Pass the License
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Which Insurance License Should You Get First?



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Most people asking this question are about to spend a few weeks of their life studying, so it is worth getting it right. The good news is there is no wrong answer, only a better order for you. I started with Life and Health, then added Property and Casualty, then moved on to securities licenses.

Start with the job, not the exam

The license you need first is the one your job needs. Before you sign up for a course, figure out what you will actually be selling.

- **Life and Health** covers life insurance, annuities, and accident and health insurance. This is the license for life agents, final expense, Medicare and health plan sales, and many financial advisors.
- **Property and Casualty** covers homeowners, renters, auto, and liability insurance for people and businesses. This is the license for agents at most home and auto agencies.
- **Personal lines** is a smaller license some states offer that covers home and auto for individuals only, not businesses. If you will only sell to households, check whether your state offers it.

If you already have a job offer, ask your manager or recruiter which license they want first. Many companies pay for the course and the exam, and they usually have a set order.

If you do not have a job lined up yet

Then think about the kind of work you want to do every day.

- **You like long conversations about family, money and planning.** Life and Health is usually the better start. It is also the license that leads most naturally into financial services.
- **You like quick quotes, lots of customers, and steady renewals.** Property and Casualty is usually the better start. Home and auto agencies hire a lot of new agents.
- **You want to work at a bank or in financial planning.** Start with Life and Health, then look at the securities path below.

Which one is harder?

It depends on you. Life and Health has a lot of policy types, riders and provisions to keep straight. Property and Casualty has a lot of coverage forms and exclusions. Most people find whichever one matches their background is the easier one.

QUICK ANSWER

Get the license that matches the job you want or were offered. Selling life insurance, annuities or health plans means Life and Health. Selling home and auto means Property and Casualty. If you are not sure yet, ask the agency or company you want to work for which one they need first.

I started with Life and Health because the job needed it. I added Property and Casualty soon after so I could offer my clients more.

— Trevor J. Phillips

What matters more than which exam is harder: your state's version of the exam. Each state adds its own state law questions, and the passing score, number of questions and time limit vary by state. You can see the details for your state on our state pages.

Where securities licenses fit in

If your goal is to sell investments, like mutual funds, stocks or managed accounts, you will eventually need securities licenses too. Those are a separate track run by FINRA and the states, not your insurance department.

- **The SIE** is the entry exam. FINRA says you do not need to work for a firm to take it, it is open to anyone 18 or older, and a passing result is good for four years.
- **The Series 6 or Series 7** comes next, and FINRA requires you to be with a member firm to take it. Most people take these once a firm hires them.
- **The Series 63, 65 or 66** are state exams that usually come after that, depending on the role.

My order was Life and Health, Property and Casualty, the SIE, the Series 7, then the Series 66. That worked because I was already in the industry. If you are just starting, one insurance license is plenty to begin with.

> **Bottom line.** Pick the license the job needs. If there is no job yet, pick the one that fits the work you want to do, pass it, and add the next one later.

Next steps

- Read how getting an insurance license works so you know every step, not just the exam.
- Check the rules for your state on our state pages.
- Try a free Life and Health practice test or Property and Casualty practice test to see what the questions feel like before you commit.

WHAT ABOUT BOTH?

Plenty of agents end up with all four lines. It is very doable, just not at the same time. Pass one exam, get settled in, then start the next. The two exams share some basics, like contract law and insurance regulation, so the second one usually goes faster. For me, Life and Health took about six weeks of study and Property and Casualty took about four.

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.

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