



PSI Services LLC

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E-mail: examschedule@psionline.com

<https://test-takers.psioxams.com/neins>

NEBRASKA DEPARTMENT OF INSURANCE



INSURANCE LICENSING EXAMINATION CANDIDATE INFORMATION BULLETIN

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EXAMINATIONS BY PSI

This Candidate Information Bulletin provides you with information about the processes for taking an examination and obtaining an insurance license in the State of Nebraska.

The Nebraska Department of Insurance has contracted with PSI Services LLC (PSI) to conduct the examination program. PSI works closely with the Department to ensure examinations meet the state- and nationally- established technical and professional standards for examination development and administration. PSI provides these examinations through a network of computer examination centers in Nebraska and throughout the US.

UNDERSTANDING LICENSING REQUIREMENTS

For licensing information, please contact:

Nebraska Department of Insurance
P. O. Box 95087
Lincoln, NE 68509-5087
Tel. (402) 471-4913
Website: <https://doi.nebraska.gov/>

The State of Nebraska issues several types of insurance licenses in accordance with Nebraska statutes and regulations. Each license granted by the Department is valid only for the line of authority named on the license.

The Department grants the following types of licenses:

- A **producer** is an individual who is required to be licensed under the laws of this state to sell, solicit, or negotiate insurance.
- A **consultant** is any individual 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.
- An **agency** is a partnership, unincorporated association or corporation transacting or doing business with the public or insurance companies as an insurance producer.
- A **public adjuster** is an individual who, for compensation, does any of the following:
 - a) Acts for or aids an insured in negotiating for or effecting the settlement of a first-party claim for loss or damage to real or personal property of the insured;
 - b) Advertises for employment as a public adjuster of first-party claims or otherwise solicits business or represents to the public that the person is a public adjuster of first-party claims for loss or damage to real or personal property of an insured; or
 - c) Directly or indirectly solicits the business of investigating or adjusting losses or of advising an insured about first-party claims for loss or damage to real or personal property of the insured.
- A **public adjuster agency** is a corporation, association, partnership, limited liability company, limited liability partnership, or any other legal entity acting as a public adjuster in the state.

Prior to obtaining an agent, consultant, or public adjuster license (except those applying for Limited Line Credit, Variable Life and Variable Annuity, Insurance or Surplus Lines), you must pass an examination by the Department. The following table lists licenses and the exam (if any) that must be passed for each license line.

Important Passing an exam does not guarantee that you will be issued a license. Issuance of a license depends on review and approval of all license application materials.

Nebraska Insurance examinations are open eligibility. You may test unlimited until you pass.

License Type Insurance License Name Exam Series

License Type	Insurance License Name	Exam Series	Exam Fee	Number of Items	Passing Cut Score
Producer	Casualty	13-23	\$43	100 Items	(70%) or 70 correct
Producer	Property	13-22	\$43	100 Items	(70%) or 70 correct
Producer	Property and Casualty	13-04	\$47	150 Items	(70%) or 105 correct
Producer	Personal Lines	13-21	\$43	100 Items	(70%) or 70 correct
Producer	Life	13-01 or 13-03 or 1307	\$43	100 Items	(70%) or 70 correct
Producer	Accident and Health or Sickness	13-02 or 13-03	\$43	100 Items	(70%) or 70 correct
Producer	Life, Accident and Health or Sickness	13-03	\$47	150 Items	(70%) or 105 correct
Producer	Title	13-16	\$43	50 Items	(70%) or 35 correct
Producer	Crop/Hail	13-09	\$43	60 Items	(70%) or 42 correct
Producer	Motor Club*	13-13	\$43	40 Items	(70%) or 28 correct
Producer	Prepaid Legal	No exam required			
Producer	Credit	No exam required			
Producer	Variable Life and Variable Annuity**	No exam required			
Producer	Surplus Lines Licensee****	No exam required			
Consultant	Life, Accident and Health or Sickness	13-07	\$47	150 Items	(70%) or 105 correct
Consultant	Property and Casualty	13-08	\$43	150 Items	(70%) or 105 correct
Producer	Funeral	13-24	\$43	60 Items	(70%) or 42 correct
Producer	Viatical Settlements	13-26	\$43	60 Items	(70%) or 42 correct
Public Adjuster	Public Adjuster	13-10	\$43	100 Items	(70%) or 70 correct

NOTE: EXAMINATION FEES ARE NOT REFUNDABLE OR TRANSFERABLE. THE EXAMINATION FEE IS VALID FOR ONE YEAR FROM THE DATE OF PAYMENT.

**No exam is required if the applicant has completed an authorized Motor Club Training Course.*

*** Variable Life and Variable Annuity applicants must hold a Life Insurance License, or apply concurrently for these licenses, and submit a copy of the NASD Series 6 and 63, or 7 and 66 passing examination scores.*

*****Surplus Lines License applicants must hold a resident P&C Producer License.*

RESIDENT LICENSING REQUIREMENTS

Nebraska residents desiring any type of insurance license must:

- Be at least 18 years old;
- Be competent, trustworthy, financially responsible and have a good personal and business reputation;
- Maintain a principal place of residence in Nebraska; and

Successfully complete a written examination to determine competence to act as a licensed agent in those lines of insurance for which such applicant desires to become licensed.

NONRESIDENT LICENSING REQUIREMENTS

If you are not a Nebraska resident and wish to apply for a Nebraska Nonresident License, you may apply as a nonresident online at www.nipr.com. If needed you may contact the Department to determine the appropriate procedures, fees and requirements.

NEW RESIDENT LICENSING REQUIREMENTS

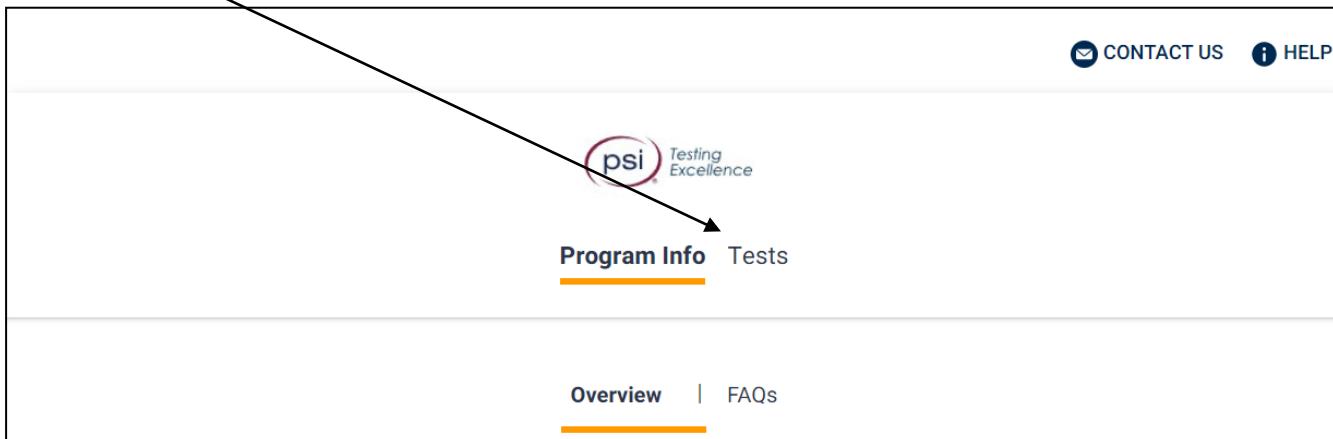
If you are a nonresident and wish to change your resident license to Nebraska, you must first change the status of your previous resident license. After you receive notification that the former state has changed your status, contact the Nebraska Department of Insurance Licensing Division to verify the process. Generally, a Letter of Clearance is not required. You have 90 days to apply for a resident Nebraska license without having to take the exam.

Important If you were previously licensed, but your license has been in an inactive status for more than 12 months, you must pass the appropriate exams to become actively licensed as a resident again.

EXAMINATION SCHEDULING PROCEDURES

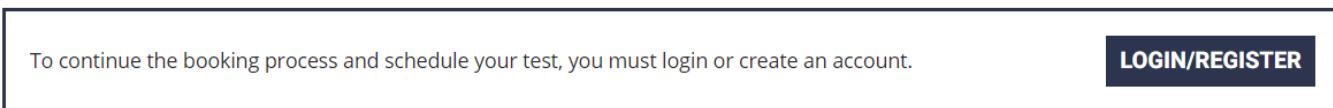
1. Go to: <https://test-takers.psiexams.com/neins>

2. Select TESTS to create an account.



The screenshot shows the PSI Testing Excellence website. At the top right are 'CONTACT US' and 'HELP' buttons. The PSI logo is in the top left. Below the logo, there are two tabs: 'Program Info' (which is highlighted with an orange underline) and 'Tests'. At the bottom of the page are 'Overview' and 'FAQs' links.

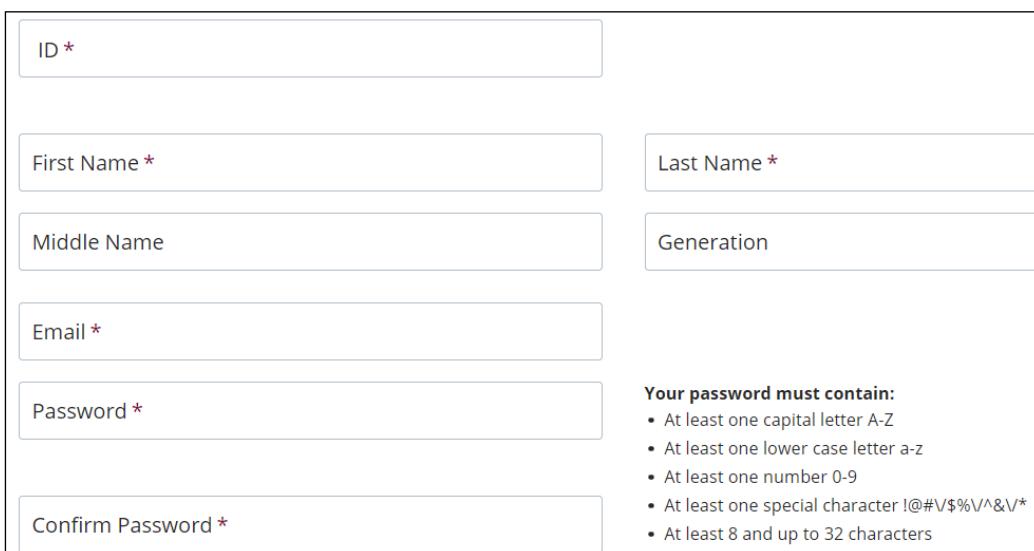
3. Select the examination and you are ready to create an account. Select LOGIN/REGISTER.



The screenshot shows a message: 'To continue the booking process and schedule your test, you must login or create an account.' To the right is a large 'LOGIN/REGISTER' button.

4. You will be prompted to CREATE AN ACCOUNT with PSI.

The first and last name must match exactly with your current, valid, government-issued ID.



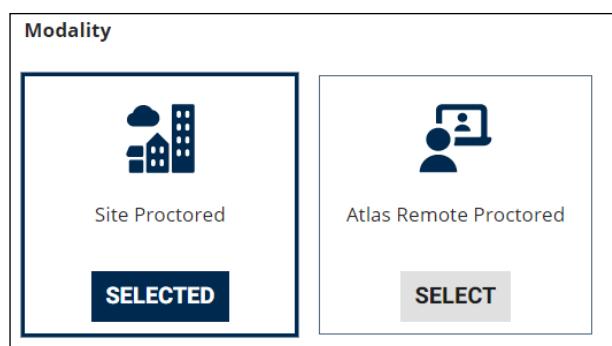
The form fields are as follows:

- ID *
- First Name *
- Middle Name
- Last Name *
- Generation
- Email *
- Password *
- Confirm Password *

Your password must contain:

- At least one capital letter A-Z
- At least one lower case letter a-z
- At least one number 0-9
- At least one special character !@#\$%^&*
- At least 8 and up to 32 characters

5. Select your test format: (Test Center) or (Remote Proctored).



The screen shows two options for 'Modality':

- Site Proctored** (Selected)
- Atlas Remote Proctored** (Select)

Scheduling at a Test Center

1. Enter the “City or Postal Code” and select FIND.

Search Test Center Location

Radius 5

Map Satellite



Google

2. Select a date and time to book an appointment.

Choose a Date and Time

October 2021						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

○ Available ● Selected

Time slots available for October 08, 2021

08:00 AM

01:30 PM

3. You are now ready to pay.

Payment

Billing Address

Order Summary

Commercial Contractor Practice Test
Mechanical Bus and Law \$100.00 USD

Total Price

CONTINUE

4. Once payment has been made you will receive a message confirming the test center, booked date, and booked time.

Booking Confirmed!! [!\[\]\(0b2825ff0baf5e7097ab931e23f2db19_img.jpg\) Print Confirmation](#)

Email Address: asingla81@psionline.com Home Phone: [1112244444](tel:1112244444) Office Phone: [2221112345](tel:2221112345)

Scheduling via Remote Proctor

1. Select a date and time to book an appointment.

Choose a Date and Time

October 2021						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

○ Available ● Selected

Time slots available for
October 08, 2021

08:00 AM
01:30 PM

2. You are now ready to pay.

Payment

Billing Address

Order Summary

Commercial Contractor Practice Test	\$100.00 USD
Mechanical Bus and Law	
Total Price	
\$100.00 USD	

CONTINUE

3. Once payment has been made you will receive a message confirming the booked date and booked time. Please review the booking before selecting **CONFIRM**.

Review Booking:

Email Address:	Home Phone:	Office Phone:
asingla81@psionline.com	111224444	2221112345

📅 Wednesday, October 06, 2021

⌚ 5:30 PM Pacific Time

Before taking your remote online proctored exam, please check system compatibility - click [HERE](#)

By continuing, you agree to The Company's [Conditions of Use](#) And [Privacy Notice](#).

CONFIRM

4. Your booking will now display in your account. You will be able to LAUNCH your test within 30 minutes of your booked test time.

Bookings: [?](#)

1 DAYS 0 HOURS 22 MINUTES until test

📅 Wednesday, October 06, 2021 [Add to Calendar](#)

⌚ 5:30 PM Pacific Time

🖨️ [Print Receipt](#)

🔗 [More Information](#)

Before taking your remote online proctored exam, please check system compatibility - click [HERE](#)

👤 Online Proctored (Live).
 Click the Launch button at your scheduled test time.

LAUNCH

By not starting your test within 15 minutes after your booked time, you forfeit your test fee or test eligibility. Fees and test eligibilities are non-refundable. If you have any questions regarding your compatibility check, or if you experience issues launching your test, you may contact PSI's technical support team at (844) 267-1017.

TELEPHONE REGISTRATION

Call (833) 333-4754 to speak with a live registrar, Monday through Friday between 5:30 am and 8:00 pm, or Saturday-Sunday between 7:00 am and 3:30 pm, Mountain Time.

To register by phone, you need a valid credit card (VISA, MasterCard, American Express or Discover).

RESCHEDULING/CANCELING AN EXAMINATION APPOINTMENT

You may cancel and reschedule an examination appointment without forfeiting your fee if your *cancellation notice is received 2 days before the scheduled examination date*. For example, for a Monday appointment, the cancellation notice would need to be received on the previous Saturday. You may call PSI at (833) 333-4754.

Note: A voicemail or email message is not an acceptable form of cancellation. Please use the PSI Website or call PSI to speak directly to a Customer Service Representative.

RETAKING A FAILED EXAMINATION

It is not possible to make a new examination appointment on the same day you have taken an examination; this is due to processing and reporting results. A candidate who tests unsuccessfully on a Wednesday can call the next day, Thursday, and retest as soon as Friday, depending upon space availability. You may schedule online at <https://test-takers.psiexams.com/ndins>. You may also call PSI at (833) 333-4754.

MISSED APPOINTMENT OR LATE CANCELLATION

If you miss your appointment, you will not be able to take the examination as scheduled, further you will forfeit your examination fee, if you:

- Do not cancel your appointment 2 days before the scheduled examination date;
- Do not appear for your examination appointment;
- Are not checked in by your scheduled start time;
- Do not present proper identification during check-in for the examination.

EXAM ACCOMMODATIONS

All PSI examination centers are equipped to provide access in accordance with the Americans with Disabilities Act (ADA) of 1990, and exam accommodations will be made in meeting a candidate's needs. Applicants with disabilities or those who would otherwise have difficulty taking the examination should request for alternative arrangements by [Clicking Here](#).

ESL Accommodation: If English is not your primary language you may qualify for additional time for your test by requesting an ESL authorization from PSI, specifically time and a half. To request an ESL authorization, please submit: A personal letter requesting the authorization; and a letter from the English instructor or sponsoring.

EXAMINATION TEST CENTER CLOSING FOR AN EMERGENCY

If severe weather or another emergency forces the closure of an examination center on a scheduled examination date, your examination will be rescheduled. PSI personnel will attempt to contact you in this situation. However, you may check the status of your examination appointment by calling (833) 333-4754. Every effort will be made to reschedule your examination at a convenient time as soon as possible. You will not be penalized. Your exam will be rescheduled at no additional charge to you.

EXAMINATION SITE LOCATIONS

Grand Island	504 North Diers Avenue	Grand Island, NE 68803
Lincoln	1055 West Bond Street	Lincoln, NE 68521
Lincoln	8800 O St	Lincoln, NE 68520
Lincoln	2637 O Street	Lincoln, NE 68508
Norfolk	4200 West Norfolk Avenue	Norfolk, NE 68701
North Platte	Mid-Plains Community College. 1101 Halligan Drive, Rm 205.	North Platte, NE 69101

Omaha	7011 Hascall St	Omaha, NE 68124
Omaha	Located in the H&R Block office. 4843 L St.	Omaha, NE 68117
Omaha	12916 Millard Airport Plaza.	Omaha, NE 68137
Omaha	6001 Dodge Street. Kayser Hall - Room 522.	Omaha, NE 68182
Omaha	5300 N 30th Street. Bldg. 23 Room 311	Omaha, NE 68111
Scottsbluff	Harms Advanced Technology Building. 2620 College Park.	Scottsbluff, NE 69361
Sidney	371 College Drive.	Sidney, NE 69162

Additionally, PSI has examination centers in many other regions across the United States. You may take this examination at any of these locations. Once you have paid for the examination, enter your zip code and a list of the testing sites closest to you will appear.

REPORTING TO THE EXAMINATION TEST CENTER

On the day of the examination, you should arrive 30 minutes before your appointment. This extra time is for sign-in, identification, and familiarizing you with the examination process. *If you arrive late, you may not be admitted to the examination test center and you will forfeit your examination registration fee.*

REQUIRED IDENTIFICATION

To gain admission to the Test Center, you must present (1) form of identification. The form of identification must be government issued, current and include your name, signature, and photograph. No form of temporary identification will be accepted.

- Primary ID (photograph and signature, not expired)
 - State issued driver's license
 - State issued identification card
 - US Government Issued Passport
 - US Government Issued Military Identification Card
 - USGovernment Issued Alien Registration Card

NOTE: ID must contain candidate's photo, be valid and unexpired.

Candidates must have proper identification to gain admission to the Test Center. Failure to provide appropriate identification at the time of the test is considered a missed booking. There will be no refund of test fees.

SECURITY PROCEDURES

The following examination protocols apply during any examination. PSI may pause or terminate an examination at any time. Failure to follow the examination protocol, may result in the disqualification of examination results, prohibition from taking future examinations, and may lead to legal action.

If testing at a PSI test site you will be given a piece of scratch paper and a pencil. You will return the scratch paper and pencil during check-out.

Prohibited Items:

- Reference materials of any kind.
- Electronic devices of any type, including but not limited to; cellular phones, cameras, computers of any type (e.g., laptops, tablets, iPads), earbuds, electronic games, electronic watches, handheld calculators, headsets, mobile devices, music players (e.g., iPods), pagers, radios, recording devices (audio or video), smart watches, televisions, etc.).
- Hats or headgear not worn for religious reasons or as religious apparel, including hats, baseball caps, or visors.
- Bulky or loose clothing or coats including but not limited to; open sweaters, cardigans, shawls, scarves, vests, jackets and coats.
 - In the event you are asked to remove bulky or loose outerwear, appropriate attire, such as a shirt or blouse should be worn underneath.
- Other personal items, including but not limited to; backpacks, briefcases, chewing gum, drinks, food, good luck items, notebooks, paper or other materials on which to write, pens, pencils or other writing devices, purses, reading material, smoking or chewing products, wallets, etc.

Prohibited Behavior:

- Giving or receiving assistance on an examination.
- Copying or communicating examination content.
- Using outside references or resources during an exam, examples:
 - Browsing other local resources.
 - Browsing the internet.
 - Attempting to use a computer or computer program not provided or approved by PSI.
 - Attempting to use a telephone or mobile device.
 - Using notepad on the computer.
 - Using an application on the computer not provided by PSI.
- Engaging in disruptive behavior during check-in or during an exam, examples:
 - Acting in an inappropriate manner.
 - Using abusive language.
 - Speaking aloud.
 - Causing noise unrelated to keyboard typing.
- Engaging in prohibited behavior during check-in or during an exam, examples:
 - Reading questions out loud.
 - Leaving the room without proctor approval.
 - Using instant messaging, or other electronic communication.
 - Capturing a picture or video of exam items.
 - Attempting to use telephone or mobile device.
 - Obstructing the proctor's view (camera or in person).
 - Having inappropriate materials on desktop (explicit).
 - Changing spaces during the exam without proctor approval.
 - Not focusing eyes on the screen.

During the check in process, all candidates will be asked if they possess any prohibited items. Candidates may also be asked to empty their pockets and turn them out for the proctor to ensure they are empty. The proctor may also ask candidates to lift up the ends of their sleeves and the bottoms of their pant legs to ensure that notes or recording devices are not being hidden there.

Proctors will also carefully inspect eyeglass frames, tie tacks, or any other apparel that could be used to harbor a recording device. Proctors will ask to inspect any such items in candidates' pockets.

No prohibited items are allowed within the candidate's reach or line of sight. If prohibited items are found during check-in, candidates shall put them in the provided secure storage or return these items to their vehicle for test center exams. PSI will not be responsible for the security of any personal belongings or prohibited items.

- Any candidate seen giving or receiving assistance on an examination, found with prohibited items, or displaying prohibited behavior or violating any security regulations will have his or her examination terminated, and be asked to surrender all examination materials. All such instances will be reported to the examination sponsor.

Additional protocols for testing at a testing center, include but not limited to:

- Person(s) accompanying an examination candidate may not wait in the examination center, inside the building or on the building's property. This applies to guests of any nature, including drivers, children, friends, family, colleagues, or instructors.
- Once candidates have been seated and the examination begins, they may leave the examination room only to use the restroom, and only after obtaining permission from the proctor. Candidates will not receive extra time to complete the examination.

Additional protocols for remote online proctored exams, include but not limited to:

- Temporarily moving out of the camera's line of sight.
- Candidates are not allowed to have scratch paper.
- Adequate lighting for the proctor to see candidate's activity.
- Internet service must be sufficient to administer the exam, see page 12 for requirements.
- Web camera must be placed for ideal viewing by the proctor.
- Candidate may not change computers during the exam.
- Candidate may not change spaces during the exam.
- Candidate must follow proctor instructions, which may include, but are not limited to:
 - Keeping hands on the desktop.
 - Keeping eyes on the computer screen.
 - Not fidgeting during the exam.
 - Keeping hands away from face.
- Please do your best to avoid covering your mouth for the whole duration of exam. Be aware that talking/whispering/mouthing is not allowed during exam.
- Breaks are NOT allowed during remote online proctored examinations. If you believe you cannot complete your examination without a break, please do not register for remote online proctored examinations.

TAKING THE EXAMINATION BY COMPUTER

The examination will be administered via computer. You will be using a mouse and computer keyboard.

IDENTIFICATION SCREEN

You will be directed to a semi-private testing station to take the examination. When you are seated at the testing station, you will be prompted to confirm your name, identification number, and the examination for which you are registered.

TUTORIAL

Before you start your examination, an introductory tutorial is provided on the computer screen. The time you spend on this tutorial, up to 15 minutes, DOES NOT count as part of your examination time. Sample questions are included following the tutorial so that you may practice answering questions and reviewing your answers.

TEST QUESTION SCREEN

One question appears on the screen at a time. During the examination, minutes remaining will be displayed at the top of the screen and updated as you record your answers.

After you have entered your responses, you will later be able to return to any question(s) and change your response, provided the examination time has not run out.

EXAMINATION REVIEW

PSI, in cooperation with the Department, will be consistently evaluating the examinations being administered to ensure that the examinations accurately measure competency in the required knowledge areas. Comments may be entered by clicking the Comments link on the function bar of the test question screen.

Comments will be analyzed by PSI examination development staff. While PSI does not respond to individuals regarding these comments, all substantive comments are reviewed. If a discrepancy is found during the comment review, PSI and the department may re-evaluate candidates' results and adjust them accordingly. **This is the only review of the examination available to candidates.**

SCORE REPORTING

Your score will be displayed on screen at the end of the examination and a score report will be emailed to you. If you fail, the emailed score report will include the diagnostic report indicating your strengths and weaknesses by examination type.

You may request a duplicate score report after your examination by emailing scorereport@psionline.com.

PSI electronically notifies the Department of Insurance of exam results within 48 hours of passing the exam. Note that exam scores are confidential and will be revealed only to you and the Department.

You can take a practice exam online at <https://test-takers.psiexams.com/neins> to prepare for your Nebraska Insurance Examination.

Please note that practice exams are intended only to help testing candidates become familiar with the general types of questions that will appear on a licensing examination, and do not contain actual questions that are asked on the exam.

Practice exams ARE NOT a substitute for proper education and study. Scoring well on the practice exam does not guarantee that you will pass an actual licensing examination.

Note: You may take the practice exams an unlimited number of times; however, you will need to pay each time.

EXAMINATION CONTENT OUTLINES

EXPERIMENTAL ITEMS

In addition to the number of examination items specified in the "Examination Content Outlines", a small number (5 to 10) of "experimental" questions may be administered to candidates during the examinations. These questions will not be scored. The administration of such unscored, experimental questions is an essential step in developing future licensing examinations.

STUDY MATERIALS

Neither the Nebraska Department of Insurance nor PSI specifically endorses any particular study materials. When candidates complete the examination, they will receive a score report marked "pass" or "fail" along with diagnostic information. Candidates may use the diagnostic report as a guide for studying before their next test administration.

EXAMINATIONS

Each exam will cover the Nebraska statutes and general principles sections, as well as the specific content for each line. Be sure to review the appropriate exam content outline to determine what topics are covered in the comprehensive exams.

Click the Link to View Your Nebraska Insurance Examination Content Outline Effective till 1/27/2026

License Type	Insurance License Name	Exam Series
Producer	Casualty	13-23
Producer	Property	13-22
Producer	Property and Casualty	13-04
Producer	Personal Lines	13-21
Producer	Life	13-01 or 13-03 or 1307
Producer	Accident and Health or Sickness	13-02 or 13-03
Producer	Life, Accident and Health or Sickness	13-03
Producer	Title	13-16
Producer	Crop/Hail	13-09
Producer	Motor Club*	13-13
Producer	Funeral	13-24
Producer	Viatical Settlements	13-26
Consultant	Life, Accident and Health or Sickness	13-07
Consultant	Property and Casualty	13-08
Public Adjuster	Public Adjuster	13-10

**No exam is required if the applicant has completed an authorized Motor Club Training Course.*

Click the Link to View Your Nebraska Insurance Examination Content Outline **Effective 1/28/2026**

License Type	Insurance License Name	Exam Series
Producer	Casualty	13-23
Producer	Property	13-22
Producer	Property and Casualty	13-04
Producer	Personal Lines	13-21
Producer	Life	13-01 or 13-03 or 1307
Producer	Accident and Health or Sickness	13-02 or 13-03
Producer	Life, Accident and Health or Sickness	13-03
Producer	Title	13-16
Producer	Crop/Hail	13-09
Producer	Motor Club*	13-13
Producer	Funeral	13-24
Producer	Viatical Settlements	13-26
Consultant	Life, Accident and Health or Sickness	13-07
Consultant	Property and Casualty	13-08
Public Adjuster	Public Adjuster	13-10

*No exam is required if the applicant has completed an authorized Motor Club Training Course.

APPLYING FOR YOUR LICENSE

After successfully completing the appropriate qualifying exam, you must apply for your license. You must apply and be issued a Nebraska insurance license in order to sell, solicit, negotiate, or adjust insurance in the state of Nebraska.

Please allow 2-3 days for the exam results to be transmitted to the Nebraska Department of Insurance before applying on-line at www.nipr.com.

If you have any questions regarding the license application process, please contact the Nebraska Department of Insurance Licensing Division at (402) 471-4913 or at doi.licensing@nebraska.gov.

Important Passing an exam does not guarantee that you will be issued a license. You must submit all application materials and fees to the Department within one year of passing your exam. Issuance of a license depends on review and approval of all license application materials.

DURATION OF LICENSE

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 the licensee's age is divisible by two. Therefore, individuals born in even-numbered years renew their license in their birth month in the even-numbered years, and individuals born in odd-numbered years renew their license in their birth month in the odd numbered years. The first renewal of any license will be based on the above information and is not pro-rated based on the issue date of the license.

AGENCY LICENSING

Any partnership, unincorporated association, or corporation transacting or doing business with the public or insurance companies as an insurance producer or public adjuster is required to obtain an insurance agency license. The business entity must designate a licensed producer who will be responsible for the business entity's compliance with the insurance laws, rules and regulations of the state. No agency shall pay any commission to anyone other than a licensed producer and no licensed producer shall pay any commissions to any unlicensed agency.

A sole proprietorship is not required to obtain an insurance agency license unless it falls within the agency definition or holds itself, herself or himself out to be an insurance agency.

To obtain an insurance agency license, complete and submit an application for a Business Entity Insurance License at www.nipr.com.

To obtain a public adjuster agency license, complete and submit an application for a Public Adjuster Business Entity Insurance License at www.nipr.com.

OBTAINING AN APPOINTMENT

An individual shall not act as an agent unless that person is duly licensed in Nebraska. An agent must not make application for, solicit applications for or procure any policies for any kind of insurance for which that agent is not licensed and appointed by an insurance company.

Only licensed producers may be appointed; insurance agencies may not be appointed. To appoint a producer, the appointing company must process online at www.nipr.com. The company will be billed for the fees.

The insurer shall file the appointment within 15 days from the date the agency contract is executed or the first insurance application is submitted. The individual must already hold a valid agent's license in the line or lines for which the insurer is requesting an appointment.

CONTINUING EDUCATION

All Nebraska resident producers, consultants, and adjusters must meet continuing education requirements. Courses must relate to the kinds of insurance that the individual is licensed to solicit and be completed every two years, beginning from the birthday when your age is divisible by two and due two years from that date.

New licensees may begin earning credit hours upon issuance of the license. Failing to comply with two-year continuing education criteria will result in license nonrenewal or non-issuance. Licensees are exempt from continuing education for the first renewal.

Continuing education hours are needed for the following license lines:

Line of Insurance	Minimum Hours Every Two Years
Property and Casualty	21 hours plus 3 hours of ethics
Property	21 hours plus 3 hours of ethics
Casualty	21 hours plus 3 hours of ethics
Personal Lines	21 hours plus 3 hours of ethics
Life	21 hours plus 3 hours of ethics
Life / Health	21 hours plus 3 hours of ethics
Accident and Health or Sickness	21 hours plus 3 hours of ethics
Title	6 hours plus 3 hours of ethics
Crop only	3 hours plus 3 hours of ethics
Funeral	6 hours plus 3 hours of ethics
Funeral - Director	3 hours plus 3 hours of ethics
Viatical	12 hours plus 3 hours of ethics
Public Adjuster	21 hours plus 3 hours of ethics

ETHICS COURSE REQUIREMENTS

In each two-year period, licensees are required to complete three hours of approved continuing education activities on the topic of insurance-industry ethics. No licensee will be required to complete more than 24 cumulative hours in any two-year period.

PREVIOUSLY LICENSED APPLICANTS

If the license has been in an inactive status for fewer than 12 months, the applicant must satisfy the education requirements outstanding and may not take the insurance exam in lieu of the education requirements.

REQUEST FOR CHANGES

Every person licensed under the Insurance Producers Licensing Act and the Public Adjusters Licensing Act must notify the Department within 30 days of any change in that person's residential or business address. Any person failing to provide such notification is subject to a fine or suspension. Business and home addresses may be changed 1) online at www.nipr.com; or 2) by submitting Form #DOI-9110 (Change Request Form for Individuals found at www.doi.nebraska.gov), to the Department. Form DOI-9110 must also be completed and submitted in order to change a name; correct a Social Security number; add or delete lines of license authority; or obtain a Letter of Clearance, a duplicate license or certification.