



STATE OF ILLINOIS

INSURANCE LICENSING CANDIDATE HANDBOOK

JANUARY 2010

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QUICK REFERENCE

STATE LICENSING INFORMATION

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

Illinois Department of Insurance

320 West Washington Street
Springfield, IL 62767
(217) 782-6366 (phone)

Website

www.insurance.illinois.gov

EXAMINATION INFORMATION

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

Pearson VUE Illinois Insurance

PO Box 8588
Philadelphia, PA 19101-8588
(800) 274-0402

Website

www.pearsonvue.com

RESERVATIONS

Before making an exam reservation

Candidates should thoroughly review this handbook, which contains important information regarding eligibility and the examination and licensing application process. Effective January 1, 2010, the state of Illinois will require that candidates complete prelicensing education before taking the examination. **Illinois will not issue a license until prelicensing education is complete and on file with the Department of Insurance.**

Making an exam reservation

Candidates may make a reservation by:

- Calling (800) 274-0402
- Visiting www.pearsonvue.com

Candidates should make a reservation by phone up to and including the desired examination date on the web at least four business (4) days before the desired examination date. **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 (\$73 for public adjusters; \$103 for all others) 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 6).

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 9).

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 examination varies (as detailed on *page 8*), 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 Illinois Insurance 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 Illinois must:

1. Complete all prelicensing education.

Complete all required prelicensing education from an approved provider. (*See page 2*).

The state does not require prelicensing education to qualify for a Public Adjuster license.

2. Make a reservation and pay examination fee.

Make a reservation (online or by phone) with Pearson VUE for the examination. (*See page 4*)

3. Go to the test center.

Go to the test center on the day of the examination, bringing along all required materials. (*See page 9*)

4. Apply for a license.

After passing the examination, apply for your license by contacting the Illinois Department of Insurance.

For more information regarding obtaining a license go to www.insurance.illinois.gov.

5. Complete a license application.

Go to the NAIC website at

<http://www.nipr.com/documents/indapp.doc> to obtain a copy of the *NAIC Uniform Application*. Complete the application and submit it along with the other required materials.

CONTACT INFORMATION

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

FOR STATE LICENSING

Illinois Department of Insurance

320 West Washington Street
Springfield, IL 62767
(217) 782-6366 (phone)

Website

www.insurance.illinois.gov

NAIC Website

<http://www.nipr.com/documents/indapp.doc>

FOR EXAMINATIONS

Pearson VUE

Illinois Insurance
PO Box 8588
Philadelphia, PA 19101-8588
(800) 274-0402

Website

www.pearsonvue.com

PRACTICE TESTS

Practice tests are offered exclusively online at 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 a particular profession, vocation, or occupation, and prohibits all others from legally practicing that profession. 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 Illinois 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, and even contain sample questions typical of actual state-specific questions. 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.

ILLINOIS LICENSING REQUIREMENTS

PRELICENSING EDUCATION

Effective January 1, 2010, the Illinois Department of Insurance requires that prelicensing education be completed before taking the examination. The Department of Insurance **will not** issue a license unless confirmation of completion of prelicensing education has been received by the Department of Insurance from the education provider.

The state-mandated prelicensing education program is designed to prepare the candidate for the examination and his/her future insurance career. Beginning January 1, 2010 candidates will be required to present a copy of their current signed prelicense course completion certificate before they are permitted to take the examination. All course completion certificates are valid for one (1) year from the course completion date.

The Department does not require candidates taking the Public Adjuster exam to complete prelicensing education before the test administration to qualify for a Public Adjuster license. Candidates with certain professional designations are exempt from the prelicensing requirement.

Candidates may contact the Department of Insurance to obtain information on state-approved prelicensing education providers or visit the Department's Web site at: http://www.idfpr.com/DOI/Producer/Producer_EducatorLookup.asp.

The list of exemptions is as follows:

Life Designations

CEBS	Certified Employee Benefits Specialist
ChFC	Chartered Financial Consultant
CIC	Certified Insurance Counselor
CFP	Certified Financial Planner
CLU	Chartered Life Underwriter
FLMI	Fellow Life Management Institute
LUTCF	Life Underwriting Training Council Fellow

Accident and Health Designations

RHU	Registered Health Underwriter
CEBS	Certified Employee Benefits Specialist
REBC	Registered Employee Benefits Consultant
HIA	Health Insurance Associate

Property and Casualty Designations

AAI	Accredited Advisor Insurance
ARM	Associate in Risk Management
CIC	Certified Insurance Counselor
CPCU	Chartered Property and Casualty Underwriter

NOTE

Candidates may verify that the Department has received documentation of successful completion of prelicensing education requirements (from the education provider) by accessing the Department's Internet web site at www.insurance.illinois.gov. Candidates should access the Producer Licensing Record link and follow instructions.

OBTAINING A LICENSE

The Department of Insurance will issue a license once the candidate has shown that he/she has met all the following licensing requirements.

- Complete the prelicensing education requirements as reported to the Department by an education provider
- Pass the required examination
- Complete the NAIC Uniform application
- Pay the \$180 license fee (for new two-year license). Cash will not be accepted at the Department of Insurance. Acceptable forms of payment include checks or money orders
- **NEW!** Candidates can now complete the NAIC Uniform application and pay the license fee online through the National Insurance Producer Registry at www.nipr.com. This service is only available for the candidate's initial individual producer license.
- If required, a surety bond must be maintained in the candidate's possession

Applicants may receive further information by visiting the Department's web site at: www.insurance.illinois.gov

ELECTRONIC LICENSE APPLICATION AND INSTRUCTIONS

Candidates will complete the license application electronically on the examination system just before they begin the examination.

Candidates who pass the examination will receive a score report reflecting the responses given, as well as instructions on submitting the NAIC Uniform application to the Illinois Department of Insurance.

Those who already hold an Illinois producer license, or who have already submitted an application for a license to the Department of Insurance, need not send another application and fee when they pass an examination for additional lines. When the Department is notified that the candidate has passed the additional tests, and has been notified by the education provider that prelicensing education has been completed, it will automatically update the license record and send an amended license, which will include the additional authority.

NEW RESIDENTS OF ILLINOIS PREVIOUSLY LICENSED IN ANOTHER STATE

An individual who applies for an insurance producer license in Illinois who was previously licensed for the same lines of authority in another state shall not be required to complete any prelicensing education or examination. This exemption applies only to persons currently licensed in that state or if the application is received within ninety (90) days after the cancellation of the applicant's previous license and if the prior state issues a Letter of Clearance stating that, at the time of cancellation, the applicant was in good standing in that state.

EXAM RESERVATIONS

PHONE RESERVATIONS

(800) 274-0402

*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 7:00 am to 4:00 pm (CST) Monday through Friday, toll-free at (866) 274-4777.

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

PHONE RESERVATIONS

Candidates may call at (800) 274-0402* to make an examination reservation. **Walk-in examinations are not available.**

CALL CENTER HOURS (800) 274-0402	
Monday – Friday	7 a.m. – 10 p.m.
Saturday	7 a.m. – 4 p.m.
Sunday	9 a.m. – 3 p.m.

Central 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)
- A failing score report (if retaking an examination)

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 day before the day they wish to take the examination.

ONLINE RESERVATIONS

Candidates may make a reservation online by visiting www.pearsonvue.com. First-time users will be required to 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, candidates will either receive an email confirmation of the examination date, time and location, or will be contacted if the 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.

ALLOWABLE EXAM COMBINATIONS

With the exception of the Personal Lines examination, candidates may take up to two examinations at one session. Candidates who wish to take more than two examinations must schedule additional sessions.

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 (\$73 for public adjusters; \$103 for all others) 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 nontransferable, except as detailed in the *Change/Cancel Policy*. The examination fee includes the state of Illinois administrative fee (\$20 for public adjusters; \$50 for all others). Credit cards may be used for examination fees paid to Pearson VUE only; the Illinois Department of Insurance does not accept credit card payments.

Candidates are responsible for knowing 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 at the time of reservation the following information:

- Bank name
- Account number
- 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 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 and they may be renewed or refunded.

CHANGE/CANCEL POLICY

Candidates should call Pearson VUE at (800) 274-0402 two (2) business days before the examination to change or cancel a reservation. Candidates who wish to change or cancel a reservation with proper notice may either transfer their fees to a new reservation or request a refund. Refunds for credit/debit cards are immediate, while refunds for electronic checks and vouchers will be processed in 2-3 weeks. **Candidates who change or cancel their reservations without proper notice will be responsible for the examination fee.**

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

ABSENCE/LATENESS POLICY

Candidates who are late to or absent from 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 the *Change/Cancel Policy* will not be admitted to the examination and 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 Pearson VUE at (800) 274-2615 for details on cancellations during severe weather.

SPECIAL EXAM REQUESTS & SERVICES

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 the 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 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.

TRANSLATION SERVICES

Reasonable efforts will be made to locate and provide translation services to candidates who are not fluent in English. The requesting candidate is responsible for the cost of the service.

Candidates who require a translator (e.g. Spanish, Korean, or Polish) should send a written request to the Pearson VUE Special Testing Coordinator at least two (2) weeks before the desired examination date.

Pearson VUE Special Accommodations

Attn: Translation Services
3 Bala Plaza West, Suite 300
Bala Cynwyd, PA 19004

This request should include a list of at least three (3) desired examination dates, and should be accompanied by a nonrefundable \$350 fee. This fee should be in the form of a company or agency check, certified check, or money order, made payable to "Pearson VUE." Credit card payments are not acceptable. This fee does not include the normal examination fee that must be paid at the time you make your reservation. The examination will be scheduled based on both the candidate's preference and the availability of the translator, and will notify the candidate of the scheduled examination date. The translator will meet the candidate at the test center on the day of the examination. Additional time is not allowed.

Candidates should be aware that the \$350 fee applies only to candidates who take the examination in the Chicago area. Translation services for test centers outside this area may be more costly and take more time to arrange.

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.

AVAILABLE EXAMS				
LEVEL	NAME	SECTION*	# Items	TIME ALLOTTED**
01	Life	General	60	85 minutes
		State	39	50 minutes
02	Accident & Health	General	60	80 minutes
		State	47	55 minutes
03	Property	General	60	85 minutes
		State	37	50 minutes
04	Casualty	General	60	80 minutes
		State	44	55 minutes
55	Personal Lines	General	86	90 minutes
		State	37	45 minutes
17	Public Adjuster	one section	100	2 hours and 45 minutes
76	Motor Vehicle	one section	50	1 hour and 15 minutes

* Each examination section is separately timed, and candidates cannot return to a section once the time has expired.

** Candidates will spend an additional 45 minutes on the tutorial, screening questions, survey, etc.

EXAM DAY

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 copy of current and signed Prelicense Course Certificate for all exams except Public Adjuster. All course completion certificates are valid for one (1) year from course completion date. Candidates must test within one (1) year of the prelicensing education course completion date.

The confirmation number provided at the time of reservation is also required.

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.

Suggested Materials

- Failing score report (if the candidate is retaking an examination)

Acceptable Forms of Candidate Identification

Candidate must present two 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 Drivers License
- U.S. Learner's Permit (plastic card only with photo and signature)
- National/State/Country Identification Card
- Passport
- Passport card
- Military ID
- Military ID for spouses and dependents
- Alien Registration Card (Green Card, Permanent Resident Visa)

Secondary ID (signature, not expired)

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

If the ID presented has an embedded signature that is not visible (microchip), 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

REQUIRED MATERIALS

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.

EXAMINATION QUESTIONS

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.

the examination is suspected it 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. The examination begins the moment a candidate looks at the first examination question. The time allotted for each examination is detailed on page 8. The examination will end automatically after the examination time has expired, and candidates will leave the test center with their official scores in hand.

ABOUT THE EXAM

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 ensures 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 Illinois, and has been reviewed and approved by Illinois insurance professionals.

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 Department of Insurance will be so notified and will determine whether the candidate's scores will be released.

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 numeric score and diagnostic information relating to the general portion of the examination, as well as information about reexamination. Each examination is divided into two parts: the general section and the state section. Candidates who pass one section of the examination and fail the other need retake only the failed section within 90 days. If after 90 days both sections have not been passed, it will be necessary to retake the entire examination. Illinois requires that candidates pass both parts of a major line examination within 90 days to be eligible for licensure. Candidates are responsible for knowing what part of an examination must be retaken, and for monitoring the 90 days.

The information above does not apply to the Motor Vehicle and Public Adjuster examinations, each of which has only one section consisting of both general and state specific topics.

Reservations for reexamination cannot be made at the test center. **Candidates must wait 24 hours before making a reexamination reservation.**

REVIEW OF EXAMS

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

SCORE EXPLANATION

The passing score for the examination is determined by the Illinois Department of Insurance. Through standardization and control, Pearson VUE ensures that no individual has an unfair disadvantage or advantage because of a particular examination format. For this reason, the passing score for all examinations is reported as a score of 70.

Examination scores range from 0 to 100, but should **not** be interpreted as the percentage or number of correct answers. With 70 as the passing score, any score below 70 indicates how close the candidate came to passing, not the actual percentage or number of questions answered correctly.

DUPLICATE SCORE REPORTS

Candidates may request a duplicate score report from Pearson VUE by completing the form in the back of this handbook and submitting it along with 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

PREPARING FOR THE EXAM

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.

CONTENT OUTLINES

Each examination is based on a detailed content outline of topics, subtopics, and references to applicable state 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. Illinois offers these content outlines as part of the handbook.

Candidates may obtain copies of the Illinois Insurance Content Outlines by visiting www.pearsonvue.com.

EXAM STRUCTURE

Each major line examination (Life, Accident and Health, Property, and Casualty) is given in a multiple-choice format and consists of two parts. Part 1 deals with basic insurance product knowledge. Part 2 deals with Illinois insurance laws, regulations, and practices.

The Motor Vehicle and Public Adjuster examinations are also given in a multiple-choice format. These examinations, however, consist of a single part covering both general insurance knowledge and state laws, rules, and regulations.

As indicated below, the examination will contain *pretest questions*. Pretest questions are questions on which statistical information is being collected for use in constructing future examinations. Responses to pretest questions do not affect the score. Pretest questions are mixed in with the scored questions and are not identified.

Specific information on each examination follows. *The content outlines below are a condensed description of the examination content.

LIFE EXAMINATION	# of questions
Part 1: General Product Knowledge, Terms, and Concepts	
I. Types of policies	9
II. Policy riders, provisions, options, and exclusions	21
III. Completing the application, underwriting and delivering the policy	12
IV. Taxes, retirement, and other insurance concepts	8
Total scored questions	50
Pretest questions	10
Grand total	60
Part 2: Illinois Statutes & Regulations	
I. Illinois statutes & regulations pertinent to all lines of insurance	22
II. Illinois statutes & regulations pertinent only to life insurance	9
Total scored questions	31
Pretest questions	8
Grand total	39
Life Part 1 and 2 Scored Questions	81
Life Part 1 and 2 Pretest Questions	18
Life Part 1 and 2 Grand Total	99

ACCIDENT & HEALTH EXAMINATION**# of questions****Part 1: General Product Knowledge, Terms, and Concepts**

I. Types of policies	14
II. Policy provisions, clauses, and riders	20
III. Social insurance	3
IV. Other insurance concepts	4
V. Field underwriting procedures	9
Total scored questions	50
Pretest questions	10
Grand total	60

Part 2: Illinois Statutes & Regulations

I. Illinois statutes & regulations pertinent to all lines of insurance	22
II. Illinois statutes & regulations pertinent only to health insurance	14
III. Illinois statutes & regulations pertinent to managed care	3
Total scored questions	39
Pretest questions	8
Grand total	47

Health Part 1 and 2 Scored Questions	89
Health Part 1 and 2 Pretest Questions	18
Health Part 1 and 2 Grand Total	107

PROPERTY EXAMINATION**# of questions****Part 1: General Product Knowledge, Terms, and Concepts**

I. Types of policies	25
II. Insurance terms and related concepts	14
III. Policy provisions and contract law	11
Total scored questions	50
Pretest questions	10
Grand total	60

Part 2: Illinois Statutes & Regulations Pertinent to Property and Casualty ONLY

I. Illinois statutes & regulations pertinent to all lines of insurance	22
II. Illinois statutes & regulations pertinent to casualty insurance only	5
III. Illinois statutes & regulations pertinent to property insurance only	3
Total scored questions	30
Pretest questions	7
Grand total	37

Property Part 1 and 2 Scored Questions	80
Property Part 1 and 2 Pretest Questions	17
Property Part 1 and 2 Grand Total	97

CASUALTY EXAMINATION		<u># of questions</u>
Part 1: General Product Knowledge, Terms, and Concepts		
I.	Types of policies, bonds and related terms	23
II.	Insurance terms and related concepts	15
III.	Policy provisions	12
	Total scored questions	50
	Pretest questions	10
	Grand total	60
Part 2: Illinois Statutes & Regulations		
I.	Illinois statutes & regulations pertinent to all lines of insurance	22
II.	Illinois statutes & regulations pertinent to property and casualty insurance	5
III.	Illinois statutes & regulations pertinent to casualty insurance only	10
	Total scored questions	37
	Pretest questions	7
	Grand total	44
	Casualty Part 1 and 2 Scored Questions	87
	Casualty Part 1 and 2 Pretest Questions	17
	Casualty Part 1 and 2 Grand Total	104

MOTOR VEHICLE EXAMINATION		<u># of questions</u>
I.	Illinois statutes and regulations pertinent to all lines of insurance	22
II.	Basic concepts of automobile insurance	13-14
III.	Illinois statutes & regulations pertinent to motor vehicle insurance	12-13
IV.	Financing insurance premiums	1-2
	Motor Vehicle Total Scored Questions	50

PUBLIC ADJUSTER EXAMINATION		<u># of questions</u>
I.	General property insurance product knowledge pertinent to adjusters	40
II.	Property and casualty insurance terms and related concepts	30
III.	Property and casualty policy provisions and contract law	5
IV.	Electrical and building techniques	5
V.	Illinois laws and regulations pertinent to Public Adjusters	25
	Public Adjuster Total Scored Questions	105

PERSONAL LINES EXAMINATIONS**# of questions****Part 1: General Product Knowledge, Terms, and Concepts**

I. Types of Property Policies	11
II. Types of Casualty Policies	13
III. Property and Casualty Insurance terms and related concepts	28
IV. Property and Casualty Policy Provisions and Contract Law	24
Total scored questions	75
Pretest questions	11
Grand total	86

Part 2: Illinois Statutes & Regulations

I. Illinois statutes & regulations pertinent to all lines of insurance	22
II. Illinois statutes & regulations pertinent only to Property and Casualty insurance	5
III. Illinois statutes & regulations pertinent only to Personal Lines insurance	10
Total scored questions	37
Pretest questions	0
Grand total	37
Personal Lines Part 1 and 2 Scored Questions	111
Personal Lines Part 1 and 2 Pretest Questions	18
Personal Lines Part 1 and 2 Grand Total	129

**Click here for detailed
content outlines.**



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>			

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 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
ILLINOIS 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 form 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 pages 4 and 7.

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>):		
<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 (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) 274-0402 TO MAKE AN EXAM RESERVATION.

TEST CENTERS		
CODE	LOCATION	SCHEDULE
1442	Chicago	Wednesday through Saturday
1441	Schaumburg	Wednesday through Saturday
1445	Oakbrook	Tuesday through Saturday
1440	Springfield	Monday through Saturday
1451	Carterville	2nd and 4th Saturdays of the month
1446	East Moline	Saturday
1522	Merrillville, IN	Wednesday, Friday and Saturday
1807	Lexington, KY	Weekdays
1808	Louisville, KY	Weekdays
2616	St. Ann, MO	Thursday through Saturday

Locations and schedules are subject to change.

AVAILABLE EXAMS	
MAJOR LINES Part 1 and/or Part 2	LIMITED LINES
01 Life	76 Motor Vehicle
02 Accident & Health	17 Public Adjuster
03 Property	
04 Casualty	
55 Personal Lines	

EXAM FEES
Examination fee per session: \$73 for Public adjusters; \$103 for all others. This fee includes the Illinois Department of Insurance administrative fee. With the exception of Personal Lines, up to two (2) examinations may be taken during one session.

PEARSON VUE HOLIDAY SCHEDULE

No exams on the following holidays:

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

