

HOW TO OBTAIN AN IDAHO INSURANCE PRODUCER LICENSE

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 and 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 PSI website: <https://www.psiexams.com/idin>
- Exam fee - \$60

Online proctored exams:

- You must check the compatibility of your computer before registering for the exam. <https://syscheck.bridge.psiexams.com>
- If your computer is not compatible with the online software, you will need to schedule your examination at PSI test center.

Limitation on repeat examinations:

- There are no limitations on retaking the exam.

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.

4. Submit your Fingerprints

- The state of Idaho requires fingerprinting.
- Fingerprints must be done through PSI testing center only.
- Fingerprints are first come first serve basis.
- Fingerprint Fee: \$70
- Fingerprints are valid for 6 months

5. Apply for 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 web site 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

PSI Exam Outlines

DESCRIPTION	Question Count		% of Exam Questions	
	Life	Health	Life	Health
Life Insurance				
Licensing and Regulation	2	2	2%	2%
General Insurance Concepts	5	5	6%	6%
Life Insurance Basics	9	0	11%	0%
Life Insurance Policies	14	0	16%	0%
Life Insurance Policy Provisions, Options and Riders	15	0	18%	0%
Annuities	10	0	12%	0%
Federal Tax Considerations for Life Insurance and Annuities	5	0	6%	0%
Health Insurance				
Accident and Health Insurance Basics	0	6	0%	7%
Individual Health Insurance Policy General Provisions	0	11	0%	13%
Disability Income and Related Insurance	0	9	0%	11%
Medical Plans	0	8	0%	9%
Group Health Insurance	0	6	0%	7%
Insurance for Senior Citizens and Special Needs Individuals	0	10	0%	12%
Federal Tax Considerations for Health Insurance	0	3	0%	4%
Idaho Laws and Rules				
Idaho Statutes, Rules and Regulations Common to All Lines	12	12	14%	14%
Idaho Statutes, Rules, and Regulations Common to Life and Health/Disability Insurance	3	3	4%	4%
Idaho Statutes, Rules and Regulations Pertinent to Life Insurance	10	0	12%	0%
Idaho Statutes, Rules and Regulations Pertinent to Sickness and Accident Insurance	0	10	0%	12%
Total for all parts				
Total Scored Questions on Exam	85	85	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				
Licensing and Regulation	2	2	3%	3%
General Insurance Concepts	8	8	10%	10%
Casualty Insurance Basics	13	0	16%	0%
Personal Automobile Policy	6	0	8%	0%
Commercial Automobile Policy	6	0	8%	0%
Commercial General Liability	11	0	14%	0%
Commercial Crime	3	0	4%	0%
Workers Compensation Insurance	8	0	10%	0%
Other Types of Casualty Insurance	3	0	4%	0%
Property Insurance				
Property Insurance Basics	0	16	0%	21%
Dwelling Policy	0	6	0%	8%
Homeowners Policy	0	12	0%	15%
Commercial Property Policies	0	11	0%	14%
Other Coverages and Options	0	5	0%	6%
Idaho Laws and Rules				
Idaho Statutes, Rules, and Regulations Common to All Lines	12	12	15%	15%
Idaho Statutes, Rules and Regulations Pertinent to Property and Casualty Insurance	3	3	4%	4%
Idaho Statutes, Rules and Regulations Pertinent to Casualty Insurance	5	0	6%	0%
Idaho Statutes, Rules and Regulations Pertinent to Property Insurance	0	3	0%	4%
Total for all parts				
Total Scored Questions on Exam	80	78	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. 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

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