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Georgia INSURANCE LICENSING Candidate Handbook

March 2015

QUICK REFERENCE

STATE LICENSING INFORMATION

Candidates may contact PSI Services LLC with questions about obtaining or maintaining a license after the examination has been passed.

PSI Services LLC

Phone:
855-235-5174

Website:
www.oci.ga.gov

EXAMINATION AND LICENSING INFORMATION

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

Pearson VUE Georgia Insurance

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

Phone:
(800) 274-0488

Email:
pearsonvuecustomerservice@pearson.com

Website:
www.pearsonvue.com

EXAMINATION SERVICES

Candidates may call Pearson VUE at (800) 274-0488 to:

- Make an examination reservation (page 7).
- Change or cancel a reservation (page 8).
- Confirm specific examination dates and locations.
- Obtain information about examination procedures

Note: Scores will **not** be given over the telephone.

Pearson VUE/Georgia Insurance

Attn: Regulatory Program, 5601 Green Valley Dr.
Bloomington, MN 55437, (800) 274-0488

For best results when contacting Pearson VUE examination services, candidates should:

- Call Monday through Friday from 8 am to 11 pm, Saturday from 8 am to 5 pm, and Sunday from 10 am to 4 pm (Eastern Standard Time). Pearson VUE Licensing Service lines are open Monday through Friday, 8 am to 6 pm, Eastern Standard Time.
- Call between Tuesday and Thursday, or on weekends or evenings, when possible, when they are more likely to speak with a Pearson VUE representative without delay.
- Have a pencil or pen available to record any additional information.
- Have a list of questions prepared.
- Have this handbook available for reference and clarification.
- Record the name of the Pearson VUE representative with whom they speak.

LICENSING SERVICES

Licensing Services are provided by:

PSI Services LLC

855-235-5174
email: GAInslicensing@psionline.com

All licensing forms and procedures can be found online at the Department website www.oci.ga.gov.

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

It is highly recommended that the Georgia Insurance 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 Georgia must:

1. Complete all pre-licensing education.

Complete all required pre-licensing education (if necessary).

2. Make a reservation and pay examination fee.

Make a reservation (online or by phone) with Pearson VUE for the examination. *(See page 7)*

3. Go to the test center.

Go to the test center on the day of the examination, bringing along all required materials. *(See page 11)*

4. Apply for a license.

After passing the examination, apply for your license by sending a completed application to the Georgia Insurance Department. **For more information regarding obtaining a license go to www.oci.ga.gov** or apply online at www.sircon.com/georgia.

PRACTICE TESTS

Practice tests are offered exclusively online at 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 licensure exam, but also familiarize them with taking computer-based examinations.

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 licensure examination. The tests closely reflect the format of the real licensure 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.

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GEORGIA LICENSING REQUIREMENTS

GENERAL LICENSING QUALIFICATIONS

The Official Code of Georgia Annotated, Title 33, Chapter 23, and Chapter 120-2-3 of the Rules and Regulations of the Office of the Commissioner of Insurance cover the licensing of insurance agents, subagents, adjusters and counselors. Other license types are covered in specific code and rule sections.

The information in this section is provided as a general guide for new resident applicants qualifying by examination and answers the most commonly asked licensing questions. For specific authoritative information, applicants should contact their insurance company or refer to the appropriate code and/or rule sections.

PROCEDURES FOR APPLYING FOR A LICENSE

The general procedure for applying for a license is to register and pass the required examination and then submit a complete application package to the Georgia Insurance Department. Examination reservations are described beginning on page 7.

PLEASE NOTE: All new resident applicants, excluding active licensees and individuals who apply for reinstatement within six (6) months of expiration date, shall be required to submit electronic fingerprints for a criminal background check. The applicant shall bear the cost for electronic fingerprinting. Information regarding fingerprint requirements can be found on the Department's website.

Upon issuance of the agent license, the licensee must obtain a certificate of authority from each insurer that they will represent. Sponsorship by an insurer is still required for all temporary license applicants.

Electronic online application services are available at www.sircon.com/georgia.

Effective July 1, 2012, the Georgia Insurance Department will transition to a two-year agent license that expires on the last day of the licensee's birth month. As a result, new applicants for an agent's license will receive a license with an initial term ranging between 18 to 29 months, depending on the applicant's birth month. The new agent license will expire on the last day of the licensee's birth month.

New license applicants are also required to submit a notarized Citizenship Affidavit Form (GID-276-EN) attesting to either United States citizenship or lawful presence. A copy of the required form, along with instructions for completing the form, can be down loaded from the Georgia Insurance Department's website at www.oci.ga.gov.

GEORGIA PRELICENSING REQUIREMENTS

LICENSE TYPE	EXAM CODE	LICENSE CLASS(ES)	EDUCATIONAL REQUIREMENTS OR OTHER PREREQUISITES	EXEMPTIONS FROM EDUCATION AND EXAM REQUIREMENTS*
Agent	01 Life 02 Accident & Sickness 05 Life and Accident & Sickness	L AS L, AS	20-hour Life course and 20-hour Accident and Sickness course taken within last 12 months	CLU, PhD in insurance, FLMI
Agent	03 Property 04 Casualty 06 Property and Casualty 55 Personal Lines	P C P, C PL	20-hour Property course, 20-hour Casualty course, and 20-hour Personal Lines course taken within last 12 months	CPCU, PhD in insurance, CIC, CISR, CRM
Agent	(No exam) Credit	CR	5 hours of self-study certification	
Agent	(No exam) Travel Ticket	TT	None	
Agent	(No exam) Travel Accident & Sickness	TA	None	
Variable Product (Agent)	62 Variable Product Agent	VP	8-hour Variable Life prelicensing course taken within last 12 months AND must hold Agent license with Life class	
Fraternal Agent	(No exam) Fraternal Agent	L, AS	None	
Temporary Agent	(No exam)	L, AS, P, C	None	
Limited Subagent	(No exam)	Any class	20 hours taken within last 12 months	
Public Adjuster	20 Public Adjuster	P, C	40 hour Property and Casualty course taken within last 12 months	CPCU, PhD in insurance
Adjuster	24 Adjuster	P, C	40 hour Property and Casualty course taken within last 12 months	CPCU, PhD in insurance
Counselor	40 Life and Accident & Sickness Counselor	L, AS	5 years of experience	CLU, CIC, FLMI, PhD in insurance
Counselor	41 Property & Casualty Counselor	P, C	5 years of experience	CIC, AAI, PhD in insurance
Limited Group Health Counselor	42 Limited Group Health Counselor		5 years of experience	
Surplus Lines Broker	50 Surplus Lines Broker	P, C	None, but must hold Agent license with Property, Casualty	CPCU exempts examination

GEORGIA APPLICATION REQUIREMENTS

LICENSE TYPE	SPONSORSHIP/ CERTIFICATE OF AUTHORITY (CA)*	WHO SUBMITS	WHAT FORM	SPECIAL SUPPORTING DOCUMENTS*	LICENSE AND APPLICATION FEES
Agent	Company CA required after licensure	Applicant	GID-103		Application: \$15 License: \$100
Agent	Company CA required after licensure	Applicant	GID-103		Application: \$15 License: \$100
Agent	Company CA required after licensure	Applicant	GID-103		Application: \$15 License: \$100
Agent	Company CA required after licensure	Applicant	GID-103		Application: \$15 License: \$100
Agent	Company CA required after licensure	Applicant	GID-103		Application: \$15 License: \$100
Variable Product (Agent)	Company CA required after licensure	Applicant	GID-103	NASD Certification (Series 6, 7, IR, or GS)	Application: \$15 License: \$100
Fraternal Agent	Company CA required at time of application	Insurer	GID-103		Application: \$15 License: \$100 Cert of Auth: \$10
Temporary Agent	Company CA required at time of application	Insurance Company	GID-103	Supervising Agent	Application: \$15 License: \$50 Cert of Auth: \$10
Limited Subagent	Subagent CA	Sponsoring Agent	GID-103		Application: \$15 License: \$100 Cert of Auth: \$5
Public Adjuster	Not required	Individual	GID-103	\$5,000 bond (form GID-113)	Application: \$15 License: \$100
Adjuster	Not required	Individual	GID-103		Application: \$15 License: \$100
Crop Hail Adjuster	Not required	Individual	GID-103		Application: \$15 License: \$100
Counselor	Not required	Individual	GID-103	\$5,000 bond (form GID-112)	Application: \$15 License: \$100
Counselor	Not required	Individual	GID-103	\$5,000 bond (form GID-112)	Application: \$15 License: \$100
Limited Group Health Counselor	Not required	Individual		\$5,000 bond	Application: \$15 License: \$100
Surplus Lines Broker	Not required	Individual	GID-103	\$50,000 bond (form GID-114)	Application: \$15 License: \$600

CERTIFICATE OF AUTHORITY (CA) REQUIREMENTS

In order to conduct insurance business, all agents must obtain a certificate of authority (CA) directly with an insurance company or companies. CA appointments will cover all classes of insurance held in common by the agent and the insurer. New CA's for previously licensed agents will be valid the date submitted to the Department by the insurer. The insurer has the responsibility of verifying that the CA has been issued. CA's for new licensees are valid only upon the issuance of a permanent license.

Certificates of authority will be renewed annually by the insurance company. CA's will terminate automatically upon the expiration or cancellation of the license. CA's may also be terminated at the written request of the insurer or agent.

NON-RESIDENT LICENSES

A nonresident must be licensed as an agent, surplus lines broker, counselor, or adjuster with respect to any insurance activities in Georgia. A nonresident Agent must also be appointed in Georgia. Nonresident licenses hold only license classes that are in common with those classes held on the licensee's home state resident license.

Nonresident licenses are renewed biennially. A PDB check will be processed by the Georgia Insurance Department to verify home state licensure. A renewal fee is due upon submission of the renewal application.

Individuals holding a nonresident license who are required to meet continuing education requirements in their state of residence will be considered in compliance with the continuing education requirements under this chapter.

LICENSE RENEWAL QUALIFICATIONS

Renewal of licenses can be done online in real time at www.sircon.com/georgia. All renewal notices will be emailed 45 days before the start of the license expiration month. Renewal notices are due at Georgia Insurance Department by the renewal due date. If filing a paper renewal, licensees should plan extra time to submit the applications by mail to account for postal delivery time. Renewals received after the required renewal date must include a \$15 late fee.

Continuing education providers will submit course completions at www.sircon.com. Incomplete paper renewal applications will be returned for completion. In the event an online renewal filing is incomplete or CE noncompliant, a notice will be sent advising the licensee of the error(s).

CONTINUING EDUCATION (CE) REQUIREMENTS

The completion of continuing education (CE) courses is mandatory for the renewal of all resident licenses (other than for licensees exempt from CE requirements). Continuing education completed during the current biennium is required to renew a license for the following biennium. The requirements for renewal of a license vary based on license type, membership in professional organizations, and other factors. If the licensee holds more than one license type and meets the requirements of the license with the maximum CE required, the licensee will also meet the requirements of the other license types. The following chart contains specific information about CE requirements.

Individuals licensed less than 20 years must obtain 24 hours (with 3 hours of Ethics) of continuing education from approved education providers. Individuals licensed 20 years or more are required to complete 20 hours with 3 hours in Ethics.

LICENSE TYPE	STANDARD REQUIREMENT	EXCEPTIONS
All Licensees	24 Hours/ biennium (min. 3 in Ethics)	<ul style="list-style-type: none"> • <u>Professional Designations</u> Licensees holding a professional designation of CLU, BBA in insurance, PHD, CFP, CPCU, AAI, CEBS, ChFC, CIC, FLMI, CRM, or CISR are required to obtain 12 hours/ biennium (min. 3 in Ethics) • <u>20 Years of Service</u> Licensees with 20 years of licensure agent must complete 20 CE hours/ biennium (3 in ethics). • <u>Credit License Only</u> Licensees with the Credit line of insurance only must complete 10 CE hours every biennium. • <u>Limited Subagents</u> Licensees with a Ltd. Subagent license must complete 10 CE hours every biennium. • <u>Workers Compensation</u> Must take 24 hours of CE credits; however, if courses are taken through the Workers Compensation Board Providers, must take only 20 hours. No ethics are required.

Licensees Exempt from Continuing Education Requirements

- Holders of agent licenses with only travel ticket and/or travel accident classes
- Temporary agents
- Foreign military representatives
- Fraternal agents
- Title

Course Content Requirements

Continuing education requirements may be completed in any subject area (line of insurance) for which the licensee is licensed. Each licensee requires three (3) hours of ethics credit each biennium.

Exceptions:

- For a multiple lines license where one of the lines is credit no more than 5 hours may be taken in the credit subject area.
- The ethics requirement is waived for limited subagents and credit licensees, and for Workers Compensation adjusters.

A course may not be repeated within the same renewal cycle.

Continuing Education Carryover Provisions

Carry over credits are calculated based upon the number of hours required. Up to 50% of the biennium CE requirement may be carried over from the previous cycle, as long as the credits had not been allocated to that previous biennium.

Continuing Education Completion Dates

All CE requirements are to be met by the renewal due date on or before licensee's expiration date. Renewals received within 15 days after the license expiration date require a \$15 late fee to be included.

To view your current continuing education transcript, please utilize online services available at www.sircon.com/georgia.

AGENCY LICENSING REQUIREMENTS

An agency is defined as a business entity which represents one or more insurers in the business of selling, soliciting, or negotiating insurance. The Georgia Insurance Department requires that every agency with a Georgia business address be licensed.

To become licensed as an agency, a licensee must submit a complete GID-130 form for a Resident Georgia Agency or the Uniform Application for Nonresident Business Entity. This must include the appropriate fee to the Georgia Insurance Department and any required supporting documentation. Applicants may also apply online at www.sircon.com/georgia

LICENSE PROCESSING FORMS

Forms may be obtained from the GID website at www.oci.ga.gov . All forms may be photocopied, but original signatures and notary seals are required for most submission.

Walk-in examinations are not available. Candidates must make a reservation online or by phone.

ONLINE RESERVATIONS

Candidates must go to www.pearsonvue.com/ga/insurance to make an online reservation for an examination. First-time users are required to create an account. The candidate will need to fill in all required fields, which are preceded by an asterisk, on the online form in order to create an ID and be assigned a password. Step-by-step instructions will follow on how to make a reservation for an examination.

Candidates must make an online reservation at least twenty-four (24) hours before the desired examination date.

PHONE RESERVATIONS

Candidates may call Pearson VUE at (800) 274-0488 to make an examination reservation.

PEARSON VUE HOURS	
Monday – Friday	8 a.m. – 11 p.m.
Saturday	8 a.m. – 5 p.m.
Sunday	10 a.m. – 4 p.m.

Eastern Standard Time

Before calling, candidates should have the following:

- Legal name, address, Social Security number, and daytime telephone number
- The school code or name of the school where you completed your pre-licensing training (if applicable) This information is found on the pre-licensing education certificate
- The name of the examination(s)
- The preferred examination date and test center location (a list of test centers appears on the back cover of this handbook) A full list of available test sites can be found at www.pearsonvue.com.

Candidates are responsible for knowing which examination they need to take. A Pearson VUE representative will help candidates select a convenient examination date and location and will answer questions. The reservation will be made based on the next available examination date.

Candidates who wish to make a phone reservation **MUST** do so at least twenty-four (24) hours before the desired examination date (unless an electronic check is used for payment, as detailed on page 8).

EXAM FEES

The examination fee (\$90) must be paid at the time of reservation by credit card, debit card, voucher or electronic check. **Fees will not be accepted at the test center.** Examination fees are non-refundable and non-transferable, except as detailed in the *Change/Cancel Policy*.

Electronic Checks

Candidates who choose to pay the examination fee by electronic check must have a personal checking account, and must be prepared to provide to Pearson VUE at the time of reservation the following information:

- Bank name
- Account number
- Routing number
- Social Security number, state-ID number or driver's license number
- Name and address on the account

Using this information, Pearson VUE can request payment from the candidate's bank account just as if the candidate had submitted an actual paper check.

Candidates paying by electronic check must register at least five (5) days before the examination date in order for their check to be processed.

Vouchers

Vouchers offer another convenient way to pay for tests. Vouchers can be purchased online at www.pearsonvue.com/vouchers/pricelist/ga/ins.asp by credit card either singly or in volume. To redeem a voucher as payment when scheduling a test, simply indicate voucher as the payment method and provide the voucher number. **All vouchers are pre-paid. Vouchers are non-refundable and non-returnable.**

Vouchers expire twelve (12) months from the date they are issued. Voucher expiration dates cannot be extended. The exam must be taken by the expiration date printed on the voucher.

CHANGE/CANCEL POLICY

Candidates should call Pearson VUE at (800) 274-0488 at least forty-eight (48) hours before the examination to change or cancel a reservation. Candidates who change or cancel a reservation with proper notice may either transfer the fee to a new reservation, or may request a refund. **Candidates who change or cancel their reservations without proper notice will forfeit the examination fee.** Refunds for credit/debit cards are immediate, while refunds for electronic checks and vouchers will be processed in two to three (2-3) weeks.

Candidates are individually liable for the full amount of the examination fee once a reservation has been made, whether paid individually or by a third party.

ABSENCE/LATENESS POLICY

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

- Illness of the candidate or 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 *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. Written verification and supporting documentation can be sent by fax to (888) 204-6291 or mailed to the following address:

Pearson VUE/Georgia Insurance
Attn: Regulatory Program Coordinator
5601 Green Valley Drive
Bloomington, MN 55437

WEATHER DELAYS AND CANCELLATIONS

If severe weather or a natural disaster makes the 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.

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 (ESL) may request additional time for the examination by sending the *English as a Second Language (ESL) Request Form* (found in the back of this Candidate Handbook) to Pearson VUE. Candidates **MUST** include a letter from either his/her English instructor or sponsoring company (on official letterhead if from a company) stating that English is not the candidate's primary language.

Candidates should not attempt to make a reservation until after they have been notified by Pearson VUE via email that their request for additional time has been approved. The length of the examination will be equal to 1-1/2 times the length of the examination. For example, a 2 hour examination will be extended to 3 hours. NOTE: NO OTHER accommodations will be granted for ESL, i.e. separate testing room, reader, marker, etc. These accommodations are for individuals who qualify under the American's with Disability Act (ADA) only.

Candidates who have additional questions about ESL examinations should contact the Special Examination Coordinator at (800) 466-0450.

Candidates should not attempt to make an examination reservation until after they have been notified by Pearson VUE that their request for additional time has been approved.

The approval of additional time will be for one (1) year from the date of the request for the level you have requested. 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 Special Accommodations that special arrangements were used for the prior examination.

WHAT TO BRING

Required Materials

All candidates are required to bring identification deemed acceptable to the test center on examination day.

Acceptable Forms of Candidate Identification

Candidate must present **two** forms of current signature identification. The name on the identification must exactly match the name on the registration. The primary identification must be government-issued, and photo-bearing with a signature and the secondary identification must contain a valid signature. Identification must be in English.

Primary ID (photograph and signature, not expired)

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

Secondary ID (signature, not expired)

- U.S. Social Security Card
- Debit (ATM) or Credit card
- Any form of ID on the Primary list

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

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

- Prelicensing education certificate (optional)
- A valid Georgia life insurance license or a passing Georgia life examination score report (Variable Product candidates only)

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.

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

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.

EXAMINATION QUESTIONS

All examination questions, each form of the examination, and any other examination materials are copyrighted and are the property of Pearson VUE. Consequently, any distribution of the examination content or materials through any form of reproduction or oral or written communication is strictly prohibited and punishable by law.

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.

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. The time allotted for each examination is detailed on the back cover of this handbook. 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.

ABOUT THE EXAM

The content of the general examination is based upon information obtained from a job analysis performed by Pearson VUE. Responses from insurance professionals were analyzed to determine the nature and scope of tasks they perform and the knowledge and skills needed to perform them. This information is the basis upon which examination questions are written and ensures that examinations reflect the practice of insurance. The examination has been developed to reflect the laws, statutes, rules, and regulations for the practice of insurance in Georgia, and has been reviewed and approved by Georgia insurance professionals.

The passing score for the examination is determined by the Georgia Insurance Department (GID). Through standardization and control, Pearson VUE ensures that no individual has an unfair disadvantage or advantage because of a particular examination format.

Pearson VUE maintains examination administration and examination security standards designed to ensure that all candidates are given the same opportunity to demonstrate their abilities and to prevent some candidates from gaining an unfair advantage over others because of irregularities or misconduct. Pearson VUE routinely reviews irregularities and examination scores believed to be earned under unusual or nonstandard circumstances.

Pearson VUE maintains the right to question any examination score whose validity is in doubt because the score may have been obtained unfairly. Pearson VUE first undertakes a confidential review of the circumstances contributing to the questions about score validity. If there is sufficient cause to question the score, Pearson VUE will refer the matter to the state licensing agency, which will make the final decision on whether or not to cancel the score.

The performance of all candidates is monitored and may be analyzed statistically for the purpose of detecting and verifying fraud. If it is determined that a score has questionable validity, the GID will be so notified and will determine whether the candidate's scores will be released.

Each examination is given in a multiple-choice format. The examination covers basic insurance product knowledge and insurance laws, rules, regulations and practices that are unique to Georgia.

Scores on each examination are based on the number of questions answered correctly. Those who are uncertain about the correct answer to a question may be able to eliminate one or more of the answer choices as incorrect. It is always better to guess at the correct answer than to not answer a question.

SCORE EXPLANATION

Percent Score

There are multiple versions of each of the licensing examinations. These versions are known as *forms*. All forms of an examination are developed based on the content outlines. To ensure that no candidate is put at an unfair advantage or disadvantage due to the particular form of an examination that he or she is given, a statistical procedure known as *equating* is used to attain comparable form difficulty.

The passing score of an examination was set by the Georgia Insurance Department (GID) after a comprehensive study was completed for each examination. The examination score is reported as a percent score on a scale of 0%-100%. It is the percentage of questions answered correctly on the examination. You need to answer 70% of questions correctly in order to pass the examination.

SCORE REPORTING

When candidates complete the examination, they will receive a score report marked “pass” or “fail”. Examination results will not be given by phone. Candidates who pass the examination will receive a score report that includes information on how to apply for a license.

Candidates who fail the examination will receive a score report that includes a numeric score and diagnostic information as well as information about reexamination. Appointments for reexamination are not made at the test center. **Candidates must wait 24 hours before scheduling a reexamination. Candidates who receive a failing score must wait two weeks before retesting.**

Candidates who fail the examination three (3) times and had taken a prelicensing course through an independent provider will be required to retake a prelicensing course from a different provider prior to retaking the examination.

Candidates who fail the examination three (3) times and had taken a prelicensing course via a virtual classroom will be required to retake an in-classroom prelicensing course prior to retaking the examination.

REVIEW OF EXAMS

For security reasons, examination material is not available to candidates for review.

QUESTIONS OR COMMENTS ABOUT THE EXAM

There are no provisions for allowing failing or passing candidates to review their examination results. Pearson VUE insurance licensing examinations are secure examinations and are not available for general distribution. Those 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/Insurance Licensing Program

Attn: Regulatory Program Coordinator

5601 Green Valley Drive

Bloomington, MN 55437

In all correspondence, candidates should give 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, and their confirmation number.

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.

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.**
- 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.

PREPARING FOR THE EXAM

CONTENT OUTLINES

Each examination is based on a detailed content outline of topics, subtopics, and references to applicable state laws, statutes and regulations. These content outlines are provided to publishers of study materials and to state-approved education providers for their use in developing and updating their educational materials and programs. Content outlines are updated periodically to reflect changes in practice, state laws and regulations. Georgia offers these content outlines as part of the handbook.

They list the topics covered in each examination, and candidates should be sure their program of study covers all the topics listed in these content outlines. The content outlines are not meant to include everything that appears on the examinations. The state-specific study materials for a chosen area(s) of insurance will provide the most complete review of the information that candidates will be expected to know.

Candidates may obtain additional copies of the content outlines either by calling (800) 274-0488 or visiting www.pearsonvue.com.

STUDY MATERIALS

Other study materials besides the content outlines include:

- **The Georgia Agents' Licensing Study Manual** (Life and Accident and Sickness or Property and Casualty)
- Sections 33-1-9 and 33-1-16 and Chapters 33-5, 33-6, 33-7, 33-23, 33-24, 33-25, 33-26, 33-27, 33-28, 33-29, 33-30, 33-31, 33-32, 33-33, 33-34, 33-39, 33-42, 33-43, 33-44, 33-50, and 33-51 of the Office Code of Georgia Annotated and corresponding regulations
- Policies, endorsements, riders, and other policy contract documents
- Such additional material as prescribed by regulations or identified by the Commissioner of Insurance

PRETEST QUESTIONS

Many of the examinations 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 a candidate's score. Pretest questions are mixed in with the scored questions and are not identified.

The number of pretest questions are listed in the content outline heading of each examination for which they are available. If a number is not present then there are no pretest questions for that particular examination.

GEORGIA

Insurance 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
GEORGIA 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
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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 10 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 MAY CALL (800) 274-0488 TO MAKE AN EXAM RESERVATION.

CANDIDATES MAY TEST AT ANY TEST CENTER.

See www.pearsonvue.com for full list of test centers.

TEST CENTERS	
LOCATION*	SCHEDULE
Jacksonville, FL	Tuesday through Saturday
Tallahassee, FL	Tuesday through Saturday
Macon	3 days per week
Savannah	2-3 days per week
Augusta	3 days per week
Albany	2-3 days per week
Marietta	Tuesday, Wednesday, Friday and Saturday
Chattanooga, TN	3 days per week
Atlanta	3 days per week

*Locations and schedules are subject to change.

AVAILABLE EXAMINATIONS			
EXAM CODE	EXAM NAME	EXAM LENGTH	EXAM FEE *
12-GA-01	Life Agent	2 hours	\$90
12-GA-02	Accident/Sickness Agent	2 hours	\$90
12-GA-03	Property Agent	2 hours	\$90
12-GA-04	Casualty Agent	2 hours	\$90
12-GA-05	Life/Accident/Sickness Agent COMBO	2 hours	\$90
12-GA-06	Property & Casualty Agent COMBO	2 hours	\$90
12-GA-20	Public Adjuster	2 hours	\$90
12-GA-24	Adjuster	2 hours	\$90
12-GA-40	Life, Accident & Sickness Counselor	2 hours	\$90
12-GA-41	Property/Casualty Counselor	2 hours	\$90
12-GA-42	Limited Group Health Counselor	1 hour	\$90
12-GA-50	Surplus Lines Broker	2 hours	\$90
12-GA-55	Personal Lines	2 hours	\$90
12-GA-62	Variable Products	2 hours	\$90
12-GA-84	Navigator	1 hour	\$90

*Personal checks and cash will not be accepted.

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	