

HOW TO OBTAIN A NEBRASKA INSURANCE PRODUCER LICENSE

The state of Nebraska 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 Nebraska State examination.

- Registration must be completed online on PSI website: <https://test-takers.psiexams.com/neins>
- Single line exam fee \$43
- Combined exams fee \$47

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.
 - If you have any questions regarding your compatibility check, or if you experience issues launching your test, you may contact PSI's technical support team at (844) 267-1017

Limitation on repeat examinations:

- There are limits on the number of retakes.

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.**

4. Apply for license

- Submit license application online through www.nipr.com
 - Candidates must wait two business days after passing the state exam to apply.
- Application fee \$50 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			% of Exam Questions		
	Life	Health	L&H	Life	Health	L&H
Life Insurance						
Insurance Regulation	15	15	23	15%	15%	15%
General Insurance	13	0	15	13%	0%	10%
Life Insurance Basics	17	0	12	17%	0%	8%
Life Insurance Policies	18	0	14	18%	0%	9%
Life Insurance Policy Provisions, Options and Riders	18	0	14	18%	0%	9%
Annuities	11	0	9	11%	0%	6%
Federal Tax Considerations for Life Insurance and Annuities	8	0	6	8%	0%	4%
Customer Relations and Privacy	0	2	2	0%	2%	1%
Health Insurance						
Authority and Contracts	0	12	0	0%	12%	0%
Sickness and Accident Risk and Underwriting	0	12	12	0%	12%	8%
Individual Sickness and Accident Insurance Policy General Prov.	0	10	9	0%	10%	6%
Disability	0	8	5	0%	8%	3%
Medical Plans	0	12	9	0%	12%	6%
Group Plans	0	12	9	0%	12%	6%
Dental Insurance	0	5	3	0%	5%	2%
Insurance for Senior Citizens and Special Needs Individuals	0	8	8	0%	8%	5%
Federal Tax Considerations for Health Insurance	0	4	3	0%	4%	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	Life	Health	P&C
Casualty Property Insurance						
Insurance Regulation	12	12	23	12%	12%	15%
General Insurance	12	12	15	12%	12%	10%
Property and Casualty Insurance Basics	14	16	21	14%	16%	14%
Dwelling Policy	0	8	11	0%	8%	7%
Homeowners Policy	14	18	17	14%	18%	11%
Auto Insurance	15	0	20	15%	0%	13%
Commercial Package Policy	10	13	15	10%	13%	10%
Businessowners Policy	10	15	11	10%	15%	7%
Workers Compensation Insurance	9	0	11	9%	0%	7%
Other Coverages and Options	4	6	9	4%	6%	6%
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

Producer Licensing Checklist:

Task:	Date Completed
1. Complete prelicensing course	
2. Register for exam	
3. Pass exam	
4. Apply for license	

Governing Agency

Name: Nebraska Department of Insurance

Phone: 402-471-4913

Website: <https://doi.nebraska.gov/>

Address: P.O. Box 82089

Lincoln, NE 68501-2089