

Insurance Agent cover letter

Two sample letters, experienced and fresher. Keep the one closer to your situation, replace the text in [brackets] and every detail with your own.

SAMPLE LETTER: EXPERIENCED

Dear Hiring Manager,

I am applying for the Agency Development Manager position at [Organisation name]. I have been an IRDAI-licensed life insurance agent in Lucknow for eight years, serving about 450 policyholders, and I now want to recruit and train new advisors. Your agency channel's investment in structured training makes it the right place for that move.

My practice is built on renewals as much as new business. I review every policy with the client during its first year and fix mandate or address problems before the premium falls due, which has kept my persistency consistently strong. I have helped families through more than thirty claims, including two death claims that needed coordination with hospitals and the insurer's investigation team, and both were settled in full. For the past two years I have also mentored four new agents informally, joining their first client meetings and reviewing their needs analysis sheets.

I follow IRDAI's code of conduct, and no complaint has been registered against my licence. I will need thirty days to hand over the servicing of my clients responsibly.

Thank you for considering my application. I would welcome a conversation about your agency plans.

Regards,
[Your name]

SAMPLE LETTER: FRESHER

Dear Hiring Manager,

I am applying for the position of Life Insurance Advisor with [Organisation name]. I have completed the IRDAI-mandated pre-licensing training and passed the IC-38 examination, and I would like to begin my career with an insurer that puts need-based selling and claims support at the centre of its agency model.

During a three-month internship with a corporate agency in Indore, I supported two senior advisors in client meetings. I prepared needs analysis sheets for about forty families, comparing their income, loans and dependants with their existing cover, and in most cases the right recommendation was a term plan rather than another savings policy. I also helped policyholders change nominations and assisted one family with the documents for a death claim, which taught me how much the paperwork matters long after a sale.

I understand IRDAI's rules on disclosure, the free-look period and the ban on rebating, and I will explain every product's charges and exclusions before a proposal is signed. I can start immediately and am happy to work flexible hours for client visits.

Thank you for considering my application. I would be glad to meet your agency manager.

Regards,
[Your name]

BEFORE YOU SEND IT

- State your IRDAI licence type, whether life, general, health or composite, the insurer or intermediary you are attached to, and the validity of your licence or POSP code.
- Highlight persistency, renewals serviced and claims supported rather than premium collected alone, because insurers and brokers want advisors whose policies stay in force.
- Never describe ULIP or endowment returns as guaranteed, and leave out client names and claim amounts; describe the situation and what you did for the family instead.
- Keep the letter short enough to read on a phone, attach your licence copy and training certificates, and put the role and licence type in the subject line.