



STATE OF DELAWARE

INSURANCE LICENSING CANDIDATE HANDBOOK

JULY 2009

- **Quick Reference**
inside front cover
- **Table of Contents**
page i
- **Exam Reservations**
page 6
- **Exam Day:**
What to Bring page 10
- **Content Outlines**
pgs S1 - S28
- **Test Center Locations**
back cover

QUICK REFERENCE

STATE LICENSING INFORMATION

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

**State of Delaware
Department of Insurance**
841 Silver Lake Boulevard
Dover, DE 19904
(302) 674-7390 (Licensing)

Website
www.delawareinsurance.gov

EXAMINATION INFORMATION

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

**Pearson VUE
Delaware Insurance**
PO Box 8588
Philadelphia, PA 19101-8588
(800) 274-0455

Website
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) 274-0455
- Faxing the *Fax Reservation Form* (found in back of handbook) to (888) 204-6291
- Visiting the website 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* (page 8).**

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 10).

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.

TABLE OF CONTENTS

QUICK REFERENCE	inside front cover
OVERVIEW	ii
INTRODUCTION	1
Contact Information.....	1
The Licensure Process	1
Practice Tests.....	1
Eligibility for the Exam	1
DELAWARE STATE LICENSING REQUIREMENTS	2
General Requirements for Licensure	2
Producer Licensure Information.....	2
Specific Requirements for Licensure	3
Change of Name	5
Change of Address	5
Licensing Fees	5
Continuing Education Requirements	5
EXAM RESERVATIONS	6
Phone Reservations.....	6
Online Reservations.....	6
Fax Reservations	7
Confirmation Number	7
Exam Fees.....	7
Vouchers.....	7
Electronic Checks	7
Change/Cancel Policy	8
Absence/Lateness Policy	8
Weather Delays and Cancellations	8
Americans with Disabilities Act (ADA)	8
Non-Saturday Exams.....	9
EXAM DAY	10
What to Bring	10
Exam Procedures	10
Score Reporting	11
Retaking the Exam.....	11
Review of Exams.....	11
Duplicate Score Reports	11
Questions or Comments About the Exam	11
Test Center Policies	12
Exam Security Procedures	13
HOW TO PREPARE FOR THE EXAM	14
Content Outlines	14
Exam Content	14
Study Materials	14
Motor Vehicle Physical Damage Appraiser	14
EXAM CONTENT OUTLINES	S1 - S28
APPENDIX	
Pearson VUE Forms	
Fax Reservation Form.....	end of handbook
Voucher Request Form ...	end of handbook
Duplicate Score Request Form.....	end of handbook
Special Accommodations Request Form.....	end of handbook
GENERAL INFORMATION	
Test Centers	back cover
Available Exams.....	back cover
Time Allotted for Exams	back cover
Exam Fees.....	back cover
Test Center Holiday Schedule	back cover

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

It is highly recommended that you review the Delaware *Insurance Licensing Candidate Handbook*, with special attention 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 Delaware 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 10.*)

3. Apply for a license.

After passing the examination, apply for your license by contacting the State of Delaware Department of Insurance. **For more information regarding obtaining a license go to www.delawareinsurance.gov.**

CONTACT INFORMATION

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

FOR STATE LICENSING

State of Delaware

Department of Insurance
841 Silver Lake Boulevard
Dover, DE 19904
(302) 674-7390 (Licensing)

Website

www.delawareinsurance.gov

FOR EXAMINATIONS

Pearson VUE

Delaware Insurance
PO Box 8588
Philadelphia, PA 19101-8588
(800) 274-0455

Website

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 standard of safe practice and for determining whether an individual meets that standard.

The State of Delaware 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 help 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.

ELIGIBILITY FOR THE EXAM

The Delaware Department of Insurance does not require a specific program of prelicensing education or otherwise prescreen examination candidates. Candidates may refer to *Delaware State Licensing Requirements* on page 2.

DELAWARE STATE LICENSING REQUIREMENTS

DELAWARE LICENSING PROCEDURES

The Delaware Insurance Department accepts only electronic license and renewal applications.

Applicants may apply online through the NIPR (National Insurance Producer Registry). The NIPR Gateway is a communication network that electronically links state insurance departments with the entities they regulate. The website address to submit an application is www.nipr.com.

Examination information may be obtained through our contractor, Pearson VUE. They may be contacted at 800-274-0455 or on the web at <http://www.asisvcs.com/publications/pdf/120800.pdf>

PRODUCER

Resident

- Electronic Submission: www.nipr.com
- Examination(s) from Pearson VUE
- State Criminal Background Report (DE State Police 302-739-2528)
- Applicants applying for the Line(s) of authority **Bail Agent** (Bail Agent means a person required to be licensed under the laws of this State to sell, solicit or negotiate contracts of surety bail bond insurance and appointed by a surety insurer that is authorized to transact business in this State to sell, solicit or negotiate contracts of surety bail bond insurance.) or **Property Bail Agent** (Property bail agent” means any person, not appointed by a surety insurer, who pledges United States currency, United States postal money orders or cashier’s checks or other property as security or surety for a bail bond in connection with a judicial proceeding and receives or is promised therefore money or other things of value.) are required to file a bond in the amount of \$20,000 with the Department. The bond may be faxed to 302-736-7906.
- **Property Bail Agents** are required to provide a copy of their fee schedule and contract. This may be faxed to 302-736-7906.
- Once the application has been submitted through NIPR, please fax the State Criminal Background Report to: 302-736-7906. Examination results are received electronically from Pearson VUE and do not need to be faxed to the Department.
- \$75.00 Fee

Nonresident

- Electronic Submission: www.nipr.com
- Applicants applying for the Line(s) of authority **Bail Agent** (Bail Agent means a person required to be licensed under the laws of this State to sell, solicit or negotiate contracts of surety bail bond insurance and appointed by a surety insurer that is authorized to transact business in this State to sell, solicit or negotiate contracts of surety bail bond insurance.) or **Property Bail Agent** (Property bail agent” means any person, not appointed by a surety insurer, who pledges United States currency, United States postal money orders or cashier’s checks or other property as security or surety for a bail bond in connection with a judicial proceeding and receives or is promised therefore money or other things of value.) are required to file a bond in the amount of \$20,000 with the Department. The bond may be faxed to 302-736-7906.
- \$75.00 Fee

SURPLUS LINES BROKER

Resident

Please Note: To qualify for a Surplus Line Broker License, the applicant must have an active Producer License for the LOAs they are requesting. A Surplus Line Broker License may be issued for one or more of the following LOAs: Property, Casualty, Surety, Marine & Transportation, and Personal Lines.

- Electronic Submission: www.nipr.com
- \$200.00 Fee

Nonresident

- Electronic Submission: www.nipr.com
- \$200.00 Fee

FRATERNAL PRODUCER

Resident

- Electronic Submission: www.nipr.com
- State Criminal Background Report (302-739-2528)
- Please fax the State Criminal Background Report to: 302-736-7906.
- \$75.00 Fee

Nonresident

- Electronic Submission: www.nipr.com
- \$75.00 Fee

Limited Lines Producer

Limited Lines Producer Licenses are issued for the following Lines of Authority:

- Automobile Club
- Credit
- Life (Pre-Need Insurance) – Examination from Pearson VUE is required for a resident applicant.
- Title - Proof of Admittance to the Delaware Bar or examination from Pearson VUE is required for a resident applicant.
- Travel Accident & Baggage

Resident

- Electronic Submission: www.nipr.com
- State Criminal Background Report (302-739-2528)
- Please fax the State Criminal Background Report to: 302-736-7906.
- \$75.00 Fee

Nonresident

- Electronic Submission: www.nipr.com
- \$75.00 Fee

ADJUSTER

Resident

- Electronic Submission: www.nipr.com
- Examination(s) from Pearson VUE
- State Criminal Background Report (302-739-2528)
- Once the application has been submitted through NIPR, please fax the State Criminal Background Report to: 302-736-7906. Examination results are received electronically from Pearson VUE and do not need to be faxed to the Department.
- \$75.00 Fee

Nonresident

- Nonresident licensees licensed in their home state where an exam has been taken may apply online at www.nipr.com.
- Nonresident licensees who hold a license in a state other than their home state (where an exam has been taken) are required to complete a Form 2A <http://www.state.de.us/inscom/departments/licensing/New2A.pdf> and submit to the Department.
- Nonresident applicants who are not licensed in any state are required to take the Delaware exam and obtain a Criminal Background Report from their resident State Police Department. The Form 2A <http://www.state.de.us/inscom/departments/licensing/New2A.pdf> and the Criminal Background Report must be submitted to the Department. Examination results are received electronically from Pearson VUE and do not need to be submitted to the Department.
- \$75.00 Fee

PUBLIC ADJUSTER

Resident

- Electronic Submission: www.nipr.com
- Examination from Pearson VUE
- State Criminal Background Report (302-739-2528)
- Bond in the amount of \$20,000
- Copy of Contract (Title 18 Chapter 17A)
- Please fax the State Criminal Background Report, Bond, and copy of contract to: 302-736-7906. Examination results are received electronically from Pearson VUE and do not need to be submitted to the Department.
- \$75.00 Fee

Nonresident

- Electronic Submission: www.nipr.com
- Bond in the amount of \$20,000
- Copy of Contract (Title 18 Chapter 17A)
- Please fax the Bond, and copy of contract to: 302-736-7906.
- \$75.00 Fee

MOTOR VEHICLE APPRAISER

Resident

- Electronic Submission: www.nipr.com
- Examination from Pearson VUE
- State Criminal Background Report
- Please fax the State Criminal Background Report to: 302-736-7906. Examination results are received electronically from Pearson VUE and do not need to be faxed to the Department.
- \$75.00 Fee

Nonresident

- Electronic Submission: www.nipr.com
- \$75.00 Fee

APPRENTICE ADJUSTER/ MOTOR VEHICLE APPRAISER (VALID FOR 1 YEAR)

Resident/Nonresident

- Electronic Submission: www.nipr.com
- Please fax the following to 302-736-7906:
 - 1) A statement from a duly licensed adjuster/appraiser assuming full responsibility for the activities of the applicant and certification that the applicant is a full-time employee under his/her supervision.
 - 2) A State Criminal Report from the applicant's state of residence.
- \$25.00 Fee

BUSINESS ENTITY AGENCY LICENSE

A business entity acting as an insurance producer is required to obtain an insurance producer license. Application may be made online at www.nipr.com.

Before approving the application, the Insurance Commissioner shall find that:

- The business entity has paid the fees set forth in Title 18 Delaware Code, Chapter 7; and
- The business entity has designated a licensed producer responsible for the business entity's compliance with the insurance laws, rules and regulations of this state.
- \$75.00 Fee

CHANGE OF NAME

Report any change in name to the Insurance Department within THIRTY (30) DAYS of the change on a Form 2C (<http://www.state.de.us/inscom/departments/licensing/New2C.pdf>). A fee of \$10, proof of name change, and a Form 2C are required for change of name. A revised license will be forwarded to the licensee.

CHANGE OF ADDRESS

Address changes may be made online at: www.nipr.com and must be reported within THIRTY (30) Days of the change.

LICENSING FEES

Producer, Adjuster, Public Adjuster, Appraiser, Limited Lines Producer, Fraternal Producer	\$ 75
Surplus Lines Broker	\$200
Apprentice License	\$ 25
Business Entity	\$ 75
Company Appointment	\$ 25
Amendment (Form 2C)	\$ 10

CONTINUING EDUCATION REQUIREMENTS

Continuing Education requirements must be maintained in order to continue a license. Failure to meet the continuing education requirements can result in penalties up to and including suspension of license and/or \$2,000 fine. Continuing Education requirements were established in order to insure a high level of professionalism for the benefit of Delaware Consumers. Please refer to Regulation 504 (<http://www.state.de.us/research/AdminCode/title18/500/504.shtml#TopOfPage>) for the Continuing Education requirements.

EXAM RESERVATIONS

PHONE RESERVATION

Call (800) 274-0455.

*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 a.m. to 5:00 p.m. (EST) Monday through Friday, toll-free at (866) 274-4777.

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

PHONE RESERVATIONS

Walk-in examinations are not available. Candidates may call Pearson VUE at (800) 274-0455* to make an examination reservation.

CALL CENTER 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 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 the website at 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 online 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 receive a confirmation number, which they should write down in the space provided below. This number should be used for any contact with Pearson VUE.

Confirmation Number:
Examination Date:
Test Center:
Representative:

EXAM FEES

The examination fee (\$90) 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.

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
- Bank routing number
- Social Security number, state-ID number, or driver's license number
- Name and address on the account

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.

Vouchers

Candidates may pre-pay the examination fee 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) to Pearson VUE, 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 and they may be renewed or refunded.

CHANGE/CANCEL POLICY

Candidates should call (800) 274-0455 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 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 not be admitted to the examination and 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 retake the examination 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.

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 Special Accommodations
3 Bala Plaza West, Suite 300
Bala Cynwyd, PA 19004

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

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.

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.

A failing score report is required if the candidate is retaking an examination.

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

Candidate 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. Dept of State Driver's 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 ID 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 the back cover. The examination will end automatically when 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.

RETAKE THE EXAM

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.

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) Name of the examination | (3) Location of the test center |
| (2) Date the examination was taken | (4) 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, 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.

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. The Delaware Department of Insurance offers these content outlines as a part of this guide.

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 provides the basis upon which examination questions are written and ensures that the 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 Delaware, and it has been reviewed and approved by Delaware insurance professionals.

STUDY MATERIALS

Study materials may not all consistently cover exactly the same topics because some may be outdated. If there is any doubt as to what to study, the outlines in this handbook take priority. Pearson VUE does not review or endorse any particular study reference materials, but we offer the following information on acquiring the study materials.

Standard Statute References

In addition to acquiring study materials, candidates may wish to consult standard statute references available at public or law libraries.

Delaware statutes may also be ordered from:

National Insurance Law Service (NILS Publishing) 21625 Prairie Street Chatsworth, CA 91311-5898 (800) 423-5910	Insurance Agents & Brokers PO Box 2023 Mechanicsburg, PA 17055 (800) 998-9644
BHM Insurance Services, L.L.C. 306 South State Street Dover, DE 19901 (302) 678-8795 <i>(including ethics and adjuster material.)</i>	

MOTOR VEHICLE PHYSICAL DAMAGE APPRAISER

Title 18 Del. C., Chapter 17, sec.1702(C)	Regulation No. 901
Regulation No. 602	Regulation No. 902
Regulation No. 603	ASE Certification Training

**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"/> a.m. <input type="checkbox"/> p.m.		Exam Date:
1 st Exam Code:	2 nd Exam Code:	2 nd Choice: <input type="checkbox"/> a.m. <input type="checkbox"/> p.m.	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 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

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

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



VOUCHER REQUEST FORM

PLEASE PRINT CLEARLY

Date:		
Last Name:		
First Name:		M.I.:
Address:		
City:		State:
		Zip:
Daytime Phone:		Evening Phone:
Email Address <i>(if you would like Pearson VUE to email the voucher number):</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>		

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.

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
DELAWARE 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
-----------	------

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) 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.

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 (<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 • 3 Bala Plaza West, Suite 300 • Bala Cynwyd, PA 19004 Phone (800) 274-3707 • TDD (866) 274-4777 • Fax (610) 617-9397			

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

GENERAL INFORMATION

CANDIDATES MAY CALL (800) 274-0455 TO MAKE AN EXAM RESERVATION.

TEST CENTERS		
CODE	LOCATION	SCHEDULE
0805	Dover, DE	One day per week
3183	Mt. Laurel, NJ	Tuesday through Saturday
0807	Newark, DE	Three days a week
3972	Bala Cynwyd, PA	Wednesday through Saturday
2151	Salisbury, MD	2nd and 4th Saturday

Locations and schedules are subject to change.

AVAILABLE EXAMS					
MAJOR LINES (PART 1 and/or PART 2)					
Level	Exam Name	Time Allotted for Exams			Fees
		General	State	Ethics	
01	Life Producer	1 hr 15 mins	45 mins	30 mins	\$90
02	Accident/Health Producer	1 hr 15 mins	45 mins	30 mins	\$90
04	Property Producer	1 hr 15 mins	30 mins	30 mins	\$90
05	Casualty	1 hr 15 mins	45 mins	30 mins	\$90
55	Personal Lines	1 hr 30 mins	45 mins	30 mins	\$90
LIMITED LINES					
Level	Exam Name	Time Allotted for Exams			Fees
		General	State	Ethics	
06	Life Producer	45 mins	N/A	N/A	\$90
07	Title Producer	30 mins	N/A	N/A	\$90
09	Motor Vehicle Producer	30 mins	N/A	N/A	\$90
13	Marine Transportation Producer	30 mins	N/A	N/A	\$90
14	Property Adjuster	1 hr 15 mins	N/A	N/A	\$90
15	Casualty Adjuster	1 hr 30 mins	N/A	N/A	\$90
16	Motor Vehicle Adjuster	1 hr	N/A	N/A	\$90
17	Marine Transportation Producer	30 mins	N/A	N/A	\$90
18	Surety Adjuster	1 hr	N/A	N/A	\$90
19	Motor Vehicle Appraiser	45 mins	N/A	N/A	\$90
20	Public Adjuster	1 hr 15 mins	N/A	N/A	\$90
23	Bail Bond Agent	1 hr	N/A	N/A	\$90

PEARSON VUE HOLIDAY SCHEDULE

No exams on the following holidays:

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

