



बीमा एजेंट

Insurance agents sell life and general insurance policies to people and businesses, earning commission. It is an accessible, low-investment self-employment path where income grows with effort.



Scan for everything on this career

Salary, exams, colleges, the routes in and the steps after — all on the portal.

career.gsssjethantri.in/#/career/insurance-agent

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प्रधानाचार्य, डाइट बाड़मेर
Principal, DIET Barmer



श्रीमती संघमित्रा

वरिष्ठ व्याख्याता, डाइट बाड़मेर (सहयोग)
Sr. Lecturer, DIET Barmer (Support)



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अभिकल्पना व विकास • व्याख्याता (इतिहास)
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विशेष धन्यवाद • SPECIAL THANKS



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व्याख्याता (इतिहास) • रा.उ.मा.वि. कानाना



सुरेश कुमार सैन

व्याख्याता (भूगोल) • रा.उ.मा.वि. रामसीन मूंगड़ा



वनिता कुमारी

व्याख्याता (इतिहास) • रा.उ.मा.वि. रामसीन मूंगड़ा



कमलेश चौधरी

व्याख्याता (राजनीति विज्ञान) • रा.उ.मा.वि. टापरा

करियर मार्गदर्शन कार्यशाला, डाइट बाड़मेर (14-17 जुलाई 2026) में विकसित व लोकार्पित
Developed & unveiled at the Career Guidance Workshop, DIET Barmer (14-17 July 2026)

यह एक स्वतंत्र परियोजना है, जो सरकार की आधिकारिक करियर-मार्गदर्शन सामग्री पर आधारित है। • An independent project based on the Government's official career-guidance content.

1 About this career

Insurance agents sell life and general insurance policies to people and businesses, earning commission. It is an accessible, low-investment self-employment path where income grows with effort.

2 At a glance

Minimum qualification	10th/12th pass + IRDAI training
Starting salary	Rs 2-4 LPA (commission based)
Selection exam	IRDAI IC-38 licensing exam
Work mode	LIC/insurers, self-employed

3 What you need

INTERESTS

- Meeting and persuading people
- Working with numbers and filing
- Effective conversation and communication

ABILITIES

- Good communication and networking
- Trust-building attitude
- Self-motivation and drive to meet targets

KEY SKILLS

- Knowledge of insurance products
- Basic financial planning
- Using digital tools and apps
- Sales and customer service
- Understanding claims and paperwork
- Relationship management and follow-up

4 How to get there

- 1 Pass at least Class 10 (rural) or Class 12.
- 2 Apply as an agent with LIC or an insurer.
- 3 Complete mandatory IRDAI-approved training.
- 4 Clear the IRDAI IC-38 licensing exam.
- 5 Start selling policies once licensed.
- 6 Progress toward MDRT/financial advisor with experience.

MAIN EXAMS

- IRDAI IC-38 agent licensing exam
- IC-33 for life insurance (optional specialisation)

5 Where to study

GOVERNMENT INSTITUTES

- National Insurance Academy — Pune, Maharashtra (<https://www.niapune.org.in>)
- Insurance Institute of India — Mumbai, Maharashtra (<https://www.insuranceinstituteofindia.com>)

PRIVATE INSTITUTES

- Udaipur Insurance Institute — Udaipur, Rajasthan
- LIC Agent Training Centres — Across India

ONLINE

- IRDAI Agent Training (approved portals) — Online (<https://irdai.gov.in>)
- III e-learning — Online (<https://www.insuranceinstituteofindia.com>)

FEES

Training fees roughly Rs 15,000-30,000; often lower or company-sponsored at insurers like LIC. Varies by institute.

SCHOLARSHIPS

- Vidyalakshmi Education Loan (<https://www.vidyalakshmi.co.in>)
- National Scholarship Portal (<https://scholarships.gov.in>)

6 What the work is like

WHERE YOU WORK

LIC and private insurers, banks and financial-service firms; most agents work independently.

WORK CULTURE

Largely field work with local travel; flexible hours, often 8-9 per day. Opportunities exist for persons with disabilities.

WHO HIRES

- Life Insurance Corporation (LIC)
- SBI Life
- Max Life Insurance
- HDFC Life
- ICICI Prudential
- Star Health Insurance

DEMAND (2026)

India's insurance penetration is still low, so demand for agents stays steady in 2026, especially in smaller towns and rural Rajasthan.

7 Career growth

- 1 Insurance Agent
- 2 Development Officer
- 3 Area Manager
- 4 Regional Head
- 5 Zonal/National Head

EARNINGS

Starting	₹2-4 लाख/वर्ष
Mid level	₹5-12 लाख/वर्ष
Senior level	₹20 लाख-1 करोड़+/वर्ष

Income is commission based; top MDRT agents earn in crores. Figures are indicative.

8 The good parts · The challenges

The good parts

- Low-investment start, flexible hours
- No upper ceiling on earnings
- Self-employment and independence

The challenges

- Income is unstable and target-driven
- Frequent rejection to handle
- Building a client base is hard early on

9 Real-life journeys

Lachhman Das Mittal

Founder-Chairman, Sonalika Group (former LIC agent)

Lachhman Das Mittal began his career as an LIC agent and started his tractor business after age 60. Today Sonalika is among India's largest tractor makers and he ranks among the country's oldest billionaires.

Outlook Business · <https://www.outlookbusiness.com/news/from-lic-agent-to-indias-oldest-billionaire-know-lachhman-das-mittals-net-worth-business-journey>

Neeta Gaitonde

Insurance and investment advisor

Neeta Gaitonde built her career in insurance and investment advisory and works to make women financially empowered, showing that the profession is a successful self-employment path for women too.

Incredible Goa · <https://www.incrediblegoa.org/women-empowerment/empowering-women-in-insurance-the-inspirational-journey-of-neeta-gaitonde/>

10 Sources & further reading

1. Rajasthan Career Guidance: Insurance Agent — <https://cg.rajasthan.gov.in/careerguidance/hi/career/%e0%a4%ac%e0%a5%80%e0%a4%ae%e0%a4%be-%e0%a4%8f%e0%a4%9c%e0%a5%87%e0%a4%82%e0%a4%9f/>
2. IRDAI (Regulator) — <https://irdai.gov.in>
3. LIC Agent Recruitment — <https://licindia.in>



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