

## HOW TO OBTAIN A HAWAII INSURANCE PRODUCER LICENSE

The state of Hawaii 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
- 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 Hawaii State examination.

- Registration must be completed online on Pearson Vue website:  
[www.pearsonvue.com/hi/insurance](http://www.pearsonvue.com/hi/insurance)
- Exam fee - \$75 (Candidates may take up to TWO examinations during one exam session)
- OnVUE fee - \$75 (Exams cannot be combined)

Limitation on repeat examinations:

- There are no limitations on retaking the exam.
- Candidates must wait at least twenty-four (24) hours before contacting Pearson VUE to make a reservation to retake an examination.

Online proctored exams:

- You must check the compatibility of your computer before registering for the exam.  
<https://home.pearsonvue.com/hi/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.
- Candidates who take an online proctored exam and do not pass must wait 2 weeks to retest for that exam on OnVUE if this is their first time taking the exam using this method. Any additional OnVUE retests after the first OnVUE retest will require the candidate to wait 4 weeks after each subsequent not pass result.

### 3. Schedule your Fingerprint appointment:

- Schedule your fingerprint appointment online at <http://www.fieldprintshawaii.com>.
- Use code: HI-DCCA-INS which identifies the Insurance Division
- Fingerprint Fee: \$8.95 plus tax and fees

#### 4. 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 (2) forms of identification bearing your signature, one of which must be a valid government issued photo id.

#### 5. Apply for license

- Submit license application electronically through NIPR - <https://nipr.com/>
- Application fee – [2021 Fee Schedule](#)
- **NIPR verifies exams prior to allowing submission of an application.**

## Pearson Vue Exam Outlines

DESCRIPTION	Question Count		% of Exam Questions	
	Life	Health	Life	Health
<b>Life Insurance</b>				
Types of Policies and Features	15	0	14%	0%
Policy Riders, Provisions, Options, and Exclusions	15	0	21%	0%
Completing the Application, Underwriting, and Delivering the Policies	12	0	14%	0%
Taxes, Retirement, and Other Insurance Concepts	8	0	9%	0%
<b>Health Insurance</b>				
Types of Policies	0	16	0%	16%
Policy Provisions, Clauses, and Riders	0	15	0%	24%
Social Insurance	0	6	0%	4%
Other Insurance Concepts	0	5	0%	5%
Field Underwriting Procedures	0	8	0%	11%
<b>Hawaii Laws and Rules</b>				
Hawaii Statutes, Rules and Regulations Common to All Lines	23	23	27%	27%
Hawaii Statutes, Rules and Regulations Pertinent to Life Insurance	12	0	14%	0%
Hawaii Statutes, Rules and Regulations Pertinent to Sickness and Accident Insurance	0	12	0%	14%
<b>Total for all parts</b>				
Total Scored Questions on Exam	85	85	1	1
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	23	0	27%	0%
Insurance Terms and Related Concepts	15	0	15%	0%
Policy Provisions	12	0	12%	0%
<b>Property Insurance</b>				
Types of Property Policies	0	22	0%	30%
Insurance Terms and Related Concepts	0	15	0%	17%
Policy Provisions and Contract Law	0	11	0%	13%
<b>Hawaii Laws and Rules</b>				
Hawaii Statutes, Rules, and Regulations Common to All Lines	23	23	25%	28%
Hawaii Statutes, Rules and Regulations Pertinent to Casualty Insurance	16	0	18%	0%
Hawaii Statutes, Rules and Regulations Pertinent to Property Insurance	0	6	0%	7%
Hawaii Statutes, Rules and Regulations Pertinent to P&C Insurance	2	4	2%	5%
<b>Total for all parts</b>				
Total Scored Questions on Exam	91	83	1	1
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. Schedule Fingerprints	
4. Pass exam	
5. Apply for License	

**Governing Agency**

Name: Hawaii Department of Commerce and Consumer Affairs

Insurance Division

Phone: 808-586-2788

Website: <http://cca.hawaii.gov/ins/>

Address: 335 Merchant Street, Room 123

Honolulu, HI 96813