

## HOW TO OBTAIN A MARYLAND INSURANCE PRODUCER LICENSE

### 1. Complete the prelicensing course.

- Life Only – 20 hours
- Accident & Health Only – 20 hours
- Life, Accident & Health – 40 hours
- Casualty Insurance – 20 hours
- Property Insurance – 20 hours
- Property and Casualty – 40 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.
- Mandatory final exam.
- Completion of this course satisfies the prelicensing education requirement.

Eligibility Number:

- The state of MD does not require a certificate of completion
- Education Providers must issue an eligibility number to students (needed to schedule to the exam)
- Eligibility numbers are valid for 6 months.
- Course Completion rosters will be reported to PROMETRIC daily.
- Students must wait at least 24 to 48 hours to schedule the state exam.

### 2. Schedule the Maryland State examination.

- Registration must be completed online on PROMETRIC website:  
<https://www.prometric.com/maryland/insurance>
- Single line exam fee \$60
- Combined exams fee \$60

Online proctored exams:

- You must check the compatibility of your computer before registering for the exam.  
<https://rpcandidate.prometric.com/>
- If your computer is not compatible with the online software, you will need to schedule your examination at Prometric test center.

Limitation on repeat examinations:

- There is a 4-day waiting period to schedule a retake exam.
- There are no limitations on retaking the exam.

- You must pass that state exam during the eligibility period which is 6 months otherwise you must retake the preclicensing course.

### 3. Pass your state exam

- Take advantage of the cram courses (Prep Review and Exam Simulator) within your preclicensing 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 a valid government issued photo id.**

### 4. Apply for license

- Submit license application online through [www.nipr.com](http://www.nipr.com)
- Application fee \$54
- If you answer "Yes" to a background question on the application, submit your written statement accompanied by corresponding court documents (printouts from a court's web site are not acceptable) as part of your NIPR electronic license application using the Attachments Warehouse
- • If you need to submit other additional documents as part of your NIPR electronic license application, use the Attachments Warehouse.
- **NIPR verifies exams prior to allowing submission of an application.**

If you have any additional question, please contact the MIA at (410) 468-2411 or 1-800- 492-6116 (toll free).

DESCRIPTION	Question Count			% of Exam Questions		
	Life	Health	Life and Health	Life	Health	Life and Health
<b>Life Insurance</b>						
Insurance Regulation	24	24	39	30%	30%	30%
General Insurance	8	7	7	10%	9%	5%
Life Insurance Basics	14	0	12	18%	0%	9%
Life Insurance Policies	8	0	7	10%	0%	5%
Life Insurance Policy Provisions, Options and Riders	11	0	10	14%	0%	8%
Annuities	7	0	6	9%	0%	5%
Federal Tax Considerations for Life Insurance and Annuities	6	0	5	8%	0%	4%
Qualified Plans	2	0	2	3%	0%	2%
<b>Health Insurance</b>						
Health Insurance Basics	0	9	9	0%	11%	7%
Individual Health Insurance Policy General Provisions	0	6	3	0%	8%	2%
Disability Income and Related Insurance	0	7	6	0%	9%	5%
Medical Plans	0	11	10	0%	14%	8%
Group Health Insurance	0	4	3	0%	5%	2%
Dental Insurance	0	1	1	0%	1%	1%
Insurance for Senior Citizens and Special Needs Individuals	0	7	7	0%	9%	5%
Federal Tax Considerations for Health Insurance	0	4	3	0%	5%	2%
<b>Total for all parts</b>						
Total Scored Questions on Exam	80	80	130	80	80	130
Maximum Time allowed to complete exam in minutes	105	105	150	105	105	150
Passing Score	70	70	70	70	70	70

DESCRIPTION	Question Count			% of Exam Questions		
	Casualty	Property	Property and Casualty	Life	Health	Property and Casualty
<b>Casualty Insurance</b>						
Insurance Regulation	30	30	36	38%	38%	30%
General Insurance	7	7	8	9%	9%	7%
Casualty Insurance Basics	15	0	15	19%	0%	13%
Homeowners Policy	3	0	0	4%	0%	0%
Auto Insurance	9	0	5	11%	0%	4%
Commercial Package Policy	7	0	0	9%	0%	0%
Businessowners Policy	3	0	0	4%	0%	0%
Workers Compensation Insurance	3	0	4	4%	0%	3%
Other Coverages and Options	3	0	3	4%	0%	3%
<b>Property Insurance</b>						
Property Insurance Basics	0	7	0	0%	9%	0%
Dwelling Policy	0	8	10	0%	10%	8%
Homeowners Policy	0	14	15	0%	18%	13%
Auto Insurance	0	3	5	0%	4%	4%
Commercial Package Policy	0	8	15	0%	10%	13%
Businessowners Policy	0	1	1	0%	1%	1%
Other Coverages and Options	0	2	3	0%	3%	3%
<b>Total for all parts</b>						
Total Scored Questions on Exam	80	80	120	80	80	120
Maximum Time allowed to complete exam in minutes	105	105	150	105	105	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: Maryland Insurance Administration

Phone: 410-468-2411

Toll Free: 1-800-492-6116

Website: <https://insurance.maryland.gov/Producer/Pages/default.aspx>

Address: 200 St. Paul Place, Suite 2700

Baltimore, MD 21202