

## HOW TO OBTAIN A CONNECTICUT INSURANCE PRODUCER LICENSE

### 1. Complete the prelicensing course.

- Life Only – 20 hours
- Accident & Health Only – 20 hours
- Life, Accident and Health – 40 hours
- Casualty – 20 hours
- Property – 20 hours
- Personal lines - 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.
- 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, including the proctored final exam.
- Submit an electronic affidavit acknowledging you were actively engaged in one hundred percent of the course and your participation during the periods of perceived inactivity.
- Download and Print certificate through the “Transcript” tile on the user dashboard.
- Certificates are valid for 1 year.

## 2. Schedule the Connecticut State examination.

- Registration must be completed online on Pearson Vue website: [www.pearsonvue.com/ct/insurance](http://www.pearsonvue.com/ct/insurance)
- You will be required to enter the school code during registration. The school code can be found on the certificate of completion.
- Single line fee - \$65
- Combined exam fee: \$105
- Spanish exams are available

Online proctored exams:

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

Limitation on repeat examinations:

- There are no limitations on retaking the exam.
- Candidates taking an online examination are permitted two attempts per exam. All subsequent examination attempts will have to be taken at a Pearson VUE testing center. There are no exceptions to this rule.

## 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 - \$140 plus processing fee
- **NIPR verifies exams prior to allowing submission of an application.**

## Pearson Vue Exam Outlines

| DESCRIPTION   | Question Count |        |     | % of Exam Questions |        |     |
|---|----------------|--------|-----|---------------------|--------|-----|
|   | Life           | Health | L&H | Life                | Health | L&H |
| <b>Life Insurance</b>   |                |        |     |                     |        |     |
| Types of Policies   | 12             | 0      | 12  | 16%                 | 0%     | 9%  |
| Policy Riders, Provisions, Options, and Exclusions  | 18             | 0      | 18  | 24%                 | 0%     | 14% |
| Completing the Application, Underwriting, and Delivering the Policies                       | 12             | 0      | 12  | 16%                 | 0%     | 9%  |
| Taxes, Retirement, and Other Insurance Concepts   | 8              | 0      | 8   | 11%                 | 0%     | 6%  |
| <b>Health Insurance</b>   |                |        |     |                     |        |     |
| Types of Policies   | 0              | 14     | 14  | 0%                  | 19%    | 11% |
| Policy Provisions, Clauses, and Riders  | 0              | 20     | 20  | 0%                  | 27%    | 15% |
| Social Insurance  | 0              | 3      | 3   | 0%                  | 4%     | 2%  |
| Other Insurance Concepts  | 0              | 4      | 4   | 0%                  | 5%     | 3%  |
| Field Underwriting Procedures   | 0              | 9      | 9   | 0%                  | 12%    | 7%  |
| <b>Connecticut Laws and Rules</b>   |                |        |     |                     |        |     |
| CT Statutes, Rules and Regulations Common to All Lines                                      | 18             | 18     | 18  | 24%                 | 24%    | 14% |
| CT Statutes, Rules and Regulations Pertinent to Life Insurance Only                         | 7              | 0      | 5   | 9%                  | 0%     | 4%  |
| CT Statutes, Rules and Regulations Pertinent to Accident, Health or Sickness Insurance Only | 0              | 7      | 7   | 0%                  | 9%     | 5%  |
| <b>Total for all parts</b>  |                |        |     |                     |        |     |
| Total Questions   | 75             | 75     | 130 | 1                   | 1      | 1   |
| Maximum Time allowed to complete exam in minutes  | 120            | 120    | 150 | 120                 | 120    | 150 |
| Passing Score   | 70             | 70     | 70  | 70                  | 70     | 70  |

| DESCRIPTION  | Question Count |          |     | % of Exam Questions |          |     |
|--|----------------|----------|-----|---------------------|----------|-----|
|  | Casualty       | Property | P&C | Casualty            | Property | P&C |
| <b>Casualty Insurance</b>                                      |                |          |     |                     |          |     |
| Types of Policies, Bonds, and Related Terms                    | 25             | 0        | 25  | 33%                 | 0%       | 19% |
| Insurance Terms and Related Concepts                           | 14             | 0        | 14  | 19%                 | 0%       | 11% |
| Policy Provisions  | 11             | 0        | 11  | 15%                 | 0%       | 8%  |
| <b>Property Insurance</b>                                      |                |          |     |                     |          |     |
| Types of Property Policies                                     | 0              | 25       | 25  | 0%                  | 33%      | 19% |
| Insurance Terms and Related Concepts                           | 0              | 14       | 14  | 0%                  | 19%      | 11% |
| Policy Provisions and Contract Law                             | 0              | 11       | 11  | 0%                  | 15%      | 8%  |
| <b>Connecticut Laws and Rules</b>                              |                |          |     |                     |          |     |
| CT Statutes and Regulations Pertinent to All Lines             | 18             | 18       | 18  | 24%                 | 24%      | 14% |
| CT Statutes and Regulations Pertinent to Property and Casualty | 3              | 3        | 3   | 4%                  | 4%       | 2%  |
| CT Statutes and Regulations Pertinent to Casualty Insurance    | 4              | 0        | 4   | 5%                  | 0%       | 3%  |
| CT Statutes and Regulations Pertinent to Property Insurance    | 0              | 4        | 5   | 0%                  | 5%       | 4%  |
| <b>Total for all parts</b>                                     |                |          |     |                     |          |     |
| Total Scored Questions on Exam                                 | 75             | 75       | 130 | 1                   | 1        | 1   |
| Maximum Time allowed to complete exam in minutes               | 120            | 120      | 150 | 120                 | 120      | 150 |
| Passing Score  | 70             | 70       | 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            |                       |

**Governing Agency**

Name: State of Connecticut Insurance Department

Phone: 800-203-3447

Website: <https://portal.ct.gov/cid>

Address: 153 Market Street, 7<sup>th</sup> Floor  
Hartford, CT 06103