



Idaho Insurance Licensing Candidate Handbook

September 2023

State Information for Insurance Licensing

Candidates may contact the Idaho Department of Insurance with questions about obtaining or maintaining a license after the examination has been passed.

**Idaho
Department of Insurance**
700 W. State Street, Floor 3
Boise, ID 83720-0043

Phone
208-334-4250

Website
www.doi.idaho.gov

Examination information

Candidates may contact Pearson VUE with questions about this handbook or about an upcoming examination.

**Pearson VUE
Idaho Insurance**
Attn: Regulatory Program
5601 Green Valley Dr.
Bloomington, MN 55437

Phone
800-274-2721

Email
[pearsonvuecustomerservice@
pearson.com](mailto:pearsonvuecustomerservice@pearson.com)

Website
[https://home.pearsonvue.
com/id/insurance](https://home.pearsonvue.com/id/insurance)

Quick Reference

Reservations

Before making an exam reservation

Candidates should carefully consider whether to take an exam at a test site or an exam OnVUE online proctored. There are different policies associated with the choice and candidates should familiarize themselves with the processes to make an informed choice.

Candidates should thoroughly review this handbook. It contains examination content outlines and important information regarding eligibility for the examination and the licensing application process.

Making an examination reservation (details on page 3)

Candidates may make a reservation by either visiting www.pearsonvue.com/id/insurance or calling Pearson VUE.

Candidates are encouraged to make their exam reservation at least twenty-four (24) hours in advance. **Walk-in examinations are not available.**

Schedules & Fees

Test center locations

A list of test centers appears on the back cover of this handbook. Candidates should contact Pearson VUE to confirm specific locations and examination schedules.

Exam fees

The examination fee must be paid at the time of reservation by credit card, debit card, or voucher. **Fees will not be accepted at the test center.**

Examination fees are non-refundable and non-transferrable, except as detailed in the Change/Cancel Policy.

Exam Day

What to bring to the exam

Candidates should bring to the examination proper identification as outlined in *What to Bring/Needed for Exam* (page 6).

Exam procedures

For candidates taking an online OnVUE exam, the official score report will be available in your Pearson VUE account. Candidates should report to the test center at least fifteen (15) minutes before the examination begins to complete registration. Each candidate will leave the test center with an official score report in hand.

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Overview

This handbook provides information about the examination and licensing process for obtaining a resident insurance license. For a nonresident license, you can apply online via NIPR at nipr.com

The candidate handbook is a useful tool in preparing for an examination.

It is highly recommended that the Idaho Department of Insurance handbook be reviewed, with special attention given to the content outlines, before taking the examination. *(content outlines begin on page S1 of this handbook)*

Individuals who wish to obtain an insurance license in the state of Idaho must:

1. Read the handbook to learn about the examinations and licensing requirements.

- You do not require approval from the State of Idaho to take the examination
- Results are valid for one hundred-eighty (180) days
- No limit on the number of attempts
- Fingerprints are valid for six (6) months

2. Make a reservation and pay examination fee.

Make a reservation either online or by phone with Pearson VUE for the examination. *(See page 5)*

3. Go to the test center or take your exam online.

Go to the test center on the day of the examination, bringing along all required identification. *(See page 6)*

You will receive your results immediately after the exam. If you are successful you can apply for your license, if you are unsuccessful, you have the option to register and retake the exam again.

4. Apply for a license.

After passing the examination and completing fingerprinting, please apply online for your license at www.nipr.com

Introduction

Contact Information

Candidates may contact Pearson VUE with questions about this handbook or about an upcoming examination.

For Examinations

Pearson VUE/Idaho Insurance

Attn: Regulatory Program Coordinator
5601 Green Valley Dr.
Bloomington, MN 55437

Phone: 800-274-2721

Website: www.pearsonvue.com/id/insurance

Email: pearsonvuecustomerservice@pearson.com

Live Chat is available to address your support inquiries and is the quickest way to reach a customer service agent. It's available from 7:00 AM through 10:00 PM Central Time, Monday through Friday, Saturday, 7:00 a.m.–4:00 p.m. CT, and Sunday, 9:00 a.m.–3:00 p.m. CT, subject to change during locally designated holidays.

Please visit

<https://home.pearsonvue.com/id/insurance/contact> for further information.

Candidates may refer to the Idaho Department of Insurance's website with questions about obtaining or maintaining a license www.doi.idaho.gov.

The Licensure Process

Licensure is the process by which an agency of state government or other jurisdiction grants permission to individuals to engage in the practice of a particular profession, vocation, or occupation, and prohibits all others from legally practicing that profession. By ensuring a minimum level of competence, the licensure process protects the general public. The state regulatory agency is responsible for establishing the acceptable level of safe practice and for determining whether an individual meets that standard.

The state of Idaho has commissioned the services of Pearson VUE to develop and administer its insurance licensing examination program. Pearson VUE is a leading provider of assessment services to regulatory agencies and national associations.

Practice Tests

Practice tests are offered exclusively online at www.pearsonvue.com, giving candidates even more opportunity to succeed on insurance examinations. Our practice tests will not only help prepare candidates for the types of questions they will see on the licensure exam, but also familiarize them with taking computer-based examinations.

Pearson VUE offers practice tests in the areas of Life, Health, and Property and Casualty that contain questions developed by subject matter experts using concepts found in the general portion of the licensure examination. The tests closely reflect the format of the real licensure examination, can be scored instantly, and provide immediate feedback to help candidates identify correct and incorrect answers. Candidates can purchase practice tests anytime at www.pearsonvue.com.

Idaho Licensing Requirements

Issuance of a license depends on review and approval of all license application materials. After you fulfill your exam requirements (if any), apply and pay for your license online NIPR at nipr.com.

Important to Note

Passing an exam does not automatically guarantee that you will be issued a license. The issuance of a license is also dependent upon a review and approval of all license application materials.

License application can be made after successfully passing an exam. Please allow up to 48 hours for the exam results to be uploaded to NIPR.

Types of Licenses and Requirements

New Resident License Requirements

As a new resident, you may pretest and take Idaho licensing exams in any Pearson VUE test center nationwide.

Nonresident License Requirements

For more information or an application, go to NIPR at nipr.com.

Exam Reservations

Making a Reservation

Online reservations are the most efficient way for candidates to schedule their examination. Candidates must go to www.pearsonvue.com/id/insurance to make an online reservation for an examination. First-time users are required to create an account. The candidate will need to fill in all required fields, which are preceded by an asterisk (*), on the online form in order to create an ID and be assigned a password. Step-by-step instructions will lead the candidate through the rest of the examination reservation process.

Candidates must make an online reservation at least forty-eight (48) hours before the desired examination date.

Candidates who wish to make a phone reservation at 800-274-2721 must do so at least twenty-four (24) hours before the desired examination date

Before making a reservation, candidates should have the following:

- Legal name, address, E-mail address, Social Security number, and daytime telephone number.
- The name of the examination(s)
- The preferred examination date and test center location (a list of the most current test centers appears on at www.pearsonvue.com/id/insurance)

Exam Fees

The examination fees are \$65 for an exam. The fee must be paid at the time of reservation by credit card, debit card, or voucher. **Fees will not be accepted at the test center.** Examination fees are non-refundable and non-transferable, except as detailed in the *Change/Cancel Policy*.

Vouchers

Vouchers offer another convenient way to pay for tests. Vouchers can be purchased online at <https://wsr.pearsonvue.com/vouchers/pricelist/idins.asp> by credit card either singly or in volume. To redeem a voucher as payment when scheduling a test, simply indicate voucher as the payment method and provide the voucher number. All vouchers are pre-paid. Vouchers are non-refundable and non-returnable.

Vouchers expire twelve (12) months from the date they are issued. Voucher expiration dates cannot be extended. The exam must be taken by the expiration date printed on the voucher.

Change/Cancel Policy

Candidates wishing to cancel or reschedule their examination without penalty can do so forty-eight (48) hours before the examination.

Candidates can cancel or reschedule their exam online at www.pearsonvue.com/id/insurance/ or can call Pearson VUE at (888)-873-6205 forty-eight (48) hours before the examination. Candidates who wish to change or cancel a reservation with proper notice may either transfer their fees to a new reservation or request a refund. Refunds for credit/debit cards are immediate, while refunds for vouchers will be processed in 2-3 weeks. Candidates who change or cancel their reservations without proper notice will be responsible for the examination fee.

Candidates are individually liable for the full amount of the examination fee once a reservation has been made, whether paid individually or by a third party.

Absence/Lateness Policy

Candidates who are late or absent from an exam may call Pearson VUE within 14 days of the exam date to request an excused absence for the following reasons:

- Illness of the candidate or of the candidate's immediate family member
- Death in their immediate family
- Disabling traffic accident
- Court appearance or jury duty
- Military duty
- Weather emergency

A case number will be assigned and instructions provided for emailing supporting documentation.

Candidates absent from or late to an exam who have not changed or canceled the reservation according to the Change/Cancel Policy will not be admitted to the exam and will forfeit the exam fee.

Weather Delays and Cancellations

If severe weather or a natural disaster makes the Pearson VUE test center inaccessible or unsafe, the examination may be delayed or canceled. Pearson VUE will notify and reschedule candidates in the case of severe weather.

Accommodations

Pearson VUE complies with the provisions of the Americans with Disabilities Act as amended. The purpose of accommodations is to provide candidates with full access to the test. Accommodations are not a guarantee of improved performance or test completion. Pearson VUE provides reasonable and appropriate

accommodations to individuals with documented disabilities who demonstrate a need for accommodations.

Test accommodations may include things such as:

- A separate testing room
- Extra testing time
- A Reader or Recorder, for individuals with mobility or vision impairments and cannot read or write on their own

Test accommodations are individualized and considered on a case-by-case basis. All candidates who are requesting accommodations because of a disability must provide appropriate documentation of their condition and how it is expected to affect their ability to take the test under standard conditions. This may include:

- Supporting documentation from the professional who diagnosed the condition, including the credentials that qualify the professional to make this diagnosis
- A description of past accommodations the candidate has received

The steps to follow when requesting test accommodations vary, depending on your test program sponsor. To begin, go to <https://home.pearsonvue.com/Test-takers/Accommodations.aspx>, and then select your test program sponsor from the alphabetized list. Candidates who have additional questions concerning test accommodations may contact the ADA Coordinator at accommodationspearsonvue@pearson.com.

All registrations with accommodations must be rescheduled or canceled through the call center.

Fingerprint Reservations

For fingerprint reservations, please visit <https://pearsonvue.com/id/insurance/>, or call the Pearson VUE reservation line.

For electronic fingerprint submission, please login to your Pearson VUE account and schedule an for InsID-FPELC at one of the available locations.

For hard card fingerprint submission, please visit <https://pearsonvue.com/id/insurance/> and review under Downloads the Fingerprint Hard Card Process document instructions. **Any incomplete card submissions will not be processed.*

Do not send fingerprint cards or the required fee directly to the Idaho Department of Insurance or Pearson VUE.

Available Exams

EXAM NAME	SERIES CODE	TEST TIME	PRICE
ID Life Producer	InsID-Life0001	120 minutes	\$65*
ID Accident & Health or Sickness Producer	InsID-AH0002	120 minutes	\$65*
ID Property Producer	InsID-Prop0003	105 minutes	\$65*
ID Casualty Producer	InsID-Cas0004	105 minutes	\$65*
ID Personal Lines Producer	InsID-Pers0005	120 minutes	\$65*
ID Bail Bonds	InsID-BB0006	60 minutes	\$65
ID Public Adjuster	InsID-PubAdj0007	75 minutes	\$65
ID Independent Adjuster	InsID-IndAdj0007	75 minutes	\$65
ID Surety Producer	InsID-Sur0008	45 minutes	\$65
ID Fingerprint Hard Card	InsID-FPHC	n/a	\$61.25
ID Electronic Fingerprint	InsID-FPELC	30 minutes	\$61.25

*Price for State, General, or Combo

Exam Day

REQUIRED ITEMS

Candidates who do not present the required items will be denied admission to the examination, will be considered absent, and will forfeit the examination fee.

- Military ID
- Military ID for spouses and dependents
- Alien Registration Card (Green Card, Permanent Resident Visa)

If the ID presented has an embedded signature that is not visible (microchip), difficult or impossible to read, the candidate must present another form of identification from the Primary ID or Secondary ID that contains a visible signature.

Pearson VUE does not recognize grace periods. For example, if a candidate's driver's license expired yesterday and the state allows a 30-day grace period for renewing the ID, the ID is considered to be expired.

What to Bring/Needed for Exams

All candidates are required to bring identification that is deemed acceptable, listed under *Acceptable Forms of Candidate Identification*, to the test center on the day of examination.

Acceptable Forms of Candidate Identification

Candidate must present a **valid and unexpired** form of current identification. The primary identification must be government-issued and photo-bearing with a signature. Identification must be in English and exactly match the name you used to register for the exam.

Primary ID (photograph and signature, not expired)

- Government-issued Driver's License
- U.S. Dept. of State Driver's License
- U.S. Learner's Permit (plastic card only with photo and signature)
- National/State/Country Identification Card
- Passport
- Passport card

Exam Procedures

At Physical Test Location

Candidates should report to the test center fifteen (15) minutes before the examination and check in with the test center administrator. The candidate's identification and other documentation will be reviewed and they will be photographed for the score report. Candidates are required to review and sign a Candidate Rules Agreement form. If the Candidate Rules Agreement is not followed and/or cheating or tampering with the examination is suspected it will be reported as such, and the appropriate action will be taken. The examination fee will not be refunded, the exam may be determined invalid, and/or the state may take further action such as prohibiting candidates from retaking the examination

and/or denying a license.

Candidates will have an opportunity to take a tutorial on the computer on which the examination will be administered. The time spent on this tutorial will not reduce the examination time. The examination administrators will answer questions, but candidates should be aware that the administrators are not familiar with the content of the examinations or with the state's licensing requirements. Examination administrators have been instructed not to advise candidates on requirements for licensure.

Candidates may begin the examination once they are familiar with the computer. The examination begins the moment a candidate looks at the first examination question. The examination will end automatically after the examination time has expired, and candidates will leave the test center with their official scores in hand.

OnVUE Online Procedures

If you are testing online and not in a physical Pearson VUE testing location, you should first review the materials and watch the short video at <https://home.pearsonvue.com/id/insurance/onvue> before you begin your online exam.

About the Exam

The content of the general examination is based upon information obtained from a job analysis performed by Pearson VUE. Responses from insurance professionals were analyzed to determine the nature and scope of tasks they perform and the knowledge and skills needed to perform them. This information is the basis upon which examination questions are written and ensures that examinations reflect the practice of insurance. The examination has been developed to reflect the laws, statutes, rules and regulations for the practice of insurance in Idaho, and has been reviewed and approved by Idaho insurance professionals.

Pearson VUE maintains examination administration and examination security standards designed to ensure that all candidates are given the same opportunity to demonstrate their abilities and to prevent some candidates from gaining an unfair advantage over others because of testing irregularities or misconduct. Pearson VUE routinely reviews irregularities and examination scores believed to be earned under unusual or nonstandard circumstances.

Pearson VUE maintains the right to question any examination score whose validity is in doubt because the score may have been obtained unfairly. Pearson VUE first undertakes a confidential review of the circumstances contributing to the questions about score validity. Then, if there is sufficient cause to question the score, Pearson VUE will refer the matter to the state licensing agency, which will make the final decision on whether or not to

cancel the score.

The performance of all candidates is monitored and may be analyzed statistically for the purpose of detecting and verifying fraud. If it is determined that a score has questionable validity, the Department of Insurance will be so notified and will determine whether the candidate's scores will be released.

Score Reporting

When candidates complete the examination, they will receive a score report marked "pass" or "fail." Candidates who pass the examination will receive a score report that includes information on how to apply for a license.

Candidates who fail the examination will receive a score report that includes a numeric score and diagnostic information relating to the general portion of the examination, as well as information about reexamination. Each examination is divided into two parts: the general section and the state section. Candidates who pass one section of the examination and fail the other need to retake the portion they did not pass.

Reservations for reexamination cannot be made at the test center. Candidates must wait 24 hours before making a reexamination reservation.

Duplicate Score Reports

Please log into your Pearson VUE account to obtain your score report.

Questions or Comments About the Exam

For security reasons, examination material is not available to candidates for review. Candidates who have questions, comments, or concerns related to the exams, scoring or score reports, or who wish to verify any data held in Pearson VUE files, should direct written inquiries to Pearson VUE at the address provided on the inside front cover of this handbook. Candidates may also email their questions directly to Pearson VUE Customer Service at pearsonvuecustomerservice@pearson.com.

In all correspondence, candidates should provide their name and address information. If questions or comments concern an examination already taken, candidates should also include:

- the name of the examination
- the date the examination was taken
- the location of the test center

EXAMINATION QUESTIONS

All examination questions, each form of the examination, and any other examination materials are copyrighted and are the property of Pearson VUE. Consequently, any distribution of the examination content or materials through any form of reproduction or oral or written communication is strictly prohibited and punishable by law.

Pearson VUE Testing Policies

Test Center Location

The following policies are observed at each test center.

Candidates who violate any of these policies will not be permitted to finish the examination and will be dismissed from the test center, forfeiting the examination fee.

- **No personal items are allowed in the testing room.** Personal items include but are not limited to: cellular phones, hand-held computers or other electronic devices, pagers, watches, wallets, purses, firearms or other weapons, hats, bags, coats, books, and/or notes, pens or pencils.
- Candidates must store all personal items in a secure area as indicated by the administrator, or return items to their vehicle. All electronic devices must be turned off before storing them in a locker. **The test center is not responsible for lost, stolen, or misplaced personal items.**
- Studying **is not** allowed in the test center. Visitors, children, family or friends **are not** allowed in the test center.
- Dictionaries, books, papers (including scratch paper), and reference materials are not permitted in the examination room (unless permitted by the exam sponsor), and candidates are strongly urged not to bring such materials to the test center. Upon entering and being seated in the testing room, the test administrator will provide the candidate with materials to make notes or calculations and any other items specified by the exam sponsor. **The candidate may not write on these items before the exam begins or remove these items from the testing room.**
- Eating, drinking, chewing gum, smoking, and/or making noise that creates a disturbance for other candidates is prohibited during the exam.
- Break policies are established by the exam sponsor. Most sponsors allow unscheduled breaks. To

request an unscheduled break, the candidate must raise their hand to get the administrator's attention.

The exam clock will not stop while the candidate is taking a break.

- Candidates must leave the testing room for all breaks. However, candidates **are not permitted to leave the floor or building for any reason during this time, unless specified by the administrator and the exam sponsor.** If a candidate is discovered to have left the floor or building they will not be permitted to proceed with the examination and may forfeit the exam fees.
- While taking a break, candidates are permitted to access personal items that are being stored during the exam only if necessary—for example, personal medication that must be taken at a specific time. **However, a candidate must receive permission from the administrator prior to accessing personal items that have been stored.** Candidates are **not** allowed access to other items, including but not limited to, cellular phones, exam notes, and study guides, unless the exam sponsor specifically permits this.
- Any candidate discovered causing a disturbance of any kind or engaging in any kind of misconduct—giving or receiving help; using notes, books, or other aids; taking part in an act of impersonation; or removing examination materials or notes from the examination room—will be summarily dismissed from the examination and will be reported to the state licensing agency. Decisions regarding disciplinary measures are the responsibility of the state licensing agency.

OnVUE Testing

There are a few simple requirements for candidates to take an OnVUE online proctored exam:

- Quiet, private location
- Reliable device with a webcam
- Strong internet connection

For more information, please go to

<https://home.pearsonvue.com/id/insurance/onvue>.

Retake Requirements

Candidates that are unsuccessful in passing their examination do have the option to retake 24 hours after their last attempt. The retake is scheduled in the same way and the candidate will be required to pay another exam fee.

Preparing for the Examination

Helpful Hints

Testing in a physical Pearson VUE testing location

- Double check physical address to ensure you can arrive 30 minutes prior to your exam time.
- Ensure you have the proper identification for exam entrance.

OnVUE testing

- If you are testing online and not in a physical Pearson VUE testing location, you should first review the materials and watch the short video at <https://home.pearsonvue.com/Test-Owner/Deliver/Online-Proctored.aspx> before you begin your online exam.
- Please familiarize yourself with the disciplines expected of a candidate testing online. This would include remaining in screen view of the proctor during the entire session, workspace preparation, cell phones being placed out of reach and general candidate behaviors.
- There are no unscheduled breaks in the exam therefore be prepared to commit your full time and attention during the entire exam to avoid the exam being revoked.

Candidates are advised to review the content outlines and base their studies upon the guidelines and information given in this handbook.

General Information

Candidates may test at any of our US test centers.

Testing Site Location*	Schedule*
Boise, ID**	Please visit www.pearsonvue.com/id/insurance for a complete list of testing centers.
Coeur d'Alene, ID	
Nampa, ID	
Post Falls, ID	
Pocatello, ID**	
Twin Falls, ID	
Idaho Falls, ID	
Lewiston, ID	
Spokane, WA**	

**Locations and schedules are subject to change.*

***Fingerprinting is available at this location.*

Candidates should have the following information available when scheduling an examination:

- Legal name, address, Social Security number, daytime telephone number, and date of birth
- The name of the examination(s)
- The preferred examination date and test center location (a list appears above)
- A failing score report (if retaking the examination)

Pearson VUE Holiday Schedule

No exams on the following holidays or holiday weekends:

- New Year's Day
- Memorial Day
- Labor Day
- Martin Luther King, Jr. Day
- Independence Day
- Thanksgiving
- Christmas Day