

HOW TO OBTAIN A NEW JERSEY INSURANCE PRODUCER LICENSE

1. Complete the prelicensing course.

- 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 and must be successfully passed with a minimum score of 70% before moving onto the next chapter.
- 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.
- Download and Print certificate through the “Transcript” tile on the user dashboard.
- Certificates are valid for a lifetime.

2. Schedule the New Jersey State examination.

- Registration must be completed online on PSI website: <https://test-takers.psiexams.com/njins>
- Exam fee - \$38
- Spanish exams are available

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.

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 have the following items:
 - Two Forms of a valid government issued photo id bearing your signature.
 - Certificate of completion – An electronic version or hard copy will be accepted.

4. Submit your Fingerprints

- The state of New Jersey requires fingerprinting.
- Fingerprints must be done at an IdentoGO enrollment center. Register online at <https://www.identogo.com> or by phone 877-503-5951
- During online scheduling you will be prompted for either the Producer code: 2F16Y3
- Fingerprint Fee: \$66.05
- **Individuals should not register for a fingerprinting appointment and submit their fingerprints until after they have passed any examination requirements and applied for licensure.**

5. Apply for license

- After passing the examination use the kiosk at the PSI test site to complete your license application online through NIPR www.nipr.com
- Application fee \$170
- 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	Life	Health
Life Insurance				
Type of Policies	9	0	7%	0%
Policy Provisions, Options, Riders and Exclusions	21	0	16%	0%
Completing the Application, Underwriting, and Delivering the Policy	12	0	9%	0%
Taxes, Retirement, and Other Insurance Concepts	8	0	6%	0%
Health Insurance				
Types of Policies	0	14	0%	11%
Policy Provisions, Clauses, and Riders	0	20	0%	16%
Social Insurance	0	3	0%	13%
Other Insurance Concepts	0	4	0%	2%
Field Underwriting Procedures	0	9	0%	7%
State Laws, Rules and Regulations				
NJ Laws, Rules, and Regulations Common to Life, Accident and Health, Property, and Casualty Insurance	25	25	19%	19%
NJ Laws, Rules, and Regulations Pertinent to Life and Regulations	8	0	6%	0%
NJ Laws, Rules, and Regulations Pertinent to Accident and Health Insurance	0	13	0%	18%
Total for all parts				
Total Scored Questions on Exam	83	88		
Maximum Time allowed to complete exam in minutes	210	210	120	120
Passing Score	70	70	70	70

DESCRIPTION	Question Count		% of Exam Questions	
	Casualty	Property	Casualty	Property
Casualty Insurance				
Types of Policies, Bonds, and Related Terms	23	0	25%	0%
Insurance Terms and Related Concepts	15	0	16%	0%
Policy Provisions	12	0	13%	0%
Property Insurance				
Types of Policies	0	25	0%	32%
Insurance Terms and Related Concepts	0	14	0%	18%
Policy Provisions and Contract Law	0	11	0%	14%
State Laws, Rules and Regulations				
NJ Laws, Rules, and Regulations Common to Life, Accident and Health, Property, and Casualty Insurance	25	25	27%	32%
NJ Laws, Rules, and Regulations Pertinent to Casualty Insurance	16	0	18%	0%
NJ Laws, Rules, and Regulations Pertinent to Property Insurance	0	4	0%	5%
Total for all parts				
Total Scored Questions on Exam	91	79		
Maximum Time allowed to complete exam in minutes	210	210	210	210

Passing Score

70

70

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: New Jersey Department of Banking and Insurance

Division of Insurance

Phone: 609-292-7272

Website: <https://www.nj.gov/dobi/aboutdobi.htm>

Address: PO Box 325

Trenton, NJ 08625