



NEBRASKA

Department of Insurance

Licensing Information Bulletin

Effective as of December 1, 2021

Register online at www.prometric.com/nebraska/insurance

Published by Prometric

Providing License Examinations for the State of Nebraska

Copyright © 2021 Prometric LLC

REVISED 11292021

Table of Contents

<u>Introduction</u>	1	<u>Preparing for Your Exam</u>	10
A Message from the Department.....	1	Study Materials	10
Overview of Licensing Process.....	1	Content Outlines Overview	11
<u>Nebraska License Requirements</u>	3	Practice Exams	12
Types of Licenses	3	<u>Taking Your Exam</u>	12
Requirements Based on Residence.....	3	Testing Process	12
Resident Licensing Requirements	4	Test Center Regulations	13
Nonresident Licensing Requirements.....	4	Question Types.....	14
New Resident Licensing Requirements.....	5	Experimental Questions	14
<u>Scheduling Your Exam</u>	6	Exam Results	15
Registering and Scheduling Information	6	Appeals Process.....	15
ProProctor	6	<u>Applying for Your License</u>	16
Online	7	Applying for Your License	16
By Fax or Mail.....	7	Duration of License	16
By Phone	7	Agency Licensing.....	16
Reschedule and Cancellation	8	Obtaining an Appointment	17
Test Centers	8	Continuing Education	17
Nebraska.....	8	Request for Changes	19
Test Centers	8	<u>Exam Content Outlines</u>	20
Holidays	8	<u>Exam Registration Form</u>	21
Emergency Closings	8	<u>Credit Card Payment Form</u>	22
Testing Accommodations.....	9		

Introduction

A Message from the Department

This handbook provides you with information about the process for becoming licensed as an insurance producer, consultant, or public adjuster by the Nebraska Department of Insurance (referred to as “the Department” in this bulletin). It also contains information that is useful **after** you become licensed. We suggest you keep it for future reference.

Once the Department is satisfied that you have met all requirements for a license, the appropriate license will be issued. We remind you that by law you are required to continue your insurance education after becoming licensed. An insurance license can open up the world of insurance for you—a world filled with satisfying and rewarding opportunities. Remember, however, that a license is a privilege, not a right or a gift. You must commit yourself from the beginning to comply with the laws and regulations set forth to regulate the insurance industry.

Overview of Licensing Process

This handbook provides information about the examination and licensing process for obtaining a resident insurance license. You should read this Licensing Handbook including the examination content outlines prior to taking an exam. If interested in applying for a nonresident license, you can apply online via NIPR at www.nipr.com or an NIPR authorized business partner.



Licensing Process

Follow these main steps if you are interested in obtaining an insurance license.

- 1** Review this bulletin thoroughly to determine exams needed, if any, and other license requirements.
- 2** If you don't already have a profile with CMS, now is the time to create one.
- 3** Register and schedule your exam **online**.
- 4** Prepare for your exam, using this bulletin and other materials. The content outlines are the basis for the exams.
- 5** Take the scheduled exam, bringing your required identification to the appointment. You will receive your results immediately after the exam.
- 6** Apply for the license via NIPR at www.nipr.com.



To get answers not provided in this bulletin

Visit our website:

www.prometric.com/nebraska/insurance

LICENSING INFORMATION

Nebraska Department of Insurance

P. O. Box 95087

Lincoln, NE 68509-5087

Tel. (402) 471-4913

Website: **www.doi.nebraska.gov**

For questions about scheduling exams:

Phone: 800.853.4753

Nebraska License Requirements

This section describes:

- **The types of licenses offered and their requirements.**
- **Licensing requirements based on residence.**

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 Contracts, 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.

Types of Licenses

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 and Annuities	13-01 or 13-03
Producer	Sickness, Accident and Health	13-02 or 13-03
Producer	Title	13-16
Producer	Crop/Hail	13-09
Producer	Motor Club*	13-13
Producer	Prepaid Legal	No exam required
Producer	Credit	No exam required
Producer	Variable Contracts**	No exam required
Producer	Surplus Lines Licensee***	No exam required
Consultant	Life and Annuities, Accident and Health or Sickness	13-07
Consultant	Property and Casualty	13-08
Producer	Funeral	13-24
Producer	Viatical Settlements	13-26
Public Adjuster	Public Adjuster	13-10

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

**Variable Contract applicants must hold a Life Insurance and Annuities 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 Licensee applicants must hold a resident P&C Producer License.

Requirements Based on Residence

This section describes licensing requirements for applicants who currently live in Nebraska, for nonresidents, and for those who are moving to Nebraska.

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.

Registering and Scheduling Information

Nebraska Department of Insurance and Prometric are pleased to announce the ability to schedule your Nebraska Insurance exams in two ways either in a physical test center or in a remotely proctored testing location using Prometric's ProProctor™ application. **You may take the exam at any Prometric test center in the United States or in a remotely proctored location.**

***ProProctor** –ProProctor gives you greater flexibility to choose where to test, when to test and how to test. It is a reliable, convenient – yet secure – testing experience.

For a ProProctor exam you must provide a computer (tablets prohibited) with a camera, microphone and an internet connection. To confirm your computer will allow you to test through ProProctor™ please perform a **system check** prior to scheduling your ProProctor exam.

You can reference our **User Guide** for additional technical and environmental requirements.

ProProctor System Requirements

Laptop/PC Power Source

Please plug your device directly into a power source, unattached from a docking station.

Screen Resolution

1024 x 768 is the minimum resolution required

Operating System

Windows 7 or higher | MacOS 10.13 or higher

Web Browser

Current version of Google Chrome

Internet Connection Speed

0.5 mbps or greater

Wi-Fi Connection

Please position your device where you can receive the strongest signal. For the best experience, please use an ethernet cable to connect directly to the router. Follow the instructions here to register and schedule an appointment.

Register and schedule online—it saves time and it's easy!

You can easily register and schedule your exam online at any time using our Internet Registration Service by going to:

1. <http://www.prometric.com/nebraska/insurance>.
2. Click on **Create or Login to Your Account** to register. You can immediately schedule your exam once you create your account or log in later to schedule your exam.
3. If you choose to take your exam in a Test Center then click on **Schedule Test Center** and follow the prompts.
4. If you choose to take your exam in in a Remotely Proctored location, then click on **Schedule Remote Proctor*** and follow the prompts.

Important Note: Every candidate will need to create a new account, but those with existing profiles will need to use the Welcome email as a starting point. If a candidate creates a new profile without using that link, a duplicate profile will be created and could result in scheduling challenges.

***Remote Proctoring** – ProProctor gives you greater flexibility to choose where to test, when to test and how to test. It is a reliable, convenient – yet secure – testing experience.

By fax or mail

You may **fax** the completed Exam Registration Form found at the end of this handbook to Prometric to (800) 347-9242. You must also include the completed Credit Card Payment Form (Visa, MasterCard or American Express). The cardholder's signature must be on the Form.

OR

You may **mail** the completed Exam Registration Form and the appropriate exam fee to the address on the form. When registering by mail, you may pay the exam fee by Visa, MasterCard or American Express, company check, cashier's check or money order.

Personal checks and cash are not accepted.

If paying by credit card, you must also include the completed Credit Card Payment Form (Visa, MasterCard or American Express). The cardholder's signature must be on the Form, including a Visa, MasterCard or American Express, company check, cashier's check or money order.

By phone

If you are unable to schedule online, you may schedule the examination by calling (800) 853-4753 between 8 a.m. and 9 p.m. (Eastern Time), Monday through Friday, and between 10 a.m. and 3 p.m. (Eastern Time), Saturday and Sunday. Please have your exam information and credit card information for payment available.

Note An exam registration remains valid for 90 calendar days after it has been processed. It will expire without further notice at that time. We recommend that you do not register for your exam until you are prepared to take your exam.

Reschedule and Cancellation

To reschedule or cancel your existing exam appointment, you must contact Prometric 24 hours prior to the exam appointment date in order to avoid forfeiting your exam fee. If you need to reschedule, cancel or confirm your appointment, you will have to call 800.853.4753

After you cancel your exam, you must initiate a refund by going to <https://fs6.formsite.com/Prometric/form33/index.html> and completing the refund form.

Prometric will review refund requests and email decisions to you within 7-10 business days of receipt unless further research and/or documentation are required. Prometric reserves the right to request documentation to support any illness or emergency claim. **Refund requests made via phone will not be accepted.**

If you change or cancel your appointment without proper notice, you will forfeit your examination fee(s).

If absent or late for your appointment

If you miss your appointment, or arrive late and are not allowed to test, you will forfeit your exam fee(s).

Holidays

Testing generally does not occur on federal holidays. Additional state holidays may be observed in the state where you schedule the exam appointment.

Emergency Closings

Severe weather or an emergency could require canceling scheduled exams. If this occurs, Prometric will attempt to contact you by phone; however, you may check for testing site closures by checking our website at

<https://www.prometric.com/closures> or calling Prometric at (866) 370-3411. If the site is closed, the exam will be rescheduled without a rescheduling fee.

If Prometric is open for testing and you choose not to appear for the appointment, you will forfeit the exam fees and must reschedule and pay another exam fee.

Testing Accommodations

ADA Accommodation. Reasonable testing accommodations are provided to allow candidates with documented disabilities recognized under the ADA an opportunity to demonstrate their skills and knowledge. Prometric makes every effort to provide reasonable testing accommodations that enable all test takers to take examinations.

If you require testing accommodations under the Americans with Disabilities Act (ADA), please complete and submit a Testing Accommodation Request Form online at <https://www.prometric.com/test-takers/arrange-testing-accommodations>, or contact Prometric at (888) 226-9406 to obtain an Accommodation Request Form.

Professional documentation of the disability must be submitted with the Accommodation Request Form to aid Prometric in determining the appropriate testing accommodations. Thirty days' advance notice is required for all testing arrangements. There is no additional charge for these accommodations.

ESL Accommodation. All examinations are given in English. If English is not your primary language, you may qualify for additional time for the test by requesting an ESL Authorization from Prometric. To request an ESL authorization, please submit:

- A personal letter requesting the authorization; and
- A letter from the English instructor or sponsoring company (on company letterhead), certifying that English is not your primary language.

Please fax documents to **800.347.9242** and allow **three (3) days** for processing. If your request is approved, Prometric may extend the time limit on your examination to time-and-one-half or 150% of the normal time limit. Prometric will inform you by mail whether your request for accommodation is approved. You should not schedule your exam until you have received the confirmation email. Exams scheduled before the ESL request has been approved will not include extra time.

Preparing for Your Exam

- **Being well prepared can help you pass the exam and save time and possibly money spent retaking it. This section offers:**
- **Information about study materials.**
- **An overview of the exam content outlines.**
- **An explanation of how to take a practice exam.**

Study Materials

Not all questions on the exams will necessarily be covered in your study materials. The content outlines are updated periodically, and outdated study materials may not be consistent with them. Where such discrepancies exist, the outlines take precedence. **Make sure your study materials cover the topics in the outlines.**

You are free to use materials of your own choosing to prepare for the license exam. Manuals have been prepared by different publishers to assist candidates specifically in preparing for license exams. Because of the number and the diversity of approach of these publications, **neither the Department nor Prometric reviews or approves study materials.**

Nebraska Statutes. The exams contain sections on Nebraska statutes. In addition to your study material, you may want to consult a standard statute reference, generally available at any public or law library.

Content Outlines Overview

The license examination for each type of license consists of questions that test knowledge of topical areas listed in the content outline for that exam. An overview of each examination content outline appears in this bulletin, beginning on page 20. You can view a complete outline specific to your examination online at www.prometric.com/nebraska/insurance.

Note Do not sit for your exam until you are familiar with all subject areas in the applicable content outline.

Licenses for the major lines such as: Life Insurance and Annuities; Accident and Health or Sickness; or Property and Casualty are attained by passing a comprehensive exam.

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.



Important The result of the combination Life and Annuities; Accident and Health or Sickness exam is reflected in one score. You must pass the complete exam to qualify for a license.

Practice Exams

To take a practice exam, select or copy link below to your browser:

<https://www.prometric.com/insurance-practice-test>

While practice exams contain general, nonstate-specific insurance questions, they are created in the same format and use the same question types as the actual licensure exams. Practice exams will also help you become familiar with the computer-based testing process.

During the practice exam, you will get immediate feedback to correct and incorrect responses as well as overall feedback at the end of the session just as you would during the actual exam. Practice exams are available for:

- (LIPA) Life Insurance Producer/Agent Practice Exam in English only
- (HIPA) Health Insurance Producer/Agent Practice Exam in English only
- (PIPA) Property & Casualty Insurance Producer Practice Exam in English only

There is **no cost** to take Prometric Practice Exams!

Taking Your Exam

Knowing what to expect when taking the exam may help you prepare for it. This section contains:

- An overview of the testing process.
- Regulations that will be enforced at the testing center.
- Information about the types of questions on the exam.
- A guide to understanding the exam results.
- Information about appeals.

Testing Process

The exam will be administered by computer but you do not need any computer experience or typing skill to take the exam.

Arrival. You should arrive at least **30 minutes before** your scheduled exam appointment. This allows time for you to sign in, have your photo taken, and for staff to verify your identification.

Identification required. You must present a valid form of identification before you can test. The identification document **must**:

- Be government-issued (e.g., driver's license, state-issued identification card, passport or military identification card).
- Contain **both** a current photo and your signature (if not you must present two identification cards: one with your photo and one with your signature).
- Have a name that exactly matches the name used to register for the exam (including designations such as "Jr." and "III").



Important Failure to provide appropriate identification at the time of the exam is considered a missed appointment. As a result, you will be required to pay another **full examination fee** before making another appointment. If you cannot provide the identification listed above, contact Prometric **before** scheduling the appointment to arrange an alternative way to meet this requirement.

You do not need any computer experience or typing skills to take your exam. After you schedule an appointment, you will receive an e-mail confirmation, with:

- ProProctor™ User Guide

You should complete the system check, and installation of the ProProctor™ application in advance of your test day. While you are not physically travelling to a test center, we recommend that you use the 30 minutes prior to your appointment to review the testing regulations and Environment Do's and Don'ts and prepare to launch the Exam. The exam may not be launched more than 15 minutes prior to your appointment time and may not be launched more than 15 minutes after your appointment time.

You can also see if your computer and network will allow testing through ProProctor™ visit <https://r.pcandidate.prometric.com/> and complete the system check.

Test Center Regulations

Copyrighted questions. All test questions are the property of Prometric and are protected by copyright. Federal law provides severe civil and criminal penalties for the unauthorized reproduction, distribution, or exhibition of copyrighted materials.

To ensure that all candidates are tested under similar conditions, the following regulations and procedures will be enforced at each test center. The Remote Proctor (RP) and/or Security Agent (SA) is authorized to dismiss you from the test session for a violation of any of the Testing Regulations, including exhibiting abusive behavior towards the RP or SA. If you are found to have violated any of the regulations during your exam, the RP is required to notify Prometric and your test sponsor.

- 1** All exams are continuously monitored by video and audio recording.
- 2** You must present valid (unexpired) and acceptable ID(s) in order to take your test. (See "Identification required" in the previous section).
- 3** Unauthorized personal items may not be accessible while testing. Such items include, but are not limited to: outerwear, hats, food, drinks, purses, bags or briefcases, notebooks, watches, cell phones, electronic devices, or wearable technology.
- 4** Eating, drinking, smoking, and chewing gum are prohibited during the exam.
- 5** You will be required empty and turn all pockets inside-out and raise shirt sleeves above your wrists prior to starting your exam.
- 6** If you are wearing eyeglasses, you will be required to remove them for visual inspection to ensure they don't contain a recording device.
- 7** You must also show your ID to the Test Center Administrator (TCA) and go through the security checks after any break in testing.
- 8** You are **prohibited** from communicating, publishing, reproducing, or transmitting any part of your test, in any form or by any means, verbal or written, for any purpose.
- 9** Written notes, published materials and other testing aids are strictly prohibited.
- 10** Light clothing items removed for comfort such as sweaters, suit jackets, scarves, etc., must be hung on the examinee's chair, not placed in laps or on the workstation desktop. Outerwear such as heavy coats, parkas, rain coats, etc., is not permitted in the immediate testing area.
- 11** Changing location while testing, turning off lighting or audio, speaking to or receiving aid from other individuals is strictly prohibited.
- 12** You are not allowed to use any electronic device or phone during breaks.
- 13** Candidates are required to be professional, civil and respectful at all times while testing.

Personal Items

You are required to clear your testing area of personal items. Note the following:

- Electronic equipment—cameras, tape recorders, cell phones, PDAs, pagers, etc.—is not permitted in the testing area.
- Other personal items—briefcases, backpacks, etc.—are not permitted in the testing area.

Misconduct or Disruptive Behavior

Candidates who engage in any kind of misconduct or disruptive or offensive behavior may be dismissed from the examination. Examples are giving or receiving help, sharing supplies, taking part in an act of impersonation, removing test materials or notes from the testing room, and/or using rude or offensive language and behavior that delays or interrupts testing.

Please note: Test center administrators are not allowed to answer any questions pertaining to the exam content. If you do not understand a question on the examination, you should answer the question to the best of your ability.

Question Types

The examination contains four-option multiple choice questions. These questions are designed to be as clear and concise as possible while testing knowledge and comprehension of insurance concepts as well as the application of the insurance concepts. The design of the exam ensures that those who possess the required knowledge of the specific insurance line of authority being tested should perform well on the examination for which they prepared.

Question Formats

Three different multiple-choice formats are used. Each format is shown in the following examples. An asterisk (*) indicates the correct answer in each sample question.

Format 1—Direct question

Which one of the following is a type of health insurance policy designed to replace the wages of an insured that is unable to work due to an accident or sickness?

- * 1. Disability Income Insurance Policy
- 2. Employer-Sponsored Group Major Medical Policy
- 3. Hospital Expense Insurance Policy
- 4. Special Risk Policy

Format 2—Incomplete sentence

Benefits under workers' compensation insurance are payable:

- 1. For bodily injury that is accidental or intentional
- * 2. Regardless of the liability of the employer
- 3. Unless safety rules are violated
- 4. Up to a maximum of 30 percent of weekly wages

Format 3—All of the following except

A life insurance policy may include provisions that do all of the following EXCEPT:

- 1. Restrict coverage if death is caused by suicide
- 2. Require evidence of insurability to reinstate coverage
- * 3. Extend the contestable period beyond two years
- 4. Adjust proceeds if the insured's age is misstated on the application

Experimental Questions

The examination may include some experimental questions that will not be scored. If present, they are distributed throughout the examination and will not be identified as such. These are used to gather statistical information on the questions before they are added to the examination as scored items. These experimental questions **will not** be counted for or against you in the final examination score.

You will be helping us help future test takers by completing 5 experimental test questions in your exam. We plan to use the experimental questions on future exams based on your performance.

The questions will:

- be randomly distributed within your test

- will not be counted in your final score
- time spent on the question will not be deducted from your test time

Exam Results

At the end of your exam, you will receive a notice of completion via email. For questions regarding your exam, contact Prometric.

Duplicate score reports, please use our electronic score report portal to download or print duplicate copies of your candidate score report when or as needed. Please visit <https://scorereports.prometric.com>. You will be required to enter the confirmation number of your exam and your last name to complete this task.

Sample Score Report

Note that the section percentages will not average out to the total percentage score. That is because individual exam outline sections are allocated different numbers of questions on the exam. The total percentage score is computed by dividing the number of questions you answered correctly by the total number of questions in the exam. Adding the section percentages and dividing by the total number of sections do not compute the total score.

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

Appeals Process

Prometric's goal is to provide a quality examination and a pleasant testing experience for every candidate. If you would like to submit an appeal concerning examination content, registration, scheduling or test administration (testing site procedures, equipment, personnel, etc.), please submit an appeal by visiting www.prometric.com/contactus and clicking on "Request an Appeal".

Once submitted you will receive an email response within 20 days indicating whether your appeal has been approved.

Applying for Your License

This section offers information about:

- **Applying for your license.**
- **Obtaining an appointment.**
- **Continuing education requirements.**
- **Request for information changes.**

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 any one 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 and Annuities	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.

Exam Content Outlines

The content outlines give an overview of the content of each of the Nebraska insurance examinations. Each examination will include questions on the subjects contained in the outline. The percentages indicate the relative weight assigned to each section of the examination.

For example, 10 percent means that 10 questions will be drawn on a 100-question examination and 15 will be drawn on a 150- question examination.

You can access these outlines by going to the Prometric [website](#).

Exam Registration Form Nebraska Insurance Examinations

Print or type clearly and neatly. Incomplete or illegible forms will not be processed.

Last Name	First Name	Middle Name
Residence Address (Your address of legal residence is required)		Date of Birth
City	State	ZIP Code
Employer (insurance company, if known)		Email Address (applications without an email address may experience delays)
Daytime Phone Number (including a rea code) ()		Fax Number (including a rea code) ()
Evening Phone Number (including a rea code) ()		

Series	Exam Title	Exam Fee	Total
13-01	Producer's Life and Annuities	\$45	\$
13-02	Producer's Accident and Health or Sickness	\$45	\$
13-03	Producer's Life and Annuities; Accident and Health or Sickness	\$49	\$
13-04	Producer's Property and Casualty	\$49	\$
13-07	Consultant's Life and Annuities; Accident and Health or Sickness	\$49	\$
13-08	Consultant's Property and Casualty	\$49	\$
13-09	Producer's Crop	\$45	\$
13-10	Public Adjuster	\$45	\$
13-13	Producer's Motor Club	\$45	\$
13-16	Producer's Title	\$45	\$
13-21	Producer's Personal Lines	\$45	\$
13-22	Producer's Property	\$45	\$
13-23	Producer's Casualty	\$45	\$
13-24	Producer's Funeral Insurance	\$45	\$
13-26	Viatical Insurance	\$45	\$
		Total Fee	\$

By filing this registration, you assume full responsibility for exam selection. If you are unsure about which exam you need for the license you are seeking, resolve this question **before** you register. Fees for these exams are non-refundable and non-transferrable. Exam fees are valid for 90 days from receipt at Prometric.

Please allow 7-10 business days for receipt and processing of your application. **An authorized Prometric Client Service Representative will contact you by phone to obtain your social security number to complete the registration process.** Once you have registered for your exam, you can schedule your exam appointment online or by phone.

Registration fees are not refundable. Fees may be paid by MasterCard, Visa or American Express. **Personal checks and cash are not accepted.** To pay by **credit card** (when registering by mail or fax), please complete the Credit Card Payment Form on the next page and fax to 800.347.9242, or send this completed form along with the appropriate fee to:

Prometric
ATTN: NE Insurance Program
7941 Corporate Drive
Nottingham, MD 21236

Credit Card Payment Form

Print or type clearly and neatly. Incomplete or illegible forms will not be processed.

Card Type (Check One)

MasterCard Visa American Express

Card Number	Expiration Date
Amount \$ _____ . _____	
Name of Cardholder (Print)	
Signature of Cardholder	