

## HOW TO OBTAIN A RHODE ISLAND INSURANCE PRODUCER LICENSE

The state of Rhode Island 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 Rhode Island State examination.

- Registration must be completed online on Pearson VUE website:  
<https://home.pearsonvue.com/ri/insurance>
- Test Center exam fee \$80 (candidates can register for two exams in one session only at a test center and pay a single fee of \$80)
- Remote proctored exam fee: \$50
- Spanish exams are available.

Online Remote Proctored Exams:

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

- Candidates must provide a background report (BCI) from the Rhode Island Attorney General's office. 401-274-4400
- Fingerprint Fee: State background check \$5.00 National background check \$35

### 5. Apply for license

- Apply for your license online through NIPR website [www.nipr.com](http://www.nipr.com)
- Application fee \$120
- 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	Life	Health
<b>Life Insurance</b>				
Types of Policies	12	0	15%	0%
Policy Riders, Provisions, Options and Exclusions	18	0	23%	0%
Completing the Application, Underwriting, and Delivering the Policies	12	0	15%	0%
Taxes, Retirement, and Other Insurance Concepts	8	0	10%	0%
<b>Health Insurance</b>				
Types of Policies	0	14	0%	18%
Policy Provisions, Clauses and Riders	0	20	0%	25%
Social Insurance	0	3	0%	4%
Other Insurance Concepts	0	4	0%	5%
Field Underwriting Procedures	0	9	0%	11%
<b>Rhode Island Laws and Rules</b>				
Rhode Island Laws, Rules, and Regulations Common to both Life and Health Insurance	17	17	21%	21%
Rhode Island Laws, Rules, and Regulation Pertinent to Life Insurance and Annuities	13	0	16%	0%
Rhode Island Laws, Rules, and Regulation Pertaining to Accident and Health Insurance	0	13	0%	16%
<b>Total for all parts</b>				
Total Scored Questions on Exam	80	80	1	1
Maximum Time allowed to complete exam in minutes	120	120	135	135
Passing Score	70	70	70	70
DESCRIPTION	Question Count		% of Exam Questions	
	Casualty	Property	Casualty	Property
<b>Casualty Insurance</b>				
Types of Policies	25	0	30%	0%
Insurance Terms and Related Concepts	14	0	17%	0%
Policy Provisions and Contract Law	11	0	13%	0%
<b>Property Insurance</b>				
Types of Policies	0	25	0%	33%
Insurance Terms and Related Concepts	0	14	0%	18%
Policy Provisions and Contract Law	0	11	0%	14%
<b>Rhode Island Laws and Rules</b>				
Rhode Island Laws, Rules, and Regulation Common to both Property and Casualty Insurance	20	20	24%	26%
Rhode Island Laws, Rules, and Regulation Pertinent to Casualty Insurance Only	12	0	15%	0%
Rhode Island Laws, Rules, and Regulation Pertinent to Property Insurance Only	0	6	0%	8%
<b>Total for all parts</b>				
Total Scored Questions on Exam	82	76	1	1
Maximum Time allowed to complete exam in minutes	120	120	135	135
Passing Score	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. Submit background report	
5. Apply for license	

**Governing Agency**

Name: Rhode Island Department of Business Regulation

Insurance Division

Phone: 207-624-8475

Website: <https://dbr.ri.gov/>

Address: 1511 Pontiac Avenue, Bldg. 69-2

Cranston, RI 02920