



PSI Services LLC

Phone: (855) 579-4634

E-mail: examschedule@psionline.com

<https://test-takers.psiexams.com/njins>

STATE OF NEW JERSEY



INSURANCE PRODUCER AND PUBLIC ADJUSTER LICENSE EXAMINATIONS CANDIDATE INFORMATION BULLETIN

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EXAMINATIONS BY PSI SERVICES LLC

This Candidate Information Bulletin provides you with information about the examination and application process for obtaining an insurance producer or public adjuster license in the State of New Jersey.

The New Jersey Department of Banking and Insurance has contracted with PSI Services LLC (PSI) to conduct the examination testing. PSI provides examinations through a network of computer examination centers in New Jersey. PSI works closely with the State to be certain that examinations meet State as well as national requirements in basic principles and examination development standards.

THE LICENSURE PROCESS

The New Jersey Department of Banking and Insurance maintains on its website valuable information for insurance producers and licensing candidates. Included on this website is a specific section "*Just for Producers*," which contains a Frequently Asked Questions section that may serve as an expedient means of responding to your questions.

Application Investigations and Producer Education (609) 292-5316, ext:50552 Email: insed@dobi.state.nj.us	License Processing (609) 292-4337 Email: inslic@dobi.sate.nj.us
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Website dobi.nj.gov

Candidates who would like to transact insurance business as an insurance producer in New Jersey must pass the appropriate examination and apply for and be granted a license by the New Jersey Department of Banking and Insurance.

To be licensed as a resident insurance producer, applicants must:

1. Be a resident of New Jersey, or, if a nonresident, have his or her principal place of business in New Jersey.
2. Be trustworthy, competent, financially responsible, and of good personal and business reputation.
3. Successfully complete instruction at a New Jersey-approved provider, fulfilling the minimum hours of instruction leading to a certificate of completion. Prelicensing education course completion certificates never expire. Individuals who currently hold a resident producer license in a state other than New Jersey or who have held such license actively during the preceding ninety (90) days are exempt from qualifying for a resident New Jersey insurance producer license by education and examination. Application may be made through the electronic application process. Information on the electronic application process is available at dobi.nj.gov.
4. Pass the insurance licensing examination(s) administered by PSI.
5. The Department of Banking and Insurance will waive the prelicensing education requirement for qualifying individuals holding an approved insurance designation. Waiver information and a listing of approved insurance

designations may be viewed on the Department's website at dobi.nj.gov.

6. Individuals maintaining an approved insurance designation are no longer exempt from passing the examination corresponding to their desired license authority.
7. An individual who applies for an insurance producer license in this state who was previously licensed for the same lines of authority in another state shall not be required to complete any prelicensing education or examination. This exemption is only available if the person is currently licensed in good standing in that state; or if the application is received within 90 days of the cancellation of the applicant's previous license and was considered to be in good standing when the license authority terminated.

OBTAINING A TEMPORARY WORK AUTHORITY AND PERMANENT LICENSE

Passing Personal Lines, Title, Surplus Lines, Life, Health, Property, and Casualty producer candidates will be evaluated at the test center for qualification for a temporary work authority. The evaluation will be based on the applicants' responses to screening questions developed by the Department of Banking and Insurance.

Applicants must be extremely careful when responding to the license screening questions, because once the applicant confirms his or her answers they cannot be changed.

Qualified applicants will receive their temporary work authorities immediately following completion of their examination. To activate the temporary work authority, the applicant must follow the instructions printed on the temporary work authority certificate. The temporary work authority allows the qualifying individual to transact insurance related business for a period of 60 days from the exam date while under the supervision of a current licensed producer. To receive a permanent license, applicants must follow the instructions printed on the short form application that will be provided at the test center.

Candidates who have passed the examination, but do not qualify for a temporary work authority, will be provided with a notice explaining their failure to qualify for the temporary work authority. To apply for a permanent license, the Department recommends candidates apply electronically but may also apply using the paper application maintained on the Department website (dobi.nj.gov). A paper submission must also include the original PSI passing score report, a school certificate, and the appropriate license fees to the New Jersey Department of Banking and Insurance Licensing Division. Applicants are reminded that paper applications require more processing time.

Please note that score reports are valid for one (1) year only.

LICENSE FEE

The license fee is \$150 for two (2) years. Additional processing charges will be added depending upon whether the application is submitted electronically or using the paper application.

EXAMINATION SCHEDULING PROCEDURES

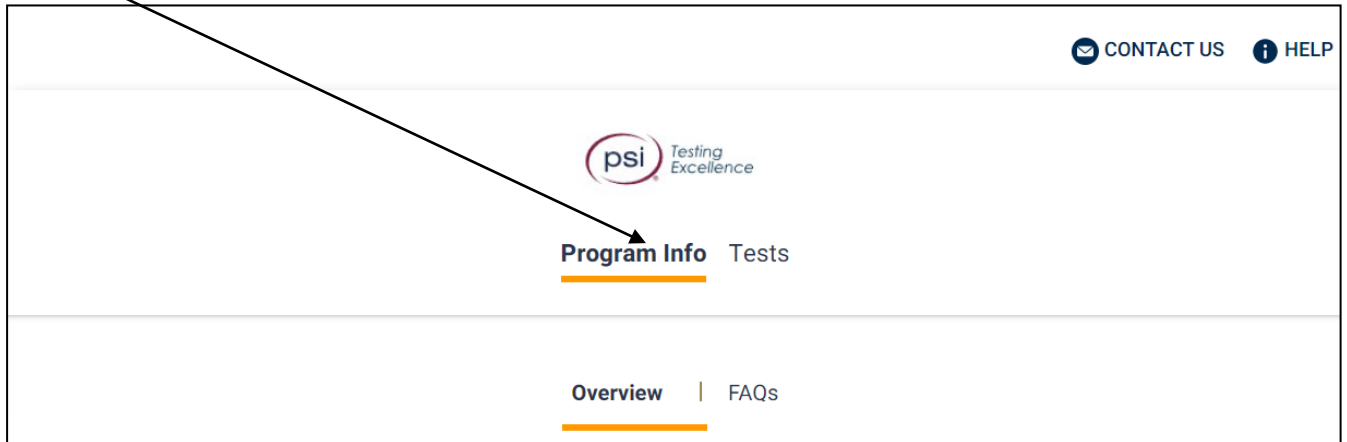
Examination Fee

\$38

NOTE: REGISTRATION FEES ARE NOT REFUNDABLE. REGISTRATION FEES EXPIRE AFTER ONE YEAR OF REGISTERING.

ON-LINE SCHEDULING

1. Go to: <https://test-takers.psiexams.com/njins>
2. Select **TESTS** to create an account.



3. Select the examination and you are ready to create an account. Select **LOGIN/REGISTER**.

To continue the booking process and schedule your test, you must login or create an account.

LOGIN/REGISTER

4. You will be prompted to **CREATE AN ACCOUNT** with PSI.

The first and last name must match exactly with your current, valid, government-issued ID.

ID *	
First Name *	Last Name *
Middle Name	Generation
Email *	
Password *	Your password must contain: • At least one capital letter A-Z • At least one lower case letter a-z • At least one number 0-9 • At least one special character !@#V\$%^&V/* • At least 8 and up to 32 characters
Confirm Password *	

5. Select your test format: (Test Center) or (Remote Proctored).

Modality	
 Site Proctored SELECTED	 Atlas Remote Proctored SELECT

Scheduling at a Test Center

1. Enter the “City or Postal Code” and select **FIND**.

Search Test Center Location

Radius

Map Satellite



2. Select a date and time to book an appointment.

Choose a Date and Time

< October 2021 >

Sun	Mon	Tue	Wed	Thu	Fri	Sat
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

☐ Available ☒ Selected

**Time slots available for
October 08, 2021**

08:00 AM

01:30 PM

3. You are now ready to pay.

Payment

Billing Address

Address 1 *

Address 2

Address 3

City *

Order Summary

Commercial Contractor Practice Test

Mechanical Bus and Law \$100.00 USD

Total Price

CONTINUE

4. Once payment has been made you will receive a message confirming the test center, booked date, and booked time.

Booking Confirmed!!  [Print Confirmation](#)

Email Address:
asingla81@psionline.com

Home Phone:
111224444

Office Phone:
2221112345

Scheduling via Remote Proctor

1. Select a date and time to book an appointment.

Choose a Date and Time

< **October 2021** >

Sun	Mon	Tue	Wed	Thu	Fri	Sat
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

☐ Available ☒ Selected

Time slots available for
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2. You are now ready to pay.

Payment

Billing Address

Address 1 *

Address 2

Address 3

City *

Order Summary

Commercial Contractor Practice Test

Mechanical Bus and Law \$100.00 USD

Total Price

CONTINUE

3. Once payment has been made you will receive a message confirming the booked date and booked time. Please review the booking before selecting **CONFIRM**.

Review Booking:

Email Address: asingla81@psionline.com Home Phone: 111224444 Office Phone: 2221112345

📅 Wednesday, October 06, 2021

🕒 5:30 PM Pacific Time

Before taking your remote online proctored exam, please check system compatibility - click [HERE](#)

☒ By continuing, you agree to The Company's [Conditions of Use And Privacy Notice](#).

CONFIRM

4. Your booking will now display in your account. You will be able to LAUNCH your test within 30 minutes of your booked test time.

IMPORTANT: BE SURE TO CHECK THE COMPATIBILITY OF YOUR COMPUTER to include Audio/Video Check, Webcam Check and System Check. Prior to testing, **CLICK HERE**.

Bookings: ?

1 DAYS 0 HOURS 22 MINUTES until test

📅 Wednesday, October 06, 2021 Add to Calendar ▾

🕒 5:30 PM Pacific Time

🖨️ [Print Receipt](#)

📄 [More Information](#)

Before taking your remote online proctored exam, please check system compatibility - click [HERE](#)

👤 Online Proctored (Live).
Click the Launch button at your scheduled test time.

LAUNCH

By not starting your test within 15 minutes after your booked time, you forfeit your test fee or test eligibility. Fees and test eligibilities are non-refundable. If you have any questions regarding your compatibility check, or if you experience issues launching your test, you may contact PSI's technical support team at (844) 267-1017.

TELEPHONE REGISTRATION

The second fastest method of registering and scheduling is via the telephone. Call (855) 579-4634, and speak with a live registrar, available Monday through Friday between 7:30 am and 10:00 pm, and Saturday-Sunday between 9:00 am and 5:30 pm, Eastern Time.

To register by phone, you need a valid VISA, MasterCard, American Express or Discover.

RETAKING A FAILED EXAMINATION

It is not possible to make a new examination appointment on the same day you have taken an examination; this is due to processing and reporting scores. A candidate who tests unsuccessfully on a Wednesday can call the next day, Thursday, and retest as soon as Friday, depending upon space availability. You may access a registration form at <https://test-takers.psiexams.com/njins>. You may also call PSI at (855) 579-4634.

CANCELING AN EXAMINATION APPOINTMENT

You may cancel and reschedule an examination appointment without forfeiting your fee if your *cancellation notice is received 2 days before the scheduled examination date*. For example, for a Monday appointment, the cancellation notice would need to be received on the previous Saturday. You may call PSI at (855) 579-4634.

Note: A voice mail message is not an acceptable form of cancellation. Please use the PSI Website or call PSI to speak directly to a Customer Service Representative.

MISSED APPOINTMENT OR LATE CANCELLATION

Your registration will be invalid, you will not be able to take the examination as scheduled, and you will forfeit your examination fee, if you:

- Do not cancel your appointment 2 days before the schedule examination date;
- Do not appear for your examination appointment;
- Arrive after examination start time;
- Do not present proper identification when you arrive for the examination.

EXAM ACCOMMODATIONS

All PSI examination centers are equipped to provide access in accordance with the Americans with Disabilities Act (ADA) of 1990, and exam accommodations will be made in meeting a candidate's needs. Applicants with disabilities or those who would otherwise have difficulty taking the examination should request for alternative arrangements by [Clicking Here](#).

EXAMINATION SITE CLOSING FOR AN EMERGENCY

In the event that severe weather or another emergency forces the closure of an examination site on a scheduled examination date, your examination will be rescheduled. PSI personnel will attempt to contact you in this situation. However, you may check the status of your examination schedule by calling (855) 579-4634. Every effort will be made to reschedule your examination at a convenient time as soon as possible. You may

also check our website at <https://test-takers.psiexams.com/njins>.

EXAMINATION SITE LOCATIONS

The following directions are generated from the most current mapping services available. However, new road construction and highway modifications may result in some discrepancies. If you are not familiar with the specific area of the testing site, please consult a reliable map prior to your test date.

BRICK

260 CHAMBERS BRIDGE ROAD, FIRST FLOOR
BRICK, NJ 08723

HAMILTON SQUARE AREA

IBIS PLAZA SOUTH
3525 QUAKERBRIDGE ROAD, SUITE 1000
HAMILTON TOWNSHIP, NJ 08619

MARLTON

901 LINCOLN DR W, SUITE 130
MARLTON, NJ 08053

NORTH BRUNSWICK

1440 HOW LANE, SUITE 2E
NORTH BRUNSWICK TOWNSHIP, NJ 08902

NEW PROVIDENCE

MURRAY HILL OFFICE CENTER
571 CENTRAL AVENUE, SUITE 117
NEW PROVIDENCE, NJ 07974

NORTHFIELD AREA (LINWOOD)

CENTRAL PARK EAST
222 NEW ROAD, SUITE 301
LINWOOD, NJ 08221

ROCHELLE PARK

365 W. PASSAIC ST, STE 180
ROCHELLE PARK, NJ 07662

PARSIPPANY

7 ENTIN RD, STE D
PARSIPPANY, NJ 07054

SECAUCUS

110-B MEADOWLANDS PARKWAY, SUITE 204
SECAUCUS, NJ 07094

Additionally, PSI has examination centers in many other regions across the United States. You may take this examination at any of these locations. Once you have paid for the examination, enter your zip code and a list of the testing sites closest to you will appear.

REPORTING TO THE EXAMINATION SITE

On the day of the examination, you should arrive 30 minutes before your appointment. This extra time is for sign-in, identification, and familiarizing you with the examination process. *If you arrive late, you may not be admitted to the*

examination site and you will forfeit your examination registration fee.

REQUIRED IDENTIFICATION

To gain admission to the examination, you must present (1) form of identification. The form of identification must be government issued, current and include your name, signature, and photograph. No form of temporary identification will be accepted.

PRIMARY IDENTIFICATION (with photo) - Choose One

- State issued driver's license
- State issued identification card
- US Government Issued Passport
- US Government Issued Military Identification Card
- US Government Issued Alien Registration Card
- Canadian Government Issued ID

NOTE: ID must contain candidate's photo, be valid and unexpired.

☛ Candidates taking the Life, Health, Property, Casualty, Title, Personal Lines, or Bail Bond examinations must also present, on the day of the examination, a prelicensing education course completion certificate (**AN ELECTRONIC VERSION OR HARD COPY WILL BE ACCEPTED**) OR a waiver issued by the NJ Department of Banking and Insurance. **For a retake examination this must be presented or your failing score report may be presented.**

- Candidates taking the Surplus Lines, Public Adjuster, or the instructor examinations do not need to present either of the two documents mentioned above (prelicensing education course completion certificate **OR** a waiver issued by the NJ Department of Banking and Insurance).

Candidates who **do not present** the required items will be **denied** admission to the examination, considered absent, and will forfeit the examination fee.

SECURITY PROCEDURES

The following examination protocols apply during any examination. PSI may pause or terminate an examination at any time. Failure to follow the examination protocol, may result in the disqualification of examination results, prohibition from taking future examinations, and may lead to legal action.

If testing at a PSI test site you will be given a piece of scratch paper and a pencil. You will return the scratch paper and pencil during check-out.

Prohibited Items:

- Reference materials of any kind.
- Electronic devices of any type, including but not limited to; cellular phones, cameras, computers of any type (e.g., laptops, tablets, iPads), earbuds, electronic games, electronic watches, handheld calculators, headsets, mobile devices, music players (e.g., iPods), pagers, radios, recording devices (audio or video), smart watches, televisions, etc.).
- Hats or headgear not worn for religious reasons or as religious apparel, including hats, baseball caps, or visors.

- Bulky or loose clothing or coats including but not limited to; open sweaters, cardigans, shawls, scarves, vests, jackets and coats.
 - In the event you are asked to remove bulky or loose outerwear, appropriate attire, such as a shirt or blouse should be worn underneath.
- Other personal items, including but not limited to; backpacks, briefcases, chewing gum, drinks, food, good luck items, notebooks, paper or other materials on which to write, pens, pencils or other writing devices, purses, reading material, smoking or chewing products, wallets, etc.

Prohibited Behavior:

- Giving or receiving assistance on an examination.
- Copying or communicating examination content.
- Using outside references or resources during an exam, examples:
 - Browsing other local resources.
 - Browsing the internet.
 - Attempting to use a computer or computer program not provided or approved by PSI.
 - Attempting to use a telephone or mobile device.
 - Using notepad on the computer.
 - Using an application on the computer not provided by PSI.
- Engaging in disruptive behavior during check-in or during an exam, examples:
 - Acting in an inappropriate manner.
 - Using abusive language.
 - Speaking aloud.
 - Causing noise unrelated to keyboard typing.
- Engaging in prohibited behavior during check-in or during an exam, examples:
 - Reading questions out loud.
 - Leaving the room without proctor approval.
 - Using instant messaging, or other electronic communication.
 - Capturing a picture or video of exam items.
 - Attempting to use telephone or mobile device.
 - Obstructing the proctor's view (camera or in person).
 - Having inappropriate materials on desktop (explicit).
 - Changing spaces during the exam without proctor approval.
 - Not focusing eyes on the screen.

During the check in process, all candidates will be asked if they possess any prohibited items. Candidates may also be asked to empty their pockets and turn them out for the proctor to ensure they are empty. The proctor may also ask candidates to lift up the ends of their sleeves and the bottoms of their pant legs to ensure that notes or recording devices are not being hidden there.

Proctors will also carefully inspect eyeglass frames, tie tacks, or any other apparel that could be used to harbor a recording device. Proctors will ask to inspect any such items in candidates' pockets.

No prohibited items are allowed within the candidate's reach or line of sight. If prohibited items are found during check-in, candidates shall put them in the provided secure storage or return these items to their vehicle for test center exams. PSI will not be responsible for the security of any personal belongings or prohibited items.

- Any candidate seen giving or receiving assistance on an examination, found with prohibited items, or displaying prohibited behavior or violating any security regulations will have his or her examination terminated, and be asked to surrender all examination materials. All such instances will be reported to the examination sponsor.

Additional protocols for testing at a testing center, include but not limited to:

- Person(s) accompanying an examination candidate may not wait in the examination center, inside the building or on the building's property. This applies to guests of any nature, including drivers, children, friends, family, colleagues, or instructors.
- Once candidates have been seated and the examination begins, they may leave the examination room only to use the restroom, and only after obtaining permission from the proctor. Candidates will not receive extra time to complete the examination.

Additional protocols for remote online proctored exams, include but not limited to:

- Temporarily moving out of the camera's line of sight.
- Candidates are not allowed to have scratch paper.
- Adequate lighting for the proctor to see candidate's activity.
- Internet service must be sufficient to administer the exam.
- Web camera must be placed for ideal viewing by the proctor.
- Candidate may not change computers during the exam.
- Candidate may not change spaces during the exam.
- Candidate must follow proctor instructions, which may include, but are not limited to:
 - Keeping hands on the desktop.
 - Keeping eyes on the computer screen.
 - Not fidgeting during the exam.
 - Keeping hands away from face.
- Please do your best to avoid covering your mouth for the whole duration of exam. Be aware that talking/whispering/mouthing is not allowed during exam.
- Breaks are NOT allowed during remote online proctored examinations. If you believe you cannot complete your examination without a break, please do not register for remote online proctored examinations.

TAKING THE EXAMINATION BY COMPUTER

The examination will be administered via computer. You will be using a mouse and computer keyboard.

TUTORIAL

Before you start your examination, an introductory tutorial is provided on the computer screen. The time you spend on this tutorial, up to 15 minutes, DOES NOT count as part of your examination time. Sample questions are included following the tutorial so that you may practice answering questions and reviewing your answers.

TEST QUESTION SCREEN

One question appears on the screen at a time. During the examination, minutes remaining will be displayed at the top of the screen and updated as you record your answers.

IMPORTANT: After you have entered your responses, you will later be able to return to any question(s) and change your response, provided the examination time has not run out.

EXAMINATION REVIEW

PSI, in cooperation with the New Jersey Department of Banking and Insurance, will be consistently evaluating the examinations being administered to ensure that the examinations accurately measure competency in the required knowledge areas. While taking the examination, examinees will have the opportunity to provide comments on any questions, by clicking the Comments link on the function bar of the test question screen.

These comments will be analyzed by PSI examination development staff. PSI does not respond to individuals regarding these comments, all substantive comments are reviewed. **This is the only review of examination materials available to candidates.**

PROCEDURES FOR FILING AN APPEAL

Candidates who have further questions concerning the examination content may file an appeal request with the New Jersey Department of Banking and Insurance; Application Investigations and Producer Education via email at insed@doji.state.nj.us.

SCORE REPORTING

Your score will be displayed on screen at the end of the examination and a score report will be emailed to you. If you fail, the emailed score report will include the diagnostic report indicating your strengths and weaknesses by examination type.

You may print the score report from your online account.

DESCRIPTION OF EXAMINATIONS

EXPERIMENTAL ITEMS

In addition to the number of examination items specified, a small number of 5 to 19 "experimental" questions may be administered to candidates during the examinations. **These questions will not be scored.** The administration of such non-scored experimental questions is an essential step in developing future licensing examinations.

**CLICK THE LINK TO VIEW YOUR NEW JERSEY INSURANCE
EXAMINATION CONTENT OUTLINE**

Examination Title
Public Adjuster
Producer Major Line
Life
Property
Personal Lines
Title
Health
Casualty
Surplus Lines
Producer Limited Line
Bail Bond
Instructor
Bail Bond
Health
Title
Life
Property
Casualty

STUDY MANUALS, PROVIDERS AND PROGRAMS

The Department of Banking and Insurance authorizes independent insurance education providers to offer both classroom and self-study prelicensing education courses. A listing of approved insurance education providers is maintained on the Department's website at dobi.nj.gov. The Department does not issue study material for use in preparation for the licensing examinations. Individuals who have qualified for a waiver of the required prelicensing education course are solely responsible for their exam preparation. Neither the New Jersey Department of Banking and Insurance nor PSI take any responsibility for inaccurate, misleading, incomplete, or outdated study materials obtained from a non-approved insurance education provider. Study materials obtained from an approved insurance education provider that contain such deficiencies should be brought to the Department's attention by contacting the New Jersey Department of Banking and Insurance; Applications Investigation and Procedure Education at insed@dobi.state.nj.us.