



Colorado
Insurance Licensing
CANDIDATE HANDBOOK

January 2024

PEARSON VUE LICENSING INFORMATION

Pearson VUE Colorado Insurance

3131 S Vaughn Way, Suite 205
Aurora, CO 80014

PHONE

(800) 275-8247

HOURS

Monday through Friday from 8 a.m. until 5 p.m.

(Mountain Time)

Email

PVColoradoInsurance@pearson.com

Website

www.pearsonvue.com

PEARSON VUE EXAMINATION INFORMATION

**Candidate scores will NOT be
given over the phone.**

Phone

(800) 274-2616

Hours

Monday through Friday from 6 a.m. until 9 p.m.

Saturday from 6 a.m. until 3 p.m.

Sunday from 8 a.m. until 2 p.m.

(Mountain Time)

Website

www.pearsonvue.com

STATE LICENSING INFORMATION

Colorado Division of Insurance

Department of Regulatory Agencies

1560 Broadway, Suite 850

Denver, CO 80202

Phone

(303) 894-7499

Website

doi.colorado.gov

QUICK REFERENCE

RESERVATIONS

Before making an exam reservation

Candidates should thoroughly review this handbook, which contains important information regarding eligibility and the examination and licensing application process, and the examination content outlines (available at www.pearsonvue.com).

Handbooks for licensure and the content outlines are available at www.pearsonvue.com.

Making an exam reservation

Candidates may make a reservation by either visiting <https://www.pearsonvue.com/us/en/co/insurance.html> or by calling Pearson VUE. Candidates have the option to register to take their exams online or at a physical Pearson VUE testing location.

Candidates should make a reservation online 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 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.**

EXAM DAY

What to bring/needed for exams

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/Needed for Exams**.

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 examination varies, and each candidate will leave the test center with an official score report in hand.

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OVERVIEW

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

It is highly recommended that the Colorado Insurance handbook be reviewed, and special attention be given to the content outlines, before taking an examination.

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

1. Complete all pre-licensing education.

Complete all required pre-licensing education from an approved provider. *(See page 3.)*

2. Make a reservation and pay the examination fee.

Make a reservation online or by phone with Pearson VUE for the examination. *(See page 15.)*

3. Go to the test center or prepare for your examination online.

Go to the test center on the day of the examination, bringing along all required materials. *(See page 18.)*

4. Apply for a license.

After passing the examination, apply for your license online at www.sircon.com or www.nipr.com. If you have difficulty navigating the site, contact Pearson VUE at (800) 275-8247.

For more information regarding maintaining a license, go to doi.colorado.gov.

INTRODUCTION

CONTACT INFORMATION

CANDIDATES MAY CONTACT PEARSON VUE LICENSING TO OBTAIN INFORMATION REGARDING:

- New Licensing
- License Renewal
- Continuing Education
- Name/Address Changes
- A Letter of Clearance

Phone (800) 275-8247 <i>Mountain Time</i> Monday through Friday 8 a.m. – 5 p.m.	Website www.pearsonvue.com Email PVCOLORADOINSURANCE@PEARSON.COM
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CANDIDATES MAY CALL PEARSON VUE RESERVATIONS AT (800) 274-2616 TO:

- Schedule an examination
- Change or cancel an examination
- Obtain information about examination procedures

CANDIDATE SCORES WILL NOT BE GIVEN OUT OVER THE PHONE.

Mountain Time
Monday through Friday: 6 a.m. – 9 p.m. Saturday: 6 a.m. – 3 p.m. Sunday: 8 a.m. – 2 p.m.

Live Chat is available to address your support inquiries and is the quickest way to reach a customer service agent. It's available Monday–Friday, 7:00 a.m.–10:00 p.m. CT, Saturday, 7:00 a.m.–4:00 p.m. CT, and Sunday, 9:00 a.m.–3:00 p.m. CT; closed on local holidays.

Please visit <https://www.pearsonvue.com/us/en/co/insurance.html#contact> for further information.

CANDIDATES MAY VISIT THE COLORADO DIVISION OF INSURANCE WEBSITE TO:

- Obtain licensing information

Website doi.colorado.gov

EMAIL

It is important to maintain a current email address on file with Pearson VUE/Colorado Division of Insurance.

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 level of safe practice and for determining whether an individual meets that standard.

The Colorado Division of Insurance ("Division") 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, 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 access practice tests by logging into their Pearson VUE account and navigating to Practice Exams.

COLORADO LICENSING REQUIREMENTS

COLORADO LICENSE TYPES

Producer and Public Adjuster Licenses

Qualified insurance producers are issued a single Colorado Producer license that lists the lines of authority that the producer is qualified to sell. The producer must meet the licensing requirements for each line of authority prior to licensure. Lines of authority available on the Colorado Producers license are as follows:

- Accident and Health
- Casualty
- Credit
- Crop Hail
- Life
- Personal Lines
- Portable Electronics
- Property
- Public Adjuster
- Self-Storage
- Surplus Lines
- Title
- Travel
- Variable Life and Variable Annuity Products

Applicant Requirements

To qualify for a resident Colorado Producer license or a Public Insurance Adjuster license, the applicant must be:

- A Colorado Resident.
- At least 18 years of age.
- Trustworthy, competent, financially responsible, and of good personal and business reputation and disclose on the licensure application all insurance licenses that have been previously revoked, denied, or suspended.

Temporary License

The Division will issue a temporary license for up to 180 days, pursuant to CRS 10-2-410(1), to: (a) surviving spouse or next of kin, or the executor or an employee, of a licensed insurance producer who becomes deceased; (b) a surviving spouse or next of kin, or an employee or the legal guardian, of a licensed insurance producer who becomes disabled; (c) a member, employee, or officer of a licensed insurance agency or business entity, who is licensed as an insurance producer, upon the death or disability of an individual designated in or registered as to the agency or business entity license; (d) the designee of a licensed insurance producer upon the producer entering active service in the armed forces of the United States; (e) any person in any other circumstance where the commissioner deems that the public interest will best be served by the issuance of such license. Some lines of authority have additional requirements that apply only to that line of authority.

GENERAL REQUIREMENTS FOR A RESIDENT PRODUCER LICENSE

The sections following provide information regarding the general requirements to obtain a Colorado resident producer license. Some lines of authority have additional requirements that apply only to that line of authority. For information on line specific requirements, refer to the following section of the handbook, **Authority Specific Requirements for a Resident Producer License**. Additional licensing requirements can also be found on the Resident Licensing Requirement matrix in back of this handbook.

Pre-Licensing Training

All resident applicants applying for Life, Accident and Health, Property, Casualty, or Personal Lines must complete the minimum pre-licensing training requirements prior to taking the Pearson VUE licensing examination. For detailed information on pre-licensing requirements, contact one of the approved pre-licensing providers. A list of providers is available at www.sircon.com/colorado.

PRE-LICENSE TRAINING IS REQUIRED FOR THE FOLLOWING COLORADO LINES OF AUTHORITY	
Accident & Health	Property
Casualty	Personal Lines
Life	

After completing the pre-licensing training, the pre-licensing provider will report training completion information to Pearson VUE, however, the applicant must provide the training school code at the time of making their Pearson VUE licensing examination reservation.

Pre-licensing training courses are valid for one (1) year. Applicants must pass the Pearson VUE licensure examination within one year of completing the pre-licensing training. If the applicant has not passed the examination after one year, the applicant will have to retrain.

Pre-Licensing Training Exemptions

Pre-licensing training exemptions are available for applicants meeting one or more of the following conditions.

1. Applicants who have held a resident license in another state within the 90 days prior to submitting their Colorado application are exempt from pre-licensing training for the lines of authority that were held in their previous resident state. If Pearson VUE is unable to verify previous licensure at the time of application through a search of the National Producer Database, the applicant will be required to submit a Letter of Clearance issued by the insurance department in the previous resident state.
2. Applicants holding one of the following Professional Designations are exempt from pre-licensing training when applying for the corresponding line(s) of authority as listed below. When making the exam reservation, the applicant may be asked to provide a school code. The applicant should provide the school exemption code of 99999. The applicant must also submit a copy of their membership card or a copy of their Letter of Good Standing when submitting the licensure application.
3. Personal Lines applicants who hold a Property and Casualty line of authority are exempt from the pre-licensing training requirement for Personal Lines.

CURRENT AND VALID DESIGNATION	PRE-LICENSING EXEMPTION
AAI, ARM, CIC, or CPCU	Property and Casualty
RHU, CEBS, REBC, or HIA	Accident and Health
CEBS, ChFC, CIC, CFP, CLU, FLMI, or LUTCF	Life

Licensing Examination

Applicants applying for Life, Accident & Health, Property, Casualty, Personal Lines, Surplus Lines, Title, Credit, Crop Hail, or Public Adjuster license must pass the Pearson VUE licensing examination. Information regarding the examination content can be found in the content outlines at <https://www.pearsonvue.com/us/en/co/insurance.html>.

QUALIFICATION BY EXAMINATION IS REQUIRED FOR THE FOLLOWING COLORADO LINES OF AUTHORITY	
Accident & Health	Personal Lines
Casualty	Property
Credit	Public Adjuster
Crop Hail	Surplus Lines
Life	Title

Prior to making an exam reservation, the applicant must complete any required pre-licensing training unless the applicant has qualified for a pre-licensing exemption. All pre-licensing requirements must be satisfied prior to passing the Pearson VUE examination for the exam scores to be valid. Passing scores are valid for one (1) year from the examination date and the license application must be received by Pearson VUE within one (1) year of passing the examination.

Examination Exemptions

Applicants meeting one of following requirements will be exempt from one or more parts of the examination as indicated below.

1. Applicants who have held a resident license in another state within the 90 days prior to submitting their Colorado application are exempt from passing the examination for the lines of authority that were held in their previous resident state. If Pearson VUE is unable to verify previous licensure at the time of application through a search of the National Producer Database, the applicant will be required to submit a Letter of Clearance issued by the insurance department in the previous resident state.
2. Applicants applying to reinstate a cancelled or expired Colorado license that has been inactive for less than one (1) year from the application submission date are exempt from taking the examination for the authorities previously held.
3. Applicants applying to reinstate a cancelled or expired Colorado license, must submit a new application and fee. Exemption from pre-licensing education and testing will only apply to previously held authorities. **NOTE:** Producers adding a new authority will be required to complete all required training and testing prior to making application – no exemption is authorized.
4. Licensed Colorado attorneys applying for Title are exempt from taking the Title examination. Applicants qualifying for Title through the attorney exemption should select the Title line of authority when applying for licensure. Attorney Title applicants must submit a copy of their Colorado Attorney Bar Card at the time of license application submission.
5. Personal Lines applicants holding a Property and Casualty line of authority are exempt from taking the Personal Lines exam.

License Application

The Division has an electronic application submission process for producer licensing.

After completing any required pre-licensing training and passing any required examinations, the applicant must complete the online application at www.sircon.com/colorado or www.nipr.com. Upon completing the online application, the applicant will be asked a series of screening questions and will be required to submit supporting documentation for any Yes answers, as indicated in the question. Supporting documentation may be submitted by uploading to www.sircon.com/colorado or www.nipr.com. Additional information for applicants with a bankruptcy or criminal conviction can be found in the Frequently Asked Questions section of this handbook.

After submitting the application, Pearson VUE will review the application to determine if all of the licensing requirements have been met. Once the application requirements have been met, the application will be approved by Pearson VUE or will be reviewed by the Division. If review is required, the Division will make the determination of whether or not the license can be issued. Applicants can view their license information or print a copy of their license at www.sircon.com/colorado.

If the application is incomplete after a review by Pearson VUE, the applicant will be notified in writing of the application deficiencies. The applicant will have 20 days from the date of the letter to submit the missing requirements. **After thirty (30) days, if the application remains incomplete, the application will be closed and the applicant will forfeit the license application fee. At that time, the applicant will have to re-apply and re-submit the application fee.**

AUTHORITY SPECIFIC REQUIREMENTS FOR A RESIDENT PRODUCER LICENSE

The requirements provided below are additional requirements for the lines of authority stated. The applicant must also meet the general requirements as stated in the previous section of the handbook and provided on the *Resident Licensing Requirement* matrix in back of this handbook.

Title Applicants

All Title agency applicants must submit at the time of licensure an original notarized letter from an accountant verifying actual paid-in-cash capital of a minimum of \$10,000 (Reg 8-1-5).

All Title applicants must also electronically report all affiliated business arrangements at the time of application.

The form and instructions for filing the form can be found on the Division's website at doi.colorado.gov then **Bulletin B-1.22 Affiliated Business Arrangement.**

Variable Life and Variable Annuity Products Applicants

All Variable Life applicants must hold an active Life license prior to submitting a Variable Life and Variable Annuity Products application or must apply for Variable Life and Variable Annuity Products in conjunction with the Life authority. Variable Life and Variable Annuity Products applicants are encouraged to provide their CRD# at the time of application. Using the applicant's CRD#, Pearson VUE will verify that the applicant is registered with FINRA the Financial Industry Regulatory Authority.

Surplus Lines Applicants

All Surplus Lines applicants must hold an active Property and Casualty license prior to submitting a Surplus Lines application or must apply for Property and Casualty in conjunction with the Surplus Lines authority.

Insurance Producers Writing Bail Business

To be qualified to write bail bonds in Colorado, a person must be licensed as an insurance producer with the Casualty line of authority. In addition, the insurance producer must be appointed to write bail business with a bail insurance company. An insurance producer cannot become appointed to write bail business with a bail insurance company until the insurance producer has completed the pre-appointment education required by § 10-2-415.5, C.R.S., which must consist of at least eight clock hours regarding bail bonding and sixteen clock hours of training in bail recovery practices.

Public Adjuster License Applicants

Pursuant to §10-2-417(2), C.R.S. and Colorado Insurance Regulation 1-2-19, you must provide a \$20,000 signed Surety Bond from an insurance company and a Power of Attorney in the format defined in the regulation above. Your signed Surety Bond and Power of Attorney should be attached electronically in Sircon after submission of your application. Mailing or failing to attach the Surety Bond and the Power of Attorney may delay the processing of your application.

LONG-TERM CARE

The Division does not offer a Long-Term Care license but grants the authority for producers to sell Long-Term Care if 1) they are licensed for Accident & Health or Sickness or Life Insurance and if 2) they complete the required continuing education courses prior to selling Long-Term Care and every two (2) years thereafter.

Resident Accident & Health or Sickness or Life Insurance Producers who intend to sell Long-Term Care products must complete sixteen (16) total Long-Term Care course credits prior to selling Long-Term Care Products. Of the sixteen (16) credits, eight (8) credits must be specific to Long-Term Care partnership and be in a classroom setting. The other (8) credits can be general Long-Term Care course credits.

Starting at the beginning of the second 2 year period after the producer became eligible to sell Long-Term Care, the producer must complete five (5) classroom Long-Term Care credits every two years. Insurance carriers are responsible for assuring producer compliance with the five (5) hour classroom Long-Term Care continuing education credit. **Please contact your carrier with any questions on the continuing education requirement.**

Long Term Care courses can also be used to meet the Life/Accident & Health/Property/Casualty continuing education requirement if the course is a Colorado approved Life or Accident and Health course. These courses will be submitted to Pearson VUE by the course provider and will be reflected on the producer's course transcript.

LICENSE CONTINUATION

All Colorado Producer licenses are due to be continued every two years on the last day of the producer's birth month. For individual producers, the first license expiration date may be anywhere between 13 months and 24 months from the date of issue, depending on the producer's date of birth and the month in which they are licensed. After the first continuation, the license will be a full two (2) year cycle.

Pearson VUE will email a license continuation notice to all producers ninety (90) days prior to the license expiration date. License continuation notices will be sent to the producer's email address so it is important that producers comply with the law and notify Pearson VUE/Colorado Division of Insurance of all email address changes within 30 days of the change. Failure to receive a license continuation notice does not excuse a producer from continuing their license by their expiration date.

Producers are required to apply for license continuation online at www.sircon.com/colorado or www.nipr.com. All license continuation requirements must be received by Pearson VUE by 10:00 PM Mountain Time on the license expiration date. **Colorado has no grace period for license continuation.** After the license has been continued, producers can print their license online at www.sircon.com/colorado.

CONTINUING EDUCATION

Continuing Education Requirement

Resident producers holding a Life, Accident and Health, Property, Casualty, Personal Lines, or Public Adjuster license must complete 24 continuing education credits every continuation cycle, starting with their second cycle. Producers are exempt from completing education during their first cycle. Any credits taken during the first cycle will not be applied to future requirements.

Of the twenty-four (24) credits that are required every continuation cycle, producers must complete eighteen (18) credits in the line of authority that they are licensed for, three (3) credits in the Ethics category, and three (3) credits in a category of choice. Producers with a Personal Lines or Property line of authority must complete at least three (3) hours of credits in Homeowners.

Continuing education credits can be taken anytime during the two-year cycle but must be completed by the license expiration date. A maximum of twelve (12) credits taken beyond the required twenty-four (24) credits can be carried over to the next cycle if the credits were completed within the last 120 days of the cycle. Producers cannot receive course credit for courses repeated within a 2- year period.

Producers holding multiple lines of authority that require continuing education are only required to complete a total of twenty-four (24) credits. A minimum of eighteen (18) credits must be completed in the any of the lines of authority that the producer holds. Therefore, the producer can choose to take courses in the Life/A & H category, the Property/Casualty category, or both depending on the license authorities that they hold.

A list of continuing education courses and education course providers can be accessed at www.sircon.com/colorado. After completing a course, the course provider will electronically submit the course completion information to Pearson VUE. Course providers are required to provide documentation of course completion to the licensed producer within seven (7) days of course completion. Producers can view of a list of courses that have been reported to Pearson VUE at www.sircon.com/colorado.

Continuing Education Requirement Notification

Producers will be emailed a CE notification 120 days prior to their license continuation date. The CE notification will list the number of credits required and the number of credits applied to the producer's requirement. When reading the CE notification, as shown below, the three (3) credits that can be completed in a category of choice are only reflected in the *Required Hours* for the *Overall CE Requirement*. When completed, these credits will be reflected in the *Applied Hours* column in either the *Ethics* or *Life/A & H/Property/Casualty* category, depending on the course completed. When the requirements for each category have been met, the *Status* will change to *Compliant*.

CE REVIEW DATE	LICENSE TYPE	REQUIREMENT	REQUIRED HOURS	APPLIED HOURS	STATUS
(Exp. Date)	Resident Producer				
		Homeowners*	3	0	Pending
		Ethics	3	0	Pending
		Life/A & H /Property/Casualty	18	0	Pending
		Overall CE Requirement	24	0	Pending
* Producers holding a Property or Personal Lines authority must complete the Homeowners requirement.					

NAME CHANGES

To be in compliance with Colorado law, licensees must notify Pearson VUE/Colorado Division of Insurance within thirty (30) days of changing their address.

Individual Name Changes

To be in compliance with Colorado law, licensees must notify Pearson VUE/Colorado Division of Insurance within thirty (30) days of changing their name or address. Applicants should maintain a current email address on file as the Division often communicates with producers through email.

For individual name changes, individual producers must complete and submit a signed and dated [Name Change Request Form](#) (found in the back of this handbook) with supporting documentation. For example, driver's license, marriage license, divorce decree, court order, etc. Requests can be mailed or emailed to Pearson VUE at PVColoradoInsurance@pearson.com.

Agency Name Changes

To be in compliance with Colorado law, Pearson VUE/Colorado Division of Insurance must be notified within 30 days of an agency name or address change. Producers are also encouraged to maintain a current email address on file with Pearson VUE/Colorado Division of Insurance as important licensing information is often communicated through email.

For agency name changes, complete and submit a signed and dated [Name Change Request Form](#) (found in the back of this handbook) with supporting documentation. For example, articles of incorporation, new DBA filing, etc. Requests can be emailed or mailed to Pearson VUE at PVColoradoInsurance@pearson.com.

Agency license holders that are changing the name of the agency and have changed the tax identification number are required to cancel the license and obtain a new license under the new name and tax identification number.

ADDRESS CHANGES

To be in compliance with Colorado law, licensees must notify Pearson VUE/Colorado Division of Insurance within 30 days of changing their address. Individual and agency physical address and email address changes can be submitted online at www.sircon.com/Colorado or www.nipr.com. Licensees are strongly encouraged to verify their address change after submitting their request to ensure proper delivery of all correspondence sent to the licensee. **Note: Residential mailing address must be a physical address.**

COMPANY APPOINTMENTS

The Division tracks appointments for Casualty producers that are authorized to write bail bonds. Insurance companies are required to maintain their own appointment records.

REGISTRATION OF ASSUMED TRADE NAMES

Section 10-2-701 C.R.S. requires any licensee using an assumed name to register the name with the Insurance Commissioner prior to using the assumed name.

It is the Commissioner's responsibility to determine the following:

- If the name would tend to be misleading to the public or
- If the name is similar or identical to the name of any producer whose license has been revoked or suspended.

To register with the Insurance Commissioner your alias, assumed name, d/b/a, trade name, or fictitious name under which the insurance producer conducts business, submit the completed Assumed Name Registration form available at <https://www.pearsonvue.com/us/en/co/insurance.html>.

Producers must contact the Secretary of State's Office at (303) 894-2251 for procedures to file with the Secretary of State.

Fill in the required fields and email the form to PVColoradoInsurance@pearson.com.

There is no fee for this service, and the form will be processed in approximately three (3) business days.

If registering more than one Trade Name with the Division, a separate Trade Name Request form must be completed and submitted for each name to be registered.

AGENCY LICENSURE

General Agency License Information

Colorado Insurance law provides that an agency license is required when a corporation, partnership, association or foreign or domestic entity transacts the business of insurance. Sole proprietors are not required to obtain an agency license but may instead, register their doing business name as a Trade Name on their individual license. Colorado resident and nonresident agencies that have met Colorado licensing requirements are issued a Colorado agency producer license. The agency producer license is issued for two years and must be continued every two years thereafter. The license will expire two years from the first day of the month in which the license was issued. Multiple branch offices located throughout Colorado are not required to be licensed as long as the primary Colorado location has a resident or non-resident agency license.

Requirements for Agency Producer License

The Division has an electronic application submission process for agency producer licensing.

To be licensed as an agency producer, the online application and fee must be submitted to Pearson VUE/Colorado Division of Insurance, by an authorized representative of the agency. The application can be completed at www.sircon.com/colorado or www.nipr.com.

When completing the application, the agency will be required to meet the Producer Registration requirements.

- The agency application must designate a responsible producer to be responsible for the insurance agency's or business entity's compliance with the insurance laws and rules of this state. This individual must hold a Colorado producer license, either resident or nonresident, and must also be an officer, partner, or director of the agency.
- The agency application must provide the name of all licensed and unlicensed officers, partners, and directors.
- The agency application must include the names of at least one licensed individual who holds each authority that the agency is applying for. This individual can be registered as an agent, officer, or responsible producer.

After licensure, Pearson VUE/Colorado Division of Insurance must be notified online at www.sircon.com/colorado of any changes.

All Title agency applicants must submit at the time of licensure an original notarized letter from an accountant verifying actual paid-in-cash capital of a minimum of \$10,000 (Reg 8-1-5). Title applicants must also electronically report all affiliated business arrangements at the time of application. The form and instructions for filing the form can be found on the Division's website at doi.colorado.gov then **Bulletin B-1.22 Affiliated Business Arrangement**.

For further agency licensing requirements, refer to the **Resident Licensing Requirement** matrix in back of this handbook.

License Continuation

Pearson VUE will email a license continuation notice to all agency producers ninety (90) days prior to the license expiration date. License continuation notices will be sent to the agency's email address so it is important that agency producers comply with the law and notify Pearson VUE/Colorado Division of Insurance of all email address changes within 30 days of the change.

Agency producers are required to apply for license continuation online at www.sircon.com/colorado or www.nipr.com. The agency must be in compliance with all Producer Registration requirements and all license continuation requirements must be received by Pearson VUE by the license expiration date. Colorado has no grace period for license continuation. After the license has been continued, the license can be printed online at www.sircon.com/colorado.

License Cancellations

Individual and agency producers may cancel their license by completing and submitting the [License Cancellation Form](#). Completed and signed requests can be emailed to PearsonVUE at PVColoradoInsurance@pearson.com.

Letter of Clearance

A Letter of Clearance is issued for the purpose of terminating a resident license and applying for a new resident license in another state. Individual producers may request a [Letter of Clearance](#) by following the instructions found in the form. Completed and signed requests can be emailed to PearsonVUE at PVColoradoInsurance@pearson.com.

FREQUENTLY ASKED QUESTIONS

DISCLOSING A CRIMINAL CONVICTION OR BANKRUPTCY

Q. DOES A CRIMINAL CONVICTION PREVENT A PERSON FROM BEING LICENSED AS AN INSURANCE PRODUCER?

A. A criminal conviction does not always result in a denial for a license. The Division reviews all producer applications on a case-by-case basis.

Q. CAN THE DIVISION TELL ME WHETHER MY CONVICTION WILL RESULT IN A DENIAL FOR A LICENSE BEFORE I APPLY FOR A LICENSE?

A. No. The Division must review each situation individually. It must review the documents provided concerning the conviction in order to make a determination. We cannot make this determination prior to the application being filed.

Q. WHAT INFORMATION SHOULD I PROVIDE ON MY CONVICTION?

A. Please review the application carefully and provide the information required by the applicable application section. Your application will not be reviewed until all the required information is received. If the required information is not received, in the specified time period, your incomplete application will be closed.

Q. WILL A BANKRUPTCY PREVENT ME FROM BEING LICENSED AS AN INSURANCE PRODUCER?

A. Not necessarily. You must provide the required documentation and your information will be reviewed.

Q. HOW LONG WILL THE REVIEW PROCESS TAKE?

A. There is no estimated time frame. The review time varies according to the complexity of the situation and the work load of the Division's staff.

Q. WHO CAN I CALL TO FIND THE PROGRESS OF MY REVIEW?

A. If you have not heard from the Division for more than 30 days after you have filed your application, please contact Pearson VUE at 1-800-275-8247.

FREQUENTLY ASKED QUESTIONS

CONTINUING EDUCATION REQUIREMENTS FOR INSURANCE PRODUCERS

Q. WHAT DOES COLORADO'S CONTINUING EDUCATION (CE) LAW REQUIRE?

- A. Colorado law requires all resident producers to complete twenty-four (24) hours of **Colorado-approved CE courses every two (2) years and requires that three (3) of the twenty-four (24) credits be in Ethics.** If you hold a property or personal lines line of authority, you are required to complete three (3) credits in homeowners.

There are two (2) exceptions to the CE requirement: 1) first-time licensees will have until their second continuation cycle to comply; and 2) producers holding a limited or restricted license (e.g., travel ticket, title, credit) are not required to complete CE as long as their license is in good standing with the Division.

Colorado will consider **nonresidents** in compliance with the CE requirement if they have satisfied the CE requirements of their home state.

Q. I HAVE MORE THAN ONE COLORADO INSURANCE AUTHORITY. WILL I NEED TWENTY-FOUR (24) CE CREDIT HOURS FOR EACH AUTHORITY?

- A. No. The statute requires a total of twenty-four (24) credit hours every two (2) years.

Q. WHEN CAN I BEGIN ACCUMULATING CE CREDIT HOURS?

- A. Producers have the period between their last continuation and their next continuation date to accumulate the required CE credits for their next continuation. First-time licensees have until their second continuation cycle to comply with the CE requirement. The accumulation period for a first-time licensee is the two (2) years prior to their second license continuation period. Any credits earned prior to that time will not count toward the second continuation.

Example: Licensee's second continuation is November 30, 2014 and the accumulation period is December 1, 2012 through November 30, 2014. Any credits earned prior to December 1, 2012 will not apply toward the November 30, 2014 license continuation.

Q. CAN I CARRY OVER EXTRA CE CREDIT HOURS?

- A. Producers who complete more hours than their CE requirement may carry over to their next continuation up to twelve (12) credit hours if the courses were taken in the final 120 days of the license continuation cycle. (Carry-over credits do not apply to first-time licensees. See previous questions.)

Q. DO I NEED CE FOR MY AGENCY LICENSE?

- A. No.

Q. IF THE ONLY AUTHORITY I HAVE IS LIFE, VARIABLE LIFE AND VARIABLE ANNUITY PRODUCTS, ACCIDENT AND HEALTH, WHICH CLASSES CAN I TAKE FOR CE CREDIT?

- A. At least eighteen (18) hours must be in the Life/Health category with the balance in the Life/Health or Property/Casualty categories. *Please remember: out of the required twenty-four (24) hours, three (3) hours must be in Ethics.* Only courses previously approved by the Division prior to your completion date are eligible for CE credit.

Q. IF I HAVE A COMBINATION OF AUTHORITIES SUCH AS LIFE, VARIABLE LIFE AND VARIABLE ANNUITY PRODUCTS, ACCIDENT AND HEALTH, AND PROPERTY AND CASUALTY, WHICH CLASSES CAN I TAKE FOR CE CREDIT?

- A. Since you have a combination in Life/Health and Property/Casualty, you can take Life/Health or Property/Casualty approved courses. You may split the hours between both categories or you can accrue all hours in one (1) category. *Please remember: out of the required twenty-four (24) hours, three (3) hours must be in Ethics.* Only courses approved by the Division prior to your completion date are eligible for CE credit. If you hold a property or personal lines line of authority, you are required to complete three (3) credits in homeowners.

Q. ARE PRODUCERS WITH PROFESSIONAL DESIGNATIONS EXEMPT FROM CE?

- A. No.

FREQUENTLY ASKED QUESTIONS

Q. I AM A NONRESIDENT LICENSE HOLDER. AM I REQUIRED TO COMPLY WITH COLORADO'S CE REQUIREMENTS?

- A. No. If you have satisfied the CE requirements of your home state, Colorado will consider that as satisfaction of the CE requirements as long as your home state recognizes the satisfaction of its CE requirements imposed upon producers from Colorado on the same basis.

Q. WHAT IF I'M LATE PAYING MY CONTINUATION FEE?

- A. An insurance producer license is a perpetual license as long as the continuation fee is paid and all requirements are met. If the fee is not paid, the license is not valid and it will be considered expired as of the renewal date. After your license is expired, you will have to pay new license fees in order to reinstate it.

Q. WHAT IF I'M LATE COMPLETING MY CE HOURS?

- A. If you have paid your continuation fee on time but have not complied with the CE requirements, your license cannot be renewed. You will be required to submit a new license reinstatement application after you have completed the CE credits.

Please refer to Colorado Insurance Bulletin B-1.14 or you can call Pearson VUE at or (800) 275-8247 to request further information.

Q. WHERE CAN I FIND A LIST OF APPROVED PROVIDERS OF CE COURSES?

- A. A list of approved CE course providers can be found on the Sircon website (www.sircon.com). Under *Quick Start for Agents*, click on *Look Up Educational Courses/Credits*.

Q. WHAT KIND OF COURSES CAN I TAKE?

- A. CE credits can be earned only through Colorado-approved self-study/correspondence courses, classes, lectures, or seminars conducted or offered by approved Colorado CE course providers.

Q. CAN A CE COURSE BE REPEATED?

- A. A producer who successfully completes an approved CE course may not repeat the course and count it toward the required hours within two (2) years of its original completion date, except for courses that deal with statutory updates. All eligible courses will have a different course number.

Q. I AM MARKETING LONG-TERM CARE PRODUCTS. IS SPECIAL TRAINING REQUIRED?

- A. Resident producers wishing to offer LTC products after January 1, 2009, must complete the following requirements. The one-time LTC training required shall be no less than sixteen (16) hours, eight (8) of which shall consist of the general Long-Term Care Section, and eight (8) of which shall be specific to the Long-Term Care Partnerships in a classroom setting. The ongoing training required by this section shall be no less than five (5) hours in a classroom setting for each CE cycle.

A list of Long-Term Care course providers is available www.sircon.com.

Q. I AM MARKETING CLAIMS-MADE POLICIES. IS SPECIAL TRAINING REQUIRED?

- A. All resident producers engaged in the sale, consultation, or adjustment of claims-made policies must complete CE training as covered in Section 10-4-419 (2) (g), C.R.S. Producers must complete the following training:

Completion of a one-time, two-hour approved classroom course, lecture, or seminar devoted to claims-made policies and receipt of a certificate of completion; or

Completion of a one-time approved self-study program of claims-made policies equivalent to two (2) hours. Upon completion of the program, the participant executes a certificate of completion.

If the provider of the course has requested approval prior to completion, the training can apply toward the twenty-four (24) hour CE requirement.

FREQUENTLY ASKED QUESTIONS

Q. HOW ARE CE CREDITS REPORTED?

- A. Effective January 1, 2007, CE course providers must enter this information through the Sircon website. *Producers are not required to submit their CE credits to Pearson VUE but they must keep course completion certificates in their files in case there is a discrepancy on CE transcripts. Prior to the producer's continuation date, Pearson VUE will provide the producer with the number of reported credits completed for the cycle. Producers can view their course transcripts online at www.sircon.com/colorado. It is the producer's responsibility to verify the transcript and advise Pearson VUE of any discrepancy*

Q. WHAT DO I DO WITH CE COURSE COMPLETION CERTIFICATES?

- A. Within seven (7) days of successful completion of a course, the course provider will issue the producer a course CE completion certificate that will contain the Colorado course approval number for that course and the number of approved credits. *An approved Colorado course provider must complete the course completion certificate.* Producers need the course completion certificate to verify their CE transcript prior to continuation of their license. Producers **must keep** the course completion certificate in their files for a minimum of five (5) years. **DO NOT FORWARD THIS CERTIFICATE TO THE DIVISION OR TO PEARSON VUE.**

COLORADO FORMS AND FEES

FORMS & FEES REQUIRED — EFFECTIVE JULY 1, 2020

Submitted by	Transaction Type	Forms Are Available from and Should Be Submitted to	Total Fee
Individual or Agency Producer	New License/Add an Authority – Resident	sircon.com	\$47 per authority
Individual or Agency Producer	New License/Add an Authority – Nonresident	sircon.com and nopr.com	\$71 per authority
Individual or Agency Producer	New License/Add an Authority – Surplus Lines – Resident	sircon.com	\$144
Individual or Agency Producer	New License/Add an Authority – Surplus Lines – Nonresident	sircon.com and nopr.com	\$294
Individual or Agency Producer	License Renewal – Resident	sircon.com	\$27 per authority
Individual or Agency Producer	License Renewal – Nonresident	sircon.com and nopr.com	\$43 per authority
Individual or Agency Producer	License Renewal – Surplus Lines – Resident	sircon.com	\$134
Individual or Agency Producer	License Renewal – Surplus Lines – Nonresident	sircon.com and nopr.com	\$284
Individual or Agency Producer	Canceling an Authority – Resident	https://www.pearsonvue.com/us/en/co/insurance.html	No Fee
Individual or Agency Producer	Canceling an Authority – Nonresident	https://www.pearsonvue.com/us/en/co/insurance.html	No Fee
Individual or Agency Producer	Name Change	Name Change Request Form	No Fee
Individual or Agency Producer	Address Change	sircon.com and nopr.com	No Fee
Individual or Agency Producer	Letter of Certification	sircon.com	No Fee
Individual or Agency Producer	Letter of Clearance	Letter of Clearance Request Form	No Fee
Individual or Agency Producer	Temporary License – In Case of Death, Service to Producer	Email written request to DOI DORA_INS_LicensingAndContinuing Education@state.co.us	No Fee
Individual or Agency Producer	Trade Name Registration	https://www.pearsonvue.com/us/en/co/insurance.html	No Fee
Agency Producer Only	Producer Registration/Cancellation of Unlicensed Officer	https://www.pearsonvue.com/us/en/co/insurance.html	No Fee
Bail Bond Companies Only	Bail Bond Appointments/Terminations/ Appointment Renewals	https://doi.colorado.gov/insurance-statutes-regulations-bulletins (See Regulation 1-2-16)	\$95 appointment/ renewal fee
Individual or Agency Producer	New License Reinsurance Intermediary	Email written request to DOI DORA_INS_LicensingAndContinuing Education@state.co.us	\$200
Individual or Agency Producer	License Renewal - Reinsurance Intermediary	sircon.com and nopr.com (Nonresidents Only)	\$200
Education Provider	Continuing Education Course Registration	www.sircon.com	\$20
Education Provider	Course Renewal	www.sircon.com	\$20
Individual Producer Only	Only Licensing Examination at Test Center	N/A	\$41
Individual Producer Only	Only Licensing Examination via OnVUE	N/A	\$31

ALL FEES ARE NON-TRANSFERABLE AND NON-REFUNDABLE

EXAM RESERVATIONS

**Walk-in examinations are not available, so you must make a reservation.
You are responsible for knowing which examination you must take.**

MAKING A RESERVATION

Online reservations are the most efficient way for candidates to schedule their examination. Candidates **must** go to <https://www.pearsonvue.com/us/en/co/insurance.html> 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.

Before calling, you should have the following:

- Legal name, address, 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.)
- A failing score report (if retaking an examination).
- The five digit code number of your prelicensing provider. (Refer to the *Pre-Licensing Provider and Course Listing* document on the Pearson VUE website. If exempt from prelicensing due to a professional designation, please use code 99999.)

A Pearson VUE representative will help you select a convenient examination date and location, and will answer questions.

If you wish to make a phone reservation, you should do so at least one (1) business day before the desired examination date.

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 <https://www.pearsonvue.com/us/en/test-takers/accommodations.html>, 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.

Candidates requiring and/or requesting special accommodations must test at a physical Pearson VUE testing location.

English as a Second Language

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

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

Spanish Exams

Spanish versions of the examinations are available. Candidates who would like to take an examination in Spanish should indicate this when they contact Pearson VUE when making a reservation. However, candidates taking a Spanish version of the exam can switch back and forth between Spanish and English at any time during the exam.

EXAM FEES

You must pay the examination fee 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 *Change/Cancel Policy*. Refer to the back cover for actual fees and allowable examination combinations.

You are individually liable for the full amount of the examination fee once you have made a reservation, whether individually or by third party.

You are responsible for knowing all regulations regarding fees and examination scheduling as presented here, without exception.

Vouchers

Vouchers offer another convenient way to pay for tests. Vouchers can be purchased online at <https://voucherstore.pearsonvue.com/order?clientCode=COINS> 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

Call Pearson VUE at (800) 274-2616 at least forty-eight (48) hours before the examination to change or cancel a reservation. If you change or cancel a reservation with proper notice, you may either transfer the fee to a new reservation or request a refund. **If you change or cancel a reservation without proper notice, you will forfeit the examination fee.**

You 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 absent from or late to an examination may be excused for the following reasons:

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

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

WEATHER CANCELLATIONS AND DELAYS

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

RETAKING AN EXAM

To make a reservation for reexamination, follow the procedures outlined in this handbook for making a standard reservation. Reservations for reexamination cannot be made at the test center, and **you must wait twenty-four (24) hours before making one.**

OnVUE Retake Policy

Candidates taking an online examination are allowed two attempts per exam. All subsequent examination attempts will have to be taken at a Pearson VUE testing center.

EXAM DAY

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.

WHAT TO BRING/NEEDED FOR EXAMS

All candidates must bring to the test center on examination day the following:

- Identification that is deemed acceptable, as detailed under *Acceptable Forms of Candidate Identification*.

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

Candidates must present **two (2)** forms of current signature identification. The name on the identification must exactly match the name on the registration. The primary identification must be government-issued and photo-bearing with a signature, and the secondary identification must contain a valid signature. Identification must be in English.

- **Primary ID (photograph and signature, not expired)**
 - Government-issued driver's license
 - U.S. Department of State driver's license
 - U.S. learner's permit (plastic card only with photo and signature)
 - National/State/Country ID card
 - Passport
 - Passport Card
 - Military ID
 - Military ID for spouses and dependents
 - Alien Registration Card (Green Card with visible signature, Permanent Resident Visa)
- **Secondary ID (signature, not expired)**
 - U.S. Social Security card
 - Debit (ATM) or Credit card
 - Any form of ID on the Primary list

If the ID presented has an embedded signature that is not visible (microchip), 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 thirty (30) day grace period for renewing the ID, the ID is considered to be expired.

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

EXAM PROCEDURES

At Physical Test Location

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 he/she will be photographed for the score report.

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.

You 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 you 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.

You may begin the examination once you are familiar with the computer. The examination begins the moment you look at the first examination question. The time allotted for each examination is detailed on the back cover. After this time has expired, the examination will automatically end. **If testing at a Pearson VUE testing site, the score report will be provided at the test center. If testing online, candidates will need to log into their Pearson VUE account to obtain their score report.**

OnVUE online procedures

If you are testing online and not in a physical Pearson VUE testing location, you should first review the materials and watch the short video at <https://www.pearsonvue.com/us/en/test-takers/onvue-online-proctoring.html> before you begin your online exam.

PEARSON VUE TESTING POLICIES

Physical Test Center Location

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, and/or friends **are not** allowed in the test center.
- Dictionaries, books, papers (including scratch paper), and/or 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. When the candidate enters and is 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. **Candidates may begin writing on these items when they begin the tutorial.**
- 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 his/her 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.
- If necessary, while taking a break, candidates are permitted to access personal items that are being stored during the exam—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.

OnVUE Testing

There are a few simple requirements for candidates to take an OnVUE online proctored exam:

- Quiet, private location
- Reliable device with a webcam
- Strong internet connection

For more information, please go to <https://www.pearsonvue.com/us/en/test-takers/onvue-online-proctoring.html>.

EXAM SECURITY

Pearson VUE is obligated to report scores that accurately reflect the performance of the candidates. For this reason, Pearson VUE maintains examination administration and 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 giving rise to the questions about score validity. Then, if there is sufficient cause to question the score, Pearson VUE will refer the matter to the Division, 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 state licensing agency will be so notified and will determine whether the candidate's scores will be released.

EXAMINATION QUESTIONS

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

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

SCORE REPORTING

SCORE EXPLANATION

Equating and Scaling

There are multiple versions of each of the licensing examinations. These versions are known as forms. Although all forms of an examination are developed based on the content outlines, the difficulty of the forms of an examination may vary slightly because different questions appear on each form. To ensure that no candidate is put at an unfair advantage or disadvantage due to the particular form of an examination that he or she is given, a statistical procedure known as equating is used to correct for differences in form difficulty.

For example, in an examination with two (2) forms, Form A and Form B, the state licensing agency determines that answering 30 questions correctly on Form A demonstrates the minimum amount of knowledge necessary to be licensed. It is further determined through the equating process that Form B contains slightly more difficult questions than Form A; therefore, answering 30 questions correctly on Form A would indicate the same level of knowledge as answering only 28 questions correctly on Form B. Under this set of circumstances, a score of 30 questions correct would be used as the passing score on Form A whereas a score of 28 questions correct would be used as the passing score on Form B.

A second statistical procedure known as scaling is used to derive the numerical score to report for each candidate. Scaling is used to place a raw score on a common reporting scale on which each scaled score represents a given level of knowledge regardless of the difficulty of the form on which the raw score was achieved.

To illustrate how scaling works, suppose that in the examination example used above, the state licensing agency decides to use a score of 500 as the passing score for reporting purposes. (Note that the score selected to be used as the reported passing score is not related to, and has no bearing on, the difficulty of the examination.) Based on the information provided above, a raw score of 30 on Form A would translate to a scaled score of 500; a raw score of 28 on Form B would also translate to a scaled score of 500 since a raw score of 30 on Form A represents the same level of knowledge as a raw score of 28 on Form B.

SCALED SCORE

The passing score of an examination was set by the Division (in conjunction with Pearson VUE) after a comprehensive study was completed for each examination. Raw scores are converted into scaled scores that can range from 0 to 100. To avoid misuse of score information, numeric scores are only reported to failing candidates. The scaled score that is reported to you is neither the number of questions you answered correctly nor the percentage of questions you answered correctly. Any score below passing score indicates how close the candidate came to passing, rather than the actual number or percentage of questions the candidates answered correctly.

DUPLICATE SCORE REPORTS

To obtain your score report, log into your Pearson VUE account. For test center exams prior to August 6, 2020, contact customer service at (800) 274-2616 to request your score report.

PREPARING FOR THE EXAM

PRETEST QUESTIONS

Your examination may contain *pretest questions*. These are questions for which Pearson VUE is collecting statistical data for use in future examinations. Pretest questions are not identified and do not affect your score.

STUDY MANUALS, SCHOOLS, AND PROGRAMS

The content outlines (available as a supplement) are the blueprints used to construct the examinations. You should be sure that the training materials you use to prepare for your examination cover all the topics included in the content outlines.

The Division does not issue study material for use in preparation for licensing examinations. However, actual state insurance laws and regulations provide an invaluable source of information in preparation for Part 2 of the major line examinations, and current insurance textbooks and policy forms provide the bases for preparation for Part 1 of the major line examinations. In addition, a number of publishers' and suppliers' training courses are available. Neither the Division nor Pearson VUE can recommend or endorse any particular manual or course or provide information regarding costs or fees. For further information about publications or training courses, please contact sources directly.

Neither the Division nor Pearson VUE takes any responsibility for inaccurate, misleading, incomplete, or outdated study materials.

Colorado Study Manuals/Training Courses

Study manuals and/or training courses for the producer licensing examinations are not furnished by or available at the Division or Pearson VUE. A list of pre-licensing course providers is available at sircon.com. The Division or Pearson VUE neither recommends or endorses any particular manual or course, nor can they provide information regarding costs or fees. Please contact the approved course providers directly for further information regarding their courses and study materials.

You may also visit the Division's website at doi.colorado.gov to access the Colorado Revised Statutes and regulations links, which may assist you in the state law portion of the exam.

COLORADO

Insurance Content Outlines

Content Outlines: Effective January 1, 2024

**LIFE – GENERAL KNOWLEDGE
CONTENT OUTLINE**

Product Knowledge, Terms, and Concepts

(50 scored plus 5 pretest questions)

I. TYPES OF POLICIES15

A. Traditional whole life products

1. Ordinary whole life
2. Limited-pay and single-premium life

B. Interest/market-sensitive/adjustable life products

1. Universal life
2. Variable whole life
3. Variable universal life
4. Interest-sensitive whole life
5. Indexed life

C. Term life

1. Types
 - a. Level
 - b. Decreasing
 - c. Return of premium
 - d. Annually renewable
2. Special features
 - a. Renewable
 - b. Convertible

D. Annuities

1. Single and flexible premium
2. Immediate and deferred
3. Fixed and variable
4. Indexed
5. Accumulation and Annuity Periods
6. Payout options

E. Combination plans and variations

1. Joint life (first to die)
2. Survivorship life (second to die)

II. LIFE PROVISIONS, RIDERS, OPTIONS, AND EXCLUSIONS15

A. Policy riders

1. Waiver of premium and waiver of monthly deduction
2. Guaranteed insurability
3. Payor benefit
4. Accidental death and/or accidental death and dismemberment
5. Term riders
6. Other insureds
7. Long term care
8. Return of premium
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- d. Minor beneficiaries
 - e. Designation by class
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 - b. Grace period
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- 5. Defamation
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- 6. Rebates
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- 7. Unfair claims practices
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- 8. Colorado Fraud Statute
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 - 1. Unfair trade practices
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**LIFE
COLORADO SPECIFIC
CONTENT OUTLINE**

State Statutes, Rules and Regulations

(30 scoreable questions plus 5 pretest questions)

I. COLORADO STATUTES, RULES, AND REGULATIONS COMMON TO LIFE, SICKNESS AND ACCIDENT, PROPERTY (FIRE), AND CASUALTY INSURANCE.....20

- A. Insurance Commissioner**
 - 1. Power and duties
Ref: 10-1-104; 10-1-105; 10-1-108; 10-1-109; 10-1-201 through 204; 10-3-105; 10-3-208; 10-3-1106
 - 2. Hearings and penalties
Ref: 10-2-801; 10-2-804; 10-3-1104; 10-3-1107 through 1109; 10-3-1111
 - 3. License suspension and revocation
Ref: 10-2-401; 10-2-801 through 804; 10-3-904.6; 10-3-904.7; 10-3-1108
 - 4. Records and requests for information
Ref: 1-1-7; 1-1-8
- B. Licensing and producers' legal responsibility**
 - 1. Persons required to be licensed
Ref: 10-2-103(6); 10-2-105; 10-2-201; 10-2-401; 10-2-404; 10-2-407; 10-2-408; 10-2-412; 10-2-416; 10-2-701; 10-2-702; 10-2-801; Reg. 1-2-10
 - 2. Payment and acceptance of commissions/fees
Ref: 10-2-401; 10-2-702; Reg. 1-2-9
 - 3. Fiduciary/commingling
Ref: 10-2-704; Reg. 1-2-1
 - 4. Pre-licensing and continuing education
Ref: 10-2-301; Reg. 1-2-4; 1-2-5
 - 5. Unauthorized entities
Ref: 10-3-903 through 10-3-904.5, 10-3-906, 10-3-908
- C. Unfair competition and deceptive practices**
 - 1. Coercion
Ref: 10-3-1104(1)(d); 10-3-1105
 - 2. Misrepresentation
Ref: 10-3-1104(1)(a); 10-1-128
 - 3. Unfair discrimination
Ref: 10-3-1104(1)(f); 10-3-1104.5
 - 4. Controlled business
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(50 scored plus 5 pretest questions)

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 - 4. Preferred Provider Organizations (PPOs)
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b. Unilateral	
c. Adhesion	
d. Aleatory	

ACCIDENT & HEALTH COLORADO SPECIFIC CONTENT OUTLINE

State Statutes, Rules and Regulations

(30 scoreable questions plus 6 pretest questions)

I. COLORADO STATUTES, RULES, AND REGULATIONS COMMON TO LIFE, SICKNESS AND ACCIDENT, PROPERTY (FIRE), AND CASUALTY INSURANCE.....19	
A. Insurance Commissioner	
1. Power and duties	
<i>Ref: 10-1-104; 10-1-108; 10-1-109; 10-1-201 through 204; 10-3-105; 10-3-208; 10-3-1106</i>	
2. Hearings and penalties	
<i>Ref: 10-2-801; 10-2-804; 10-3-1104; 10-3-1107; 10-3-1111; 10-3-1108; 10-3-1109</i>	
3. License suspension and revocation	
<i>Ref: 10-2-801; 10-2-803; 10-3-1108</i>	
4. Records and requests for information	
<i>Ref: 1-1-7; 1-1-8</i>	
B. Licensing and producers' legal responsibility	
1. Persons required to be licensed	

Ref: 10-2-103(6); 10-2-105; 10-2-201; 10-2-401;
10-2-404; 10-2-407; 10-2-408; 10-2-412
10-2-416; 10-2-701; Reg. 1-2-10

- 2. Payment and acceptance of commissions/fees
Ref: 10-2-401; 10-2-702; Reg. 1-2-9
- 3. Fiduciary/commingling
Ref: 10-2-704; Reg. 1-2-1
- 4. Pre-licensing and continuing education
Ref: 10-2-301; Reg. 1-2-4; 1-2-5
- 5. Unauthorized entities
Ref: 10-3-903 through 904.5; 10-3-906; 10-3-908

C. Unfair competition and deceptive practices

- 1. Coercion
Ref: 10-3-1104(1)(d); 10-3-1105
- 2. Misrepresentation
Ref: 10-3-1104(1)(a); 10-1-128
- 3. Unfair discrimination
Ref: 10-3-1104(1)(f); 10-3-1104.5
- 4. Controlled business
Ref: 10-2-401(4)
- 5. Defamation
Ref: 10-1-116; 10-3-1104(1)(c)
- 6. Rebates
Ref: 10-3-1104(1)(g)
- 7. Unfair claims practices
Ref: 10-3-1104(1)(h); 10-16-214
- 8. Colorado Fraud Statute
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Ref: 10-16-104(1); 10-16-104(3)
- 2. Complications of pregnancy
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- 3. Mammography/prostate screenings
Ref: 10-16-104(10); 10-16-104(18)
- 4. Diabetes
Ref: 10-16-104(13); 10-16-151
- 5. Hospice/home health care
Ref: 10-16-104(8); Reg. 4-2-8
- 6. Guaranteed renewability
Ref: 10-16-105.1
- 7. Prompt pay
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- 8. Utilization review
Ref: 10-16-113, 10-16-113.5; Reg. 4-2-17; 4-2-21; 4-4-5
- 9. Mandated benefits
Ref: 10-16-104; 4-2-28; 4-2-30
- 10. Essential Health Benefits
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B. Individual coverage

- 1. Required provisions
Ref: 10-16-202
- 2. Replacement
Ref: 10-16-202; Reg. 4-2-1
- 3. Grace Period
Ref: 10-16-140; Reg. 4-2-48
- 4. Termination
Ref: 10-16-222, 10-16-325, 10-16-429

- 5. Enrollment periods
Ref: 10-16-105.7; Reg. 4-2-43

C. Group coverage

- 1. Continuation
Ref: 10-16-108(1)
- 2. Maternity
Ref: 10-16-104(3)
- 3. Mental health
Ref: 10-16-104 (5.5); Reg. 4-2-64
- 4. Leasing companies
Ref: 10-16-105.6; 10-16-214(5); Reg. 4-6-10

D. Small group coverage

- 1. Definitions
Ref: 10-16-102(18); 10-16-102(61-63); 10-16-105.2; Reg. 4-6-8
 - a. small employer
 - b. eligible employee
- 2. Guaranteed issue/open enrollment/ special enrollment
Ref: 10-16-105, 10-16-105.7; Reg. 4-2-43
- 3. Rating factors
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E. Fair marketing standards

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- 2. Long Term Care
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- 3. Benefit plan description
Ref: 10-16-108.5(11); Reg. 4-2-20

G. Commission Disclosure

Ref: 10-16-133; Reg. 1-2-17

H. Sales and Marketing of Health Insurance

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**PROPERTY – GENERAL KNOWLEDGE
CONTENT OUTLINE**

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(50 scored plus 5 pretest questions)

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- 2. HO-3
- 3. HO-4
- 4. HO-5
- 5. HO-6
- 6. HO-8

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- 2. DP-2
- 3. DP-3

C. Commercial lines

- 1. Commercial Package Policy (CPP)
- 2. Commercial property

- a. Commercial building and business personal property form
- b. Causes of loss forms
- c. Business income
- d. Extra expense
- e. Equipment breakdown
- 3. Business Owners Policy (BOP)
- 4. Builders Risk
- 5. Cyber First-Party Coverage

D. Inland marine

- 1. Personal Articles floaters
- 2. Commercial Property floaters

E. National Flood Insurance Program

F. Others

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- 2. Mobile Homes
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- 4. Farm Owners
- 5. Windstorm

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A. Insurance

- 1. Law of Large Numbers

B. Insurable interest

C. Risk

- 1. Pure vs. Speculative Risk

D. Hazard

- 1. Moral
- 2. Morale
- 3. Physical

E. Peril

F. Loss

- 1. Direct
- 2. Indirect

G. Loss Valuation

- 1. Actual cash value
- 2. Replacement cost
- 3. Market value
- 4. Stated/agreed value
- 5. Salvage value

H. Proximate cause

I. Deductible

J. Indemnity

K. Limits of liability

L. Coinsurance/Insurance to value

M. Occurrence

N. Cancellation

O. Nonrenewal

P. Vacancy and unoccupancy

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F. Duties of the insured

G. Obligations of the insurance company

H. Mortgagee rights

I. Proof of loss

J. Notice of claim

K. Appraisal

L. Other Insurance Provision

M. Subrogation

N. Elements of a contract

O. Warranties, representations, and concealment

P. Sources of underwriting information

Q. Fair Credit Reporting Act

R. Privacy Protection (Gramm Leach Bliley)

S. Policy Application

T. Terrorism Risk Insurance Act (TRIA)

U. Territory

**PROPERTY-COLORADO SPECIFIC
CONTENT OUTLINE**

State Statutes, Rules and Regulations

(25 scoreable questions plus 5 pretest questions)

**I. COLORADO STATUTES, RULES, AND REGULATIONS
COMMON TO LIFE, SICKNESS AND ACCIDENT,
PROPERTY (FIRE), AND CASUALTY INSURANCE.....19**

A. Insurance Commissioner

- 1. Power and duties

Ref: 10-1-104; 10-1-108; 10-1-109; 10-1-201 through 204; 10-3-105; 10-3-208; 10-3-1106; 10-4-401

- 2. Hearings and penalties

Ref: 10-2-801; 10-2-804; 10-3-1104; 10-3-1107; 10-3-1108; 10-3-1109; 10-3-1111

- 3. License suspension and revocation

Ref: 10-1-108; 10-2-803

- 4. Records and requests for information

Ref: 1-1-7; 1-1-8

B. Licensing and producers' legal responsibility

- 1. Persons required to be licensed

Ref: 10-2-103(6); 10-2-105; 10-2-201; 10-2-401; 10-2-404; 10-2-407; 10-2-408; 10-2-412 10-2-416; 10-2-502; 10-2-701; Reg. 1-2-10

- 2. Surplus Lines

Ref: 10-2-408; 10-5-103; 10-5-111; Reg. 2-4-1

- 3. Payment and acceptance of commissions/fees

Ref: 10-2-702; Reg. 1-2-9

- 4. Fiduciary/commingling

Ref: 10-2-704; Reg. 1-2-1

- 5. Pre-licensing and continuing education

Ref: 10-2-301; Reg. 1-2-4; 1-2-5

- 6. Unauthorized entities

Ref: 10-3-903 through 10-3-904.5; 10-3-906; 10-3-908

C. Unfair competition and deceptive practices

- 1. Coercion

Ref: 10-3-1104(1)(d); 10-3-1105

- 2. Misrepresentation

Ref: 10-3-1104(1)(a); 10-1-128

- 3. Unfair discrimination

Ref: 10-3-1104(1)(f); 10-3-1104.5

- 4. Controlled business

Ref: 10-2-401(4)

- 5. Defamation
Ref: 10-1-116; 10-3-1104(1)(c)
- 6. Rebates
Ref: 10-3-1104(1)(g)
- 7. Unfair claims practices
Ref: 10-3-1104(1)(h); Reg. 5-1-14
- 8. Colorado Fraud Statute
Ref: 10-1-128; Reg. 6-5-1

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- C. Commercial policy requirements**
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- D. Use of Credit Information**
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- B. Insurance and loans secured by real property**
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- C. Homeowners Cancellation and Nonrenewal**
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- D. Availability of Fire Insurance**
Ref: 10-4-110.9; Reg. 5-1-17

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(50 scored plus 5 pretest questions)

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 - b. Coverage B: Personal Injury and Advertising Injury
 - c. Coverage C: Medical Payments
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 - f. First named insured
 - g. Limits (Per occurrence, Annual Aggregate)
 - h. Damage to Property of Others
- B. Automobile: personal auto and business auto**
 - 1. Liability
 - a. Bodily Injury
 - b. Property Damage
 - c. Split Limits
 - d. Combined Single Limit

- 2. Medical Payments
- 3. Physical Damage (collision; other than collision; specified perils)
- 4. Uninsured motorists
- 5. Underinsured motorists
- 6. Who is an insured
- 7. Types of Auto
 - a. Owned
 - b. Non-owned
 - c. Hired
 - d. Temporary Substitute
 - e. Newly Acquired Autos
 - f. Transportation Expense and Rental Reimbursement Expense
- 8. **Auto Dealers** Coverage Form, including Garagekeepers Insurance
- 9. Exclusions
- 10. Individual Insured and Drive Other Car (DOC)
- 11. Mobile equipment
- C. Workers Compensation Insurance, Employers Liability Insurance, and Related Issues**

(This section does not deal with specifics of state law, which are addressed elsewhere in this outline.)

- 1. Standard policy concepts
 - a. Who is an employee/employer
 - b. Compensation
- 2. Work-related vs. non-work-related
- 3. Other states' insurance
- 4. Employers Liability
- 5. Exclusive remedy
- 6. Premium Determination

- D. Crime**
 - 1. Employee Dishonesty
 - 2. Theft
 - 3. Robbery
 - 4. Burglary
 - 5. Forgery and Alteration
 - 6. Mysterious disappearance

- E. Bonds**
 - 1. Surety
 - 2. Fidelity

- F. Professional liability**
 - 1. Errors and Omissions
 - 2. Medical Malpractice
 - 3. Directors and Officers (D&O)
 - 4. Employment Practices Liability (EPLI)
 - 5. Cyber liability and data breach, funds transfer
 - 6. Liquor liability

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 - 3. Market value

- 4. Stated/agreed value
- 5. Salvage value

- F. Negligence**
- G. Liability**
- H. Occurrence**
- I. Binders**
- J. Warranties**
- K. Representations**
- L. Concealment**
- M. Deposit Premium/Audit**
- N. Certificate of Insurance**
- O. Law of Large Numbers**
- P. Pure vs. Speculative Risk**
- Q. Endorsements**
- R. Damages**

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 - a. General
 - b. Special
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- C. Conditions**
- D. Exclusions and Limitations**
- E. Definition of the insured**
- F. Duties of the insured after a loss**
- G. Cancellation and nonrenewal provisions**
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- J. Notice of claim**
- K. Other insurance**
- L. Subrogation**
- M. Loss settlement provisions including consent to settle a loss**
- N. Terrorism Risk Insurance Act (TRIA)**

**CASUALTY
COLORADO SPECIFIC
CONTENT OUTLINE**

State Statutes, Rules and Regulations

(31 scoreable questions plus 5 pretest questions)

I. COLORADO STATUTES, RULES, AND REGULATIONS COMMON TO LIFE, SICKNESS AND ACCIDENT, PROPERTY (FIRE), AND CASUALTY INSURANCE.....19

A. Insurance Commissioner

- 1. Power and duties
Ref: 10-1-104; 10-1-108; 10-1-109; 10-1-201 through 204; 10-3-105; 10-3- 208; 10-3-1106
- 2. Hearings and penalties
Ref: 10-2-801; 10-2-804; 10-3-1104; 10-3-1107; 10-3-1108; 10-3-1109; 10-3-1111
- 3. License suspension and revocation
Ref: 10-1-108; 10-2-801; 10-2-803
- 4. Records and requests for information
Ref: 1-1-7; 1-1-8

B. Licensing and producers' legal responsibility

- 1. Persons required to be licensed

Ref: 10-2-103(6); 10-2-105; 10-2-201; 10-2-401; 10-2-404; 10-2-407; 10-2-408; 10-2-412; 10-2-416; 10-2-701; Reg. 1-2-10

- 2. Surplus Lines
Ref: 10-2-408; 10-5-103; 10-5-111; Reg. 2-4-1
- 3. Payment and acceptance of commissions/fees
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- 4. Fiduciary/commingling
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- 5. Pre-licensing and continuing education
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- 6. Unauthorized entities
Ref: 10-3-903 through 10-3-904.5; 10-3-906; 10-3-908

C. Unfair competition and deceptive practices

- 1. Coercion
Ref: 10-3-1104(1)(d); 10-3-1105
- 2. Misrepresentation
Ref: 10-3-1104(1)(a); 10-1-128
- 3. Unfair discrimination
Ref: 10-3-1104(1)(f); 10-3-1104.5
- 4. Controlled business
Ref: 10-2-401(4)
- 5. Defamation
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- 6. Rebates
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- 7. Unfair claims practices
Ref: 10-3-1104(1)(h); Reg. 5-1-14
- 8. Colorado Fraud Statute
Ref: 10-1-128; Reg. 6-5-1

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- 4. Claims procedures
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- 3. Uninsured motorist/Underinsured motorist

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 5. Required Coverages
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 7. Transportation Network Company
Ref: Industry practice; 40-10.1-604
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- D. Bail Bonds**
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- 7. Unfair claims practices
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- 8. Colorado Fraud Statute
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 - 2. Excluded drivers
Ref: 10-4-628; 10-4-629; 10-4-630; Reg. 5-2-2
 - 3. Uninsured motorist/Underinsured motorist
Ref: 10-4-609; 10-4-610
 - 4. Financial responsibility
Ref: 10-4-619; 10-4-620; 42-7-103(2); 42-7-301
 - 5. Required coverages
Ref: 10-4-619 through 621
 - 6. Medical Payment Coverage
Ref: 10-4-635; 10-4-636, 10-4-641; Reg. 5-2-16
 - 7. Transportation Network Company
Ref: Industry practice; 40-10.1-604
 - 8. Claims
Ref: 10-3-1117
- B. Colorado Auto Insurance Plan**
Ref: 10-4-412

**PERSONAL LINES-COLORADO SPECIFIC CONTENT OUTLINE
State Laws, Rules and Regulations**

(29 questions plus 4 pretest questions)

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 - 3. License suspension and revocation
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 - 4. Records and requests for information
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- B. Licensing and producers' legal responsibility**
 - 1. Persons required to be licensed
Ref: 10-2-103(6); 10-2-105; 10-2-201; 10-2-401; 10-2-404; 10-2-407; 10-2-408; 10-2-412; 10-2-416; 10-2-701; Reg. 1-2-10
 - 2. Surplus Lines
Ref: 10-2-408; 10-5-103; 10-5-111; Reg. 2-4-1
 - 3. Payment and acceptance of commissions/fees
Ref: 10-2-702; Reg. 1-2-9
 - 4. Fiduciary/commingling
Ref: 10-2-704; Reg. 1-2-1
 - 5. Pre-licensing and continuing education
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 - 6. Unauthorized entities
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- C. Unfair competition and deceptive practices**
 - 1. Coercion
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 - 2. Misrepresentation
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(30 scoreable questions)

I. COLORADO STATUTES, RULES, AND REGULATIONS COMMON TO LIFE, SICKNESS AND ACCIDENT, PROPERTY (FIRE), AND CASUALTY INSURANCE.....5

A. Insurance Commissioner

- 1. Power and duties
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- 2. Hearings and penalties
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- 3. License suspension and revocation
Ref: 10-2-801; 10-2-803
- 4. Records and requests for information
Ref: 1-1-7; 1-1-8

B. Licensing and producers' legal responsibility

- 1. Persons required to be licensed
Ref: 10-2-103(6); 10-2-106; 10-2-201; 10-2-401; 10-2-404; 10-2-407; 10-2-408; 10-2-412; 10-2-416; Reg. 1-2-10
- 2. Surplus Lines
Ref: 10-2-408; 10-5-103; 10-5-111; Reg. 2-4-1
- 3. Payment and acceptance of commissions/fees
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- 4. Fiduciary/commingling
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C. Unfair competition and deceptive practices

- 1. Coercion
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- 2. Misrepresentation
Ref: 10-3-1104(1)(a)
- 3. Unfair discrimination
Ref: 10-3-1104(1)(f); 10-3-1104.5
- 4. Controlled business
Ref: 10-2-401(4)
- 5. Defamation
Ref: 10-1-120; 10-3-1104(1)(c)
- 6. Rebates
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- 7. Unfair claims practices
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- 8. Colorado Fraud Statute
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COLORADO PUBLIC ADJUSTER

EXAMINATION CONTENT OUTLINE

(60 scoreable questions)

I. GENERAL PROPERTY INSURANCE PRODUCT KNOWLEDGE PERTINENT TO ADJUSTERS

Ref: All topics refer to general product knowledge, unless otherwise noted

A. Standard Fire Policy

Ref: New York Standard Fire Policy

- 1. Basic coverages, provisions, and clauses
- 2. Limitations and restrictions
- 3. Proof of Loss
- 4. Loss requirements and inventories
- 5. Appraisal
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- 1. Dwelling and Contents
- 2. Homeowners and forms/coverages
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 - 2. Property damage – time of payment
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 - 3. Requirement on hazard insurance loans secured by real property
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(35 scoreable questions)

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- 2. Alien
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- 5. Non-admitted Surplus Lines Insurers
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- 1. Acceptable premium tax reporting forms and procedures

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 - b. Hearings and penalties
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 - c. License suspension and revocation
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 - d. Records and requests for information
Ref: 1-1-7; 1-1-8
- 2. Licensing and producers' legal responsibility
 - a. Persons required to be licensed
Ref: 10-2-103(6); 10-2-105; 10-2-201; 10-2-401; 10-2-404; 10-2-407; 10-2-408; 10-2-412; 10-2-416; 10-11-116; Reg. 1-2-10
 - b. Payment and acceptance of commissions/fees
Ref: 10-2-702; Reg. 1-2-9; Reg. 8-1-3
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 - d. Controlled business
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**TITLE-COLORADO SPECIFIC
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 - 2. Mineral Estates
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 - 3. Complaints to the Division
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 - 4. Retention of Records/Response to Division Inquiries
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 - 5. Closing Instructions
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7. Actuarial Documents	
8. Insured Eligibility	
9. Units	
10. Coverage Levels	
11. Administrative Fees	
12. Life of the Policy	
13. Yield/Revenue Guarantees.	
B. Plans of Insurance	
1. Actual Production History (APH)	
a. Buy-up Coverage	
b. Catastrophic Risk Protection Endorsement (CAT)	
2. Revenue Protection (RP)	
3. Yield Protection (YP)	
4. Income Protection (IP)	
5. Group Risk Plan (GRP)	
6. Group Risk Income Protection (GRIP)	
7. Livestock Risk Protection (LRP)	
8. Livestock Gross Margin (LGM)	
C. Policy Provisions	
1. Common/Basic Provisions	
2. Coarse Grains Provisions	
a. Replant	
b. Prevented Planting	
c. Late Planting	
3. Catastrophic Risk Protection Coverage (CAT) Endorsement	
D. Claims	
1. Covered Perils	
2. Loss Reporting Requirements	
3. Duties After a Loss	
IV. COLORADO LAWS, RULES, AND REGULATIONS PERTINENT TO CROP INSURANCE5	
A. Insurance Commissioner	
1. Power and duties	
<i>Ref: 10-1-104; 10-1-108; 10-1-109; 10-1-201 through 204; 10-3-105; 10-3-208; 10-3-1106; 10-4-401</i>	
2. Hearings and penalties	
<i>Ref: 10-2-801; 10-2-804; 10-3-1104; 10-3-1107; 10-3-1108; 10-3-1109; 10-3-1111</i>	
3. License suspension and revocation	
<i>Ref: 10-2-801; 10-2-803</i>	
4. Records and requests for information	
<i>Ref: 1-1-7; 1-1-8</i>	
B. Licensing and producers' legal responsibility	
1. Licensing requirements	
<i>Ref: 10-2-103(6); 10-2-105; 10-2-201; 10-2-401; 10-2-404; 10-2-407; 10-2-408; 10-2-412; 10-2-416; 10-2-502; 10-2-701; Reg. 1-2-10</i>	
2. Fiduciary/commingling	
<i>Ref: 10-2-704; Reg. 1-2-1</i>	
C. Unfair competition and deceptive practices	
1. Coercion	
<i>Ref: 10-3-1104(1)(d); 10-3-1105</i>	
2. Misrepresentation	
<i>Ref: 10-3-1104(1)(a)</i>	
3. Unfair discrimination	
<i>Ref: 10-3-1104(1)(f); 10-3-1104.5</i>	
4. Controlled business	
<i>Ref: 10-2-401(4)</i>	
5. Defamation	
<i>Ref: 10-1-116; 10-3-1104(1)(c)</i>	
6. Rebates	
<i>Ref: 10-3-1104(1)(g)</i>	
7. Unfair claims practices	
<i>Ref: 10-3-1104(1)(h); 10-16-214; Reg. 5-1-14</i>	
8. Colorado Fraud Statute	
<i>Ref: 10-1-128; Reg. 6-5-1</i>	
D. Colorado Crop Hail Insurance Law	
1. Rate filings	
<i>Ref: 10-4-401; 10-4-403; 10-4-416</i>	

ENGLISH AS A SECOND LANGUAGE (ESL) REQUEST FORM



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

Candidates who wish to request additional time for ESL should email this form to AccommodationsPearsonVUE@pearson.com or fax this form to Pearson VUE at 610-471-0555. Please attach a letter (on official letterhead) from an instructor or employer that verifies English is your second language.

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

PLEASE PRINT CLEARLY

Date:		
Last Name:		
First Name:		M.I.:
Address:		
City:	State:	Zip:
Daytime Telephone:		
Email address:		
Program / Examination name:		
<input type="checkbox"/> Additional time for English as a second language		
<p align="center">Candidates should contact Pearson VUE with questions about additional time.</p> <p align="center">PEARSON VUE Accommodation Requests for ESL Email: AccommodationsPearsonVUE@pearson.com Fax: 610-471-0555</p>		

RESIDENT LICENSING REQUIREMENTS

	Online Application and Fee	Pearson VUE Exam Scores ◆ + ▲	Prelicensing Training ▲ + ◆	Screening Question Documentation ■	Letter of Clearance*	Continuing Education Compliance ●	Professional Designation Membership Card ▲	Other Required Documents
Lines of Authority for Resident Individual								
Life or Accident & Health	√	√	√	√	√	√	√	
Property or Casualty	√	√	√	√	√	√	√	
Variable Annuity Products	√	√-Life	√-Life	√	√			Photocopy of FINRA Certificate if the CRD # was not provided on the application. Applicants must hold an active Life license.
Surplus Lines	√	√		√	√			Applicant must hold an active Property and Casualty authority.
Personal Lines	√	√	√	√	√	√		
Limited Lines Credit Insurance	√	√		√	√			
Limited Lines Self-Storage	√			√	√			
								Affiliated Bus Arrangement at www.colorado.gov/pacific/dora/node/90661 click "Title Business"
Title	√	√		√	√			Attorney applicants must submit a copy of their Colorado Attorney Bar Card at the time of license application submission.
Travel	√			√	√			
Public Adjuster	√	√		√	√	√		Signed Surety Bond and Power of Attorney required pursuant to Regulation 1-2-19
Lines of Authority for Resident Agency								
Life or Accident & Health, Property or Casualty	√			√	√			
Variable Annuity Products	√			√	√			Applicants must hold an active Life license.
Surplus Lines	√			√	√			Applicant must hold an active Property and Casualty authority.
Personal Lines	√			√	√			
Limited Lines Credit Insurance	√			√	√			
Limited Lines Self-Storage	√			√	√			
								Affiliated Bus Arrangement at www.colorado.gov/pacific/dora/node/90661 ; Notarized accountant letter verifying paid in cash capital (min of \$10,000)
Title	√			√	√			
Portable Electronics	√			√	√			
Travel	√			√	√			
Public Adjuster	√			√	√			Signed Surety Bond and Power of Attorney required pursuant to Regulation 1-2-19.

* Only needed if applicant held a resident license in another state within the last ninety (90) days and Pearson VUE is unable to verify licensure on the National Producer Database.

● Only needed for the previous cycle if applicant is reinstating a Colorado resident license within one (1) year of inactivation and had a previous CE requirement.

■ Only needed if applicant answers "Yes" to an application screening question and is required to provide supporting documentation as indicated in the question.

◆ Not needed for license reinstatement.

▲ Professional designations are not required; however, applicants with these designations may be exempt from pre-licensing training. Refer to the Candidate Handbook for information on which examination each designation provides exemption from.

+ Not needed if applicant has held a license in another state within the last ninety (90) days and Pearson VUE is able to verify licensure on the National Producer Database or the applicant is submitting an original letter of clearance.

GENERAL INFORMATION

Candidates may make a reservation by either visiting <https://www.pearsonvue.com/us/en/co/insurance.html> or by calling Pearson VUE.

AVAILABLE EXAMS			
MAJOR LINES		LIMITED LINES	
EXAM NAME	TIME ALLOTTED	EXAM NAME	TIME ALLOTTED
Accident and Health (02)	2 hours	Credit (30)	¾ of an hour
Casualty (04)	2 hours	Crop Hail Adjuster (31)	¾ of an hour
Life (01)	2 hours	Public Insurance Adjuster (14)	1 hour and 15 minutes
Personal Lines (55)	2 hours and 15 minutes	Surplus Lines (82)	¾ of an hour
Property (03)	2 hours	Title (83)	1 hour and 15 minutes

EXAM FEES
Candidates may take up to two examinations during one exam session for a single fee of \$41 only at a physical Pearson VUE test center location. Candidates testing online with OnVUE must pay a \$31 exam fee for each examination taken and there is no discount applied for multiple examinations. All fees must be paid at the time of reservation by credit card, debit card, or voucher.

PEARSON VUE HOLIDAY SCHEDULE

Testing may be unavailable on U.S. federal holidays and, in some cases, holiday weekends.