

## HOW TO OBTAIN A COLORADO INSURANCE PRODUCER LICENSE

### 1. Complete the prelicensing course.

- Life Only – 50 hours
- Accident & Health Only – 50 hours
- Casualty – 50 hours
- Property – 50 hours
- Personal lines - 50 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.
- Completion of this course satisfies the prelicensing education requirement.

Final Examination:

- The final examination must be monitored by a proctor. A proctor is defined as, “a disinterested third party with no conflict of interest who verifies the student’s identity and processes an affidavit testifying that the student has received no outside assistance with the course or examination.”
- The final examination will be unlocked when the proctor confirms your identity via electronic means.
- You will not be able to review the course content once the final examination has begun.
- The final examination must be completed with a score of at least 70% before the certificate is issued.
- When the final examination is completed, you and the proctor will be required to complete the affidavit.

Certificate Information:

To eligible for a Certificate of completion, you must follow several steps:

- Completion of the course, practice final exam and the Certification Exam.
- Download and Print certificate through the “Transcript” tile on the user dashboard.
- Certificates are valid for 1 year.
- Course completion rosters will be reported to SIRCON within 5 business days.
- Education providers are required to collect and report students DOB and last 4 of SSN.
  - To avoid licensing delays, make sure the name on the certificate matches the name on the government issued photo id.

## 2. Schedule the Colorado State examination.

- Registration must be completed online on Pearson Vue website: [www.pearsonvue.com/co/insurance](http://www.pearsonvue.com/co/insurance)
- You will be required to enter the school code during registration. The school code can be found on the certificate of completion.
- Exam fee - \$41 (Candidates may take up to TWO examinations during one exam session for a single fee of \$41)
- OnVUE fee - \$31 (there is no discount applied for multiple exams)

Limitation on repeat examinations:

- There are no limitations on retaking the exam.

Online proctored exams:

- You must check the compatibility of your computer before registering for the exam. <https://home.pearsonvue.com/co/insurance/onvue>
- If your computer is not compatible with the online software, you will need to schedule your examination at a Pearson Vue test center.

## 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 two forms of identification bearing your signature, one of which must be a valid government issued photo id.

## 4. Apply for license

- Submit license application electronically through [SIRCON Online Services](#)
- Application fee - \$47
- When completing the application, the applicant will also be asked to provide proof of legal residency. Acceptable documents can be found on page 4 of the [Candidate Handbook](#).

## Pearson Vue Exam Outlines

DESCRIPTION	Question Count		% of Exam Questions	
	Life	Health	Life	Health
<b>Life Insurance</b>				
Types of Policies and Features	12	0	15%	0%
Policy Riders, Provisions, Options, and Exclusions	18	0	23%	0%
Completing the Application, Underwriting, and Delivering the Policies	12	0	15%	0%
Taxes, Retirement, and Other Insurance Concepts	8	0	10%	0%
<b>Health Insurance</b>				
Types of Policies	0	14	0%	18%
Policy Provisions, Clauses, and Riders	0	20	0%	25%
Social Insurance	0	3	0%	4%
Other Insurance Concepts	0	4	0%	5%
Field Underwriting Procedures	0	9	0%	11%
<b>Colorado Laws and Rules</b>				
Colorado Statutes, Rules and Regulations Common to All Lines	20	19	25%	24%
Colorado Statutes, Rules and Regulations Pertinent to Life Insurance	10	0	13%	0%
Colorado Statutes, Rules and Regulations Pertinent to Sickness and Accident Insurance	0	11	0%	14%
<b>Total for all parts</b>				
Total Scored Questions on Exam	80	80	100%	100%
Maximum Time allowed to complete exam in minutes	120	120	120	120
Passing Score	70	70	70	70

DESCRIPTION	Question Count		% of Exam Questions	
	Casualty	Property	Casualty	Property
<b>Casualty Insurance</b>				
Types of Policies, Bonds, and Related Terms	25	0	31%	0%
Insurance Terms and Related Concepts	14	0	17%	0%
Policy Provisions	11	0	14%	0%
<b>Property Insurance</b>				
Types of Property Policies	0	25	0%	33%
Insurance Terms and Related Concepts	0	14	0%	19%
Policy Provisions and Contract Law	0	11	0%	15%
<b>Colorado Laws and Rules</b>				
Colorado Statutes, Rules, and Regulations Common to All Lines	19	19	23%	25%
Colorado Statutes, Rules and Regulations Common to Property and Casualty Insurance	4	4	5%	5%
Colorado Statutes, Rules and Regulations Pertinent to Casualty Insurance	8	0	10%	0%
Colorado Statutes, Rules and Regulations Pertinent to Property Insurance	0	2	0%	3%
<b>Total for all parts</b>				
Total Scored Questions on Exam	81	75	100%	100%
Maximum Time allowed to complete exam in minutes	120	120	120	120
Passing Score	70	70	70	70

**Producer Licensing Checklist:**

<b>Task:</b>	<b>Date Completed</b>
1. Complete prelicensing course	
2. Register for exam	
3. Pass exam	
4. Apply for License and provide proof of legal residency	

**Governing Agency**

Name: Colorado Division of Insurance

Phone: 800-275-8247

Website: <https://dora.colorado.gov/>

Address: 1560 Broadway, Suite 850

Denver, CO 80202