



New Insurance License

INSURANCE

Oregon



CAREER INFORMATION

What a challenging, rewarding, and lucrative career path to take! Insurance is one of the largest and most important industries in the world. As an insurance professional, you will be responsible for helping satisfy the basic economic needs of individuals and families.

As an agent (or “producer” as the state calls it), you’ll help analyze and explain how life insurance, annuities, disability income, and property and casualty insurance can help people meet their own financial needs and those of their loved ones. Your sound advice and practical solutions will show clients how to live in security and with peace of mind.

While an insurance producer does sell insurance, it’s far different from selling tangible products, such as cars or refrigerators. Insurance policies offer something that cannot be seen or touched: the promise of security and protection provided.

Characteristics of Successful Insurance Producers

Those who excel in insurance tend to be:

- ◆ At ease with many types of people
- ◆ Skilled negotiators
- ◆ Professional and dedicated to customer service
- ◆ Detail-oriented
- ◆ Computer-savvy
- ◆ Driven by high personal goals
- ◆ Well connected in their communities
- ◆ Independent and self-motivated
- ◆ Comfortable with daily variety

A Day in the Life

As an insurance producer, you’re licensed by the state to sell insurance policies, collect premiums, service accounts, and sustain a committed relationship with clients. On a daily basis you will process applications, premiums and other paperwork.

For the client, you will analyze his/her needs, recommend the type and amount of insurance necessary, prepare the application, and send it to the company for review and approval. For the company, you will act as their “field underwriter” by determining if an applicant is acceptable to the insurer.

After your client becomes insured, your ongoing duties will include servicing their changing needs. You will advise them of necessary coverage changes brought on by the addition of children, home remodels, vehicle purchases, or the onset of old age.

Starting Out

Selling insurance offers a lot of choices. You can get licensed in many different “lines” of insurance, such as:

- ◆ Life and health insurance that offer protection from income loss due to the death or disability of a loved one or key employee.
- ◆ Property and casualty insurance that offer protection against loss of property or other losses due to others’ liability or criminal activity.

As there are different types of insurance lines, there are different types of insurance producers. You can work as an “independent producer,” free to represent many insurance companies, or as a “captive” or “exclusive” producer representing only one. Regardless of what type of producer you become, you will hold a position of trust, honesty, and responsibility.

Unlimited Earning Potential

In today’s insurance industry, some positions pay solely salaries, solely commissions, or a mixture of both. Earnings vary according to geographic area, specialization, market conditions, and contacts.

Most importantly, the effort you put in—day in and day out—determines how much you bring home. It’s simple: The harder you work, the more you make. The sky’s the limit!

“Your materials gave me great confidence. I passed my test with ease. Thanks!”



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OREGON INSURANCE LICENSE REQUIREMENTS

To obtain an insurance license in Oregon, you must satisfy these requirements:

1. Complete the education requirements. You must complete your education hours through a state-approved school, like ProSchools.

Required hours of education:

- ◆ 20 hours Oregon Life insurance
- ◆ 20 hours Oregon Health insurance
- ◆ 20 hours Oregon Property insurance
- ◆ 20 hours Oregon Casualty insurance

Most commonly, students enroll in 40 hours of education for a Life & Health (L&H) license or 40 hours for a Property & Casualty (P&C) license:

Upon finishing the coursework, you'll receive a course completion certificate which is valid for one year.

2. Submit insurance license application to the state's Department of Consumer and Business Services (DCBS), which is Oregon's insurance department. Include a completed fingerprint card, and appropriate application and license fees (\$75 = \$30 application + \$45 license). Applications usually take two to four weeks to process. For your convenience, Pro-Schools provides a fingerprinting service at all of our locations.
3. Pass the Oregon insurance license exam with a score of 70% or better.
4. Maintain a place of business and/or live in Oregon.

If you are an agent licensed in another state, you need to:

1. Request an original letter of clearance from the regulatory agency of the state in which you are actively licensed.
2. Find out if you are eligible for a waiver of the precensing and/or exam requirements by contacting the DCBS staff.
3. Submit insurance license application to the Oregon DCBS. Include a completed fingerprint card, and appropriate application and license fees. Applications usually take two to four weeks to process. For your convenience, ProSchools provides a fingerprinting service at all of our office locations.

COURSE INFORMATION AND PRICING

CLASSROOM OPTIONS

Crs #	Title/Description	Hrs	Price
321OR042	Life & Health	40	\$379
321OR052	Property & Casualty	40	\$379

ONLINE LEARNING OPTIONS

Crs #	Title/Description	Hrs	Price
321OR041	Life & Health	40	\$299
321OR051	Property & Casualty	40	\$299
321OR061	Life	20	\$219
321OR071	Health	20	\$219

Learning Options to Fit Your Lifestyle

You're in complete control of your education at ProSchools. Enroll in instructor-led classes or our interactive online program. It's totally up to you. Simply decide what's best for your schedule and learning style.

In only a month or two, a lucrative income will be well within your reach! And it will cost next to nothing compared to an associate's or bachelor's degree.

PROSCHOOLS GUIDES YOU ALONG

Upon enrolling, you'll receive instructions that act as your roadmap for completing the coursework, and highlight the information most critical for acing the Oregon insurance exam. Interactive lessons, flash reviews, and quizzes will help reinforce vital information. Plus, our Customer Care team and your instructor are always there to help you along.

Classroom Instruction Option

Feel the energy and excitement of learning with others. Knowledgeable, entertaining instructors guide you through the textbook material, give quizzes to cement your recall of important facts, and provide you with plenty of support and real-world insight. Plus, you will also receive access to the interactive online course so you can study anytime, anywhere!

Get our latest classroom schedule. Our Life/Health and Property/Casualty courses are Monday - Friday 8a-5p.

Online Learning

Need a more flexible schedule? Prefer to learn on your own? With ProSchools' online program, you get to pick and choose when and where to study.

Our online learning option includes all the study tools you'll need: lessons, quizzes, mock exams, and ready access to knowledgeable instructors.

After enrolling, you'll receive an online orientation that acts as your roadmap for completing the coursework, and highlights the information most critical for acing the Oregon insurance exam. Plus, our Customer Support team and your instructor are always here to help you along.

