

## HOW TO OBTAIN A MAINE INSURANCE PRODUCER LICENSE

The state of Maine 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 Maine State examination.

- Registration must be completed online on Pearson VUE website:  
<https://home.pearsonvue.com/me/insurance>
- Single Line exam fee \$55
- Combined exam fee: \$80
- Remote proctored exam fee: \$65

Online Remote Proctored Exams:

- You must check the compatibility of your computer before registering for the exam.  
<https://home.pearsonvue.com/me/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.

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) or download application and submit by email, fax or regular mail to the [Bureau of Insurance](#).
- Application fee \$25
- 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.
- **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%	13%
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%	16%	10%
Policy Provisions, Clauses and Riders	0	20	20	0%	23%	15%
Social Insurance	0	3	3	0%	3%	2%
Other Insurance Concepts	0	4	4	0%	5%	3%
Field Underwriting Procedures	0	9	9	0%	10%	7%
<b>Maine Laws and Rules</b>						
Maine Laws and Rules Common to Life, Accident and Health Insurance	20	18	18	27%	20%	13%
Maine Laws and Rules Pertinent to Life Insurance Only	5	0	4	7%	0%	3%
Maine Laws and Rules Pertinent to Accident and Health Insurance	0	20	14	0%	23%	10%
<b>Total for all parts</b>						
Total Scored Questions on Exam	75	88	136			
Maximum Time allowed to complete exam in minutes	105	120	210	105	120	210
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	25	0	25	28%	0%	18%
Insurance Terms and Related Concepts	14	0	14	16%	0%	10%
Policy Provisions	11	0	11	13%	0%	8%
<b>Property Insurance</b>						
Types of Policies	0	25	25	0%	31%	18%
Insurance Terms and Related Concepts	0	14	14	0%	18%	10%
Policy Provisions and Contract Law	0	11	11	0%	14%	8%
<b>Maine Laws and Rules</b>						
Maine Laws and Rules Common to both Property and Casualty Insurance	28	28	28	32%	35%	20%
Maine Laws and Rules Pertinent to Casualty Insurance Only	10	0	10	11%	0%	7%
Maine Laws and Rules Pertinent to Property Insurance Only	0	2	2	0%	3%	1%
<b>Total for all parts</b>						
Total Scored Questions on Exam	88	80	140			
Maximum Time allowed to complete exam in minutes	120	120	210	135	135	135
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: Maine Bureau of Insurance  
Licensing Division

Phone: 207-624-8475

Website: <https://www.maine.gov/pfr/insurance/>

Address: 34 State House Station  
Augusta, ME 0433-0034