

## HOW TO OBTAIN A SOUTH DAKOTA INSURANCE PRODUCER LICENSE

The state of South Dakota 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
- Life, Accident and Health
- Casualty
- Property
- 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 South Dakota State examination.

- Registration must be completed online on Pearson Vue website:  
[www.pearsonvue.com/sd/insurance](http://www.pearsonvue.com/sd/insurance)
- Exam fee - \$85 for Single line and \$95 for combined lines
- OnVUE fees - \$85 for Single line and \$95 for combined lines

Limitation on repeat examinations:

- There are no limitations on retaking the exam.

Online proctored exams:

- You must check the compatibility of your computer before registering for the exam.  
<https://home.pearsonvue.com/sd/insurance/onvue>
- If your computer is not compatible with the online software, you will need to schedule your examination at a Pearson Vue test center.

### 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 electronically through NIPR - <https://nipr.com/>
- Application fee \$25.00
- **NIPR verifies exams prior to allowing submission of an application.**

## Pearson Vue Exam Outlines

DESCRIPTION	Question Count			% of Exam Questions		
	Life	Health	L&H	Life	Health	L&H
<b>Life Insurance</b>						
Types of Policies and Features	12	0	12	16%	16%	0%
Policy Riders, Provisions, Options, and Exclusions	18	0	18	24%	24%	0%
Completing the Application, Underwriting, and Delivering the Policies	12	0	12	16%	16%	0%
Taxes, Retirement, and Other Insurance Concepts	8	0	8	11%	11%	0%
<b>Health Insurance</b>						
Types of Policies	0	14	14	0%	0%	19%
Policy Provisions, Clauses, and Riders	0	20	20	0%	0%	27%
Social Insurance	0	3	3	0%	0%	4%
Other Insurance Concepts	0	4	4	0%	0%	5%
Field Underwriting Procedures	0	9	9	0%	0%	12%
<b>South Dakota Laws and Rules</b>						
South Dakota Statutes, Rules and Regulations Common to All Lines	17	8	8	23%	23%	11%
South Dakota Statutes, Rules and Regulations Pertinent to Life Insurance	8	0	8	11%	11%	0%
South Dakota Statutes, Rules and Regulations Pertinent to Accident and Health Insurance	0	17	14	0%	0%	23%
<b>Total for all parts</b>						
Total Scored Questions on Exam	75	75	130	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
<b>Casualty Insurance</b>						
Types of Policies, Bonds, and Related Terms	25	0	25	33%	33%	0%
Insurance Terms and Related Concepts	14	0	14	19%	19%	0%
Policy Provisions	11	0	11	15%	15%	0%
<b>Property Insurance</b>						
Types of Property Policies	17	25	25	23%	23%	33%
Insurance Terms and Related Concepts	8	14	14	11%	11%	19%
Policy Provisions and Contract Law	0	11	11	0%	0%	15%
<b>South Dakota Laws and Rules</b>						
South Dakota Statutes, Rules, and Regulations Common to All Lines	0	17	18	0%	0%	23%
South Dakota Statutes, Rules and Regulations Pertinent to Casualty Insurance	0	0	6	0%	0%	0%
South Dakota Statutes, Rules and Regulations Pertinent to Property Insurance	0	8	6	0%	0%	11%
<b>Total for all parts</b>						
Total Scored Questions on Exam	75	75	130	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:**

<b>Task:</b>	<b>Date Completed</b>
1. Complete prelicensing course	
2. Register for exam	
3. Pass exam	
4. Apply for License	

**Governing Agency**

Name: South Dakota Division of Insurance

Phone: 605-773-3563

Website: <https://dlr.sd.gov/insurance/default.aspx>

Address: 124 S. Euclid Ave., 2<sup>nd</sup> Floor  
Pierre, SD 57501