



Connecticut
Insurance
CANDIDATE HANDBOOK

October 2021



STATE LICENSING INFORMATION

Candidates may contact the Connecticut Insurance Department (CID) with questions about obtaining or maintaining a license after the examination has been passed.

**Connecticut
Insurance Department (CID)**
153 Market Street, 7th Floor
Hartford, Connecticut 06103

Email
cid.licensing@ct.gov

Website
<http://www.ct.gov/cid>

EXAMINATION INFORMATION

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

Pearson VUE Connecticut Insurance

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

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

Website
www.pearsonvue.com

QUICK REFERENCE

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 visiting <http://pearsonvue.com/ct/insurance/>. Candidates have the option to register to take their exams online or at a physical Pearson VUE testing location.

Spanish exams are also available. Candidates who would like to take an examination in Spanish must select the language when making a reservation with Pearson VUE. However, candidates taking a Spanish version of the exam can switch back and forth between Spanish and English at any time during the exam.

Candidates should make a reservation online at least twenty-four (24) hours before the desired examination date. **Walk-in examinations are not available.**

SCHEDULES & FEES

Test Center Locations

A list of test centers appears on the back cover of this handbook. Candidates should contact Pearson VUE to confirm specific locations and examination schedules.

Exam Fees

The examination fee 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 *Change/Cancel Policy* (page 6).**

EXAM DAY

Needed for Exam

Candidates should bring to the examination proper identification and other materials as dictated by the state licensing agency. A complete list appears in *What to Bring/Needed for Exam* (page 8).

Exam Procedures

Candidates should report to the test center at least thirty (30) minutes before the examination begins to complete registration. The time allotted for the examination varies (as detailed on *the back cover*), and 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 candidates read and understand the *Connecticut Insurance Candidate Handbook*, with special attention to the content outlines, before taking the examination.

Individuals who wish to obtain an insurance license in the State of Connecticut must:

1. Complete all pre-licensing education.

Complete all required pre-licensing education (if necessary). (See page 2.)

2. Make a reservation and pay the examination fee.

Make a reservation online or by phone with Pearson VUE for the examination. (See page 6.)

3. Go to the test center or prepare for your exam online.

Go to the test center on the day of the examination, bringing along all required materials. (See page 8.)

4. Apply for a license.

After passing your examination, apply for the license at www.nipr.com. Select *Apply for a License*. For more information go to <http://www.ct.gov/cid>.

INTRODUCTION

CONTACT INFORMATION

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

FOR EXAMINATIONS		
Pearson VUE/Connecticut Insurance Attn: <i>Regulatory Program Coordinator</i> 5601 Green Valley Dr., Bloomington, MN 55437		
Phone: (866) 407-2057	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 www.pearsonvue.com/ct/insurance/contact for further information.

Candidates may contact the Connecticut Insurance Department with questions about obtaining or maintaining a license.

FOR STATE LICENSING	
State of Connecticut Insurance Department 153 Market Street, 7th Floor, Hartford, Connecticut 06103	
Website: http://www.ct.gov/cid	Email: cid.licensing@ct.gov

THE LICENSURE PROCESS

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

The State of Connecticut 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.

More information regarding licensure in the state of Connecticut is available through the Connecticut Insurance Department web site at <http://www.ct.gov/cid>, select *Licensing*.

PRACTICE TESTS

Practice tests are offered for some levels 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 for producers in the areas of Life, Accident & Health or Sickness, 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.

CONNECTICUT LICENSING REQUIREMENTS

GENERAL REQUIREMENTS

- Be at least 18 years of age;
- Be financially responsible and of good moral character;
- Complete any necessary pre-license requirements;
- Pass the required examination(s) for the type of license you are seeking; and
- Apply online.

PRELICENSING COURSES

Below is a list of approved pre-licensing education providers as of September 1, 2019. This list is subject to change. The entities listed below are approved for the general public. Check with your insurance company or employer to determine if they have a pre-license education course approved by the State of Connecticut Insurance Department.

PROVIDER ID	PROVIDER NAME	CATEGORY	MAILING ADDRESS	EMAIL	PHONE/ FAX NUMBER
11173	A.D. Banker & Company LLC	LH, PC	Laurie Coe 7311 W 130th, Ste. 160 Overland Park, KS 66213	laurie@mail.adbanker.com	
20110	Bail Bond School	PC	Yasmeen Khan 1125 North Avenue Bridgeport, CT 06604	acesbailct@yahoo.com	Toll-free: 866-777-2663 Business: 203-366-4817 Fax: 203-366-4807
100333	BKL Holdings Inc d/b/a The License Coach	LH, PC	Ginger Hill 825 Market Street Building M, Ste. 245 Allen, TX 75013	ginger@licensecoach.com	Ext:102 Fax: 888-839-5412
102634	Bromley Smith Publishers	PC	Jim Smith 1014 Wall Road G-3 Spring Lake Heights, NJ 07762	jimsmith@bromleysmithpublishers.com	Fax: 732-449-1033
10732	Cape School (www.Capeschool.com)	LH, PC	Walton Moseley P.O. Box 169 Buckingham, VA 23921	compliance@capecschool.com	
103735	Connecticut School of Bail Bonds, LLC	PC	Kevin Smith 28 Perry St. Unionville, CT 06085	kevinsmithlaw@gmail.com	Fax: 866-236-5477
101668	CPMI Professional Development, LLC	LH, PC	Paul Mensinger 691 W. 1200 N Ste. 150 Springville, UT 84663	info@cpmipro.com	Fax: 888-251-1997
103544	Enterprise Training School, Inc.	LH	Debbie Spalding 8100 Sandpiper Circle, Ste. 108 Nottingham, MD 21236	debbie@etrainingschool.com	Fax: 410-766-8422
20021	ExamFX	LH, PC	Dorinda Lanier 11161 Overbrook Rd Leawood, KS 66211	Dorinda.Lanier@examfx.com	Fax: 866-539-2617
15389	Focal Insurance Consulting	PC	Brenda Austin 5 Salem Court New Hempstead, NY 10977	focalinsurance@aol.com	
100017	Global ED Virtual University	LH	Michael LeCornec 410 39th SE Paris, TX 75462-6610	michael@globaledusa.com	Fax: 903-905-4387

PROVIDER ID	PROVIDER NAME	CATEGORY	MAILING ADDRESS	EMAIL	PHONE/ FAX NUMBER
104884	Goodwin College	PC	Matt Connell 1 Pent Rd East Hartford, CT 06118	Mconnell@Goodwin.edu	
11835	Independent Insurance Agents of Connecticut	LH	Rose Mullaly 30 Jordan Lane Wethersfield, CT 06109	r.mullaly@iiac.org	Fax: 860-257-9981
10199	Kaplan Financial Education	LH, PC	Lisa Goyette 332 Front Street South, Ste. 555 La Crosse, WI 54601	rfinfo@kaplan.com	Toll-free: 800-824-8742 Business: 608-779-5599 Ext: 2435 Fax: 608-779-0442
104840	Liberty Mutual Insurance - CT	PC	Kelly Register-Smith 12906 Tampa Oaks Blvd., Ste. 200 Tampa, FL 33637	kelly.register-smith@libertymutual.com	
11248	National Insurance Licensing Associates		Lawrence Durkin P.O. Box 19 Framingham, MA 01704	info@nila-inc.com	
102694	National Online Insurance School	LH	Michael Basiage 2054 Vista Pkwy, Ste. 400 W Palm Beach, FL 33411	info@nationalonlineinsuranceschool.com	Fax: 888-770-3681
20065	On-Site Insurance School	LH	Theresa Mahoney 147A East Merrick Rd. Unit A Valley Stream, NY 11580	TMAHONEY@ONSITESCHOOL.COM	Fax: 516-887-7647
104863	On-Site School of Insurance		Scott Rubman 71 Pebble Beach Blvd. Jackson, NJ 08527	srubman@aol.com	
20070	Primerica Life Insurance Company	LH	Nancy Peavy 1 Primerica Parkway Duluth, GA 30099	nancy.peavy@primerica.com	
11614	Securities Training Corporation	LH, PC	Jackie Vincent 100 Grove Street, Ste. 115 Worcester, MA 01605	jackie.vincent@mckissock.com	
103539	Tactical Countermeasures Group, LLC	PC	Jimmy Guerrero 321 Ellis St. New Britain, CT 06051	jimg@tactl.net	
101045	TesTeachers	LH, PC	Lesia Pastor 11161 Overbrook Rd Leawood, KS 66211	Lesia.Pastor@Examfx.com	
12712	WebCE Inc	LH, PC	Eugene Barnes 12222 Merit Dr., Ste. 500 Dallas, TX 75085	COMPLIANCE@WEBCE.COM	Fax: 214-570-0213
102449	Workers' Compensation Trust	LH, PC	Deborah Shalkey P.O. Box 5001 Wallingford, CT 06492	acctinfo@wctrust.com	Fax: 203-294-4316
102817	XCEL Solutions LLC	LH, PC	Jackie Vincent 7700-2 Square Lake Blvd Jacksonville, FL 32256	compliance@xcelolutions.com	Toll-free: 866-559-9235 Ext: 111 Business: 814-230-1615

PRELICENSING AND EXAMINATION EXEMPTIONS

Pre-license Exemptions

Insurance Producer pre-license coursework: The pre-license course is waived for the following Insurance Producer license applicants:

- Life – for any applicant who has been awarded the professional designation of CEBS, ChFC, CIC, CFP, CLU, FLMI and/or LUTCF and provides a current Letter of Designation.*
- Accident & Health or Sickness – for any applicant who has been awarded the professional designation of CEBS, CLU, HIA, REBC and/or RHU and provides a current Letter of Designation.*
- Property, Casualty and Personal Lines – for any applicant who has been awarded the professional designation of AAI, ARM, CIC and/or CPCU and provides a current Letter of Designation.*

**Email cid.licensing@ct.gov current letter (within 90 days) from the society referencing the CID application number or the NIPR transaction number.*

Examination Exemptions

Insurance Producer examination: The examination requirement is waived for the following Insurance Producer license applicants:

- Life – for any applicant who has been awarded the professional designation of CLU and provides a current Letter of Designation.*
- Accident & Health or Sickness – for any applicant who has been awarded the professional designation of CLU and provides a current Letter of Designation.*
- Property, Casualty and Personal Lines – for any applicant who has been awarded the professional designation of CPCU and provides a current Letter of Designation.*

Certified Insurance Consultants pre-license coursework and examination: Course not required. The examination requirement is waived for the following Certified Insurance Consultant license applicants:

- Life and Accident & Health or Sickness – for any applicant who has been awarded the professional designation of CLU and provides a current Letter of Designation.*
- Property/Casualty – for any applicant who has been awarded the professional designation of CPCU, AAI, or CIC and provides a current Letter of Designation.*

**Email cid.licensing@ct.gov current letter (within 90 days) from the society referencing the CID application number or the NIPR transaction number.*

CONNECTICUT LICENSE TYPES

LICENSE TYPE	APPLICATION FEE	RENEWAL FEE	RENEWAL SCHEDULE	STATUTE
Adjuster: Property & Casualty Claims	\$130	\$80	June 30th - every ODD year	CGS §38a-792
Adjuster: Catastrophe Adjuster Program			Not Applicable	CGS §38a-792
Appraiser: Motor Vehicle Physical Damage (MVPD)	\$130	\$80	June 30th - every ODD year	CGS §38a-790
Certified Insurance Consultant (Life, Accident & Health or Sickness)	\$300	\$250	September 30th - every ODD year	CGS §38a-786
Certified Insurance Consultant (Property & Casualty)	\$300	\$250	September 30th - every ODD year	CGS §38a-786
Fraternal Agent (Individual Only)	\$130	\$80	December 31st - every ODD year	CGS §38a-800
Life Settlement Broker - Business & Individual	\$66	\$40	March 31st - every year	CGS §38a-465
Life Settlement Provider	\$40	\$40	March 31st - every year	CGS §38a-465
Life Settlement Registration	\$26	N/A	Not Applicable	CGS §38a-465
Medical Discount Plan (MDP)	\$625	\$625	December 31st - every year	CGS §38a-479
Pharmacy Benefit Manager (PBM)	\$100	\$100	December 31st - every year	CGS §38a-479aaa
Portable Electronics License (Business Entity ONLY)	\$600	\$450	January 31st - every EVEN year	CGS §38a-397
Preferred Provider Network (PPN)	\$2,750	\$2,750	June 30th - every year	CGS §38a-479
Premium Finance Company	\$100	\$50	June 30th - every year	CGS §38a-160 to 170
Producer – Business Entity	\$130	\$160	January 31st - every EVEN year	CGS §38a-702, 782
Producer – Individual	\$140	\$160	Birth month - every OTHER year	CGS §38a-702, 782
Producer: Travel (P.A. 187 - Limited Lines)	\$750	\$650	Indv: Birth month - every OTHER year BE: January 31st - every EVEN year	CGS§38a-398
Public Adjuster – Business Entity & Individual	\$300	\$250	April 30th - every EVEN year	CGS §38a-723
Reinsurance Intermediary – Broker and Manager	\$675	\$625	December 31st - every EVEN year	CGS §38a-750 to 759
Rental Car Permit	\$80	\$80	January 31st - every EVEN year	CGS §38a-799
Risk Retention Group (RRG)	\$375		Not Applicable	CGS §38a-251
Surety Bail Bonds – Business & Individual	\$250	\$100	January 31st - every EVEN year	CGS §38a-660
Surplus Lines Broker – Business & Individual	\$675	\$625	September 30th - every EVEN year	CGS §38a-740, 794
Third Party Administrator (TPA)	\$500	\$450	September 30th - every year	CGS §38a-720
Title Agent License (Not available in Connecticut)			Not Applicable	CGS §38a-402
Utilization Review Behavioral Health Qualified Vendor			YEARLY	CGS §38a-591
Utilization Review Company	\$3,000	\$3,000	January 1st - every year	CGS §38a-591

EXAM RESERVATIONS

MAKING A RESERVATION

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

Candidates **must** make an online reservation at least twenty-four (24) hours before the desired examination date. Candidates who wish to make a phone reservation at (866) 407-2057 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 (a list of test centers appears in the back of this handbook)
- A failing score report (if retaking an examination)

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

Spanish Exams

Spanish exams are available.

Candidates who would like to take an examination in Spanish must select the language when making a reservation with Pearson VUE. However, candidates taking a Spanish version of the exam can switch back and forth between Spanish and English at any time during the exam.

Spanish exams are only available at physical test center locations, they are not offered through the OnVUE testing platform.

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*. See back page for examination fees.

Vouchers

Vouchers offer another convenient way to pay for tests. Vouchers can be purchased online at www.pearsonvue.com/vouchers/pricelist/ctins.asp by credit card either singularly or in volume. To redeem a voucher as payment when scheduling a test, simply indicate voucher as the payment method and provide the voucher number. **All vouchers are pre-paid. Vouchers are non-refundable and non-returnable.** Vouchers expire twelve (12) months from the date they are issued. Voucher expiration dates cannot be extended. The exam must be taken by the expiration date printed on the voucher.

CHANGE/CANCEL POLICY

Candidates should call (866) 407-2057 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 individually liable for part of the examination fee once a reservation has been made, whether individually or by a third party.

ABSENCE/LATENESS POLICY

Candidates who are late 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 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.

Candidates requiring and/or requesting special accommodations must test at a physical Pearson VUE testing location.

ENGLISH AS A SECOND LANGUAGE (ESL)

Candidates for whom English is a second language may request additional time for the examination by sending the [English as a Second Language Request Form](#). Candidates should include with this form a letter from his/her English instructor or sponsoring company (on official letterhead, if from a company) stating that English is not a primary language for the candidate. Candidates should not attempt to make a reservation until after they have been notified by Pearson VUE that their request for additional time has been approved.

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

EXAM DAY

WHAT TO BRING/NEEDED FOR EXAM

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.

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.

Suggested Materials

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

Acceptable Forms of Candidate Identification

Candidate must present **two** forms of current signature identification. The primary identification must be government-issued and photo-bearing with a signature, and the secondary identification must contain a valid signature. The name on the identification must exactly match the name on the registration. Identification must be in English.

Primary ID (photograph and signature, not expired)

- Government-issued Driver's License
- U.S. Dept of State Driver's License
- U.S. Learner's Permit (plastic card only with photo and signature)
- National/State/Country identification card
- Passport
- Passport 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 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.

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.

Connecticut 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 Connecticut 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://home.pearsonvue.com/Clients/Connecticut-Department-of-Insurance.aspx> and select the "Find an on-base test center" link on the lower right-hand side of the page.

CANDIDATES WILL BE PHOTOGRAPHED FOR THE SCORE REPORT.

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.

Candidates are required to review and sign a **Candidate Rules Agreement** form. If the **Candidate Rules Agreement** is not followed and/or cheating or tampering with the examination is suspected, the incident will be reported as such and the appropriate action will be taken. The examination fee will not be refunded, the exam may be determined invalid, and/or the state may take further action such as prohibiting candidates from retaking the examination and/or 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.

Candidates may begin the examination once they are familiar with the computer. The examination begins the moment a candidate looks at the first examination question. The time allotted for each examination is detailed on the back cover. The examination will end automatically when the examination time has expired, and candidates will leave the test center with their official scores in hand.

ONVUE ONLINE PROCTORED EXAMINATIONS

You are required to take photos of your government-issued ID, your testing environment and a headshot. **(Note: we are unable to accept restricted ID types such as U.S. military IDs).** Your photos will be reviewed and your exam will be queued up. Most candidates will start their exam within 15 minutes of their appointment time. If your pictures don't pass review, you'll be joined by a greeter as soon as possible to help you troubleshoot. You'll be monitored by a VUE-certified proctor via webcam and microphone throughout your test to ensure the integrity and security of your exam experience.

SCORE REPORTING

Candidates who pass all parts of the examination will receive a score report that reads "pass;" no numeric score will be reported. The score report will also include information on how to apply for a license.

Candidates who fail the General (or national) section of Life, Accident & Health or Sickness, Property, Casualty or Personal Lines receive diagnostic information relevant to each major area of the examination. Diagnostic information is intended to help failing candidates identify their areas of strength and weakness in order to prepare for future examinations. Candidates may use the content outlines in this handbook to interpret the diagnostic information on a failing score report.

Examination results are confidential and are released only to the candidate and the state licensing agency. The scores will be given at the test center after the examination is completed.

If testing at a Pearson VUE testing site, the score report will be provided at the test center. If testing online, candidates will need to log into their Pearson VUE account to obtain their score report.

To protect the candidate's privacy and to maintain the confidentiality of examination results, Pearson VUE does not give score information over the telephone.

REVIEW OF EXAMS

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

ABOUT THE EXAM

The content of the general portion of the 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 state-specific portion of the examination has been developed to reflect the laws, statutes, rules and regulations for the practice of insurance in Connecticut, and has been reviewed and approved by Connecticut insurance professionals.

All Connecticut Insurance examinations are given in a multiple-choice format dealing with basic insurance industry knowledge.

The passing score for the examination is determined by the Connecticut Insurance Department. 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 any 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 state licensing agency, which will make the final decision on whether or not to cancel the score.

The performance of all candidates is monitored and may be analyzed statistically for the purpose of detecting and verifying fraud. If it is determined that a score has questionable validity, the Insurance Department will be so notified and will determine whether the candidate's scores will be released.

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.

SCORE EXPLANATION

The passing score of the exam is determined by the Connecticut Insurance Department. Through standardization and control, Pearson VUE ensures that no individual has an unfair advantage because of a particular examination format. The passing score required on the Bail Bonds is 80%. The passing score required on all other examinations is 70%.

RETAKE AN EXAM

All exams, both initial exams and retake exams, are now one-part exams and are scored as a whole.

Reservations for re-examination cannot be made at the test center, and candidates must wait 24 hours before making one. To make a reservation for reexamination, candidates should follow the instructions in *Exam Reservations* in this handbook.

Candidates taking an online examination are permitted two attempts per exam. All subsequent examination attempts will have to be taken at a Pearson VUE testing center. **There are no exceptions to this rule.**

DUPLICATE SCORE REPORTS

To obtain a copy of your score report, log into your Pearson VUE account.

QUESTIONS OR COMMENTS ABOUT THE EXAM

For security reasons, examination material is not available to candidates for review. Candidates who have questions, comments, or concerns about the examinations, or who wish to verify any data held in Pearson VUE files, should direct written inquiries to Pearson VUE at the address provided on the inside front cover of this handbook.

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

- Name of the examination
- Date the examination was taken
- Location of the test center

PEARSON VUE TESTING POLICIES

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.
- Candidates must store all personal items in a secure area as indicated by the administrator, or return items to their vehicle. All electronic devices must be turned off before storing them in a locker. **The test center is not responsible for lost, stolen, or misplaced personal items.**
- Studying **is not** allowed in the test center. Visitors, children, family, or friends **are not** allowed in the test center.
- Dictionaries, books, papers (including scratch paper), and reference materials are not permitted in the examination room (unless permitted by the exam sponsor), and candidates are strongly urged not to bring such materials to the test center. Upon entering and being seated in the testing room, the test administrator will provide the candidate with materials to make notes or calculations and any other items specified by the exam sponsor. **The candidate may not write on these items before the exam begins or remove these items from the testing room.**
- Eating, drinking, chewing gum, or 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

For more information, please go to <https://home.pearsonvue.com/Test-Owner/Deliver/Online-Proctored.aspx>.

EXAM SECURITY PROCEDURES

Pearson VUE maintains examination administration and examination security standards designed to ensure that all candidates are given the same opportunity to demonstrate their abilities and to prevent some candidates from gaining an unfair advantage over others because of testing irregularities or misconduct. Pearson VUE routinely reviews irregularities and examination scores believed to be earned under unusual or nonstandard circumstances.

Pearson VUE maintains the right to question any examination score whose validity is in doubt because the score may have been obtained unfairly. Pearson VUE first undertakes a confidential review of the circumstances contributing to the questions about score validity. Then, if there is sufficient cause to question the score, Pearson VUE will refer the matter to the state licensing agency, which will make the final decision on whether or not to cancel the score.

The performance of all candidates is monitored and may be analyzed statistically for the purpose of detecting and verifying fraud. If it is determined that a score has questionable validity, the Insurance Department will be so notified and will determine whether the candidate's scores will be released.

The examination contains pretest questions on which statistical information is being collected for use in constructing future examinations. Pretest questions are mixed in with the scored questions and are not identified, and responses to them do not affect a candidate's score.

AVAILABLE EXAMINATIONS AND FEES AT TEST CENTERS

EXAM CODE	EXAM NAME	FEE	EXAM TIME ALLOTTED
12-CT-01	Life Producer	\$ 65	2 hours
12-CT-02	Accident & Health or Sickness Producer	\$ 65	2 hours
12-CT-03	Life, Accident & Health or Sickness Producer	\$105	2.5 hours
12-CT-19	Property Producer	\$ 65	2 hours
12-CT-20	Casualty Producer	\$ 65	2 hours
12-CT-04	Property and Casualty Producer	\$105	2.5 hours
12-CT-05	Life, Accident & Health or Sickness Certified Insurance Consultant	\$ 76	2.5 hours
12-CT-06	Property and Casualty Certified Insurance Consultant	\$ 76	2.5 hours
12-CT-07	Surplus Lines Broker	\$ 60	1 hour
12-CT-08	Public Adjuster	\$ 65	2 hours
12-CT-09	All Lines Casualty Adjuster	\$ 70	2 hours
12-CT-12	Auto Only Casualty Adjuster	\$ 70	1 hour
12-CT-10	All Lines except Worker's Compensation Casualty Adjuster	\$ 70	2 hours
12-CT-11	Worker's Compensation Only Casualty Adjuster	\$ 70	1 hour
12-CT-16	Motor Vehicle Physical Damage Appraiser	\$120	1 hour
12-CT-13	Surety Bail Bonds Agent	\$ 55	1 hour
12-CT-18	Personal Lines Producer	\$ 65	2 hours

*The examination combinations listed above may be taken during one session. All examinations must be requested at the time of reservation.
Spanish Combination Examinations are offered in addition to the English Combination Examinations but only available in Test Centers.*

AVAILABLE EXAMINATIONS AND FEES FOR ONLINE TESTING THROUGH OnVUE

EXAM CODE	EXAM NAME	FEE	EXAM TIME ALLOTTED
OP12-CT-01	Life Producer	\$ 65	2 hours
OP12-CT-02	Accident & Health or Sickness Producer	\$ 65	2 hours
OP12-CT-03	Life, Accident & Health or Sickness Producer	\$105	2.5 hours
OP12-CT-19	Property Producer	\$ 65	2 hours
OP12-CT-20	Casualty Producer	\$ 65	2 hours
OP12-CT-04	Property and Casualty Producer	\$105	2.5 hours
OP12-CT-05	Life, Accident & Health or Sickness Certified Insurance Consultant	\$ 76	2.5 hours
OP12-CT-06	Property and Casualty Certified Insurance Consultant	\$ 76	2.5 hours
OP12-CT-07	Surplus Lines Broker	\$ 60	1 hour
OP12-CT-08	Public Adjuster	\$ 65	2 hours
OP12-CT-09	All Lines Casualty Adjuster	\$ 70	2 hours
OP12-CT-12	Auto Only Casualty Adjuster	\$ 70	1 hour
OP12-CT-10	All Lines except Worker's Compensation Casualty Adjuster	\$ 70	2 hours
OP12-CT-11	Worker's Compensation Only Casualty Adjuster	\$ 70	1 hour
OP12-CT-16	Motor Vehicle Physical Damage Appraiser	\$120	1 hour
OP12-CT-13	Surety Bail Bonds Agent	\$ 55	1 hour
OP12-CT-18	Personal Lines Producer	\$ 65	2 hours

The examination combinations listed above may be taken during one session. All examinations must be requested at the time of reservation.
Spanish Combination Examinations are offered in addition to the English Combination Examinations but only available in Test Centers.

PREPARING 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. The Connecticut Insurance Department offers these content outlines as a part of the handbook.

STUDY MATERIALS

The content outlines available as a part of this handbook are the “blueprints” used to construct the examinations. Neither the Connecticut Insurance Department nor Pearson VUE issues study material for use in preparation for licensing examinations.

EXAM CONTENT

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



CONNECTICUT
Insurance Content Outlines

GENERAL INFORMATION

CANDIDATES MAY CALL (866) 407-2057 TO MAKE AN EXAM RESERVATION.

TEST CENTERS	
LOCATION*	SCHEDULE
Norwalk (Fairfield County)	3-4 days/week
Wallingford (New Haven County)	3-4 days/week
Wethersfield (Hartford County)	3-4 days/week

**Candidates may take the exam at any national test center at no additional charge.
Locations and schedules are subject to change.*

TEST CENTERS IN NEIGHBORING STATES	
LOCATION*	
Boston, MA	East Syracuse, NY
Cambridge, MA	New York, NY
Albany, NY	East Providence, RI
SCHEDULE	
Test centers are opened based on forecast and demand. We review the demand in these locations on a daily basis and adjust the schedules as needed to add availability.	

**Candidates may take the exam at any national test center at no additional charge.*

PEARSON VUE HOLIDAY SCHEDULE

No exams on the following holidays:

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

IMPORTANT CHANGE FOR RENEWAL PROCEDURES

Effective on or about Nov 11, 2021, producers must complete their CE requirement before submitting renewal fees through www.nipr.com. Individuals whose CE requirements are not posted as compliant by the last day of their birth month will not be able to submit their renewal application and fee.

- If the CE requirements are completed timely (by the license expiration date) and posted by the provider within ten (10) days, you will be allowed to renew with the \$160.00 renewal fee.
- If the CE requirements are completed after your expiration date, you will be charged the late renewal fee of \$320.00.
- If you fail to pay the renewal fee **and** complete your CE requirement by the license expiration date, your license and all appointments will cancel, and you cannot receive commissions.
- To reinstate the license for up to one (1) year after the expiration date, you will be required to complete the CE **and** pay the late fee of \$160.00, for a total of \$320.00.

There are no waivers or exemptions of the late fee.

Candidates taking an online examination are permitted two attempts per exam. All subsequent examination attempts will have to be taken at a Pearson VUE testing center. **There are no exceptions to this rule.**