

HOW TO OBTAIN A SOUTH CAROLINA INSURANCE PRODUCER LICENSE

The state of South Carolina 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 Insurance
- Property Insurance
- 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 must be successfully passed with a minimum score of 70% before moving onto the next chapter.

2. Schedule the South Carolina State examination.

- Registration must be completed online on Pearson VUE website:
<https://home.pearsonvue.com/sc/insurance>
- Exam fee- \$59

Online proctored exams:

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

Limitation on repeat examinations:

- Examinations may be taken only six (6) times in a one-year period.

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 a valid government issued photo id.**

4. Submit your Fingerprints.

- The state of South Carolina requires fingerprinting.
- Fingerprints must be done through <https://sc.ibtfingerprint.com/>
- Code: SC920124Z-DOI
- Fingerprint Fee: Varies please call IdentoGo for pricing 866-254-2366

5. Apply for license.

- Submit license application online through NIPR www.nipr.com
 - License application can be made 48 hours (2 days) after successfully passing an exam to allow for the exam results to be uploaded to NIPR.
- Application fee \$25
- If you answer "Yes" to a background question on the application, submit your written statement accompanied by corresponding court documents (printouts from a court's web site are not acceptable) as part of your NIPR electronic license application using the Attachments Warehouse
- If you need to submit other additional documents as part of your NIPR electronic license application, use the Attachments Warehouse

PearsonVUE Exam Outlines

DESCRIPTION	Question Count		
	Life	Health	L&H
Life Insurance			
Types of Policies	15	20	15
Policy Riders, Provisions, Options, and Exclusions	15	10	15
Completing the Application, Underwriting, and Delivering the Policy	12	0	12
Retirement and Other Insurance Concepts	8	0	8
South Carolina Laws and Regulations Pertinent to All Lines	23	0	0
South Carolina Laws and Regulations Pertinent to Life Insurance	9	0	6
Health Insurance			
Types of Policies	0	16	16
Policy Provisions, Clauses, and Riders	0	15	15
Social Insurance	0	6	6
Other Insurance Concepts	0	5	5
Field Underwriting Procedures	0	8	8
South Carolina Laws and Regulations Pertinent to All Lines	0	18	18
South Carolina Laws and Regulations Pertinent to Health Insurance	0	7	6
Total for all parts			
Total Scored Questions on Exam	75	75	150
Maximum Time allowed to complete exam in minutes	120	120	150
Passing Score	70	70	70
DESCRIPTION	Question Count		
	Casualty	Property	P&C
Casualty Insurance			
Types of Policies, Bonds, and Related Terms	23	10	23
Insurance Terms and Related Concepts	15	5	15
Policy Provisions	12	0	12
South Carolina Laws and Regulations Pertinent to All Lines	18	0	18
South Carolina Laws and Regulations Pertinent to Casualty Insurance	7	0	6
Property Insurance			
Types of Policies	0	22	22
Insurance Terms and Related Concepts	0	15	15
Policy Provisions and Contract Law	0	13	13
South Carolina Laws and Regulations Pertinent to All Lines	0	18	0
South Carolina Laws and Regulations Pertinent to Property Insurance	0	7	6
Total for all parts			
Total Scored Questions on Exam	75	75	130
Maximum Time allowed to complete exam in minutes	120	120	165
Passing Score	70	70	70

Producer Licensing Checklist:

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

Governing Agency

Name: South Carolina Department of Insurance

Phone: 803-737-6095

Fax: 803-737-6100

Website: <https://www.doi.sc.gov/>

Address: 120 Main Street, Suite 100
Columbia, SC 29201