

# [PDF] Property And Casualty Insurance License Exam Cram

**Bisys Educational Services - pdf download free book**

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## **Description:**

### **About the Author**

**Eric Alan Anderson** is Director of Insurance Education for BISYS Education Services, based in Indianapolis, Indiana. He has almost 25 years of experience creating training and test preparation materials for the financial services industry. In addition to authoring 17 insurance training texts and editing 8 others, he has written newsletters and magazine articles, and he has developed materials for audio cassette/workbook, videotape, computer disk and the Web. He has also taught basic English skills courses at the college level and has made presentations to national conferences of insurance associations.

**Jennifer Martin, CPCU**, is Senior Editor of Property-Casualty Products for BISYS Education Services, based in Indianapolis, Indiana. She is the author of 17 insurance training texts and maintains 50 titles on BISYS Education Services' course list. Jennifer has also developed interactive web-based courses and written state insurance law digests, computer documentation, newsletters, online help, and corporate disaster recovery plans.

**Richard A. Morin, CIC**, is a contract author based in Los Angeles, California. He has 35 years of experience writing and training on a broad range of subjects for the financial services industry. For several years, he was an editor for a major insurance training publisher, and he has also worked as an insurance underwriter, a rating supervisor and a licensed insurance and mutual fund sales representative.

**Excerpt. © Reprinted by permission. All rights reserved.** Property and Casualty Insurance License **Property and Casualty Insurance License Introduction**

Welcome to *Property and Casualty Insurance License Exam Cram!* Whether this is your first or your fifteenth *Exam Cram* series book, you'll find information here that will help ensure your success as you pursue knowledge, experience, and certification. This introduction explains state insurance licensing programs in general and talks about how the *Exam Cram* series can help you prepare for your state insurance licensing exam. Chapters 1–19 are designed to remind you of everything you need to know in order to take—and pass—your state insurance licensing exam. The two practice exams at the end of the book should give you a reasonably accurate assessment of your knowledge—and, yes, we've provided the answers and their explanations to the tests. Read the book and understand the material, and you'll stand a very good chance of passing the test.

*Exam Cram* books help you understand and appreciate the subjects and materials you need to pass state insurance licensing exams. *Exam Cram* books are aimed strictly at test preparation and review. They do not teach you everything you need to know to pass the exam. Instead, this book presents and dissects the questions and problems you're likely to encounter on a test. We've worked to bring together as much information as possible about state insurance licensing exams into one study guide that includes everything you need to prepare the exams.

Nevertheless, to completely prepare yourself for any state insurance licensing test, we recommend that you follow the recommendations in the Self-Assessment included in this book, immediately following this introduction. The review questions, practice exams, and optional study materials described in the Self-Assessment can help you evaluate your knowledge base against the requirements for a state insurance licensing exam under both ideal and real circumstances.

Based on what you learn from the Self-Assessment, you might decide to begin your studies with some more comprehensive self-study or classroom training, some practice with state insurance exam simulators, or an audio review program. On the other hand, you might decide to pick up and read one of the many study guides available from third-party vendors on certain

topics. We also recommend that you supplement your study program with a visit to your state insurance department's website to get all the details about how to obtain your insurance license as well as how to schedule and take your insurance licensing exam.

## **Getting an Insurance License**

Licensing is the way governments ensure that only qualified individuals are allowed to practice

certain important professions, such as being an insurance producer. Because insurance is regulated primarily at the state level, the rules for getting an insurance license vary somewhat from state to state.

Every state requires individuals to pass a qualification exam to get an insurance license. In addition, most states require individuals to meet a "pre-licensing education requirement" before they can take the qualification exam. In some states, the pre-licensing education requirement can be met through an approved self-study course—that is, you buy a book that has been approved in advance by the state insurance department and take an exam (not to be confused with the licensing qualification exam) that you send in to be graded. In other states, the pre-licensing education requirement can only be met by attending an approved classroom course.

**Note** - This Exam Cram text is not approved to meet the pre-licensing education requirement in any specific state. It is designed only as a supplementary aid to help you pass the state insurance licensing exam.

Besides fulfilling any pre-licensing education requirement and passing the licensing exam, insurance license candidates must also submit a license application to their state insurance department and have it approved. In some states, the license application must be submitted before taking the license qualification exam; in some states, it must be submitted after passing the exam. Call your state insurance department's licensing division or visit its website to find out what you need to do in your state.

### **Taking a Licensing Exam**

As with other aspects of insurance licensing, specific instructions on how to register for your qualification exam are available from the insurance department. Ask for a licensing information bulletin or a licensing candidate handbook, which will describe where and when exams are given, the fees you must pay, and the testing procedures.

One thing all state insurance qualification exams have in common is that they are "closed book" exams. You will not be allowed to take any study materials or notes into the testing room. Even phones and calculators may not be allowed. In some states, the only items exam candidates are permitted to take into the testing room are their wallet and keys.

In most states, insurance qualification exams are given on computers. However, you will not need any computer or typing skills to take the exam. You will be instructed how to answer questions and given a short practice test to get comfortable with the equipment before the actual qualification exam begins.

When you complete a computer-administered exam, the software tells you immediately whether you've passed or failed. Your states will have rules for retesting in the event you don't pass. Those rules are described in your licensing information bulletin/candidate handbook.

### **How to Prepare for an Exam**

Whether or not your state has a pre-licensing education requirement, you'll want to study in preparation for the license qualification exam. And even if your state has a pre-licensing education requirement, you'll probably want to do some additional studying to make sure that you are fully prepared for the exam. Your options for additional study include the following:

- **Self-study courses:** Publishers such as BISYS Education Services offer courses designed to

allow you to study on your own for the licensing qualification exam. BISYS license training packages are available in either web-based or print-based formats and contain a number of components:

- A *Property-Casualty Concepts* text that covers all the non-state-specific topics on the licensing exam
  - Practice exams that help you evaluate your comprehension of the material in the *Concepts* text
  - Explanations to answers on the practice exams so that you'll know why each of your responses was right or wrong
  - A state insurance law digest that covers all the state-specific topics on the licensing exam
  - An optional audio CD review program that reviews the key information contained in the *Concepts* text
  - An optional exam simulator that gives you additional question-and-answer practice over the material covered in the *Concepts* text and the state insurance law digest
- **Classroom training:** Many colleges and commercial training companies offer classroom training for insurance license exams. Although classroom training generally costs considerably more than self-study, some individuals find that they learn best in a classroom situation. And of course, in many states, the pre-licensing education requirement must be met with classroom study in any case.
  - **Other sources:** There's no shortage of materials available on insurance topics. Appendix B, "Need to Know More" will give you an idea of where we think you should look for further discussion.

In addition, Que Publishing's *Exam Cram* insurance licensing preparation materials are useful in your quest for insurance knowledge. *Exam Cram* books provide you with a review of the essential informatio...

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