



# Virginia

Bureau of Insurance

## Licensing Information Bulletin

Effective as of June 1, 2020

Register online at [www.prometric.com/virginia/insurance](http://www.prometric.com/virginia/insurance)



Publishing by Prometric  
**Providing License Examinations for the State of Virginia**

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## 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](mailto:BOILicenseRenewal@scc.virginia.gov).

The Bureau encourages you to email Agent Licensing at [AgentLicensing@scc.virginia.gov](mailto:AgentLicensing@scc.virginia.gov) to provide your comments and suggestions.

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**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](http://www.prometric.com/virginia/insurance)

**Frequently Asked Questions are available:**  
[https://www.prometric.com/sites/default/files/vainsuranceexamfaqs\\_Final%20wo%20CMS.docx](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: <https://scc.virginia.gov/pages/Bureau-of-Insurance>  
 Email: [AgentLicensing@scc.virginia.gov](mailto:AgentLicensing@scc.virginia.gov)

**For questions about Remote Proctored exams:**

**Prometric**

Website: [www.prometric.com/Virginia/insurance](http://www.prometric.com/Virginia/insurance)  
 Phone: (866) 891-6396

**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 & Annuities
- Health
- Property & 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 & Health Consultant - Life & Health exam\*
- Property & Casualty Consultant - Property & Casualty exam\*

\*If you are already a licensed Life and Annuities and Health agent or Property and 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 the area of Life & Annuities Insurance, Accident and Sickness Insurance, Property & 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 and who consults for his or her employer only.

### PUBLIC ADJUSTERS

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

## ***Licenses that Do Not 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\*\*

\* *Available to resident individual applicants meeting specific statutory requirements.*

#### *\*Temporary Licenses*

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.

*Only one temporary life and health license and one temporary property and casualty license may be issued to any individual during his or her lifetime, and each temporary license shall be valid for 180 calendar days.*

\*\* *Residents must hold a Property & 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. 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 Prometric's **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). The cardholder's signature must be on the Form.

#### 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. including a Visa, MasterCard or American Express payment information, company check, cashier's check or money order.

#### 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 information and credit card information for payment available.

**Remote Proctored locations:** You may take your exam at your home or place of work. Your location must be:



- Indoors, in a walled room, well-lit area with a closed door and free of noise and distractions.
- Alone
- At a table free of pens, paper, electronic devices and study materials.

*Additional steps may need to take depending upon your company's security settings. For details on choosing this pathway, please call +1 800.868.6113 to learn more.*

You will be using your personal computer. Your computer must meet our **minimum system requirements:**

- Windows 7
- Current version of Google Chrome
- 0.5 mbps internet connection
- Disconnected from a docking station, plugged directly into a power source
- Contain or be connected to a moveable web-camera
- Only one monitor is allowed. Computers with additional monitors must be configured in advance to support only one monitor.
- Ensure you are on the same computer and in the same location for the exam where you performed the first system check.

To see if your computer and network will allow testing through ProProctor™ visit <https://rpcandidate.prometric.com/> and complete the system check.

### **Reschedule and Cancellation**

To reschedule your existing exam appointment, you must contact Prometric 24 hours prior to the exam appointment date in order to avoid forfeiting your exam fee. If you need to confirm your appointment, please go to **Virginia Insurance**. **If you need to cancel or reschedule your exam please call (866) 891-6396.**

To cancel your existing exam appointment, you must contact Prometric at least three (3) calendar days prior to your scheduled exam appointment in order to avoid forfeiting \$40 of your original exam fee. After you cancel your exam, you must **initiate a refund** and complete 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).

### **Holidays**

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

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**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

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

- An overview of the examination content outlines in this bulletin.
- Information about study materials.
- Information about practice exams.

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## 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**.

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## 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 exam design 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
- will not be counted in your final score
- time spent on the question will not be deducted from your test time

## Taking Your Exam

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

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

### 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 your signature.
- 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, not expired)
  - Government-issued Driver's License
  - U.S. Dept. of State Driver's License
  - U.S. Learner's Permit (plastic card only with photo and signature)
  - National/State/Country ID card
  - Passport / Passport Card
  - Military ID / Military ID for spouses and dependents
  - 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.

**You do not need any computer experience or typing skills to take your exam. After you schedule an appointment, you will receive an e-mail confirmation, with:**

- ProProctor™ User Guide

You should complete the system check, and installation of the ProProctor™ application in advance of your test day. While you are not physically travelling to a test center, we recommend that you use the 30 minutes prior to your appointment to review the testing regulations and Environment Do's and Don'ts and prepare to launch the Exam. The exam may not be launched more than 15 minutes prior to your appointment time and may not be launched more than 15 minutes after your appointment time.

You can also see if your computer and network will allow testing through **ProProctor™** and complete the system check.



**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.

## ***Test center 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.

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To ensure that all candidates are tested under similar conditions, the following regulations and procedures will be enforced at each test center. The Remote Proctor (RP) and/or Security Agent (SA) is authorized to dismiss you from the test session for a violation of any of the Testing Regulations, including exhibiting abusive behavior towards the RP or SA. If you are found to have violated any of the regulations during your exam, the RP is required to notify Prometric and your test sponsor.

- 1 All exams are continuously monitored by video and audio recording.
- 2 You must present valid (unexpired) and acceptable ID(s) in order to take your test. (See "Identification required" in the previous section).
- 3 Unauthorized personal items may not be accessible while testing. Such items include, but are not limited to outerwear, hats, food, drinks, purses, bags or briefcases, notebooks, watches, cell phones, electronic devices, or wearable technology.
- 4 Eating, drinking, smoking, and chewing gum are prohibited during the exam.
- 5 You will be required empty and turn all pockets inside-out and raise shirt sleeves above your wrists prior to starting your exam.

- 6 If you are wearing eyeglasses, you will be required to remove them for visual inspection to ensure they don't contain a recording device.
- 7 You must also show your ID to the Test Center Administrator (TCA) and go through the security checks after any break in testing.
- 8 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.
- 9 Written notes published materials and other testing aids are strictly prohibited.
- 10 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 immediate testing area.
- 11 Changing location while testing, turning off lighting or audio, speaking to or receiving aid from other individuals is strictly prohibited.
- 12 You are not allowed to use any electronic device or phone during breaks.
- 13 Candidates are required to be professional, civil and respectful at all times while testing.

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:** Proctors 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.

### ***Personal items***

You are required to clear your testing area of personal items. Note the following:

- Electronic equipment—cameras, tape recorders, cell phones, PDAs, pagers, etc.—is not permitted in the testing area.
- Other personal items—briefcases, backpacks, etc.—are not permitted in the testing area.

### ***Misconduct or disruptive behavior***

Candidates who engage in any kind of misconduct or disruptive or offensive behavior may be dismissed from the examination. Examples are giving or receiving help, sharing supplies, taking part in an act of impersonation, removing test materials or notes from the testing room, and/or using rude or offensive language and behavior that delays or interrupts testing.



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## ***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.

### **RETAKE 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.

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## ***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.

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## 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 - Virginia**
- Visit Sircon's **website** to apply online for your license.
  - The completed CHRR with all related documents should be attached to the application.
  - The Bureau processes applications in date received 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. Pre-licensing examination is not required to obtain any line of authority held in the previous home state if the application is received within 90 calendar days of the cancellation of the applicant's resident license in the previous home state. If the application and nonrefundable application processing fee is not submitted within 90 calendar days of the cancellation of the agent's resident license in the previous home state, all 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 in which 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.

If the agent obtains a resident Virginia license within the 90-calendar day period, any active appointments will automatically be transferred when the resident 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 a CHRR from the **Virginia State Police** (residents only). 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** to apply for the license and attach all of the above-referenced documents to the application as a PDF file.

# Felony Conviction Checklist

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## 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](#).**

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## Exam Registration Form Virginia Insurance Examinations

To conveniently register online, please go to [www.prometric.com/virginia/insurance](http://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
			<b>Total Fee</b>

**Registration fees are not refundable.** 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.*