



PSI Services LLC
 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.*

**SOUTH CAROLINA
 DEPARTMENT OF INSURANCE**



**INSURANCE LICENSING EXAMINATION
 CANDIDATE INFORMATION BULLETIN**

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

Before registering for an examination, make sure that you have reviewed the following checklist.

- You do not need approval from the State of South Carolina to take the examination.
- Each examinations may only be taken six times in a one-year period.
- Passing examination results are valid for one year.

Prepare for your examination:

- Use the examination content outlines provided in this bulletin as the basis of your study.

Register for your examination:

- Complete the registration form on line, at www.psiexams.com, and submit it to PSI via the Internet or;
- Completely fill out the PSI Registration Form (see page 2) and mail or fax to PSI or;
- Call (800) 733-9267 to register.
- Send online _____ (no wait time for scheduling the examination date).
- Mailed on _____ (allow 2 weeks for processing before scheduling the examination date).
- Faxed on _____ (allow 4 business days for processing before scheduling the examination date).
- Phoned on _____ (no wait for scheduling the examination date).

Schedule your examination:

- Once you have paid, you are responsible for contacting PSI to schedule an appointment to take the examination. You may either schedule via the Internet, or schedule over the telephone at (800) 733-9267.
- Scheduled for:
- Examination Date: _____
- Examination Time: _____
- Test Center Location: _____
- To change scheduled date, call back by _____

Take your examination:

- Must bring one form of identification, which bears your signature and your photograph.
Your name as shown on the application form must exactly match the name on the photo I.D. used when checking in at the examination site.
- Arrive 30 minutes prior to appointment.

After your examination:

- Upon passing the examination, your results will be made available to the State.
- Apply for your license through the South Carolina Department of Insurance (see instructions on page 6).



EXAMINATIONS BY PSI SERVICES LLC

This Candidate Information Bulletin provides you with information about the examination process for obtaining an Insurance License in the state of South Carolina.

The South Carolina Department of Insurance has contracted with PSI Services LLC (PSI) to conduct the examination program. PSI works closely with the Department to make certain that these examinations meet the State's as well as nationally established technical and professional standards for examination development and administration. PSI provides these examinations through a network of computer examination centers in South Carolina.

EXAMINATION REGISTRATION PAYMENT AND SCHEDULING PROCEDURES

- Each examinations may only be taken six times in a one-year period.
- Passing examination results are valid for one year.

Examination Fee \$45

NOTE: EXAMINATION FEES ARE NOT REFUNDABLE OR TRANSFERABLE. THE EXAMINATION FEE IS VALID FOR ONE YEAR FROM THE DATE OF PAYMENT.

ON-LINE (WWW.PSIEXAMS.COM)

For the fastest and most convenient examination scheduling process, PSI recommends that you register for your examinations using the Internet. You register online by accessing PSI's registration website at www.psiexams.com. Internet registration is available 24 hours a day.

- Log onto PSI's website and create an account. You will be asked to put in your email address and the spelling of your name exactly as it is shown on your identification that will be presented at the examination site.
- You will be asked to select the examination. You will then enter your personal and contact information. You will then be ready to pay and schedule for the examination. Enter your zip code and a list of the examination sites closest to you will appear. Once you select the desired examination site, available dates will appear.

TELEPHONE

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. 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 10:00 am and 4:00 pm, Eastern Time.

FAX REGISTRATION

Complete the PSI registration form (found at the end of this bulletin), including your credit card number and expiration date. Fax the completed form to PSI (702) 932-2666. Fax registrations are accepted 24 hours a day.

Please allow 4 business days to process your Registration. After 4 business days, you may go online or call PSI to schedule the examination.

STANDARD MAIL REGISTRATION

Complete the PSI registration form (found at the end of this bulletin), and appropriate examination fee to PSI. Payment of fees can be made by VISA, MasterCard, company check, money order or cashier's check, made payable to PSI. Print your name on the check or money order to ensure that your fees are properly assigned. **CASH and PERSONAL CHECKS ARE NOT ACCEPTED.**

Please allow 2 weeks to process your registration. After 2 weeks, you may go online or call PSI to schedule the examination.

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 (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.

RETAKE 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 scores. A candidate who tests unsuccessfully on a Wednesday can call the next day, Thursday, and retest as soon as Friday, depending upon space availability. You may access a registration form at www.psiexams.com. You may also 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 schedule or reschedule an examination.

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;
- 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 Special Arrangement Request form at the end of this Candidate Information Bulletin and fax to PSI (702) 932-2666.

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 will not be penalized. You will be rescheduled at no additional charge.

SOCIAL SECURITY NUMBER CONFIDENTIALITY

PSI will use your social security number only as an identification number in maintaining your records and reporting your examination results to the State. A Federal law requires State agencies to collect and record the social security numbers of all licensees of the professions licensed by the State.

EXAMINATION SITE LOCATIONS

The following directions are generated from the most current mapping services available. However, new road construction and highway modifications may result in some discrepancies. If you are not familiar with the specific area of the examination site, please consult a reliable map prior to your examination date.

AIKEN

Aiken Technical College
2276 Jefferson Davis Hwy
Graniteville, SC 29829

From Old Graniteville Hwy/SC-191, turn right onto Canal St/SC-191. Turn right onto Chalk Bed Rd. Take the 1st left onto Baker St. Take the 1st right onto US-1 S/US-78W.

BEAUFORT/HILTON HEAD

Regions Bank Building
69 Robert Smalls Pky/SC-170, Unit 4D
Beaufort, South Carolina 29906

From I-95, take the US-17N exit (Exit Number 33) towards Beaufort. After approximately 9 miles, US 21 splits off to the right and goes to Beaufort and US 17 goes to the left towards Charleston. Continue towards Beaufort on US 21 for approximately 12 miles. Turn sharp right onto SC 170 (McDonalds is on the corner) and continue for .3 miles. The building is on your left.

CHARLESTON

4600 Goer Drive, Suite 112A
North Charleston, South Carolina 29406

At juncture of I-26 and I-526, head Southeast in the direction of Charleston. Next exit is Montague Ave, exit East Montague. Take first right at Sheraton Hotel (this is Goer Drive, formally Marriott Drive).

Coming from Charleston, exit at East Montague. Continue East and take the first right on to Goer Drive. Site is adjacent to the Sheraton Hotel.

Upon entering the building, site is Room 112A, left down the hall.

CHARLOTTE

Tyvola Executive Park 1
5701 Westpark Dr, #202
Charlotte, NC 28217

From I-77S towards Columbia, exit Tyvola Road (Exit #5). Turn left at Tyvola Road. Make a right at Westpark Dr.

From I-77N, exit Tyvola Road (Exit #5) towards Coliseum Area. Bear right at Tyvola Road. Turn right at Westpark Dr.

COLUMBIA

Synergy Business Park
Congaree Building
121 Executive Center Drive, Suite 247
Columbia, South Carolina 29210

From I-20, take exit 63 (Bush River Road). Proceed West and turn right on Berryhill Road. Turn left on Executive Center Drive.

FLORENCE - SOUTHEASTERN INSTITUTE OF MAINTENANCE AND TECHNOLOGY

1951 Pisgah Rd
Florence, South Carolina 29501

From the South take I-95 North toward Florence. Turn right onto US-52 N via exit 164 toward Darlington. Travel 1.6 miles to Florence-Darlington Technical College (FDTC) and turn right at the SIMT sign. Follow this road through the FDTC campus to the SIMT entrance.

From the North via I-95, take I-95 South toward Florence. Turn right onto US-52 N via Exit 164 toward Darlington. Travel 1.6 miles to Florence-Darlington Technical College (FDTC) and turn right at the SIMT sign. Follow this road through the FDTC campus to the SIMT entrance.

GRANITEVILLE - AIKEN TECHNICAL COLLEGE

2276 Jefferson Davis Hwy, room 742
Graniteville, South Carolina 29829

From S Carolina 191 S and US-1 S/Canal St., toward Hard St., turn right onto S Carolina 104/Brantley St. Continue to follow S Carolina 104, turn left onto Baker St. Turn right onto US-1 S/US-78 W/ Jefferson Davis Hwy.

GREENVILLE/SPARTANBURG

Park East, Anderson Building
Greenville, South Carolina 29615

From I-85, take I-385 North towards Greenville. Take Roper Mountain exit (Exit 37) and go right (East). Turn right at first street (Independence Blvd). Go 0.7 miles and turn left on Executive Center Drive. The Anderson Building will be on your right.

MYRTLE BEACH

1601 North Oak Street, Suite 305
Myrtle Beach, South Carolina 29577

From SC-17, take SC-501 East toward Myrtle Beach. SC-501 becomes Main Street. Turn left on Oak Street. At 16th Street, turn left into Myrtle Offices driveway. Loop around counter clockwise to the back of the building.

ROCK HILL - YORK TECHNICAL COLLEGE

452 S Anderson Rd, Building B
Rock Hill, South Carolina 29730



From I-77 Northbound: Take exit #77/ROCK HILL onto Anderson Rd S toward Rock Hill - go 2 miles. Arrive at York Technical College, on the Right.

From I-77 Southbound: Take exit #79/Dave Lyle Blvd/Downtown onto Dave Lyle Blvd(SC-122 W) toward Rock Hill-go 1.4 miles. Take ramp toward Fort Mill/SC-121/Chester/US-21-BYP. Turn Left on Anderson Rd S(US-21-BYP) - go 0.2 miles Arrive at York Technical College, on the Left.

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. Bail Bondsman candidates are not allowed to test out-of-state.

REPORTING TO THE EXAMINATION SITE

On the day of the examination, you should arrive 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

Candidates must register for the exam with their LEGAL first and last name as it appears on their government issued identification. Required identification below must match the first and last name under which the candidate is registered. Candidates are required to bring one (1) form of valid (non-expired) signature bearing identification to the test site. If the candidate fails to bring proper identification or the candidate names do not match, the candidate will not be allowed to test and their examination fee will not be refunded.

IDENTIFICATION - Choose One

- State issued driver's license
- State issued identification card
- US Government Issued Passport
- US Government Issued Military Identification Card
- US Government Issued Alien Registration Card

SECURITY PROCEDURES

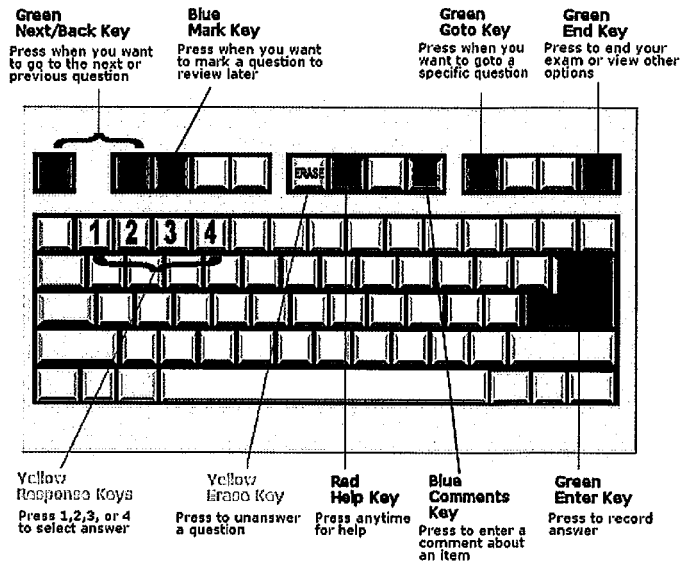
The following security procedures apply during examinations:

- No children, notes, books, briefcases, backpacks, hats, cellular telephones, or pagers are allowed in the examination area. (Note: There is no space to store these materials at the examination center.) Small purses (size of a wallet) will be permitted. Larger purses cannot be taken to the candidate's seat.
- No smoking, eating, or drinking is allowed in the examination center.
- Once you have been seated and the examination begins, you may leave the examination center only to use the restroom, and only after obtaining permission from the proctor. You will not receive extra time to complete the examination.
- Any candidate seen giving or receiving assistance, found with unauthorized materials, or who violates any security regulations will be asked to surrender all examination materials and to leave the examination center. All such instances will be reported to the Department and you may be denied licensure.

Copying or communicating examination content is a violation of security regulations and may result in the cancellation of your examination results or legal action taken under copyright laws.

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

You will begin with an Examination Tutorial to practice answering questions and review the computer examination process. The "Function Bar" at the top of the screen provides mouse-click access to the features available on the current examination. These also are available by using the labeled keys on the keyboard.



Mark - Comments - Goto - Help - End

Question: 3 of 10 Answered: 2 Unanswered: 1 Marked: 0 View: All Time Left (Min): 3:50

3. What do the stars on the United States of America's flag represent?

(Choose from the following options)

1. Presidents

2. Colonies

3. States

4. Wars

<< Back Next >>

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 South Carolina Department of Insurance, 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 on the computer keyboard during the examination. Your comments regarding the questions and the examinations are welcomed. 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 an error affecting examination scores is discovered as a result, which occurs very rarely, the examination scores of all affected candidates will be automatically adjusted. **This is the only review of the examination available to candidates.**

APPEALS

If you are requesting a response about examination content, registration, scheduling or test administration (testing site procedures, equipment, etc.), please send an appeal in writing. Your appeal letter must include your name, Social Security number, exam title, date you tested and the details of your concern, including all relevant facts. Be sure to include your signature and return address. Mail your appeal letter to:

PSI
 Attn: SC INSURANCE APPEALS
 3210 E Tropicana
 Las Vegas, NV 89121

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 **pass**, you will immediately receive a successful notification.
 - If you **do not pass**, you will receive a diagnostic report indicating your strengths and weaknesses by examination type with the score report.
- **On paper** - a score report will be printed at the examination site.

DUPLICATE SCORE REPORTS

You may request a duplicate score report after your examination by emailing scorereport@psionline.com or call 800-733-9267.

PRETEST ITEMS

In addition to the number of examination items specified, a small number of 5 to 10 "pretest" questions may be administered 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.

TIPS FOR PREPARING FOR YOUR LICENSE EXAMINATION

The following suggestions will help you prepare for your examination.

- Only consider the actual information given in the question, do not read into the question by considering any possibilities or exceptions.
- 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.
- 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.

A Practice Examination Is Now Available online at www.psiexams.com

Now you can take the practice exam online at www.psiexams.com to prepare for your South Carolina 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. They ARE NOT a substitute for proper education and study. Furthermore, scoring well on the practice exam does not guarantee a positive outcome on an actual licensing examination.

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



APPLYING FOR LICENSURE

For licensing information, please contact:
South Carolina Department of Insurance
1201 Main Street, Suite 1000
Columbia, SC 29201
Phone: (803) 737-6095 ** Fax: (803) 737-6100
Email: agntmail@doi.sc.gov
Web site: www.doi.sc.gov

Issuance of a license depends on review and approval of all license application materials.

After you fulfill your exam requirements (if any), apply and pay for your license on the Department's Web site at www.doi.sc.gov. You can verify the status of your application on the Department's Web site. If the Department approves your application, you can print your license from the Web site and after being appointed by an insurance company may solicit insurance of the type for which you have been licensed and appointed. If your application is denied, you will be notified in writing of the reason for such denial.

SLED REPORT

All resident license applications require that the South Carolina State Law Enforcement Division (SLED) conduct a background investigation. If your application requires that you submit a SLED Criminal History Report, you can obtain the report from SLED by submitting a written request to the address below or through their Web site.

State Law Enforcement Division
ATTN: Central Records Depository
P. O. Box 21398
Columbia, SC 29221
Phone: 803.737.9000
www.sled.sc.gov

There is a \$25 fee for this report. SLED only accepts company checks or money orders. A SLED report expires 90 days after issuance.

APPOINTMENT PAPERWORK AND FEES

Over 25 appointments. Insurers with more than 25 appointments per year must appoint online through the National Insurance Producer Registry (NIPR) at www.nipr.com.

Under 25 appointments. Insurers with less than 25 appointments each year in South Carolina may submit the appointment paperwork to the Department. All appointment paperwork submitted to the Department requires a notarized wet ink signature by the required individual(s). Appointment fees must be paid in advance by the sponsoring insurer. Therefore, the Department does not accept licensing and appointment requests by fax. All appointment requests must be submitted by the sponsoring insurer with original paperwork. (See S.C. Code Ann. Section 38-43-80.)

APPOINTMENT CANCELLATIONS

All insurers must cancel producer appointments within 30 days from the date that the producer's contract was canceled by the insurer. (See S.C. Code Ann. Section 38-43-50.)

Over 25 appointments. Insurers with 25 or more cancellations/terminations each year must cancel/terminate online through the National Insurance Producer Registry (NIPR) at www.nipr.com.

Under 25 appointments. Insurers with less than 25 cancellations each year may apply online or must submit to the Department an original South Carolina termination form (Form 3505).

CHANGE OF ADDRESS OR NAME

Address changes should be done online at www.nipr.com or at www.doi.sc.gov. On the left-hand side of the Department's home page, click on SCDOI Connect Login/Logout. All address changes must be updated within 30 days of any changes to a producer's home, mailing or business address. (See S.C. Code Ann. Section 38-43-107.) Note P.O. Boxes cannot be used as a home address unless there is no mail receptacle at the home address. Without a correct address, a licensed individual may not receive information pertinent to continuing education compliance, which may result in the cancellation of all licenses due to failure to comply. (See S.C. Code Ann. Section 38-43-106 and S.C. Code Ann. Regulation 69-50.) Those licensed producers who fail to notify the Department of an address change within 30 days of relocating may be subject to an administrative penalty of up to \$2,500.

CONTINUING EDUCATION

With the exception of those who qualify for an exemption (see below), all producers licensed or qualified for licensure with the Department must meet continuing education (CE) requirements.

Producer requirements. Producers must complete 24 hours of continuing insurance education, with at least three hours in Ethics, and pay a CE recordkeeping fee biennially. Producers must certify CE course completion to the CE administrator by the last day of the producers birth month. Producers born in an even numbered year must certify by the last date of the producer's month of birth every even numbered year. Producers born in an odd numbered year must certify by the last date of the producer's month of birth every odd numbered year.

Multiple lines producer requirements. Producers licensed for life, accident and health, and property and casualty must complete 24 hours of continuing education, completing at least 1/3 (8) of the hours in each line of authority.

Exemptions to CE requirements:

- Nonresident producers who have met the CE requirements of their resident state.
- South Carolina producers licensed solely for credit.
- Crop hail insurance.
- Pre-need burial.
- Travel accident and baggage producers.
- Federal crop insurance.
- Producers who were exempted from continuing education requirements by December 31, 2009.

