

HOW TO OBTAIN A UTAH INSURANCE PRODUCER LICENSE

The state of Utah 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
- Life, Accident & Health
- Casualty Insurance
- Property Insurance
- 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 Utah State examination.

- Registration must be completed online on PROMETRIC website:
<https://www.prometric.com/utah/insurance>
- Single line exam fee \$32
- Combined exams fee \$44

Online proctored exams:

- You must check the compatibility of your computer before registering for the exam.
<https://rpcandidate.prometric.com/>
- If your computer is not compatible with the online software, you will need to schedule your examination at the Prometric 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. Submit your Fingerprints:

- AFTER you pass the exam, you must complete your license application using the kiosks at the test center. The license application will include an FBI/BCI fingerprints payment.
- Present the test center supervisor your passing score report and the payment confirmation and your fingerprints will then be scanned.
- Fingerprint Fee: \$28.25 plus \$6.00 for processing

If you are taking the exam remotely from home, please refer to page 10 of the [candidate handbook](#) for information regarding the fingerprint process.

5. Apply for license

- AFTER you pass the exam, you must complete your license and fingerprints at PROMETRIC.
- Submit license application online through www.nipr.com using the kiosks at the Prometric test center.
- Application fee \$75 plus processing fee
- 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.
- **NIPR verifies exams prior to allowing submission of an application.**

Prometric Exam Outlines

DESCRIPTION	Question Count			% of Exam Questions		
	Life	Health	L&H	Life	Health	L&H
Life Insurance						
Insurance Regulation	15	15	13	15%	15%	9%
General Insurance	10	10	9	10%	10%	6%
Life Insurance Basics	18	0	15	18%	0%	10%
Life Insurance Policies	18	0	15	18%	0%	10%
Life Insurance Policy Provisions, Options and Riders	20	0	17	20%	0%	11%
Annuities	11	0	7	11%	0%	5%
Federal Tax Considerations for Life Insurance and Annuities	4	0	3	4%	0%	2%
Qualified Plans	4	0	3	4%	0%	2%
Health Insurance						
Accident and Health Insurance Basics	0	23	19	0%	23%	13%
Disability Income and Related Insurance	0	10	9	0%	10%	6%
Medical Plans	0	13	11	0%	13%	7%
Group Accident and Health Insurance	0	10	9	0%	10%	6%
Dental Insurance	0	2	2	0%	2%	1%
Medicare	0	8	7	0%	8%	5%
Long-Term Care Insurance	0	7	6	0%	7%	4%
Federal Tax Considerations for Health Insurance	0	2	5	0%	2%	3%
Total for all parts						
Total Scored Questions on Exam	100	100	150	1	1	1
Maximum Time allowed to complete exam in minutes	120	120	150	120	120	150
Passing Score	70	70	70	70	70	70
DESCRIPTION	Question Count			% of Exam Questions		
	Casualty	Property	P&C	Life	Health	P&C
Casualty Insurance						
Insurance Regulation	11	13	17	11%	13%	11%
General Insurance	11	13	15	11%	13%	10%
Casualty Insurance Basics	13	0	9	13%	0%	6%
Homeowners Policy	14	0	9	14%	0%	6%
Auto Insurance	14	0	20	14%	0%	13%
Commercial Package Policy	10	0	8	10%	0%	5%
Businessowners Policy	10	0	6	10%	0%	4%
Workers Compensation Insurance	9	0	16	9%	0%	11%
Other Coverages and Options	8	0	6	8%	0%	4%
Property Insurance						
Property Insurance Basics	0	16	9	0%	16%	6%
Dwelling Policy	0	8	6	0%	8%	4%
Homeowners Policy	0	17	9	0%	17%	6%
Commercial Package Policy	0	14	8	0%	14%	5%
Businessowners Policy	0	15	6	0%	15%	4%
Other Coverages and Options	0	4	6	0%	4%	4%
Total for all parts						
Total Scored Questions on Exam	100	100	150	1	1	1
Maximum Time allowed to complete exam in minutes	120	120	150	120	120	150
Passing Score	70	70	70	70	70	70

Producer Licensing Checklist:

Task:	Date Completed
1. Complete prelicensing course	
2. Register for exam	
3. Pass exam	
4. Apply for license & pay fingerprint fee	
5. Submit Fingerprints	

Governing Agency

Name: Utah Insurance Department

Phone: 801-538-3855

Website: <https://www.insurance.utah.gov>

Address: P.O. Box 146901

Salt Lake City, UT 84114-6901