

HOW TO OBTAIN A WASHINGTON INSURANCE PRODUCER LICENSE

Effective 07/24/2023 – The State of Washington eliminated the prelicensing 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 Disability
- 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 must be successfully passed with a minimum score of 70% before moving onto the next chapter.

2. Schedule the Washington State examination.

- Registration must be completed online through PSI website: <https://test-takers.psiexams.com/waolic>
- Single Line exam fee \$35
- Combined exam fee \$52
- Education Roster not required to schedule the exam.

Online proctored exams:

- You must check the compatibility of your computer before registering for the exam. <https://home.psiexams.com/static/#/bcheck>
- If your computer is not compatible with the online software, you will need to schedule your examination online through Pearson VUE or by calling (833) 273-1946.

Limitation on repeat examinations:

- There is no limit to the number of attempts a candidate can take on the same exam.

3. Pass your state exam.

- Take advantage of the cram courses (Prep Review and Exam Simulator) within your prelicensing course up until test day.

- 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 online license application www.insurance.wa.gov or electronically through NIPR www.nipr.com
- Application fee \$60.00

5. Submit your Fingerprints.

- The state of Washington requires fingerprinting E-fingerprint services are offered at most exam centers and all IDEMIA IdentoGo centers. Contact them at 888-771-5097 or [via their website \(www.identogo.com\)](http://www.identogo.com).
- Fingerprint Fee: \$49.25

Please note: If you do not submit all the application requirements (application/fee, fingerprints, conviction documents) within 180 days of passing the exam, you will be required to retake the exam.

PSI Exam Outlines

DESCRIPTION	Question Count			% of Exam Questions		
	Life and Disability	Life	Disability	Life and Disability	Life	Disability
Life Insurance						
I. General Insurance Concepts	5	10	0	3%	10%	0%
II. Life Insurance Basics	10	10	0	7%	10%	0%
III. Types of Life Insurance Policies	12	15	0	8%	15%	0%
IV. Policy Provisions, Options and Riders	17	20	0	11%	20%	0%
V. Annuities	9	10	0	6%	10%	0%
VI. Federal Tax Considerations for Life Insurance	3	3	0	2%	3%	0%
Disability Insurance - General						
I. General Insurance Concepts	5	0	10	3%	0%	10%
II. Accident and Health Insurance Concepts	6	0	9	4%	0%	9%
III. Individual Accident Health Insurance Policy Provisions	10	0	12	7%	0%	12%
IV. Disability Income and Related Insurance	8	0	12	5%	0%	12%
V. Medical Plans	6	0	9	4%	0%	9%
VI. Group Health Insurance	4	0	12	3%	0%	12%
VII. Health Insurance for Seniors Citizens and Special Needs	5	0	6	3%	0%	6%
VIII. Federal Tax Considerations for Health Insurance	3	0	4	2%	0%	4%
WA Laws Rules and Regulations						
I. Federal Laws and Regulations	2	2	2	1%	2%	2%
II. Washington Laws, Rules, and Regulations	45	30	30	30%	30%	30%
Total for all parts						
Total Scored Questions on Exam	150	100	100	100	100	100
Maximum Time allowed to complete exam in minutes	195	150	150	195	150	150
Minimum Correct for Passing Score	70	70	70	70	70	70

DESCRIPTION	Question Count				% of Exam Questions			
	Property and Casualty	Property	Casualty	Personal Lines	Property and Casualty	Property	Casualty	Personal Lines
General Insurance								
I. General Insurance Concepts	14	16	16	16	9%	16%	16%	16%
Casualty Insurance - General								
I. Casualty Insurance Basics	12	0	17	12	8%	0%	17%	12%
II. Personal Automobile Policy	5	0	8	9	3%	0%	8%	9%
III. Commercial Automobile Policy	4	0	7	0	3%	0%	7%	0%
IV. Commercial General Liability	10	0	10	0	7%	0%	10%	0%
V. Commercial Crime	3	0	3	0	2%	0%	3%	0%
VI. Other Types of Casualty Insurance	4	0	7	0	3%	0%	7%	0%
Property Lines - General								
I. Property Insurance Basics	12	20	0	12	8%	20%	0%	12%
II. Dwelling Policy Concepts	2	2	0	2	1%	2%	0%	2%
III. Homeowners Policy Concepts	13	12	0	13	9%	12%	0%	13%
IV. Commercial Property Policies	10	10	0	0	7%	10%	0%	0%
V. Businessowners Policy	10	6	0	0	7%	6%	0%	0%
VI. Other Types of Property Insurance and General Characteristics	4	2	0	4	3%	2%	0%	4%
WA Laws Rules and Regulations								
I. Federal Laws and Regulations	2	2	2	2	1%	2%	2%	2%
II. Washington Laws, Rules, and Regulations	45	30	30	30	30%	30%	30%	30%
Total for all parts								
Total Scored Questions on Exam	150	100	100	100	150	100	100	100
Maximum Time allowed to complete exam in minutes	180	120	120	120	180	120	120	120
Minimum Correct for Passing Score	70	70	70	70	70	70	70	70

Producer Licensing Checklist:

Task:	Date Completed
1. Complete prelicensing course and time requirement	
2. Register for exam	
3. Pass exam (Must have valid ID)	
4. Apply for License	
5. Submit fingerprints	

Governing Agency

Name: Washington Office of the Insurance Commissioner

Website: <http://www.insurance.wa.gov>

Address: PO Box 40255
Olympia, WA 98504-0255

Phone: 800-562-6900

Fax: 916-327-6907