

HOW TO OBTAIN A WEST VIRGINIA INSURANCE PRODUCER LICENSE

1. Complete the prelicensing course.

- Life Only – 20 hours
- Accident and Health – 20 hours
- Life, Accident and Health – 40 hours
- Casualty Insurance – 20 hours
- Property Insurance – 20 hours
- Property and Casualty – 40 hours
- Personal lines - 20 hours

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.
- Completion of this course satisfies the prelicensing education requirement.

Final Examination:

- The final examination must be monitored by a proctor. A proctor is defined as, “a disinterested third party with no conflict of interest who verifies the student’s identity and processes an affidavit testifying that the student has received no outside assistance with the course or examination.”
- The final examination will be unlocked when the proctor confirms your identity via electronic means.
- You will not be able to review the course content once the final examination has begun.
- The final examination must be completed with a score of at least 70% before the certificate is issued.
- When the final examination is completed, you and the proctor will be required to complete the affidavit.

Certificate Information: **

To eligible for a Certificate of completion, you must follow several steps:

- Completion of the course and Final Exam with a minimum score of 70%
- Download and Print certificate through the “Transcript” tile on the user dashboard.
- Certificates are valid for 4 months.

****PLEASE NOTE: The certificate expiry date have been extended from four months to six months until further notice due to Covid-19.**

2. Schedule the West Virginia State examination.

- Registration must be completed online on Pearson Vue website: www.pearsonvue.com/wv/insurance
- Single line exam fee: \$86
- Combination exam fee: \$86 (Property and Casualty exam only)

Limitation on repeat examinations:

- Candidates are limited to eight (8) attempts to pass each line of authority.
- Reservations for reexamination cannot be made at the test center, and candidates must wait 24 hours before making a new reservation.

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.
- Valid certificate of completion

4. Submit Fingerprints

- The state of West Virginia requires fingerprinting.
- Schedule an appointment online through Identgo www.identgo.com
- Obtain a receipt from the center containing the 12-digit TCN number specific to your fingerprints. (Required for the license application)
- Fingerprint Fee: \$45.75

5. Apply for license

- Submit license application electronically through NIPR www.nipr.com
- Include the TCN 12-digit number
- Application fee - \$50
- Valid for 60 days
- **NIPR does not verify exams prior to allowing submission of an application**

Pearson Vue Exam Outlines

DESCRIPTION	Question Count		% of Exam Questions	
	Life	Health	Life	Health
Life Insurance				
Types of Policies and Features	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%
Health Insurance				
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%
West Virginia Laws and Rules				
West Virginia Statutes, Rules and Regulations Common to Life, Accident and Sickness Insurance	21	21	27%	26%
West Virginia Statutes, Rules and Regulations Pertinent to Life Insurance	7	0	9%	0%
West Virginia Statutes, Rules and Regulations Pertinent to Sickness and Accident Insurance	0	9	0%	11%
Total for all parts				
Total Scored Questions on Exam	78	80		
Maximum Time allowed to complete exam in minutes	120	120	120	120
Passing Score	70	70	70	70

DESCRIPTION	Question Count			% of Exam Questions		
	Casualty	Property	P&C	Casualty	Property	P&C
Casualty Insurance						
Types of Policies, Bonds, and Related Terms	25	0	25	31%	0%	18%
Insurance Terms and Related Concepts	14	0	14	18%	0%	10%
Policy Provisions	11	0	11	14%	0%	8%
Property Insurance						
Types of Property Policies	0	25	25	0%	31%	18%
Insurance Terms and Related Concepts	0	14	14	0%	18%	10%
Policy Provisions and Contract Law	0	11	11	0%	14%	8%
West Virginia Laws and Rules						
West Virginia Laws and Rules Pertinent to Casualty Insurance	30	0	0	38%	0%	0%
West Virginia Laws and Rules Pertinent to Property Insurance	0	30	0	0%	38%	0%
West Virginia Laws and Rules Pertinent to Property and Casualty Insurance	0	0	40	0%	0%	29%
Total for all parts						
Total Scored Questions on Exam	80	80	140			
Maximum Time allowed to complete exam in minutes	120	120	210	120	120	120
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. Schedule appointment and get Fingerprinted	
5. Apply for License	

Governing Agency

Name: State of West Virginia

Office of the Insurance Commissioner Licensing and Education

Phone: 855-766-7746

Website: <https://www.wvinsurance.gov/>

Address: PO Box 50541

Charleston, WV 25305-0541