

Producer Licensing License Type & Lines of Authority

Updated 11/2025

License Type	User	Description	NE Statute	Requirements for License	Renewal Period
Apprentice Insurance Producer	Individual	Temporary license issued to resident individuals for a period no longer than 120 days.	Guidance Document	18 Years of age Requires sponsorship by an active Nebraska insurance producer.	No renewal
Insurance Producer - Life	Individual	Life insurance coverage on human lives, including benefits of endowment and annuities, and may include benefits in the event of death or dismemberment by accident and benefits for disability income.	44-4047	18 Years of age Pass Insurance Examination	Every 2 years based on the producers birth month and year. *First renewal could be less than 2 years.
Insurance Producer - Accident & Health or Sickness	Individual	Accident and health or sickness, insurance coverage for sickness, bodily injury, or accidental death and may include benefits for disability income and Long Term Care.	44-4047	18 Years of age Pass Insurance Examination	Every 2 years based on the producers birth month and year. *First renewal could be less than 2 years.
Insurance Producer - Property	Individual	Property insurance coverage for the direct or consequential loss or damage to property of every kind.	44-4047	18 Years of age Pass Insurance Examination	Every 2 years based on the producers birth month and year. *First renewal could be less than 2 years.
Insurance Producer - Casualty	Individual	Casualty insurance coverage against legal liability, including that for death, injury, or disability or damage to real or personal property.	44-4047	18 Years of age Pass Insurance Examination	Every 2 years based on the producers birth month and year. *First renewal could be less than 2 years.
Insurance Producer - Personal Lines	Individual	Personal lines property and casualty insurance coverage sold to individuals and families for primarily noncommercial purposes.	44-4047	18 Years of age Pass Insurance Examination	Every 2 years based on the producers birth month and year. *First renewal could be less than 2 years.
Insurance Producer - Pet	Individual	Pet insurance policy means a property insurance policy that provides coverage for accidents and illnesses of pets. An insurance producer shall not sell, solicit, or negotiate a pet insurance product until after the insurance producer is appropriately licensed and has completed the required training	Notice 44-6508	18 Years of age Examination Not Required If you are already licensed in Nebraska for P&C then you do not need to get a separate license for Pet.	Every 2 Years based on the producers birth month and year
Insurance Producer - Credit	Individual	Includes credit life, credit disability, credit property, credit unemployment, involuntary unemployment, mortgage life, mortgage guaranty, mortgage disability, guaranteed automobile protection insurance, and any other form of insurance offered in connection with an extension of credit that is limited to partially or wholly extinguishing that credit obligation that the director determines should be designated a form of limited line credit insurance.	44-4049	18 Years of age Examination Not Required	Every 2 years based on the producers birth month and year. *First renewal could be less than 2 years.
Insurance Producer - Crop	Individual	Policy purchased by agricultural producers, including farmers, ranchers, and others to protect themselves against either the loss of their crops due to natural disasters, such as hail, drought, and floods, or the loss of revenue due to declines in the prices of agricultural commodities.		18 Years of age Pass Insurance Examination	Every 2 years based on the producers birth month and year. *First renewal could be less than 2 years.
Insurance Producer - Surety	Individual			18 Years of age Examination Not Required	Every 2 years based on the producers birth month and year. *First renewal could be less than 2 years.
Insurance Producer - Title	Both	A contract insuring or indemnifying owners of, or other persons lawfully interested in, real property or any interest in real property, against loss or damage arising from defects in, liens, encumbrances on the title, unmarketability, invalidity of the title, lack of legal right of access to the land or unenforceability of rights in title.	44-19,109	18 Years of age Pass Insurance Examination Surety Bond - \$100,000 (if the title insurance agent is handling escrow or security deposits)	Individual renews every 2 years based on the producers birth month and year. Agency renews annually on April 30th.

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Insurance Producer - Travel	Both	Insurance coverage for personal risks incident to planned travel, including interruption or cancellation of a trip or event, loss of baggage or personal effects, damages to accommodations or rental vehicles, and sickness, accident, disability, or death occurring during travel.	44-4068	18 Years of age Examination Not Required	Individual renews every 2 years based on the producers birth month and year. Agency renews annually on April 30th.
Funeral	Individual	The Funeral Insurance license and the Funeral Insurance Director license allows the individual to sell pre-need funeral insurance. Pre-need funeral insurance is a life insurance or fixed annuity contract purchased solely to pay the costs of funeral services or funeral merchandise form a funeral home or cemetery.	44-4049	18 Years of age Pass Insurance Examination or be Life licensed	Every 2 years based on the producers birth month and year. *First renewal could be less than 2 years.
Funeral Director	Individual	The Funeral Insurance license and the Funeral Insurance Director license allows the individual to sell pre-need funeral insurance. Pre-need funeral insurance is a life insurance or fixed annuity contract purchased solely to pay the costs of funeral services or funeral merchandise form a funeral home or cemetery.	44-4049	18 Years of age License as a funeral director and embalmer under the Funeral Directing and Embalming Practice Act Pass Insurance Examination or be Life licensed	Every 2 years based on the producers birth month and year. *First renewal could be less than 2 years.
Independent Review Organization	Business Entity	An entity that conducts independent external reviews of adverse determinations and final adverse determinations.	44-1312	DRLP Not Required Accreditation by a nationally recognized private accrediting entity License Qualifications 44-1313	Every 2 years based on the producers birth month and year. *First renewal could be less than 2 years.
Insurance Consultants	Both	Insurance consultant shall mean any person who, for a fee, engages in the business of offering to the public any advice, counsel, opinion, or service with respect to insurable risks, or concerning the benefits, coverages, or provisions under any policy of insurance that could be issued in this state, or involving the advantages or disadvantages of any such policy of insurance, or any formal plan of managing pure risk. Does Not Include Public Adjusting as of 7/19/2018	44-2607	Be licensed as an producer, broker, or consultant in NE or another state for the 3 years immediately preceding the date of application and pass Insurance Examination. <u>Resident</u> - Pass Insurance Examination <u>Non-Resident</u> - If licensed as only a producer in your resident state then you must pass the NE insurance examination. If you are licensed as a consultant in your resident state then no exam is required.	Individual renews every 2 years based on the consultant's birth month and year. Agency renews annually on June 30th.
Managing General Agent	Both	Any person who manages all or part of the insurance business of an insurer, including the management of a separate division, department, or underwriting office, and acts as an agent for such insurer.	44-4901	Examination Not Required Surety Bond - \$100.000	Individual renews every 2 years based on the producers birth month and year. Agency renews annually on April 30th.
Motor Club Representative	Individual	Motor club service shall mean the rendering, furnishing, or procuring of, or reimbursement for any of the services enumerated in this section, which shall include but not be limited to: Complete List of Services can be found at 44-3707.	44-3707	Applicant must either take the motor club exam or get appointed by a company that has a motor club training program approved by the DOI. A club representative licensed as an insurance agent for sickness, accident, and health insurance pursuant to Chapter 44 shall not be required to be examined.	License does not expire as long as they maintain one active motor club appointment.

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Navigator	Both	Any individual or entity, other than an insurance producer or consultant, that receives any funding, directly or indirectly, from an exchange, the state, or the federal government to perform the duties identified in 42 U.S.C. 18031(i)(3), as such section existed on January 1, 2013. Navigator Duties (42 U.S.C. 18031(1)(3) An entity that serves as a navigator shall: -conduct public education activities to raise awareness of the availability of qualified health plans; -distribute fair and impartial information concerning enrollment in qualified health plans, and the availability of premium tax credits; - facilitate enrollment in qualified health plans; -provide referrals to any applicable office of health insurance consumer assistance or health insurance ombudsman, for any enrollee with a grievance, complaint, or question regarding their health plan, coverage, or a determination under such plan or coverage; and -provide information in a manner that is culturally and linguistically appropriate to the needs of the population being served by the Exchange or Exchanges.	44-8801	Examination Not Required DRLP Not Required Must provide documentation that they have completed federal training and CE requirements authorizing applicant to act as a Navigator	Renews annually on Issue Date (Ind & Agency)
Portable Electronics	Business Entity	Insurance that provides coverage for the repair or replacement of portable electronics and may provide coverage for portable electronics that are lost, stolen, damaged, or inoperable due to mechanical failure or malfunction or suffer other similar causes of loss	44-8501	Examination Not Required DRLP Not Required -Submit a list of intended locations. -Submit a list of authorized employees including full name and address.	Annually on April 30th
Pre-Need Broker	Individual	The Pre-need Broker license allows the individual to sell burial or funeral merchandise or services which are not purchased for immediate use. Proceeds from these sales are required by statute to be kept in individual or master trust accounts pursuant to the Nebraska Burial Pre-Need Sale Act. The Pre-need license is required of anyone who acts for on or behalf of a licensed Pre-need Seller in making pre-need sales.	12-1102	18 Years of age Examination Not Required Requires Association with a funeral home	License does not expire
Pre- Need Seller	Business Entity	Any person, partnership, limited liability company, corporation, or association on whose behalf pre-need sales are made to the general public.	12-1108	Application and fee	Every 5 years on the anniversary date of the issuance of the license
Prepaid Legal	Individual			18 Years of age Examination Not Required	Every 2 years based on the producers birth month and year
Public Adjuster	Both	Public adjuster means an insurance adjuster who does not work for any insurer. He or she works for the insured to assist in the preparation, presentation, and settlement of the claim. The insured hires a public adjuster by signing a contract agreeing to pay a fee or commission based on a percentage of the settlement or other method of compensation.	44-9201 Types of Adjusters 44-9214(5)(b)	18 Years of age Pass Insurance Examination Surety Bond - \$20,000	Individual renews every 2 years based on the producers birth month and year. Agency renews annually on April 30th.
Reinsurance Intermediary	Both	(Broker) - a person, other than an officer or employee of the ceding insurer, firm, association or corporation who solicits, negotiates or places reinsurance cessions or retrocessions on behalf of a ceding insurer without acting as a RM on behalf of the insurer.	44-5601	Examination Not Required DRLP Not Required Reinsurance Intermediary Manager - Resident Requirements 44-5603	Annually on April 30th
Rental Car	Business Entity	Limited licensee means a rental car company authorized to sell certain kinds of insurance relating to the rental of rental vehicles	44-4067	DRLP Not Required Additional License Requirements 44-4067(3)	Annually on the anniversary date of the issuance of the license

Self-Storage Facility	Business Entity	Limited licensee means an operator of a self-service storage facility authorized to sell certain kinds of insurance relating to the use and occupancy of leased space at a self-service storage facility.	44-4069	Examination Not Required DRLP Not Required Additional License Requirements 44-4069	Annually on the anniversary date of the issuance of the license
Surplus Lines	Both	Individuals can be "Affiliated" to a licensed surplus lines agency and not hold their own individual surplus lines license in NE. In order to affiliate an individual they must: 1. Notify the DOI of the individual's affiliation and we will list the individual/employee in the DRLP section on SBS. 2. The individual must also hold an active individual producer's license for P&C in NE or their resident state.	44-5501	18 Years of age Examination Not Required Residents must have an active NE P&C producer license or be applying for one at the same time. Non-residents should have an active surplus lines license in their home state.	Individual renews every 2 years based on the producers birth month and year. Agency renews annually on April 30th.
Utilization Review Agent	Business Entity	Any person, company, health carrier, organization, or other entity performing utilization review.	44-5416	Examination Not Required DRLP Not Required Approval or accreditation by the American Accreditation HealthCare Commission/URAC	Every 2 years based on the effective date of the license
Viatical Settlements Broker	Both	A person, including a life insurance produce, who, working exclusively on behalf of a viator and for a fee, commission, or other valuable consideration, offers or attempts to negotiate viatical settlement contracts between a viator and one or more viatical settlement providers or one or more viatical settlement brokers.	44-1101	<u>Life Licensed</u> - Submit Declaration to NE DOI for Viatical Settlement Broker Form. <u>Not Life Licensed</u> - Submit Declaration to NE DOI for Viatical Settlement Broker Form. Provide surety bond and pass NE insurance examination.	Individual renews every 2 years based on the producers birth month and year. Agency renews annually on April 30th.

Non-resident agencies that do not hold the same license type in their resident state will not be able to apply for non-resident license via NIPR.com.