

HOW TO OBTAIN AN IOWA INSURANCE PRODUCER LICENSE

The state of Iowa has no formal pre-licensing education requirement however it is recommended as the prelicensing course is designed to prepare candidates for the State Licensing Examination.

1. Complete the prelicensing course.

- Life Only
- Accident & Health Only
- Casualty
- Property
- Personal lines

Course requirements:

- This is a forced progression (locked) state that requires the student to review each lesson and pass each of the chapter quiz before moving onto the next section/chapter.
- Assessments on key topics throughout the course and must be successfully passed with a minimum score of 70% before moving onto the next chapter.

2. Schedule the Iowa State examination.

- Registration must be completed online on Pearson Vue website:
www.pearsonvue.com/ia/insurance
- Exam fee – Single line \$49 (Candidates may take up to TWO examinations during one exam session for a fee of \$69)
- OnVUE fee - \$49 (Exams cannot be combined)

Limitation on repeat examinations:

- There are no limitations on retaking the exam.

Online proctored exams:

- You must check the compatibility of your computer before registering for the exam.
<https://home.pearsonvue.com/ia/insurance/onvue>
- If your computer is not compatible with the online software, you will need to schedule your examination at a Pearson Vue test center.

3. Pass your state exam

- Take advantage of the cram courses (Prep Review and Exam Simulator) within your prelicensing course during the waiting period.
 - Prep Review Course: This part of the training features content “boiled down to the essence” of the state exam. Chapters have only a few pages of material, but the content must be mastered to pass. Instructionally designed to teach individuals how to pass, most study effort should be invested here. Chapter exams are substantially larger (50+ questions), providing exposure to the types of questions seen on the state exam.
 - Exam Simulator: These special exams are designed to gauge content retention levels. Important: Only take the Exam Simulators after the Prep Review Course has been successfully completed. It ensures these questions will be “fresh in the mind”.
 - **On the day of testing**, you must present two (2) forms of identification bearing your signature, one of which must be a valid government issued photo id.
 - Candidates who have changed their names must provide written documentation of the change. This documentation may be a copy of a marriage license, divorce decree, or other official document.

4. Apply for license

- Submit license application electronically through NIPR - <https://nipr.com/>
- Application fee: \$50
- **NIPR verifies exams prior to allowing submission of an application.**
- If applicant responds "yes" to one of the background questions, please submit supporting documents electronically via [NIPR's Attachments Warehouse](#). The documents may also be submitted to the state via mail, email, or fax.
- Submit to a criminal history check pursuant to Iowa Code section 522B.5.

Pearson Vue Exam Outlines

DESCRIPTION	Question Count		% of Exam Questions	
	Life	Health	Life	Health
Life Insurance				
Types of Policies and Features	12	0	16%	0%
Policy Riders, Provisions, Options, and Exclusions	18	0	23%	0%
Completing the Application, Underwriting, and Delivering the Policies	12	0	16%	0%
Taxes, Retirement, and Other Insurance Concepts	8	0	10%	0%
Health Insurance				
Types of Policies	0	14	0%	18%
Policy Provisions, Clauses, and Riders	0	20	0%	25%
Social Insurance	0	3	0%	4%
Other Insurance Concepts	0	4	0%	5%
Field Underwriting Procedures	0	9	0%	11%
Iowa Laws and Rules				
Iowa Laws, Rules and Regulations Common to All Lines	15	15	19%	19%
Iowa Laws, Rules and Regulations Pertinent to Life Insurance	12	0	16%	0%
Iowa Laws, Rules and Regulations Pertinent to Sickness and Accident Insurance	0	15	0%	19%
Total for all parts				
Total Scored Questions on Exam	77	80	1	1
Maximum Time allowed to complete exam in minutes	120	120	120	120
Passing Score	70	70	70	70

DESCRIPTION	Question Count		% of Exam Questions	
	Casualty	Property	Casualty	Property
Casualty Insurance				
Types of Policies, Bonds, and Related Terms	25	0	29%	0%
Insurance Terms and Related Concepts	14	0	16%	0%
Policy Provisions	11	0	13%	0%
Property Insurance				
Types of Property Policies	0	25	0%	30%
Insurance Terms and Related Concepts	0	14	0%	17%
Policy Provisions and Contract Law	0	11	0%	13%
Iowa Laws and Rules				
Iowa Laws, Rules, and Regulations Common to All Lines	25	25	29%	30%
Iowa Laws, Rules and Regulations Pertinent to Casualty Insurance	10	0	12%	0%
Iowa Laws, Rules and Regulations Pertinent to Property Insurance	0	8	0%	10%
Total for all parts				
Total Scored Questions on Exam	85	83	1	1
Maximum Time allowed to complete exam in minutes	120	120	120	120
Passing Score	70	70	70	70

Producer Licensing Checklist:

Task:	Date Completed
1. Complete prelicensing course	
2. Register for exam	
3. Pass exam	
4. Apply for License	

Governing Agency

Name: Iowa Insurance Division

Phone: 515-654-6600

Fax: 515-654-6500

Website: <https://iid.iowa.gov/>

Address: 1963 Bell Ave., Ste. 100

Des Moines, IA 50315