



SOUTH CAROLINA

Insurance Licensing

CANDIDATE HANDBOOK



STATE LICENSING INFORMATION

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

**South Carolina
Department of Insurance**

1201 Main Street, Suite 1000
Columbia, SC 29201

Phone
(803) 737-6095

Website
www.doi.sc.gov

EXAMINATION INFORMATION

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

**Pearson VUE SCDI
Attn: Regulatory Program**

5601 Green Valley Dr
Bloomington, MN 55437

Phone
877-759-5226

Email
pearsonvuecustomerservice@pearson.com

Website
www.pearsonvue.com/sc/insurance

QUICK REFERENCE

RESERVATIONS

Before making an examination reservation

Candidates should carefully consider whether to take an exam at a test site or an exam OnVUE online proctored. There are different policies associated with the choice and candidates should familiarize themselves with the processes to make an informed choice.

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

Making an examination reservation (details on page 3)

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

Candidates are encouraged to make their exam reservation at least twenty-four (24) hours in advance. **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 the Change/Cancel Policy.**

EXAM DAY

What to bring to the exam

Candidates should bring to the examination proper identification as outlined in *What to Bring/Needed for Exam* (page 6).

Exam procedures

For candidates taking an online OnVUE exam, the official score report will be available in your Pearson VUE account. Candidates should report to the test center at least fifteen (15) minutes before the examination begins to complete registration. Each candidate will leave the test center with an official score report in hand.

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OVERVIEW

This handbook provides information about the examination and licensing process for obtaining a resident insurance license. For a nonresident license, you can apply online via NIPR at www.nipr.com.

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

It is highly recommended that the South Carolina Department of Insurance handbook be reviewed, with special attention given to the content outlines, before taking the examination. (*content outlines begin on page S1 of this handbook*)

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

1. Read the handbook to learn about the examinations and licensing requirements.

- You do not require approval from the State of South Carolina to take the examination
- Passing results are valid for one year
- Each exam may only be taken six times in a one year period

2. Make a reservation and pay examination fee.

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

3. Go to the test center or take your exam online.

Go to the test center on the day of the examination, bringing along all required identification. (*See page 6*)

You will receive your results immediately after the exam. If you are successful you can apply for your license, if you are unsuccessful you have the option to register and retake the exam again.

4. Apply for a license.

After passing the examination you must wait 2 days before applying online. After 2 days please apply online for your license online at NIPR at www.nipr.com.

INTRODUCTION

CONTACT INFORMATION

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

FOR EXAMINATIONS Pearson VUE/South Carolina Insurance Attn: <i>Regulatory Program Coordinator</i> 5601 Green Valley Dr. Bloomington, MN 55437		
Phone: 877-759-5226	Website: www.pearsonvue.com/sc/insurance	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 <http://www.pearsonvue.com/sc/insurance/contact/> for further information.

Candidates may refer to the South Carolina Department of Insurance's website with questions about obtaining or maintaining a license. doi.sc.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 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 South Carolina has commissioned 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.

SOUTH CAROLINA LICENSING REQUIREMENTS

Issuance of a license depends on review and approval of all license application materials. After you fulfill your exam requirements (if any), apply and pay for your license online at NIPR www.nipr.com.

Important to Note

Passing an exam does not automatically guarantee that you will be issued a license. The issuance of a license is also dependent upon a review and approval of all license application materials.

License application can be made 48 hours (2 days) after successfully passing an exam to allow for the exam results to be uploaded to NIPR.

TYPES OF LICENSES AND REQUIREMENTS

New Resident License Requirements

As a new resident, you may pretest and take South Carolina licensing exams in any Pearson VUE test center nationwide before moving to South Carolina.

Nonresident License Requirements

For more information or an application, go to the NIPR website at www.nipr.com.

EXAM RESERVATION

MAKING A RESERVATION

Online reservations are the most efficient way for candidates to schedule their examination. Candidates must go to www.pearsonvue.com/sc/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 forty-eight (48) hours before the desired examination date.

Candidates who wish to make a phone reservation at (888) 873-6205 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, E-mail 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)

ALLOWABLE EXAM COMBINATIONS

A separate exam is given for each major line of insurance. There are two exams that can be taken as combination exams, allowing qualification for multiple lines with a single examination. These are a combination of Life, Accident and Health or Sickness and a combination of Property and Casualty.

Combination exam results are presented as one score. For you to be licensed you must pass the complete exam, you cannot be licensed for either single line unless you pass the complete exam.

EXAM FEES

The examination fees are \$59 for an exam. The 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*.

Vouchers

Vouchers offer another convenient way to pay for tests. Vouchers can be purchased online at <http://pearsonvue.com/vouchers/pricelist/scdoi.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 wishing to cancel or reschedule their examination without penalty can do so forty-eight (48) hours before the examination.

Candidates can cancel or reschedule their exam online at www.pearsonvue.com/sc/insurance/ or can call Pearson VUE at (888)-873-6205 forty-eight (48) hours before the examination. Candidates who wish to change or cancel a reservation with proper notice may either transfer their fees to a new reservation or request a refund. Refunds for credit/debit cards are immediate, while refunds for vouchers will be processed in 2-3 weeks. Candidates who change or cancel their reservations without proper notice will be responsible for the examination fee. **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 Pearson VUE test center inaccessible or unsafe, the examination may be delayed or canceled. Pearson VUE will notify and reschedule candidates in the case of severe weather.

ACCOMMODATIONS

Pearson VUE complies with the provisions of the Americans with Disabilities Act as amended. The purpose of accommodations is to provide candidates with full access to the test. Accommodations are not a guarantee of improved performance or test completion.

Pearson VUE provides reasonable and appropriate accommodations to individuals with documented disabilities who demonstrate a need for accommodations.

Test accommodations may include things such as:

- A separate testing room
- Extra testing time
- A Reader or Recorder, for individuals with mobility or vision impairments and cannot read or write on their own

Test accommodations are individualized and considered on a case-by-case basis. All candidates who are requesting accommodations because of a disability must provide appropriate documentation of their condition and how it is expected to affect their ability to take the test under standard conditions. This may include:

- Supporting documentation from the professional who diagnosed the condition, including the credentials that qualify the professional to make this diagnosis
- A description of past accommodations the candidate has received

The steps to follow when requesting test accommodations vary, depending on your test program sponsor. To begin, go to <http://pearsonvue.com/accommodations>, and then select your test program sponsor from the alphabetized list. Candidates who have additional questions concerning test accommodations may contact the ADA Coordinator at accommodationspearsonvue@pearson.com.

All registrations with accommodations must be rescheduled or canceled through the call center.

AVAILABLE EXAMS

EXAM NAME	SERIES CODE	TOTAL ITEMS	TEST TIME	PRICE
South Carolina Life Insurance Producer	InsSC-Life01	85	120	\$59
South Carolina Accident and Health Insurance Producer	InsSC-AH02	85	120	\$59
South Carolina Life, Accident and Health Insurance Producer	InsSC-LAH03	140	150	\$59
South Carolina Property Insurance Producer	InsSC-Prop04	80	120	\$59
South Carolina Casualty Insurance Producer	InsSC-Cas06	80	120	\$59
South Carolina Property, Casualty, Surety and Marine Insurance Producer	InsSC-PCSM04	140	165	\$59
South Carolina Personal Lines Insurance Producer	InsSC-Pers17	105	120	\$59
South Carolina Crop Insurance Producer	InsSC-Crop22	50	60	\$59
South Carolina Surety Insurance Producer	InsSC-Sure08	50	60	\$59
South Carolina Title Insurance Producer	InsSC-Title10	60	65	\$59
South Carolina Variable Contracts Producer	InsSC-Var07	85	120	\$59
South Carolina Surplus Lines Broker	InsSC-Surp26	50	60	\$59
South Carolina Professional Bail Bondsman/Runner	InsSC-BB16	60	60	\$59
South Carolina Public Adjuster	InsSC-PubAdj14	60	65	\$59
South Carolina Commercial Lines Adjuster	InsSC-CLAdj24	75	90	\$59
South Carolina Crop Hail Insurance Adjuster	InsSC-HAdj13	50	60	\$59
South Carolina Personal Lines Adjuster	InsSC-PLAdj23	80	120	\$59
South Carolina Property, Casualty, Surety and Marine Adjuster	InsSC-PCSMAdj11	100	120	\$59
South Carolina Workers Compensation Insurance Adjuster	InsSC-WCAdj25	60	90	\$59
South Carolina Motor Vehicle Damage Appraiser	InsSC-MVApp15	50	60	\$59

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

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.

Acceptable Forms of Candidate Identification

Candidate must present a **valid and unexpired** form of current identification. The primary identification must be government-issued and photo-bearing with a signature. Identification must be in English and exactly match the name you used to register for the exam.

Primary ID (photograph and signature, not expired)

- Government-issued Driver's License
- U.S. Dept. of State Drivers License
- U.S. Learner's Permit (plastic card only with photo and signature)
- National/State/Country Identification Card
- Passport
- Passport card
- Military ID
- Military ID for spouses and dependents
- Alien Registration Card (Green Card, Permanent Resident Visa)

If the ID presented has an embedded signature that is not visible (microchip), difficult or impossible to read, the candidate must present another form of identification from the Primary ID or Secondary ID 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 fifteen (15) 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 it will be reported as such, and the appropriate action will be taken. The examination fee will not be refunded, the exam may be determined invalid, and/or the state may take further action such as 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 examination will end automatically after the examination time has expired, and candidates will leave the test center with their official scores in hand.

As part of the admissions procedure, a candidate may be required to confirm their Social Security Number.

This is a verification process to ensure that the number matches the number that the candidate registered under and is done to ensure timely delivery of results for the production of licenses.

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

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 Department of Insurance will be so notified and will determine whether the candidate's scores will be released.

SCORE REPORTING

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

Candidates who fail the examination will receive a score report that includes a numeric score and diagnostic information relating to the general portion of the examination, as well as information about reexamination. Each examination is divided into two parts: the general section and the state section. Candidates who pass one section of the examination and fail the other need to retake the entire examination.

Reservations for reexamination cannot be made at the test center. Candidates must wait 24 hours before making a reexamination reservation.

SCORE EXPLANATION

The passing score for the examination is determined by the South Carolina Department of Insurance. Through standardization and control, Pearson VUE ensures that no individual has an unfair disadvantage or advantage because of a particular examination format. For this reason, the passing score for all examinations is reported as a score of 70.

Examination scores range from 0 to 100, but should **not** be interpreted as the percentage or number of correct answers. For example if the passing score is 70, any score below 70 indicates how close the candidate came to passing, not the actual percentage or number of questions answered correctly.

DUPLICATE SCORE REPORTS

Please log into your Pearson VUE account to obtain 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

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.

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.

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>.

RETAKES REQUIREMENTS

Candidates that are unsuccessful in passing their examination do have the option to retake 24 hours after their last attempt. The retake is scheduled in the same way and the candidate will be required to pay another exam fee. Each examination may be taken only six times in a one-year period.

PREPARING FOR THE EXAMINATION

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.

Candidates are advised to review the content outlines and base their studies upon the guidelines and information given in this handbook.



SOUTH CAROLINA

Insurance Content Outlines

GENERAL INFORMATION

SOUTH CAROLINA TEST CENTERS		
Columbia	Beaufort	Bennettsville
Florence	Greenville	Granitesville
Myrtle Beach	North Charleston	Sumter

*Please visit www.pearsonvue.com/sc/insurance to see all available testing centers
Locations and schedules are subject to change.*

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

Christmas Day