

# HOW TO OBTAIN AN ILLINOIS INSURANCE PRODUCER LICENSE

## STEP 1: COMPLETE THE PRELICENSING COURSE

- Life Only - 20 hours\*
- Accident & Health Only - 20 hours\*
- Casualty Insurance - 20 hours\*
- Property Insurance - 20 hours\*
- Personal lines - 20 hours\*

\*7.5 hours per line of authority must be completed via classroom or webinar setting

XCEL's approved prelicensing course bundle includes the required online self-study course (with comprehensive final exam) and the mandatory webinar.

## ONLINE SELF-STUDY COURSE AND COMPREHENSIVE FINAL EXAM REQUIREMENTS:

- The online self-study course requires the candidate to review each lesson and pass each chapter quiz with a minimum score of 70% before moving on to the next section/chapter.
  - The comprehensive final exam is located at the end of the online self-study course.
  - Candidates cannot review the course content during the comprehensive final exam.
- Candidates must pass the final exam with a score of at least 70%.
- Candidates seeking to become licensed as a Life and Health Producer must complete two online self-study courses and comprehensive final exams. One for life and one for Health.

## CLASSROOM/WEBINAR REQUIREMENTS:

- Candidates will only receive credit for attending 100% of the classroom/webinar portion. **Partial credit will not be issued.**
  - Candidates who enter the webinar after the start of class will be turned away and forced to reschedule.
  - Candidates who are logged off for more than a cumulative period of 10 minutes will be forced to reschedule.
- Instructors will verify attendance and engagement throughout the course via polling questions.
  - Candidates must answer all polling questions within the allotted time.
  - The polling questions are not graded.
- Candidates seeking to become licensed as a Life and Health Producer must attend two 7.5-hour webinars. One for life and one for Health.

## **COURSE COMPLETION AFFIDAVIT:**

- Candidates are required to affirm that they and only they completed the entire preclicensing program by submitting an electronic affidavit.
- The course completion affidavit is available within two days of fulfilling the course completion requirements (online self-study course including the final exam and the mandatory webinar).
- Candidates seeking to become licensed as a Life and Health Producer must complete two affidavits, one for life and one for Health.

## **CERTIFICATE OF COURSE COMPLETION INFORMATION:**

- To be eligible for a certificate of course completion, candidates must follow several steps:
  - Complete the online self-study portion of the course, including passing the final exam with a score of at least 70%;
  - Attend the entire 7.5-hour webinar; and
  - Complete the course completion affidavit.
- Candidates can download and print their course completion certificate through the “Transcript” tile on the user dashboard.
- Certificates are valid for 1 year.
- Course completions will be reported to the state within five (5) business days. Education providers are required to collect and report the last four digits of the candidate’s Social Security number.
- Candidates seeking to become licensed as a Life and Health Producer will receive a course completion certificate for each line of authority.

## **STEP 2: SCHEDULE THE ILLINOIS STATE EXAMINATION.**

### **SCHEDULING THE STATE EXAM**

- Exams may be taken at a Pearson Vue location or remotely (online proctored by Pearson Vue).
- Candidates must pass two (2) state examinations for each line of authority: the general knowledge exam and the state-designated exam. Candidates must pass both exams within 90 days of each other.
- Registration must be completed via the Pearson Vue website: <https://home.pearsonvue.com/il/insurance>
- The fee for each exam is \$92. However, candidates will get a \$92 discount for scheduling the general knowledge and state-designated examinations for the same line on the same order.
- Candidates must pass the state exams within 1 year of completing an approved preclicensing education course.
- Spanish exams are available

## **STEP 3: PASS YOUR STATE EXAM**

### **CRAMMING FOR THE EXAM**

- Candidates should take advantage of the cram courses (Prep Review and Exam Simulator) while waiting to take the state exam.

- **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. 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. The exam simulators should be completed within 24 hours of your state exam to ensure these questions will be “fresh in mind.”

## EXAM DAY

- On the day of testing, candidates must have the following items:
  - Two forms of identification bearing their signature, one of which must be a valid government-issued photo id.
  - Their prelicensing education course completion certificate.

## STEP 4: APPLY FOR THE LICENSE

- Applications are submitted online through [www.nipr.com](http://www.nipr.com).
- Candidates must wait 5 business for NIPR to verify their state exam before applying for a License.
- The application fee is \$215 per application.

## PEARSON VUE EXAM OUTLINES

Life and Health Producer General Exams	Question Count		% Of Exam Questions	
	Life	Health	Life	Health
<b>Life Insurance</b>				
Types of Policies and Features	12	0	24%	0%
Policy Riders, Provisions, Options, and Exclusions	18	0	36%	0%
Completing the Application, Underwriting, and Delivering the Policies	12	0	24%	0%
Taxes, Retirement, and Other Insurance Concepts	8	0	16%	0%
<b>Health Insurance</b>				
Types of Policies	0	14	0%	28%
Policy Provisions, Clauses, and Riders	0	20	0%	40%
Social Insurance	0	3	0%	6%
Other Insurance Concepts	0	4	0%	8%
Field Underwriting Procedures	0	9	0%	18%
<b>Total Scored Questions on Exam</b>	50	50		
<b>Passing Score</b>	70%	70%		
<b>Maximum time allowed to complete the exam in minutes</b>	85	80		

Life and Health Producer State-designated Exams	Question Count		% Of Exam Questions	
	Life	Health	Life	Health
<b>Illinois Laws and Rules</b>				
Illinois Statutes, Rules and Regulations Common to All Lines	22	22	71%	56%
Illinois Statutes, Rules and Regulations Pertinent to Life Insurance	9	0	29%	0%
Illinois Statutes, Rules and Regulations Pertinent to Health Insurance	0	17	0%	44%
<b>Total Scored Questions on Exam</b>	31	39		
<b>Passing Score</b>	70%	70%		
<b>Maximum time allowed to complete exam in minutes</b>	50	55		

Property and Casualty Producer General Exams	Question Count		% Of Exam Questions	
	Casualty	Property	Casualty	Property
<b>Casualty Insurance</b>				
Types of Policies, Bonds, and Related Terms	25	0	50%	0%
Insurance Terms and Related Concepts	14	0	28%	0%
Policy Provisions	11	0	22%	0%
<b>Property Insurance</b>				
Types of Property Policies	0	25	0%	50%
Insurance Terms and Related Concepts	0	14	0%	28%
Policy Provisions and Contract Law	0	11	0%	22%
<b>Total Scored Questions on Exam</b>	50	50		
<b>Passing Score</b>	70%	70%		
<b>Maximum time allowed to complete exam in minutes</b>	85	85		

Property and Casualty Producer State-designated Exams	Question Count		% Of Exam Questions	
	Casualty	Property	Casualty	Property
<b>Illinois Laws and Rules</b>				
Illinois Statutes, Rules, and Regulations Common to All Lines	22	22	44%	44%
Illinois Statutes, Rules and Regulations Pertinent to Property and Casualty Insurance	5	5	10%	10%
Illinois Statutes, Rules and Regulations Pertinent to Casualty Insurance	10	0	20%	0%
Illinois Statutes, Rules and Regulations Pertinent to Property Insurance	0	3	0%	6%
<b>Total Scored Questions on Exam</b>	37	30		
<b>Passing Score</b>	70%	70%		
<b>Maximum time allowed to complete exam in minutes</b>	50	55		



## PRODUCER LICENSING CHECKLIST:

<b>Task:</b>	<b>Date Completed</b>
1. Complete the self-study course, including the final exam, mandatory webinar, and affidavit.	
2. Register for exam	
3. Pass exam	
4. Apply for license	

## GOVERNING AGENCY

Name: Illinois Department of Insurance

Phone: 217-782-6366

Website: <https://www.illinois.gov/>

Address: 320 West Washington Street, Springfield, IL 62767