

## HOW TO OBTAIN A NORTH CAROLINA INSURANCE PRODUCER LICENSE

### 1. Complete the prelicensing course. (Required study hours)

- Life Only – 20 hours
- Accident & Health Only – 20 hours
- Life, Accident and Disability – 40 hours
- Casualty Insurance – 20 hours
- Property Insurance – 20 hours
- Property and Casualty – 40 hours
- Personal lines - 20 hours
- Medicare Supplement Long-Term Care – 10 hours

#### Course requirements:

- This is a forced progression (locked) state that requires the student to review each lesson and instructional review before moving onto the next section/chapter.
- Applicants are required to spend a minimum of 20 hours per line of authority.
  - XCEL will be tracking the time spent studying in the course.
  - You will be asked to authenticate your identity on a periodic basis throughout the course.
  - Your course will time out (automatically log out) if you leave the course inactive for more than twenty minutes.

#### Final Examination:

- To access the final exam the candidates must satisfy the time requirement (20 hours per line of authority) which will be verified by a member of our compliance team.
- You will not be able to review the course content once the final examination has begun.
- The final examination must be completed with a score of at least 70% before the admission ticket (certificate) is issued.

#### Certificate Information:

To eligible for a Certificate of completion/Admission Ticket you must follow several steps:

- Completion of the course including final exam.
- Satisfying the time requirement (20 hours per line of authority) which will be verified by a member of our compliance team the following business day.
- Download and Print admission ticket/certificate through the “Transcript” tile on the user dashboard.
- Admissions Tickets/Certificates are valid for 90 days.
- Required at the testing center.

### 2. Apply for license

- Submit online license application through NIPR [www.nipr.com](http://www.nipr.com)
- Application fees (registration and processing) \$94

### 3. Submit your Fingerprints

- The state of North Carolina requires fingerprinting. Print the Fingerprint Submission Packet-Releases forms.
- Contact the Local law enforcement to schedule an appointment.
- Fingerprint Fee: \$38
- Candidates can email, fax or mail documents:
  - Email scanned documents to [NorthCarolinaLicensingOffice@Pearson.com](mailto:NorthCarolinaLicensingOffice@Pearson.com)
  - Fax to 888-959-3010
  - Mail completed documents to:  
NCDOL/Pearson VUE, PO Box 14209, Raleigh, NC 27620

### 4. Schedule the North Carolina State examination.

- Candidates will receive an email from NIPR containing authorization to test and NPN number. Registration must be completed online through Pearson Vue website:  
<https://home.pearsonvue.com/nc/insurance>
- Single Line exam fee \$45

Limitation on repeat examinations:

- If you do not pass the examination within ninety (90) days of the date of course completion, or within five (5) examination attempts over the ninety (90) day period, you complete a prelicensing education course at an approved school to be eligible to retake the examination.

### 5. Pass your state exam

- Take advantage of the cram courses (Prep Review and Exam Simulator) within your prelicensing course up until test day.
  - 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 have the following items:
  - Two forms of identification bearing your signature, one of which must be a valid government issued photo id
  - Examination Admission Ticket – Must be original hard copies displaying the school code.
  - Candidates will be required to have their palm scanned – see page 12 of the [Candidate Handbook](#)

## Pearson Vue Exam Outlines

DESCRIPTION	Question Count		% Of Exam Questions	
	Life	Health	Life	Health
<b>Life Insurance</b>				
Types of Individual Life Insurance	17	0	31%	0%
Annuities	5	0	9%	0%
Policy Provisions, Options and Other Features	11	0	20%	0%
Other Life Topics	8	0	15%	0%
<b>Health Insurance</b>				
Accident and Health Insurance Policies	0	22	0%	40%
Accident and Health Insurance Provisions	0	11	0%	20%
Other Accident and Health Topics	0	8	0%	15%
<b>North Carolina Laws and Rules</b>				
NC Statutes and Regulations Pertinent to Life Insurance	14	0	25%	0%
NC Statutes and Regulations Pertinent to Accident Insurance	0	14	0%	25%
<b>Total for all parts</b>				
Total Scored Questions on Exam	55	55	100%	100%
Maximum Time allowed to complete exam in minutes	75	75		
Passing Score	70	70		

DESCRIPTION	Question Count		% Of Exam Questions	
	Casualty	Property	Casualty	Property
<b>Casualty Insurance</b>				
Terms and Concepts	7	0	13%	0%
Personal Insurance Coverages	18	0	33%	0%
Commercial Insurance Coverages	15	0	27%	0%
<b>Property Insurance</b>				
Terms and Concepts	0	7	0%	13%
Personal Insurance Coverages	0	25	0%	45%
Commercial Insurance Coverages	0	10	0%	18%
<b>North Carolina Laws and Rules</b>				
NC Statutes and Regulations Pertinent to Casualty Insurance	15	0	27%	0%
NC Statutes and Regulations Pertinent to Property Insurance	0	13	0%	24%
<b>Total for all parts</b>				
Total Scored Questions on Exam	55	55	100%	100%
Maximum Time allowed to complete exam in minutes	75	75		
Passing Score	70	70		

DESCRIPTION	Question Count	% Of Exam Questions
<b>North Carolina Medicare Supplement/Long-Term Care</b>		
Medicare In General	8	16%
Medicare Part A (Hospital Insurance) Original Medicare	10	20%
Part B (Medical Insurance) Original Medicare	7	14%
Medicare Part C	3	6%
Medicare Part D	2	4%
Medicare Supplement Policies (Medigap)	8	16%
Medicaid	1	2%
Long-Term Care Policies	11	22%
<b>Total for all parts</b>		
Total Scored Questions on Exam	50	1
Maximum Time allowed to complete exam in minutes	105	105
Passing Score	70	70

**Producer Licensing Checklist:**

<b>Task:</b>	<b>Date Completed</b>
1. Complete prelicensing course and time requirement	
2. Apply for License	
3. Submit fingerprints	
4. Register for exam	
5. Pass exam (Must have valid ID and Certificate)	

**Governing Agency**

Name: North Carolina Department of Insurance

Website: <https://www.ncdoi.gov/licensees>

Address: PO Box 14209

P.O. Box 14209

Phone: 866-265-6329

Fax: 888-959-3010