Virginia

Bureau of Insurance

Licensing Information Bulletin

Effective as of June 1, 2020

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

Publishing by Prometric

Providing License Examinations for the State of Virginia

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REVISED 20200129

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Contents

Introduction 2
A Message from the Bureau 2
Overview of Licensing Process 3

Virginia Licensing Requirements 5
Types of Licenses and Requirements 5

Scheduling Your Exam 7
Registering and Scheduling Information 7
Online 7
By Fax or Mail 7
By Phone 7
Reschedule and Cancellation 7
If Absent or Late For Your appointment 7
Test Centers 8
Holidays 8
Emergency Closings 8
Testing Accommodations 9

Preparing for Your Exam 10
Study Materials 10
Content Outlines Overview 10
Practice Exams 11
Question Types **Error! Bookmark not defined.**
Experimental Questions 11

Taking Your Exam 13
Testing Process 13
Test Center Regulations 14
Exam Results 16
Appeals Process 16

Applying for Your License 17
Licensing Requirements by Residence 17
Resident License Requirements 17
New Virginia Residents 18
Licensing Fees 19
Misdemeanor Conviction Checklist 19
Felony Conviction Checklist 20

Exam Content Outlines 21

License Application and Forms 22
Exam Registration Form 22
Credit Card Payment Form 23
Instructor's Certification 24
Affidavit of Course Completion 25

Introduction

A Message from the Bureau

Through Prometric, the Bureau of Insurance (The Bureau) will gather certain demographic and other information from candidates for agent licensing examinations.

The applicant's disclosure of any demographic information is voluntary and refusal to disclose such information will not affect the results of the applicant's examination. **The applicant's demographic information will be used only for statistical reporting purposes and such information shall be maintained separately from the applicant's personally identifiable information.** Prometric will obtain from each licensing examination registrant: (i) the candidate's age, race or ethnicity, gender, native language, and highest level of education completed, and (ii) whether the candidate completed a licensing examination preparatory course, or the course provider.

You cannot sell, solicit or negotiate insurance contracts until the Bureau issues your license. You may not receive or accept any commission or other valuable consideration unless you are properly licensed at the time of transaction. You must be an appointed agent at the time of sale in order for an insurer to pay a commission or other valuable consideration.

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

We wish you well in preparing for your examination and remind you that by law you are required to continue your insurance education after becoming licensed.

~~A~~ license is a privilege, not a right. You must commit yourself from the beginning to comply with the laws and regulations set forth to regulate the insurance industry.

Important Notice:

Beginning January 1, 2021, your license(s) will have an expiration date based on your birth month and odd/even year of birth. For example, if you were born in an odd-numbered year, your license will expire at the end of your birth month in odd-numbered years. If you were born in an even-numbered year, your license will expire at the end of your birth month in even-numbered years. In addition, completion of any continuing education requirements will be due at time of license renewal. For more information email **BOILicenseRenewal@scc.virginia.gov.**

The Bureau encourages you to email Agent Licensing at **AgentLicensing@scc.virginia.gov** to provide your comments and suggestions.

Overview of Licensing Process

This bulletin provides information about the examination and licensing process for obtaining a resident insurance license. You should read this Licensing Bulletin including the examination content outlines prior to taking an exam. If interested in applying for a nonresident license, you can apply online via **NIPR** or a NIPR authorized business partner such as **Sircon**.

Licensing Process

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

1. Read this bulletin to learn about examination and licensing requirements.
2. Register and schedule your exam. The easiest way to register and schedule is **online**. Phone, fax and mail options are also available.
3. Review the examination content outlines on the **website**.
4. Obtain a current Criminal History Record Report ("CHRR") from the **Virginia State Police.**
5. Take the scheduled examination, bringing required identification to the test center.
6. Apply for your license by visiting **Sircon** or **NIPR.**

To get answers not provided in this bulletin

Visit our Website: **www.prometric.com/virginia/insurance**

Frequently Asked Questions are available:
https://www.prometric.com/sites/default/files/vainsuranceexamfaqs_Final%20wo%20CMS.docx

LICENSING INFORMATION
Virginia State Corporation Commission
Bureau of Insurance
P.O. Box 1157
Richmond, Virginia 23218-1157
Overnight Delivery: 1300 East Main Street, Richmond, VA 23219
Phone: 804-371-9631
Web site: **www.scc.virginia.gov/pages/Bureau-of-Insurance**
Email: **AgentLicensing@scc.virginia.gov**

QUESTIONS ABOUT EXAMINATION OR PRELICENSING
Prometric
Website: **www.prometric.com/Virginia/insurance**
Tel: (866) 891-6396
Fax: (800) 347-9242
TDD User: (800) 790-3926

Military Service Members & Their Families

Exam Fee Reimbursement Program

- Veterans who sit for certain Virginia insurance examinations can be reimbursed up to $2,000 for each exam under the GI Bill.
- The GI Bill education benefits are available through the U.S. Department of Veterans Affairs (VA).
- Dependents of totally disabled veterans or veterans who died in service may also use this service under certain conditions.
- Reimbursements are only paid directly to the veteran or other eligible person after submitting proof of payment.

Other fees connected with obtaining a license such as insurance license application processing fees or costs for classes to prepare for the insurance licensing exams are not reimbursable under the GI Bill®. Veterans can be reimbursed under the GI Bill® regardless of the number of insurance agent licensing exams they take or the number of times they take an exam.

For questions about insurance licensing examination reimbursement, visit the **Veterans Affairs website** or call 888-GIBILL-1 (888-442-4551).

Virginia Licensing Requirements

Licenses that Require Exams

LICENSES THAT REQUIRE EXAMS

The Bureau issues seven (7) different license types that require examinations across three categories:
(1) Agents
(2) Consultants
(3) Public Adjusters

Visit the Bureau's website for complete **licensing procedures.** Apply online through **Sircon** or **NIPR.** Candidates seeking licenses within these categories are required to pass an exam as described below.

AGENT LICENSE

Virginia resident applicants are required to pass an exam for the following five license types before applying:

- Life and Annuities
- Health
- Property and Casualty
- Personal Lines
- Title

If the license terminates for any reason, a resident must pass the examination again prior to applying for the license.

Holding one of these five agent license types would enable you to sell several classes of insurance. Property & Casualty includes Personal Lines; therefore, do not apply for both.

CONSULTANT LICENSES

The Bureau issues two insurance Consultant licenses that require Virginia resident applicants to pass an exam before licensing:

- Life and Health Consultant - Life and Health exam*
- Property and Casualty Consultant - Property and Casualty exam*

* If you are already a licensed Life & Annuities and Health / Property & Casualty agent, you are not required to pass the exam if applying for the corresponding consultant license.

Anyone who charges a fee to advise or purports to advise in area of Life & Annuities Insurance, Accident and Sickness Insurance, Property and Casualty Insurance, or Health Care Services as defined in the Code of Virginia is required to be licensed as an insurance consultant. Following are the only exceptions:

- A licensed attorney acting in a professional capacity.
- A trust officer of a bank acting in the normal course of his or her employment.
- An actuary or certified public accountant who consults during the normal course of business.
- Any person employed as a risk manager who consults for his or her employer only.

PUBLIC ADJUSTERS

Virginia resident applicants must pass the Public Adjusters exam before applying.

Licenses that DoNot Require Exams

LICENSES WITH NO EXAM REQUIRED

The Bureau also issues Limited Lines, temporary or otherwise restricted licenses, and several miscellaneous licenses that do not require applicants to pass a required exam, such as:

- Limited Lines Life and Health
- Limited Lines Property and Casualty
- Limited Lines Credit
- Motor Vehicle Rental Contract
- Temporary Life and Health*
- Temporary Life and Health (Debit Only)*
- Temporary Property and Casualty*
- Managing General Agent***
- Reinsurance Intermediary Broker***
- Reinsurance Intermediary Manager***
- Viatical Settlement Broker
- Viatical Settlement Provider***
- Surplus Lines Broker**

** Temporary Licenses are available to resident individual applicants meeting specific statutory requirements.*

Temporary licenses are issued in the following circumstances:

Upon the death of an agent, to his personal representative, surviving spouse, employee, child or next of kin;

Upon the inability of an agent to act because of sickness, injury or mental incapacity, to his spouse, child, next of kin, employee or legal representative;

Upon the sale of the agent's business, to any person employed in the business. In the event no person is available and suitable for licensing and appointment, the Commission may license and appoint any other suitable person; or

To an applicant who is to be an appointed agent of a home service insurer, and who will be assigned a debit and will actually collect the premiums on insurance contracts during the period of such temporary license.

*** Residents must hold a Property and Casualty License.*
**** Visit the Bureau's website for* ***licensing requirements****.*

Scheduling Your Exam

Registering and Scheduling Information

Prometric provides computerized testing through its multistate testing network. **You may take the exam at any Prometric test center in the United States.** Follow the instructions here to register and schedule an appointment.

Testing Accommodations. If you require an Americans with Disabilities Act (ADA) accommodation(s) or English as a Second Language (ESL) additional time, see the "**Testing Accommodations**" section below.

Online

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

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

1 Go to the **Virginia Insurance website**.

2 Click on **Schedule Your Test** and follow the prompts.

By fax or mail

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

OR

You may **mail** the completed Exam Registration Form and the appropriate exam fee to the address on the form. When registering by mail, you may pay the exam fee by Visa, MasterCard or American Express, company check, cashier's check or money order. **Personal checks and cash are not accepted.**

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

By phone

If you are unable to schedule online, you may schedule the examination by calling (866) 891-6396.

Between 8 a.m. and 9 p.m. (Eastern Time), Monday through Friday~~, and~~ *
Between 10 a.m. and 3 p.m. (Eastern Time), Saturday and Sunday.

Please have your exam and credit card information for payment available.

Note An exam registration remains valid for 90 calendar days after it has been processed. It then will expire without further notice at that time. We recommend that you do not register for your exam until you are prepared to take it. If you allow your exam registration to expire or did not pass your exam, you must re-register. Another exam registration fee is required.

Reschedule and Cancellation

If you wish to change your exam date or time, you must do so at least 24 hours prior to your appointment using the Reschedule/Cancel option on the **website** or by contacting Prometric's automated voice response system is 866-891-6396 (in North America). There is no charge for changing an appointment within the same testing window if the change is made at least 24 hours prior to your appointment.

If you paid online and cancel your exam, the card you used will be automatically refunded. However, if you registered through mail or fax using any form of payment, after you cancel your exam, you must initiate a refund by completing the **refund form**.

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

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

If absent or late for your appointment

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

Test Centers

You may take the exam at any Prometric test center in the United States.

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

Holidays

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

Emergency Closings

Severe weather or an emergency could require canceling scheduled exams. If this occurs, Prometric will attempt to contact you by phone; however, you may check for testing **site closures** by checking our website or calling Prometric at (866) 370-3411. If the site is closed, the exam will be rescheduled without a rescheduling fee.

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

Testing Accommodations

ADA Accommodation. Reasonable testing accommodations are provided to allow candidates with documented disabilities recognized under the ADA an opportunity to

demonstrate their skills and knowledge. Prometric makes every effort to provide reasonable testing accommodations that enable all test takers to take examinations.

If you require testing accommodations under the Americans with Disabilities Act (ADA), please complete and submit a **Testing Accommodation Request Form** online or contact Prometric at (888) 226-9406 to obtain an Accommodation Request Form.

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

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

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

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

Preparing for Your Exam

Being well prepared will help you pass your examination. This section offers:

- **Information about study materials.**
- **Information about practice exams.**

Study Materials

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

You are free to use materials of your own choosing to prepare for the license examination. **Neither the Bureau nor Prometric reviews or approves study materials or pre-licensing schools.** You may wish to contact insurance companies, the company or agency you plan to work for, or local or state agents' associations for courses and study materials in your location.

Virginia laws and regulations. All examinations cover Virginia laws and regulations. You may wish to consult a standard statute reference, which is generally available at any public or law library, or go to the Bureau's website for links to **Insurance Laws and Regulations.**

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 examination. You can view a complete outline specific to your examination online at our **website**.

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

Practice Exams

To take a practice exam, click **here**.

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

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

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

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

Question Types

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

Question Formats.

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

Format 1—Direct question

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

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

Format 2—Incomplete sentence

Benefits under workers' compensation insurance are payable:

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

Format 3—All of the following except

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

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

Experimental Questions

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

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

The questions will:

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

Taking YourExam

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

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

Testing Process

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

Arrival. You should arrive at least **30 minutes before** the scheduled exam appointment. This allows time for you to sign in and for staff to verify your identification and complete all security checks.

Identification required. You must present two valid forms 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 yoursignature.
- Have a name that exactly matches the name used to register for the examination (including designations such as "Jr." and "III").
- Candidates taking the Title examination must bring the original completed *Title Pre-Licensing Study Course Instructor's Certification and Notarized Affidavit of Course Completion Form*, which may be found at the end of this bulletin.
- Primary ID (photograph and signature, notexpired)
  - Government-issued Driver's License
  - U.S. learner's permit (plastic card only with photo andsignature)
  - National/State/Country ID card
  - Passport/Passport Card
  - Military ID/Military ID for spouses anddependents
  - Alien Registration Card (Green Card, Permanent Resident Visa)
- Secondary ID (signature required, not expired). Identification must be in English.
  - U.S. Social Security card
  - Debit (ATM) or credit card
  - Any form of ID on the Primary ID list
- If the ID presented has an embedded signature that is not visible (microchip) or is difficult or impossible to read, the candidate must present another form of identification from the Primary ID or Secondary ID list that contains a visible signature.



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

Testcenter regulations

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

To ensure that all candidates are tested under similar conditions, the following regulations and procedures will be enforced at each test center. Failure to follow any of these security procedures may result in your being disqualified from taking an examination.

CONFIDENTIALITY OF EXAM CONTENT/SYSTEMS

- The computer-based test delivery system, tutorial, exam content, and survey are the unpublished, confidential, and proprietary materials of Prometric and/or your test sponsor.
- Communicating, publishing, reproducing, or transmitting any part of an exam, in any form or by any means (e.g., verbal, electronic, written, etc.) for any purpose is strictly prohibited.
- ANY reproduction or disclosure will result in the immediate filing of civil and/or criminal charges against you and anyone directing orconspiring with you.

TEST CENTER CHECK-IN PROCEDURES & BREAKS

- Original, valid (unexpired), government-issued photo & signature-bearing identification is required in order to take an exam. Validity and the number of acceptable IDs are predetermined by your test sponsor.
- You will be scanned with a metal detector wand prior to every entry into the test room.
- You will be required to raise your pants legs above your ankles, empty and turn all pockets inside-out and raise shirt sleeves above your wrists prior to every entry into the test room.
- If you are wearing eyeglasses you will be required to remove them for visual inspection to ensure they don't contain a recording device. Large jewelry items must be stored in your locker due to concerns over concealed recording devices.
- Exams may have scheduled or unscheduled breaks, as determined by your test sponsor. Each time you leave the test room you must sign-out.
- The TCA will inform you what is permitted during exam breaks, specifically regarding whether access to your locker, and access to cell phones and notes within it, is permitted or not. All candidates must inform the TCA before accessing a stored item during a break, including medicine. Repeated or lengthy departures from the test room will be reported to the test sponsor.
- Upon return from a break, without exception, you must go through all security checks, present valid ID, sign-in and, if required by the test sponsor, provide a fingerprint to be re-admitted to the testroom.

Prohibited Items and Examinee Conduct in the Test Center

- Weapons are not allowed in any Prometric Test Center.
- Unauthorized personal items may not be brought into the test room. Such items include, but are not limited to outerwear, hats, food, drinks, purses, briefcases, notebooks, watches, cell phones, electronic devices, or wearable technology.
- Written notes published materials and other testing aids are strictly prohibited in the test room, except where allowed by your test sponsor. Test center staff will refer to the applicable Client Practices for allowances.
- Written notes or electronic devices discovered in the test room will be confiscated by the Test Center Administrator.
- Only soft ear plugs (with no wires/cords attached) and center-supplied tissues are permitted in the test room.
- All materials issued by the TCA must be returned at the conclusion of testing. Used scratch paper must be returned before new scratch paper will be issued by the TCA during your exam.
- Light clothing items removed for comfort such as sweaters, suit jackets, scarves, etc., must be hung on the examinee's chair, not placed in laps or on the workstation desktop. Outerwear such as heavy coats, parkas, raincoats, etc., is not permitted in the test room.
- Talking to other candidates in the test room, referring to their screens, testing materials or written notes is strictly prohibited. Note: Client/test sponsor practice policies shall supersede these regulations if a conflict exists.

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

Visit our **website** for more information on Prometric test center regulations.

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

Exam Results

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

The report also displays the correct percentage in each major section of the exam, as defined by the exam content outline. These section scores are shown to guide you, or your employer and/or 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.

Score Report

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

Duplicate score report. You may go to the **Score Report Portal** to view and print your report.

RETAKING THE EXAM

The candidate must wait 24 hours before making a reservation for re-examination. After the third time of failing the exam, Virginia law requires a 30-calendar day waiting period before retaking the exam.

Appeals Process

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

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

Applying for Your License

This section offers information about:

- **Applying for your license.**
- **License Requirements by residence.**
- **Licensing fees.**
- **Other licensing information.**

Applicants should visit the Bureau's **website** for more information about licensing, including FAQs.

Applying for Your License

After passing the exam (residents only), submit the following to the Department:

- Criminal History Record Report (CHRR)
  - CHRRs must to be completed by the Virginia State Police (VSP).
  - To obtain one, go to the **Virginia State Police Website**- **Have the report mailed back to you.**
  - The CHRR cannot be more than 90 days old.
  - If you have been a Virginia resident for less than 6 months, you must obtain a CHRR from your previous home state.
- For an additional fee, the candidate may request an expedited VSP CHRR through the following insurance industry associations:
  - **Independent Insurance Agents of Virginia, Inc.** OR
  - **National Association of Insurance and Financial Advisors**

- Visit the Sircon's **website** to apply online for your license.
  - The completed CHRR with all related documents should be attached to the application.
  - Applications are processed in date order. Allow 15 business days for processing.
  - Allow a minimum of 30 business days from the time documentation is submitted for applications with affirmative background questions. Refer to the Misdemeanor and Felony checklists in this bulletin for additional information.
  - Applications are closed after 30 calendar days if all required documentation is not provided and a new application with a nonrefundable application processing fee will be required.

- Virginia law requires that you provide a residential street address as your address of record. **DO NOT USE A BUSINESS ADDRESS (INCLUDING PO BOX) AS YOUR RESIDENCE OR MAILING ADDRESS.**

- The license application processing fee is nonrefundable and nontransferable
- **Exams remain valid for license applications for 183 calendar days.**

For complete licensing procedures, visit the Bureau's **website**.

REQUIREMENTS FOR INDIVIDUALS MOVING TO VIRGINIA

Individuals with nonresident licenses moving to Virginia must submit an application to become a resident agent. Resident licenses in the former state must be inactive to apply for a Virginia resident license.

The Bureau will verify licensing status through the NAIC's Producer Data Base. Applicants can obtain any line of authority held in their previous home state within 90 calendar days of cancelling the previous resident license. If the application and nonrefundable processing fee is not submitted within 90 calendar days of cancelling the agent's previous resident license, all Virginia resident pre-licensing requirements will need to be satisfied in order to be issued a license.

An agent with an active nonresident Virginia license will be granted 90 calendar days from the date the previous home state licenses were cancelled to submit their resident license application. During the 90-calendar day period, an agent may continue to operate under their nonresident Virginia license while applying for a resident Virginia license. Appointments made under the nonresident license will remain in effect during the 90-calendar day period, unless terminated for other reasons.

Agents that obtains a Virginia resident license within the 90-calendar day period, transfer any active appointments automatically when the license is issued. If, at the end of the 90-calendar day period, the agent has not obtained a resident license, the equivalent nonresident license(s) and associated appointment(s) will be canceled.

For complete licensing procedures, visit the Bureau's **website**.

License Application and Forms

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

- **Examination registration form.**
- **Instructor's Certification for Title Insurance and Affidavit of course completion form.**

Misdemeanor Conviction Checklist

Prior to applying for the license:

Normal processing time for applications with affirmative background questions is a minimum of 30 business days from the date we receive all documentation necessary to review the application. Applications are closed after 30 calendar days if all required documentation is not provided and a new application with a nonrefundable application processing fee will be required.

❑ Pass appropriate pre-licensing examination (residents only).
❑ Obtain current (no more than 90 days old) Criminal History Record Report (CHRR) from the Virginia State Police (VSP) (residents only). Visit **here** to request your CHRR. When completing the form, have the report mailed back to you, not to the Bureau. For expedited service, you may also request a Virginia State Police Criminal History Record Report for an additional fee through the following insurance industry associations:
•• **Independent Insurance Agents of Virginia,** Inc
•• **National Association of Insurance and Financial Advisors - Virginia**
❑ Write a detailed statement explaining the circumstances surrounding each offense.
❑ Obtain a copy of the charging document.
❑ Obtain a copy of the court document that demonstrates the final disposition of the case.
❑ Obtain a copy of the sentencing order.
❑ If applicable, obtain a copy of the court document or letter from the probation officer indicating completion of probation.
Request court documents from the Clerk of the Court that had jurisdiction over your case.
❑ If applicable, obtain documentation demonstrating the conviction has been pardoned or expunged.
❑ Visit **Sircon**o apply for the license and attach all of the above-referenced documents to the application as a PDF file.

Felony Conviction Checklist

Prior to applying for the license:

Normal processing time for applications with affirmative background questions is a minimum of 30 business days from the date we receive all documentation necessary to review the application. Applications are closed after 30 calendar days if all required documentation is not provided and a new application with a nonrefundable application processing fee will be required.

❑ Pass appropriate pre-licensing examination (residents only).

❑ Obtain current (no more than 90 days old) Criminal History Record Report (CHRR) from the Virginia State Police (VSP) (residents only). Visit **here** to request your CHRR. When completing the form, have the report mailed back to you, not to the Bureau. For expedited service, you may also request a Virginia State Police Criminal History Record Report for an additional fee through the following insurance industry associations:

•• **Independent Insurance Agents of Virginia, Inc.**

•• **National Association of Insurance and Financial Advisors – Virginia**

❑ Write a detailed statement explaining the circumstances surrounding each offense.

❑ Obtain a copy of the charging document.

❑ Obtain a copy of the court document that demonstrates the final disposition of the case.

❑ Obtain a copy of the sentencing order.

❑ If applicable, obtain a copy of the court document or letter from the probation officer indicating completion of probation.

Request court documents from the Clerk of the Court that had jurisdiction over your case.

❑ If applicable, obtain documentation demonstrating the conviction has been pardoned or expunged.

❑ If applicable, obtain documentation that Civil Rights have been restored.

❑ If applicable, obtain a signed letter from your employer or prospective employer on letterhead indicating they are aware of the felony conviction (residents only).

❑ If applicable, obtain a copy of the 1033 consent approved by your home state (nonresidents only).

❑ Visit **here** to apply for the license and attach all of the above referenced documents to the application as a PDF file

Exam Content Outlines

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

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

You can access your outlines by going to the Prometric website.

Exam Registration Form

Virginia Insurance Examinations

To conveniently register online, please go to www.prometric.com/virginia/insurance

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

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

Series	Examination Title	Content Time	Examination Fee
11-01	VA Life, Annuities & Health Exam	150 mins	$35
11-03	VA Property & Casualty Exam	150 mins	$35
11-04	VA Title Exam	90 mins	$35
11-05	VA Life & Annuities Exam	120 mins	$35
11-06	VA Health Exam	120 mins	$35
11-07	VA Personal Lines Exam	120 mins	$35
11-08	VA Public Adjuster Exam	60 mins	$35
			Total Fee

Registration fees are nonrefundable. Fees may be paid by cashier's check, company check, money order, MasterCard , Visa or American Express. Make company checks, cashier's checks and money orders payable to Prometric. Please put your phone number on the check. **Personal checks and cash are not accepted.** To pay by **credit card** (when registering by mail or fax), please complete the Credit Card Payment Form on the next page and fax to 800.347.9242, or send this completed form along with the appropriate fee to:

Prometric
ATTN: VA Insurance Examination Registration
7941 Corporate Drive,
Nottingham, MD 21236

Credit Card Payment Form

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

Card Type (Check One)

☐ MasterCard ☐ Visa ☐ American Express

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

INSTRUCTOR'S CERTIFICATION

I,_____, hereby certify that _____
Please print your full name *Please print full name of student*
attended and successfully completed the required pre-licensing study course in preparation for the title examination. I further certify that the course was taught under my supervision, that the curriculum included all materials in the Examination Content Outline approved by the Virginia State Corporation Commission as set forth in Section 38.2- 1814.1 of the Code of Virginia, as amended, and that the individual named above attended the full number of classroom or equivalent distance learning hours required by said section of the Code of Virginia, as indicated below. I further certify that the following information is true and correct.

Course provided and number of classroom hours

Title Insurance – 16 CLASSROOM hours of instruction, or equivalent number of distance learning hours or a combination thereof were provided

Course Completion Date:_____

Note:
§ 38.2-1814.1 of the Code of Virginia states in part: "An instructor who is found to have submitted a materially false certification that an applicant completed the requisite number of classroom or distance education hours shall be deemed to have committed a knowing and willful violation of this section and be subject to the penalties as set forth in § 38.2-218. If the instructor is also a licensed insurance agent or insurance consultant, the Commission may also impose on the instructor the penalties set forth in § 38.2-1831 or 38.2- 1843, as applicable." The penalties referred to above include fines of up to $5,000 for each violation as well as suspension or revocation of the instructor's agent or consultant license(s).

_____
Signature of Instructor

( ) Check if you are licensed as an insurance agent in Virginia

_____
Business Address of Instructor

_____

_____
Business Telephone Number of Instructor

You must submit this original form to the Proctor at the testing center.
Do not submit this form to the Bureau of Insurance

AFFIDAVIT OF COURSE COMPLETION

Title Insurance Course – 16 hours of Classroom Study, Distance Learning or any combination thereof

Applicants are advised to immediately report to the Bureau of Insurance any pre-licensing course provider or instructor who indicates that anything less than 16 hours of training, whether classroom or equivalent distance learning, is acceptable.

I,_____, hereby certify, under penalty of perjury, that I have attended and
Please print full name
successfully completed the pre-licensing study course indicated above in preparation for the title examination. I understand that I must pass the Title examination within one year of the date of completion of this study course and that if I fail to pass the examination within one year of the completion of this study course, I must take a study course again before re-testing.

Note:
§ 38.2-1814.1 of the Code of Virginia states in part: "An applicant who is found to have submitted a materially false proof of course completion shall, in addition to any applicable civil or criminal penalties for perjury, be deemed to have committed a knowing and willful violation of this section and be subject to the penalties as set forth in § 38.2-218. Upon receipt of acceptable proof that an applicant submitted a materially false proof of course completion, the Commission may administratively terminate any license issued based upon such submission."

_____
Signature of Applicant

_____
I.D. Number (Social Security #)

_____
Residence Address

_____
City ***State*** ***Zip***

STATE OF _____

COUNTY OR CITY OF _____

This day the above individual appeared before me, the undersigned Notary Public, for the jurisdiction stated above, acknowledged the above signature as his or her own, and made oath that the matters and things stated in the foregoing are true to the best of his or her knowledge, belief and information.

GIVEN UNDER MY HAND THIS____DAY OF_____,_____.

MY COMMISSION EXPIRES THE_____DAY OF_____,_____.

_____
Signature of Notary

PRINT

CLEAR

You must submit this original form to the Proctor at the testing center.
Do not submit this form to the Bureau of Insurance.