



STATE OF WASHINGTON

INSURANCE LICENSING CANDIDATE HANDBOOK

DECEMBER 2008

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QUICK REFERENCE

STATE LICENSING INFORMATION

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

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

Web site
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**
PO Box 8588
Philadelphia, PA 19101-8588
(800) 274-8949

Web site
www.pearsonvue.com

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

Candidates may make a reservation by:

- Calling (800) 274-8949
- Faxing the Fax Reservation Form (*found in back of handbook*) to (888) 204-6291
- Visiting the web site at www.pearsonvue.com

Candidates **must** make a reservation by phone at least one (1) day in advance or at least four (4) days in advance by fax or on the Web. **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.

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

EXAM DAY

What to bring to the exam

Candidates should bring to the examination the confirmation number they received when they made the examination reservation, proper identification, and other materials as dictated by the state licensing agency. A complete list appears in *What to Bring* (page 13).

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 the back cover, 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 8*)

2. Go to the test center.

Go to the test center on the day of the examination, bringing along all required materials. (*See page 13*)

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 Department of Insurance with questions about obtaining or maintaining a license.

FOR STATE LICENSING

Washington
Department of Insurance
PO Box 40257
Olympia, PA 98504-0257
(360) 725-7144

Web site
www.insurance.wa.gov

FOR EXAMINATIONS

Pearson VUE
Washington Insurance
PO Box 8588
Philadelphia, PA 19101-8588
(800) 274-8949

Web site
www.pearsonvue.com

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, 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.

STATE RULES AND REGULATIONS REGARDING INSURANCE EXAMINATION AND LICENSURE

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

The following acts or practices are prohibited:

1. Conduct that compromises the security of insurance license examination materials, including but not limited to:
 - (a) unauthorized appropriation of examination questions or materials; or
 - (b) unauthorized reproduction or replication of any portion of an examination; or
 - (c) aiding, by any means, the unauthorized reproduction or replication of an examination; or
 - (d) providing examination questions or other examination information to any person or business engaged in preparing applicants to pass such examination; or
 - (e) obtaining examination questions or materials for the purpose of furnishing the questions or materials to license applicants; or
 - (f) unauthorized sale, distribution, purchase, or possession of any portion of a previously administered, current, or prospective examination; or
 - (g) taking or attempting to take an examination in the line of insurance for which the examinee is already qualified.
2. Behavior that undermines the evaluative objective of the examination, including but not limited to:
 - (a) communication with any other examinee during the examination period; or
 - (b) copying answers or allowing another to copy answers; or
 - (c) possession of any books, materials, notes, or photography or recording devices not issued by the independent testing service representative; or
 - (d) impersonating, or engaging another to impersonate, any applicant for the purpose of completing the examination on behalf of another.

WAC 284-17-130 PREREQUISITES TO ADMITTANCE TO EXAMINATION

1. As a prerequisite to admittance to any examination designed to test the examinee's qualifications to be an agent, broker, solicitor, or adjuster, each applicant must certify on the form provided that he or she:
 - (a) is not taking the examination for purposes other than as the means to qualify for a license;
 - (b) has not passed the examination for the line of insurance within the previous two-year period;
 - (c) has been advised that the performance of any of the acts prescribed by WAC 284-17-125 constitutes a violation of RCW 48.17.530 and RCW 48.17.560, as well as other statutes and regulations, and subjects the offender to disciplinary action, including refusal to issue an insurance license to the offender, revocation of any insurance license held by the offender, and the imposition of a fine; and
 - (d) has been advised that the unauthorized appropriation or conversion of questions or materials comprising the examination for a Washington state insurance agent, broker, adjuster, or solicitor license is a violation of federal copyright law

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. Upon entering and being 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, or 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 their 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 they 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.

STATE LICENSING REQUIREMENTS

LICENSE ELIGIBILITY

Washington state residents desiring any type of insurance license must be:

- Eighteen (18) years of age;
- Residents of and actually residing in the State of Washington; and
- Trustworthy and competent.

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

Agents: No additional eligibility requirements.

Solicitors: May represent and be employed by only one licensed agent or broker and intend to make the soliciting and handling of insurance business under their license their principal vocation.

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.

Brokers: Two (2) years of experience as an agent, solicitor, adjuster, general agent, broker, or employee of insurers or representatives of insurers and special education or training of sufficient duration in extent to satisfy the Commissioner that he/she possesses the competence necessary to fulfill the responsibilities of a broker.

Surplus Line Broker: Five (5) years as a licensed property/casualty broker, immediately preceding the date of the application, or the CPCU designation with not less than five (5) years' experience in the insurance industry, or not less than ten (10) years' experience as an insurance company employee, or an employee of an insurance broker's office or other related insurance industry experience, or have equivalent experience acceptable to the insurance commissioner. Effective August 2, 2008, a **licensed Non-Resident Surplus Line Broker** is not required to take the Washington Surplus Lines Exam in order to qualify for a surplus lines license in Washington.

As of July 1, 2009, many new Washington rules and regulations will become effective pertaining to licensing and education as we move over to the producer law.

For more information about the changes, contact the Office of Insurance Commissioner, Licensing at (360) 725-7146. The new rules and regulations are posted on the OIC website at www.insurance.wa.gov. On the left margin click on "Laws and Regulations" then click on "Proposed or new rules".

PRELICENSE EDUCATION REQUIREMENTS

Each candidate for a life, disability, property, or casualty agent or solicitor license must **have completed within the previous twelve months** the prelicense education or received a waiver as required by WAC.284.17.505 through 284.17.565 prior to making an examination reservation.

A candidate must complete an approved course consisting of at least sixteen (16) hours of instruction for each line of insurance (life, disability, property, or casualty) for which an examination is being taken **and** an approved course consisting of at least four (4) hours of instruction on statutes and regulations.

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, and a separate certificate will be issued for the statutes and regulations

course. Therefore, an individual taking one examination must present two certificates of completion at the examination site. A candidate taking two (2) examinations will have to present three (3) certificates of completion. 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 web site or call (360) 725-7146.

A self-study waiver may be granted due to unavailability. Any person who believes that a prelicense education course is unavailable due to distance to the closest school or other circumstance may file a written request for permission to undertake self-study. If the requirements are met, a waiver will be sent by the Office of Insurance Commissioner.

LICENSEES MOVING FROM NON-RESIDENT TO RESIDENT

The general content portion of an examination for life, disability, property or casualty may be waived if the candidate has been licensed continuously in another state for the same line or lines of insurance for a minimum of two (2) years, and within the last ninety (90) days. The licensee may apply for a waiver by sending to the Office of Insurance Commissioner a letter affirming that his/her license status conforms to the requirements, and including with the letter copies of previous licenses, or other written proof from his/her former state's insurance department. A statement that he/she understands that an approved four (4) hour course on Washington Statutes and Regulations must be completed should be in the waiver request. If the licensee meets the above requirements, a written waiver will be sent by the Office of the Insurance Commissioner. The waiver and the certificate of completion for statutes and regulations will allow him/her to be admitted for testing on the statutes and regulations portion of the examination.

EXAM REQUIREMENTS

Each applicant for licensing as an agent, broker, solicitor, 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. However, this requirement shall not apply to:

- Applicants for limited licenses under RCW 48.17.190, at the discretion of the Commissioner;
- Applicants who were licensed as a resident in this state within the last two (2) years under a license requiring qualifications similar to qualifications required by the license applied for, or who have successfully completed a course of study recognized as a mark of distinction by the insurance industry and who are deemed by the Commissioner to be fully qualified and competent;
- Applicants for a license as a nonresident agent, broker, or adjuster who are duly licensed in their state of residence and who are deemed by the Commissioner to be fully qualified and competent for a similar license in this state;
- Applicants for an agent license covering the same types of insurance as a solicitor license they currently hold or held within the last two years;

- Applicants for an adjuster license who, for a period of one (1) year (a portion of which was in the year preceding the date of registration), have been full-time salaried employee of an insurer or a general agent adjusting, investigating, or reporting claims arising under insurance contracts.

The following list shows the examination requirements for specific licenses:

TYPES OF LICENSE	EXAMINATION(S) REQUIRED	EXAM LEVEL
Life Insurance Agent or Solicitor	Life	01
Disability Agent or Solicitor	Accident and Health (Disability)	02
Life and Disability Agent or Solicitor	Life, Accident and Health (Disability)	01, 02
Property/Casualty Agent or Solicitor	Property, Casualty	03, 04
Property/Casualty/Disability Agent or Solicitor	Property, Casualty, Accident and Health (Disability), Property, Casualty	01, 02, 03, 04
Vehicle Only Agent or Solicitor	Vehicle	13
Surety Only Agent or Solicitor	Surety	12
Credit Life and Disability Agent or Solicitor	Credit Life and Disability	11
Credit Casualty	Credit Casualty	80
Independent Adjuster	Adjuster	31
Public Adjuster	Adjuster	31
Life and Disability Broker	Life, Accident and Health (Disability)	41
Property and Casualty Broker	Property and Casualty (Disability questions are included)	42
Surplus Lines Broker	Surplus Lines Broker	82

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, appointment form(s), completed by each insurer represented and one (1) fingerprint card, score reports, Prelicense Education Certificate(s) of Completion, and the appropriate license fee, filing fee, and fingerprint processing fee. Applicants for a broker license must provide a \$20,000 bond.

Applicants for a Surplus Line Broker License must provide a bond in the amount of \$20,000 in favor of the state of Washington and a bond in the amount of \$100,000 in favor of the people of the state of Washington, executed by an authorized corporate surety approved by the Commissioner.

LICENSE FEES	
Solicitors	\$20.00
Credit Life and Disability	\$20.00
Agents & Adjusters	\$50.00
Brokers	\$100.00
Filing fee for initial license	\$5.00
Credit Casualty	\$20.00
Surplus Lines	\$200.00
Fingerprint Processing	\$49.25

Candidates who are not licensed within two (2) years after passing an examination must be reexamined.

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 address of record approximately two months prior to the license expiration date. 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 agent 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 agent may act as a representative of the commissioner of the appointment for up to thirty calendar days after the date the agent 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 agent 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 agent 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. The business entity for which he/she qualifies through the affiliation to the business entity. This is facilitated through the affiliation rather than requiring each individual to be directly appointed by the insurers.

EXAM RESERVATIONS

PHONE RESERVATION

Call (800) 274-8949

*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 8:00 am to 5:00 pm (EST) Monday through Friday, toll-free at (800) 274-2617.

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

MAJOR LINES EXAMS ARE:

Life (01)

Accident and Health (02)

Property (03)

Casualty (04)

PHONE RESERVATIONS

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

CALL CENTER HOURS	
Monday – Friday	5 am – 8 pm
Saturday	5 am – 2 pm
Sunday	7 am – 1 pm

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 waiver is issued, the state will supply waiver code.

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 should do so at least one (1) business day before the desired examination date.

ONLINE RESERVATIONS

Candidates may make a reservation online by visiting www.pearsonvue.com. First-time users must obtain a check-in code and will be asked to provide name, email address and phone number, as well as a personal password. Candidates will receive a check-in code immediately upon submitting the requested information.

Candidates will be prompted with step-by-step instructions on completing the online *Reservation Request Form*. Once the online request has been submitted, Pearson VUE will send via email a confirmation of the examination date, time and location, or will contact candidates whose choices are not available. Candidates may also review, change or even cancel an existing reservation after the *Reservation Request Form* has been submitted by following the instructions.

Candidates who wish to make an online reservation should do so at least four (4) business days before the desired examination date.

FAX RESERVATIONS

Candidates may fax the *Fax Reservation Form* (from Appendix) to (888) 204-6291, 24 hours a day, 7 days a week. A confirmation of the reservation will be returned by fax within 24 hours of receipt of the faxed request.

Candidates who wish to make a fax reservation should fax the form at least four (4) business days before the desired examination date.

CONFIRMATION NUMBER

Candidates will be provided with a confirmation number, which should be written down in the space provided below. This number should be used for any contact with Pearson VUE.

Confirmation Number:
Examination Date:
Test Center:
Call Center Representative:

EXAM FEES

The examination fee (\$55 for agents for one exam and \$70 for two exams, and \$100 for brokers and Surplus Lines brokers) 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

Candidates may pre-pay examination fees and receive a voucher to use when they contact Pearson VUE to make an examination reservation. The number listed on the voucher will be accepted by Pearson VUE as payment for the examination fee. Vouchers may be purchased for one fee or many; therefore, companies may buy vouchers in bulk and distribute them to candidates as desired.

Those who wish to purchase a voucher should send a *Voucher Request Form* (found in the back of this handbook), along with proper payment. Pearson VUE will process voucher requests within one (1) week of receipt. Vouchers are valid for one (1) year from the issue date.

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.

EXAM FEES

Agents

\$55 for one exam,
\$70 for two

Brokers

\$100

Surplus Lines

\$100

CHANGE/CANCEL POLICY

Candidates should call (800) 274-8949 at least two (2) business 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 request a refund. **Candidates who change or cancel a reservation without proper notice will forfeit the examination fee.**

Candidates are individually liable for the full amount of the examination fee once a reservation has been made, whether 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 that of the candidate's immediate family member
- 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) 274-3707. 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 retest should notify Pearson VUE that special arrangements were used for the prior 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 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) 274-7349.

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 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	

The fingerprints will be printed on the FD-258 card required when applying for licensure. There are many advantages to electronic fingerprinting over wet-ink fingerprinting, as electronic fingerprinting is:

- Convenient as it is available in the test center immediately after candidates take the exam
- An accurate, efficient, clean process with no wet ink or residue
- A way of producing distinct, high-quality prints
- In accordance with existing FBI and IAFIS requirements for live-scan imaging and therefore has a low rejection rate

It is recommended that candidates make a reservation if they wish to have their fingerprints captured at the test center.

AVAILABLE EXAMS		
EXAM NAME	SECTION	TIME ALLOTTED
Life Agent or Solicitor (01)	General	1 hour, 15 minutes
	State	45 minutes
Disability Agent or Solicitor (02)	General	1 hour, 15 minutes
	State	45 minutes
Property Agent or Solicitor (03)	General	1 hour, 15 minutes
	State	45 minutes
Casualty Agent or Solicitor (04)	General	1 hour, 15 minutes
	State	45 minutes
Life & Disability Broker (41)	one section	2 hours
Property & Casualty Broker (42)	one section	2 hours
Credit Life/Disability Agent or Solicitor (11)	one section	45 minutes
Surety Only Agent or Solicitor (12)	one section	45 minutes
Vehicle Only Agent or Solicitor (13)	one section	1 hour
Adjuster – Independent or Public (31)	one section	1 hour
Credit Casualty (80)	one section	45 minutes
Surplus Lines Broker (82)	I through VII in content outline	4 hours total for both sections*

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

WHAT TO BRING

Required Materials

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

Candidates taking an examination for an agent's license must also present **prelicense course certification** or waiver prior to being admitted to the examination. Certificates will not be retained at the test center.

A failing score report is required for retakers.

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

Acceptable Forms of Candidate Identification

Candidate must present **two (2) forms** of current signature identification. The primary identification must be government issued, 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. Dept of State Drivers License
- U.S. Learner's Permit (plastic card only with photo and signature)
- National/State/Country Identification Card
- Passport
- Passport cards
- 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
- any form of ID on the Primary list

If the ID presented has an embedded signature that is not present (microchip), difficult or impossible to read, the candidate must present another form of identification from the primary or secondary list which 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 it will be reported as such, and the appropriate action

REQUIRED ITEMS

Candidates who do not present the required items will be denied admission to the examination, 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 4) for further information.

Candidates are not permitted to bring calculators, however, the examination contains a function key that enables a simple function calculator to be used on the screen during the examination.

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 12. 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.

Candidates who fail the examination will receive a score report that includes a diagnostic score report. The agent examinations consist of two portions: content and statutes and regulations. Agent candidates are required to retake only the portion of the examination they failed. However, a candidate must pass the failed portion within ninety (90) days of passing the first portion in order to pass the entire examination. If the candidate does not pass both portions 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 portion(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.

REVIEW OF EXAMS

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

DIAGNOSTIC SCORE REPORT

The diagnostic score report will indicate "pass" or "fail" for each portion of the examination. If a candidate fails the general content portion, he/she will receive a scaled score and a breakdown of the content areas where there are deficiencies. If a candidate fails the statutes and regulations portion, he/she will receive a scaled score only. The Office of the Insurance Commissioner wants to ensure that candidates have neither an advantage nor a disadvantage because of having taken a particular examination at a particular time. For this reason, scores are adjusted for minor fluctuations that may occur in the difficulty level of questions on different examinations. This statistical adjustment to account for possible fluctuations in difficulty levels results in what is known as "scaled scores". These scores range from 0 to 100, but they are **not** to be interpreted as the percentage or number of questions answered correctly. The passing scaled score on each portion of the 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 and submitting the correct fees.

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
- (2) the date the examination was taken
- (3) the location of the test center
- (4) the confirmation number

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. Upon entering and being 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, or 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 their hand to get the administrator's attention. **The exam clock will not stop while the candidate is taking a break.**

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.

- 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 they 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.

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.

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 bases 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
Property - General Knowledge	S6
Property - Washington Specific	S7
Casualty - General Knowledge	S8
Casualty - Washington Specific	S9
Vehicle Only	S11
Credit Life and Credit Accident and Health	S11
Credit Casualty	S12
Adjusters	S13
Life and Disability	S14
Property and Casualty	S17
Surety	S19
Surplus Lines	S21

**Click here for detailed
content outlines.**



FAX RESERVATION FORM

Today's Date:	Time of Day:	Candidate/Sponsor Signature:	
Last Name:			
First Name:			
Date of Birth:	Social Security Number:	Your Fax Number:	
Address:			
City:		State:	ZIP: Telephone:
Test Center Code:		Exam Session: <input type="checkbox"/> am <input type="checkbox"/> pm	Exam Date:
1 st Exam Code:	2 nd Exam Code:	2 nd Choice: <input type="checkbox"/> am <input type="checkbox"/> pm	2 nd Date:
School Code:	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 #:	Next Available Check #:
Expiration Date:	Account #:
Signature:	Routing #:
	Name/Address on Account: <i>(if different from above)</i>

FOR PEARSON VUE USE ONLY

Pearson VUE ID# Assigned:		
Reservation Date:	Time:	TC#:
Pearson VUE Representative:		

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



DUPLICATE SCORE REQUEST

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.

Please enclose a cashier's check or money order made payable to "Pearson VUE." **DO NOT SEND CASH.**

FEE: For scores less than one year old there is a \$10.00 charge.
For scores one or more years old there is a \$25.00 charge.

SEND TO: Pearson VUE
WASHINGTON INSURANCE
DUPLICATE SCORE
PO Box 8588
Philadelphia, PA 19101-8588

Amount Enclosed: \$ _____

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:	Confirmation Number:
Licensing Jurisdiction:	

SPECIAL ACCOMMODATIONS REQUEST FORM



Any individual who has a physical or mental impairment or limitation described as a disability under the Americans with Disabilities Act (ADA), or for whom English is a second language (ESL), may request special examination arrangements.

Candidates who wish to request special accommodations for ADA or 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 10-11.

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:
Description of Disability:		
<input type="checkbox"/> Large-print written exam <input type="checkbox"/> Marker <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 (list accommodation and purpose, such as "sign language interpreter for SAT examination"):		
<input type="checkbox"/> English as a second language		
Candidates should contact Pearson VUE with questions about special accommodations.		
Pearson VUE Special Accommodations • 3 Bala Plaza West, Suite 300 • Bala Cynwyd, PA 19004 Phone (800) 274-3707 • TDD (800) 274-2617 • Fax (610) 617-9397		

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

VOUCHER REQUEST FORM



PLEASE PRINT CLEARLY

Date:		
Last Name:		
First Name:		M.I.:
Address:		
City:		State:
		ZIP:
Daytime Telephone:		Evening Phone:
Email Address <i>(if you would like Pearson VUE to email the voucher#)</i> :		
Payment Type: <input type="checkbox"/> Money Order <input type="checkbox"/> Company Check <input type="checkbox"/> Cashier's Check		
Name of Examination:		
<p style="text-align: center;">Make all checks payable to Pearson VUE and mail this form to: Pearson VUE, c/o AP Voucher Program, PO Box 41508, Philadelphia, PA 19101-1508. Overnight Address: Pearson VUE, c/o AP Voucher Program, 3 Bala Plaza West, Suite 300, Bala Cynwyd, PA 19004.</p>		

GENERAL INFORMATION

CANDIDATES MAY CALL (800) 274-8949 TO MAKE AN EXAM RESERVATION.

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 at (800) 274-8949 for available locations when scheduling an examination.

TEST CENTERS		
CODE	LOCATION	SCHEDULE
4813	Wenatchee	4th Saturday of the Month
4814	Lacey*†	Tuesday through Saturday
4815	Kennewick†	Saturday
4816	Tukwila/Seattle*†	Tuesday through Saturday
4817	Spokane*†	Tuesday through Saturday
4818	Vancouver*†	Wednesday through Saturday
4819	Yakima†	Saturday and one Friday per month
4820	Everett†	Tuesday through Saturday

Locations and schedules are subject to change.

**The Surplus Lines Broker exam is administered on the first Thursday of every month at the Tukwila, Lacey, Vancouver, Everett and Spokane test centers.*

Broker examinations are available at all centers on all examination dates.

†The Office of Insurance Commissioner recommends that candidates who take the examination at these test centers use electronic fingerprinting service. The service is detailed on page 11.

FEES	
EXAM FEES	
Agents	\$55 for one exam, \$70 for two
Brokers	\$100
Surplus Line Brokers	\$100
FINGERPRINT FEES	
Fingerprinting	\$15

PEARSON VUE HOLIDAY SCHEDULE

No exams on the following holidays:

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

