

# Georgia

## Insurance Licensing

### CANDIDATE HANDBOOK

April 2024



**PEARSON VUE  
LICENSING INFORMATION**

Pearson VUE Georgia Insurance

**PHONE**  
**(800) 274-8969**

**HOURS**  
Monday through Friday  
from 8 a.m. until 5 p.m.  
(Eastern Standard Time)

Email  
pvgainsurance@pearson.com

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

**PEARSON VUE  
EXAMINATION INFORMATION**

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

**Pearson VUE Georgia Insurance**

*Attn: Regulatory Program*  
5601 Green Valley Dr.  
Bloomington, MN 55437

**PHONE**  
(800) 274-0488

Email  
pearsonvuecustomerservice@pearson.com

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

## QUICK REFERENCE

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### RESERVATIONS

#### Before making an exam reservation

Candidates should thoroughly review this handbook, which contains examination content outlines and important information regarding eligibility and the examination process.

#### Making an Exam Reservation (details on page 13)

Candidates may make a reservation by visiting <https://home.pearsonvue.com/ga/insurance>.

- Calling Pearson VUE **Note:** Scores will **not** be given over the telephone.

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

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

Please visit <http://www.pearsonvue.com/ga/insurance/contact/> for further information.

# OVERVIEW

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

It is highly recommended that the Georgia Insurance handbook be reviewed, with special attention given to the [content outlines](#), before taking the examination.

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

### **1. Complete all pre-licensing education.**

Complete all required pre-licensing education (if necessary).

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

Make a reservation with Pearson VUE for the examination. (*See page 13*)

### **3. Take your exam.**

Go to the test center bringing along all required materials (*See page 16*)

### **4. Complete Citizenship Affidavit**

New license applicants are required to submit a notarized Citizenship Affidavit Form (GID-276-EN) attesting to either United States citizenship or lawful presence. A copy of the required form, along with instructions for completing the form, can be downloaded from the Georgia Insurance Department's website at <https://oci.georgia.gov/citizenship-affidavit>.

The completed and signed form and a copy of the front of one of the secure and verifiable identification documents listed on the form must be submitted with the online license application.

This completed affidavit and copy of the identification documents should be uploaded when you apply at [NIPR](#) or [Sircon](#).

These are instructions for uploading documents to your application at [NIPR Warehouse](#) or [Sircon](#) portal.

Your application cannot be processed for approval until this form and attachments are uploaded with your application at the [NIPR Warehouse](#) or [Sircon](#) portal.

### **5. Apply for a license.**

After passing the examination, apply for your license online at [www.sircon.com/georgia](http://www.sircon.com/georgia) or [www.nipr.com](http://www.nipr.com). **For more information regarding obtaining a license go to** <https://oci.ga.gov>.

- After 60 days from the date of an application deficiency notice, if the application remains incomplete, the application will be closed and the applicant will forfeit the license application fee. At that time, the applicant will have to re-apply and re-submit the application fee.
- To transfer a Resident license from another state to Georgia, you will need to request a *Letter of Clearance* from your former state. Once your license is inactive, you have 90 days to apply for your Georgia Resident License to be eligible to be exempted from pre-licensing courses, exam(s) and fingerprinting.

## 6. Complete Fingerprint Registration

All new resident license applicants and individuals who apply for reinstatement after six (6) months of expiration date must register with the Fieldprint to fingerprint. Applicants must submit a license application at [www.sircon.com/georgia](http://www.sircon.com/georgia) or [www.nipr.com](http://www.nipr.com) **prior** to registering to fingerprint.

Once the license application has been submitted, visit <https://fieldprintgeorgia.com/> to register. Applicants will receive a registration approval email from Fieldprint. Take your approval message with you to a fingerprint site and they will take your fingerprints.

Fingerprinting procedure can be viewed here:

<https://oci.georgia.gov/document/document/background-check-fingerprinting-procedure/download>.

Registration status and fingerprint site locations can be reviewed here: <https://fieldprintgeorgia.com/>

After applying for the license in Sircon or NIPR - Complete Fingerprint Registration.

## 7. For Agencies – Obtain Agency Name Approval

All resident and nonresident insurance agencies using a business name or DBA that includes one of the following restricted words must obtain a Name Approval Acceptance: *Assurance, Annuity, Benefit, Discount, Fidelity, Guaranty, Health, Insurance, Indemnity, Life, Medical, Manager, Pharmacy, Reciprocal, Reassurance, Reinsurance, Settlement, Syndicate, Surety, Sharing, and Viatical*.

The entity should obtain a Name Approval Acceptance Letter prior to applying for an insurance license. The Name Approval Acceptance Letter must be submitted with the license application. The absence of a Name Approval Acceptance Letter will delay the approval of the license. Complete and submit the Name Approval Application online at <https://oci.georgia.gov/agents-agency-licensing/agency-licensing-renewals/how-do-i-agency-name-approval-process>.

## 8. Instructions to Upload Documents to NIPR Warehouse and Sircon

Upload documents to your application at the [NIPR Warehouse](#) or [Sircon](#) portal. Your documents can only be uploaded where you applied.

### PRACTICE TESTS

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

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

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# GEORGIA LICENSING REQUIREMENTS

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## GENERAL LICENSING QUALIFICATIONS

The Official Code of Georgia Annotated, Title 33, Chapter 23, and Chapter 120-2-3 of the Rules and Regulations of the Office of the Commissioner of Insurance cover the licensing of insurance agents, subagents, adjusters and counselors. Other license types are covered in specific code and rule sections.

The information in this section is provided as a general guide for new resident applicants qualifying by examination and answers the most commonly asked licensing questions. For specific authoritative information, applicants should contact their insurance company or refer to the appropriate code and/or rule sections.

### PLEASE NOTE

- All new resident applicants, excluding active licensees and individuals who apply for reinstatement within six (6) months of expiration date, shall be required to submit electronic fingerprints for a criminal background check. The applicant shall bear the cost for electronic fingerprinting. Information regarding fingerprint requirements can be found on the Department's website.
- Upon issuance of the agent license, the licensee must obtain a certificate of authority from each insurer that they will represent. Sponsorship by an insurer is still required for all temporary license applicants.
- Electronic online application services are available at [www.sircon.com/georgia](http://www.sircon.com/georgia) and [www.nipr.com](http://www.nipr.com).
- The Georgia Insurance Department issues a two-year agent license that expires on the last day of the licensee's birth month. As a result, new applicants for an agent's license will receive a license with an initial term ranging between 18 to 29 months, depending on the applicant's birth month. The new agent license will expire on the last day of the licensee's birth month.
- New license applicants are also required to submit a notarized Citizenship Affidavit Form (GID-276-EN) attesting to either United States citizenship or lawful presence. A copy of the required form, along with instructions for completing the form, can be downloaded from the Georgia Insurance Department's website at <https://oci.ga.gov>.

## PROCEDURES FOR APPLYING FOR A LICENSE

The general procedure for applying for a license is to register and pass the required examination and then submit an application at [www.sircon.com/georgia](http://www.sircon.com/georgia) or [www.nipr.com](http://www.nipr.com). Examination reservations are described beginning on page 13.

### Application Deficiencies

If you submit an incomplete application, you will receive one (1) deficiency notice sent to the business email listed in your application. You have 60 days to resolve any deficiency. If your application remains incomplete after 60 days it will be closed and you will need to reapply. There are no refunds.

## LICENSE TYPES AND QUALIFICATIONS

Qualified insurance agents are issued a Georgia license that lists the license type the agent is qualified to sell. The agent must meet the licensing requirements for each license type prior to licensure.

| LICENSE TYPE                           | Resident | Non-Resident | DHS | Accident & Sickness | Casualty | Crop/Hail | Credit | Health | Life | Personal Lines | Property | Title | Travel Accident & Sickness | Travel Ticket | Variable Products | Workers Compensation |
|--|----------|--------------|-----|---------------------|----------|-----------|--------|--------|------|----------------|----------|-------|----------------------------|---------------|-------------------|----------------------|
| Agency                                 |          |              |     |                     |          |           |        |        |      |                |          |       |                            |               |                   |                      |
| Principal Agency                       | x        | x            |     | x                   | x        |           | x      |        | x    | x              | x        | x     | x                          | x             | x                 |                      |
| Branch Agency                          | x        | x            |     | x                   | x        |           | x      |        | x    | x              | x        | x     | x                          | x             | x                 |                      |
| Retail Vendors of Portable Electronics | x        | x            |     |                     |          |           |        |        |      |                |          |       |                            |               |                   |                      |
| Self Storage Provider                  | x        | x            |     |                     |          |           |        |        |      |                |          |       |                            |               |                   |                      |
| Rental Company                         | x        | x            |     |                     |          |           |        |        |      |                |          |       |                            |               |                   |                      |
| Individual                             |          |              |     |                     |          |           |        |        |      |                |          |       |                            |               |                   |                      |
| Agent                                  | x        | x            |     | x                   | x        |           | x      |        | x    | x              | x        | x     | x                          | x             | x                 |                      |
| Temporary Agent                        | x        |              |     | x                   | x        |           |        |        | x    | x              | x        |       |                            |               |                   |                      |
| Limited Sub-Agent                      | x        |              |     | x                   | x        |           | x      |        | x    | x              | x        | x     | x                          | x             |                   |                      |
| Surplus Lines Broker                   | x        | x            |     |                     | x        |           |        |        |      |                | x        |       |                            |               |                   |                      |
| Counselor                              | x        | x            |     | x                   | x        |           |        |        | x    |                | x        |       |                            |               |                   |                      |
| Limited Health Counselor               | x        | x            |     |                     |          |           |        | x      |      |                |          |       |                            |               |                   |                      |
| Resident Navigator                     | x        | x            |     | x                   |          |           |        |        |      |                |          |       |                            |               |                   |                      |
| Foreign Military                       | x        |              |     | x                   |          |           |        |        | x    |                |          |       |                            |               |                   |                      |
| Temporary Hardship                     | x        |              |     | x                   | x        |           | x      |        | x    | x              | x        | x     | x                          | x             | x                 |                      |
| Fraternal Agent                        |          | x            |     | x                   |          |           |        |        | x    |                |          |       |                            |               |                   |                      |
| Adjuster (Individual)                  |          |              |     |                     |          |           |        |        |      |                |          |       |                            |               |                   |                      |
| Adjuster                               | x        | x            | x   |                     | x        |           |        |        |      |                | x        |       |                            |               |                   |                      |
| Crop/Hail Adjuster                     | x        | x            | x   |                     |          | x         |        |        |      |                |          |       |                            |               |                   |                      |
| Public Adjuster                        | x        | x            | x   |                     | x        |           |        |        |      |                | x        |       |                            |               |                   |                      |
| Work Comp Adjuster                     | x        | x            | x   |                     |          |           |        |        |      |                |          |       |                            |               |                   | x                    |



## Applicant Requirements

To qualify for a resident Georgia Agent license, the applicant must:

- Be a Georgia Resident or have a Georgia business address.
- Be at least 18 years of age.
- Complete appropriate pre-license education.
- Achieve passing score on appropriate examination.
- Complete an online application at [www.sircon.com/georgia](http://www.sircon.com/georgia) or [www.nipr.com](http://www.nipr.com)
- Complete GID-276-EN Citizenship Affidavit and verifiable identification <https://oci.georgia.gov/citizenship-affidavit>
- Complete electronic fingerprints
- Be a good character, and a license may be refused if the Georgia Department of Insurance find any of the following grounds listed in O.C.G.A. § 33-23-21

## Transfer a Resident License from Another State to Georgia

To transfer a Resident license from another state to Georgia, you will need to request a *Letter of Clearance* from your former state. Once your license is inactive, you have 90 days to apply for your Georgia Resident License to be eligible to be exempted from pre-licensing courses, exam(s) and fingerprinting.

## Temporary License

Temporary insurance agent is an individual who sells, solicits or negotiates insurance through one specific insurer. Temporary licenses are issued on behalf of an insurer. It requires an insurance company to sponsor the individual for licensure and a supervising agent that is licensed and appointed with the sponsoring insurance company. **A licensee is limited to one temporary license per lifetime.**

The initial license is issued for 6 months from the date of issuance. The license can be extended (renewed) in 3 month intervals – for a maximum period of 15 months from the original issue date. At no time, can the license exceed 15 months.

Temporary licenses are for resident applicants; temporary licenses are for agents only.

Eligible lines of authority for temporary agent licenses are: Life, Accident and Sickness, Property, Casualty, Personal Lines. Temporary agents can only hold the same lines of authority as the supervising agent.

### **To apply for a new temporary license:**

- Visit [www.sircon.com/georgia](http://www.sircon.com/georgia) and select apply for a license.
- You are required to have a sponsoring insurer and agent for this license type. Attach the [Sponsoring Insurer/Agent Certification](#) form to your license application.
- You are required to submit a notarized Citizenship Affidavit Form (GID-276-EN) attesting to either United States citizenship or lawful presence. A copy of the required form, along with instructions for completing the form, can be downloaded from the Georgia Insurance Department's website at <https://oci.georgia.gov/citizenship-affidavit>.
- Complete fingerprints. Fingerprinting procedure can be viewed here: <https://oci.georgia.gov/document/document/background-check-fingerprinting-procedure/download>.

To extend (renew) your temporary license:

- Visit [www.sircon.com/georgia](http://www.sircon.com/georgia) and select apply for a license. DO NOT click "Renew or Reinstate a License" as this is not the function used to extend a temporary license.
- Non-US citizens are required to submit a notarized Citizenship Affidavit Form (GID-276-EN) attesting to either United States citizenship or lawful presence. A copy of the required form, along with instructions for completing the form, can be downloaded from the Georgia Insurance Department's website at <https://oci.georgia.gov/citizenship-affidavit>.

**Temporary licenses do not transfer or convert to a resident agent license. To apply for a resident agent license, visit [www.sircon.com/georgia](http://www.sircon.com/georgia). Licensure requirements are listed in this handbook on pages 5-8.**



# GEORGIA APPLICATION REQUIREMENTS

| License Type     | Exam Code   | Qualifications       | Educational Requirements or Other Prerequisites  | Exemptions from Education and Exam Requirements           | Sponsorship/ Certificate of Authority (CA)                            | How to Submit   | Special Supporting Documents/ Rules  | License and Processing Fees                                 |
|------------------|---|----------------------|--|---|---|---|--|---|
| Agent            | <b>01</b> Life<br><b>02</b> Accident & Sickness<br><b>05</b> Life and Accident & Sickness               | L<br>AS<br>L, AS     | 20-hour Life course and 20-hour Accident and Sickness course taken within last 12 months                         | CLU, BBA in insurance*, PhD in insurance, FLMI            | Company CA required after licensure                                   | <a href="http://sircon.com">sircon.com</a> and <a href="http://nipr.com">nipr.com</a> |  | License: \$100<br>Processing Fee: \$20                      |
| Agent            | <b>03</b> Property<br><b>04</b> Casualty<br><b>06</b> Property and Casualty<br><b>55</b> Personal Lines | P<br>C<br>P, C<br>PL | 20-hour Property course, 20-hour Casualty course, and 20-hour Personal Lines course taken within last 12 months  | CPCU, BBA in insurance*, PhD in insurance, CIC, CISR, CRM | Company CA required after licensure                                   | <a href="http://sircon.com">sircon.com</a> and <a href="http://nipr.com">nipr.com</a> |  | License: \$100<br>Processing Fee: \$20                      |
| Agent            | (No exam) Credit  | CR                   | Certification of compliance with Rules 120-2-3-.29(1) (a)3.(i) and (ii).   |   | Company CA required after licensure                                   | <a href="http://sircon.com">sircon.com</a> and <a href="http://nipr.com">nipr.com</a> | Certification of Compliance with Rules (form <a href="http://GID-101PL-AL">GID-101PL-AL</a> ). | License: \$100<br>Processing Fee: \$20                      |
| Agent            | (No exam) Travel Ticket   | TT                   | None   |   | Company CA required after licensure                                   | <a href="http://sircon.com">sircon.com</a> and <a href="http://nipr.com">nipr.com</a> |  | License: \$100<br>Processing Fee: \$20                      |
| Agent            | (No exam) Travel Accident & Sickness  | TA                   | None   |   | Company CA required after licensure                                   | <a href="http://sircon.com">sircon.com</a> and <a href="http://nipr.com">nipr.com</a> |  | License: \$100<br>Processing Fee: \$20                      |
| Agent            | <b>62</b> Variable Product Agent  | VP                   | 8-hour Variable Life prelicensing course taken within last 12 months AND must hold Agent license with Life class |   | Company CA required after licensure                                   | <a href="http://sircon.com">sircon.com</a> and <a href="http://nipr.com">nipr.com</a> | FINRA Certification (Series 6, 7, IR, or GS)   | License: \$100<br>Processing Fee: \$20                      |
| Temporary Agent  | (No exam)   | L, AS, P, C, PL      | None   |   | <a href="#">Sponsoring Insurer/Agent Certification Form</a>           | <a href="http://sircon.com">sircon.com</a> only                                       |  | License: \$50<br>Processing Fee: \$20<br>Cert of Auth: \$10 |
| Limited Subagent | (No exam)   | Any class            | 20 hours in qualification applying for   |   | <b>**</b> <a href="#">Sponsoring Insurer/Agent Certification Form</a> | <a href="http://sircon.com">sircon.com</a> only                                       | Submitted by Sponsoring Agent  | License: \$100<br>Processing Fee: \$20<br>Cert of Auth: \$5 |
| Adjuster         | <b>24</b> Adjuster  | P, C                 | 40 hour Property and Casualty course taken within last 12 months   | CPCU, UCC, BBA in insurance*, PhD in insurance            | Not required  | <a href="http://sircon.com">sircon.com</a> and <a href="http://nipr.com">nipr.com</a> |  | License: \$100<br>Processing Fee: \$20                      |
| Public Adjuster  | <b>20</b> Public Adjuster   | P, C                 | 40 hour Property and Casualty course taken within last 12 months   | CPCU, BBA in insurance*, PhD in insurance                 | Not required  | <a href="http://sircon.com">sircon.com</a> and <a href="http://nipr.com">nipr.com</a> | \$5,000 bond (form <a href="http://GID-113">GID-113</a> )                                      | License: \$100<br>Processing Fee: \$20                      |

\*BBA in Insurance exempts from Prelicensing Education only. BBA in Insurance does not exempt the exam requirement.

\*\*Only required if application is not submitted by Sponsoring Agent.

| License Type             | Exam Code  | Qualifications | Educational Requirements or Other Prerequisites              | Exemptions from Education and Exam Requirements                | Sponsorship/ Certificate of Authority (CA) | How to Submit   | Special Supporting Documents/ Rules | License and Processing Fees            |
|--------------------------|--|----------------|--|--|--|---|-------------------------------------|--|
| Worker's Comp Adjuster   | (No exam)  |                | Certified Workers Compensation Professional Designation      | CPCU or UCC  | Not required                               | <a href="http://sircon.com">sircon.com</a> and <a href="http://nopr.com">nopr.com</a> | CWCP Certificate                    | License: \$100<br>Processing Fee: \$20 |
| Crop Hail Adjuster       | (No exam)  | n/a            | CAPP card  | CPCU or UCC  | Not required                               | <a href="http://sircon.com">sircon.com</a> and <a href="http://nopr.com">nopr.com</a> | CAPP card                           | License: \$100<br>Processing Fee: \$20 |
| Counselor                | <b>40</b> Life and Accident & Sickness Counselor | L, AS          | 5 years of experience  | AAI, CLU, CIC, FLMI, REBC, BBA in insurance*, PhD in insurance | Not required                               | <a href="http://sircon.com">sircon.com</a> and <a href="http://nopr.com">nopr.com</a> | \$5,000 bond (form GID-112)         | License: \$100<br>Processing Fee: \$20 |
| Counselor                | <b>41</b> Property & Casualty Counselor          | P, C           | 5 years of experience  | AAI, CIC, CPCU, REBC, BBA in insurance*, PhD in insurance      | Not required                               | <a href="http://sircon.com">sircon.com</a> and <a href="http://nopr.com">nopr.com</a> | \$5,000 bond (form GID-112)         | License: \$100<br>Processing Fee: \$20 |
| Fraternal Agent          | (No exam)  | L, AS          | None   |  | Company CA required at time of application | <a href="http://sircon.com">sircon.com</a> and <a href="http://nopr.com">nopr.com</a> | Submitted by Sponsoring CO          | License: \$100<br>Processing Fee: \$20 |
| Limited Health Counselor | 42 Limited Health Counselor                      |                | None   | CIC, CLU, FLMI, REBC, RHU, 5 years of experience               | Not required                               | <a href="http://sircon.com">sircon.com</a> and <a href="http://nopr.com">nopr.com</a> | \$5,000 bond (form GID-112)         | License: \$100<br>Processing Fee: \$20 |
| Navigator                | 84 Navigator                                     | NAVAS          | 10 hour Navigator course taken within the last 12 months     |  | Not required                               | <a href="http://GID-369-AL">GID-369-AL</a>  | Federal Training Certificate        | License: \$50<br>Processing Fee: \$5   |
| Surplus Lines Broker     | <b>50</b> Surplus Lines Broker                   | P, C           | None, but must hold GA Agent license with Property, Casualty | CPCU exempts examination                                       | Not required                               | <a href="http://sircon.com">sircon.com</a> and <a href="http://nopr.com">nopr.com</a> | \$50,000 bond (form GID-114)        | License: \$600<br>Processing Fee: \$20 |

*\*BBA in Insurance exempts from Prelicensing Education only. BBA in Insurance does not exempt the exam requirement.*

| License Type                     | Exam Code | Qualifications                  | Educational Requirements or Other Prerequisites           | Exemptions from Education and Exam Requirements | Sponsorship/ Certificate of Authority (CA) | How to Submit   | Special Supporting Documents/ Rules   | License and Processing Fees            |
|----------------------------------|-----------|---------------------------------|---|---|--|---|---|--|
| Nonresident Agent                | (No Exam) | P, C, L, AS, CR, TT, TA, VP, PL | None  |   | Company CA required after licensure        | <a href="http://sircon.com">sircon.com</a> and <a href="http://npr.com">npr.com</a> |   | License: \$100<br>Processing Fee: \$20 |
| Nonresident Surplus Lines Broker | (No exam) | P, C                            | None, but must hold Agent license with Property, Casualty |   | Not required                               | <a href="http://sircon.com">sircon.com</a> and <a href="http://npr.com">npr.com</a> |   | License: \$600<br>Processing Fee: \$20 |
| Nonresident Fraternal Agent      | (No exam) | L, AS                           | None  |   | Not required                               | <a href="http://sircon.com">sircon.com</a> and <a href="http://npr.com">npr.com</a> |   | License: \$100<br>Processing Fee: \$20 |
| Nonresident Navigator            | (No exam) | NAVAS                           | None  |   | Not required                               | <a href="http://sircon.com">sircon.com</a> only                                     | If Resident state does not license Navigators, qualify by taking 84 Navigator exam  | License: \$50<br>Processing Fee: \$5   |
| Nonresident Counselor            | (No exam) | L, AS                           | None  | AAI, CLU, CIC, FLMI, REBC, PhD in insurance     | Not required                               | <a href="http://sircon.com">sircon.com</a> and <a href="http://npr.com">npr.com</a> | If Resident state does not license counselors, qualify by taking the GA counselor exam for the counselor license you wish to hold | License: \$100<br>Processing Fee: \$20 |
| Nonresident Counselor            | (No exam) | P, C                            | None  | AAI, CIC, CPCU, REBC, PhD in insurance          | Not required                               | <a href="http://sircon.com">sircon.com</a> and <a href="http://npr.com">npr.com</a> | If Resident state does not license counselors, qualify by taking the GA counselor exam for the counselor license you wish to hold | License: \$100<br>Processing Fee: \$20 |

| License Type                                      | Exam Code          | Qualifications | Educational Requirements or Other Prerequisites                  | Exemptions from Education and Exam Requirements     | Sponsorship/ Certificate of Authority (CA) | How to Submit   | Special Supporting Documents/ Rules   | License and Processing Fees            |
|---|--------------------|----------------|--|---|--|---|---|--|
| Nonresident Limited Health Counselor              | (No exam)          |                | None   |   | Not required                               | <a href="http://sircon.com">sircon.com</a> and <a href="http://nirp.com">nirp.com</a> | If Resident state does not license counselors, qualify by taking the GA counselor exam for the counselor license you wish to hold | License: \$100<br>Processing Fee: \$20 |
| Nonresident Adjuster                              | (No exam)          | P, C           | None   |   | Not required                               | <a href="http://sircon.com">sircon.com</a> and <a href="http://nirp.com">nirp.com</a> |   | License: \$100<br>Processing Fee: \$20 |
| Nonresident Worker's Comp Adjuster                | (No exam)          | WC             | None   |   | Not required                               | <a href="http://sircon.com">sircon.com</a> and <a href="http://nirp.com">nirp.com</a> |   | License: \$100<br>Processing Fee: \$20 |
| Nonresident Crop Hail Adjuster                    | (No exam)          | Crop           | None   |   | Not required                               | <a href="http://sircon.com">sircon.com</a> and <a href="http://nirp.com">nirp.com</a> |   | License: \$100<br>Processing Fee: \$20 |
| Nonresident Public Adjuster                       | (No exam)          | P, C           | None   |   | Not required                               | <a href="http://sircon.com">sircon.com</a> and <a href="http://nirp.com">nirp.com</a> |   | License: \$100<br>Processing Fee: \$20 |
| Nonresident Adjuster DHS GA                       | 24 Adjuster        | P, C           | 40 hour Property and Casualty course taken within last 12 months | CPCU, UCC<br>BBA in insurance*,<br>PhD in insurance | Not required                               | <a href="http://sircon.com">sircon.com</a> only                                       |   | License: \$100<br>Processing Fee: \$20 |
| Nonresident Public Adjuster DHS GA                | 20 Public Adjuster | P, C           | 40 hour Property and Casualty course taken within last 12 months | CPCU,<br>BBA in insurance*,<br>PhD in insurance     | Not required                               | <a href="http://sircon.com">sircon.com</a> only                                       |   | License: \$100<br>Processing Fee: \$20 |
| Nonresident Worker's Compensation Adjuster DHS GA | (No exam)          |                | Certified Workers Compensation Professional Designation          | CPCU or UCC   | Not required                               | <a href="http://sircon.com">sircon.com</a> only                                       | CWCP Certificate  | License: \$100<br>Processing Fee: \$20 |
| Nonresident Crop Hail Adjuster DHS GA             | (No exam)          |                | CAPP card  | CPCU or UCC   | Not required                               | <a href="http://sircon.com">sircon.com</a> only                                       | CAPP card   | License: \$100<br>Processing Fee: \$20 |

*\*BBA in Insurance exempts from Prelicensing Education only. BBA in Insurance does not exempt the exam requirement.*

## **CERTIFICATE OF AUTHORITY (CA APPOINTMENT) REQUIREMENTS**

In order to conduct insurance business, all agents must obtain a CA Appointments directly with an insurance company or companies. CA Appointments will cover all classes of insurance held in common by the agent and the insurer. New CA Appointments for previously licensed agents will be valid the date submitted to the Department by the insurer. The insurer has the responsibility of verifying the CA Appointment has been issued. CA Appointments for new licensees are valid only upon the issuance of a permanent license.

CA Appointments will be renewed annually by the insurance company. CA Appointments will terminate automatically upon the expiration or cancellation of the license. CA Appointments may also be terminated at the written request of the insurer or agent.

## **NONRESIDENT LICENSES**

A nonresident must be licensed as an agent, surplus lines broker, counselor, or adjuster with respect to any insurance activities in Georgia. A nonresident Agent must also be appointed in Georgia. Nonresident licenses hold only license classes that are in common with those classes held on the licensee's home state resident license. Apply for a nonresident license online at [www.sircon.com/georgia](http://www.sircon.com/georgia) or [www.nipr.com](http://www.nipr.com).

Nonresident licenses are renewed biennially. A Producer Data Base (PDB) check will be processed by the Georgia Insurance Department to verify home state licensure. A renewal fee is due upon submission of the renewal application. Individuals holding a nonresident license who are required to meet continuing education requirements in their state of residence or Designated Home State (DHS) will be considered in compliance with the continuing education requirements under this chapter.

New nonresident license applicants are required to submit a notarized Citizenship Affidavit Form (GID-276-EN) attesting to either United States citizenship or lawful presence. A copy of the required form, along with instructions for completing the form, can be downloaded from the Georgia Insurance Department's website at <https://oci.georgia.gov/citizenship-affidavit>.

The completed and signed form and a copy of the front and back of one of the secure and verifiable identification documents listed on the form must be submitted with the online license application.

All nonresident insurance agencies using a business name or DBA that includes one of the following restricted words must obtain a Name Approval Acceptance: *Assurance, Annuity, Benefit, Discount, Fidelity, Guaranty, Health, Insurance, Indemnity, Life, Medical, Manager, Pharmacy, Reciprocal, Reassurance, Reinsurance, Settlement, Syndicate, Surety, Sharing, and Viatical*.

The entity should obtain a Name Approval Acceptance Letter prior to applying for an insurance license. The Name Approval Acceptance Letter must be submitted with the license application. The absence of a Name Approval Acceptance Letter will delay the approval of the license. Complete and submit the Name Approval Application online at <https://oci.georgia.gov/agents-agency-licensing/agency-licensing-renewals/how-do-i-agency-name-approval-process>.

## **LICENSE RENEWAL QUALIFICATIONS**

Renewal of licenses can be done online at [www.sircon.com/georgia](http://www.sircon.com/georgia) or [www.nipr.com](http://www.nipr.com). Renewal notices are emailed 90 days prior to the license expiration date. Renewals are due by the renewal due date. Renewals payments received after the required renewal date are subject to a late fee.

Continuing education providers will submit course completions at [www.sircon.com/georgia](http://www.sircon.com/georgia) within 14 days of course completion. In the event an online renewal filing is incomplete at the time the filing is reviewed, a notice will be sent advising the licensee of the deficiency(ies).

## CONTINUING EDUCATION (CE) REQUIREMENTS

The completion of continuing education (CE) courses is mandatory for the renewal of all resident licenses (other than for licensees exempt from CE requirements). Continuing education completed during the current biennium is required to renew a license for the following biennium. The requirements for renewal of a license vary based on license type, membership in professional organizations, and other factors. The following chart contains specific information about CE requirements.

Individuals licensed less than 20 years must obtain 24 hours (with 3 hours of Ethics) of continuing education from approved education providers. Individuals licensed 20 years or more are required to complete 20 hours (with 3 hours in Ethics).

| LICENSE TYPE  | STANDARD REQUIREMENT                  | EXCEPTIONS   |
|---------------|---------------------------------------|--|
| All Licensees | 24 Hours/ biennium (min. 3 in Ethics) | <ul style="list-style-type: none"> <li>• <u>Professional Designations</u> Licensees holding a professional designation of CLU, BBA in insurance, PHD, CFP, CPCU, AAI, CEBS, ChFC, CIC, FLMI, CRM, or CISR are required to obtain 12 hours/ biennium (min. 3 in Ethics)</li> <li>• <u>20 Years of Service</u> Licensees with 20 years of licensure agent must complete 20 CE hours every biennium (3 in ethics).</li> <li>• <u>Adjuster</u> Licensees holding the professional designation of Universal Claims Certification (UCC) will be exempt from all continuing education required of adjusters</li> <li>• <u>Credit License Only</u> Licensees with the Credit line of insurance only must complete 10 CE hours every biennium (<a href="#">form GID-101C-AL</a>).</li> <li>• <u>Limited Subagents</u> Licensees with a Ltd. Subagent license must complete 10 CE hours every biennium.</li> <li>• <u>Navigator</u> Licensees must complete 10 CE hours every biennium. No ethics required.</li> <li>• <u>Workers Compensation</u> Licensees Must take 24 hours of CE credits; however, if courses are taken through the Workers Compensation Board Providers, must take only 20 hours.</li> </ul> |

*\*Licensees are required to request reduction in credits every renewal period except for those with a BBA in Insurance, PHD or 20 years of service.*

### Licensees Exempt from Continuing Education Requirements

- Holders of agent licenses with only travel ticket and/or travel accident classes
- Temporary agents
- Foreign military representatives
- Fraternal agents
- Title
- Nonresident Adjuster DHS
- Nonresident Crop/Hail Adjuster DHS
- Nonresident Public Adjuster DHS
- Nonresident Work Comp Adjuster DHS
- Non-Active Active Agents

### Course Content Requirements

Continuing education requirements may be completed in any subject area (line of insurance) for which the licensee is licensed. Each licensee requires three (3) hours of ethics credit each biennium.

#### Exceptions:

- For a multiple lines license where one of the lines is credit no more than 5 hours may be taken in the credit subject area.
- The ethics requirement is waived for limited subagents and credit licensees, and for Workers Compensation adjusters.

A course may not be repeated within the same renewal cycle.

### Continuing Education Carryover Provisions

Carry over credits are calculated based upon the number of hours required. Up to 50% of the biennium CE requirement may be carried over from the previous cycle, as long as the credits had not been allocated to that previous biennium and completed by the renewal expiration date.

### Continuing Education Completion Dates

All CE requirements are to be met by the renewal due date on or before licensee's expiration date. Renewals received within 15 days after the license expiration date require a late fee to be included.

To view your current continuing education transcript, please utilize online services available at [www.sircon.com/georgia](http://www.sircon.com/georgia).

## AGENCY LICENSING REQUIREMENTS

An agency is defined as a business entity which represents one or more insurers in the business of selling, soliciting, or negotiating insurance. Agency also means a business entity insurance producer. The Georgia Insurance Department requires that every agency with a Georgia business address be licensed.

To become licensed as an agency apply online at [www.sircon.com/georgia](http://www.sircon.com/georgia) or [www.nipr.com](http://www.nipr.com).

Electronic applications are the preferred method of submission for Georgia branch agency license applications. Electronic applications contain fewer errors and are processed much faster. 95% of branch applications can be submitted online without issue. There are a small number of entities who will need to submit a paper application due to unique licensing situations. For example, entities with multiple resident licenses may encounter an issue due to difficulties determining which resident license the principal branch location is associated with. For this limited population, please contact Pearson VUE at (800) 274-8969.

All resident and nonresident insurance agencies using a business name or DBA that includes one of the following restricted words must obtain a Name Approval Acceptance: *Assurance, Annuity, Benefit, Discount, Fidelity, Guaranty, Health, Insurance, Indemnity, Life, Medical, Manager, Pharmacy, Reciprocal, Reassurance, Reinsurance, Settlement, Syndicate, Surety, Sharing, and Viatical*. The entity should obtain a Name Approval Acceptance Letter prior to applying for an insurance license. The Name Approval Acceptance Letter must be submitted with the license application. Complete and submit the Name Approval Application online at <https://oci.ga.gov>.

Each agency location must have at least one licensed agent whose primary place of business is that agency location. The licensed agent or agents whose primary place of business is that agency location must hold the same lines of authority the agency wishes to hold. The licensed agent whose primary place of business can hold a resident or non-resident license.

**An agency must have at least one principal office Georgia license prior to obtaining branch locations. The principal location can either be a resident or nonresident location.**

| Agency License Type                    | License Classes                 | Requirements   | Name Approval as Required | How to Submit  | Licensing and Processing Fees            |
|--|---------------------------------|--|---------------------------|--|--|
| Principal Agency                       | L, AS, P, C, CR, PL, TT, TA, VP | Designated Responsible Individual (DRI)                              | X                         | <a href="http://sircon.com">sircon.com</a> or <a href="http://nipr.com">nipr.com</a> | Licensing: \$100<br>Processing Fee: \$5  |
| Branch Agency                          | L, AS, P, C, CR, PL, TT, TA, VP | Designated Responsible Individual (DRI) Principal Agency Association | X                         | <a href="http://sircon.com">sircon.com</a> or <a href="http://nipr.com">nipr.com</a> | Licensing: \$20<br>Processing Fee: \$5   |
| Retail Vendors of Portable Electronics |                                 | <a href="#">Employer Certification</a>                               | X                         | <a href="http://sircon.com">sircon.com</a> or <a href="http://nipr.com">nipr.com</a> | Licensing: \$100<br>Processing Fee: \$20 |
| Self Storage Provider                  |                                 | <a href="#">Employer Certification</a>                               | X                         | <a href="http://sircon.com">sircon.com</a> or <a href="http://nipr.com">nipr.com</a> | Licensing: \$100<br>Processing Fee: \$20 |
| Rental Company                         |                                 | <a href="#">Employer Certification</a>                               | X                         | <a href="http://sircon.com">sircon.com</a> or <a href="http://nipr.com">nipr.com</a> | Licensing: \$100<br>Processing Fee: \$20 |



## OTHER LICENSING TRANSACTIONS

| Transaction Type   | How to Submit  | Fee   |
|--|--|---|
| Address Change   | <a href="http://sircon.com">sircon.com</a> or <a href="http://nipr.com">nipr.com</a> | \$0   |
| Agency Name Approval                                     | <a href="#">Request Agency Name Approval</a>   | Approval Request: \$50<br>Processing Fee: \$5       |
| Name Change  | <a href="#">Request Name Change</a>  | Change Request: \$25<br>Processing Fee: \$5         |
| New/Terminate Certificate of Authority Appointment       | <a href="http://sircon.com">sircon.com</a> or <a href="http://nipr.com">nipr.com</a> | New Appointment: \$16<br>Terminate Appointment: \$0 |
| Letter of Certification                                  | <a href="http://sircon.com">sircon.com</a>   | Certification Request: \$10<br>Processing Fee: \$5  |
| Letter of Clearance                                      | <a href="#">Request Letter of Clearance</a>  | Letter Request: \$10<br>Processing Fee: \$5         |
| Add/Remove Non-Active Status                             | <a href="#">Request Status Change</a>  | License Amendment Fee: \$25<br>Processing Fee: \$5  |
| Duplicate License  | <a href="http://sircon.com">sircon.com</a>   | Sircon Service Fee: \$5                             |
| License Cancellation                                     | <a href="#">Request License Cancellation</a>   | \$0   |
| Unlicensed Agency Owner, Officers, Directors or Partners | <a href="#">Unlicensed Agency Owner, Officers, Directors or Partners</a>             | \$0   |
| * Life Settlement Broker Registration                    | <a href="#">Request Registration</a>   | Registration Request: \$50<br>Processing Fee: \$5   |

### \* Life Settlement Broker Registration

#### **Registration**

*Before becoming registered as a **life settlement broker** in Georgia, the person seeking registration must have a current and valid life license in Georgia or his or her home state for at least one year. Additionally, non-resident producers shall have a valid non-resident producer license in Georgia. Ga. Comp. R. & Regs. r. 120-2-93-.04(4).*

#### **Renewal**

*The term of a life settlement broker registration shall be equal to that of an insurance producer license. Licenses or registrations requiring periodic renewal may be renewed on their anniversary date upon payment of the periodic renewal fee as specified in this Chapter. Failure to pay the fees on or before the renewal date shall result in expiration of the license or registration. 120-2-93-.05(3).*

# EXAM RESERVATIONS

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Georgia Insurance licensure exams are now available at select Pearson VUE test centers on military installations across the globe. Service members, dependents, and contractors with authorized base access who want to gain Georgia Insurance licensure from their duty station or assignment in another state and foreign deployment will have the option to take their exams without having to leave their base.

In addition to Pearson VUE's standard ID policy, candidates must have valid government ID and authorization to gain access to military testing sites. Civilians without valid government ID will be turned away by the test center and/or military entrance gate security.

To locate a Pearson VUE authorized testing center, visit <http://www.pearsonvue.com/ga/insurance> and select the "Find an on-base test center" link on the lower right-hand side of the page.

## MAKING AN EXAMINATION RESERVATION

**Walk-in examinations are not available.** Online reservations are the most efficient way for candidates to schedule their examination. Candidates **must** go to <http://www.pearsonvue.com/ga/insurance> to make an online reservation for an examination. First-time users are required to create an account. The candidate will need to fill in all required fields, which are preceded by an asterisk (\*), on the online form in order to create an ID and be assigned a password. Step-by-step instructions will lead the candidate through the rest of the examination reservation process.

Candidates **must** make an online reservation at least twenty-four (24) hours before the desired examination date. Candidates who wish to make a phone reservation at (800) 274-0488 must do so at least twenty-four (24) hours before the desired examination date (unless an electronic check is used for payment, as detailed below).

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

- Legal name, address, Social Security number, and daytime telephone number
- The school code or name of the school where you completed your pre-licensing training (if applicable)  
This information is found on the pre-licensing education certificate
- The name of the examination(s)
- The preferred examination date and test center location

A full list of available test sites can be found at [www.pearsonvue.com](http://www.pearsonvue.com).

## EXAM FEES

The examination fee (\$63) must be paid at the time of reservation by credit card, debit card, or voucher. **Fees will not be accepted at the test center.** Examination fees are non-refundable and non-transferable, except as detailed in the *Change/Cancel Policy*.

### Vouchers

Vouchers offer another convenient way to pay for tests. Vouchers can be purchased online at <https://wsr.pearsonvue.com/vouchers/pricelist/gains.asp> by credit card either singly or in volume. To redeem a voucher as payment when scheduling a test, simply indicate voucher as the payment method and provide the voucher number. **All vouchers are pre-paid. Vouchers are non-refundable and non-returnable.**

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

## CHANGE/CANCEL POLICY

Candidates should call Pearson VUE at (800) 274-0488 at least forty-eight (48) hours before the examination to change or cancel a reservation. Candidates who change or cancel a reservation with proper notice may either transfer the fee to a new reservation, or may request a refund. **Candidates who change or cancel their reservations without proper notice will forfeit the examination fee.** Refunds for credit/debit cards are immediate, while refunds for vouchers will be processed in two to three (2-3) weeks.

Candidates are individually liable for the full amount of the examination fee once a reservation has been made, whether paid individually or by a third party.

## ABSENCE/LATENESS POLICY

Candidates who are late or absent from an exam may call Pearson VUE within 14 days of the exam date to request an excused absence for the following reasons:

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

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

## WEATHER DELAYS AND CANCELLATIONS

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

## ACCOMMODATIONS

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

Test accommodations may include things such as:

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

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

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

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

## ENGLISH AS A SECOND LANGUAGE (ESL)

Candidates for whom English is a second language (ESL) may request additional time for the examination by sending the *English as a Second Language (ESL) Request Form* (found in the back of this Candidate Handbook) to Pearson VUE. Candidates **MUST** include a letter from either his/her English instructor or sponsoring company (on official letterhead if from a company) stating that English is not the candidate's primary language.

Candidates should not attempt to make a reservation until after they have been notified by Pearson VUE via email that their request for additional time has been approved. The length of the examination will be equal to 1-1/2 times the length of the examination. For example, a 2 hour examination will be extended to 3 hours. NOTE: NO OTHER accommodations will be granted for ESL, i.e. separate testing room, reader, marker, etc. These accommodations are for individuals who qualify under the American's with Disability Act (ADA) only.

Candidates who have additional questions about ESL examinations should contact the Special Examination Coordinator at (800) 466-0450.

**Candidates should not attempt to make an examination reservation until after they have been notified by Pearson VUE that their request for additional time has been approved.**

The approval of additional time will be for one (1) year from the date of the request for the level you have requested. Candidates who have additional questions about ESL examinations should contact the Special Examination Coordinator at (800) 466-0450.

Candidates who need to reschedule or need to retest should notify Pearson VUE Special Accommodations that special arrangements were used for the prior examination.

## SPANISH EXAMS

**Spanish versions of some examinations are available.** Candidates who would like to take an examination in Spanish should indicate this when they contact Pearson VUE when making a reservation. However, candidates taking a Spanish version of the exam can switch back and forth between Spanish and English at any time during the exam.

Exams available in Spanish are noted in the Test Center exam table on page 20.

# EXAM DAY

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## WHAT TO BRING

### Required Materials

All candidates are required to bring identification deemed acceptable to the test center on examination day.

#### REQUIRED MATERIALS

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

#### Acceptable Forms of Candidate Identification

Candidate must present **two** forms of current signature identification. The name on the identification must exactly match the name on the registration. The primary identification must be government-issued, and photo-bearing with a signature and the secondary identification must contain a valid signature. Identification must be in English.

#### Primary ID (photograph and signature, not expired)

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

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

- U.S. Social Security Card
- Debit (ATM) or Credit card
- Any form of ID on the Primary list

If the ID presented has an embedded signature that is not visible (microchip), difficult or impossible to read, the candidate must present another form of identification from the Primary ID or Secondary ID list that contains a visible signature.

Pearson VUE does not recognize grace periods. For example, if a candidate's driver's license expired yesterday and the state allows a 30-day grace period for renewing the ID, the ID is considered to be expired.

## EXAM PROCEDURES

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

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

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

Once candidates are familiar with the examination unit, they may begin the examination. The examination begins the moment a candidate looks at the first question. The time allotted for each examination is detailed on the back cover of this handbook. After the examination time has expired, the examination unit will automatically turn off. Candidates will leave the test center with their official scores in hand.

## **ABOUT THE EXAM**

The content of the general examination is based upon information obtained from a job analysis performed by Pearson VUE. Responses from insurance professionals were analyzed to determine the nature and scope of tasks they perform and the knowledge and skills needed to perform them. This information is the basis upon which examination questions are written and ensures that examinations reflect the practice of insurance. The examination has been developed to reflect the laws, statutes, rules, and regulations for the practice of insurance in Georgia, and has been reviewed and approved by Georgia insurance professionals.

The passing score for the examination is determined by the Georgia Insurance Department (GID). Through standardization and control, Pearson VUE ensures that no individual has an unfair disadvantage or advantage because of a particular examination format.

Pearson VUE maintains examination administration and examination security standards designed to ensure that all candidates are given the same opportunity to demonstrate their abilities and to prevent some candidates from gaining an unfair advantage over others because of irregularities or misconduct. Pearson VUE routinely reviews irregularities and examination scores believed to be earned under unusual or nonstandard circumstances.

Pearson VUE maintains the right to question any examination score whose validity is in doubt because the score may have been obtained unfairly. Pearson VUE first undertakes a confidential review of the circumstances contributing to the questions about score validity. If there is sufficient cause to question the score, Pearson VUE will refer the matter to the state licensing agency, which will make the final decision on whether or not to cancel the score.

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

Each examination is given in a multiple-choice format. The examination covers basic insurance product knowledge and insurance laws, rules, regulations and practices that are unique to Georgia.

Scores on each examination are based on the number of questions answered correctly. Those who are uncertain about the correct answer to a question may be able to eliminate one or more of the answer choices as incorrect. It is always better to guess at the correct answer than to not answer a question.

### **EXAMINATION QUESTIONS**

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

## SCORE EXPLANATION

### Percent Score

There are multiple versions of each of the licensing examinations. These versions are known as *forms*. All forms of an examination are developed based on the content outlines. To ensure that no candidate is put at an unfair advantage or disadvantage due to the particular form of an examination that he or she is given, a statistical procedure known as equating is used to attain comparable form difficulty.

The passing score of an examination was set by the Georgia Insurance Department (GID) after a comprehensive study was completed for each examination. The examination score is reported as a percent score on a scale of 0%-100%. It is the percentage of questions answered correctly on the examination. You need to answer 70% of questions correctly in order to pass the examination.

## SCORE REPORTING

When candidates complete the examination, they will receive a score report marked “pass” or “fail”. Examination results will not be given by phone.

Candidates who fail the examination will receive a score report that includes a numeric score and diagnostic information as well as information about reexamination. Appointments for reexamination are not made at the test center. **Candidates must wait 24 hours before scheduling a reexamination.**

## RETAKE POLICY

A candidate who fails an exam can schedule the new exam within one day but must wait 14 days to retest after exam attempts one and two. A candidate must wait 60 days after the third exam attempt and any subsequent attempts. There is no limit on the number of attempts a candidate can take the same exam.

## REVIEW OF EXAMS

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

## QUESTIONS OR COMMENTS ABOUT THE EXAM

There are no provisions for allowing failing or passing candidates to review their examination results. Pearson VUE insurance licensing examinations are secure examinations and are not available for general distribution. Those who have questions, comments, or concerns about the examinations, or who wish to verify any data held in Pearson VUE files, should direct written inquiries to:

**Pearson VUE/Insurance Licensing Program**

*Attn: Regulatory Program Coordinator*

5601 Green Valley Drive, Bloomington, MN 55437

In all correspondence, candidates should give their name and address. If questions or comments concern an examination already taken, they should also include the name of the examination, the date the examination was taken, the location of the test center, and their confirmation number.

## DUPLICATE SCORE REPORTS

As of November 16, 2021, candidates may obtain a copy of their score report by logging into their Pearson VUE account. For candidates who tested prior to November 16, 2021, a duplicate score report can be requested by emailing Pearson VUE at [pearsonvuecustomerservice@pearson.com](mailto:pearsonvuecustomerservice@pearson.com).



## TEST CENTER POLICIES

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

- **No personal items are allowed in the testing room.** Personal items include but are not limited to: cellular phones, hand-held computers or other electronic devices, pagers, watches, wallets, purses, firearms or other weapons, hats, bags, coats, books, and/or notes, pens or pencils.
- Candidates must store all personal items in a secure area as indicated by the administrator, or return items to their vehicle. All electronic devices must be turned off before storing them in a locker. **The test center is not responsible for lost, stolen, or misplaced personal items.**
- Studying **is not** allowed in the test center. Visitors, children, family or friends **are not** allowed in the test center.
- Dictionaries, books, papers (including scratch paper), and reference materials are not permitted in the examination room (unless permitted by the exam sponsor), and candidates are strongly urged not to bring such materials to the test center. Upon entering and being seated in the testing room, the test administrator will provide the candidate with materials to make notes or calculations and any other items specified by the exam sponsor. **The candidate may not write on these items before the exam begins or remove these items from the testing room.**
- Eating, drinking, chewing gum, smoking, and/or making noise that creates a disturbance for other candidates is prohibited during the exam.
- Break policies are established by the exam sponsor. Most sponsors allow unscheduled breaks. To request an unscheduled break, the candidate **must** raise their hand to get the administrator's attention. **The exam clock will not stop while the candidate is taking a break.**
- Candidates must leave the testing room for all breaks. However, candidates **are not permitted to leave the floor or building for any reason during this time, unless specified by the administrator and the exam sponsor.** If a candidate is discovered to have left the floor or building they will not be permitted to proceed with the examination and may forfeit the exam fees.
- While taking a break, candidates are permitted to access personal items that are being stored during the exam only if necessary—for example, personal medication that must be taken at a specific time. **However, a candidate must receive permission from the administrator prior to accessing personal items that have been stored.** Candidates are **not** allowed access to other items, including but not limited to, cellular phones, exam notes, and study guides, unless the exam sponsor specifically permits this.
- Any candidate discovered causing a disturbance of any kind or engaging in any kind of misconduct—giving or receiving help; using notes, books, or other aids; taking part in an act of impersonation; or removing examination materials or notes from the examination room—will be summarily dismissed from the examination and will be reported to the state licensing agency. Decisions regarding disciplinary measures are the responsibility of the state licensing agency.

| Available Examinations and fees |                                     |             |          |
|---------------------------------|-------------------------------------|-------------|----------|
| Exam Code                       | Exam Name                           | Exam Length | Exam Fee |
| 12-GA-01                        | Life Agent*                         | 2 hours     | \$63     |
| 12-GA-02                        | Accident/Sickness Agent*            | 2 hours     | \$63     |
| 12-GA-03                        | Property Agent                      | 2 hours     | \$63     |
| 12-GA-04                        | Casualty Agent                      | 2 hours     | \$63     |
| 12-GA-05                        | Life/Accident/Sickness Agent COMBO* | 2.5 hours   | \$63     |
| 12-GA-06                        | Property & Casualty Agent COMBO*    | 2.5 hours   | \$63     |
| 12-GA-20                        | Public Adjuster                     | 2 hours     | \$63     |
| 12-GA-24                        | Adjuster*                           | 2 hours     | \$63     |
| 12-GA-40                        | Life, Accident & Sickness Counselor | 2 hours     | \$63     |
| 12-GA-41                        | Property/Casualty Counselor         | 2 hours     | \$63     |
| 12-GA-42                        | Limited Health Counselor            | 1 hour      | \$63     |
| 12-GA-50                        | Surplus Lines Broker                | 2 hours     | \$63     |
| 12-GA-55                        | Personal Lines*                     | 2 hours     | \$63     |
| 12-GA-62                        | Variable Products                   | 2 hours     | \$63     |
| 12-GA-84                        | Navigator                           | 1 hour      | \$63     |

*\*Exam available in Spanish*

# PREPARING FOR THE EXAM

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## HELPFUL HINTS

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

Examination scores are based on the number of questions answered correctly. If a candidate is uncertain about the correct answer, it is better to provide an answer rather than not provide an answer as there is no penalty for incorrect answers.

## CONTENT OUTLINES

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

They list the topics covered in each examination, and candidates should be sure their program of study covers all the topics listed in these content outlines. The content outlines are not meant to include everything that appears on the examinations. The state-specific study materials for a chosen area(s) of insurance will provide the most complete review of the information that candidates will be expected to know.

Candidates may obtain content outlines by visiting [www.pearsonvue.com](http://www.pearsonvue.com).

## STUDY MATERIALS

Other study materials besides the content outlines include:

- **The Georgia Agents' Licensing Study Manual** (Life and Accident and Sickness or Property and Casualty)
- Sections 33-1-9 and 33-1-16 and Chapters 33-5, 33-6, 33-7, 33-23, 33-24, 33-25, 33-26, 33-27, 33-28, 33-29, 33-30, 33-31, 33-32, 33-33, 33-34, 33-39, 33-42, 33-43, 33-44, 33-50, and 33-51 of the Office Code of Georgia Annotated and corresponding regulations
- Policies, endorsements, riders, and other policy contract documents
- Such additional material as prescribed by regulations or identified by the Commissioner of Insurance

## PRETEST QUESTIONS

Many of the examinations will contain "pretest" questions. Pretest questions are questions on which statistical information is being collected for use in constructing future examinations. Responses to pretest questions do not affect a candidate's score. Pretest questions are mixed in with the scored questions and are not identified.

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



GEORGIA

# **Insurance Content Outlines**

# FPO

**Replace with  
official ESL form  
in PDF**