



INSURANCE LICENSING EXAM INFORMATION FOR DIFFERENT STATES

The insurance test that you take to become a licensed insurance agent will differ, depending on the state where you live. Twenty-five of the fifty United States use the Pearson VUE insurance licensing exam. While many people fail the exam on their first try, and the difficulty of the test seems to vary according to different people, adequate preparation plays a large role in the potential for successfully passing the exam on the first try.

Although this same type of exam is used in 25 states, there are still differences that pertain to each specific state. Some of the features that set the state tests apart include:

- Set-up of the test
- Format the questions are presented in
- Score needed to pass
- Cost of exam
- Pre-licensing requirements
- Amount of time permitted for completion

- Information that is pertinent to the state

One feature that is common on the insurance license exam for most states is that there are 4 basic exams, including: Life, Accident & Health, or Sickness & Disability, Property, and Casualty. Each exam presents its own challenge with different areas considered the most difficult in various states. Overall, however, any “Accident & Health” or “Sickness and Disability” policy is more complex than a life insurance policy, while the Property insurance exam is easier than the Casualty insurance policy. The state portions of the exams are where variations determine the complexity of the exam due to the specifics that relate to that state’s regulations.

Preparation courses are designed to help test takers learn the state-specific information that may be included on the exam. The more comprehensive a course is, the more likely you will be to know everything needed to attain a passing score. The use of practice exams and questions gives potential test takers the opportunity to test their knowledge. This allows them to determine how well they know the material and what areas they might need to cover again.

When practicing for the exam, it is important to take a course that is specific for the state where you live. Since the state-specific material may be the most challenging of all the information needed on the test, you will need to focus on this area during the insurance license prep course. Since most state exams today are computerized, preparing online will also give you a realistic idea of what it will be like to take the real exam.

There are no shortcuts to learning the material, or alternatives to knowing it. There are no shortcuts to taking the tests, such as learning test-taking strategies. The only way to get the right answers is to know the information that you will be tested on, including the general information, and that which pertains to the state. One of the most effective ways to accomplish this is through a quality pre-licensing course that provides the needed information, and which gives you options for testing yourself on it after it has been learned.

Summary

The tests that are required for insurance licensing vary from one state to the next. To prepare, individuals should take insurance pre-licensing courses that cover all of the material that may be covered on the exam. They can then use practice exams and questions to challenge the knowledge they have acquired.