PSI Services LLC
(888) 818-5822
E-mail: PAIns@psionline.com
https://test-takers.psiexams.com/pain

PENNSYLVANIA INSURANCE DEPARTMENT



MOTOR VEHICLE PHYSICAL DAMAGE APPRAISER LICENSING EXAMINATION CANDIDATE INFORMATION BOOKLET

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Effective 7/1/2025

A MESSAGE FROM THE COMMISSIONER

In order to conduct business as a Motor Vehicle Physical Damage Appraiser (MVPDA) in Pennsylvania, you must be licensed pursuant to 63 PS 851-863 (Act 367 of 72) and the regulations, Title 31, code chapter 62.

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.

All applicants for a Motor Vehicle Damage Appraiser's license must have had at least six months estimating experience or have successfully completed an auto appraisal-training program at a recognized educational facility. Please be certain you meet the minimum training or experience requirements before testing and applying for a license or your application may be denied.

THE LICENSURE PROCESS

In order to qualify as a Pennsylvania Motor Vehicle Physical Damage Appraiser, you must satisfy the following basic requirements:

- Be at least 18 years of age;
- Be a resident of the Commonwealth of Pennsylvania, or a resident of another state or country which permits residents of this Commonwealth to act as appraisers in that state or country;
- Establish to the satisfaction of the Commissioner that you have sufficient experience, special education or training in the appraising of physical damages to motor vehicles business; and
- Prove you are competent to fulfill the appraiser responsibilities.

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

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.

EXAMINATION PAYMENT AND SCHEDULING PROCEDURES

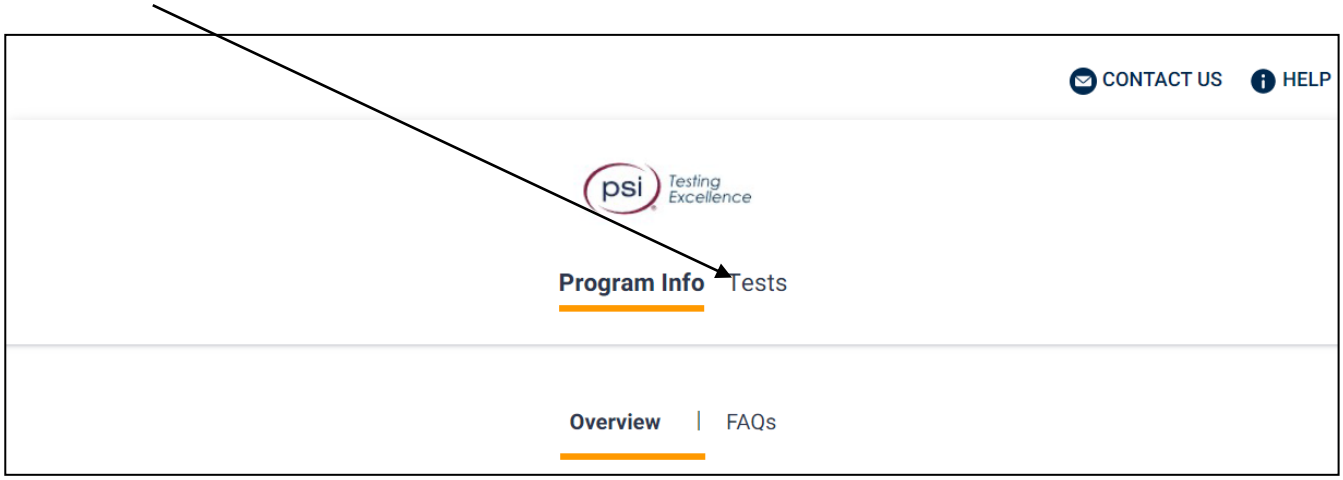
It is your responsibility to contact PSI to pay and schedule for an examination. There is no limit to the number of times you may take an examination if you fail. However, you must wait 30 days from the date of your last examination to sit for your retake examination. **NOTE: You may contact the Department to request an exemption from the 30-day waiting period.**

Examination Fee	**$45**

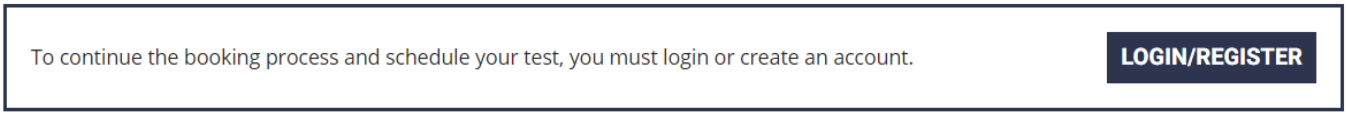
NOTE: EXAMINATION FEES ARE NOT REFUNDABLE OR TRANSFERABLE. THE EXAMINATION FEE IS VALID FOR ONE YEAR FROM THE DATE OF PAYMENT.

ONLINE

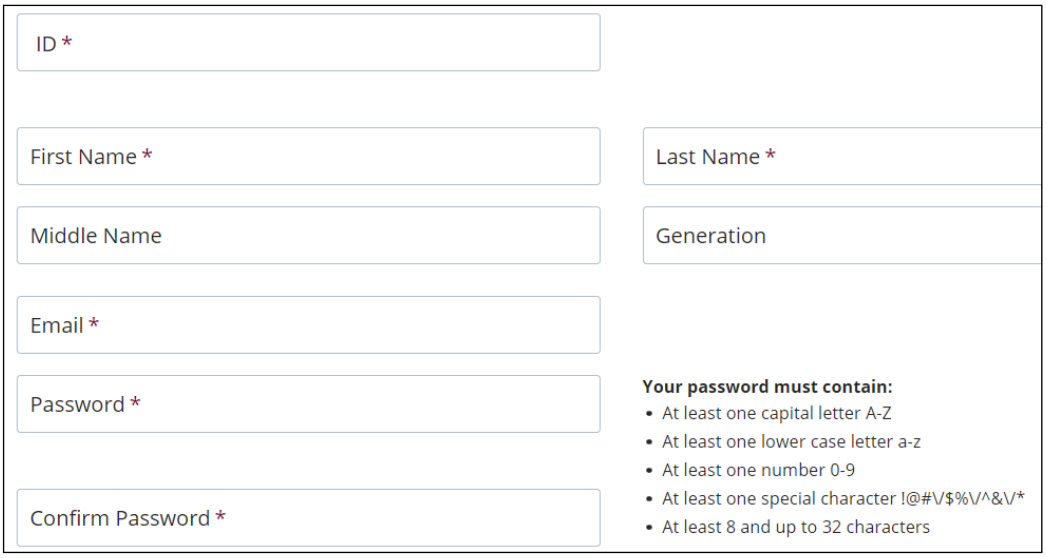
1. Go to: https://test-takers.psiexams.com/pain
2. Select **TESTS** to create an account.



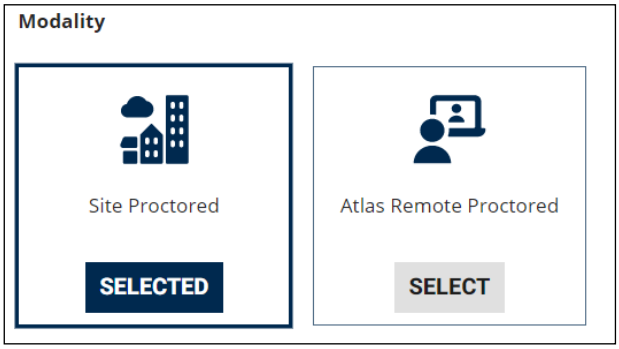
3. Select the examination and you are ready to create an account. Select **LOGIN/REGISTER**.



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.

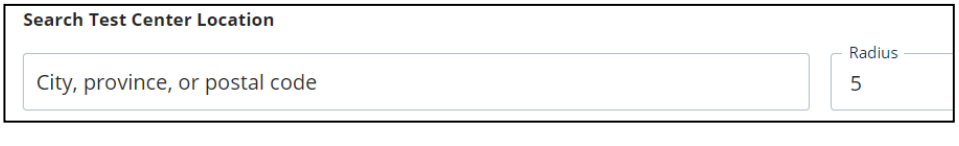


5. Select your test format: (Test Center) or (Remote Proctored).



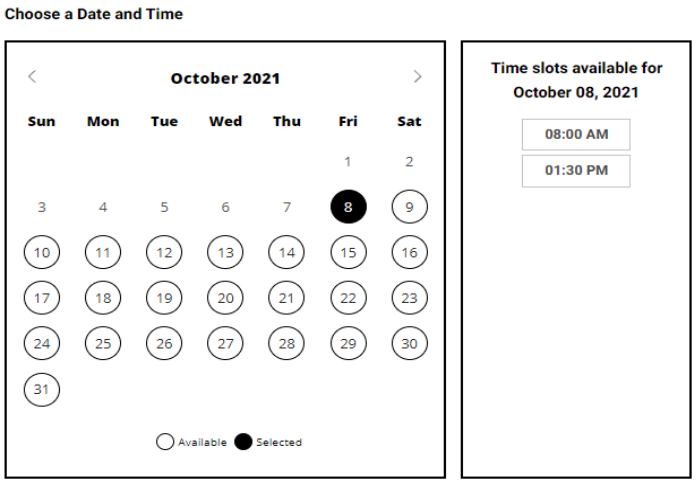
Scheduling at a Test Center

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

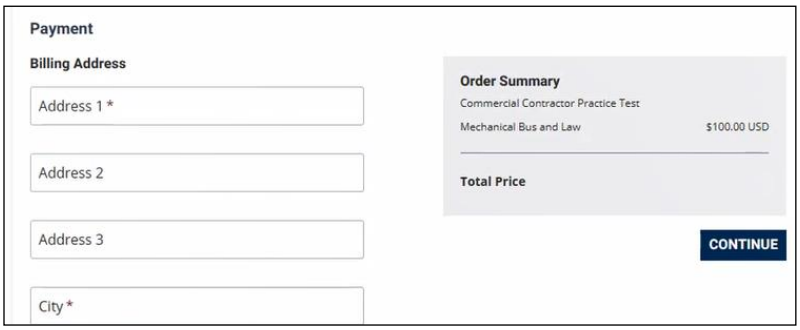




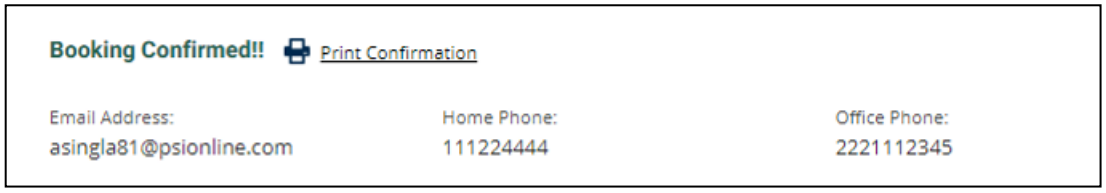
2. Select a date and time to book an appointment.



3. You are now ready to pay.

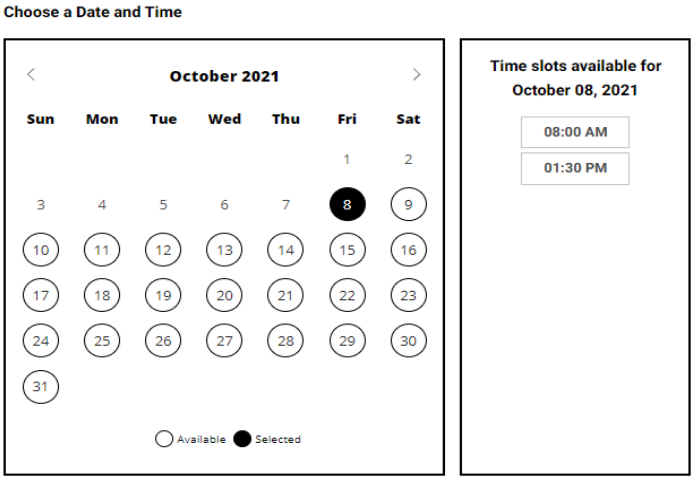


3. Once payment has been made you will receive a message confirming the test center, booked date, and booked time.

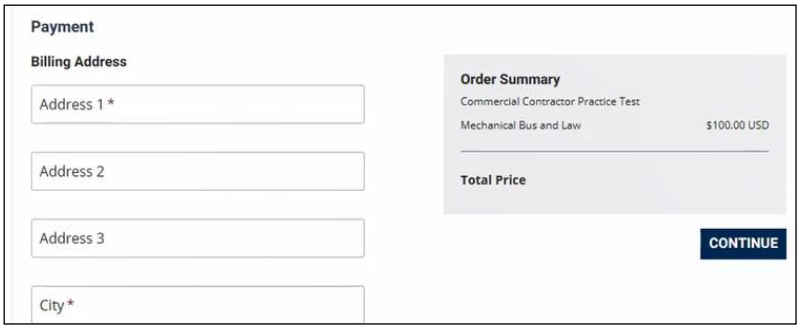


Scheduling via Remote Proctor

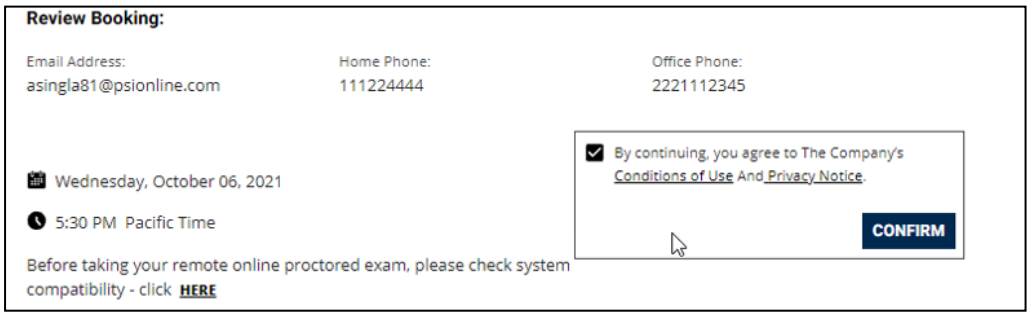
1. Select a date and time to book an appointment.



2. You are now ready to pay.

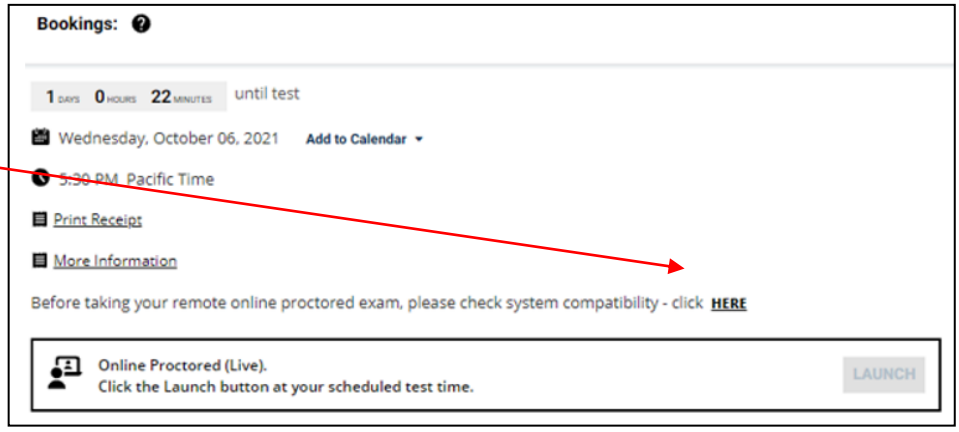


3. Once payment has been made you will receive a message confirming the booked date and booked time. Please review the booking before selecting **CONFIRM**.



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

IMPORTANT: BE SURE TO CHECK THE COMPATIBILTY 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.

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://home.psiexams.com/#/home. or call PSI at 888-818-5822.

Note: A voicemail 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.

RETAKING A FAILED EXAMINATION

It is not possible to make a new examination appointment on the same day you have taken an examination; this is due to processing and reporting scores. A candidate who tests unsuccessfully on a Wednesday can call the next day, Thursday, and retest as soon as Friday, depending upon space availability.

You may schedule online at https://home.psiexams.com/#/home 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 Accommodation 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 to 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/US/11N. *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
  - 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 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

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

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

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 by clicking the Comments link on the function bar of the test question screen 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.

Please note: Fingerprinting is not a requirement for the MVPDA license.

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.

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://home.psiexams.com/#/home.

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://home.psiexams.com/#/home.

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 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.**

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%.

The Examination Content Outline was developed in cooperation between PSI and the Pennsylvania Insurance Department. Item-development staff at PSI and insurance professionals research the content and write questions that identify and classify the minimum level of knowledge that Motor Vehicle Physical Damage Appraiser license holders need to properly serve their clients. This process ensures that the test reflects content that you, as an entry-level appraiser, will need to know to properly perform your duties.

Act of 1972, P.L. 1713, NO. 367. This Act provides for the licensing of persons engaged in appraising physical damages to motor vehicles; and fixing fees and prescribing unlawful acts and penalties. Your examination may contain questions pertaining to this Act. This Act and Annex A appear in this booklet immediately following the content outline.

Act of 1972, P.L. 1713, NO. 367. Concerning motor vehicle physical damage appraisers; providing for the licensing of persons engaged in appraising physical damages to motor vehicles; and fixing fees and prescribing unlawful acts and penalties.

Pennsylvania Statute Title 63,
Chapter 22B - Motor Vehicle Damage Appraisers

TITLE 63. PROFESSIONS AND OCCUPATIONS (STATE LICENSED)

CHAPTER 22B. MOTOR VEHICLE DAMAGE APPRAISERS

The General Assembly of the Commonwealth of Pennsylvania hereby enacts as follows:

Section 1. Short Title. This act shall be known and may be cited as the "Motor Vehicle Physical Damage Appraiser Act."

Section 2. Definitions. As used in this act:

1 "Appraiser" means a motor vehicle physical damage appraiser. This shall include all persons in this State who practice the appraisal of motor vehicle physical damage.
2 "Commissioner" means the Insurance Commissioner of the Commonwealth of Pennsylvania.
3 "Insurer" includes all companies, associations and exchanges engaged in the insurance business of insurance and self insurers.

Section 3. Licenses; Examination; Fees.

(a) No person shall directly or indirectly act or hold himself out as an appraiser unless such person has first secured a license from the Commissioner in accordance with the provisions of this act.

(b) Except as otherwise provided in section 8 of this act, no person shall be granted an appraiser's license unless he shall first establish his qualifications therefor and shall take and pass an examination for appraisers.

An applicant for such examination shall be at least eighteen years of age; shall be a resident of the Commonwealth of Pennsylvania, or a resident of any other state or country which permits residents of this Commonwealth to act as appraisers in such other state or country; shall be trustworthy; and shall otherwise establish to the satisfaction of the Commissioner that he has had experience or special education or training with reference to the business of the appraising of physical damages to motor vehicles of sufficient duration and extent reasonably necessary to make him competent to fulfill the responsibilities of an appraiser.

Applications for an examination as appraiser shall be made to the Commissioner upon forms prescribed and furnished by him and shall be accompanied by the proper fee. Applicants shall provide the Commissioner with such information concerning his identity and personal history, and such other information as shall be necessary to establish his qualifications to take the examination.

(c) The Commissioner shall prepare and make available to applicants a manual or instructions setting forth in general terms the subject matter to be covered in the examinations.

(d) The examination for licensure which shall be given under the supervision of the Commissioner shall consist of a written examination that shall include the act of appraising one or more damaged motor vehicles and shall be supplemented by an oral examination. At the discretion of the Commissioner an oral examination in lieu of the aforesaid written examination may be given but only for reason of an applicant's physical handicap. An oral examination shall include the act of appraising one or more damaged motor vehicles. They shall be given at reasonable times and places within the Commonwealth. Any applicant who fails to pass such examination shall not be eligible to retake an examination for thirty days from the date of such failure.

(e) The fee to be paid to the Commissioner by an applicant for an appraiser's license shall be ten dollars ($10) at the time the application is made and ten dollars ($10) annually for the renewal thereof. **See Note.**

(f) The Commissioner shall prescribe the form of the appraiser's license and it shall contain:
1 The name of the appraiser.
2 The address of the appraiser's place of business.
3 Date of issuance and expiration date of license.
4 Any other information which the Commissioner determines is necessary.

(g) The Commissioner shall issue an appraiser's license to every person who applies therefor, pays the proper fee, passes the required examinations and otherwise is found by the Commissioner to possess the necessary qualifications for licensure under this act.

Note: Section 612A(5) of Act 48 of 1981, which provided for the fixing of fees charged by administrative agencies, provided that subsection (e) is repealed insofar as it establishes a set fee for any activity inconsistent with the fees set forth in Act 48. **Amended by Act 47 of 2003**.

Section 4. Expiration; Renewal of Licenses.

(a) An appraiser's license shall expire annually at midnight of June 30th next following the date of issuance.

(b) Subject to the right of the Commissioner to suspend, revoke, or refuse to renew an appraiser's license, any such license may be renewed for another annual period commencing the first day of July and expiring at midnight of June 30th next following by filing with the Commissioner on or before the expiration date a written request, by or on behalf of the licensee, for such renewal, accompanied by payment of the renewal fee.

(c) If the request and fee for renewal of license is filed with the Commissioner prior to the expiration of the existing license, the licensee may continue to act under such license, unless sooner revoked or suspended, until the issuance of renewal license or until the expiration of five days after the Commissioner has refused to renew the license and has mailed notice of such refusal to the licensee. Any request for renewal not so filed until after date of expiration may be considered by the Commissioner as an application for a new license.

Section 5. Suspension Period; Surrender of License and Reinstatement or Relicensing of Licensee. Every order suspending any such license shall specify the period during which suspension will be effective, which shall in no event exceed twelve months.

The holder of any license which has been revoked or suspended shall surrender the license to the Commissioner at his request.

The Commissioner shall not reinstate the license or relicense any licensee or former licensee whose license has been suspended, revoked or renewal refused while the cause for the suspension, revocation or refusal of such license persists.

Section 6. Denial, Suspension, Revocation of or Refusal to Renew License. The Commissioner may deny initial issuance of, suspend, revoke, or refuse to renew any appraiser's license for any cause specified in any other provision of this act, or for any of the following causes:

1 For any cause for which issuance of the license could have been refused had it been existent and been known to the Commissioner.
2 If the licensee willfully violates or fails to comply with or knowingly participates in the violation of or failure to comply with any provision of this act or any rule or regulation promulgated thereunder.
3 If the licensee has obtained or attempted to obtain any such license through willful misrepresentation or fraud, or has failed to pass any examination required under this act.
4 If the licensee has, with intent to deceive, materially misrepresented the terms or effect of any insurance contract; or has engaged or is about to engage in any fraudulent transaction.
5 If the licensee has been convicted, by final judgment, of a felony.
6 If in the conduct of his affairs under the license, the licensee has shown himself to be, and is so deemed by the Commissioner, incompetent, or untrustworthy, or a source of injury and loss to the public.

Section 7. Notice; Hearing; Appeals. Except as otherwise herein provided all actions of the Commissioner shall be taken subject to the right of notice, hearing and adjudication, and the right to appeal there from as provided by law.

Section 8. License Without Examination; Application. Upon the payment of a fee of ten dollars ($10) any person who has been employed or engaged for a period of not less than two years prior to the submission of such application in the appraising of physical damages to motor vehicles and is currently so engaged shall be licensed without examination as an appraiser if the application is made on or before July 1, 1973 and the applicant possesses the qualifications required of applicants as provided in section 3 of this act.

Note: Fee amended by Act 47 of 2003.

Section 9. Penalties. Any person who violates any of the provisions of this act is guilty of a misdemeanor and upon conviction thereof, for each offense, shall be sentenced to pay a fine not exceeding five hundred dollars ($500), or to undergo imprisonment not exceeding one year, or both.

Section 10. Rules and Regulations. The Insurance Commissioner is hereby charged with the administration and enforcement of this act and shall prescribe, adopt and promulgate rules and regulations in connection therewith.

Section 11. Compliance with Act. *

(a) Each appraiser, while engaged in appraisal duties, shall carry the license issued to him by the Insurance Department and shall display it, upon request, to an owner whose vehicle is being inspected, to the repair shop representative involved or to any authorized representative of the Insurance Department.
(b) The appraiser shall **furnish** a legible copy of his appraisal **to** the repair shop selected by the consumer to make the repairs and also furnish a copy of the owner of the vehicle. This appraisal shall contain the name of the insurance company ordering it, if any, the insurance file number, the number of the appraiser's license and the proper identification number of the vehicle being inspected. All unrelated or old damage should be clearly indicated on the appraisal which shall include an itemized listing of all damages, specifying those parts to be replaced or repaired. Because an appraiser is charged with a high degree of regard for the public safety, the operational safety of the vehicle shall be paramount in considering the specification of new parts. This consideration is vitally important where the parts involved pertain to the drive train, steering gear, suspension units, brake system or tires.
(c) **An appraiser may prepare a repair estimate obtained by personal inspection or by photographs, videos or telephonic means. An appraiser may not require the submission of photographs or videos in order to obtain an appraisal. An appraiser, or an insurer as part of the appraisal process, shall disclose to the owner of the vehicle that there is no requirement to submit photographs or videos in order to obtain an appraisal.**
(d) No appraiser or his employer shall require that repairs be made in any specified repair shop.
(e) **Supplemental repair estimates that become necessary after the repair work has been initiated due to discovery of additional damage to the motor vehicle may be made by personal inspection or by photographs, videos or telephonic means, provided that in the case of disputed repairs a personal inspection shall be required.**
(f) Every appraiser shall:
    1 Conduct himself in such a manner as to inspire public confidence by fair and honorable dealings.
    2 Approach the appraisal of damaged property without prejudice against, or favoritism toward, any party involved in order to make fair and impartial appraisals.
    3 Disregard any efforts on the part of others to influence his judgment in the interest of the parties involved.
    4 Prepare an independent appraisal of damage.
    5 Inspect a vehicle within six working days of assignment to the appraiser unless intervening circumstances (i.e. catastrophe, death, failure of the parties to cooperate) render such inspection impossible.
(g) No appraiser shall:
    1 Receive directly or indirectly any gratuity or other consideration in connection with his appraisal services from any person except his employer or, if selfemployed, his customer.
    2 Traffic in automobile salvage if such salvage is obtained in any way as a result of appraisal services rendered by him for his own benefit.

***Note:** Act 13 of 2016 took effect on June 13, 2016 which amends the act of December 29, 1972 (P.L. 1713, No. 367). Section 11, subsections (b) (c) and (e) reflect these changes and are indicated in bold, underlined type

Section 12. Legislative Intent. It is not contemplated that this act shall apply where no appraisal has been assigned. Recognition is given to the fact that many minor damage claims do not require a formal appraisal and to require such would be an undue burden upon the parties involved.

Section 13. Severability. If any section, subsection, subdivision, paragraph, sentence or clause of this act is held invalid or unconstitutional, such decision shall not affect the remaining portions of this act and to this end the provisions of this act are declared to be severable.

Section 14. Effective Date. This act shall take effect January 1, 1973.

Pennsylvania Code, Title 31, Part II.
Chapter 62, Motor Vehicle Physical Damage Appraisers
(Annex A)

Title 31. Insurance, Part II. Automobile Insurance.

Sections
62.1. Definitions.
62.2. Experience and fitness requirements for licensing.
62.3 Applicable standards for appraisal.
62.4 Reserved.

§ 62.1 Definitions. The following words and terms, when used in this chapter, shall have the following meanings, unless the context clearly indicates otherwise.

- **Act** — The Motor Vehicle Physical Damage Appraiser (Act 63 P.S. §§ 851-863).
- **Aftermarket Crash Part** — A nonoriginal equipment manufacturer (Non-OEM) replacement part, either new or used, for any of the

nonmechanical parts that generally constitute the exterior of the motor vehicle, including inner and outer panels.

- **Appraisal** —
  (i.) A written monetary estimate of physical damage sustained to a motor vehicle when the making of the estimate is assigned in order to allow the return of the vehicle to its predamaged condition.
  (ii.) The term includes estimates made by the insurer, its employees, its agents or related entities or individuals or entities assigned to make the estimate.
- **Appraiser** — A natural person in this Commonwealth who makes appraisals of motor vehicle physical damage.
- **Commissioner** — The Insurance Commissioner of the Commonwealth.
- **Consumer** — The owner of the motor vehicle which has sustained damage or the owner's representative.
- **Dealer** — An individual licensed, active, and knowledgeable in the sale of used motor vehicles similar to that being appraised.
- **Insurer** — All companies, associations and exchanges engaged in the insurance business of insurance companies and self-insurers.
- **Motor vehicle** — A motorized device, including a trailer attached thereto, in, upon, or by which a person or property is or may be transported or drawn upon a public highway.
- **Predamaged condition** — The function and appearance of the motor vehicle just prior to when the damage in question was sustained.

§ 62.2 Experience and fitness requirements for licensing.

(a) In addition to the requirements in sections 3, 4, 8 and 11 of the act (63 P.S. §§ 853, 854, 858 and 861), to qualify to take the examination required for appraisers, an applicant shall establish competency to fulfill the responsibility of being an appraiser.
  1 Competency may be demonstrated by providing written documentation of one of the following.
    (i.) A minimum of 6 months continuous experience within the previous 3 years at an occupation, such as body repair, that directly involves the estimation of physical damage to motor vehicles.
    (ii.) Successful completion of education or training related to appraising motor vehicle physical damage taken within the previous 3 years.
  2 The applicant shall provide additional information relating to experience, education or training to the Commissioner or designee upon request.

(b) An application for a license may be denied for any of the following reasons:
  1 The applicant has provided incorrect, misleading or incomplete answers to interrogatories on forms incidental to applying for a license.
  2 The applicant has been denied a license or has had an existing license revoked, suspended or not renewed by the Department or regulatory authority in another state, territory or possession of the United States, or in the District of Columbia, or the Canadian provinces.
  3 The applicant does not possess the professional competence and trustworthiness required to engage in conducting motor vehicle appraisals.
  4 An applicant has pleaded guilty, entered a plea of nolo contendere or has been found guilty of a felony in a court of competent jurisdiction, or has pleaded guilty, entered a plea of nolo contendere or been found guilty of criminal conduct which relates to the applicant's suitability to conduct motor vehicle appraisals.
    (i.) Examples of criminal violations which the Department may consider related to the applicant's suitability to engage in the business of an appraiser include: unlawful practices, embezzlement, obtaining money under false pretenses, conspiracy to defraud, bribery or corrupt influence, perjury or false swearing, unlicensed activity or a criminal offense involving moral turpitude or harm to another.
    (ii.) Examples of violations or incidents which the Department will not consider related to the applicant's suitability to engage in the business of an appraiser are all summary offenses, records of arrests if there is no conviction of a crime based on the arrest, convictions which have been annulled or expunged or convictions for which the applicant has received a pardon from the Governor.
  5 If applicable, applicants shall also comply with the insurance-related provisions in sections 320 and 603(a) of the Violent Crime Control and Law Enforcement Act of 1994 (18 U.S.C.A. §§ 1033 and 1034).
  6 The applicant has unpaid any overdue amounts, including, fees and civil penalties, owing to the Department.

§ 62.3 Applicable Standards for Appraisal.

(a) The appraisal shall:
  1 Be signed by the appraiser before the appraisal is submitted to the insurer, the consumer, or another involved party. The appraiser may utilize an electronic signature.
  2 Not use abbreviations or symbols to describe work to be done or parts to be repaired or replaced unless an explanation of the abbreviations and symbols is included.

(b) In addition to the requirements in the act, the appraisal shall contain a written disclosure which includes the following:
  1 The dollar amount of the appraisal.
  2 A statement that costs above the appraised amount may be the responsibility of the vehicle owner.
  3 A statement that there is no requirement to use any specified repair shop.
  4 A statement informing the consumer that information regarding repair facilities which will be able to repair the vehicle for the appraised amount is available from the insurer. If the consumer receives information from the insurer, the information shall include disclosure that there is no requirement to use any specified repair shop.
  5 A description of repairs, known at the time of appraisal, necessary to return the vehicle to its predamaged condition, including labor involved, cost of all parts, necessary painting or refinishing, and all sublet work to be done.
  6 Incidental charges, known at the time of appraisal, including towing, protective care, custody, storage, depreciation, battery and tire replacement.
  7 Applicable sales tax.
  8 The date, if any, after which an insurer will not be responsible for any related towing services or storage charges, known at the time of appraisal, and after which the charges will be the responsibility of the consumer.
  9 The location where the listed parts are available in a condition equivalent to, or better than, the condition of the replaced parts prior to the accident.
  10 If the appraisal includes aftermarket crash parts, a statement that the appraisal has been prepared based on the use of aftermarket crash parts, and that if the use of an aftermarket crash part voids the existing warranty on the part being replaced or any other part, the aftermarket crash part shall have a warranty equal to or better than the remainder of the existing warranty.
  11 Identification of all aftermarket crash parts and a definition of aftermarket crash parts consistent with section 62.1 (relating to definitions), if these parts are used.

(c) An appraisal for the repair of the motor vehicle shall be made in the amount necessary to return the motor vehicle to its predamaged condition. If the consumer wishes to repair the motor vehicle to a condition better than the predamaged condition, the appraisal need only specify the cost of repairing the vehicle to its predamaged condition.

(d) In the appraisal of salvage value, the following standard shall be used:
  1 If the salvage value of the vehicle being appraised is known or could reasonably be determined, the appraiser shall disclose to the consumer in writing:
    (i.) The salvage value.
    (ii.) The provisions of 75 Pa.C.S. section 1117(a) (relating to vehicle destroyed, dismantled, salvaged or recycled), requiring the filing of an application for certificate of salvage with the Department of Transportation. See 75 P.S. § 1117.

(iii.) Additional charges for towing services or storage chargeable against the motor vehicle as of the date of the appraisal.

2 If the salvage value is listed, the appraiser shall disclose to the consumer in writing:

(i.) The name and address of each salvage bidder.

(ii.) The amount.

(iii.) The expiration date of each salvage bid known.

3 If the ownership and possession of the damaged motor vehicle is not retained by the owner or the owner's representative, this subsection dealing with salvage value is inapplicable.

(e) The appraised value of the loss shall be the replacement value of the motor vehicle if the cost of repairing a motor vehicle exceeds its appraised value less salvage value, or the motor vehicle cannot be repaired to its predamaged condition.

1 Under this subsection, replacement value under the policy provisions covering the total loss of a motor vehicle including an unrecovered motor vehicle shall be determined by one of the following methods:

(i.) *Guide source method*. The appraiser shall calculate the average of two figures reflecting the retail book value of a vehicle of like kind and condition, as provided by guide sources approved by the Commissioner. A listing of approved guide sources will be published once a year in the *Pennsylvania Booklet*. The appraised value shall be adjusted for equipment and mileage, less the cost of repair of damage which preexisted the accident in question. No other deductions may be taken except for salvage and then only if the owner elects to retain the vehicle.

(ii.) *Actual cost method*. The appraiser shall determine the actual cost of purchase of an available motor vehicle of like kind and quality in condition similar to or better than the motor vehicle being appraised in its predamaged condition. The appraiser shall specify, in writing, the location of the vehicle of like kind and quality.

(iii.) *Dealer quotation method*. The appraiser shall consult with dealers or other persons knowledgeable in the field to secure quotations as to the value of the motor vehicle being appraised. At least two quotations shall be secured. The figures thus secured shall be averaged.

2 If the motor vehicle is listed in at least two guide sources approved by the Commissioner, the replacement value shall be calculated by the guide source method or by the actual cost method, as described in paragraph (1)(i) and (ii). If the actual cost method is used, and the owner of the damaged vehicle shows that the replacement vehicle is not of the same kind and quality, both calculations referenced in this paragraph shall be made, and the higher of the values obtained shall be offered in settlement.

3 If the motor vehicle is not listed in at least two of the sources authorized by paragraph (1)(i), or if the vehicle differs materially from the average vehicle because of factors not considered in the guide sources, for example, antique or classic cars, vehicles no longer manufactured and unique vehicles, the replacement value shall be calculated by the actual cost method or by the dealer quotation method as described in paragraph (1)(ii) and (iii). If the dealer quotation method is used, both calculations referenced in this paragraph shall be made, and the higher of the values obtained shall be offered in settlement.

4 Applicable sales tax on the replacement cost of a motor vehicle shall be included as part of the replacement value.

5 The licensed appraiser's total loss evaluation report shall contain the names and addresses of those persons from whom quotations were secured, the date secured, and whether or not a similar vehicle was available.

6 The licensed appraiser's file shall show the method used to determine the replacement value in a given locality.

7 The appraiser is responsible for ensuring that a copy of the total loss evaluation report be sent within 5 working days to the consumer by the appraiser after the appraisal is completed. If a settlement offer is extended before the consumer receives the total loss evaluation report, the consumer shall be advised of the total loss evaluation report's contents and of the consumer's right to be sent a copy within 5 days after its completion.

(f) In addition to the requirements in section 11 of the act (63 P.S. § 861), an appraiser shall:

1 Not have a conflict of interest in the making of an appraisal. This chapter and the act, and this section in particular, shall be strictly interpreted to protect the interest of the consumer and place the burden upon the appraiser to eliminate any conflict of interest in the making of an appraisal.

2 Obtain the consumer's consent before authorizing the removal of a motor vehicle from one location to another.

(i.) The consent of the consumer is not necessary for initial removal of the motor vehicle from the scene of an accident.

(ii.) An appraiser authorizing removal of a motor vehicle by a vehicle salvage dealer shall inform the salvage dealer in writing that possession is merely for safe-keeping purposes and that the vehicle salvage dealer does not have any ownership rights to the motor vehicle, its parts or accessories, until a certificate of title or certificate of salvage is received indicating that ownership has been transferred.

3 Review the appraisal with an authorized representative of the repair shop which is selected by the consumer or with any other person reasonably necessary to demonstrate that the actual costs of repairs are adequately covered in the appraisal.

4 Not mention the name of any repair shop, unless the appraiser includes disclosure that there is no requirement to use any specified repair shop.

(g) There are no provisions of the act or this chapter which shall be construed as intended in any way prohibit or limit the subsequent appraisal or reappraisal of damage by different licensed appraisers, if desired by any of the involved parties.

(h) The penalties for violating provisions of the act and this chapter are set forth in sections 5, 6 and 9 of the act (63 P.S. §§ 855, 856 and 859).

CLICK THE LINK TO VIEW YOUR INSURANCE EXAMINATION CONTENT OUTLINE

Effective thru 2/29/2026

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Life Insurance	16-01
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