

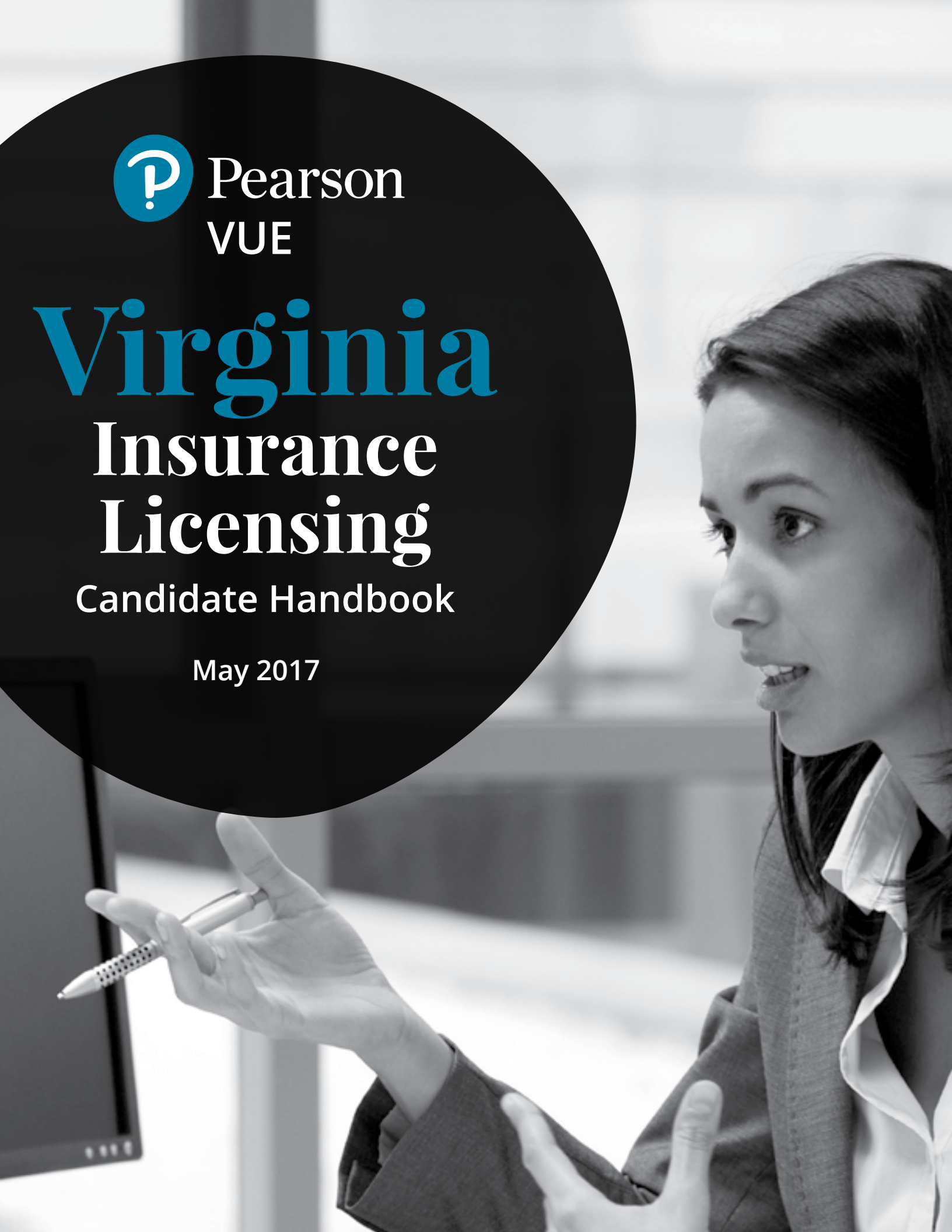


Pearson  
VUE

# Virginia Insurance Licensing

Candidate Handbook

May 2017



# QUICK REFERENCE

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## 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 6)

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 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

Candidates must pay the examination fee (as detailed on the back cover of this handbook) at the time of reservation by credit card, debit card, electronic check, or voucher. **Fees will not be accepted at the test center. Examination fees are nonrefundable and non-transferable, except as detailed in *Change/Cancel Policy* (page 7).**

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## EXAM DAY

### What to bring to the exam

Candidates should bring to the examination proper identification. A complete list appears in *What to Bring* (page 10).

### Exam procedures

Candidates should report to the test center **thirty (30) minutes** before the examination begins to complete registration. The time allotted for the examination varies (as detailed on the back cover), and each candidate will leave the test center with a formal score report in hand.

## EXAMINATION INFORMATION

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

### Pearson VUE Virginia Insurance

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

**Phone**  
(888) 204-6272

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

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

## STATE LICENSING INFORMATION

Candidates may contact the Bureau of Insurance at [AgentLicensing@scc.virginia.gov](mailto:AgentLicensing@scc.virginia.gov) with questions about obtaining or maintaining a license after the examination has been passed.

### Bureau of Insurance Agents Licensing Section

PO Box 1157  
Richmond, VA 23218

**Overnight Delivery**  
1300 East Main Street  
Richmond, VA 23219

**Phone**  
(804) 371-9631

**Fax**  
(804) 371-9290

**Email**  
[AgentLicensing@scc.virginia.gov](mailto:AgentLicensing@scc.virginia.gov)

**Website**  
[www.scc.virginia.gov/boi](http://www.scc.virginia.gov/boi)

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# OVERVIEW

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## **The Virginia Insurance Licensing Candidate Handbook is a useful tool in preparing for an examination.**

Please read the entire Virginia Insurance Licensing Candidate Handbook and review the Content Outlines (beginning on page S1) before taking the examination.

## **Resident Individuals who wish to obtain an insurance license in Virginia must:**

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

Make a reservation online or by phone with Pearson VUE for the examination. **A valid Social Security number MUST be provided at the time of reservation.**

### **2. Obtain a current criminal history record report (“CHRR”) from the Virginia State Police. (See page 31.)**

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

Go to the test center on the day of the examination. Bring all required materials. (See page 10.)

### **4. Apply for a license.**

After passing the examination, visit [www.sircon.com/virginia](http://www.sircon.com/virginia) to apply for your license.

## **PRACTICE TESTS**

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

## **PRACTICE TESTS**

Practice tests are now 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 also familiarize them with taking computer-based examinations.

Pearson VUE offers practice tests in the areas of Life, Health, and Property and Casualty that contain questions developed by subject matter experts using concepts found in the general portion of the licensure examination. The tests closely reflect the format of the real licensure examination, can be scored instantly, and provide immediate feedback to help candidates identify correct and incorrect answers. Candidates can purchase practice tests anytime at [www.pearsonvue.com](http://www.pearsonvue.com).

# INTRODUCTION

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## CONTACT INFORMATION

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

<b>FOR EXAMINATIONS</b> <b>Pearson VUE/Virginia Insurance</b> <i>Attn: Regulatory Program</i> 5601 Green Valley Dr., Bloomington, MN 55437		
<b>Phone:</b> (888) 204-6272	<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/va/insurance/contact/](http://www.pearsonvue.com/va/insurance/contact/) for further information.

<b>FOR STATE LICENSING</b> <b>Bureau of Insurance Agents Licensing Section</b> PO Box 1157, Richmond, VA 23218	
<i>Overnight Delivery:</i> 1300 East Main Street, Richmond, VA 23219	
<b>Phone:</b> (804) 371-9631	<b>Fax:</b> (804) 371-9290
<b>Website:</b> <a href="http://www.scc.virginia.gov/boi">www.scc.virginia.gov/boi</a>	<b>Email:</b> <a href="mailto:AgentLicensing@scc.virginia.gov">AgentLicensing@scc.virginia.gov</a>

## A MESSAGE FROM THE BUREAU

Through Pearson VUE, the Bureau of Insurance (Bureau) will gather certain demographic and other information from candidates for agent licensing examinations. The applicant's disclosure of any demographic information is voluntary and refusal to disclose such information will not affect the results of the applicant's examination. **The applicant's demographic information will be used only for statistical reporting purposes and such information shall be maintained separately from the applicant's personally identifiable information.** Pearson VUE will obtain from each registrant for the licensing examination (i) the candidate's age, race or ethnicity, gender, native language, and highest level of education completed, and (ii) whether the candidate completed a licensing examination preparatory course, and the provider of the course.

The Bureau encourages you to carefully read the information contained within this Handbook and by paying particular attention to the following information:

Candidates taking the Title examination **must** complete a 16-hour pre-licensing study course prior to sitting for the examination and provide the Title Pre-licensing Study Course Instructor's Certification and Notarized Affidavit of Course Completion form, which may be found on pages 41 to 42 of the handbook, to the proctor at the test site.

Florida and Pennsylvania statutes require nonresident title agents to pass their Title exam for licensure. As such, the Bureau requires Florida and Pennsylvania title agents to pass the Virginia Title exam for licensure in Virginia. FL & PA agents are not required to take the Virginia's pre-licensing study course prior to taking the Virginia Title exam.

This handbook provides you with information about the license examination and application process for becoming licensed by the Bureau as an insurance agent, consultant or public adjuster in Virginia. It also contains information that is useful after you become licensed. Keep this handbook for future reference. Once the Bureau is satisfied that you have met all requirements for a license, the appropriate license will be issued.

**You cannot sell, solicit, or negotiate contracts of insurance until the Bureau has issued your agent's license, nor may you receive or accept, directly or indirectly, any commission or other valuable consideration unless you are properly licensed at the time of the transaction from which the right to such commission or other valuable consideration arose and you are a duly appointed agent of the insurer at the time that such insurer pays such commission or other valuable consideration.**

Issuance of a license depends on review and approval of all license application material. Passing an exam does not guarantee that you will be issued a license. You take exams and submit license applications at your own risk. **If you take an exam unnecessarily or are found unqualified, neither the exam fee nor the application processing fee will be refunded.**

We wish you well in preparing for your examination and remind you that by law you are required to continue your insurance education after becoming licensed. Remember, however, that a license is a privilege, not a right or a gift. You must commit yourself from the beginning to comply with the laws and regulations set forth to regulate the insurance industry.

The Bureau encourages you to email Agent Licensing at [AgentLicensing@scc.virginia.gov](mailto:AgentLicensing@scc.virginia.gov) to provide your comments and suggestions regarding the examination and licensing process.

# GENERAL GUIDELINES

## THE LICENSURE PROCESS

Licensure is the process by which an agency of state government or other jurisdiction grants permission to individuals to engage in the practice of, and prohibits all others from legally practicing, a particular profession, vocation, or occupation. By ensuring a minimum level of competence, the licensure process protects the general public. The state regulatory agency is responsible for establishing the acceptable level of safe practice and for determining whether an individual meets that standard.

Virginia 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.

## OVERVIEW OF LICENSURE

Virginia issues several types of insurance licenses. Some types of licenses require candidates to take an exam in addition to fulfilling other requirements. Other types of licenses do not require an exam. Licensing requirements may also differ according to where a candidate lives.

Title 38.2, Chapter 18, of the Code of Virginia empowers the Bureau, to qualify those who wish to operate as insurance agents and consultants in Virginia. The legislature may change these laws annually, and administrative procedures may be changed at any time. Licensees are expected to be aware of changes in the law that affect their occupational practice.

After you fulfill your exam requirements (if any) and have obtained a current criminal history record report (“CHRR”) from the Virginia State Police, you may submit your application for licensure and your CHRR to the Bureau electronically at [www.sircon.com/virginia](http://www.sircon.com/virginia). (For application instructions, see *Applying for Your License* on page 32). The Bureau will review your application materials, along with a current copy of your CHRR from the Virginia State Police. If the Bureau approves your application, a license will be issued and you may solicit insurance of the type for which you have been licensed. If your application is denied, you will be notified in writing of the reason for such denial.

The Bureau does not print or mail licenses. Print your license online at [www.sircon.com/virginia](http://www.sircon.com/virginia).

For complete licensing procedures, visit the Bureau’s website at [www.scc.virginia.gov/boi](http://www.scc.virginia.gov/boi).

**IF YOU ARE ALREADY A LICENSED LIFE AND ANNUITIES AND HEALTH AGENT OR PROPERTY AND CASUALTY AGENT, YOU ARE NOT REQUIRED TO PASS THE EXAM IF APPLYING FOR THE CORRESPONDING CONSULTANT LICENSE.**

## LICENSES THAT REQUIRE EXAMS

The Bureau issues 8 (eight) different license types across three categories: 1) Agents, 2) Consultants, and 3) Public Adjusters. Candidates seeking licenses within these categories are required to pass an exam as described below.

### AGENT LICENSE

The Bureau issues five types of insurance agent licenses that require Virginia resident applicants to pass an exam before licensing. (In addition, the Variable Contracts license requires applicants to pass a FINRA exam.) If the license terminates for any reason, a resident must pass the examination again prior to applying for the license. The following table shows the five license types. The nonrefundable application processing fee for each license listed below is \$15.

AGENT LICENSE		
Life and Annuities	Property and Casualty	Title
Health	Personal Lines	

Holding one of these five agent license types would enable you to sell several classes of insurance. However, it would prevent you from obtaining a limited line license for a class of insurance authorized under the major license type. Property and Casualty includes Personal Lines; therefore, do not apply for both.

## CONSULTANT LICENSES

The Bureau issues two insurance consultant licenses that require Virginia resident applicants to pass an exam before licensing. The table shows the license types and the required exam. The nonrefundable licensing fee for each license listed below is \$50.

CONSULTANT LICENSE	EXAM
Life and Health Consultant	Life and Health*
Property and Casualty Consultant	Property and Casualty*

*\*Please note the exams required to obtain Life and Health Consultant and Property and Casualty Consultant licenses DO NOT differ from the exams required to obtain Life and Health Agent and Property and Casualty Agent licenses.*

Anyone who charges a fee to advise or purport to advise in the area of Life Insurance, Accident and Sickness Insurance, Property and Casualty Insurance, or Health Care Services as defined in the Code of Virginia is required to be licensed as an insurance consultant. Following are the only exceptions:

- A licensed attorney acting in a professional capacity.
- A trust officer of a bank acting in the normal course of his or her employment.
- An actuary or certified public accountant who consults during the normal course of business.
- Any person employed as a risk manager and who consults for his or her employer only.

## PUBLIC ADJUSTERS

The Bureau issues a public adjuster license that require Virginia resident applicants to pass a Public Adjusters exam before licensing. The \$250 application fee is nonrefundable.

For complete licensing procedures, visit the Bureau's website at [www.scc.virginia.gov/boi](http://www.scc.virginia.gov/boi). Apply online through NIPR, [www.nipr.com](http://www.nipr.com), or Sircon, [www.sircon.com/virginia](http://www.sircon.com/virginia).

**EXAM REQUIREMENTS CANNOT BE WAIVED IF A LICENSE WAS TERMINATED DUE TO NONCOMPLIANCE OF CONTINUING EDUCATION REQUIREMENTS.**

## WAIVING EXAM REQUIREMENTS

If you hold the Chartered Life Underwriter (CLU) designation, you may apply for the Life and Annuities license, Health license, or both without taking the pre-licensing exam. Similarly, if you hold the Chartered Property and Casualty Underwriter (CPCU) designation, you may apply for the Personal Lines license or the Property and Casualty license without taking the pre-licensing exam. By law, these are the only circumstances under which an exam may be waived except for waivers granted to nonresident licensees moving into Virginia and applying for resident licenses within 90 days (*see page 32*). **Exam requirements cannot be waived if a license was terminated due to noncompliance of continuing education requirements.**

To request a waiver, you must submit proof directly to the Bureau that you hold the designation in question with your license application, criminal history record report, and nonrefundable application processing fee.



## LICENSES WITH NO EXAM REQUIRED

The Bureau also issues a number of limited line, temporary or otherwise restricted licenses and several miscellaneous licenses that do not require applicants to pass a required exam. The following licenses do not require exams:

LICENSES WITH NO EXAM REQUIREMENTS	LICENSING FEE
Limited Lines Life and Health	\$15
Limited Lines Property and Casualty	\$15
Limited Lines Credit	\$15
Motor Vehicle Rental Contract	\$15
Temporary Life and Health*	\$15
Temporary Life and Health (Debit Only)*	\$15
Temporary Property and Casualty *	\$15
Managing General Agent***	
Reinsurance Intermediary Broker***	
Reinsurance Intermediary Manager***	
Viatical Settlement Broker	\$50
Viatical Settlement Provider***	
Surplus Lines Broker**	\$50

\* Available to resident individual applicants only meeting specific statutory requirements.

\*\* Residents must hold a Property and Casualty License.

\*\*\* Visit [www.scc.virginia.gov/boi/co/lic\\_reg.aspx](http://www.scc.virginia.gov/boi/co/lic_reg.aspx) for licensing requirements.

### VIATICAL SETTLEMENT BROKER ANTI-FRAUD

As required by Virginia Code, a Viatical Settlement Broker shall, within 60 days of licensure and annually thereafter by March 1 of each year, certify to the Bureau implementation of anti-fraud initiatives reasonably calculated to detect, prosecute, and prevent fraudulent viatical settlement acts. You may find a copy of Virginia Code §38.2-6011 E at: <http://law.lis.virginia.gov/vacode/38.2-6011/>. Visit [www.scc.virginia.gov/boi/pro/formapp.aspx](http://www.scc.virginia.gov/boi/pro/formapp.aspx) to download and properly complete the Annual Certification of Anti-Fraud Initiatives Form. Email completed certifications and any questions concerning your compliance status to [VSBAnti-FraudPlan@scc.virginia.gov](mailto:VSBAnti-FraudPlan@scc.virginia.gov).

# EXAM RESERVATIONS

## WALK-IN EXAMINATIONS ARE NOT AVAILABLE.

Virginia 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 Virginia 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 return to Virginia to test.

To locate a Pearson VUE authorized testing center, visit <http://home.pearsonvue.com/military> and select Virginia Insurance from the Insurance program category.

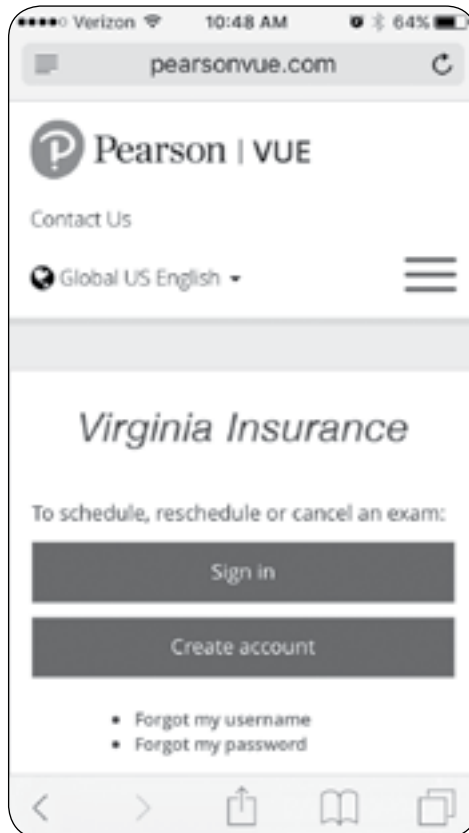
In addition to Pearson VUE's standard ID policy (see page 10), candidates must have valid government ID and authorization to gain access to military testing sites. Civilians without valid government ID will not be granted entry by the test center and/or military entrance gate security.

## REQUIRED INFORMATION

Candidates **MUST** provide a valid SSN when registering for an examination.

## MAKING A RESERVATION

Online reservations are the most efficient way for candidates to schedule their examination. Candidates **must** go to [www.pearsonvue.com/va/insurance](http://www.pearsonvue.com/va/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. Our new website has been optimized to work on mobile devices such as phones and tablets as pictured below.



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) 204-6272 must do so at least twenty-four (24) hours before the desired examination date (unless an electronic check is used for payment, as detailed below).

**Before calling, 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 (unless an electronic check is used for payment, as detailed below).

## **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 nonrefundable and nontransferable, except as detailed in *Change/Cancel Policy*. The fee for each exam is \$51.

### **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 (SSN)
- 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.

Candidates paying by electronic check must register at least five (5) days before the examination date in order for their check to be processed.

### **Vouchers**

Vouchers offer another convenient way to pay for tests. Vouchers can be purchased online at [www.pearsonvue.com/vouchers/pricelist/va/ins.asp](http://www.pearsonvue.com/vouchers/pricelist/va/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 nonrefundable and nonreturnable.

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 visit [www.pearsonvue.com/va/insurance](http://www.pearsonvue.com/va/insurance) 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 a reservation without proper notice will forfeit the examination fee.** Refunds for credit/debit cards are immediate, while refunds for electronic checks 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 to or absent from an examination may be excused for the following reasons:

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

**Written verification and supporting documentation for excused absences must be submitted to Pearson VUE within fourteen (14) days of the original examination date.**

Candidates who are absent and failed to change or cancel their reservation according to the *Change/Cancel Policy* will forfeit the examination fee. Candidates who are late will not be admitted to the examination and will forfeit the examination 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 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).

## English as a Second Language (ESL)

Candidates for whom English is a second language (ESL) may request additional time for the examination by sending *English as a Second Language ESL Request Form* (found on page 45) to Pearson VUE. Candidates **MUST** include a letter from either his/her English instructor or sponsoring company (on official letterhead if from a company) stating that English is not the candidate's primary language.

Candidates should not attempt to make a reservation until after they have been notified by Pearson VUE via email that their request for additional time has been approved. The length of the examination will be equal to 1-1/2 times the length of the examination. For example, a 2 hour examination will be extended to 3 hours. **NOTE:** NO OTHER accommodations will be granted for ESL, i.e. separate testing room, reader, marker, etc. These accommodations are for individuals who qualify under the Americans with Disability Act (ADA) only.

Candidates who have additional questions about ESL examinations should contact the Special Examination Coordinator at (800) 466-0450.

**Candidates should not attempt to make an examination reservation until after they have been notified by Pearson VUE that their request for additional time has been approved.**

The approval of additional time will be for one (1) year from the date of the request for the level you have requested. Candidates who have additional questions about ESL examinations should contact the Special Examination Coordinator at (800) 466-0450.

Candidates who need to reschedule or need to retest should notify Pearson VUE Special Accommodations that special arrangements were used for the prior examination.

## **PRE-LICENSING EDUCATION REQUIREMENTS FOR TITLE INSURANCE CANDIDATES ONLY**

Title insurance candidates must complete sixteen (16) hours of Title instruction prior to taking the Title exam. Title insurance study courses must cover sixteen (16) hours of classroom or distance learning using the content outlines approved by the Bureau. “Classroom Hours” means actual contact hours in a classroom with an instructor. “Distance Learning” means instruction delivered under the general supervision of an instructor through a medium other than a classroom setting. “Distance Learning” does not mean self-study. Instructors and courses are neither approved nor regulated by the Bureau. Information concerning the availability of courses in your location may be obtained by contacting the company you will be representing or local or state agents’ associations.

A completed *Title Pre-licensing Instructor’s Certification Form* and an *Affidavit of Course Completion* (see pages 41 and 42 of this handbook) must be presented to the proctor at the testing center before taking the examination. Candidates who do not present an original signed Instructor’s Certification and Notarized Affidavit will be denied admission to the examination and will forfeit the examination fee. Falsification of the Instructor’s Certification Form and/or the Affidavit may result in license revocations.

Under Virginia statutes, you must pass your license examination within one year of the date of completion of the study course. If you fail to pass the examination within one year of the completion of the study course, you must take a study course again before re-testing.

**Florida and Pennsylvania statutes require nonresident title agents to pass their Title exam for licensure. As such, the Bureau requires Florida and Pennsylvania title agents to pass the Virginia Title exam for licensure in Virginia. Florida and Pennsylvania agents are not required to take Virginia’s pre-licensing study course prior to taking the Virginia Title exam.**

**CANDIDATES TAKING THE TITLE EXAMINATION WHO DO NOT PRESENT AN ORIGINAL SIGNED INSTRUCTOR’S CERTIFICATION AND NOTARIZED AFFIDAVIT WILL BE DENIED ADMISSION TO THE EXAMINATION AND WILL FORFEIT THE EXAMINATION FEE.**

# EXAM DAY

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## WHAT TO BRING

All candidates must bring to the test center on examination day the following.

### Required:

- Identification that is deemed acceptable, as listed under *Acceptable Forms of Candidate Identification*.
- Candidates who have changed their names must provide written documentation of the change. This documentation may be a copy of a marriage license, divorce decree, or other official document.
- **Candidates taking the Title examination must bring the original completed *Title Pre-Licensing Study Course Instructor's Certification and Notarized Affidavit of Course Completion Form*, which may be found on pages 41-42 of this handbook.**
- Currently, Florida and Pennsylvania statutes require nonresident title agents to pass their Title exam for licensure. As such, the Bureau requires Florida and Pennsylvania title agents to pass the Virginia Title exam for licensure in Virginia. **Florida and Pennsylvania agents are not required to take Virginia's pre-licensing study course prior to taking the Virginia Title exam.**

### Suggested:

- Note: You will not be permitted to bring your own calculator into the testing room. An online calculator will be available throughout the exam.
- Pre-license education certificate. Candidates without a pre-license certificate will be permitted to test.
- Failing score report (if the candidate is retaking an examination).

## 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.

### Acceptable Forms of Candidate Identification

Candidates 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 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 ID 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) 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.

## WHEN YOU ARE AT THE TEST CENTER

An online application for licensure may be submitted at the test center. The nonrefundable application processing fee is due when the online application is submitted and must be paid by credit/debit card.

## EXAM PROCEDURES

Candidates should report to the test center 30 minutes before the examination and check in with the test center administrator. The candidate's identification and other documentation will be reviewed and he/she 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, 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 Virginia 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 Virginia'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 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.

## ABOUT THE EXAM

Each examination consists of two parts: a General Knowledge portion and a State-Specific portion.

The content of the general portion of the examination is based upon information obtained from a job analysis 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 state-specific portion of the examination has been developed to reflect the laws, statutes, rules, and regulations for the practice of insurance in Virginia, and has been reviewed and approved by Virginia insurance professionals.

Through standardization and control, Pearson VUE ensures that no individual has an unfair disadvantage or advantage because of a particular examination format.

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 Bureau, 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 Bureau 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 fail the examination will receive a score report that includes a numeric score and 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. The content outlines can be used to interpret the diagnostic information on a failing score report.

Although the examination consists of two sections (General Knowledge and State Specific), candidates receive a single score. Failing candidates will be required to retake the entire examination.

Reservations for re-examination are not made at the test center, and **candidates must wait twenty-four (24) hours before scheduling a new exam.**

## EQUATING AND SCALING

There are multiple versions (forms) of each of the insurance licensing examinations. While all these forms are developed from the content outlines, the levels of difficulty of the forms may vary slightly because different questions appear on different forms. Since it would be unfair to require a candidate taking a slightly more difficult form to answer as many questions correctly as a candidate taking an easier form, a statistical procedure known as *equating* is used to correct for differences in form difficulty.

**Example:** It is established that a candidate must correctly answer 30 questions to pass Form A of an examination. When slightly more difficult Form B was compared to Form A, it was discovered that 28 correct answers on Form B represent the same level of knowledge as do 30 correct on Form A. Through equating, it can be determined that a passing score of 30 on Form A corresponds to a 28 on Form B. If the number of questions answered correctly (called the “raw score”) were reported to candidates, there would be a different passing score for each form. In order to keep the passing score constant for all forms, while the number of correct answers necessary for passing may vary from form to form, a second procedure called scaling is used. In the example, a candidate with a raw score of 30 on Form A and a candidate with a raw score of 28 on more difficult Form B would receive the same scaled score, because they each demonstrated equal amounts of knowledge.

For the insurance licensing tests, the range in which scaled scores can fall is between a low of 0 and a high of 100. **These scaled scores are neither the number nor the percentage of questions answered correctly.**

## DUPLICATE SCORE REPORTS

Candidates may request a duplicate score report from Pearson VUE by completing the form on page 43 of this handbook. **This service is offered free of charge.**

## RETAKE THE EXAM

The candidate must wait 24 hours before making a reservation for re-examination. After the third time of failing the exam, Virginia law requires a 30-day waiting period before retaking the exam.

## 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 should direct written inquiries to Pearson VUE’s 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 are concerning an examination already taken, candidates should also include:

- (1) the name of the examination
- (2) the date the examination was taken
- (3) the location of the test center



## 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, and candidates are strongly urged not to bring such materials to the test center. When the candidate enters and is seated in the testing room, the test administrator will provide the candidate with materials to make notes or calculations. **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.
- To request an unscheduled break, the candidate **must** raise his/her 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.** If a candidate is discovered to have left the floor or building, he/she 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.
- 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.

# PREPARING 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 Virginia statutes and regulations. These content outlines are provided to publishers of study materials and to pre-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. Virginia offers these content outlines as part of this handbook.

## STUDY MATERIALS

Neither the Bureau nor Pearson VUE endorses any particular study materials or pre-licensing schools.

The exam content outlines in this handbook are the basis for the exams. **Make sure your study materials cover the topics in the outlines.**

The Bureau does not specify an official study manual, nor are you required to take a pre-licensing study course; however, the Bureau urges you to enroll in a pre-licensing study course to help you prepare for the exam. You may obtain recommendations for study materials and pre-licensing study courses from insurance companies, the company or agency you plan to work for, or local insurance and agents' associations.

The state exam content outlines contain Virginia statutes and regulations. In addition to the study material, you may wish to consult a statute reference and a regulation reference such as the ones listed below. These reference sources are generally available at any public or law library.

- Volume 6A, Code of Virginia, Lexis Law Publishing.
- Volume 13A, Virginia Administrative Code, West Group.

You can also access Virginia statutes and insurance regulations through the Bureau's website at [www.scc.virginia.gov/boi](http://www.scc.virginia.gov/boi).



VIRGINIA

# Insurance Content Outlines

# APPLYING FOR LICENSURE IN VIRGINIA

## REQUEST FOR A CRIMINAL HISTORY RECORD REPORT FROM THE VIRGINIA STATE POLICE (RESIDENTS ONLY)

Visit [www.vsp.state.va.us/FormsPublications.shtm](http://www.vsp.state.va.us/FormsPublications.shtm) to request your Criminal History Record Report (“CHRR”). When completing the form, have the report mailed back to you, not to the Bureau. For expedited service, you may also request a Virginia State Police CHRR for an additional fee through the following insurance industry associations: Independent Insurance Agents of Virginia, Inc. [www.iiav.com](http://www.iiav.com), or National Association of Insurance and Financial Advisors [www.NAIFA-Virginia.org](http://www.NAIFA-Virginia.org). When you receive the completed report, visit [www.sircon.com/virginia](http://www.sircon.com/virginia) to submit your application with the report attached.

## RESIDENT LICENSING REQUIREMENTS

To qualify as a Virginia resident insurance agent, you must:

- Be at least 18 years old.
- Demonstrate to the Bureau’s satisfaction that you are of good character and have a good reputation for honesty (including submitting a CHRR from the Virginia State Police).
- If you are not a citizen of the United States, you must provide proof of eligibility to work in the U.S.
- Be a legal resident of Virginia.
- Pass the appropriate license exam(s).

You are considered a resident of Virginia if you can provide documentation that you:

- Maintain your principal place of residence in Virginia.
- Declare yourself to be a Virginia resident on your federal tax return.
- Declare yourself to be a Virginia resident for the purposes of paying Virginia income tax and personal property taxes.

In addition, an applicant who lives outside of Virginia but whose principal place of business is in Virginia may be considered a resident for purposes of issuing a license if the applicant:

- Demonstrates to the Bureau’s satisfaction that the laws of his or her state of residence prevents him or her from obtaining a resident license in that state and
- Affirmatively chooses to qualify as and be treated as a resident of Virginia for purposes of licensing and continuing education, both in Virginia and in the state in which he or she resides.

## NONRESIDENT LICENSING REQUIREMENTS

An individual or a business entity licensed in his or her or its state of residence may obtain equivalent license authority in Virginia if all of the following apply:

- The applicant submits to the Bureau an electronic application for licensure through NIPR at [www.NIPR.com](http://www.NIPR.com) or Sircon at [www.Sircon.com/Virginia](http://www.Sircon.com/Virginia).
- The applicant’s home state issues nonresident agent licenses to residents of Virginia on the same basis.
- **If the applicant is a business entity, a certificate of authority or its equivalent is not required to first obtain a license. However, the business entity must obtain the requisite certificate or registration within 90 calendar days of licensure or the license will be terminated. Virginia does not license Sole Proprietorships. Please refer to the Office of the Clerk’s website at [www.scc.virginia.gov/clk](http://www.scc.virginia.gov/clk) or call (804) 371-9733.**

Currently, Florida and Pennsylvania statutes require nonresident title agents to pass their Title exam for licensure. As such, the Bureau requires Florida and Pennsylvania title agents to pass the Virginia Title exam for licensure in Virginia. Florida and Pennsylvania agents are not required to take Virginia’s pre-licensing study course prior to taking the Virginia Title exam.

**Note:** Maintaining a nonresident license depends on the continuation of your license authority in your home state or province. If your license or authority to act as an agent is revoked, suspended or otherwise terminated in your home state or province, your nonresident Virginia license and appointments for the same classes of insurance are automatically terminated.

## NONRESIDENT LICENSES

If a nonresident's home state authority does not include all the lines of authority authorized under the corresponding Virginia license, the Bureau will issue the applicant a nonresident license that is limited to the authority granted by the agent's home state.

For example, if a nonresident's home state authority includes fewer lines of authority than a Virginia Property & Casualty license, the applicant would be issued a Nonresident Property & Casualty license. That license would permit the applicant to sell only those lines of authority authorized by his or her home state license.

## REQUIREMENTS FOR INDIVIDUALS MOVING TO VIRGINIA

### Individuals with Nonresident Licenses

Licensed agents moving to Virginia must submit an application to become a resident agent. Resident licenses in the former state must be inactive to apply for a Virginia resident license.

The Bureau will verify licensing status through the NAIC's Producer Data Base. Pre-licensing examination is not required to obtain any line of authority held in the previous home state if the application is received within 90 calendar days of the cancellation of the applicant's resident license in the previous home state. If the application and nonrefundable application processing fee is not submitted within 90 calendar days of the cancellation of the agent's resident license in the previous home state all resident pre-licensing requirements will need to be satisfied in order to be issued a license.

An agent with an active nonresident Virginia license will be granted 90 calendar days from the date the previous home state licenses were cancelled in which to submit their resident license application. During the 90-calendar day period an agent may continue to operate under their nonresident Virginia license while applying for a resident Virginia license(s). Appointments made under the nonresident license will remain in effect during the 90-calendar day period, unless terminated for other reasons.

If the agent obtains a resident Virginia license within the 90-calendar day period, any active appointments will automatically be transferred when the resident license is issued. If, at the end of the 90-calendar day period, the agent has not obtained a resident license, the equivalent nonresident license(s) and associated appointment(s) will be canceled.

For complete licensing procedures, visit the Bureau's website at [www.scc.virginia.gov/boi](http://www.scc.virginia.gov/boi).

### STATUS OF LICENSE REQUEST

The status of a license may be verified on the Bureau's website at [www.scc.virginia.gov/boi/ConsumerInquiry](http://www.scc.virginia.gov/boi/ConsumerInquiry).  
The Bureau does not print or mail licenses. Print your license online at [www.sircon.com/virginia](http://www.sircon.com/virginia).

## APPLYING FOR YOUR LICENSE

- Pass the appropriate exam;
- Submit the electronic application with the nonrefundable application processing fee at [www.sircon.com/virginia](http://www.sircon.com/virginia); and
- Attach a current (no more than 90 days old) Virginia State Police Criminal History Record Report to your application. If you have lived in Virginia for less than six months, a Criminal History Record Report from your previous home state (residents only) is required.

### NOTE

You do not have to submit proof of passing the exam. Virginia law requires that you must apply for and be issued a license within 183 calendar days of passing the examination, or you will have to retake the examination.

The Bureau processes applications for licensure in date received order. Allow 15 business days for processing. An application is closed after 30 calendar days if you do not provide all required documentation and you will be required to submit a new application and nonrefundable application processing fee.

For complete licensing procedures, visit [www.scc.virginia.gov/boi](http://www.scc.virginia.gov/boi).

## Bureau Approval

Criminal convictions must be disclosed to the Bureau when applying for a license. Criminal conviction includes a misdemeanor, felony or military offense. “Convicted” includes, but is not limited to, having been found guilty by verdict of a judge or jury, having entered a plea of guilty or nolo contendere or no contest, or having been given probation, a suspended sentence or a fine. You may exclude the following misdemeanor convictions or pending misdemeanor charges: traffic citations, driving under the influence (DUI), driving while intoxicated (DWI), driving without a license, reckless driving, or driving with a suspended or revoked license. A criminal conviction does not always result in license denial. The Bureau reviews these applications on a case-by-case basis. If you have been convicted of a crime, had a judgment withheld or deferred, or you are currently charged with committing a crime, you must pass the appropriate pre-licensing examination and apply for the license and attach the following documents to your application for review:

1. A current criminal history record report from the Virginia State Police (residents only).
2. A detailed written statement explaining the circumstances surrounding each offense.
3. A copy of the charging document.
4. A copy of the court document that demonstrates the final disposition of the case.
5. A copy of the sentencing order.
6. If applicable, a copy of the court document or a letter from the probation officer indicating completion of probation.
7. If applicable, documentation demonstrating the conviction has been pardoned or expunged.
8. If applicable, documentation that your Civil Rights have been restored.
9. If applicable, obtain a signed letter from your employer or prospective employer on letterhead indicating they are aware of the felony conviction (residents only).
10. If applicable, a copy of the 1033 consent approved by your home state (nonresidents only).

After receiving all required documents described above, the Bureau will review your request to determine if a license should be granted or may request additional information as needed to evaluate the application. Once a decision has been made (allow a **minimum** of 60 days), you will be notified.

For a checklist of documents required for misdemeanor and felony convictions, go to pages 38 and 39.

## SINGLE APPOINTMENTS

A single LH appointment will support a Life and Annuities license or a Health license or both.

## OBTAINING AN APPOINTMENT

In addition to obtaining your license, you must receive an appointment from each insurer you wish to represent. An appointment is a formal notification from the insurer to the Bureau that authorizes a licensed agent (“agent”) to represent the insurer. An employment or agent contract with an insurer does not give an agent the legal authority to represent it.

An insurer may appoint any agent to sell the classes of insurance it is authorized to market in Virginia. However, the appointment is limited to the classes of insurance authorized by the agent’s license type. There are three types of appointments: Life and Health (LH), Property and Casualty (PC) and Title (TI).

The insurer must appoint an agent within 30 calendar days of the date of execution of the first insurance application. Also, the insurer must provide verification of the appointment to the agent within the same 30 calendar day period. Any agent who sells or solicits insurance on behalf of the insurer after being notified of an invalid appointment shall be in violation of Virginia law.

An agent’s appointment remains valid as long as the insurer’s authority continues, until the insurer cancels the appointment, or an agent’s license and appointments are terminated, suspended, or revoked by the Bureau. The Bureau cannot cancel an appointment; only the insurer can cancel it. An appointment is not required to maintain an agent’s license.

When an insurer cancels an appointment, it must notify the agent in writing within five calendar days. The agent must immediately stop soliciting applications on behalf of that insurer no later than 10 calendar days after the cancellation notice has been sent to the agent.

The Bureau does not notify agents of appointment cancellations. It is an agent’s responsibility to keep track of appointment status and to keep the license in force. Agents may visit [www.scc.virginia.gov/boi/ConsumerInquiry/](http://www.scc.virginia.gov/boi/ConsumerInquiry/) to review a list of active appointments and license status.

## CHANGES OF ADDRESS OR NAME

Agents are required by law to notify the Bureau in writing within 30 calendar days of any change of residence or name. Virginia law requires all correspondence from the Bureau and the Virginia Insurance Continuing Education Board be mailed to the agent's residence address.

Visit [www.nipr.com](http://www.nipr.com) or [www.sircon.com/virginia](http://www.sircon.com/virginia) to change your contact information. When changing a name or moving out of Virginia visit [www.scc.virginia.gov/boi/pro/formapp.aspx](http://www.scc.virginia.gov/boi/pro/formapp.aspx) to use the Virginia Service Request Form, 5001. Email the completed form to [AgentLicensing@scc.virginia.gov](mailto:AgentLicensing@scc.virginia.gov). A clearance letter is required when moving to another state which terminates all active licenses and appointments in Virginia. DO NOT USE A COMPANY OR ANY BUSINESS ADDRESS (INCLUDING PO BOX) AS THE INDIVIDUAL PRODUCER'S RESIDENCE OR MAILING ADDRESS. Sircon must be used for business entity's (agency) address changes.

Please note that changes made to your address or name by Pearson VUE do not update the Bureau's system. You must also notify the Bureau of address and/or name changes by using either the online option or by submitting the Virginia Service Request Form. The Bureau acknowledges all formal notifications of address changes and name changes. Online address changes are confirmed via email.

## TEMPORARY LICENSE

Only in specific circumstances will a Virginia resident be issued a temporary license and appointment. The specifics may be found in § 38.2-1830 at <http://law.lis.virginia.gov/vacode/title38.2/chapter18/section38.2-1830/>.

## ASSUMED OR FICTITIOUS NAMES (TRADE NAMES)

Any person or business entity conducting the business of insurance that adopts, changes or ceases to use an assumed or fictitious name is required by law to notify the Bureau. Visit [www.scc.virginia.gov/boi/pro/formapp.aspx](http://www.scc.virginia.gov/boi/pro/formapp.aspx) and submit the Virginia Service Request Form, 5001. Email the form to [AgentLicensing@scc.virginia.gov](mailto:AgentLicensing@scc.virginia.gov) or fax it to 804-371-9290.

The Bureau will acknowledge all formal notifications of new or changed trade names. If you have not received an acknowledgment within 30 calendar days, please resubmit your notification to [AgentLicensing@scc.virginia.gov](mailto:AgentLicensing@scc.virginia.gov).

## LICENSING OF AGENCIES

Agencies must be licensed in order to sell, solicit or negotiate insurance coverage and/or to receive commissions. Virginia does not license Sole Proprietorships.

- Submit an electronic application with the nonrefundable application processing fee online through NIPR, [www.nipr.com](http://www.nipr.com), or Sircon, [www.sircon.com/virginia](http://www.sircon.com/virginia).
- The business entity must designate an employee, officer or director to serve as the licensed producer responsible for the business entity's compliance with the insurance laws and regulations of Virginia. Regarding Limited Liability Companies and Partnerships, the Bureau will accept members and partners respectively as the DLP. However, with respect to a business entity applying for certain types of limited lines license, the licensed producer designated by the vendor or lessor is not required to be an employee, officer, or director of the vendor or lessor.

Furthermore, a business entity shall designate within 30 calendar days a new licensed producer responsible for the business entity's compliance with the insurance laws, rules, and regulations of Virginia pursuant to subdivision B 2 of § 38.2-1820, of the Code of Virginia, following the removal, for any reason, of the previous designated licensed producer.

- If the applicant is a business entity, a certificate of authority or its equivalent is not required to first obtain a license. However, the business entity must obtain the requisite certificate or registration within 90 calendar days of licensure or the license will be terminated. Virginia does not license Sole Proprietorships. Please refer to the Office of the Clerk's website at [www.scc.virginia.gov/clk](http://www.scc.virginia.gov/clk) or call (804) 371-9733.

## CONTINUING EDUCATION

RESIDENT agents holding the license types listed below are responsible for completing the required number of CE hours and to pay the continuance fee by the end of each even-numbered year. CE credits will not be awarded for courses completed before the license was issued. Nonresident agents holding the license types listed below are not required to take Virginia courses; however, they are required to pay the continuance fee by the end of each even-numbered year.

- Life and Annuities • Title • Health • L&H Consultant • Property and Casualty • P&C Consultant • Personal Lines

For complete information regarding CE requirements and procedures visit the CE Board's website at [www.VirginiaInsuranceCE.com](http://www.VirginiaInsuranceCE.com) to review your CE Transcript, compliance schedules, CE FAQs, the Agent Handbook, pay your continuance fee, find approved CE courses and providers, and contact Pearson VUE with any CE questions.

## PUBLIC ADJUSTERS

### REQUEST FOR A CRIMINAL HISTORY RECORD REPORT FROM THE VIRGINIA STATE POLICE (RESIDENTS ONLY)

Visit [www.vsp.state.va.us/FormsPublications.shtm](http://www.vsp.state.va.us/FormsPublications.shtm) to request your Criminal History Record Report ("CHRR"). When completing the form, have the report mailed back to you, not to the Bureau. For expedited service, you may also request a Virginia State Police CHRR for an additional fee through the following insurance industry associations: Independent Insurance Agents of Virginia, Inc. [www.iiav.com](http://www.iiav.com), or National Association of Insurance and Financial Advisors [www.NAIFA-Virginia.org](http://www.NAIFA-Virginia.org). When you receive the completed report, visit [www.sircon.com/virginia](http://www.sircon.com/virginia) to submit your application with the report attached.

### Applying for Your License

After passing the public adjuster exam (residents only), submit all of the following to the Bureau:

- A current (no more than 90 days old) Criminal History Record Report, which must be obtained through the Virginia State Police, or if you have resided in Virginia for less than six months, a Criminal History Record Report from your previous home state (residents only);
- The electronic application and the \$250 nonrefundable application processing fee online through NIPR, [www.nipr.com](http://www.nipr.com), or Sircon, [www.sircon.com/virginia](http://www.sircon.com/virginia);
- As a condition of licensure, the electronic application includes an "attestation" wherein the applicant must certify that they have, and will keep in force for as long as the license remains in effect, a \$50,000 bond in favor of the Commonwealth with corporate sureties licensed by the Commission. The surety bond number, effective date and the name of the insurance company must be included on the application for licensure.

**Note:** You do not have to submit proof of passing the exam. Virginia law requires that you must apply for and be issued a license within 183 calendar days of passing the examination or you will have to retake the examination.

For complete licensing procedures, visit the Bureau's website at [www.scc.virginia.gov/boi](http://www.scc.virginia.gov/boi).

### Licensing of Agencies

Agencies must be licensed in order to act as a public adjuster. Virginia does not license Sole Proprietorships.

- Submit the electronic application and the \$250 nonrefundable application processing fee online through NIPR, [www.nipr.com](http://www.nipr.com), or Sircon, [www.sircon.com/virginia](http://www.sircon.com/virginia);
- A business entity must designate an individual licensed in Virginia as a Public Adjuster to be responsible for the business entity's compliance with the laws, rules and regulations of Virginia. The business entity's Public Adjuster license will terminate if the sole licensed responsible Public Adjuster is removed for any reason and the Bureau is not notified within 30 calendar days of such removal and of the newly designated responsible Public Adjuster. Visit [www.sircon.com/virginia](http://www.sircon.com/virginia) to maintain firm associations.

**NOTE: If the applicant is a business entity, a certificate of organization or charter is not required to first obtain a public adjuster license. However, the business entity must still obtain the requisite certificate or charter within 90 calendar days of licensure. Failure to obtain the certificate or charter will result in the Bureau terminating the producer license. Please refer to the Office of the Clerk's website at [www.scc.virginia.gov/clk](http://www.scc.virginia.gov/clk).**

- As a condition of licensure, the electronic application includes an "attestation" wherein the applicant must certify that they have, and will keep in force for as long as the license remains in effect, a \$50,000 bond in favor of the Commonwealth with corporate sureties licensed by the Commission. The surety bond number, effective date and the name of the insurance company must be included on the application for licensure.

A Virginia nonresident Public Adjuster's license shall be terminated at any time that the nonresident's equivalent authority in his home state is terminated, suspended, or revoked.



## **Renewals**

Public Adjusters must submit an electronic renewal application along with the \$250 nonrefundable renewal application processing fee every two years from the issuance date. Non-renewed public adjuster licenses will be terminated.

As a condition of renewal, the electronic renewal application includes an “attestation” wherein the applicant must certify that they have, and will keep in force for as long as the license remains in effect, a \$50,000 bond in favor of the Commonwealth with corporate sureties licensed by the Commission. The surety bond number, effective date and the name of the insurance company must be included on the renewal application.

## **Continuing Education (“CE”) Requirements For Resident Public Adjusters Only**

In conjunction with the renewal process Virginia resident individuals must complete a minimum of 24 hours of approved CE courses, including three hours of ethics and the remaining 21 hours in any combination of the following courses: Property and Casualty, Mitigation, Flood and Public Adjuster, reported on a biennial basis in conjunction with the license renewal. CE credits will not be awarded for courses completed before the license was issued. A \$15 nonrefundable CE processing fee will be assessed with the renewal. If a resident Public Adjuster fails to meet renewal or CE requirements, the license will not be renewed.

The Bureau has contracted with Pearson VUE to administer the CE program for Public Adjusters. Visit [www.sircon.com/virginia](http://www.sircon.com/virginia) to view CE transcripts, available course offerings, and approved courses.

Public Adjusters are not allowed to receive credit for the same course in the same biennium. Also, CE credit cannot be given for a duplicate course taught in alternative formats (classroom course, on-line course, video or audio conference, web-conference based, etc.) if the curriculum is based on the same published materials; this rule applies to any variation of course types.

# TIPS FOR COMPLETING THE LICENSE APPLICATION

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1. **VIRGINIA RESIDENTS ONLY:** Before applying for the license, you must obtain a current (no more than 90 days old) Criminal History Record Report (“CHRR”) through the Virginia State Police (“VSP”). Visit [www.vsp.state.va.us/FormsPublications.shtm](http://www.vsp.state.va.us/FormsPublications.shtm) to request your CHRR. When completing the form, have the report mailed back to you, not to the Bureau. For expedited service, you may also request a VSP CHRR for an additional fee through the following insurance industry associations: Independent Insurance Agents of Virginia, Inc. ([www.iiav.com](http://www.iiav.com)), or National Association of Insurance and Financial Advisors ([www.NAIFA-Virginia.org](http://www.NAIFA-Virginia.org)).
2. Visit [www.sircon.com/virginia](http://www.sircon.com/virginia) to apply online for your license. The Virginia CHRR with all related documents should be attached to the application. The Bureau processes applications in date received order. Allow 15 business days for processing. Applications are closed after 30 calendar days if all required documentation is not provided and a new application with a nonrefundable application processing fee will be required.
3. Virginia law requires that you provide a residential street address as your address of record. **DO NOT USE A BUSINESS ADDRESS (INCLUDING PO BOX) AS YOUR RESIDENCE OR MAILING ADDRESS.**
4. The license application processing fee (\$15 per line of authority) is nonrefundable and nontransferable.
5. You must submit the following items to the Bureau (if applicable):
  - **VIRGINIA RESIDENTS ONLY: Certificate from the American College** — if you are a CLU and want the Life and Annuities or the Health, or the combination Life and Health examination waived, you must submit proof of your CLU designation. This waiver does not apply if your license terminated due to noncompliance of the CE requirements.
  - **VIRGINIA RESIDENTS ONLY: Certificate from the American Institute for Property and Liability Underwriters** — if you are a CPCU and want the Property and Casualty or the Personal Lines examination waived, you must submit proof of your CPCU designation. This waiver does not apply if your license terminated due to noncompliance of the CE requirements.
  - **NON-RESIDENTS MOVING TO VIRGINIA:** Clearance from your previous home state - if you held a resident license in your previous home state within the past 90 days, the Bureau will verify through the NAIC's Producer Data Base.
  - **ALL APPLICANTS:** If you answered “yes” to any of the background questions, you must include the documentation requested under that question. Refer to pages 32, 38 and 39 of this handbook for additional requirements. Supporting documentation must be attached to your electronic application.

# MISDEMEANOR CONVICTION CHECKLIST

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## Prior to applying for the license:

- Visit [www.pearsonvue.com/va/insurance](http://www.pearsonvue.com/va/insurance) to review the Candidate Handbook, review the Content Outlines, and to register to take the examination.
- Pass appropriate pre-licensing examination (residents only)
- Obtain a CHRR from the Virginia State Police (residents only). Visit [www.vsp.state.va.us/FormsPublications.shtml](http://www.vsp.state.va.us/FormsPublications.shtml) to request your CHRR. When completing the form, have the report mailed back to you, not to the Bureau. For expedited service, you may also request a Virginia State Police criminal history record report for an additional fee through the following insurance industry associations:
  - Independent Insurance Agents of Virginia, Inc. [www.iiav.com](http://www.iiav.com) or
  - National Association of Insurance and Financial Advisors [www.NAIFA-Virginia.org](http://www.NAIFA-Virginia.org).
- Write a detailed statement explaining the circumstances surrounding each offense.
- Obtain a copy of the charging document.
- Obtain a copy of the court document that demonstrates the final disposition of the case.
- Obtain a copy of the sentencing order.
- If applicable, obtain a copy of the court document or letter from the probation officer indicating completion of probation. Request court documents from the Clerk of the Court that had jurisdiction over your case.
- If applicable, obtain documentation demonstrating the conviction has been pardoned or expunged.
- Visit [www.sircon.com/virginia](http://www.sircon.com/virginia) to apply for the license and attach all of the above referenced documents to the application as a PDF file.

# FELONY CONVICTION CHECKLIST

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## Prior to applying for the license:

- Visit [www.pearsonvue.com/va/insurance](http://www.pearsonvue.com/va/insurance) to review the Candidate Handbook, review the Content Outlines, and to register to take the examination.
- Pass appropriate pre-licensing examination (residents only)
- Obtain a CHRR from the Virginia State Police (residents only). Visit [www.vsp.state.va.us/FormsPublications.shtml](http://www.vsp.state.va.us/FormsPublications.shtml) to request your CHRR. When completing the form, have the report mailed back to you, not to the Bureau. For expedited service, you may also request a Virginia State Police criminal history record report for an additional fee through the following insurance industry associations:
  - Independent Insurance Agents of Virginia, Inc. [www.iiav.com](http://www.iiav.com) or
  - National Association of Insurance and Financial Advisors [www.NAIFA-Virginia.org](http://www.NAIFA-Virginia.org).
- Write a detailed statement explaining the circumstances surrounding each offense.
- Obtain a copy of the charging document.
- Obtain a copy of the court document that demonstrates the final disposition of the case.
- Obtain a copy of the sentencing order.
- If applicable, obtain a copy of the court document or letter from the probation officer indicating completion of probation. Request court documents from the Clerk of the Court that had jurisdiction over your case.
- If applicable, obtain documentation demonstrating the conviction has been pardoned or expunged.
- If applicable, obtain documentation that Civil Rights have been restored.
- If applicable, obtain a signed letter from your employer or prospective employer on letterhead indicating they are aware of the felony conviction (residents only).
- If applicable, obtain a copy of the 1033 consent approved by your home state (nonresidents only).
- Visit [www.sircon.com/virginia](http://www.sircon.com/virginia) to apply for the license and attach all of the above referenced documents to the application as a PDF file.

# INSTRUCTOR'S CERTIFICATION

for Title Insurance *ONLY*

I, \_\_\_\_\_, hereby certify that \_\_\_\_\_  
*Please print your full name* *Please print full name of student*

attended and successfully completed the required pre-licensing study course in preparation for the title examination. I further certify that the course was taught under my supervision, that the curriculum included all materials in the Examination Content Outline approved by the Virginia State Corporation Commission as set forth in Section 38.2-1814.1 of the Code of Virginia, as amended, and that the individual named above attended the full number of classroom or equivalent distance learning hours required by said section of the Code of Virginia, as indicated below. I further certify that the following information is true and correct.

### Course provided and number of classroom hours

Title Insurance – 16 CLASSROOM hours of instruction, or equivalent number of distance learning hours or a combination thereof were provided

Course Completion Date: \_\_\_\_\_

#### Note:

§ 38.2-1814.1 of the Code of Virginia states in part: "An instructor who is found to have submitted a materially false certification that an applicant completed the requisite number of classroom or distance education hours shall be deemed to have committed a knowing and willful violation of this section and be subject to the penalties as set forth in § 38.2-218. If the instructor is also a licensed insurance agent or insurance consultant, the Commission may also impose on the instructor the penalties set forth in § 38.2-1831 or 38.2-1843, as applicable." The penalties referred to above include fines of up to \$5,000 for each violation as well as suspension or revocation of the instructor's agent or consultant license(s).

\_\_\_\_\_  
*Signature of Instructor*

( ) Check if you are licensed as an insurance agent in Virginia

\_\_\_\_\_  
*Business Address of Instructor*

\_\_\_\_\_  
*Business Telephone Number of Instructor*

You must submit this original form to the Proctor  
at the testing center.  
Do not submit this form to the Bureau of Insurance

**Note: Both sides of this form MUST be completed.**

# AFFIDAVIT OF COURSE COMPLETION

## for Title Insurance ONLY

Title Insurance Course – 16 hours of Classroom Study, Distance Learning or any combination thereof

*Applicants are advised to immediately report to the Bureau of Insurance any pre-licensing course provider or instructor who indicates that anything less than 16 hours of training, whether classroom or equivalent distance learning, is acceptable.*

I, \_\_\_\_\_, hereby certify, under penalty of perjury, that I have attended and successfully completed the pre-licensing study course indicated above in preparation for the title examination. I understand that I must pass the Title examination within one year of the date of completion of this study course and that if I fail to pass the examination within one year of the completion of this study course, I must take a study course again before re-testing.

**Note:**  
§ 38.2-1814.1 of the Code of Virginia states in part: "An applicant who is found to have submitted a materially false proof of course completion shall, in addition to any applicable civil or criminal penalties for perjury, be deemed to have committed a knowing and willful violation of this section and be subject to the penalties as set forth in § 38.2-218. Upon receipt of acceptable proof that an applicant submitted a materially false proof of course completion, the Commission may administratively terminate any license issued based upon such submission."

\_\_\_\_\_  
*Signature of Applicant*

\_\_\_\_\_  
*I.D. Number (Social Security #)*

\_\_\_\_\_  
*Residence Address*

\_\_\_\_\_  
*City State Zip*

STATE OF \_\_\_\_\_

COUNTY OR CITY OF \_\_\_\_\_

This day the above individual appeared before me, the undersigned Notary Public, for the jurisdiction stated above, acknowledged the above signature as his or her own, and made oath that the matters and things stated in the foregoing are true to the best of his or her knowledge, belief and information.

GIVEN UNDER MY HAND THIS \_\_\_\_ DAY OF \_\_\_\_\_, \_\_\_\_\_.

MY COMMISSION EXPIRES THE \_\_\_\_ DAY OF \_\_\_\_\_, \_\_\_\_\_.

\_\_\_\_\_  
*Signature of Notary (Notarize this side of form only.)*

*You must submit this original form to the Proctor at the testing center.  
Do not submit this form to the Bureau of Insurance.*

**Note: Both sides of this form MUST be completed.**

# DUPLICATE SCORE REQUEST FORM

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Use this form to request that Pearson VUE send a duplicate copy of your score report to you.

**All score requests for the Virginia Insurance program are free of charge.**

Please print or type all information on this form and either email or mail your request to Pearson VUE. It is strongly suggested that you email your request to [pearsonvuecustomerservice@pearson.com](mailto:pearsonvuecustomerservice@pearson.com); however if you are unable to email, please mail your request to:

Pearson VUE  
**VIRGINIA INSURANCE**  
DUPLICATE SCORE Request  
5601 Green Valley Drive  
Bloomington, MN 55437

I hereby authorize Pearson VUE to send me at the email address below a duplicate of my score report from the insurance examination.

Signature	Date
Name	
Email Address	

If you do not have a valid email address please include your physical mailing address below.

Address		
City	State	ZIP

If the above information was different at the time you tested, please indicate original information below.

Name		
Address		
City	State	ZIP

Exam Taken	Date Taken
Date of Birth	
Licensing Jurisdiction	

# ENGLISH AS A SECOND LANGUAGE (ESL) REQUEST FORM

**Note: Only candidates who require additional examination time for ESL should use this form.**

Candidates for whom English is a second language (ESL) may request additional examination time.

Candidates who wish to request additional time for ESL should fax this form to Pearson VUE at (610) 617-9397. Certain documentation must be faxed along with this form, as detailed on page 8 of the candidate bulletin.

**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:		
Examination Name:		
<input type="checkbox"/> English as a second language	<input type="checkbox"/> Additional time	
<p><b>Candidates should contact Pearson VUE with questions about additional time.</b> <b>PEARSON VUE SPECIAL ACCOMMODATIONS/ESL</b> 5715 West Old Shakopee Road • Bloomington, MN 55437 Phone (800) 466-0450 • Fax (610) 617-9397</p>		



# GENERAL INFORMATION

**Candidates may test at any Pearson VUE Test Center nationally.**

TEST CENTERS	
LOCATION*	SCHEDULE
Abingdon, VA	3-4 days a week
Cedar Bluff/Richlands, VA	Monday through Thursday
Glen Allen, VA	3-4 days a week
Lynchburg, VA	2-3 days a week
Newport News, VA	4 days a week and Saturday
Norfolk, VA	Monday through Saturday
Reston, VA	Monday through Friday and 1-2 Saturdays a month
Richmond, VA	Tuesday through Saturday
Roanoke, VA	4 days a week and Saturday
Vienna, VA	4 days a week and Saturday
Johnson City, TN	2 days a week and 1 Saturday a month
Salisbury, MD	1-2 days a week and 1 Saturday a month
Washington, DC	Thursday through Saturday

\* Candidates may test at any test center at no additional charge.

Locations and schedules are subject to change.

AVAILABLE EXAMINATIONS AND FEES		
EXAM NAME	TIME ALLOTTED	FEE*
Life and Annuities	120 minutes	\$51
Health	120 minutes	\$51
Life and Annuities and Health	150 minutes	\$51
Property & Casualty	150 minutes	\$51
Title	90 minutes	\$51
Personal Lines	150 minutes	\$51
Public Adjusters	60 minutes	\$51

## 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