

## **PSI Services LLC**

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# **OKLAHOMA INSURANCE DEPARTMENT**



# INSURANCE LICENSING EXAMINATION CANDIDATE INFORMATION BULLETIN

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#### **EXAMINATIONS BY PSI**

This Candidate Information Bulletin provides you with information about the processes for taking an examination and obtaining an insurance license in the State of Oklahoma.

The Oklahoma Insurance Department has contracted with PSI Services LLC (PSI) to conduct the examination program. PSI works closely with the Department to ensure examinations meet the state- and nationally- established technical and professional standards for examination development and administration. PSI provides these examinations through a network of computer examination centers in Oklahoma and throughout the US.

# UNDERSTANDING LICENSING REQUIREMENTS

For licensing information, please contact:

Oklahoma Insurance Department 400 NE 50th Street, Oklahoma City, OK 73105 405.521.2828 Website: www.oid.ok.gov

#### LICENSE REQUIREMENTS AND ELIGIBILITY

Candidates for an insurance examination must be at least eighteen (18) years old and must be citizens of the United States (or must possess a valid visa or I-94 card). Applications may be denied if a candidate has been convicted of a crime, had a judgment withheld or deferred, or are currently charged with committing a crime.

Oklahoma Insurance examinations are open eligibility. You may test unlimited until you pass.

Bail Bondsman must apply for eligibility with the Oklahoma Insurance Department. Refer to the OID Bail Bond webpage https://www.oid.ok.gov/regulated-entities/bail-bonds/ for instructions. Note: If a candidate does not pass the Bail Bond examination, they may reschedule with PSI 31 days after the failed exam date.

Note: Bail Bondsman candidates for a Bail Bond examination must be at least twenty-one (21) years old and must have a High School Diploma or GED. Bail Bondsman are required to complete 16 hours of prelicensing education prior to being eligible to take the examination. Oklahoma requires that all Bail Bondsman candidates undergo a background check, which will be handled by the Oklahoma Insurance Department.

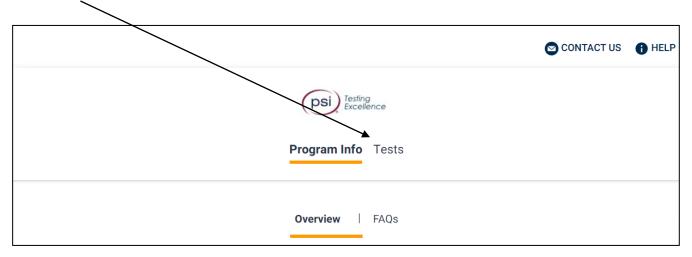
#### PRODUCER/ADJUSTER LINES

Following are the examinations offered to Producers and Adjusters.

License Type	Examination	Examination Fee
	Life	\$38
	Accident & Health or Sickness	\$38
	Life, Accident & Health or Sickness	\$38
	Property & Casualty - Personal Lines Only	\$38
	Property & Casualty	\$38
Producer	Title	\$38
	Property	\$38
	Casualty	\$38
	Aircraft Title	\$38
	Bail Bondsman	\$100
Adjuster	Property & Casualty	\$20
	Casualty	\$20
	Property	\$20
	Crop & Hail	\$20
	Workers Compensation	\$20

#### **EXAMINATION SCHEDULING PROCEDURES**

- 1. Go to: <a href="https://test-takers.psiexams.com/okins">https://test-takers.psiexams.com/okins</a>
- 2. Select **TESTS** to create an account.



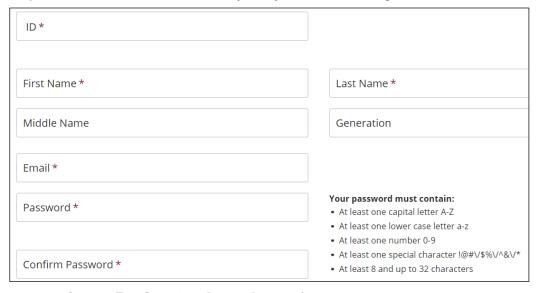
3. Select the examination and you are ready to create an account. Select LOGIN/REGISTER.

To continue the booking process and schedule your test, you must login or create an account.

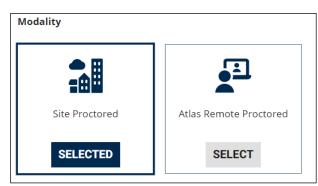
LOGIN/REGISTER

4. You will be prompted to CREATE AN ACCOUNT with PSI.

The first and last name must match exactly with your current, valid, government-issued ID.

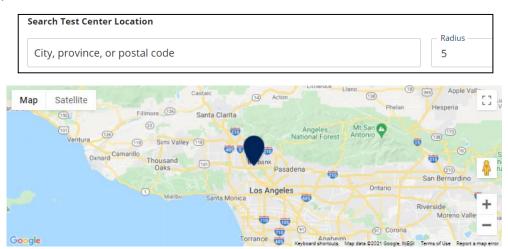


5. Select your test format: (Test Center) or (Remote Proctored).

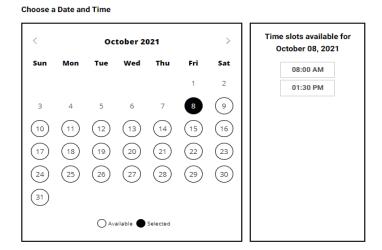


### Scheduling at a Test Center

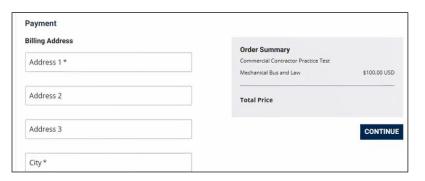
1. Enter the "City or Postal Code" and select FIND.



2. Select a date and time to book an appointment.



3. You are now ready to pay.



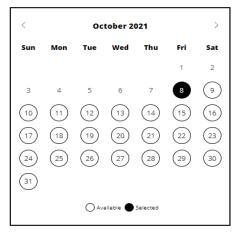
4. Once payment has been made you will receive a message confirming the test center, booked date, and booked time.



#### Scheduling via Remote Proctor

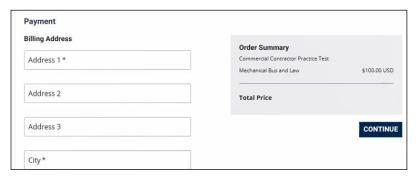
1. Select a date and time to book an appointment.







2. You are now ready to pay.

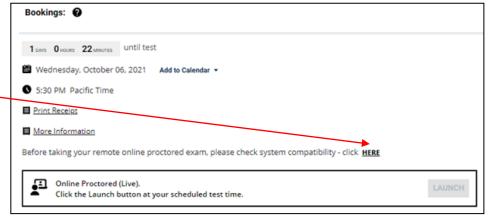


3. Once payment has been made you will receive a message confirming the booked date and booked time.



4. Your booking will now display in your account. You will be able to LAUNCH your test within 30 minutes of your booked test time.

IMPORTANT: BE SURE TO CHECK THE COMPATIBILTY OF YOUR COMPUTER to include Audio/Video Check, Webcam Check and System Check. Prior to testing, CLICK HERE.



By not starting your test within 15 minutes after your booked time, you forfeit your test fee or test eligibility. Fees and test eligibilities are non-refundable. If you have any questions regarding your compatibility check, or if you experience issues launching your test, you may contact PSI's technical support team at (844) 267-1017.

#### **TELEPHONE REGISTRATION**

Call (833) 333-4754 to speak with a live registrar, Monday through Friday between 4:30 am and 9:00 pm, and Saturday-Sunday between 7:00 am and 7:00 pm, Central Time.

To register by phone, you need a valid credit card (VISA, MasterCard, American Express or Discover).

#### RESCHEDULING/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 (833) 333-4754.

Note: A voicemail or email message is not an acceptable form of cancellation. Please use the PSI Website or call PSI to speak directly to a Customer Service Representative.

#### **RETAKING A FAILED EXAMINATION**

It is not possible to make a new examination appointment on the same day you have taken an examination; this is due to processing and reporting results. A candidate who tests unsuccessfully on a Wednesday can call the next day, Thursday, and retest as soon as Friday, depending upon space availability.

#### MISSED APPOINTMENT OR LATE CANCELLATION

If you miss your appointment, you will not be able to take the examination as scheduled, further 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;
- Are not checked in by your scheduled start time;
- Do not present proper identification during check-in for the examination.

#### **EXAM ACCOMMODATIONS**

All PSI examination centers are equipped to provide access in accordance with the Americans with Disabilities Act (ADA) of 1990, and exam accommodations will be made in meeting a candidate's needs. Applicants with disabilities or those who would otherwise have difficulty taking the examination should request for alternative arrangements by <u>Clicking Here</u>.

#### **EXAMINATION TEST CENTER CLOSING FOR AN EMERGENCY**

If severe weather or another emergency forces the closure of an examination center 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 appointment by calling (833) 333-4754. Every effort will be made to reschedule your examination at a convenient time as soon as possible. You will not be penalized. Your exam will be rescheduled at no additional charge to you.

# **EXAMINATION SITE LOCATIONS**

ENID	LAWTON	McALESTER
1201 West Willow Road	4500 West Lee Boulevard	21 East Carl Albert Parkway
Enid, OK 73703	Lawton, OK 73505	McAlester, OK 74501
NORMAN	OKLAHOMA CITY (1)	OKLAHOMA CITY (2)
4701 12 <sup>th</sup> Avenue NW	3800 North Classen Boulevard	2400 South Vermont Avenue
Norman, OK 73070	Oklahoma City, OK 73118	Oklahoma City, OK 73108

OKLAHOMA CITY (3) 13301 S. Pennsylvania Avenue Oklahoma City, OK 73170	PONCA CITY  2101 North Ash  Ponca City, OK 74601	TULSA (1) 9810 East 42 <sup>nd</sup> Street Tulsa, OK 74146
TULSA (2)  2840 East 51 <sup>st</sup> Street  Tulsa, OK 74105	TULSA (3) 200 Lear Jet Lane Tulsa, OK 74132	WEATHERFORD  1001 North 7 <sup>th</sup> Street  Weatherford, OK 73096
	WOODWARD  1915 Oklahoma Avenue  Woodward, OK 73801	

Additionally, PSI has examination centers in many other regions across the United States. You may take this examination at any of these locations. Once you have paid for the examination, enter your zip code and a list of the testing sites closest to you will appear.

Bails bond candidate must test at a testing site. You cannot test remotely.

#### REPORTING TO THE EXAMINATION TEST CENTER

On the day of the examination, you should arrive 15 minutes before your appointment. This extra time is for sign-in, identification, and familiarizing yourself with the examination process. If you arrive late, you may not be admitted to the examination test center and you will forfeit your examination fee.

#### REQUIRED IDENTIFICATION

To gain admission to the Test Center, you must present (1) form of identification. The form of identification must be government issued, current and include your name, signature, and photograph. No form of temporary identification will be accepted.

- ▶ 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 card
  - Military ID
  - Alien Registration Card (Green Card, Permanent Resident Visa)

Candidates must have proper identification to gain admission to the Test Center. Failure to provide appropriate identification at the time of the test is considered a missed booking. There will be no refund of test fees.

# **SECURITY PROCEDURES**

The following examination protocols apply during any examination. PSI may pause or terminate an examination at any time. Failure to follow the examination protocol, may result in the disqualification of examination results, prohibition from taking future examinations, and may lead to legal action.

If testing at a PSI test site you will be given a piece of scratch paper and a pencil. You will return the scratch paper and pencil during check-out.

Prohibited Items:

- Reference materials of any kind.
- Electronic devices of any type, including but not limited to; cellular phones, cameras, computers of any type (e.g., laptops, tablets, iPads), earbuds, electronic games, electronic watches, handheld calculators, headsets, mobile devices, music players (e.g., iPods), pagers, radios, recording devices (audio or video), smart watches, televisions, etc.).
- Hats or headgear not worn for religious reasons or as religious apparel, including hats, baseball caps, or visors.
- Bulky or loose clothing or coats including but not limited to; open sweaters, cardigans, shawls, scarves, vests, jackets and coats.
  - o In the event you are asked to remove bulky or loose outerwear, appropriate attire, such as a shirt or blouse should be worn underneath.
- Other personal items, including but not limited to; backpacks, briefcases, chewing gum, drinks, food, good luck items, notebooks, paper or other materials on which to write, pens, pencils or other writing devices, purses, reading material, smoking or chewing products, wallets, etc.

#### Prohibited Behavior:

- Giving or receiving assistance on an examination.
- Copying or communicating examination content.
- Using outside references or resources during an exam, examples:
  - Browsing other local resources.
  - Browsing the internet.
  - Attempting to use a computer or computer program not provided or approved by PSI.
  - Attempting to use a telephone or mobile device.
  - Using notepad on the computer.
  - Using an application on the computer not provided by PSI.
- Engaging in disruptive behavior during check-in or during an exam, examples:
  - Acting in an inappropriate manner.
  - Using abusive language.
  - Speaking aloud.
  - Causing noise unrelated to keyboard typing.
- Engaging in prohibited behavior during check-in or during an exam, examples:
  - Reading questions out loud.
  - Leaving the room without proctor approval.
  - Using instant messaging, or other electronic communication.
  - Capturing a picture or video of exam items.
  - Attempting to use telephone or mobile device.
  - o Obstructing the proctor's view (camera or in person).
  - o Having inappropriate materials on desktop (explicit).
  - Changing spaces during the exam without proctor approval.
  - Not focusing eyes on the screen.

During the check in process, all candidates will be asked if they possess any prohibited items. Candidates may also be asked to empty their pockets and turn them out for the proctor to ensure they are empty. The proctor may also ask candidates to lift up the ends of their sleeves and the bottoms of their pant legs to ensure that notes or recording devices are not being hidden there.

Proctors will also carefully inspect eyeglass frames, tie tacks, or any other apparel that could be used to harbor a recording device. Proctors will ask to inspect any such items in candidates' pockets.

No prohibited items are allowed within the candidate's reach or line of sight. If prohibited items are found during check-in, candidates shall put them in the provided secure storage or return these items to their vehicle for test center exams. PSI will not be responsible for the security of any personal belongings or prohibited items.

Any candidate seen giving or receiving assistance on an examination, found with prohibited items, or displaying prohibited behavior or violating any security regulations will have his or her examination terminated, and be asked to surrender all examination materials. All such instances will be reported to the examination sponsor.

Additional protocols for testing at a testing center, include but not limited to:

- Person(s) accompanying an examination candidate may not wait in the examination center, inside the building or on the building's property. This applies to guests of any nature, including drivers, children, friends, family, colleagues, or instructors.
- Once candidates have been seated and the examination begins, they may leave the examination room only to use the restroom, and only after obtaining permission from the proctor. Candidates will not receive extra time to complete the examination.

Additional protocols for remote online proctored exams, include but not limited to:

- Temporarily moving out of the camera's line of sight.
- Candidates are not allowed to have scratch paper.
- Adequate lighting for the proctor to see candidate's activity.
- Internet service must be sufficient to administer the exam, see page 12 for requirements.
- Web camera must be placed for ideal viewing by the proctor.

- Candidate may not change computers during the exam.
- Candidate may not change spaces during the exam.
- Candidate must follow proctor instructions, which may include, but are not limited to:
  - Keeping hands on the desktop.
  - o Keeping eyes on the computer screen.
  - Not fidgeting during the exam.
  - Keeping hands away from face.
- Please do your best to avoid covering your mouth for the whole duration of exam. Be aware that talking/whispering/mouthing is not allowed during exam.
- Breaks are NOT allowed during remote online proctored examinations. If you believe you cannot complete your examination without a break, please do not register for remote online proctored examinations.

#### TAKING THE EXAMINATION BY COMPUTER

The examination will be administered via computer. You will be using a mouse and computer keyboard.

#### **TUTORIAL**

Before you start your examination, an introductory tutorial 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 answering questions and reviewing your answers.

#### **TEST QUESTION SCREEN**

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.

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 Department, will be consistently evaluating the examinations being administered to ensure that the examinations accurately measure competency in the required knowledge areas. Comments may be entered by clicking the Comments link on the function bar of the test question screen.

Comments will be analyzed by PSI examination development staff. While PSI does not respond to individuals regarding these comments, all substantive comments are reviewed. If a discrepancy is found during the comment review, PSI and the department may re-evaluate candidates' results and adjust them accordingly. This is the only review of the examination available to candidates.

#### **SCORE REPORTING**

Your score will be displayed on screen at the end of the examination and a score report will be emailed to you. If you fail, the emailed score report will include the diagnostic report indicating your strengths and weaknesses by examination type. You must get 70% correct to pass.

You may request a duplicate score report after your examination by emailing scorereport@psionline.com.

PSI electronically notifies the Oklahoma Insurance Department of exam results within 48 hours of passing the exam. Note that exam scores are confidential and will be revealed only to you and the Department.

You can take a practice exam online at <a href="https://test-takers.psiexams.com/okins">https://test-takers.psiexams.com/okins</a> to prepare for your Oklahoma Insurance Examination.

Please note that practice exams are intended only to help testing candidates become familiar with the general types of questions that will appear on a licensing examination, and do not contain actual questions that are asked on the exam.

Practice exams ARE NOT a substitute for proper education and study. Scoring well on the practice exam does not guarantee that you will pass an actual licensing examination.

Note: You may take the practice exams an unlimited number of times; however, you will need to pay each time.

#### **EXAMINATION CONTENT OUTLINES**

#### **EXPERIMENTAL ITEMS**

In addition to the number of examination items specified in the "Examination Content Outlines", a small number (5 to 10) of "experimental" questions may be administered to candidates during the examinations. These questions will not be scored. The administration of such unscored, experimental questions is an essential step in developing future licensing examinations.

#### STUDY MATERIALS

#### **Producer and Adjuster**

The producer and adjuster licensing exams are based on the latest version of the Kaplan Study Guides. You may order the study guides from the OID and self-study. Some applicants prefer to complete an exam preparation course which will include study material that may or may not be the Kaplan material available at the OID. Access the OID webpage at www.licensing.oid.ok.gov then click *Order Exam Study Manuals*.

#### **EXAMINATIONS**

Be sure to review the appropriate exam content outline to determine what topics are covered in the comprehensive exams.

#### Click the Link to View Your Oklahoma Insurance Examination Content Outline

License Type	Examination
	<u>Life</u>
	Accident & Health or Sickness
Producer	Life, Accident & Health or Sickness
	Property & Casualty - Personal Lines Only
	Property & Casualty
	<u>Title</u>
	<u>Property</u>
	Casualty
	Aircraft Title
	Bail Bondsman
Addinata	Property & Casualty
Adjuster	<u>Casualty</u>
	<u>Property</u>
	Crop & Hail
	Workers Compensation

#### APPLYING FOR YOUR LICENSE

Successful completion and passing the examination does not eliminate the requirement to APPLY for the license: You must apply and be issued an Oklahoma insurance license in order to sell, solicit, or negotiate (or adjust) insurance in the state of Oklahoma. Oklahoma uses NIPR database system for processing license applications. You can call NIPR (816) 783-8500 should you need assistance with the online application.

After you have passed your exam:

- Wait 3 business days for your exam results to be transmitted to NIPR/SBS and the State.
- Access OID webpage and submit your online application:

Submit your producer or adjuster application at <a href="www.licensing.oid.ok.gov">www.licensing.oid.ok.gov</a> then click on the blue NEW APPLICATION button. Follow the online instructions.

Submit your Bail bond application at www.oid.ok.gov/regulatedentities/bail-bonds/ and follow the instructions provided under Licensee Online Tools in the red box.

READ ALL OF THE INSTRUCTIONS ON THE APPLICATION WEBPAGE. INCOMPLETE APPLICATIONS WILL CAUSE DELAYS AND MAY BE REJECTED BY THE OID WITHOUT A REFUND.

- Submitting an application does not mean that a license was approved or issued. You will be notified (at the contact email
  address entered on the application) when the application is approved or if the OID needs additional information.
  Producers/adjusters allow 5-7 business days for the OID to process the application. Bail Bond applicants should allow 60-90
  days for processing.
- Access webpage <a href="www.licensing.oid.ok.gov">www.licensing.oid.ok.gov</a> and view the online tools available to you. You can check the status of your license, print your license, learn about CE requirements and view our CE course catalog. You alone are responsible for maintaining your license and keeping your information current with the OID. Utilize these tools to expedite service and perform basic maintenance. Call or email the OID Licensing Division if your answer has not been addressed on our webpage.
- Print your license. The OID is environmentally conscious and strives to maintain a paperless office. You will not receive a copy of your license from the OID, by mail. Please print a copy of your license using the tools available at <a href="https://www.licensing.oid.ok.gov">www.licensing.oid.ok.gov</a>.
- Plan for the future. Everything needed to manage your new license is on the OID's webpage. Licensees must meet their CE
  requirement prior to submitting a renewal application to the OID. Remember, individuals can only work as an insurance
  professional if their license is in ACTIVE status.