

# TEXAS

## *Department of Insurance*

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### *Licensing Information Bulletin*

For examinations on and after February 1, 2011

*Register online at [www.prometric.com/texas](http://www.prometric.com/texas)*

*Published by*



***Providing License Examinations for the State of Texas.***

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# Privacy notice

**NOTICE ABOUT CERTAIN INFORMATION LAW AND PRACTICES:** With few exceptions, you are entitled to be informed about the information that the Texas Department of Insurance (TDI) collects about you. Under sections 552.022 and 552.023 of the *Texas Government Code*, you have a right to review or receive copies of information about yourself, including private information. However, TDI may withhold information for reasons other than to protect your right to privacy. Under section 559.004 of the *Texas Government Code*, you are entitled to request that TDI correct information that TDI has about you that is incorrect. For more information about the procedure and costs for obtaining information from TDI or about the procedure for correcting information kept by TDI, please contact the Agency Counsel Section of TDI's Legal Services at **(512) 475-1757** or visit the Corrections Procedure section of TDI's Web site at [www.tdi.state.tx.us](http://www.tdi.state.tx.us).

## Introduction

### ***A message from TDI***

The Texas Department of Insurance (TDI), with authority from the state legislature, is responsible for the licensing and regulation of persons who wish to sell insurance or adjust property-casualty claims in the state of Texas. Some of these licenses require that applicants pass a TDI examination. TDI has contracted with Prometric Inc., to administer these exams on behalf of TDI, as well as to receive and screen candidate applications related to these examinations.

This bulletin provides you with information about the TDI examination and application process for becoming licensed as one of the following:

- Adjuster - All Lines
- Adjuster - Property and Casualty
- Adjuster - Workers Compensation
- General Lines - Life, Accident and Health Agent
- General Lines - Property and Casualty Agent
- Insurance Service Representative
- Life Agent
- Life and Health Insurance Counselor
- Limited Lines Agent
- Managing General Agent
- Personal Lines Property and Casualty Agent
- Public Insurance Adjuster
- Risk Manager
- Surplus Lines Agent

This bulletin also contains information that is useful **after** you become licensed. We suggest you keep it for future reference.

We wish you well in preparing for your examination and remind you that by law you are required to complete continuing education credits approved by TDI in each two-year license period. A license is a privilege, not a right or a gift. You must commit yourself from the beginning to comply with the insurance laws and regulations set forth in the *Texas Insurance Code* and Title 28 of the Texas Administrative Code. The laws and administrative rules can be changed at any time. You are expected to be aware of changes in laws and administrative rules that affect your occupational practice. **TDI places full responsibility on you, the prospective licensee, to know and comply with the law.**

## ***At a glance***

Follow these main steps if you are a Texas resident interested in obtaining an insurance license covered by this bulletin. If the license you seek is not listed in the above section, please contact TDI at 512.322.3503 for assistance. If you are not a Texas resident, please read the "Requirements based on residency" section on Page 5 before proceeding.



### ***To obtain your insurance license***

- 1** Review this bulletin thoroughly to:
  - Determine any examinations needed and other license requirements.
  - Understand examination registration, expiration and rescheduling provisions.
- 2** Register and pay for your examination and schedule an appointment to take it. The easiest way to register is online at [www.prometric.com/texas](http://www.prometric.com/texas). Phone, fax and mail options are also available. (See Page 9.)
- 3** Prepare for your exam, using this bulletin and other materials. (See Page 12.) The content outlines in this guide are the basis for the examinations. Outlines begin on Page 20.
- 4** Take the scheduled examination, bringing required identification to the test center. (See Page 13.)
- 5** Pass the required licensing examination. (See Page 3.)
- 6** Send the completed license application form and any other required information plus the correct fees to Prometric, or submit the application electronically online at [www.sircon.com\texas](http://www.sircon.com\texas). (See Page 17.)



**Important** The application and license fees may be submitted either before or after taking the exam. However, the application **must** be submitted within 12 months of passing the exam or you must retake the exam. Likewise, if you submit your application before taking your exam, you must pass your exam within one year or you will need to submit another license application and fee.



### ***To get answers not provided in this bulletin***

Direct all questions and requests for information about examinations and the application process to:

**Prometric / Oak Hill Technology**

Phone: 866.267.0455

Fax: 512.899.2927

TDD User: 800.735.2989

Web site: [www.prometric.com/texas](http://www.prometric.com/texas)

Direct any other questions about licensure to:

**Texas Department of Insurance**

Licensing Division MC 107-1A

P.O. Box 149104, Austin, TX 78714-9104

Phone: 512.322.3503

Fax: 512.490.1052

Visit the agent page of TDI's Web site at [www.tdi.state.tx.us](http://www.tdi.state.tx.us)

Email: LICENSE.TITAN.TDI@tdi.state.tx.us



**Note** Issuance of a license depends on review and approval of all license application materials. Passing an exam does not guarantee that you will be issued a license. You take exams and submit license applications at your own risk. If you take an exam unnecessarily or are found unqualified, neither the Prometric exam fee nor the TDI application fee will be refunded.

## Understanding license requirements

The state of Texas issues several types of insurance licenses. For some types of licenses, you need to take an examination in addition to fulfilling other requirements. Other types of licenses do not require an examination.

An individual applying for a Texas insurance license must:

- Be at least 18 years of age.
- Submit the appropriate forms and remit the appropriate fees for the requested insurance license.
- Meet all licensure requirements established by TDI for the particular license desired.

This section describes:

- The types of TDI license exams offered by Prometric.
- License examination exemptions.
- Additional license requirements for certain licenses.
- Licensing based on residency.
- Temporary licenses.
- Subagents.
- Licensing of corporations and partnerships.
- Fingerprint and criminal history requirements.

### Licenses that require TDI exams

The following chart lists the licenses that require a TDI examination, the examination names, the applicable *Texas Insurance Code* legal reference for each license and the examination's series number.

License Name	Exam Name	Legal Reference	Exam Series
General Lines - Life, Accident and Health Agent	General Lines Life, Accident and Health	CH. 4054	14-54
General Lines - Property and Casualty Agent	General Lines Property and Casualty	CH. 4051	14-56
Insurance Adjuster - All Lines	All Lines Adjuster	CH. 4101	14-66
Insurance Adjuster - Property and Casualty	Property and Casualty Adjuster	CH. 4101	14-74*
Insurance Adjuster - Workers Compensation	Workers Compensation Adjuster	CH. 4101	14-65*
Insurance Service Representative	Insurance Service Representative	Sec. 4051.151	14-59
Life and Health Insurance Counselor	Life and Health Insurance Counselor	CH. 4052	14-55
Life Agent	Life Agent	CH. 4054	14-78
Limited Lines Agent	Limited Lines Agent	Secs. 4051.101 and 4054.101	14-75

## UNDERSTANDING LICENSE REQUIREMENTS

Managing General Agent	Managing General Agent	CH. 4053	14-68
Personal Lines Property and Casualty Agent	Personal Lines Property and Casualty Agent	CH. 4051	14-77
Public Insurance Adjuster	Public Insurance Adjuster	CH. 4102	14-76
Risk Manager	Property and Casualty Risk Manager	CH. 4153	14-70
Surplus Lines Agent	Surplus Lines	CH. 981	14-71

*\*Individuals who pass both the Property and Casualty Adjuster and Workers Compensation Adjuster exams are eligible for an Insurance Adjuster - All Lines license.*



**Note** If you are applying for a license that **does not** require a TDI examination, you must apply directly to TDI (not to Prometric) with a TDI application.

### License examination exemptions

The *Texas Insurance Code* allows persons to qualify for some of these licenses without taking an exam if they hold a particular designation. Applicants who are exempt from examination must submit to TDI the TDI license application along with documentation. The TDI application is available at the agent section of [www.tdi.state.tx.us](http://www.tdi.state.tx.us).

The documentation supporting the exemption must include a copy of the diploma or certificate clearly showing the applicant's name and the date the designation was conferred. Certified Insurance Counselors (CICs) must also submit a Letter of Good Standing from the Society of CIC.

License Name	Designation	Code/Rule Reference
General Lines - Life, Accident and Health Agent	Chartered Life Underwriter (CLU)	TIC Ch. 4054
General Lines - Property and Casualty Agent	Chartered Property and Casualty Underwriter (CPCU)	TIC Ch. 4051
Insurance Adjuster	Chartered Property and Casualty Underwriter (CPCU) or Associate in Claims (AIC)	28 TAC §19.602
Life and Health Insurance Counselor	Chartered Life Underwriter (CLU), Chartered Financial Consultant (ChFC), or Certified Financial Planner (CFP)	TIC Ch. 4002
Risk Manager	Chartered Property and Casualty Underwriter (CPCU), Certified Insurance Counselor (CIC), or Associate in Risk Management (ARM)	TIC Ch. 4153

In addition to the designation exemption, applicants may qualify for the Insurance Adjuster - All Lines, Insurance Adjuster - Property and Casualty or Insurance Adjuster - Workers Compensation License by successfully completing a TDI-approved course within 12 months prior to submitting an application. Applicants who qualify for an Adjuster license by completing such a course must submit to TDI the TDI license application (including the application fee) along with the course certificate of completion. The certificate must clearly show the applicant's name, the course name, the course provider and the date the course was completed. A list of TDI-approved courses and the TDI application are available at the agent section of [www.tdi.state.tx.us](http://www.tdi.state.tx.us).

## ***Additional requirements for Surplus Lines Agents and Public Insurance Adjusters***

In addition to the general license requirements necessary of all applicants (listed on Page 2), Surplus Lines Agent and Public Insurance Adjuster applicants must meet the requirements listed below.

**Surplus Lines Agent** applicants must:

- Hold either a General Lines – Property and Casualty Agent license issued under Chapter 4051 of the *Texas Insurance Code* or a Managing General Agent license issued under Chapter 4053 of the *Texas Insurance Code*.
- Have the facilities necessary for accumulating and preserving the records that a Surplus Lines Agent must keep.
- Possess sufficient knowledge and experience in placing insurance with licensed insurers to determine the eligibility of insurance for procurement of an unauthorized insurer.
- Possess sufficient knowledge and experience in the field of insurance to collect and analyze financial and other data to determine the eligibility of an unauthorized insurer as a surplus lines insurer.

**Public Insurance Adjuster** applicants must:

- Prove financial responsibility by filing a \$10,000 bond. The surety bond form is available from TDI and at the agent section of [www.tdi.state.tx.us](http://www.tdi.state.tx.us).
- Submit fingerprints, even if the applicant is a nonresident.



**Note** Public Insurance Adjuster Trainees must pass the Public Insurance Adjuster examination and submit a completed Prometric application to Prometric to obtain a Public Insurance Adjuster license. Public Insurance Adjuster Trainee licenses are not automatically upgraded to Public Insurance Adjuster licenses when the license-holder passes an examination.

## ***Requirements based on residency***

Requirements for licensing vary if you do not currently reside in Texas. This section describes licensing requirements for nonresident and new resident applicants. All other individuals must follow the Texas resident requirements outlined on Page 2.

### **Nonresident licensing requirements**

If you are a nonresident applicant who **holds in good standing** in your resident state the same or substantially similar license authority as the Texas license for which you are applying, you are not required to take a licensing examination. Such applicants must submit the TDI application directly to TDI. The application form is available online at the agent section of [www.tdi.state.tx.us](http://www.tdi.state.tx.us).

If you are a nonresident applicant who **does not hold in good standing** in your resident state the same or substantially similar license authority as the Texas license for which you are applying, you must pass the exam, submit a complete application and submit a criminal history record obtained from a state law enforcement agency of your state of residence. If your resident state will not provide a criminal history record for licensing purposes, you must follow the directions in the “Fingerprint and criminal history requirements” section on Page 7.

## New Texas resident requirements

If you are moving to Texas and wish to qualify for a Texas license without taking an examination, you must:

- Have held the same or a similar insurance license in your previous state within the 90-day period preceding the Texas application.
- Submit the TDI application to TDI with a letter of clearance **or** a Producer Database (PDB) report showing that you have had a license within the 90-day period. The application form is available online at the agent section of [www.tdi.state.tx.us](http://www.tdi.state.tx.us).

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## Temporary licenses

A 90-day temporary license allows you to be licensed before passing an examination and receiving the permanent license. Temporary licenses are available for only General Lines Agent, Life Agent, Limited Lines Agent, Managing General Agent, and Personal Lines Property and Casualty Agent licenses.

To request a temporary license, have your license application form signed by the company, agent or agency sponsoring the temporary license. Then, send your application to Prometric/Oak Hill Technology. Prometric/Oak Hill Technology must receive a complete application and fingerprint receipt before TDI will issue the temporary license. You must complete 40 hours of training within 14 days from the date of submitting your temporary license application.

After passing the appropriate examination, and receiving approval from TDI, you will be issued the permanent license. If unsuccessful in passing the examination, you may register and schedule to take another examination. Another license application is not required within one year of submitting the temporary license application.



**Note** Temporary licenses may not be renewed.

The sponsorship of a subagent must follow the guidelines described below in the Subagents section.

Companies, agents and agencies may appoint a maximum of 500 temporary licensees each calendar year. Of these, a minimum of 70 percent must sit for an examination and at least 50 percent of those testing must pass the examination.

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## Subagents

A subagent is not a separate license type, but it is a particular kind of relationship between two agents or between an agent and an agency. Subagents act for or on behalf of the appointing licensed agent/agency. An agent who only has appointments as a subagent may not appoint a subagent.

A subagent:

- May represent the insurance carriers to which the sponsoring agent is appointed and is not required to be separately appointed by the insurance carriers.
- Must be licensed to write each type of insurance he or she is employed to write, but is not required to hold each license type issued to the sponsoring agent/agency.
- May be individually appointed by insurance carriers as well as being appointed as a subagent.
- May be appointed as a subagent of multiple agents/agencies.

Only General Lines Agents, Personal Lines Property and Casualty Agents and Life Agents may appoint subagents or be appointed as subagents.

- A General Lines - Life, Accident and Health Agent may appoint a General Lines - Life Accident and Health Agent or a Life Agent.

- A Life Agent may appoint a General Lines - Life Accident and Health Agent or a Life Agent.
- A General Lines - Property and Casualty Agent may appoint a General Lines - Property and Casualty Agent or a Personal Lines Property and Casualty Agent.
- A Personal Lines Property and Casualty Agent may appoint a General Lines - Property and Casualty Agent or a Personal Lines Property and Casualty Agent.

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### ***Licensing of corporations and partnerships***

Both corporations and partnerships must submit the appropriate forms and fees, depending upon the authorized line(s), to TDI to become licensed as insurance agencies.

At least one officer of the corporation, or one active partner of the partnership and all other persons performing any acts of an agent on behalf of the corporation or partnership in Texas, must be individually licensed by TDI separately from the corporation or partnership. Contact TDI at 512.322.3503 or visit the agent section of [www.tdi.state.tx.us](http://www.tdi.state.tx.us) for appropriate forms and instructions.

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### ***Fingerprint and criminal history requirements***

All Texas resident applicants and all nonresident public insurance adjuster applicants must submit fingerprints as part of the license application unless the applicant already submitted fingerprints to TDI for an Agent, Life and Health Insurance Counselor, Risk Manager, Adjuster, Public Insurance Adjuster or Reinsurance license and that license is still active. Fingerprints provided for an application will be used to check criminal history records of the Texas Department of Public Safety (DPS) and the Federal Bureau of Investigation (FBI), in accordance with applicable statutes.

**If you are required to provide fingerprints, your application will not be processed until TDI receives your criminal history reports from the DPS and the FBI. TDI strongly encourages all applicants use the electronic fingerprinting process. Electronic fingerprinting is fast and accurate, and in most cases will avoid potential delays in the processing of applications.**

All fingerprints taken for TDI at Prometric test center locations are electronically transmitted to the DPS and the FBI for criminal history background checks. A \$34.25 fingerprint processing fee is required to cover the costs of the DPS and FBI reports. The \$34.25 fee is in addition to the \$9.95 service fee charged for capturing the fingerprints.

### **Electronic fingerprinting process**

The process for electronic fingerprinting is as follows.

- 1** Print and complete the FAST Pass form from TDI's Web site at [www.tdi.state.tx.us/forms/form11.html](http://www.tdi.state.tx.us/forms/form11.html). You will need the information from the FAST Pass form when making your electronic fingerprint appointment.
- 2** Contact L1 Enrollment Services to schedule an appointment to be electronically fingerprinted. L1 has over 90 locations in Texas, including all Prometric test centers. You may schedule online at [www.l1enrollment.com](http://www.l1enrollment.com) or by calling 888.467.2080. When you schedule your electronic fingerprint appointment, you must pay \$44.20 (\$34.25 processing fee plus a \$9.95 fingerprint collection fee). Please note: L1 schedules all electronic fingerprint appointments. You must contact Prometric in order to register and schedule an examination appointment, if required. If your fingerprint appointment is at a Prometric test center, test center staff will make every attempt to complete the fingerprint service during your visit regardless of the actual fingerprint appointment time.

## SCHEDULING YOUR EXAM APPOINTMENT

- 3 Arrive at your electronic fingerprint appointment location with your FAST Pass form. A fingerprint technician will capture your digital fingerprints. You will also be photographed as part of the fingerprint process.
- 4 After your fingerprints and photograph are taken, the technician will give you a receipt verifying that you were fingerprinted. **Do not throw away the receipt!** You need to attach a copy of this receipt to your license application when you submit it to Prometric. You will not get a printed fingerprint card.

### Exception to electronic fingerprinting

When electronic fingerprinting is not available, use the following process.

- 1 Print and complete the FAST Fingerprint Card Scan Authorization Form from TDI's Web site, [www.tdi.state.tx.us/forms/form11.html](http://www.tdi.state.tx.us/forms/form11.html). ALL information requested on the FAST Fingerprint Card Scan Authorization Form MUST be provided. That includes sex, race, date and place of birth, home address, etc. If the required information is not provided, the fingerprint card cannot be processed.
- 2 Get fingerprinted by a criminal law enforcement agency on an original APPLICANT fingerprint card that includes Texas Department of Insurance ORI TX920540Z. ALL requested information must be provided on the fingerprint card. You and the official taking the fingerprints must sign the card. Blank cards may be obtained from TDI by calling 512.322.3503 or emailing a request to LICENSE.TITAN.TDI@tdi.state.tx.us. All fingerprints MUST be captured by a law enforcement agency.
- 3 Make check for \$44.20 payable to "L1 Enrollment Services."
- 4 Mail the completed Fingerprint Card Scan Authorization Form, original fingerprint card and check to: L1 Enrollment Services, 1650 Wabash Avenue, Suite D, Springfield, IL 62704.
- 5 **Wait for a FAST receipt** from L1 Enrollment Services. The FAST receipt must be attached to the completed Application at the time it is mailed to Oak Hill Technology.

## *Scheduling your exam appointment*

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TDI has contracted with Prometric to conduct its examination program. TDI and Prometric work together closely to ensure that examinations meet local requirements and professional examination development standards.

Follow the instructions here to register and schedule an appointment to take your examination.

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### ***Registering and scheduling exams and fingerprints***

Before you can test, you must contact Prometric to:

- 1 Register by providing your Social Security number and contact information (first-time testers).
- 2 Pay the examination fee.
- 3 Schedule an appointment for your examination. If you need to provide fingerprints with your application, see "Fingerprint and criminal history requirements" on page 7. Examinations and fingerprints have separate appointments.

## REGISTERING AND SCHEDULING EXAMS AND FINGERPRINTS

When you complete the examination appointment process, you will receive a confirmation number. Please keep your confirmation number—you will need it to schedule, reschedule, cancel and confirm your examination appointment.

**Confidentiality.** Under the direction of TDI, Prometric requires that, for identification purposes, you provide your Social Security number when registering. Be assured that Prometric treats your Social Security number as **confidential**. It is used only as an identification number in maintaining your record and reporting your score to TDI.

**Accommodations.** If you require ADA accommodation or ESL additional time, see “Special test considerations” on Page 11 before registering.

**Holidays.** Testing generally does not occur on the following holidays:

- New Year’s Day
- Martin Luther King Jr. Day
- Presidents’ Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Christmas Day

Additional state holidays may be observed in the state where you schedule your examination appointment.

### Test centers

You may take your examination at any Prometric test center in the United States. A complete list of test center locations may be found by going to [www.prometric.com/texas/insurance](http://www.prometric.com/texas/insurance) and clicking on the “Do More” button. Alternatively, you may call 800.853.5448.

Test center locations are subject to change. Be sure to verify the address of and directions to your destination before you leave for your exam.



### On the Internet—register and schedule your exam at one time

Register and schedule your examination appointment online at any time using our Internet Registration Service. Just follow these steps.

#### To register and schedule online

- 1 Access [www.prometric.com/texas/insurance](http://www.prometric.com/texas/insurance).
- 2 Click in the **Schedule your test** box and follow the prompts.



### By phone—a one-step exam scheduling process

You may register and schedule your examination by calling 866.267.0455 between 8 a.m. and 5 p.m. (Central time), Monday through Friday. Please have your examination registration form and your Visa or MasterCard information available. At the end of the call, you will be given a number confirming your appointment. Record and keep this confirmation number for your records.

### By fax or mail— register and schedule the exam in two steps

You can register by fax or mail in two steps: (1) register and pay your examination fee; and (2) schedule your examination appointment by phone.

## SCHEDULING YOUR EXAM APPOINTMENT

You may fax your completed examination registration form (Page 29) to Prometric at 512.899.2927. You must include a Visa or MasterCard number and the cardholder's signature on the fax. Faxed registrations are processed within two business days of receipt.

You may mail your completed examination registration form and the appropriate fees to Prometric. Please allow four to eight days for delivery of mailed registrations and then 48 hours for processing. When registering by mail, you may pay the examination fee by including a Visa or MasterCard number and the cardholder's signature, company check, cashier's check or money order. **Personal checks and cash are not accepted.**

Once your registration has been processed, you can schedule an appointment online at [www.prometric.com/texas](http://www.prometric.com/texas) or by calling 866.267.0455. Please record and retain the number confirming your appointment.

### Registration and fingerprinting fees, expiration, and refund policy

Examination fees are listed on the registration form on Page 29 of this bulletin. Fees for all exams may be included in one payment. MasterCard, Visa, money order, company check and cashier's check are accepted forms of payment. **Personal checks and cash are not accepted.** Examination registration fees **are not refundable or transferable.**



**Note** If you register for an exam by fax or mail, you must call or go online to schedule an exam appointment within 90 days. After 90 calendar days, your registration will expire without further notice. We recommend that you do not register for your exam until you are prepared to take your exam. If you allow your examination registration to expire or do not pass your exam, you must re-register and pay another examination registration fee.

### Rescheduling your exam appointment

You may reschedule your examination appointment up to **three full business days** before the day of your originally scheduled appointment. If you do not allow at least three full business days to reschedule your appointment, you are required to pay a new, full examination fee prior to choosing another appointment.

Refer to the following table to determine the **last day** you may reschedule without paying another examination fee.

**Last day to reschedule with no fee**

If your exam is on:	Call by 5 p.m. (Central time) the previous:
Monday	Tuesday
Tuesday	Wednesday
Wednesday	Thursday
Thursday	Friday
Friday	Monday

Note that this schedule **does not** include holidays. Since holidays are not business days, they are not included in the three business days (call earlier).

If you need to make a new appointment, you may call Prometric at 866.267.0455 and pay the new exam fee by Visa or MasterCard and. You may also pay the new fee by mailing a cashier's check, company check, money order or Visa or MasterCard information to Prometric.

### 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 examination fee. You will be required to submit a new examination fee prior to scheduling a new appointment.

If you are unable to attend your scheduled examination due to illness or emergency, call Prometric. Under certain circumstances, the forfeiture of fees may be waived. Prometric reserves the right to request documentation to support any illness or emergency claim.

### Emergency closings

Severe weather or an emergency could require canceling scheduled exams. If this occurs, Prometric will attempt to contact you by phone or e-mail; however, you may check for test site closures by calling Prometric at 866.267.0455. If the site is closed, your examination will be rescheduled without a rescheduling fee.

If a test center is open for testing and you choose not to appear for your appointment, your fee will be forfeited. You must then reschedule your examination and pay another full examination fee.

## Special test considerations

**ADA accommodation.** If you require testing accommodations under the Americans with Disabilities Act (ADA), please call Prometric at 888.226.9406 to obtain an accommodation request form. Reasonable testing accommodations are provided to allow candidates with documented disabilities recognized under the ADA an opportunity to demonstrate their skills and knowledge.

Candidates should submit professional documentation of the disability with their form to help us determine the necessary testing arrangements. Thirty days' advance notice is required for all testing arrangements. There is no additional charge for these accommodations.

**English as a Second Language (ESL).** If English is not your primary language, you may qualify for additional time for your examination by requesting an ESL Authorization from Prometric. Please include:

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



**Note** If documentation is approved, Prometric will extend the time limit on your examination to time and a half. You will be notified by mail of this approval.

**You should not schedule your examination until you have received the approval letter.**

**Spanish exams.** Spanish versions of the examinations are available. Applicants who would like to take an examination in Spanish should indicate this when they register for the examination.

## Preparing for your exam

Being well prepared can help you pass your exam and possibly save you money and time spent retaking it. This section offers:

- An overview of the exam content outlines in this bulletin.
- Information about study materials.
- An explanation of how to take a practice exam.

### **Content outlines overview**

The license examination for each license type consists of questions that test knowledge of topical areas listed in that exam's content outline. An overview of each examination content outline appears in this bulletin, beginning on page 20. You may view a complete outline specific to your examination online at [www.prometric.com/texas](http://www.prometric.com/texas).

Item-development staff at Prometric and insurance professionals research the content and write questions. The questions are then submitted to industry professionals in Texas for review and approval. These industry professionals first identify the important areas of knowledge and then confirm that the examination questions assess them. This process ensures that the examinations reflect content that you, as an entry-level agent, will need to know to properly perform your duties for the insurance-buying public.

### **Study materials**

TDI does not specify an official study manual, nor are you required to take a prelicensing study course. You are free to use materials of your own choosing to prepare for the license exam. **Neither TDI nor Prometric lists or recommends study materials.**

Read the content outline as a basis of study and to familiarize yourself with insurance terms and policy components. Make sure you can explain the major points associated with each outline topic. **Make sure your study materials cover the topics in the outlines.**



**Hint** Do not schedule your exam until you are familiar with all subject areas in the applicable content outline.

**Texas statutes.** In addition to the many commercial study courses available, TDI suggests that you review the *Texas Insurance Code* as well as relevant sections of Title 28 of the Texas Administrative Code. You can find links to these codes online at [www.tdi.state.tx.us](http://www.tdi.state.tx.us).

### **Practice exams**

Practice exams are available at [www.prometric.com/texas/insurance](http://www.prometric.com/texas/insurance). 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. If you like, you may print out the final practice exam results to help you with further test preparation.

Practice exams are available for Life, Health, and Property/Casualty lines. The fee for each practice exam is \$25 and is payable online at the time you purchase the practice exam.

## Taking your exam

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

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

### The testing process

Your examination will be given by computer at a Prometric test center. You do not need any computer experience or typing skill to take your exam. Before you start the exam, you will receive a personalized introduction to the testing system. You may also take an introductory lesson on the computer.

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

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

- Be government-issued (e.g., driver's license, state-issued identification card or military identification card).
- Contain **both** a current photo and your signature.
- Have a name that exactly matches the name used to register for the examination (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 forfeit your fees.

If you cannot provide the identification listed above, contact Prometric **before** scheduling your appointment to arrange an alternative way to meet this requirement.

### Test center regulations

To ensure that all candidates are tested under equally favorable conditions, the following regulations and procedures will be observed at each test center.

- 1 You will be continuously monitored by video, physical walk-throughs and the observation window during your test.
- 2 You must present valid (unexpired) and acceptable ID(s) in order to take your test. (See "Identification required" in the above section).
- 3 You are required to sign out on the test center roster each time you leave the test room. You must also sign back in and show your ID to the Test Center Administrator (TCA) in order to be re-admitted to the test room.
- 4 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.
- 5 You **must not** talk to other candidates or refer to their screens, testing materials, or written notes in the test room.
- 6 You **may not** use written notes, published materials, or other testing aids, during your test.

## TAKING YOUR EXAM

- 7** You are **allowed** to bring soft ear plugs or center-supplied tissues in the test room.
- 8** Any clothing or jewelry items allowed to be worn in the test room must remain on your person at all times. Removed clothing or jewelry items must be stored in your locker.
- 9** You **must not** bring any personal/unauthorized items into the testing room. Such items include but are not limited to: outerwear, hats, food, drinks, purses, briefcases, notebooks, pagers, watches, cellular telephones, recording devices, and photographic equipment. Weapons are not allowed at any Prometric Test center. You will be asked to empty and turn your pockets inside out prior to every entry into the test room to confirm that you have no prohibited items.
- 10** You **must** return all materials issued to you by the TCA at the end of your test.
- 11** You are not allowed to use any electronic devices or phones during breaks.
- 12** Your test may have either scheduled or unscheduled breaks, which are determined by your test sponsor. The TCA can inform you what is specifically permitted during these breaks.
- 13** Repeated or lengthy departures from the test room for unscheduled breaks will be reported by the TCA.
- 14** If you need access to an item stored in the test center during a break such as food or medicine, you must inform the TCA **before** you retrieve the item. You are not allowed to access any prohibited item (as defined by the client practice applicable for the test you are taking).
- 15** You must conduct yourself in a civil manner at all times when on the premises of the test center. Exhibiting abusive behavior towards the TCA, or any other staff member of the test center, may result in criminal prosecution.
- 16** To protect the privacy of all testers, the TCA can neither confirm nor deny if any particular individual is present or scheduled at the test center.
- 17** Persons not scheduled to take a test are not permitted to wait in the test center.

**Calculators.** You are allowed to use a calculator or slide rule while taking an exam. Only silent, handheld, solar or battery-operated, nonprogrammable calculators (without paper tape-printing capabilities or alphabetic keypads) may be used. Calculators will be available at the test center.

Failure to follow any of these security procedures may result in the disqualification of your examination. Prometric reserves the right to audio and videotape any examination session.

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

**If questions arise.** 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 questions in your licensing examination are multiple choice. Each provides four options from which you choose your answer.

**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 who 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.** Your 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 your final examination score.

**Your exam results**

At the end of your examination, your score will be shown on the screen and you will receive a printed score report. The report indicates your overall score and grade, including the numerical percentage of questions answered correctly and whether you passed or failed.

The report also displays your percentage correct in each major section of the exam, as defined by the examination content outline. These section scores are shown to guide you, your employer and your trainer about areas requiring additional preparation for retesting if you do not pass the examination. Even after you pass, you may want to focus on these areas as you begin to provide insurance products and services to the public.

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

TAKING YOUR EXAM

Sample score report

Score Report for Sample, Sarah A.

**Texas Life, Accident and Health Insurance Examination**

	Number of Questions	Number Correct	Percent Correct
Life Total Test Score	100	80	80%
Insurance Regulation	10	8	80%
General Insurance	10	9	90%
Life Insurance Basics	22	17	77%
Life Insurance Policies	16	15	94%
Life Insurance Policy Provisions, Options and Riders	19	14	74%
Annuities	10	9	90%
Tax Considerations	9	5	56%
Qualified Plans	4	3	75%

Score: 80%  
Grade: Pass

(A total score of 70 percent is required to pass)



**Important** If you do not pass the examination, you must re-register and schedule another examination appointment, as well as pay another examination registration fee. There is no limit to the number of times an applicant may take an examination.

***Appeals process***

Our goal is to provide a quality examination and a pleasant testing experience for every candidate. If you are dissatisfied with either and believe we can correct the problem, we would like to hear from you. We provide an opportunity for general comments at the end of your exam. Your comments will be reviewed by our personnel, but you will not receive a direct response.

If you are requesting a response about examination content, registration, scheduling or test administration (testing site procedures, equipment, personnel, etc.), please submit an appeal in writing.

Your appeal letter must provide your name and Social Security number, the examination title, the date you tested and the details of your concern, including all relevant facts. Be sure to include your signature and return address. Mail your appeal letter to:

**Prometric**  
**ATTN: Appeals Committee**  
1260 Energy Lane  
St. Paul, MN 55108

The Appeals Committee will review your concern and send you a written response within 10 business days of receipt. **Faxed appeals will not be accepted** because an original signature is required.

## Obtaining and keeping your license

This section offers information about:

- Applying for your license.
- Renewing your license.
- Continuing education.
- How to obtain additional company or subagent appointments.
- Requirements for notifying TDI of address changes.

### Applying for your license

You must complete a separate application for each license type you wish to obtain.

**License fees cannot be transferred from one license applicant to another license applicant or from one license type to another license type.**

**Resident applicants** applying for a license that requires an examination must:

- Submit to **Prometric/Oak Hill Technology** a completed Texas Insurance License Application form (see Page 31); license application fees; **and** a copy of the fingerprint receipt from L1 or Prometric evidencing that the applicant's fingerprints were submitted to the Texas Department of Public Safety (see "Fingerprint and criminal history requirements" on Page 7 for more information); **OR**
- Submit the application electronically online at [www.sircon.com/texas](http://www.sircon.com/texas).

**Note** Sending an application for a license that requires a Prometric examination to TDI can increase the application's processing time.

Prometric will return incomplete license applications or applications received without the required fee to the applicant.

The application and license fees may be submitted either before or after taking the examination. Your license application is valid for one year from the date the complete application is submitted to Prometric. Applicants who do not submit a license application within 12 months of passing the examination must retake the examination. If you have a sponsor listed on your application and you apply before testing, a notice of the examination results will be sent to your sponsor.

**Note** Applicants who have passed the examination, submitted a completed application, and been approved by TDI will be issued a license. TDI will mail the license to the mailing address listed on the application.

**Nonresident applicants** who have not held a similar license in their home state within the past 90 days must submit to Prometric/Oak Hill Technology:

- A copy of the fingerprint receipt from L1 or Prometric evidencing that the applicant's fingerprints were submitted to the Texas Department of Public Safety. (see "Fingerprint and criminal history requirements" on Page 7 for more information).
- A complete Texas Insurance License Application form (see Page 31) and license application fees.
- An original criminal history record obtained from the state law enforcement agency of the applicant's state of residence.

**Nonresident applicants** who have held a similar license in their home state within the past 90 days must submit a completed TDI application directly to TDI with a letter of clearance, a letter of certification or a Producer Database (PDB) report showing that he or she has or had a similar license in their home state within the previous 90 days. The application form is available online at the agent section of [www.tdi.state.tx.us](http://www.tdi.state.tx.us).

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## ***Renewing your license***

All permanent licenses are issued for two years and expire on the license's anniversary date biennially. Temporary licenses are issued for 90 days and cannot be renewed. An Adjuster Trainee license is issued for 12 months and cannot be renewed. A Public Insurance Adjuster Trainee license is issued for 180 days and can be renewed only once. You can check a license's expiration date from the agent section of [www.tdi.state.tx.us](http://www.tdi.state.tx.us).

### **Renewal notices**

TDI will send a License Renewal Notice (invoice) that contains the expiration date and renewal fee for each permanent license type you have. If you added a qualification or qualifications during the license period, the new qualification's renewal fee will be prorated. TDI mails the renewal notice approximately 90 days before the license's expiration date **to the mailing address in TDI's records**.

Licensees may renew a license two ways:

- 1 Online with a credit card at [www.texasonline.state.tx.us](http://www.texasonline.state.tx.us) or [www.sircon.com/texas](http://www.sircon.com/texas); or
- 2 By sending payment and the bottom section of the renewal notice to the address on the renewal notice.

### **Late renewals**

The renewal amount must be paid before the license expiration date to avoid a late fee. If your license has been expired for:

- **Less than 90 days**, you may renew the license as above, with an additional late fee that is equal to one-half of the **renewal** fee.
- **More than 90 days but less than one year**, you may not renew the license, but may obtain a new license without taking the applicable examination by submitting to TDI a new license application, the license fee *and* an additional fee equal to one-half of the license fee.
- **One year or more**, you may not renew the license. You must obtain a new license by submitting to re-examination, if examination is required for the original issuance of the license, and complying with the requirements and procedures for obtaining an original license.



**Note** If you fail to renew a license because you did not update your TDI mailing address, you will not be excused from the penalties described above. Licensees are required to notify TDI promptly of any mailing address changes. (See "Address changes" on Page 19.)

## Continuing education

Licensees with General Lines - Property and Casualty, General Lines - Life, Accident and Health, Life and Health Counselor, Personal Lines Property and Casualty, Life, Insurance Service Representative, and Adjuster licenses must earn at least 30 hours of continuing education (CE) credit in each two-year renewal cycle; the CE must include two hours of ethics or consumer protection courses.

Texas residents who hold Limited Lines, Life Insurance Not to Exceed \$25,000 and County Mutual licenses must earn 10 CE hours in each two-year renewal cycle, including two hours of ethics or consumer protection courses. All licensees must complete at least half of their CE requirement in classroom or classroom-equivalent courses.

Only CE courses certified or approved by TDI can be counted toward meeting the required number of CE hours. See [www.sircon.com/ComplianceExpress/NonSscrbEducation/index.jsp?nonSscrb=Y&sscrbid=9999](http://www.sircon.com/ComplianceExpress/NonSscrbEducation/index.jsp?nonSscrb=Y&sscrbid=9999) for a list of current certified courses.

It is the licensee's responsibility to maintain CE completion certificates given by the CE provider for at least four years after taking a CE course. There is no CE "grace period." Once the license expiration date has passed, a violation exists if the required CE hours were not completed. CE cannot be made up or "rolled over" after the expiration date and there will be a \$50 fine for each hour of CE not completed.

**Exemptions.** Exemptions and extensions from CE requirements are possible under very limited circumstances. Details are described in the Texas Administrative Code Sec. 19.1004 and online at [www.tdi.state.tx.us/licensing/agent/agrule.html#1004](http://www.tdi.state.tx.us/licensing/agent/agrule.html#1004).

## Obtaining additional company or subagent appointments

If an agent wishes to represent additional insurers/HMOs (companies), each company must file a notice of appointment with TDI no later than the 30th day after the agent begins representing the company. The appointment may be filed on a TDI 501 form, available from TDI, or electronically through a third-party vendor. The agent may sell only insurance lines for which he/she holds a license.

A General Lines agent being appointed as a subagent must hold a similar General Lines license as held by the appointing General Lines agent/agency (see "Subagents" on Page 6 for more information). The General Lines agent must submit a Notice of Appointment on a TDI 501 form to appoint a subagent.



**Important** A \$10 fee is required for each additional company or subagent appointment. A temporary licensee may not obtain additional appointments.

## Address changes

Licensees must notify TDI **within 30 days** of any change in the licensee's mailing address. (See *Texas Insurance Code* §4001.252.) Failing to notify TDI of a mailing address change may result in disciplinary action.

The address change request must include both the current and the new mailing and business address. The business address must be a street address; box numbers are not allowed for business addresses. The address change form can be found in the agent section of [www.tdi.state.tx.us](http://www.tdi.state.tx.us). Fax your address change request to TDI at 512.490.1029.

# Exam content outlines

The following outlines give an overview of the content of each of the Texas 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 exam and 15 will be drawn on a 150-question exam.

An outline that includes more descriptive subsections for your exam is available online at [www.prometric.com/texas](http://www.prometric.com/texas).

**Series 14-54  
Exam for General Lines Life,  
Accident and Health Agent**

**150 questions – 2.5-hour time  
limit**

**1.0 Insurance Regulation 6%**

- 1.1 Licensing requirements
- 1.2 State regulation
- 1.3 Federal regulation

**2.0 General Insurance 5%**

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Agents and general rules of agency
- 2.4 Contracts

**3.0 Life Insurance Basics 8%**

- 3.1 Insurable interest (Art. 3.49-3; Ins. 1103.053)
- 3.2 Personal uses of life insurance
- 3.3 Determining amount of personal life insurance
- 3.4 Business uses of life insurance
- 3.5 Classes of life insurance policies
- 3.6 Premiums
- 3.7 Agent responsibilities
- 3.8 Individual underwriting by the insurer

**4.0 Life Insurance Policies 8%**

- 4.1 Term life insurance
- 4.2 Whole life insurance
- 4.3 Flexible premium policies
- 4.4 Group life insurance
- 4.5 Credit life insurance (individual versus group)
- 4.6 Nature of variable life insurance

**5.0 Life Insurance Policy Provisions, Options and Riders 9%**

- 5.1 Required provisions (Ins. 1101.002)
- 5.2 Other provisions
- 5.3 Beneficiaries
- 5.4 Settlement options
- 5.5 Nonforfeiture options
- 5.6 Policy loan and withdrawal options
- 5.7 Dividend options
- 5.8 Disability riders

- 5.9 Accelerated (living) benefit provision/rider (Ins. 1111.052, 1551.254; TAC 3.1708, 3.4301-.4317)
- 5.10 Riders covering additional insureds
- 5.11 Riders affecting the death benefit amount

**6.0 Annuities 8%**

- 6.1 Annuity principles and concepts
- 6.2 Immediate versus deferred annuities
- 6.3 Annuity (benefit) payment options
- 6.4 Annuity products
- 6.5 Uses of annuities

**7.0 Federal Tax Considerations for Life Insurance and Annuities 6%**

- 7.1 Taxation of personal life insurance
- 7.2 Modified endowment contracts (MECs)
- 7.3 Taxation of non-qualified annuities
- 7.4 Taxation of individual retirement annuities (IRAs)
- 7.5 Rollovers and transfers (IRAs and qualified plans)
- 7.6 Section 1035 exchanges

**8.0 Qualified Plans 5%**

- 8.1 General requirements
- 8.2 Federal tax considerations
- 8.3 Plan types, characteristics and purchasers

**9.0 Health Insurance Basics 6%**

- 9.1 Definitions of perils
- 9.2 Principal types of losses and benefits
- 9.3 Classes of health insurance policies
- 9.4 Limited policies
- 9.5 Common exclusions from coverage (TAC 3.3018, 3.3054)
- 9.6 Agent responsibilities in individual health insurance
- 9.7 Individual underwriting by the insurer
- 9.8 Considerations in replacing health insurance (TAC 3.3061)

**10.0 Individual Health Insurance Policy General Provisions 5%**

- 10.1 Required standard provisions
- 10.2 Other provisions
- 10.3 Other general provisions
- 10.4 Prohibited policy provisions (TAC 3.3040)

**11.0 Disability Income and Related Insurance 3%**

- 11.1 Qualifying for disability benefits (TAC 3.3012)
- 11.2 Individual disability income insurance
- 11.3 Unique aspects of individual disability underwriting
- 11.4 Group disability income insurance
- 11.5 Business disability insurance
- 11.6 Social Security disability

**12.0 Medical Plans 8%**

- 12.1 Medical plan concepts
- 12.2 Types of providers and plans
- 12.3 Cost containment in health care delivery
- 12.4 Texas requirements (Individual)
- 12.5 Texas requirements (Group)
- 12.6 HIPAA (Health Insurance Portability and Accountability Act) requirements
- 12.7 Special savings plans (definition, eligibility, and contribution limits)
- 12.8 Texas Health Insurance Risk Pool (Ins. Ch 1506)

**13.0 Health Maintenance Organizations (HMOs) 2%**

- 13.1 HMOs and cost control
- 13.2 HMO and other medical plans compared
- 13.3 HMO services and general provisions
- 13.4 HMO certification and regulation

**14.0 Group Health Insurance 8%**

- 14.1 Characteristics of group insurance
- 14.2 Types of eligible groups
- 14.3 Marketing considerations

- 14.4 Employer group health insurance
- 14.5 Small employer medical plans (TAC 26.1, 26.3-.26)

**15.0 Dental Insurance 2%**

- 15.1 Types of dental treatment
- 15.2 Indemnity plans
- 15.3 Employer group dental expense

**16.0 Insurance for Senior Citizens and Special Needs Individuals 8%**

- 16.1 Medicare
- 16.2 Medicare supplements (TAC 3.3301-.3310, .3312-.3313, .3315-.3325)
- 16.3 Other options for individuals with Medicare
- 16.4 Long-term care (LTC) insurance (Ins. 1651.003; TAC 3.3801-.3807, .3810, .3812, .3815, .3818-.3850)

**17.0 Federal Tax Considerations for Health Insurance 3%**

- 17.1 Personally-owned health insurance
- 17.2 Employer group health insurance
- 17.3 Medical expense coverage for sole proprietors and partners
- 17.4 Business disability insurance
- 17.5 Special Savings Plans

**Series 14-55  
Exam for Life and Health  
Insurance Counselor**

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**150 questions – 2.5-hour time  
limit**

**1.0 Insurance Regulation 5%**

- 1.1 Licensing requirements
- 1.2 State regulation
- 1.3 Federal regulation

**2.0 General Insurance 5%**

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Agents and general rules of agency
- 2.4 Contracts

**3.0 Life Insurance Basics 5%**

- 3.1 Insurable interest (Art. 3.49-3; Ins. 1103.053)
- 3.2 Personal uses of life insurance
- 3.3 Determining amount of personal life insurance
- 3.4 Business uses of life insurance
- 3.5 Classes of life insurance policies
- 3.6 Premiums
- 3.7 Agent responsibilities
- 3.8 Individual underwriting by the insurer

**4.0 Life Insurance Policies 7%**

- 4.1 Term life insurance
- 4.2 Whole life insurance
- 4.3 Flexible premium policies
- 4.4 Group life insurance
- 4.5 Credit life insurance (individual versus group)
- 4.6 Nature of variable life insurance

**5.0 Life Insurance Policy Provisions, Options and Riders 8%**

- 5.1 Required provisions (Ins. 1101.002)
- 5.2 Other provisions
- 5.3 Beneficiaries
- 5.4 Settlement options
- 5.5 Nonforfeiture options
- 5.6 Policy loan and withdrawal options
- 5.7 Dividend options
- 5.8 Disability riders
- 5.9 Accelerated (living) benefit provision/rider (Ins. 1111.052, 1551.254; TAC 3.1708, 3.4301-.4317)
- 5.10 Riders covering additional insureds
- 5.11 Riders affecting the death benefit amount

**6.0 Annuities 8%**

- 6.1 Annuity principles and concepts
- 6.2 Immediate versus deferred annuities
- 6.3 Annuity (benefit) payment options
- 6.4 Annuity products
- 6.5 Uses of annuities

**7.0 Federal Tax Considerations for Life Insurance and Annuities 5%**

- 7.1 Taxation of personal life insurance
- 7.2 Modified endowment contracts (MECs)
- 7.3 Taxation of non-qualified annuities
- 7.4 Taxation of individual retirement annuities (IRAs)
- 7.5 Rollovers and transfers (IRAs and qualified plans)
- 7.6 Section 1035 exchanges

**8.0 Qualified Plans 4%**

- 8.1 General requirements
- 8.2 Federal tax considerations
- 8.3 Plan types, characteristics and purchasers
- 8.4 Special rules for life insurance

**9.0 Health Insurance Basics 3%**

- 9.1 Definitions of perils
- 9.2 Principal types of losses and benefits

- 9.3 Classes of health insurance policies
- 9.4 Limited policies
- 9.5 Common exclusions from coverage (TAC 3.3018, 3.3054)
- 9.6 Agent responsibilities in individual health insurance
- 9.7 Individual underwriting by the insurer
- 9.8 Considerations in replacing health insurance (TAC 3.3061)

**10.0 Individual Health Insurance Policy General Provisions 4%**

- 10.1 Required standard provisions
- 10.2 Other provisions
- 10.3 Other general provisions
- 10.4 Prohibited policy provisions (TAC 3.3040)

**11.0 Disability Income and Related Insurance 3%**

- 11.1 Qualifying for disability benefits (TAC 3.3012)
- 11.2 Individual disability income insurance
- 11.3 Unique aspects of individual disability underwriting
- 11.4 Group disability income insurance
- 11.5 Business disability insurance
- 11.6 Social Security disability

**12.0 Medical Plans 9%**

- 12.1 Medical plan concepts
- 12.2 Types of providers and plans
- 12.3 Cost containment in health care delivery
- 12.4 Texas requirements (Individual)
- 12.5 Texas requirements (Group)
- 12.6 HIPAA (Health Insurance Portability and Accountability Act) requirements
- 12.7 Special savings plans (definition, eligibility, and contribution limits)
- 12.8 Texas Health Insurance Risk Pool (Ins. Ch 1506)

**13.0 Health Maintenance Organizations (HMOs) 3%**

- 13.1 HMOs and cost control
- 13.2 HMO and other medical plans compared
- 13.3 HMO services and general provisions
- 13.4 HMO certification and regulation

**14.0 Group Health Insurance 9%**

- 14.1 Characteristics of group insurance
- 14.2 Types of eligible groups
- 14.3 Marketing considerations

## EXAM CONTENT OUTLINES

- 14.4 Employer group health insurance
- 14.5 Small employer medical plans (TAC 26.1, 26.3-.26)

### 15.0 Dental Insurance 2%

- 15.1 Types of dental treatment
- 15.2 Indemnity plans
- 15.3 Employer group dental expense

### 16.0 Insurance for Senior Citizens and Special Needs Individuals 8%

- 16.1 Medicare
- 16.2 Medicare supplements (TAC 3.3301-.3310, .3312-.3313, .3315-.3325)
- 16.3 Other options for individuals with Medicare
- 16.4 Long-term care (LTC) insurance (Ins. 1651.003; TAC 3.3801-.3807, .3810, .3812, .3815, .3818-.3850)

### 17.0 Federal Tax Considerations for Health Insurance 3%

- 17.1 Personally-owned health insurance
- 17.2 Employer group health insurance
- 17.3 Medical expense coverage for sole proprietors and partners
- 17.4 Business disability insurance
- 17.5 Special savings plans

### 18.0 Additional Considerations for Life and Health Insurance Counselors 10%

- 18.1 Duties of financial services professionals
- 18.2 Economic considerations in personal finance
- 18.3 Common financial needs and objectives of clients
- 18.4 Insurance purchase decisions
- 18.5 Income tax planning
- 18.6 Retirement considerations
- 18.7 Estate planning
- 18.8 Arranging life insurance
- 18.9 Texas community property rights in life insurance

### Series 14-56 Exam for General Lines Property and Casualty Agent

150 questions – 2.5-hour time limit

### 1.0 Insurance Regulation 9%

- 1.1 Licensing requirements
- 1.2 State regulation
- 1.3 Federal regulation

### 2.0 General Insurance 9%

- 2.1 Concepts

- 2.2 Insurers
- 2.3 Agents and general rules of agency
- 2.4 Contracts

### 3.0 Property and Casualty Insurance Basics 10%

- 3.1 Principles and concepts
- 3.2 Policy structure
- 3.3 Common policy provisions
- 3.4 Texas laws, regulations and required provisions

### 4.0 Dwelling ('02) Policy (ISO Forms) 6%

- 4.1 Characteristics and purpose
- 4.2 Coverage forms — Perils insured against
- 4.3 Property coverages
- 4.4 General exclusions
- 4.5 Conditions
- 4.6 Selected endorsements
- 4.7 Personal liability supplement

### 5.0 Homeowners ('00) Policy (ISO Forms) 13%

- 5.1 Coverage forms
- 5.2 Definitions
- 5.3 Section I — Property coverages
- 5.4 Section II — Liability coverages
- 5.5 Perils insured against
- 5.6 Exclusions
- 5.7 Conditions
- 5.8 Selected endorsements

### 6.0 Farm Property ('03) and Liability Coverages ('06) (ISO Forms) 6%

- 6.1 Farm coverage form
- 6.2 Definitions
- 6.3 Causes of loss (basic, broad, and special)
- 6.4 Conditions
- 6.5 Exclusions
- 6.6 Limits
- 6.7 Additional coverages
- 6.8 Selected forms and endorsements

### 7.0 Auto Insurance 15%

- 7.1 Laws
- 7.2 Personal ('05) auto policy (ISO Forms)
- 7.3 Commercial auto ('06) (ISO Forms)

### 8.0 Commercial Package Policy (CPP) (ISO Forms) 14%

- 8.1 Components of a commercial policy
- 8.2 Commercial general liability ('07) (ISO Forms)
- 8.3 Commercial property ('07) (ISO Forms)
- 8.4 Commercial crime ('06) (ISO Forms)

- 8.5 Commercial inland marine
- 8.6 Equipment breakdown ('08) (ISO Forms)

### 9.0 Businessowners ('10) Policy (ISO Forms) 6%

- 9.1 Characteristics, purpose and eligibility
- 9.2 Businessowners Section I — Property
- 9.3 Businessowners Section II — Liability
- 9.4 Businessowners Section III — Common Policy Conditions
- 9.5 Selected endorsements

### 10.0 Workers Compensation Insurance 8%

- 10.1 Workers compensation laws
- 10.2 Workers compensation and employers liability insurance policy
- 10.3 Premium computation
- 10.4 Other sources of coverage

### 11.0 Other Coverages and Options 4%

- 11.1 Umbrella/excess liability policies
- 11.2 Specialty liability insurance
- 11.3 Surplus lines (Ins. 981.001-.004, .057; TAC 15.2-.6)
- 11.4 Surety bonds
- 11.5 Aviation insurance
- 11.6 Ocean marine insurance
- 11.7 National Flood Insurance Program
- 11.8 Other policies
- 11.9 Residual markets

### Series 14-59 Exam for Insurance Service Representative

150 questions – 2.5-hour time limit

### 1.0 Insurance Regulation 9%

- 1.1 Licensing requirements
- 1.2 State regulation
- 1.3 Federal regulation

### 2.0 General Insurance 9%

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Agents and general rules of agency
- 2.4 Contracts

### 3.0 Property and Casualty Insurance Basics 10%

- 3.1 Principles and concepts
- 3.2 Policy structure
- 3.3 Common policy provisions
- 3.4 Texas laws, regulations and required provisions

**4.0 Dwelling ('02) Policy (ISO Forms) 6%**

- 4.1 Characteristics and purpose
- 4.2 Coverage forms — Perils insured against
- 4.3 Property coverages
- 4.4 General exclusions
- 4.5 Conditions
- 4.6 Selected endorsements
- 4.7 Personal liability supplement

**5.0 Homeowners ('00) Policy (ISO Forms) 13%**

- 5.1 Coverage forms
- 5.2 Definitions
- 5.3 Section I — Property coverages
- 5.4 Section II — Liability coverages
- 5.5 Perils insured against
- 5.6 Exclusions
- 5.7 Conditions
- 5.8 Selected endorsements

**6.0 Farm Property ('03) and Liability Coverage ('06) (ISO Forms) 6%**

- 6.1 Farm coverage form
- 6.2 Definitions
- 6.3 Causes of loss (basic, broad, and special)
- 6.4 Conditions
- 6.5 Exclusions
- 6.6 Limits
- 6.7 Additional coverages
- 6.8 Selected forms and endorsements

**7.0 Auto Insurance 15%**

- 7.1 Laws
- 7.2 Personal ('05) auto policy (ISO Forms)
- 7.3 Commercial auto ('06) (ISO Forms)

**8.0 Commercial Package Policy (CPP) (ISO Forms) 14%**

- 8.1 Components of a commercial policy
- 8.2 Commercial general liability ('07) (ISO Forms)
- 8.3 Commercial property ('07) (ISO Forms)
- 8.4 Commercial crime ('06) (ISO Forms)
- 8.5 Commercial inland marine
- 8.6 Equipment breakdown ('08) (ISO Forms)

**9.0 Businessowners ('10) Policy (ISO Forms) 6%**

- 9.1 Characteristics, purpose and eligibility
- 9.2 Businessowners Section I — Property
- 9.3 Businessowners Section II — Liability

- 9.4 Businessowners Section III — Common Policy Conditions
- 9.5 Selected endorsements

**10.0 Workers Compensation Insurance 8%**

- 10.1 Workers compensation laws
- 10.2 Workers compensation and employers liability insurance policy
- 10.3 Premium computation
- 10.4 Other sources of coverage

**11.0 Other Coverages and Options 4%**

- 11.1 Umbrella/excess liability policies
- 11.2 Specialty liability insurance
- 11.3 Surplus lines (Ins. 981.001-.004, .057; TAC 15.2-.6)
- 11.4 Surety bonds
- 11.5 Aviation insurance
- 11.6 Ocean marine insurance
- 11.7 National Flood Insurance Program
- 11.8 Other policies
- 11.9 Residual markets

**Series 14-65 Exam for Workers Compensation Adjuster**

**60 questions – 1-hour time limit**

**1.0 Insurance Regulation 14%**

- 1.1 Licensing requirements (Ins. 4101.051; TAC 19.602)
- 1.2 Maintenance and duration
- 1.3 Disciplinary actions
- 1.4 Continuing education (Ins. 4101.059; TAC 19.1001-19.1027)
- 1.5 Claim settlement laws and regulations
- 1.6 Federal regulation

**2.0 Workers Compensation Insurance 40%**

- 2.1 Workers compensation laws
- 2.2 Workers compensation and employers liability insurance policy

**3.0 Workers Compensation Claim Principles 36%**

- 3.1 Role of the adjuster
- 3.2 Negligence
- 3.3 Controlling medical costs
- 3.4 Investigation and evaluation
- 3.5 Claim reserves
- 3.6 Claims management

**4.0 Understanding the Language of Medical Reports 10%**

- 4.1 Medical terminology and abbreviations
- 4.2 Basic human anatomy

- 4.3 Common occupational injuries and diseases
- 4.4 Medical tests

**Series 14-66 Exam for All Lines Adjuster**

**150 questions – 2.5-hour time limit**

**1.0 Insurance Regulation 6%**

- 1.1 Licensing requirements (Ins. 4101.051; TAC 19.602)
- 1.2 Maintenance and duration
- 1.3 Disciplinary actions
- 1.4 Continuing education (Ins. 4101.059; TAC 19.1001-19.1027)
- 1.5 Claim settlement laws and regulations
- 1.6 Federal regulation

**2.0 Contracts 6%**

- 2.1 Elements of a legal contract
- 2.2 Distinct characteristics of an insurance contract
- 2.3 Legal interpretations affecting contracts

**3.0 Insurance Basics 6%**

- 3.1 Principles and concepts
- 3.2 Policy structure
- 3.3 Common policy provisions
- 3.4 Texas laws, regulations and required provisions

**4.0 Adjusting Losses 12%**

- 4.1 Role of the adjuster
- 4.2 Claim reporting
- 4.3 Property losses
- 4.4 Liability losses
- 4.5 Coverage problems
- 4.6 Claims adjustment procedures

**5.0 Dwelling ('02) Policy (ISO Forms) 4%**

- 5.1 Characteristics and purpose
- 5.2 Coverage forms — Perils insured against
- 5.3 Property coverages
- 5.4 General exclusions
- 5.5 Conditions
- 5.6 Selected endorsements
- 5.7 Personal liability supplement

**6.0 Homeowners ('00) Policy (ISO Forms) 7%**

- 6.1 Coverage forms
- 6.2 Definitions
- 6.3 Section I — Property coverages
- 6.4 Section II — Liability coverages
- 6.5 Perils insured against
- 6.6 Exclusions
- 6.7 Conditions
- 6.8 Selected endorsements

## EXAM CONTENT OUTLINES

### **7.0 Farm Property ('03) and Liability Coverage ('06) (ISO Forms) 5%**

- 7.1 Farm coverage form
- 7.2 Definitions
- 7.3 Causes of loss (basic, broad, and special)
- 7.4 Conditions
- 7.5 Exclusions
- 7.6 Limits
- 7.7 Additional coverages
- 7.8 Selected forms and endorsements

### **8.0 Auto Insurance 11%**

- 8.1 Laws
- 8.2 Personal ('05) auto policy (ISO Forms)
- 8.3 Commercial auto ('06) (ISO Forms)

### **9.0 Commercial Package Policy (CPP) (ISO Forms) 16%**

- 9.1 Components of a commercial policy
- 9.2 Commercial general liability ('07) (ISO Forms)
- 9.3 Commercial property ('07) (ISO Forms)
- 9.4 Commercial crime ('06) (ISO Forms)
- 9.5 Commercial inland marine
- 9.6 Equipment breakdown ('08) (ISO Forms)

### **10.0 Businessowners ('10) Policy (ISO Forms) 4%**

- 10.1 Characteristics and purpose
- 10.2 Businessowners Section I — Property
- 10.3 Businessowners Section II — Liability
- 10.4 Businessowners Section III — Common Policy Conditions
- 10.5 Selected endorsements

### **11.0 Workers Compensation Insurance 10%**

- 11.1 Workers compensation laws
- 11.2 Workers compensation and employers liability insurance policy

### **12.0 Surety Bonds and Fidelity Coverages 2%**

- 12.1 Nature of surety bonds
- 12.2 Types of surety bonds
- 12.3 Nature of fidelity bonds
- 12.4 Employee dishonesty coverage
- 12.5 Financial institution bonds

### **13.0 Hull Coverage and Cargo Coverage 3%**

- 13.1 American Institute Hull Clauses (AIHC)
- 13.2 Other hull coverage

- 13.3 Methods of packing cargo
- 13.4 Types of cargo losses
- 13.5 Open cargo policy

### **14.0 Protection and Indemnity Insurance 3%**

- 14.1 Insuring agreements
- 14.2 Exclusions
- 14.3 Conditions regarding claims
- 14.4 Other provisions

### **15.0 Aviation Insurance 2%**

- 15.1 Hull insurance
- 15.2 Liability insurance
- 15.3 Admitted liability or voluntary settlement coverage
- 15.4 Airport liability
- 15.5 Warranties in aviation insurance
- 15.6 Hangarkeepers legal liability

### **16.0 Other Coverages and Options 3%**

- 16.1 National Flood Insurance Program
- 16.2 Other policies
- 16.3 Surplus lines insurance (Ins. 981.001-.004, .057; TAC 15.2-.6)
- 16.4 Residual markets

### **Series 14-68 Exam for Managing General Agent**

**150 questions – 2.5-hour time limit**

### **1.0 Insurance Regulation 17%**

- 1.1 Licensing (Ins. 4053.051)
- 1.2 State regulation
- 1.3 Federal regulation

### **2.0 General Insurance 9%**

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Agents and general rules of agency
- 2.4 Contracts

### **3.0 Property and Casualty Insurance Basics 8%**

- 3.1 Principles and concepts
- 3.2 Policy structure
- 3.3 Common policy provisions
- 3.4 Texas laws, regulations and required provisions

### **4.0 Adjusting Losses 13%**

- 4.1 Role of the adjuster
- 4.2 Claim reporting
- 4.3 Property losses
- 4.4 Liability losses
- 4.5 Coverage problems
- 4.6 Claims adjustment procedures

### **5.0 Dwelling ('02) Policy (ISO Forms) 4%**

- 5.1 Characteristics and purpose
- 5.2 Coverage forms — Perils insured against
- 5.3 Property coverages
- 5.4 General exclusions
- 5.5 Conditions
- 5.6 Selected endorsements
- 5.7 Personal liability supplement

### **6.0 Homeowners ('00) Policy (ISO Forms) 7%**

- 6.1 Coverage forms
- 6.2 Definitions
- 6.3 Section I — Property coverages
- 6.4 Section II — Liability coverages
- 6.5 Perils insured against
- 6.6 Exclusions
- 6.7 Conditions
- 6.8 Selected endorsements

### **7.0 Farm Property ('03) and Liability Coverage ('06) (ISO Forms) 2%**

- 7.1 Farm coverage form
- 7.2 Definitions
- 7.3 Causes of loss (basic, broad, and special)
- 7.4 Conditions
- 7.5 Exclusions
- 7.6 Limits
- 7.7 Additional coverages
- 7.8 Selected forms and endorsements

### **8.0 Auto Insurance 12%**

- 8.1 Laws
- 8.2 Personal ('05) auto policy (ISO Forms)
- 8.3 Commercial auto ('06) (ISO Forms)

### **9.0 Commercial Package Policy (CPP) (ISO Forms) 10%**

- 9.1 Components of a commercial policy
- 9.2 Commercial general liability ('07) (ISO Forms)
- 9.3 Commercial property ('07) (ISO Forms)
- 9.4 Commercial crime ('06) (ISO Forms)
- 9.5 Commercial inland marine
- 9.6 Equipment breakdown ('08) (ISO Forms)

### **10.0 Businessowners ('10) Policy (ISO Forms) 4%**

- 10.1 Characteristics, purpose and eligibility
- 10.2 Businessowners Section I — Property
- 10.3 Businessowners Section II — Liability

- 10.4 Businessowners Section III — Common Policy Conditions
- 10.5 Selected endorsements

**11.0 Workers Compensation Insurance 7%**

- 11.1 Workers compensation laws
- 11.2 Workers compensation and employers liability insurance policy
- 11.3 Premium computation
- 11.4 Other sources of coverage

**12.0 Other Coverages and Options 7%**

- 12.1 Umbrella/excess liability policies
- 12.2 Specialty liability insurance
- 12.3 Surplus lines (Ins. 981.001-.004, .057; TAC 15.2-.6)
- 12.4 Surety bonds
- 12.5 Aviation insurance
- 12.6 Ocean marine insurance
- 12.7 National Flood Insurance Program
- 12.8 Other policies
- 12.9 Residual markets

**Series 14-70  
Exam for Property and Casualty Risk Manager**

**100 questions – 2-hour time limit**

**1.0 Insurance Regulation 7%**

- 1.1 Licensing requirements (Ins. 4153.051-.060)
- 1.2 State regulation
- 1.3 Federal regulation

**2.0 General Insurance 7%**

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Agents and general rules of agency
- 2.4 Contracts

**3.0 Property and Casualty Insurance Basics 9%**

- 3.1 Principles and concepts
- 3.2 Common policy provisions
- 3.3 Texas laws, regulations and required provisions

**4.0 Risk Management 20%**

- 4.1 Determine objectives of risk management program
- 4.2 Identify and analyze loss exposures
- 4.3 Evaluate alternative techniques
- 4.4 Select best technique(s)
- 4.5 Implement chosen techniques
- 4.6 Evaluate and monitor

**5.0 Auto Insurance 11%**

- 5.1 Laws

- 5.2 Personal ('05) auto policy (ISO Forms)
- 5.3 Commercial auto ('06) (ISO Forms)

**6.0 Commercial Package Policy (CPP) (ISO Forms) 15%**

- 6.1 Components of a commercial policy
- 6.2 Commercial general liability ('07) (ISO Forms)
- 6.3 Commercial property ('07) (ISO Forms)
- 6.4 Commercial crime ('06) (ISO Forms)
- 6.5 Commercial inland marine
- 6.6 Equipment breakdown ('08) (ISO Forms)

**7.0 Businessowners ('10) Policy (ISO Forms) 5%**

- 7.1 Characteristics, purpose and eligibility
- 7.2 Businessowners Section I — Property
- 7.3 Businessowners Section II — Liability
- 7.4 Businessowners Section III — Common Policy Conditions
- 7.5 Selected endorsements

**8.0 Workers Compensation Insurance 12%**

- 8.1 Workers compensation laws
- 8.2 Workers compensation and employers liability insurance policy
- 8.3 Premium computation
- 8.4 Other sources of coverage

**9.0 Other Coverages and Options 14%**

- 9.1 Commercial umbrella/excess liability policies (CU 00 01)
- 9.2 Specialty liability insurance
- 9.3 Surplus lines (Ins. 981.001-.004, .057; TAC 15.2-.6)
- 9.4 Surety bonds
- 9.5 Aviation insurance
- 9.6 Ocean marine insurance
- 9.7 National Flood Insurance Program
- 9.8 Other policies
- 9.9 Residual markets
- 9.10 Alternative funding mechanisms

**Series 14-71  
Exam for Surplus Lines**

**60 questions – 1-hour time limit**

**1.0 Insurance Regulation 22%**

- 1.1 Licensing regulation for surplus lines
- 1.2 State regulation
- 1.3 Federal regulation

**2.0 General Insurance 15%**

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Agents and general rules of agency (Ins. 4001)
- 2.4 Contracts

**3.0 Surplus Lines Markets and Practices 63%**

- 3.1 Foreign unlicensed market
- 3.2 Alien insurers
- 3.3 Alternative markets
- 3.4 Eligible surplus lines insurers
- 3.5 Surplus lines coverages
- 3.6 Requirements for placement of surplus lines insurance (Ins. 981.004; TAC 15.7)
- 3.7 Authority of surplus lines agent (TAC 15.6)
- 3.8 Records of surplus lines agent
- 3.9 Surplus lines tax
- 3.10 Surplus Lines Stamping Office (Ins. 981.151-.160; TAC 15.101)

**Series 14-74  
Exam for Property and Casualty Adjuster**

**150 questions – 2.5-hour time limit**

**1.0 Insurance Regulation 8%**

- 1.1 Licensing requirements (Ins. 4101.051; TAC 19.602)
- 1.2 Maintenance and duration
- 1.3 Disciplinary actions
- 1.4 Continuing education (Ins. 4101.059; TAC 19.1001-19.1027)
- 1.5 Claim settlement laws and regulations
- 1.6 Federal regulation

**2.0 Contracts 6%**

- 2.1 Elements of a legal contract
- 2.2 Distinct characteristics of an insurance contract
- 2.3 Legal interpretations affecting contracts

**3.0 Insurance Basics 6%**

- 3.1 Principles and concepts
- 3.2 Policy structure
- 3.3 Common policy provisions
- 3.4 Texas laws, regulations and required provisions

**4.0 Adjusting Losses 13%**

- 4.1 Role of the adjuster
- 4.2 Claim reporting
- 4.3 Property losses
- 4.4 Liability losses
- 4.5 Coverage problems
- 4.6 Claims adjustment procedures

## EXAM CONTENT OUTLINES

### 5.0 Dwelling ('02) Policy (ISO Forms) 5%

- 5.1 Characteristics and purpose
- 5.2 Coverage forms — Perils insured against
- 5.3 Property coverages
- 5.4 General exclusions
- 5.5 Conditions
- 5.6 Selected endorsements
- 5.7 Personal liability supplement

### 6.0 Homeowners ('00) Policy (ISO Forms) 9%

- 6.1 Coverage forms
- 6.2 Definitions
- 6.3 Section I — Property coverages
- 6.4 Section II — Liability coverages
- 6.5 Perils insured against
- 6.6 Exclusions
- 6.7 Conditions
- 6.8 Selected endorsements

### 7.0 Farm Property ('03) and Liability Coverage ('06) (ISO Forms) 5%

- 7.1 Farm coverage form
- 7.2 Definitions
- 7.3 Causes of loss (basic, broad, and special)
- 7.4 Conditions
- 7.5 Exclusions
- 7.6 Limits
- 7.7 Additional coverages
- 7.8 Selected forms and endorsements

### 8.0 Auto Insurance 14%

- 8.1 Laws
- 8.2 Personal ('05) auto policy (ISO Forms)
- 8.3 Commercial auto ('06) (ISO Forms)

### 9.0 Commercial Package Policy (CPP) (ISO Forms) 10%

- 9.1 Components of a commercial policy
- 9.2 Commercial general liability ('07) (ISO Forms)
- 9.3 Commercial property ('07) (ISO Forms)
- 9.4 Commercial crime ('06) (ISO Forms)
- 9.5 Commercial inland marine
- 9.6 Equipment breakdown ('08) (ISO Forms)

### 10.0 Businessowners ('10) Policy (ISO Forms) 4%

- 10.1 Characteristics and purpose
- 10.2 Businessowners Section I — Property
- 10.3 Businessowners Section II — Liability
- 10.4 Businessowners Section III — Common Policy Conditions

- 10.5 Selected endorsements

### 11.0 Surety Bonds and Fidelity Coverages 4%

- 11.1 Nature of surety bonds
- 11.2 Types of surety bonds
- 11.3 Nature of fidelity bonds
- 11.4 Employee dishonesty coverage
- 11.5 Financial institution bonds

### 12.0 Hull Coverage and Cargo Coverage 4%

- 12.1 American Institute Hull Clauses (AIHC)
- 12.2 Other hull coverage
- 12.3 Methods of packing cargo
- 12.4 Types of cargo losses
- 12.5 Open cargo policy

### 13.0 Protection and Indemnity Insurance 4%

- 13.1 Insuring agreements
- 13.2 Exclusions
- 13.3 Conditions regarding claims
- 13.4 Other provisions

### 14.0 Aviation Insurance 3%

- 14.1 Hull insurance
- 14.2 Liability insurance
- 14.3 Admitted liability or voluntary settlement coverage
- 14.4 Airport liability
- 14.5 Warranties in aviation insurance
- 14.6 Hangarkeepers legal liability

### 15.0 Other Coverages and Options 5%

- 15.1 National Flood Insurance Program
- 15.2 Other policies
- 15.3 Surplus lines insurance (Ins. 981.001-.004, .057; TAC 15.2-.6)
- 15.4 Residual markets

### Series 14-75 Exam for Limited Lines Agent

50 questions – 1-hour time limit

#### 1.0 Insurance Regulation 60%

- 1.1 Licensing requirements
- 1.2 State regulation
- 1.3 Federal regulation

#### 2.0 General Insurance 40%

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Agents and general rules of agency
- 2.4 Contracts

### Series 14-76 Public Insurance Adjuster's Exam

100 questions – 2-hour time limit

#### 1.0 Insurance Regulation 10%

- 1.1 Licensing requirements
- 1.2 Maintenance and duration
- 1.3 Disciplinary actions

#### 2.0 Insurance Basics 18%

- 2.1 Insurance contracts
- 2.2 Insurance principles and concepts
- 2.3 Policy structure
- 2.4 Common policy provisions
- 2.5 Texas laws, regulations and required provisions

#### 3.0 Adjusting Losses 23%

- 3.1 Role of the public insurance adjuster
- 3.2 Property losses
- 3.3 Claims adjustment procedures

#### 4.0 Dwelling ('02) Policy (ISO Forms) 6%

- 4.1 Characteristics and purpose
- 4.2 Coverage forms — Perils insured against
- 4.3 Property coverages
- 4.4 General exclusions
- 4.5 Conditions
- 4.6 Selected endorsements

#### 5.0 Homeowners ('00) Policy (ISO Forms) 16%

- 5.1 Coverage forms
- 5.2 Definitions
- 5.3 Section I — Property coverages
- 5.4 Perils insured against
- 5.5 Exclusions
- 5.6 Conditions
- 5.7 Selected endorsements

#### 6.0 Commercial Package Policy (CPP) (ISO Forms) 17%

- 6.1 Components of a commercial policy
- 6.2 Commercial property ('02) (ISO Forms)
- 6.3 Commercial inland marine
- 6.4 Equipment breakdown ('08) (ISO Forms)
- 6.5 Farm coverage (ISO Forms)

#### 7.0 Businessowners ('10) Policy (ISO Forms) — Property 5%

- 7.1 Characteristics and purpose
- 7.2 Businessowners Section I — Property
- 7.3 Businessowners Section III — Common Policy Conditions
- 7.4 Selected endorsements

**8.0 Other Coverages 5%**

- 8.1 Ocean marine insurance
- 8.2 National Flood Insurance Program
- 8.3 Other policies

**Series 14-77  
Exam for Personal Lines Property  
and Casualty Agent**

**100 questions – 2-hour time limit**

**1.0 Insurance Regulation 10%**

- 1.1 Licensing requirements
- 1.2 State regulation
- 1.3 Federal regulation

**2.0 General Insurance 10%**

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Agents and general rules of agency
- 2.4 Contracts

**3.0 Property and Casualty  
Insurance Basics 16%**

- 3.1 Principles and concepts
- 3.2 Policy structure
- 3.3 Common policy provisions
- 3.4 Texas laws, regulations and required provisions

**4.0 Dwelling ('02) Policy (ISO  
Forms) 10%**

- 4.1 Characteristics and purpose
- 4.2 Coverage forms — Perils insured against
- 4.3 Property coverages
- 4.4 General exclusions
- 4.5 Conditions
- 4.6 Selected endorsements
- 4.7 Personal liability supplement

**5.0 Homeowners ('00) Policy  
(ISO Forms) 21%**

- 5.1 Coverage forms
- 5.2 Definitions
- 5.3 Section I — Property coverages
- 5.4 Section II — Liability coverages
- 5.5 Perils insured against
- 5.6 Exclusions
- 5.7 Conditions

- 5.8 Selected endorsements

**6.0 Auto Insurance 22%**

- 6.1 Laws
- 6.2 Personal ('05) auto policy (ISO Forms)

**7.0 Other Coverages and Options  
11%**

- 7.1 Umbrella/excess liability policies
- 7.2 National Flood Insurance Program
- 7.3 Other policies
- 7.4 Residual markets

**Series 14-78  
Exam for Life Agent**

**100 questions – 2-hour time limit**

**1.0 Insurance Regulation 12%**

- 1.1 Licensing requirements
- 1.2 State regulation
- 1.3 Federal regulation

**2.0 General Insurance 11%**

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Agents and general rules of agency
- 2.4 Contracts

**3.0 Life Insurance Basics 18%**

- 3.1 Insurable interest (Art. 3.49-3; Ins. 1103.053)
- 3.2 Personal uses of life insurance
- 3.3 Determining amount of personal life insurance
- 3.4 Business uses of life insurance
- 3.5 Classes of life insurance policies
- 3.6 Premiums
- 3.7 Agent responsibilities
- 3.8 Individual underwriting by the insurer

**4.0 Life Insurance Policies 15%**

- 4.1 Term life insurance
- 4.2 Whole life insurance
- 4.3 Flexible premium policies
- 4.4 Group life insurance
- 4.5 Credit life insurance (individual versus group)
- 4.6 Nature of variable life insurance

**5.0 Life Insurance Policy  
Provisions, Options and  
Riders 16%**

- 5.1 Required provisions (Ins. 1101.002)
- 5.2 Other provisions
- 5.3 Beneficiaries
- 5.4 Settlement options
- 5.5 Nonforfeiture options
- 5.6 Policy loan and withdrawal options
- 5.7 Dividend options
- 5.8 Disability riders
- 5.9 Accelerated (living) benefit provision/rider (Ins. 1111.052, 1551.254; TAC 3.1708, 3.4301-.4317)
- 5.10 Riders covering additional insureds
- 5.11 Riders affecting the death benefit amount

**6.0 Annuities 11%**

- 6.1 Annuity principles and concepts
- 6.2 Immediate versus deferred annuities
- 6.3 Annuity (benefit) payment options
- 6.4 Annuity products
- 6.5 Uses of annuities

**7.0 Federal Tax Considerations  
for Life Insurance and  
Annuities 10%**

- 7.1 Taxation of personal life insurance
- 7.2 Modified endowment contracts (MECs)
- 7.3 Taxation of non-qualified annuities
- 7.4 Taxation of individual retirement annuities (IRAs)
- 7.5 Rollovers and transfers (IRAs and qualified plans)
- 7.6 Section 1035 exchanges

**8.0 Qualified Plans 7%**

- 8.1 General requirements
- 8.2 Federal tax considerations
- 8.3 Plan types, characteristics and purchasers

## ***License application and forms***

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This section provides printable copies of various forms and information that may be needed or helpful for completing them. It contains the following:

- Examination registration form.
- Individual Insurance License Application.



# Exam Registration Form for Texas Insurance Examinations

**Both sides must be completed before submission.**

Last Name	First Name	Middle Name	Social Security Number*
Residence Street Address (Your address of legal residence is required. P.O. Box not allowed)			
City		State	ZIP Code
Daytime Phone Number (including area code) (       )		Evening Phone Number (including area code) (       )	
NAIC Company Number (where applicable)		Date of Birth (month    day    year)	
<input type="checkbox"/> Check here if you are adding an authority to your Adjuster's license.		<input type="checkbox"/> Check here if you currently hold an <b>emergency</b> Property and Casualty Agent license.	
Signature		Date	

\*Disclosure of your Social Security number is required by Texas Family Code §231.302.

This form is Page 29 of the Texas Licensing Information Bulletin. Have you read the entire Bulletin?     Yes     No

**After you complete Page 2 of this registration form:**

PLEASE REMIT YOUR TESTING FEES TO PROMETRIC. **Personal checks and cash are not accepted. Registration fees are not refundable.** Fees must be submitted when filing your examination registration. Fees may be paid by cashier's check, company check, money order, MasterCard or Visa. Make checks payable to Prometric. Please put your Social Security number on the check. All fees are determined by the state of Texas and are subject to contractual change without notice. If mailing your registration form, allow four to eight days for delivery and processing before calling to schedule your examination. EXAMINATION AND/OR FINGERPRINTING REGISTRATION(S) ARE VALID FOR 90 CALENDAR DAYS THEN EXPIRE, AND EXAMINATION AND/OR FINGERPRINTING FEES ARE FORFEITED.

To pay by credit card, please complete the information below. To register, visit our Web site at [www.prometric.com/texas](http://www.prometric.com/texas), call 866.267.0455 or fax this completed form to 512.899.2927. To register by mail, send this completed form along with the appropriate fee to:

**Prometric/Oak Hill Technology, Inc.  
ATTN: TX Insurance Program  
5508 Hwy. 290 West, Suite 202  
Austin, TX 78735-8816**

Card Type (Check One) <input type="checkbox"/> MasterCard <input type="checkbox"/> Visa	Card Number	Expiration Date
Name of Cardholder (Print)		Signature of Cardholder

**NOTICE ABOUT CERTAIN INFORMATION LAW AND PRACTICES:** With few exceptions, you are entitled to be informed about the information that the Texas Department of Insurance (TDI) collects about you. Under sections 552.022 and 552.023 of the *Texas Government Code*, you have a right to review or receive copies of information about yourself, including private information. However, TDI may withhold information for reasons other than to protect your right to privacy. Under section 559.004 of the *Texas Government Code*, you are entitled to request that TDI correct information that TDI has about you that is incorrect. For more information about the procedure and costs for obtaining information from TDI or about the procedure for correcting information kept by TDI, please contact the Agency Counsel Section of TDI's Legal Services at **(512) 475 -1757** or visit the Corrections Procedure section of TDI's Web site at [www.tdi.state.tx.us](http://www.tdi.state.tx.us).

## Exam Registration Form - Page 2

Exam Series	Exam Title	Exam Fee	Total
14-66*	Adjuster — All Lines	\$75	\$
14-74*	Adjuster — Property and Casualty	\$75	\$
14-65*	Adjuster — Workers Compensation	\$60	\$
14-54	General Lines — Life, Accident and Health Agent	\$75	\$
14-56	General Lines — Property and Casualty Agent	\$75	\$
14-59	Insurance Service Representative	\$75	\$
14-78	Life Agent	\$60	\$
14-55	Life and Health Insurance Counselor	\$75	\$
14-75	Limited Lines Agent	\$60	\$
14-68	Managing General Agent	\$75	\$
14-77	Personal Lines Property and Casualty Agent	\$60	\$
14-70	Property and Casualty Risk Manager	\$60	\$
14-76	Public Insurance Adjuster	\$60	\$
14-71	Surplus Lines	\$60	\$
<i>By filing this registration, you assume full responsibility for examination selection. If you are unsure of which examination is necessary for the license type you are seeking, resolve this question before you register. (See "Licenses that require TDI exams" on Page 3.) You may not transfer a registration fee to a different examination type.</i>			
<b>Exam Fee Subtotal</b>			<b>\$</b>

*\*The combined Adjuster - All Lines exam qualifies you for the license, while the separate Adjuster - Property and Casualty and Adjuster - Workers Compensation exams are available if you wish to take the separate exams on different dates. You must pass either the combined exam or both of the separate exams in order to be eligible for the Adjuster - All Lines license.*



- 4. Business Address (required).** This **must be** the physical business address at which business records of insurance transactions are maintained. P.O. Boxes are **not** acceptable.

Number and Street (Must be the physical location - PO Box not allowed)	Apartment, Suite, Etc.
City	State
	Zip Code

- 5. Date of Birth (include month, day and year):** \_\_\_\_\_

- 6. Daytime Phone (include area code):** \_\_\_\_\_

**APPLICATIONS WILL NOT BE PROCESSED UNTIL PROPER DOCUMENTATION OR DETAILS ARE RECEIVED AND A REVIEW IS COMPLETED.**

- 7. Excluding traffic violations and first offense DWI:**

a. Do you currently have any <b>pending misdemeanor or felony charges</b> (by indictment, information or any other instrument) filed against you in Texas, in any other state or by the federal government?	<input type="checkbox"/> No	<input type="checkbox"/> Yes
b. Have you ever been convicted of any <b>misdemeanor or felony offense</b> in Texas, in any other state or by the federal government?	<input type="checkbox"/> No	<input type="checkbox"/> Yes
c. Have you ever had <b>adjudication deferred on any misdemeanor or felony charge or offense</b> in Texas, in any other state or by the federal government?	<input type="checkbox"/> No	<input type="checkbox"/> Yes
d. Have you ever <b>served any period of probation</b> for any misdemeanor or felony offense in Texas, in any other state or by the federal government?	<input type="checkbox"/> No	<input type="checkbox"/> Yes

If you answered **"yes"** to any of questions 7a-d, you must submit original **certified** copies of the charging document, indictment, information, or any other charging document, judgment of conviction, and/or deferred adjudication order, probation order, order terminating probation, community supervision and/or parole certificate for each and every crime or offense. If the court states they no longer have the records, please have the court provide us with a letter on their letterhead stating that fact. If you were arrested only and not prosecuted, please provide a records search from the appropriate jurisdiction indicating a final disposition. You must submit a statement describing the circumstances leading to the offense(s). You must include your age at the time(s) of the offense(s). You may provide letters of recommendations from any persons in contact with you who are aware of your criminal past.

- 8.** Have you or has any corporation, partnership, association or firm in which you were a director, officer, shareholder, manager, member, or partner ever been the subject of an administrative or legal action filed by Texas or any other insurance department, or financial regulatory agency, or of an action filed on behalf of Texas or any other state or by the federal government based on alleged violations of state or federal insurance, securities or financial regulatory laws that you have not previously reported to the Texas Department of Insurance?

<input type="checkbox"/> No	<input type="checkbox"/> Yes	If you answer <b>"yes,"</b> a license will not be issued until full details of the administrative or legal action are provided.
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- 9.** Are you indebted to any policyholder, insurance or reinsurance company, insurance agency, general agent, managing general agency, premium finance company, or court-appointed liquidator for premiums collected or commissions retained, or have any claims or judgments been filed against you for retaining premiums or commissions?

<input type="checkbox"/> No	<input type="checkbox"/> Yes	If you answer <b>"yes,"</b> a license will not be issued until full details of the of the indebtedness are provided.
-----------------------------	------------------------------	--

- 10.** Have you ever had an agency contract or company appointment canceled for cause (e.g., misrepresentation, misappropriation, etc.)?

<input type="checkbox"/> No	<input type="checkbox"/> Yes	If you answer <b>"yes,"</b> a license will not be issued until full details are provided. Cancellation for cause does not include cancellation due to expiration (nonrenewal).
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- 11.** During the last six months, have you applied for or received a temporary license of the type for which you are now applying?

<input type="checkbox"/> No	<input type="checkbox"/> Yes	If you answer <b>"yes,"</b> a temporary license will not be issued. A temporary license may not be renewed or issued more than once in a consecutive six-month period to the same applicant).
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## Part II. All Lines Adjusters, Property and Casualty Adjusters, and Workers Compensation Adjusters ONLY

### Public Insurance Adjusters must use Part III.

Adjusters may add additional qualifications without completing a new application by submitting to TDI a copy of the existing adjuster license along with a copy of the approved course certificate, or by passing the Prometric examination. The Certificate of Completion must show that within the past 12 months the adjuster has completed a certified adjuster prelicensing education program and passed an examination. Adjuster applicants must complete this part with the name of the firm or insurer with whom they will be employed or, if self-employed, with the applicant's name.

12. Provide the name of the firm or insurer for whom you will be employed as an adjuster. If self-employed, enter your name.

\_\_\_\_\_  
Name of Firm or Insurer (or Applicant Name, if Self-Employed)

## Part III. Public Insurance Adjusters ONLY

### Public Insurance Adjuster license applicants must complete this part and parts I and VIII of this application.

13. Provide the name of the firm or person for whom you will be employed as a public insurance adjuster. Provide the current TDI Public Insurance Adjuster license number of your employer. If self-employed, enter your name.

\_\_\_\_\_  
Name of Employer (or Applicant Name, if Self-Employed)

\_\_\_\_\_  
Employer's Texas Public Insurance Adjuster License Number

14. **Financial Responsibility.** Each public insurance adjuster license applicant must demonstrate proof of financial responsibility with a surety bond executed with the applicant as sole principal in the amount of not less than \$10,000 payable to the Texas Department of Insurance on a bond form available from TDI or at the agent section of [www.tdi.state.tx.us](http://www.tdi.state.tx.us). See *Texas Insurance Code* §4102.105 and 28 *Texas Administrative Code* §§19.705-19.707. The original bond must be attached to this application. Individual applicants who have registered with TDI as a Public Insurance Adjuster Trainee may meet the financial responsibility requirement by maintaining the bond that was used for the Trainee registration.

I have attached my original Public Insurance Adjuster Bond

I have maintained my Public Insurance Adjuster Trainee Bond

15. **Fingerprints.** Each public insurance adjuster license applicant **must** file with this application a receipt from L1 Enrollment Services or Prometric evidencing that the applicant's fingerprints have been electronically submitted to the Texas Department of Public Safety (DPS). Nonresident applicants must submit fingerprint receipt. The fingerprint receipt is required unless previously submitted to TDI with another license application and the applicant holds an active TDI license.

Fingerprints provided for this application shall be used to check criminal history records of the Texas Department of Public Safety and the Federal Bureau of Investigation in accordance with applicable statutes.

I have an active TDI license and I have already submitted fingerprints to TDI with another license application; or

I have attached a copy of fingerprint receipt.

16. **Criminal History Record.** Each nonresident public insurance adjuster license applicant must file with this application an original criminal history record of the applicant obtained from the state law enforcement agency of the applicant's state of residence. I have attached my criminal history records.

No, I am a resident of Texas

Yes, the record is attached.

**17. Agent for Service of Process.** All nonresident applicants for a public insurance adjuster license must provide the name and address of their agent for service of process in the State of Texas as required in *Texas Insurance Code, §4102.107*.

\_\_\_\_\_  
Name of Texas Agent for Service of Process

\_\_\_\_\_  
Texas Address of Agent for Service of Process

\_\_\_\_\_  
City

\_\_\_\_\_  
State **TX**

\_\_\_\_\_  
Zip Code

**Part IV. Surplus Lines Agents ONLY**

**18. Provide your current Texas General Lines—Property and Casualty Agent or Texas Managing General Agent TDI license number.** (You must hold a current General Lines—Property and Casualty license or a Managing General Agent license to qualify for a Surplus Lines license.)

**TDI License Number:** \_\_\_\_\_

**Part V. Insurance Service Representatives ONLY**

**19. Certificate for Insurance Service Representatives.** Must be completed by the appointing licensed General Lines—Property and Casualty Agent or Personal Lines Property and Casualty Agent or an officer or partner of a licensed General Lines—Property and Casualty Agency or Personal Lines Property and Casualty Agency.

**CERTIFICATE FOR INSURANCE SERVICE REPRESENTATIVES**

This is to certify that the above-mentioned applicant is appointed to act as an Insurance Service Representative (ISR) for this General Lines—Property and Casualty Agent/Agency or Personal Lines Property and Casualty Agent/Agency in the State of Texas, subject to the applicant’s qualifying for a license. If and when this appointment is terminated or canceled, the Department must be notified immediately of such termination. The ISR Transfer/Cancel Employment Form LHL208 may be found at the agent page of [www.tdi.state.tx.us](http://www.tdi.state.tx.us).

**Appointing General Lines—Property and Casualty or Personal Lines Property and Casualty AGENT:**

\_\_\_\_\_  
SIGNATURE of Sponsoring Agent

\_\_\_\_\_  
PRINT or TYPE Sponsoring Agent's Legal Name  
(As it appears on the current license)

\_\_\_\_\_  
Agent's TDI License Number

**Appointing General Lines—Property and Casualty or Personal Lines Property and Casualty AGENCY:**

\_\_\_\_\_  
SIGNATURE of Agency Officer or Partner

\_\_\_\_\_  
PRINT or TYPE Signing Officer's or Partner's Name

\_\_\_\_\_  
PRINT or TYPE Sponsoring Agency's Name  
(As it appears on the current license)

\_\_\_\_\_  
Agency's TDI License Number

DATE SIGNED \_\_\_\_\_

**Part VI. Notice of Appointment (General Lines Agents [GL], Life Agents [LAGT], Limited Lines Agents [LL], Managing General Agents [MGA] and Personal Lines Property and Casualty Agents [PLPC] ONLY)**

**20. Notice of Appointment.** To make a company or subagent appointment with the license application, the Notice of Appointment form on Page 36 must be signed in ink by an authorized appointing official of the appointing INSURANCE COMPANY, AN EXECUTIVE OFFICER OR PARTNER OF THE SPONSORING AGENCY, OR THE SPONSORING INDIVIDUAL AGENT. The form will be rejected if it does not contain the title and original signature of the signing representative. The applicant's signature will not be accepted. The Notice of Appointment must include the date the form is signed. A Notice of Appointment does **not** apply to Insurance Adjuster, Public Insurance Adjuster, Risk Manager, Surplus Lines, Insurance Service Representative, or Life and Health Insurance Counselor licenses.

**Temporary License.** Only applicants for a General Lines Agent, Life Agent, Limited Lines Agent, Managing General Agent, or Personal Lines Property and Casualty Agent License may apply for a temporary license with this application. If a temporary license is requested by the appointing company, agency or agent and if the company, agency or agent and applicant are eligible, TDI will issue such a license for a period of 90 days, without examination. A temporary license may not be renewed or issued more than once in a consecutive six-month period to the same applicant. **A temporary license application must include a completed Notice of Appointment. Applicants for a Limited Lines or Managing General Agent license may only be appointed by an Insurance company.**

**Insurance Company Appointments.** If a completed Notice of Appointment is not received with a General Lines Agent, Life Agent, Limited Lines Agent, Managing General Agent, or Personal Lines Property and Casualty Agent License application, the license may be issued. However, not later than the 30th day after the effective date of the agent's appointment by the insurance company, a TDI Notice of Appointment with the \$10.00 fee must be submitted to TDI.

**Subagent Appointments.** A licensed and appointed agent must submit a completed TDI Notice of Appointment with the \$10.00 fee to notify TDI of the appointment of a subagent. **ONLY GENERAL LINES AGENTS, PERSONAL LINES PROPERTY AND CASUALTY AGENTS AND LIFE AGENTS MAY APPOINT SUBAGENTS OR BE APPOINTED AS SUBAGENTS.**

- A General Lines - Life, Accident and Health Agent may appoint a General Lines - Life Accident and Health Agent or a Life Agent.
- A Life Agent may appoint a General Lines - Life Accident and Health Agent or a Life Agent.
- A General Lines - Property and Casualty Agent may appoint a General Lines - Property and Casualty Agent or a Personal Lines Property and Casualty Agent.
- A Personal Lines Property and Casualty Agent may appoint a General Lines - Property and Casualty Agent or a Personal Lines Property and Casualty Agent.

**NOTICE OF APPOINTMENT FOLLOWS ON THE NEXT PAGE.**

**PLEASE FOLLOW INSTRUCTIONS ON PREVIOUS PAGE.**

**NOTICE OF APPOINTMENT FOR GL, LAGT, LL, MGA AND PLPC APPLICANTS**

APPLICANT'S FULL LEGAL NAME (AS SHOWN IN PART I OF THIS APPLICATION) \_\_\_\_\_

**Only ONE sponsor per application. Enter company, agency or agent information.**

**Name of Insurance Company appointing a GL, LAGT, LL, MGA or PLPC applicant:**

APPOINTING COMPANY NAME (GROUP NAMES NOT ACCEPTABLE) \_\_\_\_\_

NAIC NUMBER OF APPOINTING COMPANY \_\_\_\_\_

**OR—Name of Individual Agency sponsoring a GL, LAGT or PLPC as a Subagent:**

SPONSORING AGENCY NAME  
(AS IT APPEARS ON THE CURRENT AGENCY LICENSE) \_\_\_\_\_

AGENCY TAX ID NUMBER \_\_\_\_\_

**OR—Name of Agent sponsoring a GL, LAGT or PLPC as a Subagent:**

SPONSORING AGENT NAME  
(AS IT APPEARS ON THE CURRENT AGENT LICENSE) \_\_\_\_\_

SSN OF SPONSORING INDIVIDUAL AGENT \_\_\_\_\_

**Temporary License:** (for GL, LIFE, LL, MGA, or PLPC license types only):

Does this company, agency or agent want the above named applicant to receive a temporary license to act as a full-time agent in accordance with the provisions of the Texas Insurance Code?  **No**  **Yes**

If "Yes," please provide the telephone number of the Office where the agent will be assigned: ( \_\_\_\_\_ ) \_\_\_\_\_

**Managing General Agent:** This section must be completed by an officer of the appointing company or carrier having personal knowledge that the applicant has had experience or instruction that would qualify the applicant as a managing general agent.

- Will the above managing general agent applicant have claim settlement authority for the company or carrier?  Yes  No
- Does the claim settlement authority exceed \$25,000 on any one claim?  Yes  No
- Does the claim settlement authority include third-party liability other than property damage?  Yes  No
- Are funds exceeding \$100,000 customarily held by the managing general agent for the purpose of paying losses and loss adjustment expenses for the company or carrier?  Yes  No

**The Appointing Official must read and sign the following statements:**

This is to certify that the above-mentioned applicant is appointed to act as an agent for this company OR a subagent for my agency OR a subagent for me in the State of Texas subject to the applicant's qualifying for a license. If and when this appointment is terminated or canceled, the Department will be notified immediately of such termination.

This applicant meets the requirements as set out in the *Texas Insurance Code* and the rules and regulations promulgated by the Texas Department of Insurance for the type of license applied for herein.

I acknowledge my responsibility for ensuring that the applicant receives training if required by the *Texas Insurance Code*.

\_\_\_\_\_  
SIGNATURE of Appointing Official of Appointing Insurance Company  
OR Executive Officer or Partner of Appointing Agency  
OR Appointing Individual Agent

\_\_\_\_\_  
PRINT OR TYPE Appointing Official's Legal Name and Title  
OR Officer's or Partner's Legal Name and Title  
OR Individual Agent's Legal Name

DATE SIGNED \_\_\_\_\_



**DO NOT SEND THIS APPLICATION TO TDI.**

**SEND COMPLETED APPLICATION, COMPANY CHECK, CERTIFIED CHECK OR MONEY ORDER AND OTHER REQUIRED DOCUMENTATION TO:**

**Oak Hill Technology**  
 ATTN: Texas Insurance Application  
 5508 Hwy. 290 West, Suite 202  
 Austin, TX 78735-8816  
 Phone: 866.267.0455

**General Information**

**Application sections to be completed by license type**

License Type	Part I	Part II	Part III	Part IV	Part V	Part VI	Part VII	Part VIII
1. General Lines L&H Agent *	●					<b>X</b>	●	●
2. General Lines P&C Agent *	●					<b>X</b>	●	●
3. Insurance Service Representative	●				●		●	●
4. Personal Lines Property and Casualty Agent	●					<b>X</b>	●	●
5. Managing General Agent *	●					<b>X</b>	●	●
6. Surplus Lines Agent	●			●			●	●
7. L&H Insurance Counselor	●						●	●
8. Limited Lines Agent *	●					<b>X</b>	●	●
9. Life Agent *	●					<b>X</b>	●	●
10. Adjuster – All Lines	●	●					●	●
11. Adjuster – Property and Casualty	●	●					●	●
12. Adjuster – Workers Comp	●	●					●	●
13. Risk Manager	●						●	●
14. Public Insurance Adjuster	●		●					●

\*Temporary licenses are available only for these license types.

**X**—Mandatory for those requesting a temporary license, optional for others.

Fees are \$50 per license type, or \$150 for a temporary license. Fees must be paid by company check, cashier's check or money order, made payable to Prometric, or by Visa or MasterCard. All license fees are nonrefundable and nontransferable.

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Attn: TX Insurance  
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Suite 202  
Austin, TX 78735-8816  
866.267.0455

*Register online at [www.prometric.com/texas](http://www.prometric.com/texas)*



**Register any time, day or night!**

You can register, schedule, and pay for your exam online in a secure environment, at your convenience.



**Confirm your appointment immediately!**

Your appointment is confirmed before you leave our Web site.

**See Page 9 for details.**

**FIRST  
CLASS  
MAIL**