



STATE OF COLORADO

# INSURANCE LICENSING CANDIDATE HANDBOOK

**APRIL 2010**

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# QUICK REFERENCE

## PEARSON VUE EXAMINATION INFORMATION

Candidate scores will **NOT**  
be given over the 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](http://www.pearsonvue.com)

## PEARSON VUE LICENSING INFORMATION

**Pearson VUE  
Colorado Insurance**  
3131 S Vaughn Way, Suite 205  
Aurora, CO 80014  
(800) 275-8247

### HOURS

Monday through Friday  
from 7 a.m. until 5 p.m.

**(Mountain Time)**

### Website

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

## STATE LICENSING INFORMATION

**Colorado Division of  
Insurance**  
Department of Regulatory  
Agencies  
1560 Broadway, Suite 850  
Denver, CO 80202  
(303) 894-7499

### Website

[www.dora.state.co.us/insurance](http://www.dora.state.co.us/insurance)

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

**Handbooks for licensure and the content outlines are available at [www.pearsonvue.com](http://www.pearsonvue.com).**

### When contacting Pearson VUE for examination information candidates should:

- Call during off-peak hours to decrease any possible wait time.  
*Off-peak hours are Monday through Friday from 6 a.m. to 8 a.m. and all day during the weekend.*
- Have a pencil or pen available when calling to record any additional information
- Have the prelicensing provider code available, if applicable
- Have a list of prepared questions
- Have this handbook available for reference
- Record the name of the Customer Representative with whom they are speaking

Candidates should make a reservation either by phone or online at least twenty-four (24) hours before the desired examination date or by fax at least four (4) business days before the desired examination date. **Walk-in examinations are not available.**

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## 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 of \$73 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 *Change/Cancel Policy* (page 19).**

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## EXAM DAY

### What to bring to the exam

Candidates should bring to the examination the confirmation number they received when they made the examination reservation, proper identification, and other materials as dictated by the state licensing agency. A complete list appears in *What to Bring* (page 20).

### 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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**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 (available at [www.pearsonvue.com](http://www.pearsonvue.com)), before taking an examination.

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

**1. Complete all prelicensing education.**

Complete all required prelicensing education from an approved provider. (See page 3.)

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

Make a reservation (online, or by phone or fax) with Pearson VUE for the examination. (See page 17.)

**3. Go to the test center.**

Go to the test center on the day of the examination, bringing along all required materials. (See page 20.)

**4. Apply for a license.**

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

**For more information regarding maintaining a license, go to [www.dora.state.co.us/insurance](http://www.dora.state.co.us/insurance). Click on “Information for Producers” and then click on “Licensing.”**

## CONTACT INFORMATION

Candidates may call <b>Pearson VUE Reservations</b> at (800) 274-2616 to:		
<ul style="list-style-type: none"> <li>Schedule an examination (<i>see back cover</i>)</li> <li>Obtain information about examination procedures</li> <li>Change or cancel an examination</li> </ul>		
Monday through Friday 6 a.m. – 9 p.m.	Saturday 6 a.m. – 3 p.m. <i>Mountain Time</i>	Sunday 8 a.m. – 2 p.m.

Candidates may contact <b>Pearson VUE Licensing</b> to obtain information regarding:		
<ul style="list-style-type: none"> <li>New Licensing</li> <li>Name/Address Changes</li> <li>License Renewal</li> <li>A Letter of Clearance</li> <li>Continuing Education</li> </ul>		
<b>Mail</b> <b>Pearson VUE</b> <b>Colorado Insurance</b> 3131 S Vaughn Way, Suite 205 Aurora, CO 80014	<b>Phone</b> (800) 275-8247 Monday through Friday 7 a.m. – 5 p.m. <i>Mountain Time</i>	<b>Website</b> <a href="http://www.pearsonvue.com">www.pearsonvue.com</a>

Candidates may visit the <b>Colorado Department of Insurance</b> website to:
<ul style="list-style-type: none"> <li>Obtain licensing information</li> </ul>
<b>Website</b> <a href="http://www.dora.state.co.us/insurance">www.dora.state.co.us/insurance</a>

## THE LICENSURE PROCESS

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

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

## PRACTICE TESTS

Practice tests are offered exclusively online at [www.pearsonvue.com](http://www.pearsonvue.com), giving candidates even more opportunity to succeed on insurance examinations. Our practice tests will not only help prepare candidates for the types of questions they will see on the licensure exam, but also familiarize them with taking computer-based examinations.

Pearson VUE offers practice tests in the areas of Life, Health, and Property and Casualty that contain questions developed by subject matter experts using concepts found in the general portion of the licensure examination. The tests closely reflect the format of the real licensure examination, can be scored instantly, and provide immediate feedback to help candidates identify correct and incorrect answers. Candidates can purchase practice tests anytime at [www.pearsonvue.com](http://www.pearsonvue.com). The fee is \$19.95 per test.

### \*TELECOMMUNICATION DEVICES FOR THE DEAF

Pearson VUE is equipped with TDD (Telecommunication Devices for the Deaf) to assist deaf and hearing-impaired candidates. TDD calling is available 8 a.m. to 5 p.m. (EST) Monday through Friday, toll-free at (866) 274-4777.

**This TDD phone option is for individuals equipped with compatible TDD machinery.**

### CANDIDATE SCORES WILL NOT BE GIVEN OUT OVER THE PHONE.

### EMAIL

It is important to maintain a current email address on file with Pearson VUE/Colorado Division of Insurance. Producers are informed of the latest industry news through email notifications and by the Regulator, the newsletter published by Division of Insurance and emailed to producers several times per year.

### PRACTICE TESTS

Practice tests are offered exclusively online at [www.pearsonvue.com](http://www.pearsonvue.com).

# COLORADO LICENSING REQUIREMENTS

## COLORADO LICENSE TYPES

### Producer and Public Adjuster Licenses

Effective January 1, 1995 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:

• Life	• Limited Lines Credit Insurance
• Accident and Health	• Title
• Property	• Crop Hail
• Casualty	• Variable Life and Annuities Products
• Personal Lines	• Surplus Lines

In addition to a Producer license, Colorado offers a Public Insurance Adjusters license. The Public Insurance Adjuster license is issued with the Public Insurance Adjuster authority. For further information on the definition of a Public Insurance Adjuster and when a Public Adjuster license is required, refer to the Division of Insurance website at <http://www.dora.state.co.us/insurance/producer/adjuster.pdf>.

### 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 Colorado Division of Insurance 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 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 on the Pearson VUE website at [www.pearsonvue.com](http://www.pearsonvue.com).

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

After completing the pre-licensing training, the pre-licensing provider will report training completion information to Pearson VUE, however, the applicant must provide the 5-digit 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 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 pre-licensing training for the authorities previously held. Applicants with a cancelled or expired license that has been inactive for more than one (1) year from the application submission date must complete the required pre-licensing training prior to taking the Pearson VUE examination.
3. Applicants with a Baccalaureate Degree with a major in Insurance are exempt from pre-licensing training for all lines and must submit their course transcript when submitting the licensure application.
4. 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 44947. Also, the applicant must submit a copy of their membership card or a copy of their Letter of Good Standing when submitting the licensure application.

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 Outline* at [www.pearsonvue.com](http://www.pearsonvue.com).

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

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.

Applicants with a cancelled or expired license that has been inactive for more than one (1) year from the application submission date must complete the required pre-licensing training prior to taking the Pearson VUE examination.

3. Colorado attorneys applying for Title are exempt from taking the Title examination. Applicants qualifying for Title through the attorney exemption should select the Attorney 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.
4. Applicants holding a current and valid Professional Designation may be exempt from passing Part 1 (General Knowledge) of the examination and be eligible for licensure by only passing Part 2 (Colorado Law) of the corresponding examination as listed below. The applicant must submit a copy of their membership card or a copy of their Letter of Good Standing when submitting the licensure application.

PROFESSIONAL DESIGNATION	EXAM EXEMPTION (EXEMPT FROM PART 1)
Chartered Property & Casualty Underwriter (CPCU)	Property, Casualty, and Accident & Health
Chartered Financial Consultant (ChFC)	Life and Accident and Health
Registered Health Underwriter (RHU)	Life and Accident and Health
Chartered Life Underwriter (CLU)	Life and Accident and Health

### License Application

The Colorado Department of Insurance 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](http://www.sircon.com/colorado). Upon completing the online application, the applicant will be asked a series of screening questions and will be required to mail or fax supporting documentation for any “Yes” answers, as indicated in the question. Additional information for applicants with a bankruptcy or criminal conviction can be found in the Frequently Asked Questions section of this handbook.

When completing the application, the applicant will also be asked to provide proof of legal residency. Effective January 7, 2007, HB 06S-1009 requires that the Division of Insurance only issue or renew a producer insurance license if the individual is lawfully present in the United States. The law requires the individual to prove his or her identity with a secure and verifiable document. Acceptable documents include:

1. Any Colorado Driver License, Colorado Driver Permit or Colorado Identification Card, valid or expired less than one (1) year. (Temporary paper license with invalid Colorado Driver License, Colorado Driver Permit, or Colorado Identification Card, valid or expired less than one (1) year, is considered acceptable.)
2. Out-of-state issued photo Driver’s License, photo identification card, or photo driver’s permit, valid or expired less than one (1) year.
3. Valid foreign passport bearing an unexpired “Processed for I-551” stamp or with an attached unexpired “Temporary I-551” visa.
4. Valid I-551 Resident Alien or Permanent Resident card.
5. Valid foreign passport accompanied by an “I-94” indicating a specific future “until” date.

6. Valid I-94 issued by Canadian government with L1 or R1 status and a valid Canadian Driver's License or valid Canadian Identification card.
7. Valid Temporary Resident Card.
8. Valid I-94 with refugee/asylum stamp.
9. Valid 1688B or 1766 Employment Authorization Card.
10. Valid U.S. Military ID (active duty, dependent, retired, reserve and National Guard).
11. Tribal Identification Card with intact photo (US or Canadian).
12. Certificate of Naturalization with intact photo.
13. Certificate of (US) Citizenship with intact photo.
14. Passport issued by the U.S. Government with one (1) of the following documents: Social Security card; marriage, divorce or separation certificate or decree; or a Colorado or Federal tax return.
15. Colorado Department of Corrections Inmate Identification Card with a Social Security card issued by the United States Government

After submitting the application, Pearson VUE will review the application to determine if all of the licensing requirements have been met. If the application is complete, the license will be issued. Applicants can view their license information or print a copy of their license at [www.sircon.com/colorado](http://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 60 days from the date of the letter to submit the missing requirements. After 60 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 and Attorney 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 3-5-1, Section 7).

All Title and Attorney Title applicants must also electronically report all affiliated business arrangements immediately after licensure at [www.dora.state.co.us/pls/real/AFB\\_Web.Logon?p\\_div=INS](http://www.dora.state.co.us/pls/real/AFB_Web.Logon?p_div=INS).

### **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 must also 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.

## **LONG-TERM CARE**

The Colorado Division of Insurance 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 Life or Accident & Health and if 2) they complete the required continuing education courses prior to selling Long-Term Care and every two (2) years thereafter.

Resident Life and Accident & Health 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 mail 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 mailing address so it is important that producers comply with the law and notify Pearson VUE/Colorado Division of Insurance of all 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](http://www.sircon.com/colorado). 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, producers can print their license online at [www.sircon.com/colorado](http://www.sircon.com/colorado).

## CONTINUING EDUCATION

### Continuing Education Requirement

Resident producers holding a Life, Accident and Health, Property, Casualty, or a Personal Lines 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. 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](http://www.sircon.com/colorado). After completing a course, the course provider will electronically submit the course completion information to Pearson VUE within 15 working days. Producers can view of a list of courses that have been reported to Pearson VUE at [www.sircon.com/colorado](http://www.sircon.com/colorado).

### Continuing Education Requirement Notification

Producers will be mailed 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				
		Ethics	3	0	Pending
		Life/A & H / Property/Casualty	18	0	Pending
		Overall CE Requirement	24	0	Pending

## NAME AND ADDRESS CHANGES

To be in compliance with Colorado law, licensees must notify Pearson VUE/Colorado Division of Insurance within 30 days of changing their name or address. It is also important for applicants to maintain a current e-mail address on file as the Division of Insurance often communicates with producers through e-mail.

Name changes must be submitted to Pearson VUE, in writing, with court documentation supporting the name change. Address changes and e-mail address changes can be submitted online at [www.sircon.com/Colorado](http://www.sircon.com/Colorado). Licensees are strongly encouraged to verify their address change after submitting their request to ensure proper delivery of all correspondence mailed to the licensee.

## COMPANY APPOINTMENTS

Effective January 1, 2000, the Colorado Division of Insurance/Pearson VUE no longer tracks company appointments. Insurance companies are required to maintain their own appointment records.

## REGISTRATION OF ASSUMED TRADE NAMES

Prior to registering with the Insurance Commissioner, producers must contact the Secretary of State's Office at (303) 894-2251 for procedures to file with the Secretary of State.

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 [www.dora.state.co.us/insurance](http://www.dora.state.co.us/insurance).

### Obtaining and Submitting a Registration Form

1. Visit [www.dora.state.co.us/insurance](http://www.dora.state.co.us/insurance) and click on "Licensing Information."
2. Click on "Trade Name Registration and Instructions."
3. Print the form, fill in the required fields, and mail or fax the form to:

**Pearson VUE/Colorado Division of Insurance**

3131 S Vaughn Way, Suite 205

Aurora, CO 80014

Fax: (303) 733-9507

There is no fee for this service, and the form will be processed in approximately six (6) business days.

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

## AGENCY LICENSURE

### General Agency License Information

The 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. Branch offices located in Colorado are not required to be licensed.

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.

### Requirements for Agency Producer License

The Colorado Department of Insurance 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](http://www.sircon.com/colorado).

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 name 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, the Colorado Division of Insurance/Pearson VUE must be notified online at [www.sircon.com/colorado](http://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 3-5-1, Section 7). Title applicants must also electronically report all affiliated business arrangements immediately after licensure at [www.dora.state.co.us/pls/real/AFB\\_Web.Logon?p\\_div=INS](http://www.dora.state.co.us/pls/real/AFB_Web.Logon?p_div=INS).

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

### License Continuation

Pearson VUE will mail 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 mailing address so it is important that agency producers comply with the law and notify Pearson VUE/ Colorado Division of Insurance of all address changes within 30 days of the change.

Agency producers are required to apply for license continuation online at [www.sircon.com/colorado](http://www.sircon.com/colorado). 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](http://www.sircon.com/colorado).

### **Agency Name and Address 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, agency producers must provide a written request on the agency letterhead with an explanation of the change or supporting documentation. 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.

Agency address and e-mail address changes can be submitted online at [www.sircon.com/colorado](http://www.sircon.com/colorado). Verification of accurate entry of the new address is strongly encouraged to ensure proper delivery of all future correspondence mailed to the agency.

# FREQUENTLY ASKED QUESTIONS

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## DISCLOSING A CRIMINAL CONVICTION OR BANKRUPTCY

*April 2010*

**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 of Insurance reviews all producer applications individually.

**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 of Insurance 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 as required to Pearson VUE. Your application will not be reviewed until this information is received. If the required information is not received, your application will be delayed until the proper documentation is provided.

**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 of Insurance staff.

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

A. The Division of Insurance cannot provide an update on the review of your application due to high work load. In addition, they cannot give you a specific date when the review will be completed. 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.

## CONTINUING EDUCATION REQUIREMENTS FOR INSURANCE PRODUCERS

Revised January 2007

### 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 continuing education courses every two (2) years and requires that three (3) of the twenty-four (24) credits be in Ethics.**

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, bail, title, credit) are not required to complete CE as long as their license is in good standing with the Division of Insurance. Colorado will consider **nonresidents** in compliance with the CE requirement if they have satisfied the continuing education requirements of their home state.

### Q. I HAVE MORE THAN ONE COLORADO INSURANCE AUTHORITY. WILL I NEED TWENTY-FOUR (24) 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 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 January 1, 2005, and the accumulation period is January 1, 2003, through December 31, 2004. Any credits earned prior to January 1, 2003, will not apply toward the January 1, 2005, 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 CONTINUING EDUCATION 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 of Insurance prior to your completion date are eligible for CE credit.

### Q. IF THE ONLY AUTHORITY I HAVE IS PROPERTY OR CASUALTY, WHICH CLASSES CAN I TAKE FOR CE CREDIT?

- A. At least eighteen (18) hours must be in the Property/Casualty category with the balance in Property/Casualty or Life/Health 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 of Insurance 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 of Insurance prior to your completion date are eligible for CE credit.

### Q. ARE PRODUCERS WITH PROFESSIONAL DESIGNATIONS EXEMPT?

- A. No.

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

- A. No. If you have satisfied the continuing education requirements of your home state, Colorado will consider that as satisfaction of the continuing education requirements as long as your home state recognizes the satisfaction of its continuing education 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 continuing education 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. If your license is expired for more than one (1) year, you will have to complete all precicensing requirements in order to have it reinstated.

**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 continuing education requirements, your license cannot be renewed. You will be required to submit a new license reinstatement application after you have completed the continuing education credits. If you have been granted an extension by the Colorado Division of Insurance, you will have until your extension date to complete the continuing education requirements for the renewal of your license. You may request a temporary license for the extension period. Extensions will only be granted for good cause.

Please refer to Colorado Bulletin B-1.14 or you can call Pearson VUE at (303) 733-9395 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 course providers can be found on the Sircon website ([www.sircon.com](http://www.sircon.com)). Under "Quick Start for Agents," click on "Look Up Educational Courses/Credits."

**Q. WHAT KIND OF COURSES CAN I TAKE?**

- A. Continuing education 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 COURSE BE REPEATED?**

- A. A producer who successfully completes an approved 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 continuing education cycle.

A list of Long-Term Care course providers is available on the Division of Insurance website at [www.dora.state.co.us/insurance](http://www.dora.state.co.us/insurance). Select "Information for Producers", "Continuing Education", and "LTC Course Providers". Additional information on Long-Term Care requirements is also available on the Division of Insurance website and can be accessed by selecting "Information for Procedures" and "5 Hour Long Term Care Compliance".

**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 continuing education training as covered in Section 10-4-419 (2) (g), C.R.S. Producers must complete the following training:

1. 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
2. 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 continuing education requirement.

**Q. HOW ARE CONTINUING EDUCATION CREDITS REPORTED?**

- A. Effective January 1, 2007, 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 continuing education 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](http://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 COURSE COMPLETION CERTIFICATES?**

- A. Within fifteen (15) business days of successful completion of a course, the course provider will issue the producer a course 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 will 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 OF INSURANCE NOR TO PEARSON VUE.**

# COLORADO REQUIRED FORMS AND FEES

## FORMS & FEES REQUIRED — EFFECTIVE JULY 1, 2009

Submitted by	Transaction Type	Forms Are Available from and Should Be Submitted to	Total Fee
Individual or Agency Producer	New License – Resident	sircon.com	\$71 per authority
Individual or Agency Producer	New License – Nonresident	sircon.com and nipr.com	\$112 per authority
Individual Producer Only	New License – Bail Bonding Agent	sircon.com	\$267
Individual or Agency Producer	License Renewal – Resident	sircon.com	\$32 per authority
Individual or Agency Producer	License Renewal – Nonresident	sircon.com and nipr.com	\$60 per authority
Individual or Agency Producer	License Renewal – Surplus Lines – Resident	sircon.com	\$288
Individual or Agency Producer	License Renewal – Surplus Lines – Nonresident	sircon.com and nipr.com	\$428
Individual Producer Only	License Renewal – Bail Bonding Agent	sircon.com	\$267 per authority
Individual or Agency Producer	Adding an Authority – Resident	sircon.com	\$71 per authority
Individual or Agency Producer	Adding an Authority – Nonresident	sircon.com and nipr.com	\$112 per authority
Individual Producer Only	Adding an Authority – Bail Bonding Agent	sircon.com	\$267 per authority
Individual or Agency Producer	Adding an Authority – Surplus Lines – Resident	sircon.com	\$288
Individual or Agency Producer	Add an Authority – Surplus Lines – Nonresident	sircon.com and nipr.com	\$428
Individual or Agency Producer	Canceling an Authority – Resident	pearsonvue.com	No Fee
Individual or Agency Producer	Canceling an Authority – Nonresident	pearsonvue.com	No Fee
Individual Producer Only	Canceling an Authority – Bail Bonding Agent	pearsonvue.com	No Fee
Individual or Agency Producer	Name Change	Written Request to Pearson VUE	No Fee
Individual or Agency Producer	Address Change	sircon.com and nipr.com	No Fee
Individual or Agency Producer	Letter of Certification	sircon.com	No Fee
Individual or Agency Producer	Letter of Clearance	Written Request to Pearson VUE	No Fee
Individual or Agency Producer	Temporary License – In Case of Death, Service to Producer	Written Request to DOI	No Fee
Individual Producer Only	Bail Bond Amount Change	pearsonvue.com	\$49
Individual or Agency Producer	Trade Name Registration	www.dora.state.co.us/insurance	No Fee
Agency Producer Only	Producer Registration/Cancellation of Unlicensed Officer	pearsonvue.com	No Fee
Bail Bond Companies Only	Bail Bond Appointments/Terminations	www.dora.state.co.us/insurance/regs/B-1.12.pdf	No Fee
Individual or Agency Producer	New License Reinsurance	Written Request to DOI	\$200
Individual or Agency Producer	License Renewal - Reinsurance	sircon.com and nipr.com (Nonresidents Only)	\$200
Education Provider	Continuing Education Course Registration	No Form, Submit Fee Only to DOI at Licensing&CE@dora.state.co.us	\$20
Education Provider	Course Renewal	No Form, Submit Fee Only to DOI at Licensing&CE@dora.state.co.us	\$20
Individual Producer Only	Only Licensing Examination	N/A	\$73

**ALL FEES ARE NON-TRANSFERABLE AND NON-REFUNDABLE**

### ADDRESSES for the submission locations listed above:

1) Pearson VUE/  
Colorado Division of Insurance  
3131 S Vaughn Way Suite 205  
Aurora, CO 80014  
www.pearsonvue.com

2) Colorado Division  
of Insurance (DOI)  
1560 Broadway, Suite 850  
Denver, CO 80202  
www.dora.state.co.us/insurance

3) www.sircon.com/colorado

4) www.nipr.com

## PHONE RESERVATIONS

Call Pearson VUE at (800) 274-2616\* to make a reservation.

CALL CENTER HOURS	
Monday – Friday	6 a.m. – 9 p.m.
Saturday	6 a.m. – 3 p.m.
Sunday	8 a.m. – 2 p.m.

*Mountain Time*

### 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 preclicensing provider. (Refer to the *Pre-Licensing Provider and Course Listing* document on the Pearson VUE website. If exempt from preclicensing due to a professional designation, please use code 44947.)

A call center 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.

## ONLINE RESERVATIONS

Candidates may go to [www.pearsonvue.com](http://www.pearsonvue.com) 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 listed in **bold**, on the online form in order to create a User ID and be assigned a password. Step-by-step instructions will follow on how to make a reservation for an examination.

If you wish to make an online reservation, you should do so at least twenty-four (24) hours before the desired examination date.

## FAX RESERVATIONS

Fax the *Fax Reservation Form* (from Appendix) to (888) 204-6291, 24 hours a day, 7 days a week. A confirmation of the reservation will be returned by fax within twenty-four (24) hours of receipt of the faxed request.

If you wish to make a fax reservation, you should do so at least four (4) days before the desired examination date.

## AMERICANS WITH DISABILITIES ACT (ADA)

Pearson VUE complies with the provisions of the Americans with Disabilities Act (42 U.S.C. 12101 et seq.) and Title VII of the Civil Rights Act, as amended (42 U.S.C. 2000e et seq.), in accommodating disabled candidates who need special arrangements to take an examination.

**Walk-in examinations are not available, so you must make a reservation.**

**You are responsible for knowing which examination you must take.**

### \*TELECOMMUNICATION DEVICES FOR THE DEAF

Pearson VUE is equipped with TDD (Telecommunication Devices for the Deaf) to assist deaf and hearing-impaired candidates. TDD calling is available 8 a.m. to 5 p.m. (EST) Monday through Friday, toll-free at (866) 274-4777.

**This TDD phone option is for individuals equipped with compatible TDD machinery.**

Candidates who require special arrangements due to impaired sensory, manual, or speaking skills, or other disability, should fax the *Special Accommodations Request Form* (found in the back of this handbook) to Pearson VUE.

The form must be accompanied by supporting documentation from a physician or other qualified professional reflecting a diagnosis of the candidate's condition and an explanation of examination aids or modifications. Pearson VUE will provide auxiliary aids and services, except where such may fundamentally alter the examination or results, or result in an undue burden. The examination will be scheduled upon receipt of all required information by Pearson VUE.

Candidates who have additional questions concerning ADA arrangements may contact the ADA Coordinator at (800) 274-3707. However, the *Special Accommodations Request Form*, along with the required supporting documentation, **must** be submitted to Pearson VUE before any special examination arrangements can be finalized.

Pearson VUE will determine the time and place of specially arranged examinations and will confirm these arrangements directly with the candidate. Candidates who need to retake an examination should notify Pearson VUE that special arrangements were used for the previous examination.

Due to the unique nature of each special request, Pearson VUE recommends that candidates request special services as early as possible. Pearson VUE will make a concerted effort to provide reasonable accommodations as permitted by state licensing agencies and individual test center capabilities.

## NON-SATURDAY EXAMS

If, for religious reasons, you cannot take an examination offered only on Saturdays, you may request a non-Saturday examination. This request must be in writing on official stationery by your religious advisor and faxed or mailed to Pearson VUE at the address given on the inside front cover of this handbook. Non-Saturday examinations are available only on a pre-arranged basis.

## EXAM FEES

You must pay the examination fee (\$73) 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 *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.

### Electronic Checks

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

- Bank name
- Account number
- Routing number

- Social Security number or driver's license number
- Name and address on the account

Using this information, Pearson VUE can request payment from your bank account just as if you had submitted an actual paper check.

### Vouchers

You may pre-pay examination fees and receive a voucher to use when you contact Pearson VUE to make an examination reservation. The number listed on the voucher will be accepted by Pearson VUE as payment for the examination fee.

To purchase a voucher, send a *Voucher Request Form* (found in the back of this handbook), along with proper payment. Pearson VUE will process voucher requests within one (1) week of receipt. Vouchers are valid for one (1) year from the issue date, and may be renewed or refunded.

### CHANGE/CANCEL POLICY

Call Pearson VUE at (800) 274-2616 at least two (2) business days 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. You should contact Pearson VUE at (800) 274-2615 for details on delays and cancellations during 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.**

#### RETAKING AN EXAM

Candidates who fail one (1) portion of the examination and pass the other need only retake the portion that they failed and do so within one (1) year of passing the first portion in order to pass the entire examination. If the candidate does not pass both portions within one (1) year, he/she must retake the entire examination.

## 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

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*.
- Your confirmation number.
- Failing score report if retaking an examination.

**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 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) 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.

## EXAM PROCEDURES

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 decertification.

You will have an opportunity to take a tutorial on the PC on which the examination will be administered. The time spent on this tutorial will not reduce the examination time. The examination administrators will answer questions, but 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 PC. The examination begins the moment you look at the first examination question, and you will have 3½ hours to complete all the examinations you are scheduled to take. After this time has expired, the examination will automatically end. You will leave the test center with an official score in hand.

## TEST CENTER POLICIES

The following policies are observed at each test center. **Candidates who violate any of these policies will not be permitted to finish the examination and will be dismissed from the test center, forfeiting the examination fee.**

- **No personal items are allowed in the testing room.** Personal items include but are not limited to cellular phones, hand-held computers/ personal digital assistants (PDAs) or other electronic devices, pagers, watches, wallets, purses, firearms or other weapons, hats, bags, coats, books, and/or notes, pens, or pencils.
- Candidates must store all personal items in a secure area as indicated by the administrator or return items to their vehicle. All electronic devices must be turned off before storing them in a locker. **The test center is not responsible for lost, stolen, or misplaced personal items.**
- Studying **is not** allowed in the test center. Visitors, children, family, 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. **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 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,

## 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.

personal medication that must be taken at a specific time. **However, a candidate must receive permission from the administrator prior to accessing personal items that have been stored.** Candidates are **not** allowed access to other items, including but not limited to cellular phones, PDAs, exam notes, and study guides, unless the exam sponsor specifically permits this.

- Any candidate discovered causing a disturbance of any kind or engaging in any kind of misconduct—giving or receiving help; using notes, books, or other aids; taking part in an act of impersonation; or removing examination materials or notes from the examination room—will be summarily dismissed from the examination and will be reported to the state licensing agency. Decisions regarding disciplinary measures are the responsibility of the state licensing agency.

## 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 of Insurance, 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.

## **UNDERSTANDING YOUR SCORE REPORT**

The passing score required for each examination is established by the Colorado Division of Insurance, not by Pearson VUE.

If you pass all parts of an examination, your score report indicates “pass”; no numeric score is reported. For those candidates who fail one or more parts of the examination, a separate numeric score for each failed part will be reported.

Numeric scores on the examinations are “scaled scores,” not percentage scores or the number of questions answered correctly. Equating and scaling are discussed later.

Candidates who fail Part 1 of an examination receive general diagnostic information relevant to each major content area of the examination. Diagnostic information is intended to help failing candidates identify their areas of strength and weakness in order to prepare for future examinations. Use the content outlines (available as a supplement) to interpret the diagnostic information on a failing score report. Examination scores are valid for a period of one (1) year from the examination date.

If you fail Part 2 of an examination, you will receive a numeric score.

Your examination results are confidential and are released only to you and the state licensing agency.

To protect your privacy and to maintain the confidentiality of examination results, Pearson VUE does not give score information over the telephone.

## **DUPLICATE SCORE REPORTS**

You may request a duplicate score report from Pearson VUE by completing the form in the back of this handbook and submitting it with the proper fee.

# PREPARING FOR THE EXAM

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## **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.

## **EXAM STRUCTURE AND CONTENT**

Each major lines examination (Life, Accident & Health, Property, Casualty Personal Lines) is given in a multiple-choice format and consists of two (2) parts. Part 1 deals with basic insurance product knowledge. Part 2 deals with insurance laws, rules, regulations, and practices that are unique to Colorado.

Part 1 consists of (fifty) 50 questions that count toward your score, and (ten) 10 pretest questions that do not count toward your score.

The length of Part 2 of the major lines examinations can be found by referring to the content outlines (see separate supplement). In addition to the number of questions listed in the outlines, the examination may contain pretest question as well. Pretest questions account for twenty (20) percent of the total number of Part 2 questions.

Pearson VUE administers “limited lines” examinations in addition to the major lines examinations. See the back cover of this handbook for a list of other examinations offered. The length and format of these examinations vary, but they are usually one-part examinations covering both product knowledge and state laws, rules, and regulations.

The blueprints from which the examinations have been constructed are the examination content outlines (available as a supplement). The examination content outlines list the topics covered in each examination. Be sure that your program of study covers all the topics listed in these content outlines.

Scores on each examination are based on the number of questions answered correctly. Even if you are uncertain about the correct answer to a question, you may be able to eliminate one or more of the answer choices as incorrect. It is always better to guess the correct answer than to not answer a question because there is no penalty for incorrect answers.

## HOW YOUR REPORTED NUMERIC SCORE IS DETERMINED

There are multiple versions of each of the insurance licensing examinations. These versions are known as *forms*. Although all forms of an examination are developed based on the content outlines (available as a supplement), 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 a life insurance 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 determine the numerical score to report for each candidate. Scaling is used to place a *raw score* (the number of questions a candidate answers correctly on a particular form) 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 life insurance 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.

Your state licensing agency has selected 70 as the major lines passing score for reporting purposes. The limited lines passing score is 75. Raw scores are converted into scaled scores that can range from a low of 50 to a high of 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.

## 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 of Insurance 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 of Insurance 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 of Insurance 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 of Insurance or Pearson VUE. A list of prelicensing course providers is available as a supplement to this handbook at [www.pearsonvue.com](http://www.pearsonvue.com). The Colorado Division of Insurance 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 of Insurance website at [www.dora.state.co.us/insurance](http://www.dora.state.co.us/insurance) to access the Colorado Revised Statutes and regulations links, which may assist you in the state law portion of the exam.

## **PUBLISHER STUDY MANUALS—NOT AVAILABLE ON THE COURSE PROVIDER LIST**

### **Profit Strategies Inc.**

6200 S. Troy Circle, #210  
Englewood, CO 80111  
(303) 799-1957

**Click here for detailed  
content outlines.**



# FAX RESERVATION FORM

Today's Date:	Time of Day:	Candidate/Sponsor Signature:	
Last Name:			
First Name:			
Date of Birth:		Your Fax Number:	
Address:			
City:		State:	ZIP: Telephone:
Test Center Code:		Exam Session: <input type="checkbox"/> a.m. <input type="checkbox"/> p.m.	Exam Date:
1 <sup>st</sup> Exam Code:	2 <sup>nd</sup> Exam Code:	2 <sup>nd</sup> Choice: <input type="checkbox"/> a.m. <input type="checkbox"/> p.m.	2 <sup>nd</sup> Date:
School Code:	May we register you for the next exam date if your two choices are taken? <input type="checkbox"/> Yes <input type="checkbox"/> No		
May we email your confirmation? <input type="checkbox"/> Yes <input type="checkbox"/> No			
If so, include email address:			

<b>Credit Card Payments:</b>	<b>Electronic Check Payments:</b>
<input type="checkbox"/> MasterCard <input type="checkbox"/> Visa <input type="checkbox"/> AmExpress <input type="checkbox"/> Discover	Bank Name:
Card #:	Next Available Check #:
Expiration Date:	Account #:
Signature:	Routing #:
	Name/Address on Account: <i>(if different from above)</i>

## FOR PEARSON VUE USE ONLY

Pearson VUE ID# Assigned:		
Reservation Date:	Time:	TC#:
Pearson VUE Representative:		

**Fax to Pearson VUE at (888) 204-6291.**

# VOUCHER REQUEST FORM



**PLEASE PRINT CLEARLY**

Date:		
Last Name:		
First Name:		M.I.:
Address:		
City:		State:
		ZIP:
Daytime Telephone:		Evening Telephone:
Email Address (if you would like Pearson VUE to email the voucher #):		
Payment Type: <input type="checkbox"/> Money Order <input type="checkbox"/> Company Check <input type="checkbox"/> Cashier's Check		
Name of Examination:		
<p style="text-align: center;"><b>Make all checks payable to Pearson VUE and mail this form to:</b> Pearson VUE, c/o AP Voucher Program, PO Box 41508, Philadelphia, PA 19101-1508. <b>Overnight Address:</b> Pearson VUE, c/o AP Voucher Program, 3 Bala Plaza West, Suite 300, Bala Cynwyd, PA 19004.</p>		

# DUPLICATE SCORE REQUEST FORM



**DIRECTIONS:** You may use this form to request that Pearson VUE send a duplicate copy of your score report to you. Please print all information on this form.

Please enclose cashier's check or money order made payable to "Pearson VUE." **DO NOT SEND CASH.**

**FEE:** For scores less than one year old, there is a \$10 charge.  
For scores one or more years old, there is a \$25 charge.

**SEND TO:** Pearson VUE  
**COLORADO INSURANCE**  
DUPLICATE SCORE  
PO Box 8588  
Philadelphia, PA 19101-8588

**Amount Enclosed:** \$ \_\_\_\_\_

I hereby authorize Pearson VUE to send to me at the address below a duplicate of my score report from the insurance examination.

Signature	Date
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Please complete the following form with your current name and address.

Name:		
Address:		
City:	State:	ZIP:

If the above information was different at the time you tested, please indicate original information.

Name:		
Address:		
City:	State:	ZIP:

Exam Taken:	Date Taken:
Date of Birth:	Confirmation Number:
Licensing Jurisdiction:	

# SPECIAL ACCOMMODATIONS REQUEST FORM



Any individual who has a physical or mental impairment or limitation described as a disability under the Americans with Disabilities Act (ADA) may request special examination arrangements.

Candidates who wish to request special accommodations for ADA should fax this form to Pearson VUE at (610) 617-9397. Certain documentation must be faxed along with this form, as detailed on pages 17-18.

**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:	
Description of Disability:			
<input type="checkbox"/> Large-print written exam <input type="checkbox"/> Marker <input type="checkbox"/> Additional time <input type="checkbox"/> Reader <input type="checkbox"/> Separate testing room <input type="checkbox"/> Sign language interpreter			
<input type="checkbox"/> Other equipment or accommodation (please explain):			
Accommodations previously provided to you ( <i>list accommodation and purpose, such as "sign language interpreter for SAT examination"</i> ):			
<b>Candidates should contact Pearson VUE with questions about special accommodations.</b> Pearson VUE Special Accommodations • 3 Bala Plaza West, Suite 300 • Bala Cynwyd, PA 19004 Phone (800) 274-3707 • TDD (866) 274-4777 • Fax (610) 617-9397			

*Note: Only candidates who require special examination accommodations should use this form.*

## 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
<b>Lines of Authority for Resident Individual</b>								
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 P and C license.
Personal Lines	√	√	√	√	√	√		
Limited Lines Credit Insurance	√	√		√	√			
Title	√	√		√	√			Affiliated Bus Arrangement at <a href="http://www.dora.state.co.us/pls/real/AFB_Web.Logon?p_div=INS">www.dora.state.co.us/pls/real/AFB_Web.Logon?p_div=INS</a>
Attorney Title	√			√	√			Photocopy of Attorney Proof; Affiliated Bus Arrangement at <a href="http://www.dora.state.co.us/pls/real/AFB_Web.Logon?p_div=INS">www.dora.state.co.us/pls/real/AFB_Web.Logon?p_div=INS</a>
Travel Ticket Selling	√			√	√			
Public Adjuster	√	√		√	√			Copy of Service Contract
<b>Lines of Authority for Resident Agency</b>								
Life or Accident & Health, Property or Casualty	√			√	√			
Variable Annuity Products	√			√	√			Applicants must hold an active Life license.
Surplus Lines	√			√	√			Applicant must hold an active P and C license.
Personal Lines	√			√	√			
Limited Lines Credit Insurance	√			√	√			
Title	√			√	√			Affiliated Bus Arrangement at <a href="http://www.dora.state.co.us/pls/real/AFB_Web.Logon?p_div=INS">www.dora.state.co.us/pls/real/AFB_Web.Logon?p_div=INS</a> CPA; Notarized accountant letter verifying paid in cash capital (min of \$10,000)
Travel Ticket Selling	√			√	√			
Public Adjuster	√			√	√			

\* 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 taking Part 1 of the examination and/or prelicensing 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 CALL (800) 274-2616 TO MAKE AN EXAM RESERVATION.**

TEST CENTERS		
CODE	LOCATION	SCHEDULE
0627	<b>Bayfield</b>	2nd and 4th Saturday of the month
0623	<b>Colorado Springs</b>	Tuesday, Thursday through Saturday
0625	<b>Greenwood Village</b>	Tuesday through Saturday
0629	<b>Greeley</b>	Tuesday, Thursday, and Saturday
0624	<b>Grand Junction</b>	Wednesday, Thursday, and Saturday
0626	<b>Pueblo</b>	Friday and Saturday
0628	<b>Wheat Ridge</b>	Tuesday through Saturday

*Locations and schedules are subject to change.*

AVAILABLE EXAMS	
MAJOR LINES	LIMITED LINES
01 Life and Health Producer	30 Limited Lines Credit Insurance
02 Accident and Health	83 Title
03 Property	31 Crop Hail
04 Casualty	23 Bail Bonding Agent
55 Personal Lines	14 Public Insurance Adjusters
	82 Surplus

*Candidates may take up to two examinations at one session for a single fee of \$73.*

EXAM FEES
The fee for one (1) examination session (\$73) must be paid at the time of reservation by credit card, debit card, voucher, or electronic check.

## 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 Day

