



West Virginia

Insurance Licensing

Candidate Handbook

June 2020



QUICK REFERENCE

EXAMINATION INFORMATION

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

Pearson VUE West Virginia Insurance

Attn: Regulatory Program

5601 Green Valley Dr.

Bloomington, MN 55437

Phone

(800) 274-2614

Email

pearsonvuecustomerservice@pearson.com

Website

www.pearsonvue.com

STATE LICENSING INFORMATION

Candidates may contact the West Virginia Office of the Insurance Commissioner with questions about obtaining or maintaining a license after the examination has been passed.

State of West Virginia

Office of the Insurance Commissioner

Licensing and Education

PO Box 50541

Charleston, WV 25305-0541

Website

www.wvinsurance.gov

FINGERPRINTING INFORMATION

Candidates may contact IdentoGo for digital fingerprints.

IdentoGo

Hours: Monday – Friday
8 AM – 5 PM Central Time

Phone

(855) 766-7746

TDD/TTY

(877) 219-0199

Website

<http://www.identogo.com>

QUICK REFERENCE

RESERVATIONS

Before making an exam reservation

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

Making an exam reservation (details on page 6)

Candidates may make a reservation by:

- Visiting <http://pearsonvue.com/wv/insurance>
- Calling Pearson VUE

Candidates should make a reservation on the web or by phone 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 inside back cover of this handbook. Candidates should contact Pearson VUE to confirm specific locations and examination schedules.

Exam fees

The examination fee of \$88 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* (page 7).**

Fingerprinting Services

Fingerprinting services are available at IdentoGo as detailed on page 4. See pages 4-5 for fingerprinting and criminal history requirements.

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 8)

Exam procedures

Candidates should report to the test center at least thirty (30) minutes before the examination begins to complete registration. A series of pretesting procedures, including showing proper ID and checking belongings, will take place prior to testing. The time allotted for the examination varies and each candidate will leave the test center with an official score report in hand.

Waivers

Candidates must pass both parts of the licensing exam within 12 months of the date of the first exam portion passed. If both parts of the exam are not successfully passed within 12 months the applicant must take and pass all parts of the exam again. See page 11 for additional information.

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OVERVIEW

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

It is highly recommended that the West Virginia Insurance Candidate Handbook be reviewed, with special attention given to the content outlines, before taking the examination.

Individuals who wish to obtain an insurance license in the state of West Virginia must:

1. Complete all pre-licensing education.

Complete all required pre-licensing education from an approved provider and obtain a *Certificate of Pre-licensing Course Completion (PL 789E)*. (See page 2)

2. Make a reservation and pay the examination fee.

Make a reservation online or by phone with Pearson VUE for the examination. (See pages 6-7)

3. Take the examination.

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

4. After passing the examination make a fingerprint reservation.

Make a reservation (online or by phone) with Identigo for the digital fingerprint. (See pages 4-5 of handbook.)

5. Get fingerprinted.

Go to the designated fingerprint site at the appointed day/time, bringing along all required materials. (See page 4 of handbook.)

6. Apply for a license.

After passing the examination and submitting fingerprints you may apply for your license online at www.nipr.com.

For more information regarding obtaining a license, go to www.wvinsurance.gov.

INTRODUCTION

CONTACT INFORMATION

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

| | | |
|--|--|--|
| FOR EXAMINATIONS Pearson VUE/West Virginia Insurance Attn: <i>Regulatory Program Coordinator</i> 5601 Green Valley Dr. Bloomington, MN 55437 | | |
| Phone: (800) 274-2614 | 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/wv/insurance/contact for further information.

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

| | |
|---|--|
| FOR STATE LICENSING State of West Virginia <i>Office of the Insurance Commissioner Licensing and education</i> PO Box 50541 Charleston, WV 25305-0541 | |
| Website: www.wvinsurance.gov | |

| | |
|---|---|
| FOR DIGITAL FINGERPRINTS contact IdentoGo for verification IdentoGo <i>West Virginia Insurance</i> | |
| hours: Monday – Friday, 8 AM – 5 PM Eastern Time | Website: http://www.identogo.com |
| Phone: (855) 766-7746 | TDD/TTY: (877) 219-0199 |

THE LICENSURE PROCESS

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

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

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.

WEST VIRGINIA LICENSING REQUIREMENTS

RESIDENT AGENT LICENSE ELIGIBILITY

To be licensed as a resident insurance agent, applicants must:

1. Be a resident of West Virginia.
2. Be eighteen (18) years of age or older.
3. Persons applying for a license are no longer required to be sponsored by an insurance company on the application.
4. Satisfy the Insurance Commissioner that he/she is trustworthy and competent.
5. Take the examination(s) administered by Pearson VUE.

Waiver of examination: An examination is not required as proof of competency for those persons applying for a resident individual insurance producer's license if such person:

- a. With respect to the following lines of authority, holds one or more of the following professional designations or degrees:
 - 1) Life Line of Authority – Certified Employee Benefits Specialist (CEBS), Chartered Financial Consultant (ChFC), Certified Insurance Counselor (CIC), Certified Financial Planner (CFP), Chartered Life Underwriter (CLU), Fellow Life Management Institute (FLMI), Life Underwriting Training Counsel Fellow (LUTCF);
 - 2) Health Line of Authority – Registered Health Underwriter (RHU), Certified Employee Benefits Specialist (CEBS), Registered Employee Benefits Consultant (REBC), Health Information Administration (HIA);
 - 3) Property and Casualty Lines of Authority – Accredited Advisor in Insurance (AAI), Associate in Risk Management (ARM), Certified Insurance Counselor (CIC), Chartered Property Casualty Underwriter (CPCU); or
 - 4) All lines of authority – College insurance degree.
 - b. Is moving from another state where a resident license was held and the individual makes application for license within ninety (90) days of the date the license was canceled in the previous resident state. If application is made after ninety (90) days, the applicant must complete pre-licensing education and pass the examination for which application is made.
6. Complete an approved program of study and present a Certificate of Course Completion at the test center. Information on Approved Prelicensing schools is available at www.wvinsurance.gov, Licensing section, Approved Prelicensing Providers link, or you may contact Licensing & Education: (304) 558-0610.

EXAM REQUIREMENTS

The following are the examinations required for specific licenses:

| TYPE OF LICENSE | EXAM(S) REQUIRED | TYPE OF LICENSE | EXAM(S) REQUIRED |
|---------------------------------|---------------------------------|----------------------|-------------------------|
| Resident | | Resident | |
| Life | Life | Limited Lines Credit | No examination required |
| Accident and Health or Sickness | Accident and Health or Sickness | Car Rental | No examination required |
| Property and Casualty | Property and Casualty | Surplus Lines | Surplus Lines |
| Property | Property | Adjuster | Adjuster |
| Casualty | Casualty | Public Adjuster | Public Adjuster |
| Title | No examination required | Personal Lines | Personal Lines |
| Travel | No examination required | Viatical Broker | Viatical Broker |
| Surety | No examination required | Self Storage | No examination required |

RESIDENT AGENT LICENSE APPLICATION PROCEDURES

An applicant must submit to the West Virginia Insurance Commissioner the following:

Resident Agent

1. Completed Resident Agent Application
2. Original Pearson VUE passing score report
3. Original Certificate of Pre-licensing Course Completion (PL 789E)
4. Submit fingerprints to Identogo (www.identogo.com), if applicable
5. \$50.00 license fee made payable to the West Virginia Insurance Commissioner
6. Letter of Clearance, if applicable

APPLICANTS WHO ARE NOT LICENSED WITHIN ONE YEAR OF PASSING AN EXAMINATION MUST COMPLETE PRE-LICENSING AND MUST RETAKE THE EXAMINATION. Licenses will be mailed to the licensee's address of record. The licensee **must** inform the West Virginia Insurance Commissioner of any name or address change within 30 days after the change.

SURPLUS LINES LICENSE

Pre-licensing education is not required of Surplus Lines candidates. Applicants for a Surplus Lines license must:

1. Be currently licensed as a West Virginia resident agent.
2. Have 3 consecutive years of property & casualty sales experience immediately preceding the date of application. One of the years must be as a licensed West Virginia agent.
3. Complete and submit the proper application for approval to the West Virginia Insurance Commissioner.

Once a passing score has been attained, the applicant must mail the original score report, along with the required \$200 license fee (made payable to the West Virginia Insurance Commissioner) to the West Virginia Insurance Commissioner's Licensing Division before a license will be issued.

ADJUSTER LICENSE

Pre-licensing education **is not** required of adjusters.

Individuals may take an examination for either a Company Adjuster license or a Public Adjuster license.

A **Company Adjuster** is a person representing the interests of the insurer, including independent contractors with the insurer and salaried employees of the insurer.

A **Public Adjuster** is a person who acts on behalf of the insured in negotiating for, or effecting the settlement of a claim for loss or damage covered by an insurance contract.

To learn more about each, please review the Adjuster Rule found at www.wvinsurance.gov, Policy & Legislation, Insurance Rules, Rule 114-25.

West Virginia Resident Applicants

A legal resident of West Virginia **must** apply as a resident adjuster. To apply, applicants must submit to the West Virginia Insurance Commissioner the following:

1. Completed Adjuster Application
2. Original Pearson VUE Passing Score Report
3. Clearance Letter (if applicable) Applicants who have held any insurance license in any other state(s) must obtain a letter of clearance from the state(s) and submit it with this application
4. License Fee (\$25). Check should be payable to the West Virginia Insurance Commissioner.

Nonresident Applicants

A legal resident of a state other than West Virginia **must** apply as a nonresident adjuster. To apply, applicants must submit to the West Virginia Insurance Commissioner the following:

1. Completed Adjuster Application
2. Original Pearson VUE Score Report (Nonresident applicants whose home state does not license adjusters may choose West Virginia as their designated home state after they pass the West Virginia Adjuster's examination)
3. License Fee (\$25). Check should be payable to the West Virginia Insurance Commissioner.

WEST VIRGINIA EXAM PROCEDURES

Test Center Identification Requirement

Candidates will satisfy the test center identification requirement by presenting at the test center on examination day two forms of signature identification, one of which must be photo-bearing.

Candidates taking Life, Accident and Health or Sickness, Property and Casualty, and Personal Lines must also present a Certificate of Pre-licensing Course Completion (Form PL 789E) to be admitted to the test center. (Course completion certificates are valid for four (4) months.)

In many instances the student is required to absorb large amounts of information in a short period of time, and topics covered may not be explained to the complete satisfaction of the student. Students who memorize “catch phrases” and definitions but lack the understanding to **apply** the knowledge to a set of circumstances that differ from those used by their instructor will find many of the state examination questions difficult. For these reasons, education provided by an approved school should **not** be considered complete preparation for the state examination.

A review of previously studied material, preferably presented from a different point of view, can only help strengthen the student’s understanding. Supplemental study in the form of a company training course, private vendor’s programmed learning course, practical experience, topical review with industry peers, or study and review time away from the classroom or in addition to an approved correspondence text/workbook are recommended to enhance a person’s chances of passing the licensing examination. The absolute best blueprint to follow in selecting topics of study is the content outline.

FINGERPRINT AND CRIMINAL HISTORY REQUIREMENTS

All applicants seeking resident West Virginia Insurance licenses will be required to submit fingerprints for the purpose of conducting a state and federal criminal background check.

This applies to all resident applicants wishing to obtain a major line of authority or, amending their existing license by adding a major line of authority for the following Insurance license types:

- Life
- Accident and Health or Sickness
- Property and Casualty
- Personal Lines
- Surplus lines
- Variable Life and Annuities
- Viatical Settlement Brokers
- Travel Insurance Entity Producer – the DRP, and the president, secretary, treasurers, and any other person who directs or controls the travel insurance entity’s operation.

Exemptions from fingerprinting are:

- Limited Lines
- Adjusters
- Nonresident licensees
- Producers who received their license before June 1, 2015, unless they are adding a line of authority on or after June 1, 2015.
- Producers renewing their licenses are not required to submit fingerprints.

FINGERPRINTING RESERVATIONS

Candidates must contact Identogo to schedule their reservation at an Identogo center either by calling (855) 766-7746 (hours are Monday-Friday 8am-5pm Eastern Standard Time) or by going online at <http://www.identogo.com>.

At the time of reservation be sure to indicate that your fingerprints are to be sent to the West Virginia Insurance Commission.

Electronic fingerprinting process

1. Successfully complete a prelicensing course by an approved prelicensing provider.
2. Schedule, take, and pass your examination through Pearson VUE (800-274-2614 to schedule, or www.pearsonvue.com/wv/insurance/).

3. Schedule an appointment at an IndentoGo center through www.indentogo.com and select West Virginia, or call 1-855-766-7746. You must indicate that your fingerprints are to be sent to the West Virginia Insurance Commission.
4. Obtain a receipt from IndentoGo center that contains a 12-digit TCN number specific to your fingerprint session.
5. The TCN number is required to be submitted with the license application.
6. Apply for the license electronically through the NIPR at www.nipr.com or by using the paper application. If you use the electronic application, you must fax a copy of the fingerprint receipt from the IndentoGo center to the Licensing Division at 304-558-4966.

Payment

Applicants must submit \$45.75 payment as fees for fingerprinting when they schedule through IndentoGo:

- Fingerprint fee: \$12.50
- WVSP fee: \$20.00
- FBI Fee: \$13.25

Fingerprints are valid for 30 days of the date the prints are taken. If the process is not completed within 30 days and the fingerprints expire, the fingerprinting process must be repeated and the fees paid again.

Additional information may be found at www.wvinsurance.gov.

RESERVATIONS

West Virginia Insurance licensure exams are now available at select Pearson VUE test centers on military installations across the globe. Service members, dependents, and contractors with authorized base access who want to gain West Virginia insurance licensure from their duty station or assignment in another state and foreign deployment will have the option to take their exams without having to return to West Virginia to test.

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

In addition to Pearson VUE's standard ID policy (see page 8), candidates must have valid government ID and authorization to gain access to military testing sites. Civilians without valid government ID will not be granted entry by the test center and/or military entrance gate security.

MAKING AN EXAMINATION RESERVATION

Walk-in examinations are not available. Online reservations are the most efficient way for candidates to schedule their examination. Candidates **must** go to www.pearsonvue.com/wv/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 (800) 274-2614 must do so at least twenty-four (24) hours before the desired examination date (unless an electronic check is used for payment, as detailed below).

Before 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 (a list of test centers appears in the back of this handbook)

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

EXAM FEES

The examination fee will be \$88. It 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 pay the examination fee by electronic check must have a personal checking account, and must provide to Pearson VUE at the time of reservation the following information:

- Bank name
- Bank routing number
- Social Security 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 <http://www.pearsonvue.com/vouchers/pricelist/wvins.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 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 (800) 274-2614 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 their fees to a new reservation or request a refund. **Candidates who change or cancel a reservation without proper notice will forfeit the examination fee.**

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 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 otherwise late to or absent from an examination and have not changed or canceled according to the *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 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.

ENGLISH AS A SECOND LANGUAGE (ESL)

Candidates for whom English is a second language may request additional time for the examination by sending the *English as a Second Language (ESL) Request Form* (found in the back of this handbook). Candidates should include with this form a letter from his or her English instructor, sponsoring company, or **pre-licensing provider** on official letterhead stating that English is not a primary language for the candidate. Candidates should not attempt to make a reservation until after they have been notified by Pearson VUE that their request for additional time has been approved. The approval of additional time will be for the length of the authorization. Candidates who have additional questions about ESL examinations should contact the Special Examination Coordinator at (800) 466-0450.

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

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

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.

For Life, Accident and Health or Sickness, Property and Casualty and Personal Lines candidates: *Certificate of Prelicense Course Completion (PL 789E)*, as detailed on page 2.

Acceptable Forms of Candidate Identification

Candidates must present **two (2)** forms of current signature identification. The name on the identification must exactly match the name on the registration. The primary identification must be government-issued and photo-bearing with a signature, and the secondary identification must contain a valid signature. Identification must be in English.

Primary ID (photograph and signature, not expired)

- Government-issued Driver's License
- U.S. Dept. of State Driver's License
- U.S. Learner's Permit (plastic card only with photo and signature)
- State-issued picture IDs including those non-federated driver's licenses or licenses that say *Not For Federal Identification* are accepted in West Virginia. All IDs should be current and non-expired and contain a photograph of the candidate.
- National/State/Country identification card
- Passport
- Passport card
- Military ID
- Military ID for spouses and dependents

Secondary ID (signature, not expired)

- U.S. Social Security Card
- Debit (ATM) 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

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.

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.

Once candidates are familiar with the computer, they may begin the examination. The examination begins the moment a candidate looks at the first examination question. Candidates will have two (2) hours for the Life and the Accident and Health or Sickness examination, three and one-half (3½) hours for the Property and Casualty examination, two and one-half (2½) hours for the Personal Lines examination, and one (1) hour for the Adjuster and Surplus Lines examination. After the examination time has expired, the examination will automatically end. Candidates will leave the test center with their official scores in hand.

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, 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.

SCORE EXPLANATION

Equating and Scaling

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.

For example, in an examination with two (2) forms, Form A and Form B, the state licensing agency determines that answering 30 questions correctly on Form A demonstrates the minimum amount of knowledge necessary to be licensed. It is further determined through the equating process that Form B contains slightly more difficult questions than Form A; therefore, answering 30 questions correctly on Form A would indicate the same level of knowledge as answering only 28 questions correctly on Form B. Under this set of circumstances, a score of 30 questions correct would be used as the passing score on Form A whereas a score of 28 questions correct would be used as the passing score on Form B.

A second statistical procedure known as scaling is used to derive the numerical score to report for each candidate. Scaling is used to place a raw score on a common reporting scale on which each scaled score represents a given level of knowledge regardless of the difficulty of the form on which the raw score was achieved.

To illustrate how scaling works, suppose that in the examination example used above, the state licensing agency decides to use a score of 500 as the passing score for reporting purposes. (Note that the score selected to be used as the reported passing score is not related to, and has no bearing on, the difficulty of the examination.) Based on the information provided above, a raw score of 30 on Form A would translate to a scaled score of 500; a raw score of 28 on Form B would also translate to a scaled score of 500 since a raw score of 30 on Form A represents the same level of knowledge as a raw score of 28 on Form B.

Scaled Score

The passing score of an examination was set by the West Virginia Office of the Insurance Commissioner. (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. 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.

REVIEW OF EXAMS

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

RETAKE THE EXAM

According to West Virginia Insurance code, §33-12-5. Application for examination, a candidate is limited to eight (8) attempts to pass each line of authority.

Reservations for reexamination cannot be made at the test center, and candidates must wait 24 hours before making a new reservation.

Waivers

Candidates must pass both parts of the licensing exam within 12 months of the date of the first exam portion passed. If both parts of the exam are not successfully passed within 12 months the applicant must take and pass all parts of the exam again.

If a candidate initially takes a combination exam and fails only one part of the exam they are still required to retake that same combined exam. Switching to a single exam will void the previous pass waiver.

Similarly, if a candidate initially takes two single exams and fails one of those exams they are required to retake the same single exam that they failed. Switching to a combination exam will void the previous pass waiver.

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 it.

EXAM SECURITY

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 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 unfairly obtained. 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.

QUESTIONS OR COMMENTS ABOUT THE EXAM

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/West Virginia Insurance

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

In all correspondence, candidates should give their name and address. If questions or comments concern an examination already taken, the inquiry should also include: (1) the name of the examination, (2) the date the examination was taken, and (3) the location of the test center.

PREPARING FOR THE EXAM

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.

The examination will contain *pretest 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.

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. West Virginia offers these content outlines as part of the handbook.

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 examination has been developed to reflect the laws, statutes, rules and regulations for the practice of insurance in West Virginia, and has been reviewed and approved by West Virginia insurance professionals.



WEST VIRGINIA

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
WEST VIRGINIA INSURANCE
DUPLICATE SCORE Request
5601 Green Valley Drive
Bloomington, MN 55437

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

| | |
|---------------|------|
| Signature | Date |
| Name | |
| Email Address | |

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

| | | |
|---------|-------|-----|
| Address | | |
| City | State | ZIP |

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

| | | |
|---------|-------|-----|
| Name | | |
| Address | | |
| City | State | ZIP |

| | |
|------------------------|------------|
| Exam Taken | Date Taken |
| Date of Birth | |
| Licensing Jurisdiction | |

ENGLISH AS A SECOND LANGUAGE (ESL) REQUEST FORM

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

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

Candidates who wish to request additional time for ESL should fax this form to Pearson VUE at (610) 617-9397. Certain documentation must be faxed along with this form, as detailed on page 7 of the candidate handbook.

All requests must first be approved by Pearson VUE. Candidates must wait for confirmation of the approval before scheduling an examination.

PLEASE PRINT CLEARLY

| | | |
|---|--|-------|
| Date: | | |
| Last Name: | | |
| First Name: | | M.I.: |
| Address: | | |
| City: | State: | Zip: |
| Daytime Telephone: | | |
| Email address: | | |
| Examination Name: | | |
| <input type="checkbox"/> English as a second language | <input type="checkbox"/> Additional time | |
| <p>Candidates should contact Pearson VUE with questions about additional time. PEARSON VUE SPECIAL ACCOMMODATIONS/ESL 5715 West Old Shakopee Road • Bloomington, MN 55437 Phone (800) 466-0450 • Fax (610) 617-9397</p> | | |

GENERAL INFORMATION

Candidates may call (800) 274-2614 to make an exam reservation or online at <http://www.pearsonvue.com/wv/insurance/>.

Walk-In Examinations are not permitted.

| TEST CENTER LOCATIONS | | | |
|-----------------------|-------|----------------------|-------|
| LOCATION | | | |
| City | State | City | State |
| Charleston | WV | Lexington | KY |
| Morgantown (2 sites) | WV | Louisville | KY |
| Hurricane | WV | Cumberland | MD |
| Keyser | WV | Copley Township | OH |
| Charleston | WV | Gahanna | OH |
| Wheeling | WV | Mason | OH |
| Moundsville | WV | Moraine | OH |
| Huntington (2 sites) | WV | Westlake | OH |
| Bridgeport | WV | Pittsburgh (2 sites) | PA |
| Martinsburg | WV | Washington | PA |
| Beckley | WV | | |

Locations and schedules are subject to change.

| AVAILABLE EXAMS | | |
|---|-----------------------|--------------------|
| MAJOR LINES (PART I AND/OR PART 2) | | |
| 01 Life and/or 02 Accident and Health or Sickness | 17 Public Adjuster | 40 Casualty |
| 03 Property and Casualty | 30 Property | 55 Personal Lines |
| 14 Company Adjuster | 34 Surplus Lines only | 60 Viatical Broker |

| EXAMINATION FEE |
|---|
| The examination fee of \$88 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. |

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 Day