



PSI Services LLC

(888) 818-5822

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

PENNSYLVANIA INSURANCE DEPARTMENT



PUBLIC ADJUSTER LICENSING EXAMINATION CANDIDATE INFORMATION BOOKLET

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A MESSAGE FROM THE COMMISSIONER

In order to conduct business as a Public Adjuster in Pennsylvania, you must be licensed pursuant to Act 21 of 2012, Public Adjuster Licensing Law, which provides for application for a Public Adjuster license, the issuance and terms of the license, license renewals and for reciprocal licensing.

Important Act 21 of 2012, Pennsylvania's Public Adjuster Licensing Law, was signed into law on March 27, 2012. The new law amends the previous law and was effective on September 30, 2012. The most current information regarding the law changes can be found on the Department's Web site at www.insurance.pa.gov.

The Department has contracted with PSI to conduct its Public Adjuster examination. The Department and PSI work together to ensure that examinations meet statutory requirements and professional exam development standards. All the necessary information for obtaining your Public Adjuster license is contained in this Licensing Booklet published by PSI.

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 acting as a Public Adjuster or to appraise physical damage to motor vehicles. To be licensed, there are various requirements you need to fulfill such as licensing education and testing requirements. The licensing requirements are different, depending for which license you would like to apply and your status as a resident or a non-resident applicant.

PUBLIC ADJUSTER LICENSE REQUIREMENTS

An individual who is a resident of Pennsylvania may apply to the Department for a Resident Public Adjuster license. An individual who is not a resident of Pennsylvania may apply for a Non-resident Public Adjuster license.

To apply for a Public Adjuster license, you must submit to the Department:

- A completed application on forms approved by the Department;
- Your fingerprints, for the Department to receive national criminal history records information from the Criminal Justice Information Services Division of the Federal Bureau of Investigation;
- Documentation verifying you passed the Public Adjuster licensing examination; and
- The required license fee and fees for obtaining national criminal history records information.

For licensing information, please contact:

**Pennsylvania Insurance Department
Bureau of Licensing and Enforcement**
1209 Strawberry Square
Harrisburg, Pennsylvania 17120
Phone: 717.787.3840, option 3 or 866-283-7848
Fax: 717.787.8553
Web site: www.insurance.pa.gov
E-mail: ra-in-producer@pa.gov.

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 either pre-examination education or 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.

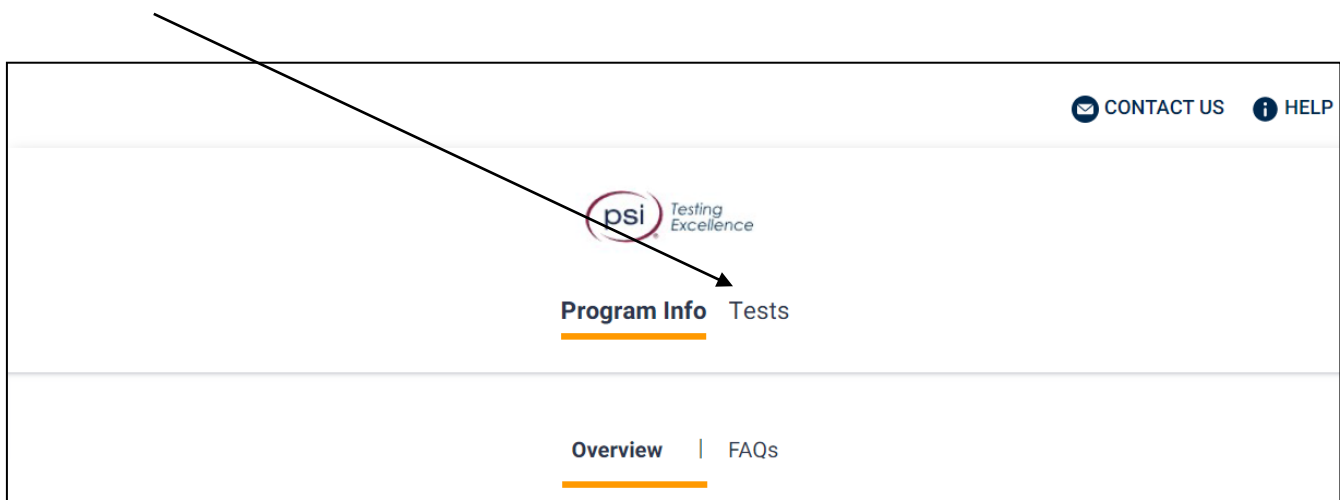
Examination Fee

\$45

NOTE: EXAMINATION FEES ARE NOT REFUNDABLE OR TRANSFERABLE. THE EXAMINATION FEE IS VALID FOR ONE YEAR FROM THE DATE OF PAYMENT.

ONLINE

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

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 Receipts](#)

[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.

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 use the Exam Accommodations Request Form at the end of this Candidate Information Booklet to submit your request and provide the required documents.

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 t o Rte 22 E to Route 987 N -Airport Rd. From Philadelphia and Southern NJ Areas -Take Northeast Extension -Rte 476 of the Pennsylvania Turnpike N to Rte 22 E to Rte 987 N-Airport Rd. From New Hope/Lambertville Area -Take Rte 32 N to Rte 611 N to Rte 22 West to Rte 987 N-Airport Rd. 961 is a large tan and brown brick building. 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. From I 79 South coming from Erie proper same directions 26th St., exit 182 or Rt. 20 West right at Bonnel Auto Sales on Lowell. Stay on Lowell until West 21st St intersects. The office at 2700 West 21st St. sits on the left corner across the street from where you are now at the yield sign.

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.

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, approximate ly 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
 - US Government Issued Passport
 - US Government Issued Military Identification Card
 - US Government Issued Alien Registration Card
 - Canadian Government Issued ID
 - US Employment Authorization Card

Note: Pre-licensing education is not required for this examination.

SECURITY PROCEDURES

The following security procedures apply during examinations:

- All examination sites will provide ear plugs upon request.
- Calculators provided by PSI are allowed.
- You will be given a piece of scratch paper and a pencil. These will be returned to the proctor at the end of your examination.
- Candidates may take only approved items into the examination room.
- All personal belongings of candidates should be placed in the secure storage provided at each site prior to entering the examination room. Personal belongings **include, but are not limited to**, the following items:
 - **Electronic devices of any type, including cellular / mobile phones, recording devices, electronic watches, cameras, pagers, laptop computers, tablet computers (e.g., iPads), music players (e.g., iPods), smart watches, radios, or electronic games.**
 - **Bulky or loose clothing or coats** that could be used to conceal recording devices or notes. For security purposes outerwear such as, but not limited to: open sweaters, cardigans, shawls, scarves, vests, jackets and coats are not permitted in the testing room. **In the event you are asked to remove the outerwear, appropriate attire, such as a shirt or blouse should be worn underneath.**
 - **Hats or headgear not worn for religious reasons** or as religious apparel, including hats, baseball caps, or visors.
 - **Other personal items**, including purses, notebooks, reference or reading material, briefcases, backpacks, wallets, pens, pencils, other writing devices, food, drinks, and good luck items.
- Although secure storage for personal items is provided at the examination site for your convenience, PSI is not responsible for any damage, loss, or theft of any personal belongings or prohibited items brought to, stored at, or left behind at the examination site. PSI assumes no duty of care with respect to such items and makes no representation that the secure storage provided will be effective in protecting such items. If you leave any items at the examination site after your examination and do not claim them within 30 days, they will be disposed of or donated, at PSI's sole discretion.
- 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.

- No smoking, eating, or drinking is allowed in the examination center.
- 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.
- If prohibited items are found during check-in, candidates shall put them in the provided secure storage or return these items to their vehicle. PSI will not be responsible for the security of any personal belongings or prohibited items.
- Any candidate possessing prohibited items in the examination room shall immediately have his or her test results invalidated, and PSI shall notify the examination sponsor of the occurrence.
- Any candidate seen giving or receiving assistance on an examination, found with unauthorized materials, or who violates any security regulations will be asked to surrender all examination materials and to leave the examination center. All such instances will be reported to the examination sponsor.
- Copying or communicating examination content is violation of a candidate's contract with PSI, and federal and state law. Either may result in the disqualification of examination results and may lead to legal action.
- 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. Candidate will not receive extra time to complete the examination.

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.

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 shown in the following examples. An asterisk (*) indicates the correct answer in each sample question.

Format 1 - Direct Question:

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

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

Format 2 - Incomplete Sentence:

A guaranteed renewable Disability Income Insurance Policy:

- *1. Is renewable at the insured's option to a specified age
- 2. Cannot be canceled by the insurer before a specified age
- 3. Is guaranteed to have level premiums for the life of the policy
- 4. Is renewable at the insurer's option without restrictions or Conditions

Format 3 - All of the following except:

All of the following coverages may be provided under health insurance policies EXCEPT:

- 1. Medical Expense
- 2. Disability Income
- *3. Worker's Compensation
- 4. Accidental death and dismemberment

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.

TIPS FOR PREPARING FOR YOUR LICENSE EXAMINATION

The following suggestions will help you prepare for your examination.

- Only consider the actual information given in the question, do not read into the question by considering any possibilities or exceptions.
- Planned preparation increases your likelihood of passing.
- Start with a current copy of this Candidate Information Booklet and use the examination content outline as the basis of your study.
- Read study materials that cover all the topics in the content outline.
- Take notes on what you study. Putting information in writing helps you commit it to memory and it is also an excellent business practice.
- Discuss new terms or concepts as frequently as you can with colleagues. This will test your understanding and reinforce ideas.
- Your studies will be most effective if you study frequently, for periods of about 45 to 60 minutes. Concentration tends to wander when you study for longer periods of time.

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 pre-licensing education or 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

Following is the examination content outline indicating the examination time limit, subject area and the percentage of the number of items in each area. This outline is the basis of the examination. In order to pass the examination, you must achieve a minimum score of 70%.

Act 21 of 2012, Section 2

Act 21 of 2012, Pennsylvania's Public Adjuster Licensing Law, was signed into law on March 27, 2012. The new law amends the previous law and went into effect on September 30, 2012. The most current information regarding the law changes can be found on the Department's Web site at www.insurance.pa.gov.

Section 2. The act is amended by adding sections to read:

Section 2.1. Application for public adjuster license.

- (a) Individuals.--An individual who is a resident of this Commonwealth may apply to the department for a resident public adjuster license. An individual who is not a resident of this Commonwealth may apply for a nonresident public adjuster license. To apply for a public adjuster license, an individual shall submit to the department:
- (1) a completed application on forms approved by the department;
 - (2) the applicant's fingerprints, for the department to receive national criminal history records information from the Criminal Justice Information Services Division of the Federal Bureau of Investigation;
 - (3) documentation verifying the applicant passed or is exempt from the public adjuster licensing examination; and
 - (4) the required license fee and fees for obtaining national criminal history records information.
- (b) Business entities.--Upon designating one or more officers or partners licensed under this act to be responsible for the business entity's compliance with the insurance laws and regulations of the Commonwealth, a business entity may apply to the department for a public adjuster license. A business entity with an office in this Commonwealth shall apply for a resident public adjuster license. A business entity that does not have an office in this Commonwealth shall apply for a nonresident public adjuster license. The designated licensees of the business entity shall submit to the department:
- (1) a completed business entity application on forms approved by the department;
 - (2) proof of the public adjuster license held by the designated licensees; and
 - (3) the required license fee.
- (c) License fee.--A nonrefundable \$200 fee shall accompany a completed application for a resident or nonresident public adjuster license until modified by the department by regulation.

Section 2.2. Licensing.

- (a) Individuals.--The department shall review each application and may conduct an investigation of each individual who applies for a license in accordance with this act. The department shall issue a resident or nonresident public adjuster license, as appropriate, to the applicant when the department is satisfied the following criteria have been met:
- (1) the applicant has reached 18 years of age;
 - (2) the applicant has not committed any act which is prohibited under this act;
 - (3) the applicant has passed or is exempt from the public insurance adjuster licensing examination;
 - (4) the applicant has paid the applicable fees established under this act;
 - (5) the applicant possesses the general fitness, competence and reliability sufficient to satisfy the department the applicant is worthy of licensure; and
 - (6) other criteria as the department may establish.
- (b) Business entities.--The department shall review each business entity application and may conduct an investigation of each business entity seeking licensure and its designated licensees. The department shall issue a resident or nonresident public adjuster license, as appropriate, to the business entity when the department is satisfied the following criteria have been met:
- (1) the business entity has one or more designated licensees who are responsible for the business entity's compliance with the insurance laws and regulations of this Commonwealth;

- (2) the business entity's designated licensees and officers, partners or members are licensees in good standing with the department;
- (3) if a corporation or limited liability company, individual public adjuster licenses shall be held by or secured for each officer of the corporation or limited liability company;
- (4) if a partnership, limited liability partnership or association, individual public adjuster licenses shall be held by or secured for each partner or member of the association;
- (5) the business entity or its designated licensees have not committed an act which is prohibited under this act;
- (6) the business entity is owned, operated and managed by persons possessing the general fitness, competence and reliability sufficient to satisfy the department that the business entity is worthy of licensure;
- (7) the business entity has paid the applicable fees established under this act; and
- (8) other criteria as the department may establish.

Section 2.3. Issuance and term of license.

A public adjuster license issued by the department shall be:

- (1) issued only in the name of the individual or business entity. If a licensee is doing business under a fictitious name other than the name appearing on the public adjuster license, the licensee is required to notify the department in writing prior to using the fictitious name;
- (2) issued in paper or electronic form;
- (3) nontransferable; and
- (4) issued for a period not to exceed two years.

Section 2.4. License renewals.

- (a) General rule.--A licensee may request renewal of the license. The licensee shall submit to the department a completed renewal form, the required fee and verification the licensee has completed the continuing education required by this act. Upon receipt and review, the department shall renew the license unless it determines the licensee is not in compliance with this act.
- (b) Continuing education.--A licensee who is not a business entity shall successfully complete 24 credit hours of approved continuing education for each two-year license period as a condition for license renewal unless modified by the department by regulation. A licensee may carry forward excess continuing education credit hours up to 24 credit hours from one licensing period to the next licensing period.
- (c) Lapses.--A licensee who allows his license to lapse by failing to timely renew the license, pay the fee required by this act or complete the continuing education required by this act may within 60 days of the license renewal date request the department to reinstate the license. Persons requesting reinstatement of a lapsed license shall submit a completed renewal form, the fee required by this act and verification the person has completed all continuing education required by subsection (b) for the previously licensed and lapsed periods. If the department receives a request for reinstatement together with a completed renewal application, payment of the lapsed license fee and proof of continuing education compliance within 60 days after the license lapsed, the department shall reinstate the license retroactively with the reinstatement effective on the date the license lapsed. Except as set forth in subsection (d), if a person applies for reinstatement more than 60 days after the lapse date, the person shall reapply for a license under this act.
- (d) Extenuating circumstances.--A licensee who is unable to timely comply with the requirements of subsection (a) as a result of military service or other extenuating circumstance may request the department to waive the requirements of completing

continuing education for the period in which the license had lapsed and payment of the lapsed license fee. The request shall include sufficient detail and supporting documentation to determine the necessity of the waiver. If the department determines that there is good cause for noncompliance, the department shall grant the waiver and permit the licensee to request renewal of the license in accordance with this act.

- (e) Renewal fees.--The following nonrefundable fees shall accompany an application for renewal of a public adjuster license unless modified by the department by regulation:
 - (1) Resident or nonresident renewal fee, \$200.
 - (2) Lapsed license renewal fee, \$400.

Section 2.5. Reciprocal licensing.

- (a) Nonresident individuals.--
 - (1) An individual who is currently licensed as a resident public adjuster in another state or territory may apply to the department for a nonresident public adjuster license. The individual shall submit to the department a completed application, proof of the individual's current home state license in a form or manner determined acceptable by the department and the required license fee.
 - (2) Upon receipt and review of the application, proof of the home state license in a form or manner determined acceptable by the department and the fee, the department shall issue a nonresident public adjuster license to the individual. The department may deny the application if the individual's home state does not award nonresident public adjuster licenses to resident licensees of this Commonwealth on the same basis.
- (b) Nonresident business entities.--
 - (1) Upon designating one or more individuals licensed under this act to be responsible for the business entity's compliance with the insurance laws and regulations of this Commonwealth, a business entity which is currently licensed as a resident public adjuster in another state or territory may apply to the department for a nonresident public adjuster license. The designated licensees of the business entity shall remit to the department a completed business entity application, proof of the business entity's current home state license in a form or manner determined acceptable by the department and the required license fee.
 - (2) Upon receipt and review of the application, proof of the home state license in a form or manner determined acceptable by the department and the fee, the department shall issue a nonresident public adjuster license to the business entity if the department determines that the business entity, its partners, members or officers, and its designated licensees are licensees in good standing in the business entity's home state. The department may deny the application if the business entity's home state does not award nonresident public adjuster licenses to resident licensees of this Commonwealth on the same basis.

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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