



Pearson
VUE

Rhode Island

Department of Insurance Licensing

Candidate Handbook

October 2017



STATE LICENSING INFORMATION

Candidates may contact the Rhode Island Department of Business Regulation with questions about obtaining or maintaining a license after the examination has been passed.

Rhode Island Department of Business Regulation

Insurance Division
1511 Pontiac Avenue, Bldg. 69-2
Cranston, RI 02920

Phone
(401) 462-9520

Email
dbr.inslic@dbr.ri.gov

Website
www.dbr.ri.gov

EXAMINATION INFORMATION

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

Pearson VUE Rhode Island Insurance

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

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 2)

Candidates may make a reservation by either visiting <http://pearsonvue.com/ri/insurance/> or by calling Pearson VUE.

Candidates should make a reservation online at least twenty-four (24) hours before the desired examination date (unless an electronic check is used for payment, as detailed on page 3). **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 of \$80 must be paid at the time of reservation by credit card, debit card, voucher, or electronic check. **Fees will not be accepted at the test center. Examination fees are non-refundable and non-transferable, except as detailed in Change/Cancel Policy (page 3).**

EXAM DAY

What to bring to the exam

Candidates should bring to the examination proper identification, and other materials as dictated by the state licensing agency. A complete list appears in *What to Bring* (page 5).

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 *Rhode Island 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 Rhode Island must:

1. Make a reservation and pay the examination fee.

Make a reservation online or by phone with Pearson VUE for the examination. (*See page 2.*)

2. Go to the test center.

Go to the test center on the day of the examination, bringing along all required materials. (*See page 3.*)

3. Apply for a license.

For more information regarding applying for a license go to www.dbr.ri.gov.

INTRODUCTION

CONTACT INFORMATION

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

FOR EXAMINATIONS		
Pearson VUE/Rhode Island Insurance Attn: Regulatory Program Coordinator 5601 Green Valley Dr. Bloomington, MN 55437		
Phone: (800) 274-3739	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/ri/insurance/contact for further information.

Candidates may contact the Rhode Island Department of Business Regulation with questions about obtaining or maintaining a license.

FOR STATE LICENSING		
Rhode Island Department of Business Regulation Insurance Division 1511 Pontiac Avenue, Bldg. 69-2 Cranston, RI 02920		
Phone: (401) 462-9520	Website: www.dbr.ri.gov	Email: dbr.inslic@dbr.ri.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 Rhode Island 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 Rhode Island is available through the Rhode Island Insurance Department web site at www.dbr.ri.gov.

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.

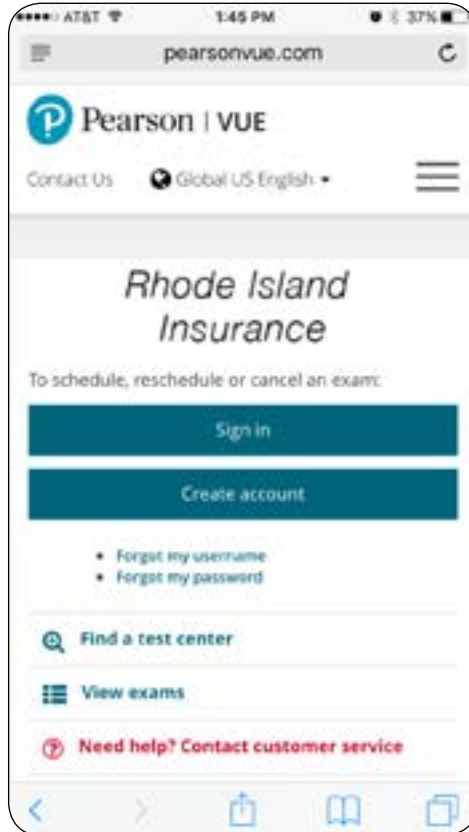
Pearson VUE offers practice tests for producers in the areas of Life, Health, and Property and Casualty that contain questions developed by subject matter experts using concepts found in the general portion of the licensure examination. The tests closely reflect the format of the real licensure examination, 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.

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/ms/insurance to make an online reservation for an examination. First-time users are required to create an account. The candidate will need to fill in all required fields, which are preceded by an asterisk (*), on the online form in order to create an ID and be assigned a password. Step-by-step instructions will lead the candidate through the rest of the examination reservation process.

Our new website has been optimized to work on mobile devices such as phones and tablets as pictured below.



Candidates **must** make an online reservation at least twenty-four (24) hours before the desired examination date. Candidates who wish to make a phone reservation at (800) 274-3739 must do so at least twenty-four (24) hours before the desired examination date (unless an electronic check is used for payment, as detailed on page 3).

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 on the back cover 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.

EXAM FEES

The examination fee (\$80) must be paid at the time of reservation by credit card, debit card, voucher or electronic check. **Fees will not be accepted at the test center.** Examination fees are non-refundable and non-transferable, except as detailed in the *Change/Cancel Policy*.

Electronic Checks

Candidates who choose to pay the examination fee by electronic check must have a personal checking account, and must be prepared to provide to Pearson VUE at the time of reservation the following information:

- Bank name
- Account number
- Social Security number, state-ID number or driver's license number
- Name and address on the account

Using this information, Pearson VUE can request payment from the candidate's bank account just as if the candidate had submitted an actual paper check.

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

Vouchers

Vouchers offer another convenient way to pay for tests. Vouchers can be purchased online at www.pearsonvue.com/vouchers/pricelist/riins.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 (800) 274-3739 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 electronic checks and 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 to or absent from an examination may be excused for the following reasons:

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

Candidates who are absent from or late to an examination and have not changed or canceled the reservation according to *Change/Cancel Policy* will not be admitted to the examination and will forfeit the examination fee. Written verification and supporting documentation for excused absences must be submitted to Pearson VUE within fourteen (14) days of the original examination date.

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.

EXAM DAY

WHAT TO BRING

Required Materials

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

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.

CANDIDATES WILL BE PHOTOGRAPHED FOR THE SCORE REPORT.

EXAM PROCEDURES

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

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 PC on which the examination will be administered. The time spent on this tutorial will not reduce the examination time. The examination administrators will answer questions, but candidates should be aware that the administrators are not familiar with the content of the examinations or with 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 PC. The examination begins the moment a candidate looks at the first examination question. The time allotted for each examination is detailed on the back cover. The examination will end automatically when the examination time has expired, and candidates will leave the test center with their official scores in hand.

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, 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. 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.

SCORE EXPLANATION

Scaled Score

There are multiple versions of each of the licensing examinations. These versions are known as forms. Although all forms of an examination are developed based on the content outlines, the difficulty of the forms of an examination may vary slightly because different questions appear on each form. To ensure that no candidate is put at an unfair advantage or disadvantage due to the particular form of an examination that he or she is given, a statistical procedure known as equating is used to correct for differences in form difficulty.

The passing score of an examination was set by the Rhode Island Department of Business Regulation (in conjunction with Pearson VUE) after a comprehensive study was completed for each examination. Raw scores are converted into scaled scores that can range from 0 to 100. To avoid misuse of score information, numeric scores are only reported to failing candidates. The scaled score that is reported to you is neither the number of questions you answered correctly nor the percentage of questions you answered correctly. With a passing score of 70, any score below 70 indicates how close the candidate came to passing, rather than the actual number or percentage of questions the candidates answered correctly.

RETAKE AN EXAM

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

Reservations for reexamination 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.

DUPLICATE SCORE REPORTS

Candidates may request a duplicate score report from Pearson VUE by completing the form in the back of this handbook and submitting the correct fees.

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

TEST CENTER POLICIES

The following policies are observed at each test center. **Candidates who violate any of these policies will not be permitted to finish the examination and will be dismissed from the test center, forfeiting the examination fee.**

- **No personal items are allowed in the testing room.** Personal items include but are not limited to: cellular phones, hand-held computers or other electronic devices, pagers, watches, wallets, purses, firearms or other weapons, hats, bags, coats, books, and/or notes, pens, or pencils.
- Candidates must store all personal items in a secure area as indicated by the administrator, or return items to their vehicle. All electronic devices must be turned off before storing them in a locker. **The test center is not responsible for lost, stolen, or misplaced personal items.**
- Studying **is not** allowed in the test center. Visitors, children, family, or friends **are not** allowed in the test center.
- Dictionaries, books, papers (including scratch paper), and reference materials are not permitted in the examination room (unless permitted by the exam sponsor), and candidates are strongly urged not to bring such materials to the test center. Upon entering and being seated in the testing room, the test administrator will provide the candidate with materials to make notes or calculations and any other items specified by the exam sponsor. **The candidate may not write on these items before the exam begins or remove these items from the testing room.**
- Eating, drinking, 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.

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 Division 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.

PREPARING FOR THE EXAM

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 Rhode Island Department of Business Regulation 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 Department of Business Regulation 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 Rhode Island, and has been reviewed and approved by Rhode Island insurance professionals.



RHODE ISLAND

Insurance Content Outlines

DUPLICATE SCORE REQUEST FORM

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

You may request one free duplicate score report.

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

Pearson VUE
RHODE ISLAND INSURANCE
DUPLICATE SCORE Request
5601 Green Valley Drive
Bloomington, MN 55437

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

Signature	Date
Name	
Email Address	

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

Address		
City	State	ZIP

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

Name		
Address		
City	State	ZIP

Exam Taken	Date Taken
Date of Birth	
Licensing Jurisdiction	

GENERAL INFORMATION

CANDIDATES MAY CALL (800) 274-3739 TO MAKE AN EXAM RESERVATION.

TEST CENTERS	
LOCATION *	SCHEDULE
East Providence, RI	Tuesday through Thursday and Saturday
Worcester, MA	Thursday through Saturday
Boston, MA	3 days per week
Woburn, MA	Tuesday through Saturday
Springfield, MA	1 day per week
North Dartmouth, MA	Thursday through Saturday

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

Locations and schedules are subject to change.

AVAILABLE EXAMINATIONS, TIME LIMITS AND FEES				
LEVEL	EXAM	SECTION	TIME ALLOTTED	EXAM FEES
Major Lines				
01	Life Producer	General	1 hour, 15 minutes	\$80
		State	45 minutes	
02	Accident & Health Producer	General	1 hour, 15 minutes	\$80
		State	45 minutes	
03	Property Producer	General	1 hour, 15 minutes	\$80
		State	45 minutes	
04	Casualty Producer	General	1 hour, 15 minutes	\$80
		State	45 minutes	
55	Personal Lines Producer	General	1 hour 30 minutes	\$80
		State	45 minutes	
Limited Lines				
14	Property/Casualty Adjuster	One part	1 hour	\$80
17	Public Adjuster	One part	1 hour	\$80
18	Workers Compensation Adjuster	One part	1 hour	\$80
38	Motor Vehicle Damage Appraiser	One part	45 minutes	\$80

NOTE: Candidates CAN take two major lines or two limited lines or one major and one limited line exam in one test session. However, first time candidates for (P&C) MUST register for both the Property Producer and Casualty Producer exam. When registering for two exams in one session (i.e. Property & Casualty), candidates receive an exam discount (the fee for both is \$80).

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	