

HOW TO OBTAIN A MISSOURI INSURANCE PRODUCER LICENSE

The state of Missouri 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
- Life, Accident and Health
- Casualty
- Property
- Property and Casualty
- 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 Missouri State examination.

- Registration must be completed online on Pearson Vue website:
www.pearsonvue.com/mo/insurance
- Single Line exam fee: \$29
- Combined Exam fee: \$35

Online proctored exams:

- You must check the compatibility of your computer before registering for the exam.
<https://home.pearsonvue.com/mo/insurance/onvue>
- If your computer is not compatible with the online software, you will need to schedule your examination at Pearson Vue test center.

Limitation on repeat examinations:

- There are no limitations on retaking the exam.

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 (2) forms of identification bearing your signature, one of which must be a valid government issued photo id.
 - Candidates who have changed their names must provide written documentation of the change. This documentation may be a copy of a marriage license, divorce decree, or other official document.

4. Apply for license

- Submit license application electronically through [SIRCON Online Services](#)
- Application fee - \$100
- Processing fee - \$20
- **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
Life Insurance						
Types of Policies and Features	12	0	12	13%	0%	8%
Policy Riders, Provisions, Options, and Exclusions	18	0	18	20%	0%	12%
Completing the Application, Underwriting, and Delivering the Policies	12	0	12	13%	0%	8%
Taxes, Retirement, and Other Insurance Concepts	8	0	8	9%	0%	6%
Health Insurance						
Types of Policies	0	14	14	0%	16%	10%
Policy Provisions, Clauses, and Riders	0	20	20	0%	22%	14%
Social Insurance	0	3	3	0%	3%	2%
Other Insurance Concepts	0	4	4	0%	4%	3%
Field Underwriting Procedures	0	9	9	0%	10%	6%
Missouri Statutes and Rules						
Missouri Statutes, Rules and Regulations Common to All Lines	20	20	15	22%	22%	10%
Missouri Statutes, Rules and Regulations Pertinent to Life Insurance	20	0	15	22%	0%	10%
Missouri Statutes, Rules and Regulations Pertinent to Sickness and Accident Insurance	0	20	15	0%	22%	10%
Total for all parts						
Total Scored Questions on Exam	90	90	145	1	1	1
Maximum Time allowed to complete exam in minutes	120	120	180	120	120	120
Passing Score	70	70	70	70	70	70

DESCRIPTION	Question Count			% of Exam Questions		
	Casualty	Property	P&C	Casualty	Property	P&C
Casualty Insurance						
Types of Policies, Bonds, and Related Terms	25	0	25	28%	0%	18%
Insurance Terms and Related Concepts	14	0	14	16%	0%	10%
Policy Provisions	11	0	11	12%	0%	8%
Property Insurance						
Types of Property Policies	0	25	25	0%	29%	18%
Insurance Terms and Related Concepts	0	14	14	0%	16%	10%
Policy Provisions and Contract Law	0	11	11	0%	13%	8%
Missouri Statutes and Rules						
Missouri Statutes, Rules, and Regulations Common to All Lines	25	20	20	28%	24%	14%
Missouri Statutes, Rules and Regulations Pertinent to Casualty Insurance	15	0	10	17%	0%	7%
Missouri Statutes, Rules and Regulations Pertinent to Property Insurance	0	15	10	0%	18%	7%
Total for all parts						
Total Scored Questions on Exam	90	85	140	1	1	1
Maximum Time allowed to complete exam in minutes	120	120	180	120	120	120
Passing Score	70	70	70	70	70	70

Producer Licensing Checklist:

Task:	Date Completed
1. Complete prelicensing course	
2. Register for exam	
3. Pass exam	
4. Apply for License	

Governing Agency

Name: Missouri Department of Commerce and Insurance

Phone: 573-751-3518

Fax: 573-526-3416

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

Address: Truman State Office Bldg.

301 West High St., Room 530

Jefferson City, MO 65101