



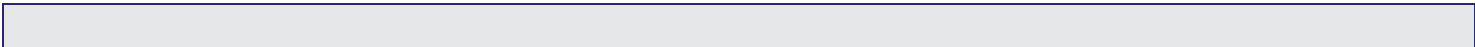
PSI licensure:certification
 3210 E Tropicana
 Las Vegas, NV 89121
 www.psiexams.com

*Before paying for
 your examination registration,
 be sure you understand
 the contents of this bulletin.
 Please retain and use it as a reference
 when contacting PSI.*

NEW YORK



STATE INSURANCE DEPARTMENT CANDIDATE INFORMATION BULLETIN



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EFFECTIVE AUGUST 1, 2009

Please refer to our website to check for the most updated information at www.psiexams.com

EXAMINATIONS BY PSI LICENSURE: CERTIFICATION

This Candidate Information Bulletin provides you with information about the examination and licensing process for individuals who wish to operate as insurance agents, brokers and consultants, independent adjusters and public adjusters, and others, as defined in New York Insurance Laws.

The New York State Insurance Department has contracted with PSI licensure:certification (PSI) to conduct the examination program. PSI provides examinations through a network of computer examination centers in New York. PSI works closely with the State to be certain that examinations meet local as well as national requirements in basic principles and examination development standards.

LICENSING PROCESS

All questions about licensure should be directed to:
New York State Insurance Department
 One Commerce Plaza, Suite 2003
 Albany, NY 12257
 Phone: 518.474.6630
www.ins.state.ny.us
licensing@ins.state.ny.us

The Department is authorized to license individuals who wish to operate as insurance agents, brokers and consultants, independent adjusters and public adjusters, and others, as defined in New York Insurance Laws.

The steps to become licensed are:

1. Complete any prelicensing education requirements.
2. Pass a licensing examination to confirm that you have attained at least a minimum level of knowledge regarding the principles, practices, statutes, and regulations relating to the insurance profession and the services you will sell or represent to the public.
3. Submit a completed license application to the Department **within two years** of passing your exam.

The Department reviews your application packet, verifies that you have nothing in your background that should prohibit you from being licensed, and then issues the appropriate license.

PRELICENSING EDUCATION REQUIREMENTS

Prelicensing education requirements have been established to ensure that license candidates have a minimum level of knowledge about the insurance marketplace and related New York State laws and regulations.

Prelicensing requirements are as follows:

License	Minimum Hours Required
Life, Accident and Health Agent	40 hours
Life Agent only	20 hours
Accident and Health Agent only	20 hours
Personal Lines Agent	40 hours
Property/Casualty Agent	90 hours
Property/Casualty Broker	90 hours or *
Personal Lines Broker	40 hours or *

Life, Accident and Health Broker	40 hours or *
Life Broker only	20 hours or *
Accident and Health Broker only	20 hours or *
Public Adjusters	40 hours or *

***Statement of Employer in lieu of Prelicensing Education.**
If applying for a broker license, you may submit a Statement of Employer form to the Department in lieu of completing a Prelicensing course. The Statement of Employer must document that you have been regularly employed by a New York licensed insurance company, broker or agent for no less than one year during the three years preceding the date of application, and have been employed (a) in the case of a property casualty broker, in reasonable insurance duties relating to the underwriting or adjusting of losses in any one of the following lines of insurance: fire, marine, liability, Workers' Compensation, or fidelity and surety; or (b) in the case of a life broker, in responsible insurance duties relating to the use of life insurance, accident and health insurance and annuity contracts, or in the design and administration of plans for estate conservation and distribution, employee benefits and business continuation.

If applying for a public adjuster license you may submit a Statement of Employer form to the Department in lieu of completing a Prelicensing course. The Statement of Employer must document that you have been regularly employed in the insurance business for no less than one year in duties involving sales, underwriting or claims, or other experience considered sufficient by the Superintendent.

Prelicensing education providers. Prelicensing providers are approved by the Department to teach appropriate and meaningful courses that will enable potential licensees to become familiar with the requirements prescribed by insurance law. A list of approved providers and courses is available on the Department's Web site at www.ins.state.ny.us or by calling the Department at 518.474.6630.

Prelicensing Education School Certificate. Once you complete a prelicensing course, the course provider will issue you a School Certificate to certify your satisfactory completion of the prelicensing education requirement. This certificate is good for a lifetime and is your evidence that you successfully completed the course. You must retain this certificate in your records.

Evidence that you possess a school certificate must be presented when you submit a license application.

Exemptions from prelicensing education. Individuals with a CLU or CPCU designation are exempt from the prelicensing education requirements for agents and brokers. In addition, these individuals only need to take the Laws and Regulations examination (10-73 Life and Health Laws and Regulations or 10-74 Property and Casualty Laws and Regulations) in order to be licensed.

AGENT LICENSES

The following table shows the agent licenses that require applicants to pass an examination before licensing, and the series number of the required examination.



License	Examination Series
Life Agent	10-51
Accident and Health Agent	10-52
Property Casualty Agent	10-53
Personal Lines Agent	10-54
Bail Bond Agent	10-59
Mortgage Guaranty Agent	10-60

Note: PSI offers a combined Life, Accident, and Health examination (10-55) for those wishing to apply for both the Life, and Accident and Health licenses at the same time.

Exempt from agent licensing examinations. You may be exempt from examination requirements if:

- You previously passed an agent or broker examination and were licensed as an agent within the two years immediately preceding your application or you are currently licensed as a broker in the same lines of insurance for which you are applying.
- You are a travel accident or baggage agent only who is a ticket-selling agent or representative of a railroad, steamship or other public carrier and will act as an insurance agent only in the issuance of accident insurance tickets or baggage insurance tickets primarily for the purpose of covering the risk of travel.

Exempt from agent licensing. You may be exempt from agent licensing if you meet the following criteria as specified in NYS Insurance Law:

- You are a regular salaried officer or employee of an insurance company.
- You are representing only a fraternal benefit society authorized by Sections 4501(h-p) & 4505 and you do not qualify as an "insurance agent" as defined by Section 2101 (a)(3) of the Insurance Law of this state.

BROKER LICENSES

The following table shows the broker licenses that require applicants to pass an examination before licensing, along with the series number of the required examination.

License	Examination Series
Property Casualty Broker	10-56
Personal Lines Broker	10-54
Life Broker	10-51

Exempt from broker licensing examinations. You may be exempt from examination requirements if you have previously passed an agent or broker examination and were licensed as a broker within the two years immediately preceding the application or you are currently licensed as an agent in the same lines of insurance for which you are applying.

Note: If you are seeking an Excess Lines Broker license, Section 2105 of the Insurance Law requires that an Excess Line Broker first be licensed as a Property Casualty broker under Section 2104. You can access the Excess Line Broker licensing application and information online at www.ins.state.ny.us or email licensing@ins.state.ny.us with further questions on licensing requirements.

ADJUSTER LICENSES

Public Adjusters investigate and adjust, on behalf of the insured, claims connected with losses from the following risks enumerated in the Insurance Law Sections 1113(a): 4 (fire); 5 (miscellaneous property); 6 (water); 7 (burglary and theft); 8 (glass); 9 (boiler and machinery); 10 (elevator); and 20 (B)(C) (marine and inland marine). **If you wish to apply for a Public Insurance Adjuster license, you need to pass examination 10-62.**

Independent Adjusters act on behalf of the insurer in the work of investigating and adjusting claims. Independent adjusters can be licensed in the following lines of insurance.

The following table shows the independent adjuster licenses that require applicants to pass an examination before licensing, and the corresponding series number of the required examination.

Independent Adjuster License	Examination Series
Accident and Health	10-63
Automobile	10-66
Aviation	10-67
Casualty	10-65
Fidelity and Surety	10-68
Fire	10-64
Inland Marine	10-69
General	10-70
Auto Damage or Theft Appraisal	10-71
Motor Vehicle No Fault and Workers' Compensation Health Services Charges	10-72

Exempt from adjuster licensing examinations. You may be exempt from examination requirements if you have previously passed an adjuster examination and were licensed as an adjuster within the two years immediately preceding the application.

Exempt from adjuster licensing. You may be exempt from adjuster licensing if you are an insurance company employee, lawyer, broker, etc. and are adjusting for your company only (Insurance Law Section 2101(g)(1) and (2)).

If you intend to adjust on behalf of multiple insurance companies, you must obtain an adjuster license.

CONSULTANT LICENSES

A Life Insurance Consultant or Property & Casualty Insurance Consultant provides expert and professional advice on insurance to clients. Licensed Consultants cannot sell, solicit or negotiate an insurance policy as to do so would require licensing as an Agent or Broker.

Life Insurance (Life) Consultants must pass **Exam 10-57**. Licensed Life Consultants are authorized to act by providing clients expert advice on the following lines of insurance:

- Life Insurance
- Annuities
- Accident & Health

Property & Casualty Insurance (General) Consultants must pass **Exam 10-58**. Licensed General Consultants are authorized to act by providing clients expert advice on the following lines of insurance:



1. Animal insurance
2. Boiler & Machinery insurance
3. Burglary and Theft insurance
4. Collision insurance
5. Credit insurance
6. Elevator insurance
7. Fidelity and Surety insurance
8. Fire insurance
9. Glass insurance
10. Marine and Inland Marine insurance
11. Marine Protection and Indemnity insurance
12. Miscellaneous Property insurance
13. Mortgage Guaranty insurance
14. Motor Vehicle and Aircraft Physical Damage insurance
15. Personal injury liability insurance
16. Property Damage Liability insurance
17. Residual Value insurance
18. Title insurance
19. Water Damage insurance
20. Workers' Compensation and Employers Liability insurance

Exempt from consultant licensing examinations. You may be exempt from consultant examination requirements if:

- You are applying for a General Consultant license and are currently licensed as a Property/Casualty agent or broker, or you are applying for a Life Consultant license and are currently licensed as a Life, Accident & Health agent or broker.
- You are applying for a General Consultant license and hold a CPCU, FCAS or ACAS designation or you are applying for a Life Consultant license and hold a CLU, FAS or ASA designation.
- You previously passed the examination and were licensed within the two years immediately preceding the application date.

LICENSE REQUIREMENTS BASED ON RESIDENCY

Requirements for licensing vary depending on whether you are a resident or nonresident.

A **resident licensee** is one who has declared New York as the Home State.

A **nonresident licensee** is one who has declared a state other than New York as the Home State and is licensed in good standing for the lines of authority for which one is applying for in New York.

Home State is defined as the District of Columbia or any state or territory of the United States in which the applicant maintains a principal place of residence or principal place of business.

Resident licensing requirements

Generally, to qualify to receive a New York resident insurance license, you must:

- Be at least 18 years old.
- Complete any necessary preclicensing education requirements (see Page 2).
- Pass the appropriate license examination(s), if required (see Page 3).
- Apply to the Department for a license **within two years** of passing your examination.
- Pay the appropriate licensing fee.

Nonresident licensing requirements

If you wish to obtain a New York state nonresident license, you must submit a New York license application and the appropriate fees. You must currently be licensed and in compliance in your declared home state.

Note: Your license information **must** be included in the National Producer Database; if not, Certification from your Home State must be submitted with the application.

There is no reciprocity in regard to licensing adjusters. All adjuster applicants must pass the New York examination.

Producer applicants relocating to New York State. If you are currently licensed or have been licensed in another state and are relocating to New York, the education and examination requirements may be waived by submitting the New York resident license application with a currently dated (within 30 days) Letter of Certification or Letter of Clearance from the former home state. The Letter of Certification or Letter of Clearance must indicate that the applicant has been licensed in the areas of insurance that is being applied for in New York and that the license has been in good standing within the last 90 days.

National Insurance Producer Registry (NIPR). New York is a participating state in the NIPR, an affiliate of the National Association of Insurance Commissioners (NAIC). This database of producer information links the licensing systems of participating states, facilitating the exchange of electronic information. If you wish to file a nonresident individual agent or broker license in multiple states, you may do so quickly and easily, in one transaction, through NIPR. For more information, log on to the NIPR Web site at www.licenseregistry.com or call 816.783.8468.

EXAMINATION REGISTRATION AND SCHEDULING PROCEDURES

All questions and requests for information about examinations should be directed to PSI.

PSI licensure:certification
 3210 E Tropicana
 Las Vegas, NV 89121
 (800) 733-9267 • Fax (702) 932-2666
www.psiexams.com

The Examination Registration Form is found at the end of this Candidate Information Bulletin. You must pay at the time you register. Be sure the registration form is complete, accurate, signed, and that you include the correct fee.

- The registration form is valid for 1 examination.
- There is no limit to the number of times you may take an examination.

English as a Second Language (ESL) candidates must call PSI at (800) 733-9267 to schedule for their examination, if they wish to receive additional time. Please do not schedule online, as you will not receive the additional time.



EXAMINATION FEES

Examination fee \$49

NOTE: EXAMINATIONS FEES ARE NOT REFUNDABLE OR TRANSFERABLE. Your examination fee will be forfeited if you do not test within 1 year of the date your examination fee is received by PSI.

INTERNET REGISTRATION

For the fastest and most convenient test scheduling process, PSI recommends that candidates register for their examinations using the Internet. In order to register over the Internet, candidates will need to have a valid MasterCard or Visa. Candidates register online by accessing PSI's registration website at www.psiexams.com. Internet registration is available 24 hours a day. In order to register by Internet, complete the steps below. For internet registration, you will need a valid VISA or MasterCard.

1. Log onto PSI's website and complete the associated registration form online and submit your information to PSI via the Internet.
2. Upon completion of the online registration form, you will be given the available examination dates and locations for scheduling your examination. Select your desired testing date

TELEPHONE REGISTRATION

The second fastest method of scheduling is via the telephone with PSI's Interactive Voice Response system (IVR) during non-business hours, or through live registrars during business hours. For telephone registration, you will need a valid VISA or MasterCard.

1. Complete the Examination Registration Form, including your credit card number and expiration date, so that you will be prepared with all of the information needed to register by telephone.

Call (800) 733-9267, 24 hours a day and register using the Automated Registration System. Otherwise, PSI registrars are available Monday through Friday, between 7:30 am and 8:00 pm and Saturday, between 11:00 am and 5:00 pm, Eastern Time, to receive the information listed on your Examination Registration Form and schedule your appointment for the examination.

FAX REGISTRATION

For Fax registration, you will need a valid VISA or MasterCard.

Complete the Examination Registration Form, including your credit card number and expiration date.

1. Fax the completed form to PSI (702) 932-2666. Fax registrations are accepted 24 hours a day.
2. If your information is incomplete or incorrect, it will be returned for correction.

Please allow 4 business days to process your Registration. After 4 business days, you may call PSI to schedule the examination, (800) 733-9267.

STANDARD MAIL REGISTRATION

For those desiring to make payment for their examination using **cashiers checks or money orders**, or for those that simply do not wish to provide credit card information over the phone or Internet, you must use the Standard Mail Registration. In order to register, please follow the steps below.

1. Complete the PSI registration Form, and appropriate examination fee to PSI. Payment of fees can be made by money order or cashier's check. Money orders or cashier's checks should be made payable to PSI. Print your name on your cashier's check or money order to ensure that your fees are properly assigned. **CASH, COMPANY CHECKS, PERSONAL CHECKS ARE NOT ACCEPTED.**

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BE SURE TO READ ALL DIRECTIONS CAREFULLY BEFORE COMPLETING THE EXAMINATION REGISTRATION FORMS. IMPROPERLY COMPLETED FORMS WILL BE RETURNED TO YOU UNPROCESSED.

2. Please allow 2 weeks to process your Registration. After 2 weeks, you may call PSI to schedule the examination, (800) 733-9267.

CANCELING AN EXAMINATION APPOINTMENT

You may cancel and reschedule an examination appointment without forfeiting your fee if your *cancellation notice is received 2 days before the scheduled examination date*. For example, for a Monday appointment, the cancellation notice would need to be received on the previous Saturday. You may call PSI at (800) 733-9267. Please note that you may also use the automated system, using a touch-tone phone, 24 hours a day in order to cancel and reschedule your appointment.

Note: A voice mail message is not an acceptable form of cancellation. Please use the Internet, automated telephone system (IVR), or call PSI and speak to a Customer Service Representative.

SCHEDULING A RE-EXAMINATION

In order to retest, you must re-register following the steps for registration and scheduling as outlined earlier. You may re-register over the Internet, telephone or by mail. Once registered, you can reschedule for your re-examination.

MISSED APPOINTMENT OR LATE CANCELLATION

Your registration will be invalid, you will not be able to take the examination as scheduled, and you will forfeit your examination fee, if you:



- Do not cancel your appointment 2 days before the scheduled examination date;
- Do not appear for your examination appointment;
- Arrive after examination start time;
- Do not present proper identification when you arrive for the examination.

SPECIAL EXAMINATION ARRANGEMENTS

All examination centers are equipped to provide access in accordance with the Americans with Disabilities Act (ADA) of 1990, and every reasonable accommodation will be made in meeting a candidate's needs. Applicants with disabilities or those who would otherwise have difficulty taking the examination must fill out the form at the end of this Candidate Information Bulletin and fax to PSI (702) 932-2666. This form also includes out-of-state testing requests.

EXAMINATION SITE CLOSING FOR AN EMERGENCY

In the event that severe weather or another emergency forces the closure of an examination site on a scheduled examination date, your examination will be rescheduled. PSI personnel will attempt to contact you in this situation. However, you may check the status of your examination schedule by calling (800) 733-9267. Every effort will be made to reschedule your examination at a convenient time as soon as possible. You may also check our website at www.psiexams.com.

EXAMINATION SITE LOCATIONS

The Insurance examinations are administered at the examination centers listed below:

ALBANY

1 COLUMBIA CIRCLE, SUITE 205
ALBANY, NY 12203

FROM NORTH: I-87 S TO EXIT 2E. TURN RIGHT ON RT 5 CENTRAL AVENUE. TURN RIGHT ON FULLER ROAD. TURN RIGHT ONTO WASHINGTON AVENUE EXIT. TURN LEFT ONTO COLUMBIA CIRCLE W DR. TAKE THE 2ND RIGHT. TURN LEFT AT THE STOP SIGN.

FROM SOUTH AND WEST: THRUWAY EXIT 24, TAKE I-87 NORTH TO EXIT 2E. GO RIGHT ON RT 5 CENTRAL AVE. TURN RIGHT ON FULLER ROAD. TURN RIGHT ONTO WASHINGTON AVENUE EXIT. TURN LEFT ONTO COLUMBIA CIRCLE W DR. TAKE THE 2ND RIGHT. TURN LEFT AT THE STOP SIGN.

FROM EAST: I-90 EXIT 2 FULLER ROAD, TURN LEFT. TAKE THE 1ST RIGHT ONTO WASHINGTON AVE EXIT. TURN LEFT ONTO COLUMBIA CIRCLE W DR. TAKE THE 2ND RIGHT. TURN LEFT AT THE STOP SIGN. PSI IS THE 1ST BUILDING ON RIGHT.

BINGHAMTON

520 COLUMBIA DR., SUITE 104
JOHNSON CITY, NY 13790

FROM 678N, TAKE THE NEW ENGLAND/GEO WASHINGTON BR/TRIBORO BR/CROSS BRONX EXP/BRUCKNER EXP EXIT ONTO I-95 S TOWARD GEO WASHINGTON BR/TRIBORO BR/CROSS BRONX EXP/BRUCKNER EXP. TAKE EXIT #69/GARDEN STATE PARKWAY/HACKENSACK/PATERSON ONTO I-80W. TAKE THE I-80 WEST EXPRESS LEFT EXIT ONTO I-80 EXPRESS LN W. CONTINUE ON I-80 W (PORTIONS TOLL). TAKE EXIT #293/SCRANTON ONTO I-380N. TAKE THE BINGHAMTON EXIT ONTO I-81N, BEAR LEFT ON RT-17W. TAKE EXIT #7 ON/SHOPPING MALL ONTO RT-201N. CONTINUE ON REYNOLDS RD, TURN RIGHT ON FAIRVIEW ST. TURN LEFT ON COLUMBIA DR.

BUFFALO

AIRPORT COMMERCE PARK

305 CAYUGA ROAD, SUITE 210
CHEEKTOWAGA, NY 14225

FR US-219 N, TAKE RAMP LEFT ONTO I-90E TOWARD THRUWAY/BUFFALO. TAKE EXIT #51E/AIRPORT ONTO RT-33E. TURN LEFT ON UNION RD (RT-277). TURN RIGHT ON MARYVALE DR. TURN LEFT ON CAYUGA RD (CR-245).

FROM WEST

TURN LEFT ON WASHINGTON ST (RT-96) AND CONTINUE TO FOLLOW RT-96. TAKE RAMP ONTO STATE ROUTE 14 (RT-14) TOWARD RT-14N (PORTIONS TOLL). TURN LEFT TO TAKE RAMP ONTO I-90W TOWARD I-90/BUFFALO (TOLL APPLIES). TAKE EXIT #49/DEPEW/LOCKPORT (PORTION TOLL). TURN RIGHT ON TRANSIT RD (RT-78). TURN RIGHT ON GENESEE ST (RT-33). TURN RIGHT ON CAYUGA RD (CR-245).

FISHKILL

ALL SPORT OFFICE BUILDING
21 OLD MAIN ST., SUITE 205
FISHKILL, NY 12524

FROM NORTHWEST

TURN RIGHT ON BOSTON STATE RD (RT-391). TURN RIGHT TO TAKE RAMP ONTO US-219N. TAKE LEFT RAMP ONTO I-90E TOWARD THRUWAY/BUFFALO (PORTIONS TOLL). BEAR RIGHT ON I-87 S (TOLL APPLIES). TAKE EXIT #17/NEWBURGH (I-84)/STEWART AIRPORT ONTO UNION AVE (RT-300) TOWARD I-84 (PORTIONS TOLL). TAKE RAMP ONTO I-84E TOWARD BEACON (PORTIONS TOLL). TAKE EXIT #12/FISHKILL. TURN LEFT ON RT-52 AND BEAR RIGHT ON MAIN ST.

GLENDALE (QUEENS)

THE SHOPS AT ATLAS PARK
71-19 80TH ST, SUITE 8307
GLENDALE, NY 11385

FROM I-678 S, TAKE THE J ROBINSON PKWY EXIT- EXIT 7. TAKE THE FOREST PARK DR EXIT- EXIT 4- TOWARD MYRTLE AVE / WOODHAVEN BLVD. TAKE THE RAMP TOWARD MYRTLE AVE / WOODHAVEN BLVD. TURN SLIGHT RIGHT ONTO FOREST PKWY / PARK DR. TURN RIGHT ONTO MYRTLE AVE. TURN LEFT ONTO 80TH ST. GO TO 2ND LIGHT PAST MYRTLE AVE OVER SMALL OVERPASS MAKE A RIGHT INTO ATLAS PARK. MAKE A RIGHT AT STOP SIGN TO GET INTO PARKING LOT. ONCE PARKED, GO TO TOP FLOOR OF PARKING LOT, TURN RIGHT AND WALK UNTIL YOU SEE "AMISH MARKET" GO TO NEXT BUILDING TO BUSINESS OFFICES, TAKE ELEVATOR TO THE 3RD FLOOR.

HAUPPAUGE/LONG ISLAND

140 ADAMS AVE., SUITE B-13
HAUPPAUGE, NY 11788

FROM WEST

TAKE RAMP LEFT ONTO I-495E TOWARD L I EXPWY/EASTERN L I. TAKE EXIT #53/SAGTIKOS STATE PKY/BAY SHORE/SUNKEN MEADOW PK ONTO EXPRESS DR S. TAKE RAMP TOWARD WICKS RD. TURN LEFT ON WICKS RD (CR-7). TURN RIGHT ON MOTOR PKY (CR-67E). TURN LEFT ON ADAMS AVE.

FROM NORTH

TURN LEFT ON GENESEE ST (RT-63). CONTINUE ON MT MORRIS RD (US-20A) AND BEAR LEFT ON RT-63. CONTINUE ON MT MORRIS GENESEO RD (RT-408). TURN LEFT TO TAKE RAMP ONTO I-390 S. CONTINUE ON I-86E. CONTINUE ON RT-17 E. CONTINUE ON I-81 S. TAKE EXIT #187/CARBONDALE (US-6E) MT POCONO (I-380S) ONTO I-380S TOWARD I-380 S/I-84 E/US-6E. TAKE LEFT EXIT #1B/STROUDSBURG ONTO I-80E AND BEAR RIGHT ON I-295 S (PORTIONS TOLL). TAKE THE EASTERN L I/CROSS IS PKWY EXIT ONTO CROSS ISLAND PKY S. TAKE EXIT #53/SAGTIKOS STATE PKY/BAY SHORE/SUNKEN MEADOW PK ONTO EXPRESS DR S. TAKE RAMP TOWARD WICKS RD. TURN LEFT ON WICKS RD (CR-7). TURN RIGHT ON MOTOR PKY (CR-67E). TURN LEFT ON ADAMS AVE.

JAMESTOWN

19 EAST THIRD STREET
JAMESTOWN, NY 14701

FROM EAST

TURN RIGHT ON STATE HIGHWAY 8 (RT-8), CONTINUE TO FOLLOW RT-8, TAKE RAMP ONTO I-88W TOWARD BINGHAMTON, CONTINUE ON I-81S, TAKE THE OWEGO/ELMIRA EXIT ONTO RT-17W, CONTINUE ON I-86W, TAKE EXIT #12/JAMESTOWN, TURN LEFT ON RT-60, CONTINUE ON



N MAIN ST, TURN LEFT ON RT-60, CONTINUE ON N MAIN ST, TURN LEFT ON E 3RD ST, ARRIVE ON THE LEFT.

MANHATTAN

192 LEXINGTON, STE 1204
MANHATTAN, NY 10016

FROM EAST

TAKE #6 TRAIN TO 33RD STREET STATION. GET OFF AND WALK ONE BLOCK EAST TO LEXINGTON AVE, THEN OVER TO 32 & 31ST STREET.

NEW ROCHELLE

145 HUGUENOT ST, STE 220
NEW ROCHELLE, NY 10801

FROM I-95 N / NEW ENGLAND TRWY, TAKE EXIT 16 TOWARD CEDAR ST. TURN LEFT ONTO GARDEN ST. TURN RIGHT ONTO CROSS WESTCHESTER AVE. CROSS WESTCHESTER AVE BECOMES CEDAR ST. TURN SLIGHT RIGHT ONTO HUGUENOT ST

PLATTSBURGH

14 HEALEY AVE, STE G
PLATTSBURGH, NY 12901

FROM WEST

TURN RIGHT ON W MAIN ST (RT-22B). CONTINUE TO FOLLOW RT-22B. CONTINUE ON RT-3. TURN RIGHT ON HEALEY AVE.

FROM SOUTH

TURN LEFT ON MAPLE ST (US-9). CONTINUE TO FOLLOW US-9 AND TURN RIGHT ON STOWERSVILLE RD (CR-12). TURN LEFT TO TAKE RAMP ONTO I-87N, TAKE EXIT #37/PLATTSBURGH/SARANAC AKE. TURN RIGHT ON BLAKE RD (RT-3). CONTINUE TO FOLLOW RT-3. TURN RIGHT ON HEALEY AVE.

ROCHESTER

1465 JEFFERSON RD.
ROCHESTER, NY 14623

FROM 104W TAKE 390S. FOLLOW 390S TO THE JEFFERSON RD EXIT. TURN LEFT ONTO JEFFERSON RD. TURN RIGHT ONTO THE 2ND SAGINAW DR ENTRANCE.

FROM 104E TAKE 590S TO 390S (THE RAMP UP AND TO THE RIGHT). GET OFF AT THE JEFFERSON RD EXIT. TURN LEFT ONTO JEFFERSON RD. TURN RIGHT ONTO THE SECOND SAGINAW DR ENTRANCE.

FROM 490W TAKE 390S. FOLLOW 390S TO JEFFERSON RD EXIT. TURN LEFT ONTO JEFFERSON RD. TURN RIGHT ONTO THE SECOND SAGINAW DR ENTRANCE.

FROM 490E TAKE 590S. FOLLOW 590S TO 390S (THE RAMP UP AND TO THE RIGHT). THEN GET OFF AT THE JEFFERSON RD EXIT. TURN LEFT ONTO JEFFERSON RD. TURN RIGHT ONTO THE SECOND SAGINAW DR ENTRANCE.

FROM THRUWAY 90, GET OFF AT E 46. GET ON 390N. GET OFF AT THE JEFFERSON RD EXIT. TURN RIGHT ONTO JEFFERSON RD. TURN RIGHT ONTO THE SECOND SAGINAW DR ENTRANCE.

TURN LEFT INTO THE 2ND DRIVEWAY (YOU WILL SEE A SIGN ON THE DOOR FOR PSI TESTING). PARK IN THE LOT ON THE RIGHT HAND SIDE.

ROME

301 N. WASHINGTON ST., SUITE 3000
ROME, NY 13440

FROM NY STATE THRUWAY, TAKE EXIT 32. RIGHT TURN ON 233 N. TAKE ROUTE 233 TO 26 NORTH. TAKE 26 NORTH TO ROUTE 46 NORTH.

SYRACUSE

FIRST REPUBLIC OFFICE PARK
445 ELECTRONICS PARKWAY BLDG. 2, STE 208

LIVERPOOL, NY 13088
FROM SOUTH

TURN LEFT ON STATE HIGHWAY 320 (RT-320). TURN RIGHT ON RT-12. TURN LEFT ON CR-44. TURN RIGHT ON RT-23 AND BEAR RIGHT ON CR-16. TURN RIGHT ON RT-26. TURN LEFT ON RT-80. TURN RIGHT ON RIPPLETON RD (RT-13). TURN LEFT ON US-20 AND BEAR RIGHT ON RT-92. CONTINUE ON E GENESEE ST (RT-5) AND TAKE RAMP ONTO I-481N. TAKE EXIT #6/THRUWAY ONTO I-90W TOWARD BUFFALO (TOLL APPLIES). TAKE EXIT #37/ELECTRONICS PKY (CR-148 S). ONCE YOU GET OFF I-90, YOU WILL SEE A HOLIDAY INN ACROSS THE STREET. THE HOLIDAY INN ADDRESS IS 441. GO INTO THE HOLIDAY INN PARKING LOT HEAD TOWARDS THE RIGHT SIDE OF THE BUILDING. THERE WILL BE TWO OTHER OFFICE BUILDINGS TO YOUR RIGHT. THE BUILDING THAT SAYS ADP ON THE FRONT IS 445, BUILDING #2 AND PSI IS LOCATED ON THE 2ND FLOOR, SUITE 208.

FROM I-81 NORTH, TAKE EXIT #25/ 7TH NORTH ST. VEER RIGHT ONTO 7TH NORTH ST. CONTINUE STRAIGHT UNTIL YOU RUN INTO ELECTRONICS PKWY. THERE WILL BE A HOLIDAY INN DIRECTLY IN FRONT OF YOU. THE HOLIDAY INN ADDRESS IS 441. GO INTO THE HOLIDAY INN PARKING LOT HEAD TOWARDS THE RIGHT SIDE OF THE BUILDING. THERE WILL BE TWO OTHER OFFICE BUILDINGS TO YOUR RIGHT. THE BUILDING THAT SAYS ADP ON THE FRONT IS 445, BUILDING #2 AND PSI IS LOCATED ON THE 2ND FLOOR, SUITE 208.

WATERTOWN

120 WASHINGTON ST., STE 301
WATERTOWN, NY 13601

FROM I-81 NORTH, TAKE EXIT 45 AND TURN RIGHT ONTO ROUTE 3/ ARSENAL STREET TO DOWNTOWN. TURN RIGHT ONTO ROUTE 11S/ WASHINGTON STREET. AT END OF FIRST BLOCK, TURN RIGHT ONTO STERLING STREET. PARK IN THE HSBC PARKING GARAGE ON THE RIGHT. TAKE THE ELEVATOR TO THE THIRD FLOOR, AND TAKE A LEFT OFF THE ELEVATOR, THEN ANOTHER LEFT TO ROOM 301 WHICH IS THE SECOND DOOR ON THE RIGHT.

FROM I- 81 SOUTH, USE THE SAME DIRECTIONS AS ABOVE, EXCEPT TURN LEFT ONTO ROUTE 3/ ARSENAL STREET.

FROM LOWVILLE, TAKE ROUTE 12 TO STATE STREET, TURN LEFT TO DOWNTOWN. FOLLOW THE TRAFFIC CIRCLE, EXITING AT WASHINGTON STREET TO THE HSBC BUILDING ON THE RIGHT.

WHITE PLAINS

297 KNOLLWOOD RD, SUITE 333
WHITE PLAINS, NY 10607

FROM NORTH

TAKE THE WHITE PLAINS LEFT EXIT ONTO I-287E. TAKE EXIT #4/HARTSDALE AND TURN RIGHT ON KNOLLWOOD RD (RT-100A).

FROM EAST

TURN RIGHT ON CR-135. TURN LEFT TO TAKE RAMP ONTO I-684S AND TAKE THE WHITE PLAINS EXIT ONTO I-287W TOWARD WHITE PLAINS. TAKE EXIT #4/HARTSDALE AND TURN LEFT ON KNOLLWOOD RD (RT-100A).

Additionally, PSI has examination centers in many other regions across the United States. You may take this examination at any of these locations by calling (800) 733-9267. You will need to speak with a Customer Service Rep to schedule outside of New York.

REPORTING TO THE EXAMINATION SITE

On the day of the examination, you should arrive at least 30 minutes before your appointment. This extra time is for sign-in, identification, and familiarizing you with the examination process. If you arrive late, you may not be admitted to the examination site and you will forfeit your examination registration fee.

REQUIRED IDENTIFICATION AT EXAMINATION SITE

You must provide 2 forms of identification. One must be a VALID form of government issued identification (driver's



license, state ID, passport), which bears your signature and has your photograph. The second ID must have your signature and preprinted legal name. All identification provided must match the name on the Examination Registration Form and your Registration Confirmation Notice.

If you cannot provide the required identification, you must call (800) 733-9267 at least 3 weeks prior to your scheduled appointment to arrange a way to meet this security requirement. *Failure to provide all of the required identification at the time of the examination without notifying PSI is considered a missed appointment, and you will not be able to take the examination.*

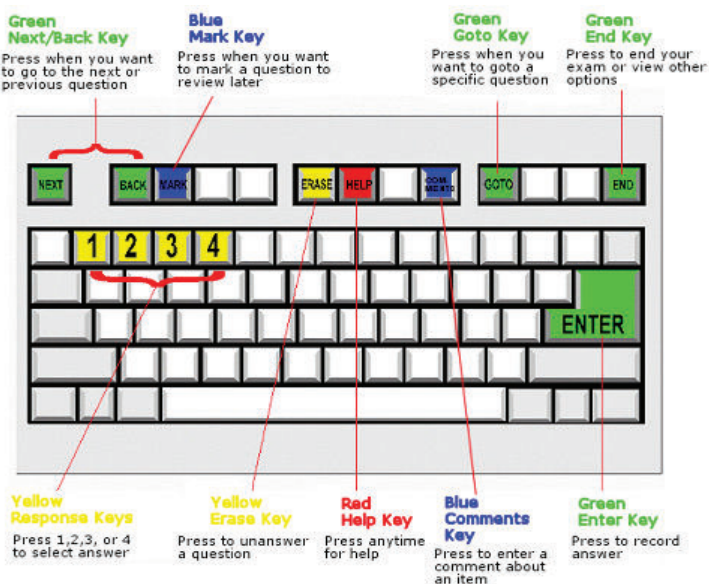
SECURITY PROCEDURES

The following security procedures will apply during the examination:

- Cell phones, pagers, purses, briefcases, personal belongings and children are not allowed in the examination site.
- Only non-programmable calculators that are silent, battery-operated, do not have paper tape printing capabilities, and do not have a keyboard containing the alphabet will be allowed in the examination site.
- No smoking, eating, or drinking will be allowed in the examination site.
- Copying or communicating examination content is a violation of PSI security policy and New York State Law. Either one may result in the disqualification of examination results and may lead to legal action.

TAKING THE EXAMINATION BY COMPUTER

Taking the PSI examination by computer is simple. You do not need any computer experience or typing skills. You will use fewer keys than you use on a touch-tone telephone. All response keys are colored and have prominent characters. An illustration of the special keyboard is shown here. You may also use the mouse.



IDENTIFICATION SCREEN

You will be directed to a semiprivate testing station to take the examination. When you are seated at the testing station, you will be prompted to confirm your name, identification number, and the examination for which you are registered.

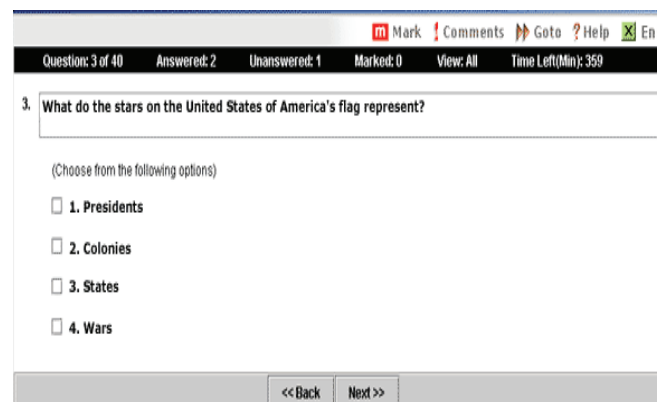
TUTORIAL

Before you start your examination, an introductory tutorial to the computer and keyboard is provided on the computer screen. The time you spend on this tutorial, up to 15 minutes, DOES NOT count as part of your examination time. Sample questions are included following the tutorial so that you may practice using the keys, answering questions, and reviewing your answers.

One question appears on the screen at a time. During the examination, minutes remaining will be displayed at the top of the screen and updated as you record your answers.

EXAMINATION QUESTION EXAMPLE

During the examination, you should press 1, 2, 3, or 4 to select your answer or press "MARK" to mark it for later review. You should then press "ENTER" to record your answer and move on to the next question. A sample question display follows:



IMPORTANT: After you have entered your responses, you will later be able to return to any question(s) and change your response, provided the examination time has not run out.

EXAMINATION REVIEW

PSI, in cooperation with the New York State Insurance Department, will be consistently evaluating the examinations being administered to ensure that the examinations accurately measure competency in the required knowledge areas. While taking the examination, examinees will have the opportunity to provide comments on any questions, by using the comments key on the keyboard. These comments will be analyzed by PSI examination development staff. PSI does not respond to individuals regarding these comments, all substantive comments are reviewed. This is the only review of examination materials available to candidates.

SCORE REPORTING

Your score will be given to you immediately following completion of the examination. In order to pass the examination, you must achieve a minimum score of 70%. The following summary describes the score reporting process:

- **On screen** - your score will appear immediately on the computer screen. This will happen automatically at the end of the time allowed for the examination; if you are using review features, you will be able to obtain your score immediately when you indicate that you have finished and would like to see your results.
 - If you **pass**, you will immediately receive a successful notification and performance summary on the screen.
 - If you **do not pass**, you will immediately receive an unsuccessful notification on the screen along with a diagnostic report indicating your strengths and weaknesses by examination portion. Registration forms for submittal to PSI to retake the examination will be available at the examination site.
- **On paper** - an official score report will be printed at the examination site

DUPLICATE SCORE REPORTS

You can write to PSI to request a duplicate of your score report.

Note: You may contact PSI regarding your testing experience. Send an email to: comments@psixams.com.

TIPS FOR PREPARING FOR YOUR LICENSE EXAMINATION

If Prelicensing education is required, you must complete a course that has been approved by the Department. Because of the number and the diversity of approach, **neither the Department nor PSI recommends specific prelicensing course providers**. A list of all approved prelicensing providers can be obtained from the Department's Web site at www.ins.state.ny.us or by calling 518.474.6630.

The following suggestions will help you prepare for your examination.

- Planned preparation increases your likelihood of passing.
- Start with a current copy of this Candidate Information Bulletin and use the examination content outline as the basis of your study.
- Read study materials that cover all the topics in the content outline.
- Take notes on what you study. Putting information in writing helps you commit it to memory and it is also an excellent business practice. Underline or highlight key ideas that will help with a later review.
- Discuss new terms or concepts as frequently as you can with colleagues. This will test your understanding and reinforce ideas.
- Your studies will be most effective if you study frequently, for periods of about 45 to 60 minutes. Concentration tends to wander when you study for longer periods of time.

DESCRIPTION OF EXAMINATIONS

EXAMINATION STUDY MATERIALS

The examination content outlines in this bulletin are the basis for the examinations and are updated periodically. Each approved prelicensing provider is given a copy of the exam content outlines listed in this bulletin for use in developing a course of study and any materials used in the course. It is the provider's responsibility to ensure that all study materials are updated to comply with the current exam content outlines.

Licensing candidates should be aware that they will be tested on the subject matter shown in these outlines and should therefore hold the course provider accountable for covering all the topics noted herein.

Because of the number and the diversity of approach, neither the Department nor PSI can recommend specific study material or a specific prelicensing course provider.

CONTENT OUTLINES

The license examination for each type of license consists of questions that test knowledge of topical areas listed in the content outline for that examination. The content outlines were developed in cooperation with the Department and individuals from the New York State insurance industry in an Examination Review Workshop (ERW). The purpose was to identify and classify the level of knowledge that insurance licensees need to properly serve their clients. Item-development staff at PSI and insurance professionals research the content and write questions. The questions are then submitted to industry professionals in New York State for review and approval. These industry professionals first identify the important areas of knowledge and then confirm that the examination questions assess them. This process ensures that the examinations reflect content that you, as an entry-level agent, will need to know to properly perform your duties for the insurance-buying public.

The examinations are closed book. No reference materials, papers or study materials are allowed at the examination site.

PRETEST ITEMS

In addition to the number of questions per examination, a small number of five to ten "pretest" questions may be administered to candidates during the examinations. These questions will not be scored and the time taken to answer them will not count against examination time. The administration of such non-scored experimental questions is an essential step in developing future licensing examinations.

OBTAINING YOUR LICENSE

APPLYING FOR A LICENSE

After passing the license examination (if an examination is required), you will need to submit your license application to the Department, along with any other required paperwork for the type of license you are seeking.



Online licensing is available to first time RESIDENT applicants applying for an INDIVIDUAL/TBA license who have taken the exam within the past two (2) years. RESIDENT applicants are to apply online by visiting the Department's website at: www.ins.state.ny.us. Complete online licensing instructions are available on the website.

Non-resident online licensing is also available to first time non-resident applicants applying for an INDIVIDUAL license through the website of - National Insurance Producer Registry (NIPR) - <http://www.licenseregistry.com>. Or you may download a New York State non-resident license application from the Department's Web site by going to Producer License Applications at www.ins.state.ny.us.

You may also download a license application from the Department's Web site by going to Producer License Applications at www.ins.state.ny.us.

Important: Applications must be received **within two years** from the date of passing the examination. Incomplete applications or applications without the required fee will not be accepted or placed on file.

If the type of license you are seeking is not listed below, you should contact the Department at 518.474.6630 or at licensing@ins.state.ny.us for more information.

Retesting requirements. If you were licensed previously but have not been licensed within the two years immediately preceding the application date, you must:

- Pass the appropriate licensing exam administered by PSI; and
- Submit required documentation noted in the appropriate application sections.

Agent applicants

New York residents desiring an insurance agent license **must submit:**

- A license application obtained from the Department's Web site at www.ins.state.ny.us
- A Prelicensing Education School Certificate or evidence of a professional designation (CLU designation for Life, Accident and Health agents; CPCU designation for Property/Casualty agents). (Only applicable to paper applications.)
- The original passing examination score report (dated within two years prior to applying). (Only applicable to paper applications.)
- If submitting the license application electronically, you must attest to completing the prelicensing requirements and provide the school code number.
- A Company Appointment submitted electronically to the Department. An application may be submitted without an appointment, however, an appointment must be made 15 days from either the date an agency contract is executed with the insurance company or the first insurance application is submitted to the company.
- NASD or SECO certificate of proof of qualification (Variable Annuity applicant only).
- The appropriate licensing fee.

Broker applicants

New York residents desiring an insurance broker license **must submit:**

- A license application obtained from the Department's Web site at www.ins.state.ny.us
- Prelicensing Education School Certificate or evidence of a professional designation (CLU designation for Life Broker; CPCU designation for Property/Casualty Broker), or if seeking to waive the prelicensing education requirement based on experience, a Statement of Employer form obtained from the Department.). (Only applicable to paper applications.)
- The original passing examination score report (dated within two years prior to applying). **NOTE:** If you are seeking to qualify based on experience and submitting a Statement of Employer, you must successfully complete the broker exam, not the agent exam.) (Only applicable to paper applications.)
- If submitting the license application electronically, you must attest to completing the prelicensing requirements and provide the school code number.
- The appropriate licensing fee.

Note: If you are submitting a Statement of Employer form in lieu of the required prelicensing education, you may apply electronically. However, the application will remain pending until Department review and approval of the Statement of Employer.

Adjuster applicants

New York residents desiring any type of insurance adjuster license **must submit:**

- A license application obtained from the Department.
- The original passing score report (dated within two years prior to applying).
- A fingerprint record card with the required fee.
- A \$1,000 bond.
- Five Certificates of Character.
- The appropriate licensing fee.

LICENSE FEES AND RENEWAL DATES

An insurance producer is defined as an agent, broker, reinsurance intermediary, excess line broker or any other person required to be licensed to sell, solicit or negotiate insurance.

All INDIVIDUAL/TBA producer* licenses will be issued with an expiration date determined by date of birth:

- If you were born in an even numbered year, your license will expire on your birthday in an even numbered year.
- If you were born in an odd numbered year, your license will expire on your birthday in an odd numbered year.

The licensing fee for an individual agent or broker is \$40 for each year or fraction of a year.

The licensing fee for a consultant is \$50 for each year or fraction of a year.

Adjuster and Bail Bond Agent licenses will not have a birth date renewal. These licenses will expire on 12/31 of even-numbered years

The licensing fee for an adjuster is \$50 for each year or fraction of a year.

The licensing fee for a bail bond agent is \$25 for each year or fraction of a year.



Note: For entity (corporation, partnership, etc.) or other license fees, please contact the Department at 518.474.6630 or at licensing@ins.state.ny.us

- Reinsurance Intermediaries
- Viatical Brokers
- Limited Rental Licensees
- Service Representatives
- Bail Bond Agents
- Mortgage Guaranty Agents

CONTINUING EDUCATION

Resident Licensees

All licensed agents, brokers, consultants and public adjusters must complete Continuing Education (CE) requirements as a condition of renewing these licenses. Licensees must complete 15 credits of CE during each biennial licensing period.

After your license has been renewed the first time, continuing education (CE) will always be required upon subsequent renewal or relicensing applications. Credits must be accumulated during the renewal period, which begins with the effective date of the license and ends with the expiration date. CE must be completed before processing the renewal or relicensing application.

When attending Continuing Education courses, please ensure that the course has been approved for the class of license you hold. Course approval documents containing this information are displayed at the site of instruction for your review.

Approved continuing education courses, once completed for CE credit, may never be completed for CE credit again. Licensees must maintain records of completed continuing education courses and will be held responsible if a course is repeated.

Nonresident Licensees - CE Reciprocity

A nonresident* licensee renewing his/her New York license must be currently licensed and in compliance in his/her declared home state. Your license information **MUST** be included in the National Producer Database; if not, a Letter of Certification from your home state must be submitted.

***Non-Resident** - licensee who has declared a state OTHER than New York as his/her home state. Home State is where you maintain a principal place of residence or business AND are licensed in good standing for the lines of authority being renewed.

There is no reciprocity for public adjusters. All licensed public adjusters must complete New York State-approved CE Courses.

Note: If New York is your declared home state for the period shown on your license prior to a renewal, you must complete New York State-approved Continuing Education courses.

Exempt from continuing education

You may be exempt from completing continuing education requirements if:

- You are a travel accident or baggage agent only, as described on Pages 3-4 of this bulletin.
- You are representing only a fraternal benefit society authorized by Sections 4501(h-p) & 4505 and you do not qualify as an "insurance agent" as defined by Section 2101 (a)(3) of the Insurance Law of this state.
- You are an agent, broker, consultant, or public adjuster who holds an originally issued license that has not yet been in effect for a full two year licensing period.

Those licensees not subject to the continuing education requirements of Sections 2132 and 2108 of the New York State Insurance Law are:

- Independent Adjusters





SPECIAL ARRANGEMENT REQUEST FORM OR OUT-OF-STATE TESTING REQUEST

All examination centers are equipped to provide access in accordance with the Americans with Disabilities Act (ADA) of 1990. Applicants with disabilities or those who would otherwise have difficulty taking the examination may request special examination arrangements.

Candidates who wish to request special arrangements because of a disability should fax this form and supporting documentation to PSI at (702) 932-2666.

Requirements for special arrangement requests

You are required to submit documentation from the medical authority or learning institution that rendered a diagnosis. Verification must be submitted to PSI on the letterhead stationery of the authority or specialist and include the following:

- Description of the disability and limitations related to testing
- Recommended accommodation/modification
- Name, title and telephone number of the medical authority or specialist
- Original signature of the medical authority or specialist

Date _____

Legal Name: _____
Last Name First Name

Address: _____
Street City, State, Zip Code

Telephone : (_____) _____ - _____ (_____) _____ - _____
Home Work

Email Address: _____

Check any special arrangements you require (requests must concur with documentation submitted):

- | | |
|--|---|
| <input type="checkbox"/> Reader (as accommodation for visual impairment or learning disability) | <input type="checkbox"/> Extended Time (Additional time requested: _____) |
| <input type="checkbox"/> Large-Print written examination | <input type="checkbox"/> Other _____ |
| <input type="checkbox"/> Out-of-State Testing Request (this request does not require additional documentation) | _____ |

Site requested: _____

- Complete and fax this form, along with supporting documentation, to (702) 932-2666.
- After 4 business days, please call 800-733-9267 x6750 and leave a voice message.
- PSI Special Accommodations will call you back to schedule the examination within 48 hours.

DO NOT SCHEDULE YOUR EXAMINATION UNTIL THIS DOCUMENTATION HAS BEEN RECEIVED AND PROCESSED BY PSI SPECIAL ACCOMMODATIONS.

