

HOW TO OBTAIN A TEXAS INSURANCE PRODUCER LICENSE

The state of Texas 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
- Life, Accident & Health
- 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 Texas State examination.

- Registration must be completed online on Pearson VUE website:
<https://home.pearsonvue.com/tx/insurance>
- Exam fee \$43
- 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/tx/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. Schedule Fingerprints:

- The state of Texas requires fingerprinting.
- Schedule an appointment online through <https://uenroll.identogo.com/workflows/11G6QF>
- Fingerprint Code: 11G6QF
- Fee: \$50.25
- **Save your fingerprint receipt** (must attach a copy with the license application)
- Additional information found here: <https://www.tdi.texas.gov/agent/fingerprint-instructions.html>

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 forms of identification bearing your signature, one of which must be a valid government issued photo id.

5. Apply for license

- Apply for your license online through SIRCON <https://www.sircon.com/texas> or through NIPR at www.nipr.com
- Application fee \$50 plus processing fee
- Attach copy of your fingerprint receipt

Pearson Vue Exam Outlines

DESCRIPTION	Question Count		% of Exam Questions	
	Life	L&H	Life	L&H
Life Insurance				
Types of Policies and Features	12	12	15%	9%
Policy Riders, Provisions, Options, and Exclusions	18	18	23%	14%
Completing the Application, Underwriting, and Delivering the Policies	12	12	15%	9%
Taxes, Retirement, and Other Insurance Concepts	8	8	10%	6%
Health Insurance				
Types of Policies	0	14	0%	11%
Policy Provisions, Clauses, and Riders	0	20	0%	15%
Social Insurance	0	3	0%	2%
Other Insurance Concepts	0	4	0%	3%
Field Underwriting Procedures	0	9	0%	7%
Texas Laws and Rules				
Texas Statutes, Rules and Regulations Common to All Lines	20	14	25%	11%
Texas Statutes, Rules and Regulations Pertinent to Life Insurance	10	6	13%	5%
Texas Statutes, Rules and Regulations Pertinent to Accident and Health Insurance	0	7	0%	5%
Texas Statutes, Rules and Regulations Pertinent to Health Maintenance Organizations (HMOS)	0	3	0%	2%
Total for all parts				
Total Scored Questions on Exam	80	130	1	1
Maximum Time allowed to complete exam in minutes	120	120	120	120
Passing Score	70	70	70	70

DESCRIPTION	Question Count		% of Exam Questions	
	Personal	P&C	Personal	P&C
Casualty Insurance				
Types of Policies, Bonds, and Related Terms	13	25	13%	19%
Insurance Terms and Related Concepts	14	14	14%	11%
Policy Provisions	12	11	12%	8%
Property Insurance				
Types of Property Policies	10	25	10%	19%
Insurance Terms and Related Concepts	14	14	14%	11%
Policy Provisions and Contract Law	12	11	12%	8%
Texas Laws and Rules				
Texas Statutes, Rules and Regulations Common to All Lines	15	0	15%	0%
Texas Statutes, Rules, and Regulations Common to P&C Insurance	0	18	0%	14%
Texas Statutes, Rules and Regulations Pertinent to Casualty Insurance	0	0	0%	0%
Texas Statutes, Rules and Regulations Pertinent to Personal Lines	10	0	10%	0%
Texas Statutes, Rules and Regulations Pertinent to P&C Insurance	0	12	0%	9%
Total for all parts				
Total Scored Questions on Exam	100	130	1	1
Maximum Time allowed to complete exam in minutes	120	120	120	120
Passing Score	70	70	70	70

Producer Licensing Checklist:

Task:	Date Completed
1. Complete prelicensing course	
2. Schedule exam	
3. Schedule fingerprints	
4. Pass exam	
5. Get fingerprinted	
6. Apply for license	

Governing Agency

Name: Texas Department of Insurance
Agent and Adjuster Licensing
Phone: 512-676-6500
Website: <https://www.tdi.texas.gov/>
Address: 333 Guadalupe
Austin, TX 78701