

## HOW TO OBTAIN AN OHIO INSURANCE PRODUCER LICENSE

### 1. Complete the prelicensing course.

- Life Only – 20 hours
- Accident & Health Only – 20 hours
- Life, Accident and 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, pre-final exam, and the Ohio Certification Exam(s)
- 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.
- Course completions rosters are reported to the state within seven (7) business days.
- Education providers are required to collect and report the DOB and SSN.
- Certificates are valid for 180 days.

### 2. Schedule the Ohio State examination.

- Registration must be completed online on PSI website: <https://www.psiexams.com/ohio>
- Exam fee \$42

Limitation on repeat examinations:

- There are no limitations on retaking the exam.
- You must pass that state exam during the eligibility period of 180 days otherwise you must retake the prelicensing course.

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.

### 3. Submit your Fingerprints

- The state of Ohio requires [background check](#).
- Schedule a fingerprint reservation online at <https://www.fastfingerprints.com> or at a PSI location.
- Fingerprint Fee: \$72.00 – Fast Fingerprints - Ohio BCI & FBI (both database checks)
- Fingerprint Fee: \$72.75 - PSI

### 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 have the following items:
  - Two forms of identification bearing your signature, one of which must be a valid government issued photo id
  - Valid Certificate(s) of completion – Must be original hard copies containing both the provider and student signature
  - Reservation confirmation number

#### REMOTE PROCTORED EXAM INFORMATION:

- You **MUST** email your prelicensing certificate(s) or education waiver(s) to [ohcert@psiexams.com](mailto:ohcert@psiexams.com) within 24 hours of passing the exam. The Department is unable to process any license application without receipt of the valid PLE certificate(s). Therefore, failure to timely submit the PLE certificate(s) to [ohcert@psiexams.com](mailto:ohcert@psiexams.com) WILL delay the licensure process.

### 5. Apply for license

- Submit license application online through [www.nipr.com](http://www.nipr.com)
- Application fee \$10 per line of authority

## PSI Exam Outlines

DESCRIPTION	% of Exam Questions		
	Life	Health	Life and Health
<b>Life Insurance</b>			
Insurance Regulation	12%	10%	10%
General Insurance	12%	10%	5%
Life Insurance Basics	18%	0%	8%
Life Insurance Policies	12%	0%	7%
Life Insurance Policy Provisions, Options and Riders	22%	0%	9%
Annuities	12%	0%	5%
Federal Tax Considerations for Life Insurance and Annuities	12%	0%	8%
<b>Health Insurance</b>			
Accident and Health Insurance Basics	0%	15%	8%
Individual Health Insurance Policy General Provisions	0%	9%	5%
Disability Income and Related Insurance	0%	8%	5%
Medical Plans	0%	9%	6%
Health Insuring Corporations	0%	6%	5%
Group Health Insurance	0%	9%	5%
Dental Insurance	0%	3%	2%
Insurance for Senior Citizens and Special Needs Individuals	0%	15%	8%
Federal Tax Considerations for Health Insurance	0%	6%	4%
<b>Total for all parts</b>			
Total Scored Questions on Exam	100	100	150
Maximum Time allowed to complete exam in minutes	120	120	150
Passing Score	70	70	70
DESCRIPTION	% of Exam Questions		
	Casualty	Property	Property and Casualty
<b>Casualty Insurance</b>			
Insurance Regulation	10%	10%	10%
General Insurance	10%	10%	9%
Casualty Insurance Basics	15%	0%	8%
Homeowners Policy	15%	0%	7%
Auto Insurance	17%	0%	14%
Commercial Package Policy	13%	0%	6%
Businessowners Policy	6%	0%	4%
Workers Compensation Insurance	8%	0%	4%
Other Coverages and Options	6%	0%	7%
<b>Property Insurance</b>			
Property Insurance Basics	0%	20%	8%
Dwelling Policy	0%	14%	6%
Homeowners Policy	0%	18%	7%
Commercial Package Policy	0%	16%	6%
Businessowners Policy	0%	6%	4%
Other Coverages and Options	0%	6%	0%
<b>Total for all parts</b>			
Total Scored Questions on Exam	100	100	150
Maximum Time allowed to complete exam in minutes	120	120	150
Passing Score	70	70	70

**Producer Licensing Checklist:**

<b>Task:</b>	<b>Date Completed</b>
1. Complete prelicensing course	
2. Register for exam	
3. Submit fingerprints (PSI location only)	
4. Pass exam	
5. Apply for license	

**Governing Agency**

Name: Ohio Department of Insurance

Licensing Division

Phone: 614-644-2665

Website: <https://insurance.ohio.gov>

Address: 50 West Town Street, Third Floor, Suite 300  
Columbus, OH 43215