

LOUISIANA

Department of Insurance

Licensing Information Bulletin

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Providing License Examinations for the State of Louisiana

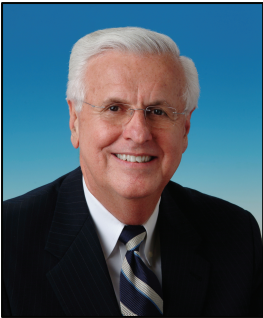
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Introduction

A message from the Commissioner of Insurance James J. Donelon



Welcome to the insurance licensing process at the Louisiana Department of Insurance. This year we have made numerous changes to our licensing processes. Be sure to visit our Web site at www.lds.state.la.us on a regular basis so you can remain informed about all our licensing updates.

Act 485, RS 22:1546, passed in 2009, requires all initial applicants for resident insurance producer and adjuster licenses to provide fingerprint samples to the Department. The Department will use this information to receive national criminal history background information from the Federal Bureau of Investigation (FBI). You can read more about the fingerprinting process on Page 8.

We have also completed the change to a system of birth month renewals for insurance producer and adjuster licenses issued to individuals. An overview of these new renewal rules and how they affect each of the license types is available on our Web site at www.lds.state.la.us/Licensing/Producer/Act485.pdf.

The Department will notify each licensee in advance of the impending expiration of their license by both standard and electronic mail. Therefore, it is vital that all producers keep mailing and electronic mail addresses current with the Department.

On January 1, 2010, changes were also made to the hours required and methods of completing continuing education hours. Again, please visit our Web site at www.lds.state.la.us for the most up-to-date information concerning changes.

I appreciate your decision to join us at the Department of Insurance in our continuing efforts to meet the insurance needs of all the people of our state. We look forward to working with you.

At a glance

The Department has contracted with Prometric Inc. to conduct its examination program, including processing your license application and obtaining your license photo. This bulletin provides you with information about the examination and application process.

We suggest you keep this bulletin for future reference. Follow these main steps if you are interested in obtaining an insurance license.



To obtain your insurance license

- 1** Review this bulletin thoroughly to determine any exams needed and other license requirements.
- 2** Submit your license application online at www.sircon.com. If the license you wish to obtain requires you to take an exam, submit your registration form and fees to Prometric. If the license you wish to obtain does **not** require you to take an exam, contact the Department at the address shown on Page 2.
- 3** Contact Prometric to schedule an exam appointment. (See Page 9.)
- 4** Prepare for your exam using this bulletin and other materials.
The content outlines in this guide are the basis for the exams. (See Page 21.)
- 5** Take the scheduled exam bringing required identification to the test center. You will receive your results immediately after the exam.

- 6** Once you pass your exam, have your fingerprints scanned at a Prometric test center.

After the Department evaluates the fingerprint results and authorizes the issuance of your license, Prometric will produce, print and mail your license to you. (See Page 17.)



To get answers not provided in this bulletin

Direct all questions and requests for information about exams to:

Prometric

Phone: 800.871.6457

Fax: 800.347.9242

TDD User: 800.790.3926

Web site: www.prometric.com/louisiana

Direct questions about licensure to:

Louisiana Department of Insurance

P.O. Box 94214

Baton Rouge, LA 70804-9214

Phone: 225.342.0860

Web site: www.lidi.state.la.us

Understanding license requirements

To be licensed in Louisiana, you must meet two basic requirements: you must be trustworthy; and you must be competent.



Important Effective January 1, 2010, the Department began requiring all individuals applying for a new resident producer or adjuster license to be fingerprinted. More information about this process may be found on Page 8.

For the major lines of insurance, a competency examination is required and passage demonstrates your mastery of entry-level knowledge of insurance laws and regulations and the products and services available to insurance consumers.

Types of licenses

The Department grants the licenses listed below. Each license granted by the Department is valid only for the line of authority named on the license.

Producer license. Issued to a resident and nonresident individual or business entity authorized to transact business, as well as to sell, solicit or negotiate contracts of insurance on behalf of an insurer authorized to do business in Louisiana.

Surplus lines broker license. Issued to a resident and nonresident individual or business entity who solicits, sells or negotiates with an insurance company that is not licensed, but is approved to do business in Louisiana.

Resident applicants must have held a property and casualty license for at least two years or have two years of professional experience as an employee with a property and casualty insurer. An application in the name of a firm requires that all officers or partners placing business be qualified as surplus lines brokers and hold countersigning authority from a surplus lines insurer.

Claims Adjuster license. Issued to a resident and nonresident individual or business entity who investigates or adjusts losses on behalf of an insurer as an independent contractor or as an employee of an adjustment bureau, an association, a property and casualty producer, an independent contractor, an insurer or a managing general agent. Louisiana’s definitions of the types of Adjuster licenses are Auto (Personal and commercial auto): Personal (Dwelling (structure), homeowners (full package), fire; Commercial (Commercial general liability, commercial property, commercial crime, commercial inland marine, boiler and machinery, farm coverage, ocean marine insurance, other policies such as boatowners, aircraft hull, residual markets and businessowners policies, fire; Comprehensive (Auto, Personal and Commercial), and Crop.

Public Adjuster license. Issued to a resident and nonresident individual or business entity who assists insureds in first-party claims in a manner which avoids the unauthorized practice of law as defined in R.S.37:212 and 213. The definition of “public adjusting” is to investigate, appraise or evaluate and report to an insured in relation to a first-party claim for which coverage is provided by an insurance contract that insures the property of the insured. Public adjusting does not include acting in any manner in relation to claims for damages to or arising out of the operation of a motor vehicle.

Catastrophe or Emergency Claims Adjuster registration. In the event of a catastrophe or an emergency, no claims adjuster's license shall be required for an individual who is employed or retained by an insurer and brought into this state for the purpose of investigating or making adjustment of losses resulting from the catastrophe or emergency. [Notwithstanding, the Commissioner of Insurance shall establish procedures to register all such individuals.]

Prelicensing education requirements

Prelicensing education requirements help ensure a minimum level of knowledge about the products and services that are offered to the public. In addition, license candidates must understand and comply with the laws and rules that govern insurance. There are **no** prelicensing requirements for adjusters.

You must meet the following requirements before applying for a producer license:

| License Line | Course Hours |
|---|------------------------|
| Life | 20 |
| Health and Accident | 20 |
| Life, Health and Accident | 40 |
| Property | 20 |
| Casualty | 20 |
| Property and Casualty | 40 |
| Personal Lines (included in Property and Casualty) | 20 |
| Bail Bond | 8 + Apprentice Program |
| Title | None |

Prelicensing education providers. You may obtain a current list of authorized prelicensing schools from the Department’s Web site at www.lidi.state.la.us.

UNDERSTANDING LICENSE REQUIREMENTS

Bail Bond Apprentice Program. No person shall be permitted to sit for an examination as a bail bond producer until completion of a six-month bail bond apprentice program and until the required Bail Bond Apprentice Program Affidavit has been submitted to the Department of Insurance along with the required application for testing and licensure. The Bail Bond Affidavit can be found on the Department's Web site at www.lidi.state.la.us/Documents/Licensing/Producer/BailBondApprenticeAffidavit.pdf

Prelicensing Education Certificate. A prelicensing education certificate is issued at the end of your course. The certificates must be printed on either state or school letterhead. **The certificate is valid for one year.** You must pass your license exam within one year of the date of the certificate.



Important You must bring your original prelicensing education certificate, including the seal and the prelicense school number, **to the test center when you take the exam.** Altered certificates will not be accepted. If your certificate has been altered, contact your prelicensing provider to get a corrected certificate prior to your examination.

Waiver of prelicensing education for producers. Individuals applying for a license as an insurance producer and holds any of the following designations are exempt from prelicense education requirements:

Life

- Certified Employee Benefit Specialist (CEBS)
- Chartered Financial Consultant (ChFC)
- Certified Insurance Counselor (CIC)
- Certified Financial Planner (CFP)
- Chartered Life Underwriter (CLU)
- The Fellow Life Management Institute (FLMI)
- LUTC Fellow Designation (LUTCF)

Health & Accident

- Registered Health Underwriter (RHU)
- Certified Employee Benefit Specialist (CEBS)
- Registered Employee Benefits Consultant (REBC)
- Health Insurance Associate (HIA)

Property & Casualty

- Accredited Advisor in Insurance Program (AAI)
- Associate in Risk Management (ARM)
- Certified Insurance Counselor (CIC)
- Chartered Property and Casualty (CPCU)

Producer applicants holding a bachelor's degree or higher from an accredited college or university with major course work in insurance are also exempt from prelicense education.

Certification of the designation or a college transcript must be submitted to the Department of Insurance at the time of application.

Exam requirements

The Department grants the types of licenses listed in the table below. The table also identifies the exam that needs to be completed for each license type. There is also a table showing the license types that do not require examination.

Licenses requiring exams

| License Line | License Type | License Fee | Exam Series |
|---------------------------|-----------------|-------------|-----------------|
| Life | Producer | \$75 | 14-01 or 14-03* |
| Health and Accident | Producer | \$75 | 14-02 or 14-03* |
| Life, Health and Accident | Producer | \$75 | 14-03* |
| Property (Fire) | Producer | \$75 | 14-04 or 14-06* |
| Casualty | Producer | \$75 | 14-05 or 14-06* |
| Property and Casualty | Producer | \$75 | 14-06* |
| Bail Bond | Producer | \$75 | 14-07 |
| Surety | Producer | \$75 | 14-24 |
| Industrial Fire | Producer | \$75 | 14-09 |
| Personal Lines | Producer | \$75 | 14-16 |
| Surplus Lines† | Broker | \$250 | 14-10 |
| Title | Producer | \$75 | 14-11 |
| Public Adjuster‡ | Public Adjuster | \$55 | 14-20 |
| Automobile | Claims Adjuster | \$55 | 14-17 |
| Comprehensive | Claims Adjuster | \$55 | 14-18 |
| Personal Lines | Claims Adjuster | \$55 | 14-21 |
| Commercial Lines | Claims Adjuster | \$55 | 14-22 |
| Crop | Claims Adjuster | \$55 | 14-23 |

***Combination exams.** If you wish to apply for the Life, Health and Accident Producer license, take exam **14-03**. If you wish to apply for the Property and Casualty Producer license, take exam **14-06**.

†Must also be currently licensed with two years’ experience as a P & C producer.

‡Must also have a Surety Bond or irrevocable letter of credit in the amount of \$50,000 issued by a qualified financial institution authorized to do business in Louisiana.



Note Combination exams result in one final score. You must pass the complete exam to qualify for the combination license. You **cannot** be licensed for either single line unless you pass the whole exam.

Licenses not requiring an exam

| License Line | License Type | License Fee | Other Requirements |
|------------------------------------|--------------|-------------|---|
| Managing General Agent | Agent | \$600 | Must be licensed P & C producer. Forms and instructions can be downloaded from the Department’s Web site. |
| Reinsurance Intermediary | | \$35 | Can download forms and instructions from Department’s Web site. |
| Professional Employer Organization | | \$500 | Can download forms and instructions from Department’s Web site. |

UNDERSTANDING LICENSE REQUIREMENTS

| | | | |
|----------------------------------|----------|--------------------|---|
| Specialty Limited Lines Credit | | Contact Department | Can download forms and instructions from Department's Web site. |
| Variable Life & Variable Annuity | Producer | \$75 | Apply online at www.nipr.com . FINRA CRD report |
| Limited Life, Health & Accident | Producer | \$75 | Apply online at www.nipr.com . |
| Credit | Producer | \$75 | Apply online at www.nipr.com . |
| Travel | Producer | \$75 | Apply online at www.nipr.com . |
| Rental Car | | Contact Department | Contact Department |

Licensing requirements based on residency

This section describes licensing requirements based on residency.

Resident licensing requirements

To hold a producer and/or adjuster license, a Louisiana resident must:

- Be at least 18 years of age;
- Must be a United States citizen or have a current work authorization;
- Reside in or maintain a principal place of business in Louisiana;
- Complete a prelicensing education program (when required) and pass an exam (when required);
- Submit the appropriate forms and fees; and
- Have the written consent of the commissioner of insurance pursuant to 18 U.S.C. 1033 (when required).

Additional Adjuster requirement: If you are a Louisiana resident and have taken an adjuster examination in another state and are currently licensed and in good standing with that state, you do not have to take the Louisiana examination to become licensed as a Louisiana resident adjuster. You will need to submit proof of examination in the current state of license. *Depending upon the state where you took the exam, the information may be found on the letter of certification.*

Nonresident individual license requirements for Producers

A nonresident **must** comply with the following requirements for a nonresident producer license:

- Be at least 18 years of age; and
- Be licensed in resident state and be in compliance with continuing education requirements in the resident state.

All non-resident producers should apply online through the National Producer Registry (NIPR) at www.nipr.com.

Nonresident Adjuster licensing requirements

If applying for a nonresident adjuster license, the applicant must currently be licensed as a resident adjuster, have passed a claims adjuster examination and be in good standing in the home state. If the home state does not require examinations, then the individual must pass the Louisiana examination. However, if neither state in which the adjuster maintains the principal place of residence nor the state in which the adjuster maintains the principal place of business has a substantially similar law governing the licensing of adjuster, the adjuster may declare another state in which

he is licensed and act as an adjuster to be his "home state." All adjusters should apply online through the National Producer Registry (NIPR) at www.nipr.com.

Business entities as agencies

Corporations, partnerships, LLC, or other types of legal entities must be licensed in order to transact insurance business and/or to receive commissions. All entity applicants may apply online through the National Insurance Producer Registry (NIPR) at www.nipr.com. At the time of application, at least one of the firm's officers, partners or employees or, in the case of an adjusting firm, a licensed adjuster, must hold a license for the same line of authority as applied for by the applicant.

Nonresident licensees relocating to Louisiana

If you move to Louisiana and wish to apply for a resident license, you must submit to the Department Form 1546A (Contact Department) and appropriate fees. If you are not already licensed in Louisiana as a nonresident, you will be required to be fingerprinted. Please see information regarding fingerprinting on Page 8.

If you are applying for an insurance producer license or adjuster license in Louisiana and previously were licensed for the same lines of authority in another state, you are not required to complete any preclicensing education or examination. This exemption is available only if you:

- Are currently licensed in the previous state;
- Submit an application to the Department within 90 days of the cancellation of your previous license; and
- Are in good standing in your previous home state or were licensed in good standing for the line of authority requested in the state's producer database records maintained by the National Association of Insurance Commissioners (NAIC) its affiliates or subsidiaries.

Violent Crime Control and Law Enforcement Act of 1994

The Federal Violent Crime Control and Law Enforcement Act of 1994 (Title 18 U.S. Code §1033) provides that persons convicted of a felony involving dishonesty or breach of trust may engage in the business of insurance or participate in such business only with the written consent of the Commissioner of Insurance.

If you are applying for a license in Louisiana and you have been convicted of any felony, you must make a written request to the Department's Fraud Division at P. O. Box 3096, Baton Rouge, LA 70821 to obtain an application for written consent prior to submitting an application.

If you are currently licensed in Louisiana and have been convicted of any felony, you must make a written request to the Department's Fraud Division to obtain consent to continue to engage in the business of insurance. Possession of any insurance license does not mean you are exempt from this Federal law.

If applying as a nonresident of Louisiana, you must obtain a 1033 waiver from your resident state. If a 1033 waiver is not required in your resident state, you must submit a statement from your resident insurance department.

Fingerprinting process

Act 485 of 2009, RS 22:1546, requires all initial applicants for Louisiana resident insurance producer and adjuster licenses to provide fingerprint samples to the Louisiana Department of Insurance. The Department uses this information to receive national criminal history background information from the Federal Bureau of Investigation (FBI). Fingerprinting is not required for licensed resident producers and adjusters who are adding a line of authority to an existing license.



Important Fingerprinting **must** be done at a Prometric test center in Louisiana using “live scan” technology which digitally captures and transmits the fingerprints to the FBI. Test center locations in Louisiana may be found by going to www.prometric.com/louisiana/insurance and clicking on the “Do More” button. Alternatively, you may call 800.853.5448.

The fee for electronic fingerprinting is \$75, which includes the scanning fee and the FBI and state police processing fees. The fingerprinting fee **must** be paid at the same time you schedule your exam. Test centers are not able to accept this processing fee on site nor schedule a fingerprinting appointment on site.

Fingerprinting Process for license types that require an examination

(Life Producer, Health and Accident Producer, Life, Health and Accident Producer, Property [Fire] Producer, Casualty Producer, Property and Casualty Producer, Bail Bond Producer, Surety Producer, Industrial Fire Producer, Personal Lines Producer, Surplus Lines Broker, Title Producer, Public Adjuster, Automobile Claims Adjuster, Comprehensive Claims Adjuster, Personal Lines Claims Adjuster, Commercial Lines Claims Adjuster, Crop Adjuster):

- 1** Register for fingerprinting at the same time you register for your required exam. You must schedule your appointment and pay the exam registration fee and fingerprint processing fee **before arriving** at the test center.
- 2** Once you complete your exam, use the kiosk at the exam center to have your fingerprints “live-scanned” and submitted to the FBI.
- 3** Fingerprint results will be returned to the Louisiana Department of Insurance. The Department will evaluate the results and the license application prior to the issuance of the license.



Note If you pass your examination and leave the test center without having your fingerprints scanned, you must schedule an appointment to return to the test center to have your fingerprints taken.

Fingerprinting Process for license types that do not require an examination

(Managing General Agent, Reinsurance Intermediary, Professional Employer Organization, Specialty Limited Lines Credit, Variable Annuity, Limited Life, Health & Accident, Credit, Travel, Rental Car):

- 1** Schedule a fingerprint appointment and pay the fingerprint processing fee **before arriving** at the test center by calling 800.871.6457 or online at www.prometric.com/louisiana/insurance. Test centers are not able to accept the processing fee nor schedule appointments at the test site.
- 2** Arrive at the test center at your scheduled appointment time and have your fingerprints “live-scanned” and submitted to the FBI.
- 3** Fingerprint results will be returned to the Louisiana Department of Insurance. The Department will evaluate the results and the license application prior to the issuance of the license.

An applicant's fingerprints and any criminal history record information obtained under this provision are confidential, and shall be exempt from the public records law (R.S.44:1 et seq.) They are not admissible as evidence in any civil or criminal proceedings.

Scheduling your exam

Before you can test, you must complete the following three steps:

- 1** Submit your license application online at www.sircon.com.
If you choose to apply via paper application, you must contact the Department at 225.342.0860 to obtain Form 1546A. If you mail your application, you must include a copy of your driver's license to verify the correct spelling of your name. The name on the application and driver's license must match.
- 2** Submit the exam registration form and appropriate fees to Prometric.
If you require ADA accommodation or ESL additional time, see "Special test considerations" on Page 11 before registering.
- 3** Schedule an appointment to take your exam.

Remember, once you have submitted your license application and it has been processed, you have **one year** to pass your exam as long as your prelicensing certificate is still valid.

Registering and scheduling exams

Once Prometric has received and processed your application and exam registration, you will need to schedule an appointment to take your exam. If you submit your application electronically, you should be able to schedule your exam within 24 hours.

If you mail your application and registration materials, please allow four to eight days for Prometric to receive it. Prometric will process your application within 48 hours from the time it is received. You will then be able to schedule an exam appointment.



To schedule an exam online

- 1** Access www.prometric.com/louisiana/insurance.
- 2** Click on **Schedule your test** and follow the prompts.



To schedule an exam by phone

- 1** Call 800.871.6457 between 7 a.m. and 8 p.m. (Central time), Monday through Friday.
- 2** At the end of the call, you will be given a number confirming your appointment. Record and keep this confirmation number for your records.

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 exam 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/louisiana/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.

Registration fee, expiration, and refund policy

The basic registration fee for each exam is listed on the registration form. 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.** Exam registration **fees are not refundable or transferable.**



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

Retaking an exam

If you allowed your exam registration to expire or did not pass your exam, you must re-register using one of the methods above. Another exam registration fee is required. Remember also that your one-year license application period and prelicensing certificate must still be valid.

There is no limit to the number of times you may take an exam within the one-year period allotted for each application as long as application and prelicensing certification are still current.

Rescheduling your appointment

To avoid a rescheduling fee, you must contact Prometric at least **three full business days** before the day of your scheduled appointment. Refer to the following table to determine the **last day** you may reschedule without paying a \$40 rescheduling fee.

Last day to reschedule with no fee

| If your exam is on: | Call by 8 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 do not count against the three days (call earlier).

If you do not allow at least three full business days to reschedule your appointment, you must pay a \$40 rescheduling fee before choosing another appointment. To pay this fee by Visa or MasterCard and reschedule your appointment, call Prometric at 800.871.6457. You may also pay the rescheduling 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 must pay a \$40 rescheduling fee before choosing another appointment. This fee will allow you to use your original exam registration.

If you are unable to attend your scheduled exam due to illness or emergency, call Prometric. Under certain circumstances, the fee to reschedule 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 testing site closures by calling Prometric. If the site is closed, your exam will be rescheduled without a rescheduling fee.

If a test center is open for testing and you choose not to appear for your appointment, you must pay a \$40 rescheduling fee before making another exam appointment.

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.

ESL Accommodation. If English is not your primary language, you may qualify for additional time for your test 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.

If documentation is approved, Prometric may extend the time limit on your examination to time-and-one-half. You will be notified by mail of this approval and should not schedule your exam until you have received the approval letter.

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 type of license consists of questions that test knowledge of topical areas listed in the content outline for that exam. An overview of each examination content outline appears in this bulletin, beginning on Page 21. You can view a complete outline specific to your examination online at www.prometric.com/louisiana.

Item-development staff at Prometric and insurance professionals research the content and write questions. The questions are then submitted to industry professionals in Louisiana 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.



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

Study materials

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

In addition to any prelicensing education that is required for the exam you are taking, you are free to use materials of your choice to prepare for the exam. Manuals have been prepared by different publishers to assist candidates specifically in preparing for the license exam. However, because of the number and the diversity of approach, **neither the Department nor Prometric lists or recommends study materials.**

Louisiana statutes reference. The exams contain sections on Louisiana insurance laws. Rules and regulations may be found under Louisiana Insurance Law, Title 22. In addition to your study material, you may wish to consult a standard statute reference, which is generally available at any public or law library.

Practice exams

Practice exams are available at www.prometric.com/louisiana/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 exam 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 exam results.
- Information about appeals.

The testing process

Your exam 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 can also take an introductory lesson on the computer.

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



Important You must bring your original prelicensing education certificate to the test center when you take the exam.

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 exam (including designations such as "Jr." and "III").



Important Failure to provide appropriate identification at the time of the exam is considered a missed appointment. As a result, you must pay a \$40 rescheduling fee before choosing another appointment.

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.

TAKING YOUR EXAM

- 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.
- 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.

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 exam 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

Under a Modified Life Insurance Policy, what increases over time?

1. Policy loan rate
- * 2. Premiums
3. Face amount of policy
4. Grace period

Format 2—Incomplete sentence

In a life insurance policy, the settlement option that provides a stated amount of income each month until policy proceeds are exhausted is called:

1. Life income with period certain option
2. Life income option
3. Fixed-period option
- * 4. Fixed-amount option

Format 3—All of the following except

All of the following coverages may be provided under health insurance policies EXCEPT:

1. Medical expense
2. Disability income
- * 3. Workers' compensation
4. Accidental death and dismemberment

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

Your exam results

At the end of your exam, 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 exam 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 exam. 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 exam outline sections are allocated different numbers of questions on the exam. Your total percentage score is computed by dividing the number of questions you answered correctly by the total number of questions in the exam. 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.

Louisiana Life Examination

| | Number of Questions | Number Correct | Percent Correct |
|--|---------------------|----------------|-----------------|
| Life Total Test Score | 100 | 80 | 80% |
| Insurance Regulation | 10 | 8 | 80% |
| General Insurance | 5 | 4 | 80% |
| Life Insurance Basics | 30 | 26 | 86% |
| Life Insurance Policies | 15 | 12 | 80% |
| Life Insurance Provisions, Options and Riders | 24 | 18 | 75% |
| Annuities | 10 | 8 | 80% |
| Federal Tax Considerations | 3 | 2 | 67% |
| Qualified Plans | 3 | 2 | 67% |

Score: 80%
Grade: Pass
(A total score of 70 percent is required to pass)

Duplicate score report. You may call or write to Prometric to request a duplicate of your score report for a period of one year after an exam. Direct any questions or comments about your exam to Prometric.

Appeals process

Our goal is to provide a quality exam 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 exam 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 exam 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 your license

This section offers information about:

- Completing the license application and receiving your license.
- A checklist of what to submit for your license.
- The license renewal process.
- Continuing education requirements.
- Additional licensing information.

License application and issuance process

As part of the process to receive your license, you will need to submit an online application at www.sircon.com. The licensing checklist on Page 18 will give you additional information on completing your license application.

Paper applications. The option to apply using a paper application is still available; however, the paper licensing process will take considerably longer than the electronic method. If you choose to apply via paper, you must obtain Form 1546A by contacting the Department at 225.342.0860.



Important Effective January 1, 2010, all new license candidates must have their fingerprints taken at a Prometric test center using “live scan” technology. See Page 8 for more details.

Once you pass your exam, have your fingerprints scanned at a Prometric test center. After the Department evaluates the fingerprint results and authorizes the issuance of your license, Prometric will produce, print and mail your license to you.



Note Starting with licenses that are due to expire on April 30, 2011, the Department will be changing to a system of birth month renewals for insurance producer licenses issued to individuals. If you are taking an exam close to your birth month, you might want to consider having your license issued effective after your birth month.

**Licensing
checklist**

The following chart is an easy reference guide for you to use when completing the application process. This chart is for individual resident and nonresident applicants.

| Producer Applicant | |
|--|---|
| Resident | Nonresident |
| <input type="checkbox"/> Submit application and fees online at www.sircon.com | <input type="checkbox"/> Submit application and fees online at www.nipr.com |
| <input type="checkbox"/> License Fee | <input type="checkbox"/> License Fee |
| <input type="checkbox"/> License requiring exam: Submit application and fees online at www.sircon.com | <input type="checkbox"/> Nonresidents do not need to submit a Letter of Certification or printout from the Producer Database (PDB) as long as their current information is available on the PDB |
| <input type="checkbox"/> License not requiring exam: Submit application and fees online at www.nipr.com | <input type="checkbox"/> Variable applicants must be registered and approved with FINRA |
| <input type="checkbox"/> Prelicensing certificate needed to sit for exam (course must be completed successfully no more than 12 months prior to taking the exam per Rule 9) | |
| <input type="checkbox"/> Variable applicants must be registered and approved with FINRA | |
| Surplus Lines Broker Applicant | |
| Resident | Nonresident |
| <input type="checkbox"/> Submit application and fees online at www.sircon.com | <input type="checkbox"/> Submit application and fees online at www.nipr.com |
| <input type="checkbox"/> Have at least two years of property and casualty insurance experience with an insurer or be a licensed insurance producer for two years. If not a producer, you must submit, on company letterhead, evidence of two years of property and casualty experience | <input type="checkbox"/> Nonresidents do not need to submit a Letter of Certification or printout from the Producer Database (PDB) as long as their current information is available on the PDB |
| <input type="checkbox"/> License Fee - \$250 | <input type="checkbox"/> License Fee - \$250 |
| <input type="checkbox"/> Submit application and fees online at www.sircon.com | |
| Claims Adjuster Applicant | |
| Resident | Nonresident |
| <input type="checkbox"/> Form 1546A | <input type="checkbox"/> Submit application and fees online at www.nipr.com |
| <input type="checkbox"/> License Fee of \$55 | |
| <input type="checkbox"/> License requiring exam: Submit application and fees online at www.sircon.com | |
| <input type="checkbox"/> License not requiring exam: Contact the Department at 225.342.5415 | |

| Public Adjuster Applicant | |
|--|---|
| Resident | Nonresident |
| <input type="checkbox"/> Submit application and fees online at www.nipr.com | <input type="checkbox"/> Submit application and fees online at www.nipr.com |
| <input type="checkbox"/> License Fee of \$55 | <input type="checkbox"/> License fee of \$55 |
| <input type="checkbox"/> Submit application and fees online at www.sircon.com | <input type="checkbox"/> Evidence of Financial Responsibility: Submit either a \$50,000 surety bond or irrevocable letter of credit in the amount of \$50,000 issued by a qualified financial institution authorized to do business in Louisiana. (Bond Form may be found on the Department's Web site under Adjuster Licensing.) |
| <input type="checkbox"/> Evidence of Financial Responsibility: Submit to the Department of Insurance immediately upon passing the examination a \$50,000 surety bond or irrevocable letter of credit in the amount of \$50,000 issued by a qualified financial institution. This bond or letter of credit must be approved by the Department before a Public Adjuster license may be issued. (Bond Form may be found on the Department's Web site under Adjuster Licensing.) | |

License renewals

The Department has begun converting to a system of birth month renewals. An overview of the new renewal rules is available on the Department's Web site at www.lidi.state.la.us/Licensing/Producer/Act485.pdf.

Renewal notices. The Department no longer mails renewal notices to licensees. Resident licensees can begin renewing their license on the Department's Web site at www.lidi.state.la.us on the first day of the month prior to their birth month. Nonresident licensees can begin renewing their license on the NIPR Web site at www.nipr.com on the first day of the month prior to their birth month.

License reinstatement. A producer license can be reinstated for up to five years after the date on which it expired and a public or claims adjuster license can be reinstated up to one year after the date on which it expires, provided you continue to meet all requirements. You must file a completed application, pay the appropriate fees and show proof of completing continuing education for your license type. Resident applications must contact the Department directly to request a reinstatement application. All nonresident applicants must submit application and fees online at www.nipr.com.

Continuing education

All Life, Health & Accident, Property & Casualty and Personal Lines Louisiana resident producers and all Louisiana resident adjusters must meet continuing education (CE) requirements. All nonresident producers must provide a letter of certification if their home state information is not on the National Producer Database (PDB).



Important Effective January 1, 2010, changes were made to the hours required and methods of completing continuing education hours. To obtain specific information about CE requirements for the license you hold, please visit the Department's Web site at www.lidi.state.la.us/Licensing/Producer/Act485.pdf.

You can view your available hours online at www.lidi.state.la.us under the Producer Section. If you have proof of any CE hours completed that are not on the Web site, fax the proof to 225.342.3754.

Information concerning exemptions from CE requirements for certain persons age 65 and over who hold a resident producer license, may be found on the Department's Web site at www.lds.state.la.us.

***Additional
licensing
information***

Obtaining appointments. To obtain appointments with insurance companies, each company must submit an appointment electronically through NIPR at www.nipr.com authorizing the appointment, together with a \$20 fee.

The individual must hold a license in the line(s) for which he or she is appointed. The appointment is valid starting on the day it is recorded by the Department.

Producer Change of address. Any producer licensee who changes his/her mailing, resident or business address must notify the Department electronically via Department's Web site at www.lds.state.la.us, within 10 days of the change. A \$50 fine is imposed if an individual or firm fails to maintain a valid address on file. Nonresidents have the option of filing address changes through the NIPR at www.nipr.com.

Adjuster Change of address. Any adjuster licensee who changes information submitted on the application, including mailing, resident or business address, and legal name, must notify the Department electronically within 30 days of the change via the Department's Web site at www.lds.state.la.us. A \$50 fine is imposed if an individual or firm fails to notify the Department of these changes within the required time limit.

E-mail address. The Department has implemented notification of pertinent information to producers by e-mail. If your e-mail address is on file in this office, you will receive information periodically regarding your license. Therefore, please keep us informed of any changes to your business e-mail address as well as all other addresses. E-mail addresses can be updated electronically at www.lds.state.la.us.

Certification requests. Resident licensees needing current proof of licensing in Louisiana for purposes of licensure in other states or for purposes of securing appointments, may download a certification from the Department's Web site at www.lds.state.la.us free of charge.

Duplicate photo licenses. Duplicate photo license cards are available through Prometric for \$30 per license type. The Request for Duplicate Louisiana Insurance Photo License form is available by calling Prometric at 800.871.6457 or online at www.prometric.com/louisiana.

Producer temporary license. A temporary license may be issued to a producer for a period not to exceed 180 days to:

- The surviving spouse, next of kin, administrator, executor, employee or legal guardian of a licensee who is deceased or who becomes disabled.
- A member or employee of a partnership or officer or employee of a corporation licensee, upon the death or disability of an individual registered under the partnership or corporation license.
- The designee of a licensee entering active service in the U.S. Armed Forces.

Exam content outlines

The following outlines give an overview of the content of each of the Louisiana 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/louisiana.

Series 14-01 Exam for Life Insurance

100 questions – 2-hour time limit

1.0 Insurance Regulation 10%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 5%

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

3.0 Life Insurance Basics 30%

- 3.1 Insurable interest (22:852, 856, 901-2)
- 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 Producer 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 Specialized policies
- 4.5 Group life insurance
- 4.6 Credit life insurance (individual versus group)

5.0 Life Insurance Policy Provisions, Options and Riders 24%

- 5.1 Standard provisions (22:931)
- 5.2 Beneficiaries
- 5.3 Settlement options
- 5.4 Nonforfeiture options
- 5.5 Policy loan and withdrawal options
- 5.6 Dividend options
- 5.7 Disability riders
- 5.8 Accelerated (living) benefit provision/rider (Reg 37:XIII.1501-.1523)

- 5.9 Riders covering additional insureds
- 5.10 Riders affecting the death benefit amount

6.0 Annuities 10%

- 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 3%

- 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 accounts (IRAs)
- 7.5 Rollovers and transfers (IRAs and qualified plans)
- 7.6 Section 1035 exchanges

8.0 Qualified Plans 3%

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

Series 14-02 Exam for Health and Accident Insurance

100 questions – 2-hour time limit

1.0 Insurance Regulation 10%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 8%

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

3.0 Health Insurance Basics 17%

- 3.1 Definitions of perils
- 3.2 Principal types of losses and benefits
- 3.3 Classes of health insurance policies
- 3.4 Limited policies
- 3.5 Common exclusions from coverage
- 3.6 Producer responsibilities in individual health insurance
- 3.7 Individual underwriting by the insurer
- 3.8 Considerations in replacing health insurance

4.0 Individual Health Insurance Policy General Provisions 9%

- 4.1 Required provisions (22:975(A))
- 4.2 Other provisions (22:975(B))
- 4.3 Other general provisions

5.0 Disability Income and Related Insurance 5%

- 5.1 Qualifying for disability benefits
- 5.2 Individual disability income insurance
- 5.3 Unique aspects of individual disability underwriting
- 5.4 Group disability income insurance
- 5.5 Business disability insurance
- 5.6 Social Security disability
- 5.7 Workers compensation

6.0 Medical Plans 17%

- 6.1 Medical plan concepts
- 6.2 Types of providers and plans
- 6.3 Cost containment in health care delivery
- 6.4 Louisiana requirements (individual and/or group)
- 6.5 HIPAA (Health Insurance Portability and Accountability Act) requirements
- 6.6 Medical savings accounts (MSAs)

7.0 Group Health Insurance 10%

- 7.1 Characteristics of group insurance
- 7.2 Types of eligible groups

EXAM CONTENT OUTLINES

- 7.3 Marketing considerations
- 7.4 Employer group health insurance
- 7.5 Small employer medical plans (22:1091-1094)

8.0 Dental Insurance 3%

- 8.1 Types of dental plans
- 8.2 Indemnity plans
- 8.3 Employer group dental expense

9.0 Insurance for Senior Citizens and Special Needs Individuals 18%

- 9.1 Medicare
- 9.2 Medicare supplements (22:1111)
- 9.3 Other options for individuals with Medicare
- 9.4 Long-term care (LTC) insurance (22:1181-1191; Reg 37:XIII.1901-.1961)
- 9.5 Louisiana Health Insurance Association (22:1201-1215)

10.0 Federal Tax Considerations for Health Insurance 3%

- 10.1 Personally-owned health insurance
- 10.2 Employer group health insurance
- 10.3 Medical expense coverage for sole proprietors and partners
- 10.4 Business disability insurance
- 10.5 Medical savings accounts (MSAs)

Series 14-03 Exam for Life, Health and Accident Insurance

150 questions – 2.5-hour time
limit

1.0 Insurance Regulation 6%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 5%

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

3.0 Life Insurance Basics 13%

- 3.1 Insurable interest (22:852, 856, 901-2)
- 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 Producer 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 Specialized policies
- 4.5 Group life insurance
- 4.6 Credit life insurance (individual versus group)

5.0 Life Insurance Policy Provisions, Options and Riders 13%

- 5.1 Standard provisions (22:931)
- 5.2 Beneficiaries
- 5.3 Settlement options
- 5.4 Nonforfeiture options
- 5.5 Policy loan and withdrawal options
- 5.6 Dividend options
- 5.7 Disability riders
- 5.8 Accelerated (living) benefit provision/rider (Reg 37:XIII.1501-.1523)
- 5.9 Riders covering additional insureds
- 5.10 Riders affecting the death benefit amount

6.0 Annuities 5%

- 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 2%

- 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 accounts (IRAs)
- 7.5 Rollovers and transfers (IRAs and qualified plans)
- 7.6 Section 1035 exchanges

8.0 Qualified Plans 2%

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

9.0 Health Insurance Basics 10%

- 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
- 9.6 Producer responsibilities in individual health insurance
- 9.7 Individual underwriting by the insurer
- 9.8 Considerations in replacing health insurance

10.0 Individual Health Insurance Policy General Provisions 5%

- 10.1 Required provisions (22:975(A))
- 10.2 Other provisions (22:975(B))
- 10.3 Other general provisions

11.0 Disability Income and Related Insurance 3%

- 11.1 Qualifying for disability benefits
- 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
- 11.7 Workers compensation

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 Louisiana requirements (individual and/or group)
- 12.5 HIPAA (Health Insurance Portability and Accountability Act) requirements
- 12.6 Medical savings accounts (MSAs)

13.0 Group Health Insurance 6%

- 13.1 Characteristics of group insurance
- 13.2 Types of eligible groups
- 13.3 Marketing considerations
- 13.4 Employer group health insurance
- 13.5 Small employer medical plans (22:1091-1094)

14.0 Dental Insurance 2%

- 14.1 Types of dental plans
- 14.2 Indemnity plans
- 14.3 Employer group dental expense

15.0 Insurance for Senior Citizens and Special Needs Individuals 10%

- 15.1 Medicare
- 15.2 Medicare supplements (22:1111)
- 15.3 Other options for individuals with Medicare

- 15.4 Long-term care (LTC) insurance (22:1181–1191; Reg 37:XIII.1901–.1961)
- 15.5 Louisiana Health Insurance Association (22:1201–1215)

16.0 Federal Tax Considerations for Health Insurance 1%

- 16.1 Personally-owned health insurance
- 16.2 Employer group health insurance
- 16.3 Medical expense coverage for sole proprietors and partners
- 16.4 Business disability insurance
- 16.5 Medical savings accounts (MSAs)

**Series 14-04
Exam for Property Insurance**

100 questions – 2-hour time limit

1.0 Insurance Regulation 12%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 8%

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

3.0 Property Insurance Basics 17%

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

4.0 Dwelling Policy ('93) (Louisiana-Specific) 9%

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

5.0 Homeowners ('00) Policy — Section I 20%

- 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) 18%

- 6.1 Components of a commercial policy
- 6.2 Commercial property ('07)

- 6.3 Commercial inland marine
- 6.4 Equipment breakdown ('08)
- 6.5 Farm coverage ('88)

7.0 Businessowners ('06) Policy — Property 9%

- 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 and Options 7%

- 8.1 Aviation insurance
- 8.2 Ocean marine insurance
- 8.3 National Flood Insurance Program
- 8.4 Other policies
- 8.5 Residual markets

**Series 14-05
Exam for Casualty Insurance**

100 questions – 2-hour time limit

1.0 Insurance Regulation 9%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 7%

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

3.0 Casualty Insurance Basics 13%

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

4.0 Homeowners ('00) Policy — Section II 15%

- 4.1 Coverage forms
- 4.2 Definitions
- 4.3 Section II — Liability coverages
- 4.4 Exclusions
- 4.5 Conditions
- 4.6 Selected endorsements

5.0 Auto Insurance 16%

- 5.1 Laws
- 5.2 Personal auto ('05) policy
- 5.3 Commercial auto ('10) policy

6.0 Commercial Package Policy (CPP) 10%

- 6.1 Components of a commercial policy
- 6.2 Commercial general liability ('07)

- 6.3 Commercial crime ('06)
- 6.4 Farm coverage ('88)

7.0 Businessowners ('06) Policy — Liability 9%

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

8.0 Workers Compensation Insurance 13%

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

9.0 Other Coverages and Options 8%

- 9.1 Umbrella policies
- 9.2 Specialty liability insurance
- 9.3 Surplus lines
- 9.4 Fidelity and Surety bonds
- 9.5 Other policies

**Series 14-06
Exam for Property and Casualty Insurance**

150 questions – 2.5-hour time limit

1.0 Insurance Regulation 7%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 5%

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Producers 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 Louisiana laws, regulations and required provisions

4.0 Dwelling Policy ('93) (Louisiana-Specific) 7%

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

EXAM CONTENT OUTLINES

5.0 Homeowners ('00) Policy 15%

- 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 16%

- 6.1 Laws
- 6.2 Personal auto ('05) policy
- 6.3 Commercial auto ('10) policy

7.0 Commercial Package Policy (CPP) 11%

- 7.1 Components of a commercial policy
- 7.2 Commercial general liability ('07)
- 7.3 Commercial property ('07)
- 7.4 Commercial crime ('06)
- 7.5 Commercial inland marine
- 7.6 Equipment breakdown ('08)
- 7.7 Farm coverage ('88)

8.0 Businessowners ('06) Policy 6%

- 8.1 Characteristics and purpose
- 8.2 Businessowners Section I — Property
- 8.3 Businessowners Section II — Liability
- 8.4 Businessowners Section III — Common Policy Conditions
- 8.5 Selected endorsements

9.0 Workers Compensation Insurance 8%

- 9.1 Workers compensation laws
- 9.2 Workers compensation and employers liability insurance policy
- 9.3 Premium computation
- 9.4 Other sources of coverages

10.0 Other Coverages and Options 9%

- 10.1 Umbrella policies
- 10.2 Specialty liability insurance
- 10.3 Surplus lines
- 10.4 Fidelity and Surety bonds
- 10.5 Aviation insurance
- 10.6 Ocean marine insurance
- 10.7 National Flood Insurance Program
- 10.8 Other policies
- 10.9 Residual markets

Series 14-07 Exam for Bail Bond

50 questions – 1-hour time limit

1.0 Insurance Regulation 7%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 The Legal Framework 21%

- 2.1 Authority
- 2.2 Contracts
- 2.3 Court jurisdictions
- 2.4 Terminology

3.0 Bail Bond Principles and Practices 72%

- 3.1 Parties to a surety bond
- 3.2 Duties of bail producer
- 3.3 Types of bonds
- 3.4 Procedure
- 3.5 Court procedures
- 3.6 Release of surety
- 3.7 Surrender of principal (defendant) (C. Cr. P. Art. 345)
- 3.8 Bond forfeiture

Series 14-09 Exam for Industrial Fire

50 questions – 1-hour time limit

1.0 Insurance Regulation 15%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 25%

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

3.0 Property Insurance Basics 25%

- 3.1 Principles and concepts
- 3.2 Policy structure
- 3.3 Common policy provisions

4.0 Standard Fire Policy 10%

- 4.1 Organization of the Standard Fire Policy
- 4.2 Extended coverage

5.0 Industrial Fire Policies 25%

- 5.1 Dwelling policy (owner occupied)
- 5.2 Contents only policy

Series 14-10 Exam for Surplus Lines Insurance

50 questions – 1-hour time limit

1.0 Insurance Regulation 12%

- 1.1 Licensing regulation for surplus lines
- 1.2 State regulation

2.0 General Insurance 8%

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

3.0 Surplus Lines Markets and Practices 80%

- 3.1 United States nonadmitted 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 (22:432)
- 3.7 Authority of surplus lines broker (22:1903)
- 3.8 Records of licensee
- 3.9 Surplus lines tax (22:439, 855)

Series 14-11 Exam for Title Insurance

50 questions – 1-hour time limit

1.0 Insurance Regulation 12%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 12%

- 2.1 Concepts
- 2.2 Producers and general rules of agency
- 2.3 Contracts

3.0 Real Property 25%

- 3.1 Concepts, principles and practices
- 3.2 Acquisition and transfer of real property
- 3.3 Legal descriptions
- 3.4 Escrow principles
- 3.5 Recording

4.0 Title Insurance 24%

- 4.1 Louisiana laws
- 4.2 Title insurance principles
- 4.3 Title searching techniques

5.0 Title Exceptions and Procedures for Clearing Title 27%

- 5.1 Principles and concepts
- 5.2 Special problem areas and concerns
- 5.3 Principles of clearing title
- 5.4 Settlement or closing procedures

Series 14-16 Exam for Personal Lines Insurance

100 questions – 2-hour time limit

1.0 Insurance Regulation 11%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 11%

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

3.0 Property and Casualty Insurance Basics 17%

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

4.0 Dwelling Policy ('93) (Louisiana-Specific) 10%

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

5.0 Homeowners ('00) Policy 22%

- 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 auto ('05) policy

7.0 Other Coverages and Options 7%

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

Series 14-17 Exam for Automobile Adjuster

60 questions – 1-hour time limit

1.0 Insurance Regulation 10%

- 1.1 Licensing requirements (22:1663, 1666, 1668)
- 1.2 Claim settlement laws and regulations (22:1964(14))
- 1.3 State regulation
- 1.4 Federal regulation

2.0 Contracts 5%

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

3.0 Property and Casualty Insurance Basics 5%

- 3.1 Principles and concepts
- 3.2 Policy structure
- 3.3 Common policy provisions

4.0 Adjusting Losses 40%

- 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 Auto Insurance 40%

- 5.1 Laws
- 5.2 Personal auto ('05) policy
- 5.3 Commercial auto ('10) policy

Series 14-18 Exam for Comprehensive Adjuster

150 questions – 2.5-hour time limit

1.0 Insurance Regulation 10%

- 1.1 Licensing requirements (22:1663, 1666, 1668)
- 1.2 Claim settlement laws and regulations (22:1964(14))
- 1.3 State regulation
- 1.4 Federal regulation

2.0 Contracts 5%

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

3.0 Property and Casualty Insurance Basics 5%

- 3.1 Principles and concepts
- 3.2 Policy structure
- 3.3 Common policy provisions

- 3.4 Louisiana laws, regulations and required provisions

4.0 Adjusting Losses 25%

- 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 Policy ('93) (Louisiana-Specific) 10%

- 5.1 Characteristics and purpose
- 5.2 Coverage forms — Perils insured against
- 5.3 Property coverages
- 5.4 General exclusions
- 5.5 Conditions

6.0 Homeowners ('00) Policy 10%

- 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 Auto Insurance 10%

- 7.1 Laws
- 7.2 Personal auto ('05) policy
- 7.3 Commercial auto ('10) policy

8.0 Commercial Package Policy (CPP) 10%

- 8.1 Components of a commercial policy
- 8.2 Commercial general liability ('07)
- 8.3 Commercial property ('07)
- 8.4 Commercial crime ('06)
- 8.5 Commercial inland marine
- 8.6 Equipment breakdown ('08)
- 8.7 Farm coverage ('88)

9.0 Businessowners ('06) Policy 10%

- 9.1 Characteristics and purpose
- 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 Other Coverages and Options 5%

- 10.1 Umbrella policies
- 10.2 Surplus lines
- 10.3 Ocean marine insurance
- 10.4 National Flood Insurance Program
- 10.5 Other policies

EXAM CONTENT OUTLINES

10.6 Residual markets

Series 14-20 Exam for Public Adjuster

100 questions – 2-hour time limit

1.0 Insurance Regulation 10%

- 1.1 Licensing requirements
- 1.2 Standards of conduct (22:1706)
- 1.3 State regulation

2.0 Contracts 10%

- 2.1 Elements of a legal contract
- 2.2 Distinct characteristics of an insurance contract
- 2.3 Legal interpretations affecting contracts
- 2.4 Public adjuster contract (LRS 22:1704)

3.0 Property and Casualty Insurance Basics 10%

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

4.0 Adjusting Losses 25%

- 4.1 Role of the adjuster
- 4.2 Claim reporting
- 4.3 Property losses
- 4.4 Claims adjustment procedures

5.0 Dwelling Policy ('93) (Louisiana-Specific) 10%

- 5.1 Characteristics and purpose
- 5.2 Coverage forms — Perils insured against
- 5.3 Property coverages
- 5.4 General exclusions
- 5.5 Conditions

6.0 Homeowners ('00) Policy 10%

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

7.0 Commercial Package Policy (CPP) 10%

- 7.1 Components of a commercial policy
- 7.2 Commercial property ('07)
- 7.3 Equipment breakdown ('08)
- 7.4 Farm coverage ('88)

8.0 Businessowners ('06) Policy — Property 10%

- 8.1 Characteristics and purpose

- 8.2 Businessowners Section I — Property
- 8.3 Businessowners Section III — Common Policy Conditions
- 8.4 Selected endorsements

9.0 Other Coverages and Options 5%

- 9.1 National Flood Insurance Program
- 9.2 Other policies
- 9.3 Residual markets

Series 14-21 Exam for Personal Lines Adjuster

100 questions – 2-hour time limit

1.0 Insurance Regulation 10%

- 1.1 Licensing requirements (22:1663, 1666, 1668)
- 1.2 Claim settlement laws and regulations (22:1964(14))
- 1.3 State regulation
- 1.4 Federal regulation

2.0 Contracts 5%

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

3.0 Property and Casualty Insurance Basics 5%

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

4.0 Adjusting Losses 30%

- 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 Policy ('93) (Louisiana-Specific) 20%

- 5.1 Characteristics and purpose
- 5.2 Coverage forms — Perils insured against
- 5.3 Property coverages
- 5.4 General exclusions
- 5.5 Conditions

6.0 Homeowners ('00) Policy 25%

- 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 Other Coverages and Options 5%

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

Series 14-22 Exam for Commercial Lines Adjuster

100 questions – 2-hour time limit

1.0 Insurance Regulation 10%

- 1.1 Licensing requirements (22:1663, 1666, 1668)
- 1.2 Claim settlement laws and regulations (22:1964(14))
- 1.3 State regulation
- 1.4 Federal regulation

2.0 Contracts 5%

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

3.0 Property and Casualty Insurance Basics 5%

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

4.0 Adjusting Losses 30%

- 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 Commercial Package Policy (CPP) 25%

- 5.1 Components of a commercial policy
- 5.2 Commercial general liability ('07)
- 5.3 Commercial property ('07)
- 5.4 Commercial crime ('06)
- 5.5 Commercial inland marine
- 5.6 Equipment breakdown ('08)
- 5.7 Farm coverage ('88)

6.0 Businessowners ('06) Policy 20%

- 6.1 Characteristics and purpose
- 6.2 Businessowners Section I — Property
- 6.3 Businessowners Section II — Liability

EXAM CONTENT OUTLINES

- 6.4 Businessowners Section III — Common Policy Conditions
- 6.5 Selected endorsements

7.0 Other Coverages and Options 5%

- 7.1 Umbrella policies
- 7.2 Surplus lines
- 7.3 Ocean marine insurance
- 7.4 National Flood Insurance Program
- 7.5 Other policies
- 7.6 Residual markets

**Series 14-23
Exam for Crop Adjuster**

60 questions – 1-hour time limit

1.0 Insurance Regulation 15%

- 1.1 Licensing requirements (22:1663, 1666, 1668)
- 1.2 Claim settlement laws and regulations (22:1964(14))
- 1.3 State regulation
- 1.4 Federal regulation

2.0 Crop Insurance 25%

- 2.1 Eligibility
- 2.2 Application
- 2.3 Term of coverage
- 2.4 Perils insured against
- 2.5 Exclusions
- 2.6 Limits of coverage
- 2.7 Other provisions
- 2.8 Claim settlement practices
- 2.9 Mandatory endorsements

3.0 Federal Multi-peril Crop Insurance Programs 30%

- 3.1 Basic catastrophic crop insurance (CAT)
- 3.2 Multiple peril policy options
- 3.3 Other provisions
- 3.4 Additional programs

4.0 Plant Physiology 10%

- 4.1 Basic plant functions
- 4.2 Structure of the stem and leaf
- 4.3 Stages of growth
- 4.4 Main classification of plants

5.0 Loss Adjusting Procedures 20%

- 5.1 Settling the claim

**Series 14-24
Exam for Surety**

50 questions – 1-hour time limit

1.0 Insurance Regulation 25%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 35%

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

3.0 Surety Bonds 40%

- 3.1 Nature of surety bonds
- 3.2 Types of surety bonds



Exam Registration Form for Louisiana Insurance Examinations

| | | | |
|---|------------|------------------|--|
| Last Name | First Name | Full Middle Name | Social Security Number |
| Residence Address (Your address of legal residence is required) | | | Date of Birth |
| City | State | ZIP Code | Daytime Phone Number (including area code) () |
| Employer (insurance company, if known) | | | Evening Phone Number (including area code) () |
| E-mail address | | | Fax Number (including area code) () |

This form is Page 29 of the Louisiana Licensing Information Bulletin. We recommend you read the entire Bulletin.

| Series | Exam Title | Exam Fee | Total |
|---------|--|--------------------------|-----------|
| 14-01 | Exam for Life Insurance | \$50 | \$ |
| 14-02 | Exam for Health and Accident Insurance | \$50 | \$ |
| 14-03 | Exam for Life, Health and Accident Insurance | \$65 | \$ |
| 14-04 | Exam for Property Insurance | \$50 | \$ |
| 14-05 | Exam for Casualty Insurance | \$50 | \$ |
| 14-06 | Exam for Property and Casualty Insurance | \$65 | \$ |
| 14-07 | Exam for Bail Bond | \$50 | \$ |
| 14-09 | Exam for Industrial Fire | \$50 | \$ |
| 14-10 | Exam for Surplus Lines Insurance | \$50 | \$ |
| 14-11 | Exam for Title Insurance | \$50 | \$ |
| 14-16 | Exam for Personal Lines Insurance | \$50 | \$ |
| 14-17 | Exam for Automobile Adjuster | \$50 | \$ |
| 14-18 | Exam for Comprehensive Adjuster | \$50 | \$ |
| 14-20 | Exam for Public Adjuster | \$50 | \$ |
| 14-21 | Exam for Personal Lines Adjuster | \$50 | \$ |
| 14-22 | Exam for Commercial Lines Adjuster | \$50 | \$ |
| 14-23 | Exam for Crop Adjuster | \$50 | \$ |
| 14-24 | Exam for Surety | \$50 | \$ |
| License | | Fee | Total |
| | Producer License | \$75 | \$ |
| | Bail Bond, Producer | \$75 | \$ |
| | Surplus Lines, Broker | \$250 | \$ |
| | Adjuster License | \$55 | \$ |
| | Fingerprint Processing Fee | \$75 | \$75 |
| | | Total of All Fees | \$ |

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