



INSURANCE LICENSING GUIDE

A simple roadmap for new Life & Health insurance agents

Licensing requirements vary by state. Always confirm the current rules for your resident state before paying for a course, exam, fingerprinting, or application.

The Licensing Process

1. Check your state requirements

Determine whether your state requires pre-licensing education, an exam, fingerprints, or additional forms.

2. Complete pre-licensing education

Use the state-approved course or program required for your license line.

3. Schedule and pass the exam

Follow your state's testing vendor instructions. Bring required identification.

4. Complete fingerprints/background steps

Only if required by your state. Follow the state's approved process.

5. Apply for the license

Many states use NIPR or another state-approved application process.

6. Wait for approval

Do not solicit or transact insurance until your license is active and you are properly appointed where required.

7. Complete agency and carrier contracting

Follow the contracting instructions from your agency/FFL and each carrier.

8. Complete product training

Finish any carrier, annuity, suitability, AML, or product-specific training required before solicitation.

Resident vs. Nonresident Licenses

Resident license: Your primary insurance license in the state where you are a resident.

Nonresident license: A license in another state that may allow you to sell there, subject to that state's rules and carrier appointment requirements.

Before You Sell

- License shows active for the correct line of authority.
- Carrier appointment/contracting is complete where required.

- Required product training is complete.
- You have current carrier-approved materials.
- You understand replacement, suitability, and disclosure rules for the product.
- Your contact information and business records are current.

Common Licensing Costs to Plan For

- Pre-licensing course (if required).
- State exam fee.
- Fingerprint/background fee (if required).
- License application fee.
- Nonresident license fees if you expand to other states.
- Renewal and continuing-education costs.

State Requirement Lookup

Use the XCEL state requirements tool below to begin your research. Verify final requirements with your state insurance department.

[Open XCEL State Licensing Requirements](#)

Important: This guide is an onboarding resource, not legal or regulatory advice. State rules and vendor processes can change.