Before paying for your examination registration, be sure you understand the contents of this bulletin. Please retain and use it as a reference when contacting PSI.

PSI Services LLC

https://test-takers.psiexams.com/cadi

CALIFORNIA DEPARTMENT OF INSURANCE

CANDIDATE INFORMATION BULLETIN
FOR CALIFORNIA INSURANCE LICENSE EXAMINEES

IMPORTANT NOTE

Fingerprinting

- The California Department of Insurance has a new fingerprint live scan vendor, Capital Live Scan (CLS). After submitting your license application, please review how to schedule a fingerprinting appointment on pages 19, 20 and 21.

Table of Contents

Examinations by PSI Services LLC 3
Licensing Process 3
Prelicensing Education Requirements 4
Examination Scheduling and Registering..... 4
Scheduling at a Test Center…..... 6
Scheduling via Remote Proctor… 7
Canceling an Examination Appointment 9
Rescheduling an Examination..... 9
Limit on Retaking a Failed Examination… 9
Missed Examination Appointment or Late Cancellation 10
Special Examination Arrangements..... 10
Test Center Closed for an Emergency..... 11
PSI Test Center Locations..... 11
CDI Test Center Location 12
Reporting to the Test Center and Online Remote Proctored License Examination..... 12
Required Identification…..... 12
Standard Security Procedures..... 13
Additional Security Procedures for PSI Test Centers..... 14
Additional Security Procedures for Online Remote Proctored License Examinations..... 15
Experimental Questions..... 15
Taking the Examination at a Test Center..... 16
Identification Screen 16
Tutorial..... 16
Test Question Screen..... 16
Score Reporting..... 17
Preparing for the Licensing Examination 17
Examination Supplies (Test Sites Only)..... 17
Examination Time Limits..... 17
Educational Objectives 18
Examination Review 18
Fingerprinting..... 19

Examination by PSI Services LLC

This Candidate Information Bulletin (CIB) provides information about the examination and licensing process for individuals who wish to apply for a California insurance license, as defined in the California Insurance Code. CDI has contracted with PSI Services LLC (PSI) to conduct the license examination program. PSI provides examinations through a network of computer examination centers in California, including CDI's test center in Los Angeles. PSI also offers online remote proctored examinations. PSI works closely with CDI to ensure the examinations meet state and national California insurance licensing standards.

Licensing Process

CDI is authorized to license individuals who meet the requirements to be an insurance agent, broker, adjuster, and/or bail agent as defined in the California Insurance Code.

In order to be considered for an insurance license, an examinee must:

1. Complete any prelicensing education requirements.
2. Pass a licensing examination to confirm that the examinee has attained at least a minimum level of knowledge regarding the principals, practices, statues, and regulations relating to the insurance profession and the services the examinee would sell or represent to customers.
3. Submit fingerprints to a live scan vendor.
4. Submit a completed license application to CDI.

Pursuant to California Insurance Code (Cal. Ins. Code) section 1676(a), examinations are valid for one year from the date the examination was passed.

All questions about insurance licensing should be directed to:

California Department of Insurance
Producer Licensing Bureau
300 Capitol Mall, 16th Floor
Sacramento, CA 95814
Licensing Hotline: (800) 967-9331
Email: https://interactive.web.insurance.ca.gov/pli/servlet/InformationRequest
CHAT Online: http://www.insurance.ca.gov/0200-industry/0020-apply-license/

Prelicensing Education Requirements

The first step is to complete any required prelicensing education that is approved by CDI. Cal. Ins. Code section 1749 lists the prelicensing education required for new applicants. While it is not required that prelicensing courses be completed prior to taking an examination, it is recommended to complete the course as it provides the study materials for the license examination.

Note: Required prelicensing courses must be completed before the examinee's license can be issued.

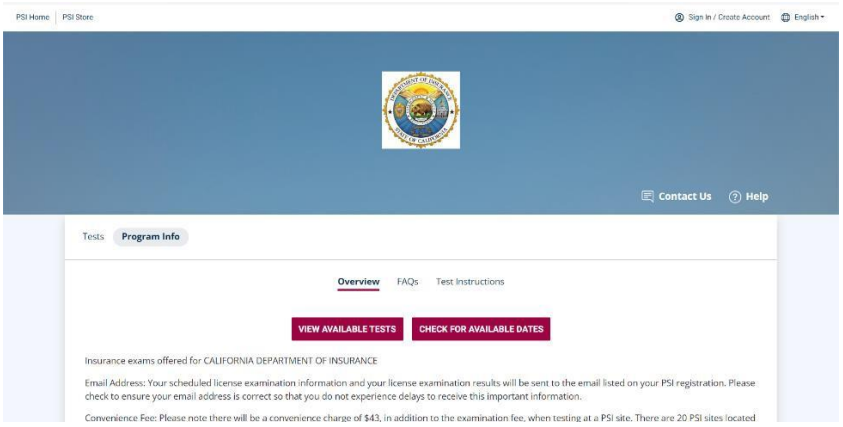
The prelicensing education requirements ensure license examinees meet a level of competency as to products, code of ethics, and the law sufficient to allow the newly licensed agent or broker to function as an insurance professional and for licensed adjusters or bail agents to maintain the highest standard of customer protection.

The license examinee may complete either an online or a classroom prelicensing education course to meet the requirements stated in Cal. Ins. Code section 1749.

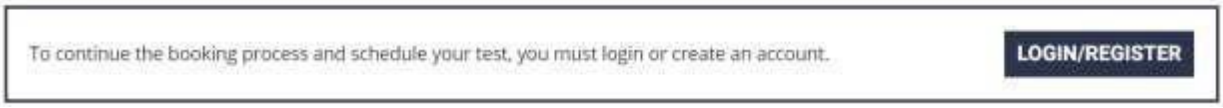
Although CDI cannot recommend a specific prelicensing provider, a list of approved prelicensing providers can be found at this link along with other prelicensing requirements: http://www.insurance.ca.gov/0200-industry/0030-seek-pre-lic

Examination Scheduling and Registering

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

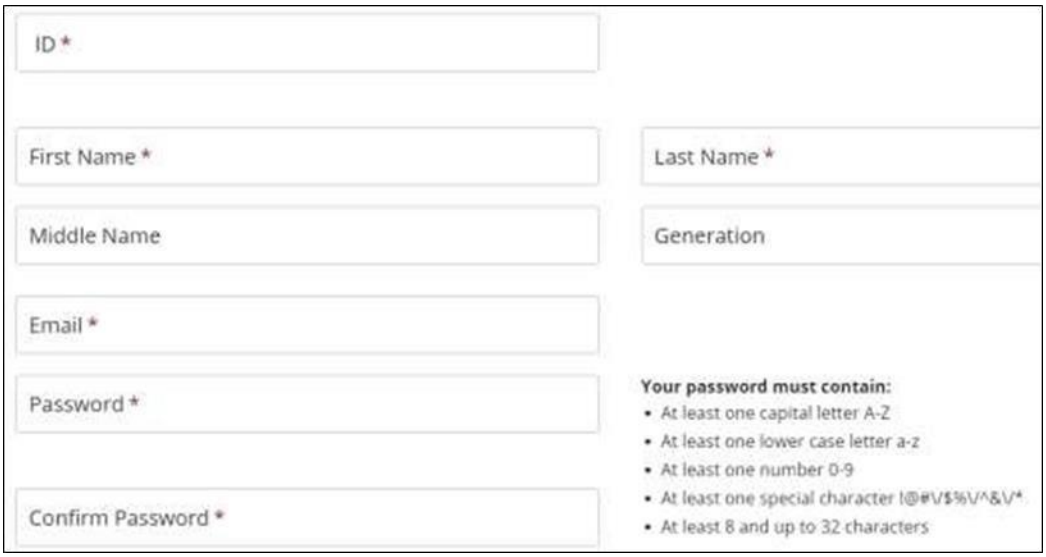


3. Select the examination and you are ready to create an account. Select **LOGIN/REGISTER**.

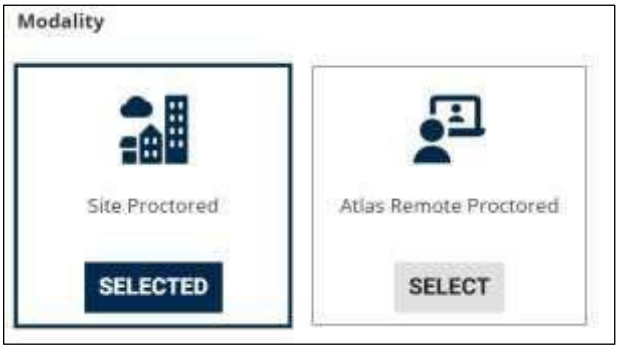


4. You will be prompted to **CREATE AN ACCOUNT** with PSI.

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



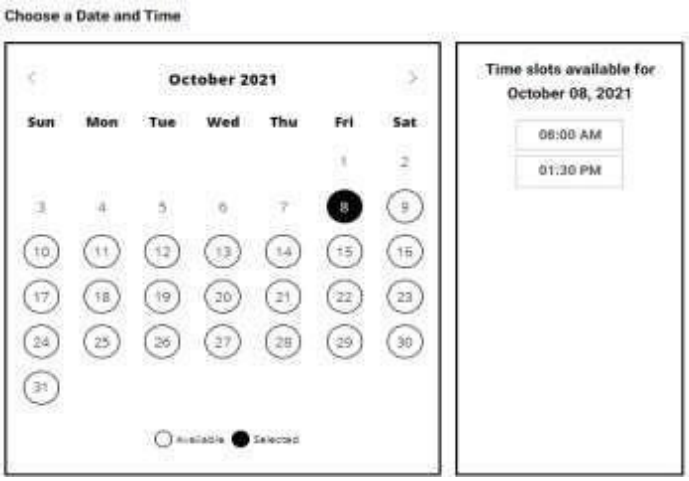
5. Select your test format: Test Center or Remote Proctored.



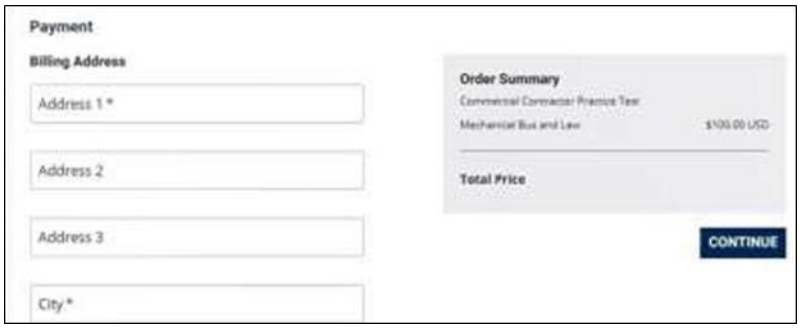
Scheduling at a Test Center

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

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



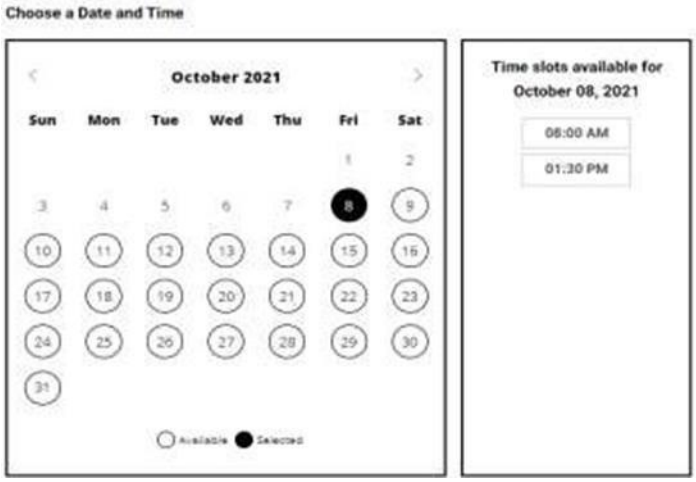
3. You are now ready to pay.



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

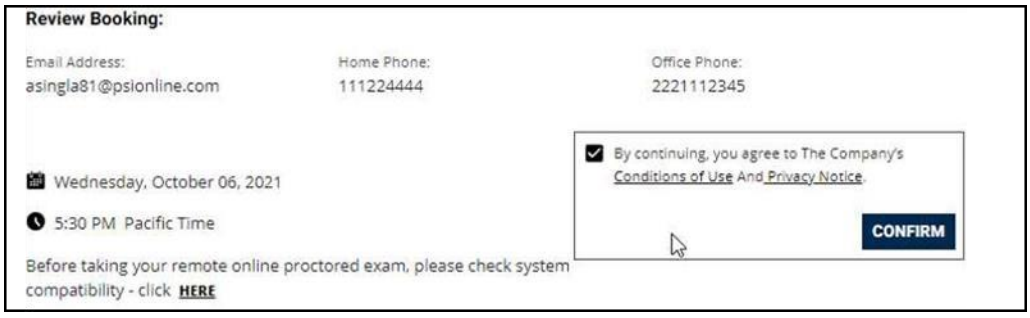
Scheduling via Remote Proctor

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

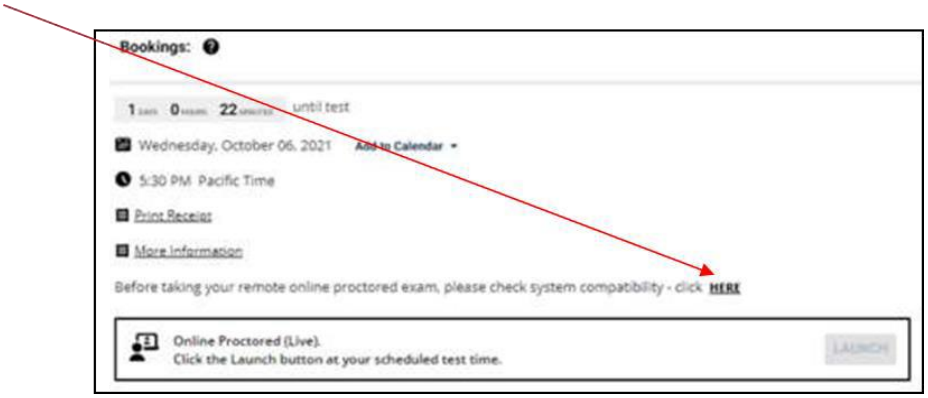


2. You are now ready to pay.

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**.



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



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

Canceling an Examination Appointment

You may cancel and re-schedule an examination appointment without forfeiting your fee **if your cancellation notice is received at least two business days before the scheduled examination.** You may call PSI at (833) 518-7456 or use the PSI website at https://test-takers.psiexams.com/cadi.

Note: A voicemail or email message is NOT an acceptable form of cancellation. Please use the PSI website or call PSI to speak to a Customer Service Representative.

Rescheduling an Examination

In order to retest, you must re-register following the steps for registration and scheduling as outlined earlier. You may also re-register over the internet, telephone, or by mail.

Limit on Retaking a Failed Examination:

Cal. Ins. Code section 1682 states, in part, any insurance license examinee who failed an examination 10 times is barred from taking that license examination for a 12-month period from the date of the last failed examination.

The calculation for determining the number of examinations taken is based on the examination type. For instance, an examinee who is in the process of taking both the life examination and the personal lines examination would not have their examinations combined (e.g., the count for this examination examinee would be five times for the life examination and four times for the personal lines examination in the same 12-month period. In this example, the examinee would not be counted as taking nine examinations towards the ten-examination limit).

However, combination examinations that include one of the license types of a single examination taken in the same 12-month period are considered to be the same examination type when determining the number of examinations taken. For

instance, an examinee taking the life examination eight times and a combination life and accident/health or sickness examination two times in the same 12-month period will have reached the ten-examination limit for taking any of CDI's life agent examinations, including life-limited to the payment of funeral and burial expenses. For further information, please review CDI's Notice on "Statutory Limits on Taking Insurance License Examinations."

Missed Examination Appointment or Late Cancellation

If an examinee is late and/or misses a scheduled examination or provides a late cancellation, the examinee's registration will be invalid. The examinee will **not** be able to take the examination as scheduled and **will** forfeit the examination fee. To ensure there are no issues with rescheduling a license examination, the examinee is to:

- Cancel the scheduled examination at least two business days before the scheduled examination date
- Check-in on time for the scheduled examination
- Provide the proctor with proper identification when the examinee checks into to take the examination

Special Examination Arrangements

All PSI test centers and the CDI Los Angeles test center are equipped to provide access to the license examination in accordance with the Americans with Disabilities Act (ADA) of 1990, and reasonable examination accommodations will be made in meeting an examinee's needs.

Applicants with disabilities or those who would otherwise have difficulty taking the examination should request alternative arrangements by submitting a test accommodations request.

Applicants are required to submit documentation from the medical authority or learning institution rendering a diagnosis. Verification must be uploaded to PSI on the letterhead stationery of the authority or specialist and include all of the following:

- Recommended accommodation/modification and how long the necessity for an accommodation will last
- Name, title, and telephone number of the medical authority or specialist
- Original signature of the medical authority or specialist

Except for those examinees who request other individualized accommodations, any blind or visually impaired individual who requires the use of screen access software (i.e., a screen reader) to access a PSI remote online proctored license examinations can use the screen access software after the self-certification box is checked based on blindness or visual impairment, and without the requirement to submit medical documentation. When registering to take a license examination, the self-certification box is located under the Test Format selection. Checking this box notifies PSI that screen reader software will be used during a remote proctored examination.

Test Center Closed for an Emergency

In the event of severe weather or another emergency forces the closure of a test center on a scheduled examination date, the examination will be rescheduled. PSI personnel will attempt to contact the examinee in this situation. However, the examinee may check the status of the scheduled examination by calling (833) 518-7456. Every effort will be made to reschedule the examination at a convenient time and as soon as possible. Examinees may also check PSI's website at https://test-takers.psiexams.com/cadi.

PSI Test Center Locations

- Agoura Hills: 30851 Agoura Road, Ste. 302 Agoura Hills, CA 91301
- Atascadero: 7305 Morro Road, Ste. 201A Atascadero, CA 93422
- Bakersfield: 5405 Stockdale Highway, Ste. 206, Bakersfield, CA 93309
- Carson: 17420 S. Avalon Boulevard, Ste. 205, Carson, CA 90746
- Diamond Bar: 21660 East Copley Drive, Ste. 215 Diamond Bar, CA 91765
- El Monte: Santa Fe Springs: 10330 Pioneer Boulevard, Ste. 285 Santa Fe Springs, CA 90670
- Fresno: 351 E. Barstow, Ste. 101, Fresno, CA 93710
- Lawndale: The Baytower Corporate Center, Ste. 330 15901 Hawthorne Blvd. Lawndale, CA 90260
- Irvine: 8 Corporate Park, Suite 200, 2301 W. Lincoln Avenue, Ste. 252 Irvine, CA 92606
- Redding: 2861 Churn Creek, Unit C, Redding, CA 96002
- Riverside: 7888 Mission Grove Parkway S., Ste. 130 Riverside, CA 92508
- Sacramento: 8950 Cal Center Drive, Ste. 158, Sacramento, CA 95826
- San Diego: 5440 Morehouse Drive, Ste. 2300 San Diego, CA 92121
- Santa Clara: 2936 Scott Boulevard, Santa Clara, CA 95054
- Santa Rosa: 160 Wikiup Drive, Ste. 105 Santa Rosa, CA 95403
- San Francisco: 150 Executive Park Boulevard, Ste. 2400 San Francisco, CA 94134
- Union City: 32960 Alvarado-Niles Road, Ste. 650 Union City, CA 94587
- Ventura: 4245 Market Street, Ste. 208, Ventura, CA 93003
- Visalia: 3400 W Mineral King Avenue, Ste. D, Visalia, CA 93291
- Walnut Creek: 175 Lennon Lane, Ste. 203 Walnut Creek, CA 94598

You may also take an examination at any of PSI's other test centers outside of California. **Note:** PSI charges a convenience fee of $43.

CDI Test Center Location

PSI's convenience fee is not charged at this site.

Los Angeles: Ronald Reagan Building – 300 South Spring Street, First Floor, North Tower, Ste. 1000, Los Angeles, CA 90013

Parking: If you choose to drive to the test center, there are several public parking garages within a few blocks. Prices will vary and you may want to contact the parking garages before you arrive.

- Broadway Spring Center: 213-626-2099
- Paragon Parking: 213-689-4818
- Joe's Auto Park: 213-629-3263
- Central Parking: 213-623-8518

Reporting to the Test Center and Online Remote Proctored License Examination

On the day of the examination, **you must arrive at least 30 minutes prior to your scheduled examination time**. This allows time for check-in, identification verification, and provides time to familiarize yourself with the examination process.

If you arrive late, you will not be admitted to the test center and you will forfeit your examination registration fee. Even though examinees will be thumb printed, you are still required to comply with any identification requirements established by the appropriate regulatory entity.

Required Identification at Test Center and for an Online Remote Proctored License Examination

You must provide one form of identification (ID). The ID must be a valid form of government-issued ID with a photograph and a signature. The ID provided must match the name given during registration and must not be expired.

Test Center ID Requirement Types:

Valid Driver's License (from any state) California ID Card

Passport or Passport Card Military ID

Employment Authorization Permanent Resident Card

Veteran Health Identification card with a photograph

Online Remote Proctored License Examination ID Requirement Types:

Valid Driver's License (from any state)
California ID Card Passport or
Passport Card Employment
Authorization Permanent Resident
Card

Note: An out-of-state ID card is NOT acceptable. California does allow examinees to bring in their expired California ID along with the paper extension. The names and license numbers must match both the expired ID and the paper extension. The name on the examinee's registration must match the name on the ID.

If you cannot provide the required ID, you must call (833) 518-7456 **at least three weeks prior to your scheduled examination** to arrange the best method to meet this security requirement. Failure to provide the required ID at the time of the examination without notifying PSI is considered a missed examination, and the examinee will not be able to take the examination that day.

Standard Security Procedures

The following security procedures will apply during the examination:

- No conversing or any other form of communication with anyone other than the examination proctor is allowed once the examination has started.
- With the exception of religious apparel, head coverings, hats, baseball caps, visors, coats, shawls, hooded clothing, heavy jackets, and overcoats are not permitted in the test center.
- Candidates may wear layered clothing. Acceptable layered clothing includes lightweight shirts, sweaters, sweatshirts, and pullovers that do NOT have pockets or hoods. These items must be worn upon check-in and during the initial seating for the examination. If the layered item is removed during the examination, the candidate will be required to store it in the lobby while time continues to count down on the examination.
- No personal items are to enter the testing sites. PSI and CDI will not be responsible for any personal items, and suggest that you leave such items in another safe place of your choosing.
- Cell phones, calculators, pagers, cameras, smart watches, wrist watches, ear buds, recording devices, and electronic devices of any kind are NOT allowed in the examination room.

- Storage provided at the test center will be effective in protecting such items. If you leave any items at the test center after your examination and do not claim them within 30 days, they will be disposed of or donated at PSI's sole discretion.
- No weapons of any kind are allowed in the testing room, including, but not limited to, guns, knives, clubs, brass knuckles, or sharp objects.
- No smoking, eating, gum chewing, or drinking will be allowed at the test centers or during an online proctored examination.
- Dictionaries, books, papers, or study and reference materials are not permitted in the examination room or in the room where you are taking an online remote proctored license examination.
- Examinees may not exit the building or leave the examination area during the examination.
- Copying or communicating examination content is a violation of PSI security policy and Cal. Ins. Code section 1681.5. Either one may result in the disqualification of examination results and may lead to legal action and/or prosecution.

Additional security procedures for PSI test centers:

- Examinees will have their picture taken prior to admittance into the examination.
- Examinees may not bring a purse, backpack, wallet, or other similar items into the examination room.
- Examinees will be asked to put all personal items in their vehicle or a locker, if available, at the site location. Examinees may not wear a wristwatch into the examination room.
- Examinees will be asked to empty their pockets and submit all test taking materials to the proctor at the end of the examination.

Additional security procedures for online remote proctored license examinations:

- All personal items must be removed from the work area.
- Electronics, cell phones, smart watches, wrist watches, earbuds, or earphones are not allowed on or within eyesight of the examinee during the examination.
- Hats, caps, hoods, sunglasses, or anything that can be placed on the head or face are not allowed.
- Persons other than the examinee are not allowed in the same area/room the examination is taking place. Examinees must make sure that they are in a private area and will not be interrupted. If other people enter the same area/room the examination is taking place, the examination may be terminated and the matter investigated.

- Food, drinks, and breaks are not allowed.
- Examinees are not allowed to have scratch paper, unless the examinee is given express permission from the remote proctor.
- Examinees are not allowed to leave the station during the examination.
- Examinees should use the restroom before the examination begins and make sure their computer is charged or the charger is available and already plugged in.
- Examinees are to do their best to avoid covering their mouth for the whole duration of the examination. Examinees must be aware that talking/whispering/mouthing is not allowed during the examination.
- Examinees must keep both of their hands on or above the desktop during the duration of the examination. Eyes must be kept forward or on the monitor for the duration of the examination.
- Under no circumstances are examinees allowed to take a screenshot or photo of the examination or the examination results at any time during or after the session.
- Examination results will be emailed within 24 hours after the completion of an examination.
- No communication of any kind, other than with the proctor, is allowed during the examination.
- All windows and PDFs must be cleared off of the computer prior to taking the examination.

While at a test center or during the administration of a remote proctored license examination, examinees are considered to be a professional and shall be treated as such. In turn, examinees must conduct themselves in a professional manner at all times. While at a site or during the administration of a remote examination, examinees shall not use words or engage in actions that are vulgar, obscene, and libelous or that would denigrate the examination staff or other examinees. Failure to act as a professional will result in their immediate dismissal and/or being blocked from the test center and the examinees will be required to re-schedule another examination and pay the re-scheduling fee.

Violating any of these rules will result in a warning and/or may result in examination termination and further disciplinary actions by CDI.

Experimental Questions

In addition to the number of examination items specified, a small number of five to ten “experimental” questions may be administered to examinees during the examinations. These questions will not be scored and time to answer them has been added to the time allowed. The administration of such non-scored experimental questions is an essential step in developing future licensing examinations.

Taking the Examination at a Test Center

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

Identification Screen

Examinees will be directed to a semi-private testing station to take the examination. When Examinees are seated at the testing station, they will be prompted to confirm their name, identification number, and the examination for which they are registered.

Tutorial

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

Test Question Screen

The “function bar” at the top of the sample question provides mouse-click access to the features available while taking the examination.

Score Reporting

The examinee's "pass" or "fail" score will be displayed on screen at the end of the examination and a score report will be emailed to the examinee. If the examinee fails, the emailed score report will include the diagnostic report indicating how many questions were answered correctly.

Please note the examinee must select to end both the examination portion and the survey portion of the test in order to receive the on-screen results and emailed score report.

If the examinee does not receive an emailed score report or would like a duplicate score report, they will need to contact PSI at scorereport@psionline.com to receive the score report. The examinee will need to include their name, examinee ID number, and confirmation number. The examinee's examinee ID number and confirmation number is on the examination confirmation email. Examinees should allow up to 72 hours to receive the duplicate score report.

Preparing for the Licensing Examination

The following suggestions will help an examinee prepare for their examination:

- Review a current copy of this Candidate Information Bulletin.
- Understand the CDI examination process and procedures to know what to expect on examination day.
- Arrive at the test center on time.
- Contact PSI if there is a need for a special accommodation.
- Understand the options for completing the fingerprint requirement.

Examination Supplies (Test Sites Only)

A pencil and scratch paper or an LCD writing tablet is available at every examination computer terminal for test center examinations. The scratch paper or the tablet will need to be returned to the proctor at the end of the examination.

Examination Time Limits

The following chart indicates the type of examination and the number of minutes allotted on the examination:

Examination Type	Time	No. of Questions
Accident and Health or Sickness	105	75
Bail	120	75
Casualty	98	75
Commercial Insurance	98	60
Insurance Adjuster	158	100
Life and Disability Analyst	210	125
Life Limited to the Payment of Funeral and Burial Expense	135	90
Life, Accident and Health or Sickness	195	150
Life	105	75
Limited Lines Auto	105	60
Personal Lines	135	90
Property and Casualty	195	150
Property	98	75
Public Adjuster	165	100

All examinations require a 60 percent score to pass, except for the Life and Disability Analyst, Adjuster and Bail examinations. Life and Disability Analyst, Adjuster and Bail examinations require a passing score of 70 percent.

Educational Objectives

Be sure to review the most current educational objectives or study material provided in this bulletin. When reviewing the prelicensing course material, also review the textbooks that the education provider referenced as being used to develop the prelicensing course. Education providers may list their references as well as other useful references at the end of the textbook.

The educational objectives and study materials are the basis for the examinations, which are updated periodically. You may download the educational objectives and study materials at the following link: http://www.insurance.ca.gov/0200-industry/0030-seek-pre-lic/

Examination Review

PSI, in cooperation with CDI, 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; however, all substantive comments are reviewed.

Fingerprinting

License applicants are not to submit fingerprint impressions until after their license applications are submitted to the California Department of Insurance (Department).

Capital Live Scan (CLS) is the Department’s live scan fingerprint vendor. CLS has developed a Live Scan Fingerprint Registration portal for the Department applicants to:

- Register (enter information from the Request for Live Scan Services BCIA 8016)
- Select a location, date, and time to be fingerprinted
- Pay for the fingerprint services, and
- Print or scan fingerprint forms and documents
- Applicants can choose from over 800 fingerprint sites statewide

Step 1: Department Website – Live Scan Registration Link- On the Department's California Resident Licensing Fingerprint Requirements webpage select the link to: https://applicantservices.com/CADOI

Step 2: Click "Get Fingerprinted at Live Scan Location"

Step 3: Input email address - To receive email validation code

Step 4: Validation Code - Input validation code received in email, **click** proceed

Step 5: Register -Input your information into the BCIA 8016 Request for Live Scan Services Template

Note: Use your legal name, which must match Government issued Identification (ID), your ID will be checked at scan site.

Step 6: Enter your address or address of the testing center or the address near where you wish to be fingerprinted, **click** search

Step 7: Choose Location, click Schedule appointment

Step 8: Select a date and time for your appointment – Using the Calendar, select date and time

Step 9: Watch instructional video

Step 10: Review Privacy Notice - Scroll through to bottom of each and **click** "I agree"

Step 11: Pay for your transaction – You can pay with credit card on the website, or at the payment screen, you can select pay through PayPal, which has other options like e-wallets, echeck (bank account/ACH), etc.

Step 12: Print Form - Print or save a copy on your phone, or screenshot the Quick Response (QR) code and Payment Identification (ID)

Step 13: Appointment Details - QR code and Payment ID will be emailed to the applicant after completing appointment scheduling and payment

Step 14: Attend Fingerprint Appointment – Attend appointment at chosen date and time - Bring printed QR Code or digital copy of your appointment email on your phone, along with physical government issued ID

Step 15: Request for Live Scan Services form (BCIA 8016) – The 8016 is available on the portal after you complete your fingerprinting appointment – Log in using same email the appointment was created with

Note: Live Scan Vendor Completes BCIA 8016 Form. The live scan vendor will complete the "Live Scan Transaction" portion on the Request for Live Scan Service, BCIA 8016 form.

Step 16: Applicant is to Keep Copy of BCIA 8016 Form. License applicants are required to keep a copy of the Request for Live Scan Service, BCIA 8016 form, which was completed by the live scan vendor, for their records and use if their fingerprints need to be resubmitted due to California Department of Justice (DOJ) or the Federal Bureau of Investigation (FBI) fingerprint rejection. The applicant is not required to submit a copy of the completed BCIA 8016 form to the Department.

Note: The total fee for using the Department's live scan vendor is **$74**, which includes:

- **FBI processing fee**: $17
- **DOJ processing fee**: $32
- **CLS fee**: $25