

HOW TO OBTAIN A NORTH DAKOTA INSURANCE PRODUCER LICENSE

The North Dakota insurance department does not require prelicensing education; however, completion of a prelicensing course is recommended 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) course that requires the student to review each lesson and pass each chapter quiz with a minimum score of 70% before moving on to the next section/chapter.

2. Schedule the North Dakota State examination.

- Registration must be completed online on the PSI website: <https://test-takers.psiexams.com/ndins/test>
- Exam fee \$64

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 the PSI test center. 855-340-3905

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 a valid government issued photo id. and exam booking confirmation.**

4. Schedule your Fingerprint appointment:

- Register for an appointment at a [Law Enforcement Center](#) or;
- through PSI on day of examination.
 - PSI will mail the signed consent form, fingerprint card, and BCI payment directly to the North Dakota Insurance Department.
- Fingerprint Fee: Varies by vendor and are non-refundable
 - PSI - You must provide two separate payments for fingerprints: BCI \$41.25 and PSI processing fee of \$29

5. Apply for license

- Submit license application online through www.nipr.com
- Application fee \$100 plus processing fee
- 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.
- **NIPR verifies exams prior to allowing submission of an application.**

PSI Exam Outlines

DESCRIPTION	Question Count	
	Life	Health
Life Insurance		
General Insurance	8	0
Life Insurance Basics	13	0
Life Insurance Policies	10	0
Life Insurance Policy Provisions, Options and Riders	10	0
Annuities	9	0
Federal Tax Considerations for Life Insurance and Annuities	6	0
Qualified Plans	5	0
Accident and Health Insurance		
General Insurance	0	7
Accident and Health Insurance Basics	0	13
Individual Accident and Health Insurance Policy Provisions	0	12
Disability Income and Related Insurance	0	7
Medical Plans	0	15
Group Health Insurance	0	4
Specialized Health Insurance for Qualified Individuals	0	6
Federal Tax Considerations for Health Insurance	0	3
North Dakota Laws and Rules		
Insurance Regulation	12	10
North Dakota Laws and Regulations Pertaining to Life Insurance	28	0
North Dakota Laws and Regulations Pertaining to Accident and Health Insurance	0	30
Federal Laws and Regulations	3	3
Total for all parts		
Total Scored Questions on Exam	104	110
Maximum Time allowed to complete exam in minutes	120	120
Passing Score	70	70

DESCRIPTION	Question Count	
	Casualty	Property
Casualty Insurance		
General Insurance	14	0
Casualty Insurance Basics	22	0
Personal Automobile Insurance	11	0
Commercial Automobile Policy	5	0
Commercial General Liability	8	0
Other Types of Casualty Insurance	5	0
Workers' Compensation Laws	3	0
Property Insurance		
General Insurance	0	14
Property Insurance Basics	0	22
Dwelling Policy Concepts	0	3
Homeowners Policy Concepts	0	11
Commercial Property Policies	0	9
Businessowners Policy	0	5
Other Types of Property Insurance - Purpose and General Characteristics	0	3
North Dakota Laws and Rules		
Insurance Regulation	10	14
North Dakota Laws and Regulations Pertinent to Casualty Insurance	30	0
North Dakota Laws and Regulations Pertinent to Property Insurance	0	26
Federal Laws and Regulations	2	3
Total for all parts		
Total Scored Questions on Exam	110	110
Maximum Time allowed to complete exam in minutes	120	120
Passing Score	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: North Dakota Insurance Department

Producer Licensing Division

Phone: 701-328-2440

Fax: 701-328-4880

Website: <https://www.insurance.nd.gov/producers>

Address: 600 E Boulevard Ave.

Bismarck, ND 58505-0320