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# STATE OF OREGON



## DIVISION OF FINANCIAL REGULATION CANDIDATE INFORMATION BULLETIN

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## EXAMINATIONS BY PSI

This Candidate Information Bulletin provides you with information about the examination and application process for insurance licensing in the State of Oregon.

The Division of Financial Regulation has contracted with PSI Services LLC (PSI) to conduct the examination program. PSI provides examinations through a network of computer examination centers in Oregon. PSI works closely with the State to be certain that examinations meet local as well as national requirements in basic principles and examination development standards.

**The Division of Financial Regulation will begin using State Based Systems (SBS) effective May 7, 2012.** With the SBS implementation we will take the opportunity to implement several NAIC uniformity initiatives as well as the opportunity to streamline many of our processes. SBS also provides a wide array of online tools that allow you to submit, view and print license information on a 24/7 basis. For more information on changes affecting individual and business entity licensing, see <http://www.statebasedsystems.com/ORAnnouncement.pdf>.

## EXAMINATION AND LICENSURE REQUIREMENTS

All candidates must complete the required hours of preclicensure education. You are required to have, in your possession, a valid school Certificate of Completion before contacting PSI to register and schedule for an examination.

**THIS CERTIFICATE EXPIRES ONE YEAR TO THE DAY FROM THE DATE IT IS ISSUED. CANDIDATES MUST PASS THE EXAMINATION AND APPLY FOR LICENSURE BEFORE THAT EXPIRATION DATE.**

**General Lines Insurance Adjuster, Health Insurance, Adjuster, and Surplus Lines Insurance Producer are the ONLY examinations that does not require verification.**

Upon passing the examination, the candidate must complete electronic fingerprints, and submit a complete electronic application at <https://nopr.com/>. Upon approval of your licensure, your status will be shown, and you can print a copy of your license online, such as through License Manager available at <https://nopr.com/>.

ALL applicants must provide a set of fingerprints to the Division of Financial Regulation for the purpose of conducting a state and national fingerprint-based criminal history record.

You can be electronically fingerprinted at one of PSI Oregon sites, during regular testing hours, on the day of your examination. The prints will be forwarded electronically to the appropriate review agencies. You will pay the fingerprinting fee at the test site on the day of testing.

The \$61.25 fee is payable by money order, cashier's check, company check, VISA or MasterCard. This payment includes the State processing fee of \$46.25, and the PSI processing fee of \$15.00. Please note: this process may take up to 4 weeks. Ink cards will not be accepted by the Division.

If you have an existing, valid Oregon Insurance License and are testing for another Class of Insurance, you do NOT need to be fingerprinted. Prints expire six months from the date you are printed.

Candidates do not need to be fingerprinted:

- If you have an existing, valid Oregon Insurance License and are testing for another Class of Insurance.

## PRELICENSING EDUCATION REQUIREMENTS

Prelicensing education training must be completed before taking the required examination. Resident producer license candidates must obtain training specific to the class for which they wish to be licensed (see chart below).

License Type	Minimum Hours Required
Life	20 hours
Property	20 hours
Casualty	20 hours
Personal Lines	20 hours
Health	20 hours

**Prelicensing education providers.** A list of approved preclicensing training schools is available on the Division's Web site at [www.dfr.oregon.gov](http://www.dfr.oregon.gov).

**Certificate of Completion.** Once you complete a preclicensing course, the course provider will issue you a Certificate of Completion. The certificate is valid for one year. You must bring the certificate with you to the test center on the day of the examination.

**Waivers and exemptions.** Pre-licensing education is not required for:

- Adjusters and consultants.
- Surplus Lines examination.
- Life, Health, or Life and Health Producer license applicants holding the Chartered Life Underwriter (CLU) designation. Verification of designation must be submitted to the Division with your license application.
- Property and Casualty Producer license applicants holding the Chartered Property Casualty Underwriter (CPCU) designation. Verification of designation must be submitted to the Division with your license application.

You may contact the Division with questions about waivers. If a waiver is issued, you must bring the **original** waiver letter with you to the test center on the day of the examination.

**Relocating to Oregon.** If you were previously licensed in another state, you need not complete any education or examination requirements if you are applying for the same lines authority and your application is received no more than 90 days after the cancellation of your license in the other state and the establishment of your Oregon residency.

**Contact the Division of Financial Regulation at (503) 947-7981 or [web.insagent@dcbs.oregon.gov](mailto:web.insagent@dcbs.oregon.gov) for a transfer application.**



## PRODUCER LICENSE

Generally, to qualify to receive an Oregon resident producer license, you must:

- Be at least 18 years old.
- Be a resident of, or maintain a place of business in, Oregon.
- Complete any necessary prelicensing education requirements.
- Pass the appropriate license exam(s), if required.

All applicants for an initial resident license will need to submit the "Criminal Records Request" form, the Individual Insurance License application form, electronic fingerprints, and the correct fee to cover license, application, and background check fees.

Surplus lines producers must also be licensed for property and casualty and take a surplus lines exam. The following table shows the producer license classes in Oregon and the series number of the required exam.

Class of Insurance	Exam Series	Exam Fee
Life (Includes Law)	12-01	\$45
Health (Includes Law)	12-02	\$45
Life and Health (Includes Law)*	12-03	\$55
Property and Casualty (Includes Law)**	12-04	\$55
Property (Includes Law)	12-12	\$45
Casualty (Includes Law)	12-13	\$45
Personal Lines (Includes Law)	12-14	\$45
Surplus Lines	12-05	\$45
Credit	None	
Credit Life	None	
Surety	None	
Title	None	
Trip Travel	None	

\*Those wishing to apply for both Life and Health licenses at the same time may wish to take this combined exam.

\*\*Property and Casualty is equivalent to Property, Casualty, Marine and Transportation, Surety.

In addition to holding a current license in the correct line of insurance, producers who wish to sell insurance must also be employed with or under contract to an authorized insurer or licensed business entity. Producers who are not employed with or under contract to an insurer or business entity retain their licenses but may not transact insurance.

## RESIDENT ADJUSTER LICENSE

Resident Adjuster license applicants must:

- Be a resident of, or maintain a place of business in, Oregon.
- Pass the appropriate license exam as required by statute.

Class of Insurance	Exam Series	Exam Fee
Health	12-06	\$45
General Lines	12-07	\$45
Crop	12-15	\$45

After you receive your license, you may begin to adjust insurance claims. If you are employed by or contracted with a licensed adjusting firm or corporation, a Notice of Affiliation (Form 440-2139) must be filed with the Division within 30 days.

## CONSULTANT LICENSE

Generally, to qualify for an Oregon resident consultant license, you must:

- Be a resident of, or maintain a place of business in, Oregon.
- Pass the consultant's examination required for the particular class of insurance. The examination is waived for Oregon Resident Agents in that class of insurance.
- Have five years of experience in the insurance business or equivalent educational qualifications.
- Submit a current certification of errors and omissions coverage with limits of at least \$500,000.

The following table shows the consultant license classes in Oregon and the series number of the required examination.

Class of Insurance	Exam Series	Exam Fee
Life	12-08	\$45
Health	12-09	\$45
Life and Health	12-10	\$55
General Lines	12-11	\$45

After you receive your license, you may begin working as a consultant. If you are employed by or contracted with any licensed consulting firm or corporation that employs that firm, a Notice of Affiliation (Form 440-2139) must be filed with the Division within 30 days.

## BUSINESS ENTITY LICENSE

A Business Entity License is required of any firm or corporation transacting insurance through an office in Oregon. The business must be properly filed with the Secretary of State's Corporation Division before applying for the insurance license. Resident firms and corporations should obtain the license for their principal Oregon location and provide the Division with the address and location of each branch office.

Business entities must submit a complete electronic application at <https://nopr.com/>.

After issuance of the license, a firm or corporation can transact insurance upon the date of contract with an authorized insurer, and only through an affiliated individual.

The business entity must file a Notice of Affiliation (Form 440-2139) with the Division within 30 days.

## VARIABLE LIFE INSURANCE LICENSE

A Variable Life Insurance license is required before an agent may sell, solicit or negotiate a variable contract. To earn this license, you must pass either exam Series 6 or 7 given by the National Association of Securities Dealers (NASD). In addition, you must be registered with an Oregon securities dealer.

To obtain the Variable Life Insurance license, check the appropriate box on your application form. Oregon will confirm that you are actively registered to an Oregon securities dealer before approving the line of authority.



## NONRESIDENT LICENSE REQUIREMENTS

Nonresidents can be licensed to transact insurance in Oregon as producers, adjusters and consultants. Licenses are issued to individuals, firms or corporations. If you are already a licensed agent or broker in your home state, you are exempt from the prelicensing education and examination requirements. You may only conduct your insurance business as an appointed representative of an insurer in Oregon even though licensed as a broker in your home state. Brokering is not permitted in Oregon.

Producers should submit the application for the individual or business entity license through <https://nopr.com/>.

**Business entities** must obtain a nonresident business entity license before they may transact insurance in any manner in Oregon. They should obtain the license for their principal location in their home state and provide the Division with the address of each branch office in the home state that will do business in Oregon. If the business has offices in other states that will transact insurance in Oregon, those offices must apply for separate licenses. Applications for a business entity license are submitted through <https://nopr.com/>.

## EXAMINATION REGISTRATION AND SCHEDULING PROCEDURES

All questions and requests for information should be directed to PSI.

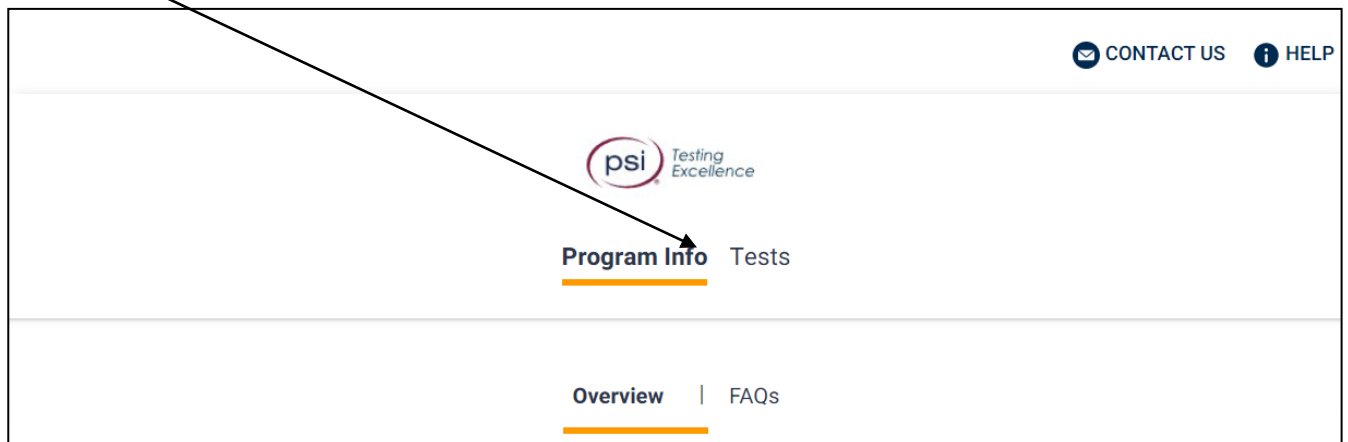
PSI  
3210 E Tropicana  
Las Vegas, NV 89121  
(855) 340-3901  
<https://test-takers.psiexams.com/orins>

Examination fees may be found on the registration form found at the end of this Candidate Information Bulletin. **REGISTRATION FEES ARE NOT REFUNDABLE OR TRANSFERABLE. REGISTRATION FEES EXPIRE AFTER ONE YEAR OF REGISTERING.**

- All eligibilities are valid for 1 year from the date on the Certificate of Completion. If you do not pass the examination(s) within the 1 year period, you must retake the Prelicensing Education Courses.
- You may take examinations on an unlimited basis during the 1 year period.
- English as a Second Language (ESL) candidates must call PSI at (855) 340-3901 to schedule for their examination, if they wish to receive additional time. Please do not schedule online, as you will not receive the additional time.

### ONLINE

1. Go to: <https://test-takers.psiexams.com/orins>
2. Select **TESTS** to create an account.



3. Select the examination and you are ready to create an account. Select **LOGIN/REGISTER**.

To continue the booking process and schedule your test, you must login or create an account.

**LOGIN/REGISTER**



4. You will be prompted to **CREATE AN ACCOUNT** with PSI.



*The first and last name must match exactly with your current, valid, government-issued ID.*

ID *	
First Name *	Last Name *
Middle Name	Generation
Email *	
Password *	
Confirm Password *	

**Your password must contain:**

- At least one capital letter A-Z
- At least one lower case letter a-z
- At least one number 0-9
- At least one special character !@#V\$%^&V\*
- At least 8 and up to 32 characters

5. Select your test format: (Test Center) or (Remote Proctored).


<b>Modality</b>	
 Site Proctored <b>SELECTED</b>	 Atlas Remote Proctored <b>SELECT</b>

### Scheduling at a Test Center

1. Enter the “City or Postal Code” and select **FIND**.

**Search Test Center Location**

City, province, or postal code  Radius



2. Select a date and time to book an appointment.

<b>October 2021</b>						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						
○ Available ● Selected						

<b>Time slots available for October 08, 2021</b>	
<input type="text" value="08:00 AM"/>	
<input type="text" value="01:30 PM"/>	



3. You are now ready to pay.

**Payment**

**Billing Address**


Address 1 \*  
Address 2  
Address 3  
City \*

**Order Summary**  
Commercial Contractor Practice Test:  
Mechanical Bus and Law \$100.00 USD

**Total Price**

**CONTINUE**

4. Once payment has been made you will receive a message confirming the test center, booked date, and booked time.

**Booking Confirmed!!**  [Print Confirmation](#)

Email Address: asingla81@psionline.com      Home Phone: 111224444      Office Phone: 2221112345

### Scheduling via Remote Proctor

1. Select a date and time to book an appointment.

Choose a Date and Time

**October 2021**

Sun	Mon	Tue	Wed	Thu	Fri	Sat
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

Available    Selected

**Time slots available for October 08, 2021**

08:00 AM  
01:30 PM

2. You are now ready to pay.

**Payment**

**Billing Address**

Address 1 \*  
Address 2  
Address 3  
City \*

**Order Summary**  
Commercial Contractor Practice Test:  
Mechanical Bus and Law \$100.00 USD


**Total Price**


**CONTINUE**

3. Once payment has been made you will receive a message confirming the booked date and booked time. Please review the booking before selecting **CONFIRM**.

**Review Booking:**

Email Address: asingla81@psionline.com      Home Phone: 111224444      Office Phone: 2221112345

 Wednesday, October 06, 2021

 5:30 PM Pacific Time

Before taking your remote online proctored exam, please check system compatibility - click [HERE](#)

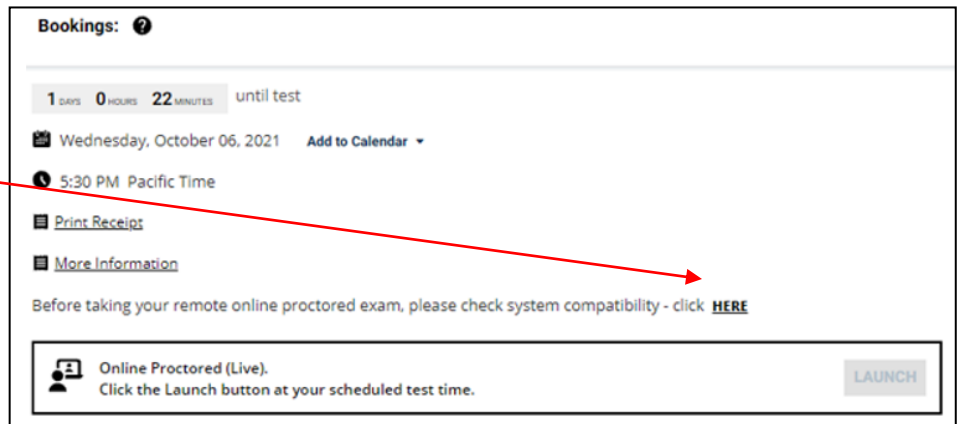
By continuing, you agree to The Company's [Conditions of Use And Privacy Notice](#).

**CONFIRM**



4. Your booking will now display in your account. You will be able to LAUNCH your test within 30 minutes of your booked test time.

**IMPORTANT: BE SURE TO CHECK THE COMPATIBILITY OF YOUR COMPUTER** to include Audio/Video Check, Webcam Check and System Check. Prior to testing, **CLICK HERE.**



By not starting your test within 15 minutes after your booked time, you forfeit your test fee or test eligibility. Fees and test eligibilities are non-refundable. If you have any questions regarding your compatibility check, or if you experience issues launching your test, you may contact PSI's technical support team at (844) 267-1017.

### TELEPHONE SCHEDULING

Call (855) 340-3901, PSI registrars are available to receive payment and to schedule your appointment for the examination. Please call Monday through Friday between 4:30 am and 7:00 pm, and Saturday-Sunday between 8:00 am and 2:30 pm, Pacific Time.

### RESCHEDULING/CANCELING AN EXAMINATION APPOINTMENT

You may cancel and reschedule an examination appointment without forfeiting your fee if your cancellation notice is received 2 days before the scheduled examination date. For example, for a Monday appointment, the cancellation notice would need to be received on the previous Saturday. You may reschedule online at <https://test-takers.psiexams.com/orins> or call PSI at (855) 340-3901.

**Note: A voice mail message is not an acceptable form of cancellation. Please use the PSI Website or call PSI and speak directly to a Customer Service Representative.**

### RETAKE A FAILED EXAMINATION

It is not possible to make a new examination appointment on the same day you have taken an examination; this is due to processing and reporting scores. A candidate who tests unsuccessfully on a Wednesday can call the next day, Thursday, and retest as soon as Friday, depending upon space availability. You may schedule online at <https://test-takers.psiexams.com/orins> or call PSI at (855) 340-3901.

### MISSED APPOINTMENT OR LATE CANCELLATION

Your registration will be invalid, you will not be able to take the examination as scheduled, and you will forfeit your examination fee, if you:

- Do not cancel your appointment 2 days before the scheduled examination date;
- Do not appear for your examination appointment;

- Arrive after examination start time;
- Do not present proper identification when you arrive for the examination.

### EXAM ACCOMMODATIONS

All PSI examination centers are equipped to provide access in accordance with the Americans with Disabilities Act (ADA) of 1990, and exam accommodations will be made in meeting a candidate's needs. Applicants with disabilities or those who would otherwise have difficulty taking the examination should request for alternative arrangements by Clicking Here.

### EXAMINATION SITE CLOSING FOR AN EMERGENCY

In the event that severe weather or another emergency forces the closure of an examination site on a scheduled examination date, your examination will be rescheduled. PSI personnel will attempt to contact you in this situation. However, you may check the status of your examination schedule by calling (855) 340-3901. Every effort will be made to reschedule your examination at a convenient time as soon as possible. You may also check our website at <https://test-takers.psiexams.com/orins>.

### SOCIAL SECURITY NUMBER CONFIDENTIALITY

PSI will use your social security number only as an identification number in maintaining your records and reporting your examination scores to the state. A Federal law requires state agencies to collect and record the social security numbers of all licensees of the professions licensed by the state.



## EXAMINATION SITE LOCATIONS

The following are the examination centers where you may take the Oregon Insurance Licensing Examination(s).

### Baker City

2101 Main Street, #203  
Baker City, OR 97814

From I-84 take Exit 304 onto Campbell Street. On Campbell Street go 1 mile to Main Street, turn left. Test site is a 1/4 of a mile on right side, in a brick building before Broadway in the Basch Sage Mini Mall. Enter from Broadway, go upstairs take a left to the end of hall to Room 203. Parking available between Broadway and Church Street, behind the 'Basche Sage' testing center building

### Bend

325 NW Vermont Pl, #106  
Bend, OR 97701

From US-97 going North, take the Revere Ave exit and take a left at the traffic signal. Go one block West to Wall Street and turn left at the traffic light. Continue South on Wall Street for approximately 1/2 mile and turn right onto NW Vermont Pl. The PSI Test Center is the first building on the left.

From US-97 going South, take the Revere Ave exit and go straight at the traffic light. Continue heading South on Wall Street for approximately 1/2 mile and turn right onto NW Vermont Pl. The PSI Test Center is the first building on the left.

### Eugene

1955 Empire Park Drive, Suite A  
Eugene, OR 97402

From I-5 take Beltline Hwy West to exit #5 Barger Drive. Turn Left at the end of exit ramp. Go .7 miles and turn right onto Empire Park Drive. (JUST before Hwy 99). The first building on the corner is Subway. Second building is PSI exams Suite A. Edward Jones Investments is the other tenant of the building in Suite B.

From Hwy 126 which is also West 11th take Beltline Hwy to exit #5 Barger Drive. Turn right at the end of exit ramp. Go .7 miles and turn Right onto Empire Park Drive. (JUST before HWY 99) The first building on the corner is Subway. Second building is PSI exams Suite A. Edward Jones Investments is the other tenant of the building in Suite B.

Please do not park at or near Subway, but instead park on the left hand side of the building.

### Independence

4901 Airport Rd  
Independence State Airport  
Independence, OR 97351

Take I-5 to exit 260A for OR-99E BUS S/Salem Expy and follow, then taking a slight left onto Commercial St NE. Turn right on Marion St NE continuing onto OR-22W/Marion St. Bridge. Follow OR-22W for 5 miles, then turn left onto OR-51S/Independence Hwy. Turn right onto Polk St and continue onto Hoffman Rd. Turn right onto Airport Rd.

### Medford

1236 A North Riverside Ave  
Medford, OR 97501

From I-5 going North, take the Barnett Street off ramp and turn left. Turn right on Riverside Ave, and go approximately 3 miles. The site will be on the right-hand side.

From I-5 going South, take the North exit (#30) and turn right and follow signs to "City Center". Pass McAndrews, and turn left on Manzanita. This dead ends at Riverside. Turn left on Riverside, go one block and site will be on the right-hand side.

### Portland

205 Business Center, Suite 258  
8383 NE Sandy Blvd  
Portland, OR 97220

Coming North on I-205: Take the Killingsworth exit. Stay to the left and travel through the first light. PSI is on the right-hand side in the business building across from the Grotto. If you get to NE 82nd Ave., you have gone too far. We are on the 2nd floor which seems to be the 1st floor when entering the building from Sandy Blvd and are the first door on the right. There is signage on the door to our office.

Coming South on I-205: Take the Sandy Blvd exit. Stay in the right-hand lane and turn right at signal. Come up to the next signal (Sandy Blvd) and turn right again. PSI is on the right-hand side in the business building across from the Grotto. If you get to NE 82nd Ave., you have gone too far. We are on the 2nd floor which seems to be the 1st floor when entering the building from Sandy Blvd and are the first door on the right. There is signage on the door to our office.

Coming East on Sandy Blvd: Just past NE 82nd Ave. across from the Grotto is the business building that PSI is in. We are on the 2nd floor which seems to be the 1st floor when entering the building from Sandy Blvd and are the first door on the right. There is signage on the door to our office.

Coming West on Sandy Blvd: Just past Prescott St. and across from the Grotto is the business building that PSI is in. We are on the 2nd floor which seems to be the 1st floor when entering the building from Sandy Blvd and are the first door on the right. There is signage on the door to our office.

Coming South on 82nd Ave: Turn right on Sandy Blvd. PSI is in the business building across from the Grotto. We are on the 2nd floor which seems to be the 1st floor when entering the building from Sandy Blvd and are the first door on the right. There is signage on the door to our office.

Coming North on 82nd Ave: Turn left on Sandy Blvd. PSI is in the business building across from the Grotto. We are on the 2nd floor which seems to be the 1st floor when entering the building from Sandy Blvd and are the first door on the right. There is signage on the door to our office.

### Wilsonville

25195 SW Parkway Avenue  
Suite 105  
Wilsonville, OR 97070

Going South: Off I5, take exit 286 (Ellingens/Boones Ferry Rd). Turn left and cross back over the freeway. Turn left at 2nd signal light (Parkway Ave.) Turn into Parkway Plaza parking lot (across the street from Shriner's). We are located in the Main Entrance first door on the right

Going North: Off I5, take exit 286 (Ellingens/Boones Ferry Rd). Turn Right. Turn Left at next signal light (Parkway Ave.) Turn into Parkway Plaza parking lot (across the street from Shriner's). We are located in the Main Entrance first door on the right

Additionally, PSI has examination centers in many other regions across the United States. You may take this examination at any of these locations by calling (855) 340-3901. You will need to speak with a Customer Service Rep to schedule outside of Oregon.

## REPORTING TO THE EXAMINATION SITE

On the day of the examination, you should arrive 30 minutes before your appointment. This extra time is for sign-in, identification, and familiarizing you with the examination process. If you arrive late, you may not be admitted to the examination site and you will forfeit your examination registration fee.





## REQUIRED IDENTIFICATION AT EXAMINATION SITE

Candidates must register for the exam with their LEGAL first and last name as it appears on their government issued identification. The required identification below must match the first and last name under which the candidate is registered. Candidates are required to bring one (1) form of valid (non-expired) signature bearing identification to the test site. If the candidate fails to bring proper identification or the candidate names do not match, the candidate will not be allowed to test and their examination fee will not be refunded.

### **PRIMARY IDENTIFICATION (with photo) - Choose One**

- State issued driver's license
- State issued identification card
- US Government Issued Passport
- US Government Issued Military Identification Card
- US Government Issued Alien Registration Card
- Canadian Government Issued ID

NOTE: ID must contain candidate's photo, be valid and unexpired.

### **📌 You must provide your valid school Certificate of Completion.**

(If you have a waiver from the state, please provide the original waiver letter at the test center on the day of testing.) ***THE CERTIFICATE OF COMPLETION EXPIRES ONE YEAR TO THE DAY FROM THE DATE IT IS ISSUED. AN ELECTRONIC VERSION OR HARD COPY WILL BE ACCEPTED.***

**The P&C certificate is valid for the Personal Lines exam.**

**Crop Insurance Adjuster, General Lines Insurance Adjuster, Health Insurance Adjuster, and Surplus Lines Insurance Producer are the ONLY examinations that do not require verification.**

### **📌 This Certificate of Completion must also be presented for a **retake** examination.**

*If you cannot provide the required identification, you must call (855) 340-3901 at least 3 weeks prior to your scheduled appointment to arrange a way to meet this security requirement.*

## SECURITY PROCEDURES

The following security procedures will apply during the examination:

The following examination protocols apply during any examination. PSI may pause or terminate an examination at any time. Failure to follow the examination protocol, may result in the disqualification of examination results, prohibition from taking future examinations, and may lead to legal action.

You will be given a piece of scratch paper and a pencil. You will return the scratch paper and pencil during check-out.

### Prohibited Items:

- Reference materials of any kind.

- Electronic devices of any type, including but not limited to; cellular phones, cameras, computers of any type (e.g., laptops, tablets, iPads), earbuds, electronic games, electronic watches, handheld calculators, headsets, mobile devices, music players (e.g., iPods), pagers, radios, recording devices (audio or video), smart watches, televisions, etc.).
- Hats or headgear not worn for religious reasons or as religious apparel, including hats, baseball caps, or visors.
- Bulky or loose clothing or coats including but not limited to; open sweaters, cardigans, shawls, scarves, vests, jackets and coats.
  - In the event you are asked to remove bulky or loose outerwear, appropriate attire, such as a shirt or blouse should be worn underneath.
- Other personal items, including but not limited to; backpacks, briefcases, chewing gum, drinks, food, good luck items, notebooks, paper or other materials on which to write, pens, pencils or other writing devices, purses, reading material, smoking or chewing products, wallets, etc.

### Prohibited Behavior:

- Giving or receiving assistance on an examination.
- Copying or communicating examination content.
- Using outside references or resources during an exam, examples:
  - Browsing other local resources.
  - Browsing the internet.
  - Attempting to use a computer or computer program not provided or approved by PSI.
  - Attempting to use a telephone or mobile device.
  - Using notepad on the computer.
  - Using an application on the computer not provided by PSI.
- Engaging in disruptive behavior during check-in or during an exam, examples:
  - Acting in an inappropriate manner.
  - Using abusive language.
  - Speaking aloud.
  - Causing noise unrelated to keyboard typing.
- Engaging in prohibited behavior during check-in or during an exam, examples:
  - Reading questions out loud.
  - Leaving the room without proctor approval.
  - Using instant messaging, or other electronic communication.
  - Capturing a picture or video of exam items.
  - Attempting to use telephone or mobile device.
  - Obstructing the proctor's view (camera or in person).
  - Having inappropriate materials on desktop (explicit).
  - Changing spaces during the exam without proctor approval.
  - Not focusing eyes on the screen.



During the check in process, all candidates will be asked if they possess any prohibited items. Candidates may also be asked to empty their pockets and turn them out for the proctor to ensure they are empty. The proctor may also ask candidates to lift up the ends of their sleeves and the bottoms of their pant legs to ensure that notes or recording devices are not being hidden there.

Proctors will also carefully inspect eyeglass frames, tie tacks, or any other apparel that could be used to harbor a recording device. Proctors will ask to inspect any such items in candidates' pockets.

No prohibited items are allowed within the candidate's reach or line of sight. If prohibited items are found during check-in, candidates shall put them in the provided secure storage or return these items to their vehicle for test center exams. PSI will not be responsible for the security of any personal belongings or prohibited items.

- Any candidate seen giving or receiving assistance on an examination, found with prohibited items, or displaying prohibited behavior or violating any security regulations will have his or her examination terminated, and be asked to surrender all examination materials. All such instances will be reported to the examination sponsor.

Additional protocols for testing at a testing center, include but not limited to:

- Person(s) accompanying an examination candidate may not wait in the examination center, inside the building or on the building's property. This applies to guests of any nature, including drivers, children, friends, family, colleagues, or instructors.
- Once candidates have been seated and the examination begins, they may leave the examination room only to use the restroom, and only after obtaining permission from the proctor. Candidates will not receive extra time to complete the examination.

Additional protocols for remote online proctored exams, include but not limited to:

- Temporarily moving out of the camera's line of sight.
- Candidates are not allowed to have scratch paper.
- Adequate lighting for the proctor to see candidate's activity.
- Internet service must be sufficient to administer the exam, see page 12 for requirements.
- Web camera must be placed for ideal viewing by the proctor.
- Candidate may not change computers during the exam.
- Candidate may not change spaces during the exam.
- Candidate must follow proctor instructions, which may include, but are not limited to:
  - Keeping hands on the desktop.
  - Keeping eyes on the computer screen.
  - Not fidgeting during the exam.
  - Keeping hands away from face.
- Please do your best to avoid covering your mouth for the whole duration of exam. Be aware that talking/whispering/mouthing is not allowed during exam.

- Breaks are NOT allowed during remote online proctored examinations. If you believe you cannot complete your examination without a break, please do not register for remote online proctored examinations.

## TAKING THE EXAMINATION BY COMPUTER

The examination will be administered via computer. You will be using a mouse and computer keyboard for which you are registered.

### TUTORIAL

Before you start your examination, an introductory tutorial is provided on the computer screen. The time you spend on this tutorial, up to 15 minutes, DOES NOT count as part of your examination time. Sample questions are included following the tutorial so that you may practice answering questions and reviewing your answers.

### TEST QUESTION SCREEN

One question appears on the screen at a time. During the examination, minutes remaining will be displayed at the top of the screen and updated as you record your answers.

**IMPORTANT:** After you have entered your responses, you will later be able to return to any question(s) and change your response, provided the examination time has not run out.

### EXAMINATION REVIEW

PSI, in cooperation with the Division of Financial Regulation, will be consistently evaluating the examinations being administered to ensure that the examinations accurately measure competency in the required knowledge areas. Comments may be entered by clicking the Comments link on the function bar of the test question screen.

These comments will be analyzed by PSI examination development staff. PSI does not respond to individuals regarding these comments, all substantive comments are reviewed. **This is the only review of examination materials available to candidates.**

### SCORE REPORT

You must get 70% correct to pass the examination. Your score will be displayed on screen at the end of the examination and a score report will be emailed to you. If you fail, the emailed score report will include the diagnostic report indicating your strengths and weaknesses by examination type. If you do not receive your emailed score report, you may reach out to scorereport@psionline.com.

**Now you can take the practice exam online at <https://test-takers.psiexams.com/orins> to prepare for your Oregon Insurance Examination**

Please note that practice exams are intended only to help testing candidates become familiar with the general types of questions that will appear on a licensing examination. They ARE NOT a substitute for proper education and study. Furthermore, scoring well on the practice exam does not guarantee a positive outcome on an actual licensing examination.

Note: You may take the practice exams an unlimited number of times; you will need to pay each time.

## **TIPS FOR PREPARING FOR YOUR EXAM**

The following suggestions will help you prepare for your examination.

- Planned preparation increases your likelihood of passing.
- Start with a current copy of this Candidate Information Bulletin and use the examination content outline as the basis of your study.
- Read study materials that cover all the topics in the content outline.
- Take notes on what you study. Putting information in writing helps you commit it to memory and it is also an excellent business practice. Underline or highlight key ideas that will help with a later review.
- Discuss new terms or concepts as frequently as you can with colleagues. This will test your understanding and reinforce ideas.
- Your studies will be most effective if you study frequently, for periods of about 55 to 60 minutes. Concentration tends to wander when you study for longer periods of time.

## **EXAMINATION CONTENT OUTLINES**

The following outlines describe the content of each of the Oregon Insurance Examinations. These outlines are the basis of the examination. Each examination will contain questions about the subjects in its outline.

The percentages indicate the relative weight assigned to each part of the examination. For example, if a section has 10 percent assigned, 6 questions will be drawn from it on a 60-question examination, 10 on a 100-question examination, and 15 on a 150-question examination.

Sections 1.0 and 2.0 (Insurance Regulation and General Insurance) are common to many of the examinations. Details of these sections appear only once, immediately below.

Note, however, that the section weights differ by examination. Similarly, combination examinations contain all of the content of the single-line examinations they combine and you are referred to the single-line outlines for details. Refer to the outline of the examination you plan to take for the individual section weights.

### **EXPERIMENTAL ITEMS**

In addition to the number of questions per examination, a small number of five to ten “experimental” questions may be administered to candidates during the examinations. These questions will not be scored. The administration of such non-

scored experimental questions is an essential step in developing future licensing examinations.



Click the Link to View Your Oregon Insurance Examination Content Outline

Class of Insurance	Exam Series
<a href="#">Laws and Regulations</a>	12-00
<a href="#">Life (Includes Law)</a>	12-01
<a href="#">Health (Includes Law)a</a>	12-02
<a href="#">Life and Health (Includes Law)*</a>	12-03
<a href="#">Property and Casualty (Includes Law)**</a>	12-04
<a href="#">Property (Includes Law)</a>	12-12
<a href="#">Casualty (Includes Law)</a>	12-13
<a href="#">Personal Lines (Includes Law)</a>	12-14
<a href="#">Surplus Lines</a>	12-05
<a href="#">Health</a>	12-06
<a href="#">General Lines</a>	12-07
<a href="#">Crop</a>	12-15
<a href="#">Life</a>	12-08
<a href="#">Health</a>	12-09
<a href="#">Life and Health</a>	12-10
<a href="#">General Lines</a>	12-11

\*Those wishing to apply for both Life and Health licenses at the same time may wish to take this combined exam.

\*\*Property and Casualty is equivalent to Property, Casualty, Marine and Transportation, Surety.

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