



# Delaware Insurance

## CANDIDATE HANDBOOK

September 2022

# QUICK REFERENCE

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## RESERVATIONS

### Before making an exam reservation

Candidates should thoroughly review this handbook, which contains examination content outlines and important information regarding eligibility and the examination and licensing application process.

### Making an exam reservation

Online reservations are available 24 hours a day/7 days a week via the following web site [www.pearsonvue.com/de/insurance/](http://www.pearsonvue.com/de/insurance/).

If candidates wish to schedule by phone, they may contact Pearson VUE's Call Center at 800-274-0455.

Candidates should make a reservation online or by phone at least twenty-four (24) hours before the desired examination date. **Walk-in examinations are not available.**

## SCHEDULES & FEES

### Test Center locations

A list of test centers appears on the back cover of this handbook. Candidates should contact Pearson VUE to confirm specific locations and examination schedules.

### Exam fees

The examination fee (as detailed on the back cover) must be paid at the time of reservation by credit card, debit card, or voucher. **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* (page 6).**

## EXAM DAY

### What to bring to the exam

Candidates should bring to the examination proper identification, and other materials as dictated by the state licensing agency. A complete list appears in *What to Bring* (page 8).

### Exam procedures

Candidates should report to the test center at least thirty (30) minutes before the examination begins to complete registration. The time allotted for the examinations is detailed on the back cover, and each candidate will leave the test center with an official score report in hand.

## STATE LICENSING INFORMATION

Candidates may contact the State of Delaware Department of Insurance with questions about obtaining or maintaining a license after the examination has been passed.

### State of Delaware Department of Insurance

1351 West North Street, Suite 101  
Dover, DE 19904

#### Phone

(302) 674-7390 (Licensing)

#### Website

[www.insurance.delaware.gov](http://www.insurance.delaware.gov)

## EXAMINATION INFORMATION

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

### Pearson VUE / Delaware Insurance

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

#### Phone

(800) 274-0455

#### Email

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

#### Website

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

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# OVERVIEW

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

It is highly recommended that you review the Delaware *Insurance Licensing Candidate Handbook*, with special attention to the [content outlines](#), before taking the examination.

**Individuals who wish to obtain an insurance license in the State of Delaware must:**

**1. Make a reservation and pay the examination fee.**

Make a reservation (online or by phone) with Pearson VUE for the examination. (*See page 6.*)

**2. Go to the test center.**

Go to the test center on the day of the examination, bringing along all required materials. (*See page 8.*)

**3. Apply for a license.**

After passing the examination, apply for your license by contacting the State of Delaware Department of Insurance. **For more information regarding obtaining a license go to [www.insurance.delaware.gov](http://www.insurance.delaware.gov).**

# INTRODUCTION

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## CONTACT INFORMATION

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

<b>FOR EXAMINATIONS</b> <b>Pearson VUE/Delaware Insurance</b> <i>Attn: Regulatory Program</i> 5601 Green Valley Dr., Bloomington, MN 55437		
<b>Phone:</b> (800) 274-0455	<b>Website:</b> <a href="http://www.pearsonvue.com">www.pearsonvue.com</a>	<b>Email:</b> <a href="mailto:pearsonvuecustomerservice@pearson.com">pearsonvuecustomerservice@pearson.com</a>

Live Chat is available to address your support inquiries and is the quickest way to reach a customer service agent. It's available from 8:00 AM through 5:00 PM Central Time, Monday through Friday, subject to change during locally designated holidays.

Please visit [www.pearsonvue.com/de/insurance/contact/](http://www.pearsonvue.com/de/insurance/contact/) for further information.

Candidates may contact the Delaware Department of Insurance with questions about obtaining or maintaining a license

<b>FOR STATE LICENSING</b> <b>State of Delaware</b> Department of Insurance 1351 West North Street, Suite 101, Dover, DE 19904	
<b>Phone:</b> (302) 674-7390 (Licensing)	<b>Website:</b> <a href="http://www.insurance.delaware.gov">www.insurance.delaware.gov</a>

## THE LICENSURE PROCESS

Licensure is the process by which an agency of state government or other jurisdiction grants permission to individuals to engage in the practice of, and prohibits all others from legally practicing, a particular profession, vocation, or occupation. By ensuring a minimum level of competence, the licensure process protects the general public. The state regulatory agency is responsible for establishing the acceptable standard of safe practice and for determining whether an individual meets that standard.

The State of Delaware has retained the services of Pearson VUE to develop and administer its insurance licensing examination program. Pearson VUE is a leading provider of assessment services to regulatory agencies and national associations.

## PRACTICE TESTS

Practice tests are offered exclusively online at [www.pearsonvue.com](http://www.pearsonvue.com), giving candidates even more opportunity to succeed on insurance examinations. Our practice tests will not only help 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](http://www.pearsonvue.com).

## ELIGIBILITY FOR THE EXAM

The Delaware Department of Insurance does not require a specific program of prelicensing education or otherwise prescreen examination candidates. Candidates may refer to *Delaware State Licensing Requirements* on page 2.

# DELAWARE STATE LICENSING REQUIREMENTS

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## DELAWARE LICENSING PROCEDURES

The Delaware Insurance Department accepts only electronic license and renewal applications.

Applicants may apply online through the NIPR (National Insurance Producer Registry). The NIPR Gateway is a communication network that electronically links state insurance departments with the entities they regulate. The website address to submit an application is [www.nipr.com](http://www.nipr.com).

Examination information may be obtained through our contractor, Pearson VUE. They may be contacted at 800-274-0455 or on the web at <https://home.pearsonvue.com/Publications/120800.pdf>.

## PRODUCER

Resident

- Electronic Submission: [www.nipr.com](http://www.nipr.com)
- Examination(s) from Pearson VUE
- State Criminal Background Report (DE State Police 302-739-2528)
- Once the application has been submitted through NIPR, please fax the State Criminal Background Report to: 302-736-7906. Examination results are received electronically from Pearson VUE and do not need to be faxed to the Department.
- \$100.00 Fee

Nonresident

- Electronic Submission: [www.nipr.com](http://www.nipr.com)
- \$100.00 Fee

## BAIL PRODUCER

Resident

- Electronic Submission: [www.nipr.com](http://www.nipr.com)
- Examination(s) from Pearson VUE
- State Criminal Background Report (DE State Police 302-739-2528)
- Applicants applying for the Line(s) of authority **Bail Agent** (Bail Agent means a person required to be licensed under the laws of this State to sell, solicit or negotiate contracts of surety bail bond insurance and appointed by a surety insurer that is authorized to transact business in this State to sell, solicit or negotiate contracts of surety bail bond insurance.) or **Property Bail Agent** (Property bail agent" means any person, not appointed by a surety insurer, who pledges United States currency, United States postal money orders or cashier's checks or other property as security or surety for a bail bond in connection with a judicial proceeding and receives or is promised therefore money or other things of value.) are required to file a bond in the amount of \$50,000 with the Department. The bond may be faxed to 302-736-7906.
- **Property Bail Agents** are required to provide a copy of their fee schedule and contract. This may be faxed to 302-736-7906.
- Once the application has been submitted through NIPR, please fax the State Criminal Background Report to: 302-736-7906. Examination results are received electronically from Pearson VUE and do not need to be faxed to the Department.
- \$200.00 Fee

## SURPLUS LINES BROKER

Resident

**Please Note:** To qualify for a Surplus Line Broker License, the applicant must have an active Producer License for the LOAs they are requesting. A Surplus Line Broker License may be issued for one or more of the following LOAs: Property, Casualty, Surety, Marine & Transportation, and Personal Lines.

- Electronic Submission: [www.nipr.com](http://www.nipr.com)
- \$250.00 Fee

Nonresident

- Electronic Submission: [www.nipr.com](http://www.nipr.com)
- \$250.00 Fee

### **FRATERNAL PRODUCER**

Resident

- Electronic Submission: [www.nipr.com](http://www.nipr.com)
- State Criminal Background Report (302-739-2528)
- Please fax the State Criminal Background Report to: 302-736-7906.
- \$100.00 Fee

Nonresident

- Electronic Submission: [www.nipr.com](http://www.nipr.com)
- \$100.00 Fee

### **LIMITED LINES PRODUCER**

- Limited Lines Producer Licenses are issued for the following Lines of Authority:
- Automobile Club
- Credit
- Life (Pre-Need Insurance) – Examination from Pearson VUE is required for a resident applicant.
- Title - Proof of Admittance to the Delaware Bar or examination from Pearson VUE is required for a resident applicant.
- Travel Accident & Baggage

Resident

- Electronic Submission: [www.nipr.com](http://www.nipr.com)
- State Criminal Background Report (302-739-2528)
- Please fax the State Criminal Background Report to: 302-736-7906.
- \$100.00 Fee

Nonresident

- Electronic Submission: [www.nipr.com](http://www.nipr.com)
- \$100.00 Fee

### **ADJUSTER**

Resident

- Electronic Submission: [www.nipr.com](http://www.nipr.com)
- Examination(s) from Pearson VUE
- State Criminal Background Report (302-739-2528)
- Once the application has been submitted through NIPR, please fax the State Criminal Background Report to: 302-736-7906. Examination results are received electronically from Pearson VUE and do not need to be faxed to the Department.
- \$100.00 Fee

Nonresident

- Nonresident licensees licensed in their home state where an exam has been taken may apply online at [www.nipr.com](http://www.nipr.com).

- Nonresident licensees who hold a license in a state other than their home state (where an exam has been taken) are required to complete a Form 2A <http://insurance.delaware.gov/wp-content/uploads/sites/15/2017/02/New2A1.pdf> and submit to the Department.
- Nonresident applicants who are not licensed in any state are required to take the Delaware exam and obtain a Criminal Background Report from their resident State Police Department. The Form 2A <http://insurance.delaware.gov/wp-content/uploads/sites/15/2017/02/New2A1.pdf> and the Criminal Background Report must be submitted to the Department. Examination results are received electronically from Pearson VUE and do not need to be submitted to the Department.
- \$100.00 Fee

## **PUBLIC ADJUSTER**

### Resident

- Electronic Submission: [www.nipr.com](http://www.nipr.com)
- Examination from Pearson VUE
- State Criminal Background Report (302-739-2528)
- Bond in the amount of \$20,000
- Copy of Contract (Title 18 Chapter 17A)
- Please fax the State Criminal Background Report, Bond, and copy of contract to: 302-736-7906. Examination results are received electronically from Pearson VUE and do not need to be submitted to the Department.
- \$100.00 Fee

### Nonresident

- Electronic Submission: [www.nipr.com](http://www.nipr.com)
- Bond in the amount of \$20,000
- Copy of Contract (Title 18 Chapter 17A)
- Please fax the Bond, and copy of contract to: 302-736-7906.
- \$100.00 Fee

## **MOTOR VEHICLE APPRAISER**

### Resident

- Electronic Submission: [www.nipr.com](http://www.nipr.com)
- Examination from Pearson VUE
- State Criminal Background Report
- Please fax the State Criminal Background Report to: 302-736-7906. Examination results are received electronically from Pearson VUE and do not need to be faxed to the Department.
- \$100.00 Fee

### Nonresident

- Electronic Submission: [www.nipr.com](http://www.nipr.com)
- \$100.00 Fee

## **APPRENTICE ADJUSTER/ MOTOR VEHICLE APPRAISER (VALID FOR 1 YEAR)**

### Resident/Nonresident

- Electronic Submission: [www.nipr.com](http://www.nipr.com)
- Please fax the following to 302-736-7906:
  - 1) A statement from a duly licensed adjuster/appraiser assuming full responsibility for the activities of the applicant and certification that the applicant is a full-time employee under his/her supervision.
  - 2) A State Criminal Report from the applicant's state of residence.
- \$50.00 Fee



## **BUSINESS ENTITY AGENCY LICENSE**

A business entity acting as an insurance producer is required to obtain an insurance producer license. Application may be made online at [www.nipr.com](http://www.nipr.com).

Before approving the application, the Insurance Commissioner shall find that:

- The business entity has paid the fees set forth in Title 18 Delaware Code, Chapter 7; and
- The business entity has designated a licensed producer responsible for the business entity's compliance with the insurance laws, rules and regulations of this state.
- \$100.00 Fee

## **CHANGE OF NAME**

Report any change in name to the Insurance Department within THIRTY (30) DAYS of the change on a Form 2C (<http://insurance.delaware.gov/wp-content/uploads/sites/15/2017/02/New2C1.pdf>). A fee of \$25, proof of name change, and a Form 2C are required for change of name. A revised license will be forwarded to the licensee.

## **CHANGE OF ADDRESS**

Address changes may be made online at: [www.nipr.com](http://www.nipr.com) and must be reported within THIRTY (30) Days of the change.

## **LICENSING FEES**

Producer, Adjuster, Public Adjuster, Appraiser, Limited Lines Producer, Fraternal Producer	\$100
Surplus Lines Broker	\$250
Apprentice License	\$ 50
Business Entity	\$100
Company Appointment	\$ 50
Amendment (Form 2C)	\$ 25

## **CONTINUING EDUCATION REQUIREMENTS**

Continuing Education requirements must be maintained in order to continue a license. Failure to meet the continuing education requirements can result in penalties up to and including suspension of license and/or \$2,000 fine. Continuing Education requirements were established in order to insure a high level of professionalism for the benefit of Delaware Consumers. Please refer to Regulation 504 (<http://regulations.delaware.gov/AdminCode/title18/500/504.shtml#TopOfPage>) for the Continuing Education requirements.

# EXAM RESERVATIONS

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## WALK-IN EXAMINATIONS ARE NOT AVAILABLE.

### MAKING A RESERVATION

Online reservations are the most efficient way for candidates to schedule their examination. Candidates **must** go to [www.pearsonvue.com/de/insurance](http://www.pearsonvue.com/de/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 lead the candidate through the rest of the examination reservation process.

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 **must** make an online reservation at least twenty-four (24) hours before the desired examination date. Candidates who wish to make a phone reservation at (800) 274-0455 must also do so at least twenty-four (24) hours before the desired examination date.

#### Before making a reservation, candidates should have the following:

- Legal name, address, Social Security number, daytime telephone number, and date of birth.
- 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).
- For major line exams: the provider code number, the course completion date, and the instructor code number (**all** educational requirements must be **completed** before an examination can be reserved). This information will be supplied by the provider after candidates complete their educational requirements.

### EXAM FEES

The examination fee (\$90) must be paid at the time of reservation by credit card, debit card, or voucher. **Payment will not be accepted at the test center.** Examination fees are non-refundable and non-transferable. Candidates are responsible for knowing the proper examination fees.

Candidates scheduling more than one (major line) exam in the same day will pay only one examination fee (excluding Personal Lines). For example, if you schedule Life and A&H in the same day, you will pay only one fee of \$90.

### Vouchers

Vouchers offer another convenient way to pay for tests. Vouchers can be purchased online at [www.pearsonvue.com/vouchers/pricelist/deins.asp](http://www.pearsonvue.com/vouchers/pricelist/deins.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 (800) 274-0455 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 request a refund. **Candidates who change or cancel a reservation without proper notice will forfeit the examination fee.**

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

## **ABSENCE/LATENESS POLICY**

Candidates who are late or absent from an exam may call Pearson VUE within 14 days of the exam date to request an excused absence for the following reasons:

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

A case number will be assigned and instructions provided for emailing supporting documentation. **Candidates absent from or late to an exam who have not changed or canceled the reservation according to the *Change/Cancel Policy* will not be admitted to the exam and will forfeit the exam fee.**

## **WEATHER DELAYS AND CANCELLATIONS**

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

## **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](mailto:accommodationspearsonvue@pearson.com).

# EXAM DAY

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## WHAT TO BRING

### Required Materials

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

### 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.

### Acceptable Forms of Candidate Identification

Candidate must present **two (2)** forms of current signature identification. 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 Driver's License
- U.S. Learner's Permit (plastic card only with photo and signature)
- National/State/Country Identification Card
- Passport
- Passport cards
- Military ID
- Military ID for spouses and dependents
- Alien Registration Card (green card, Permanent Resident Visa)

#### Secondary ID (signature, not expired)

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

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

## 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 appropriate action will be taken. The examination fee will not be refunded, the exam may be determined invalid, and/or the state may take further action such as prohibiting candidates from retaking the examination and/or denying a license.

Candidates will have an opportunity to take a tutorial on the computer 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 may begin the examination once they are familiar with the computer and certify that they have read and understood the State Rules (as shown on page 2). The examination begins the moment a candidate looks at the first examination question. The time allotted for each examination is detailed on the back cover. The examination will end automatically when the examination time has expired, and candidates will leave the test center with their official score report scores in hand.

## **SCORE REPORTING**

When candidates complete the examination, they will receive a score report marked “pass” or “fail.” 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 diagnostic score report. The Producer examinations consist of two portions: content and statutes and regulations. Major Line Producer candidates are required to retake only the portion of the examination they failed. However, a candidate must pass the failed portion within one (1) year of passing the first portion in order to pass the entire examination. If the candidate does not pass both portions within one (1) year, he/she must retake the entire examination.

## **RETAKE THE EXAM**

Reservations for reexamination cannot be made at the test center, and candidates must wait twenty-four (24) hours before rescheduling.

## **REVIEW OF EXAMS**

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

## **SCORE EXPLANATION**

The passing score of an examination is set by the State of Delaware Department of Insurance in conjunction with Pearson VUE. Raw scores are converted into scaled scores that can range from 0 to 100. The scaled score that is reported is neither the number of questions answered correctly nor the percentage of questions answered correctly. Any score below the minimum required passing score indicates how close the candidate came to passing, rather than the actual number or percentage of questions the candidate answered correctly. Some exams require a scaled score of 70 to pass and others require a scaled score of 80 to pass. The passing score will be listed on your score report.

## **DUPLICATE SCORE REPORTS**

As of September 24, 2022, candidates may obtain a copy of their score report by logging into their Pearson VUE account. For candidates who tested prior to September 24, 2022, a duplicate score report can be requested by emailing Pearson VUE at [pearsonvuecustomerservice@pearson.com](mailto:pearsonvuecustomerservice@pearson.com)

## **QUESTIONS OR COMMENTS ABOUT THE EXAM**

For security reasons, examination material is not available to candidates for review. Candidates who have questions, comments, or concerns about the examinations, or who wish to verify any data held in Pearson VUE files, should direct written inquiries to Pearson VUE at the address provided on the inside front cover of this handbook.

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

- (1) Name of the examination
- (2) Date the examination was taken
- (3) Location of the test center

## 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 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, 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.

## EXAM SECURITY PROCEDURES

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 testing 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. Then, 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 Office of the Insurance Commissioner will be so notified and will determine whether the candidate's scores will be released.

# HOW TO PREPARE FOR THE EXAM

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## 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. The Delaware Department of Insurance offers these content outlines as a part of this guide.

## EXAM CONTENT

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 provides the basis upon which examination questions are written and ensures that the 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 Delaware, and it has been reviewed and approved by Delaware insurance professionals.

The examination contains pretest questions on which statistical information is being collected for use in constructing future examinations. Pretest questions are mixed in with the scored questions and are not identified, and responses to them do not affect a candidate's score.

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.

## STUDY MATERIALS

Study materials may not all consistently cover exactly the same topics because some may be outdated. If there is any doubt as to what to study, the outlines in this handbook take priority. Pearson VUE does not review or endorse any particular study reference materials, but we offer the following information on acquiring the study materials.

### Standard Statute References

In addition to acquiring study materials, candidates may wish to consult standard statute references available at public or law libraries.

Delaware statutes may also be ordered from:

#### **National Insurance Law Service (NILS Publishing)**

21625 Prairie Street  
Chatsworth, CA 91311-5898 (800) 423-5910

#### **Insurance Agents & Brokers**

PO Box 2023  
Mechanicsburg, PA 17055 (800) 998-9644

#### **BHM Insurance Services, L.L.C.**

306 South State Street  
Dover, DE 19901 (302) 678-8795  
Study material for: DE Laws & Regulations,  
Appraisers, Adjusters (Property,  
Casualty Workers Compensation),  
Ethics, Bail Bond Agent, Surety, & Public Adjusters.

## MOTOR VEHICLE PHYSICAL DAMAGE APPRAISER

- Title 18 Del. C., Chapter 17, sec.1702(C)
- Regulation No. 602
- Regulation No. 603
- Regulation No. 901
- Regulation No. 902
- ASE Certification Training



DELAWARE

# **Insurance Content Outlines**



# GENERAL INFORMATION

**Schedule an examination reservation online at <http://www.pearsonvue.com/de/insurance/> or candidates may call (800) 274-0455 to make an exam reservation.**

TEST CENTERS	
Location	Schedule
Dover, DE	One day per week
Newark, DE	Three days a week
Philadelphia, PA	Wednesday through Saturday
Salisbury, MD	2nd and 4th Saturday

*Locations and schedules are subject to change. Hundreds of other testing locations are available around the United States.*

AVAILABLE EXAMINATIONS							
Major Lines (Part 1 and/or Part 2) Fees are \$90 per examination*							
Exam Series	Exam Name	Time Allotted for Exams and Number of Questions					
		General Scored Questions	General Pretest Questions	General Timing	State Scored Questions	State Pretest Questions	State Timing
InsDE_Life01	DE Life Producer	50	10	1 hr 15 mins	40	6	1 hour
InsDE_Health02	DE Accident and Health Producer	50	10	1 hr 15 mins	42	13	1 hour
InsDE_Prop04	DE Property Producer	50	10	1 hr 15 mins	35	7	1 hour
InsDE_Cas05	DE Casualty Producer	50	10	1 hr 15 mins	45	9	1 hour
InsDE_Pers55	DE Personal Lines Producer	75	11	1 hr 30 mins	40	8	1 hour

*\*NOTE: Candidates scheduling to take 2 of the above exams, except Personal Lines, in the same day will pay only one examination fee.*

***Life Producer, Accident/Health Producer, Property, Casualty, and Personal Lines exams are also available in Spanish.***

LIMITED LINES			
Exam Series	Exam Name	State Timing	Fees
InsDE-Sure06	DE Surety Producer	45 mins	\$90
InsDE-Title70	DE Title Producer	45 mins	\$90
InsDE-MarProd13	DE Marine and Transportation Producer	30 mins	\$90
InsDE-PropAdj14	DE Property Adjuster	1 hr 15 mins	\$90
InsDE-CasAdj15	DE Casualty Adjuster	1 hr 30 mins	\$90
InsDE-VehAdj16	DE Motor Vehicle Adjuster	1 hr	\$90
InsDE-MarAdj17	DE Marine and Transportation Adjuster	1 hr	\$90
InsDE-SurAdj18	DE Surety Adjuster	1 hr	\$90
InsDE-VehAppr19	DE Motor Vehicle Appraiser	45 mins	\$90
InsDE-PubAdj20	DE Public Adjuster	1 hr 15 mins	\$90
InsDE-BB23	DE Bail Bond Agent	1 hr	\$90
InsDE-Crop31	DE Crop Insurance	1 hr	\$90
InsDE-WCAdj32	DE Workers Compensation Adjuster	1 hr	\$90

## PEARSON VUE HOLIDAY SCHEDULE

No exams on the following holidays:

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