

HOW TO OBTAIN A SOUTH CAROLINA INSURANCE PRODUCER LICENSE

The state of South Carolina 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.

1. Complete the prelicensing course.

- Life Only
- Accident & Health Only
- Casualty Insurance
- Property Insurance
- 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 South Carolina State examination.

- Registration must be completed online on PSI website: <https://www.psiexams.com/>
- Exam fee - \$45

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 present two (2) forms of identification bearing your signature, one of which must be a valid government issued photo id.

4. Submit your Fingerprints

- The state of South Carolina requires fingerprinting.
- Fingerprints must be done through www.IdentoGo.com
- Code: SC920124Z-DOI
- Fingerprint Fee: Varies please call IdentoGo for pricing 866-254-2366

5. Apply for license

- Submit license application online through NIPR www.nipr.com
- Application fee \$25
- 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	L&H	Life	Health	L&H
Life Insurance						
Insurance Regulation	20	20	22	20%	20%	15%
General Insurance	10	10	8	10%	10%	5%
Life Insurance Basics	18	0	14	18%	0%	9%
Life Insurance Policies	17	0	9	17%	0%	6%
Life Insurance Policy Provisions, Options and Riders	23	0	16	23%	0%	11%
Annuities	9	0	8	9%	0%	5%
Federal Tax Considerations for Life Insurance and Annuities	3	0	4	3%	0%	3%
Health Insurance						
Health Insurance Basics	0	18	12	0%	18%	8%
Individual Health Insurance Policy General Provisions	0	11	10	0%	11%	7%
Disability Income and Related Insurance	0	6	10	0%	6%	7%
Medical Plans	0	9	10	0%	9%	7%
Group Accident and Health Insurance	0	9	10	0%	9%	7%
Dental Insurance	0	3	3	0%	3%	2%
Insurance for Senior Citizens and Special Needs Individuals	0	12	12	0%	12%	8%
Federal Tax Considerations for Health Insurance	0	2	2	0%	2%	1%
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	Life	Health	P&C
Casualty Insurance						
Insurance Regulation	15	10	15	15%	10%	10%
General Insurance	5	5	11	5%	5%	7%
Casualty Insurance Basics	16	0	24	16%	0%	16%
Homeowners Policy	9	0	0	9%	0%	0%
Auto Insurance	25	0	0	25%	0%	0%
Commercial Package Policy	9	0	0	9%	0%	0%
Businessowners Policy	5	0	0	5%	0%	0%
Workers Compensation Insurance	10	0	7	10%	0%	5%
Surety and Fidelity	2	0	4	2%	0%	3%
Other Coverages and Options	4	0	9	4%	0%	6%
Property Insurance						
Property Insurance Basics	0	18	0	0%	18%	0%
Dwelling Policy	0	12	8	0%	12%	5%
Homeowners Policy	0	15	19	0%	15%	13%
Auto Insurance	0	12	27	0%	12%	18%
Commercial Package Policy	0	12	17	0%	12%	11%
Businessowners Policy	0	9	9	0%	9%	6%
Other Coverages and Options	0	7	0	0%	7%	0%
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	165	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. Submit Fingerprints	
5. Apply for License	

Governing Agency

Name: South Carolina Department of Insurance

Phone: 803-737-6095

Fax: 803-737-6100

Website: <https://www.doi.sc.gov/>

Address: 120 Main Street, Suite 100

Columbia, SC 29201