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Washington INSURANCE LICENSING

Candidate Handbook

April 2012

QUICK REFERENCE

STATE LICENSING INFORMATION

Candidates may contact the Office of the Insurance Commissioner with questions about obtaining or maintaining a license after the examination has been passed.

**Washington
Office of the Insurance
Commissioner**
PO Box 40257
Olympia, WA 98504-0257
(360) 725-7144

Website
www.insurance.wa.gov

EXAMINATION INFORMATION

Candidates may contact Pearson VUE with questions about this handbook or about an upcoming examination.

**Pearson VUE
Washington Insurance**
Attn: Regulatory Program
5601 Green Valley Dr.
Bloomington, MN 55437

Phone
(800) 274-8949

Email
pearsonvuecustomerservice@pearson.com

Website
www.pearsonvue.com/wa/insurance

RESERVATIONS

Before making an exam reservation

Candidates should thoroughly review this handbook, which contains examination content outlines and important information regarding eligibility and the examination and licensing application process.

Making an exam reservation (details on page 6)

Candidates may make a reservation by:

- **Visiting our website** www.pearsonvue.com/wa/insurance
- Calling Pearson VUE (see page 6)
- Faxing to Pearson VUE (Form located in the back of the handbook)

Candidates should make a reservation online or by phone at least twenty-four (24) hours before the desired examination date (unless an electronic check is used for payment, as detailed on page 7). **Walk-in examinations are not available.**

SCHEDULES & FEES

Test Center locations

A list of test centers appears on the back cover of this handbook. Candidates should contact Pearson VUE to confirm specific locations and examination schedules.

Exam fees

The examination fee (as detailed on the back cover) must be paid at the time of reservation by credit card, debit card, voucher, or electronic check. Fingerprint fees must also be paid for at the time of the reservation.

Fees will not be accepted at the test center. Examination fees are non-refundable and non-transferable, except as detailed in *Change/Cancel Policy* (page 7).

EXAM DAY

What to bring to the exam

Candidates should bring to the examination proper identification and other materials as dictated by the state licensing agency. A complete list appears in *What to Bring* (page 12).

Exam procedures

Candidates should report to the test center at least thirty (30) minutes before the examination begins to complete registration. The time allotted for the examinations is detailed on page 11 of the handbook, and each candidate will leave the test center with an official score report in hand.

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The candidate handbook is a useful tool in preparing for an examination.

It is highly recommended that the *Washington Insurance Candidate Handbook* be reviewed, with special attention given to the content outlines, before taking the examination. (*Content outlines begin on page S1 of this handbook.*)

Individuals who wish to obtain an insurance license in the state of Washington must:

1. Make a reservation and pay the examination fee.

Make a reservation online, by phone, or by fax with Pearson VUE for the examination. (*See page 6.*)

2. Go to the test center.

Go to the test center on the day of the examination, bringing along all required materials. (*See page 11.*)

3. Apply for a license.

After passing the examination, apply for your license by contacting the Washington Insurance Commissioner's Office. **For more information regarding obtaining a license, go to www.insurance.wa.gov.**

CONTACT INFORMATION

Candidates may contact Pearson VUE with questions about this handbook or an examination, or may contact the Washington Office of the Insurance Commissioner with questions about obtaining or maintaining a license.

FOR STATE LICENSING

Washington
Office of the Insurance
Commissioner
PO Box 40257
Olympia, WA 98504-0257
(360) 725-7144

Website

www.insurance.wa.gov

FOR EXAMINATIONS

Pearson VUE
Washington Insurance
Attn: Regulatory Program
5601 Green Valley Dr.
Bloomington, MN 55437
(800) 274-8949

Email

pearsonvuecustomerservice@pearson.com

Website

www.pearsonvue.com/wa/insurance

THE LICENSURE PROCESS

Licensure is the process by which an agency of state government or other jurisdiction grants permission to individuals to engage in the practice of, and prohibits all others from legally practicing, a particular profession, vocation, or occupation. By ensuring a minimum level of competence, the licensure process protects the general public. The state regulatory agency is responsible for establishing the acceptable level of safe practice and for determining whether an individual meets that standard.

The state of Washington has retained the services of Pearson VUE to develop and administer its insurance licensing examination program. Pearson VUE is a leading provider of assessment services to regulatory agencies and national associations.

PRACTICE TESTS

Practice tests are offered exclusively online at www.pearsonvue.com/wa/insurance, giving candidates even more opportunity to succeed on insurance examinations. Our practice tests will not only prepare candidates for the types of questions they will see on the licensure exam but also familiarize them with taking computer-based examinations.

Pearson VUE offers practice tests in the areas of Life, Health, and Property and Casualty that contain questions developed by subject matter experts using concepts found in the general portion of the licensure examination. The tests closely reflect the format of the real licensure examination, can be scored instantly, and provide immediate feedback to help candidates identify correct and incorrect answers. Candidates can purchase practice tests anytime at www.pearsonvue.com/wa/insurance

STATE RULES AND REGULATIONS REGARDING INSURANCE EXAMINATION AND LICENSURE

COMPLIANCE

Candidates will be asked, prior to starting their test, to review and agree to comply with the acts and practices listed under WAC 284-17-125 and WAC 284-17-130.

WAC 284-17-125 PROHIBITED ACTS OR PRACTICES BY LICENSE EXAMINEES

In addition to the unlawful acts set forth in RCW 48.17.125, the following are prohibited acts or practices by persons taking examinations for licenses:

1. Behavior that undermines the evaluative objective of the examination;
2. Communication with any other examinee during the examination period;
3. Copying answers or allowing another to copy answers;
4. Possessing during the examination any books, materials, notes, or photography or recording devices not issued or approved by the independent testing service representative; or
5. Impersonating, or engaging another to impersonate, any applicant for the purpose of completing the examination on behalf of another.

[Statutory Authority: RCW 48.02.060.88-23-063 (Order R 88-11), §284-17-130, filed 11/16/88.]

WAC 284-17-130 ADMITTANCE TO EXAMINATION

As a prerequisite to admittance to any examination designed to test the applicant's qualifications to be an insurance licensee, each applicant must certify on the form provided, that he or she:

1. Is not taking the examination for purposes other than as the means to qualify for a license;
2. Has not passed the examination for that line of authority within the last twelve (12) months;
3. Has been advised that the performance of any of the acts prohibited by WAC 284-17-125 is a violation of RCW 48.17.530 and subjects the person to disciplinary action, including refusal to issue a license, revocation of any license issued by the commissioner that is currently held by the licensee, and the imposition of a fine; and
4. Has been advised that the unauthorized appropriation or conversion of questions or materials comprising the examination for a Washington state insurance license is a violation of federal copyright law.

[Statutory Authority: RCW 48.02.060, 48.17.005.09-02-073 (Matter No. R 2008-06), §284-17-130, filed 1/6/09, effective 7/1/09. Statutory Authority: RCW 48.02.60.88-23-063 (Order R 88-11), §284-17-130, filed 11/16/88.]

STATE LICENSING REQUIREMENTS

LICENSE ELIGIBILITY

Washington state residents desiring any type of insurance license must:

- be eighteen (18) years of age;
- be trustworthy and competent;

In addition, the following qualifications for specific license types are required:

Producers: Pre-license education is required for a full-line license.

Pass the examination for each line of authority.

Adjusters: Experience or special education or training with reference to the handling of loss claims under insurance contracts of sufficient duration and extent to reasonably make them competent to fulfill the responsibilities of an adjuster. Pass the examination.

Crop Adjusters: No prelicensing is required. Pass the examination.

Surplus Line Broker: Each applicant for a resident surplus line broker's license must take and pass the required examination and pay the required fee prior to acting as a Surplus Line Broker. The examination will test an applicant's qualifications and competence in all areas of surplus line insurance.

Before the commissioner can issue a surplus line broker's license, the applicant must be licensed in this state as a producer with both property and casualty lines of authority. This requirement may be satisfied if the licenses are issued simultaneously. The commissioner deems that a non-resident person holding a surplus line broker's license, or the equivalent, in the applicant's home state is qualified, competent and trustworthy and, therefore, meets the minimum standards of this state for holding a surplus line broker's license. For that reason, the commissioner will waive the Washington surplus line broker's examination for a person who has and maintains a current resident surplus line broker's license, or the equivalent, in the applicant's home state. For more information, visit the Washington Office of the Insurance Commissioner website at www.insurance.wa.gov.

PRELICENSE EDUCATION REQUIREMENTS

Each candidate for a life, disability, property, personal lines or casualty producer license must have completed within the previous twelve (12) months the prelicense education or received a waiver as required by WAC.284.17.510 through 284.17.515 prior to making an examination reservation.

A candidate must complete an approved course consisting of at least twenty (20) hours of instruction for each line of insurance (life, disability, property, personal lines or casualty) for which an examination is being taken. Approved instruction methods include lecture, instructor-proctored self study, and home self study.

A provider of approved prelicense education will issue a certificate of completion to each student upon successful completion. A separate certificate will be issued for each line of insurance. A certificate of completion is valid for a period of twelve (12) months from the date of course completion.

A list of prelicense education providers is available on the insurance commissioner's website or may be obtained by calling (360) 725-7146.

LICENSEES MOVING FROM NON-RESIDENT TO RESIDENT

An individual who applies for an insurance producer license in this state who was previously licensed for the same lines of authority in another state shall not be required to complete any preclicensing education or examination. This exemption is only available if the person is currently licensed in that state or if the application is received within ninety (90) days of the cancellation of the applicant's previous license, and if the prior state issues a certification that, at the time of cancellation, the applicant was in good standing in that state or the state's producer database records, maintained by the NAIC, its affiliates, or subsidiaries, indicate that the producer is or was licensed in good standing for the line of authority requested.

A person licensed as an insurance producer in another state who moves to this state shall make application within ninety (90) days of establishing legal residence to become a resident licensee under RCW 48.17.090. No preclicensing education or examination shall be required of that person to obtain any line of authority previously held in the prior state except where the commissioner determines otherwise by rule.

To apply for a resident license, forward the following materials to the Office of Insurance Commissioner: completed insurance license application INS-14, appointment form(s), completed by each insurer represented, and one (1) fingerprint card and the appropriate license fee, filing fee, and fingerprint processing fee.

Office of Insurance Commissioner

Licensing & Education, PO Box 40257, Olympia WA 98504-0257

Online applications are also available our website at www.insurance.wa.gov.

EXAM REQUIREMENTS

Each applicant for licensing as a producer or adjuster shall, prior to the issuance of a license, personally take and pass, to the satisfaction of the insurance Commissioner, an examination given as a test of qualifications and competence. A list of examination exemptions is found under RCW 48-17-110.

The following list shows the examination requirements for specific licenses:

TYPES OF LICENSE	EXAMINATION(S) REQUIRED	EXAM LEVEL
Life Producer	Life	71
Disability Producer	Accident and Health (Disability)	72
Life and Disability Producer Combination	Life, Accident and Health (Disability) Combination*	05
Property Producer	Property	73
Casualty Producer	Casualty	74
Property & Casualty Producer Combination	Property and Casualty Combination*	06
Surety	Surety	12
Credit	Credit	14
Adjuster	Adjuster	31
Crop Adjuster	Crop Adjuster	33
Personal Lines	Personal Lines	55
Surplus Lines Broker	Surplus Lines Broker	82

*Candidates who fail part of a combination exam (05 or 06) are required to retake only the part they failed (General part or State part). However, if one part is failed, candidates must retake the combination exam in order to receive credit for the passed part. For example, if a candidate schedules to take the Life & Disability Combination

exam (05) and fails the State part, the candidate must register for that same combination exam to get credit for passing the General part. When retaking the combination exam, candidates are required to pay the full \$66 for the combination exam even if only one part is being taken. If, however, the candidate tries to take the single lines (Life 71 & Disability 72) instead of the combination exam, the candidate will be required to take both parts of each test again (Life 71 & Disability 72).

INITIAL LICENSING

Candidates who receive a passing score on the appropriate tests must forward the following materials to the Office of Insurance Commissioner: completed insurance license application, one (1) fingerprint card, score reports, and the appropriate license fee, filing fee, and fingerprint processing fee.

A Surplus Line Broker must obtain a bond after their license is issued. See RCW 48-17-250 for the bond requirements.

LICENSE FEES	
Filing fee for initial license is \$5.00	
Producers	\$55.00
Adjusters	\$50.00
Credit	\$20.00
Surety	\$20.00
Surplus Lines Broker	\$200.00
Fingerprint Processing	\$45.25

RENEWALS

All individual licenses issued will expire on the individual's next birth date plus one year, and every two years thereafter.

A renewal notice will be sent to the licensee's last email address of record approximately two (2) months prior to the license expiration date. If no email address has been provided, the renewal notice will be sent to the licensee's last mailing address of record. However, it is the licensee's obligation to renew prior to the expiration date, even if the renewal notice is not received.

INITIAL APPOINTMENTS AND AFFILIATIONS

Appointment—If an individual or business entity licensee is transacting business as a direct representative or an insurer and soliciting insurance on its behalf, the producer must be appointed by the insurer and the notice of appointment must be submitted in one of the following ways:

1. If the notice of appointment is submitted electronically through NIPR, a licensed producer may act as a representative of the commissioner of the appointment for up to thirty (30) calendar days after the date the producer has signed the first application for insurance for submission to the insurer.
2. If the notice of appointment is not submitted electronically, the commissioner must receive and process the INS-18 and \$20 fee before the licensed producer may act as a representative of an insurer and solicit insurance on its behalf.

Affiliation—If an individual represents a business entity when transacting insurance business (cards and letterhead clearly identifies the producer is working on behalf of the business entity), the business entity and individuals should be licensed. The business entity should affiliate the individual by submitting the INS-18 form and \$20 fee. This is facilitated through the affiliation rather than requiring each individual to be directly appointed by the insurers.

LICENSING

Candidates who are not licensed within 180 days after passing an examination must be reexamined.

EXAM RESERVATIONS

RESERVATIONS

Phone
(800) 274-8949

Online
[www.pearsonvue.com/
wa/insurance/](http://www.pearsonvue.com/wa/insurance/)

*TELECOMMUNICATION DEVICES FOR THE DEAF

Pearson VUE is equipped with TDD (Telecommunication Devices for the Deaf) to assist deaf and hearing-impaired candidates.

TDD calling is available 8 a.m. to 5 p.m. (EST) Monday through Friday, toll-free at (866) 274-4777.

This TDD phone option is for individuals equipped with compatible TDD machinery.

MAJOR LINE EXAMS ARE:

Life (71)
Accident and Health (72)
Property (73)
Casualty (74)
Life, Accident and Health Combination (05)
Property and Casualty Combination (06)
Personal Lines (55)

Walk-in examinations are not available. Candidates must make a reservation online, by phone, or by fax.

ONLINE RESERVATIONS

Online reservations are the most efficient way for candidates to schedule their examination. Candidates must go to www.pearsonvue.com/wa/insurance to make an online reservation for an examination. First-time users are required to create an account. The candidate will need to fill in all required fields, which are preceded by an asterisk (*), on the online form in order to create an ID and be assigned a password. Step-by-step instructions will lead the candidate through the rest of the examination reservation process.

Candidates must make an online reservation at least twenty-four (24) hours before the desired examination date.

PHONE RESERVATIONS

Walk-in examinations are not available. Candidates may call Pearson VUE at (800) 274-8949* to make an examination reservation.

PEARSON VUE HOURS	
Monday – Friday	5 a.m. – 8 p.m.
Saturday	5 a.m. – 2 p.m.
Sunday	7 a.m. – 1 p.m.

Pacific Standard Time

Before calling, candidates should have the following:

- Legal name, address, Social Security number, daytime telephone number, and date of birth
- The name of the examination(s)
- The preferred examination date and test center location (a list of test centers appears on the back cover of this handbook)
- For major line exams: the provider code number, the course completion date, and the instructor code number. (**All** educational requirements must be **completed** before an examination can be reserved.) This information will be supplied by the provider after candidates complete their educational requirements. If an education waiver is issued, the state will supply the waiver code.

Candidates taking the Life & Health combination exam (code #05) should supply the provider code/completion date and instructor code for their Life course when scheduling their reservation.

Candidates taking the Property & Casualty combination exam (code #06) should supply the provider code/completion date and instructor code for their Property course when scheduling their reservation.

Candidates are responsible for knowing which examination they need to take. A Pearson VUE representative will help candidates select a convenient examination date and location and will answer questions. The reservation will be made based on the next available examination date.

Candidates who wish to make a phone reservation **must** do so at least twenty-four (24) hours before the desired examination date (unless an electronic check is used for payment, as detailed on page 7).

FAX RESERVATIONS

Candidates may fax the *Fax Reservation Form* (from the back of this handbook) to Pearson VUE at (888) 204-6291, 24 hours a day, 7 days a week. The completed form should be faxed at least two (2) calendar days before the desired examination date (unless an electronic check is used for payment, as detailed below). A confirmation of the reservation will be returned by fax within twenty-four (24) hours of receipt of the faxed request.

EXAM FEES

The examination fee must be paid at the time of reservation by credit card, debit card, electronic check, or voucher. **Payment will not be accepted at the test center.** Examination fees are non-refundable and non-transferable. Candidates are responsible for knowing the proper examination fees.

Vouchers

Vouchers offer another convenient way to pay for tests. Vouchers can be purchased online at www.pearsonvue.com/vouchers/pricelist/wains.asp by credit card either singly or in volume. To redeem a voucher as payment when scheduling a test, simply indicate voucher as the payment method and provide the voucher number. **All vouchers are pre-paid. Vouchers are non-refundable and non-returnable.**

Vouchers expire twelve (12) months from the date they are issued. Voucher expiration dates cannot be extended. The exam must be taken by the expiration date printed on the voucher.

Electronic Checks

Candidates who choose to pay the examination fee by electronic check must have a personal checking account, and must be prepared to provide to Pearson VUE the following information:

- Bank name
- Account number
- Social Security number or driver's license number
- Name and address on the account
- Bank routing number

Using this information, Pearson VUE can request payment from the candidate's bank account just as if the candidate had submitted an actual paper check.

Candidates paying by electronic check must register at least five (5) days before the examination date in order for their check to be processed.

CHANGE/CANCEL POLICY

Candidates should call Pearson VUE at (888) 204-6255 two (2) calendar days before the examination to change or cancel a reservation. Candidates who change or cancel a reservation with proper notice may either transfer the fee to a new reservation; or may request a refund. **Candidates who change or cancel their reservations without proper notice will forfeit the examination fee.** Refunds for credit/debit cards are immediate, while refunds for electronic checks and vouchers will be processed in two to three (2-3) weeks.

EXAM FEES

Single Line Exam
\$49

Combination Exams

Life & Disability, or
Property & Casualty
\$66

Candidates are individually liable for the full amount of the examination fee once a reservation has been made, whether paid individually or by a third party.

ABSENCE/LATENESS POLICY

Candidates who are absent from or late to an examination may be excused for the following reasons:

- Illness of the candidate or a member of the candidate's immediate family
- Death in the immediate family
- Disabling traffic accident
- Court appearance or jury duty
- Military duty
- Weather emergency

Candidates who are absent from or late to an examination and have not changed or canceled the reservation according to *Change/Cancel Policy* will forfeit the examination fee. Written verification and supporting documentation for excused absences must be submitted to Pearson VUE within fourteen (14) days of the original examination date.

WEATHER DELAYS AND CANCELLATIONS

If severe weather or a natural disaster makes the test center inaccessible or unsafe, the examination may be delayed or canceled. Candidates may call (800) 274-2615 for details on delays and cancellations during severe weather.

AMERICANS WITH DISABILITIES ACT (ADA)

Pearson VUE complies with the provisions of the Americans with Disabilities Act (42 U.S.C. 12101 *et seq.*) and Title VII of the Civil Rights Act, as amended (42 U.S.C. 2000e *et seq.*), in accommodating disabled candidates who need special arrangements to take an examination.

Candidates who require special arrangements due to impaired sensory, manual, or speaking skills, or other disability, should fax the *Special Accommodations Request Form* (found in the back of this handbook) to Pearson VUE.

The form must be accompanied by supporting documentation from a physician or other qualified professional reflecting a diagnosis of the candidate's condition and an explanation of examination aids or modifications. Pearson VUE will provide auxiliary aids and services, except where such may fundamentally alter the examination or results, or result in an undue burden. The examination will be scheduled upon receipt of all required information by Pearson VUE.

Candidates who have additional questions concerning ADA arrangements may contact the ADA Coordinator at (800) 466-0450. However, the *Special Accommodations Request Form*, along with the required supporting documentation, **must** be submitted to Pearson VUE before any special examination arrangements can be finalized.

Pearson VUE will determine the time and place of specially arranged examinations and will confirm these arrangements directly with the candidate. Candidates who need to reschedule or need to retake an examination should notify Pearson VUE Special Accommodations that special arrangements were used for the previous examination.

Due to the unique nature of each special request, Pearson VUE recommends that candidates request special services as early as possible. Pearson VUE will make a concerted effort to provide reasonable accommodations as permitted by state licensing agencies and individual test center capabilities.

ENGLISH AS A SECOND LANGUAGE (ESL)

Candidates for whom English is a second language may request additional time for the examination. If approved for additional time, candidates may be allotted time and a half for their examination. If the allotted examination time is normally one (1) hour, candidates may receive a total of one and one-half (1½) hours to complete their exam. A request for additional time is made by sending the *Special Accommodations Request Form* (found in the back of this handbook). Candidates should include with this form a letter from his/her English instructor or sponsoring company (on official letterhead, if from a company) stating that English is not a primary language for the candidate. Candidates should not attempt to make a reservation until after they have been notified by Pearson VUE that their request for additional time has been approved. Candidates who have additional questions about ESL examinations should contact the Special Examination Coordinator at (800) 466-0450.

Candidates who need to reschedule or need to retest should notify Pearson VUE Accommodations that special arrangements were used for the prior examination.

NON-SATURDAY EXAMS

Candidates who for religious reasons cannot take an examination offered only on Saturdays may request a non-Saturday examination date. Such a request must be put in writing on official stationery by the candidate's religious advisor and faxed to (610) 617-9397 or mailed to Pearson VUE.

Non-Saturday examinations are available only on a prearranged basis.

FINGERPRINTING SERVICES

Pearson VUE subcontracts fingerprint services to L-1 Enrollment Services, a division of L-1 Identity Solutions. L1 is the industry's preeminent enrollment services company, specializing in the operation of electronic fingerprint (live scan) networks and identity management services.

Pearson VUE offers electronic fingerprinting to all candidates (whether or not they pass the examination) at the following test centers:

Lacey/Olympia	Spokane	Everett	Yakima
Tukwila/Seattle	Vancouver	Kennewick	

Candidates may make a fingerprint reservation with L1 Enrollment Services no later than one (1) business day before the desired date. They may either go online at <https://pearsonwest.ibtfingerprint.com/>[S1] or call L1's Call Center at 866-761-8069. A fee of \$15 must be paid by credit/debit card or electronic check at the time of the fingerprint reservation.

**TO MAKE
FINGERPRINT
RESERVATIONS
CALL 866-761-8069
(8:00 am to 5:00 pm,
Monday to Saturday)**

Candidates should make a reservation with L1 Identity Solutions if they wish to have their fingerprints taken at the test center.

The following information is required by the OIC, State Patrol & Federal Bureau of Investigation (FBI) and must be provided at the time of the fingerprint reservation:

- | | | |
|------------------------|--------------|--------------------------|
| • Full Legal Name | • Height | • Ethnicity |
| • Full current address | • Weight | • Place of Birth |
| • Date of Birth | • Hair Color | • Citizenship |
| • Gender | • Eye Color | • Social Security Number |

A reservation for fingerprints may not be available at the exact same time as the examination reservation; however L1 (or the candidate) should make the reservation for the next available date. Upon arriving at the test center, the candidate should advise the test center staff that they made a fingerprint reservation for a future date. The test center staff will be able to pull up the reservation on the roster (even though it was made for a future date).

In the event that a candidate fails to make a reservation, arrives at the test center and decide they need to have their prints done, they may consult the test center staff regarding their request.

The applicant will receive their completed fingerprint card at the test center after their exam. They will mail the card into the OIC to be processed. The instructions for mailing cards and additional FBI fees are explained on Washington State Office of the Insurance Commissioner's web site.

Rejected applicants do not need an appointment. They may go back for reprinting at the ORIGINAL location they were printed.

The OIC plans to transition from hard cards to electronic transmission of prints. That date is to be determined.

AVAILABLE EXAMS

MAJOR LINES

Exam Name	Part	Time Allotted
Life Producer (71)	General	1 hour, 15 minutes
	State	45 minutes
Disability Producer (72)	General	1 hour, 15 minutes
	State	45 minutes
Property Producer (73)	General	1 hour, 15 minutes
	State	45 minutes
Casualty Producer (74)	General	1 hour, 15 minutes
	State	45 minutes
Life & Disability Combo (05)	General (L&D)	2 hours, 30 minutes
	State (L&D)	1 hour
Property & Casualty Combo (06)	General (P&C)	2 hours, 30 minutes
	State (P&C)	1 hour
Personal Lines (55)	General	1 hour, 30 minutes
	State	30 minutes

LIMITED LINES

Exam Name	Part	Time Allotted
Credit (14)		1 hour
Surety (12)		45 minutes
Adjuster (31)		1 hour
Crop Adjuster (33)**		1 hour
Surplus Lines (82)*	I through VII in content outline	4 hours total for both parts*

** Since the parts of the Surplus Lines Producer examination are not scored separately, the parts will not be timed separately. Candidates are responsible for managing their time while taking the entire examination.*

Candidates who fail part of a combination exam (05 or 06) are required to retake only the part they failed (General part or State part). However, if one part is failed, candidates must retake the combination exam in order to receive credit for the passed part. For example, if a candidate schedules to take the Life & Disability Combination exam (05) and fails the State part, the candidate must register that same combination exam to get credit for passing the General part.

When retaking the combination exam, candidates are required to pay the full \$66 for the combination exam even if only one part is being taken.

If, however, the candidate tries to take the single lines (Life 71 & Disability 72), instead of the combination exam, the candidate will be required to take both parts of each test again (Life 71 & Disability 72).

REQUIRED ITEMS

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

PRELICENSE CERTIFICATES SHOULD CONTAIN THE FOLLOWING:

- **School (provider) code**
- **Instructor code**
- **Completion date**

The course completion date must be prior to the examination date. See *Prelicensure Education Requirements* (page 3) for further information.

Candidates will be photographed for the score report.

WHAT TO BRING

Required Materials

All candidates are required to bring identification that is deemed acceptable, as listed under *Acceptable Forms of Candidate Identification*, to the test center on the day of examination.

Both first-time and retake candidates who take an examination for a Life, Disability, Property, Casualty or Personal Lines license must also present **prelicense course certification** or education waivers prior to being admitted to the examination.

Though at the time of reservation only one course and instructor code is collected, candidates taking a combination exam must present **both** course certificates. Certificates will not be retained at the test center.

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

Acceptable Forms of Candidate Identification

Candidates must present **two (2) forms** of current signature identification. The primary identification must be government-issued and photo-bearing with a signature and the secondary identification must contain a valid signature. Identification must be in English.

Primary ID (photograph, and signature, not expired)

- Government-issued Driver's License
- U.S. Department of State Driver's License
- U.S. Learner's Permit (plastic card only with photo and signature)
- National/State/Country ID card
- Passport
- Passport Card
- Military ID
- Military ID for spouses and dependents
- Alien Registration Card (Green Card, Permanent Resident Visa)

Secondary ID (signature, not expired)

- U.S. Social Security Card
- Debit (ATM) card or Credit card
- Any form of ID on the Primary list

If the ID presented has an embedded signature that is not visible (microchip), or is difficult or impossible to read, the candidate must present another form of identification from the Primary ID or Secondary ID list that contains a visible signature.

Pearson VUE does not recognize grace periods. For example, if a candidate's driver's license expired yesterday and the state allows a 30-day grace period for renewing the ID, the ID is considered to be expired.

EXAM PROCEDURES

Candidates should report to the test center thirty (30) minutes before the examination and check in with the test center administrator. The candidate's identification and other documentation will be reviewed, and they will be photographed for the score report.

Candidates are required to review and sign a ***Candidate Rules Agreement*** form. If the ***Candidate Rules Agreement*** is not followed and/or cheating or tampering with the examination is suspected, the incident will be reported as such and the appropriate action will be taken. The examination fee will not be refunded, the exam may be determined invalid, and/or the state may take further action such as prohibiting candidates from retaking the examination and/or denying a license.

Candidates will have an opportunity to take a tutorial on the PC on which the examination will be administered. The time spent on this tutorial will not reduce the examination time. The examination administrators will answer questions, but candidates should be aware that the administrators are not familiar with the content of the examinations or with the state's licensing requirements. Examination administrators have been instructed not to advise candidates on requirements for licensure.

Candidates may begin the examination once they are familiar with the PC and certify that they have read and understood the State Rules (as shown on page 2). The examination begins the moment a candidate looks at the first examination question. The time allotted for each examination is detailed on page 10. The examination will end automatically after the examination time has expired, and candidates will leave the test center with their official scores in hand.

SCORE REPORTING

When candidates complete the examination, they will receive a score report marked "pass" or "fail." Candidates who pass the examination will receive a score report that includes information on how to apply for a license.

REQUIREMENTS FOR RETAKING AN EXAM

Candidates who fail the examination will receive a score report that includes diagnostic information. The producer examinations consist of two parts: national (or general) and statutes and regulations. Producer candidates are required to retake only the part of the examination they failed. However, a candidate must pass the failed part within ninety (90) days of passing the first part in order to pass the entire examination. If the candidate does not pass both parts within ninety (90) days, he/she must retake the entire examination. This score report must be presented at the test center to retake the failed part(s) of the examination.

Reservations for reexamination cannot be made at the test center, and candidates must wait twenty-four (24) hours before making one.

Requirements for Retaking a Combination Exam

Candidates who fail part of a combination exam (05 or 06) are required to retake only the part they failed (General part or State part). However, if one part is failed, candidates must retake the combination exam in order to receive credit for the passed part. For example, if a candidate schedules to take the Life & Disability Combination exam (05) and fails the State part, the candidate must register for that same combination exam to get credit for passing the General part. When retaking the combination exam, candidates are required to pay the full \$66 for the combination exam even if only one part is being taken. If, however, the candidate tries to take the single lines (Life 71 & Disability 72), instead of the combination exam, the candidate will be required to take both parts of each test again (Life 71 & Disability 72).

REVIEW OF EXAMS

For security reasons, examination material is not available to candidates for review.

SCORE EXPLANATION

The passing score of the exam is determined by the Washington Office of the Insurance Commissioner. Through standardization and control, Pearson VUE ensures that no individual has an unfair advantage or disadvantage because of a particular examination format. The passing score required on each examination is 75%.

DUPLICATE SCORE REPORTS

Candidates may also request a duplicate score report from Pearson VUE by completing the form in the back of this handbook.

QUESTIONS OR COMMENTS ABOUT THE EXAM

For security reasons, examination material is not available to candidates for review. Candidates who have questions, comments, or concerns about the examinations, or who wish to verify any data held in Pearson VUE files, should direct written inquiries to Pearson VUE at the address provided on the inside front cover of this handbook.

In all correspondence, candidates should provide their name and address information. If questions or comments concern an examination already taken, candidates should also include:

(1) the name of the examination	(3) the location of the test center
(2) the date the examination was taken	

TEST CENTER POLICIES

The following policies are observed at each test center. **Candidates who violate any of these policies will not be permitted to finish the examination and will be dismissed from the test center, forfeiting the examination fee.**

- **No personal items are allowed in the testing room.** Personal items include but are not limited to cellular phones, hand-held computers/ personal digital assistants (PDAs) or other electronic devices, pagers, watches, wallets, purses, firearms or other weapons, hats, bags, coats, books, and/or notes, pens, or pencils.
- Candidates must store all personal items in a secure area as indicated by the administrator, or return items to their vehicle. All electronic devices must be turned off before storing them in a locker. **The test center is not responsible for lost, stolen, or misplaced personal items.**
- Studying **is not** allowed in the test center. Visitors, children, family, or friends **are not** allowed in the test center.
- Dictionaries, books, papers (including scratch paper), and reference materials are not permitted in the examination room (unless permitted by the exam sponsor), and candidates are strongly urged not to bring such materials to the test center. When the candidate enters and is seated in the testing room, the test administrator will provide the candidate with materials to make notes or calculations and any other items specified by the exam sponsor. **The candidate may not write on these items before the exam begins or remove these items from the testing room.**

- Eating, drinking, chewing gum, smoking, and/or making noise that creates a disturbance for other candidates is prohibited during the exam.
- Break policies are established by the exam sponsor. Most sponsors allow unscheduled breaks. To request an unscheduled break, the candidate **must** raise his/her hand to get the administrator's attention. **The exam clock will not stop while the candidate is taking a break.**
- Candidates must leave the testing room for all breaks. However, candidates **are not permitted to leave the floor or building for any reason during this time, unless specified by the administrator and the exam sponsor.** If a candidate is discovered to have left the floor or building, he/she will not be permitted to proceed with the examination and may forfeit the exam fees.
- While taking a break, candidates are permitted to access personal items that are being stored during the exam only if necessary—for example, personal medication that must be taken at a specific time. **However, a candidate must receive permission from the administrator prior to accessing personal items that have been stored.** Candidates are **not** allowed access to other items, including but not limited to cellular phones, PDAs, exam notes, and study guides, unless the exam sponsor specifically permits this.
- Any candidate discovered causing a disturbance of any kind or engaging in any kind of misconduct—giving or receiving help; using notes, books, or other aids; taking part in an act of impersonation; or removing examination materials or notes from the examination room—will be summarily dismissed from the examination and will be reported to the state licensing agency. Decisions regarding disciplinary measures are the responsibility of the state licensing agency.

EXAM SECURITY PROCEDURES

Pearson VUE maintains examination administration and examination security standards designed to ensure that all candidates are given the same opportunity to demonstrate their abilities and to prevent some candidates from gaining an unfair advantage over others because of testing irregularities or misconduct. Pearson VUE routinely reviews irregularities and examination scores believed to be earned under unusual or nonstandard circumstances.

Pearson VUE maintains the right to question any examination score whose validity is in doubt because the score may have been obtained unfairly. Pearson VUE first undertakes a confidential review of the circumstances contributing to the questions about score validity. Then, if there is sufficient cause to question the score, Pearson VUE will refer the matter to the state licensing agency, which will make the final decision on whether or not to cancel the score.

The performance of all candidates is monitored and may be analyzed statistically for the purpose of detecting and verifying fraud. If it is determined that a score has questionable validity, the Office of the Insurance Commissioner will be so notified and will determine whether the candidate's scores will be released.

The examination contains pretest questions on which statistical information is being collected for use in constructing future examinations. Pretest questions are mixed in with the scored questions and are not identified, and responses to them do not affect a candidate's score.

All examination questions, each form of the examination, and any other examination materials are copyrighted and are the property of Pearson VUE. Consequently, any distribution of the examination content or materials through any form of reproduction or oral or written communication is strictly prohibited and punishable by law.

HOW TO PREPARE FOR THE EXAM

CONTENT OUTLINES

Each examination is based on a detailed content outline of topics, subtopics, and references to applicable state laws, statutes, and regulations. These content outlines are provided to publishers of study materials and to state-approved education providers for their use in developing and updating their educational materials and programs. Content outlines are updated periodically to reflect changes in practice, state laws, and regulations. Washington offers these content outlines as a part of this handbook, and they are also available at www.pearsonvue.com/wa/insurance.

STUDY MATERIALS

The content outlines are the “blueprints” used to construct the examinations.

Washington does not issue study material for use in preparation for licensing examinations. However, actual state insurance laws and regulations provide an invaluable source of information in preparation for the state-specific portion of the major line examinations, and current insurance textbooks and policy forms provide the basis for preparation for the national portion of the major line examinations. In addition, a number of publishers’ and suppliers’ training courses are available. Neither Washington nor Pearson VUE can recommend or endorse any particular manual or course or provide information regarding costs or fees. For further information about publications or training courses, please contact sources directly.

Neither Washington nor Pearson VUE takes any responsibility for inaccurate, misleading, incomplete, or outdated study materials.

EXAM CONTENT

The content of the general examination is based upon information obtained from a job analysis performed by Pearson VUE. Responses from insurance professionals were analyzed to determine the nature and scope of tasks they perform and the knowledge and skills needed to perform them. This information is the basis upon which examination questions are written and assures that examinations reflect the practice of insurance. The examination has been developed to reflect the laws, statutes, rules, and regulations for the practice of insurance in Washington, and has been reviewed and approved by Washington insurance professionals.

EXAM CONTENT OUTLINES

Life - General Knowledge	S1
Life - Washington Specific	S2
Disability - General Knowledge	S3
Disability - Washington Specific	S4
Life and Disability - General Knowledge	S6
Life and Disability - Washington Specific	S8
Property - General Knowledge	S11
Property - Washington Specific	S12
Casualty - General Knowledge	S13
Casualty - Washington Specific	S14
Property and Casualty - General Knowledge	S16
Property and Casualty - Washington Specific	S18
Personal Lines - General Knowledge	S20
Personal Lines - Washington Specific	S21
Credit	S22
Adjusters	S23
Crop Adjuster	S24
Surety	S25
Surplus Lines	S25-S26

[Click here
for detailed
content outlines.](#)

FAX RESERVATION FORM

Fax to Pearson VUE at (888) 204-6291.

Today's Date:		Time of Day:	
Candidate Signature:			
Last Name:			
First Name:			
Date of Birth:	Social Security Number:	Your Fax Number:	
Address:			
City:	State:	ZIP:	Telephone:
Examination:			
Prelicensing Provider Code	Prelicensing Instructor Code	Prelicensing Completion Date	
Test Center Location (1 st Choice):		Test Center Location (2 nd Choice):	
Exam Session (1 st Choice): <input type="checkbox"/> a.m. <input type="checkbox"/> p.m.		Exam Session (2 nd Choice): <input type="checkbox"/> a.m. <input type="checkbox"/> p.m.	
Exam Date (1 st Choice):		Exam Date (2 nd Choice):	
May we register you for the next exam date if your two choices are taken? <input type="checkbox"/> Yes <input type="checkbox"/> No			
May we email your confirmation? <input type="checkbox"/> Yes <input type="checkbox"/> No If so, include email address:			

Credit Card Payments:	Electronic Check Payments:
<input type="checkbox"/> MasterCard <input type="checkbox"/> Visa <input type="checkbox"/> AmExpress <input type="checkbox"/> Discover	Bank Name:
Card Number:	Next Available Check Number:
Expiration Date:	Account Number:
Signature:	Routing Number:
	Name/Address on Account (<i>if different from above</i>):

FOR PEARSON VUE USE ONLY

Reservation Date:	Time:
Pearson VUE Representative:	

Fax to Pearson VUE at (888) 204-6291.

DUPLICATE SCORE REQUEST FORM

DIRECTIONS: You may use this form to request that Pearson VUE send a duplicate copy of your score report to you. Please print all information on this form.

You may request 1 free duplicate score report.

SEND TO: Pearson VUE

WASHINGTON INSURANCE

DUPLICATE SCORE REQUEST

5601 Green Valley Drive

Bloomington, MN 55437

or **email request to pearsonvuecustomerservice@pearson.com.**

I hereby authorize Pearson VUE to send to me at the address below a duplicate of my score report from the insurance examination.

Signature	Date
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Please complete the following with your current name and address.

Name:		
Address:		
City:	State:	ZIP:

If the above information was different at the time you tested, please indicate original information.

Name:		
Address:		
City:	State:	ZIP:

Exam Taken:	Date Taken:
Date of Birth:	
Licensing Jurisdiction:	

SPECIAL ACCOMMODATIONS REQUEST FORM

Note: Only candidates who require special examination accommodations should use this form.

Any individual who has a physical or mental impairment or limitation described as a disability under the Americans with Disabilities Act (ADA) may request special examination arrangements.

Candidates who wish to request special accommodations for ADA should fax this form to Pearson VUE at (610) 617-9397. Certain documentation must be faxed along with this form, as detailed on page 8 candidate handbook.

All requests must first be approved by Pearson VUE. Candidates must wait for confirmation of the approval before scheduling an examination.

PLEASE PRINT CLEARLY

Date:	Daytime Telephone:		
Last Name:			
First Name:			M.I.:
Address:			
City:		State:	Zip:
Email address:			
Examination Name:			
Description of Disability:			
<input type="checkbox"/> Recorder <input type="checkbox"/> Additional time <input type="checkbox"/> Reader <input type="checkbox"/> Separate testing room <input type="checkbox"/> Sign language interpreter			
<input type="checkbox"/> Other equipment or accommodation (please explain):			
Accommodations previously provided to you (<i>list accommodation and purpose, such as "sign language interpreter for SAT examination"</i>):			
Candidates should contact Pearson VUE with questions about special accommodations.			
PEARSON VUE SPECIAL ACCOMMODATIONS			
5715 West Old Shakopee Road • Bloomington, MN 55437			
Phone (800) 466-0450 • TDD (866) 274-4777 • Fax (610) 617-9397			

ENGLISH AS A SECOND LANGUAGE (ESL) REQUEST FORM

Note: Only candidates who require additional examination time for ESL should use this form.

Candidates for whom English is a second language (ESL) may request additional examination time. Candidates who wish to request additional time for ESL should fax this form to Pearson VUE at (610) 617-9397. Certain documentation must be faxed along with this form, as detailed on page 9 of the candidate handbook.

All requests must first be approved by Pearson VUE. Candidates must wait for confirmation of the approval before scheduling an examination.

PLEASE PRINT CLEARLY

Date:		
Last Name:		
First Name:		M.I.:
Address:		
City:	State:	Zip:
Daytime Telephone:		
Email address:		
Examination Name:		
<input type="checkbox"/> English as a second language	<input type="checkbox"/> Additional time	
Exam Code (see back cover):		
User ID (Mandatory for ESL – see ESL section of candidate handbook for details)		
Candidates should contact Pearson VUE with questions about additional time. PEARSON VUE SPECIAL ACCOMMODATIONS/ESL 5715 West Old Shakopee Road • Bloomington, MN 55437 Phone (800) 466-0450 • TDD (866) 274-4777 • Fax (610) 617-9397		

GENERAL INFORMATION

TO MAKE AN EXAM RESERVATION CANDIDATES SHOULD EITHER GO TO www.pearsonvue.com/wa/insurance OR CALL PEARSON VUE.

Candidates who wish to take a Washington Insurance examination in a location other than those listed below may request a testing location in another state at no additional charge. Simply ask the call center agent for available locations when scheduling an examination.

Candidates may now take the Surplus Lines at any Washington test center on any day that the test center is open.

TEST CENTERS	
LOCATION	SCHEDULE
Wenatchee	4th Saturday of the month
Lacey*	Wednesday through Saturday
Kennewick*	1st and 3rd Saturday of the month
Tukwila/ Seattle*	Tuesday through Saturday
Spokane*	Wednesday through Saturday
Vancouver*	Thursday through Saturday
Yakima*	Saturday and one Friday per month
Everett*	Tuesday through Saturday

Locations and schedules are subject to change.

***The Office of Insurance Commissioner recommends that candidates who take the examination at these test centers use the digital fingerprinting services available at the testing centers. The service is detailed on page 9.**

AVAILABLE EXAMS	
MAJOR LINES	
Exam Name	Exam Fee
Life Producer (InsWA-Life71)	\$49
Disability Producer (InsWA-Dis72)	\$49
Property Producer (InsWA-Prop73)	\$49
Casualty Producer (InsWA-Cas74)	\$49
Life & Disability Combo (InsWA-LifeDis05)	\$66
Property & Casualty Combo (InsWA-PropCas06)	\$66
Personal Lines (InsWA-Pers55)	\$49
LIMITED LINES	
Exam Name	Exam Fee
Credit (InsWA-Cred14)	\$49
Surety (InsWA-Sure12)	\$49
Adjuster (InsWA-PCAdj31)	\$49
Crop Adjuster (InsWA-Crop33) <i>Effective June 27, 2011</i>	\$49
Surplus Lines (InsWA-Surp82)	\$49

FINGERPRINT RESERVATIONS MUST BE SCHEDULED THROUGH L1 IDENTITY SOLUTIONS AT 866-761-8069.

FINGERPRINT FEE
\$15

PEARSON VUE HOLIDAY SCHEDULE

No exams on the following holidays:

New Year's Day	Labor Day
Martin Luther King, Jr. Day	Thanksgiving
Memorial Day	Christmas Day
Independence Day	