

HOW TO OBTAIN AN OREGON 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:

- Prior to starting the course students must complete the enrollment agreement.
- 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:

- Complete the course and pass the final exam with a minimum score of 70%.
- Download and Print certificate through the “Transcript” tile on the user dashboard.
- Certificates are valid for 1 year.

2. Schedule the Oregon State examination.

- Registration must be completed online on PSI website: <https://test-takers.psiexams.com/orins>
- Single line exam fee - \$45
- Combination exam fee - \$55

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.

- You must pass that state exam within the eligibility period of 1 year otherwise you must retake the prelicensing course.

3. Submit your Fingerprints

- The state of Oregon requires fingerprinting.
- Submit fingerprints at a PSI location on the day of testing. [PSI Fingerprint Locations and hours](#)
- Fingerprint Fee: \$61.25

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 displaying the school code.

5. Apply for license

- Submit license application online through www.nipr.com
- Application fee \$75 per line of authority
- In Oregon, all lines of authority are on one license. **If you apply for a second “license” before the original license is issued, your second application will fail.** For example, PC and LH are all on the same license. If you apply for a PC license first, you should wait until that license is issued THEN apply to add LH. Or apply for all four lines at the same time.
- **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	8	10	6	8%	10%	4%
General Insurance Concepts	7	10	6	4%	10%	4%
Life Insurance Basics	20	0	10	20%	0%	7%
Types of Life Insurance Policies	20	0	20	20%	0%	13%
Life Insurance Policy Provisions, Options and Riders	25	0	10	25%	0%	7%
Annuities	11	0	17	11%	0%	11%
Federal Tax Considerations for Life Insurance and Annuities	6	0	3	6%	0%	1%
Federal Laws and Regulations	3	4	3	3%	4%	2%
Health Insurance						
Accident and Health Insurance	0	15	10	0%	15%	6%
Individual A&H Insurance Policy General Provisions	0	14	7	0%	14%	3%
Disability Income and Related Insurance	0	10	4	0%	10%	2%
Medical Plans	0	18	12	0%	18%	8%
Group Health Insurance	0	6	21	0%	6%	14%
Specialized Health Insurance for Qualified Individuals	0	9	18	0%	9%	12%
Federal Tax Considerations for Health Insurance	0	4	3	0%	4%	1%
Total for all parts						
Total Scored Questions on Exam	100	100	150			
Maximum Time allowed to complete exam in minutes	120	120	160			
Passing Score	70	70	70			
DESCRIPTION	Question Count			% of Exam Questions		
	Casualty	Property	P&C	Casualty	Property	P&C
Casualty Insurance						
Insurance Regulation	11	13	16	11%	13%	11%
General Insurance	11	13	15	11%	13%	10%
Property and Casualty Insurance Basics	13	16	20	13%	16%	13%
Homeowners Policy	10	0	0	10%	0%	0%
Auto Insurance	14	0	17	14%	0%	11%
Commercial Package Policy	10	0	19	10%	0%	13%
Businessowners Policy	10	0	0	10%	0%	0%
Workers Compensation Insurance	13	0	17	13%	0%	11%
Other Coverages and Options	8	0	0	8%	0%	0%
Property Insurance						
Dwelling Policy	0	10	9	0%	10%	6%
Homeowners Policy	0	17	12	0%	17%	8%
Commercial Package Policy	0	13	0	0%	13%	0%
Businessowners Policy	0	8	8	0%	8%	5%
Other Coverages and Options	0	10	17	0%	10%	11%
Total for all parts						
Total Scored Questions on Exam	100	100	150			
Maximum Time allowed to complete exam in minutes	120	120	160			
Passing Score	70	70	70			

Producer Licensing Checklist:

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

Governing Agency

Name: Oregon Division of Financial Regulation

Phone: 503-947-7981

Fax: 503-378-4351

Website: <https://dfr.oregon.gov>

Address: 350 Winter Street, NE

Room 410-3

Salem, OR 97301-3883