



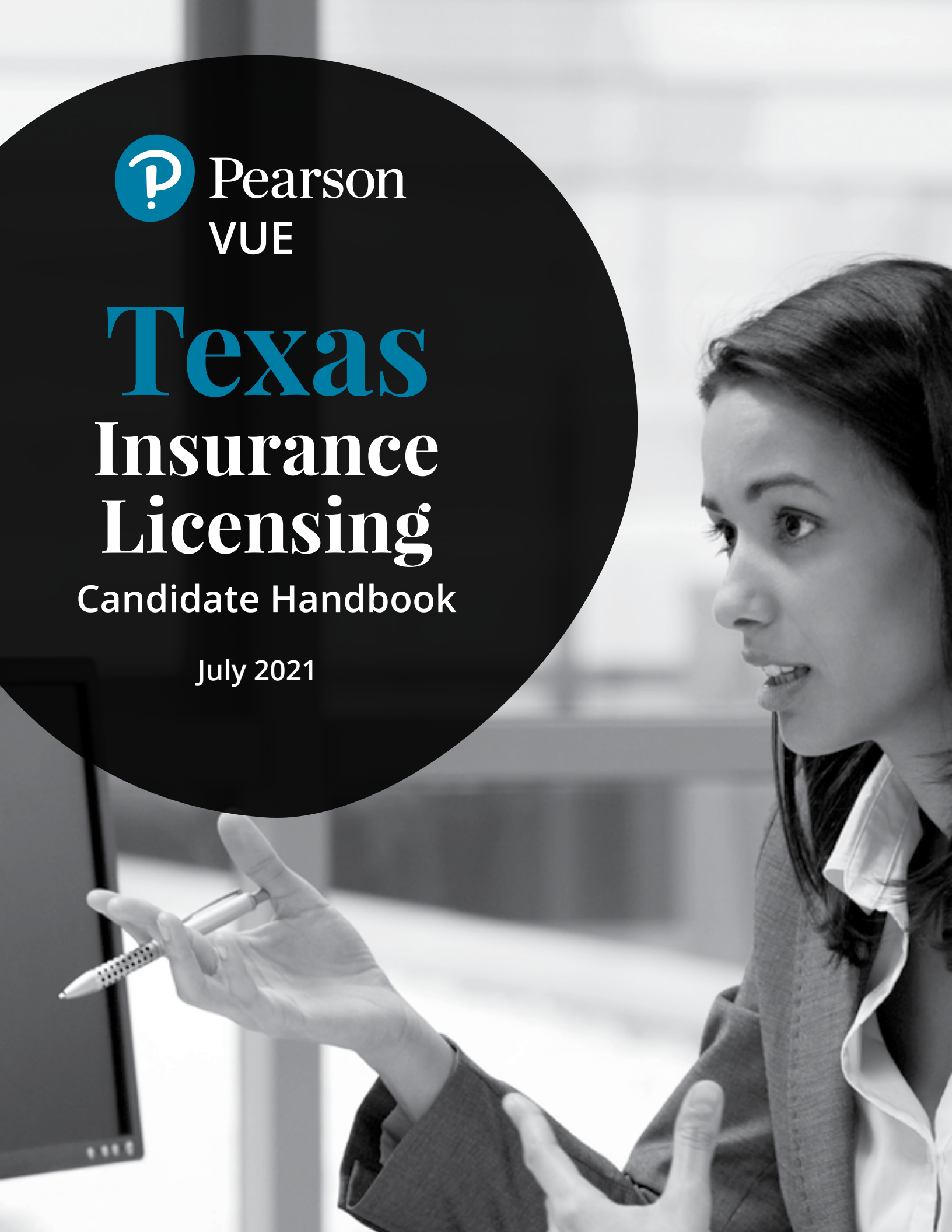
Pearson
VUE

Texas

Insurance Licensing

Candidate Handbook

July 2021



QUICK REFERENCE

EXAMINATION INFORMATION

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

Pearson VUE/Texas Insurance

Attn: Regulatory Program
5601 Green Valley Dr.
Bloomington, MN 55437
(888) 754-7667

Email

pearsonvuecustomerservice@pearson.com

Website

www.pearsonvue.com

FINGERPRINTING INFORMATION

Candidates may contact IdentoGO by IDEMIA for digital fingerprints.

IdentoGO by IDEMIA

Hours: Monday – Friday
8 AM – 5 PM Central Time

Phone

(888) 467-2080

TDD/TTY

(877) 219-0199

Website

<http://www.identogo.com>

LICENSING INFORMATION

Candidates may contact the Texas Department of Insurance (TDI) with questions on maintaining a license after a license has been issued.

Texas Department of Insurance

PO BOX 12030 MC CO-AAL
Austin, TX 78711

Phone

(512) 676-6500

Website

www.tdi.texas.gov

Email

license@tdi.texas.gov

RESERVATIONS

Before making an examination reservation

Candidates should thoroughly review this handbook. It contains examination content outlines and important information regarding eligibility for the examination and the licensing application process.

Making an examination reservation (details on page 7)

Candidates may make a reservation by either **visiting** www.pearsonvue.com or calling Pearson VUE.

Candidates are encouraged to make their exam reservation at least twenty-four (24) hours in advance. Please see page 8 for more information on how to purchase vouchers. Payment is not accepted at the test center.

SCHEDULES & FEES

Test Center locations

A list of test centers appears on the back cover of this handbook. Candidates should contact Pearson VUE to confirm specific locations and examination schedules.

Exam fees

The examination fee 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*.

Please see page 8 for more information on how to purchase vouchers.

Fingerprinting Services

Fingerprinting services are available at IdentoGO by IDEMIA as detailed on page 7. See page 5 for fingerprinting and criminal history requirements.

EXAM DAY

What to bring to the exam

Candidates should bring to the examination proper identification as outlined in *What to Bring/Need for Exam* (page 10).

Exam procedures

Candidates should report to the test center at least thirty (30) minutes before the examination begins to complete registration. Each candidate will leave the test center with an official score report in hand.

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OVERVIEW

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

It is highly recommended that the Texas Department of Insurance Handbook be reviewed, with special attention given to the content outlines, before taking an examination. (*content outlines begin on page S1 of this handbook*)

Individuals who wish to obtain an insurance license in the state of Texas must:

1. Make an examination reservation and pay the fee.

Make a reservation (online or by phone) with Pearson VUE for the examination. (*See page 7 of handbook.*)

2. Make a fingerprint reservation.

Make a reservation (online or by phone) with Identigo by IDEMIA for the digital fingerprint. (*See page 7 of handbook.*)

3. Take the examination.

Go to the test center on the day of the examination, bringing along all required materials. (*See page 10 of handbook.*)

4. Get fingerprinted.

Go to the designated fingerprint site at the appointed day/time, bringing along all required materials. (*See page 7 of handbook.*)

5. Apply for a license.

Apply electronically for your license as directed at www.sircon.com/texas after you have passed the exam.

Please note that the application process must be completed within one (1) year after passing the examination or the examination must be retaken.

INTRODUCTION

CONTACT INFORMATION

Candidates may contact Pearson VUE with questions about this handbook or about an upcoming examination or applications submitted in conjunction with an examination.

FOR EXAMINATIONS Pearson VUE/Texas Insurance <i>Attn: Regulatory Program</i> 5601 Green Valley Dr., Bloomington, MN 55437		
Phone: (888) 754-7667	Website: www.pearsonvue.com	Email: pearsonvuecustomerservice@pearson.com

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 www.pearsonvue.com/tx/insurance/contact for further information.

Candidates may contact the Texas Department of Insurance with questions about maintaining a license after it has been issued.

FOR STATE LICENSING Texas Department of Insurance <i>Agent and Adjuster Licensing</i> PO BOX 12030 MC CO-AAL Austin, TX 78711		
Phone: (512) 676-6500	Website: www.tdi.texas.gov	Email: license@tdi.texas.gov

FOR DIGITAL FINGERPRINTS contact Identogo by IDEMIA for verification <i>Identogo by IDEMIA</i> <i>Texas Insurance</i>	
hours: Monday – Friday, 8 AM – 5 PM Central Time	Website: http://www.identogo.com
Phone: (888) 467-2080	TDD/TTY: (877) 219-0199

FOR LICENSE APPLICATIONS	
Phone: (512) 676-6500	Candidates applying electronically can go online to Sircon at www.sircon.com/texas

THE LICENSURE PROCESS

Licensure is the process by which an agency of state government or other jurisdiction grants permission to individuals to engage in the practice of a particular profession, vocation, or occupation, and prohibits all others from legally practicing that profession. By ensuring a minimum level of competence, the licensure process protects the general public. The state regulatory agency is responsible for establishing the acceptable level of safe practice and for determining whether an individual meets that standard.

The state of Texas has retained the services of Pearson VUE to develop and administer its insurance licensing examination program. Pearson VUE is a leading provider of assessment services to regulatory agencies and national associations.

TEXAS LICENSING REQUIREMENTS

LEGISLATIVE UPDATES

Please refer to the “News” on TDI’s Agent and Adjuster Licensing Office home page <http://www.tdi.texas.gov/licensing/agent/index.html>. This page provides the “Latest Updates” to new laws affecting continuing education requirements and the licensing process.

GENERAL LICENSE REQUIREMENTS

TDI will issue an insurance license to individuals who:

- Are at least eighteen (18) years old
- Have passed the proper licensing examination (if required) and submit a completed application within twelve (12) months after the exam is passed
- Submit a completed application with fee, and fingerprint receipt
- Met all applicable license requirements
- Have not committed an act for which a license may be denied, as defined under §4005.101 of the Texas Insurance Code and §1.502 of 28 Texas Administrative Code

LICENSE APPLICATIONS

Individuals who wish to apply for more than one license type must submit a separate application and fee for each type. Application license fees are non-transferable and non-refundable.

Resident applicants must submit a fingerprint receipt along with the application, unless a fingerprint receipt was previously submitted to TDI.

Non-resident applicants who do not hold a current license in good standing in their state of residence must, through the law enforcement agency of that state, submit a copy of their current criminal history records along with the completed application.

Candidates who must pass an examination must complete an electronic application at www.sircon.com/texas after the exam is passed.

Candidates who do not submit a completed license application within (12) months of passing the examination must retake the examination.

APPLICATION FEES

The license application fee is \$50 per license type. Application fees are non-refundable and non-transferable.

LICENSED NON-RESIDENTS

Non-resident applicants who hold a license in good standing in their resident state that provides the same or similar authority as the Texas license sought, and whose state of residence grants non-resident licenses to Texas residents on a reciprocal basis are not required to take the examination. These applicants must submit an electronic application as directed at www.sircon.com/texas.

PREVIOUSLY LICENSED NEW RESIDENT APPLICANTS

New Texas residents who have held insurance licenses in another state within the last ninety (90) days and who wish to apply for licensure in Texas must meet all license requirements. Applicants (if an examination is required) must submit an electronic application through www.sircon.com/texas after the exam is passed. New Texas resident applicants who have held the same or similar insurance license in their previous resident state within the 90-day period preceding the Texas application are not required to pass the examination. Such applicants must submit an electronic application and fingerprints through Sircon at www.sircon.com/texas, showing that the applicant held the same or similar license in their previous resident state within the past 90 days.

TEMPORARY LICENSES

Life Agent, Personal Lines Property and Casualty, General Lines, and Limited Lines applicants may receive a temporary, 180-day license before they pass the required examination if their sponsoring company, agent or agency requests it and if they are otherwise eligible. This temporary license may not be renewed.

Applications for temporary licensure are available at www.sircon.com/texas. The applicant must complete forty (40) hours of training provided by the appointing insurance company or general lines agent/agency (as required in the Texas Insurance Code, §4001.160) within thirty (30) days of the date of license application. The applicant will receive a permanent license after he/she passes the examination and is approved by TDI. The exam must be passed within 180 days for all temporary license durations. Those who fail the examination need not submit a new license application if the temporary license is still active, but will be required to pay another examination fee to retake the examination. If the temporary license is expired, the applicant will need to file an electronic application after the exam is passed.

Companies, agents, and agencies may apply for a maximum of 500 temporary license holders each calendar year. At least 70% of those licensed must take the examination, and at least 50% of those must pass the examination.

LICENSING OF CORPORATIONS AND PARTNERSHIPS

Both corporations and partnerships must submit to TDI the appropriate forms and fees, according to license type, to be licensed as insurance agencies. At least one officer of the corporation or one active partner of the partnership and all other persons performing any acts of an agent on behalf of the corporation or partnership in Texas must be individually licensed by TDI separately from the corporation or partnership. Appropriate forms and instructions can be obtained from TDI by phone or on the web (<https://www.tdi.texas.gov/forms/form11.html>).

RENEWING A LICENSE

Individual licenses are typically valid for two (2) years. TDI will send licensees one renewal notice for each license type they possess, listing the expiration date and renewal fees.

Renewal notices are mailed to each licensee's last known mailing address 90 days prior to the license's expiration date.

You may renew online:

- at Texas Online (some license types)
- at Sircon
- at National Insurance Producer Registry (some license types)

NOTE: Texas licensees requiring continuing education must be CE Compliant and have paid any outstanding fines in order to renew a license(s).

Late Renewals

The renewal amount must be paid on or before the license expiration date in order to avoid a late fee. If your license has been expired for:

- **Less than 90 days**, you may renew the license as above, with an additional late fee that is equal to one-half of the renewal fee.
- **More than 90 days but less than one year**, you may not renew the license, but may reinstate your license without taking the applicable examination by submitting a new license application, the license fee, *and* an additional fee equal to one-half the license fee to www.sircon.com/texas.
- **Licensees whose licenses have been expired for more than one (1) year** may not renew the license, but must follow the procedures for obtaining a new license by following the reinstatement process.
- **Refer to the Legislative changes** mentioned above regarding CE requirement changes with regards to renewals. Texas licensees requiring continuing education must be CE Compliant and have paid any outstanding fines in order to renew a license(s) or reinstate a license.

LICENSE EXAMINATION EXEMPTIONS

The *Texas Insurance Code* allows persons to qualify for some licenses without taking an exam if they hold a particular designation. Applicants who are exempt from examination must submit license application to www.sircon.com/texas along with documentation.

The documentation supporting the exemption must include a copy of the diploma or certificate clearly showing the applicant's name and the date the designation was conferred. Certified Insurance Counselors (CICs) must also submit a Letter of Good Standing from the Society of CIC.

LICENSE NAME	DESIGNATION	CODE/RULE REFERENCE
General Lines - Life, Accident and Health Agent	Chartered Life Underwriter (CLU)	TIC §4002.003
General Lines - Property and Casualty Agent	Chartered Property and Casualty Underwriter (CPCU)	TIC §4002.003
Insurance Adjuster	Chartered Property and Casualty Underwriter (CPCU) or Associate in Claims (AIC)	TIC Ch. 4101 28 TAC §19.602
Risk Manager	Chartered Property and Casualty Underwriter (CPCU), Certified Insurance Counselor (CIC), or Associate in Risk Management (ARM)	TIC §4153.055

In addition to the designation exemption, applicants may qualify for the Insurance Adjuster - All Lines, Insurance Adjuster - Property and Casualty or Insurance Adjuster - Workers Compensation License by successfully completing a TDI-approved course within 12 months prior to submitting an application. Applicants who qualify for an Adjuster license by completing such a course must submit the license application to www.sircon.com/texas. A list of TDI-approved courses and the license application are available at www.sircon.com/texas.

ADDITIONAL REQUIREMENTS FOR SURPLUS LINES AGENTS AND PUBLIC INSURANCE ADJUSTERS

In addition to the general license requirements necessary of all applicants (listed on page 2), Surplus Lines Agent and Public Insurance Adjuster applicants must meet the requirements listed below.

Surplus Lines Agent applicants must:

- Hold either a General Lines – Property and Casualty Agent license issued under Chapter 4051 of the *Texas Insurance Code* or a Managing General Agent license issued under Chapter 4053 of the *Texas Insurance Code*.
- Have the facilities necessary for accumulating and preserving the records that a Surplus Lines Agent must keep.
- Possess sufficient knowledge and experience in placing insurance with licensed insurers to determine the eligibility of insurance for procurement of an unauthorized insurer.
- Possess sufficient knowledge and experience in the field of insurance to collect and analyze financial and other data to determine the eligibility of an unauthorized insurer as a surplus lines insurer.

Public Insurance Adjuster applicants must:

- Prove financial responsibility by filing a \$10,000 bond. The surety bond form is available from TDI and at the agent section of <http://www.tdi.texas.gov/forms/form11apps.html>.
- Submit Fingerprint Receipt, even if the applicant is a nonresident.
- Contract requirements under amended 28 Texas Administrative Code (TAC) §19.701, §19.708 and §19.713 apply to all Public Insurance Adjusters (PIA), including applicants for license and renewal. The contract you propose to use must be submitted with the original PIA license application or renewal application. Please review your proposed contract to insure compliance with all contract requirements as outlined in the TAC. Form FIN 535, developed by the department, contains the required standard contract language. You may view this form on the TDI web site (<http://www.tdi.texas.gov/forms/form11.html>). You may choose to use the standard Form FIN 535 or you may develop your own contract language that complies with the requirements in TAC. Please confirm that you will use the standard Form FIN 535 or attach your proposed contract to your application for license or renewal and return.

The failure by a Public Insurance Adjuster to use a properly authorized and approved contract may result in suspension, nonrenewal, revocation of the adjuster's license, or other administrative penalty (ref. TAC§19.708 (f)).

CONTINUING EDUCATION (CE)

Most licenses require 24 hours of continuing education every two years. Limited lines, County Mutual, and Life Insurance Not Exceeding \$25,000 need 10 hours every two years.

- Some license types require specific topics to be included.
- Three hours must be ethics-related.
- At least half of the hours must take place in a classroom

Exemptions and extensions from the requirements are possible, and are described in the Texas Administrative Code, § 19.1004. Details are available on the Agent and adjuster licensing page of the TDI website, <http://www.tdi.texas.gov/agent/index.html> by clicking on your license type.

Continuing Education (CE) – Auto Fines

Refer to 28 Texas Administrative Code §19.1016.

Please refer to the “News” on TDI’s Agent and Adjuster Licensing Office home page <http://www.tdi.texas.gov/licensing/agent/index.html>.

Make sure your CE is complete by your renewal date to renew your license *and avoid the fines associated with delinquent CE*.

To renew an agent license in Texas, you must:

- Complete your continuing education requirements.
- Pay any fines or fees that are due.

How can I check my credits?

- **To check how many credits you need:** Visit the TDI website at <http://www.tdi.texas.gov> and click on the type of license you have to learn how many hours are required.
- **To check how many credits you have:** Visit the Sircon website at www.sircon.com. If some of your credits are missing, contact the course provider. Or, send a copy of the certificate of completion and an explanation to CE@tdi.texas.gov.

How can I resolve a continuing education deficiency?

There are several options:

- **Pay your fine:** There is a \$50 fine for each hour not completed by your renewal date, up to \$500 maximum per license. To pay the fine, send your payment with the CE Automatic Fine Payment Voucher.
- **Apply for an exemption:** If you have been license for 20 years or more, you may qualify for a continuing education exemption. To apply, go to Sircon and click on “Request CE Exemption.”
- **Request an extension:** You may be able to apply for an extension due to a medical issue, military duty, or other circumstances beyond your control.

If you do not complete your CE, pay your fine, and renew your license within 90 days of the date it expires, your license will be canceled. You will have to reapply to get a new license.

OBTAINING ADDITIONAL APPOINTMENTS

If an agent wishes to represent additional insurers, each company must file a notice of appointment with TDI the day the agent begins representing the company. The appointment may be submitted electronically through www.nipr.com or www.sircon.com. The agent may sell only insurance lines for which he/she holds a license.

Important: A \$10 dollar fee is required for each additional company appointment. A temporary licensee may not obtain additional appointments.

CHANGE OF ADDRESS

The license application must include the candidate’s resident, mailing, and primary business address (the resident and business addresses must not be a post office box). TDI must be notified in writing within 30 days if either address changes. Refer to The Texas Insurance Code §4001.252. Failure to do so may result in disciplinary action. Refer to The Texas Insurance Code §4005.109. Address changes may be done conveniently through NIPR’s Contact Change Request application; at <http://www.nipr.com>/ OR through Sircon’s Producer Edge application; at www.sircon.com/texas. The address change form, FIN533 (should only be submitted if it is an out of state change), can be found in the agent section of www.tdi.texas.gov on [Manage your License](#). You can email the request to License@tdi.texas.gov.

Change of Residency to Texas

An individual changing the residency status on their Texas nonresident license to a Texas residency license, must submit a APPLICATION FOR RESIDENCY CHANGE TO TEXAS (TDI Form FIN594). There is also a Fingerprint requirement, see application for details.

Applications will not be processed until proper documentation or details are received and a review is completed. Failure to disclose criminal history information may result in denial of license. If you are in your 90 day late renewal period, you must renew your non-resident license with the Texas Department of Insurance, prior to submitting the TDI Form FIN594.

NOTE

IdentoGO by IDEMIA schedules all electronic fingerprint appointments. You must contact Pearson VUE in order to register and schedule an examination appointment, if required.

FINGERPRINT AND CRIMINAL HISTORY REQUIREMENTS

All Texas resident applicants, and Adjuster (Designated Home State), and all nonresident public insurance adjuster applicants must submit fingerprints as part of the license application unless the applicant already submitted fingerprints to TDI for another license or registration and that license or registration is still active. Applicants claiming exemption from the fingerprint requirements based on 28 TAC §1.504(b) must provide information on the type of license application or TDI filing with which the fingerprints were submitted and the date the fingerprints were submitted to TDI. Fingerprints provided for an application will be used to check criminal history records of the Texas Department of Public Safety (DPS) and the Federal Bureau of Investigation (FBI), in accordance with applicable statutes.

If you are required to provide fingerprints, your application will not be processed until TDI receives your criminal history reports from the DPS and the FBI. TDI strongly encourages all applicants to use the electronic fingerprinting process. Electronic fingerprinting is fast and accurate, and in most cases will avoid potential delays in the processing of applications.

All fingerprints taken for TDI at IdentoGO by IDEMIA locations are electronically transmitted to the DPS and the FBI for criminal history background checks. The fingerprint requirement is authorized in TIC §§801.056, §§4001.103, and by 28 TAC §1.501 and §1.503 – 1.509.

Applicants claiming exemption from the fingerprint requirement based on 28 TAC §1.504(b) must provide information on the type of license application or TDI filing with which the fingerprints were submitted and the date the fingerprints were submitted to TDI.

Please print out and review the following instructions, if you are required to submit fingerprints: <http://www.tdi.texas.gov/licensing/agent/documents/fpinstructions.pdf>.

TDI cannot complete processing an application until it receives a criminal history report from the DPS and the FBI for applicants required to provide a fingerprint receipt.

The IdentoGO by IDEMIA receipt obtained from the fingerprinting process, <http://www.tdi.texas.gov/licensing/agent/documents/fpinstructions.pdf>, must be attached to any completed application submissions.

EXAM RESERVATIONS

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 www.pearsonvue.com/tx/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 (888) 754-7667 must do so at least twenty-four (24) hours before the desired examination date.

Before making a reservation, candidates should have the following:

- Legal name, address, Social Security number, daytime telephone number, and date of birth
- The name of the examination(s)
- The preferred examination date and test center location (*see back cover of handbook*)

Candidates must:

- Be at least 18 years of age prior to sitting for the examination
- Have a valid Social Security number

NOTE: Accurate demographic information, full legal name, date of birth, and social security number must be correct and identical to the information provided on the application for license. If incorrect information is provided, a license will not be issued until proof of correct information is provided to TDI.

TEST CENTER LOCATIONS

A list of test centers appears on the back cover of this handbook. In addition, candidates may review the test center locations by going to <http://www.pearsonvue.com/vtclocator/>. If the candidate has questions regarding the confirmation of specific locations and/or examination schedules, please contact Pearson VUE.

Texas 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 Texas 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 <https://home.pearsonvue.com/Clients/Texas-Department-of-Insurance.aspx> and select the "Find an on-base test center" link on the lower right-hand side of the page.

FINGERPRINTING RESERVATIONS

Candidates may schedule fingerprint appointments at any Identogo by IDEMIA locations throughout Texas. **Appointments are required and candidates are encouraged to make their reservation at least twenty-four (24) hours in advance. Same day fingerprint service without an appointment is not available.**

Candidates must contact Identogo by IDEMIA to schedule their reservation at (888) 467-2080 (hours are Monday-Friday 8am-5pm Central Time) or visit them online at <http://www.identogo.com>.

Please save the receipt you receive from the fingerprint process (<http://www.tdi.texas.gov/licensing/agent/documents/fpinstructions.pdf>).

Fingerprints and photos are transmitted electronically to the DPS and the FBI – you will not receive a printed fingerprint card.

EXAM FEES

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

Please see below for more information on how to purchase vouchers.

Vouchers

Vouchers offer another convenient way to pay for tests. Vouchers can be purchased online at www.pearsonvue.com/vouchers/pricelist/txins.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 (888) 754-7667 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.

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 Pearson VUE 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.

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 the 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.

Veterans Exams

Veterans who have passed any Texas Insurance exam since February 2019 is now eligible for exam reimbursement.

More information on the veteran exam reimbursement process can be found on TDI's website:

<https://www.tdi.texas.gov/news/2020/tdi07142020.html>.

EXAM DAY OR FINGERPRINT DAY

WHAT TO BRING/NEEDED FOR EXAMS

Required Materials

All candidates are required to bring identification that is deemed acceptable, listed under *Acceptable Forms of Candidate Identification*, to the test center on the day of examination.

REQUIRED ITEMS

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 at Test Center Locations

Candidate must present **two (2)** 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, 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 cards
- 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) Card or Credit card
- Any form of ID on the Primary list

If the ID presented has an embedded signature that is not visible (microchip), or is 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

At Physical Test Location

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.

If the *Candidate Rules Agreement* is not followed and/or cheating or tampering with the examination is suspected it 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 such as prohibiting candidates from retaking the examination and/or denying a license.

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.

Once candidates are familiar with the computer, they may begin the examination. The examination begins the moment a candidate looks at the first examination question. The time allotted for each examination is detailed on page 16 of this handbook. After the examination time has expired, the examination will automatically end. Candidates will leave the test center with their official scores in hand.

OnVUE Online Proctored Examinations

You'll take photos of your government-issued ID and your testing environment, as well as a headshot (**note: we are unable to accept restricted ID types such as U.S. military IDs**). Your photos will be reviewed and your exam will be queued up. Most candidates will start their exam within 15 minutes of their appointment time. If your pictures don't pass review, you'll be joined by a greeter as soon as possible to help you troubleshoot.

You'll be monitored by a VUE-certified proctor via webcam and microphone throughout your test to ensure the integrity and security of your exam experience.

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.

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 Texas, and has been reviewed and approved by Texas Insurance professionals.

Each major lines examination is given in a multiple-choice format and consists of two parts. The general section deals with basic insurance product knowledge. The state section deals with insurance laws, rules, regulations, and practices that are unique to Texas. The score from the exam is not based on each part separately, but each exam as a whole.

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

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.

RETAKE POLICY

A candidate who failed can schedule for a new exam within one day; there is no limit to the number of attempts a candidate can make on the same exam. However, candidates taking an online examination are allowed only one attempt per exam. All subsequent examination attempts will have to be taken at a Pearson VUE testing center. **There are no exceptions to this rule.**

EXAM SECURITY

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 testing 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 Texas Department of Insurance, 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 Insurance Department will be so notified and will determine whether the candidate's scores will be released.

SCORE EXPLANATION

Equating and Scaling

There are multiple versions of each of the licensing examinations. These versions are known as *forms*. Although all forms of an examination are developed based on the content outlines, the difficulty of the forms of an examination may vary slightly because different questions appear on each form. 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 correct for differences in form difficulty.

For example, in an examination with two (2) forms, Form A and Form B, the state licensing agency determines that answering 30 questions correctly on Form A demonstrates the minimum amount of knowledge necessary to be licensed. It is further determined through the equating process that Form B contains slightly more difficult questions than Form A; therefore, answering 30 questions correctly on Form A would indicate the same level of knowledge as answering only 28 questions correctly on Form B. Under this set of circumstances, a score of 30 questions correct would be used as the passing score on Form A whereas a score of 28 questions correct would be used as the passing score on Form B.

A second statistical procedure known as *scaling* is used to derive the numerical score to report for each candidate. Scaling is used to place a raw score on a common reporting scale on which each scaled score represents a given level of knowledge regardless of the difficulty of the form on which the *raw score* was achieved.

To illustrate how scaling works, suppose that in the examination example used above, the state licensing agency decides to use a score of 500 as the passing score for reporting purposes. (Note that the score selected to be used as the reported passing score is not related to, and has no bearing on, the difficulty of the examination.) Based on the information provided above, a raw score of 30 on Form A would translate to a scaled score of 500; a raw score of 28 on Form B would also translate to a scaled score of 500 since a raw score of 30 on Form A represents the same level of knowledge as a raw score of 28 on Form B.

Scaled Score

The passing score of an examination was set by the Texas Department of Insurance (in conjunction with Pearson VUE) after a comprehensive study was completed for each examination. Raw scores are converted into scaled scores that can range from 0 to 100. The scaled score that is reported to you is neither the number of questions you answered correctly nor the percentage of questions you answered correctly. With a passing score of 70, any score below 70 indicates how close the candidate came to passing, rather than the actual number or percentage of questions the candidates answered correctly.

DUPLICATE SCORE REPORTS

To obtain your score report, log into your Pearson VUE account. For test center exams prior to September 1, 2021, contact customer service at (888) 754-7667 to request your score report.

QUESTIONS OR COMMENTS ABOUT THE EXAM

For security reasons, examination material is not available to candidates for review. Candidates who have questions, comments, or concerns related to the exams, scoring or score reports, or who wish to verify any data held in Pearson VUE files, should direct written inquiries to Pearson VUE at the address provided on the inside front cover of this handbook. Candidates may also email their questions directly to Pearson VUE Customer Service at pearsonvuecustomerservice@pearson.com.

In all correspondence, candidates should provide their name and address information. If questions or comments concern an examination already taken, candidates should also include:

- the name of the examination
- the date the examination was taken
- the location of the test center

PEARSON VUE TESTING POLICIES

Test Center Location

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.
- **Calculators are permitted only if they are silent, hand-held, nonprinting, and without an alphabetic key pad.** Financial calculators are not permitted. Calculator malfunctions are not grounds for challenging examination results or requesting additional examination time. **NOTE: Calculators are NOT provided by the test center staff.**
- 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, or 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.

OnVUE Testing

There are a few simple requirements for candidates to take an OnVUE online proctored exam:

- Quiet, private location
- Reliable device with a webcam
- Strong internet connection

Please note that, for OnVUE exams, greeters and proctors may be outside the United States. They must verify your identity and surroundings before you take the exam. They will take a photo of you and your ID, and can see and hear you while you take the exam. If you do not agree to these terms, please schedule the exam at a test center.

For more information, please go to <https://home.pearsonvue.com/Test-Owner/Deliver/Online-Proctored.aspx>.

HOW TO PREPARE FOR THE EXAM

HELPFUL HINTS

Testing in a physical Pearson VUE testing location

- 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.

OnVUE testing

- If you are testing online and not in a physical Pearson VUE testing location, you should first review the materials and watch the short video at <https://home.pearsonvue.com/Test-Owner/Deliver/Online-Proctored.aspx> before you begin your online exam.
- Please familiarize yourself with the disciplines expected of a candidate testing online. This would include remaining in screen view of the proctor during the entire session, workspace preparation, cell phones being placed out of reach and general candidate behaviors.
- There are no unscheduled breaks in the exam therefore be prepared to commit your full time and attention during the entire exam to avoid the exam being revoked.

Examination scores are based on the number of questions answered correctly. Candidates 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 because 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. Texas offers these content outlines as part of the handbook.

Candidates may obtain copies of the Texas Department of Insurance Content Outlines by visiting the www.pearsonvue.com.

STUDY MATERIALS

Neither the Texas Department of Insurance nor Pearson VUE specifically endorses or provides any particular study materials. You are free to use the materials of your choice to prepare for the examination. Manuals have been prepared by different publishers to assist candidates specifically in preparing for the license examination. To purchase a copy of the study manuals, please contact the appropriate trade association or publisher.

AVAILABLE EXAMS AND FEES AT TEST CENTERS

EXAM CODE	EXAM NAME	TIME ALLOTTED	FEE
InstX-ALAdj16	Adjuster - All Lines - English	150 minutes	\$43
InstX-ALAdj36	Adjuster - All Lines - Spanish	150 minutes	\$43
InstX-PCA81	Adjuster - Property & Casualty - English	150 minutes	\$43
InstX-PCA11	Adjuster - Property & Casualty - Spanish	150 minutes	\$43
InstX-WCAdj32	Adjuster - Workers Compensation - English	60 minutes	\$23
InstX-WCAdj52	Adjuster - Workers Compensation - Spanish	60 minutes	\$23
InstX-LAH05	General Lines - Life, Accident & Health - English	150 minutes	\$43
InstX-LAH25	General Lines - Life, Accident & Health - Spanish	150 minutes	\$43
InstC-PC06	General Lines - Property & Casualty - English	150 minutes	\$43
InstC-PC26	General Lines - Property & Casualty - Spanish	150 minutes	\$43
InstX-Life01	Life Agent - English	120 minutes	\$33
InstX-Life21	Life Agent - Spanish	120 minutes	\$33
InstX-LL93	Limited Lines - English	60 minutes	\$23
InstX-LL13	Limited Lines - Spanish	60 minutes	\$23
InstX-MGA87	Managing General Agent - English	150 minutes	\$43
InstX-MGA07	Managing General Agent - Spanish	150 minutes	\$43
InstX-PersPC55	Personal Lines Property & Casualty - English	120 minutes	\$33
InstX-PersPC75	Personal Lines Property & Casualty - Spanish	120 minutes	\$33
InstX-PCRM92	Property and Casualty Risk Manager - English	120 minutes	\$33
InstX-PCRM12	Property and Casualty Risk Manager - Spanish	120 minutes	\$33
InstX-PbAdj17	Public Insurance Adjuster - English	120 minutes	\$33
InstX-PbAdj37	Public Insurance Adjuster - Spanish	120 minutes	\$33
InstX-Surp60	Surplus Lines - English	60 minutes	\$23
InstX-Surp80	Surplus Lines - Spanish	60 minutes	\$23

AVAILABLE EXAMS AND FEES FOR ONLINE TESTING THROUGH OnVUE

EXAM CODE	EXAM NAME	TIME ALLOTTED	FEE
OPInsTX-ALAdj16	Adjuster - All Lines (English)	150 minutes	\$43
OPInsTX-PCA81	Adjuster - Property & Casualty (English)	150 minutes	\$43
OPInsTX-WCAAdj32	Adjuster - Workers Compensation (English)	60 minutes	\$23
OPInsTX-LAH05	General Lines - Life, Accident and Health (English)	150 minutes	\$43
OPInsTX-PC06	General Lines - Property & Casualty (English)	150 minutes	\$43
OPInsTX-Life01	Life Agent (English)	120 minutes	\$33
OPInsTX-LL93	Limited Lines (English)	60 minutes	\$23
OPInsTX-MGA87	Managing General Agent (English)	150 minutes	\$43
OPInsTX-PersPC55	Personal Lines Property & Casualty (English)	120 minutes	\$33
OPInsTX-PCRM92	Property and Casualty Risk Manager (English)	120 minutes	\$33
OPInsTX-PbAdj17	Public Insurance Adjuster (English)	120 minutes	\$33
OPInsTX-Surp60	Surplus Lines (English)	60 minutes	\$23



TEXAS

Insurance Content Outlines

ENGLISH AS A SECOND LANGUAGE (ESL) REQUEST FORM



Note: Only candidates who require additional examination time for ESL should use this form.

Candidates who wish to request additional time for ESL should email this form to AccommodationsPearsonVUE@pearson.com or fax this form to Pearson VUE at 610-471-0555. Please attach a letter (on official letterhead) from an instructor or employer that verifies English is your second language.

All requests must first be approved by Pearson VUE. Candidates must wait for confirmation of the approval before scheduling an examination.

PLEASE PRINT CLEARLY

Date:		
Last Name:		
First Name:		M.I.:
Address:		
City:	State:	Zip:
Daytime Telephone:		
Email address:		
Program / Examination name:		
<input type="checkbox"/> Additional time for English as a second language		
<p align="center">Candidates should contact Pearson VUE with questions about additional time.</p> <p align="center">PEARSON VUE Accommodation Requests for ESL Email: AccommodationsPearsonVUE@pearson.com Fax: 610-471-0555</p>		

GENERAL INFORMATION

CANDIDATES MAY CALL (888) 754-7667 TO MAKE AN EXAM RESERVATION.

Candidates may test at any of our US test centers.

TEST CENTERS

LOCATION	ADDRESS	SCHEDULE
Abilene area	3444 N 1st St, Ste. 102, Abilene TX 79603	1-2 days per week, average 8 hours per day
Amarillo area	1616 S Kentucky, Ste. C305, Amarillo, TX 79102	1-2 days per week, average 8 hours per day
Austin area (3 sites)	5100 W US 290 Hwy Service Road Ste. 320 Building 2, Austin, TX 78735	3-4 days per week, average 8 hours per day
	505 East Huntland Drive, 3rd Floor, Ste. 330 Centennial Towers Austin, TX 78752	1-2 days per week, average 8 hours per day
	12345 North Lamar Boulevard, Suite 270, Austin, TX 78753	3-4 days per week, average 8 hours per day
Bellaire	6800 West Loop S, Prosperity Bank Bldg, Ste. 405, Bellaire, TX 77401	3-4 days per week, average 8 hours per day
Bryan	3121 University Drive E, Ste. 225, Bryan, TX 77802	2-3 days per week, average 8 hours per day
Corpus Christi area	5350 South Staples St, Ste. 327, Corpus Christi TX 78411	1-2 days per week, average 8 hours per day
Dallas area	12801 North Central Expressway, Ste. 820, Dallas, TX 75243	3-4 days per week, average 8 hours per day
	5801 Marvin D Love Freeway, Ste. 200, Dallas, TX 75237	2-3 days per week, average 8 hours per day
	2201 East Lamar Boulevard, Ste. 125, Arbors at Brookhollow, Arlington, TX 76006	2-3 days per week, average 8 hours per day
	4100 Midway Road Ste. 1000, International Business Park Carrollton, TX 75007	3-4 days per week, average 8 hours per day
El Paso area	1155 Westmoreland Dr, Suite 135, El Paso, TX 79925	1-2 days per week, average 8 hours per day
Harlingen area	222 East Van Buren, Ste. 610, Bank of America Bldg, Harlingen, TX 78550	1-2 days per week, average 8 hours per day
Houston area (5 sites)	14425 Torrey Chase Blvd., Ste. 240, Houston, TX 77014	3-4 days per week, average 8 hours per day
	8876 Gulf Freeway, 8876 Gulf Freeway Bldg., Ste. 220 Houston, TX 77017	3-4 days per week, average 8 hours per day
	10740 North Gessner Road Ste. 450, Houston, TX 77064	3-4 days per week, average 8 hours per day
	1333 West Loop South, Ste. 1475, Houston, TX 77027	2-3 days per week, average 8 hours per day
	2424 Wilcrest, Ste. 104, Houston, TX 77042	5-6 days per week, average 8 hours per day
Hurst	500 Grapevine Hwy. Ste. 401, Hurst, TX 76054-2707	3-4 days per week, average 8 hours per day
Lubbock area	2574 74th Street, Ste. 201, Lubbock, TX 79423	1-2 days per week, average 8 hours per day
McAllen	1100 East Jasmine Ave, Ste. 106, McAllen, TX 78501	2-3 days per week, average 8 hours per day
Midland area	3300 North A Street, Bldg. 4, Ste. 228, Midland, TX 79705-5457	1-2 days per week, average 8 hours per day
San Antonio area (3 sites)	6100 Bandera Road, Stonewater Tower West, Ste. 407 San Antonio, TX 78238	3-4 days per week, average 8 hours per day
	10000 San Pedro Ave, Ste. 175, San Antonio, TX 78216	1-2 days per week, average 8 hours per day
	3619 Paesanos Parkway, Ste. 301, Shavano Center III, Shavano Park, TX 78231	1-2 days per week, average 8 hours per day
Sugar Land	2245 Texas Drive, Ste. 190, Sugar Land Towne Center Sugar Land, Texas 77478	1-2 days per week, average 8 hours per day
Tyler area	110 N College Ave, Ste. 1001, Tyler, TX 75702	1-2 days per week, average 8 hours per day
Waco area	1105 Wooded Acres Dr, Wells Fargo Bank Bldg., Ste. 560 Waco, TX 76710	1-2 days per week, average 8 hours per day

PEARSON VUE HOLIDAY SCHEDULE

No exams on the following holidays or holiday weekends:

New Year's Day Martin Luther King, Jr. Day Memorial Day Independence Day Labor Day Thanksgiving Day Christmas Day