

Concord, NC Licensed Property & Casualty Agent Jobs: Opportunities & Salary Expectations

Meta Description: Learn about the rewarding Licensed Property & Casualty Agent opportunities in Concord, NC, with competitive pay, flexible scheduling, and excellent benefits.



Caption: Licensed property and casualty agents help protect what matters most to individuals and businesses.

Alt text: A group of employees in a team picture.

Key Takeaways

- The average salary for a licensed property and casualty agent in Concord, NC is \$43,000 annually.
- To get your license, you need to complete pre-licensing education and pass a state exam
- You'll need ongoing education to keep your license current and stay up-to-date with the industry.
- You can advance to roles like senior agent, team leader, or agency manager as you gain experience.
- [TTEC](#) offers \$21.50/hour to licensed property & casualty agents, plus performance bonuses, paid continuing education, and a supportive environment focused on your growth.

Licensed Property & Casualty Agent Roles in Concord, NC

Job Market Overview

Concord, NC, is a growing city with a population of about [113,600 and a median household income around \\$84,700 to \\$112,700](#), making it an attractive place to live and work. The local economy is strong, with a predicted job growth of [nearly 47% over the next decade](#)—well above the national average—which means plenty of opportunities for careers like licensed Property & Casualty (P&C) insurance agents.

With more homeowners and businesses in Concord looking to protect their assets, the demand for skilled P&C agents is rising, giving you a solid chance to start or grow your career in the field. Plus, the city's reasonable cost of living and friendly community make it a great place to settle.

Key Responsibilities of Agents

As a licensed property and casualty agent, you'll help clients find the right insurance policies for their needs. You'll assess risks, provide quotes, and explain policy terms so clients understand their coverage. When clients have a loss, you'll process claims and help them through the process.

You'll also need to stay current on industry trends and regulatory changes to give your clients the best service. This means constantly learning and adapting to new technologies and practices in insurance.

Importance of Licensing

- Having a license proves your competence and builds credibility.
- Without it, you can't legally sell insurance policies or advise clients.
- Your license shows clients you've met the state's educational and ethical standards, which helps build their trust.
- It also opens doors for career advancement and better pay.

Join TTEC: A Global Leader in Customer & Employee Experience

TTEC, a customer experience innovator, operates across 6 continents in countries such as Greece, Poland, and India, and employs over 55,000 individuals fluent in 50 languages. Our commitment to excellence is evident in our award-winning culture, highlighted by our 2024 accolades like Top 10 Operations Teams, Silver Certification in MLT's Black Equity Program, and recognition as one of the UK's Best Workplaces.

With an employee satisfaction rating of 4.1 out of 5 on JobStreet, we pride ourselves on creating supportive and flexible work environments that enhance both employee and customer experiences. Find a variety of client-facing and business support roles within a company that values community connections.

Education and Licensing Requirements

Necessary Qualifications

Your first step to becoming a licensed agent is completing pre-licensing education. You'll take a state-approved course covering insurance principles, state regulations, and policy types. You can take these courses online or in person, depending on what works best for you.

After finishing your pre-licensing education, you'll need to pass the state licensing exam. This tests your understanding of the insurance industry and how well you can apply this knowledge in real situations.

Licensing Process

The licensing process has several steps. First, complete your pre-licensing education. Then, schedule and pass the state licensing exam.

The licensing process may vary slightly by state, so check North Carolina's specific requirements. Some states require a background check during the application process.



Caption: After passing the exam, you submit your license application to the state insurance department with any required fees and documents.

Alt text: A group of employees having a conversation.

Continuing Education Requirements

Once you have your license, you'll need continuing education to maintain it. This ensures you stay current with industry changes and continue providing quality service to your clients.

In North Carolina, you must complete a certain number of continuing education hours every two years. These courses cover topics like new insurance products, changes in state regulations, and technology advancements.

Career Opportunities and Growth

Career Advancement Paths

Starting as an entry-level agent, you might move into a senior agent position, handling more complex accounts and larger portfolios. These roles typically come with more responsibilities and higher pay.

You can also progress to supervisory positions like team leader or agency manager. In these roles, you'll oversee other agents, manage operations, and help with strategic planning. These positions need strong leadership skills and deep insurance knowledge.

Opportunities in Various Settings

As a licensed property and casualty agent, you can work in many different settings, giving you flexibility to choose an environment that fits your preferences.

You might work for a large insurance company or join a smaller, independent agency. Each setting offers unique advantages and challenges.

Large companies often provide extensive resources, training programs, and a broad client base. Smaller agencies might give you a more personal work environment and closer client relationships.

Some agents can become independent contractors, giving them freedom to build their own client base and set their own schedules.

Networking

Building relationships with other professionals can lead to new opportunities and valuable insights.

Join industry associations, attend conferences, and participate in workshops to expand your network and stay informed about industry trends.

Salary Expectations and Benefits

Average Salary in Concord, NC

The salary for licensed property and casualty agents in Concord, NC, can vary based on several factors, including experience, education, and the type of employer. Generally, the salary range for agents in this region is \$43,000 annually.

Entry-level positions may start at the lower end of this range, while experienced agents or those in managerial roles can earn significantly more. Many agents receive performance-based bonuses, which can increase their earnings.

Salary estimates in this article are drawn from a combination of TTEC listings and publicly available data at the time of writing. Refer to TTEC's official job postings for the most accurate and up-to-date salary details.

Additional Benefits and Perks

These may include health insurance, retirement plans, paid time off, and professional development opportunities. Some agencies also offer flexible work schedules or remote work options for better work-life balance.

Join the TTEC Family in Concord

Hot Job Alert: Licensed Property & Casualty Insurance Agent

Licensed Property & Casualty Insurance Agent
Concord, North Carolina

Apply now >

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Job Details

Be the spark that brightens days and ignite your career with TTEC's award-winning employment experience. As a **Licensed Property & Casualty Insurance Agent** working **onsite in Concord, NC** you'll be a part of bringing humanity to business. #experienceTTEC
Our employees have spoken. Our purpose, team, and company culture are amazing and our Great Place to Work® certification in the United States says it all!

What You'll be Doing

Do you have a passion for helping others and giving them peace of mind? You'll have ownership over resolving escalated or complex calls from customers. Whether it's getting answers for customers quickly, consulting on products with compassion or resolving their issues with a smile, you'll be the difference between their customer experience being just average or an exceptional one.

Caption: Secure a rewarding insurance role with TTEC in Concord and enjoy competitive pay and growth opportunities.

Alt text: Image of Licensed Property & Casualty Insurance Agent job listing on TTEC.

TTEC is currently hiring for Licensed Property & Casualty Insurance Agents in Concord, North Carolina! This is your chance to join our award-winning team and make a real difference in customers' lives.

What You'll Do

In this exciting role, you'll:

- Answer incoming communications from customers
- Conduct research to provide answers for customers to resolve their issues
- Upsell products or services to existing customers, as needed
- Have ownership over resolving escalated or complex calls from customers
- Turn average customer experiences into exceptional ones!

What You Need

- Active Property and Casualty License
- 6 months or more of customer service experience
- High school diploma or equivalent
- Ability to recognize, apply, and explain your product or service knowledge
- Integrity to follow guidelines on maintaining members' privacy
- Computer experience

Amazing Perks You'll Love

- Base pay of \$21.50 per hour plus performance bonus opportunities
- Continuing education paid for by TTEC
- Support for your career and professional development
- An inclusive culture and community-minded organization where giving back is encouraged
- A global team of curious lifelong learners guided by our company values
- Comprehensive benefits package that could include PTO, tuition reimbursement, and health and wellness incentives

Why TTEC?

At [TTEC](#), we've created an environment specifically designed to help licensed P&C agents succeed and grow:

- Advance your insurance [career](#) with paid continuing education and 10,000+ training courses
- Get a stable base salary—no commission stress, just consistent income
- Enjoy full [benefits](#) including health coverage, wellness programs, and paid time off
- Work in a supportive team that understands the challenges of insurance roles
- Use modern tools and systems that make complex tasks easier
- Have a voice in improving customer experiences through regular feedback opportunities



C: Thank you means everything at TTEC where we celebrate and appreciate every team member who makes our workplace amazing every day.

AT: Happy TTEC team member celebrating in front of colorful "THANK YOU" backdrop and TTEC balloons.

As a [certified Great Place to Work®](#), we're committed to making your experience as a licensed agent both financially rewarding and personally fulfilling. Our structured career paths provide clear advancement opportunities, while our stable base salary model gives you the security traditional commission-only roles lack.

We are proud to be an equal opportunity employer where all qualified applicants will receive consideration for employment without regard to race, color, religion, sex, sexual orientation, gender identity, national origin, disability, or status as a protected veteran.

Ready to put your license to work in a supportive, growth-oriented environment?
[Check out our openings and apply now!](#)

Frequently Asked Questions (FAQ)

What is the average starting salary for agents in Concord?

The average starting salary for licensed property and casualty agents in Concord, NC, is \$43,000 per year. This figure can vary based on factors such as experience, education, and the specific agency you work for. Entry-level agents may start at the lower end of this range, while those with additional skills or certifications may earn more.

How long does it take to become a licensed agent?

Becoming a licensed property and casualty agent involves completing pre-licensing education, passing a state licensing exam, and submitting your application for a license. The entire process can take several weeks to a few months, depending on the availability of courses and exam dates. It's important to plan accordingly and allocate sufficient time for study and preparation.

What skills are crucial for success in this field?

To succeed as a P&C agent, you'll need to have:

- Strong communication skills to effectively interact with clients and explain complex insurance concepts.
- Analytical skills to assess risks and recommend appropriate coverage options.
- Attention to detail to ensure accuracy in policy documentation and claims processing.
- Problem-solving skills to address client concerns and find solutions to their insurance needs.
- Adaptability to stay current with industry trends and regulatory changes.

Are there part-time opportunities available?

Yes! Some agencies offer flexible work arrangements, allowing agents to work part-time or on a contract basis. This flexibility is great for those seeking a better work-life balance or looking to supplement their income with additional work.

However, part-time positions may have different responsibilities and earning potential compared to full-time roles. Discuss your preferences and availability with potential employers to find a position that aligns with your needs.

What ongoing education is required for agents?

Continuing education is a critical component of maintaining your license as a property and casualty agent. In North Carolina, agents must complete a certain number of continuing education hours every 2 years to stay current with industry trends and regulatory changes.

Continuing education courses cover various topics, including new insurance products, changes in state regulations, and advancements in technology. These courses help you maintain your license and enhance your skills and knowledge, making you a more effective agent.

How does TTEC support licensed P&C agents differently than traditional insurance agencies?

Unlike traditional agencies where agents often work primarily on commission with minimal base pay, [TTEC](#) pays a stable \$21.50 hourly base salary plus performance bonuses and [perks](#), providing financial security while still rewarding excellence. Our collaborative team environment means you're never left to figure out complex situations alone—experienced colleagues and team leaders provide support and guidance.