



PSI Services LLC

(888) 818-5822

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

PENNSYLVANIA INSURANCE DEPARTMENT



LICENSING EXAMINATION CANDIDATE INFORMATION BOOKLET

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A MESSAGE FROM THE COMMISSIONER

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

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

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

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

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

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

THE LICENSURE PROCESS

You must be licensed to sell, solicit or negotiate insurance in the Commonwealth of Pennsylvania, or be appropriately licensed to transact other insurance related functions such as appraise physical damage to motor vehicles. To be licensed there are various requirements you need to fulfill testing requirements. The licensing requirements are different, depending upon which license you would like to apply for and your status as a resident or a non-resident applicant.

To be licensed, you must:

- Pass the required examination(s) for the type of license you are applying for; and
- After passing the examination use the kiosk at the PSI test site to complete your license application online at www.sircon.com/pennsylvania or www.nipr.com, or you may apply using your own computer.
- If required, submit applicable application materials

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

For licensing information, please contact:

**Pennsylvania Insurance Department
Bureau of Licensing and Enforcement**
1209 Strawberry Square
Harrisburg, Pennsylvania 17120
Phone: 717.787.3840
Fax: 717.787.8553
Web site: www.insurance.pa.gov
E-mail: ra-in-producer@pa.gov

TYPES OF LICENSES

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

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

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

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

Miscellaneous	Exam Series
Nonprofit Hospitalization	16-02 or 16-03
Title Insurance	16-10
Health Maintenance Organization	16-02 or 16-03
Nonresidents	See Page 3
Securities Investment Loss	16-05

Other Licenses	Exam Series
Surplus Lines Producer	16-09
Public Adjuster	16-19*
Motor Vehicle Physical Damage Appraiser	16-20 **
Personal Lines	16-16
Viatical Settlement Broker	16-17

The examination content outline and more specific information on taking this examination is available in the **Pennsylvania Public Adjuster Candidate Information Booklet located online at <https://test-takers.psiexams.com/pain>.*

***The examination content outline and more specific information on taking this examination is available in the **Pennsylvania Motor Vehicle Physical Damage Appraiser Candidate Information Booklet** located online at <https://test-takers.psiexams.com/pain>.*

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

RESIDENT LICENSING REQUIREMENTS

Resident Insurance Producer

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

- Be at least 18 years of age;
- Maintain a primary residence or business location in the Commonwealth of Pennsylvania;
- Possess the requisite professional competence, general fitness and integrity of character;
- Be able to read and write English, with or without visual or mechanical aids for the visually handicapped; and
- Pass the appropriate examination(s) required by statute 40 P.S. 310.5.
- **Initial resident individual producer applicants are required to be fingerprinted**

Title Insurance Agent license

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

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

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

- Pass the Title Insurance Agent examination (applies to both resident and nonresident applicants); and
- After passing the examination use the kiosk at the PSI test site to complete your license application online at www.sircon.com/pennsylvania or www.nipr.com, or you may apply using your own computer.
- **Fingerprints are required for both resident and non-resident Title Insurance Agent applicants.**

Surplus Lines license

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

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

- Be currently licensed in good standing as a resident Pennsylvania Property and Casualty insurance producer;
- Pass the Pennsylvania Surplus Lines examination—there are no exemptions;
- After passing the examination use the kiosk at the PSI test site to complete your license application online at www.sircon.com/pennsylvania or www.nipr.com, or you may apply using your own computer; and
- If there is a partnership or corporation involved, a separate business entity application must also be submitted. Applicants can contact the Department for the application and statement of regulations.

- **Surplus Lines applicants do not require fingerprinting.**

NONRESIDENT LICENSING REQUIREMENTS

A nonresident holds a resident license in a U.S. state or territory other than the Commonwealth of Pennsylvania. A nonresident applicant for an insurance producer license shall submit to the Department:

- As individuals: An application through www.sircon.com/pennsylvania or www.nipr.com.
- As business entities: An application through www.sircon.com/pennsylvania or www.nipr.com by the designated licensee.

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

Reciprocal Agreements

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

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

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

Surplus Lines Producer license

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

- Be currently licensed in Pennsylvania as a nonresident property and casualty insurance producer, either pass Pennsylvania's surplus lines examination or hold surplus lines authority in his/her home state and apply under the reciprocity provision of Act 147 of 2002; and
- Submit an application online at www.sircon.com/pennsylvania or www.nipr.com and pay all fees by credit card. If there is a partnership or corporation involved, a licensing application for the business entity must also be submitted online at www.sircon.com/pennsylvania or www.nipr.com.

FINGERPRINT REQUIREMENTS

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

Note Limited Lines applicants who do not need to take an examination, still need to submit fingerprint samples. Title

agent applicants do need to take an examination and submit fingerprint samples.

Fingerprints **are not required** for the following applicants: Motor Vehicle Physical Damage Appraiser (MVPDA), Non-resident Public Adjuster, Non-resident Producer, Viatical Settlement Broker, Surplus Lines, Add qualification applicants (those already licensed and wish to add a line of authority to your existing license).

FINGERPRINT PROCESS

The following fingerprinting guidelines apply to applicants for a new insurance producer license or title agent license:

- After passing the examination use the kiosk at the PSI test site to complete your license application online at www.sircon.com/pennsylvania or www.nipr.com, or you may apply using your own computer.
- Fingerprinting is required of all applicants for a new resident producer license and must be done at an IdentoGO enrollment center. Applicants are required to register online via the IdentoGO website at <https://uenroll.identogo.com> or by telephone at 844-321-2101 Monday through Friday, 8 A.M. to 6 P.M. EST. Following registration, the applicant will be provided with a registration number which they will take with them when they go to the IdentoGO site for fingerprinting. Applicants must be registered with IdentoGO prior to arriving at a fingerprinting site. When registering online an applicant must use the appropriate service code assigned to the Insurance Department, which is 1KGBGJ. Using the correct service code ensures the background check is processed for the correct agency and submitted for the correct purpose.
- Payment is made at the IdentoGO center after the applicant's fingerprints have been submitted. Credit card, debit card, certified check or money order, are the only payment methods accepted. No cash transactions or personal checks will be accepted.
- **As a reminder, individuals should not register for a fingerprinting appointment and submit their fingerprints until after they have passed any examination requirements and applied for licensure. *Any fingerprint results received without a corresponding license application will be destroyed, and individuals will be required to repay the fingerprinting fee and resubmit their fingerprints at an IdentoGO center.***

Fingerprint results will be returned to the Department from the FBI. The Department will review and evaluate the results as well as the license application to determine if all standards for licensure have been met.

EXAMINATION PAYMENT AND SCHEDULING PROCEDURES

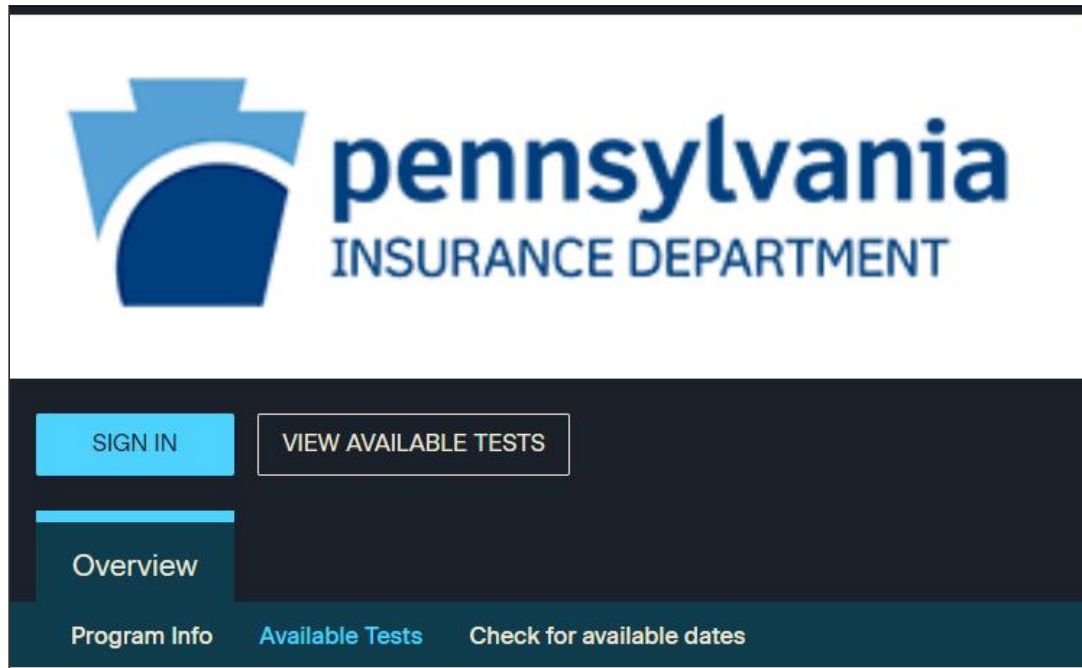
It is your responsibility to contact PSI to pay and schedule for an examination. There is no limit to the number of times you may take an examination if you fail.

Examination	Examination Series	Examination Fees
Life Insurance	16-01	\$45.00
Accident and Health	16-02	\$45.00
Life, Accident and Health	16-03	\$55.00
Property and Allied Lines	16-04	\$45.00
Casualty and Allied Lines	16-05	\$45.00
Property and Casualty	16-06	\$55.00
Surplus Lines Producer	16-09	\$45.00
Title Insurance Agent	16-10	\$45.00
Personal Lines	16-16	\$45.00
Viatical Settlement Broker	16-17	\$45.00

EXAMINATION FEES ARE NOT REFUNDABLE OR TRANSFERABLE.

INTERNET SCHEDULING

1. Go to: <https://test-takers.psiexams.com/pain>
2. Select SIGN IN then CREATE ACCOUNT to create an account.



3. 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.

Create Account

Social Security Number*

Confirm Social Security Number*

First Name*

Middle Name

Last Name*

Suffix

Country of Residence*

Mobile Number

Email*


4. Select your test, then select Modality: (Test Center) or (Remote Proctored).

Modality

☐ Site Proctored ☐ Atlas Remote Proctored

Scheduling at a Test Center

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



Map Satellite

Search Test Center Location

City, province, or postal code

Radius 5

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 October 08, 2021

- 08:00 AM
- 01:30 PM

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

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**.

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.

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

RESCHEDULING/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 reschedule online at <https://test-takers.psiexams.com/pain>, or call PSI at 888-818-5822.

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

RETAKE 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 schedule online at <https://test-takers.psiexams.com/pain> or call PSI at 888-818-5822.

MISSED APPOINTMENT OR LATE CANCELLATION

If you miss your appointment, you will not be able to take the examination as scheduled, further you will forfeit your examination fee, if you:

- Do not cancel your appointment 2 days before the scheduled 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](#).

ENGLISH AS A SECOND LANGUAGE

Upon receipt of a personal letter requesting the authorization and a letter from your English instructor or sponsoring company (on letterhead), certifying that English is not your primary language, a candidate will be granted time and one-half to complete the examination. Please 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 888-818-5822. Every effort will be made to reschedule your examination at a convenient time as soon as possible. You will

not be penalized. You will be rescheduled at no additional charge.

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 examination site, please consult a reliable map prior to your examination date.

Allentown
BCY Testing Solution
961 Macron Blvd, Suite 101
Allentown, PA 18109

From the West-Take Rte 78 E to Rte 22 E to Route 987 N -Airport Rd. From the E/NJ areas -Take Rte 78 W to Rte 33 N to Route 22 West to Rte 987 N-Airport Rd. From Scranton/Wilkes-Barre/Poconos Areas-Take PA Turnpike South-Rte 476 to Lehigh Valley exit to Rte 22 E to Route 987 N -Airport Rd. Parking all around the building is free. If you enter through the front of the building BCY is located on the first floor, down the left hallway and on the left -Suite 101. All candidates are required to bring and wear a facemask/face cover for their appt. Candidates without masks will be turned away.

Bristol
1200 Veteran's Highway, Suite B4
Bristol, PA 19007

On I-95 toward Bristol Township, exit Bristol then turn right at the stoplight. Office is the second building on the left. There are many entrances, but use the entrance under the clock tower.

Butler
485 Airport Rd, Butler County Airfield
Butler, PA 16002

If coming from Butler: Take Rt. 8 South past the Harley Davidson Motorcycle shop, proceed to the second red light (about 6 miles) and make a right onto Airport Road. Continue straight, through the pillars to the end where you see the AirQuest Aviation sign, bare to the right and follow to AirQuest Aviation. Please feel free to call us from your cell phone at 724-586-6023.

Erie
2700 W. 21st Street, Suite 21 & 22
Erie, PA 16506

From Interstate 79 North, take the West 26th St., exit 182, or Rt. 20 West. Just after the 2nd light you'll see Bonnel Auto Sales on your right. Lowell Ave runs along the side of the Bonnel Auto Sales, make a right onto Lowell. Stay on Lowell until it intersects with West 21st St. Make the left onto 21st and our building sits on that corner. The 2700 is written across the front of the building.

Greensburg
DiCesare Building
116 E. Pittsburgh St., Suite 101
Greensburg, PA 15601

From Route 30 East or West, exit Business 66 North (NB. NOT Turnpike 66.) Go about 1.5 miles into downtown Greensburg. Turn right in the direction of Route 30 East at the lights between First Commonwealth Bank and Citizen's Bank. Building will be about 500 feet on right, past the YMCA but before Co Go's garage.

Harrisburg
4309 Linglestown Rd, Suite 114
Harrisburg, PA 17112

From I-81S - Take exit 72 towards Linglestown. Merge onto N Mountain Road. Go 1.1 miles and take the traffic circle. Take the third exit onto Linglestown Rd. At the next traffic circle, take the second exit to

remain on Linglestown Rd. Go 1.5 miles and the office building will be on your left.

From I-81N - Take exit 72B towards Linglestown. Merge onto N Mountain Road. Go 1.1 miles and take the traffic circle. Take the third exit onto Linglestown Rd. At the next traffic circle, take the second exit to remain on Linglestown Rd. Go 1.5 miles and the office building will be on your left.

King of Prussia

601 South Henderson Road, Suite 205

King of Prussia, PA 19406

Going East: Take I-76 East and exit #330 toward Gulph Mills. Turn slight left to take the PA-320 North Ramp toward Bridgeport/I-76/King of Prussia. Turn left onto S. Gulph Road and then turn slight right onto S. Henderson Road.

Leola

12 Keystone Court, Suite 12

Leola, PA 17540

Site is located right off West Main Street in the Leola Business Center, the building is visible from the street. Free parking is available.

Philadelphia (Bala Cynwyd)

One Bala Avenue, Suite 310

Bala Cynwyd, PA 19004

From I-76 exit City Line Avenue. Follow City Line Avenue South. The building is on Bala and City Line (next to the Bala Cynwyd railroad station). Note: This is NOT Bala Plaza.

Pittsburgh

Towne Center

1789 South Braddock Avenue, Suite 296

Pittsburgh, PA 15218

From I-376 East, go through Squirrel Hill tunnels. Exit #77 toward Swissville. Turn slight left onto Monongahela Avenue. Turn right on South Braddock Avenue (IN THE EDGEWOOD TOWNE CENTER OFFICE BUILDING). All candidates should report to the PSI office 30 minutes prior to the published session time, and no earlier. If candidates wish to arrive earlier, they must wait in the Security Office's designated areas on the first floor, or outside of the building. The building management does not allow candidates to wait in the hallways, and/or common areas of other floors, including our own floor. Thank you for your cooperation.

Scranton

1125 Lackawanna Trail Rts 6&11

Clarks Summit, PA 18411

From I-81N take Exit 194 (Clarks Summit) and merge onto US6W/US11N. Continue on Routes 6 & 11 for approximately 3 miles until you see the Agway building on the left side of the road. Just before the Agway building, make a U-turn. After making the U turn you will see 2 houses before you see the PSI parking lot. PSI is located in a long brown brick building which is set back from the highway. There is a small red and white sign located at the entrance to the parking lot. (If approaching from the opposite direction (US6S/US11E) PSI is located on the right, approximately 100 feet after the Agway building).

Additionally, PSI has examination centers in many other regions across the United States. You may take the written examination at any of these locations by following the instructions on the Exam Accommodations Request Form found at the end of this Booklet.

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.

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.

REQUIRED IDENTIFICATION

Candidates must register for the exam with their LEGAL first and last name as it appears on their government issued identification. All required identification below must match the first and last name under which the candidate is registered. Candidates are required to bring one (1) form of valid (non-expired) signature bearing identification to the test site. If the candidate fails to bring proper identification or the candidate names do not match, the candidate will not be allowed to test and their examination fee will not be refunded.

- **Primary Identification:** All candidates must provide 1 form of identification. ID must contain candidate's photo, signature, and be valid and unexpired. Allowable forms of identification are as follows:
 - State issued driver's license
 - State issued identification card
 - State issued Learners Permit
 - US Government Issued Passport
 - US Government Issued Military Identification Card
 - US Government Issued Alien Registration Card
 - Canadian Government Issued ID
 - US Employment Authorization Card

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, see page 12 for requirements.
- 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

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.

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

Question types. The questions in your licensing exam are multiple choice. Each provides four options from which you choose your answer.

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

Format 1 - Incomplete Sentence:

Actual cash value is generally accepted to mean:

- A. Original purchase price of the property
- B. Market value at the time of the loss
- C. Cost to replace at the time of loss plus appreciation
- *D. Cost to replace at the time of loss, less depreciation

Format 2 - Direct Question:

Which one of the following is covered under the Liability Coverage of the Business Auto Coverage Form?

- A. Workers compensation
- *B. Explosion
- C. Expected injury
- D. Pollution

Format 3 - All of the following except:

The Business Auto Coverage Form covers losses from all of the following under comprehensive coverage EXCEPT:

- A. Fire
- B. Vandalism
- *C. Freezing
- D. Theft

EXAMINATION REVIEW

PSI, in cooperation with the Department, will be continually evaluating the examinations being administered to ensure that the examinations accurately measure competency in the required knowledge areas. Comments may be entered on the computer keyboard during the examination. Your comments regarding the questions and the examinations are welcomed. Comments will be analyzed by PSI examination development staff. While PSI does not respond to individuals regarding these comments, all substantive comments are reviewed. If a discrepancy is found during the comment review, PSI and the Department may re-evaluate candidates' results and adjust them accordingly. **This is the only review of the examination available to you.**

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 request a duplicate score report after your examination by emailing scorereport@psionline.com.

EXPERIMENTAL ITEMS

In addition to the number of examination items specified in the "Examination Content Outlines", a small number (5 to 10) of

"experimental" questions may be administered to candidates during the examinations. These questions will not be scored and sufficient time to answer them is included in the examination time. The administration of such non-scored experimental questions is an essential step in developing future licensing examinations.

OBTAINING YOUR LICENSE

Immediately after you pass your examination, use the kiosk at the PSI test site to complete your license application online at www.sircon.com/pennsylvania or www.nipr.com, or you may apply using your own computer. If you are applying for a new resident insurance producer license or title agent license, you will also be required to provide fingerprints.

NOTE: You must provide fingerprints to permit the Department to obtain a criminal history record report from the FBI. See page 3 for details.

It is your responsibility to ensure that the application has been properly completed and that the information is accurate. Applications that are found to contain inaccurate or untruthful responses may be denied. The Department strongly suggests that you complete the paper application for an individual resident insurance producer found online at www.insurance.pa.gov and retain it as a reference to expedite submitting your application electronically at the exam center.

STATUS OF LICENSE

After the Department has verified that you have passed the required examination and that you have met all standards for licensure, the Department will issue the appropriate license. The license will list the line or lines of authority granted, if applicable. You may view the status of your license application on the Department's Web site at www.insurance.pa.gov. Once your license has been issued, you may print your license from the web site. Please be advised that the Department no longer mails licenses.

INITIAL INSURANCE PRODUCER FEES

- Resident insurance producer or title agent application fee = \$55
- Non-resident title agent application fee = \$110
- Fingerprinting fee (paid at an IdentoGO enrollment center upon fingerprint submission)
- Online service fees (if submitting your licensing application electronically) will be charged and may vary - the approximate fee is \$12.50

PAPER APPLICATIONS

The option to apply using a paper application is only available if you are unable to apply online. Be advised that the paper licensing process will take considerably longer than the electronic method. If you must apply via paper, an application can be obtained from the Department's web site at www.insurance.pa.gov. You must include a cover letter explaining why you are unable to apply online; otherwise, the application will be returned along with a letter telling you to apply online.

OTHER LICENSE APPLICATION FORMS

Different application forms are required for Partnerships or Corporations, Surplus Lines Producers, Viatical Settlement Brokers, Motor Vehicle Damage Appraisers and Public Adjusters. All applications are available from the Department's web site at www.insurance.pa.gov, or upon request from the Department. Again, to expedite review of your application, you should file your application via Vertafore/SIRCON at www.sircon.com/pennsylvania and pay appropriate fees with a credit card.

The examination content outline and more specific information on taking this examination is available in the **Pennsylvania Public Adjuster** Candidate Information Booklet located online at <https://test-takers.psiexams.com/pain>.

The examination content outline and more specific information on taking this examination is available in the **Pennsylvania Motor Vehicle Physical Damage Appraiser** Candidate Information Booklet located online at <https://test-takers.psiexams.com/pain>.

CONTINUING EDUCATION

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

Insurance producers should not take any approved CE courses until they receive their license as they will not receive credit for any course taken before the issue date of their license. Information on continuing education can be obtained from the Department's web site at www.insurance.pa.gov or by calling 717-787-3840.

ADDITIONAL LICENSING INFORMATION

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

Amended license. An amended license consists of adding an additional line of authority or status to an active license.

There is a \$25 fee to amend an existing active license. An amended licensing application can be submitted online at www.sircon.com/pennsylvania. No Fingerprint submission is required to amend a license by adding a line of authority to an existing active producer license.

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

Uniformity of licenses. A corporation or partnership must be properly licensed. In order for a partnership or corporation to be licensed, there must be a licensed individual designated as the responsible licensee for the entity (corporation) and hold the same line(s) of authority the entity is requesting.

Corporations. Business entities (corporations and partnerships) should submit a licensing application online at www.sircon.com/pennsylvania.

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

EXAMINATION CONTENT OUTLINES AND STUDY MATERIALS

STUDY MATERIALS

You are free to use materials of your choice to prepare for the examination. Manuals have been prepared by different publishers to assist candidates specifically in preparing for license exams. Because of the number and the diversity of approach of these publications, **neither the Department nor PSI reviews or approves study materials.** However, the following sources may be a starting point in your search for study materials.

Pennsylvania Insurance Laws and Pennsylvania Insurance Regulations, BHM Insurance Services, (302) 678-8795; (800) 543-3635.

Purdon's Pennsylvania Statutes Annotated, Titles 40 and 41: Insurance, West, (800) 733-2889; <http://www.westgroup.com>

Pennsylvania statutes. The examinations contain a section on Pennsylvania statutes. In addition to your study materials, you may wish to consult a standard statute reference, such as those available at most public or law libraries in Pennsylvania.

EXAMINATION CONTENT OUTLINES

Following are the individual examination content outlines indicating the examination time limit, minimum score required to pass, subject area and the number of items in each area. These outlines are the basis of the examination. Each examination will contain questions about the subjects in its outline. In order to pass the examination, you must achieve a minimum score of 70%.

CLICK THE LINK TO VIEW YOUR INSURANCE EXAMINATION CONTENT OUTLINE

Effective thru 2/29/2026

Life Insurance	16-01
Accident and Health	16-02
Life, Accident and Health	16-03
Property and Allied Lines	16-04
Casualty and Allied Lines	16-05
Property and Casualty	16-06
Personal Lines	16-16
Viatical Settlement Broker	16-17
Motor Vehicle Physical Damage Appraiser	16-20
Public Insurance Adjuster	16-19
Surplus Lines Producer	16-09
Title Insurance Agent	16-10

Effective 3/1/2026

Life Insurance	16-01
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Life, Accident and Health	16-03
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Casualty and Allied Lines	16-05
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