

HOW TO OBTAIN AN OKLAHOMA INSURANCE PRODUCER LICENSE

The state of Oklahoma 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.

****Applicants with a criminal background should file license application directly with the Department of Commerce and insurance and receive approval before completing the required prelicensing education.**

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 Oklahoma State examination.

- Registration must be completed online on PSI website: <https://test-takers.psiexams.com/okins>
- Single line exam fee \$38
- Combined exams fee \$38

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 no limits on exam 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
 - **Applicants with criminal convictions** must return to www.licensing.oid.ok.gov and submit the 1033 Waiver application, under Online application, prior to continuing. You can only continue with the license application once a waiver has been granted.
- Application fee \$60 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
State Specific						
Licensing	6	6	9	6%	6%	6%
Oklahoma Statutes, Rules and Regulations	19	19	29	19%	19%	19%
Life Insurance						
Provisions, Options, Exclusions, Riders, Clauses, and Rights	28	0	42	28%	0%	28%
Life Products	25	0	30	25%	0%	20%
Underwriting	20	0	13	20%	0%	9%
Considerations in Replacing Insurance	2	0	2	2%	0%	1%
Health Insurance						
Provisions, Options, Exclusions, Riders, Clauses, and Rights	0	32	15	0%	32%	10%
Underwriting	0	10	5	0%	10%	3%
Considerations in Replacing Insurance	0	3	0	0%	3%	%
Health Providers and Products	0	20	0	0%	20%	0%
Medicare	0	5	0	0%	5%	0%
Long-Term Care (LTC) Policies	0	5	5	0%	5%	3%
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	Casualty	Property	P&C
State Specific						
Licensing	3	6	7	4%	8%	5%
State Insurance Statutes, Rules and Regulations	11	13	16	15%	17%	11%
State Automobile Insurance Laws	3	0	10	4%	0%	7%
State Workers' Compensation	2	0	5	3%	0%	3%
Casualty Insurance						
Personal Casualty Policies and Related Terms	6	0	10	8%	0%	7%
Commercial Casualty Policies, Bonds and Related Terms	30	0	20	40%	0%	13%
Casualty Insurance Terms and Related Concepts	13	0	15	17%	0%	10%
Casualty Policy Provisions and Contract Law	7	0	9	9%	0%	6%
Property Insurance						
Personal Policies	0	7	8	0%	9%	5%
Commercial Property Policies	0	15	15	0%	20%	10%
Property Insurance Terms and Related Concepts	0	20	20	0%	27%	13%
Property Policy Provisions and Contract Law	0	14	15	0%	19%	10%
Total for all parts						
Total Scored Questions on Exam	75	75	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: Oklahoma Insurance Department

Phone: 405-521-3916

Website: <https://www.oid.ok.gov/licensing-and-education/>

Address: 400 NE 50th Street

Oklahoma City, OK 73105