



Pearson
VUE

Kansas

Insurance Licensing Candidate Handbook

October 2021



STATE LICENSING INFORMATION

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

Kansas Insurance Department

1300 S.W. Arrowhead Road
Topeka, KS 66604

Phone
(785) 296-7862

Fax
(785) 368-7019

Email
KID.Licensing@ks.gov

Website
insurance.kansas.gov

EXAMINATION INFORMATION

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

Pearson VUE Kansas Insurance

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

Phone
(888) 204-6255

Email
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 5)

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

In addition to English, there are Spanish versions of the KS Life & Accident and Health Producer exam and the KS Property & Casualty and Allied Lines Producer exam. 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).

Fingerprinting Services

Pearson VUE now offers digital fingerprinting services. See information about making fingerprinting reservations with Pearson VUE as detailed on page 5.

EXAM DAY

What to bring to the exam

Candidates should bring to the examination proper identification and other materials as dictated by the state licensing agency. A complete list appears in *What to Bring/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 is on page 13 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 you review the Kansas Insurance Candidate Handbook, with special attention to the content outlines before taking the examination.

SPANISH CONTENT OUTLINES

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

- 1. Be Fingerprinted** and electronically submit the online background Waiver Agreement & FBI Privacy Act Statement Form.

See Fingerprint Instructions and fillable online Waiver Agreement form at <https://insurance.kansas.gov/producer-licensing/>

Pearson VUE offers digital fingerprinting services at its Overland Park, Topeka and Wichita test center locations. See information regarding reservations for digital fingerprinting at these location on page 5.

- 2. Apply for a license and pay combined application/fingerprint processing fees before taking the examination.**

Candidates should apply online via the Producer Desktop. The Department no longer accepts paper applications. Information on how to apply is found at <https://insurance.kansas.gov/producer-licensing/>. Candidates may apply either in advance of taking the exam or after passing the exam.

- 3. Make an exam reservation and pay examination fee.**

Make a reservation online or by phone with Pearson VUE for the examination. (*See page 5.*)

- 4. Go to the test center or prepare for your online proctored examination.**

Go to the test center or prepare for your online proctored examination, bringing along all required materials. (*See page 8.*)

For more information regarding obtaining a license go to insurance.kansas.gov/producer-licensing/.

INTRODUCTION

CONTACT INFORMATION

FOR EXAMINATIONS

Pearson VUE/Kansas Insurance

Attn: Regulatory Program Coordinator

5601 Green Valley Dr., Bloomington, MN 55437

Phone: (888) 204-6255

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/ks/insurance/contact for further information.

Candidates may contact the Kansas Insurance Department with questions about obtaining or maintaining a license after the examination has been passed. Prior to contacting the Department, candidates are encouraged to review information on the Department's website at <http://insurance.kansas.gov/producer-licensing/>. Answers to most routinely asked questions about licensing application and maintenance requirements can be found there.

FOR STATE LICENSING

Kansas Insurance Department

1300 S.W. Arrowhead Road Topeka, KS 66604

Phone: (785) 296-7862

Fax: (785) 368-7019

Website: <https://insurance.kansas.gov/producer-licensing/>

Email: KID.Licensing@ks.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 a particular profession, vocation, or occupation, and prohibits all others from legally practicing that profession. By ensuring a minimum level of competence, the licensure process protects the general public. The Kansas Insurance Department is responsible for establishing the acceptable level of safe practice and for determining whether an individual meets that standard.

The State of Kansas has retained the services of Pearson VUE to develop and administer its insurance licensing examination program. Pearson VUE is a leading provider of assessment services to regulatory agencies and national associations.

PRACTICE TESTS

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

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

REQUIREMENTS FOR LICENSURE IN KANSAS

DETERMINING THE QUALIFICATIONS OF A CANDIDATE

Candidates will receive a Kansas insurance producer's license after the Kansas Insurance Department receives the application and appropriate documentation, and determines if the candidate is qualified.

LICENSURE IN KANSAS

Candidates who would like to transact insurance business as an insurance producer in Kansas must pass the appropriate examination (resident applicant), apply for and be granted a license by the Kansas Insurance Department, and be appointed by an insurance company.

- Variable Contracts producers require FINRA registration and a Life Producer license, but no separate exam is required.
- Travel, Self-Service Storage and Viatical Settlement licenses do not require an examination. Excess Lines licenses do not require a separate examination; however, the licensee must hold a Kansas license with authority to sell property & casualty lines. Candidates may contact the Kansas Insurance Department for application instructions.

RESIDENT LICENSE APPLICATION PROCEDURE

1. Candidates should review this handbook and the latest Examination Content Outline Supplement, study the topics listed in the content outlines, and then take the appropriate examination.
2. Candidates may review a standard statute reference for Kansas by going to the library, by contacting the office of the Secretary of State for Kansas at (785) 296-4564, or by going online at www.kslegislature.org. For statutes amended or passed in 2021 candidates can go to www.ksrevisor.org.
3. Candidates for licensure will need to submit their fingerprints for state and national criminal history background checks. Pearson VUE now offers digital fingerprinting services at its Overland Park, Topeka and Wichita test center locations. See information regarding reservations for digital fingerprinting at these location on page 5. Information regarding the fingerprint process can be found at <https://insurance.kansas.gov/producer-licensing/>. Fingerprints are valid for 365 days awaiting submission of the application, waiver form, and fees.
4. Candidates must also electronically submit a background Waiver Agreement & FBI Privacy Act Statement Form. An online fillable form is available at <https://insurance.kansas.gov/producer-licensing/>. The form can be submitted directly to the Department upon completion.
5. Candidates should apply online via the Producer Desktop, and submit application and fingerprint fees, to the Kansas Insurance Department. The Department no longer accepts paper application forms. Information on how to apply is found at <https://insurance.kansas.gov/producer-licensing/>.
6. Candidates may apply either in advance of taking the exam or after passing the exam.
7. Proof of FINRA registration is required for Variable Contracts authority.
8. Candidates applying for a public adjuster license can find the application and the instructions at <https://insurance.kansas.gov/public-adjusters/>.

Once licensed, candidates should continue to keep their insurance knowledge current and meet continuing education requirements.

MAJOR LINES EXAMS

Candidates may choose to take the major lines individually or as a combined exam. Possible combinations are listed below.

- Life Producer—can be taken individually or with Accident & Health Producer
- Accident and Health Producer—can be taken individually or with Life Producer
- Property and Allied Lines Producer—can be taken individually or with Casualty and Allied Lines Producer
- Casualty and Allied Lines Producer—can be taken individually or with Property and Allied Lines Producer
- Personal Lines Producer

On combination exams, candidates' performance is reflected as one score. Each examination covers the general principle(s) sections for the line, as well as covering state specific rules and regulations. On combination exams, candidates must pass the entire combined exam to qualify for a Kansas insurance license.

LIMITED LINES

The limited lines listed below may be taken as individual examinations, with a non-combined major lines examination (above), or with one other limited line.

- Kansas Laws and Regulations
- Crop Insurance
- Title Insurance

BAIL BONDS

Please note that bail bond producers are required to pass the Kansas Laws and Regulations exam only.

CERTIFICATION REQUIREMENTS

The state of Kansas issues a renewable producer license. Candidates are required to maintain an accurate record of the insurance companies who have certified them.

Once the producer's license is received, candidates should advise each company they wish to represent of their qualifications and standing and ask for certification. Insurance companies are required to submit an appointment for each producer they certify.

The company is responsible for paying the certification/appointment fees. The certification fee is \$2 for each producer or agency appointed by a Kansas-domiciled company or \$5 for each producer or agency appointed by a foreign-domiciled company. Beginning July 1, 2021, insurance companies must submit individual appointments and terminations through the National Insurance Producer Registry (www.nipr.com). NIPR will collect the appointment fee for the State of Kansas at the time the appointment transaction is submitted. (NIPR will also collect a fee for processing the transaction.) Go to www.nipr.com for a listing of its transaction fees.

TERMINATIONS

If an insurance company needs to terminate a producer or agency, the proper form is required. Beginning July 1, 2021, terminations will be submitted through NIPR. While there is no Kansas fee for terminations, NIPR will collect a fee for processing the transaction.

CONTINUING EDUCATION REQUIREMENTS

The State of Kansas requires that insurance producers meet Continuing Education (CE) requirements after being licensed. Major lines require at least one hour of instruction in insurance ethics, and a producer may submit no more than three continuing education hours in insurance agency management.

Producers must provide evidence of compliance to CE standards every two years. For those producers who were born in an odd-numbered year, the biennial due date is the producer's date of birth in each odd year. For those producers born in an even-numbered year, the biennial due date is the producer's date of birth in each even year. Beginning July 1, 2021, licensees' biennial renewal date will change to the last date of their birth month. Such due date shall not be earlier than two years following the producer's initial licensure.

Continuing Education Biennial Requirements

Continuing education requirements for Kansas resident producers will change effective January 1, 2022. The following chart shows current CE requirements based on lines of authority held by a licensee. Producers whose biennial renewal date is prior to January 1, 2022, will need to meet these requirements.

LINES OF AUTHORITY	HOURLY REQUIREMENTS
Life and/or Health Authority	12
Property and/or Casualty Authority including Personal Lines	12
Crop (only)	2
Title (only)	4

The following CE requirements must be met for Kansas resident producers whose biennial renewal dates are after January 1, 2022:

LINES OF AUTHORITY	HOUR REQUIREMENTS
Single or dual major lines (Life and/or Health Authority, Property and/or Casualty, Personal)	18 (3 must be Ethics)
Crop (only)	2
Title (only)	4

Resident producers who hold a limited line license for pre-need do not have a CE requirement; however, at their biennial renewal date they must provide a certification from an officer of each insurance company that has appointed the producer that certifies the producer transacted no other insurance business during the renewal period.

For producers that have a biennial CE requirement of 18 hours, the hours other than the 3 required ethics hours are at the producer's discretion, so long as the hours are approved by the Kansas Insurance Department. There is no limit for the number of hours of Insurance Agency Management (IAM) courses an agent may take.

Candidates whose Kansas license has expired for failure to comply with the CE requirements and who wish to be relicensed must pay a reinstatement fee and provide proof that they have completed approved CE programs. The Kansas Insurance Department will issue a confirmation of compliance, and the producer may then request certification from an insurance company. Different requirements may apply depending on the length of time the license was expired; contact the Kansas Insurance Department for more information.

As of January 1, 2022, the following changes will occur:

- Major lines (Life and/or Health, Property and/or Casualty, Personal Lines will be required to do 18 hours with at least three of those hours in ethics.
- No limit on insurance agency management courses
- Due dates will be the end of the birth month instead of birthdate specific

ADMINISTRATIVE SUPPORT SERVICES

The Producer Desktop online service. Kansas insurance producers are currently required to conduct business with the Department through this service. They can apply for initial license, view continuing education hours, process license renewal, request an address or name change, print individual licenses and wallet cards, and download certification letters. Effective January 1, 2022, these license transactions will be required to be conducted through NIPR.

CHANGE OF NAME OR ADDRESS

Producers should report any change in address or name to the Kansas Insurance Department within thirty (30) days of the change. When there is a legal name change, the Kansas Insurance Department will issue a corrected license. There is no fee for this service.

REQUIREMENTS FOR RETAKING AN EXAM

Candidates must wait at least twenty-four (24) hours before scheduling an appointment to retest.

Currently, candidates who fail the examination the first time must wait at least seven (7) calendar days between the first and second examination attempt, and between the second and third attempt. After the third and subsequent attempts, candidates must wait six (6) months. Beginning July 1, 2021, the six month waiting period after the third failed attempt will no longer apply. Applicants must still wait seven days between examination attempts but may take it as many times as needed.

Related Exams (including the Online Proctored Examinations)

- 12-KS-01 (Life) and 12-KS-05 (Life & Health)
- 12-KS-02 (Health) and 12-KS-05 (Life & Health)
- 12-KS-03 (Property) and 12-KS-06 (Property & Casualty)
- 12-KS-04 (Casualty) and 12-KS-06 (Property & Casualty)
- 12-KS-55 (Personal Lines) and 12-KS-06 (Property & Casualty) and 12-KS-03 Property & Allied Lines, or 12-KS-04 (Casualty)

RESERVATIONS

MAKING AN EXAMINATION RESERVATION

Online reservations are the most efficient way for candidates to schedule their examination. Candidates **must** go to www.pearsonvue.com/ks/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 (888) 204-6255 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 at the end of this handbook)

Spanish Exams

Spanish versions of the combination examinations 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.

FINGERPRINT RESERVATIONS

Pearson VUE now offers digital fingerprinting to all resident and non-resident candidates at the following test centers: Overland Park, Topeka, and Wichita. To make a fingerprint reservation go to www.pearsonvue.com or call Pearson VUE.

To make a fingerprint reservation, go to www.pearsonvue.com, or call Pearson VUE Monday through Saturday, 10:00 a.m. until 7:00 p.m. (Central Time). **Log into Available Exams, select OTHER, and choose: Fingerprint KSINSFP: KS INS Fingerprint Appointment.** Use your full legal name, as it appears on your government-issued ID, when you make your fingerprint reservation. The fingerprint fee of \$20, must be paid at the time of the reservation by credit card, or debit card. ***Fingerprint appointments may not be able to be scheduled at the same time as exam appointments.***

You should bring a government-issued photo identification to your fingerprint appointment. See *Acceptable Forms of Candidate Identification* under “EXAM DAY” on page 8.

Digital fingerprints are transmitted electronically to law enforcement. These fingerprints are accurate, high quality, and in accordance with FBI and IAFIS requirements for live-scan imaging with a low rejection rate.

Candidates may still provide paper fingerprints cards to the Kansas Insurance Department. All fingerprints (digital and paper copy) are valid for 365 days.

EXAM FEES

The exam fee, \$64 for combination major lines and \$57 for single line or limited line examinations, 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*.

Vouchers

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

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

CHANGE/CANCEL POLICY

Candidates should call Pearson VUE at (888) 204-6255 forty-eight (48) hours before the examination to change or cancel a reservation. Candidates who change or cancel a reservation with proper notice may either transfer the fee to a new reservation, or may request a refund. **Candidates who change or cancel their reservations without proper notice will forfeit the examination fee.** Refunds for credit/debit cards are immediate, while refunds for vouchers will be processed in two to three (2-3) weeks.

Candidates are individually liable for the full amount of the examination fee once a reservation has been made, whether paid individually or by a third party.

ABSENCE/LATENESS POLICY

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

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

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

WEATHER DELAYS AND CANCELLATIONS

If severe weather or a natural disaster makes the Test Center inaccessible or unsafe, the examination may be delayed or canceled. Candidates should contact Pearson VUE at (800) 274-2615 for details on delays and cancellations during 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 (ESL) may request additional time for the examination by sending the *English as a Second Language (ESL) Request Form* (found in the back of this Candidate Handbook) 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 American's with Disability Act (ADA) only.**

Candidates who have additional questions about ESL examinations should contact the Special Examination Coordinator at (800) 466-0450. Candidates requesting Spanish must test at a physical Pearson VUE testing location.

EXAM DAY

REQUIRED MATERIALS

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

WHAT TO BRING/NEEDED FOR EXAMS

Required Materials

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

Candidates who 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.

Acceptable Forms of Candidate Identification

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

Primary ID (photograph, and signature, not expired)

- Government-issued Driver's License
- U.S. Dept of State 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 list

If the ID presented has an embedded signature that is not visible (microchip), or is difficult or impossible to read, the candidate must present another form of identification from the Primary ID or Secondary ID list that contains a visible signature.

Pearson VUE does not recognize grace periods. For example, if a candidate's driver's license expired yesterday and the state allows a 30-day grace period for renewing the ID, the ID is considered to be expired.

EXAM PROCEDURES

At Physical Test Location

Candidates should report to the test center thirty (30) minutes before the examination and check in with the test center administrator. The candidate's identification and other documentation will be reviewed and they will be photographed for the score report.

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 procedures

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

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 Kansas, and has been reviewed and approved by Kansas insurance professionals.

All Kansas 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 Kansas 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 REPORTING

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

Candidates who fail the examination will receive a score report that includes a numeric score and diagnostic information, as well as information about reexamination. **Additional information may be found in the *Requirements for Retaking an Exam* section on page 4. Reservations for reexamination are not made at the Test Center, and candidates must wait twenty-four (24) hours before making one. 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.**

REVIEW OF EXAMS

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

SCORE EXPLANATION

The passing score of the exam is determined by the Kansas Insurance Department. Thorough standardization and control, Pearson VUE ensures that no individual has an unfair advantage or disadvantage because of a particular examination format. The passing score required on each examination is 70%.

DUPLICATE SCORE REPORTS

To obtain your score report, log into your Pearson VUE account. For test center exams prior to December 20, 2020, contact customer service at (888) 204-6255 to request your score report.

QUESTIONS OR COMMENTS ABOUT THE EXAM

For security reasons, examination material is not available to candidates for review. Candidates who have questions, comments, or concerns related to the exams, scoring or score reports, or who wish to verify any data held in Pearson VUE files, should direct written inquiries to Pearson VUE at the address provided on the inside front cover of this handbook. Candidates may also email their questions directly to Pearson VUE Customer Service at pearsonvuecustomerservice@pearson.com.

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

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

PEARSON VUE TESTING POLICIES

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, 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. 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.

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>.

HOW TO PREPARE FOR AND TAKE 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.

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

Candidates may obtain copies of the Kansas Insurance Content Outlines by visiting the Pearson VUE web site (www.pearsonvue.com).

STUDY MATERIALS

Neither the Kansas Insurance Department nor Pearson VUE specifically endorses any particular study materials. Candidates are encouraged to visit the Kansas Insurance Department web site at insurance.kansas.gov for more information.

PRETEST QUESTIONS

Many of the examinations will contain "pretest" questions. Pretest questions are questions on which statistical information is being collected for use in constructing future examinations. Responses to pretest questions do not affect a candidate's score. Pretest questions are mixed in with the scored questions and are not identified.

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

AVAILABLE EXAMINATIONS AND FEES AT TEST CENTERS

Exam Code	Exam Name	Exam Time Allotted	Fees
12-KS-01	KS Life Producer	90 minutes	\$57
12-KS-02	KS Accident & Health Producer	90 minutes	\$57
12-KS-55	KS Personal Lines Producer	90 minutes	\$57
12-KS-31	KS Crop	90 minutes	\$57
12-KS-83	KS Title	90 minutes	\$57
12-KS-03	KS Property and Allied Lines Producer	90 minutes	\$57
12-KS-04	KS Casualty and Allied Lines Producer	90 minutes	\$57
12-KS-07	Kansas Laws, Rules and Regulations	90 minutes	\$57
12-KS-17	KS Public Adjuster	90 minutes	\$57

AVAILABLE EXAMINATION COMBINATIONS AND FEES AT TEST CENTERS

12-KS-05	KS Life and Accident & Health Producer	150 minutes	\$64
12-KS-06	KS Property & Casualty and Allied Lines Producer	150 minutes	\$64

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	Exam Time Allotted	Fees
OP12-KS-01	KS Life Producer	90 minutes	\$57
OP12-KS-02	KS Accident & Health Producer	90 minutes	\$57
OP12-KS-55	KS Personal Lines Producer	90 minutes	\$57
OP12-KS-31	KS Crop	90 minutes	\$57
OP12-KS-83	KS Title	90 minutes	\$57
OP12-KS-03	KS Property and Allied Lines Producer	90 minutes	\$57
OP12-KS-04	KS Casualty and Allied Lines Producer	90 minutes	\$57
OP12-KS-07	Kansas Laws, Rules and Regulations	90 minutes	\$57
OP12-KS-17	KS Public Adjuster	90 minutes	\$57

AVAILABLE EXAMINATION COMBINATIONS AND FEES FOR ONLINE TESTING THROUGH OnVUE

OP12-KS-05	KS Life and Accident & Health Producer	150 minutes	\$64
OP12-KS-06	KS Property & Casualty and Allied Lines Producer	150 minutes	\$64

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.

FINGERPRINTING

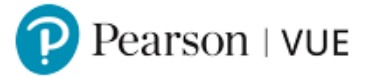
Exam Code	Exam Name	Exam Time Allotted	Fees
Fingerprint KSINSFP	KS INS Fingerprint Appointment	15-30 minutes	\$20



KANSAS

Insurance Content Outlines

ENGLISH AS A SECOND LANGUAGE (ESL) REQUEST FORM



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

Candidates who wish to request additional time for ESL should email this form to AccommodationsPearsonVUE@pearson.com or fax this form to Pearson VUE at (610) 617-9397. Please attach a letter (on official letterhead) from an instructor or employer that verifies English is your second language.

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:		
Program / Examination name:		
<input type="checkbox"/> Additional time for English as a second language		
<p>Candidates should contact Pearson VUE with questions about additional time.</p> <p>PEARSON VUE Accommodation Requests for ESL Email: AccommodationsPearsonVUE@pearson.com Fax: (610) 617-9397</p>		

GENERAL INFORMATION

Candidates should make an exam reservation either by phone at (888) 204-6255 or online at <http://www.pearsonvue.com/ks/insurance>.

Candidates may test at any of our US test centers.

TEST CENTERS	
Pearson Professional Test Centers	
LOCATION	SCHEDULE
Hays, KS - <i>Pearson Professional Test Center</i>	1 to 2 days a week
Overland Park, KS - <i>Pearson Professional Test Center</i>	3 to 4 days a week
Topeka, KS - <i>Pearson Professional Test Center</i>	2 to 3 days a week
Wichita, KS - <i>Pearson Professional Test Center</i>	2 to 3 days a week
Kansas City, MO - <i>Pearson Professional Test Center</i>	2 to 3 days a week
Additional Testing Locations in Kansas	
SCHEDULES VARY	
Emporia, KS - <i>Flint Hills Technical College</i>	Independence, KS - <i>Independence Community College</i>
Fort Riley, KS - <i>US Military Army Ft Riley 1ID G6</i>	Pittsburg, KS - <i>Labette Community College - Cherokee Campus</i>
Garden City, KS - <i>Garden City Community College</i>	Salina, KS - <i>Salina Area Technical College</i>

Locations and schedules are subject to change.

Pearson VUE offers digital fingerprinting services at its Overland Park, Topeka and Wichita test center locations. See information regarding reservations for digital fingerprinting at these location on page 5.

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	