



HOW TO

GET LICENSED

GUIDE



**WE DO NOT HAVE ANY
BROKERAGE FEES. ALL
STARTUP COSTS ARE
ASSOCIATED WITH STATE
LICENSING FEES AND CARRIER
REQUIREMENTS**

**EVERY STATE HAS DIFFERENT
REQUIREMENTS. SCROLL TO
YOUR RESIDENT STATE TO FIND
THE REQUIREMENTS**

**AHIP IS THE ANNUAL MEDICARE CERTIFICATION. IT IS
REQUIRED BY THE CARRIERS. IT COSTS \$125 PER
YEAR.**

California

1



Pre-licensing Education

I recommend taking the Life, Accident & Health test. For this exam you will need 12 hours of Ethics and California Insurance Code, as well as 40 hours of prelicensing education. [Click Here to view the California Department of Insurance's Education and Provider Course search.](#)

\$199 - [52 Hour course from America's Training Center](#)

2



Schedule & Pass Exam

PSI currently handles all exams for the state of California. You can take the test at any CA PSI Site for \$98 or at the CDI building in Los Angeles for \$55.

[Click here to schedule an appointment online.](#)

3



Apply For License

After passing the license examination, go to sircon.com to submit an electronic license application. If documents are required please attach those documents to the electronic license application.

[Click here to apply for a Resident California License](#)

4



Fingerprinting

After submitting your license application, [click here to visit the Department's fingerprinting website.](#)

5



Get Errors & Omission Insurance

E&O insurance is required by the carriers. It is a type of professional liability coverage that protects insurance agents against claims of negligence, mistakes, or failure to deliver promised services. It helps cover legal costs and settlements if a client alleges that your advice or actions caused them financial harm.

[Click here to view your E&O Options.](#)



Total Cost - \$1079

Pre Licensing - \$199
Fingerprinting - \$74

Exam - \$98
E&O Insurance - \$395*

License - \$188
AHIP - \$125

***eligible for monthly payments**

Utah

1



Pre-licensing Education

Utah does not have any specific educational requirements for licensing. However, studying is recommended. You can buy study materials or you can use the Prometric practice exam. Utah uses Prometric for its exam, so the practice exam is a great study option, and it's free.

[Click here to view the Prometric practice exam.](#)

2



Schedule & Pass Exam

Prometric currently handles all exams for the state of Utah. Make sure that you schedule a "Producer's Combined Life, Accident and Health Exam".

[Click here to schedule an appointment online.](#)

3



Apply For License & Fingerprinting

After passing the examination, you will apply online using a kiosk located at the Prometric test center. The license application will include a \$27 fingerprint fee that must be made by credit card during the online application process. Upon completing the online application, the applicant must print the SIRCON or NIPR confirmation page and show it to the test center supervisor as proof they have paid the FBI/BCI fingerprint fees.

After applying for a license online, the applicant will pay the \$6 Prometric fingerprint processing fee online.

4



Get Errors & Omission Insurance

E&O insurance is required by the carriers. It is a type of professional liability coverage that protects insurance agents against claims of negligence, mistakes, or failure to deliver promised services. It helps cover legal costs and settlements if a client alleges that your advice or actions caused them financial harm.

[Click here to view your E&O Options.](#)



Total Cost - \$667

Pre Licensing - Free
Fingerprinting - \$39

Exam - \$44
E&O Insurance - \$395*

License - \$75
AHIP - \$125

***eligible for monthly payments**

Texas

1



Pre-licensing Education

Texas does not have any specific educational requirements for licensing. However, we recommend studying before taking the exam. There are no free practice test options with Pearson VUE, but there are lots of online study material and youtube videos.

2



Schedule & Pass Exam

Pearson VUE currently handles all exams for the state of Texas. Make sure that you schedule a "General Lines - Life, Accident and Health Exam".

[Click here to schedule an appointment online.](#)

3



Fingerprinting

After passing the exam you must submit fingerprints to the Texas Department of Insurance.

[Click here to view the submission instructions.](#)

4



Apply For License

After passing the license examination, go to sircon.com to submit an electronic license application. If documents are required please attach those documents to the electronic license application.

[Click here to apply for a Resident Texas License](#)

5



Get Errors & Omission Insurance

E&O insurance is required by the carriers. It is a type of professional liability coverage that protects insurance agents against claims of negligence, mistakes, or failure to deliver promised services. It helps cover legal costs and settlements if a client alleges that your advice or actions caused them financial harm.

[Click here to view your E&O Options.](#)



Total Cost - \$641

Pre Licensing - Free
Fingerprinting - \$28

Exam - \$43
E&O Insurance - \$395*

License - \$50
AHIP - \$125

***eligible for monthly payments**

Idaho

1



Pre-licensing Education

Idaho does not have any specific educational requirements for licensing. However, we recommend studying before taking the exam. There are no free practice test options with Pearson VUE, but there are lots of online study material and youtube videos.

2



Schedule & Pass Exam

Pearson VUE currently handles all exams for the state of Idaho. Idaho does not offer a combined Life and Health, so you will need to select both options individually.

[Click here to schedule an appointment online.](#)

3



Fingerprinting

After passing the exam you must be submitted through the Pearson VUE fingerprinting service.

[Click here to view the submission instructions.](#)

4



Apply For License

After passing the license examination, go to sircon.com to submit an electronic license application. If documents are required please attach those documents to the electronic license application.

[Click here to apply for a Resident Texas License](#)

5



Get Errors & Omission Insurance

E&O insurance is required by the carriers. It is a type of professional liability coverage that protects insurance agents against claims of negligence, mistakes, or failure to deliver promised services. It helps cover legal costs and settlements if a client alleges that your advice or actions caused them financial harm.

[Click here to view your E&O Options.](#)



Total Cost - \$792

Pre Licensing - Free
Fingerprinting - \$62

Exam - \$130
E&O Insurance - \$395*

License - \$80
AHIP - \$125

***eligible for monthly payments**

Arizona

1



Pre-licensing Education

Utah does not have any specific educational requirements for licensing. However, studying is recommended. You can buy study materials or you can use the Prometric practice exam. Utah uses Prometric for it's exam, so the practice exam is a great study option, and it's free.

[Click here to view the Prometric practice exam.](#)

2



Schedule & Pass Exam

Prometric currently handles all exams for the state of Arizona. Make sure that you schedule a "Insurance Producer - Life, Accident and Health".

[Click here to schedule an appointment online.](#)

3



Fingerprinting

After passing the exam you must be submitted through the Arizona Department of Public Safety fingerprinting service.

[Click here to view the submission instructions.](#)

4



Apply For License

After passing the license examination, go to NIPR.com to submit an electronic license application. If documents are required please attach those documents to the electronic license application.

[Click here to apply for a Resident Arizona License](#)

5



Get Errors & Omission Insurance

E&O insurance is required by the carriers. It is a type of professional liability coverage that protects insurance agents against claims of negligence, mistakes, or failure to deliver promised services. It helps cover legal costs and settlements if a client alleges that your advice or actions caused them financial harm.

[Click here to view your E&O Options.](#)



Total Cost - \$712

Pre Licensing - Free
Fingerprinting - \$23

Exam - \$49
E&O Insurance - \$395*

License - \$120
AHIP - \$125

***eligible for monthly payments**