

HOW TO OBTAIN AN IDAHO INSURANCE PRODUCER LICENSE

The state of Idaho 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 Insurance
- Property Insurance
- 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 must be successfully passed with a minimum score of 70% before moving onto the next chapter.

2. Schedule the Idaho State Examination

- Registration must be completed online on Pearson VUE website:
<https://home.pearsonvue.com/id/insurance>
- Candidates must pass two (2) state examinations for each line of authority (Life/Health/Property/Casualty): the general knowledge exam and the state-designated exam.
- Exam fee: \$65

Online Proctored Exams:

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

Limitation on Repeat Examinations:

- Candidates taking a major line (Life/Health/Property/Casualty) examination and who fail any part (General Portion or State Portion) will need to retake only the part that was failed. Both parts must be passed within 180 days (6 months) of passing one part of the exam.
- There is no limit on the number of attempts, but if a candidate fails to pass one portion of the examination, they will be required to retake the failed portion.

3. Pass Your State Exam

- Be sure to 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.

4. Submit Your Fingerprints

- The state of Idaho requires fingerprinting.
- There are two options to submit fingerprints:
 - Electronically at (Pearson VUE test center) - <https://home.pearsonvue.com/id/insurance>
 - Refer to Page 6 of the [Candidate Handbook](#)
 - Series code: InsID-FPELC
 - Hard card fingerprint submission process - [FD-258 card](#)
- Fingerprints are first come first serve basis.
- Fingerprint Fee: \$61.25
- Fingerprints are valid for 6 months

5. Apply for Your License

- Submit license application online through NIPR www.nipr.com or SIRCON www.sircon.com/idaho
- Application fee: \$80
- If you answer "Yes" to a background question on the application, submit your written statement accompanied by corresponding court documents (printouts from a court's website are not acceptable) as part of your NIPR electronic license application using the Attachments Warehouse
- If you need to submit other additional documents as part of your NIPR electronic license application, use the Attachments Warehouse

Pearson Vue Exam Outlines

DESCRIPTION	Question Count	
	Life	Health
Life Insurance		
Types of Policies and Features	15	0
Policy Riders, Provisions, Options, and Exclusions	15	0
Completing the Application, Underwriting, and Delivering the Policies	12	0
Taxes, Retirement, and Other Insurance Concepts	8	0
Health Insurance		
Types of Policies	0	16
Policy Provisions, Clauses, and Riders	0	15
Social Insurance	0	6
Other Insurance Concepts	0	5
Field Underwriting Procedures	0	8
Idaho Laws and Rules		
Idaho Statutes, Rules and Regulations Common to All Lines	12	12
Idaho Statutes, Rules and Regulations Pertinent to Life and Health/Disability Insurance Only	10	3
Idaho Statutes, Rules, and Regulations Pertinent to Life Insurance Only	3	0
Idaho Statutes, Rules and Regulations Pertinent to Health/Disability Insurance only	0	10
Total for all parts		
Total Scored Questions on Exam	75	75
Maximum Time allowed to complete exam in minutes	120	120
Passing Score	70	70
DESCRIPTION	Question Count	
	Casualty	Property
Casualty Insurance		
Types of Policies, Bonds, and Related Terms	23	0
Insurance Terms and Related Concepts	15	0
Policy Provisions	12	0
Property Insurance		
Types of Property Policies	0	22
Insurance Terms and Related Concepts	0	14
Policy Provisions and Contract Law	0	11
Idaho Laws and Rules		
Idaho Statutes, Rules, and Regulations Common to All Lines	12	12
Idaho Statutes, Rules and Regulations Common to Property and Casualty Insurance	3	3
Idaho Statutes, Rules and Regulations Pertinent to Casualty Insurance	5	0
Idaho Statutes, Rules and Regulations Pertinent to Property Insurance	0	3
Total for all parts		
Total Scored Questions on Exam	70	68
Maximum Time allowed to complete exam in minutes	105	105
Passing Score	70	70

Producer Licensing Checklist:

Task:	Date Completed
1. Complete Prelicensing Course	
2. Register for Exam	
3. Pass Exam	
4. Submit Fingerprints	
5. Apply for License	

Governing Agency

Name: Idaho Department of Insurance

Phone: 208-334-4250

Website: <https://doi.idaho.gov/>

Address: 700 W. State Street, Floor 3

Boise, ID 83720-0043

Mailing Address:

Idaho Department of Insurance

PO Box 83720

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