LOUISIANA DEPARTMENT OF INSURANCE (LDI)

LICENSING EXAMINATIONS

CANDIDATE INFORMATION BULLETIN

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

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UNDERSTANDING LICENSE REQUIREMENTS

EXAMINATION REQUIRED PER LICENSE TYPE

<table>
<thead>
<tr>
<th>Examination Name</th>
<th>License Type</th>
<th>Exam Series</th>
<th>Exam Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life</td>
<td>Producer</td>
<td>101</td>
<td>$38.00</td>
</tr>
<tr>
<td>Health and Accident</td>
<td>Producer</td>
<td>102</td>
<td>$38.00</td>
</tr>
<tr>
<td>Life, Health and Accident</td>
<td>Producer</td>
<td>103</td>
<td>$65.00</td>
</tr>
<tr>
<td>Property</td>
<td>Producer</td>
<td>104</td>
<td>$38.00</td>
</tr>
<tr>
<td>Casualty</td>
<td>Producer</td>
<td>105</td>
<td>$38.00</td>
</tr>
<tr>
<td>Property and Casualty</td>
<td>Producer</td>
<td>106</td>
<td>$65.00</td>
</tr>
<tr>
<td>Personal Lines (Producer)</td>
<td>Producer</td>
<td>107</td>
<td>$15.00</td>
</tr>
<tr>
<td>Bail Bond</td>
<td>Producer</td>
<td>108</td>
<td>$15.00</td>
</tr>
<tr>
<td>Surety</td>
<td>Producer</td>
<td>109</td>
<td>$15.00</td>
</tr>
<tr>
<td>Industrial Fire</td>
<td>Producer</td>
<td>110</td>
<td>$15.00</td>
</tr>
<tr>
<td>Title</td>
<td>Producer</td>
<td>111</td>
<td>$15.00</td>
</tr>
<tr>
<td>Surplus Lines</td>
<td>Producer</td>
<td>112</td>
<td>$15.00</td>
</tr>
<tr>
<td>Automobile Adjuster</td>
<td>Claims Adjuster</td>
<td>201</td>
<td>$15.00</td>
</tr>
<tr>
<td>Personal Lines (Adjuster)</td>
<td>Claims Adjuster</td>
<td>202</td>
<td>$15.00</td>
</tr>
<tr>
<td>Commercial Lines Adjuster</td>
<td>Claims Adjuster</td>
<td>203</td>
<td>$15.00</td>
</tr>
<tr>
<td>Property and Casualty Adjuster</td>
<td>Claims Adjuster</td>
<td>204</td>
<td>$15.00</td>
</tr>
<tr>
<td>Crop Adjuster</td>
<td>Claims Adjuster</td>
<td>205</td>
<td>$15.00</td>
</tr>
<tr>
<td>Workers Compensation Adjuster</td>
<td>Claims Adjuster</td>
<td>206</td>
<td>$15.00</td>
</tr>
<tr>
<td>Public Adjuster</td>
<td>Public Adjuster</td>
<td>301</td>
<td>$15.00</td>
</tr>
</tbody>
</table>

1 Must also be currently licensed as a Property and Casualty producer with two years’ experience.

2 Must also have a Surety Bond or irrevocable letter of credit in the amount of $50,000 issued by a qualified financial institution authorized to do business in Louisiana.

All candidates must complete the required hours of prelicensure education. Your education provider will provide your eligibility electronically to PSI upon successful completion of the course requirements. All eligibilities are valid for 1 year from the completion date of the course(s).

After your school has submitted your file to PSI, you will receive an email confirmation with instructions on how to pay and schedule for the examination. Note, if PSI does not have your record, please contact your education provider.

<table>
<thead>
<tr>
<th>License Type</th>
<th>Course Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life</td>
<td>20</td>
</tr>
<tr>
<td>Health and Accident</td>
<td>20</td>
</tr>
<tr>
<td>Life, Health and Accident</td>
<td>40</td>
</tr>
<tr>
<td>Property</td>
<td>20</td>
</tr>
<tr>
<td>Casualty</td>
<td>20</td>
</tr>
<tr>
<td>Property and Casualty</td>
<td>40</td>
</tr>
<tr>
<td>Personal Lines</td>
<td>20</td>
</tr>
<tr>
<td>Bail Bond**</td>
<td>8 + Apprentice Program</td>
</tr>
</tbody>
</table>

There are no prelicensing requirements for Adjusters, Surety, Industrial Fire, Surplus Lines and Title, with the exception of Public Adjuster. LDI will approve those candidates.

For a list of prelicensing education providers visit the Department’s Web site at www.ldi.la.gov.

**Bail Bond Apprentice Program.** No person shall be permitted to sit for an examination as a bail bond producer without having properly pre-registered for and completed a three-month bail bond apprentice program and until the required Bail Bond Apprentice Program Affidavit has been submitted to the Department of Insurance along with the required application for testing and licensure. The Bail Bond Affidavit can be found on the Department’s Web.

WAIVER OF PRELICENSING EDUCATION FOR PRODUCERS

Individuals holding certain industry designations or a bachelors degree with major work in insurance may be exempt from prelicense education.

Individuals who have moved to Louisiana and were licensed in their prior home state may also qualify for exemptions from prelicensure education and examination.

Please check LDI’s website for more information at www.ldi.la.gov.

FINGERPRINTING REQUIREMENT

ALL applicants for Louisiana resident insurance producer and adjuster licenses must provide a set of fingerprints to the Louisiana Department of Insurance for the purpose of conducting a state and national fingerprint-based criminal history record.

You must be electronically fingerprinted at one of PSI Louisiana sites, during regular testing hours, on the day of your examination. The prints will be forwarded electronically to the appropriate review agencies. You will pay the fingerprinting fee at the test site on the day of testing. The State processing fee of $39.25, is payable to “PSI” by money order, cashier’s check, company check, VISA or MasterCard. Please note: this process may take up to 4 weeks. Ink cards will not be accepted by the Division.


Fingerprinting Process for license types that do not require an examination (Variable Life & Variable Annuity, Limited Life, Health & Accident, Credit, Travel, Navigators). Walk-in hours are posted on PSI’s website at www.psiexams.com.

Fingerprinting is not required for licensed resident producers and adjusters who are adding a line of authority to an existing license.
EXAMINATION PAYMENT AND SCHEDULING PROCEDURES

Once your educator has electronically submitted your information to PSI, it is your responsibility to contact PSI to pay and schedule for an examination. All eligibilities are valid for 1 year from the completion date of the course(s). There is no limit to the number of times you may take an examination if you fail during that one year period.

ONLINE (WWW.PSIEXAMS.COM)

For the fastest and most convenient examination scheduling process, register for your examinations online by accessing PSI’s registration Web site 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 submitted on your application. Be sure to check the box next to “Check here to attempt to locate existing records for you in the system”
- You will be asked to select the examination and enter your SS#. Your record will be found and you will now be ready to pay for and schedule 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 REGISTRATION

Call (800) 733-9267, PSI registrars are available to receive payment and to schedule your appointment for the examination. Please call Monday through Friday between 6:30 am and 9:00 pm, and Saturday-Sunday between 8:00 am and 4:30 pm, Central Time.

To register by phone, you need a valid credit card (VISA, MasterCard, American Express or Discover.)

RESCHEDULING/CANCELING AN EXAMINATION APPOINTMENT

You may cancel and reschedule an examination appointment without forfeiting your fee if your cancellation notice is received 2 days before the scheduled examination date. For example, for a Monday appointment, the cancellation notice would need to be received on the previous Saturday. You may reschedule online at www.psiexams.com or call PSI at (800) 733-9267.

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

RETTAKING A FAILED EXAMINATION

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

MISSED APPOINTMENT OR LATE CANCELLATION

If you miss your appointment, you will not be able to take the examination as scheduled, further you will forfeit your examination fee, if you:

- Do not cancel your appointment 2 days before the scheduled examination date;
- Do not appear for your examination appointment;
- Arrive after examination start time;
- Do not present proper identification when you arrive for the examination.

EXAM ACCOMMODATIONS

All PSI examination centers are equipped to provide access in accordance with the Americans with Disabilities Act (ADA) of 1990, and exam accommodations will be made in meeting a candidate’s needs. 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 will not be penalized. You will be rescheduled at no additional charge.

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.

Baton Rouge
10099 N. Reiger Rd
Baton Rouge, LA 70809

From I-10 East: Take EXIT 163 toward LA-3246/Siegen Lane. Turn slight left to take the LA-3246 N/Siegen Lane ramp. Take the 1st left onto Siegen Lane/LA-3246 N. Turn left onto N. Reiger Road.
10099 N. Reiger Road is on the right.

From I-10 West: Merge onto Siegen Lane/LA-3246 N via EXIT 163. 2. Take 1st left onto N. Reiger Road. 10099 N. Reiger Road is on the right.
**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.

All examination sites will provide ear plugs upon request.

**REQUIRED IDENTIFICATION**

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 or two from this list:**
- State issued driver’s license
- The LA Wallet Digital Driver’s License is an acceptable form of identification
- State issued identification card
- US Government Issued Passport
- 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 if two will not be provided from the above list:**
- Credit Card (must be signed)
- Social Security Card

**NOTE:** Birth Certificate, Student ID and Employment ID are **NOT** acceptable forms of identification.

**SECURITY PROCEDURES**

The following security procedures apply during examinations:

- All examinations are closed book.
- You will be provided a piece of scratch paper and a pencil. These must be returned to the proctor at the end of the examination.
- You will have access to an online calculator.
- 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 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.

**EXAMINATION REVIEW**

PSI, in cooperation with the Department, will be continually 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.

Comments will be analyzed by PSI examination development staff. While PSI does not respond to individuals regarding these comments, all substantive comments are reviewed. If a discrepancy is found during the comment review, PSI and the Department may re-evaluate candidates’ results and adjust them accordingly. This is the only review of the examination available to you.

**SCORE REPORTING**

Your score will be given to you immediately following completion of the examination. The following summary describes the score reporting process:
- If you **pass**, you will receive a successful score report.
- If you **do not pass**, you will receive a diagnostic report indicating your strengths and weaknesses by examination type on the score report.

**DUPLICATE SCORE REPORTS**

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

**NON-SCORED QUESTIONS**

In addition to the number of examination questions specified in the “Examination Content Outlines”, “non-scored” 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 unscored, experimental questions is an essential step in developing future licensing examinations.

<table>
<thead>
<tr>
<th>TIPS FOR PREPARING FOR YOUR LICENSE EXAMINATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>The following suggestions will help you prepare for your examination.</td>
</tr>
<tr>
<td>▪ Only consider the actual information given in the question, do not read into the question by considering any possibilities or exceptions.</td>
</tr>
<tr>
<td>▪ Planned preparation increases your likelihood of passing.</td>
</tr>
<tr>
<td>▪ Start with a current copy of this Candidate Information Bulletin and use the examination content outline as the basis of your study.</td>
</tr>
<tr>
<td>▪ Read study materials that cover all the topics in the content outline.</td>
</tr>
<tr>
<td>▪ Take notes on what you study. Putting information in writing helps you commit it to memory and it is also an excellent business practice.</td>
</tr>
<tr>
<td>▪ Discuss new terms or concepts as frequently as you can with colleagues. This will test your understanding and reinforce ideas.</td>
</tr>
<tr>
<td>▪ 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.</td>
</tr>
</tbody>
</table>

You can take a practice exam online at [www.psiexams.com](http://www.psiexams.com) to prepare for your Louisiana 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, and do not contain actual questions that are asked on the exam. Practice exams ARE NOT a substitute for proper education and study. Scoring well on the practice exam does not guarantee that you will pass an actual licensing examination.

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

**EXAMINATION CONTENT OUTLINES**

**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 view the content outline for your specific examination, please click on a appropriate link below or visit candidate.psiexams.com. Select Government/State Licensing Agencies>Louisiana>Insurance. The examination content outlines may be found under MESSAGES (on the right side of the page).

- **LIFE - SERIES 101**
- **HEALTH AND ACCIDENT - SERIES 102**
- **LIFE, HEALTH AND ACCIDENT - SERIES 103**
- **PROPERTY - SERIES 104**
- **CASUALTY - SERIES 105**
- **PROPERTY AND CASUALTY - SERIES 106**
- **PERSONAL LINES PRODUCER - SERIES 107**
- **BAIL BOND - SERIES 108**
- **SURETY - SERIES 109**
- **INDUSTRIAL FIRE - SERIES 110**
- **TITLE - SERIES 111**
- **SURPLUS LINES - SERIES 112**
- **AUTOMOBILE ADJUSTER - SERIES 201**
- **PERSONAL LINES ADJUSTER - SERIES 202**
- **COMMERCIAL LINES ADJUSTER - SERIES 203**
- **PROPERTY AND CASUALTY ADJUSTER - SERIES 204**
- **CROP ADJUSTER - SERIES 205**
- **WORKERS COMPENSATION ADJUSTER - SERIES 206**
- **PUBLIC ADJUSTER - SERIES 301**

**APPLYING FOR LICENSURE**

A license application must be filed through the National Insurance Producer Registry (NIPR) at [www.nipr.com](http://www.nipr.com).

For licensing information, please contact:

**Louisiana Department of Insurance**
1702 N. Third Street
P.O. Box 94214
Baton Rouge, LA 70802
Phone: (225) 342-0860
Fax: (225) 342-3754
E-mail: producerlicensing@ldi.la.gov
[www.ldi.la.gov](http://www.ldi.la.gov)
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