

HOW TO OBTAIN AN ALABAMA INSURANCE PRODUCER LICENSE

1. Complete the prelicensing course.

- Life Only – 20 hours
- Accident & Health Only – 20 hours
- Life, Accident & Health – 40 hours
- Casualty Insurance – 20 hours
- Property Insurance – 20 hours
- Property and Casualty – 40 hours
- Personal lines - 20 hours
- Adjusters including Property and Casualty and Workers Comp – 40 hours
- Adjusters excluding Property and Casualty and Workers Comp – 20 hours

Course requirements:

- This is a forced progression (locked) state that requires the student to review each lesson and pass each of the chapter quiz before moving onto the next section/chapter.
- Assessments on key topics throughout the course and must be successfully passed with a minimum score of 70% before moving onto the next chapter.
- Mandatory final exam
- Completion of this course satisfies the prelicensing education requirement.

Certificate Information:

- Certificates will be available upon completion of the course and passing the final exam with a minimum score of 70%.
- Download and Print certificate through the “Transcript” tile on the user dashboard.
- Certificates are valid for 12 months.

2. Schedule the Alabama State examination.

- Registration must be completed online on the University of Alabama website:
www.training.ua.edu/insurance-testing/insurance-testing-registration/
- Single line exam fee \$50
- Combined exams fee \$75
- There is a 7-day waiting period to take the exam.

Online proctored exams:

- After submitting your registration, you will receive an email within 2 business days from “Alabama Support” to set up your account and upload your prelicensing certificate.
- You will receive a 2nd email to upload your driver’s license.
- Upon approval you will receive a 3rd email with instructions to download Proctor Free. You will be instructed to start your exam at your convenience.

Limitation on repeat examinations:

- After the second failure of an examination, an examinee cannot take the examination for that line of authority until after a 90-day waiting period. After an examinee has failed an examination four times, the examinee thereafter has a 180-day waiting period for each subsequent examination for that line of authority. The waiting period starts over in 24 months from the last failure

3. Pass your state exam

- Take advantage of the cram courses (Prep Review and Exam Simulator) within your prelicensing course during the waiting period.
 - Prep Review Course: This part of the training features content “boiled down to the essence” of the state exam. Chapters have only a few pages of material, but the content must be mastered to pass. Instructionally designed to teach individuals how to pass, most study effort should be invested here. Chapter exams are substantially larger (50+ questions), providing exposure to the types of questions seen on the state exam.
 - Exam Simulator: These special exams are designed to gauge content retention levels. Important: Only take the Exam Simulators after the Prep Review Course has been successfully completed. It ensures these questions will be “fresh in the mind”.
- On the day of testing, you must present a valid government issued photo id and certificate of completion.

4. Submit your Fingerprints

- The state of Alabama requires fingerprinting. Schedule your reservation after passing the state exam and one day before you apply for your license at <https://www.aps.gemalto.com/index.htm>
- Fingerprint Fee \$48.95

5. Apply for license

- Submit license application online through www.nipr.com
- Application fee \$80
- Submit proof of citizenship <https://aldoi.gov/LicenseeCZ/Initial.aspx>
 - In accordance with the Beason-Hammon Taxpayer and Citizen Protection Act, Alabama requires all applicants to verify proof of citizenship. You can find a list of valid documents [here](#).

DESCRIPTION	Question Count			% of Exam Questions		
	L&H	Life	Health	L&H	Life	Life and Health
Part 1 – General – Life and Health Insurance						
Purpose of Insurance	8	8	6	5%	5%	6%
Contract Law	11	10	7	7%	8%	7%
Underwriting and the Application	11	9	8	7%	7%	8%
Part II – Life Insurance						
Traditional Life Policies	11	18	0	7%	14%	0%
Flexible Feature Life Policies	3	5	0	2%	4%	0%
Policy Provisions	15	22	0	10%	18%	0%
Policy Options	10	13	0	7%	10%	0%
Policy Riders	5	8	0	3%	6%	0%
Annuities and Retirement Plans	5	6	0	3%	5%	0%
Business and Group Life	4	6	0	3%	5%	0%
Social Security	2	2	0	1%	2%	0%
Part III – Health Insurance						
Health Foundations	10	0	12	7%	0%	12%
Medical Expense Policies	7	0	9	5%	0%	9%
Disability Income Policies	6	0	10	4%	0%	10%
Uniform Individual Health Policy Provision Law	7	0	11	5%	0%	11%
Optional Provisions	3	0	5	2%	0%	5%
Group Health	5	0	7	3%	0%	7%
Medicare and Medicaid	3	0	4	2%	0%	4%
Limited Health Insurance Policies	7	0	10	5%	0%	10%
Part IV - Alabama Insurance Law						
All Licensing Candidates	8	9	9	5%	7%	9%
Life Insurance Candidates	7	9	0	5%	7%	0%
Accident and Health (Disability) Insurance Candidates	5	0	7	3%	0%	7%
Total for All Parts						
Total Scored Questions on Exam	150	125	100	150	125	100
Maximum Time allowed to complete exam in minutes	180	150	120	180	150	120
Minimum Correct for Passing Score	105	87	70	105	87	70

Description	Questions on Exam				% of Exam Questions			
	P&C	Property	Casualty	Personal Lines	P&C	Property	Casualty	Personal Lines
Part I - Property & Casualty Fundamentals								
Property & Casualty Vocabulary	9	12	12	10	6%	12%	10%	10%
Contract Law	7	8	8	8	5%	8%	6%	8%
Basics of Property Insurance	9	10	0	9	6%	10%	0%	9%
Basics of Liability Insurance	5	0	8	7	3%	0%	6%	7%
Part II - Personal Lines								
Homeowners & Dwelling Policies	16	28	0	27	11%	28%	0%	27%
Personal Auto Policy	14	0	13	13	9%	0%	10%	13%
Watercraft and Flood Policies	4	2	2	4	3%	2%	2%	4%
Part III - Commercial Lines								
The Commercial Package Policy	4	8	8	0	3%	8%	6%	0%
Commercial Property	10	16	0	0	7%	16%	0%	0%
Commercial General Liability	15	0	19	0	10%	0%	15%	0%
Crime and Fidelity Bonds	8	0	8	0	5%	0%	6%	0%
Equipment Breakdown Coverage	4	0	4	0	3%	0%	3%	0%
Other Commercial Policies	17	0	19	0	11%	0%	15%	0%
Businessowners Policy	4	0	4	0	3%	0%	3%	0%
Workers Comp and Employers Liability	4	0	4	0	3%	0%	3%	0%
Part IV - Alabama Law								
All Licensing Candidates	9	11	10	11	6%	11%	8%	11%
Property & Casualty Candidates	5	5	3	5	3%	5%	2%	5%
Total for Part IV - Alabama Law	20	16	16	22	13%	16%	13%	22%
Total for All Parts								
Total Scored Questions on Exam	150	100	125	100	150	100	125	100
Maximum Time allowed to complete exam in minutes	180	120	150	120	180	120	150	120
Minimum Correct for Passing Score	105	70	87	70	105	70	87	70

Producer Licensing Checklist:

Task:	Date Completed
1. Complete prelicensing course	
2. Print certificate	
3. Register for exam	
4. Pass exam	
5. Submit Fingerprints	
6. Apply for license	
7. Submit proof of citizenship	

Governing Agency

Name: Alabama Dept of Insurance

Phone: 334-269-3550

Fax: 334-241-4192

Website: <http://www.aldoi.gov/>

Address: 201 Monroe Street Suite 502

Montgomery, AL 36104