

## HOW TO OBTAIN A DELAWARE INSURANCE PRODUCER LICENSE

The state of Delaware 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 and Health
- Casualty
- Property
- Personal lines

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.

### 2. Schedule the Delaware State examination.

- Registration must be completed online on Pearson VUE website:  
<https://home.pearsonvue.com/de/insurance>
- Exam fee \$90
- Candidates scheduling more than one (major line) exam in the same day will pay only one examination fee \$90 (excluding Personal Lines).

Limitation on repeat examinations:

- There are no limits on exam retakes.

### 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

- Apply for your license online through NIPR website [www.nipr.com](http://www.nipr.com)
- Application fee \$100 plus processing fee
- If you answer "Yes" to a background question on the application, please submit supporting documents electronically via [NIPR's Attachments Warehouse](#). The documents may also be submitted to the state via mail, email, or fax. All other required documentation must be forwarded directly to the state.
- **NIPR does not verify exams prior to allowing submission of an application.**

#### 5. Submit your State Criminal Background Report:

- Schedule an appointment with the DE state police. 302-739-2528
- Request a personal State and FBI criminal history report.
- Fax your criminal background report to 302-736-7906
- Fee: \$65
- Additional information found here: <https://dsp.delaware.gov/obtaining-a-certified-criminal-history/>

## Pearson Vue Exam Outlines

DESCRIPTION	Question Count		% of Exam Questions	
	Life	Health	Life	Health
<b>Life Insurance</b>				
Types of Policies	12	0	13%	0%
Policy Riders, Provisions, Options and Exclusions	18	0	20%	0%
Completing the Application, Underwriting, and Delivering the Policies	12	0	13%	0%
Taxes, Retirement, and Other Insurance Concepts	8	0	9%	0%
<b>Health Insurance</b>				
Types of Policies	0	14	0%	15%
Policy Provisions, Clauses and Riders	0	20	0%	22%
Social Insurance	0	3	0%	3%
Other Insurance Concepts	0	4	0%	4%
Field Underwriting Procedures	0	9	0%	10%
<b>Delaware Laws and Rules</b>				
Delaware Statutes, Regulations, and Bulletins Pertinent to All Lines	13	13	14%	14%
Delaware Statutes, Regulations Common to both Life and Health Insurance	5	5	6%	5%
Delaware Statutes, Regulations Pertinent to Life Insurance Only	10	0	11%	0%
Delaware Statutes, Regulations Pertaining to Accident and Health Insurance	0	12	0%	13%
Insurance Ethics	12	12	13%	13%
<b>Total for all parts</b>				
Total Scored Questions on Exam	90	92	1	1
Maximum Time allowed to complete exam in minutes	135	135	135	135
Passing Score	70	70	70	70
DESCRIPTION	Question Count		% of Exam Questions	
	Casualty	Property	Casualty	Property
<b>Casualty Insurance</b>				
Types of Policies	25	0	26%	0%
Insurance Terms and Related Concepts	14	0	15%	0%
Policy Provisions and Contract Law	11	0	12%	0%
<b>Property Insurance</b>				
Types of Policies	0	25	0%	29%
Insurance Terms and Related Concepts	0	14	0%	16%
Policy Provisions and Contract Law	0	11	0%	13%
<b>Delaware Laws and Rules</b>				
Delaware Statutes, Regulations, and Bulletins Pertinent to All Lines	13	13	14%	15%
Delaware Statutes, Regulations Common to both Property and Casualty Insurance	5	5	5%	6%
Delaware Statutes, Regulations Pertinent to Casualty Insurance Only	15	0	16%	0%
Delaware Statutes, Regulations Pertinent to Property Insurance Only	0	5	0%	6%
Insurance Ethics	12	12	13%	14%
<b>Total for all parts</b>				
Total Scored Questions on Exam	95	85	1	1
Maximum Time allowed to complete exam in minutes	135	135	135	135
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	
5. Submit Criminal Background Report	

**Governing Agency**

Name: State of Delaware

Department of Insurance

Phone: 302-674-7390

Website: <https://insurance.delaware.gov/>

Address: 1351 West North Street, Suite 101

Dover, DE 19904