Nebraska Insurance Licensee Checklist for First-Time Applicants

This document will provide step-by-step instructions on how to obtain a resident Nebraska license. Please review the process and if you have any questions, you can contact the Nebraska Department of Insurance Licensing Division at <u>doi.licensing@Nebraska.gov</u> or at (402)471-4913.

Step 1: Prepare for the Exam

- Study Materials:
 - The Nebraska Department of Insurance does not require pre-licensing education, nor do we provide study materials outside of the exam outlines. You may register and take the exam as soon as you feel you are ready. There is no limit to the number of times you take the exam nor is there a waiting period between attempts.
 - You may choose your own study materials. We suggest doing a google search:
 "Nebraska Insurance pre-licensing education" to find study material providers.

Tip: Review the **Nebraska Exam Content Outlines** on the PSI website to know the key topics which will be on your exam.

- Practice Exams:
 - You may want to utilize PSI's <u>Practice Exams</u>, they are available for the Life, Accident & Health, Property & Casualty, and Personal Lines exams.

Step 2: Register for the Exam

- Register with PSI:
 - Visit PSI's website to register for the exam. <u>View Available Exams and</u> <u>Schedule an Exam</u>
 - Choose the appropriate insurance exam (e.g., Life, Accident & Health, Property).

Tip: Make sure to review remote requirements beforehand, if you choose to take the exam remotely instead of at a testing center. Further information on both Online Proctored testing and Test Center testing is available on the <u>PSI website</u>.

- Select Your Testing Location:
 - PSI offers several test centers across Nebraska (Omaha, Lincoln, Grand Island, North Platte, etc.) as well as online proctoring. You may also take the Nebraska State Exam at any PSI test center in the in the United States.

Step 3: Take the Exam

- Online Testing:
 - If testing online, follow the <u>PSI Guide to Online Proctoring</u> to ensure your system is compatible.
- On Exam Day:
 - Bring a valid ID to the test center to be admitted.
 - Be on time and prepared.

Step 4: Pass the Exam

After Passing the State Exam you must apply for the license.

- Exam Results:
 - PSI will upload your exam results to the Nebraska Department of Insurance within 2-3 business days.
 - After successfully passing the state exam, you have up to one year to obtain the license.

Tip: You will not receive notice from our department. Best practice it to wait 24-48 hours and then apply for your license online via <u>NIPR.com</u>. On your application, if you do not see the lines of authority available from your exam, then it is too soon, and the department does not yet have your exam results yet.

Step 5: Apply for Your Nebraska Insurance License

- Submit Your Application:
 - After passing, visit <u>NIPR.com</u> to apply for your license.
 - Fill out the online application and submit all required details.
 - Application fees are paid electronically through NIPR.com when submitting the application.

Tip: If we need any additional information or have questions regarding your application, we will reach out to the business email address you provided.

Step 6: Wait for License Processing

- Processing Time:
 - It may take **3-5 business days** for the Department of Insurance to process your application.

Tip: This is a standard processing time. If you've answered yes to any background questions this process will take longer, make sure you have attached all the necessary supporting documents to speed up our review.

Step 7: Download Your License

- Accessing Your License:
 - After your license is approved, visit <u>NIPR.com</u> to download or print your Nebraska insurance license.
 - The following Friday you will receive a **Welcome Letter** at your business email address that is on file with the department.

Tip: Your Nebraska License number is the same as your National Producer Number (NPN). If you need to look up your NPN you can use this link: **National Producer Number (NPN) Lookup**

Additional Resources:

- PSI Exam Information & Scheduling:
 - Find exam dates, locations, and register at PSI's website. <u>View Available</u>
 <u>Exams and Schedule an Exam</u>
- Candidate Information Bulletin:
 - Provides more details about the exam process and other requirements.
 <u>Candidate Information Bulletin</u>

Important Notes:

- Active License Requirement:
 - You must hold an active license to sell, solicit, or negotiate insurance in Nebraska.

License Duration:

- Please check your license immediately, as your expiration date is based off your birth month and year. So, you may have your first renewal within a shorter period.
- Initial individual licenses are issued to expire the last day of the month in the licensee's birth month in the first year after issuance in which licensee's age is divisible by two.

Therefore, individuals born in even numbered years renew their license on the last day of their birth month in the even numbered years and individuals born in odd numbered years renew their license on the last day of their birth month in the odd numbered years.