

HOW TO OBTAIN A MINNESOTA INSURANCE PRODUCER LICENSE

1. Complete the prelicensing course. (Required study hours)

- Life Only – 20 hours
- Accident & Health Only – 20 hours
- Casualty Insurance – 20 hours
- Property Insurance – 20 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 must be successfully passed with a minimum score of 70% before moving onto the next chapter.
- Applicants are required to spend a minimum of 20 hours per line of authority.
 - XCEL will be tracking the time spent studying in the course.
 - You will be asked to authenticate your identity on a periodic basis throughout the course.
 - Your course will time out (automatically log out) if you leave the course inactive for more than ten minutes.

Final Examination

- The final examination must be monitored by a proctor. The MN Department of Commerce defines a proctor as, “a disinterested third party with no conflict of interest who verifies the student’s identity and processes an affidavit testifying that the student has received no outside assistance with the course or examination.”
- The final examination will be unlocked when the proctor confirms your identity via electronic means.
- You will not be able to review the course content once the final examination has begun.
- The final examination must be completed with a score of at least 70% before the certificate is issued.
- When the final examination is completed, you and the proctor will be required to complete the affidavit.

Certificate Information:

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

- Completion of the course including final exam.
- Satisfying the time requirement (20 hours per line of authority) which will be verified by a member of our compliance team the following business day.
- Course completion rosters will be reported to the MN Department of Commerce within 5 business days.
- Education providers are required to collect and report the last four of ssn.
- Certificates are valid for lifetime.
- Download and Print certificate through the “Transcript” tile on the user dashboard.

2. Schedule the Minnesota State examination.

- Registration must be completed online through PSI website:
<https://test-takers.psiexams.com/mnins>
- PSI exam fees - \$45
- Spanish exams will be available July 17, 2023.

Online proctored exams:

- You must check the compatibility of your computer before registering for the exam. [Online Proctoring Compatibility Check \(psiexams.com\)](#)
- If your computer is not compatible with the online software, you will need to schedule your examination online through PSI or by calling (866) 395-1006.

Limitation on repeat examinations:

- There is no limit to the number of attempts a candidate can make on the same exam.
- If you take the examination before you have completed pre-license education requirements, your exam results will be invalid and you will have to retake the examination, even if you passed it.

3. Pass your state exam

- Take advantage of the cram courses (Prep Review and Exam Simulator) within your prelicensing 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.

4. Submit your Fingerprints

- The state of Minnesota requires fingerprinting.
- Fingerprints can be done at any of MN PSI’s test sites and are highly recommended on the day of examination.
- Fingerprint Fee: \$65.00

5. Apply for license

- Submit license application electronically through [SIRCON Online Services](#)
- Application fee \$50.00

DESCRIPTION	Question Count			% of Exam Questions		
	L&H	Life	Health	L&H	Life	Life and Health
Life Insurance - General						
I. Types of Policies	15	15	0	9%	16%	0%
II. Policy Riders, Provisions, Options, and Exclusions	15	15	0	14%	24%	0%
III. Completing the Application, Underwriting, and Delivering the Policy	12	12	0	9%	16%	0%
IV. Retirement and Other Insurance Concepts	8	8	0	6%	11%	0%
Health Insurance - General						
I. Types of Policies	16	0	16	11%	0%	19%
II. Policy Provisions, Clauses, and Riders	15	0	15	15%	0%	27%
III. Social Insurance	6	0	6	2%	0%	4%
IV. Other Insurance Concepts	5	0	5	3%	0%	5%
V. Field Underwriting Procedures	8	0	8	7%	0%	12%
MN Laws Rules and Regulations						
I. MN Laws Rules and Regulations common to Life, Health, Property and Casualty	20	20	20	15%	27%	27%
II. MN Laws Rules and Regulations Pertinent to Health Insurance Only	5	0	5	4%	0%	7%
III. MN Laws Rules and Regulations Pertinent to Life Insurance only	5	5	0	4%	7%	0%
Total for all parts	130 - 15 pretest	75 - 10 pretest	75-10 pretest	100%	100%	100%
Total Scored Questions on Exam	130	75	75	130	75	75
Maximum Time allowed to complete exam in minutes	180	120	120	180	120	120
Minimum Correct for Passing Score	70	70	70	70	70	70

DESCRIPTION	Question Count				% of Exam Questions			
	Property and Casualty	Property	Casualty	Personal Lines	Property and Casualty	Property	Casualty	Personal Lines
Property Insurance - General								
I. Types of Policies	25	25	0	0	20%	33%	0%	0%
II. Insurance Terms	14	14	0	0	11%	19%	0%	0%
III. Policy Provisions and Contract Law	11	11	0	0	9%	15%	0%	0%
Casualty Insurance - General								
I. Types of Policies, Bonds, and Related Items	25	0	25	0	20%	0%	33%	0%
II. Insurance Terms and Related Concepts	14	0	14	0	11%	0%	19%	0%
III. Policy Provisions	3	0	11	0	2%	0%	15%	0%
Personal Lines - General								
I. Types of Property Policies	0	0	0	10	0%	0%	0%	11%
II. Types of Casualty Policies	0	0	0	13	0%	0%	0%	15%
III. Property and Casualty Insurance Terms and Related Concepts	0	0	0	28	0%	0%	0%	31%
IV. Property and Casualty Policy Provisions and Contract Law	0	0	0	24	0%	0%	0%	27%
MN Laws Rules and Regulations								
I. MN Laws Rules and Regulations common to Life, Health, Property and Casualty	20	20	20	10	16%	27%	27%	11%
II. MN Laws Rules and Regulation Pertinent to Property Insurance Only	5	0	0	0	4%	0%	0%	0%
III. MN Laws Rules and Regulations Pertinent to Casualty Insurance only	5	5	5	0	4%	7%	7%	0%
III. MN Laws Rules and Regulations Pertinent to Personal Lines Insurance only	0	0	0	4	0%	0%	0%	4%
Total for all parts	130 - 15 pretest	75 - 15 pretest	75 -15 pretest	89-11 pretest	100%	100%	100%	100%
Total Scored Questions on Exam	122	75	75	89	130	75	75	89
Maximum Time allowed to complete exam in minutes	180	120	120	120	180	120	120	120
Minimum Correct for Passing Score	70	70	70	70	70	70	70	70

Producer Licensing Checklist:

Task:	Date Completed
1. Complete prelicensing course and time requirement	
2. Register for exam	
3. Pass exam (Must have valid ID and Certificate)	
4. Submit Fingerprints on day of testing	
5. Apply for License	

Governing Agency

Name: Minnesota Department of Commerce
Licensing Unit

Phone: 651-539-1599

Website: <https://mn.gov/commerce/>

Address: 85 7th Place E., Suite 280
St. Paul, MN 55101-2198