Pass the License
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How to Get Your Insurance License, Step by Step



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Updated November 2026
4 min read

A lot of people think passing the exam means you are licensed. It does not. The exam is the hardest step, but there are a few more before you can actually sell. Here is the whole path, in order. The details change by state, so I point you to your state's rules along the way.

QUICK ANSWER

Pick your license, finish any course your state requires, schedule and pass the state exam, apply for the license (usually online through NIPR), complete fingerprints if your state requires them, then get appointed by the insurance company you will sell for. The exam is only one step, and the details change by state.

1. Pick your license

Decide which license you are going for first, usually Life and Health or Property and Casualty. If you are not sure, read which insurance license to get first.

2. Take the pre-licensing course, if your state requires one

Many states require an approved course before you can sit for the exam. The hours vary a lot. A few examples from official state and vendor sources:

- **New York** requires 40 hours for combined life, accident and health.
- **Florida** requires a 60-hour course for life and health.
- **Ohio** requires 20 hours for life and 20 for accident and health, and the certificate is only good for 180 days.
- **California** requires a 12-hour ethics and Insurance Code course.
- **Texas** does not require a course for the general lines license, and **Pennsylvania** removed its course requirement for first-time applicants (Act 142 of 2024).

If your state requires a course, you will usually need to show the certificate on test day. Some states want a paper copy. Your state page lists what applies to you.

KEEP YOUR PAPERWORK

Save every certificate, receipt and confirmation email in one folder. You will need some of them on test day, and some again when you apply for the license.

3. Schedule your exam

Each state uses one testing company, usually Pearson VUE, PSI or Prometric. You create an account on their site, pay the exam fee, and pick a date and a test center, or online testing if your state allows it.

- Use your name exactly as it appears on your ID.
- Schedule far enough out to finish studying, but not so far that you lose momentum. For timing ideas, see how long to study.
- Read your state's candidate handbook. It has the ID rules, what to bring, and the reschedule rules.

4. Pass the exam

Most state exams need a 70 percent to pass, but not all of them. California, for example, uses 60 percent. The number of questions and time limit vary too. You

usually get your result at the test center or right after an online exam.

If you do not pass, it is not the end of the road. Read what your score report is telling you and check our retake rules by state.

5. Apply for your license

Passing the exam does not license you. You still have to apply, and there is usually a deadline.

- Most states take applications online through NIPR, the national licensing system. Some use their own system.
- You pay a license fee, which is separate from the exam fee.
- Do not wait. Texas and West Virginia, for example, give you one year from passing to get licensed, or you start over. Virginia gives you 183 days. New York gives you two years.

When I applied for my licenses, it was all brand new to me. The person I worked alongside got his license many years ago, and the process had changed a lot since then. So it was trial and error on my end, with no real guidance. That is a big reason I wrote this guide.

6. Fingerprints and background check

Many states require fingerprints for a new resident license. Some take them at the test center. Others send you to a separate fingerprint vendor, and the timing matters. Pennsylvania, for example, says to register for fingerprints only after you pass the exam and apply. Check your state page so you do it in the right order.

The application will also ask background questions, like past criminal charges or license actions. Answer them honestly. A past issue does not always stop you, but not disclosing it can.

7. Get appointed

In most states you cannot sell for an insurance company until that company appoints you. This is the company saying you are authorized to sell its products. Your agency or employer usually handles it. If you are independent, each company you contract with does its own appointment.

8. Keep it active

Your license has to be renewed, and most states require continuing education to do it. A common rule is 24 hours every two years, including 3 hours of ethics, but it varies. New York, for example, requires 15 credits per licensing period. Put your renewal date on your calendar the day you get licensed.

Your licensing checklist

- ◯ Picked my license: Life and Health, Property and Casualty, or both
- ◯ Checked my state page for course, exam and fingerprint rules
- ◯ Finished the pre-licensing course, if required, and saved the certificate
- ◯ Scheduled the exam with my name exactly as it is on my ID
- ◯ Read my state's candidate handbook
- ◯ Passed the exam
- ◯ Applied for the license before the deadline
- ◯ Completed fingerprints, if required
- ◯ Appointed by the company I will sell for

- ◯ Renewal date and continuing education on my calendar

The rules for every state, with links to the official sources, are on our state pages.

ABOUT THE AUTHOR



Trevor J. Phillips

Trevor holds life, health, property and casualty insurance licenses, along with the Series 7 and Series 66. He started Pass the License because good, free practice questions were hard to find when he was studying.

This guide is general information to help you prepare. It is not legal advice. Exam rules, ID requirements and retake policies are set by each state and its testing vendor and can change; your state's candidate handbook is the final word. Pass the License is not affiliated with Pearson VUE, PSI, Prometric or any state insurance department.

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