

HOW TO OBTAIN A PENNSYLVANIA INSURANCE PRODUCER LICENSE

1. Complete the prelicensing course.

- Life Only – 24 hours
- Accident & Health Only – 24 hours
- Life, Accident and Health – 24 hours
- Casualty Insurance – 24 hours
- Property Insurance – 24 hours
- Property and Casualty – 24 hours
- Personal lines - 24 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 with a minimum score of 70%.
- 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, and submission to our compliance department, 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" file on the user dashboard.
- Certificates are valid for 1 year.
- Course completion rosters will be reported to the SIRCON within two (2) business days.
- Education providers are required to collect and report the SSN.
- Roster fee: \$5.00 which is collected during enrollment.

2. Schedule the Pennsylvania State examination.

- Registration must be completed online on PSI website: <https://test-takers.psiexams.com/pain>
- Single line exam fee - \$43
- Combination exam fee - \$53
- 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.
- You must pass that state exam within the eligibility period of 1 year otherwise you must retake the prelicensing course.

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:
 - A valid government issued photo id bearing your signature.
 - Certificate of completion – An electronic version or hard copy will be accepted.

4. 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 or SIRCON www.sircon.com/pennsylvania
- Application fee \$55.00
- 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

5. Submit your Fingerprints

- The state of Pennsylvania requires fingerprinting.
- Fingerprints must be done at an IdentoGO enrollment center. Register online at <https://www.identogo.com> or by phone 844-321-2101
- Fingerprint Fee: \$23.85
- **Individuals should not register for a fingerprinting appointment and submit their fingerprints until after they have passed any examination requirements and applied for licensure.**

PSI Exam Outlines

DESCRIPTION	Question Count			% of Exam Questions		
	Life	Health	L&H	Life	Health	L&H
Life Insurance						
Licensing and Regulation	14	13	31	14%	13%	21%
General Insurance Concepts	10	10	11	10%	10%	7%
Life Insurance Basics	20	0	11	20%	0%	7%
Types of Life Insurance Policies	17	0	12	17%	0%	8%
Life Insurance Policy Provisions, Options and Riders	22	0	20	22%	0%	13%
Annuities	12	0	13	12%	0%	9%
Federal Tax Considerations for Life Insurance	5	0	0	5%	0%	0%
Health Insurance						
Health and Accident Insurance Basics	0	10	11	0%	10%	7%
Individual Accident and Health Policy Provisions	0	13	10	0%	13%	7%
Disability Income and Related Insurance	0	10	6	0%	10%	4%
Medical Plans	0	14	6	0%	14%	4%
Group Health Insurance	0	9	5	0%	9%	3%
Dental Insurance	0	2	1	0%	2%	1%
Health Insurance for Senior Citizens and Special Needs Indv.	0	14	10	0%	14%	7%
Federal Tax Considerations for Health Insurance	0	5	3	0%	5%	2%
Total for all parts						
Total Scored Questions on Exam	100	100	150	100%	100%	100%
Maximum Time allowed to complete exam in minutes	120	120	170	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
Casualty Insurance						
Insurance Regulation	23	21	30	23%	21%	20%
General Insurance	13	11	12	13%	11%	8%
Casualty Insurance Basics	22	0	11	22%	0%	7%
Personal Automobile Policy	6	0	15	6%	0%	10%
Commercial Automobile Policy	5	0	7	5%	0%	5%
Commercial General Liability	8	0	11	8%	0%	7%
Commercial Crime	3	0	3	3%	0%	2%
Businessowners Policy	8	0	5	8%	0%	3%
Workers Compensation	8	0	7	8%	0%	5%
Other Types of Casualty Insurance	4	0	6	4%	0%	4%
Property Insurance						
Property Insurance Basics	0	22	11	0%	22%	7%
Dwelling Policy	0	7	6	0%	7%	4%
Homeowners Policy	0	16	10	0%	16%	7%
Commercial Property Policy	0	11	10	0%	11%	7%
Businessowners Policy	0	8	0	0%	8%	0%
Other Coverages and Options	0	4	6	0%	4%	4%
Total for all parts						
Total Scored Questions on Exam	100	100	150	100%	100%	100%
Maximum Time allowed to complete exam in minutes	120	120	170	105	105	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	
5. Submit Fingerprints	

Governing Agency

Name: Pennsylvania Insurance Department
Bureau of Licensing and Enforcement
Phone: 717-787-3840
Fax: 717-787-8553
Website: <https://www.insurance.pa.gov>
Address: 1209 Strawberry Square
Harrisburg, PA 17120