

**§1410. Prelicensing requirements**

**1. Written examination.** Unless exempt, prior to filing an application for a license with the superintendent, an individual applying for a resident insurance producer, adjuster or consultant license must pass a written examination. The examination must test the knowledge of the individual concerning the kinds of insurance for which the application is made, the duties and responsibilities of an insurance producer, adjuster or consultant and the insurance laws and rules of this State.

[PL 2001, c. 259, §11 (NEW).]

**2. Examination content.** The examination may be administered as a 2-part examination. If a 2-part examination is administered, one part of the examination must test the applicant's knowledge as to the kinds of insurance for which the application is made and the other part must test the individual's knowledge of the duties and responsibilities of an insurance producer, adjuster or consultant and the insurance laws and rules of this State. The producer examination must be administered in accordance with subchapter II-A, the consultant examination in accordance with subchapters III and V and the adjuster examination in accordance with subchapters III and VI.

[PL 2001, c. 259, §11 (NEW).]

**3. Outside testing service.** The superintendent may make arrangements, including contracting with an outside testing service, for administering examinations. The applicant shall pay any fees for the services of any independent testing service designated by the superintendent. An individual who fails to appear for the examination as scheduled or fails to pass the examination shall reapply for an examination and remit all required fees and forms before being rescheduled for another examination.

[PL 2001, c. 259, §11 (NEW).]

**4. Education requirements.**

[PL 2007, c. 51, §1 (RP).]

**5. Experience required.** An applicant for examination for a consultant license must have had not less than 5 years of actual experience with respect to the kinds of insurance and contracts to be covered by the license.

[PL 2001, c. 259, §11 (NEW).]

**6. Examination results.** Within 30 days after an individual completes the examination, the superintendent or any independent testing service designated by the superintendent shall inform the individual whether or not the individual has passed. An individual who fails the examination must remit the required fees before being rescheduled for another examination. An individual who fails one part of a 2-part examination must pay the full examination fee but need only be examined on the part of the examination that the individual failed. An individual who does not apply for a license within 2 years after passing one part or all of an examination must register and pay the fee for a subsequent examination.

[PL 2001, c. 259, §11 (NEW).]

**7. Separate examination for each category.** An applicant for more than one kind of license or for more than one authority under a license must be separately examined for each category of license or authority and shall pay a separate examination fee for each examination. Nothing in this section prohibits the giving of all required examinations to a particular applicant on the same day.

[PL 2001, c. 259, §11 (NEW).]

**8. Variable contract license.** An applicant for a variable contract license, in addition to passing an examination required for a resident producer's license with life authority in accordance with subchapter II-A, must have successfully completed the minimum requirements of a national association of securities dealers for the sale of variable contracts.

[PL 2001, c. 259, §11 (NEW).]

**9. Multiple peril crop insurance adjuster examination.** An individual applying for a resident multiple peril crop insurance adjuster license must either pass a crop adjuster examination administered by the superintendent under this section or provide proof of federal crop insurance certification pursuant to a process that includes passing a crop adjuster proficiency examination.

[PL 2009, c. 511, Pt. C, §4 (NEW).]

**SECTION HISTORY**

PL 2001, c. 259, §11 (NEW). PL 2007, c. 51, §1 (AMD). PL 2009, c. 511, Pt. C, §4 (AMD).

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