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Florida INSURANCE LICENSING

Candidate Handbook

April 2014

QUICK REFERENCE

STATE LICENSING INFORMATION

Candidates may contact the Florida Department of Financial Services with questions about obtaining or maintaining a license after the examination has been passed.

Florida Department of Financial Services

Bureau of Licensing
200 East Gaines Street
Tallahassee, FL 32399-0319
(850) 413-3137

Website

[www.MyFloridaCFO.com/
Division/Agents](http://www.MyFloridaCFO.com/Division/Agents)

EXAMINATION INFORMATION

Candidates may contact Pearson VUE with questions about this handbook or about an upcoming examination.

Pearson VUE Florida Insurance

Attn: Regulatory Program
5601 Green Valley Dr.
Bloomington, MN 55437
(888) 274-2020

Email

[pearsonvuecustomerservice@
pearson.com](mailto:pearsonvuecustomerservice@pearson.com)

Website

www.pearsonvue.com

APPLICATIONS AND APPROVAL

License and Examination Only Applications

Only Bail Bond candidates must submit the correct license application, along with all supporting materials, online at www.MyFloridaCFO.com/Division/Agents prior to being eligible to take the examination. A reservation cannot be made until the bail bond candidate has received an *Examination Authorization Notice* (detailed on page 3) from the Department.

EXAM RESERVATIONS

Before making an exam reservation

Candidates should thoroughly review this candidate handbook, which contains examination content outlines and important information regarding eligibility and the examination and licensing application process. Special Exam Accommodations and (ESL) English as a Second Language must be approved prior to making an exam reservation (detailed on pages 7-8).

Making an exam reservation

Candidates may make a reservation by visiting www.pearsonvue.com/fl/insurance. Candidates should make a reservation at least one (1) business day before the desired examination date.

If you have problems making your reservation online, you may call (888) 274-2020 for assistance. NOTE: You are required by state and federal law to disclose your social security number on the license application. Section 666(a) (13) of Title 42, United States Code, requires each state to obtain the social security number of each applicant for a professional or occupational license on the application for the license. Section 626.171(6), Florida Statutes, implements this federal law. The purpose of collecting social security numbers is for administration of the child support enforcement provisions of Title IV-D of the Social Security Act. The Florida Department of Financial Services also uses social security numbers for identity verification purposes in conjunction with background checks of applicants and for identity verification purposes in the Department's electronic database for licensees and applicants.

Canceling or Re-scheduling a Reservation

For more information, please see the *Change/Cancel Policy* (page 8).

EXAM DAY

What to bring to the exam

Candidates should bring to the examination proper identification and other materials as dictated by the state licensing agency. A complete list appears in *What to Bring* (page 9).

Exam procedures

Candidates should report to the test center at least thirty (30) minutes before the examination begins. The time allotted for the examination is detailed on the back cover of this candidate handbook.

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NOTICE TO CANDIDATES

Both Pearson VUE and the Department of Financial Services will use candidates' Social Security numbers only for identification purposes and for reporting examination results. The confidentiality of this information will be maintained.

The candidate handbook is a useful tool in preparing for an examination.

It is highly recommended that the Florida Insurance Licensing Candidate Handbook be reviewed, with special attention given to the content outlines, before taking the examination. (*content outlines begin in the center of this handbook*)

Individuals who wish to obtain an insurance license in the state of Florida must:

1. Read this handbook.

This handbook contains important information regarding licensing and examination reservations as well as examination content outlines.

2. Make an examination reservation.

For all license types, with the exception of Bail Bonds, go online to www.pearsonvue.com/fl/insurance to make a reservation.

You will be required to pay the examination fee of \$42 at the time of the reservation. Bail Bond applicants can only make an examination reservation after an *Examination Authorization Notice* has been received from the Department. Candidates may take only the examination(s) authorized on this notice.

3. Go to the test center.

Go to the test center on the reserved day to take the examination, bringing along proper identification. If the scheduled examination is not taken, the examination fee will be forfeited. An additional examination fee must be paid once another examination is scheduled.

4. Submit a license application.

Submit a license application to the Department online at www.MyFloridaCFO.com/Division/Agents and click on *MyProfile* upon successful completion of the examination.

CONTACT INFORMATION

Candidates may contact Pearson VUE with questions about this handbook or an examination, or may contact the Department of Financial Services with questions about obtaining or maintaining a license.

FOR STATE LICENSING

Florida Department of Financial Services

Bureau of Licensing,
200 East Gaines Street
Tallahassee, FL 32399-0319
Phone: (850) 413-3137

Website: www.MyFloridaCFO.com/Division/Agents

FOR EXAMINATIONS

Pearson VUE/Florida Insurance

Attn: Regulatory Program
5601 Green Valley Dr.
Bloomington, MN 55437

Phone: (888) 274-2020

Website: www.pearsonvue.com

Email: pearsonvuecustomerservice@pearson.com

THE LICENSING PROCESS

Licensing is the process by which an agency of state government or other jurisdiction grants permission to individuals to engage in the practice of, and prohibits all others from legally practicing, a particular profession, vocation, or occupation profession. By ensuring a minimum level of competence, the licensing process protects the general public. The state regulatory agency is responsible for establishing the acceptable level of safe practice and for determining whether an individual meets that standard. The state of Florida has retained the services of Pearson VUE to develop and administer its insurance licensing examination program. Pearson VUE is a leading provider of assessment services to regulatory agencies and national associations.

An individual must apply for a license with the Department, pay the \$50 application fee, \$5 license identification fee and submit fingerprints if applicable. If the individual's application is approved, the license identification will be made electronically available through the individual's *MyProfile* account on the Department's website. **NOTE: A passing score is valid for one (1) year from the date that the score was earned. If you fail to complete the licensing processing within the one (1) year timeframe, you will be required to retake and pass the examination. There is a limit of five (5) examination attempts for the same examination type during a twelve (12) month period.**

An individual applying for a Bail Bond License must apply for the license and be authorized by the Department to take the examination. The individual must apply by going online to www.MyFloridaCFO.com/Division/Agents, select *MyProfile*, complete the application, submit the \$50 license application fee, the \$5 license identification fee, and submit fingerprints. If the individual's application is approved, they will receive an *Examination Authorization Notice* from the Department. The authorization to test will be valid for a period of 12 months or 3 attempts, whichever occurs first. Upon expiration or 3 unsuccessful attempts, the individual must re-apply to the Department for a new authorization.

A license can only be issued to an applicant who not only earned a passing score but has also completed the *application for licensing* and has been approved, has paid both the application fee and the license fee, and has submitted fingerprints.

NOTE

A passing score is valid for one (1) year from the date that the score was earned. If you fail to complete the licensing processing within the one (1) year timeframe, you will be required to retake and pass the examination.

PRACTICE TESTS

Practice tests are offered exclusively online www.pearsonvue.com, giving candidates even more opportunity to succeed on insurance examinations. Our practice tests will not only prepare candidates for the types of questions they will see on the licensing exam, but also familiarize them with taking computer-based examinations. A passing score on a practice test does not guarantee a passing score on the actual exam.

Pearson VUE offers practice tests in the areas of Life, Health, and Property and Casualty that contain questions developed by subject matter experts using concepts found in the general portion of the licensing examination, and even contain sample questions typical of actual state-specific questions. The tests closely reflect the format of the real licensing examination, can be scored instantly, and provide immediate feedback to help candidates identify correct and incorrect answers. Candidates can purchase practice tests anytime at www.pearsonvue.com/fl/insurance.

FLORIDA STATE LICENSING REQUIREMENTS

GENERAL GUIDELINES

This handbook provides information about the examination and application process for becoming licensed to sell or provide insurance services and products in the state of Florida. The Chief Financial Officer is responsible for regulating Florida's insurance industry.

The Department of Financial Services includes the Division of Agent and Agency Services, which monitors agents, adjusters, and agencies to provide a high standard of services to both licensees and consumers. The division includes the Bureau of Licensing and the Bureau of Investigation.

The Bureau of Licensing is responsible for ensuring the competence of individuals who represent the insurance industry. The legislature may amend the statutes, and the Florida Department of Financial Services may promulgate changes to administrative rules as necessary. Licensees are expected to be aware of changes in the laws that affect their occupational practice.

Some license categories require pre-licensing education so candidates should read this handbook carefully for the specific content of the test they will take.

Candidates may apply for an insurance license or for an examination only online and pay the required fees with a credit card. The online license application is available at www.MyFloridaCFO.com/Division/Agents and clicking *My Profile*. Bail Bond candidates must submit the online license application and receive an *Examination Authorization Notice* from the Department prior to testing.

Candidates are responsible for making an examination reservation online with Pearson VUE. A \$42 examination fee will be paid to Pearson VUE at the time of the reservation. After passing the examination, the candidate submits the online licensing application through the Department. (**NOTE: Bail Bond candidates must submit the license application prior to taking the examination.**) The application must be submitted electronically through www.MyFloridaCFO.com/Division/Agents. Upon approval of the license application by the Department, the candidate may print their license by going to *MyProfile* at www.MyFloridaCFO.com/Division/Agents. Bail Bond candidates will receive their photo license ID card sent via 2nd day mail due to specific legal requirements.

*NOTE

Public Adjuster Apprentice License (Ins Code 626.8651).

This license will require the applicant to complete a minimum 100 hours of employment per month for 12 months of employment under the supervision of a licensed and appointed all lines public adjuster. This is a requirement in order to qualify for licensure as a public adjuster. To request a Public Adjuster Apprentice license, the applicant must submit an online application, submit the proper fees and submit bond executed and issued by a surety insurer authorized to transact such business in Florida in the amount of \$50,000.

RESIDENT LICENSE REQUIREMENTS*

Florida residents desiring any type of insurance license must:

- Be at least 18 years of age
- Be a United States citizen or legal alien who possesses work authorization from the United States Immigration and Naturalization Service and a bona fide resident of the state of Florida
- Submit an online application at www.MyFloridaCFO.com/Division/Agents
- Submit a set of fingerprints via Live Scan.

Examination Authorization Notice

The Department will notify Pearson VUE when a Bail Bond candidate's application has been approved and will email that candidate an *Examination Authorization Notice* to the email address on file with the Department. Bail Bond candidates may also check their *MyProfile* account to determine if they have been authorized for an examination. Bail Bond candidates will be authorized for 12 months and may make 3 attempts within the 12 month time frame without re-applying to the

Department. **NOTE: No other licensing examinations require pre-authorization by the Department.**

NONRESIDENT LICENSE REQUIREMENTS

Nonresident Agents and Adjusters or Customer Representatives must be licensed in their home state for comparable lines of authority. Please visit the department's website at www.MyFloridaCFO.com/Division/Agents for detailed licensing requirements.

Nonresident applicants must submit a legible set of fingerprints on two cards. Applicants can register, pay for finger-printing and request new fingerprint cards to be mailed to them by calling 1-800-528-1358 or by visiting www.LIenrollment.com/FLInsurance. **Applicants should not attempt to take their own fingerprints.** For more information, please go to the Department's website at <http://www.myfloridacfo.com/Division/Agents>, once there, click on Fingerprinting.

INDIVIDUAL LICENSE TYPES

Please visit the Department's website at www.MyFloridaCFO.com/Division/Agents for information and requirements regarding the types and classes of licenses that are offered.

EXAM EXEMPTIONS

In accordance with Section 626.221, Florida Statutes, the Florida Department of Financial Services examination requirement does not apply to:

- Applicants who have held a valid license in their previous home state for the same type and class they are applying for in Florida for at least one (1) year before applying for a license in Florida, and who submit an application and fees within 90 days of becoming a Florida resident. Applicants must furnish a set of fingerprints. **(Note: Transfer of license applies to all individual licenses except bail bond agents and public adjusters licenses.)**
- Applicants for a life or health license who have been designated as a Chartered Life Underwriter (CLU) by the American College of Life Underwriters and who have been engaged in the insurance business within the past four (4) years
- Applicants for a license as a general lines agent, customer representative or adjuster who have been designated as a Chartered Property and Casualty Underwriter (CPCU) by the American Institute for Property and Liability Underwriters and who have been engaged in the insurance business during the past four (4) years
- Applicants for licensure as an adjuster who have been designated as an Accredited Claims Adjuster (ACA) from a regionally accredited post-secondary institution in this state, Professional Claims Adjuster (PCA) from the Professional Career Institute, Professional Property Insurance Adjuster (PPIA) from the Hurriclaim Training Academy, Certified Adjuster (CA) from ALL LINE Training, or Certified Claims Adjuster (CCA) from the Association of Property and Casualty Claims Professionals.
- Applicants for a license as a customer representative who have received one of the following designations:

TRANSFER OF LICENSE

Transfer of license applies to all types and classes of agent licenses except bail bond agents and adjusters licenses.

1. Accredited Advisor in Insurance (AAI) for the Insurance Institute of America.
2. Certified Insurance Counselor (CIC) for the Society of Certified Insurance Service Counselors.
3. Accredited Customer Service Representative (ACSR) from the Independent Insurance Agents of America.
4. Certified Professional Service Representative (CPSR) for the National Foundation for Professional Insurance Agents.
5. Certified Insurance Service Representative (CISR) from the Society of Certified Insurance Service Representatives.
6. Professional Customer Service Representative (PCSR) from the Professional Career Institute.
7. Registered Customer Service Representative (RCSR) from a regionally accredited post secondary institution in this state.
8. Certified Insurance Representative (CIR) from the National Association of Christian Catastrophe Insurance Adjusters.

FINGERPRINTS

Please visit the department's website www.MyFloridaCFO.com/Division/Agents for information on fingerprinting. Once there, click on "Fingerprinting".

POST LICENSING REQUIREMENTS

Obtaining an Appointment

No one can transact insurance or adjust claims unless they are officially appointed. The appointing entity must go to the Department's website at www.MyFloridaCFO.com/Division/Agents.

- **Agents or Company Employee Adjusters** must be appointed by an insurance company through *eAppoint*.
- **Customer Representatives and Crop, Hail and Multi-peril Crop Insurance Agents** must be appointed by a licensed and appointed General Lines Agent or agency through *MyProfile*. Customer representatives cannot be appointed to more than one agent or agency at one time.
- **Independent and Public Adjusters** must be appointed by an adjusting firm or be self-appointed through *eAppoint*.
- All Lines Adjusters must be appointed by an insurance company, adjusting firm or be self-appointed through *eAppoint*.
- **Surplus Lines Agents**, if they are licensed as a General Lines Agent, MGA or Service Representative and have passed the surplus lines agent test, are responsible for appointing themselves as Surplus Lines Agents in *MyProfile*.
- **Viatical Settlement Broker** must hold a valid Life license and must be self appointed under the Life license through *eAppoint*.
- **Limited Surety/Bail Bond Agents** can be appointed by the appointment form on the Department's website at www.MyFloridaCFO.com/Division/Agents on the *Forms* page.

MAINTAINING A LICENSE

In order to maintain a license(s), licensees must be appointed for each class of insurance listed on the license within 48 months after the date they became licensed for that particular class of insurance. Failure to be appointed for each class of insurance listed on the license will result in the expiration of the license.

If the license expires, the person will need to apply and qualify as a first-time applicant in order to obtain the license again.

Renewing an Appointment

According to Section 626.381(1)(3), Florida Statutes, the initial appointment is valid for two (2) years plus the remaining months until the licensee's birth month. Once the appointment is renewed it is valid for two (2) years unless canceled by the licensee or the appointing entity. An agent/adjuster can not renew their own appointment unless they hold a license which allows self appointment. Please contact your appointing entity for information concerning their renewal requirements.

Continuing Education Requirements

Florida Statutes require continuing education every two years for certain insurance licenses. Please visit the department's website at www.MyFloridaCFO.com/Division/Agents and log in to *MyProfile* to review your continuing education requirements. Failure to complete the CE requirement by your compliance date can result in administrative action, including a fine, concerning the license and/or appointments.

License and Appointment Expiration

An appointment expires every two years. A license stays in force as long as licensees and appointing entities renew their appointments and submit the renewal fees by the expiration date, set forth by the Department pursuant to section 626.431, Florida Statutes, and complete any required continuing education.

Change of Address

All licensees (except Limited Surety/Bail Bond Agents) must change their phone number, home, business, mailing address, or email address with the Department of Financial Services within 30 days of the change (Section 626.551, Florida Statutes) which must be done through their *MyProfile* account. Failure to notify the department can result in administrative penalties. If you have an agency, the same must be done through the agency's *MyProfile* account.

Limited Surety/Bail Bond Agents must provide written notice to the Department of Financial Services, insurer, Managing General Agent (MGA) and clerk of each court in which the licensee is registered within 10 days of a change in the licensee's principal business and email address or telephone number, pursuant to Section 648.421, Florida Statutes. The form to do this can be found on the Department's website at www.MyFloridaCFO.com/Division/Agents on the *Forms* page.

Licensees who legally change their name (marriage, divorce) must submit a request along with supporting documentation (marriage certificate, social security card, etc.) to the Department's mailing address. Once the change has been processed, they can then log in to their *MyProfile* account and print their updated license. Limited Surety/Bail Bond Agents must obtain a new ID by applying for a duplicate license in their *MyProfile* account after the change has been made. The fee is \$5 and may be paid by credit card or electronic check (eCheck).

Letters of Clearance or Certification

A letter of clearance is a certified statement that all of the licensee's licenses and appointment(s) have been canceled in the licensee's state of residence (or home state). It further indicates that his/her licensing record is in good standing in that state.

A letter of certification is a certified statement of a licensee's license and appointment status in his/her state of residence (or home state).

Those who seek licensure in a state other than Florida must provide the other state with a letter of certification from Florida. Individuals may request this document from the Florida Department of Financial Services by applying for it online, free of charge, at www.MyFloridaCFO.com/Division/Agents and click on *MyProfile*.

APPLICATION STATUS

Candidates may check the status of a pending application www.MyFloridaCFO.com/Division/Agents, and click on *My Profile*.

EXAM RESERVATIONS

EXAM AUTHORIZATION EXPIRATION

Bail Bond candidates must take the examination(s) by the date listed on the *Examination Authorization Notice*, or else the notice will expire. The authorization is valid for 12 months or 3 attempts, whichever occurs first. If the notice expires or the candidate completes 3 failed attempts, they must re-apply to the Department to receive a new authorization.

ONLINE RESERVATIONS

Candidates are required to make an examination reservation online by visiting www.pearsonvue.com/fl/insurance. The site will prompt candidates (with the exception of Bail Bond candidates) to create a log-in and password before being able to make an examination reservation. Bail Bond applicants can make a reservation by visiting www.pearsonvue.com/fl/insurance. Bail Bond candidates should not attempt to make an online reservation until they have received this notice from the Department.

For assistance with online reservations call (888) 274-2020. **NOTICE regarding social security number:** You are required by state and federal law to disclose your social security number on the license application. Section 666(a)(13) of Title 42, United States Code, requires each state to obtain the social security number of each applicant for a professional or occupational license on the application for the license. Section 626.171(6), Florida Statutes, implements this federal law. The purpose of collecting social security numbers is for administration of the child support enforcement provisions of Title IV-D of the Social Security Act. The Department of Financial Services also uses social security numbers for identity verification purposes in conjunction with background checks of applicants and for identity verification purposes in the Department's electronic database for licensees and applicants.

Call center assistance can be accessed Monday through Friday from 8 am to 11 pm , Saturday 8 am to 5 pm and on Sunday 10 am to 4 pm *Eastern Standard Time* (EST).

ACCOMMODATIONS

Pearson VUE complies with the provisions of the Americans with Disabilities Act as amended. The purpose of accommodations is to provide candidates with full access to the test. Accommodations are not a guarantee of improved performance or test completion. Pearson VUE provides reasonable and appropriate accommodations to individuals with documented disabilities who demonstrate a need for accommodations.

Test accommodations may include things such as:

- A separate testing room
- Extra testing time
- A Reader or Recorder, for individuals with mobility or vision impairments and cannot read or write on their own

Test accommodations are individualized and considered on a case-by-case basis. All candidates who are requesting accommodations because of a disability must provide appropriate documentation of their condition and how it is expected to affect their ability to take the test under standard conditions. This may include:

- Supporting documentation from the professional who diagnosed the condition, including the credentials that qualify the professional to make this diagnosis
- A description of past accommodations the candidate has received

The steps to follow when requesting test accommodations vary, depending on your test program sponsor. To begin, go to <http://pearsonvue.com/accommodations>, and then select your test program sponsor from the alphabetized list. Candidates who have additional questions concerning test accommodations may contact the ADA Coordinator at accommodationspearsonvue@pearson.com.

ENGLISH AS A SECOND LANGUAGE (ESL)

Candidates for whom English is a second language may request additional time for the examination by sending the *English as a Second Language (ESL) Request Form* (found in the back of this handbook). Candidates should include with this form a letter from his/her English instructor or sponsoring company (on official letterhead, if from a company) stating that English is not a primary language for the candidate. Candidates should not attempt to make a reservation until after they have been notified by Pearson VUE that their request for additional time has been approved. Candidates who have additional questions about ESL examinations should contact the Special Examination Coordinator at (800) 466-0450.

Candidates who need to reschedule or need to retest should notify Pearson VUE Accommodations that special arrangements were used for the prior examination.

CHANGE/CANCEL POLICY

Candidates should go online at least forty-eight (48) hours before the examination to change or cancel a reservation. **Candidates who change or cancel a reservation without proper notice will forfeit the examination fee.** Candidates are individually liable for the examination fee once a reservation has been made, whether individually or by a third party.

ABSENCE/LATENESS POLICY

Candidates who are absent from or late to an examination may be excused for the following reasons:

- Illness of the candidate or that of the candidate's immediate family member
- Death in the immediate family
- Disabling traffic accident
- Court appearance or jury duty
- Military duty
- Weather emergency

Candidates who are absent from or late to an examination and have not changed or canceled the reservation according to the *Change/Cancel Policy* will not be admitted to the examination and will forfeit the examination fee. Written verification and supporting documentation for excused absences must be submitted to Pearson VUE within fourteen (14) days of the original examination date.

WEATHER DELAYS AND CANCELLATIONS

If severe weather or a natural disaster makes the Pearson VUE test center inaccessible or unsafe, the examination may be delayed or canceled. Pearson VUE will notify and reschedule candidates in the case of severe weather.

WHAT TO BRING

Required Materials

All candidates are required to bring identification that is deemed acceptable, listed under *Acceptable Forms of Candidate Identification*, to the test center on the day of examination.

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

Suggested Materials

It is suggested but not required that the following materials be brought to the test center on the day of examination.

- Approved translation dictionary (*see paragraph below*)

To better serve our “English as a second language” candidates, the use of foreign language translation dictionaries during the examination will be permitted. Translation dictionaries shall contain word-for-word or phrase translations **ONLY**. Dictionaries that contain definitions of words, explanations of words, or handwritten notes may not be used. Testing center staff will inspect and approve each dictionary before it can be used during the examination. In order to maintain security and to ensure fairness to all candidates, candidates are limited to the use of a single dictionary.

Acceptable Forms of Candidate Identification

Candidate must present **one (1) form** of current unexpired signature identification. The name on the identification must exactly match the name on the registration. The identification must be in English, government issued, photo-bearing with a valid signature.

Primary ID (photograph and signature, not expired)

- Government-issued Driver’s License
- U.S. Dept. of State Driver’s License
- U.S. Learner’s Permit (plastic card only with photo and signature)
- National/State/Country Identification Card
- Passport
- Passport cards
- Military ID
- Military ID for spouses and dependents
- Alien Registration Card (Green Card, Permanent Resident Visa)

If the ID presented has an embedded signature that is not visible (microchip), or is difficult or impossible to read, the candidate must present another form of identification from the Primary ID list that contains a visible signature.

Pearson VUE does not recognize grace periods. For example, if a candidate’s driver’s license expired yesterday and the state allows a 30-day grace period for renewing the ID, the ID is considered to be expired.

EXAM PROCEDURES

Candidates should report to the test center thirty (30) minutes before the examination and check in with the test center administrator. The candidate’s identification and other documentation will be reviewed and they will be photographed for the score report.

REQUIRED MATERIALS

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

Candidates are required to review and sign a ***Candidate Rules Agreement*** form. If the ***Candidate Rules Agreement*** is not followed and/or cheating or tampering with the examination is suspected, the incident will be reported as such and the appropriate action will be taken. The examination fee will not be refunded, the exam may be determined invalid, and/or the state may take further action such as prohibiting candidates from retaking the examination and/or denying a license.

Candidates will have an opportunity to take a tutorial on the PC on which the examination will be administered. The time spent on this tutorial will not reduce the examination time. The examination administrators will answer questions, but candidates should be aware that the administrators are not familiar with the content of the examinations or with the state's licensing requirements. Examination administrators have been instructed not to advise candidates on requirements for licensure. Candidates are responsible for determining which examinations they need to take.

Once candidates are familiar with the examination unit, they may begin the examination. The examination begins the moment a candidate looks at the first question. Candidates will have sufficient time to complete the examination. Please refer to the back cover for the specific time allowed for your examination. After the examination time has expired, the examination unit will automatically turn off. Candidates will leave the test center with their official scores in hand.

TEST CENTER POLICIES

The following policies are observed at each test center. **Candidates who violate any of these policies will not be permitted to finish the examination and will be dismissed from the test center, forfeiting the examination fee.**

- **No personal items are allowed in the testing room.** Personal items include but are not limited to: cellular phones, hand-held computers/personal digital assistants (PDAs) or other electronic devices, pagers, watches, wallets, purses, firearms or other weapons, hats, bags, coats, books, and/or notes, pens or pencils.
- Candidates must store all personal items in a secure area as indicated by the administrator, or return items to their vehicle. All electronic devices must be turned off before storing them in a locker. **The test center is not responsible for lost, stolen, or misplaced personal items.**
- The exams do not require a calculator, but candidates may request a calculator from the test center staff if they wish. Personal calculators will **not** be permitted in the test center.
- Studying **is not** allowed in the test center.
- Visitors, children, family or friends **are not** allowed in the test center.
- Dictionaries, books, papers (including scratch paper), and reference materials are not permitted in the examination room (unless permitted by the exam sponsor), and candidates are strongly urged not to bring such materials to the test center. Upon entering and being seated in the testing room, the test administrator will provide the candidate with materials to make notes or calculations and any other items specified by the exam sponsor. **The candidate may not write on these items before the exam begins or remove these items from the testing room.**
- Eating, drinking, chewing gum, smoking, and/or making noise that creates a disturbance for other candidates is prohibited during the exam.

- Break policies are established by the exam sponsor. Most sponsors allow unscheduled breaks. To request an unscheduled break, the candidate **must** raise their hand to get the administrator’s attention. **The exam clock will not stop while the candidate is taking a break.**
- Candidates must leave the testing room for all breaks. However, candidates **are not permitted to leave the floor or building for any reason during this time, unless specified by the administrator and the exam sponsor.** If a candidate is discovered to have left the floor or building they will not be permitted to proceed with the examination and may forfeit the exam fees.
- While taking a break, candidates are permitted to access personal items that are being stored during the exam only if necessary—for example, personal medication that must be taken at a specific time. **However, a candidate must receive permission from the administrator prior to accessing personal items that have been stored.** Candidates are **not** allowed access to other items, including but not limited to, cellular phones, PDAs, exam notes, and study guides, unless the exam sponsor specifically permits this.
- Any candidate discovered causing a disturbance of any kind or engaging in any kind of misconduct—giving or receiving help; using notes, books, or other aids; taking part in an act of impersonation; or removing examination materials or notes from the examination room—will be summarily dismissed from the examination and will be reported to the state licensing agency. Decisions regarding disciplinary measures are the responsibility of the state licensing agency.

ABOUT THE EXAM

All examination questions are the property of the Florida Department of Financial Services, and candidates are forbidden under federal copyright law to copy, reproduce, record, distribute or display these questions by any means, in whole or in part, without written permission. Candidates who violate this copyright may be subject to severe civil and criminal penalties, including up to five (5) years in prison and/or a \$250,000 fine.

The examinations contain *pretest questions*, on which statistical information is being collected for use in constructing future examinations. Pretest questions are distributed throughout the examination, and responses to them do not affect candidates’ scores.

PRETEST QUESTIONS

The examination will contain pretest questions. Pretest questions are questions on which statistical information is being collected for use in constructing future examinations. Responses to pretest questions do not affect the score. Pretest questions are mixed in with the scored questions and are not identified.

SCORE REPORTING

When candidates complete the examination, they will receive a photo-bearing score report marked “pass” or “fail”. (A sample score report appears on page 13.) Candidates who pass the examination will receive a score report that includes a numeric score and diagnostic information relating to the examination. Candidates who fail the examination will receive a score report that includes a numeric score and diagnostic information relating to the examination, as well as information about reexamination.

The passing score for all examinations is 70%. This score is computed by dividing the number of questions answered correctly by the total number of examination questions.

Score reports are confidential and will be revealed only to the candidates and to the Department.

RETAKE AN EXAM

Candidates who fail the examination and wish to retake it must reapply by visiting www.pearsonvue.com/FL/insurance and must pay another fee. **Fees for re-examination are non-refundable and non-transferable. There is a limit of five (5) examination attempts for the same examination type during twelve (12) month period.**

REVIEW OF EXAMS

Candidates who wish to review an examination they failed should contact Pearson VUE at (888) 274-2020. There are no fees for this review, although candidates must request and complete examination reviews within ninety (90) days of the original examination date. Only the last examination the candidate took, along with the answers he/she gave, is available for review. Pearson VUE will not provide the answer key nor the pretest questions. Candidates may spend half the time allotted for the examination on this review. The rules outlined in the *Test Center Policies* will be enforced during this review.

Candidates may not review an examination more than once.

DUPLICATE SCORE REPORTS

Candidates may request a duplicate score report from Pearson VUE by completing the form in the back of this handbook and submitting it along with the correct fees.

QUESTIONS OR COMMENTS ABOUT THE EXAM

Candidates who have questions, comments, or concerns about the examinations, or who wish to verify any data held in Pearson VUE files, should direct written inquiries to Pearson VUE at the address listed on the inside front cover of this handbook.

In all correspondence, candidates should provide their name and address. If questions or comments concern an examination already taken, they should also include:

- the name of the examination
- the date the examination was taken
- the location of the test center

Florida Department of Financial Services (DFS)

This report certifies that **John Brown** has taken an examination through Pearson VUE and DFS and achieved the results detailed below.

Photograph Not Available

Candidate ID: Preview
 Candidate Name: John Brown
 400 W. Madison St
 TALLAHASSEE FL 32308
 Examination: **Agent's Exam for Health Insurance**
 Examination Date: 2/16/2012
 Testing Center: Pearson VUE Test Center
 Percent Score: 79.0% Percent Needed to Pass: 70%
 Grade: **Pass**

The following table contains an analysis of the candidate's performance in each of the major sections of the examination.

| Section | Number of Questions | Number Correct | Percent Correct |
|---|---------------------|----------------|-----------------|
| 1.0 Basic Principles of Health Insurance | 8 | 7 | 78% |
| 2.0 The Insurance Industry | 5 | 2 | 40% |
| 3.0 Legal Concepts of the Insurance Contract | 7 | 4 | 57% |
| 4.0 Health and Accident Insurance | 7 | 6 | 86% |
| 5.0 Health Insurance Providers | 8 | 5 | 62% |
| 6.0 Medical Expense Insurance | 7 | 6 | 86% |
| 7.0 Disability Income Insurance | 8 | 8 | 100% |
| 8.0 Accidental Death and Dismemberment | 2 | 1 | 50% |
| 9.0 Government Health Insurance Programs | 4 | 3 | 75% |
| 10.0 Private Insurance Plans for Seniors | 4 | 2 | 50% |
| 11.0 Health Insurance Policy Provisions | 2 | 1 | 50% |
| 12.0 Health Insurance Underwriting and Premiums | 8 | 7 | 88% |
| 13.0 Group Health Insurance | 3 | 2 | 67% |
| 14.0 Uses of Health Insurance | 2 | 1 | 50% |
| 15.0 Health Maintenance Organizations | 2 | 1 | 50% |
| 16.0 Florida Laws and Rules Pertinent to Health Insurance | 7 | 6 | 86% |
| 17.0 Agent/Agency Licensing | 5 | 4 | 80% |
| 18.0 Uniform Trade Practices | 6 | 1 | 17% |
| 19.0 Definitions | 4 | 4 | 100% |
| 20.0 Florida Life and Health Guaranty Association | 1 | 0 | 0% |
| | 100 | 79 | 79.0% |

If you passed this examination and have met all other requirements for licensure, the Florida Department of Financial Services will notify you by email, within 48 hours, that you can print your license from your MyProfile account on the Department's website at: https://saif.flfs.com/om/ncps_index.asp. If you have not yet submitted an application for licensure with the Department, you may do so while in your MyProfile account.

If you failed this examination, you may schedule another examination by going to the Pearson VUE website at: <http://www.pearsonvue.com/indhome.asp?CPCAT=1210INS>.

The results of this examination have been reported to the Florida Department of Financial Services.

Sample Score Report

PREPARING FOR THE EXAM

HELPFUL HINTS

Since preparation increases the chances of passing the examination, candidates are advised to:

- Obtain a current copy of the candidate handbook and be familiar with the policies covered for the examination process.
- Obtain a current copy of the examination study manual and use the outline it contains and references in the manual. Candidates should be able to explain the major points associated with each outline topic, highlight key ideas for review and check off each topic when finished.
- Use new terms and concepts as frequently as possible in discussions with colleagues. This will test understanding and reinforce ideas.

CONTENT OUTLINES

The examinations for each license type consist of questions that test knowledge of topical areas listed in the appropriate content outline which are the basis for the examinations. These content outlines are developed by the Department of Financial Services in cooperation with subject matter experts from the Florida insurance industry. A yearly Examination Review Workshop is held for the purpose of identifying and classifying the level of knowledge that insurance licensees need to properly serve their clients. Changes in the examination content will be preceded by changes in the content outlines.

STUDY MATERIALS AND COURSES

Not all questions on the examinations will be covered in courses or study materials, and sometimes study materials may not reflect recent changes in content outlines. If there is a discrepancy, the content outlines take precedence. **Candidates who do not use approved study manuals should be certain that the materials they use cover the topics in the outlines.**

All examination questions are derived solely from state-approved study materials and from the Florida statutes. Candidates may view a copy of Florida Statutes and Rules of the Department at a public or law library or on the Web at www.leg.state.fl.us. State-approved study manuals are listed below, and are available from the publisher or trade association. Candidates should use the most recent version available.

Florida Life, Health and Variable Annuity Study Manual, 27th Edition

Florida Association of Insurance and Financial Advisors

1836 Hermitage Boulevard, Suite 200
Tallahassee, FL 32308-7706
Phone: (850) 422-1701
Fax: (850) 422-2762
Web site: www.faiams.com

(Limited Variable Annuity Agents should study Part II, Chapters 4 and 10; Part IV, Chapters 26 - 28)

Bail and Bail Bond Insurance in Florida Study Guide

University of Florida, Division of Continuing Education, Department of Correspondence Study (Copyright 2/04)

P.O. Box 113172
Gainesville, FL 32611
Phone: (352) 392-1711
Fax: (352) 392-6950
Web site: flexible.dce.ufl.edu/

Surplus Lines Agents Study Material, 4th Edition

Florida Surplus Lines Service Office

1441 Maclay Commerce Drive
Tallahassee, FL 32312
Phone: (850) 224-7676
Web site: www.fslso.com

Crop Hail and Multiple-Peril Crop Insurance Study Materials, Rev. 5/04

Florida Department of Financial Services

200 East Gaines Street
Tallahassee, FL 32399-0319
Phone: (850) 413-3137
Fax: (850) 413-3291
(Submit a check or money order for \$14.95.)

Florida Adjusters Study Material, 18th Edition

Florida Association of Insurance Agents

P.O. Box 12129
Tallahassee, FL 32317-2129
Phone: (850) 893-4155
Fax: (850) 668-2852
Web site: www.faiams.com

Florida Title Agents Study Manual, 8th Edition

Koogler Group

8520 49th St. N, PMB 250
Pinellas Park, FL 33781
Phone: (727) 787-5010
Fax: (727) 787-5058
Web site: www.kooglergroup.com

Florida General Lines and Customer Representative Study Manual, 18th Edition

Florida Association of Insurance Agents

P.O. Box 12129
Tallahassee, FL 32317-2129
Phone: (850) 893-4155
Fax: (850) 668-2852
Web site: www.faiams.com

The Industrial Fire and Burglary Insurance Study Manual, Rev. 2007

Florida Association of Insurance and Financial Advisors

1836 Hermitage Boulevard, Suite 200
Tallahassee, FL 32308-7706
Phone: (850) 422-1701
Fax: (850) 422-276
Web site: www.faifa.org

[Click here
for detailed
content outlines.](#)

DUPLICATE SCORE REQUEST FORM

DIRECTIONS: You may use this form to request that Pearson VUE send a duplicate copy of your score report to you. Please print all information on this form.

Please enclose a cashier's check or money order made payable to "Pearson VUE."

DO NOT SEND CASH.

FEE: For scores less than one year old there is a \$10.00 charge.
For scores one or more years old there is a \$25.00 charge.

SEND TO: Pearson VUE
FLORIDA INSURANCE
DUPLICATE SCORE
62160 Collections Center Drive
Chicago, IL 60693-0621

Amount Enclosed: \$ _____

I hereby authorize Pearson VUE to send to me at the address below a duplicate of my score report from the insurance examination.

| | |
|-----------|------|
| Signature | Date |
|-----------|------|

Please complete the following with your current name and address.

| | | |
|----------|--------|------|
| Name: | | |
| Address: | | |
| City: | State: | ZIP: |

If the above information was different at the time you tested, please indicate original information.

| | | |
|----------|--------|------|
| Name: | | |
| Address: | | |
| City: | State: | ZIP: |

| | |
|-------------------------|-------------|
| Exam Taken: | Date Taken: |
| Date of Birth: | |
| Licensing Jurisdiction: | |

ENGLISH AS A SECOND LANGUAGE (ESL) REQUEST FORM

Note: Only candidates who require additional examination time for ESL should use this form.

Candidates for whom English is a second language (ESL) may request additional examination time. Candidates who wish to request additional time for ESL should fax this form to Pearson VUE at (610) 617-9397. Certain documentation must be faxed along with this form, as detailed on page 7 of the candidate handbook.

All requests must first be approved by Pearson VUE. Candidates must wait for confirmation of the approval before scheduling an examination.

PLEASE PRINT CLEARLY

| | | |
|---|--|-------|
| Date: | | |
| Last Name: | | |
| First Name: | | M.I.: |
| Address: | | |
| City: | State: | Zip: |
| Daytime Telephone: | | |
| Email address: | | |
| Examination Name: | | |
| <input type="checkbox"/> English as a second language | <input type="checkbox"/> Additional time | |

Candidates should contact Pearson VUE with questions about additional time.

PEARSON VUE SPECIAL ACCOMMODATIONS/ESL
5715 West Old Shakopee Road • Bloomington, MN 55437
Phone (800) 466-0450 • Fax (610) 617-9397

GENERAL INFORMATION

**CANDIDATES SHOULD GO ONLINE AT WWW.PEARSON.COM
TO MAKE AN EXAM RESERVATION.**

| AVAILABLE EXAMINATIONS | | |
|-------------------------------|---|----------------------|
| Pearson VUE Code | Exam Name/License Type/Class | Time Allotted |
| InsFL-ALJ16 | FLA All Lines Adjuster (0520, 0620, 7520) | 2 hours |
| InsFL-PubAdj20 | FLA Public All Lines Adjuster (0320, 3120, 7320) | 2 hours |
| 12-FL-LSA | FL Bail Bond/Limited Surety | 1 hour |
| InsFL-Crop31 | FLA Crop Hail and Multi-Peril Agent (0430) | 1 hour |
| InsFL-CUS60 | FLA Customer Service Rep (0440, 0940) | 1 hour |
| InsFL-PC06 | FLA General Lines Agent (0220) | 2 hours, 45 minutes |
| InsFLs-PC06 | FLA General Lines Agent (Spanish) (0220) | 2 hours, 45 minutes |
| InsFL-Health02 | FLA Health Agent (0240) | 2 hours |
| InsFLs-Health02 | FLA Health Agent (Spanish) (0240) | 2 hours |
| InsFL-IFB74 | FLA Industrial Fire and Burglary Agent (0233) | 1 hour |
| InsFL-LHA05 | FLA Health and Life and Annuity (incl. Var. Contracts) Agent (0215) | 2 hours, 45 minutes |
| InsFLs-LHA05 | FLA Health and Life and Annuity (incl. Var. Contracts) Agent (Spanish) (0215) | 2 hours, 45 minutes |
| InsFL-Life01 | FLA Life and Annuity (incl. Variable Contracts) (0214) | 2 hours |
| InsFLs-Life01 | FLA Life and Annuity (incl. Variable Contracts) (Spanish) (0214) | 2 hours |
| InsFL-LCR65 | FLA Limited Customer Representative (0442) | 1 hour |
| InsFL-Pers55 | FLA Personal Lines Agent (2044) | 2 hours |
| InsFL-Surplus82 | FLA Surplus Lines Agent (0120, 9120) | 1 hour |
| InsFL-Title31 | FLA Title Agent (0410, 9414) | 1.5 hours |
| InsFL-VAR11 | FLA Variable Contracts (0219) | 1 hour |

PEARSON VUE HOLIDAY SCHEDULE

No exams on the following holidays:

| | |
|-----------------------------|---------------|
| New Year's Day | Labor Day |
| Martin Luther King, Jr. Day | Thanksgiving |
| Memorial Day | Christmas Day |
| Independence Day | |