Adopted by the Producer Licensing (D) Task Force, Oct. 7, 2026

Chapter 6

Prelicensing Education

Prelicensing education is required in some states as a condition of licensure for resident insurance producers. Neither the *Producer Licensing Model Act* (#218) nor the Uniform Licensing Standards (ULS) ~~suggests that a~~require state~~s must~~ to ~~have~~ establish ~~a requirement~~ for prelicensing education. States that have a prelicensing education requirement should follow the uniform standards as adopted by the ~~Producer Licensing (EX) Working Group~~ Producer Licensing (D) Task Force .

The ULS set a minimum credit hour requirement for prelicensing education. ~~In 2010~~The~~, the Working Group~~Task Force was charged with reviewing this standard. ~~Updated information, if there are any c~~Changes to this standard, can be found on the ~~Working Group~~Task Force 's web page.

States that require prelicensing education shall require 20 credit hours of prelicensing education per major line of authority. The states must accept both classroom study and verifiable self-study, which includes both text and online courses. The ULS does not ~~have a~~ limit ~~on~~ the number of credits that can be obtained by self-study. The states shall independently determine the content requirements for prelicensing education. The ULS require that a state ~~have~~ establish a method ~~to~~ of verifying completion of prelicensing education, but no method is endorsed in the ULS. ~~they do not prescribe a method.~~

The ULS provide that a person who has completed a college degree in insurance shall be granted a waiver from all prelicensing education requirements. The ULS also provide ~~that~~ individuals holding certain professional designations approved by the state insurance department ~~should~~ shall be granted a waiver from the prelicensing education requirement. In 2008, the ULS were updated to indicate that the following list of designations be provided as ~~guidance~~ examples ~~for~~ of designations that would waive prelicensing education~~,~~. ~~but the~~ This list is not exhaustive:

Life: CEBS, ChFC, CIC, CFP, CLU, FLMI, LUTCF~~-~~

Health: RHU, CEBS, REBC, HIA

Property/Casualty (P/C): AAI, ARM, CIC, CPCU

Under both reciprocity standards and the ULS, no state shall require prelicensing education for nonresident applicants or nonresident producers who change their state of residency.

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