



STATE OF MONTANA

# INSURANCE CANDIDATE HANDBOOK

**JULY 2009**

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# QUICK REFERENCE

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## STATE LICENSING INFORMATION

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

### Montana Department of Insurance

840 Helena Avenue  
Helena, MT 59601  
(406) 444-2040

#### Website

<http://sao.mt.gov>

## EXAMINATION INFORMATION

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

### Pearson VUE Montana Insurance

PO Box 8588  
Philadelphia, PA 19101-8588  
(800) 274-8906

#### Website

[www.pearsonvue.com](http://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) 274-8906
- Visiting the web site at [www.pearsonvue.com](http://www.pearsonvue.com)

Candidates **must** make a reservation by phone or fax at least twenty-four (24) hours before the desired examination date. **Walk-in examinations are not available.**

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## 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 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 x)*.

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## 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 page 4, 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 you review the Montana Insurance 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 Montana must:**

### **1. Make a reservation and pay the examination fee.**

Make a reservation by fax, online or by phone with Pearson VUE for the examination. (*See page 7.*)

### **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 Montana Insurance. **For more information regarding obtaining a license go to <http://sao.mt.gov>.**

## CONTACT INFORMATION

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

### FOR EXAMINATIONS

**Pearson VUE**  
Montana Insurance  
PO Box 8588  
Philadelphia, PA 19101-8588  
(800) 274-8906

#### Website

[www.pearsonvue.com](http://www.pearsonvue.com)

### FOR STATE LICENSING

**Montana Department of Insurance**  
**840 Helena Avenue**  
**Helena, MT 59601**  
**(406) 444-2040**

#### Website

<http://sao.mt.gov>

## 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 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 Montana 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](http://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 can also help 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](http://www.pearsonvue.com).

### PRACTICE TESTS

Practice tests are offered exclusively online at [www.pearsonvue.com](http://www.pearsonvue.com).

# MONTANA INSURANCE LICENSING INFORMATION

## LICENSURE IN MONTANA

Persons who would like to transact insurance business as an insurance producer in Montana must pass the appropriate examination, apply for and be granted a license by the Montana Insurance Department, and be appointed by an insurance company.

## GENERAL INFORMATION

1. No individual shall in this state act as or hold himself/herself out to be a producer or public adjuster as to subjects of insurance located, resident, or to be performed in this state unless licensed as such producer or public adjuster.
2. No producer shall solicit or take applications for, procure or place for others any kind of insurance for which he/she is not licensed.
3. No producer shall place any business with any insurer for which he/she does not hold a valid appointment.
4. For the protection of the people of this state, the Commissioner of Insurance shall not issue or extend any license to any individual less than eighteen (18) years of age.

## LICENSURE EXAM

Each applicant for license as a producer, adjuster, or consultant shall, prior to the issuance of any such license, personally take and pass to the satisfaction of the Commissioner of Insurance an examination testing the applicant's qualifications and competence to act as such producer or public adjuster. If the license applicant is a partnership or corporation, the examination shall be taken by each individual who is to be named on the agency license as having authority to act for the license applicant in its insurance transactions under the license.

The examination requirement shall not apply to:

1. Any applicant for a license covering the same kind or kinds of insurance for which the applicant was licensed in this state, other than under a temporary license, within the twelve (12) months preceding the date of application;
2. Any applicant for a license as a nonresident producer, subject to reciprocal arrangements with the applicant's state of residence;
3. Any applicant for a producer's license to sell all-risk federal crop insurance, if the applicant provides to the Commissioner of Insurance certification from an appropriate governmental agency that he/she is qualified to sell such insurance; or
4. Any transportation ticket agent of common carriers applying for license to solicit and sell only:
  - a. accident insurance ticket policies; or
  - b. insurance of personal effects being carried as baggage on such common carrier incidental to duties as a transportation ticket agent

## RESIDENT PRODUCER QUALIFICATIONS

To qualify for a producer license or authority under an agency license, an applicant must:

1. Be a resident of Montana
2. Be appointed as producer by an authorized insurer
3. Have passed, within one year immediately preceding the application date, an exam for the type of insurance for which the applicant has applied to be licensed
4. Be competent, trustworthy and of good reputation
5. Have experience or training or be otherwise qualified in the kind(s) of insurance for which he/she is to be licensed and be reasonably familiar with the provisions of this code which govern his/her operations as a producer; and
6. If applying for a life or disability producer's license, must not be a funeral director, undertaker, or mortician operating in this or any other state, or an officer, employee, or representative thereof or hold an interest in or benefit from such a business in this or any other state
7. If applying for Variable Annuities, a report must accompany the Application for License, showing he/she is Montana State and NASD-approved

A business entity shall not be licensed as a producer unless each individual to be empowered and designated in the license to exercise the power conferred thereby is qualified.

## NONRESIDENT PRODUCER QUALIFICATIONS

A nonresident individual or business entity may be licensed if:

1. Pursuant to the law of the applicant's state of residence, a similar privilege is extended to Montana residents
2. The applicant for the nonresident license is licensed in his/her state of residence to act as producer for the kinds of insurance for which he/she applies for licensure in Montana; and
3. The applicant applies for appointment and represents only those insurers for which he/she holds a valid appointment in Montana.

Additional information is available on the Web at: <http://sao.mt.gov>

## ADJUSTER QUALIFICATIONS

To qualify for a public, multi-line or crop adjuster's license, an individual must meet the following requirements:

1. Be a resident of Montana or of another state that regularly permits Montana residents to act as adjusters in such other state
2. Be of good character and reputation
3. Have and maintain in Montana an office accessible to the public and keep therein the usual and customary records pertaining to transactions under the license
4. Successfully complete an exam unless, as a nonresident applicant, the applicant furnishes verification of good standing in his/her resident state and has passed a written examination in this state; and
5. File the bond required by A.R.M. 6.6.1611, in the amount of \$5,000 (public adjusters only)

LICENSE TYPE	EXAM	TIME ALLOTTED
Resident Producer: Life	General: Life State: Life	1 hour 15 minutes 45 minutes
Disability	General: Accident & Disability State: Disability	1 hour 15 minutes 1 hour
Property	General: Property State: Property	1 hour 15 minutes 45 minutes
Casualty	General: Casualty State: Casualty	1 hour 15 minutes 1 hour
Multi-line Adjuster	Multi-Line Adjuster	1 hour 45 minutes
Crop Adjuster	Crop Adjuster	1 hour
Limited Lines Credit	Limited Lines Credit	45 minutes
Surety*	Surety	30 minutes
Title	Title	45 minutes
Life and Disability Consultant	L/D Consultant	2 hours
Property and Casualty Consultant	P/C Consultant	2 hours

A public adjuster has authority under his/her license only to investigate and report to his/her principal. Public adjusters are allowed to adjust first-party physical damage claims only.

A firm or corporation, resident or nonresident, may be licensed as an adjuster if each individual who is to be exercising the license powers is separately licensed or is named on the firm or corporation license and qualifies as an individual. An additional full license fee shall be paid for each individual in excess of one named on the firm or corporation license.

## EXAM REQUIREMENTS

The following are the examination requirements for specific licenses:

### LICENSE FEES

**NOTE:** Producer, adjuster and consultant licenses renew biennially on a schedule designated by the Commissioner. Adjuster licenses are subject to annual renewal. Companies pay annual fee.

#### Resident Producer:

Applicant for Life/Disability or Property/Casualty/Surety/Limited Lines

Credit License..... no fee

Appointment of producer, each insurer ..... no fee

#### Nonresident Producer:

Applicant for Life/Disability or Property/Casualty/Surety/Limited Lines

Credit License..... \$100

Appointment of producer, each insurer ..... no fee

Annual renewal for nonresident license ..... \$50

#### Adjuster:

Application for license..... \$50

Biennial renewal of license..... \$100

#### Consultant:

Application for license..... \$50

Biennial renewal of license..... \$100

An applicant whose Application for License is not approved will be contacted by the Montana Insurance Department.

## LICENSING REQUIREMENTS CHECKLISTS

### ALL RESIDENT APPLICANTS MUST:

1. Pass licensing examination administered by Pearson VUE.
2. Apply to the Montana Insurance Department
  - Applications must include copies of a score report from the test center.
  - Forms to be submitted:
    - Individual application for license
    - Clearance letter from last state of licensure, if appropriate
    - No licensing fee
    - No appointment fee

The Department only processes applications when all examinations have been successfully completed.

## FINGERPRINTING SERVICES

**All candidates taking an insurance examination for the first time, as well as those who are adding a line to an existing license, must be digitally fingerprinted after they take the examination.**

Candidates who are retaking an examination need not be fingerprinted a second time. Pearson VUE offers digital fingerprinting at the following test centers:

- Billings
- Missoula

The fee for digital fingerprinting is \$47.75, and includes the state DOJ and FBI check fees. **Candidates may pay for this service either at the time of reservation or at the test center. Personal checks, cashiers checks and money orders are accepted for this service.** The exam level for fingerprinting services is FP.

There are many advantages to digital fingerprinting over wet-ink fingerprinting, as digital fingerprinting is:

- Convenient as it is available in the test center immediately after candidates pass 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 not required that a reservation be made for this fingerprinting service prior to arrival at the test center.

## PHONE RESERVATIONS

Candidates may call (800) 274-8906\* to make a reservation.

CALL CENTER HOURS	
Monday – Friday	6 a.m. – 9 p.m.
Saturday	6 a.m. – 3 p.m.
Sunday	8 a.m. – 2 p.m.

Mountain Standard Time

### Before calling, candidates should have the following:

- Legal name, address, Social Security number, daytime telephone number, and date of birth.
- The name(s) of the examination(s).
- The preferred examination date(s) and test center location(s) (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 call center 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 an examination reservation online by visiting the website at [www.pearsonvue.com](http://www.pearsonvue.com).

Either a confirmation of the examination date, time, and location will be sent via email, or the candidates whose choices are not available will be contacted. 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 reservation form (from Appendix) to Pearson VUE at (888) 204-6291, 24 hours a day, 7 days a week. The completed form should be faxed at least four (4) business days before the desired examination date. A confirmation of the reservation will be returned by fax within twenty-four (24) hours of receipt of the faxed request.

## 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:

## PHONE RESERVATIONS

Call (800) 274-8906.

## \*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.

**WALK-IN EXAMINATIONS ARE NOT AVAILABLE, SO CANDIDATES MUST MAKE A RESERVATION. CANDIDATES ARE RESPONSIBLE FOR KNOWING WHICH EXAMINATION THEY MUST TAKE.**

## EXAM FEES

The examination fee (\$75) 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*.

### 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 at the time of reservation the following information:

- Bank name
- Account 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) 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 need to be renewed or refunded.

## CHANGE/CANCEL POLICY

Candidates should call (800) 274-8906 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 their reservations without proper notice will forfeit the examination fee.**

Candidates are individually liable for part of the examination fee once a reservation has been made, whether 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 *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 should 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 an examination should notify Pearson VUE that special arrangements were used for the previous examination.

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

## **NON-SATURDAY EXAMS**

Candidates who for religious reasons cannot take an examination offered only on Saturdays may request a non-Saturday examination. 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, 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.

**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 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 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 decertification.

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 4.

## 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. Reservations for reexamination cannot be made at the test center, and **candidates must wait 24 hours before making one.**

Candidates who fail Part 1 of a Life, Accident and Disability, Property and/or Casualty examination receive general diagnostic information relevant to each major area of the examination. Diagnostic information is intended to help failing candidates identify their areas of strength and weakness in order to prepare for future examinations. Candidates may use the content outlines in this handbook to interpret the diagnostic information on a failing score report.

Examination results are confidential and are released only to the candidate and the state licensing agency. To protect the candidate's privacy and to maintain the confidentiality of examination results, Pearson VUE does not give score information over the telephone.

## RETAKE THE EXAM

**Candidates who fail an examination and wish to retake it must retake the entire examination, i.e., Parts 1 and 2.**

## REVIEW OF EXAMS

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

## EQUATING AND SCALING

There are multiple versions of each of the insurance licensing examinations. These versions are known as forms. Although all forms of an examination are developed based on the content outlines printed as a supplement to this handbook, the difficulty of the forms of an examination may vary slightly because different questions appear on each form. To assure that no candidate is put at an unfair advantage or disadvantage due to the particular form of an examination that he or she is given, a statistical procedure known as equating is used to correct for differences in form difficulty.

**Example:** On a life insurance examination with two forms, Form A and Form B, it is determined by the state licensing agency that answering 30 questions correctly on Form A demonstrates the minimum amount of knowledge necessary to be licensed. It is further determined through the equating process that Form B contains slightly more difficult questions than Form A; therefore, answering 30 questions correctly on Form A would indicate the same level of knowledge as answering only 28 questions correctly on Form B. Under this set of circumstances, a score of 30 questions correct would be used as the passing score on Form A whereas a score of 28 questions correct would be used as the passing score on Form B.

A second statistical procedure known as scaling is used to determine the numeric score to report for each candidate. Scaling is used to place a raw score (the number of questions a candidate answers correctly on a particular form) on a common reporting scale on which each scaled score represents a given level of knowledge regardless of the difficulty of the form on which the raw score was achieved.

**Example of scaling:** If in the life insurance examination example used above, the state licensing agency decides to use a score of 500 as the passing score for reporting purposes (the score selected to be used as the reported passing score is not related to, and has no bearing on, the difficulty of the examination). Based on the information provided above, a raw score of 30 on Form A would translate to a scaled score of 500; a raw score of 28 on Form B would also translate to a scaled score of 500 since a raw score of 30 on Form A represents the same level of knowledge as a raw score of 28 on Form B.

The state licensing agency has selected 75 as the passing score for reporting purposes. Raw scores are converted into scaled scores that can range from a low of 0 to a high of 100. To avoid misuse of score information, numeric scores are only reported to failing candidates.

**Note:** The scaled score that is reported is neither the number of questions answered correctly (the raw score) nor the percentage of questions answered correctly.

## DUPLICATE SCORE REPORTS

Candidates may request a duplicate score report from Pearson VUE by completing and mailing the *Duplicate Score Request Form* found in the back of this handbook and submitting it along with the correct fees.

## 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.

## 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 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
- (2) Date the examination was taken
- (3) Location of the test center
- (4) Confirmation number

# HOW TO PREPARE FOR THE EXAM

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## **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. Montana offers these content outlines as a part of the handbook.

**Candidates may obtain additional copies of the Montana Insurance Content Outlines by calling (800) 274-8906, or from the web site [www.pearsonvue.com](http://www.pearsonvue.com).**

## **STUDY MANUALS, SCHOOLS, AND PROGRAMS**

The content outlines are the blueprints used to construct the examinations. Candidates should be sure that the training materials they use to prepare for their examinations cover all the topics included in the content outlines.

The State Auditor's Office 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 Part 2 of the major line examinations, and current insurance textbooks and policy forms provide the bases for preparation for Part 1 of the major line examinations. In addition, a number of publishers' and suppliers' training courses are available. Neither the State Auditor's Office nor Pearson VUE can recommend or endorse any particular manual or course or provide information regarding costs or fees. Candidates should contact sources directly for further information about publications or training courses.

Neither the State Auditor's Office nor Pearson VUE takes any responsibility for inaccurate, misleading, incomplete, or outdated study materials.

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

<b>Credit Card Payments:</b>	<b>Electronic Check Payments:</b>
<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 (if different from above):

## 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 align="center"><b>Make all checks payable to Pearson VUE and mail this form to:</b> Pearson VUE, c/o AP Voucher Program, PO Box 41508, Philadelphia, PA 19101-1508 <b>Overnight address:</b> 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  
**MONTANA 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) 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 6.

**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"):		
<b>Candidates should contact Pearson VUE with questions about special accommodations.</b> 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.*

# GENERAL INFORMATION

**CANDIDATES MAY CALL (800) 274-8906 TO MAKE AN EXAM RESERVATION.**

TEST CENTERS		
CODE	LOCATION*	SCHEDULE
1320	Boise, ID	Tuesday through Saturday
1322	Pocatello, ID	Wednesday and Saturday
2730	Billings	Friday and Saturday
2731	Missoula	Saturday
1321	Coeur d'Alene, ID	2nd and 4th Saturday
4515	Ogden, UT	Tuesday, Thursday and Saturday
4517	Midvale, UT	Tuesday through Saturday
4817	Spokane, WA	Tuesday through Saturday

*Locations and schedules are subject to change.*

AVAILABLE EXAM COMBINATIONS	
MAJOR LINE EXAMINATIONS	
Exam Code	Exam Name
01	Life and 02 Accident & Disability
01	Life and 02 Accident & Disability and 29 Limited Lines Credit
03	Property and 04 Casualty
03	Property and 04 Casualty and 81 Surety
LIMITED LINE EXAMINATIONS	
Two of the following limited lines may be taken together: 29 Limited Lines Credit, 81 Surety, 83 Title	

*The examination combinations listed above may be taken during one session.*

*All examinations must be requested at the time of reservation.*

*Fingerprinting (FP) is also required, as detailed on page 3.*

EXAM CODES			
Major Lines (Part 1 and/or Part 2)		Limited Lines	
01	Life	24	Multi-Line Adjuster
02	Accident and Disability	29	Limited Lines Credit
03	Property	31	Crop Adjuster
04	Casualty	56	Life and Disability Consultant
		57	Property and Casualty Consultant
		81	Surety
		83	Title

## PEARSON VUE HOLIDAY SCHEDULE

No exams on the following holidays:

New Year's Day

Independence Day

Thanksgiving

Martin Luther King, Jr. Day

Labor Day

Christmas Day

Memorial Day

