

# Kansas

## Insurance Licensing

### CANDIDATE HANDBOOK

March 2022



## STATE LICENSING INFORMATION

Candidates should review the Kansas Department of Insurance website for information on obtaining or maintaining an insurance producer license.

Kansas Department of Insurance

Email

[KDOI.Licensing@ks.gov](mailto:KDOI.Licensing@ks.gov)

Website

[insurance.kansas.gov](https://insurance.kansas.gov)

## EXAMINATION INFORMATION

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

Pearson VUE Kansas Insurance

*Attn: Regulatory Program*

5601 Green Valley Dr.

Bloomington, MN 55437

Phone

(888) 204-6255

Email

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

Website

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

# QUICK REFERENCE

## RESERVATIONS

### Before making an exam reservation

Candidates should thoroughly review this handbook, which contains examination content outlines. For up-to-date and comprehensive information regarding licensing eligibility and the examination and licensing application process prospective licensing candidates should review the information on the Department's website at <https://insurance.kansas.gov/producer-licensing>.

### Making an exam reservation (details on page 6)

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

**In addition to English, there are Spanish versions of the KS Life & Accident and Health Producer exam and the KS Property & Casualty and Allied Lines Producer exam.** Candidates who would like to take an examination in Spanish must select the language when making a reservation with Pearson VUE. However, candidates taking a Spanish version of the exam can switch back and forth between Spanish and English at any time during the exam.

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

## SCHEDULES & FEES

### Test Center locations

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

### Exam fees

The examination fee must be paid at the time of reservation by credit card, debit card, or voucher. **Fees will not be accepted at the test center.** Examination fees are non-refundable and non-transferable, except as detailed in *Change/Cancel Policy* (page 7).

### Fingerprinting Services

**Pearson VUE now offers digital fingerprinting services. See information about making fingerprinting reservations with Pearson VUE as detailed on page 6.**

## EXAM DAY

### What to bring to the exam

Candidates should bring to the examination proper identification and other materials as dictated by the state licensing agency. A complete list appears in *What to Bring/Needed for Exam* (page 9).

### 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 is on page 14 and each candidate will leave the test center with an official score report in hand.

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# OVERVIEW

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

It is highly recommended that you review the Kansas Insurance Candidate Handbook, with special attention to the content outlines before taking the examination.

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

**1. Apply for a tax clearance from the Kansas Department of Revenue and submit it to the Department.**

You MUST electronically submit the tax clearance to the Kansas Department of Insurance at: [KDOI.licensing@ks.gov](mailto:KDOI.licensing@ks.gov) with Tax Clearance in the Subject of the email. For more information on tax clearances see the Department's website at <https://insurance.kansas.gov/producer-licensing>.

**2. Be Fingerprinted and electronically submit the online background Waiver Agreement & FBI Privacy Act Statement Form.**

See Fingerprint Instructions and fillable online Waiver Agreement form at <https://insurance.kansas.gov/producer-licensing>

Pearson VUE offers digital fingerprinting services at its Overland Park, Topeka and Wichita test center locations. See information regarding reservations for digital fingerprinting at these location on page 6.

**3. Submit the NAIC Uniform Application for Individual Insurance Producer License online via the National Insurance Producer Registry (NIPR) at <https://nipr.com/licensing-center/apply>.**

At the time you apply, you must pay an application fee of \$30 and a fingerprinting fee of \$60 by credit card or electronic check. Both fees are nonrefundable. Candidates may apply either in advance of taking the exam or after passing the exam.

**4. Make an exam reservation and pay examination fee.**

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

**5. Go to the test center or prepare for your online proctored examination.**

Go to the test center or prepare for your online proctored examination, bringing along all required materials. (See page 9.)

**For more information regarding obtaining a license go to [insurance.kansas.gov/producer-licensing](https://insurance.kansas.gov/producer-licensing).**

# INTRODUCTION

## CONTACT INFORMATION

| FOR EXAMINATIONS                                                                                                                   |                                                                            |                                                                                                                |
|------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------|
| <b>Pearson VUE/Kansas Insurance</b><br>Attn: <i>Regulatory Program Coordinator</i><br>5601 Green Valley Dr., Bloomington, MN 55437 |                                                                            |                                                                                                                |
| <b>Phone:</b> (888) 204-6255                                                                                                       | <b>Website:</b> <a href="http://www.pearsonvue.com">www.pearsonvue.com</a> | <b>Email:</b> <a href="mailto:pearsonvuecustomerservice@pearson.com">pearsonvuecustomerservice@pearson.com</a> |

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

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

Candidates may contact the Kansas Department of Insurance with questions about obtaining or maintaining a license after the examination has been passed. Prior to contacting the Department, candidates are encouraged to review information on the Department's website at <http://insurance.kansas.gov/producer-licensing>. Answers to most routinely asked questions about licensing application and maintenance requirements can be found there.

| FOR STATE LICENSING                                                                                                           |                                                                                |
|-------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------|
| <b>Kansas Department of Insurance</b><br>1300 S.W. Arrowhead Road Topeka, KS 66604<br><b>Phone:</b> (785) 296-7862            |                                                                                |
| <b>Website:</b> <a href="https://insurance.kansas.gov/producer-licensing">https://insurance.kansas.gov/producer-licensing</a> | <b>Email:</b> <a href="mailto:KDOI.Licensing@ks.gov">KDOI.Licensing@ks.gov</a> |

## THE LICENSURE PROCESS

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

The State of Kansas 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 <https://www.pearsonvue.com/us/en/practicetests/insurance.html>, 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 <https://www.pearsonvue.com/us/en/practicetests/insurance.html>.

# REQUIREMENTS FOR LICENSURE IN KANSAS

## DETERMINING THE QUALIFICATIONS OF A CANDIDATE

Candidates will receive a Kansas insurance producer's license after the Kansas Department of Insurance receives the application and appropriate documentation, and determines if the candidate is qualified.

## LICENSURE IN KANSAS

Candidates who would like to transact insurance business as an insurance producer in Kansas must pass the appropriate examination (resident applicant), apply for and be granted a license by the Kansas Department of Insurance, and be appointed by an insurance company.

- Variable Contracts producers require FINRA registration (Series 6 or 7 exam) and a Life Producer license, but no separate "variable contracts" exam is required.
- Travel, Self-Service Storage, Excess/Surplus Lines and Viatical Settlement Broker licenses do not require separate specific licensing examinations. However, note the following requirements for some types of licenses:
  - Excess Lines licensees must hold a Property and Casualty Producer license.
  - Viatical Settlement Broker licensees must hold a Life Producer license or take the Life Life Producer Exam. Candidates may contact the Kansas Department of Insurance for application instructions

## RESIDENT LICENSE APPLICATION PROCEDURE

1. Candidates for licensure in Kansas must apply for a tax clearance from the Kansas Department of Revenue and submit it to the Department. It must be electronically submitted to the Kansas Department of Insurance at: [KDOI.licensing@ks.gov](mailto:KDOI.licensing@ks.gov) with "Tax Clearance" in the Subject of the email. For more information on tax clearances see the Department's website at <https://insurance.kansas.gov/producer-licensing>.
2. Candidates for licensure in Kansas will need to submit their fingerprints for state and national criminal history background checks. Pearson VUE now offers digital fingerprinting services at its Overland Park, Topeka and Wichita test center locations. See information regarding reservations for digital fingerprinting at these location on page 6. Information regarding the fingerprinting process can be found at <https://insurance.kansas.gov/producer-licensing>. Fingerprints are valid for 365 days awaiting submission of the application, waiver form, and fees.
3. Candidates must also electronically submit a background Waiver Agreement & FBI Privacy Act Statement Form. An online fillable form is available at <https://insurance.kansas.gov/producer-licensing>. The form can be submitted directly to the Department upon completion.
4. Candidates must submit the NAIC Uniform Application for Individual Insurance Producer License online via the National Insurance Producer Registry (NIPR) at <https://nipr.com/licensing-center/apply>.
5. Candidates should review this handbook and the latest Examination Content Outline Supplement, study the topics listed in the content outlines, and then take the appropriate examination. Kansas does not have a pre-licensing education requirement.
6. Candidates may review a standard statute reference for Kansas by going to the library or by going online at [www.kslegislature.org](http://www.kslegislature.org).
7. Candidates may apply either in advance of taking the exam or after passing the exam. Examination test scores are valid for two years.
8. Proof of FINRA registration (Series 6 or 7) is required for Variable Contracts authority.
9. Candidates applying for a public adjuster license can find the application and the instructions at <https://insurance.kansas.gov/public-adjusters>.

Once licensed, candidates should review the Kansas Department of Insurance website at <https://insurance.kansas.gov/producer-licensing> for information on maintaining and renewing licenses, including applicable continuing education requirements.



## MAJOR LINES EXAMS

Candidates may choose to take the major lines individually or as a combined exam. Possible combinations are listed below.

- Life Producer—can be taken individually or with Accident & Health Producer
- Accident and Health Producer—can be taken individually or with Life Producer
- Property and Allied Lines Producer—can be taken individually or with Casualty and Allied Lines Producer
- Casualty and Allied Lines Producer—can be taken individually or with Property and Allied Lines Producer
- Personal Lines Producer

On combination exams, candidates' performance is reflected as one score. Each examination covers the general principle(s) sections for the line, as well as covering state specific rules and regulations. On combination exams, candidates must pass the entire combined exam to qualify for a Kansas insurance license.

## LIMITED LINES

The limited lines listed below may be taken as individual examinations, with a non-combined major lines examination (above), or with one other limited line.

- Public Adjuster
- Crop Insurance
- Title Insurance
- Bail Bonds (Kansas Laws and Regulations only)

## CERTIFICATION REQUIREMENTS

Once the producer's license is received, candidates should advise each company they wish to represent of their qualifications and standing and ask for certification (appointment).

Candidates are required to maintain an accurate record of the insurance companies who have certified them.

Insurance companies are responsible for paying the certification/appointment fees. The certification fee is \$2 for each producer or agency appointed by a Kansas-domiciled company or \$5 for each producer or agency appointed by a foreign-domiciled company. Insurance companies must submit individual appointments and terminations through the National Insurance Producer Registry ([www.nipr.com](http://www.nipr.com)). NIPR will collect the appointment fee for the State of Kansas at the time the appointment transaction is submitted. (NIPR will also collect a fee for processing the transaction.) Go to [www.nipr.com](http://www.nipr.com) for a listing of its transaction fees.

## TERMINATIONS

Appointments of producers that an insurance company needs to terminate are also submitted through NIPR. While there is no Kansas fee for terminations, NIPR will collect a fee for processing the transaction.

## CONTINUING EDUCATION REQUIREMENTS

The State of Kansas requires that insurance producers meet Continuing Education (CE) requirements after being licensed.

Producers must complete required CE every two years. For those producers who were born in an odd-numbered year, the biennial due date is the last day of the producer's month of birth in each odd year. For those producers born in an even-numbered year, the biennial due date is the last date of the producer's birth month in each even year.

## Continuing Education Biennial Requirements

The following CE requirements must be met for Kansas resident producers:

| LINES OF AUTHORITY                                                                            | HOOR REQUIREMENTS      |
|-----------------------------------------------------------------------------------------------|------------------------|
| Single or dual major lines (Life and/or Health Authority, Property and/or Casualty, Personal) | 18 (3 must be Ethics)* |
| Public Adjusters                                                                              | 18 (3 must be Ethics)* |
| Crop (only)                                                                                   | 2                      |
| Title (only)                                                                                  | 4                      |
| Pre-Need (only)                                                                               | **                     |
| Bail Bond                                                                                     | ***                    |

\* For producers that have a biennial CE requirement of 18 hours, the hours other than the 3 required ethics hours are at the producer's discretion, so long as the hours are approved by the Kansas Department of Insurance. There is no limit for the number of hours of Insurance Agency Management (IAM) courses an agent may take.

\*\* Pre-Need limited lines: Resident producers who hold a limited line license for pre-need do not have a CE requirement; however, at their biennial renewal date they must provide a certification from an officer of each insurance company that has appointed the producer that certifies the producer transacted no other insurance business during the renewal period. Fillable forms are available on the Department's website for this requirement at <https://insurance.kansas.gov/change-service-forms>.

\*\*\* Bail Bonds: Bail bond licensees must comply with CE requirements under K.S.A. 22-2809b required for authorization to act as a bail bond agent in any Kansas judicial district. CE completion information must be submitted by providers to State Based Systems (SBS). The Kansas Department of Insurance no longer accepts CE completion certificates or tracks or maintains licensees CE information.

Candidates whose Kansas license has expired for failure to comply with the CE requirements and who wish to be relicensed must pay a reinstatement fee and provide proof that they have completed the required CE. Different requirements may apply depending on the length of time the license was expired; see the Department's website for more information at <https://insurance.kansas.gov/producer-licensing>.

## ADMINISTRATIVE SUPPORT SERVICES

The Kansas Department of Insurance has transitioned most of its administrative support services to State Based Systems (SBS). Through SBS licensees can look up information on your license, lines of authority, states you are licensed in, CE provider course information, your NPN and your CE transcript. You can also update your email information, print license and CE transcripts, and print your license certificate. Go to <https://www.state-basedsystems.com/solar/index.html> for these services. The Kansas Department of Insurance Producer Desktop online service is no longer available to Kansas licensees.

## CHANGE OF NAME OR ADDRESS

Producers must report home address, email address, business address and mailing address changes to the Department within 30 days of the change. This must be done through the change contact information function at NIPR at <https://nipr.com/licensing-center/change-contact-info>. For legal name changes, electronically submit the Individual Legal Name Change Request form at <https://insurance.ks.gov/agentagency/name-change.php> to the Department.



## **REQUIREMENTS FOR RETAKING AN EXAM**

Candidates must wait at least twenty-four (24) hours before scheduling an appointment to retest.

Currently, candidates who fail the examination must wait at least seven (7) calendar days before retaking the examination. There is no limit on the number of times a candidate may take an examination.

### **Related Exams (including the Online Proctored Examinations)**

- 12-KS-01 (Life) and 12-KS-05 (Life & Health)
- 12-KS-02 (Health) and 12-KS-05 (Life & Health)
- 12-KS-03 (Property) and 12-KS-06 (Property & Casualty)
- 12-KS-04 (Casualty) and 12-KS-06 (Property & Casualty)
- 12-KS-55 (Personal Lines) and 12-KS-06 (Property & Casualty) and 12-KS-03 Property & Allied Lines, or 12-KS-04 (Casualty)

# RESERVATIONS

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## MAKING AN EXAMINATION RESERVATION

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

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 (888) 204-6255 must do so at least twenty-four (24) hours before the desired examination date.

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

- Legal name, address, Social Security number, daytime telephone number, and date of birth
- The name of the examination(s)
- The preferred examination date and test center location (a list of test centers appears at the end of this handbook)

## Spanish Exams

**Spanish versions of the combination examinations are available.** Candidates who would like to take an examination in Spanish must select the language when making a reservation with Pearson VUE. However, candidates taking a Spanish version of the exam can switch back and forth between Spanish and English at any time during the exam.

## FINGERPRINT RESERVATIONS

Pearson VUE now offers digital fingerprinting to all resident and non-resident candidates at the following test centers: Overland Park, Topeka, and Wichita. To make a fingerprint reservation go to [www.pearsonvue.com](http://www.pearsonvue.com) or call Pearson VUE.

To make a fingerprint reservation, go to [www.pearsonvue.com](http://www.pearsonvue.com), or call Pearson VUE Monday through Saturday, 10:00 a.m. until 7:00 p.m. (Central Time). **Log into Available Exams, select OTHER, and choose: Fingerprint KSINSFP: KS INS Fingerprint Appointment.** Use your full legal name, as it appears on your government-issued ID, when you make your fingerprint reservation. The fingerprint fee of \$20, must be paid at the time of the reservation by credit card, or debit card. **Fingerprint appointments may not be able to be scheduled at the same time as exam appointments.**

You should bring a government-issued photo identification to your fingerprint appointment. See *Acceptable Forms of Candidate Identification* under "EXAM DAY" on page 9.

Digital fingerprints are transmitted electronically to law enforcement. These fingerprints are accurate, high quality, and in accordance with FBI and IAFIS requirements for live-scan imaging with a low rejection rate.

Candidates may still provide paper fingerprints cards to the Kansas Department of Insurance. All fingerprints (digital and paper copy) are valid for 365 days.

## EXAM FEES

The exam fee, \$64 for combination major lines and \$57 for single line or limited line examinations, must be paid at the time of reservation by credit card, debit card, or voucher. **Fees will NOT be accepted at the test center.** Examination fees are non-refundable and non-transferable, except as detailed in *Change/Cancel Policy*.

## Vouchers

Vouchers offer a convenient way to pay for tests. Vouchers can be purchased online at <https://voucherstore.pearsonvue.com/order?clientCode=KSINS> by credit card either singly or in volume. To redeem a voucher as

payment when scheduling a test, simply indicate voucher as the payment method and provide the voucher number. **All vouchers are pre-paid. Vouchers are non-refundable and non-returnable.**

Vouchers expire twelve (12) months from the date they are issued. Voucher expiration dates cannot be extended. The exam must be taken by the expiration date printed on the voucher

## CHANGE/CANCEL POLICY

Candidates should call Pearson VUE at (888) 204-6255 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 who are late or absent from an exam may call Pearson VUE within 14 days of the exam date to request an excused absence for the following reasons:

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

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

## WEATHER DELAYS AND CANCELLATIONS

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

## ACCOMMODATIONS

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

Test accommodations may include things such as:

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

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

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

The steps to follow when requesting test accommodations vary, depending on your test program sponsor. To begin, go to <https://www.pearsonvue.com/us/en/test-takers/accommodations.html>, and then select your test program sponsor from the alphabetized list. Candidates who have additional questions concerning test accommodations may contact the ADA Coordinator at [accommodationspearsonvue@pearson.com](mailto:accommodationspearsonvue@pearson.com).

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

### **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 requesting Spanish must test at a physical Pearson VUE testing location.

# EXAM DAY

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## REQUIRED MATERIALS

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

## WHAT TO BRING/NEEDED FOR EXAMS

### 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.

### Acceptable Forms of Candidate Identification

Candidate must present two forms of current signature identification. 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 (photograph, and signature, not expired)

- Government-issued Driver's License
- U.S. Dept of State Driver's License
- U.S. Learner's Permit (plastic card only with photo and signature)
- National/State/Country identification card
- Passport
- Passport cards
- Military ID
- Military ID for spouses and dependents
- Alien Registration Card (Green Card, Permanent Resident Visa)

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

- U.S. Social Security card
- Debit (ATM) card 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 Location

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

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

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

Candidates may begin the examination once they are familiar with the computer. The examination begins the moment a candidate looks at the first examination question. The time allotted for each examination is detailed on the back cover. The examination will end automatically when the examination time has expired, and candidates will leave the test center with their official scores in hand.

### **OnVUE online procedures**

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

## **ABOUT THE EXAM**

The content of the general portion of the examination is based upon information obtained from a job analysis performed by Pearson VUE. Responses from insurance professionals were analyzed to determine the nature and scope of tasks they perform and the knowledge and skills needed to perform them. This information 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 Kansas, and has been reviewed and approved by Kansas insurance professionals.

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

The passing score for each examination is 70%, which is determined by the Kansas Department of Insurance. 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 any 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 state licensing agency, which will make the final decision on whether or not to cancel the score.

The performance of all candidates is monitored and may be analyzed statistically for the purpose of detecting and verifying fraud. If it is determined that a score has questionable validity, the Insurance Department will be so notified and will determine whether the candidate's scores will be released.

### **EXAMINATION QUESTIONS**

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

## **SCORE REPORTING**

When candidates complete the examination, they will receive a score report marked "pass" or "fail". Candidates who pass the examination will receive a score report that includes information on how to apply for a license. Exam scores are also reported to NIPR and SBS on behalf of Kansas candidates.



Candidates who fail the examination will receive a score report that includes a numeric score and diagnostic information, as well as information about reexamination. **Additional information may be found in the *Requirements for Retaking an Exam* section on page 5. Reservations for reexamination are not made at the Test Center, and candidates must wait twenty-four (24) hours before making one. 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.**

## REVIEW OF EXAMS

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

## SCORE EXPLANATION

The passing score of the exam is determined by the Kansas Department of Insurance. Thorough standardization and control, Pearson VUE ensures that no individual has an unfair advantage or disadvantage because of a particular examination format. The passing score required on each examination is 70%.

## DUPLICATE SCORE REPORTS

To obtain your score report, log into your Pearson VUE account. For test center exams prior to December 20, 2020, contact customer service at (888) 204-6255 to request your score report.

## 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 related to the exams, scoring or score reports, or who wish to verify any data held in Pearson VUE files, should direct written inquiries to Pearson VUE at the address provided on the inside front cover of this handbook. Candidates may also email their questions directly to Pearson VUE Customer Service at [pearsonvuecustomerservice@pearson.com](mailto:pearsonvuecustomerservice@pearson.com).

In all correspondence, candidates should provide their name and address information. If questions or comments concern 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

## PEARSON VUE TESTING POLICIES

### 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. Examination scores are based on the number of questions answered correctly. Candidates who are uncertain about the correct answer to a question may be able to eliminate one or more of the answer choices as incorrect. It is always better to guess at the correct answer than to not answer a question because there is no penalty for incorrect answers.

### OnVUE Testing

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

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

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

# HOW TO PREPARE FOR AND TAKE THE EXAM

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## HELPFUL HINTS

### Testing in a physical Pearson VUE testing location

- Double check physical address to ensure you can arrive 30 minutes prior to your exam time.
- Ensure you have the proper identification for exam entrance.

### OnVUE testing

- If you are testing online and not in a physical Pearson VUE testing location, you should first review the materials and watch the short video at <https://www.pearsonvue.com/us/en/test-takers/onvue-online-proctoring.html> before you begin your online exam.
- Please familiarize yourself with the disciplines expected of a candidate testing online. This would include remaining in screen view of the proctor during the entire session, workspace preparation, cell phones being placed out of reach and general candidate behaviors.
- There are no unscheduled breaks in the exam therefore be prepared to commit your full time and attention during the entire exam to avoid the exam being revoked.

## CONTENT OUTLINES

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

Candidates may obtain copies of the Kansas Insurance Content Outlines by visiting the Pearson VUE website ([www.pearsonvue.com](http://www.pearsonvue.com)).

## STUDY MATERIALS

Neither the Kansas Department of Insurance nor Pearson VUE specifically endorses any particular study materials. Candidates are encouraged to visit the Kansas Department of Insurance website at [insurance.kansas.gov](http://insurance.kansas.gov) for more information.

### PRETEST QUESTIONS

Many of the examinations 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.

**The number of pretest questions are listed in the content outline heading of each examination for which they are available. If a number is not present then there are no pretest questions for that particular examination.**

### AVAILABLE EXAMINATIONS AND FEES AT TEST CENTERS

| Exam Code | Exam Name                             | Exam Time Allotted | Fees |
|-----------|---------------------------------------|--------------------|------|
| 12-KS-01  | KS Life Producer                      | 90 minutes         | \$57 |
| 12-KS-02  | KS Accident & Health Producer         | 90 minutes         | \$57 |
| 12-KS-55  | KS Personal Lines Producer            | 90 minutes         | \$57 |
| 12-KS-31  | KS Crop                               | 90 minutes         | \$57 |
| 12-KS-83  | KS Title                              | 90 minutes         | \$57 |
| 12-KS-03  | KS Property and Allied Lines Producer | 90 minutes         | \$57 |
| 12-KS-04  | KS Casualty and Allied Lines Producer | 90 minutes         | \$57 |
| 12-KS-07  | KS Rules and Regs (Bail Bonds)        | 90 minutes         | \$57 |
| 12-KS-17  | KS Public Adjuster                    | 90 minutes         | \$57 |

### AVAILABLE EXAMINATION COMBINATIONS AND FEES AT TEST CENTERS

|          |                                                         |             |      |
|----------|---------------------------------------------------------|-------------|------|
| 12-KS-05 | KS Life <b>and</b> Accident & Health Producer           | 150 minutes | \$64 |
| 12-KS-06 | KS Property & Casualty <b>and</b> Allied Lines Producer | 150 minutes | \$64 |

*The examination combinations listed above may be taken during one session. All examinations must be requested at the time of reservation. Spanish Combination Examinations are offered in addition to the English Combination Examinations but only available in Test Centers.*

### AVAILABLE EXAMINATIONS AND FEES FOR ONLINE TESTING THROUGH OnVUE

| Exam Code  | Exam Name                             | Exam Time Allotted | Fees |
|------------|---------------------------------------|--------------------|------|
| OP12-KS-01 | KS Life Producer                      | 90 minutes         | \$57 |
| OP12-KS-02 | KS Accident & Health Producer         | 90 minutes         | \$57 |
| OP12-KS-55 | KS Personal Lines Producer            | 90 minutes         | \$57 |
| OP12-KS-31 | KS Crop                               | 90 minutes         | \$57 |
| OP12-KS-83 | KS Title                              | 90 minutes         | \$57 |
| OP12-KS-03 | KS Property and Allied Lines Producer | 90 minutes         | \$57 |
| OP12-KS-04 | KS Casualty and Allied Lines Producer | 90 minutes         | \$57 |
| OP12-KS-07 | KS Rules and Regs (Bail Bonds)        | 90 minutes         | \$57 |
| OP12-KS-17 | KS Public Adjuster                    | 90 minutes         | \$57 |

### AVAILABLE EXAMINATION COMBINATIONS AND FEES FOR ONLINE TESTING THROUGH OnVUE

|            |                                                         |             |      |
|------------|---------------------------------------------------------|-------------|------|
| OP12-KS-05 | KS Life <b>and</b> Accident & Health Producer           | 150 minutes | \$64 |
| OP12-KS-06 | KS Property & Casualty <b>and</b> Allied Lines Producer | 150 minutes | \$64 |

*The examination combinations listed above may be taken during one session. All examinations must be requested at the time of reservation. Spanish Combination Examinations are offered in addition to the English Combination Examinations but only available in Test Centers.*

### FINGERPRINTING

| Exam Code           | Exam Name                      | Exam Time Allotted | Fees |
|---------------------|--------------------------------|--------------------|------|
| Fingerprint KSINSFP | KS INS Fingerprint Appointment | 15-30 minutes      | \$20 |



KANSAS

## **Insurance Content Outlines**

# ENGLISH AS A SECOND LANGUAGE (ESL) REQUEST FORM



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

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

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

**PLEASE PRINT CLEARLY**

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

# GENERAL INFORMATION

**Candidates should make an exam reservation either by phone at (888) 204-6255 or online at <https://www.pearsonvue.com/us/en/ks/insurance.html>.**

**Candidates may test at any of our US test centers.**

| TEST CENTERS                                                       |                                                                           |
|--------------------------------------------------------------------|---------------------------------------------------------------------------|
| Pearson Professional Test Centers                                  |                                                                           |
| LOCATION                                                           | SCHEDULE                                                                  |
| <b>Hays, KS</b> - <i>Pearson Professional Test Center</i>          | 1 to 2 days a week                                                        |
| <b>Overland Park, KS</b> - <i>Pearson Professional Test Center</i> | 3 to 4 days a week                                                        |
| <b>Topeka, KS</b> - <i>Pearson Professional Test Center</i>        | 2 to 3 days a week                                                        |
| <b>Wichita, KS</b> - <i>Pearson Professional Test Center</i>       | 2 to 3 days a week                                                        |
| <b>Kansas City, MO</b> - <i>Pearson Professional Test Center</i>   | 2 to 3 days a week                                                        |
| Additional Testing Locations in Kansas                             |                                                                           |
| SCHEDULES VARY                                                     |                                                                           |
| <b>Emporia, KS</b> - <i>Flint Hills Technical College</i>          | <b>Independence, KS</b> - <i>Independence Community College</i>           |
| <b>Fort Riley, KS</b> - <i>US Military Army Ft Riley 11D G6</i>    | <b>Pittsburg, KS</b> - <i>Labette Community College - Cherokee Campus</i> |
| <b>Garden City, KS</b> - <i>Garden City Community College</i>      | <b>Salina, KS</b> - <i>Salina Area Technical College</i>                  |

*Locations and schedules are subject to change.*

Pearson VUE offers digital fingerprinting services at its Overland Park, Topeka and Wichita test center locations.

**See information regarding reservations for digital fingerprinting at these location on page 6.**

## PEARSON VUE HOLIDAY SCHEDULE

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