



District of  
Columbia  
Insurance Licensing  
**CANDIDATE HANDBOOK**

September 2022



# QUICK REFERENCE

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## STATE LICENSING INFORMATION

Candidates may contact the District of Columbia Department of Insurance, Securities and Banking (DISB) with questions about obtaining or maintaining a license after the examination has been passed.

**Government of the District of Columbia  
Department of Insurance, Securities and  
Banking (DISB)**

1050 First Street, NE, Suite 801  
Washington, DC 20002

**Phone**  
(202) 727-8000

**Website**  
[www.disb.dc.gov](http://www.disb.dc.gov)

## EXAMINATION INFORMATION

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

**Pearson VUE  
District of Columbia Insurance**

*Attn: Regulatory Program*  
5601 Green Valley Dr.  
Bloomington, MN 55437

**Phone**  
(800) 274-0610

**Email**  
[pearsonvuecustomerservice@pearson.com](mailto:pearsonvuecustomerservice@pearson.com)

**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 (details on page 4)

Candidates may make a reservation by either **visiting [www.pearsonvue.com](http://www.pearsonvue.com)** or **calling Pearson VUE**.

Candidates should make a reservation online or by phone at least twenty-four (24) hours 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 (\$75) must be paid at the time of reservation by credit card, debit card, or voucher. **Fees will not be accepted at the test center.** Examination fees are non-refundable and non-transferable, except as detailed in the *Change/Cancel Policy*.

## EXAM DAY

### What to bring to the exam

Candidates should bring to the examination proper identification, and other materials as dictated by the state licensing agency. A complete list appears in *What to Bring* (page 6).

### Exam procedures

Candidates should report to the test center at least thirty (30) minutes before the examination begins to complete registration. Each candidate will have two (2) hours to complete the examination. Candidates will leave the test center with an official score report in hand.

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# OVERVIEW

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

Before taking an examination, it is highly recommended that the District of Columbia Insurance handbook be reviewed, with special attention given to the content outlines, before taking the examination.

## **Individuals who wish to obtain an insurance license in the District of Columbia must:**

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

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

### **2. Go to the test center.**

Go to the test center on the day of the examination, bringing along all required materials. (See page 6)

### **3. Apply for a license.**

DISB Applications are processed electronically. Twenty-four (24) hours after passing the examination, apply electronically on line at [www.nipr.com](http://www.nipr.com) for your insurance license. For any questions or information contact the Department of Insurance, Securities and Banking, (DISB) at:

**Government of the District of Columbia (DISB)**

***Attn: Professional Services Division***

**1050 First Street, NE, Suite 801**

**Washington DC 20002**

**(202) 727-8000**

**[www.disb.dc.gov](http://www.disb.dc.gov)**

# INTRODUCTION

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## CONTACT INFORMATION

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

FOR EXAMINATIONS		
<b>Pearson VUE/District of Columbia Insurance</b> Attn: <b>Regulatory Program Coordinator</b> 5601 Green Valley Dr., Bloomington, MN 55437		
<b>Phone:</b> (800) 274-0610	<b>Website:</b> <a href="http://www.pearsonvue.com">www.pearsonvue.com</a>	<b>Email:</b> <a href="mailto:pearsonvuecustomerservice@pearson.com">pearsonvuecustomerservice@pearson.com</a>

Live Chat is available to address your support inquiries and is the quickest way to reach a customer service agent. It's available from 8:00 AM through 5:00 PM Central Time, Monday through Friday, subject to change during locally designated holidays.

Please visit [www.pearsonvue.com/dc/insurance/contact/](http://www.pearsonvue.com/dc/insurance/contact/) for further information.

Candidates may contact the District of Columbia Department of Insurance, Securities, and Banking (DISB) with questions about obtaining or maintaining a license.

FOR STATE LICENSING	
<b>Government of the District of Columbia</b> Department of Insurance and Securities Regulation (DISB) 1050 First Street, NE, Suite 801, Washington, DC 20002	
<b>Phone:</b> (202) 727-8000	<b>Website:</b> <a href="http://www.disb.dc.gov">www.disb.dc.gov</a>

## 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 district regulatory agency is responsible for establishing the acceptable level of safe practice and for determining whether an individual meets that standard.

The District of Columbia 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 [www.pearsonvue.com](http://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](http://www.pearsonvue.com)

# DISTRICT OF COLUMBIA LICENSING

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## GENERAL INFORMATION

Candidates should contact the District of Columbia Department of Insurance, Securities and Banking (DISB) for license application forms and information on licensing, fees, rules and procedures.

### GOVERNMENT OF THE DISTRICT OF COLUMBIA DEPARTMENT OF INSURANCE, SECURITIES AND BANKING

Department of Insurance and Securities Regulation (DISB), 1050 First Street, NE, Suite 801, Washington, DC 20002

Phone: (202) 727-8000

## IDENTIFICATION REQUIREMENT

Candidates will satisfy the Test Center identification requirement on examination day by presenting two forms of signature identification, one of which **must** be photo-bearing (preferably a driver's license).

## EXAM REQUIREMENT

All examinations are now offered individually. Combination examinations are no longer available.

## EDUCATION REQUIREMENTS

### Pre-licensing Education

The District of Columbia's Continuing Education and Pre-Licensing Education Program was established in 2000 and amended in 2007 to establish uniformity between the District of Columbia and national insurance reform. A mandatory course of at least forty (40) hours of Pre-Licensing is not mandated by the Commissioner of Insurance for the District of Columbia. Candidates have to show proof of a Pre-Licensing Course of study prior to sitting for the District of Columbia Insurance License Examination.

For Title exam candidates, there is a statement on the DC Department of Insurance website that indicates the completion of a self-studied course as preparation for the exam. Candidate must complete this document and present the document at the testing site as verification of the course completion.

If a candidate desires to study through a PLE Provider prior to sitting for the Insurance Examination, contact DISB (202) 727-8000). Candidates may prepare for the exam by studying Chapter 13 of, D.C Code, Title 31 by contacting the MLK Library at 9th and G Streets, NW, or contact the MLK Library (202) 727-7111 to check on availability of the Code. You may also view the DC Code for study on the District of Columbia Council web-site, [www.dccouncil.washingtondc.us](http://www.dccouncil.washingtondc.us). The DC Municipal Regulations (DCMR) can be purchased from the Office of Documents and Administrative Issuances, or viewed on line at [www.os.dc.gov](http://www.os.dc.gov). To order a copy of the DCMR, Insurance Regulations visit The Office of the Secretary for the District of Columbia, Office of Documents. The DCMR is also available at the MLK Library for review.

## LICENSING REQUIREMENTS

Every applicant for licensure must apply for a license within 1 year of taking and passing the insurance examination. Applicants are to apply for an insurance license after successfully passing an insurance examination at [www.nipr.com](http://www.nipr.com).

## REQUIRED SCALED PASSING SCORES

EXAM	PASSING SCORE
Producer	70

## **CONTINUING EDUCATION (CE) REQUIREMENTS**

An Insurance Producer must successfully complete education courses in order to comply with Chapter 1, Subsection 105 and 106 for renewal of licenses. The continuing education requirement is 24 credit hours for one (1) or more lines of authority, by the expiration date of the licensee's license in his/her birth month every two (2) years beginning with licenses expiring July 31, 2008. Requirements for renewing a license must include at least six (6) hours insurance hours related to each line of authority. The credit hours must be taken with an approved provider within the two (2) calendar year period preceding expiration of the license. Licenses will expire on the last day of the birth month. A licensee may satisfy more than one-half ( $\frac{1}{2}$ ) of his/her continuing education requirements through a particular licensure period with a course or courses sponsored by an insurance company.

<b>CE REQUIREMENTS MUST BE COMPLETED BY:</b>
Licensee's Expiration Date in the Birth Month

For the DC Title license holders, attorneys must complete 8 hours of continuing education credits every two years, and non-attorney license holders must complete 16 hours of continuing education credits every two years.

# EXAM RESERVATIONS

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**WALK-IN EXAMINATIONS ARE NOT AVAILABLE.**

## MAKING A RESERVATION

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

Candidates **must** make an online reservation at least twenty-four (24) hours before the desired examination date. Candidates who wish to make a phone reservation at (800) 274-0610 must do so at least twenty-four (24) hours before the desired examination date.

**Before making a reservation, candidates should have the following:**

- Legal name, residence 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)

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

Candidates who wish to make a phone reservation **MUST** do so at least twenty-four (24) hours before the desired examination date.

## EXAM FEES

The examination fee (\$75) must be paid at the time of reservation by credit card, debit card, or voucher. **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*.

### Vouchers

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

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

## CHANGE/CANCEL POLICY

Candidates should call Pearson VUE at (800) 274-0610 forty-eight (48) hours before the examination to change or cancel a reservation. Candidates who change or cancel a reservation with proper notice may either transfer the fee to a new reservation, or may request a refund. **Candidates who change or cancel their reservations without proper notice will forfeit the examination fee.** Refunds for credit/debit cards are immediate, while refunds for vouchers will be processed in two to three (2-3) weeks.

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 or absent from an exam may call Pearson VUE within 14 days of the exam date to request an excused absence for the following reasons:

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

A case number will be assigned and instructions provided for emailing supporting documentation. **Candidates absent from or late to an exam who have not changed or canceled the reservation according to the *Change/Cancel Policy* will not be admitted to the exam and will forfeit the exam fee.**

## **WEATHER DELAYS & CANCELLATIONS**

If severe weather or a natural disaster makes the test center inaccessible or unsafe, the examination may be delayed or canceled. Pearson VUE will notify and reschedule candidates in the case of severe weather.

## **ACCOMMODATIONS**

Pearson VUE complies with the provisions of the Americans with Disabilities Act as amended. The purpose of accommodations is to provide candidates with full access to the test. Accommodations are not a guarantee of improved performance or test completion. Pearson VUE provides reasonable and appropriate accommodations to individuals with documented disabilities who demonstrate a need for accommodations.

Test accommodations may include things such as:

- A separate testing room
- Extra testing time
- A Reader or Recorder, for individuals with mobility or vision impairments and cannot read or write on their own

Test accommodations are individualized and considered on a case-by-case basis. All candidates who are requesting accommodations because of a disability must provide appropriate documentation of their condition and how it is expected to affect their ability to take the test under standard conditions. This may include:

- Supporting documentation from the professional who diagnosed the condition, including the credentials that qualify the professional to make this diagnosis
- A description of past accommodations the candidate has received

The steps to follow when requesting test accommodations vary, depending on your test program sponsor. To begin, go to <http://pearsonvue.com/accommodations>, and then select your test program sponsor from the alphabetized list. Candidates who have additional questions concerning test accommodations may contact the ADA Coordinator at [accommodationspearsonvue@pearson.com](mailto:accommodationspearsonvue@pearson.com).

# EXAM DAY

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## 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.

## 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.

All candidates must also bring certain items, based on their particular situation, to the test center on examination day, as detailed below.

- Must bring a copy of a marriage certificate or divorce decree (if the candidate's name has legally changed from that shown on his/her identification)

### Acceptable Forms of Candidate Identification

Candidates must present **two** forms of current signature identification. The name on the identification must exactly match the name on the registration. 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 card
- Military ID
- Military ID for spouses and dependents
- Alien Registration Card (Green Card, Permanent Resident Visa)

#### Secondary ID (signature, not expired)

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

If the **Candidate Rules Agreement** is not followed and/or cheating or tampering with the examination is suspected it will be reported as such, and the appropriate action 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 computer 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 computer. 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 of this handbook. The examination will end automatically after the examination time has expired, and candidates will leave the test center with their official scores in hand.

## SCORE REPORTING

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

Candidates who fail the examination will receive a score report that includes a numeric score and diagnostic information relating to the general portion of the examination, as well as information about reexamination. Reservations for reexamination are not made at the test center, and **candidates must wait 24 hours before making one.**

### 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.

## 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 District of Columbia Department of Insurance and Securities Regulation. Through standardization and control, Pearson VUE ensures that no individual has an unfair disadvantage or advantage because of a particular examination format.

## DUPLICATE SCORE REPORTS

As of September 28, 2022, candidates may obtain a copy of their score report by logging into their Pearson VUE account. For candidates who tested prior to September 28, 2022, a duplicate score report can be requested by emailing Pearson VUE at [pearsonvuecustomerservice@pearson.com](mailto:pearsonvuecustomerservice@pearson.com).

## 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 or other electronic devices, pagers, watches, wallets, purses, firearms or other weapons, hats, bags, coats, books, and/or notes, pens or pencils.
- Candidates must store all personal items in a secure area as indicated by the administrator, or return items to their vehicle. All electronic devices must be turned off before storing them in a locker. **The test center is not responsible for lost, stolen or misplaced personal items.**
- Studying **is not** allowed in the test center. Visitors, children, family or friends **are not** allowed in the test center.
- Dictionaries, books, papers (including scratch paper), and reference materials are not permitted in the examination room (unless permitted by the exam sponsor), and candidates are strongly urged not to

bring such materials to the test center. Upon entering and being seated in the testing room, the test administrator will provide the candidate with materials to make notes or calculations and any other items specified by the exam sponsor. **The candidate may not write on these items before the exam begins or remove these items from the testing room.**

- Eating, drinking, or chewing gum, smoking and/or making noise that creates a disturbance for other candidates is prohibited during the exam.
- Break policies are established by the exam sponsor. Most sponsors allow unscheduled breaks. To request an unscheduled break, the candidate **must** raise their hand to get the administrator's attention. **The exam clock will not stop while the candidate is taking a break.**
- Candidates must leave the testing room for all breaks. However, candidates **are not permitted to leave the floor or building for any reason during this time, unless specified by the administrator and the exam sponsor.** If a candidate is discovered to have left the floor or building they will not be permitted to proceed with the examination and may forfeit the exam fees.
- While taking a break, candidates are permitted to access personal items that are being stored during the exam only if necessary— for example, personal medication that must be taken at a specific time. **However, a candidate must receive permission from the administrator prior to accessing personal items that have been stored.** Candidates are not allowed access to other items, including but not limited to, cellular phones, 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

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 district 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 and Securities Banking will be so notified and will determine whether the candidate's scores will be released.

## 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 related to the exams, scoring or score reports, 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. Candidates may also email their questions directly to Pearson VUE Customer Service at [pearsonvuecustomerservice@pearson.com](mailto:pearsonvuecustomerservice@pearson.com).

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

- the name of the examination
- the date the examination was taken
- the location of the test center

# 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. The District of Columbia offers these content outlines as part of the handbook at [www.pearsonvue.com](http://www.pearsonvue.com).

## **STUDY MATERIALS**

Study materials may not consistently cover exactly the same topics because they may be outdated. If there is any doubt as to what to study, the outlines in the handbook take priority. Pearson VUE does not review or endorse any particular study reference materials.

## **EXAM CONTENT**

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

### **PRETEST QUESTIONS**

Many of the examinations 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 a candidate’s score. Pretest questions are mixed in with the scored questions and are not identified.

The number of pretest questions are listed in the content outline heading of each examination for which they are available. If a number is not present then there are no pretest questions for that particular examination.

# GENERAL INFORMATION

**DC Insurance testing is available at over 200 test centers nationwide through Pearson's regulatory network of test locations.**

Convenient to the DC area are the following sites:

TEST CENTERS	
LOCATION	SCHEDULE
Washington, D.C. (3 test centers)	Tuesday through Saturday
Baltimore, MD	Times vary
Salisbury, MD	Times vary
Dover, DE	Times vary
Vienna, VA	Times vary

*Locations and schedules are subject to change.*

AVAILABLE EXAMINATIONS		
EXAM CODE	EXAMINATION NAME	TIME ALLOTTED
01	Life	2 hours
02	Health	2 hours
03	Property	2 hours
04	Casualty	2 hours
83	Title	1.5 hours
17	Public Adjuster	1 hour

EXAMINATION FEE
<b>FEES ARE \$75 PER EXAMINATION.</b>

*Fees are made payable to "Pearson VUE."*

## 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