

## HOW TO OBTAIN A MONTANA INSURANCE PRODUCER LICENSE

The state of Montana 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. Register for the examination.

- Registration must be completed online on Pearson Vue website:  
[www.pearsonvue.com/mt/insurance](http://www.pearsonvue.com/mt/insurance)
- Single Line exam fee: \$59

Online proctored exams:

- You must check the compatibility of your computer before registering for the exam.  
<https://home.pearsonvue.com/mt/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.
- Candidates who do not pass the exam must retake the entire examination, i.e., Parts 1 and 2.

### 3. Submit your Fingerprints

- The state of Montana requires fingerprinting.
- Schedule your reservation online or by phone with IdentoGo by MorphoTrust, USA for digital fingerprints. Contact them at 866-761-8069 or <https://pearsonwest.ibtfingerprint.com/>
- Fingerprint Fee: \$54

#### 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 [SIRCON Online Services](#)
- Application fee – no charge

## Pearson Vue Exam Outlines

DESCRIPTION	Question Count		% of Exam Questions	
	Life	Health	Life	Health
<b>Life Insurance</b>				
Types of Policies and Features	12	0	14%	0%
Policy Riders, Provisions, Options, and Exclusions	18	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	14	0%	15%
Policy Provisions, Clauses, and Riders	0	20	0%	22%
Social Insurance	0	3	0%	3%
Other Insurance Concepts	0	4	0%	4%
Field Underwriting Procedures	0	9	0%	10%
<b>Montana Statutes and Rules</b>				
Montana Statutes, Rules and Regulations Common to All Lines	25	25	29%	27%
Montana Statutes, Rules and Regulations Pertinent to Life Insurance	11	0	13%	0%
Montana Statutes, Rules and Regulations Pertinent to Sickness and Accident Insurance	0	17	0%	18%
<b>Total for all parts</b>				
Total Scored Questions on Exam	86	92	1	1
Maximum Time allowed to complete exam in minutes	120	120	120	120
Passing Score	75	75	75	75

DESCRIPTION	Question Count		% of Exam Questions	
	Casualty	Property	Casualty	Property
<b>Casualty Insurance</b>				
Types of Policies, Bonds, and Related Terms	25	0	28%	0%
Insurance Terms and Related Concepts	14	0	16%	0%
Policy Provisions	12	0	14%	0%
<b>Property Insurance</b>				
Types of Property Policies	0	25	0%	30%
Insurance Terms and Related Concepts	0	14	0%	17%
Policy Provisions and Contract Law	0	11	0%	13%
<b>Montana Statutes and Rules</b>				
Montana Statutes, Rules, and Regulations Common to All Lines	25	25	28%	30%
Montana Statutes, Rules and Regulations Pertinent to Casualty Insurance	3	3	3%	4%
Montana Statutes, Rules and Regulations Pertinent to Property Insurance	9	4	10%	5%
<b>Total for all parts</b>				
Total Scored Questions on Exam	88	82	1	1
Maximum Time allowed to complete exam in minutes	120	120	120	120
Passing Score	75	75	75	75

**Producer Licensing Checklist:**

<b>Task:</b>	<b>Date Completed</b>
1. Complete prelicensing course	
2. Register for exam	
3. Submit Fingerprints	
4. Pass exam	
5. Apply for License	

**Governing Agency**

Name: Montana Department of Insurance

Phone: 406-444-2040

Website: <https://csimt.gov/>

Address: 840 Helena Avenue

Helena, MT 59601