

## HOW TO OBTAIN A WASHINGTON INSURANCE PRODUCER LICENSE

### 1. Complete the prelicensing course. (Required study hours)

- Life Only – 20 hours
- Accident & Health Only – 20 hours
- Life, Accident and Disability – 40 hours
- Casualty Insurance – 20 hours
- Property Insurance – 20 hours
- Property and Casualty – 40 hours
- Personal lines - 20 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.
- Applicants are required to spend a minimum of 20 hours per line of authority.
  - XCEL will be tracking the time spent studying in the course.
  - You will be asked to authenticate your identity on a periodic basis throughout the course.
  - Your course will time out (automatically log out) if you leave the course inactive for more than twenty minutes.

Certificate Information:

To eligible for a Certificate of completion, you must follow several steps:

- Completion of the course including final exam.
- Satisfying the time requirement (20 hours per line of authority) which will be verified by a member of our compliance team the following business day.
- Download and Print certificate through the “Transcript” tile on the user dashboard.
- Certificates are valid for 12 months.
- Course completion rosters will be reported to the WA Office of Commissioner within 30 days.

### 2. Schedule the Washington State examination.

- Registration must be completed online through PSI website:  
<https://home.psiexams.com/#/home>
- 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 make 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 and the certificate(s) of completion.

### 4. Apply for license

- Submit online license application [www.insurance.wa.gov](http://www.insurance.wa.gov) or electronically through NIPR [www.nipr.com](http://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.**





**Producer Licensing Checklist:**

<b>Task:</b>	<b>Date Completed</b>
1. Complete prelicensing course and time requirement	
2. Register for exam	
3. Pass exam (Must have valid ID and Certificate)	
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