

HOW TO OBTAIN A LOUISIANA INSURANCE PRODUCER LICENSE

Effective 06/03/2022 – The state of Louisiana 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
- Life, Accident & Health
- Casualty Insurance
- Property Insurance
- Property and Casualty
- 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 Louisiana State examination.

- Registration must be completed online on PSI website: <https://test-takers.psiexams.com/ladi>
- Single line exam fee \$30
- Combined exams fee \$53

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://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.

3. Submit your Fingerprints

- The state of Louisiana requires fingerprinting.
- You must be electronically fingerprinted at one of [PSI Louisiana sites](#), during regular testing hours, **on the day of your examination**.
- Fingerprint Fee: \$39.25

4. 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 a valid government issued photo id.

5. Apply for license

- Submit license application online through www.nipr.com
- Application fee \$75
- 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	L&H	Life	Health	L&H
Life Insurance						
Louisiana Insurance Regulation	10	10	35	10%	10%	23%
Licensing and Regulation	2	2	1	2%	2%	1%
General Insurance Concepts	10	11	10	10%	11%	7%
Life Insurance Basics	16	0	10	16%	0%	7%
Types of Life Insurance Policies	17	0	12	17%	0%	8%
Life Insurance Policy Provisions, Options and Riders	26	0	20	26%	0%	13%
Annuities	8	0	10	8%	0%	7%
Federal Tax Considerations for Life Insurance	11	0	2	11%	0%	1%
Health Insurance						
Health and Accident Insurance Basics	0	10	10	0%	10%	7%
Individual Accident and Health Insurance Producer Policy Provisions	0	14	10	0%	14%	7%
Disability Income and Related Insurance	0	15	6	0%	15%	4%
Medical Plans	0	10	6	0%	10%	4%
Group Health Insurance	0	9	5	0%	9%	3%
Health Insurance for Senior Citizens and Special Needs Individuals	0	14	10	0%	14%	7%
Federal Tax Considerations for Life Insurance	0	5	3	0%	5%	2%
Total for all parts						
Total Scored Questions on Exam	100	100	150	1	1	1
Maximum Time allowed to complete exam in minutes	120	120	150	120	120	150
Passing Score	70	70	70	70	70	70

DESCRIPTION	Question Count			% of Exam Questions		
	Casualty	Property	P&C	Casualty	Property	P&C
Casualty Insurance						
Louisiana Insurance Regulation	20	20	35	20%	20%	23%
Licensing and Regulation	2	2	2	2%	2%	1%
General Insurance Concepts	15	12	12	15%	12%	8%
Casualty Insurance Basics	23	0	11	23%	0%	7%
Personal Automobiles Policy	7	0	11	7%	0%	7%
Commercial Automobile Policy	6	0	9	6%	0%	6%
Commercial General Liability	10	0	11	10%	0%	7%
Commercial Crime	3	0	3	3%	0%	2%
Workers Compensation Insurance	10	0	7	10%	0%	5%
Other Types of Casualty Insurance	4	0	3	4%	0%	2%
Property Insurance						
Health and Accident Insurance Basics	0	24	11	0%	24%	7%
Dwelling Policy	0	8	6	0%	8%	4%
Homeowners Policy Concepts	0	17	15	0%	17%	10%
Commercial Property Insurance	0	12	11	0%	12%	7%
Other Types of Property Insurance	0	5	3	0%	5%	2%
Total for all parts						100%
Total Scored Questions on Exam	100	100	150	1	1	1
Maximum Time allowed to complete exam in minutes	120	120	160	120	120	150
Passing Score	70	70	70	70	70	70

Producer Licensing Checklist:

Task:	Date Completed
1. Complete prelicensing course	
2. Register for exam	
3. Submit fingerprints (PSI location only)	
4. Pass exam	
5. Apply for license	

Governing Agency

Name: Louisiana Department of Insurance

Phone: 225-342-0860

Fax: 225-342-3754

Website: <http://www.lidi.la.gov/>

Email: producerlicensing@ldi.gov

Address: 1702 N. Third Street

P.O. Box 94214

Baton Rouge, LA 70802