



PSI licensure: certification  
 3210 E Tropicana  
 Las Vegas, NV 89121  
 www.psiexams.com



## STATE OF MARYLAND INSURANCE ADMINISTRATION CANDIDATE INFORMATION BULLETIN

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Please refer to our website to check for the most updated information at [www.psiexams.com](http://www.psiexams.com)

## EXAMINATIONS BY PSI

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

The Maryland Insurance Administration has contracted with PSI to conduct the examination program. PSI provides examinations through a network of computer examination centers in Maryland. 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.

## EXAMINATION ELIGIBILITY AND APPROVAL PROCESS

### PRELICENSING EDUCATION REQUIREMENTS

Prelicensing education through a Maryland-approved provider, or an experience affidavit, is required for applicants. As a condition of initial licensure, and to be eligible to take the required examination, candidates must satisfy prelicensing education requirements. (Please see requirements on the following page). **(Note: Your education provider will provide your eligibility to PSI upon successful completion of the course requirements.)**

After your provider has submitted your file to PSI, please go to [www.psiexams.com](http://www.psiexams.com) or call 1-800-733-9267 to register and schedule for your examination. Note, if PSI does not have your record, please contact your education provider.

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

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### AFFIDAVIT OF EMPLOYER

If a candidate is qualified to test by experience in lieu of education he/she must submit the appropriate Affidavit of Employer Form to PSI. The Affidavit of Employer Form is found in the back of this handbook. The examinations for which experience (in lieu of pre-licensing education) may be credited are:

- Life/Health
- Property/Casualty
- Title
- Personal Lines
- Automobile

Unless exempt, candidates must pass examination(s) administered by PSI.

## ON-LINE SERVICES OFFERED ON THE MIA WEBSITE

[WWW.MDINSURANCE.STATE.MD.US](http://WWW.MDINSURANCE.STATE.MD.US)

### PRODUCER LICENSING ON-LINE SERVICES

#### ON-LINE INITIAL LICENSING

Applications for initial producer, surplus lines, public adjuster, and adviser licenses may be submitted on-line using a Visa, Master Card, or American Express. This service allows for a license to be issued, printed, and mailed to an applicant within 72 hours, provided the on-line transaction, upon completion, receives an approved status.

#### ON-LINE LICENSE RENEWAL / REINSTATEMENT

Current licensees may submit applications to renew or reinstate their existing license on-line using their unique Registration and PIN. To obtain your Registration and PIN please contact our customer service unit at 1-888-204-6198.

#### ON-LINE PRINTING OF LICENSES

Current licensees may print duplicate copies of the Maryland license on-line, at no charge.

#### ON-LINE ADDRESS UPDATES

Current licensees may update their resident, business, and mailing addresses, provided the update does not result in a change in the licensee's resident state, on-line using their unique Registration and PIN. To obtain your Registration and PIN please contact customer service unit at 1-888-204-6198.

#### ON-LINE LETTER OF CERTIFICATION

Current resident licensees may print out a Letter of Certification, at no charge, using the on-line system.



## Prelicensing Requirements Guide for Producers

Examination	Educational Requirements	Additional Information
Life Examination Health Examination	Must meet requirements of EITHER #1 or #2 below: 1. Satisfactory completion of a 60-hour study course given by an approved school or course provider. 2. Regular employment by an insurer, producer, or agency as described on the Affidavit contained in this bulletin. Must send the Affidavit to PSI for approval as a part of the examination registration process.	Prelicensing is not required of a candidate who holds one of the designations listed below: <b><u>LIFE</u></b> 1. Chartered Life Underwriter (CLU) 2. Certified Employee Benefit Specialist (CEBS) 3. Fellow of the Society of Actuaries 4. Chartered Financial Consultant (ChFC) 5. Certified Insurance Counselor (CIC) 6. Certified Financial Planner (CFP) 7. Fellow Life Mgmt. Institute (FLMI) 8. Life Underwriter Training Council 9LUTCF  <b><u>HEALTH</u></b> 1. Registered Health Underwriter (RHU) 2. Health Insurance Associate (HIA) 3. Certified Employee Benefit Specialist (CEBS) 4. Registered Employee Benefit Consultant
Variable	Must have license for Life.	NASD exam required. Provide proof of passing exam or copy of NASD certificate.
Property Examination Casualty Examination	Must meet requirements of EITHER #1 or #2 below: 1. Satisfactory completion of a 96-hour study course given by an approved school or course provider. 2. Regular employment by an insurer, producer, or agency as described on the Affidavit contained in this bulletin. Must send the Affidavit to PSI for approval as a part of the examination registration process.	Prelicensing is not required of a candidate who holds one of the designations listed below: <b><u>PROPERTY / CASUALTY</u></b> 1. Accredited Adviser in Insurance (AAI) 2. Associate in Risk Management (ARM) 3. Certified Insurance Counselor (CIC) 4. Chartered Property/Casualty Underwriter (CPCU)
Personal Lines Examination	Must meet requirements of EITHER #1 or #2 below: 1. Satisfactory completion of a 30-hour study course given by an approved school or course provider. 2. Regular employment by an insurer, producer, or agency as described on the Affidavit of Employer contained in this bulletin; must send the Affidavit to PSI for approval as a part of the examination registration process.	An applicant must take the Personal Lines examination only if he/she does not currently hold the Property and Casualty Lines of Insurance or has not passed the Property and Casualty exams within the last year.
Automobile Examination	Must meet requirements of EITHER #1 or #2 below: 1. Satisfactory completion of a 30-hour study course given by an approved school or course provider. 2. Regular employment by an insurer, producer, or agency as described on the Affidavit of Employer contained in this bulletin; must send the Affidavit to PSI for approval as a part of the examination registration process.	An applicant must take the Automobile examination only if he/she does not currently hold the Property and Casualty Lines of Insurance or has not passed the Property and Casualty exams within the last year.
Title Examination	Must meet requirements of EITHER #1 or #2 below: 1. Satisfactory completion of a 30-hour study course given by an approved school or course provider. 2. Regular employment by an insurer, producer, or agency as described on the Affidavit of Employer contained in this bulletin; must send the Affidavit to PSI for approval as a part of the examination registration process.	An applicant must take the Title examination only if he/she does not currently hold the Property and Casualty Lines of Insurance or has not passed the Property and Casualty exams within the last year.  Attorneys admitted to practice before the Court of Appeals of the State of Maryland are exempt from taking the examination.
Credit	None required	
Travel	None required	



## Prelicensing Requirements Guide for Adviser and Public Adjuster

Public Adjuster	At least one (1) year experience in property and casualty or claims adjusting.	
Adviser Life & Health Examination	None required	No examination is required of a person who: <ol style="list-style-type: none"> <li>1. is a member in good standing of the Society of Actuaries; or</li> <li>2. has been conferred the C.L.U. designation and is a member in good standing of the "American Society of Chartered Life Underwriters and Chartered Financial Consultants"; or</li> <li>3. has been conferred the Certified Employee Benefit Specialists designation; and is a member in good standing of the International Society of Certified Employee Specialists; or</li> <li>4. has been conferred the Certified Financial Planner designation and whose designation is current and in good standing with the Certified Financial Planners Board of Standards; or</li> <li>5. has been conferred the Certified Insurance Counselor designation by the Society of Certified Insurance Counselors (L&amp;H) and is a member in good standing.</li> </ol>
Adviser Property & Casualty Examination	None required	No examination is required of a person who: <ol style="list-style-type: none"> <li>1. is a member in good standing of the Casualty Actuarial Society; or</li> <li>2. has been conferred the C.P.C.U. designation by The American Institute for Chartered Property and Casualty Underwriters and is a member in good standing of The Society of Chartered Property and Casualty Underwriters; or</li> <li>3. has been conferred the Certified Insurance Counselor designation by the Society of Certified Insurance Counselors and is a member in good standing.</li> </ol>
Adviser's Variable	Must have license for Life/Health Adviser.	

The Maryland Insurance Administration  
License Information

License Type	Prelicensing▲ Education Required	Exam▲ Required	CE▲ Required	Renewal Period		Appointment Required (To Write Business)	Bond Required	Residency Requirements	Applicant Type	License Fee		Renewal Fee
				Cycle	Date					>1 Year from Renewal	<=1 Year from Renewal	
Insurance Adviser	<u>NO EDUCATION</u> Experience Required	Y/N ■	N	Biennial	6/30 - Odd Years Only	N	Y	Resident or Nonresident	Individual Only	\$200	\$100	\$215
Producer	Y/N ■	Y/N ■	Y/N ■	Biennial		N	Y (TITLE ONLY)	Resident or Nonresident	Individual or Firm	\$54	\$54	\$69
Motor Club Rep	N	N	N	Annual	08/31	Y	N	Resident or Nonresident	Individual Only	\$5	\$5	\$2
Public Adjuster	N	Y	N	Biennial	6/30 - Odd Years Only	N	N	Resident or Nonresident	Individual or Firm	\$50	\$25	\$65
Surplus Lines Producer	N	N	N	Biennial		N	Y (RESIDENTS ONLY)	Resident or Nonresident	Individual or Firm	\$200	\$100	\$200
TPA	N	N	N	Biennial	6/30 - Odd Years Only	N	Y	Resident or Nonresident	Firm Only	\$250	\$250	\$65
Temporary Producer Death/ Disability	N	N	N	NA	NA	N	N	Resident Only	Individual Only	\$27	\$27	N/A
▲ Required for individual licensees only.												
■ Varies depending on exemptions or designations												
Note: The \$15 fraud prevention fee has been incorporated into the renewal fee listed for Producers, Public Adjusters, Insurance Advisers, and Third Party Administrators.												

**Note: CONTINUING EDUCATION SERVICES**

Prometric is MIA's vendor for continuing education services, including course approvals. For information regarding course offerings or to view your continuing education transcript, please visit Thomson's website, [www.prometric.com](http://www.prometric.com), or contact Prometric at: 1-800-324-4592.



Line of Insurance Requirements For Producers

Line of Insurance	Prelicensing ■ Education Required	Exam ■ Required	CE ■ Required	Applicant Type	Bond(s) Required	Line Category	Pre- Requisite Line(s)
<b>Major Lines of Insurance</b>							
Casualty	Y	Casualty	Y	Individual or Firm	N		N
Health	Y	Health	Y	Individual or Firm	N		N
Life	Y	Life	Y	Individual or Firm	N		N
Property	Y	Property	Y	Individual or Firm	N		N
Personal Lines	Y	Personal Lines	Y	Individual or Firm	N		N
Variable	Y-Life	Y-Life & NASD	Y-Life	Individual or Firm	N	L&H	Y-Life
<b>Limited Lines of Insurance</b>							
Automobile	Y	Auto	Y	Individual or Firm	N	P&C	N
Credit	N	N	N	Individual or Firm	N	L&H/P&C	N
Title	Y●	Title●	Y●	Individual or Firm	Y◆	P&C	N
Travel	N	N	N	Individual Only	N	P&C	N
<p>■ Required for individual licensees only.</p>							
<p>● Attorneys who are admitted to practice before the Maryland Court of Appeals do not have to fulfill examination, prelicensing, or CE requirements.</p>							
<p>◆ Attorneys who are admitted to practice before the Maryland Court of Appeals and who practice law at a Maryland law firm do not have to fulfill Title bond requirements; individuals who are associated with a Title firm which has both a Title fidelity and surety bond do not have to fulfill Title bond requirements because they are covered by their firm's Title bonds.</p>							
<p>Note: A law firm selling Title insurance does not have to be licensed, but the individual attorneys working at the law firm who are selling Title insurance must be licensed.</p>							

The Maryland Insurance Administration  
Reinstatement License Fees

License Type	Reinstatement Fee (July 1 - July 31)	Reinstatement Fee (August 1 - August 31)	Reinstatement Fee (September 1 - September 30)
Insurance Adviser	\$240	\$265	\$290
Public Adjuster	\$165	\$165	\$165
TPA	\$90	\$115	\$140
Reinstatement Fee for License Types Listed Below (Valid up to 1 year after license expiration)			
Producer	\$169		
Surplus Lines	\$300		
The reinstatement license fee amount is determined by the date MIA receives the application, not the date the license is issued.			

Note: The \$15 fraud prevention fee has been incorporated into the reinstatement fee listed for Producers, Public Adjusters, Insurance Advisers, and Third Party Administrators.



## EXAMINATION SCHEDULING PROCEDURES

### ELIGIBILITY AND FEES

The following fee table lists the applicable fee for each examination(s). The fee is for each registration, whether you are taking the examination(s) for the first time or repeating.

- All eligibilities are valid for 1 year from the date PSI receives your eligibility from the approved provider. If you do not pass the examination(s) within the 1 year period, you must reapply with PSI, including retaking the Prelicensing Education Courses.
- Candidates are only required to retake the portion of the examination that was failed (state or general). The failed portion of the examination must be passed within one (1) year from the date the previously passed portion of the examination was taken. Within a one (1) year time period failed portions of the examination may be taken until passed.
- You may take examinations on an unlimited basis.

### INTERNET SCHEDULING

#### EXAMINATION FEE

Examination Fee	\$70
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The fee is \$70 for the 2 examination portions, regardless of whether you take 1 or both examination portions. Examination retakes are \$70 for 1 or both examination portions. The examination fee is valid for one year.

**NOTE: REGISTRATION FEES ARE NOT REFUNDABLE OR TRANSFERABLE**

For the fastest and most convenient test scheduling process, PSI recommends that candidates register for their exams using the Internet. In order to register over the Internet, candidates will need to have a valid MasterCard or Visa. Candidates register online by accessing PSI's registration website at [www.psiexams.com](http://www.psiexams.com). Internet registration is available 24 hours a day. In order to register by Internet, complete the steps below. For internet registration, you will need a valid VISA or MasterCard.

1. Log onto PSI's website and complete the associated registration form online and submit your information to PSI via the Internet.
2. Upon completion of the online registration form, you will be given the available exam dates and locations for scheduling your examination. Select your desired testing date

### TELEPHONE SCHEDULING

The second fastest method of scheduling is via the telephone with PSI's Interactive Voice Response system (IVR) during non-business hours, or through live registrars during business hours. For telephone registration, you will need a valid VISA or MasterCard.

Complete the Examination Registration Form, including your credit card number and expiration date, so that you will be prepared with all of the information needed to register by telephone.

Call (800) 733-9267, 24 hours a day and register using the Automated Registration System. Otherwise, PSI registrars are available Monday through Friday, between 7:30 am and 8:00 pm and Saturday, between 11:00 am and 5:00 pm, Eastern Time, to receive the information listed on your Examination Registration Form and schedule your appointment for the examination.

### 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 call PSI at (800) 733-9267. Please note that you may also use the automated system, using a touch-tone phone, 24 hours a day in order to cancel and reschedule your appointment.

**Note: A voice mail message is not an acceptable form of cancellation. Please use the Internet, automated telephone system (IVR), or call PSI and speak to a Customer Service Representative.**

### SCHEDULING A RE-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 to schedule the examination. In order to retest, you must re-register following the steps for registration and scheduling as outlined earlier. You may re-register over the Internet, telephone or by mail.

### 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 schedule 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.

### SPECIAL EXAMINATION ARRANGEMENTS

All examination centers are equipped to provide access in accordance with the Americans with Disabilities Act (ADA) of 1990, and every reasonable accommodation will be made in meeting a candidate's needs. Applicants with disabilities or those who would otherwise have difficulty taking the examination must fill out the form at the end of this Candidate Information Bulletin and fax to PSI (702) 932-2666. This form also includes out-of-state testing requests.



## 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 (800) 733-9267. Every effort will be made to reschedule your examination at a convenient time as soon as possible. You may also check our website at [www.psiexams.com](http://www.psiexams.com).

## 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 Maryland Insurance Licensing Examination(s).

### **Baltimore Center:**

#### **The Rotunda**

**711 W. 40th Street, Suite 352**

**Baltimore, MD 21211**

*From the Beltway I-695, take I-83 South (Jones Falls Expressway) to the Cold Spring Lane exit East. Turn left onto Cold Spring Lane. Turn right onto Fall Road (2<sup>nd</sup> light). Go about ½ mile to light at 41<sup>st</sup> St and turn left. Again, keep to the right-hand lane. At the light at the top of the hill at Roland Avenue, 41<sup>st</sup> Street will dogleg a little to the right and become 40<sup>th</sup> Street. The Rotunda is visible ahead to your right.*

*Parking and getting to the examination center: Turn into the first parking lot entrance near the Giant, but drive past the Giant and park in back in a white space. Come in the entrance that looks like a theatre entrance. Take the first elevators to your left to the 3<sup>rd</sup> floor. Turn right, then right again to 352.*

### **Crofton Center**

#### **Morauer III Building**

**2137 Espey Court, Suite 3**

**Crofton, MD 21114**

*From the Defense Highway 450, take the Priest Bridge Rd exit going South. Turn right on Espey Court.*

*From the Washington Beltway, take 50 East to 3 North. Turn right on Defense Highway 450, take the Priest Bridge Rd exit going South. Turn right on Espey Court.*

### **College Park Center:**

#### **The Sterling Building**

**4920 Niagara Road, Suite 211**

**College Park, MD 20740**

*From I-95 North/Beltway, take Exit 25/Route 1 toward College Park. Continue straight across Route 1 onto Edgewood Road. Look for the two-way Rhode Island Service Road. Rhode Island Service Road is on the left. Turn left at the end of the island and proceed down Rhode Island Service Rd (Rhode Island Service Road runs into Niagara Road). You will see the Sterling Building ahead. Park in the appropriately marked spaces.*

*From I-95 South take Exit 25. Stay in the left turn lane and make a left at the next light which is Edgewood Road. Look*

*for the two-way Rhode Island Service Road. Rhode Island Service Road is on the left. Turn left at the end of the island and proceed down Rhode Island Service Rd (Rhode Island Service Road runs into Niagara Road). You will see the Sterling Building ahead. Park in the appropriately marked spaces.*

### **Hagerstown Center:**

#### **Westshire Professional Center**

**920 West Washington Street, #204**

**Hagerstown, MD 21740**

*From I-70, take I-81 North, take Exit 6 (Route 40) east (Washington Avenue). Turn right at Devonshire (3<sup>rd</sup> light). The building is at the end of the block, on the left. Building is an old school house. Parking is available in the front parking lot. Enter at D2.*

### **Lanham Center:**

**5900 Princess Garden Pkwy**

**Suite 240**

**Lanham, MD 20706**

*Take the 20B-A/Annapolis Road Exit towards Lanham. Take Princess Garden Parkway exit. Turn left, following Princess Garden Parkway exit, veer into far right lane. Turn right on Princess Garden Parkway - turn left at first driveway.*

### **Salisbury Center:**

**1323 Mt. Hermon Road**

**Beaglin Park Plaza, Suite 2A**

**Salisbury, MD 21804**

*From Rt 50 E, take 50 Business thru Salisbury. Turn right onto Beaglin Park Dr. Turn left onto Mt Hermon Road. Take the first left into Beaglin Park Plaza Complex. Look for Building 2.*

*From Rt 13S, take 13 S Norfolk exit. Take 50 Business exit and turn left onto Beaglin Park Dr. Turn left onto Mt Hermon Rd. Take the first left into Beaglin Park Plaza Complex. Look for Building 2.*

*From Rt 13N, take Rt 50/Salisbury Business exit. Turn left onto Beaglin Park Dr. Turn left onto Mt Hermon Rd. Take the first left into Beaglin Park Plaza Complex. Look for Building 2.*

## **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

- *You must provide 2 forms of identification. One must be a VALID form of government issued identification (driver's license, state ID, passport), which bears your signature and has your photograph. The second ID must have your signature and preprinted legal name. All identification provided must match the name on the Examination Registration Form and your Registration Confirmation Notice.*

*If you cannot provide the required identification, you must call (800) 733-9267 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:

NO conversing or any other form of communication among candidates is permitted once you enter the examination area. Cell phones, pagers, and children are not allowed in the examination center. **NO personal items are to enter the testing center.** PSI will not be responsible for any personal items and suggests that you leave them locked in the trunk of your car.

Only non-programmable calculators that are silent, battery-operated, do not have paper tape printing capabilities, and do not have a keyboard containing the alphabet will be allowed in the examination site.

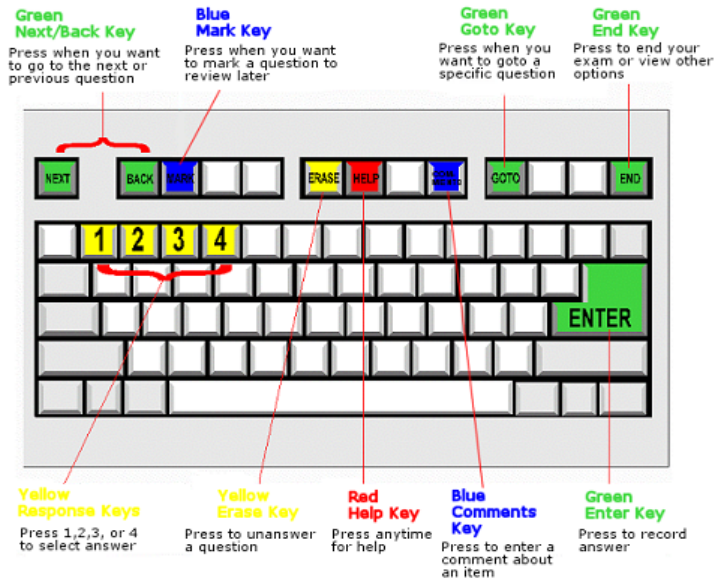
No smoking, eating, or drinking will be allowed at the examination site.

You may not exit the building during the examination.

Copying or communicating examination content is a violation of PSI security policy and the State Law. Either one may result in the disqualification of examination results and may lead to legal action.

## **TAKING THE EXAMINATION BY COMPUTER**

Taking the PSI examination by computer is simple. You do not need any computer experience or typing skills. You will use fewer keys than you use on a touch-tone telephone. All response keys are colored and have prominent characters. An illustration of the special keyboard is shown here. You may also use the mouse.



## IDENTIFICATION SCREEN

You will be directed to a semiprivate testing station to take the examination. When you are seated at the testing station, you will be prompted to confirm your name, identification number, and the examination for which you are registered.

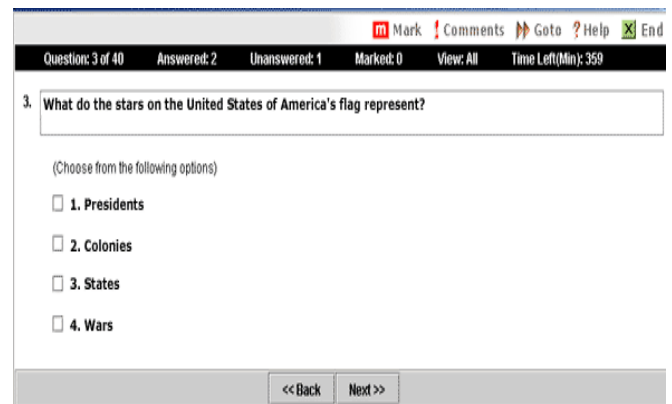
## TUTORIAL

Before you start your examination, an introductory tutorial to the computer and keyboard 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 using the keys, answering questions, and reviewing your answers.

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.

## EXAMINATION QUESTION EXAMPLE

During the examination, you should press 1, 2, 3, or 4 to select your answer or press "MARK" to mark it for later review. You should then press "ENTER" to record your answer and move on to the next question. A sample question display follows:



**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.

## PRETEST ITEMS

In addition to the number of questions per examination, a small number of five to ten "pretest" questions may be administered to candidates during the examinations. These questions will not be scored and the time taken to answer them will not count against examination time. The administration of such non-scored experimental questions is an essential step in developing future licensing examinations.

## EXAMINATION REVIEW

PSI, in cooperation with the Maryland Insurance Administration, will be consistently evaluating the examinations being administered to ensure that the examinations accurately measure competency in the required

knowledge areas. While taking the examination, examinees will have the opportunity to provide comments on any questions, by using the comments key on the keyboard. 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 REPORTING

Your score will be given to you immediately following completion of the examination. The following summary describes the score reporting process:

- **On paper** - an official score report will be printed at the examination site.
  - If you **pass**, you will immediately receive a passing score report.
  - If you **do not pass**, you will receive a failing score report with a diagnostic report indicating your strengths and weaknesses by examination type. Registration forms for submittal to PSI to retake the examination will be available at the examination site.

Candidates are only required to retake the portion of the examination that was failed (state or general). The failed portion of the examination must be passed within one (1) year from the date the previously passed portion of the examination was taken. Within a one (1) year time period failed portions of the examination may be taken until passed.

### DUPLICATE SCORE REPORTS

You can write to PSI to request a duplicate of your score report.

### EXAMINATION SCORES AND LICENSE APPLICATION

You must apply for a license within 2 years of successfully completing the examination.

## TIPS FOR PREPARING FOR YOUR LICENSE EXAMINATION

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 45 to 60 minutes. Concentration tends to wander when you study for longer periods of time.

Many of the reference materials are available for purchase at [www.psonlinestore.com](http://www.psonlinestore.com) or by calling the PSI Online Store, toll-free, at (866) 589-3088.

Titles currently in stock are listed on the order form near the end of this candidate information bulletin.

## EXAMINATION CONTENT OUTLINES

Individual content outlines are available from PSI for each examination. Content outlines indicate the examination time limit, subject area and the number of items in each area. It also provides a list of references. To obtain a content outline for your specific examination, visit [www.psiexams.com](http://www.psiexams.com) or call 800-733-9267.





# MARYLAND INSURANCE EXAMINATION REGISTRATION FORM

Read the Candidate Information Bulletin before filling out this registration form. You must provide all information requested and submit the appropriate fee. PLEASE TYPE OR PRINT LEGIBLY. Registration forms that are incomplete, illegible, or not accompanied by the proper fee will be returned unprocessed. Registration fees are not refundable or transferable.

1. Legal Name: \_\_\_\_\_  
Last Name First Name Middle Name

2. Social Security:    -   -     (FOR IDENTIFICATION PURPOSES ONLY)

3. Date of Birth: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_  
Month Date Year

4. School Code:     (See listing on page 13)

5. Mailing Address: \_\_\_\_\_  
Number, Street (Must be a physical address, PO Boxes are NOT accepted) Apt/Ste

\_\_\_\_\_  
City State Zip Code

6. Telephone: Home \_\_\_\_\_ - \_\_\_\_\_ Office \_\_\_\_\_ - \_\_\_\_\_

7. Email: \_\_\_\_\_@\_\_\_\_\_

8. Examination: (You may only take one examination at a time, please check one)

- |   |   |  |
|---|---|--|
| <input type="checkbox"/> Life General and State (\$70)                          | <input type="checkbox"/> Life General Only (\$70)                               | <input type="checkbox"/> Life State Only (\$70)                          |
| <input type="checkbox"/> Accident & Health General and State (\$70)             | <input type="checkbox"/> Accident & Health General Only (\$70)                  | <input type="checkbox"/> Accident & Health State Only (\$70)             |
| <input type="checkbox"/> Life, Accident & Health Combo General and State (\$70) | <input type="checkbox"/> Life, Accident & Health Combo General Only (\$70)      | <input type="checkbox"/> Life, Accident & Health Combo State Only (\$70) |
| <input type="checkbox"/> Property General and State (\$70)                      | <input type="checkbox"/> Property General Only (\$70)                           | <input type="checkbox"/> Property State Only (\$70)                      |
| <input type="checkbox"/> Casualty General and State (\$70)                      | <input type="checkbox"/> Casualty General Only (\$70)                           | <input type="checkbox"/> Casualty State Only (\$70)                      |
| <input type="checkbox"/> Property & Casualty Combo General and State (\$70)     | <input type="checkbox"/> Property & Casualty Combo General Only (\$70)          | <input type="checkbox"/> Property & Casualty Combo State Only (\$70)     |
| <input type="checkbox"/> Automobile General and State (\$70)                    | <input type="checkbox"/> Automobile General Only (\$70)                         | <input type="checkbox"/> Automobile State Only (\$70)                    |
| <input type="checkbox"/> Title General and State (\$70)                         | <input type="checkbox"/> Title General Only (\$70)                              | <input type="checkbox"/> Title State Only (\$70)                         |
| <input type="checkbox"/> Public Adjuster General and State (\$70)               | <input type="checkbox"/> Public Adjuster General Only (\$70)                    | <input type="checkbox"/> Public Adjuster State Only (\$70)               |
| <input type="checkbox"/> Personal Lines General and State (\$70)                | <input type="checkbox"/> Personal Lines General Only (\$70)                     | <input type="checkbox"/> Personal Lines State Only (\$70)                |
| <input type="checkbox"/> Adviser's Life & Health General and State (\$70)       | <input type="checkbox"/> Adviser's Property & Casualty General and State (\$70) |  |
| <input type="checkbox"/> Adviser's Life & Health General Only (\$70)            | <input type="checkbox"/> Adviser's Property & Casualty General Only (\$70)      |  |
| <input type="checkbox"/> Adviser's Life & Health State Only (\$70)              | <input type="checkbox"/> Adviser's Property & Casualty State Only (\$70)        |  |

9. Examination: (Check one)  FIRST TIME  RETAKE

### BE SURE TO SIGN THE FOLLOWING PAGE

The following sections 10-15 are optional. You will not be penalized for declining. However, we encourage the applicants for the Life Only exam, the Accident & Health Only exam, and the Life, Accident & Health combination exam to respond to participate so



that the Insurance Administration can be in compliance with Section 10-109 (e) of the Insurance Article.

10. Gender

- I decline to participate
- Female
- Male
- Unspecified

11. Race

- I decline to participate
- American Indian and Alaska Native
- Asian
- Black or African American
- Native Hawaiian and Other Pacific Islander
- White
- Two or more races
- Unspecified

12. Education Level

- I decline to participate
- High School or GED
- Some College
- 2-Year College Degree(Associates)
- 4-Year College Degree(BA,BS)
- Master's Degree
- Doctoral Degree
- Unspecified

13. Age Group

- I decline to participate
- Under 18
- 18-24
- 25-29
- 30-34
- 35-39
- 40-44
- 45-49
- 50-54
- 55-59
- 60-64
- 65 and over
- Unspecified

14. Ethnicity

- I decline to participate
- American/Canadian
- Chinese
- Cuban
- Dutch
- English
- Filipino
- French
- German
- Irish
- Italian
- Japanese
- Korean
- Mexican
- Other Asian
- Other European
- Other Hispanic or Latino
- Polish
- Puerto Rican
- Russian
- Scottish
- Swedish
- Vietnamese
- Unspecified

15. Native Language

- I decline to participate
- Arabic
- Chinese
- English
- French
- German
- Italian
- Korean
- Polish
- Russian
- Spanish
- Tagalog
- Vietnamese
- Unspecified

16. Total Fees Included: \$\_\_\_\_\_ (Money Order, Cashier's Check, MasterCard or VISA are accepted. Make checks payable to "PSI licensure:certification" and write the applicant's social security number on the check). Personal and company checks are not accepted.

Credit card (MasterCard or VISA) payment accepted for phone, internet, or fax registrations only. (Check One):  MC  VISA

Card No: \_\_\_\_\_ Exp. Date: \_\_\_\_\_

Card Verification No: \_\_\_\_\_ *For your security, PSI requires you to enter the card identification number located on your credit card. The card identification number is located on the back of the card and consists of the last three digits on the signature strip.*

Cardholder Name (Print): \_\_\_\_\_ Signature: \_\_\_\_\_

17. I am faxing the Special Arrangement Request (at the end of this bulletin) and required documentation.  Yes  No

18. Affidavit: I certify that the information provided on this registration form (and/or telephonically to PSI) is correct. I understand that any falsification of information may result in denial of licensure. I have read and understand the examination information bulletin.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

IF YOU ARE REGISTERING BY MAIL OR FAX, SIGN AND DATE THIS REGISTRATION FORM ON THE LINES PROVIDED.  
Complete and forward this registration form with the applicable examination fee to:  
PSI licensure:certification \* ATTN: Examination Registration MD INS  
3210 E Tropicana \* Las Vegas, NV \* 89121  
Fax (702) 932-2666 \* (800) 733-9267 \* TTY (800) 735-2929  
[www.psiexams.com](http://www.psiexams.com)



**For Life & Health**

- 15695 1st ASAP Insurance School
- 11675 A.A. Coleman & Robinson National Training Center
- 15688 AAOnlineclasses.com
- 11173 A.D. Banker & Company, LLC
- 15274 A+ Life & Health Training
- 15352 ABLE Incorporated
- 15681 CAPE Education, Inc.
- 14410 Carol J McCain
- 15676 Combined Insurance Company of America (Accident & Health only)
- 15673 Complete Benefit Solutions, Inc.
- 15067 Conroy Insurance Training
- 15672 Delmarva Insurance Training School
- 14778 Enterprise Training School, Inc.
- 15059 Greater Baltimore Property & Casualty Educational Center
- 15210 Greater Washington Foundation of Insurance and Financial Advisors Formerly DC Life Underwriters Foundation, Inc.
- 15697 Greenlight Training, Inc.
- 14788 Harford Continuing Education Group
- 14791 Independent Insurance Agents of Maryland
- 15690 Insurance Educators Insurance School, Inc.
- 77060 John Hancock Financial Network-McLean Agency
- 10199 Kaplan Financial
- 15689 LOGOS Business Services, Inc.
- 15684 Metlife Gateway Capitol Financial
- 15680 Michael Obeya & Associates
- 12950 MODA Systems, Inc.
- 15064 Montgomery College
- 15691 NAIFA Baltimore
- 14215 Online Training Institute
- 10080 Primerica Life Insurance Company
- 15678 Scott C. Lodice & Associates w/ Northwestern Mutual Financial Network - Maryland
- 11614 Securities Training Corporation
- 15694 The License Coach
- 15677 The Grigsby Group, LLC
- 15369 The Community College of Baltimore County
- 11049 Tutor, Teach & Tell, Ltd.
- 15692 Walter A Crowther Ins Agy, Inc.
- 14859 WOR-WIC Community College

**For Property & Casualty**

- 15695 1st ASAP Insurance School
- 11675 A.A. Coleman & Robinson National Training Center
- 11173 A.D. Banker & Company, LLC
- 15688 AAOnlineclasses.com
- 15610 A.D. Lowinger & Associates
- 15352 ABLE Incorporated
- 14746 Anne Arundel Community College
- 15681 CAPE Education, Inc.
- 14410 Carol J McCain
- 15067 Conroy Insurance Training
- 15672 Delmarva Insurance Training School
- 14778 Enterprise Training School, Inc.
- 15059 Greater Baltimore Property & Casualty Educational Center
- 14788 Harford Continuing Education Group
- 14791 Independent Insurance Agents of Maryland
- 15063 John E. Gallup, Jr.
- 10199 Kaplan Financial
- 15689 LOGOS Business Services, Inc.
- 15680 Michael Obeya & Associates
- 12950 MODA Systems, Inc.
- 15064 Montgomery College
- 15682 Prince George's Community College
- 14835 RTB Insurance Education
- 15693 Speciality Career Training, Inc.
- 15369 The Community College of Baltimore County
- 15692 Walter A Crowther Ins Agy, Inc.
- 14859 WOR-WIC Community College

**For Title**

- 15681 CAPE Education, Inc.
- 12099 Maryland Land Title Association
- 15495 Mobile Notaries Group
- 12950 MODA Systems, Inc.
- 15064 Montgomery College
- 15675 The Training Exchange, Inc.
- 15696 TitleTrainer, LLC



**Maryland Insurance Administration**  
**200 St. Paul Place, Suite 2700, Baltimore, Maryland 21202**

**INSURANCE EDUCATION WAIVER APPLICATION / AFFIDAVIT OF EMPLOYER**

Submission may be made via mail to the address above or via fax to (410) 468-2399.

Name of Applicant: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Social Security #: \_\_\_\_\_ Email Address: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ Phone: \_\_\_\_\_

**Type of Education Waiver requested (check one):**

LIFE	HEALTH	PROPERTY
CASUALTY	PERSONAL LINES	TITLE

**Reason for requested education waiver (check one):**

- Maintain approved insurance designation in good standing. Provide letter of good standing issued by the organization conferring the designation. (See MIA website for listing of approved designations - [www.mdinsurance.state.md.us](http://www.mdinsurance.state.md.us))
- Equivalent college courses taken. Attach transcript of insurance course(s) showing college credits and official course description(s) from college catalog.

**Type of Affidavit of Employer requested (check one):**

AFFIDAVIT OF EMPLOYER (TITLE)	AFFIDAVIT OF EMPLOYER (PROPERTY / CASUALTY/ AUTO)	AFFIDAVIT OF EMPLOYER (LIFE & HEALTH)
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**Work experience can be substituted for course work in the lines of insurance for which the applicant will be testing (Reference: §10-104 and §10-105 of the Insurance Article, Annotated Code of Maryland.) The work experience must be with one of the following types of employers: Maryland Insurance Administration, Insurance Company, Insurance Producer (or Firm). The period of work experience must be one year within the past 3 calendar years. In order to meet the one-year requirement, more than one employer may need to complete an Affidavit. The completed Affidavits must be sent to and approved by the Maryland Insurance Administration before taking the examination. (This form may be photocopied.)**

Under the provisions of the Maryland Insurance laws, and in support of an application for an insurance license examination I hereby declare the Applicant has been regularly employed by:

Name of Employer: \_\_\_\_\_ Signature of Employer Representative: \_\_\_\_\_ Title: \_\_\_\_\_

Address: \_\_\_\_\_

Type of Employer (check one): Insurance Company \_\_\_\_\_ Insurance Producer or Firm \_\_\_\_\_ For period(s): From \_\_\_\_\_ To: \_\_\_\_\_

Work Hours: Full Time (40+Hours) \_\_\_\_\_ Part-Time (Less than 40 Hours) \_\_\_\_\_ Please indicate hours per week \_\_\_\_\_

**Please select and attach a description of the duties the employee has been responsible for in the lines of insurance listed below. A "Responsible Duty" is a duty that would result in the applicant becoming reasonably familiar with the basic policy forms, fundamental procedures and practices for the line(s) of insurance for which the applicant is applying.**

Life Insurance	Property Insurance	Automobile Insurance
Health Insurance	Casualty Insurance	Other: _____

**Please attach a description of the duties the employee has been responsible for in the categories of Title Insurance Experience listed below. Your employee should have experience in at least three of these categories.**

Title Search & Abstract Review	Preparation & Review of Commitments / Policies
Examination of Title	Settlement Accounting Procedures

\_\_\_\_\_  
Name of Producer or Insurer

\_\_\_\_\_  
Telephone Number

\_\_\_\_\_  
Date

State of \_\_\_\_\_ City/ County of \_\_\_\_\_

On this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_, personally appeared before me the said named \_\_\_\_\_ known to me to be the person described in and who executed the foregoing instrument, and he/she acknowledge the same and, being duly sworn by me, made oath that the statements in the application are true.

\_\_\_\_\_  
Notary Public

My commission expires: \_\_\_\_\_



## BOOKS AND MORE ARE NOW AVAILABLE AT THE PSI ONLINE STORE!

To place an order for one or more of the following items listed, you may:

➤ Order online at [www.psonlinestore.com](http://www.psonlinestore.com)

➤ Call the PSI Online store toll-free at (866) 589-3088

Note: prices are available online at [www.psonlinestore.com](http://www.psonlinestore.com)

<input type="checkbox"/>	<u>Life &amp; Health Pathfinder</u> Cummings, Spears, Pathfinder Pub
<input type="checkbox"/>	<u>Property &amp; Casualty Pathfinder</u> Cummings, Pathfinder Pub
<input type="checkbox"/>	<u>Property and Liability Insurance Principles</u> Insurance Institute of America
<input type="checkbox"/>	<u>Dictionary of Insurance Terms</u> 2000, 4th Ed, Harvey W. Rubin,
<input type="checkbox"/>	<u>Insurance Law: A Guide to Fundamental Principles, Legal Doctrines, and Commercial Practices,</u> Keeton and Widiss

*Please note: Inventory and pricing subject to change without notice.*

➤ You may also place a checkmark next to the items that you would like to order, and mail or fax this form to PSI (be sure to include your contact information). A Customer Service Rep will call you to place the order.

Mail or FAX to:  
PSI licensure:certification \*\* 3210 E Tropicana \* Las Vegas \* NV \* 89121 (Attn Shipping)  
Fax (702) 932-2668

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone Number \_\_\_\_\_





# SPECIAL ARRANGEMENT REQUEST FORM OR OUT-OF-STATE TESTING REQUEST

All examination centers are equipped to provide access in accordance with the Americans with Disabilities Act (ADA) of 1990. Applicants with disabilities or those who would otherwise have difficulty taking the examination may request special examination arrangements.

Candidates who wish to request special arrangements because of a disability should fax this form and supporting documentation to PSI at (702) 932-2666.

### Requirements for special arrangement requests

You are required to submit documentation from the medical authority or learning institution that rendered a diagnosis. Verification must be submitted to PSI on the letterhead stationary of the authority or specialist and include the following:

- Description of the disability and limitations related to testing
- Recommended accommodation/modification
- Name, title and telephone number of the medical authority or specialist
- Original signature of the medical authority or specialist

Date \_\_\_\_\_

Legal Name: \_\_\_\_\_  
Last Name First Name

Address: \_\_\_\_\_  
Street City, State, Zip Code

Telephone : (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_ (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_  
Home Work

Email Address: \_\_\_\_\_

Check any special arrangements you require (requests must concur with documentation submitted):

- Reader (as accommodation for visual impairment or learning disability)
- Extended Time (Additional time requested: \_\_\_\_\_)
- Large-Print written examination
- Other \_\_\_\_\_
- Out-of-State Testing Request (this request does not require additional documentation: \_\_\_\_\_)

Site requested: \_\_\_\_\_

- Complete and fax this form, along with supporting documentation, to (702) 932-2666.
- After 4 business days, please call 800-733-9267 x6750 and leave a voice message.
- PSI Special Accommodations will call you back to schedule the examination within 48 hours.

**DO NOT SCHEDULE YOUR EXAMINATION UNTIL THIS DOCUMENTATION HAS BEEN RECEIVED AND PROCESSED BY PSI SPECIAL ACCOMMODATIONS.**



PSI Services, LLC  
3210 E Tropicana  
Las Vegas, NV 89121

FIRST CLASS MAIL

