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This website is scheduled to undergo routine maintenance on Saturday, 17 May 8:00 p.m. CDT - Sunday, 18 May 1:00 a.m. CDT. During this time, you may not be able to schedule, reschedule or cancel test appointments. We apologize for this inconvenience and thank you for your patience. This website is scheduled to undergo routine maintenance on Saturday, 17 May 8:00 p.m. CDT - Sunday, 18 May 1:00 a.m. CDT. During this time, you may not be able to schedule, reschedule or cancel test appointments. We apologize for this inconvenience and thank you for your patience. Passing the California Life and Health Insurance exam requires diligent preparation and understanding of the exam content. Here's a comprehensive guide to help you succeed: Exam Content: The California Life and Health Insurance exam covers various topics related to insurance fundamentals, policies, provisions, regulations, and ethics. Number of Questions: The exam typically consists of multiple-choice questions. The exact number can vary, but it's usually around 150 questions for both life and health insurance combined. Passing Score: You need to achieve a passing score of 60% or higher to pass each section (life insurance and health insurance). Complete Pre-Licensing Courses: California requires candidates to complete state-approved pre-licensing education courses for life insurance and health insurance. These courses provide essential knowledge and prepare you for the exam. Use Comprehensive Study Materials: Utilize textbooks, study guides, online courses, and practice exams specifically designed for the California Life and Health Insurance exam. Ensure your materials cover all exam content areas thoroughly. Focus Areas: Pay attention to key topics such as insurance fundamentals, types of policies, policy provisions, state regulations (including California-specific laws), ethics, and consumer protection. Practice Regularly: Take multiple practice exams under timed conditions to simulate the exam environment and assess your readiness. Analyze Results: Review your practice exam results to identify weak areas and focus your study efforts accordingly. Review Exam Policies: Familiarize yourself with the exam day procedures, rules, and required identification documents. Arrive early at the exam center to avoid unnecessary stress. Stay Calm and Focused: Manage exam anxiety by practicing relaxation techniques. Stay focused during the exam, carefully reading each question and all answer choices. Understand California-Specific Regulations: Be aware of California-specific insurance laws, regulations, and consumer protections that may appear on the exam. Continuing Education: Familiarize yourself with ongoing education requirements for maintaining your insurance license in California. Insurance Department Resources: Visit the California Department of Insurance website for exam information, licensing requirements, and resources. Exam Providers: Schedule your exam through Pearson VUE, the designated exam provider for California insurance exams. By thoroughly preparing with the right study materials, understanding the exam structure and content, and practicing effectively, you can increase your chances of passing the California Life and Health Insurance exam on your first attempt. Dedicate sufficient time to study, utilize available resources, and approach the exam with confidence. We create eBooks that people love to read and share.. Join our email list on this page Twenty Twenty-Five Designed with WordPress Navigate your testing journey with ease. Passing your California insurance license exam is a pivotal part of becoming a licensed insurance agent in the state of California. In this guide, we'll break down the general information that you need to know in order to pass your exam, outline the differences between each examination line, and offer tips on both: how to prepare for your California insurance licensing exam, and on what to do after you pass. Choose Kaplan Over 81% of our readers use Kaplan's online courses — which come with a 93% pass rate — when preparing for their insurance license exam(s). The state of California uses PSI Services to administer its insurance agent licensing. This means that you can register and book all of your licensing examinations through the PSI website. Your test can be carried out online or in person. Each major insurance line examination includes both general and state-specific material. The general questions test your federal insurance product and agent knowledge, whereas the state-specific questions test you on the California insurance regulations and laws that you will need to know in order to operate as an insurance agent. As soon as you finish your insurance exam, you will see a "pass" or "fail" score; a score report will also be emailed to you. If you failed your exam, your score report will include a diagnostic report that will show you how many questions you answered correctly. This can help you identify your strengths and weaknesses for any future re-examination attempts. You can request a duplicate score report by emailing PSI at scorereport@psionline.com. Keep in mind that you will need to include your name, examinee ID number, and confirmation number. Note: You will need to obtain a score of 60% or higher in order to pass your insurance license exam(s) in California. Your California insurance license exam cost will depend on the number of examinations that you take. Keep in mind that there is a \$33 convenience fee for in-person examinations: ExaminationCost Time AllowedLife, Accident & Health or Sickness\$55195 MinutesProperty & Casualty\$55195 MinutesLife\$55105 MinutesPersonal Lines\$55135 Minutes Note: You should focus on one exam at a time. This will likely increase the amount of time and effort you can allocate to each examination and should allow you to feel more prepared when you sit your exam. Over 81% of our readers use Kaplan's online courses — which come with a 93% pass rate — when preparing for their insurance license exam(s). Below you can find the content outline offered by PSI. We recommend using it as a checklist when working through your pre-license education course. This way, you'll be absolutely sure that you haven't missed any topic that you will be tested on later on. 75 questions I. General Insurance A. Basic Insurance Concepts and PrinciplesB. Contract LawC. The Insurance Marketplace II. Life Insurance A. Life Insurance — BasicsB. Types of Life PoliciesC. AnnuitiesD. Life Insurance and Annuities — Policy Replacement and CancellationE. The Individual Life Insurance ContractF. Taxation of Life Insurance and AnnuitiesG. Group life Insurance PlansH. Social Security Disability ProgramI. Individual Underwriting, Pricing, and Claims III. Life Policy Riders 75 questions I. General Insurance A. Basic Insurance Concepts and PrinciplesB. Contract LawC. The Insurance Marketplace II. General Concepts of Medical and Disability Insurance A. General Concepts III. Medical Expense Insurance A. Individual InsuranceB. Group Medical Expense InsuranceC. Patient Protection and Affordable Care Act (PPACA)D. Senior Health Products IV. Disability Income Insurance Individual Disability Income Insurance Underwriting, Pricing, Claims V. Long-Term Care Insurance A. Long-Term Care Below you can find the content outline offered by PSI. You should use this outline as a checklist when working through your pre-license education course in order to ensure that you haven't missed any topic that you will be tested on later on. 75 questions I. General Insurance A. Basic Insurance Concepts and PrinciplesB. Contract LawC. The Insurance MarketplaceD. Legal Concept: Tort Law II. Property Insurance A. Property BasicsB. PoliciesC. Classes of Insurance III. Personal Lines Insurance A. Insurance on Residential PropertiesB. Homeowners' Insurance ValuationC. Liability CoverageD. Government Risk Pools for Catastrophic EventsE. Fire Mitigation and How It Affects Insurance CostsF. Inland Marine Risks IV. Commercial Insurance A. Businessowners Policy (BOP)B. Property InsuranceC. Commercial Package Policy (CPP) Program V. Pet Insurance A. DefinitionsB. Pet Insurance BasicsC. DisclosuresD. Administrative Proceedings 75 Questions I. General Insurance A. Basic Insurance Concepts and PrinciplesB. Contract LawC. The Insurance MarketplaceD. Legal Concept: Tort Law II. Casualty Insurance A. CasualtyB. PoliciesC. Classes of Insurance III. Personal Lines Insurance A. Insurance on a ResidenceB. MarineC. Personal AutoD. Umbrella and Excess Liability Insurance IV. Commercial Insurance Coverages A. ISO Commercial Lines Insurance ProgramsB. Casualty InsuranceC. Surety Bonds and General Bond Concepts Passing your California insurance exam ultimately comes down to your mindset and degree of preparation. We have composed a few helpful exam tips and tricks that should help you perform as well as you can during your exam day. Getting a pre-license course can go a long way in helping you get accustomed to the prolific amount of content that you will have to memorize. It is also a legal requirement in the state of California. We recommend Kaplan's course because it offers a variety of helpful features, including: Online exam simulations Live online training Printable study guides End of chapter reviews Not leaving enough time to prepare is one of the easiest ways to ensure that you do not pass your exam on your first attempt. Remember, there are zero questions on your exam that are based on common sense or critical thinking. All questions are purely factual, and so will relate to how well you understand and remember the content that you have learned. We recommend allocating around one to two weeks to prepare for your exam, as this should allow you to go through all of the material at least twice. Even though you cannot control whether you get exam anxiety or not, you can take a few steps when preparing to limit its effect on your performance. Establish a consistent pretest routine — Acclimate yourself to exam conditions by following a specific routine on each practice exam at home. This should help you feel less anxious during your exam day. Get plenty of sleep — Lack of sleep can exacerbate your anxiety and increase your self-doubt. Make sure you are consistently getting a good night's sleep in the week leading up to your exam. Study effectively — This sounds obvious, but make sure you are actually tailoring your studying to the exam that you are taking. Remember, there are no critical thinking or common sense questions involved. Arrive early — If you are planning to sit your exam in person, we recommend you arrive at least 30 minutes before it's due to start in order to get used to your surroundings and have time to check in with your center's administrator. Your next steps will depend on whether you actually passed your exam, as well as on whether you plan to get licensed for any additional lines. You can apply for your license up to 12 months after you complete your exam, so if you would like to attempt passing additional insurance line exams before filing your licensing application with the CDI, you are totally free to do that. After you have passed your insurance licensing exam, you will need to: Complete a fingerprint and background check File your licensing application Wait for your application to be reviewed Mailing Address:Producer Licensing Bureau320 Capitol MallSacramento, CA 95814 Phone: (800) 967-9331 Email: Contact Form Website: [License Search](#) California Insurance License Status Inquiry Kaplan Financial Education offers exam-focused prelicensing and exam prep solutions that simplify the learning process by combining digestible readings, lectures, and videos with tools that apply insurance concepts to real-life scenarios. Focus on exactly what you need to know with Kaplan's variety of insurance prelicensing packages and study tools. View state-specific insurance licensing requirements and exam information such as exam provider, contact information, and more. Complete state-mandated CE with ease by accessing Kaplan's entire CE library or selecting an individual course that pertains to your practice. Shop Insurance CE FAQs: About the test The insurance practice tests cover the following: Life Health Property Casualty The real estate practice tests cover the following: The practice tests provide correct answers. After you select an answer to a question, click the "Feedback" button to check your results. If you selected the correct answer, the word "CORRECT" will be displayed. If you selected the wrong answer or did not select an answer, the word "INCORRECT" will be displayed and the correct answer will be revealed. Since laws, rules, and regulations vary among states, no feedback is available for the state portion of the practice tests. There is no additional rationale as to why the answer is correct in the practice tests. No, there is only one version of each test. The practice tests costs \$19.95 USD per one-time test. This information may vary from one exam to another; therefore, this information is provided during the purchasing process. The practice tests offered are not state regulated. However, these tests contain items similar in content and format to those on the actual exam and they are presented to you with the same look and feel as the actual exam. This combination helps you familiarize yourself with both the subject matter, and also the feel of taking a computer-based test. A score report will appear at the end of the test each time you take it. The number of correct answers for each test section is calculated in the score report. Since laws, rules, and regulations vary among states, score reports are not available for the state portion of the practice tests. Once the practice test has been purchased, you have 30 days to start the test. Once the test is started, you will have a defined period of time to answer the questions on the test. Exams may have different time limits; therefore, this information is provided to you during the purchasing process. No, the profile used for practice tests is NOT the same as the account used for the state regulatory high stakes examinations. Since the practice tests are taken online instead of in a Pearson VUE Test Center, extra time is not needed. You can stop the exam at anytime during the exam session by closing your browser. This will stop the clock and you can resume the exam when you are ready as long as it is within 30 days after the exam was purchased and the exam time has not completed. Purchasing an online exam Yes. You will need to create a separate Pearson VUE web account to sign in and purchase your exam. This is in addition to the Pearson VUE account you use to seek licensure. If you already have a Pearson VUE Web Account, please sign in. If you do not have a Pearson VUE Web Account, we recommend you create a profile at least 2 days prior to when you would like to take your online exam. Creating your account in advance of taking the exam will help reduce delays. The purchase process is easy. Follow these steps: Please Log in. Select your exam. Submit your payment. A "Begin exam" button will then be displayed. Click on the button to start the exam. Pearson VUE accepts credit cards and vouchers. Yes. You can cancel the exam and receive a refund as long as (a) you have not started it and (b) the delivery period has not expired. Taking an online exam After you have purchased your online exam, you will be presented with a "Begin exam" button. Once you press the button, your exam session will start. Yes. The exam clock will stop by closing the web browser. You can resume your exam as long as it is within the delivery period and the exam time has not expired. To resume the exam, follow these steps: Please Log in. Enter your username and password. Select the exam under "Open Online Exams." Select the "Resume Exam" button Follow these steps: Please Log in. Enter your username and password. Under the "My Account" heading, click on View Score Reports All of your completed exams will be listed. Click View after the exam you would like to examine. Deliver in-demand certification exams and unleash opportunity.