

HOW TO OBTAIN A LOUISIANA INSURANCE PRODUCER LICENSE

1. Complete the prelicensing course.

- Life Only – 20 hours
- Accident & Health Only – 20 hours
- Life, Accident & 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.
- Submit an electronic affidavit acknowledging you were actively engaged in one hundred percent of the course and your participation during the periods of perceived inactivity.
- Upon completion of your Pre-licensing Affidavit, you will receive an email notifying you that your course completion certification is available to be printed directly from your student dashboard.
- Download and Print certificate through the “Transcript” tile on the user dashboard.
- Certificates are valid for 12 months.
- Course completion rosters will be reported to PSI daily.
- **You will receive an email confirmation from PSI with instructions on how to pay and schedule for the examination after 48 hours.**

2. Schedule the Louisiana State examination.

- Registration must be completed online on PSI website: <https://candidate.psiexams.com/>
- Single line exam fee \$38
- Combined exams fee \$38

Limitation on repeat examinations:

- There are no limitations on retaking the exam.
- You must pass that state exam during the eligibility period of 1 year otherwise you must retake the prelicensing course.

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 two forms of identification bearing your signature, one of which must be 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 | | | | | | |
| 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/>

Address: 1702 N. Third Street

P.O. Box 94214

Baton Rouge, LA 70802