



Missouri Insurance Licensing CANDIDATE HANDBOOK

August 2023

QUICK REFERENCE

RESERVATIONS

Before making an exam reservation

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

Making an exam reservation (details on page 4)

Candidates may make a reservation by either visiting www.pearsonvue.com or 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. Additionally there are links to many more available test centers at www.pearsonvue.com.

Exam fees

Candidates must pay the examination fee (as detailed on page 4) at the time of reservation by credit card, debit card, electronic check, or voucher. **Fees will not be accepted at the test center. Examination fees are non-refundable and non-transferable, except as detailed in the *Change/Cancel Policy* (page 5).**

EXAM DAY

What to bring to the exam

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

Exam procedures

Candidates should report to the test center at least **thirty (30)** minutes before the examination begins to complete registration. The time allotted for the examination varies (see page 5), and each candidate will leave the test center with an official score report in hand.

EXAMINATION INFORMATION

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

Pearson VUE Missouri Insurance

Attn: Regulatory Program

5601 Green Valley Dr.
Bloomington, MN 55437

Phone
(866) 274-4740

Email
pearsonvuecustomerservice@pearson.com

Website
www.pearsonvue.com

STATE LICENSING INFORMATION

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

Missouri Department of Commerce and Insurance

PO Box 690
Jefferson City, MO 65102-0690

Phone
(573) 751-3518

Email
licensing@insurance.mo.gov

Website
www.insurance.mo.gov

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OVERVIEW

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

It is highly recommended that the Missouri Insurance handbook be reviewed, with special attention given to the content outlines, before taking the examination. (*Content outlines begin on page S1 of this handbook.*)

Individuals who wish to obtain an insurance license in Missouri must:

1. Make an exam reservation and pay the exam fee.

Make a reservation online at <https://www.pearsonvue.com/testtaker/profile/create/SignUp/MOINS> or by phone with Pearson VUE for the examination. Online appointments for testing from home or office are available through OnVUE at <https://home.pearsonvue.com/mo/insurance>.

2. Go to the test center or prepare for your exam online and pass the exam.

Go to the test center on the day of the examination, bringing along all required materials (*See page 8.*) A score report will be provided at the end of the exam providing either a Pass or Fail score.

3. Apply for a license.

After 24-48 hours of passing the examination (to allow time for the exam results to load in the system), go to the Missouri Department of Commerce and Insurance at www.insurance.mo.gov and click on the Producers or Other Licensees tab to find instructions on how to apply. [Missouri Department of Insurance \(mo.gov\)](http://www.insurance.mo.gov).

PRACTICE TESTS

Practice tests are now 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 help familiarize them with taking computer-based examinations.

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

INTRODUCTION

CONTACT INFORMATION

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

FOR EXAMINATIONS Pearson VUE/Missouri Insurance <i>Attn: Regulatory Program</i> 5601 Green Valley Dr., Bloomington, MN 55437		
Phone: (866) 274-4740	Website: www.pearsonvue.com	Email: pearsonvuecustomerservice@pearson.com

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

Please visit www.pearsonvue.com/mo/insurance/contact for further information.

Candidates may contact the Missouri Department of Commerce and Insurance with questions about obtaining or maintaining a license.

FOR STATE LICENSING Missouri Department of Commerce and Insurance Truman State Office Bldg. 301 West High St., Room 530 Jefferson City, MO 65101		
Phone: (573) 751-3518	Email: licensing@insurance.mo.gov	Website: www.insurance.mo.gov

A MESSAGE FROM THE DEPARTMENT

This handbook provides you with information about the license examination and application process for becoming licensed by the Missouri Department of Commerce and Insurance (referred to as “the Department” in this handbook) to sell or provide insurance services and products in Missouri. We suggest you keep this handbook for future reference.

We wish you well in preparing for your examination and remind you that by law you are required to continue your insurance education after becoming licensed. An insurance license can open up the world of insurance for you—a world filled with satisfying and rewarding opportunities. Remember, however, that a license is a privilege, not a right or a gift. You must commit yourself from the beginning to comply with the laws and regulations set forth to regulate the insurance industry.

GENERAL GUIDELINES

THE LICENSURE PROCESS

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

The state of Missouri 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.

OVERVIEW OF LICENSURE

The Department of Commerce and Insurance is empowered by Chapter 375, Code of Missouri, to qualify individuals who wish to operate as insurance producers and public adjusters, as defined in Missouri statute. Accordingly, the Department has determined that candidates must pass an examination to prove their knowledge of the statutes and regulations affecting the insurance profession and the products and services they will sell to the public. The legislature may make changes to the Code, and administrative rules may be changed at any time. Licensees are expected to be aware of changes in the laws and rules that affect their occupational practice.

To be licensed, you must:

- Pass the required examination(s) for the type of license you are seeking (see chart below); and
- Apply for a license by submitting the appropriate fee and forms to the Department (see page 13).

The Department grants the licenses listed below. Each license granted by the Department is valid only for the line of authority named on the license.

The table below shows the lines of licensed authority, along with the series number of the required exam (if needed).

LICENSE LINE	EXAMINATION
Life, Producer	50 Life Insurance Producer
Life, Accident and Health or Sickness Producer	54 Life, Accident and Health Insurance Producer
Accident and Health or Sickness Producer	51 Accident and Health Insurance Producer
Property Producer	52 Property Insurance Producer
Casualty Producer	53 Casualty Insurance Producer
Property and Casualty	55 Property and Casualty Insurance Producer
Personal Lines Producer	56 Personal Lines Insurance Producer
Crop Producer	31 Crop Insurance
Public Adjuster	20 Public Adjuster
Public Adjuster Solicitor	21 Public Adjuster Solicitor
Bail Bond Agent	23 Bail Bonds Agent
Surplus Lines Producer	82 Surplus Lines
Surety Recovery Agent	57 Surety Recovery Agent
Title Producer	58 Title Insurance
Title Agency Qualified Principal	59 Title Agency Qualified Principal
Navigator	84 Navigator
Credit	No exam required
Travel	No exam required
Business Entity Producer	No exam required

LICENSING REQUIREMENTS

Resident licensing requirements

To qualify as a Missouri resident insurance producer, you must:

- Pass the license examination(s) required by statute.
- Meet the minimum age requirement, which varies per license (*see the table on page 12*).
- Submit the completed *Uniform Application for Individual Insurance Producer License* form (available at www.nipr.com).
- Remit the appropriate application fee.
- File any required bonds, affidavits, or assignments.

Nonresident licensing requirements

If you are not a Missouri resident and wish to apply for a Missouri license, you should contact the Department to determine the appropriate procedures and requirements.

Nonresident applicants must complete and submit the *Uniform Application for Individual Nonresident License*, available at www.nipr.com. You will also need to attach an original Letter of Certification (no older than six months). A Letter of Certification is not required if your resident state participates in the PDB Participating State Report. A PDB list can be found at www.nipr.com/about_psr.htm.

EXAM RESERVATIONS

MILITARY SITE TESTING

Missouri Insurance licensure exams are now available at select Pearson VUE test centers on military installations across the globe. Service members, dependents, and contractors with authorized base access who want to gain Missouri insurance licensure from their duty station or assignment in another state and foreign deployment will have the option to take their exams without having to return to Missouri to test.

To locate a Pearson VUE authorized testing center, visit <http://home.pearsonvue.com/military> and select Missouri Insurance from the Insurance program category.

In addition to Pearson VUE's standard ID policy (see page 8), candidates must have valid government ID and authorization to gain access to military testing sites. Civilians without valid government ID will be turned away by the test center and/or military entrance gate security.

MAKING A RESERVATION

Online reservations are the most efficient way for candidates to schedule their examination. Candidates **must** go to www.pearsonvue.com/mo/insurance to make an online reservation for an examination. First-time users are required to create an account. The candidate will need to fill in all required fields, which are preceded by an asterisk (*), on the online form in order to create an ID and be assigned a password. Step-by-step instructions will lead the candidate through the rest of the examination reservation process.

Candidates **must** make an online reservation at least twenty-four (24) hours before the desired examination date. Candidates who wish to make a phone reservation at (866) 274-4740 must do so at least twenty-four (24) hours before the desired examination date (unless an electronic check is used for payment, as detailed below).

Before making a reservation, candidates should have the following:

- Legal name, residence address, Social Security number, daytime telephone number, and date of birth
- The names of the examinations
- The preferred examination dates and test center locations (a list of test centers appears on the back cover of this handbook)

Candidates who wish to register via a mail-in registration, please contact a customer service agent at (866) 274-4740 or write to:

Pearson VUE / Missouri Insurance

Attn: Regulatory Program

5601 Green Valley Dr., Bloomington, MN 55437

EXAM FEES

The examination fee must be paid at the time of reservation by credit card, debit card, voucher, or electronic check. **Fees will not be accepted at the test center.** Examination fees are non-refundable and non-transferable, except as detailed in the *Change/Cancel Policy*. For examination fees see the *Available Examination and Fees* charts found on page 5.

Vouchers

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

Vouchers expire 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.

AVAILABLE EXAMINATIONS AND FEES AT TESTING CENTERS

EXAM CODE	EXAMINATION NAME	EXAM FEES	TIME ALLOTTED
50	Life Insurance Producer	\$29	2 hours
51	Accident and Health Insurance Producer	\$29	2 hours
54	Life, Accident and Health Insurance Producer	\$35	3 hours
52	Property Insurance Producer	\$29	2 hours
53	Casualty Insurance Producer	\$29	2 hours
55	Property and Casualty Insurance Producer	\$35	3 hours
56	Personal Lines Insurance Producer	\$29	2.5 hours
82	Surplus Lines	\$22	1 hour
20	Public Adjuster	\$22	1 hour
21	Public Adjuster Solicitor	\$22	1 hour
31	Crop Insurance	\$22	1 hour
58	Title Insurance	\$22	1 hour
57	Surety Recovery Agent	\$22	1 hour
23	Bail Bonds Agent	\$22	1 hour
59	Title Agency Qualified Principal	\$22	1 hour
84	Navigator	\$29	1 hour

ONVUE EXAM – available online from home or office	EXAM FEES	EXAM LENGTH	BREAKS
Life Producer	\$29	120 minutes	NO
Accident & Health Producer	\$29	120 minutes	NO
Property Producer	\$29	120 minutes	NO
Casualty Producer	\$29	120 minutes	NO
Personal Lines	\$29	150 minutes	NO
Life, Accident & Health Producer	\$35	180 minutes	NO
Property & Casualty Producer	\$35	180 minutes	NO

CHANGE/CANCEL POLICY

Candidates should call Pearson VUE at (866) 274-4740 forty-eight (48) hours before the examination to change or cancel a reservation. Candidates who change or cancel a reservation with proper notice may either transfer the fee to a new reservation, or may request a refund. **Candidates who change or cancel their reservations without proper notice will forfeit the examination fee.** Refunds for credit/debit cards are immediate, while refunds for vouchers will be processed in two to three (2-3) weeks.

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

ABSENCE/LATENESS POLICY

Candidates should arrive thirty (30) minutes before their scheduled examination. For example, if the examination start time is 8:00 a.m. the candidate should arrive at the test center at 7:30 a.m. Candidates who are late to or absent from an examination may be excused for the following reasons:

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

Written verification and supporting documentation for excused absences must be submitted to Pearson VUE within fourteen (14) days of the original examination date.

Candidates who are absent and fail to change or cancel their reservation according to the *Change/Cancel Policy* will forfeit the examination fee. Candidates who are late will not be admitted to the examination and will forfeit the examination fee.

WEATHER DELAYS AND CANCELLATIONS

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

ACCOMMODATIONS

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

Test accommodations may include things such as:

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

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

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

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

Candidates requiring and/or requesting special accommodations must test at a physical Pearson VUE testing location. In certain circumstances, extra testing time may be permitted for OnVUE online proctored exams.

English as a Second Language (ESL)

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

Candidates should not attempt to make a reservation until after they have been notified by Pearson VUE via email that their request for additional time has been approved. The length of the examination will be equal to 1-1/2 times the length of the examination.

For example, a 2 hour examination will be extended to 3 hours. NOTE: NO OTHER accommodations will be granted for ESL, i.e. separate testing room, reader, marker, etc. These accommodations are for individuals who qualify under the American's with Disability Act (ADA) only.

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

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

The approval of additional time will be for one (1) year from the date of the request for the level you have requested. Candidates who have additional questions about ESL examinations should contact the Special Examination Coordinator at (800) 466-0450.

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

EXAM DAY

WHAT TO BRING/NEEDED FOR EXAM

Required Materials

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

Candidates who have changed their names must provide written documentation of the change. This documentation may be a copy of a marriage license, divorce decree or other official document.

Note: You will not be permitted to bring your own calculator into the testing room.

REQUIRED MATERIALS

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

Acceptable Forms of Candidate Identification

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

Primary ID (with 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 Identification Card
- Passport
- Passport card
- Military ID
- Military ID for spouses and dependents
- Alien Registration Card (Green Card, Permanent Resident Visa)

Secondary ID (with 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 30-day grace period for renewing the ID, the ID is considered to be expired.

EXAM PROCEDURES

At Physical Test Locations

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

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

Other test center procedures, set to accommodate additional security needs, are in place, but not limited to emptying pockets in clothing, prohibiting hats and hoodies, checking eye wear, stowing belongings in a locker, etc. See *Test Center Policies* for more information.

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

Candidates may begin the examination once they are familiar with the computer. The examination begins the moment a candidate looks at the first examination question. The time allotted for each examination is detailed on the back cover of this handbook. The examination will end automatically when the examination time has expired, and candidates will leave the test center with their official scores in hand. **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://home.pearsonvue.com/in/insurance/onvue> before you begin your online exam.

ABOUT THE EXAM

The content of the general portion of the examination is based upon information obtained from a job analysis by Pearson VUE. Responses from insurance professionals were analyzed to determine the nature and scope of tasks they perform and the knowledge and skills needed to perform them. This information is the basis upon which examination questions are written and ensures that examinations reflect the practice of insurance.

The state-specific portion of the examination has been developed to reflect the laws, statutes, rules, and regulations for the practice of insurance in Missouri, and has been reviewed and approved by Missouri insurance professionals.

All Missouri Insurance examinations are given in a multiple-choice format dealing with basic insurance product knowledge.

Through standardization and control, Pearson VUE ensures that no individual has an unfair disadvantage or advantage because of a particular examination format.

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

Pearson VUE maintains the right to question any examination score whose validity is in doubt because the score may have been obtained unfairly. Pearson VUE first undertakes a confidential review of the circumstances contributing to the questions about score validity. If there is sufficient cause to question the score, Pearson VUE will refer the matter to the Department, 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 Department will be so notified and will determine whether the candidate's scores will be released.

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 Missouri Department of Insurance <http://insurance.mo.gov/> (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. 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. With a passing score of 70, any score below 70 indicates how close the candidate came to passing, rather than the actual number or percentage of questions the candidates answered correctly.

DUPLICATE SCORE REPORTS

Candidates may request a duplicate score report by completing the appropriate form found in the back of this handbook. If testing through OnVUE, the candidates will need to log into their Pearson VUE account to obtain their score report.

RETAKE THE EXAM

Reservations for reexamination are not made at the test center. **Candidates must wait one (1) day before scheduling a reexamination.**

QUESTIONS OR COMMENTS ABOUT THE EXAM

For security reasons, examination material is not available to candidates for review. Candidates who have questions, comments, or concerns about the examinations should direct written inquiries to Pearson VUE's address provided on the inside front cover of this handbook.

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

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

TEST CENTER 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, or friends **are not** allowed in the test center.
- Dictionaries, books, papers (including scratch paper), and reference materials are not permitted in the examination room (unless permitted by the exam sponsor), and candidates are strongly urged not to bring such materials to the test center. Upon entering and being seated in the testing room, the test administrator will provide the candidate with materials to make notes or calculations and any other items specified by the exam sponsor. **The candidate may not write on these items before the exam begins or remove these items from the testing room.**

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

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

Please note that no breaks are to be given during combination examinations.

For more information, please go to <https://home.pearsonvue.com/mo/insurance/onvue>.

PREPARING FOR THE EXAM

CONTENT OUTLINES

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

STUDY MATERIALS

Neither the Department nor Pearson VUE endorses any particular study materials or prelicensing schools.

The exam content outlines in this handbook are the basis for the exams. **Make sure your study materials cover the topics in the outlines.**

PRETEST QUESTIONS

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

After passing your exam, you are eligible to apply to the Department for a license. After the Department has verified that you have passed the required exam and that you have nothing in your background that should prohibit you from being licensed, the Department will issue the appropriate license. Once you have been issued a license, you will be required to renew it on a periodic basis.

To apply for a license, you must submit:

- A completed *NAIC Uniform Application for Individual Insurance Producer License* (available at www.nipr.com).
- The appropriate license fee (see fee information in the table below).

The license fee must be submitted with your completed application and must be in the form of a company/agency check, cashier’s check, or money order.

The following chart lists:

- Educational and minimum age requirements.
- Valid time period for licensure.
- License fee.
- Renewal fee.

LICENSE TYPE	EDUCATION REQUIRED	MINIMUM AGE	VALID PERIOD	LICENSE FEE	SPECIAL REQUIREMENT	RENEWAL FEE
Producer	None	18	2 yrs.	\$100	None	\$100; biennially
Surplus Lines Producer	None	18	2 yr.	\$100	Must hold a current MO Property and Casualty Producer License	\$100; biennially
Business Entity Producer License	None		2 yrs.	\$100	None	\$100; biennially
Public Adjuster	None	18	1 yr.	\$100	\$10,000 or \$1,000 bond required	\$50; annually
Public Adjuster Solicitor	None	18	1 yr.	\$100	\$1,000 bond required	\$50; annually
Bail Bonds Agent	24 hours initial basic training	21	2 yrs.	\$150		\$150; biennially
General Bail Bonds Agent	24 hours initial basic training	21	2 yrs.	\$150	Specific affidavits and assignment of \$10,000	\$150; biennially
Surety Recovery Agent	24 hours initial basic training	21	2 yrs.	\$150		\$150; biennially
Navigator	Certification through the Federal Market Place or exam	18	2 yrs	\$25		\$25; biennially

APPLYING FOR LICENSURE IN MISSOURI

OBTAINING AN APPOINTMENT

Only those individuals who have been duly licensed by the Department are authorized to act as insurance producers. However, licensed individuals must also be appointed by an insurance company prior to engaging in the solicitation of, application for, or sale of any policies.

In order to be appointed by an insurance company, an individual must hold a producer's license. Within thirty (30) days of an insurer authorizing a producer to transact business on its behalf, the insurer shall enter the name and license number of the producer in the company register of appointed producers. There is no fee for adding or terminating a producer from the register.

In addition, the individual must hold a license in the line(s) for which he or she is appointed.

CHANGE OF ADDRESS

Any licensee who changes his/her resident address must notify the Department, in writing, within thirty (30) days of the change.

Licensee may go to www.insurance.mo.gov to print a copy of their license.

CONTINUING EDUCATION FOR LICENSE RENEWAL

Continuing education courses must be completed and reported to the Department at the time of license renewal.

The chart below outlines the minimum number of continuing education hours that must be completed for the various types of licenses:

COURSE REQUIREMENTS	MINIMUM HOURS EVERY TWO YEARS
Life and/or Accident and Health or Sickness or both	16
Property and/or Casualty and/or Personal Lines; or any combination	16
Title	8
Bail Bond/General Bail Bond/Surety Recovery Agent	8
Navigator	13

MISSOURI INDIVIDUAL LICENSE CHECKLIST

PRODUCER APPLICANT			
Available Producer Lines			
<input type="checkbox"/> Life	<input type="checkbox"/> Accident and Health or Sickness	<input type="checkbox"/> Property	<input type="checkbox"/> Casualty
<input type="checkbox"/> Variable Life/Variable Annuity	<input type="checkbox"/> Personal Lines	<input type="checkbox"/> Credit Products	<input type="checkbox"/> Other: Travel, Title, Crop
Contact the Department if you wish to apply for the following license types			
<input type="checkbox"/> Bail Bond, General Bail Bond, Public Adjuster, Public Adjuster Solicitor, Surplus Lines Producer, Surety Recovery, Navigator			
Producer Licensing Requirements			
<input type="checkbox"/> Residents applying for a Producer License may contact Pearson VUE at (866) 274-4740 or go online to www.pearsonvue.com to register for the Missouri examination. All Missouri exam scores are valid for one year.			
<input type="checkbox"/> Nonresidents must attach an original Letter of Certification (no older than six months). A Letter of Certification is not required if the applicant's resident state participates in the PDB (PDB Participating State Report can be found at www.nipr.com/about_psr.htm).			
<input type="checkbox"/> Complete and submit the <i>Uniform Application for Individual License</i> . Applicants are requested to file applications electronically via the National Insurance Producer Registry (NIPR) at www.nipr.com .			
Download Application			
<input type="checkbox"/> The <i>Uniform Application for Individuals Insurance Producer License</i> is available online at www.nipr.com .			
<input type="checkbox"/> Submit the application and requested information electronically to NIPR at www.nipr.com .			
If filing a paper application, mail application (with any additional required items) to:			
<input type="checkbox"/> Attach a company or agency check, cashier's check, or money order for \$100. Checks must be made payable to the Missouri Department of Commerce and Insurance.			
<input type="checkbox"/> PO Box 4001, Jefferson City, MO 65102			
<input type="checkbox"/> Express mail: 301 West High Street, Room 530, Jefferson City, MO 65101			
Questions? Contact:			
<input type="checkbox"/> Licensing 573.751.3518; licensing@insurance.mo.gov . You may also visit our website at www.insurance.mo.gov .			



MISSOURI

Insurance Content Outlines

GENERAL INFORMATION

Candidates should make an exam reservation either by phone at (866) 274-4740 or online at <http://www.pearsonvue.com/mo/insurance/>.

Candidates also have the option to test online from home or office through OnVUE.

Candidates may test at any of our US test centers.

MISSOURI TEST CENTERS			
Cape Girardeau (2)	Joplin (2)	Poplar Bluff	Springfield
Carthage	Kansas City (2)	St. Joseph (2)	West Plains
Columbia	Maryville	St. Louis (2)	

Locations and schedules are subject to change.

TEST CENTERS IN NEIGHBORING STATES					
STATE	CITY	STATE	CITY	STATE	CITY
AR	Fort Smith	IL	Oak Brook	NE	North Platte
AR	Little Rock (2)	IL	Peoria	NE	Omaha
AR	Springdale	IL	Schaumburg (2)	OK	Norman
AR	Texarkana	IL	Springfield	OK	Oklahoma City
IA	Coralville	KS	Hays	OK	Tulsa
IA	Davenport	KS	Overland Park	TN	Brentwood
IA	Sioux City	KS	Topeka	TN	Chattanooga
IA	West Des Moines	KS	Wichita	TN	Johnson City
IL	Buffalo Grove	KY	Lexington	TN	Knoxville
IL	Chicago (2)	KY	Louisville	TN	Memphis (2)
IL	Marion	NE	Lincoln	TN	Nashville

Locations and schedules are subject to change.

PEARSON VUE HOLIDAY SCHEDULE

No exams on the following holidays:

New Year's Day

Memorial Day

Labor Day

Christmas Day

Martin Luther King, Jr. Day

Independence Day

Thanksgiving