

## HOW TO OBTAIN A VERMONT INSURANCE PRODUCER LICENSE

The state of Vermont 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 Vermont State examination.

- Registration must be completed online on PROMETRIC website:  
<https://www.prometric.com/vermont/insurance>
- Single line exam fee \$50
- Combined exams fee \$65

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

### 4. 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](http://www.nipr.com) using the kiosks at the Prometric test center.
- Application fee \$60 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
<b>Life Insurance</b>						
Insurance Regulation	14	5	7	14%	5%	5%
General Insurance	11	5	6	11%	5%	4%
Life Insurance Basics	17	0	13	17%	0%	9%
Life Insurance Policies	16	0	13	16%	0%	9%
Life Insurance Policy Provisions, Options and Riders	13	0	11	13%	0%	7%
Annuities	20	0	12	20%	0%	8%
Federal Tax Considerations for Life Insurance and Annuities	6	0	9	6%	0%	6%
Qualified Plans	3	0	3	3%	0%	2%
<b>Health Insurance</b>						
Health Insurance Basics	0	11	9	0%	11%	6%
Health Insurance Policy General Provisions	0	11	9	0%	11%	6%
Disability Income and Related Insurance	0	10	9	0%	10%	6%
Medical Plans	0	18	14	0%	18%	9%
Health Maintenance Organizations (HMOs)	0	8	10	0%	8%	7%
Group Health Insurance	0	10	8	0%	10%	5%
Insurance for Senior Citizens and Special Needs Individuals	0	13	9	0%	13%	6%
Federal Tax Considerations for Health Insurance	0	9	8	0%	9%	5%
<b>Total for all parts</b>						
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
<b>Casualty Insurance</b>						
Insurance Regulation	10	10	15	10%	10%	10%
General Insurance	9	9	13	9%	9%	9%
Casualty Insurance Basics	12	0	7	12%	0%	5%
Homeowners Policy	17	0	13	17%	0%	9%
Auto Insurance	21	0	16	21%	0%	11%
Commercial Package Policy	9	0	6	9%	0%	4%
Business owners Policy	8	0	0	8%	0%	0%
Workers Compensation Insurance	7	0	10	7%	0%	7%
Other Coverages and Options	7	0	5	7%	0%	3%
<b>Property Insurance</b>						
Property Insurance Basics	0	13	8	0%	13%	5%
Dwelling Policy	0	7	8	0%	7%	5%
Homeowners Policy	0	22	13	0%	22%	9%
Auto Insurance	0	7	15	0%	7%	10%
Commercial Package Policy	0	14	6	0%	14%	4%
Business owners Policy	0	13	9	0%	13%	6%
Other Coverages and Options	0	5	6	0%	5%	4%
<b>Total for all parts</b>						
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:**

<b>Task:</b>	<b>Date Completed</b>
1. Complete prelicensing course	
2. Register for exam	
3. Pass exam	
4. Apply for license	

**Governing Agency**

Name: Vermont Department of Financial Regulation

Phone: 802-828-3303

Fax: 802-828-1633

Website: <https://dfr.vermont.gov/industry/insurance>

Address: 89 Main Street  
Montpelier, VT 05620-3101