

## HOW TO OBTAIN AN ALABAMA INSURANCE PRODUCER LICENSE

Effective 01/01/2024 – The state of Alabama has no formal pre-licensing education requirement however it is recommended as the prelicensing course is designed to prepare candidates for the State Licensing Examination.

### 1. Complete the Prelicensing Course

- Life Only
- Accident & Health Only
- Life, Accident and Health
- Casualty Insurance
- Property Insurance
- Property and Casualty
- Personal Lines

#### Course Requirements:

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

### 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/](http://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 2<sup>nd</sup> email to upload your driver’s license.
- Upon approval you will receive a 3<sup>rd</sup> 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 after the 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

- Be sure to take advantage of Part 2 (Prep Review Course) and Part 3 (Exam Simulator) of your 3-Part Training Program. These are the two sections we hear from students are valued the most during the waiting period to test.
  - 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 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://fieldprintalabama.com/individuals>
- Fingerprint Fee: \$49.00

### 5. Apply for Your License

- Submit license application online [www.nipr.com](http://www.nipr.com)
- Application fee: \$80.00
- Submit proof of citizen <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](#).

## Alabama Exam Outlines

DESCRIPTION	Question Count			% of Exam Questions		
	L&H	Life	Health	L&H	Life	Life and Health
<b>Part 1 – General – Life and Health Insurance</b>						
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%
<b>Part II – Life Insurance</b>						
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%
<b>Part III – Health Insurance</b>						
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%
<b>Part IV - Alabama Insurance Law</b>						
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%
<b>Total for All Parts</b>						
Total Scored Questions on Exam	150	125	100			
Maximum Time allowed to complete exam in minutes	180	150	120			
Minimum Correct for Passing Score	105	87	70			

Description	Questions on Exam				% of Exam Questions			
	P&C	Property	Casualty	Personal Lines	P&C	Property	Casualty	Personal Lines
<b>Part I - Property &amp; Casualty Fundamentals</b>								
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%
<b>Part II - Personal Lines</b>								
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%
<b>Part III - Commercial Lines</b>								
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%
<b>Part IV - Alabama Law</b>								
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%
<b>Total for All Parts</b>								
Total Scored Questions on Exam	150	100	125	100				
Maximum Time allowed to complete exam in minutes	180	120	150	120				
Minimum Correct for Passing Score	105	70	87	70				

**Producer Licensing Checklist:**

<b>Task:</b>	<b>Date Completed</b>
1. Complete Prelicensing Course	
2. Register for Exam	
3. Pass Exam	
4. Submit Fingerprints	
5. Apply for License	
6. 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