

VERMONT

*Department of Banking,
Insurance, Securities and Health
Care Administration*

Licensing Information Bulletin

For examinations on and after March 1, 2010

*Register online at
www.prometric.com/vermont*

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PROMETRIC



Providing License Examinations for the State of Vermont

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Introduction

A message from the Department

This bulletin provides you with information about the process of taking an examination and becoming licensed by the Vermont Department of Banking, Insurance, Securities and Health Care Administration (the Department). It also contains information that is useful **after** you become licensed. We suggest you keep this bulletin for future reference. Additional information about each license type and electronic application information is available on the Department's Web site.

The Department has contracted with Prometric Inc., to conduct its examination program. We wish you well in preparing for your examination and remind you that by law Producers and Workers' Compensation Adjusters are required to continue your insurance education after becoming licensed.

At a glance

Follow these steps if you are interested in obtaining an insurance license.



To obtain your insurance license

1 Review this bulletin thoroughly to determine any examinations needed and other license requirements.

2 Contact Prometric to register and pay for your examination and to schedule an appointment to take it.

The easiest way to register is online at www.prometric.com/vermont. Phone, fax and mail options are also available. (See Page 6.)

3 Prepare for your examination, using this bulletin and materials from other sources.

The content outlines in this bulletin are the basis for the examinations. (See Page 17.)

4 Take the scheduled examination, bringing required identification to the test center.

You will receive your results immediately after the examination. If you pass, go on to step 5. If you do not pass, repeat steps 2 through 4 until you do.

5 Apply for your license through the Department. (See Page 14.)



To get answers not provided in this bulletin

Direct all questions and requests for information about examinations to:

Prometric

Phone: 800.868.6113

Fax: 800.347.9242

TDD User: 800.790.3926

Web site: www.prometric.com/vermont

Direct applications and questions about licensure to:

Vermont Department of Banking, Insurance, Securities and Health Care Administration

89 Main Street, Montpelier, VT 05620-3101

Phone: 802.828.3303

Web site: www.vermontinsuranceagent.info

Understanding license requirements

Generally, to be licensed, you must:

- Pass the required examination(s) for the type of license you are seeking (see chart on Page 3); and
- Apply for a license by submitting the appropriate fee and forms to the Department (see Page 14).



Important Passing an examination does not guarantee that you will be issued a license. You **must** submit your license application, appropriate fees and all supporting documentation to the Department. Issuance of a license depends on review and approval of all license application materials.

Types of licenses

Pursuant to Vermont Statutes Annotated Title 8, Chapter 131, the Department is authorized to issue the license types listed below to qualified candidates to sell or provide insurance services and products in Vermont. Each license granted by the Department is valid only for the line/lines of authority named on the license.

Insurance Producer. Any individual who intends to sell, solicit or negotiate insurance. An insurance producer must be appointed by an insurer if the producer intends to act as an agent of the insurer.

Limited Lines Producer. Any individual or partnership who is authorized by the Commissioner to solicit or negotiate contracts for a particular line of insurance or for certain restricted activities that the Commissioner may by regulation deem essential for the transaction of business in this state and that does not require the professional competency demanded for an insurance producer's license. Limited Lines include credit, crop, rental, surety and travel.

Adjuster. Any individual who investigates claims and negotiates settlement of claims arising under policies of insurance in behalf of insurers under such policies, or who advertises or solicits business from insurers as an adjuster. (This does not include lawyers settling claims of clients, officials or employees of a domestic fire or casualty insurance company, or duly licensed resident agent of a domestic or duly licensed foreign insurer who is authorized by such insurer to appraise losses under policies issued by such insurer.)

Public Adjuster. Any individual who investigates claims and negotiates settlement of claims arising under policies of insurance on behalf of the insured under such policies, or who advertises or solicits business as such adjuster. (This does not include lawyers settling claims of clients.)

Appraiser. Any individual who, for compensation, appraises the loss or damage under policies of automobile insurance in behalf of the insurers under such policies. (A license as an appraiser will not be required of an official or employee of a domestic fire or casualty insurance company, or of a duly licensed resident insurance producer of a domestic or duly admitted foreign insurer who is authorized by such insurer to appraise losses under policies issued by such insurer. A license will not be required of an automobile repair shop or repair facility that makes an appraisal at the request of the insured or insurer.)

Consultant. Any individual who, for a fee, holds himself or herself out to the public as engaged in the business of offering any advice, counsel, opinion or service with respect to the benefits, advantages or disadvantages promised under any policy of insurance that could be issued in this state. A consultant may not concurrently hold a producer license.

Life Settlement Broker. Vermont Law defines a Life Settlement Broker to mean a natural person who is working exclusively on behalf of a policy owner and, for a fee, commission, or other valuable consideration, offers or attempts to negotiate life settlement contracts between an owner and one or more life settlement providers. Notwithstanding the manner in which the life settlement broker is compensated, a life settlement broker is deemed to represent only the policy owner and not the insurer or the life settlement provider and to owe a fiduciary duty to the policy owner to act according to the policy owner's instructions and in the best interest of the policy owner. The term does not include an attorney or a certified public accountant who is retained to represent the policy owner and whose compensation is not paid directly or indirectly by the life settlement provider or purchaser. This license became available on January 1, 2010. See Chapter 103, Title 8, **§3835**.

Managing General Agent. Any individual who manages all or part of the insurance business of an insurer and acts as a producer for such insurer, and who, either separately or together with affiliates, produces directly or indirectly and underwrites an amount of gross written premium greater than or equal to five percent of the policyholder surplus of the insurer in any one quarter or year; and adjusts or pays claims in excess of \$10,000; or negotiates reinsurance on behalf of such insurer.

Reinsurance Intermediary Broker. Any individual, other than an officer or employee of the ceding insurer, who solicits, negotiates or places reinsurance cessions or retro-cessions on behalf of a ceding insurer without the authority or power to bind reinsurance on behalf of such insurer.

Reinsurance Intermediary Manager. Any individual who has authority to bind or manage all or part of the assumed reinsurance business of a reinsurer, including the management of a separate division, department or underwriting office, and acts as a producer for such reinsurer whether known as a reinsurance intermediary-manager, manager or other similar term.

Surplus Lines Insurance Broker. Any individual who solicits, negotiates or procures a policy of insurance in an insurance company not licensed to transact business in this state, which cannot be procured from insurers licensed to do business in this state.

Examination requirements based on license type

In accordance with Vermont law, each applicant for licensing as a producer, property and casualty adjuster, workers' compensation adjuster, appraiser, public adjuster, bail bond agent, title agent or consultant must pass an examination before being licensed by the Department. The charts below show the examination you need to pass for each license line. The "Examination content outlines" beginning on Page 17 of this bulletin will give you more details on the topics covered in each examination.

Producer Licenses	Examination Series
Life	14-25
Accident, Health and HMO	14-27
Life, Accident, Health and HMO	14-29
Property and Casualty	14-31

UNDERSTANDING LICENSE REQUIREMENTS

Property	14-41
Casualty	14-42
Personal Lines	14-39
Bail Bond	14-35
Title	14-38
Variable Life and Annuity	14-25 and NASD Series 6, 7, or 63

Adjuster Licenses	Examination Series
Property and Casualty	14-33
Workers' Compensation	14-34

Other Licenses	Examination Series
Motor Vehicle Damage Appraiser	14-37



Note The results of the combination Life, Accident, Health and HMO, and Property and Casualty examinations are reflected in one final score. You must pass the complete examination to qualify for a license. Do not schedule your examination until you are familiar with all subject areas contained in the outline.

Examination waivers

- Applicants for a limited lines producer license are not required to take an examination.
- Applicants for Title Agents license who have passed a state bar examination are not required to take the Title Examination.

Education, training and/or experience requirements

Property and Casualty Adjuster and Appraiser applicants must have at least two years of experience in or special training handling loss claims, or, in the case of appraisers, in insurance loss appraising. The experience or training must be of sufficient duration and scope to reasonably ensure competent fulfillment of employment responsibilities. In lieu of such experience or training, applicants must be employed by or under the personal supervision of a Vermont licensed adjuster, public adjuster or appraiser in Vermont who has been licensed for not less than three years preceding the date of application. Applicants must submit Attachment #2, Required Certifications, with their application. Attachment #2 is on Page 29 of this bulletin or on the Department's Web site at www.vermontinsuranceagent.info.

There are two separate and distinct licenses for adjusters: Property and Casualty, or Workers' Compensation.

Workers' Compensation Adjuster applicants must have at least two years of experience in or special training handling workers' compensation claims. The experience or training must be of sufficient duration and scope to reasonably ensure competent fulfillment of employment responsibilities. In lieu of such experience or training, applicants must be employed by or under the personal supervision of a Vermont licensed workers' compensation adjuster in Vermont who has been licensed for not less than three years preceding the date of application. To obtain a license,

you must pass the Vermont Workers' Compensation adjuster examination. Study material for the Vermont Workers' Compensation adjuster examination is available by contacting the Department of Labor at 802.828.2286. In order to renew a license, Workers' Compensation adjusters must also attend one seminar administered by the Department of Labor after your first license renewal or eligibility for renewal.

Consultants may not concurrently hold a producer license and a consultant license. Prior to licensure, a consultant must provide the Commissioner with a \$5,000 bond with an authorized corporate surety approved by the Commissioner. No licensed consultant may employ, be employed by, or be in partnership with nor receive any remuneration whatsoever from any licensed insurance producer, surplus lines broker, limited lines producer, or insurer arising out of his or her activities as a consultant. Prior to rendering any service, a consultant must submit for the Commissioner's approval, the written agreement intended for use with clients outlining the nature of the work to be performed and the fee.

Limited Lines Producers may be licensed to sell credit, crop, rental, surety and travel or other limited lines producer types, as determined by the Commissioner. Additional information about Limited Lines can be found on the Department's Web site at www.vermontinsuranceagent.info.

Surplus Lines Brokers must be licensed in Vermont as insurance producers qualified for the line or lines to be written. Each applicant for a Surplus Lines Broker license must have one or more years of experience as an insurance producer or comparable employment with an insurance company, agency or brokerage firm during the three years immediately preceding the date of application or such experience as the Commissioner may deem comparable. (Qualification by comparable experience must include successfully completing an examination for the applicable lines to be licensed.) Attachment #3, Experience Affidavit (see Page 30), must be completed and submitted to the Department.

Scheduling your examination

Before you can test, you must contact Prometric to:

- 1 Register for the examination you need to take.
- 2 Pay the examination fee.
- 3 Schedule an appointment.

Registering and scheduling examinations

You are encouraged to register, pay and schedule your examination at one time using Prometric's Internet registration and scheduling system. Registration and scheduling are also available by phone. If you prefer, you can register by fax or by mail, but be aware that is a two-step process.

Social Security Number Confidentiality. Be assured that Prometric treats your Social Security number as **confidential**. It is used only as an identification number in maintaining your record and reporting your grades to the Department.

If you do not want to disclose your Social Security number as noted above, you must enclose a separate letter with your examination registration form to inform Prometric of your decision. Prometric will issue an identification number for you.

Please note, however, that your Social Security Number is required, as a matter of law, on your license application form (see Page 28).

Accommodations. If you require ADA accommodation or ESL additional time, see “Special test considerations” on Page 8 before registering.

Holidays. Testing generally does not occur on the following holidays:

- New Year’s Day
- Martin Luther King Jr. Day
- Presidents’ Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Christmas Day

Additional state holidays may be observed in the state where you schedule your examination appointment.

Test centers

You may take your examination at any Prometric test center in the United States. The test center in Vermont is in Williston. A complete list of test center locations may be found by going to www.prometric.com/vermont/insurance and clicking on the “Do More” button. Alternatively, you may call 800.853.5448.

Test center locations are subject to change. Be sure to verify the address of and directions to your destination before you leave for your examination.



On the Internet—register and schedule at one time

Register and schedule your examination online at any time using our Internet Registration Service. Just follow these steps.

- 1 Access www.prometric.com/vermont/insurance.
- 2 Click on **Schedule your test** and follow the prompts.

By phone—a one-step process

You may register and schedule your examination by calling 800.868.6113 between 8 a.m. and 9 p.m. (Eastern time), Monday through Friday. Please have your examination registration form and your Visa or MasterCard information available. At the end of the call, you will be given a number confirming your appointment. Record and keep this confirmation number for your records.

By fax or mail—a two-step process

You can register by fax or mail in two steps: (1) register and pay your examination fee; and (2) schedule your examination appointment by phone.

You may fax your completed examination registration form (Page 32) to Prometric at 800.347.9242. You must include the Visa or MasterCard number and the cardholder’s signature on the fax. Faxed registrations are processed within 24 hours, or one business day, of receipt.

You may mail your completed examination registration form and the appropriate examination fee. When registering by mail, you may pay the examination fee by including a Visa or MasterCard number, company check, cashier’s check or money order. Assume four to eight days for delivery of mailed registrations and then 48 hours for processing.

Once your registration has been processed, you can schedule an appointment by calling 800.868.6113. Please record and retain the number confirming your appointment.

Registration fee, expiration, and refund policy

The basic registration fee for each examination is listed on the examination registration form. Fees for all examinations may be included in one payment. MasterCard, Visa, money order, company check, and cashier's check are accepted forms of payment. **Personal checks and cash are not accepted.** Examination registration **fees are not refundable or transferable.**



Note An examination registration remains valid for 90 calendar days after it has been processed. It will expire without further notice at that time. We recommend that you do not register for your examination until you are prepared to take your examination.

If you allowed your examination registration to expire or did not pass your examination, you must re-register. Another examination registration fee is required.

Rescheduling your appointment

To avoid a rescheduling fee, you must contact Prometric at least **three full business days** before the day of your scheduled appointment. Refer to the following table to determine the **last day** you may reschedule without paying a \$40 rescheduling fee.

Last day to reschedule with no fee

If your examination is on:	Call by 9 p.m. (Eastern time) the previous:
Monday	Tuesday
Tuesday	Wednesday
Wednesday	Thursday
Thursday	Friday
Friday	Monday

Note that this schedule **does not** include holidays. Since holidays are not business days, they do not count against the three days.

If you do not allow at least three full business days to reschedule your appointment, you must pay a \$40 rescheduling fee before choosing another appointment. To pay this fee by Visa or MasterCard and reschedule your appointment, call Prometric at 800.868.6113. You may also pay the rescheduling fee by mailing a cashier's check, company check, money order or Visa or MasterCard information to Prometric.

If absent or late for your appointment

If you miss your appointment or arrive late and are not allowed to test, you must pay a \$40 rescheduling fee before choosing another appointment. This fee will allow you to use your original examination registration.

If you are unable to attend your scheduled examination due to illness or emergency, call Prometric. Under certain circumstances, the fee to reschedule may be waived. Prometric reserves the right to request documentation to support any illness or emergency claim.

Emergency closings

Severe weather or an emergency could require canceling scheduled examinations. If this occurs, Prometric will attempt to contact you by phone or e-mail; however, you may check for testing site closures by calling Prometric. If the site is closed, your examination will be rescheduled without a rescheduling fee.

If a test center is open for testing and you choose not to appear for your appointment, you must pay a \$40 rescheduling fee. You must then reschedule your examination.

Special test considerations

ADA accommodation. If you require testing accommodations under the Americans with Disabilities Act (ADA), please call Prometric at 888.226.9406 to obtain an accommodation request form. Reasonable testing accommodations are provided to allow candidates with documented disabilities recognized under the ADA an opportunity to demonstrate their skills and knowledge.

Candidates should submit professional documentation of the disability with their request form to help us determine the necessary testing arrangements. Thirty days' advance notice is required for all testing arrangements. There is no additional charge for these accommodations.

ESL Accommodation. If English is not your primary language, you may qualify for additional time for your test by requesting an ESL Authorization from Prometric. Please include:

- A personal letter requesting the authorization; and
- A letter from your English instructor or sponsoring company (on company letterhead), certifying that English is not your primary language.

If documentation is approved, Prometric may extend the time limit on your examination to time-and-one-half. You will be notified by mail of this approval and should not schedule your examination until you have received the approval letter.

Preparing for your examination

Being well prepared will help you pass your examination. This section offers:

- An overview of the examination content outlines in this bulletin.
- Information about study materials.
- An explanation of how to take a practice examination.

Content outlines overview

The license examination for each type of license consists of questions that test knowledge of topical areas listed in the content outline for that examination. An overview of each examination content outline appears in this bulletin, beginning on Page 17. You can view a complete outline specific to your examination online at www.prometric.com/vermont.

Item-development staff at Prometric and insurance professionals research the content and write questions. The questions are then submitted to industry professionals in Vermont for review and approval. These industry professionals first identify the important areas of knowledge and then confirm that the examination questions assess them. This process ensures that the examinations reflect content that you, as an entry-level agent, will need to know to properly perform your duties for the insurance-buying public.



Note Do not schedule your examination until you are familiar with all subject areas in the applicable content outline.

Study materials

Not all questions on the examinations will necessarily be covered in your study materials. The content outlines are updated periodically, and outdated study materials may not be consistent with them. Where such discrepancies exist, the outlines take precedence. **Make sure your study materials cover the topics in the outlines.**

You are free to use materials of your own choosing to prepare for the license examination. Manuals have been prepared by different publishers to assist candidates specifically in preparing for license examinations. Because of the number and the diversity of approach of these publications, **neither the Department nor Prometric reviews or approves study materials.** However, the following sources may be a starting point in your search for study materials. Be sure that the materials you use cover the topics listed in the content outline for the examination you are taking.

- 1 Dearborn Publishing: 800.621.9621.
- 2 Examco: 877.772.6362.
- 3 Kaplan Financial: 800.428.1324.
- 4 ABLE Incorporated: 800.586.2253, ext. 5638.

Vermont statutes and regulations. All examinations cover Vermont regulations and statutes. You may wish to consult a standard statute reference, which is generally available at any public or law library, or go to the Department's Web site at www.vermontinsuranceagent.info for links to Regulations and Statutes.

Workers' compensation materials. You may contact the Department of Labor at 802.828.2286 for study material for the Vermont Workers' Compensation adjuster license.

Practice examinations

Practice examinations are available at www.prometric.com/vermont/insurance. While practice examinations contain general, nonstate-specific insurance questions, they are created in the same format and use the same question types as the actual licensure examinations. Practice examinations will also help you become familiar with the computer-based testing process.

During the practice examination, you will get immediate feedback to correct and incorrect responses as well as overall feedback at the end of the session. If you like, you may print out the final practice examination results to help you with further test preparation.

Practice examinations are available for Life, Health, and Property/Casualty lines. The fee for each practice examination is \$25 and is payable online at the time you purchase the practice examination.

Taking your examination

Knowing what to expect when taking your examination may help you prepare for it. This section contains:

- An overview of the testing process.
- Regulations that will be enforced at the test center.
- Information about the types of questions.
- A guide to understanding your examination results.
- Information about appeals.

The testing process

Your examination will be given by computer at a Prometric test center. You do not need any computer experience or typing skill to take your examination. Before you start the examination, you will receive a personalized introduction to the testing system. You can also take an introductory lesson on the computer.

Arrival. You should arrive at least **30 minutes before** your scheduled examination appointment. This allows time for you to sign in and for staff to verify your identification and documentation.

Identification required. You must present a valid form of identification before you can test. That identification document **must**:

- Be government-issued (e.g., driver's license, state-issued identification card or military identification card).
- Contain **both** a current photo and your signature.
- Have a name that exactly matches the name used to register for the examination (including designations such as "Jr." and "III").



Important Failure to provide appropriate identification at the time of the examination is considered a missed appointment. As a result, you must pay a \$40 rescheduling fee before choosing another appointment.

If you cannot provide the identification listed above, contact Prometric **before** scheduling your appointment to arrange an alternative way to meet this requirement.

Test center regulations

To ensure that all candidates are tested under equally favorable conditions, the following regulations and procedures will be observed at each test center.

- 1 You will be continuously monitored by video, physical walk-throughs and the observation window during your test.
- 2 You must present valid (unexpired) and acceptable ID(s) in order to take your test. (See "Identification required" in the above section).
- 3 You are required to sign out on the test center roster each time you leave the test room. You must also sign back in and show your ID to the Test Center Administrator (TCA) in order to be re-admitted to the test room.
- 4 You are **prohibited** from communicating, publishing, reproducing, or transmitting any part of your test, in any form or by any means, verbal or written, for any purpose.
- 5 You **must not** talk to other candidates or refer to their screens, testing materials, or written notes in the test room.

- 6 You **may not** use written notes, published materials, or other testing aids, during your test.
- 7 You are **allowed** to bring soft ear plugs or center-supplied tissues in the test room.
- 8 Any clothing or jewelry items allowed to be worn in the test room must remain on your person at all times. Removed clothing or jewelry items must be stored in your locker.
- 9 You **must not** bring any personal/unauthorized items into the testing room. Such items include but are not limited to: outerwear, hats, food, drinks, purses, briefcases, notebooks, pagers, watches, cellular telephones, recording devices, and photographic equipment. Weapons are not allowed at any Prometric Test center.
- 10 You **must** return all materials issued to you by the TCA at the end of your test.
- 11 You are not allowed to use any electronic devices or phones during breaks.
- 12 Your test may have either scheduled or unscheduled breaks, which are determined by your test sponsor. The TCA can inform you what is specifically permitted during these breaks.
- 13 Repeated or lengthy departures from the test room for unscheduled breaks will be reported by the TCA.
- 14 If you need access to an item stored in the test center during a break such as food or medicine, you must inform the TCA **before** you retrieve the item. You are not allowed to access any prohibited item (as defined by the client practice applicable for the test you are taking).
- 15 You must conduct yourself in a civil manner at all times when on the premises of the test center. Exhibiting abusive behavior towards the TCA, or any other staff member of the test center, may result in immediate termination of your examination.
- 16 To protect the privacy of all testers, the TCA can neither confirm nor deny if any particular individual is present or scheduled at the test center.
- 17 Persons not scheduled to take a test are not permitted to wait in the test center.

Failure to follow any of these security procedures may result in the disqualification of your examination. Prometric reserves the right to audio and videotape any examination session.

Copyrighted questions. All test questions are the property of Prometric Inc. and are protected by copyright. Federal law provides severe civil and criminal penalties for the unauthorized reproduction, distribution, or exhibition of copyrighted materials.

If questions arise. Test center administrators are not allowed to answer any questions pertaining to the examination content. If you do not understand a question on the examination, you should answer the question to the best of your ability.

Question types

The questions in your licensing examination are multiple choice. Each provides four options from which you choose your answer.

Question formats. Three different multiple-choice formats are used. Each format is shown in the following examples. An asterisk (*) indicates the correct answer in each sample question.

Format 1—Direct question

Under a Modified Life Insurance Policy, what increases over time?

1. Policy loan rate
- * 2. Premiums
3. Face amount of policy
4. Grace period

Format 2—Incomplete sentence

In a life insurance policy, the settlement option that provides a stated amount of income each month until policy proceeds are exhausted is called:

1. Life income with period certain option
2. Life income option
3. Fixed-period option
- * 4. Fixed-amount option

Format 3—All of the following except

All of the following coverages may be provided under health insurance policies EXCEPT:

1. Medical expense
2. Disability income
- * 3. Workers' compensation
4. Accidental death and dismemberment

Experimental questions. Your examination may include some experimental questions that will not be scored. If present, they are distributed throughout the examination and will not be identified as such. These are used to gather statistical information on the questions before they are added to the examination as scored items. These experimental questions **will not** be counted for or against you in your final examination score.

Your examination results

At the end of your examination, your score will be shown on the screen and you will receive a printed score report. The report indicates your overall score and grade, including the numerical percentage of questions answered correctly and whether you passed or failed. Examination scores are confidential and will be revealed only to you and the Department.

The report also displays your percentage correct in each major section of the examination, as defined by the examination content outline. These section scores are shown to guide you about areas requiring additional preparation for retesting if you do not pass the examination. Even after you pass, you may want to focus on these areas as you begin to provide insurance products and services to the public.

Note that the section percentages will not average out to your total percentage score. That is because individual examination outline sections are allocated different numbers of questions on the examination. Your total percentage score is computed by dividing the number of questions you answered correctly by the total number of questions in the examination. The total score is **not** computed by adding the section percentages and dividing by the total number of sections.

Sample score report

Score Report for Sample, Sarah A.			
Vermont Producer's Life Examination			
	Number of Questions	Number Correct	Percent Correct
Life Total Test Score	100	80	80%
Insurance Regulation	14	10	71%
General Insurance	11	9	82%
Life Insurance Basics	17	14	82%
Life Insurance Policies	16	13	81%
Life Insurance Provisions, Options and Riders	13	11	85%
Annuities	11	10	91%
Tax Considerations	10	7	70%
Qualified Plans	8	6	75%
Score: 80%			
Grade: Pass			
(A total score of 70 percent is required to pass)			

Duplicate score report. You may call or write to Prometric to request a duplicate of your score report for a period of two years after an examination. Please direct any questions or comments about your examination to Prometric.

Appeals process

Our goal is to provide a quality examination and a pleasant testing experience for every candidate. If you are dissatisfied with either and believe we can correct the problem, we would like to hear from you. We provide an opportunity for general comments at the end of your examination. Your comments will be reviewed by our personnel, but you will not receive a direct response.

If you are requesting a response about examination content, registration, scheduling or test administration (testing site procedures, equipment, personnel, etc.), please submit an appeal in writing.

Your appeal letter must provide your name and Social Security number, the examination title, the date you tested and the details of your concern, including all relevant facts. Be sure to include your signature and return address. Mail your appeal letter to:

Prometric
ATTN: Appeals Committee
 1260 Energy Lane
 St. Paul, MN 55108

The Appeals Committee will review your concern and send you a written response within 10 business days of receipt. **Faxed appeals will not be accepted** because an original signature is required.

Applying for your license

Applicants should visit the Department's website for more information about licensing, including FAQs.

This section offers information about:

- Applying for your license.
- Licensing fees.
- License Requirements.
- Other licensing information.

Note: Applicants for Life Settlement Broker, Managing General Agent and Reinsurance Intermediary should visit the Departments website for license instructions and procedures at www.vermontinsuranceagent.info.

Licensing requirements

Resident license requirements

Vermont residents desiring any type of insurance license must be:

- 18 years of age;
- A resident of, or actually residing in, Vermont or maintaining a principal place of business in this state; and;
- Deemed by the Banking, Insurance, Securities and Health Care Administration Commissioner to be competent, trustworthy, financially responsible, and of good personal and business reputation.



Important If a producer acts as an agent of an insurer, he or she must be appointed by the insurer as its agent. Individuals licensed as producers must be appointed by each insurer for whom they act as an agent.

New Vermont residents

An individual who applies for an insurance producer license in this state who was previously licensed for the same lines of authority in another state shall not be required to complete any prelicensing education or examination. This exemption is only available if the person is currently licensed in that state or if the application is received within 90 days of the cancellation of the applicant's previous license and if the prior state issues a certification that, at the time of cancellation, the applicant was in good standing in that state or the state's producer database records, maintained by the National Association of Insurance Commissioners, its affiliates or subsidiaries, indicate that the producer is or was licensed in good standing for the line of authority requested.

Residents

After passing your license examination, you **must submit**:

- A completed NAIC Uniform Application.
- The original score report showing passage of the appropriate examination.
- The \$30 application fee.
- The appropriate license fee.
- Adjuster, public adjuster and appraiser applicants must also submit Attachment #2 - Required Certifications (available online at www.vermontinsuranceagent.info or on Page 29 of this bulletin).

- Surplus Lines Broker applicants must also submit Attachment #3 - Surplus Lines Broker Experience Affidavit (available online at www.vermontinsuranceagent.info or on Page 30 of this bulletin).

You may obtain a license application from the Department's Web site at www.vermontinsuranceagent.info or on Page 23 of this bulletin. Please allow a minimum of 10 days for processing time prior to checking on your license status if submitted through the mail.



Note If you have any questions concerning licensing procedures or fees, you should contact the Department at 802.828.3303.

Applying for a license electronically

Resident Producers Only can apply electronically using a third-party vendor service either SIRCON (www.sircon.com) or License Registry (www.nipr.com). Resident Business Entities can also apply electronically. Applying electronically significantly reduces the time for processing your application. NOTE: You must wait 48 hours after passing your examination to apply electronically.

Licensing fees

The initial license application must be accompanied by a **\$30 application fee** and the appropriate licensing fee. Visit the Department's Web site at www.vermontinsuranceagent.info for the fee listings for all license types.



Note Application fees are not refundable should the license request be denied or withdrawn. Licensing fees are refundable if a license request is denied by the Department.

Nonresidents

In order to obtain a Vermont insurance license, a nonresident must hold a similar license in another state or province of Canada and must be deemed by the Commissioner to be competent, trustworthy, financially responsible, and of good personal and business reputation.

Nonresident Producers, Business Entities and Property and Casualty Adjusters may process license applications electronically using a third-party vendor service - SIRCON (www.sircon.com). Nonresident Producers or Business Entities may process license applications electronically using a third-party vendor service - License Registry (www.nipr.com). These two electronic service providers will significantly reduce the time it takes to process your application.

Retaliatory fees. Producer's, surplus lines broker's consultant's, adjuster's, appraiser's, public adjuster's, limited lines producer's, managing general agent's, reinsurance intermediary, and life settlement broker's licenses and fees are retaliatory to the applicant's state of residence. This means that a nonresident must pay the Vermont license fee, or the fee of the resident state if higher.

Note Electronic Licensing: Some license types may be applied for electronically. Electronic submission is a fast and efficient way to apply for licensure. See the "Applying for a license electronically" section above for additional information.



Note If you are seeking a nonresident Workers' Compensation adjuster license, you must take and pass the Vermont Workers' Compensation adjuster examination. You must also meet the educational or training program required by the Commissioner after your first license renewal or eligibility for renewal.

Other licensing information

- **Change of address.** Any change of business or home address must be reported to the Department within 30 days. If you have moved, but still reside in the same state, you can submit the address change electronically using one of the following services:
 - 1 NIPR has an electronic service called Address Change Request (ACR). This service allows you to electronically complete and submit address changes online and update one, multiple, or all states with a single entry. There are no fees charged for this service. Go to www.nipr.com; OR
 - 2 SIRCON has an electronic service called Sircon Edge. This service allows you to electronically complete and submit address changes to the Department. There is a \$2.25 fee for this service. Go to www.sircon.com.

If you have moved out of your previous home state to another state, you must submit the Address Change Form (see Page 31). Please fax the form to 802.828.1633. In **addition** to the form, you need to enclose a Home State Certification Letter from your new state of residence (only required if your new home state does not report licensing information into the Producer Data Base [PDB]).

- **Change of name.** If you need to change your name with the Department, please submit it in writing along with a copy of the documentation that supports the name change. You can fax those documents to 802.828.1633.
- **Licensing of individuals, partnerships and corporations.** Vermont statute requires individuals to be licensed and allows business entities to be licensed as insurance producers. Producers may assign their commissions to an insurance agency or to persons who do not sell, solicit or negotiate insurance.
- **Continuing education.** Vermont law requires insurance producers to complete 24 credit hours of continuing education (CE) every two years. For further information, contact Prometric, the Department's CE vendor, at 800.532.2199 or online at www.prometric.com/CE/vtceprod.htm.
- **Duration of license.** All licenses in Vermont expire on a common expiration date regardless of when they were issued. Vermont does not prorate fees. Producer licenses are biennial, effective from April 1 (or date of issuance) to March 31 of each odd-numbered year. All licenses must be renewed by the individual, and it is the licensee's responsibility to see that the renewal license is in effect, even if a notice is not received. Licenses other than producer licenses are biennial, and are effective from April 1 (or date of issuance) to March 31 of even-numbered years.
- **Business Entity Producer license.** A business entity must designate a licensed producer to be responsible for the business entity's compliance with Vermont laws and regulations. Business entities may apply for a license electronically at www.sircon.com or www.nipr.com. These two electronic service providers will significantly reduce the time it takes to process your application.

- **Temporary license requirements.** The Commissioner may issue a temporary insurance producer license for a period not to exceed 180 days without requiring an examination. A temporary license may be issued to the surviving spouse or court-appointed personal representative or employee, or to the administrator, executor or employee of a deceased or disabled licensed producer, to the designee of a producer who has entered active service in the armed forces of the United States of America, or in any other circumstances where the Commissioner deems that the public interest will be best served by issuing such a license.

Examination content outlines

The following outlines give an overview of the content of each of the Vermont insurance examinations. Each examination will include questions on the subjects contained in the outline. The percentages indicate the relative weight assigned to each section of the examination.

For example, 10 percent means that 10 questions will be drawn on a 100-question examination and 15 will be drawn on a 150-question examination.

An outline that includes more descriptive subsections for your examination is available online at www.prometric.com/vermont.

All citations are Vermont Insurance Statutes Title 8, unless otherwise noted. When preceded by "Reg" refer to Vermont Department Regulations, when preceded by "Bul" refer to Vermont Department Bulletins.

Series 14-25 Producer's Examination for Life Insurance

100 questions – 2-hour time limit

1.0 Insurance Regulation 14%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 11%

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Producers and general rules of agency
- 2.4 Contracts

3.0 Life Insurance Basics 17%

- 3.1 Insurable interest (3710)
- 3.2 Personal uses of life insurance
- 3.3 Determining amount of personal life insurance
- 3.4 Business uses of life insurance
- 3.5 Classes of life insurance policies
- 3.6 Premiums
- 3.7 Producer responsibilities
- 3.8 Individual underwriting by the insurer

4.0 Life Insurance Policies 16%

- 4.1 Term life insurance
- 4.2 Whole life insurance
- 4.3 Flexible premium policies
- 4.4 SEC regulated policies

- 4.5 Specialized policies
- 4.6 Group life insurance
- 4.7 Credit life insurance (individual versus group)

5.0 Life Insurance Policy Provisions, Options and Riders 13%

- 5.1 Required provisions (3731)
- 5.2 Other provisions
- 5.3 Beneficiaries
- 5.4 Settlement options
- 5.5 Nonforfeiture options
- 5.6 Policy loan and withdrawal options
- 5.7 Dividend options
- 5.8 Disability riders
- 5.9 Accelerated (living) benefit provision/rider
- 5.10 Life settlements (3835–3849; Reg 95-4 Sec 1–15)
- 5.11 Riders covering additional insureds
- 5.12 Riders affecting the death benefit amount

6.0 Annuities 20%

- 6.1 Annuity principles and concepts
- 6.2 Immediate versus deferred annuities
- 6.3 Annuity (benefit) payment options
- 6.4 Annuity products
- 6.5 Uses of annuities

7.0 Federal Tax Considerations for Life Insurance and Annuities 6%

- 7.1 Taxation of personal life insurance
- 7.2 Modified endowment contracts (MECs)

- 7.3 Taxation of non-qualified annuities
- 7.4 Taxation of individual retirement annuities (IRAs)
- 7.5 Rollovers and transfers (IRAs and qualified plans)
- 7.6 Section 1035 exchanges

8.0 Qualified Plans 3%

- 8.1 General requirements
- 8.2 Federal tax considerations
- 8.3 Plan types, characteristics and purchasers

Series 14-27 Producer's Examination for Accident, Health and HMO

100 questions – 2-hour time limit

1.0 Insurance Regulation 5%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 5%

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Producers and general rules of agency
- 2.4 Contracts

3.0 Health Insurance Basics 11%

- 3.1 Definitions of perils
- 3.2 Principal types of losses and benefits
- 3.3 Classes of health insurance policies
- 3.4 Limited policies

EXAMINATION CONTENT OUTLINES

- 3.5 Common exclusions from coverage
- 3.6 Producer responsibilities in individual health insurance
- 3.7 Individual underwriting by the insurer
- 3.8 Considerations in replacing health insurance

4.0 Health Insurance Policy General Provisions (Non-group and Group) 11%

- 4.1 Uniform required provisions
- 4.2 Optional provisions (4066)
- 4.3 Other general provisions

5.0 Disability Income and Related Insurance 10%

- 5.1 Qualifying for disability benefits
- 5.2 Individual disability income insurance
- 5.3 Unique aspects of individual disability underwriting
- 5.4 Group disability income insurance
- 5.5 Social Security disability
- 5.6 Workers compensation

6.0 Medical Plans 12%

- 6.1 Medical plan concepts
- 6.2 Types of providers and plans
- 6.3 Common health care plans (non-group/individual) (4080b(e); Reg 93-5 Sec 7)
- 6.4 Cost containment in health care delivery
- 6.5 Vermont eligibility requirements (non-group and/or group)
- 6.6 HIPAA (Health Insurance Portability and Accountability Act) requirements
- 6.7 Medical Savings Accounts (MSAs), Health Savings Accounts (HSAs) and High Deductible Health Plans (HDHPs)

7.0 Health Maintenance Organizations (HMOs) 10%

- 7.1 General characteristics
- 7.2 HMO Services

8.0 Group Health Insurance 10%

- 8.1 Characteristics of group insurance
- 8.2 Types of eligible groups
- 8.3 Marketing considerations
- 8.4 Employer group health insurance
- 8.5 Small employer group medical plans

9.0 Dental Insurance 2%

- 9.1 Types of dental treatment
- 9.2 Indemnity plans
- 9.3 Employer group dental expense

10.0 Insurance for Senior Citizens and Special Needs Individuals 15%

- 10.1 Medicare
- 10.2 Medicare supplements (Reg H-2009-04 Sec 1-25)
- 10.3 Other options for individuals with Medicare
- 10.4 Long-term care (LTC) insurance

11.0 Federal Tax Considerations for Health Insurance 9%

- 11.1 Personally-owned health insurance
- 11.2 Employer group health insurance
- 11.3 Medical expense coverage for sole proprietors and partners
- 11.4 Medical savings accounts (MSAs)

Series 14-29 Producer's Examination for Life, Accident, Health and HMO

150 questions – 2.5-hour time limit

1.0 Insurance Regulation 5%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 4%

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Producers and general rules of agency
- 2.4 Contracts

3.0 Life Insurance Basics 9%

- 3.1 Insurable interest (3710)
- 3.2 Personal uses of life insurance
- 3.3 Determining amount of personal life insurance
- 3.4 Business uses of life insurance
- 3.5 Classes of life insurance policies
- 3.6 Premiums
- 3.7 Producer responsibilities
- 3.8 Individual underwriting by the insurer

4.0 Life Insurance Policies 9%

- 4.1 Term life insurance
- 4.2 Whole life insurance
- 4.3 Flexible premium policies
- 4.4 SEC regulated policies
- 4.5 Specialized policies
- 4.6 Group life insurance
- 4.7 Credit life insurance (Individual versus group)

5.0 Life Insurance Policy Provisions, Options and Riders 7%

- 5.1 Required provisions (3731)
- 5.2 Other provisions
- 5.3 Beneficiaries
- 5.4 Settlement options
- 5.5 Nonforfeiture options
- 5.6 Policy loan and withdrawal options
- 5.7 Dividend options
- 5.8 Disability riders
- 5.9 Accelerated (living) benefit provision/rider
- 5.10 Life settlements (3835–3849; Reg 95-4 Sec 1–15)
- 5.11 Riders covering additional insureds
- 5.12 Riders affecting the death benefit amount

6.0 Annuities 8%

- 6.1 Annuity principles and concepts
- 6.2 Immediate versus deferred annuities
- 6.3 Annuity (benefit) payment options
- 6.4 Annuity products
- 6.5 Uses of annuities

7.0 Federal Tax Considerations for Life Insurance and Annuities 6%

- 7.1 Taxation of personal life insurance
- 7.2 Modified endowment contracts (MECs)
- 7.3 Taxation of non-qualified annuities
- 7.4 Taxation of individual retirement annuities (IRAs)
- 7.5 Rollovers and transfers (IRAs and qualified plans)
- 7.6 Section 1035 exchanges

8.0 Qualified Plans 2%

- 8.1 General requirements
- 8.2 Federal tax considerations
- 8.3 Plan types, characteristics and purchasers

9.0 Health Insurance Basics 6%

- 9.1 Definitions of perils
- 9.2 Principal types of losses and benefits
- 9.3 Classes of health insurance policies
- 9.4 Limited policies
- 9.5 Common exclusions from coverage
- 9.6 Producer responsibilities in individual health insurance
- 9.7 Individual underwriting by the insurer

9.8 Considerations in replacing health insurance

10.0 Health Insurance Policy General Provisions (Non-group and Group) 6%

- 10.1 Uniform required provisions
- 10.2 Optional provisions (4066)
- 10.3 Other general provisions

11.0 Disability Income and Related Insurance 7%

- 11.1 Qualifying for disability benefits
- 11.2 Individual disability income insurance
- 11.3 Unique aspects of individual disability underwriting
- 11.4 Group disability income insurance
- 11.5 Social Security disability
- 11.6 Workers compensation

12.0 Medical Plans 7%

- 12.1 Medical plan concepts
- 12.2 Types of providers and plans
- 12.3 Common health care plans (non-group/individual) (4080b(e); Reg 93-5 Sec 7)
- 12.4 Cost containment in health care delivery
- 12.5 Vermont eligibility requirements (non-group and/or group)
- 12.6 HIPAA (Health Insurance Portability and Accountability Act) requirements
- 12.7 Medical savings accounts (MSAs), Health Savings Accounts (HSAs) and High Deductible Health Plans (HDHPs)

13.0 Health Maintenance Organizations (HMOs) 7%

- 13.1 General characteristics
- 13.2 HMO Services

14.0 Group Health Insurance 5%

- 14.1 Characteristics of group insurance
- 14.2 Types of eligible groups
- 14.3 Marketing considerations
- 14.4 Employer group health insurance
- 14.5 Small employer group medical plans

15.0 Dental Insurance 2%

- 15.1 Types of dental treatment
- 15.2 Indemnity plans
- 15.3 Employer group dental expense

16.0 Insurance for Senior Citizens and Special Needs Individuals 6%

- 16.1 Medicare

- 16.2 Medicare supplements (Reg H-2009-04 Sec 1–25)
- 16.3 Other options for individuals with Medicare
- 16.4 Long-term care (LTC) insurance

17.0 Federal Tax Considerations for Health Insurance 4%

- 17.1 Personally-owned health insurance
- 17.2 Employer group health insurance
- 17.3 Medical expense coverage for sole proprietors and partners
- 17.4 Medical savings accounts (MSAs)

**Series 14-31
Producer's Examination for
Property and Casualty Insurance**

150 questions – 2.5-hour time limit

1.0 Insurance Regulation 10%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 9%

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Producers and general rules of agency
- 2.4 Contracts

3.0 Property and Casualty Insurance Basics 10%

- 3.1 Principles and concepts
- 3.2 Policy structure
- 3.3 Common policy provisions
- 3.4 Vermont laws, regulations and required provisions

4.0 Dwelling ('02) Policy 5%

- 4.1 Characteristics and purpose
- 4.2 Coverage forms — Perils insured against
- 4.3 Property coverages
- 4.4 General exclusions
- 4.5 Conditions
- 4.6 Selected endorsements
- 4.7 Personal liability supplement

5.0 Homeowners ('00) Policy 17%

- 5.1 Coverage forms
- 5.2 Definitions
- 5.3 Section I — Property coverages
- 5.4 Section II — Liability coverages
- 5.5 Perils insured against
- 5.6 Exclusions
- 5.7 Conditions
- 5.8 Selected endorsements

6.0 Auto Insurance 21%

- 6.1 Laws
- 6.2 Personal ('05) auto policy
- 6.3 Commercial auto ('06)

7.0 Commercial Package Policy (CPP) 8%

- 7.1 Components of a commercial policy
- 7.2 Commercial general liability ('07)
- 7.3 Commercial property ('07)
- 7.4 Commercial crime ('06)
- 7.5 Commercial inland marine
- 7.6 Equipment breakdown ('08)
- 7.7 Farm coverage

8.0 Businessowners ('06) Policy 6%

- 8.1 Characteristics and purpose
- 8.2 Businessowners Section I — Property
- 8.3 Businessowners Section II — Liability
- 8.4 Businessowners Section III — Common Policy Conditions
- 8.5 Selected endorsements

9.0 Workers Compensation Insurance 7%

- 9.1 Workers compensation laws
- 9.2 Workers compensation and employers liability insurance policy
- 9.3 Premium computation
- 9.4 Other sources of coverages

10.0 Other Coverages and Options 7%

- 10.1 Umbrella/excess liability policies
- 10.2 Specialty liability insurance
- 10.3 Surplus lines
- 10.4 Surety bonds
- 10.5 Ocean marine insurance
- 10.6 National Flood Insurance Program

**Series 14-33
Adjuster's Examination for
Property and Casualty Insurance
Laws and Regulations**

150 questions – 2.5-hour time limit

1.0 Insurance Regulation 5%

- 1.1 Licensing requirements
- 1.2 Maintenance and duration
- 1.3 Disciplinary actions
- 1.4 Claims settlement laws and regulations (4724(9); Reg 79-2 Sec 1-7)
- 1.5 Federal regulation

EXAMINATION CONTENT OUTLINES

2.0 Insurance Basics 15%

- 2.1 Contracts
- 2.2 Principles and concepts
- 2.3 Policy structure
- 2.4 Common policy provisions
- 2.5 Vermont laws, regulations and required provisions

3.0 Adjusting Losses 20%

- 3.1 Role of the adjuster
- 3.2 Claim reporting
- 3.3 Property losses
- 3.4 Liability losses
- 3.5 Coverage problems
- 3.6 Claims adjustment procedures

4.0 Dwelling ('02) Policy 6%

- 4.1 Characteristics and purpose
- 4.2 Coverage forms — Perils insured against
- 4.3 Property coverages
- 4.4 General exclusions
- 4.5 Conditions
- 4.6 Selected endorsements
- 4.7 Personal liability supplement

5.0 Homeowners ('00) Policy 15%

- 5.1 Coverage forms
- 5.2 Definitions
- 5.3 Section I — Property coverages
- 5.4 Section II — Liability coverages
- 5.5 Perils insured against
- 5.6 Exclusions
- 5.7 Conditions
- 5.8 Selected endorsements

6.0 Auto Insurance 12%

- 6.1 Laws
- 6.2 Personal ('05) auto policy
- 6.3 Commercial auto ('06)

7.0 Commercial Package Policy (CPP) 12%

- 7.1 Components of a commercial policy
- 7.2 Commercial general liability ('07)
- 7.3 Commercial property ('07)
- 7.4 Commercial crime ('06)
- 7.5 Commercial inland marine
- 7.6 Equipment breakdown ('08)
- 7.7 Farm coverage

8.0 Businessowners ('06) Policy 15%

- 8.1 Characteristics and purpose
- 8.2 Businessowners Section I — Property
- 8.3 Businessowners Section II — Liability
- 8.4 Businessowners Section III — Common Policy Conditions
- 8.5 Selected endorsements

**Series 14-34
Adjuster's Examination for
Workers Compensation Insurance**

50 questions – 1-hour time limit

1.0 Insurance Regulation 9%

- 1.1 Licensing requirements
- 1.2 Maintenance and duration
- 1.3 Disciplinary actions

2.0 Workers Compensation Insurance 55%

- 2.1 Workers compensation laws and rules (Title 21 Sec 601–711)
- 2.2 Workers compensation and employer liability insurance policy

3.0 Workers Compensation Claim Principles 36%

- 3.1 Role of the adjuster
- 3.2 Controlling medical costs
- 3.3 Investigation and evaluation
- 3.4 Claim reserves
- 3.5 Claims management
- 3.6 Vocational rehabilitation programs

**Series 14-35
Agent's Examination for Bail Bond**

60 questions – 1-hour time limit

1.0 Insurance Regulation 20%

- 1.1 Licensing
- 1.2 Unfair trade practices (4724)
- 1.3 Trust accounts (Reg 95-1)
- 1.4 Federal regulation

2.0 The Legal Framework 10%

- 2.1 Powers and authority of producers
- 2.2 Contracts
- 2.3 Court jurisdiction
- 2.4 Terminology

3.0 Bail Bond Principles and Practices 70%

- 3.1 Parties to a surety bond
- 3.2 Duties of a bail bond producer
- 3.3 Types of bonds
- 3.4 Procedure
- 3.5 Court procedures (Title 13 Sec 7551–7576)
- 3.6 Release of surety
- 3.7 Surrender of principal (defendant) (Title 13 Sec 7562–7564)
- 3.8 Bond forfeiture (Title 13 Sec 7570)

**Series 14-37
Appraiser's Examination for
Motor Vehicle Damage Appraiser**

60 questions – 1-hour time limit

1.0 Vermont Insurance Practices 10%

- 1.1 Authority of the Insurance Commissioner (4726)
- 1.2 Licensing requirements (4791, 4800)
- 1.3 Claim settlement laws and regulations (4724(9); Reg 79-2 Sec 1-9)

2.0 Insurance Basics 10%

- 2.1 Property insurance principles

3.0 Appraising Auto Physical Damage Claims 80%

- 3.1 The role of the appraiser
- 3.2 Duties of insured after a loss
- 3.3 Determining value and loss
- 3.4 Vehicle inspection
- 3.5 Vehicle parts and construction

**Series 14-38
Agent's Examination for Title Insurance**

60 questions – 1-hour time limit

1.0 Insurance Regulation 6%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 7%

- 2.1 Concepts
- 2.2 Agents and general rules of agency
- 2.3 Contracts

3.0 Real Property 34%

- 3.1 Concepts, principles and practices
- 3.2 Acquisition and transfer of real property
- 3.3 Legal descriptions
- 3.4 Recording

4.0 Title Insurance 24%

- 4.1 Title insurance principles

5.0 Title Exceptions and Procedures for Clearing Title 29%

- 5.1 Principles and concepts
- 5.2 Special problem areas and concerns
- 5.3 Principles of clearing title

**Series 14-39
Producer's Examination for
Personal Lines Insurance**

100 questions – 2-hour time limit

1.0 Insurance Regulation 8%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 7%

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Producers and general rules of agency
- 2.4 Contracts

**3.0 Property and Casualty
Insurance Basics 15%**

- 3.1 Principles and concepts
- 3.2 Policy structure
- 3.3 Common policy provisions
- 3.4 Vermont laws, regulations and required provisions

4.0 Dwelling ('02) Policy 5%

- 4.1 Characteristics and purpose
- 4.2 Coverage forms — Perils insured against
- 4.3 Property coverages
- 4.4 General exclusions
- 4.5 Conditions
- 4.6 Selected endorsements
- 4.7 Personal liability supplement

**5.0 Homeowners ('00) Policy
25%**

- 5.1 Coverage forms
- 5.2 Definitions
- 5.3 Section I — Property coverages
- 5.4 Section II — Liability coverages
- 5.5 Perils insured against
- 5.6 Exclusions
- 5.7 Conditions
- 5.8 Selected endorsements

6.0 Auto Insurance 28%

- 6.1 Laws
- 6.2 Personal ('05) auto policy

7.0 Farm Coverage 2%

- 7.1 Farm property coverage forms ('03)
- 7.2 Farm liability coverage forms ('06)
- 7.3 Cause of loss (basic, broad and special)
- 7.4 Exclusions
- 7.5 Other provisions

**8.0 Other Coverages and Options
10%**

- 8.1 Personal umbrella policy (DL 98 01)
- 8.2 National Flood Insurance Program
- 8.3 Other policies

**Series 14-41
Producer's Examination for
Property Insurance**

100 questions – 2-hour time limit

1.0 Insurance Regulation 10%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 9%

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Producers and general rules of agency
- 2.4 Contracts

**3.0 Property Insurance Basics
13%**

- 3.1 Principles and concepts
- 3.2 Policy structure
- 3.3 Common policy provisions
- 3.4 Vermont laws, regulations and required provisions

4.0 Dwelling ('02) Policy 7%

- 4.1 Characteristics and purpose
- 4.2 Coverage forms — Perils insured against
- 4.3 Property coverages
- 4.4 General exclusions
- 4.5 Conditions
- 4.6 Selected endorsements
- 4.7 Personal liability supplement

**5.0 Homeowners ('00) Policy
22%**

- 5.1 Coverage forms
- 5.2 Definitions
- 5.3 Section I — Property coverages
- 5.4 Perils insured against
- 5.5 Exclusions
- 5.6 Conditions
- 5.7 Selected endorsements

6.0 Auto Insurance 7%

- 6.1 Laws
- 6.2 Personal ('05) auto policy
- 6.3 Commercial auto ('06)

**7.0 Commercial Package Policy
(CPP) 14%**

- 7.1 Components of a commercial policy
- 7.2 Commercial property ('07)

- 7.3 Commercial inland marine
- 7.4 Equipment breakdown ('08)
- 7.5 Farm coverage

**8.0 Businessowners ('06) Policy
13%**

- 8.1 Characteristics and purpose
- 8.2 Businessowners Section I — Property
- 8.3 Businessowners Section III — Common Policy Conditions
- 8.4 Selected endorsements

**9.0 Other Coverages and Options
5%**

- 9.1 Ocean marine insurance
- 9.2 National Flood Insurance Program

**Series 14-42
Producer's Examination for
Casualty Insurance**

100 questions – 2-hour time limit

1.0 Insurance Regulation 10%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 9%

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Producers and general rules of agency
- 2.4 Contracts

**3.0 Casualty Insurance Basics
12%**

- 3.1 Principles and concepts
- 3.2 Policy structure
- 3.3 Common policy provisions
- 3.4 Vermont laws, regulations and required provisions

**4.0 Homeowners ('00) Policy
17%**

- 4.1 Coverage forms
- 4.2 Definitions
- 4.3 Section II — Liability coverages
- 4.4 Exclusions
- 4.5 Conditions
- 4.6 Selected endorsements

5.0 Auto Insurance 21%

- 5.1 Laws
- 5.2 Personal ('05) auto policy
- 5.3 Commercial auto ('06)

**6.0 Commercial Package Policy
(CPP) 9%**

- 6.1 Components of a commercial policy
- 6.2 Commercial general liability ('07)
- 6.3 Commercial crime ('06)

6.4 Farm coverage

**7.0 Businessowners ('06) Policy
8%**

- 7.1 Characteristics and purpose
- 7.2 Businessowners Section II — Liability
- 7.3 Businessowners Section III — Common Policy Conditions

**8.0 Workers Compensation
Insurance 7%**

- 8.1 Workers compensation laws
- 8.2 Workers compensation and employers liability insurance policy
- 8.3 Premium computation
- 8.4 Other sources of coverages

**9.0 Other Coverages and Options
7%**

- 9.1 Umbrella/excess liability policies
- 9.2 Specialty liability insurance
- 9.3 Surplus lines
- 9.4 Surety bonds
- 9.5 Ocean marine insurance

License application and forms

This section provides printable copies of various forms and information that may be needed or helpful for completing them. It contains the following:

- NAIC Application form for individual insurance producer license.
- Social Security Disclosure statement.
- Attachment #2, Required Certifications.
- Attachment #3, Experience Affidavit.
- Vermont Address Change Form.
- Examination registration form.



Uniform Application for Individual Insurance Producer License/Registration

Jurisdiction and Type of License Requested

36 Next to each jurisdiction, check the license type(s) and line(s) of authority for which you are applying.

License Types: A – Agent B – Broker P – Producer SLP – Surplus Lines Producer

Lines of Authority: V – Variable Life/
Variable Annuity L – Life H – Accident &
Health or
Sickness P – Property C – Casualty PL – Personal
Lines

Limited Lines: Credit – Credit CR – Car Rental CROP – Crop T – Travel S – Surety O – Other: Specify
Type

Jurisdiction	LICENSE TYPE				Major Lines of Authority						Limited Lines of Authority					
	A	B	P	SLP	V	L	H	P	C	PL	Credit	CR	CROP	T	S	O _____
AK																
AL																
AR																
AZ																
CA																
CO																
CT																
DC																
DE																
FL																
GA																
GU																
HI																
IA																
ID																
IL																
IN																
KS																
KY																
LA																
MA																
MD																
ME																
MI																
MN																
MO																
MS																
MT																
NC																
ND																
NE																
NH																
NJ																
NM																
NV																
NY																
OH																
OK																
OR																
PA																
PR																
RI																
SC																
SD																
TN																
TX																
UT																
VI																
VA																
VT																
WA																
WI																
WV																
WY																



Uniform Application for Individual Insurance Producer License/Registration

Background Information

57 The Applicant must read the following very carefully and answer every question. All written statements submitted by the Applicant must include an original signature.

1. Have you ever been convicted of a crime, had a judgment withheld or deferred, or are you currently charged with committing a crime? Yes ___ No ___

Note: "Crime" includes a misdemeanor, a felony or a military offense.

You may exclude misdemeanor traffic citations and misdemeanor convictions or pending misdemeanor charges involving driving under the influence (DUI) or driving while intoxicated (DWI), driving without a license, reckless driving, or driving with a suspended or revoked license and juvenile offenses.

"Convicted" includes, but is not limited to, having been found guilty by verdict of a judge or jury, having entered a plea of guilty or nolo contendere or no contest, or having been given probation, a suspended sentence, or a fine.

If you answer yes, you must attach to this application:

- a) a written statement explaining the circumstances of each incident,
- b) a copy of the charging document,
- c) a copy of the official document, which demonstrates the resolution of the charges or any final judgment.

If you have a felony conviction involving dishonesty or breach of trust, have you applied for written consent to engage in the business of insurance in your home state as required by 18 USC 1033? N/A ___ Yes ___ No ___

If so, was consent granted? (Attach copy of 1033 consent approved by home state.) N/A ___ Yes ___ No ___

2. Have you ever been named or involved as a party in an administrative proceeding regarding any professional or occupational license or registration? Yes ___ No ___

"Involved" means having a license censured, suspended, revoked, canceled, terminated; or, being assessed a fine, a cease and desist order, a prohibition order, a compliance order, placed on probation or surrendering a license to resolve an administrative action.

"Involved" also means being named as a party to an administrative or arbitration proceeding, which is related to a professional or occupational license. "Involved" also means having a license application denied or the act of withdrawing an application to avoid a denial. INCLUDE Any business so named because of your actions, in your capacity as an owner, partner, officer, director, or member or manager of a Limited Liability Company. You may EXCLUDE terminations due solely to noncompliance with continuing education requirements or failure to pay a renewal fee.

If you answer yes, you must attach to this application:

- a) a written statement identifying the type of license and explaining the circumstances of each incident,
- b) a copy of the Notice of Hearing or other document that states the charges and allegations, and
- c) a copy of the official document, which demonstrates the resolution of the charges or any final judgment.

3. Has any demand been made or judgment rendered against you or any business in which you are or were an owner, partner, officer or director, or member or manager of a limited liability company, for overdue monies by an insurer, insured or producer, or have you ever been subject to a bankruptcy proceeding? Do not include personal bankruptcies, unless they involve funds held on behalf of others. Yes ___ No ___

If you answer yes, submit a statement summarizing the details of the indebtedness and arrangements for repayment, and/or type and location of bankruptcy.

4. Have you been notified by any jurisdiction to which you are applying of any delinquent tax obligation that is not the subject of a repayment agreement? Yes ___ No ___

If you answer yes, identify the jurisdiction(s): _____

5. Are you currently a party to, or have you ever been found liable in, any lawsuit, arbitration or mediation proceeding involving allegations of fraud, misappropriation or conversion of funds, misrepresentation or breach of fiduciary duty? Yes ___ No ___

If you answer yes, you must attach to this application:

- a) a written statement summarizing the details of each incident,
- b) a copy of the Petition, Complaint or other document that commenced the lawsuit or arbitration, or mediation proceedings, and
- c) a copy of the official document, which demonstrates the resolution of the charges or any final judgment.



Uniform Application for Individual Insurance Producer License/Registration

6. Have you or any business in which you are or were an owner, partner, officer or director, or member or manager of a limited liability company, ever had an insurance agency contract or any other business relationship with an insurance company terminated for any alleged misconduct? Yes ___ No ___

If you answer yes, you must attach to this application:

- a) a written statement summarizing the details of each incident and explaining why you feel this incident should not prevent you from receiving an insurance license, and
- b) copies of all relevant documents.

7. Do you have a child support obligation in arrearage? Yes ___ No ___

If you answer yes,

- a) by how many months are you in arrearage? _____Months
- b) are you currently subject to and in compliance with any repayment agreement? Yes ___ No ___
- c) are you the subject of a child support related subpoena/warrant?
(If you answered yes, provide documentation showing proof of current payments or an approved repayment plan from the appropriate state child support agency.) Yes ___ No ___

8). In response to a "yes" answer to one or more of the Background Questions for this application, are you submitting document(s) to the NAIC/NIPR Attachments Warehouse? N/A ___

Yes ___ No ___

If you answer yes,

Will you be associating (linking) previously filed documents from the NAIC/NIPR Attachments Warehouse to this application? Yes ___ No ___

Note: If you have previously submitted documents to the Attachments Warehouse that are intended to be filed with this application, you **must** go to the Attachments Warehouse and associate (link) the supporting document(s) to this application based upon the particular background question number you have answered yes to on this application. You will receive information in a follow-up page at the end of the application process, providing a link to the Attachment Warehouse instructions.



Uniform Application for Individual Insurance Producer License/Registration

Applicant's Certification and Attestation

38 The Applicant must read the following very carefully:

1. I hereby certify that, under penalty of perjury, all of the information submitted in this application and attachments is true and complete. I am aware that submitting false information or omitting pertinent or material information in connection with this application is grounds for license revocation or denial of the license and may subject me to civil or criminal penalties.
2. Unless provided otherwise by law or regulation of the jurisdiction, I hereby designate the Commissioner, Director or Superintendent of Insurance, or other appropriate party in each jurisdiction for which this application is made to be my agent for service of process regarding all insurance matters in the respective jurisdiction and agree that service upon the Commissioner, Director or Superintendent of Insurance, or other appropriate party of that jurisdiction is of the same legal force and validity as personal service upon myself.
3. I further certify that I grant permission to the Commissioner, Director or Superintendent of Insurance, or other appropriate party in each jurisdiction for which this application is made to verify information with any federal, state or local government agency, current or former employer, or insurance company.
4. I further certify that, under penalty of perjury, a) I have no child-support obligation, b) I have a child-support obligation and I am currently in compliance with that obligation, or c) I have identified my child support obligation arrearage on this application.
5. I authorize the jurisdictions to give any information concerning me, as permitted by law, to any federal, state or municipal agency, or any other organization and I release the jurisdictions and any person acting on their behalf from any and all liability of whatever nature by reason of furnishing such information.
6. I acknowledge that I understand and will comply with the insurance laws and regulations of the jurisdictions to which I am applying for licensure.
7. For Non-Resident License Applications, I certify that I am licensed and in good standing in my home state/resident state for the lines of authority requested from the non-resident state.
8. I hereby certify that upon request, I will furnish the jurisdiction(s) to which I am applying, certified copies of any documents attached to this application or requested by the jurisdiction(s).

Month/Day/Year

Original Producer Signature

Full Legal Name (Printed or Typed)

Attachments

39 The following attachments must accompany the application otherwise the application may be returned unprocessed or considered deficient.

1. For Non-Resident License Applications and unless otherwise noted in the State Matrix of Business Rules, a state will rely on an electronic verification of an Applicant's resident license through the NAIC's State Producer Licensing Database in lieu of requiring an original Letter of Certification from the resident state.
2. Any jurisdiction specific attachments listed in the State Matrix of Business Rules (www.nipr.com).

ATTACHMENT 1

SOCIAL SECURITY DISCLOSURE

1. The Department requires you to provide your Social Security number in connection with your application for an occupational and professional license pursuant to federal law as set out in 42 U.S.C. §§ 405(c)(2)(C)(i), 654 and 666. Your Social Security number may then be used for the purposes set forth in those statutes, including the enforcement of spousal and child support orders and paternity determinations, and the administration of any tax and may be shared with the agencies that have responsibility for those matters. Your Social Security number will not appear on the face of your license, but will be kept on file by the Department with your license information.

2. In addition, you may on a voluntary basis permit the Department to use your Social Security number for internal identification purposes and to share your Social Security number with the National Association of Insurance for inclusion in the National Producer Database (PDB). The PDB is intended to assist in a uniform nationwide system of licensing through the National Insurance Producer Registry and to assist the states, territories and the District of Columbia in their producer licensing programs, including issuing, renewing, monitoring, suspending and revoking licenses. If you do not wish your Social Security number included in the National Producer Database you will not be able to take advantage of electronic processing of your license and nationwide licensing using the PDB.

IF YOU DO NOT AGREE TO THE USE OF YOUR SOCIAL SECURITY NUMBER AS DESCRIBED IN PARAGRAPH 2, YOU MUST SO NOTIFY THE DEPARTMENT IN WRITING AND ATTACH SUCH NOTICE TO YOUR APPLICATION

Vermont Department of Banking, Insurance, Securities & Health Care
Administration
INSURANCE DIVISION - PRODUCER AND INDIVIDUAL LICENSING SECTION
ATTACHEMNT #2
REQUIRED CERTIFICATIONS

In order to apply for a license you must certify to statement 1 and 2 below:

**Certification of Examination and knowledge of Vermont Unfair Trade Practices Act
and Regulation 79-2**

1) I certify to the following (initial all that apply):

I have passed a written examination for the license type for which I am applying, and I have read and understand the Vermont Insurance Trade Practices Act Title 8 V.S.A Chapter 129, Sections 4724-4726 and Insurance Regulation 79-2 (available at www.vermontinsuranceagent.info) regarding claim settlement practices, prohibitive acts and the duties of a licensee.

_____ Initial

2) Certification of Experience or Supervision

In order to obtain a license an applicant must certify that he/she has either two years of appropriate experience or that the applicant is subject to supervision by a qualified person. Check the appropriate certification below, but not both. Applications that are submitted without a certification will be returned. IF YOU CANNOT CERTIFY BASED UPON EXPERIENCE, YOU MUST COMPLETE THE SUPERVISION CERTIFICATION BELOW AND PROVIDE THE NAME OF YOUR SUPERVISOR.

Certification of Experience

I certify that I possess two years' experience handling loss claims if I am applying for an adjuster license or two years' experience loss appraising if I am applying for an appraiser license.

_____ Initial

OR

Certification of Supervision

I certify that I am subject to the immediate personal supervision of a licensed adjuster or appraiser (for appraiser applicants) who is licensed in Vermont and who has been licensed (in Vermont or elsewhere) for not less than three years immediately preceding the date of my application. I understand that I must be supervised until I have two years experience and that I cannot act under the license unless I am so supervised. I will notify the Department within thirty days of any change of my supervisor.

_____ Initial

Name of Supervisor _____

Supervisor's Vermont License Number _____

I certify that the above is true and correct.

Applicant Signature _____ Date ___/___/___

Applicant Printed Name _____

Vermont Department of Banking, Insurance, Securities & Health Care Administration
INSURANCE DIVISION - PRODUCER AND INDIVIDUAL LICENSING SECTION

ATTACHEMNT #3
REQUIRED CERTIFICATION

1) Surplus Lines Broker Certification

An applicant must have passed a Producer examination for Property and Casualty.

I certify by signature below that I have taken a written examination in the state of

--	--

2) Experience Requirement

In order to obtain a license an applicant must certify that he/she has had not less than one year of experience as an insurance producer or in comparable employment for an insurer; agency or brokerage firm during the three years immediately preceding the date of application or such other experience as the commissioner may deem comparable.

Certification of Experience

I certify by signature below that I possess one year experience as an insurance producer or in comparable employment for an insurer; agency or brokerage firm during the preceding three years.

Vermont Producer License Number _____

Applicant Signature _____ Date ___/___/___

Mail to: Vermont Department of Banking, Insurance, Securities and Health Care Administration
Attn: Producer Licensing Section
89 Main Street, Drawer 20
Montpelier, VT 05620-3101

VERMONT ADDRESS CHANGE FORM

Date (MO/DAY/YEAR) / /

Vermont License Number

Last Name _____ Suffix _____

First Name _____ Middle Initial _____

NEW Mailing Address

NEW Residential Address

OLD Mailing Address

OLD Residential Address

Business Telephone

<input type="text"/>	<input type="text"/>	<input type="text"/>	EXT _____
----------------------	----------------------	----------------------	-----------

Fax

<input type="text"/>	<input type="text"/>	<input type="text"/>	EXT _____
----------------------	----------------------	----------------------	-----------

Home

<input type="text"/>	<input type="text"/>	<input type="text"/>	EXT _____
----------------------	----------------------	----------------------	-----------

Email Address _____

Licensee Signature _____



Examination Registration Form for Vermont Insurance Examinations

Last Name	First Name	Middle Name	Social Security Number*
Residence Address (Your address of legal residence is required)			Date of Birth
City	State	ZIP Code	Daytime Phone Number (including area code) ()
Employer (insurance company, if known)			Evening Phone Number (including area code) ()
E-mail address			Fax Number (including area code) ()

*For further information regarding Social Security number disclosure, please see Page 28 of this bulletin.
This form is Page 32 of the Vermont Licensing Information Bulletin. We recommend you read the entire bulletin.

Series	Examination Title	Examination Fee	Total
14-25	Producer's Life	\$73	\$
14-27	Producer's Accident, Health and HMO	\$73	\$
14-29	Producer's Life, Accident, Health and HMO	\$87	\$
14-31	Producer's Property and Casualty	\$87	\$
14-33	Adjuster's Property and Casualty	\$87	\$
14-34	Adjuster's Workers' Compensation	\$73	\$
14-35	Bail Bond	\$73	\$
14-37	Motor Vehicle Damage Appraiser	\$73	\$
14-38	Agent's Title	\$73	\$
14-39	Personal Lines	\$73	\$
14-41	Producer's Property	\$73	\$
14-42	Producer's Casualty	\$73	\$
		Total Fees	\$

By filing this registration, you assume full responsibility for examination selection. Fees for these examinations are not refundable and not transferable. If you are unsure which examination is needed for the license you are seeking, resolve this question **before** you register. Examination fees are valid for 90 days from receipt at Prometric.


Fee may be paid by cashier's check, company check, money order, MasterCard or Visa. Make checks payable to Prometric. Please put your phone number on the check. **Personal checks and cash are not accepted. Registration fees are not refundable.** To pay by credit card, please complete the information below. Register online at www.prometric.com/vermont, by calling 800.868.6113 or by faxing this completed form to 800.347.9242. To register by mail, send this completed form along with the appropriate fee to:

**Prometric, ATTN: VT Insurance Examination Registration
1260 Energy Lane, St. Paul, MN 55108**

Card Type (Check One) <input type="checkbox"/> MasterCard <input type="checkbox"/> Visa	Card Number	Expiration Date
Name of Cardholder (Print)		Signature of Cardholder

PROMETRIC
1260 Energy Lane
St. Paul, MN 55108
800.868.6113

***Register online at
www.prometric.com/vermont***

-  **Register any time, day or night!**
You can register, schedule, and pay for your exam online in a secure environment, at your convenience.
-  **Confirm your appointment immediately!**
Your appointment is confirmed before you leave our Web site.

Register online—it saves time and it's easy!

See Page 6 or details.

**FIRST
CLASS
MAIL**