

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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Examinations by PSI licensure: certification	1
Examination Eligibility and Approval Process	1
MIA's On-Line Services	1
Pre-licensing Requirements	
Licenses	
Examination Scheduling Procedures	9
Internet Scheduling	
Telephone Scheduling	
Canceling an Examination	
Scheduling a Re-Examination	
Missed Appointment or Late Cancellation.	
Exam Accommodations	
Emergency Examination Center Closing	
Social Security Confidentiality	

Examination Site Locations10
Reporting to the Examination Site10
Required Identification10
Security Procedures11
Taking the Examination by Computer11
Identification Screen11
Tutorial
Test Question Screen11
Examination Review12
Score Reporting12
Tips for Preparing for Your License Examination12
Examination Content Outlines12
Registration and Eligibility Forms End of Bulletin
Exam Accommodations Request Form End of Bulletin

Please refer to our website to check for the most updated information at www.psiexams.com

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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 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

PRE-LICENSING EDUCATION REQUIREMENTS

Pre-licensing 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 the education requirements found in the Pre-Licensing Requirements section of this document

Your education provider will provide your eligibility to PSI upon successful completion of the course requirements. <u>After your</u> provider has submitted your file to PSI, you may visit: www.psiexams.com or call 1-800-733-9267 to register and schedule your examination. Note, if PSI does not have record of your course completion, you must contact your education provider.

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

PSI licensure:certification 3210 E Tropicana Las Vegas, NV 89121 (800) 733-9267 • Fax (702) 932-2666 www.psiexams.com

PRE-LICENSING EDUCATION WAIVERS

The Maryland Insurance Commissioner may waive the prelicensing education requirement for an individual who:

- Holds an approved insurance designation,
- Has a qualifying level of work experience, or
- Has taken equivalent college courses.

The examination types which qualify for a waiver (in lieu of pre-licensing education) are: Life, Health, Property, Casualty, Title, and Personal Lines.

Unless a waiver has been approved by the Maryland Insurance Administration, candidates must complete a Maryland approved pre-licensing course. The Pre-Licensing Education Waiver Application form may be found on the MIA website.

ON-LINE SERVICES

WWW.INSURANCE.MARYLAND.GOV/PRODUCER

INITIAL LICENSING

Applications for initial licenses and registrations may be submitted on line via NIPR (www.nipr.com). This service allows for a license to be issued within 72 hours, provided the on-line transaction, upon completion, receives an approved status. You will need to use your Social Security Number to locate your record. Applicants with an approved status may print the license within 72 hours of approval.

If you receive a "pending at the State" status, please submit required documents to producerlicensing.mia@maryland.gov

Actively licensed producers attempting to add a line of authority to an existing producer license should not submit an application. You will be able to view your license in 2-3 business days after passing the exam to verify the updated license. If your license has not been updated, please contact Producer Licensing Customer Service at 888-204-6198, option #5 or email at producerlicensing.mia@maryland.gov.

LICENSE RENEWAL / REINSTATEMENT

Current licensees may submit applications to renew or reinstate their license on-line via NIPR (www.nipr.com) using their resident state license number, National Producer Number (NPN), and last four (4) digits of the SSN or full FEIN. Applicants with an approved status may print the license within 72 hours of approval. If you receive a "pending at the State" status, please submit required documents to producerlicensing.mia@maryland.gov

ON-LINE PRINTING OF LICENSES

If you receive a "pending at the State" status, please submit required documents to producerlicensing.mia@maryland.gov.

ON-LINE ADDRESS UPDATES

Current individual licensees may update their resident, business, and mailing addresses, on-line via NIPR (www.nipr.com) using the resident state license number, National Producer Number (NPN), and last four (4) digits of the SSN. Business entities may submit their request to producerlicensing.mia@maryland.gov. Licensees may not process updates that result in a change in the licensee's resident state.

ON-LINE LICENSE VERIFICATION

The Maryland Insurance Administration no longer issues a letter of certification or letter of clearance. The results page from the Licensee Look-Up tool or a Producer Database (PDB) printout may be used in lieu of the letter that was previously issued.



Pre-licensing Requirements Guide for Producers

Examination	Educational Requirements	Additional Information
Life Examination Health Examination	 Aust meet requirements of EITHER #1 or #2 below: 1. Satisfactory completion of a 20-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 MIA for approval as a part of the examination registration process. 	Pre-licensing is not required of a candidate who holds one of the designations listed below: LIFE 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 (LUTCF) HEALTH 1. Registered Health Underwriter (RHU) 2. Health Insurance Associate (HIA) 3. Certified Employee Benefit Specialist (CEBS) 4. Registered Employee Benefit Consultant LIFE / HEALTH The pre-licensing education waiver form may be found on
Variable	Must have license for Life.	MIA website and should be submitted for approval. Applicants must have an active FINRA registration and have completed FINRA series 6, 7, or 63 examination(s). Applicants must successfully complete the appropriate securities exams and register with FINRA.
Property Examination Casualty Examination	 Must meet requirements of EITHER #1 or #2 below: 1. Satisfactory completion of a 20-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 MIA for approval as a part of the examination registration process. 	Pre-licensing is not required of a candidate who holds one of the designations listed below: PROPERTY / CASUALTY 1. Accredited Adviser in Insurance (AAI) 2. Associate in Risk Management (ARM) 3. Certified Insurance Counselor (CIC) 4. Chartered Property/Casualty Underwriter (CPCU) The pre-licensing education waiver form may be found on MIA website and should be submitted for approval.
Personal Lines Examination	 Must meet requirements of EITHER #1 or #2 below: 1. Satisfactory completion of a 20-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 MIA 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.
Title Examination	 Must meet requirements of EITHER #1 or #2 below: Satisfactory completion of a 20-hour study course given by an approved school or course provider. Regular employment by an insurer, producer, or agency as described on the Affidavit of Employer contained in this bulletin; must send the Affidavit to MIA for approval as a part of the examination registration process. 	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	



Pre-licensing Requirements Guide for Adviser and Public Adjuster

Public Adjuster	None required	Maryland issues licenses to individuals and business entities to act as Public Adjusters.
		Maryland does not license staff or independent adjusters (i.e. individuals who are employed by and adjust losses for an insurer).
Adviser Life & Health Examination	None required	 No examination is required of a person who: 1. is a member in good standing of the Society of Actuaries; or 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 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 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 5. has been conferred the Certified Insurance Counselor designation by the Society of Certified Insurance Counselor designation by the Society of L&H) and is a member in good standing. Individuals requesting the Adviser Life/Health authority who actively hold one or more of the appropriate designations above must submit a paper application found on the MIA website.
Adviser Property & Casualty Examination	None required	 No examination is required of a person who: 1. is a member in good standing of the Casualty Actuarial Society; or 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 3. has been conferred the Certified Insurance Counselor designation by the Society of Certified Insurance Counselors and is a member in good standing. Individuals requesting the Adviser Property/Casualty authority who actively
		hold one or more of the appropriate designations above must submit a paper application found on the MIA website.

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Adviser Variable Life	Must have license for Variable Life and Variable Annuity	 No examination is required of a person who: 1. is a member in good standing of the Society of Actuaries; or 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 3. 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 4. has been conferred the Certified Insurance Counselor designation by the Society of Certified Insurance Counselor designation by the Society of Certified Insurance Variable Life authority who actively hold Adviser Life license and is registered as an Investment Adviser on FINRA must submit a paper application found on the MIA website.
SHOP Exchange Navigator	The regulation defines the required training program and indicates that it must be taken prior to the examination. Please contact MHBE directly to register for the training. The number for their call center is 1-855-642-	
	8572. http://www.dsd.state.md.us/comar/SubtitleSearch.aspx?search=31.03.16.*	

The Maryland Insurance Administration License Information

License Type	Pre-licensing▲ Education Required	Exam▲ Required	CE▲ Required	Renew Cycle	al Period Date	Appointment Required (To Write Business)	Bond Required	Residency Requirements	Applicant Type	Licer >1 Year from Renewal	nseFee <=1 Year from Renewal	Renewal Fee
Insurance Adviser	NO EDUCATION Experience Required	Y/N∎	N	Bie	ennial	N	Y	Resident or Nonresident	Individual Only	\$200	\$100	\$215
Producer	Y/N∎	Y/N∎	Y/N∎	Bie	nnial	N	Y (TITLE ONLY)	Resident or Nonresident	Individual or Firm	\$54	\$54	\$69
Motor Club Rep	N	N	N	Annual	08/31	Y	Ν	Resident or Nonresident	Individual Only	\$5	\$5	\$2
Public Adjuster	Optional	Y	Y♦	Bie	ennial	N	Ν	Resident or Nonresident	Individual or Firm	\$54	\$54	\$69
Surplus Lines Producer	N	N	N	Bie	ennial	N	Y (RESIDENTS ONLY)	Resident or Nonresident	Individual or Firm	\$200 Based on of produc	\$100 expiration cer license	\$200
ТРА	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
	for individual licens								0,		¥=.	1071

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. For information regarding course offerings or to view your continuing education transcript, please visit www.sircon.com or contact Prometric at: 1-800-324-4592.

The Maryland Insurance Administration Line of Insurance Requirements for Producers

Line of Insurance	Pre-licensing ■ Education Required	Exam∎ Required	CE∎ Required	Applicant Type	Bond(s) Required	Line Category	Pre- Requisite Line(s)
Major Lines of Insura	ince						-
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 & FINRA	Y-Life	Individual or Firm	Ν	L&H	Y-Life
imited Lines of Insu	rance						
Credit	N	N	Ν	Individual or Firm	N	L&H/P&C	N
Title	Y●	Title ●	Υ•	Individual or Firm	Y♦	P&C	N
Travel	Ν	N	Ν	Individual Only	N	P&C	N
Required for indi	vidual licensees only.						
 Attorneys who are 	e admitted to practice be	fore the Maryland Court o	of Appeals do not have	e to fulfill Title examination	n, pre-licensing, or CE req	juirements.	
				actice law at a Maryland la It have to fulfill Title bond			

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.

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)				
ТРА	\$90	\$115	\$140				
Re	rinstatement Fee for License Types Listed Below (Va	lid up to 1 year after license expiration)				
Producer		\$169					
Surplus Lines		\$300					
Insurance Adviser	\$315						
Public Adjuster		\$165					
The reinstatement license fee amount is det	termined by the postmark date on 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 <u>each</u> registration, whether you are taking the examination(s) for the first time or repeating.

Examination Fee \$70

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 six months.

NOTE: REGISTRATION FEES ARE NOT REFUNDABLE OR TRANSFERABLE

- All eligibilities are valid for six (6) months from the date PSI receives your eligibility from the approved provider. If you do not pass the examination(s) within the six (6) month period, you must reapply with PSI, including retaking the Pre-licensing Education Courses.
- Substitution State Action Action State Action Act
- You may take examinations on an unlimited basis. However a candidate who tests unsuccessfully must wait four (4) days before retaking the examination.

English as a Second Language (ESL) candidates must call PSI at (800) 733-9267 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.

INTERNET SCHEDULING

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 credit card (Visa, MasterCard, American Express or Discover). Candidates register online by accessing PSI's registration website at www.psiexams.com. Internet registration is available 24 hours a day.

- Log onto PSI's website and create an account. Please enter your email address and first and last name. This information must match exactly with the information your educator has provided to PSI. Be sure to check the box next to "Check here to attempt to locate existing records for you in the system"
- 2. You will be asked to select the examination and enter your Social Security #. Your record will be found and you will now be ready to pay and schedule for the exam. Enter your zip code and a list of the testing sites closest to you will appear. Once you select the desired test site, available dates will appear. If you have problems contact PSI at (800) 733-9267 for help.



TELEPHONE SCHEDULING

For telephone registration, you will need a valid credit card (Visa, MasterCard, American Express or Discover).

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.

PSI registrars are available at (800) 733-9267, Monday through Friday between 7:30 am and 10:00 pm, or Saturday and Sunday between 9:00 am and 5:30 pm, Eastern Time, to receive the information listed on your Examination Registration Form and to 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.

Note: A voice mail or email message is not an acceptable form of cancellation. Please use the PSI Website or call PSI to speak directly 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 reregister 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.

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. A candidate with a disability or a candidate who would otherwise have difficulty taking the examination must follow the instructions on the Exam Accommodations Request Form at the end of this Candidate Information Bulletin.

WORD-TO-WORD TRANSLATION DICTIONARY

Candidates may request to use a Word-to-Word dictionary at no cost. The dictionary cannot contain pictures or definitions.

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.

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

2622 Lord Baltimore Dr, Suite C-D Baltimore, MD 21244

From I-695 N - Take exit 17 for Security Blvd toward Woodlawn. Keep left at the fork and merge into Security Blvd. Turn right onto Lord Baltimore Dr. At the traffic circle, continue straight to stay on Lord Baltimore Dr. At the next traffic circle, again stay straight to stay on Lord Baltimore Dr. A little over $\frac{1}{2}$ mile later, the PSI test center will be on your left.

From I-695 S - Take exit 18 for MD-26/Liberty Rd toward Lochearn/Randallstown. Continue straight onto Lord Baltimore Dr, using the signs for MD-26/Lochearn). The PSI test center is roughly 1 $\frac{1}{2}$ miles from here on the right.

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. Continue to the 4-way stop.

Turn left onto Rhode Island Avenue. Turn left at the next road -Niagara Road. The Sterling Building is on the right. 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. Continue to the 4-



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way stop. Turn left onto Rhode Island Avenue. Turn left at the next road - Niagara Road. The Sterling Building is on the right. Park in the appropriately marked spaces.

Hagerstown Center: 140 West Franklin St, Suite A Hagerstown, MD 21740

From I 70: Take exit 32B Hagerstown. This is US Route 40 west. Follow Route 40 for 4.1 miles to 140 W. Franklin St. It is slightly past the intersection of Jonathan and Franklin. You must turn into the church parking lot on the right before you reach 140 W. Franklin St. There are many parking spots reserved for PSI testing on that lot. You will then walk past the front of the church and into 140 W. Franklin St. Suite A is on the ground floor. No steps required to enter.

Lanham Center:

5900 Princess Garden Pkwy Suite 501

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.

Additionally, PSI has examination centers in many other regions across the United States. You may take this examination at any of these locations. Once you have paid for the examination, enter your zip code and a list of the testing sites closest to you will appear.

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.

The following security procedures will apply during the examination:

- 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.
- Candidates may take only approved items into the examination room.
- All personal belongings of candidates should be placed in the secure storage provided at each site prior to entering the examination room. Personal belongings include, but are not limited to, the following items:
 - Electronic devices of any type, including cellular / mobile phones, recording devices, electronic watches, cameras, pagers, laptop computers, tablet computers (e.g., iPads), music players (e.g., iPods), smart watches, radios, or electronic games.
 - Bulky or loose clothing or coats that could be used to conceal recording devices or notes. For security purposes outerwear such as, but not limited to: open sweaters, cardigans, shawls, scarves, hoodies, vests, jackets and coats are not permitted in the testing room. In the event you are asked to remove the outerwear, appropriate attire, such as a shirt or blouse should be worn underneath.
 - Hats or headgear not worn for religious reasons or as religious apparel, including hats, baseball caps, or visors.
 - **Other personal items**, including purses, notebooks, reference or reading material, briefcases, backpacks, wallets, pens, pencils, other writing devices, food, drinks, and good luck items.
- Although secure storage for personal items is provided at the examination site for your convenience, PSI is not responsible for any damage, loss, or theft of any personal belongings or prohibited items brought to, stored at, or left behind at the examination site. PSI assumes no duty of care with respect to such items and makes no representation that the secure storage provided will be effective in protecting such items. If you leave any items at the examination site after your examination and do not claim them within 30 days, they will be disposed of or donated, at PSI's sole discretion.
- 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.
- No smoking, eating, or drinking is allowed in the examination center.
- 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.
- If prohibited items are found during check-in, candidates shall put them in the provided secure storage or return these items to their vehicle. PSI will not be responsible

for the security of any personal belongings or prohibited items.

- Any candidate possessing prohibited items in the examination room shall immediately have his or her test results invalidated, and PSI shall notify the examination sponsor of the occurrence.
- Any candidate seen giving or receiving assistance on an examination, found with unauthorized materials, or who violates any security regulations will be asked to surrender all examination materials and to leave the examination center. All such instances will be reported to the examination sponsor.
- Copying or communicating examination content is violation of a candidate's contract with PSI, and federal and state law. Either may result in the disqualification of examination results and may lead to legal action.
- 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. Candidate will not receive extra time to complete the examination.
- Candidates may not review any notes, course or study materials during the examination period.

TAKING THE EXAMINATION BY COMPUTER

The examination will be administered via computer. You will be using a mouse and computer keyboard.

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 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

The "function bar" at the top of the test question provides mouse-click access to the features available while taking the examination.

				m Mark	Comments	附 Goto	? Help	× End
	Question: 3 of 40	Answered: 2	Unanswered: 1	Marked: O	View: All	Time Left(M	in): 359	
Ι.	What do the stars	on the United S	itates of America's	flag represent?				
	(Choose from the fo	llowing options)						
	🗌 1. Presidents	i						
	🗌 2. Colonies							
	🗌 3. States							
	🗌 4. Wars							
			<< Back	Next >>				

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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.

EXPERIMENTAL QUESTIONS

In addition to the number of questions per examination, a small number of three to ten "experimental" questions may be administered to candidates during the examinations. These questions will NOT be scored and time to answer them has been added to the time allowed. 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. 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 REPORTING

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

- <u>On paper</u> an official score report will be printed at the examination site.
 - If you <u>pass</u>, you will immediately receive a passing score report.
 - If you <u>do not pass</u>, you will receive a failing score report with a diagnostic report indicating your strengths and weaknesses by examination type.

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 six (6) months from the date the previously passed portion of the examination was taken. Within a six (6) month time period failed portions of the examination may be taken until passed.

DUPLICATE SCORE REPORTS

You may request a duplicate score report after your examination by emailing <u>scorereport@psionline.com</u> or by calling 800-733-9267.

EXAMINATION SCORES AND LICENSE APPLICATION

You must apply for a license within 6 months 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 <u>www.psionlinestore.com</u> 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 examination content outlines are available from PSI for each examination. Content outlines indicate the examination time limit, minimum score required to pass, subject area and the number of items in each area. To obtain a content outline for your specific examination, visit www.psiexams.com, select <u>Government/State Licensing</u> <u>Agencies/Maryland/MD Insurance</u>. The examination content outlines can be found under Information Links (on the right side of the page).





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 IDENTIF	TCATION PURPOSES	ONLY)	
3. Date of Birth:	 Month Date	Year			
4. School Code:	(See li	isting on page 13)			
5. Mailing Address:	Number, Street (Must I	oe a physical address, PO Bc	oxes are NOT accept	ted)	Apt/Ste
	City		State Zi	p Code	
6. Telephone: Home		Office	e		
7. Email:			_@		
8. Examination: (You may	v only take one examinat	ion at a time; please check	one)	_	
Life General and State (\$7	0)	Life General Only (\$70)		Life State Only (570)
Accident & Health Genera	l and State (\$70)	Accident & Health General C)nly (\$70)	Accident & Healt	h State Only (\$70)
Life, Accident & Health Co	ombo General and State (\$70)	Life, Accident & Health Com	bo General Only (\$70)	Life, Accident &	Health Combo State Only (\$70)
Property General and Stat	e (\$70)	Property General Only (\$70)		Property State O	nly (\$70)
Casualty General and State	e (\$70)	Casualty General Only (\$70)		Casualty State O	nly (\$70)
Property & Casualty Comb	o General and State (\$70)	Property & Casualty Combo	General Only (\$70)	Property & Casua	llty Combo State Only (\$70)
Title General and State (\$	70)	Title General Only (\$70)		Title State Only	\$70)
Public Adjuster General ar	nd State (\$70)	Public Adjuster General Only	/ (\$70)	Public Adjuster S	tate Only (\$70)
Personal Lines General and	d State (\$70)	Personal Lines General Only	(\$70)	Personal Lines St	ate Only (\$70)
Adviser's Life & Health Ge	neral and State (\$70)	Adviser's Property & Casualt	y State Only (\$70)	SHOP Exchange N	lavigator (\$70)
Adviser's Life & Health Ge	neral Only (\$70)	Adviser's Property & Casualt	y General Only (\$70)		
Adviser's Life & Health Sta	ate Only (\$70)	Adviser's Property & Casualt	y General and State (\$70))	
9. Examination: (Check o	ne) 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.

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- □ 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

	ge Group decline to participate Inder 18 8-24 5-29 0-34 5-39 0-44 5-49 0-54 5-59 0-64 5 and over	Ethnicity I decline to pa American/Car Chinese Cuban Dutch English Filipino French German Irish Italian Japanese			Native Language I decline to participate Arabic Chinese English French German Italian Korean Polish Russian Spanish Tagalog
□ 65			_		•

16. Total Fees Included: \$______. You may pay by credit card, money order, company check, or cashier's check. Make your money order or check payable to PSI and write your social security number on it). Cash and personal checks are not accepted.

If paying by credit card, check one:	VISA American Express Discover				
Card Number:	Exp. Date:				
Card Verification No:	The card verification number may be located on the back of the card (the last three digits on the signature strip) or on the front of the card (the four digits to the right and above the card account number).				
Billing Street Address:	Billing Zip Code:				
Cardholder Name (Print):	Signature:				

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				

For Life & Health

- **1st ASAP Insurance School** 15695
- 11675 A.A. Coleman & Robinson National Training Center
- 15688 AAOnlineclasses.com
- A.A. Frazier and Associates The Frazier Institute 14885
- A.D. Banker & Company, LLC 11173
- 15274 A+ Life & Health Training
- Agents Licensing, LLC dba Financial Academy 15720 American Online Insurance School
- 10300
- CAPE Education, Inc. 15681 15714
- Care Givers Insurance Agency, LLC Combined Insurance Company of America (Accident & 15676 Health only)
- 15673 Complete Benefit Solutions, Inc.
- 15709 CPMI Professional Development Inc
- Delmarva Insurance Training School 15672
- 15704 E Training School, Inc
- 14778 Enterprise Training School, Inc.
- ExamFX, Inc. 15352
- 15059 Greater Baltimore Property & Casualty Educational Center 15210 Greater Washington Foundation of Insurance and Financial
- Advisors Formerly DC Life Underwriters Foundation, Inc. Harford Continuing Education Group
- 14788
- 10199 **Kaplan Financial**
- LBSI School of Insurance 15719
- 15718 Morgan State University
- Montgomery College 15064
- 15707 National Online Insurance School
- 15721 New Leaf Exams
- 14215 **Online Training Institute**
- Primerica Life Insurance Company 10080
- 15678 Scott C. Iodice & Associates w/ Northwestern Mutual Financial Network - Maryland
- 11614 Securities Training Corporation
- 15705 Testeachers
- 15716 The Brownstone Training Academy
- The License Coach 15694
- 15700 WebCE
- WOR-WIC Community College 14859
- 15697 **Xcel Solutions LLC**

- For Property & Casualty
- 15695 1st ASAP Insurance School 11675 A.A. Coleman & Robinson National Training Center
- A.D. Banker & Company, LLC 11173
- AAOnlineclasses.com 15688
- A.D. Lowinger & Associates 15610
- 15720 Agents Licensing, LLC dba Financial Academy
- 14746 Anne Arundel Community College
- 15681 CAPE Education, Inc.
- Care Givers Insurance Agency, LLC 15714
- 15709 **CPMI Professional Development Inc**
- 15672 **Delmarva Insurance Training School**
- 15704 E Training School, Inc
- 14778 Enterprise Training School, Inc.
- 15352 ExamFX, Inc.
- Greater Baltimore Property & Casualty Educational Center 15059
- 14788 Harford Continuing Education Group
- 14791 Independent Insurance Agents of Maryland
- 12710 Insurance Agents & Brokers
- 15712 Insurnace Schools Inc
- Kaplan Financial 10199
- 15718 Morgan State University
- Montgomery College 15064
- 15717 Platte Insurance Education LLC
- 15711 **Premier Insurance School**
- 14835 **RTB Insurance Education**
- 15693 Specialty Career Training, Inc.
- 15705 Testeachers
- 15694 The License Coach
- 15716 The Brownstone Training Academy
- Walter A Crowther Ins Agy, Inc. 15692
- 15700 WebCE
- WOR-WIC Community College 14859
- 15697 **Xcel Solutions LLC**

For Title

- 15715 Academy of Maryland Title Insurance
- 15681 CAPE Education, Inc.
- 14778 Enterprise Training School, Inc.
- Maryland Land Title Association 12099
- 15064 Montgomery College
- 15675 The Training Exchange, Inc.
- 15696 TitleTrainer, LLC
- 15713 **Trusted Agent Services Group**

		Maryland Insurar	ice Administrat	ion			
	200 St	t. Paul Place, Suite 2	700, Baltimore	MD 21202			
	PRE-LICENSING INS	SURANCE EDUCATIO	ON WAIVER / AF	FIDAVIT OF EMPLOY	ER		
Sub	Submission may be made via mail to the above address, fax to (410)468-2399 or email to producerlicensing.mia@maryland.gov.						
The comp	pleted waiver applicati	on and supporting	g documents n	nust be sent to and	<u>approved</u> by the		
	Maryland Insur	ance Administrati	on <u>before</u> taki	ing the examinatior	1.		
	ust complete this section fully						
	icant:						
	y #:						
City:		State:	Zip:	Phone:			
	TYPE OF PRE-LICENS	SING EDUCATION W	AIVER REQUES	FED (check all applica	ble)		
			CASUALTY	PERSONAL LI	NES 🗌 TITLE		
	Reason for educa	tion waiver request	(check one tha	t applies):			
Maintain i	insurance designation in go	od standing. Provide a	a current letter of	f good standing issued b	by the conferring		
organizati	on for the appropriate line	of authority/ies.					
(AAI, ARM	I, CIC, CPCU, CLU, CEBS, ChF	C, CFP, FLMI, LUTCF, F	REBC, RHU, HIA, F	ellow Casualty Actuaria	l Society)		
	t college courses token. Att	and the second at after the					
	t college courses taken. Att n(s) from the college catalo	-	<u>ance course(s)</u> sr	lowing college credits a	nd official course		
- Recent wo	ork experience in the lines c	f authority applicant y	will he testing (Re	ference: 10-104 and 10	-105). The work experience		
	vith one of the following typ						
					n order to complete the one		
	e than one employer may n			,,,,	· · · · · · ·		
• •	h this form, <u>the employer r</u>	•					
	The <u>notarized</u> Affidavit of Er	mployer below attesti	ng to applicant's	employment and a			
	Detailed list of applicant's d	uties and responsibilit	ies that would re	sult in becoming reasor	ably familiar with basic		
ŗ	policy forms, fundamental p	procedures and praction	es for the line(s)	of insurance that applic	ant will be testing.		
<u> </u>	<u>For Title</u> , employee must ha		ponsibilities in th	ree of the following cat	egories:		
	Title Searc	h & Abstract Review	-	Review of Commitmen	ts / Policies		
	Examinatio	on of Title	Settlement Ac	counting Procedures			
Under the provisio	ns of the Maryland Insurance l		<u>PEMPLOYER</u> n application for an	insurance license evamin	ation I hereby declare the		
	regularly employed by:				ation i hereby accide the		
	:	Signature	of Employer Repres	sentative:	Title:		
Address:							
	(check one): Insurance Compar						
Work Hours: Full I	Fime (40+ Hours) Part-Tim	ne (Less than 40 hours) _	Please indicate	e hours per week:			
Name o	f Producer or Insurer		Telephone Nu	Imber	Date		
State of		City/County of					
	day of, pe						
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 the statements in the application are true.							
by me , made oath	the statements in the applicat	lion are true.					
My commission ex	pires:			Notary Pub	lic		
	-			,			



psi

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

- **>** Order online at <u>www.psionlinestore.com</u>
- **\U00e3** Call the PSI Online store toll-free at (866) 589-3088

Note: prices are available online at www.psionlinestore.com

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

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



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 should request for alternative arrangements by <u>Clicking Here</u>.

Requirements for exam accommodation requests:

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

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

MAKE SURE YOU ARE REGISTERED FOR THE EXAMINATION BEFORE REQUESTING EXAMINATION ACCOMMODATIONS

PSI licensure:certification 3210 E Tropicana 224Las Vegas, NV 89121