



**PSI Services LLC**  
 3210 E Tropicana  
 Las Vegas, NV 89121  
 www.psiexams.com

*Before paying for  
 your examination registration,  
 be sure you understand  
 the contents of this bulletin.  
 Please retain and use it as a reference  
 when contacting PSI.*

**STATE OF NEW JERSEY**



**INSURANCE PRODUCER AND PUBLIC ADJUSTER  
 LICENSE EXAMINATIONS  
 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 SERVICES LLC

This Candidate Information Bulletin provides you with information about the examination and application process for obtaining an insurance producer or public adjuster license in the State of New Jersey.

The New Jersey Department of Banking and Insurance has contracted with PSI Services LLC (PSI) to conduct the examination testing. PSI provides examinations through a network of computer examination centers in New Jersey. PSI works closely with the State to be certain that examinations meet State as well as national requirements in basic principles and examination development standards.

**IMPORTANT:** Effective August 1, 2010, The New Jersey Department of Banking and Insurance (“Department”) will no longer print and mail licenses to insurance producers and public adjusters. One copy of the printed license will be available online free of charge, via State Based Systems (SBS) Connect. Information regarding free registration to this service is available on the Department’s website, [dobi.nj.gov](http://dobi.nj.gov), in the “Just for Producers” area.

## THE LICENSURE PROCESS

The New Jersey Department of Banking and Insurance maintains on its website valuable information for insurance producers and licensing candidates. Included on this website is a specific section “*Just for Producers*,” which contains a Frequently Asked Questions section that may serve as an expedient means of responding to your questions.

<b>Application Investigations and Producer Education</b> (609) 292-5316, ext:50552 Email: <a href="mailto:insed@dobi.state.nj.us">insed@dobi.state.nj.us</a>	<b>License Processing</b> (609) 292-4337 Email: <a href="mailto:inslic@dobi.sate.nj.us">inslic@dobi.sate.nj.us</a>
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Website [dobi.nj.gov](http://dobi.nj.gov)

Candidates who would like to transact insurance business as an insurance producer in New Jersey must pass the appropriate examination and apply for and be granted a license by the New Jersey Department of Banking and Insurance.

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

1. Be a resident of New Jersey, or, if a nonresident, have his or her principal place of business in New Jersey.
2. Be trustworthy, competent, financially responsible, and of good personal and business reputation.
3. Successfully complete instruction at a New Jersey-approved provider, fulfilling the minimum hours of instruction leading to a certificate of completion. Prelicensing education course completion certificates never expire. Individuals who currently hold a resident producer license in a state other than New Jersey or who have held such license actively during the preceding ninety (90) days are exempt from qualifying for a resident New Jersey insurance producer license by education and examination. Application may be made through the electronic application process. Information

on the electronic application process is available at [dobi.nj.gov](http://dobi.nj.gov).

4. Pass the insurance licensing examination(s) administered by PSI.
5. The Department of Banking and Insurance will waive the prelicensing education requirement for qualifying individuals holding an approved insurance designation. Waiver information and a listing of approved insurance designations may be viewed on the Department’s website at [dobi.nj.gov](http://dobi.nj.gov).
6. Individuals maintaining an approved insurance designation are no longer exempt from passing the examination corresponding to their desired license authority.
7. An individual who applies for an insurance producer license in this state who was previously licensed for the same lines of authority in another state shall not be required to complete any prelicensing education or examination. This exemption is only available if the person is currently licensed in good standing in that state; or if the application is received within 90 days of the cancellation of the applicant’s previous license and was considered to be in good standing when the license authority terminated.

### OBTAINING A TEMPORARY WORK AUTHORITY AND PERMANENT LICENSE

Passing Personal Lines, Title, Surplus Lines, Life, Health, Property, and Casualty producer candidates will be evaluated at the test center for qualification for a temporary work authority. The evaluation will be based on the applicants’ responses to screening questions developed by the Department of Banking and Insurance.

Applicants must be extremely careful when responding to the license screening questions, because once the applicant confirms his or her answers they cannot be changed.

Qualified applicants will receive their temporary work authorities immediately following completion of their examination. To activate the temporary work authority, the applicant must follow the instructions printed on the temporary work authority certificate. The temporary work authority allows the qualifying individual to transact insurance related business for a period of 60 days from the exam date while under the supervision of a current licensed producer. To receive a permanent license, applicants must follow the instructions printed on the short form application that will be provided at the test center.

Candidates who have passed the examination, but do not qualify for a temporary work authority, will be provided with a notice explaining their failure to qualify for the temporary work authority. To apply for a permanent license, the Department recommends candidates apply electronically but may also apply using the paper application maintained on the Department website ([dobi.nj.gov](http://dobi.nj.gov)). A paper submission must also include the original PSI passing score report, a school certificate, and the appropriate license fees to the New Jersey Department of Banking and Insurance Licensing Division. Applicants are reminded that paper applications require more processing time.

Please note that score reports are valid for one (1) year only.



## LICENSE FEE

The license fee is \$150 for two (2) years. Additional processing charges will be added depending upon whether the application is submitted electronically or using the paper application.

## **EXAMINATION REGISTRATION AND SCHEDULING PROCEDURES**

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

PSI Services LLC  
3210 E Tropicana  
Las Vegas, NV 89121  
(800) 733-9267 • Fax (702) 932-2666  
[www.psiexams.com](http://www.psiexams.com)

The Examination Registration Form is found at the end of this Candidate Information Bulletin. You must pay PSI at the time you register. Be sure the registration form is complete, accurate, signed, and that you include the correct fee. The registration form is valid for 1 examination.

Examination Fee	\$45
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**NOTE: REGISTRATION FEES ARE NOT REFUNDABLE. REGISTRATION FEES EXPIRE AFTER ONE YEAR OF REGISTERING.**

## INTERNET REGISTRATION

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](http://www.psiexams.com). Internet registration is available 24 hours a day. In order to register by Internet, complete the steps below.

1. Log onto PSI's website and create an account. You will be asked to put in your email address and the spelling of your name exactly as it is shown on your identification that will be presented at the examination site.
2. You will be asked to select the examination. You will then enter your personal and contact information. You will then be ready to pay and schedule for the examination. Enter your zip code and a list of the examination sites closest to you will appear. Once you select the desired examination site, available dates will appear.

## TELEPHONE REGISTRATION

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

1. 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.

2. PSI registrars are available at (800) 733-9267, Monday through Friday between 7:30 am and 10:00 pm, and Saturday-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.

## FAX REGISTRATION

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

1. Complete the Examination Registration Form, including your credit card number and expiration date.
2. Fax the completed form to PSI (702) 932-2666. Fax registrations are accepted 24 hours a day. If your information is incomplete or incorrect, it will be returned for correction.
3. Please allow 4 business days to process your Registration. After 4 business days, you may call PSI to schedule the examination, (800) 733-9267.

## STANDARD MAIL REGISTRATION

In order to register by standard mail, please follow the steps below:

1. Complete the PSI registration Form. **BE SURE TO READ ALL DIRECTIONS CAREFULLY BEFORE COMPLETING THE EXAMINATION REGISTRATION FORMS. IMPROPERLY COMPLETED FORMS WILL BE RETURNED TO YOU UNPROCESSED.**
2. Payment may be made by credit card, money order, company check or cashier's check. Money order or check should be made payable to PSI, with your name noted on it to ensure that your fees are properly assigned. **CASH AND PERSONAL CHECKS ARE NOT ACCEPTED.**
3. Mail registration form and payment to:

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[www.psiexams.com](http://www.psiexams.com)

Please allow 2 weeks to process your Registration. After 2 weeks, you may call PSI to schedule the examination after 6:30 a.m., Central Time, (800) 733-9267.

## RETAKE A FAILED EXAMINATION

It is not possible to make a new examination appointment on the same day you have taken an examination; this is due to processing and reporting scores. A candidate who tests unsuccessfully on a Wednesday can call the next day, Thursday, and retest as soon as Friday, depending upon space availability. You may access a registration form at [www.psiexams.com](http://www.psiexams.com). You may also call PSI at (800) 733-9267.



## 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 message is not an acceptable form of cancellation. Please use the PSI Website or call PSI to speak directly to a Customer Service Representative.

## 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.

## 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).

## **EXAMINATION SITE LOCATIONS**

The following directions are generated from the most current mapping services available. However, new road construction and highway modifications may result in some discrepancies. If you are not familiar with the specific area of the testing site, please consult a reliable map prior to your test date.

**BRICK**  
260 CHAMBERS BRIDGE ROAD, FIRST FLOOR  
BRICK, NJ 08723

TAKE ON I-95 S TOWARD NEW JERSEY TURNPIKE SOUTH/NEWARK (US-46). TAKE EXIT #11/GARDEN STATE PARKWAY (US-9)/WOODBIDGE ONTO GARDEN STATE PKY S TOWARD GARDEN STATE PARKWAY SOUTH/RT-440. CONTINUE ON DRISCOLL BRG. CONTINUE ON GARDEN STATE PKY S. TAKE EXIT #91/LAKEWOOD/BRICK TWP. ONTO LANES MILL RD/(CR-549) TOWARD LAKEWOOD/BRICK TWP. CONTINUE ON CHAMBERS BRIDGE RD/(CR-549).

### **CHERRY HILL**

950 N. KINGS HWY, SUITE 301  
CHERRY HILL, NJ 08034

FROM THE NEW JERSEY TPKE S, TAKE EXIT #4/PHILADELPHIA/CAMDEN ONTO RT-73 N TOWARD CAMDEN/PHILADELPHIA. TAKE RAMP ONTO I-295 S TOWARD DEL MEM BR. TAKE EXIT #34B/CHERRY HILL/CAMDEN ONTO MARLTON PIKE(RT-70 W). TURN RIGHT ON KINGS HWY N (RT-41). NOTE BUILDING 950 IS BEHIND BUILDINGS #900 AND #1030.

### **HAMILTON SQUARE AREA**

IBIS PLAZA SOUTH  
3525 QUAKERBRIDGE ROAD, SUITE 1000  
HAMILTON TOWNSHIP, NJ 08619

FROM I-95 S, TAKE EXIT #9/NEW BRUNSWICK (US-1)/EAST BRUNSWICK ONTO RT-18 N TOWARD NEW BRUNSWICK (US-1)/PRINCETON/TRENTON/TOWER CENTER BLVD. TAKE RAMP ONTO US-1 TOWARD TRENTON. TAKE RAMP ONTO CR-533 S TOWARD PROVINCE LINE RD/QUAKER BRIDGE RD/QUAKER BRIDGE RD.

### **NEW BRUNSWICK - GEORGES ROAD**

825 GEORGES ROAD, SUITE 2A  
NORTH BRUNSWICK, NJ 08902

FROM NJ-18 N, MERGE ONTO US-1 S/US HIGHWAY 1 TOWARD TRENTON. TAKE THE NJ-171 N RAMP TOWARD US-130 S/CAMDEN/NEW BRUNSWICK. KEEP RIGHT AT THE FORK IN THE RAMP. TURN RIGHT ONTO GEORGES ROAD.

### **NEW PROVIDENCE**

MURRAY HILL OFFICE CENTER  
571 CENTRAL AVENUE, SUITE 117  
NEW PROVIDENCE, NJ 07974

FROM: ROUTE 78 WESTBOUND. TAKE EXIT 43 ONTO DIAMOND HILL ROAD. AT THE SECOND STOPLIGHT, TURN RIGHT ONTO MOUNTAIN AVENUE. TURN LEFT AT THIRD LIGHT, SOUTH STREET. TURN LEFT AT THE NEXT TRAFFIC LIGHT ONTO CENTRAL AVENUE. THE MURRAY HILL OFFICE CENTER, 571 CENTRAL AVENUE, WILL BE ON YOUR RIGHT. FROM ROUTE 78 EASTBOUND: TAKE EXIT 44 TO TRAFFIC LIGHT. TURN LEFT ONTO GLENSIDE AVENUE PROCEED TO THE NEXT LEFT TURN UNDER ROUTE 78 TOWARD NEW PROVIDENCE, AS THE ROAD BECOMES SOUTH STREET. CONTINUE TO THE SECOND LIGHT AND TURN LEFT ONTO CENTRAL AVE. THE MURRAY HILL OFFICE CENTER, 571 CENTRAL AVENUE, WILL BE ON YOUR RIGHT. FROM NEW JERSEY TURNPIKE: TAKE EXIT 14, STAY TO THE LEFT THROUGH THE TOLL. FOLLOW SIGNS FOR ROUTE 78 - EXPRESS WESTBOUND. FOLLOW SAME AS ABOVE FOR ROUTE 78 WESTBOUND. FROM GARDEN STATE PARKWAY SOUTH: TAKE EXIT 142 AND FOLLOW THE SIGNS FOR ROUTE 78 WEST. FOLLOW SAME AS ABOVE FOR ROUTE 78 WESTBOUND.

FROM GARDEN STATE PARKWAY NORTH: TAKE EXIT 142B AND FOLLOW THE SIGNS FOR ROUTE 78 WEST. FOLLOW SAME AS ABOVE FOR ROUTE 78 WESTBOUND.

### **NORTH BRUNSWICK**

THE SHOPPES AT NORTH BRUNSWICK  
980 SHOPPES BLVD, 2ND FLOOR  
NORTH BRUNSWICK, NJ 08902

TAKE THE NEW JERSEY TURNPIKE LEFT EXIT ONTO I-95 S TOWARD TURNPIKE SOUTH. TAKE EXIT #9/NEW BRUNSWICK (US-1)/EAST BRUNSWICK ONTO RT-18 N TOWARD NEW BRUNSWICK. TAKE RAMP ONTO US-1 TOWARD TRENTON. TAKE RAMP TOWARD RT-130/171 N. STAY RIGHT TOWARD 171. TURN LEFT AT TRAFFIC LIGHT AND STAY IN THE MIDDLE LANE. AFTER 2<sup>ND</sup> TRAFFIC LIGHT, TURN RIGHT INTO THE SHOPPING CENTER. THE SITE IS LOCATED IN THE REMAX BLDG, NEAR TALBOTS.





## REPORTING TO THE EXAMINATION SITE

### NORTHFIELD AREA (LINWOOD)

CENTRAL PARK EAST  
222 NEW ROAD, SUITE 301  
LINWOOD, NJ 08221

*FROM THE NORTH, TAKE THE GARDEN STATE PKY SOUTH TO EXIT # 36 NORTHFIELD/MARGATE ONTO TILTON RD(CR-563). IN JUST UNDER 2 MILES MAKE A RIGHT ONTO NEW RD (US-9). DRIVE 1.5 MILES SOUTH, TILL YOU WILL SEE THE SIGN ON THE LEFT FOR # 222 (CENTRAL PARK EAST) , JUST PAST CENTRAL AVE. (IF YOU REACH THE GULF STATION YOU HAVE TRAVELED A LITTLE BIT TO FAR). TURN LEFT INTO THE PROFESSIONAL PARK AT THE FLOWER BED WITH THE 222 SIGN IN IT. USE THE FIRST PARKING LOT ON YOUR RIGHT, AND LOOK FOR THE LARGE PSI SIGN NEXT TO OUR FRONT DOOR (SUITE 301).*

*FROM THE SOUTH, TAKE THE GARDEN STATE PKY NORTH TO EXIT # 29 SOMERS POINT. THIS WILL PUT YOU ON NEW RD (US-9). AFTER DRIVING NORTH FOR A LITTLE MORE THAN 4 MILES YOU WILL FIRST SEE A GULF STATION. NUMBER 222 NEW RD (CENTRAL PARK EAST) IS JUST PAST THE GULF STATION (0.1 MILES) AND ON THE SAME SIDE. TURN RIGHT INTO THE PROFESSIONAL PARK AT THE FLOWER BED WITH THE 222 SIGN IN IT. USE THE FIRST PARKING LOT ON YOUR RIGHT, AND LOOK FOR THE LARGE PSI SIGN NEXT TO OUR FRONT DOOR (SUITE 301).*

*FROM THE WEST, USE THE BLACK HORSE PIKE (US -40 W/ US-322 W) WHEN YOU REACH HARBOR SQUARE MALL (SHORE MALL) KEEP TO THE RIGHT. JUST PAST THE MALL YOU WILL SEE A SIGN FOR TILTON ROAD/ MARGATE CITY/OCEAN CITY DIRECTING YOU TO MAKE A SLIGHT RIGHT ONTO TILTON RD (CR-563). ONCE YOU ARE ON TILTON RD, DRIVE EAST APPROXIMATELY 2 MILES TILL YOU REACH NEW RD (US-9), TURN RIGHT AND THEN FOLLOW THE DIRECTIONS GIVEN FOR COMING FROM THE NORTH.*

### ROCHELLE PARK

365 W. PASSAIC ST, STE 180  
ROCHELLE PARK, NJ 07662

*FROM NJ-4W - TAKE THE PARAMUS ST. EXIT. MERGE ONTO PARAMUS ROAD. 365 W PASSAIC ST IS ABOUT ¾ OF A MILE DOWN THE ROAD ON THE RIGHT. WHEN ENTERING THE PARKING LOT, GO TOWARDS THE SOUTH SIDE OF THE BUILDING AND GO AROUND TO THE BACK AND PARK IN THE BACK PARKING LOT. WHEN WALKING TOWARDS THE BUILDING, THERE IS AN ENTRANCE ON THE RIGHT SIDE. TAKE THAT ENTRANCE, THEN TAKE A LEFT. THE PSI TEST CENTER SHOULD BE THE FIRST DOOR ON THE LEFT.*

### PARSIPPANY

239 NEW ROAD, SUITE A-203  
PARSIPPANY, NJ 07054

*FROM I-280 WEST: TAKE EXIT #1/NEW RD TOWARDS US-46. MAKE A SLIGHT RIGHT ONTO NEW ROAD.*

*CONTINUE TO 239 NEW ROAD ON THE RIGHT. PSI IS LOCATED IN BUILDING A (FIRST BUILDING ON RIGHT), SUITE 203.*

*FROM I-280 EAST: TAKE EXIT #1/NEW RD. AT STOPLIGHT (AT END OF RAMP) TURN LEFT ONTO NEW ROAD.*

*CONTINUE TO 239 NEW ROAD ON THE RIGHT. PSI IS LOCATED IN BUILDING A (FIRST BUILDING ON RIGHT), SUITE 203.*

### SECAUCUS

110-B MEADOWLANDS PARKWAY, SUITE 204  
SECAUCUS, NJ 07094

*FROM I-95 N, TAKE THE RT-3 EXIT, EXIT 16W, TOWARD SECAUCUS/RT-120/LINCOLN TUNNEL. TURN RIGHT ONTO S SERVICE ROAD. MERGE ONTO RT-3 E. TAKE THE MEADOWLAND PARKWAY EXIT.*

Additionally, PSI has examination centers in many other regions across the United States. You may take the written examination at any of these locations by following the instructions on the Out-Of-State Request Form at the end of this Candidate Information Bulletin.

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.*

Candidates must register for the exam with their LEGAL first and last name as it appears on their government issued identification. All required identification below must match the first and last name under which the candidate is registered. Candidates are required to bring two (2) forms of valid (non-expired) signature bearing identification to the test site. If the candidate fails to bring proper identification or the candidate names do not match, the candidate will not be allowed to test and their examination fee will not be refunded.

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

- State issued driver's license
  - State issued identification card
  - US Government Issued Passport
  - US Government Issued Military Identification Card
  - US Government Issued Alien Registration Card
  - Canadian Government Issued ID
- NOTE: ID must contain candidate's photo, be valid and unexpired.

#### SECONDARY IDENTIFICATION - Choose One

- Credit Card (must be signed)
  - Social Security Card
  - US issued Birth Certificate with Raised Seal
- \*NOTE: Student ID and employment ID are **NOT** acceptable forms of identification.
- Candidates taking the Life, Health, Property, Casualty, Title, Personal Lines, or LL Bail Bond examinations must also present, on the day of the examination, a prelicensing education course completion certificate (**AN ELECTRONIC VERSION OR HARD COPY WILL BE ACCEPTED**) OR a waiver issued by the NJ Department of Banking and Insurance. **For a retake examination this must be presented or your failing score report may be presented.**
    - Candidates taking the Surplus Lines, Public Adjuster, or the instructor examinations do not need to present either of the two documents mentioned above (prelicensing education course completion certificate **OR** a waiver issued by the NJ Department of Banking and Insurance).

Candidates who **do not present** the required items will be **denied** admission to the examination, considered absent, and will forfeit the examination fee.

#### IMPORTANT NOTICE FOR ALL CANDIDATES

Due to many complaints from the buildings' tenants, PSI (and the properties which house the PSI test centers) cannot accommodate any individuals other than the person who is being tested.



PSI understands that test candidates are often comforted by having guests accompany them to their exams. It may also be necessary for a guest to drive the candidate to the test center. However, incidents from previous guests have prompted warnings from Property Management. For this reason, PSI has adopted the following policy concerning guests.

“Person(s) accompanying a test candidate may not wait in the test 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.”

There are facilities nearby such as shopping malls, stores or restaurants where guests may go while the candidate takes a test. Please take the time to visit those locations instead of waiting in or around the building.

Also of note, many candidates have been arriving hours before their scheduled exam time. This is not necessary. Please plan to arrive no earlier than 30 minutes before the start-time of your exam. This will provide plenty of time for check-in.

Thank you for your understanding and for your cooperation.

### SECURITY PROCEDURES

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.
- 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.

## **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 screen provides mouse-click access to the features available while taking the examination.



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

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

### EXAMINATION REVIEW

PSI, in cooperation with the New Jersey Department of Banking and Insurance, 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 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.**

### PROCEDURES FOR FILING AN APPEAL

Candidates who have further questions concerning the examination content may file an appeal request with the New Jersey Department of Insurance and Banking; Application Investigations and Producer Education via email at [insed@doi.state.nj.us](mailto:insed@doi.state.nj.us).

## SCORE REPORTING

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

- **On screen** - your score will appear immediately on the computer screen. This will happen automatically at the end of the time allowed for the examination;
  - If you **pass**, you will immediately receive a successful notification.
  - If you **do not pass**, you will receive a diagnostic report indicating your strengths and weaknesses by examination type with the score report.
- **On paper** - an unofficial score report will be printed at the examination site.

### DUPLICATE SCORE REPORTS

You may request a duplicate score report after your examination by emailing [scorereport@psionline.com](mailto:scorereport@psionline.com) or call 800-733-9267.

## TIPS FOR PREPARING FOR YOUR LICENSE EXAMINATION

The following suggestions will help you prepare for your examination.

- Only consider the actual information given in the question, do not read into the question by considering any possibilities or exceptions.
- 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.
- 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.

**Now you can take the practice exam online at [www.psiexams.com](http://www.psiexams.com) to prepare for your New Jersey Insurance Examination.**

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

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



## DESCRIPTION OF EXAMINATIONS

### EXAMINATION SUMMARY TABLE

Examination
Public Adjuster
<b>Producer Major Line</b>
Life
Property
Personal Lines
Title
Health
Casualty
Surplus Lines
<b>Producer Limited Line</b>
Bail Bond
<b>Instructor</b>
Bail Bond
Health
Title
Life
Property
Casualty

### EXPERIMENTAL ITEMS

In addition to the number of examination items specified, a small number of 5 to 19 “experimental” 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.

### 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. To obtain a content outline for your specific examination, visit [www.psiexams.com](http://www.psiexams.com) or call 800-733-9267. Or contact New Jersey Department of Banking and Insurance at (609) 292-5316 Ext. 50552.

### STUDY MANUALS, PROVIDERS AND PROGRAMS

The Department of Banking and Insurance authorizes independent insurance education providers to offer both classroom and self study prelicensing education courses. A listing of approved insurance education providers is maintained on the Department’s website at [dobi.nj.gov](http://dobi.nj.gov). The Department does not issue study material for use in preparation for the licensing examinations. Individuals who have qualified for a waiver of the required prelicensing education course are solely responsible for their exam preparation. Neither the New Jersey Department of Banking and Insurance nor PSI take any responsibility for inaccurate, misleading, incomplete, or outdated study materials obtained from a non-approved insurance education provider. Study materials obtained from an approved insurance education provider that contain such deficiencies should be brought to the Department’s attention by contacting the New Jersey Department of Insurance and Banking; Applications Investigation and Procedure Education at [insed@dobi.state.nj.us](mailto:insed@dobi.state.nj.us).







**10. All NJ Insurance applicants must answer the following questions:**

- A. Have you ever been convicted of a crime, had a judgment withheld or deferred, or are you currently charged with committing a crime?  Yes  No
- B. Have you ever been named or involved as a party in an administrative proceeding regarding any professional or occupational license or registration?  Yes  No
- C. Has any demand been made or judgment rendered against you or any business in which you are or were an owner, partner, officer or director, or member or manager of a limited liability company, for overdue monies by an insurer, insured or producer, or have you ever been subject to a bankruptcy proceeding? Do not include personal bankruptcies, unless they involve funds held on behalf of others.  Yes  No
- D. Have you been notified by any jurisdiction to which you are applying of any delinquent tax obligation that is not the subject of a repayment agreement?  Yes  No
- E. Are you currently a party to, or have you ever been found liable in, any lawsuit, arbitration or mediation proceeding involving allegations of fraud, misappropriation or conversion of funds, misrepresentation or breach of fiduciary duty?  Yes  No
- F. Have you or any business in which you are or were an owner, partner, officer or director, or member or manager of a limited liability company, ever had an insurance agency contract or any other business relationship with an insurance company terminated for any alleged misconduct?  Yes  No
- G. Do you have a child support obligation in arrearage for 6 months or more or are you subject to a child support related subpoena/warrant?  Yes  No

11. I am submitting the Exam Accommodations Request (at the end of this bulletin) and required documentation.  Yes  No

12. *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 Candidate 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 Services LLC \* ATTN: Examination Registration NJ INS  
3210 E Tropicana Ave \* Las Vegas, NV\* 89121  
Fax (702) 932-2666 \* (800) 733-9267 \* TTY (800) 735-2929 \* [www.psiexams.com](http://www.psiexams.com)



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## EXAM ACCOMMODATIONS OR OUT-OF-STATE TESTING REQUEST INSTRUCTIONS

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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 [Clicking Here](#).

### 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
- Recommended accommodation/modification
- Name, title and telephone number of the medical authority or specialist
- Original signature of the medical authority or specialist

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

PSI Services LLC  
3210 E Tropicana  
Las Vegas, NV 89121