Curtis Life & Wealth

For Life & Legacy!

Lead Life Insurance Producer

Curtis Life & Wealth | Houston, Texas

Independent Contractor | Commission-Only | Flexible Schedule | Hybrid / Remote

Build Your Business. Focus on Your Clients. We Provide the Platform.

Curtis Life & Wealth is seeking an experienced, licensed Life Insurance Producer to serve as the agency's primary client-facing insurance professional.

We are building a premium, relationship-driven insurance agency focused on helping individuals, families, homeowners, professionals, and business owners protect what matters and plan confidently for the future.

Our philosophy is straightforward: **insurance should be guided by client needs, thoughtful recommendations, and long-term relationships—not high-pressure sales.**

The Opportunity

This opportunity is designed for an established producer who enjoys advising clients and placing insurance business but would benefit from an agency providing professional branding, technology, marketing resources, carrier relationships, and a developing referral network.

You focus on advising and closing clients. Curtis Life & Wealth provides the brand, platform, carrier access, technology, marketing infrastructure, case resources, and a growing referral pipeline.

We are seeking a producer who can independently manage the client relationship from the initial consultation through policy placement and ongoing service.

Key Responsibilities

- Conduct professional consultations with individuals, families, homeowners, and business owners.
- Perform insurance needs analyses and identify appropriate coverage options.
- Explain and recommend suitable products, including term life, whole life, universal life (UL), indexed universal life (IUL), guaranteed universal life (GUL), and final expense insurance.
- Identify opportunities for disability income protection, long-term care, and additional coverage through appropriately licensed and appointed specialists when needed.
- Prepare quotes, comparisons, and illustrations, with brokerage case-design assistance where available.
- Manage applications, underwriting follow-up, policy delivery, and client communications.
- Maintain accurate client and case records within CLW's HubSpot CRM.
- Respond professionally and promptly to accepted CLW-generated inquiries and referrals.
- Develop personal referral relationships and self-generated business.
- Maintain required licensing, carrier appointments, certifications, and compliance standards.
- Represent Curtis Life & Wealth with professionalism, discretion, integrity, and a client-first approach.

What Curtis Life & Wealth Provides

- An established Texas insurance agency and premium brand identity.
- Professionally designed website and dedicated consultation landing pages.
- HubSpot CRM and marketing automation infrastructure currently being implemented.
- Branded insurance marketing materials and educational content.
- Digital scheduling and professional communication systems.
- A growing program of referral partnerships, community outreach, and inbound marketing.
- Access to insurance carriers through established brokerage relationships, subject to contracting and appointments.
- Brokerage case-design, underwriting, and product resources where available.
- An opportunity to help establish and shape CLW's expanding producer network.

Required Qualifications

- Active Texas General Lines – Life, Accident, Health & HMO license, or another active Texas license appropriate to the assigned life insurance business.
- At least two years of relevant life insurance production experience preferred.
- Demonstrated ability to conduct consultations and successfully place insurance policies.
- Experience with term and permanent life insurance.
- Strong communication, presentation, and relationship-management skills.
- Comfortable working independently and using CRM and digital application systems.
- Commitment to compliant, needs-based insurance recommendations.
- Ability to obtain and maintain required carrier appointments and E&O insurance.

Preferred Qualifications

- Experience with whole life, UL, IUL, GUL, and final expense products.
- Experience working through an independent brokerage or IMO/BGA.
- Established client relationships or professional referral sources.
- Experience with higher-face-amount life insurance cases.
- Familiarity with HubSpot or similar CRM technology.
- Experience serving Texas families, business owners, and professionals.

Compensation

Commission-only independent contractor opportunity. No base salary or guaranteed earnings.

Writing producers generally receive street-level commissions directly from participating insurance carriers, subject to carrier contracts and applicable compensation agreements.

Compensation arrangements for CLW-generated opportunities and other business sources will be explained and agreed upon before contracting. Carrier commissions may be subject to renewals, reversals, and chargebacks.

No specific client volume or earnings are guaranteed.

Schedule and Location

Flexible, self-directed schedule.

Client consultations may be conducted virtually, by telephone, or in person as appropriate. The producer should be based in or able to serve the Houston metropolitan market and must be appropriately licensed for all business written.

This is an independent production opportunity, not a salaried office position.

Who Will Succeed Here

An experienced, self-directed producer who values professional independence, ethical recommendations, strong client relationships, and the opportunity to grow alongside a developing insurance agency.

Curtis Life & Wealth is building an environment where capable producers can focus on clients while leveraging a professional agency platform.

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To Apply:

Submit your résumé, Texas insurance license information, relevant product experience, and a brief summary of your recent insurance production through CLW's recruiting application.