



Minnesota
Insurance
Licensing
CANDIDATE HANDBOOK

November 2022



QUICK REFERENCE

RESERVATIONS

Before making an examination reservation

Candidates should thoroughly review this handbook. It contains examination content outlines and important information regarding eligibility for the examination and the licensing application process.

Making an examination reservation (details on page 3)

Candidates may make a reservation by either **visiting** www.pearsonvue.com or calling Pearson VUE.

EXAMINATION INFORMATION

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

Pearson VUE/Minnesota Insurance

Attn: Regulatory Program

5601 Green Valley Dr.

Bloomington, MN 55437

(833) 273-1946

Email

pearsonvuecustomerservice@pearson.com

Website

www.pearsonvue.com

LICENSING INFORMATION

Candidates may contact the Minnesota Department of Commerce with questions on maintaining a license after a license has been issued.

Minnesota Department of Commerce

Division of Insurance

85 7th Place E, Suite 280

St. Paul, MN 55101-2198

Phone

(651) 539-1599

Website

mn.gov/commerce

Email

Licensing.Commerce@state.mn.us

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, 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*.

Fingerprinting Services

Fingerprinting services are available at most test centers as detailed on page 3.

EXAM DAY

What to bring to the exam

Candidates should bring to the examination proper identification as outlined 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 leave the test center with an official score report in hand.

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OVERVIEW

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

It is highly recommended that this handbook be reviewed, with special attention given to the [English content outlines](#) or [Spanish content outlines](#), before taking an examination.

Individuals who wish to obtain an insurance license in the state of Minnesota must:

1. Complete all preclicensing education.

Complete all required preclicensing education from an approved provider. Preclicensing education is not required in some cases. *(See page 2 of handbook.)*

2. Make an exam reservation and pay the examination fee.

Make a reservation (online or by phone) with Pearson VUE for the examination. *(See page 3 of handbook.)*

3. Make a fingerprint reservation.

Make a reservation (online or by phone) with Pearson VUE for the digital fingerprinting. *(See page 3 of handbook.)*

4. Take the examination.

Go to the test center on the day of the examination, making sure to bring along all required materials. *(See page 6 of handbook.)*

5. Get fingerprinted.

Go to the designated fingerprint site at the appointed day/time, making sure to bring along all required materials. *(See page 3 of handbook.)*

6. Apply for a license

After passing the examination and submitting fingerprints, apply for your license at www.sircon.com/minnesota

INTRODUCTION

CONTACT INFORMATION

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

FOR EXAMINATIONS Pearson VUE/Minnesota Insurance <i>Attn: Regulatory Program, 5601 Green Valley Dr., Bloomington, MN 55437</i>		
Phone: (833) 273-1946	Website: www.pearsonvue.com	Email: pearsonvuecustomerservice@pearson.com

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 <https://home.pearsonvue.com/mncommerce/contact> for further information.

Candidates may contact the Minnesota Department of Commerce with questions about maintaining a license after it has been issued.

FOR STATE LICENSING Minnesota Department of Commerce <i>Licensing Unit, 85 7th Place E, Suite 280, St. Paul, MN 55101-2198</i>		
Phone: (651) 539-1599	Website: mn.gov/commerce	Email: Licensing.Commerce@state.mn.us

FOR LICENSE APPLICATIONS	
Phone: (651) 539-1599	Candidates applying electronically can go online to Sircon at www.sircon.com/Minnesota

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. By ensuring a minimum level of competence, the license examination process helps protect 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 Minnesota has retained the services of Pearson VUE to develop and administer its insurance licensing examination program. Pearson VUE is a leading provider of assessment services to regulatory agencies and national associations.

PRACTICE TESTS

Practice tests are offered exclusively online at www.pearsonvue.com, giving candidates even more opportunity to succeed on insurance examinations. Our practice tests will not only help prepare candidates for the types of questions they will see on the licensure exam, but also familiarize them with taking computer-based examinations.

Pearson VUE offers practice tests in the areas of Life, Health, and Property & 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.

MINNESOTA LICENSING REQUIREMENTS

GENERAL LICENSE REQUIREMENTS

Minnesota Department of Commerce will issue an insurance license to individuals who:

- Have passed the proper licensing examination (if required) and submitted a completed application within thirty-six (36) months after the exam is passed
- Submit a completed application with fee
- Met all applicable license requirements

LICENSE APPLICATIONS

Candidates who have a prelicense examination requirement must complete an electronic application at www.sircon.com/Minnesota after the exam is passed.

APPLICATION FEES

The license application fee is \$50 per license type per line of authority. Application fees are non-refundable and non-transferable.

LICENSED NON-RESIDENTS

Non-resident applicants who hold a license in good standing in their resident state that provides the same or similar authority as the Minnesota license sought, and whose state of residence grants non-resident licenses to Minnesota residents on a reciprocal basis are not required to take the examination. These applicants must submit an electronic application as directed at www.sircon.com/Minnesota.

PRELICENSING EDUCATION REQUIREMENTS

If the license that you intend to apply for requires prelicense education, you must satisfactorily complete approved training in that field of insurance before you can be licensed. To view a list of approved prelicense education providers, please visit www.sircon.com/Minnesota.

Producer

- Before sitting for a licensing exam, insurance producer applicants must first complete the 20 hours of education per line of authority as required in MN Statute 60K.36 Subd.4
- A course completion certificate will be issued by the approved education provider.
- There are no prelicensing requirements for the Farm, Property & Liability Producer examination.
- Joint agent licenses are issued for Life/Health, or Property/Casualty. You must pass all parts of the examination.

Adjuster

- There are no prelicensing education requirements for Adjusters.

PRELICENSING EDUCATION EXEMPTIONS:

The following requirements provide an exemption from prelicensing education

- Four-year college degree in business with an insurance emphasis
- Two-year Minnesota vocational school degree in insurance
- Life applicants with any of the following professional designations: CEBS, ChFC, CIC, CFP, CLU, FLMI, or LUTCF
- Health applicants with any of the following professional designations: CEBS, HIA, REBC, or RHU
- Property, Casualty, or Personal Lines P & C candidates with any of the following designations: AAI, ARM, CIC, CPCU.

EXAM RESERVATIONS

MAKING AN EXAMINATION RESERVATION

Walk-in examinations are not available. Online reservations are the most efficient way for candidates to schedule their examination. Candidates **must** go to <https://home.pearsonvue.com/mncommerce> 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 (833) 273-1946 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, 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 (*see back cover of handbook*)

Candidates must:

- Have a valid Social Security number

TEST CENTER LOCATIONS

A list of test centers appears on the back cover of this handbook. In addition, candidates may review the test center locations by going to <http://www.pearsonvue.com/vtclocator/>. If the candidate has questions regarding the confirmation of specific locations and/or examination schedules, please contact Pearson VUE.

Minnesota Insurance licensure exams are now available at select Pearson VUE test centers on military installations across the globe. Service members, dependents, and contractors with authorized base access who want to gain Minnesota Insurance licensure from their duty station or assignment in another state and foreign deployment will have the option to take their exams without having to leave their base. In addition to Pearson VUE's standard ID policy, candidates must have valid government ID and authorization to gain access to military testing sites. Civilians without valid government ID will be turned away by the test center and/or military entrance gate security. To locate a Pearson VUE authorized testing center, visit https://wsr.pearsonvue.com/testtaker/find/testcenter/MNCOMMERCE?MILITARY_SEARCH=true and select the "Find an on-base test center" link on the lower right-hand side of the page.

FINGERPRINT RESERVATIONS

Effective November 1, 2022, Pearson VUE will update the scheduling process for digital fingerprinting.

To make a fingerprint reservation, login to your Pearson VUE Minnesota Department of Commerce account at <https://home.pearsonvue.com/mncommerce>.

Log into Available Exams and select *MNFP: MN Department of Commerce Fingerprint Appointment*.

The fingerprint fee of \$67.25 must be paid at the time of the reservation by credit card or debit card.

Please bring a government issued photo identification to your fingerprint appointment. See *Acceptable Forms of Candidate Identification* under Exam Day on page 7.

EXAM FEES

The examination fee must be paid at the time of reservation by credit card, debit card, or voucher. **Payment is not 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/mnins.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.

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 (833) 273-1946 at least 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 personally 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 AND CANCELLATIONS

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

EXAM DAY

REQUIRED ITEMS

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

WHAT TO BRING

Required Materials

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

Candidates with a prelicense education requirement must also bring the appropriate documentation listed under *Documentation of Eligibility*.

Candidates must also bring to the test center on examination day the following:

- Pre-license education Proof of Completion (except for Adjusters, Farm Property, and Liability Producers, there are no pre-license education requirements for these lines)
 1. Providing a POC via cell phone or electronic device is not acceptable. The POC must be printed and presented on a physical piece of paper

Documentation of Eligibility

Please note that if you are not exempt from prelicense education requirements, you must complete them before you take the examination. **If you take the examination before you have completed prelicense education requirements, your exam results will be invalid and you will have to retake the examination, even if you passed it.**

Insurance Adjusters

Adjusters do not have prelicense education requirements.

Farm Property & Liability Producers

Farm property & liability producers do not have prelicense education requirements.

Insurance Producers (other than farm property & liability)

All producer license candidates must prove that they are eligible to take the exam by bringing the proper documentation to the test center on their examination day. Documentation must be one of the following:

1. **A valid course completion certificate for the appropriate prelicense education course.** For example, if you are taking the Property examination, you must have a valid course completion certificate for the Property prelicense education course. Personal lines candidates must have a personal lines course completion certificate; they cannot use a property and casualty course completion certificate to sit for the personal lines exam.
2. **A copy of your expired resident Minnesota insurance producer license that expired more than a year ago and lists the line(s) of authority that you are testing for.**
3. **An Individual Consumer Inquiry for the State of Minnesota** obtained from the [License Lookup](#) Tool on [Sircon](#) that lists the resident line(s) of authority that you are testing for.
4. An **Individual Information Inquiry** obtained from the Minnesota Department of Commerce that lists the resident line(s) of authority that you are testing for. This is only available if your license went inactive more than 7 years ago.
5. **An official certified original transcript from a Minnesota vocational school showing an insurance degree conferred.** A photocopy or Internet printout will not be accepted.
6. **An official certified original transcript showing a business degree with an insurance major or minor conferred.** A photocopy or Internet printout will not be accepted. Insurance must be listed as a major or minor on the transcript; a "certificate" or informal program of courses does not qualify.

7. **An official current letter of good standing (no more than 30 days old) from the organization that granted one of the professional designations listed below.** A listed designation provides a prelicense education exemption only for the specified line(s) of authority.
- o **Life:** Certified Employee Benefit Specialist (CEBS), Chartered Financial Consultant (ChFC), Certified Insurance Counselor (CIC), Certified Financial Planner (CFP), Chartered Life Underwriter (CLU), Fellow of the Life Management Institute (FLMI), or Life Underwriter Training Council Fellow (LUTCF).
 - o **Health:** Registered Health Underwriter (RHU), Certified Employee Benefit Specialist (CEBS), Registered Employee Benefits Counselor (REBC), or Health Insurance Associate (HIA).
 - o **Property, Casualty, or Personal Lines:** Accredited Advisor in Insurance (AAI), Associate in Risk Management (ARM), Certified Insurance Counselor (CIC), or Chartered Property and Casualty Underwriter (CPCU).

Acceptable Forms of Candidate Identification

Candidate must present **two (2)** 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, photo-bearing with a valid 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 or Credit 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

At Physical Test Location

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 denying a license.

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.

Once candidates are familiar with the computer, they may begin the examination. The examination begins the moment a candidate looks at the first examination question. The time allotted for each examination is detailed on page 13 of this handbook. After the examination time has expired, the examination will automatically end. Candidates will leave the test center with their official scores in hand.

OnVUE online procedures

If you are testing online and not in a physical Pearson VUE testing location, you should first review the materials and watch the short video at <https://home.pearsonvue.com/mncommerce/onvue> before you begin your online exam.

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.

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 Minnesota, and has been reviewed and approved by Minnesota Insurance professionals.

Each major lines examination is given in a multiple-choice format and consists of two parts. The general section deals with basic insurance product knowledge. The state section deals with insurance laws, rules, regulations, and practices that are unique to Minnesota. The score from the exam is not based on each part separately, but each exam as a whole.

The passing score for the examination is determined by the Minnesota Department of Commerce. Through standardization and control, Pearson VUE ensures that no individual has an unfair disadvantage or advantage because of a particular examination format.

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.

RETAKE POLICY

A candidate who failed their exam can schedule a new exam the next day. There is no limit to the number of attempts a candidate can make on the same exam.

Retaking an Examination Passed Prematurely

If you take an examination before you have successfully completed all applicable prelicense education requirements, you will forfeit your examination fees, your results will not count even if you pass and you will be

required to retake the examination after completing the required prelicense education. You will not be able to schedule your retake immediately; the following procedure applies to this scenario:

- First, we must receive authorization from the Minnesota Department of Commerce to allow you to register for the examination again. This typically happens when your license application is reviewed by the staff at Commerce.
- Next, after the authorization has been received, we will contact you via phone or email within 5 business days with additional steps you must follow to register for the exam.
 - Please check your SPAM folder for the email if you do not receive it in your inbox. The email will be sent from pearsonvuecustomersupport@services.pearson.com.
 - Please be aware that we may call you from a phone number that you do not recognize.
 - If we leave a voice mail message, please listen to the voice mail message for instructions.
 - If you have not heard from us within 5 business days, please contact Pearson VUE at 833.814.0228. Ask the team to escalate to the program coordinators. The Department of Commerce cannot assist you with registering for the examination.

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. If there is sufficient cause to question the score, Pearson VUE will refer the matter to the Minnesota Department of Commerce, 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 Insurance Department 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 Property, Casualty, Life, Health, and Personal Lines will receive a score report that includes a numeric score and diagnostic information. Candidates who fail the Farm Property and Liability Producer and the Adjuster exams will receive a numeric score. All candidates will receive information about reexamination. Additional information may be found in the *Retake Policy* section above. Reservations for reexamination are not made at the Test Center, and candidates must wait twenty-four (24) hours before making one.

SCORE EXPLANATION

The passing score of the exam is determined by the Minnesota Department of Commerce. Thorough standardization and control, Pearson VUE ensures that no individual has an unfair advantage or disadvantage because of a particular examination format.

DUPLICATE SCORE REPORTS

Please login to your Pearson VUE account to obtain your score report. If you tested in a physical testing center prior to November 17, 2022, please contact Pearson VUE for assistance.

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.

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

PEARSON VUE TESTING POLICIES

Physical Test Center Location

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.
- **Calculators are permitted only if they are silent, hand-held, nonprinting, and without an alphabetic key pad.** Financial calculators are not permitted. Calculator malfunctions are not grounds for challenging examination results or requesting additional examination time. **NOTE: Calculators are NOT provided by the test center staff.**
- 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.

OnVUE Testing

There are a few simple requirements for candidates to take an OnVUE online proctored exam:

- Quiet, private location
- Reliable device with a webcam
- Strong internet connection

Please note that no breaks are to be given during combination examinations.

For more information, please go to <https://home.pearsonvue.com/mncommerce/onvue>.

HOW TO PREPARE FOR THE EXAM

HELPFUL HINTS

Testing in a physical Pearson VUE testing location

- Double check physical address to ensure you can arrive 30 minutes prior to your exam time.
- Ensure you have the proper identification for exam entrance.

OnVUE testing

- If you are testing online and not in a physical Pearson VUE testing location, you should first review the materials and watch the short video at <https://home.pearsonvue.com/Test-Owner/Deliver/Online-Proctored.aspx> before you begin your online exam.
- Please familiarize yourself with the disciplines expected of a candidate testing online. This would include remaining in screen view of the proctor during the entire session, workspace preparation, cell phones being placed out of reach and general candidate behaviors.
- There are no unscheduled breaks in the exam therefore be prepared to commit your full time and attention during the entire exam to avoid the exam being revoked.

Examination scores are based on the number of questions answered correctly. Candidates who are uncertain about the correct answer to a question may be able to eliminate one or more of the answer choices as incorrect. It is always better to guess at the correct answer than to not answer a question because there is no penalty for incorrect answers.

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. Minnesota offers these content outlines as part of the handbook.

Candidates may obtain copies of the Minnesota Department of Commerce Content Outlines by visiting www.pearsonvue.com.

STUDY MATERIALS

Neither the Minnesota Department of Commerce nor Pearson VUE specifically endorses or provides any particular study materials. You are free to use the materials of your choice to prepare for the examination. Manuals have been prepared by different publishers to assist candidates specifically in preparing for the license examination. To purchase a copy of the study manuals, please contact the appropriate trade association or publisher.

AVAILABLE EXAMS AND TIME ALLOTTED

TEST CENTER EXAMS			
EXAM CODE	EXAM NAME	TIME ALLOTTED	FEE
InsMN_Life01	Life Producer	2 hours	\$39
InsMN_Health02	Accident & Health Producer	2 hours	\$39
InsMN_LAH05	Life, Accident & Health Producer	3 hours	\$39
InsMN_Prop03	Property Producer	2 hours	\$39
InsMN_Cas04	Casualty Producer	2 hours	\$39
InsMN_PC06	Property & Casualty Producer	3 hours	\$39
InsMN_PCAdj14	Property & Casualty Adjuster	1 hour	\$19
InsMN_Pers55	Personal Lines Producer	2 hours	\$39
InsMN_Farm35	Farm Property & Liability Producer	1 hour	\$19
InsMN_Crop31	Crop Adjuster	1 hour	\$19
InsMN_WCAdj18	Workers Compensation Adjuster	1 hour	\$19

ONLINE EXAMS THROUGH OnVUE			
EXAM CODE	EXAM NAME	TIME ALLOTTED	FEE
OPMN_Life01 MN	Life Producer	2 hours	\$39
OPMN_Health02 MN	Accident and Health Producer	2 hours	\$39
OPMN_LAH05 MN	Life, Accident and Health Producer	3 hours	\$39
OPMN_Prop03 MN	Property Producer	2 hours	\$39
OPMN_Cas04 MN	Casualty Producer	2 hours	\$39
OPMN_PC06 MN	Property and Casualty Producer	3 hours	\$39
OPMN_Pers55 MN	Personal Lines Producer	2 hours	\$39
OPMN_Farm35 MN	Farm Property and Liability Producer	1 hour	\$19
OPMN_PCAdj14 MN	Property and Casualty Adjuster	1 hour	\$19
OPMN_WCAdj18 MN	Workers Compensation Adjuster	1 hour	\$19
OPMN_Crop31 MN	Crop Adjuster	1 hour	\$19

GENERAL INFORMATION

CANDIDATES MAY CALL (833) 273-1946 TO MAKE AN EXAM RESERVATION.

Candidates may test at any of our US test centers.

TEST CENTERS	
LOCATION	ADDRESS
Bloomington - Pearson Professional Center	5601 Green Valley Dr, Suite 150 , Bloomington, Minnesota 55437
Brainerd - Central Lakes College	501 West College Drive, Test Center is in the Library Room E400, South East end of the Bldg, Brainerd, MN 56401
Brooklyn Park - Pearson Professional Center	7101 Northland Circle, Suite 102 Triad Building, Brooklyn Park, MN 55428
Eagan - Pearson Professional Center	3459 Washington Drive, Suite 107, Washington Dr Executive Center, Eagan, MN 55122
Hermantown - Pearson Professional Center	4815 West Arrowhead Road, Suite 100 , North Shore Bank Place, Hermantown, Minnesota 55811
Marshall - Southwest Minnesota State University	1501 State Street, Counseling and Testing Svcs, BA 156 Marshall, MN 56258
Pine City - Pine Technical & Community College	900 4th Street SE, Pine City, MN 5506
Rochester - Pearson Professional Center	1544 Greenview Drive SW, Suite 200, <i>Greenview Office Building</i> Rochester, Minnesota 55902
St. Paul - Pearson Professional Center	2610 University Avenue W, Suite 400 , St. Paul, Minnesota 55114

Locations and schedules are subject to change.

PEARSON VUE HOLIDAY SCHEDULE

No exams on the following holidays or holiday weekends:

New Year's Day

Memorial Day

Labor Day

Christmas Day

Martin Luther King, Jr. Day

Independence Day

Thanksgiving