

## HOW TO OBTAIN A KENTUCKY INSURANCE PRODUCER LICENSE

### 1. Complete the prelicensing course.

- Life Only – 20 hours
- Accident & Health Only – 20 hours
- Life, Accident and Health – 40 hours
- Casualty Insurance – 20 hours
- Property Insurance – 20 hours
- Property and Casualty – 40 hours
- Personal lines - 20 hours

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.
- Mandatory final exam
- Completion of this course satisfies the prelicensing education requirement.

Certificate Information:

To eligible for a Certificate of completion, you must follow several steps:

- Completion of the course including final exam.
- Course completion rosters will be reported to the Kentucky Department of Insurance daily.
- Download and Print certificate through the “Transcript” tile on the user dashboard.
- Certificates are valid for 12 months.
- Certificates must be uploaded, faxed, or emailed to the KY DOI.
  - Upload to KY DOI - <https://insurance.ky.gov/doeservices/userrole.aspx>
  - Fax # - 502-564-6030
  - Email – [DOI.LicensingMail@ky.gov](mailto:DOI.LicensingMail@ky.gov)

### 2. Obtain Copy of Background Check

- The state of Kentucky requires a background check. Apply for a criminal background report online through the KY Administrative Office of the Courts (AOC) <http://kycourts.gov>.
- The report is valid for 60 days.
- Background Report Fee: \$25.00

### 3. Apply for license

- Submit online license application electronically through NIPR [www.nipr.com](http://www.nipr.com)
- **You Must allow up to 5 business days for DOI staff to review and process the application, background check and precensing certification.**
- Application fee \$40.00

### 4. Schedule the Kentucky State examination.

- Licensing exams are provided by the Kentucky Department of Insurance. **After you have received notification that your application has been processed, schedule your examination online** by setting up an eServices account at <https://insurance.ky.gov/doieservices/userrole.aspx>
- Single Line exam fee \$50
- Education Roster not required to schedule the exam.

Limitation on repeat examinations:

- You can test an unlimited number of times within a 120-day timeline.

### 5. Pass your state exam

- Take advantage of the cram courses (Prep Review and Exam Simulator) within your precensing course up until test day.
  - 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 a valid government issued photo id and the certificate(s) of completion.

## Kentucky Exam Outlines

DESCRIPTION				
	Life	Health	Life	Health
<b>Life Insurance</b>				
Introduction to Life Insurance	2		4%	0%
The Need for Life Insurance	2		4%	0%
Permanent Life Insurance	3		6%	0%
Term Life Insurance and Other Plans	2		4%	0%
Annuities	3		6%	0%
Policy Provisions	3		6%	0%
Riders	2		4%	0%
Premiums	2		4%	0%
Dividends	2		4%	0%
Nonforfeiture and Settlement Options	3		6%	0%
Policy Loans	2		4%	0%
The Application	3		6%	0%
Underwriting	3		6%	0%
Claims	1		2%	0%
Group Life Insurance	2		4%	0%
Business Insurance	2		4%	0%
Retirement Plans	2		4%	0%
Tax Treatment of Life Insurance	2		4%	0%
Life Insurance Companies	2		4%	0%
Legal and Professional Aspects	2		4%	0%
Government Programs	2		4%	0%
<b>Health Insurance - General</b>				
Types of Health Insurance Policies		4	0%	8%
Disability Income Insurance		4	0%	8%
Medical Expense Insurance		4	0%	8%
Health Insurance Providers		4	0%	8%
Common Provisions and Features		4	0%	8%
Required Uniform Policy Provisions		3	0%	6%
Optional Uniform Policy Provisions		3	0%	6%
The Application and Underwriting		4	0%	8%
Group Health Insurance		4	0%	8%
Special Types of Health Policies		3	0%	6%
Long-Term Care (LTC) Insurance		3	0%	6%
Social Health Insurance		4	0%	8%
Health Insurance and Taxation		2	0%	4%
<b>KY Laws Rules and Regulations</b>				
II. Kentucky Insurance Laws and Regulations	3	4	3	4
<b>Total for all parts</b>				
Total Scored Questions on Exam	50	50	50	50
Maximum Time allowed to complete exam in minutes	60	60	60	60
Minimum Correct for Passing Score	70	70	70	70

DESCRIPTION	Question Count			% of Exam Questions		
	Casualty	Property	Personal Lines	Casualty	Property	Personal Lines
<b>Casualty Insurance - General</b>						
Principles of Insurance	4		4	8%	0%	8%
The Insurance Contract	4		3	8%	0%	6%
Insurance Company Organization and Regulation	1		1	2%	0%	2%
The Insurance Transaction	4		4	8%	0%	8%
Introduction to Liability Insurance	4		3	8%	0%	6%
Homeowners Insurance	2			4%	0%	0%
Personal Auto Insurance	5			10%	0%	0%
Miscellaneous Personal Insurance	2			4%	0%	0%
The Commercial Package Policy	2			4%	0%	0%
The Businessowners Policy	2			4%	0%	0%
Commercial General Liability Insurance	4			8%	0%	0%
Commercial Auto Insurance	2			4%	0%	0%
Commercial Crime Insurance	1			2%	0%	0%
Workers' Compensation	5			10%	0%	0%
Miscellaneous Commercial Insurance	3			6%	0%	0%
<b>Property Insurance - General</b>						
Principles of Insurances		3		0%	6%	0%
The Insurance Contract		3		0%	6%	0%
Insurance Company Organization and Regulation		1		0%	2%	0%
he Insurance Transaction		3		0%	6%	0%
Introduction to Property Insurance		4	3	0%	8%	6%
Dwelling Insurance		2	4	0%	4%	8%
Homeowners Insurance		5	9	0%	10%	18%
Personal Auto Insurance		3	9	0%	6%	18%
Miscellaneous Personal Insurance		4		0%	8%	0%
The Commercial Package Policy		3		0%	6%	0%
The Businessowners Policy		3		0%	6%	0%
Commercial Property Insurance		3		0%	6%	0%
Ocean and Inland Marine Insurance		2		0%	4%	0%
Commercial Crime Insurance		3		0%	6%	0%
Miscellaneous Commercial Insurance		4	6	0%	8%	12%
<b>KY Laws Rules and Regulations</b>						
II. Kentucky Insurance Laws and Regulations	5	4	4	5	4	4
<b>Total for all parts</b>						
Total Scored Questions on Exam	50	50	50	50	50	50
Maximum Time allowed to complete exam in minutes	60	60	60	60	60	60
Minimum Correct for Passing Score	70	70	70	70	70	70



**Producer Licensing Checklist:**

<b>Task:</b>	<b>Date Completed</b>
1. Complete prelicensing course	
2. Obtain Background Check	
3. Apply for License	
4. Register for State Exam	

**Governing Agency**

Name: Kentucky Department of Insurance

Website: [http:// insurance.ky.gov](http://insurance.ky.gov)

Address: 500 Mero Street

Frankfort, KY 40601

Phone: 800-595-6053