

PENNSYLVANIA

Insurance Department

*Licensing and Examination
Information Booklet*

For examinations on and after July 1, 2011

*Register online at
www.prometric.com/pennsylvania*

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PROMETRIC 

Providing License Examinations for the Commonwealth of Pennsylvania

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Introduction

A message from the Commissioner

This Booklet provides information about the examination and application process for becoming licensed to sell, solicit, negotiate or provide insurance or other services and products in the Commonwealth of Pennsylvania.

Before being issued a license, you must pass an examination to prove your knowledge of insurance statutes, regulations, products and services. When you have successfully completed your exam, you will be eligible to apply to the Pennsylvania Insurance Department (the Department) for your license.

The Department has contracted with Prometric to conduct its examination program. The Department and Prometric work together to ensure that exams meet statutory requirements and professional exam development standards.

Once a license is issued to an individual as an insurance producer, the licensee may then secure insurer appointments to represent the specific insurer if so desired. Please remember that you may not engage in the business of insurance or viatical settlements until the Department has issued to you one of the various licenses explained in this Booklet.

We wish you well in preparing for your examination and remind you that Act 147 of 2002 requires all insurance producers to complete 24 credit hours of continuing education courses each biennial license cycle to be eligible to renew their license.

Any questions about the license exams should be directed to Prometric. After you have successfully completed your examination(s), questions regarding the application process to obtain your license should be directed to the Department's Bureau of Licensing and Enforcement via email at ra-in-producer@state.pa.us.

At a glance



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

To obtain your insurance license

- 1** Review this booklet thoroughly to:
 - Determine any exams needed and other license requirements.
 - Understand exam registration, expiration and rescheduling provisions.
- 2** Contact Prometric to register and pay for your exam and to schedule an appointment to take it.

The easiest way to register is online at www.prometric.com/pennsylvania. Phone, fax and mail options are also available. (See Page 8.)
- 3** Prepare for your exam, using this booklet and other materials.

The content outlines in this guide are the basis for the exams. (See Page 18.)
- 4** Take the scheduled exam, bringing required identification to the test center. (See Page 12.)

You will receive your results immediately after the exam. If you pass it, go on to step 5. If you do not pass, repeat steps 2 through 4 until you do.
- 5** Apply for your license through the Pennsylvania Insurance Department. (See Page 15.)



To get answers not provided in this booklet

Direct all questions and requests for information about exams to:

Prometric

Phone: 800.715.2418

Fax: 800.347.9242

TDD User: 800.790.3926

Web site: www.prometric.com/pennsylvania

Direct questions about licensure to:

Pennsylvania Insurance Department

Bureau of Licensing and Enforcement

1209 Strawberry Square

Harrisburg, Pennsylvania 17120

Phone: 717.787.3840

Fax: 717.787.8553

Web site: www.insurance.pa.gov

Understanding license requirements

This section describes:

- The licensing process.
- The types of licenses offered.
- Licensing requirements based on residency.
- Fingerprinting requirements.

Overview of the licensing process

An insurance producer license is required to solicit, sell, negotiate or give advice regarding insurance contracts in the Commonwealth of Pennsylvania. The Department is empowered by the Department Act of 1921, as amended, to qualify individuals who wish to operate as insurance producers. Act 147 of 2002 establishes standards and requirements for all insurance professionals. Licensees are expected to be aware of changes in the law that affect their occupational practices.

To be licensed, you must:

- Complete any necessary pre-licensing requirements (see below);
- Pass the required examination(s) for the type of license you are seeking (see chart in next section); and
- Apply for a license by submitting the appropriate fee and forms to the Department using the Sircon kiosk at the exam center (See Page 15).



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

Pre-Licensing education requirements

Before you can apply for an initial producer license, you must first complete 24 hours of pre-licensing education credits, according to 40 P.S. 310.4. A list of approved courses can be obtained at www.sircon.com/pennsylvania.

Once you have completed your pre-licensing education credits, you will be issued a certificate of completion. You must bring this certificate with you to the testing center or you will not be allowed to test.



Important When you register for your exam, you will be required to provide the name of your pre-licensing course provider and your course completion date.

Waiver of examination

The Department will waive the examination requirement for applicants as insurance producers for:

- Life and Annuity applicants and/or Accident and Health applicants holding the Chartered Life Underwriter (CLU) or Certified Insurance Counselor (CIC) designation.
- Property and Allied line applicants and/or Casualty and Allied line applicants holding the Chartered Property Casualty Underwriter (CPCU) or Certified Insurance Counselor (CIC) designation.

If you qualify for one of the above waivers, submit a copy of the designation diploma or award letter to the Department with Form IPL-01, following the procedures outlined in the "Applying for your license" section on Page 15.



Note If you request a waiver, fingerprints are still required before a license will be issued. See the Department's Web site at www.insurance.pa.gov for more information.

Types of licenses

In accordance with Pennsylvania statutes and regulations, the Department grants the licenses listed below.

Life and Health	Exam Series
Life Insurance, Annuities and Accident and Health	16-01 and 16-02, or 16-03
Life Insurance and Annuities	16-01
Accident and Health	16-02
Variable Life & Variable Annuity	No exam (requires FINRA registration)

Property	Exam Series
Fire and Allied Lines	16-04 or 16-06
Inland Marine and Motor Vehicle Physical Damage	16-04 or 16-06
Domestic Mutual Fire (issued only to domestic mutual fire companies)	No exam

Casualty	Exam Series
Casualty and Allied Lines	16-05 or 16-06
Accident and Health	16-02 or 16-03
Bonds: All Classes	16-05 or 16-06
Liability other than Motor Vehicle	16-05 or 16-06
Workers' Compensation Insurance	16-05 or 16-06

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Miscellaneous	Exam Series
Nonprofit Hospitalization	16-02 or 16-03
Title Insurance	16-10
Health Maintenance Organization	16-02 or 16-03
Nonresidents	See Page 5
Securities Investment Loss	16-05

Other Licenses	Exam Series
Surplus Lines Producer	16-09
Public Adjuster	16-19
Public Adjuster Solicitor	16-18
Motor Vehicle Physical Damage Appraiser	16-15*
Personal Lines P&C	16-16
Viatical Settlement Broker	16-17

*The exam content outline and more specific information on taking this exam and obtaining this license are available in the Pennsylvania Motor Vehicle Physical Damage Appraiser Licensing Information Booklet located online at www.prometric.com/pennsylvania.

Combination exams. A separate exam is given for each major line of insurance. Combination Line exams (Life, Accident and Health or Sickness; or Property and Casualty) combine the content of the single-line exams. You must pass the overall exam to obtain a license in either line.

Resident licensing requirements

This section describes licensing requirements for various license lines.

Resident insurance producer

In order to qualify as a Pennsylvania resident insurance producer, you must:

- Be at least 18 years of age;
- Maintain a business or legal address in the Commonwealth of Pennsylvania;
- Possess the requisite professional competence, general fitness and integrity of character;
- Be able to read and write English, with or without visual or mechanical aids for the visually handicapped; and
- Pass the appropriate examination(s) required by statute 40 P.S. 310.5.

Title Insurance Agent license

A title insurance agent means an authorized person, firm, association, corporation or partnership, other than a bona fide salaried employee of the title insurer who, on behalf of the title insurer, performs the following acts, in conjunction with the issuance of a title insurance report or policy:

- 1 Determines insurability and issues title insurance reports or policies or both; and
- 2 Performs one or more of the following:
 - a. Collects or disburses premiums, escrow or other funds;
 - b. Handles escrow, settlements or closings;
 - c. Solicits or negotiates title insurance business; or
 - d. Records closing documents.

An applicant for a **Title Insurance Agent** License is required to:

- Pass the Title Insurance Agent examination (applies to both resident and nonresident applicants); and
- Complete and submit an application electronically to the Department using the Sircon kiosk at the exam center. Fingerprints are required.

Surplus Lines license

A surplus lines producer is an individual, partnership or corporation licensed by the Department to place insurance coverage with an approved non-admitted company and who may receive a commission for placing the coverage.

Under Article XVI of the Insurance Company Law (40 P.S. Section 991.1601 et seq.), an applicant for a Resident **Surplus Lines Producer** License shall:

- Be currently licensed in good standing as a resident Pennsylvania Property and Casualty insurance producer;
- Pass the Pennsylvania Surplus Lines examination—there are no exemptions;
- Submit the appropriate application and pay the license fee via Sircon using the kiosk at the exam center; and
- If there is a partnership or corporation involved, Form IDL-22 must also be submitted via Sircon. Applicants can contact the Department for the application and statement of regulations.

Public Adjuster and Public Adjuster Solicitor licenses

A public adjuster is any person, partnership, association or corporation that is advertising, soliciting business or representing oneself to the public as an adjuster of claims for losses or damages arising out of policies of insurance, surety or indemnity of property, persons or insurable businesses.

A public adjuster may choose to employ one or more public adjuster solicitors; however, a public adjuster solicitor cannot become licensed to function independently.

An applicant for a **Public Adjuster** or **Public Adjuster Solicitor** license shall pass the Public Adjuster (Series 16-19) and Public Adjuster Solicitor (Series 16-18) exams, then:

- Complete and submit an application to the Department via Sircon using the kiosk at the exam center and paying required license fees by credit card;
- Obtain a surety bond for a minimum of \$40,000 (Public Adjuster) or \$8,000 (Public Adjuster Solicitor); submit the paid receipt for the bond by fax to 717.787.8553; and
- Email one sample copy of the contract to be used in Pennsylvania to ra-in-compliance@state.pa.us so the contract can be approved by the Department.
- **Solicitors only:** Submit letters by email or fax from both applicant and employer, verifying that applicant is employed by said employer.

Nonresident licensing requirements

A nonresident has neither a business address nor a legal address in the Commonwealth of Pennsylvania. A nonresident applicant for an insurance producer license shall submit to the Department:

- As individuals: An application through Sircon.com.

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- As partnerships or corporations: An application through Sircon.com by the designated licensee.

More information is available at www.insurance.pa.gov.

Reciprocal Agreements

Nonresident applicants shall be subject to the same burdens or prohibitions placed upon Pennsylvania residents who apply for a nonresident license in their home state.

Examinations for any lines of authority (other than Title Insurance) will be waived for a nonresident insurance producer license, provided that: 1) the application is for the same line of authority held in the applicant's "home" state; and 2) the applicant's home state grants a waiver of examination to Pennsylvania resident insurance producers. See section 40 P.S. 310.10.



Note Nonresident title insurance agent license applicants **must pass** the Title Insurance Agent examination.

Surplus Lines Producer license

A nonresident Surplus Lines producer license may only be obtained for the purpose of placing business on behalf of a Pennsylvania resident with an eligible surplus lines insurer. An applicant shall:

- 1 Be currently licensed in Pennsylvania as a nonresident property and casualty insurance producer, either pass Pennsylvania's surplus lines examination or hold surplus lines authority in his/her home state and apply under the reciprocity provision of Act 147 of 2002; and
- 2 Submit an application via Sircon and pay all fees by credit card. If there is a partnership or corporation involved, Form IDL-82 must also be submitted along with all applicable application fees.

Fingerprinting process

Act 147 of 2002, 40 P.S. 310.5, requires applicants to provide fingerprint samples to the Pennsylvania Insurance Department. The Department uses this information to receive national criminal history background information from the Federal Bureau of Investigation (FBI). This applies to all initial applicants for a resident insurance producer license and applicants for a nonresident insurance producer license who do not qualify to apply for a license under reciprocity.

Effective April 3, 2006, all new license candidates must have their fingerprinting done at a Prometric test center using "live scan" technology, which digitally captures and transmits the fingerprints directly to state and federal law enforcement agencies. "Wet ink" or hardcopy fingerprint cards are no longer accepted.



Note Limited Lines applicants who do not need to take either pre-examination education or an exam, still need to submit fingerprint samples. Title agent applicants do need to take an exam and submit fingerprint samples.

Fingerprints **are not required** for surplus lines license, viatical broker, public adjuster and public adjuster solicitor applicants.

The fee for submitting fingerprints is \$39 (\$24 to access the FBI database and \$15 to access the State Police database). In addition, there is a separate \$19 processing fee required by Prometric. The \$19 processing fee **must** be paid during the registration process.

The following **fingerprinting guidelines** apply to applicants for a new Insurance Producer license under Act 147 of 2002 effective April 3, 2006:

- 1 Register for the fingerprinting processing service at the same time you register for your exam. (See the registration form on Page 29.)
If you wish to have fingerprints taken without taking an exam, you must pay Prometric’s \$19 processing fee online at www.prometric.com/pennsylvania or by calling 800.715.2418 **before arriving** at the test center. Test centers are not able to accept this processing fee on site.
- 2 Once you finish your exam, use the kiosk at the exam center to complete your license application via Sircon. As part of the license application process, your fingerprints will be “live-scanned.”
- 3 Payment for both the fingerprint fee and the license application fee must be made by credit card using the kiosk in the exam center during the online license application process.
- 4 Fingerprint results will be returned to the Department. The Department will evaluate the results and the application prior to license issuance.

Scheduling your exam

Registering and scheduling exams

Before you can test, you must contact Prometric to:

- 1 Register for the exam you need to take.
- 2 Pay the exam fee.
- 3 Schedule an appointment to take your exam.



Note If you are trying to obtain an initial insurance producer license, you may register for the exam prior to completing the required 24 hours of pre-licensure education; however, the credits **must be completed** before you may sit for the exam.

Confidentiality. The Commonwealth of Pennsylvania Insurance Department requires that candidates registering for insurance examinations for purposes of obtaining a license must provide their Social Security number for Department verification purposes. As a contracted agent of the Pennsylvania Insurance Department, Prometric will use your Social Security number only as an identification number in maintaining your record and reporting your score to the Department. If you choose not to provide your Social Security number, you will not be able to register to take an exam.

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

Accommodations. If you require ADA accommodation or ESL additional time, see “Special test considerations” on Page 9 before registering.

On the Internet—register and schedule at one time

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



To register and schedule an exam online

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

By phone—a one-step process

You may register and schedule your exam by calling 800.715.2418 between 8 a.m. and 9 p.m. (Eastern time), Monday through Friday. Please have your exam 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—a two-step process

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

You may fax your completed exam registration form (Page 29) to Prometric at 800.347.9242. You must include the Visa or MasterCard number and the cardholder’s signature on the fax. Faxed registrations are processed within 24 hours, or one business day, of receipt.

You may mail your completed exam registration form and the appropriate exam fee. When registering by mail, you may pay the exam fee by including a Visa or MasterCard number, company check, cashier’s check or money order. **Personal checks and cash are not accepted.** Assume four to eight days for delivery of mailed registrations and then 48 hours for processing. Keep in mind that if the registration form has been completed incorrectly, it cannot be accepted and will be returned.

Once your registration has been processed, you can schedule an appointment by calling 800.715.2418. Please record and retain the number confirming your 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/pennsylvania/insurance and clicking on the “Continue” 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 registration fee for each exam is listed on the registration form on Page 29. 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.

If you allowed your exam registration to expire or did not pass your exam, you must re-register. Another exam registration fee is required.

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 800.715.2418. 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 testing center is open for testing and you choose not to appear for your appointment, you must pay a \$40 rescheduling fee. You must then reschedule your exam.

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 booklet.
- Information about study materials.
- An explanation of how to take a practice exam.

Content outlines overview

The license exam 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 exam content outline appears in this bulletin, beginning on page 18. You can view a detailed outline specific to your exam online at www.prometric.com/pennsylvania.

Item-development staff at Prometric and insurance professionals research the content and write questions. The questions are then submitted to industry professionals in Pennsylvania 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 sit for your exam until you are familiar with all subject areas in the applicable content outline and you have received your pre-license education certificate of completion.

Study materials

In addition to any pre-licensing 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 license exams. Because of the number and the diversity of approach of these publications, **neither the Department nor Prometric reviews or approves study materials.** However, the following sources may be a starting point in your search for study materials.

- 1 *Pennsylvania Insurance Laws and Pennsylvania Insurance Regulations*, BHM Insurance Services, A Subsidiary of Bayard, Handelmann & Murdoch, P.A., P.O. Box 25130, Wilmington, DE 19899-5130, 302.678.8795.
- 2 *Purdon's Pennsylvania Statutes Annotated, Titles 40 and 41: Insurance*, West, 610 Opperman Drive, Eagan, MN 55123, 800.344.5008.

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

Practice exams

Practice exams are available at www.prometric.com/pennsylvania/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 testing 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 testing 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 and documentation.

Pre-license education certificate. You **must bring** your pre-license education certificate as proof of completion of the required pre-license education requirements with you to the testing center. You will not be allowed to test without it.

Adding a Line of Authority. If you are adding a Line of Authority, you **must bring** your current license to the site in lieu of the pre-license education certificate.

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.
- 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

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

A guaranteed renewable Disability Income Insurance Policy:

- * 1. Is renewable at the insured's option to a specified age
- 2. Cannot be canceled by the insured before a specified age
- 3. Is guaranteed to have level premiums for the life of the policy
- 4. Is renewable at the insurer's option without restrictions or conditions

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 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 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 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.

Sample score report

Score Report for Sample, Sarah A.			
Pennsylvania Insurance Producer Life 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	16	14	88%
Life Insurance Policies	20	15	75%
Life Insurance Provisions, Options and Riders	20	14	70%
Annuities	13	12	92%
Tax Considerations	7	5	71%
Qualified Plans	4	3	75%
Score: 80%			
Grade: Pass			
(A total score of 70 percent is required to pass)			

Note: 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.

Prometric electronically notifies the Department of exam results within two business days of the exam date. Note that exam scores are confidential and will be revealed only to you and the Department.

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:

- Applying for your license.
- Continuing education.
- Additional licensing information.

Applying for your license

Immediately after you pass your exam, you may complete and submit your application electronically via Sircon using the kiosk at the exam center. If you are applying for an initial insurance producer license, you will also be required to provide fingerprints by use of live scan technology. The license application fees and fingerprinting fee will be paid at the kiosk using a credit card. Sircon will electronically forward your application and all fees to the Department.



Note You must provide fingerprints to permit the Department to obtain a criminal history record report from the FBI. An additional fee of \$39 is required for this process. See Page 6 for more details.

It is your responsibility to ensure that the application has been properly completed and that the information is accurate. Applications that are found to contain inaccurate or untruthful responses may be denied. The Department strongly suggests that you complete the application (Form IPL-01) found on Page 25 of this booklet or online at www.insurance.pa.gov and retain it as a reference to expedite submitting your application electronically at the exam center.

Status of license. After the Department has verified that you have passed the required exam and that you have met all standards for licensure enumerated in Act 147 of 2002, the Department will issue the appropriate license. The license will list the line or lines of authority granted to the insurance producer. You may view the status of your license application on the Department's Web site at

OBTAINING YOUR LICENSE

www.insurance.pa.gov. Once your license has been issued, you may print your license from the Web site. **Please be advised that the Department no longer mails licenses.**

You may **not** engage in the business of insurance or viatical settlements until the Department has issued to you one of the various licenses explained in this Booklet.

Fees:

- Resident insurance producer application fee = \$55
- Fingerprinting processing fee = \$39
(\$24 for the FBI and \$15 for the PA State Police)
- Live Scan fingerprinting service fee (charged by Prometric) = \$19
- Sircon application service fees (if applying electronically) = approximately \$12.50

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, an application can be obtained from the Department's Web site at **www.insurance.pa.gov** or on Page 25 of this booklet. Once the Department receives your application and fingerprinting fees, you will be mailed a receipt for the fingerprinting fee. You must then contact Prometric to pay the fingerprint processing fee and schedule an appointment to have your fingerprints taken.

Other license application forms. Different application forms are required for Partnerships or Corporations, Surplus Lines Producers, Viatical Settlement Brokers, Motor Vehicle Damage Appraisers, Public Adjusters and Public Adjuster Solicitors. All applications are available from the Department's Web site at **www.insurance.pa.gov** by clicking on the Services for Producers and Other Licensees link on the left of the page or upon request from the Department. Again, to expedite the review of your application, you should file your application via Sircon and pay the appropriate fees with a credit card.



Note A separate booklet is available for Motor Vehicle Damage Appraisers. The booklet is available online at **www.prometric.com/pennsylvania/pamvpda.htm**.

Continuing education

Licensed Insurance Producers are required to complete a minimum of 24 hours of continuing education credits to maintain their license. Failure to complete the minimum 24-hour requirement during your two-year licensing cycle will result in the termination of your license. See **www.insurance.pa.gov** for more information.

Insurance producers should not take any approved CE courses until they receive their license as they will not receive credit for any course taken before the issue date of their license. Information on continuing education can be obtained from the Department's Web site at **www.insurance.pa.gov** or by calling 877.880.5307.

Additional licensing information

Additional appointments. To obtain appointments with additional companies, for powers for which you are already qualified, you must enter into an agreement with the new company regarding the additional appointment. The insurance company is then responsible for reporting the appointment information to the Department. Title agents must have an appointment by a title insurer prior to transacting any business (40 P.S. 910-24.1).

ADDITIONAL LICENSING INFORMATION

Amended license. An amended license consists of adding an additional line of authority, change of name, change of address or status to an active license. There is a \$25 fee to amend an existing active license. Please check the box marked Amended License on Form IPL-01 if this applies to your application. No pre-license education or fingerprint submission is required to amend a license by adding a line of authority to an existing active producer license.

Reporting requirements. All licensees are required to report name or address changes as well as criminal charges and convictions to the Department within 30 days.

Uniformity of licenses. A corporation or partnership must be properly licensed. In order for a partnership or corporation to be licensed, every active member of a partnership or active officer of a corporation must be properly licensed. An "active member or officer" is one who sells, solicits, negotiates or places risks effective in the Commonwealth of Pennsylvania, either for his or her own account or for that of the partnership or corporation.

Corporations. Business Entities (corporations and partnerships), should submit application Form BPL-02 (Business Entity) available from the Department.

Fictitious names. For any licensee, any assumed or fictitious name, style or designation must be filed with the Department for approval prior to using the alias or fictitious name. See the instructions for this process at www.insurance.pa.gov and click the link for Producers and Other Licensees.

Exam content outlines

The following outlines give an overview of the content of each of the Pennsylvania 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/pennsylvania.

**Series 16-01
Producer's Exam for
Life Insurance**

100 questions – 2-hour time limit

1.0 Insurance Regulation 12%

- 1.1 Licenses
- 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 Life Insurance Basics 15%

- 3.1 Insurable interest (40 P.S. § 512)
- 3.2 Personal uses of life insurance
- 3.3 Determining amount of personal life insurance
- 3.4 Business uses of life insurance
- 3.5 Viatical and life settlements
- 3.6 Classes of life insurance policies
- 3.7 Premiums
- 3.8 Producer responsibilities
- 3.9 Individual underwriting by the insurer

4.0 Life Insurance Policies 12%

- 4.1 Term life insurance
- 4.2 Whole life insurance
- 4.3 Flexible premium policies
- 4.4 Specialized policies
- 4.5 Group life insurance

5.0 Life Insurance Policy Provisions, Options and Riders 20%

- 5.1 Standard provisions (40 P.S. § 510)
- 5.2 Beneficiaries
- 5.3 Settlement options
- 5.4 Nonforfeiture options
- 5.5 Policy loans and withdrawal options
- 5.6 Dividend options
- 5.7 Disability riders
- 5.8 Accelerated (living) benefit provision/rider
- 5.9 Riders covering additional insureds

- 5.10 Riders affecting the death benefit amount

6.0 Annuities 19%

- 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 7%

- 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 plans
- 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

**Series 16-02
Producer's Exam for Accident and
Health Insurance**

100 questions – 2-hour time limit

1.0 Insurance Regulation 12%

- 1.1 Licenses
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 10%

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

3.0 Health Insurance Basics 12%

- 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 (31 Pa. Code Ch. 88.84)
- 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 10%

- 4.1 Required provisions (40 P.S. § 753(A))
- 4.2 Other provisions (40 P.S. § 753(B))
- 4.3 Other general provisions

5.0 Disability Income and Related Insurance 6%

- 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

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 Pennsylvania mandated benefits (individual and group)
- 6.5 HIPAA (Health Insurance Portability and Accountability Act) requirements (40 P.S. § 981-1)

7.0 Group Health Insurance 8%

- 7.1 Characteristics of group insurance
- 7.2 Types of eligible groups
- 7.3 Marketing considerations
- 7.4 Employer group health insurance
- 7.5 Regulation of employer group insurance plans

8.0 Dental Insurance 3%

- 8.1 Categories of dental treatment
- 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
- 9.3 Other options for individuals with Medicare
- 9.4 Long-term care (LTC) insurance

10.0 Federal Tax Considerations for Health Insurance 4%

- 10.1 Personally-owned health insurance
- 10.2 Employer group health insurance
- 10.3 Business disability insurance
- 10.4 Health Spending Accounts

**Series 16-03
Producer's Exam for Life,
Accident and Health Insurance**

150 questions – 2.5-hour time limit

1.0 Insurance Regulation 8%

- 1.1 Licenses
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 6%

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

3.0 Life Insurance Basics 8%

- 3.1 Insurable interest (40 P.S. § 512)
- 3.2 Personal uses of life insurance
- 3.3 Determining amount of personal life insurance
- 3.4 Business uses of life insurance
- 3.5 Viatical and life settlements
- 3.6 Classes of life insurance policies
- 3.7 Premiums
- 3.8 Producer responsibilities
- 3.9 Individual underwriting by the insurer

4.0 Life Insurance Policies 11%

- 4.1 Term life insurance
- 4.2 Whole life insurance
- 4.3 Flexible premium policies
- 4.4 Specialized policies
- 4.5 Group life insurance

5.0 Life Insurance Policy Provisions, Options and Riders 11%

- 5.1 Standard provisions (40 P.S. § 510)
- 5.2 Beneficiaries
- 5.3 Settlement options
- 5.4 Nonforfeiture options
- 5.5 Policy loans and withdrawal options
- 5.6 Dividend options
- 5.7 Disability riders
- 5.8 Accelerated (living) benefit provision/rider
- 5.9 Riders covering additional insureds
- 5.10 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 4%

- 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 plans
- 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
- 8.4 Special rules for life insurance

9.0 Health Insurance Basics 7%

- 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 (31 Pa. Code Ch. 88.84)
- 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 (40 P.S. § 753(A))
- 10.2 Other provisions (40 P.S. § 753(B))
- 10.3 Other general provisions

11.0 Disability Income and Related Insurance 4%

- 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

12.0 Medical Plans 7%

- 12.1 Medical plan concepts
- 12.2 Types of providers and plans
- 12.3 Cost containment in health care delivery
- 12.4 Pennsylvania mandated benefits (individual and group)
- 12.5 HIPAA (Health Insurance Portability and Accountability Act) requirements (40 P.S. § 981-1)

13.0 Group Health Insurance 5%

- 13.1 Characteristics of group insurance
- 13.2 Types of eligible groups
- 13.3 Marketing considerations
- 13.4 Employer group health insurance
- 13.5 Regulation of employer group insurance plans

14.0 Dental Insurance 1%

- 14.1 Categories of dental treatment
- 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
- 15.3 Other options for individuals with Medicare
- 15.4 Long-term care (LTC) insurance

16.0 Federal Tax Considerations for Health Insurance 3%

- 16.1 Personally-owned health insurance

EXAM CONTENT OUTLINES

- 16.2 Employer group health insurance
- 16.3 Business disability insurance
- 16.4 Health Spending Accounts

Series 16-04 Producer's Exam for Property Insurance

100 questions – 2-hour time limit

1.0 Insurance Regulation 11%

- 1.1 Licenses
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 10%

- 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
- 3.4 Pennsylvania laws, regulations and required provisions

4.0 Dwelling ('02) Policy 5%

- 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 ('01 PA Version) Policy – Section I 21%

- 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) 10%

- 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

7.0 Businessowners ('10) Policy – Property 10%

- 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 8%

- 8.1 Aviation insurance
- 8.2 Ocean marine insurance
- 8.3 National Flood Insurance Program
- 8.4 Other policies
- 8.5 Residual markets including FAIR Plans (40 P.S. §§ 1600.101-.103)
- 8.6 Mine Subsidence Insurance
- 8.7 Federal Crop Insurance (RMA)

Series 16-05 Producer's Exam for Casualty Insurance

100 questions – 2-hour time limit

1.0 Insurance Regulation 11%

- 1.1 Licenses
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 10%

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

3.0 Casualty Insurance Basics 18%

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

4.0 Homeowners ('01 PA Version) Policy – Section II 13%

- 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 23%

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

6.0 Commercial Package Policy (CPP) 8%

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

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

7.0 Businessowners ('10) Policy – Liability 8%

- 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 6%

- 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 3%

- 9.1 Umbrella/excess liability policies
- 9.2 Specialty liability insurance
- 9.3 Surplus lines
- 9.4 Surety bonds
- 9.5 Aviation insurance
- 9.6 Ocean marine insurance
- 9.7 Other policies
- 9.8 Alternative funding mechanisms

Series 16-06 Producer's Exam for Property and Casualty Insurance

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

1.0 Insurance Regulation 8%

- 1.1 Licenses
- 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 Property and Casualty Insurance Basics 20%

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

4.0 Dwelling ('02) Policy 4%

- 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 ('01 PA Version) Policy 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 Auto Insurance 19%

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

7.0 Commercial Package Policy (CPP) 7%

- 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

8.0 Businessowners ('10) Policy 12%

- 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 3%

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

10.0 Other Coverages and Options 7%

- 10.1 Umbrella/excess liability policies
- 10.2 Specialty liability insurance
- 10.3 Surplus lines
- 10.4 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 including FAIR Plans (40 P.S. §§ 1600.101-.103)
- 10.10 Alternative funding mechanisms
- 10.11 Mine Subsidence Insurance
- 10.12 Federal Crop Insurance (RMA)

**Series 16-09
Producer's Exam for
Surplus Lines Insurance**

60 questions – 1-hour time limit

1.0 Insurance Regulation 15%

- 1.1 Licensing regulation for surplus lines
- 1.2 Unfair insurance practices (40 P.S. §§ 1171.1-.11, 1171.13-.15)
- 1.3 Act 147 of 2002 (40 P.S. § 310.11; 40 P.S. §§ 310.71-310.74)

2.0 Surplus Lines Markets and Practices 85%

- 2.1 United States nonadmitted market
- 2.2 Alien insurers
- 2.3 Alternative markets
- 2.4 Eligible surplus lines insurers
- 2.5 Surplus lines coverages
- 2.6 Requirements for placement of surplus lines insurance (40 P.S. §§ 991.1604, 991.1606)
- 2.7 Authority of surplus lines licensee
- 2.8 Records of licensee
- 2.9 Surplus lines tax (40 P.S. §§ 991.1621-1622)
- 2.10 Surplus lines advisory organization (40 P.S. § 991.1611)

**Series 16-10
Agent's Exam for Title Insurance**

60 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 3%

- 2.1 Concepts
- 2.2 Agents
- 2.3 Contracts

3.0 Real Property 10%

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

4.0 Title Insurance 21%

- 4.1 Title insurance principles
- 4.2 Title searching techniques

5.0 Title Exceptions and Procedures for Clearing Title 23%

- 5.1 Principles and concepts
- 5.2 Special problem areas and concerns
- 5.3 Principle of clearing title

6.0 Real Estate Transactions 28%

- 6.1 Escrow principles
- 6.2 Document preparation regulations and requirements
- 6.3 Settlement/closing procedures for all types of closings
- 6.4 Recording

**Series 16-16
Personal Lines Exam**

100 questions – 2-hour time limit

1.0 Insurance Regulation 13%

- 1.1 Licenses
- 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 15%

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

4.0 Dwelling ('02) Policy 5%

- 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 ('01 PA Version) 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

EXAM CONTENT OUTLINES

- 5.7 Conditions
- 5.8 Selected endorsements

6.0 Auto Insurance 23%

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

7.0 Other Coverages and Options 11%

- 7.1 Personal umbrella policies (DL 98 01)
- 7.2 National Flood Insurance Program
- 7.3 Other policies
- 7.4 Residual markets including FAIR Plans (40 P.S. §§ 1600.101-.103)
- 7.5 Mine Subsidence Insurance
- 7.6 Federal Crop Insurance (RMA)

Series 16-17 Exam for Viatical Settlement Brokers

60 questions – 1-hour time limit

1.0 Insurance Regulation 20%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation
- 1.4 State securities regulation

2.0 General Insurance 5%

- 2.1 Concepts
- 2.2 Contracts

3.0 Life Insurance Policies 25%

- 3.1 Term life insurance
- 3.2 Whole life insurance
- 3.3 Flexible premium policies
- 3.4 Specialized policies
- 3.5 Group life insurance

4.0 Life Insurance Policy Provisions, Options and Riders 15%

- 4.1 Standard provisions (40 P.S. § 510)
- 4.2 Beneficiaries
- 4.3 Settlement options
- 4.4 Nonforfeiture options
- 4.5 Policy loans and withdrawal options
- 4.6 Dividend options
- 4.7 Disability riders
- 4.8 Accelerated (living) benefit provision/rider
- 4.9 Riders covering additional insureds

- 4.10 Riders affecting the death benefit amount

5.0 Viatical Settlement Principles and Practices 35%

- 5.1 Parties to a viatical settlement (40 P.S. § 626.2)
- 5.2 Definitions (40 P.S. § 626.2)
- 5.3 Application process
- 5.4 Procedure

Series 16-18 Public Adjuster Solicitor Exam

60 questions – 1-hour time limit

1.0 Insurance Regulation 30%

- 1.1 Licensing requirements
- 1.2 Maintenance and duration
- 1.3 Disciplinary actions
- 1.4 Claim settlement laws and regulations (40 P.S. §§ 1171.1-.11, .13; 31 Pa. Code Ch. 146.1-.10)
- 1.5 Role of the adjuster
- 1.6 Federal regulation

2.0 Insurance Basics 50%

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

3.0 Adjusting Losses 20%

- 3.1 Property losses
- 3.2 Coverage problems
- 3.3 Claims adjustment procedures

Series 16-19 Public Adjuster Exam

100 questions – 2-hour time limit

1.0 Insurance Regulation 13%

- 1.1 Licensing requirements
- 1.2 Maintenance and duration
- 1.3 Disciplinary actions
- 1.4 Claim settlement laws and regulations (40 P.S. §§ 1171.1-.11, .13; 31 Pa. Code Ch. 146.1-.10)
- 1.5 Role of the adjuster
- 1.6 Federal regulation

2.0 Insurance Basics 17%

- 2.1 Contracts

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

3.0 Adjusting Losses 18%

- 3.1 Property losses
- 3.2 Coverage problems
- 3.3 Claims adjustment procedures

4.0 Dwelling ('02) Policy 3%

- 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 ('01 PA Version) Policy — Section I 11%

- 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) 16%

- 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

7.0 Businessowners ('10) Policy — Property 12%

- 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 10%

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

Forms

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

- Insurance Producer Application Resident Individual.
- Initial Insurance Producer Licensing Process document.
- Exam registration form.



**INSURANCE PRODUCER APPLICATION
RESIDENT INDIVIDUAL**

RESIDENT FEE - \$55.00 <input type="checkbox"/> FINGERPRINTING PROCESSING FEE (INITIAL APPLICANTS ONLY) - \$39.00 <input type="checkbox"/> AMENDED LICENSE FEE - \$25.00 <input type="checkbox"/> MAKE CHECKS PAYABLE TO COMMONWEALTH OF PA
RETURN COMPLETED APPLICATION TO: PA INSURANCE DEPARTMENT BUREAU OF LICENSING AND ENFORCEMENT 1209 STRAWBERRY SQUARE HARRISBURG PA 17120

TYPE OR PRINT IN BLACK INK

Social Security Number		If assigned, National Producer Number (NP#)			
If applicable, NASD Individual Central Registration Depository (CRD) Number			Date of Birth (month) ____ (day) ____ (year) ____		
Last Name		First Name	Middle Name	JR./SR. etc	
Residence/Home Address (Physical Street)		P. O. Box	City	State	Zip or Foreign Country
Home Phone Number () -	Gender Male <input type="checkbox"/> Female <input type="checkbox"/>		Are you a Citizen of the United States? (Check One) <input type="checkbox"/> Yes <input type="checkbox"/> No (If No, of which country are you a citizen?) (If No, you must supply work authorization.)		
ALL INITIAL RESIDENT APPLICANTS ARE REQUIRED TO BE FINGERPRINTED AT A PROMETRIC TESTING CENTER IN PA. FINGERPRINTING IS NOT REQUIRED IF YOU ARE ADDING LINES OF AUTHORITY TO AN EXISTING LICENSE.					
Business Address (Physical Street)		P. O. Box	City	State	Zip or Foreign Country
Business Phone Number () -	Business Fax Number () -	Business E-Mail Address		Business Web Site Address	

List any other assumed, fictitious, alias or trade names under which you are doing business or intend to do business.

TYPE OF LICENSE REQUESTED

NEW **AMENDED (Adding a line of authority)**

Major Lines of Authority:

Variable Life/Variable Annuity
 Life & Fixed Annuity
 Accident & Health
 Property & Allied Lines
 Casualty & Allied Lines
 Personal Lines

Limited Lines:

Credit Products
 Crop/Hail
 Motor Vehicle Rental
 Domestic Mutual Fire
 Restricted Fraternal
 Travel



**COMMONWEALTH OF PENNSYLVANIA
INSURANCE DEPARTMENT
BUREAU OF LICENSING AND ENFORCEMENT
1209 Strawberry Square
Harrisburg, PA 17120
Phone (717) 787-3840
Fax (717) 787-8553
www.insurance.pa.gov**

Initial Insurance Producer Licensing Process

Please follow the attached instructions before applying for a new insurance producer license (NOTE: These instructions do not apply to individuals adding a line of authority to an existing producer license):

Pre-Licensing Education

- You must first complete 24 hours of pre-licensing education credits. A listing of approved courses can be obtained at <http://www.sircon.com/pennsylvania>.
- Click on Look up education courses/credits.
- Select Approved Courses Inquiry.
- Choose Pennsylvania as your state and then click Submit.
- Change the Education Type to Pre-Licensing Education.
- Select your preferred instruction method or leave blank and then click Submit.
- By clicking on the provider name you will then be given contact information and a link to available course offerings for that particular provider.
- Once you have completed your pre-licensing education credits, you will be issued a certificate of completion.

Examination

- Register for the examination by contacting Prometric at www.prometric.com/pennsylvania or 1-800-715-2418.
- When registering for an initial insurance examination, you must to select the option to pay the fingerprinting service fee (\$19). You must pay this fee to Prometric before you can be fingerprinted. Please note that there will be a separate \$39 fingerprinting processing fee to be paid upon passing the exam and applying for initial licensure. Fingerprinting can be done in any of the Prometric testing centers in PA only.
- Registration for the exam can be done prior to completing the 24 hours of pre-licensing education credits; however, the credits **MUST** be completed before you can sit for the exam.
- Once your examination has been scheduled, **you must bring a copy of your pre-licensing education certificate of completion and a valid form of identification with you to the testing center.** Examples of acceptable identification would be a government-issued document such as a driver's license, state-issued identification card or military identification.

- The document must have a current photo and your signature and the name on the identification must be the same as the name used to register for the examination. **It is also strongly recommended that you bring a credit card with you (Visa, MasterCard or American Express) since you will be able to apply for your license at the testing center through Sircon once you pass your exam.**

Applying for Your License

- Once you have passed your exam, you are now eligible to apply for your producer license. You should apply electronically through Sircon at <http://www.sircon.com/pennsylvania> to expedite the licensing process. You will be given the opportunity to submit an electronic application at the testing center. During the electronic application process, you will also pay the fingerprinting fee which will enable you to submit your fingerprints before leaving the exam testing center. You must provide a copy of your passing producer exam score in order to be fingerprinted. Fingerprinting can be done in any of the Prometric testing centers in PA only.
- 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, an application can be obtained from our web site at www.insurance.pa.gov. You will need to include the application fee and fingerprinting fee with your application (\$55 application fee and \$39 fingerprinting fee for a total of \$94). Once we receive your application and the correct fee(s), we will mail you a receipt for the \$39 fingerprinting fee. You will then have to set up an appointment with Prometric to submit your fingerprints. You must take the receipt showing you paid the \$39 fingerprinting fee and a copy of your passing producer exam score with you to the Prometric center in order to be fingerprinted.
- For situations where an examination is not required (limited lines producer license, change of home state provision or the holding of a professional designation, such as CIC, CPCU or CLU), we recommend that you apply electronically through Sircon at <http://www.sircon.com/pennsylvania> to expedite the licensing process. You must then contact Prometric to schedule a fingerprinting appointment. You must take the online confirmation page from Sircon and, if applicable, documentation showing you are exempt from the examination (i.e. proof of professional designation or copy of clearance letter from prior home state) with you to the Prometric center in order to be fingerprinted.
- **You may view the status of your license application on our web site at www.insurance.pa.gov. Once your license has been issued, you may print your license from our web site. Please be advised that the Department no longer mails licenses.**

Fees

- Resident insurance producer application fee = \$55
- Fingerprinting processing fee = \$39 (\$24 for the FBI and \$15 for the PA State Police)
- Live Scan fingerprinting service fee (charged by Prometric) = \$19
- Sircon application service fees (if applying electronically) = approximately \$12.50



Exam Registration Form for Pennsylvania Insurance Examinations

Last Name	First Name	Middle Name	Social Security Number
Residence Address (Your address of legal residence is required)			
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) ()
Name of Your Pre-licensing Education Course Provider			Pre-licensing Course Completion Date

This form is Page 29 of the Pennsylvania Licensing and Examination Information Booklet. We recommend you read the entire Booklet.

Series	Exam Title	Exam Fee	Total
16-01	Producer's Life Insurance	\$39	\$
16-02	Producer's Accident and Health Insurance	\$39	\$
16-03	Producer's Life, Accident and Health Insurance	\$49	\$
16-04	Producer's Property Insurance	\$39	\$
16-05	Producer's Casualty Insurance	\$39	\$
16-06	Producer's Property and Casualty Insurance	\$49	\$
16-09	Producer's Surplus Lines Insurance	\$39	\$
16-10	Agent's Title Insurance	\$39	\$
16-16	Producer's Personal Lines	\$39	\$
16-17	Viatical Settlement Brokers	\$39	\$
16-18	Public Adjuster Solicitor	\$39	\$
16-19	Public Adjuster	\$39	\$
Fingerprint Processing Fee		\$19	\$19
By filing this registration, you assume full responsibility for exam selection. Fees for these exams are not refundable and not transferable. If you are unsure which exam is needed for the license you are seeking, resolve this question before you register. Exam fees are valid for 90 days from receipt at Prometric.			Total Fee \$

Fee may be paid by cashier's check, company check, money order, MasterCard or Visa. Make checks payable to Prometric. **Personal checks and cash are not accepted. Registration fees are not refundable.** Testing fees are determined by the Commonwealth of Pennsylvania and are subject to contractual change without notice. To pay by credit card, please complete the information below. Register by visiting our Web site at www.prometric.com/pennsylvania, calling 800.715.2418 or faxing this completed form to 800.347.9242. To register by mail, send this completed form along with the appropriate fee to:

Prometric
ATTN: PA Insurance Exam Registration
1260 Energy Lane
St. Paul, MN 55108

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

PROMETRIC
1260 Energy Lane
St. Paul, MN 55108
800.715.2418

Register online at
www.prometric.com/pennsylvania

- ✓ **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.

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

See Page 8 for details.

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