



American School of Business

"Your Success Is Our Goal"

194 Route 46 East, Fairfield, NJ 07004

P: 973-244-0333, F: 973-244-0246

Info@americanschoolnj.com www.AmericanSchoolNJ.com

October, 2010

Real Estate, Appraisal, Insurance, Securities, Mortgage & Medical
Licensing, Continuing Education, Exam Prep & Certification
In-Class, On-Line & On-Site

Insurance Licensing Course

Student Information Guide

Office Hours

Mondays & Tuesdays 8:30 to 6:30

Wednesday - Fridays 8:30 to 4:30



Phone 973-244-0333

Fax 973-244-0246

www.americanSchoolNJ.com

Now Celebrating 27 Years in Business!



Student Parking Guidelines

*** Fairfield Training Center ***

Occasionally the American School of Business parking lot becomes overcrowded. When this happens we need all of our students to follow the following guidelines:

1. All cars must be parked in "lined" parking spots.
2. No student parking is permitted in the front of the building.
3. Parking on the grass or mulch is strictly prohibited.
4. DO NOT park in Employee designated areas.

Overflow Parking:

When our parking lot is full you are asked to park on the side street next to Lombardi's Restaurant (Plog Drive). Lombardi's Restaurant is located behind our building on Fairfield Road.

Turn left out of the back of the American School of Business parking lot. Lombardi's restaurant is located on the right about 150 feet down the block.

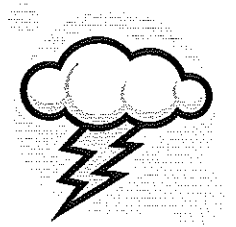
Cars parked by students in non-designated areas will be subject to tow & removal at the owner's expense!



Your Cooperation Is Greatly Appreciated!!!



Inclement Weather Notice



In the event of inclement weather you should call The American School of Business at (973) 244-0333.

Our voice message service will indicate what locations and courses will be affected by the weather. Call no more than (2) two-hours prior to the start of your scheduled class time. Please, listen to the entire message.

PLEASE NOTE:

Our staff does not make individual calls to our students for cancellations or delayed openings due to bad weather conditions. You must call us as indicated above.

Thank You,
Management

AMERICAN SCHOOL OF BUSINESS

Important Information Regarding Attendance and Completion

1. In order to complete our insurance course(s) you will be required to attend the following classroom hours as required by the New Jersey Department of Banking and Insurance:
 - 20 classroom hours for Life
 - 20 classroom hours for Health
 - 40 classroom hours for combined Life & Health
 - 40 classroom hours for Property & Casualty
 - 20 classroom hours for Title

Note: Some of our courses are scheduled to exceed the state minimum requirements.

2. Each student will be assigned Student ID #. This number should be written on the inside front cover of all your text books. This number along with your name should be clearly printed on the attendance sheets which will be distributed during class. All students are required to sign-in at the beginning of each session and sign-out at the end of each session.
3. Credit cannot be given to any student who does not attend a full session whether it is a day, evening or Saturday course. Meaning, no partial credit can be given to students who miss any portion of a session.
4. If a student does not complete our course or fails our final exam at the end of a course, he or she will have one year to do so from the enrollment date of the course.
5. Also, it is important that you read the Candidate Bulletin that was given to you along with these materials. This Bulletin gives you pertinent information regarding State Exam registration procedures and locations, exam content outlines, and information on obtaining your New Jersey Producers License.
6. Course calendars are given out to students on the first day of each course, and are updated monthly. You may obtain calendars for other locations by visiting our web site at www.americanschoolnj.com
7. Our NJ Department of Insurance school approval code is: #06460.

LICENSING PROCEDURES

“What to Do and When to Do It”

1. Attend an approved prelicensing insurance education course for the prescribed hours as per regulation.
2. Pass the course's final with a score of at least 75% on each section of our exam. Upon passing the course you will receive school "Certificate of Completion". School certificates may be used for exam/licensing purposes for a two-year period.
3. Register for the State Exam by calling PSI Services LLC at 1-800-733-9267 or register online www.psiexams.com . All Candidates must reserve in advance. See the "Candidates Guide Bulletin" from PSI to review your exam pre-payment options. Exam fees must be pre-paid. The testing centers do not accept any form of payment or walk-in registrations.
4. Make arrangements for your Criminal History Background Investigation through Sagem Morpho. You can visit their website at www.sagemmorpho.com or call them at 877-503-5981. All students are required to complete the Live Scan: Electronic Finger Printing Process.
5. You must arrive at the examination center at your scheduled date and time, and will need the following items:
 - Two forms of identification (one must be a photo ID) * More information is provided regarding Identification requirements on the attached pages.
 - Your PSI reservation confirmation #
 - School Certificate of Completion (a photocopy is accepted)
6. Each authority is a separate exam (Life, Health, or Property & Casualty) must be passed on the same year. No credit will be given for partial passing. Licenses must be applied for within one year period or the passing notice's validity will expire.
7. **UNDER NO CIRCUMSTANCES** will cheating/copying of any type be tolerated. This includes but is not limited to, bringing material into the examination or taking material out of the examination. Failure to comply will result in the denial of a license.
8. All Candidates will receive an official score report at the exam center. Passing candidates will also receive a temporary work authority at the test center.
9. **DO NOT SEND** any licensing paperwork or fees to the Department until you receive notice in the form of a temporary authority or information on executing a license application. Information will be supplied to you at the testing center, as to fees and documents required by the NJDOBI to receive your license.
10. If you are adding an authority to an existing producer license, send to the Department: the original license, a \$20 processing fee, the school certificate and the passing notice. A new license will be issued with the existing and new authorities.

This notice applies to anyone seeking to obtain an insurance producers license in the state of New Jersey

When taking the State licensing examination, you will first be asked the following questions:

- * Have you been indicted or convicted of a crime, or convicted of a misdemeanor or disorderly person offense in this state, other state, or by the federal government or are such proceedings pending against you?
- * Have you had any business or professional license suspended or revoked (other than those related to a court ordered child support obligation as stated in Question 5 below) or are such proceedings pending against you?
- * Are you indebted (other than accounts current) to any insurer, producer or insured or has any judgment been rendered against you, which has not been satisfied or vacated, for money received from or owed to any insurer, producer or insured?

- * Are you the subject of an arrest warrant for failing to comply with court ordered child support obligations and/or are you in arrears on such obligations for a period of six months or more? (Making a false statement may subject you to contempt of court.)

Answering "Yes" to any of these questions does not automatically disqualify you from obtaining a producer license; although you will not be eligible to receive a temporary work authority. You will be asked to supply further information to explain any "Yes" answers.

TESTING / RE-TESTING SCHEDULES

Training Center:

American School of Business
194 Route 46 East – 2nd Floor, Fairfield, NJ 07004
Phone: 973-244-0333

Directions are available by visiting our web-site at
www.americanschoolnj.com

Testing Schedule

Mondays at 2:00 PM*

(No one will be admitted after 2:15 PM)

AND

Tuesdays Evenings at 5:00 PM*

(No one will be admitted after 5:15 PM)

There is no cost for first time test takers.

There is a **\$10.00** testing fee for students who are re-testing

ITEMS NEED FOR TEST

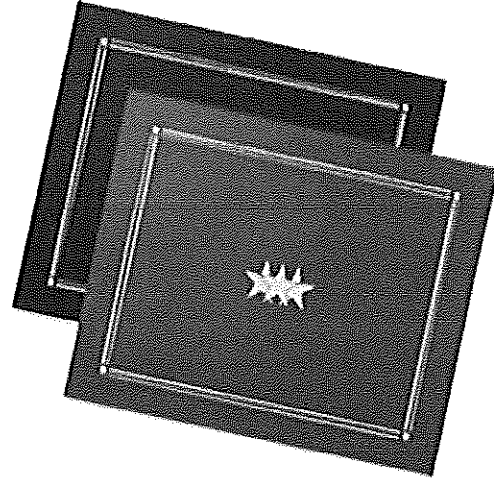
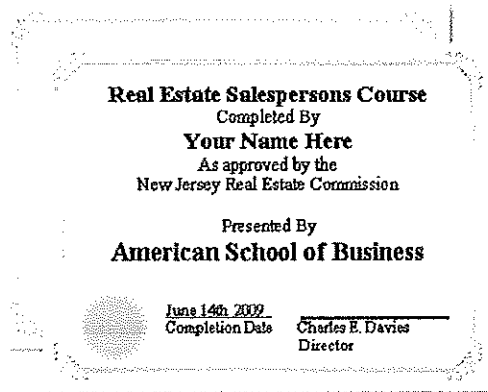
- **#2 Pencil**
- **Calculator**
- **Scrap Paper**

NOTE: *Textbooks, materials and / or other personal belongings are NOT permitted in the testing rooms.*

*Testing times are subject to change or cancel due to Holiday Schedules. Call for updated info.

Congratulations!

Be Proud Of Your Accomplishment.
Display a Beautiful Gold Foiled Diploma
With Impressive Certificate Jacket Today.



Fill Out The Attached Order Form & Return To:



American School of Business

"Your Success is Our Goal"

194 Route 46 East, Fairfield, NJ 07004



Mail your completed order form with your payment of \$20.00 or
Fax your order to 973-244-0246 along with a Credit Card #
Please allow 3 weeks for Shipping and Processing

NAME: _____

STUDENT ID# _____

MAILING ADDRESS _____

DAYTIME PHONE: _____

CREDIT CARD #: _____ EXP. DATE ____/____



For Office use only: Amount Paid: _____ Ch# / Appr# _____

Date Completed: _____ Date Mailed: _____ Completed: _____

Order Today!
800-288-5154

INSURANCE & SECURITIES

Exam Preparation & Supplemental Materials!

Insurance Exam Simulation Software: \$50

Includes state specific regulation questions, weighs each topic to match actual exam, informs users of topical areas that warrant further review, allows you to review questions answered incorrectly, gives users an explanation of why the correct answer is the best choice.

Insurance Vocabulary Crammer Flash Cards: \$40

For the visual learner, these Life and Health or Property & Casualty Insurance Flash cards are an excellent way to master insurance terminology. Each set contains hundreds of the most important terms, numbered and categorized by topic for easy reference.

New! NASD Series 6 Audio Review: \$50

Audio Review is an excellent study tool, reinforcing the most testable points presented in your study materials. An overview of the most critical information from each lesson is presented on CD. This is an audio CD that can be played on any standard CD player or a computer equipped with a CD-ROM drive and audio player utility.

**How
to
Order!**

1. Call **1-800-288-5154** & have your order shipped directly to your home or work.
2. Mail the below order form with full payment to:
American School, 194 Route 46 East, Fairfield, NJ 07004
3. Fax the below order form to 973-244-0246. Please include credit card information.
4. Visit our website at www.americanschoolnj.com and order online.
5. Please specify Course of Study
6. Add **\$7.00** to your order for Shipping & Handling
7. There are no refunds for study aids.

ORDER FORM: Exam Software Flash Cards Series 6 Audio Review

Course of Study: Life & Health Property & Casualty

Name _____ Student ID# _____

Shipping Address _____

City _____ State _____ ZIP Code _____

Day Phone _____ Evening Phone _____

Credit Card # _____ Exp. Date ____ / ____ / ____

Amount Enclosed \$ _____ Signature _____ Date ____ / ____ / ____

Table 1:

	LEVEL	SCORED	+	PRE-TEST	=	TOTAL	TIME ALLOWED
GENERAL LINES EXAMS	LIFE -- General	50	+	10	=	60	2hr
	-- State	33	+	8	=	41	
	TOTAL	83	+	18	=	101	
	ACCIDENT & HEALTH -- General	50	+	10	=	60	2hr 30min
	-- State	38	+	9	=	47	
	TOTAL	88	+	19	=	107	
	PROPERTY -- General	50	+	10	=	60	2hr
	-- State	29	+	4	=	33	
	TOTAL	79	+	14	=	93	
	CASUALTY -- General	50	+	10	=	60	2hr 30min
	-- State	41	+	6	=	47	
	TOTAL	91	+	16	=	107	
	PERSONAL LINES -- General	75	+	11	=	86	2 hr 30 min
	-- State	37	+	0	=	37	
	TOTAL	112	+	11	=	123	
LIMITED LINES EXAMS	BAIL BONDS	50	+	0	=	50	1hr 30min
	PUBLIC ADJUSTER	50	+	0	=	50	1hr 30min
	SURPLUS LINES	50	+	0	=	50	1hr 30min
	TITLE	100	+	0	=	100	2hr
	VIATICAL	50	+	0	=	50	1hr 30min
INSTRUCTOR EXAMS	LIFE -- General	50	+	0	=	50	2 hr
	-- State	33	+	0	=	33	
	TOTAL	83	+	0	=	83	
	ACCIDENT & HEALTH -- General	50	+	0	=	50	2 hr
	-- State	38	+	0	=	38	
	TOTAL	88	+	0	=	88	
	PROPERTY & CASUALTY						3hr
	-- PROPERTY General	50	+	0	=	50	
	-- CASUALTY General	50	+	0	=	50	
	-- State	51	+	0	=	51	
TOTAL	151	+	0	=	151		
BAIL BONDS	50	+	0	=	50	1hr 30min	
TITLE	100	+	0	=	100	2hr	

Online New Resident Producer Applications

Attention New Jersey Resident Producer New Applicants Announcing the Department's new time saving online application process

New Jersey, in partnership with the National Insurance Producer Registry (NIPR), is now offering new resident producer license applications online. Utilizing the online application will result in more timely and efficient processing.

To effectively utilize the online process **follow these 3 simple steps:**

1. If seeking licensure for any line of authority requiring prelicensing education and testing or waiver (all major lines of authority and bail bonds); either obtain the required waiver from the Department's Insurance Education Unit or successfully complete the education and pass the New Jersey producer licensing exam. Our testing vendor, **PSI Services LLC**, will automatically forward your test results to our system. You may apply directly online (#3 below) if you have no education or testing requirements for the limited line for which you wish to apply.
2. All individual applicants OR an officer, director, partner, or owner of 10% or more of a business entity (agency) seeking a resident producer license, must schedule and have fingerprint impressions taken through **Live Scan**, the State's electronic finger print process. **Applications requiring fingerprints cannot be processed until we receive the results of the criminal history review.** Therefore, you must complete electronic fingerprinting prior to applying online. Go to **Live Scan** for information on the necessary forms and how to schedule an appointment for fingerprinting.
3. **During the application process, you will be asked if you used a trade name in the past or are currently using a trade name.** A trade name is also called a "doing business as" name. If you wish to currently use a trade name, it is required that the trade name be approved by the Department before you apply for a producer license. If you wish to obtain information regarding trade name approval, please contact **Karla Christie at 609-292-7272 extension 50294**. You may proceed to apply online **after** you have received trade/dba name approval.

[Apply for a New Resident Producer License](#)

Online Nonresident New License Applications

If you are applying for a nonresident insurance producer license in our State for a major line of authority (life, variable, accident health or sickness, property, casualty, personal lines and surplus lines) you may apply online with a credit card payment. New Jersey has joined many other states in accepting electronic nonresident license applications through the **National Insurance Producer Registry (NIPR)**, a non-profit affiliate of the National Association of Insurance Commissioners (NAIC). There is an additional fee payable to NIPR for online application processing. Applying online saves considerable time. If your home state participates in the National Producer Database, and verification that your license is in good standing can be completed electronically, in the vast majority of cases, your application is processed in a matter of days.

[Apply for a Nonresident Initial License online](#)



State of New Jersey
DEPARTMENT OF BANKING AND INSURANCE
CONSUMER PROTECTION SERVICES

PO Box 329
TRENTON, NJ 08625-0329

JAMES E. MCGREEVEY
Governor

Tel (609) 292-5316
Fax (609) 292-5865

HOLLY C. BAKKE
Commissioner

March 24, 2004

To: All Prelicensing Insurance Education Providers

Dear Director:

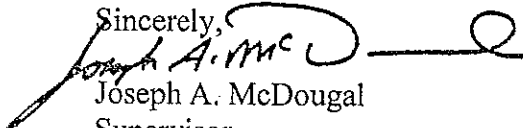
Re: Live Scan – Electronic Fingerprinting

New Jersey Law, N.J.S.A. 17:22A-32 requires that every person seeking a resident producer license issued by this Department undergo a criminal history record check. An essential part of this process is the recording of each applicant's fingerprints. Previously, this recording involved the ink and roll method of capturing the imprints. Today, we are able to utilize new technology allowing for electronic impressions. To complete this requirement, the Department will be utilizing the State Police coordinated non-criminal justice fingerprinting process known as Live Scan. The State of New Jersey has contracted with a vendor to perform this service. Sagem Morpho, Inc. has established permanent sites throughout the State and has several mobile units available to meet their contractual agreement. This process will replace our use of the SBI 212 Yellow form and fingerprint cards for criminal history purposes.

Individuals passing any of our licensing examinations on or after April 1, 2004 will be required to participate in the Live Scan process. In addition, individuals who have passed the examination(s) prior to the implementation date but have not submitted the application will also be required to complete the Live Scan – Electronic Fingerprint process. Information concerning this process and answers to common questions may be obtained by viewing the Live Scan – Electronic Fingerprinting data contained on our website under Producer Licensing and Education.

The Department requests that you make this information available to your course participants. As always, your efforts are appreciated.

Sincerely,


Joseph A. McDougal
Supervisor

New Jersey Department of Banking and Insurance
Office of Consumer Protection Services

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Live Scan: Electronic Fingerprinting Process

Criminal History Background Investigation

New Jersey law, (PL2003, Chapter 199) requires that every applicant and any officer, director, partner or owner of controlling interest of a corporation or partnership applying for a resident insurance producer, viatical broker or public adjuster license issued by this Department submit fingerprints and written consent for a criminal history record check. Previously, fingerprinting involved the manual ink and roll method; however new technology allows for electronic impressions. To provide for a timely and efficient criminal history background review, the Department will be utilizing the State Police coordinated non-criminal justice fingerprinting process known as Live Scan. The State of New Jersey has contracted with a vendor, Sagem Morpho Inc., to perform this service. The company has established permanent sites throughout the State as well as several mobile units available to meet their contractual agreement.

How to Schedule an Appointment:

Prior to contacting Sagem Morpho, each candidate must complete the appropriate Universal form depending upon the license type they are seeking. The Division of Insurance issues licenses to Insurance Producers, Public Adjusters, and Viatical Brokers. The Universal form for each of our three license types are found on the Department's web site www.njdobi.org under Insurance Producer Licensing. Please make sure that you are completing the correct universal form by identifying the license type in section 20 on the form. Once the proper form is completed you may schedule an appointment as described below. **Do not discard the Universal form as it will need to be presented at your scheduled appointment.**

Appointment scheduling is available via the Internet 24 hours per day, 7 days per week. The Department encourages everyone to schedule their appointment using this website to avoid telephone holding times. For applicants who do not have internet access, appointments are available through the toll free call center at (877) 503 5981 on a first call, first served basis Monday through Friday, 8:00 AM to 5:00 PM and Saturday, 8:00 AM to 12 noon. Hearing impaired scheduling is available at (800) 673-0353. English and Spanish operators are available through the Call Center.

Processing Fee: All applicants must pay the criminal history record check fee directly to Sagem Morpho. The total cost for this process is \$78. Payment will be required at the time of scheduling. **Personal Checks are not accepted by Sagem Morpho.** Sagem Morpho will accept Money Orders, Bank Checks, and Credit Cards. Payment instructions are relayed during the scheduling process but have the credit card or Bank check or money order ready prior to contacting Sagem Morpho.

Cancellation Fee: A fee of \$14 is charged to cover the cost of a scheduled appointment for applicants who do not cancel by noon on the business day prior to your scheduled appointment (Saturday noon for Monday appointments). The \$14 fee also applies to applicants who are turned away from the printing sites due to their inability to present proper ID or who fail to present the proper and current version of the Universal Fingerprint form. All refunds are issued by Sagem Morpho.

Selecting the Proper Universal Form: The Division of Insurance issues three license types - Producer, viaticum

broker and public adjuster. The proper universal form must be completed for scheduling and presented at the appointment or you will be turned away from the scanning center and charged a \$14 fee, as described above. Each license type is identified in field 20 of the universal form. In addition, please be sure to use the most current version of the form. The most current version will be on our website.

Universal Forms

Producer

Public Adjuster

Viatical

Proper Identification: ID must be issued by a Federal, State, County, or Municipal entity for identification purposes and must include photo, name, address (home/employer) and date of birth. Examples of acceptable identification include a photo driver's license or photo identification card issued by any State DMV, passport or immigration ID, Federal State, County, or Municipal Employment ID.

Frequently Asked Questions Concerning Electronic Fingerprinting:

If an employee has been fingerprinted in the State of New Jersey for another purpose, is the employee required to go through the process again?

Yes, since the regulations concerning dissemination of criminal history information prohibit its use outside the intended purpose. Federal and State security and privacy regulations dictate that dissemination of this information may only be for the purpose expressed in the form field identified as "Reason Fingerprinted."

How do I begin the process?

The first step is to access our website and down load the current version of the universal form. Following completion of the proper universal form, contact Sagem Morpho to schedule an appointment. We strongly suggest that you use their website at www.bioapplicant.com/nj. Don't forget to have your credit card, bank check, or money order ready when scheduling the appointment.

What do I bring to the scanning center?

Scanning centers are located throughout the State. You may identify the most convenient location by accessing Sagem Morpho's Website. You must bring to the scanning center **photo identification** issued by a Federal, State, County, or Municipal entity for identification purposes. It must include your name, address (home/employer) and date of birth. Examples of acceptable identification include a photo driver's license or photo identification card issued by any State DMV, passport or immigration ID, Federal State, County, or Municipal Employment ID. A properly completed **Universal form**. The bank check or money order identified during the scheduling process, if you did not opt to pay by credit card.

When should I schedule the fingerprint scan?

The Department suggests that you schedule the fingerprint scan immediately after you pass the licensing exam. The scheduled appointment will be within 7 to 10 days of completing the scheduling process. Remember that we suggest you take advantage of Sagem Morpho's on line registration process.

Who needs to schedule a fingerprint scan for criminal history purposes?

Individuals applying for a New Jersey resident producer (major lines and bail bonds), public adjuster, or viatical broker license. Individuals currently licensed do not need to complete this process.

SAGEM MORPHO FINGERPRINT SITES

Ancora Psychiatric Hospital
301 Spring Garden Road
1st floor Conference Room,
Sycamore BLDG
Hammonton, NJ 08037

Heritage Executive Complex
1873 ROUTE 70 EAST
SUITE 204 (new 3/24/09)
Cherry Hill, NJ 08003

Parkway Corp. Center
1230 Parkway Avenue
Ste.102
Ewing, NJ 08628

Hagedorn Psychiatric Hospital
200 Sanatorium Road
Glen Gardner, NJ 08826

50 Union Ave.
Suite 502
Irvington, NJ 07111

Central Square Shopping Centre
199 New Road, route 9
Suite #67
Linwood, NJ 08221

775 East Bay Avenue
Manahawkin, NJ 08050

124 Halsey St
7th Floor
Newark, NJ 07102

Ocean Twp. Monmouth County
39 Cindy Lane
Ocean, NJ 07712

299 Forest Ave.
1st fl. Suite B
Paramus, NJ 07652

Parsippany
601 Jefferson Road
Parsippany, NJ 07054

South Plainfield
5001 Hadley Road
2d floor
South Plainfield, NJ 07080

Sparta
17 Woodport Road
Sparta, NJ 07871

Toms River
954 Routes 166
1st floor, Front Entrance
Toms River, NJ 08753

629 Wood St
Suite 205
Vineland, NJ 08360

Woodbine Developmental Center
1175 DeHirsh Ave.
(Route 550)
Woodbine, NJ 08720

4 West Avenue
Woodstown, NJ 08098



(1) Originating Agency Number (ORI #) NJ920560Z		(2) Category INK	(3) Statute Number 17:22A-32	
(4) Reason for Fingerprinting INSURANCE PRODUCERS LICENSE			(5) Document Type RB1	(6) Payment Information \$70.25
(7) Contributor's Case # (Unique Identifier) INSPRODUCER			(8) Miscellaneous	

**** Important: Please see Acceptable ID Requirements below ****

(9) First Name		(10) MI	(11) Last Name		
(12) Daytime Phone Number () -	(13) Social Security Number	(14) Date of Birth	(15) Height	(16) Weight	
(17) Maiden Name (if married female)		(18) Place of Birth (State if US Citizen - Country for all others)		(19) Country of Citizenship	
(20) Home Address Address City State Zip					
(21) Gender (Select one) Male Female Both	(22) Hair Color (Indicate most predominant color, one only)	(23) Eye Color	(24) Race (Select One) A Asian/ Pacific Islander (includes Asian Indian) B Black W White (Includes Hispanic/ Spanish Origin) I American Indian / Alaska Native U Unknown		
(25) Occupation	(26) Employer (Name) Employer Address City State Zip				

APPLICANT INFORMATION - READ THIS FORM CAREFULLY AND FOLLOW ALL INSTRUCTIONS TO COMPLETE THE FINGERPRINT PROCESS. You MUST present this completed form at your appointment to be FINGERPRINTED. NO EXCEPTIONS ALLOWED. Applicants without forms or with incomplete forms will not be printed.

ACCEPTABLE ID REQUIREMENTS - ID MUST include Photo, Name, Address (Home/ Employer) and Date of Birth. Acceptable ID MUST be issued by a Federal, State, County or Municipal entity for identification purposes. Examples of acceptable ID are: 1) Valid Photo Drivers License or Valid Photo ID issued by any State DMV or NJ MVC, 2) Passport. Acceptable ID MUST meet all of the underlined requirements above and MUST be present on one (1) ID. Combinations of documents are NOT acceptable. If acceptable ID is not presented you will not be fingerprinted.

For applicants who are required to pay for their own fingerprinting fees, payment is required at the time of scheduling. Payment may be made with a credit card or electronic debit from a checking account. Remember your account will automatically be debited. An \$11 fee is charged to cover the cost of a scheduled appointment for applicants who do not cancel/reschedule by noon on the business day prior to your scheduled appointment (Saturday noon for Monday appointments). All appointments can be canceled/rescheduled via the web without penalty if cancellation requirements are met. The \$11 fee will also apply for applicants who are turned away from the printing sites due to the inability to present proper ID, who fail to present this completed Universal Fingerprint Form provided to you by your requesting agency or employer, or who are turned away because information on this form does not match the information provided during the scheduling process. You will be refunded State and Federal search fees only.

Appointment scheduling is available via the web at www.bioapplicant.com/nj, 24 hours per day, 7 days per week. For applicants who do not have web access, appointments can be made by contacting us toll free at (877) 503-5981 on a first call, first served basis Monday through Friday, 8:00 AM to 5:00 PM EST and Saturday, 8:00 AM to 12 noon EST. English and Spanish speaking operators are available. Hearing impaired scheduling is available at (800) 673-0353. ONLY applicants who schedule through the call center can make payment by money order at the fingerprint site. No other form of payment is accepted at the fingerprint site.

Your APPLICANT ID, Site, Date, Time of your appointment, and payment authorization will be confirmed by the call center agent or web confirmation when scheduling is complete. You must record this information in the appropriate blocks below while speaking with the operator. If you appear for fingerprinting at a site where you are not scheduled or on a different date and time, you will be turned away and not fingerprinted. If applicable, you may incur the \$11 appointment fee.

Your PCN number will be recorded when your fingerprinting has been completed. You MUST retain a copy of the form and a copy of the receipt provided to you by the Fingerprint Technician for your records. **NO RECEIPTS WILL BE PROVIDED AFTER THE DATE OF PRINTING.**

Applicant ID No.	Scheduled Site/ Date/ Time	PYMT Authorization	PCN
Agency Information #1		Agency Information #2	

APPLICANTS MUST NOT ALTER, SHARE, OR REUSE THIS FORM

**THE INSURANCE PRODUCER LICENSING ACT OF 2003
and respective changes that were effective January 1, 2007**

With the passage of the Gramm-Leach-Bliley Act, changes have occurred to producer licensing laws and regulations in New Jersey. Due to the changes, modifications have been made and are effective as of January 1, 2007.

For all Licensees

- The definition of **insurance-related conduct** is now "*selling*, soliciting or negotiating insurance policies."
- The definition of **resident licensee and nonresident licensee** has changed. An individual need not be considered a resident licensee if the home address or business address is in New Jersey. An individual chooses a home state (one in which a resident license is held); the individual needs only to apply as a nonresident licensee in New Jersey. For example, if an individual works in New Jersey but lives in Pennsylvania, the individual can choose Pennsylvania as the home state and can choose to be licensed in New Jersey as a nonresident licensee.
- All resident licensees must now submit **fingerprint cards**.
- The **lines of authority** have been revised as follows:
 - Life
 - Variable
 - Health
 - Property
 - Casualty
 - Personal Lines Property/Casualty
 - Surplus Lines
 - Title
- The number of **pre-licensing hours** has changed as follows:

Life and/or Variable	20 hours
Accident Health or Sickness	20 hours
Life and/or Variable and Accident Health or Sickness combined	40 hours
Property & Casualty	40 hours
Title	20 hours
- A **Variable authority** requires a Life license and a NASD or State securities bureau registration or license number.
- For the **Surplus Lines authority**, nonresident licensees can obtain a Surplus Lines authority. A New Jersey office is no longer required. A surety bond is also no longer required.
- **Continuing education** requires 24 credits of which 3 credits must be related to insurance ethics, with the remaining 21 credits in any other approved course. One credit equals one hour of classroom instruction. Credits can be obtained either in the classroom, through interactive online courses or through self-study courses requiring a monitored exam.

The Insurance Producer Licensing Act of 2003 & 2007 Continued...

- **Limited lines representatives**, currently registered by insurance companies, has been replaced with Limited Lines insurance producer license. Individuals and business entities are required to become licensed as producers and must comply with all producer laws and regulations for standards of conduct, record keeping, fees and management of funds. Limited Lines producers will be licensed as follows:

- Bail Bonds
- Credit Insurance
- Legal Insurance
- Ticket Insurance
- Group Mortgage Cancellation
- Self-Storage Personal Property
- Special Nonresident (for limited lines offered by other states but not in New Jersey)

For prelicensing education, the Bail Bonds line is required to have 16 hours of prelicensing education plus 6 hours of Core curriculum. Credit insurers must provide a program of instruction, submitted to the Department of Banking and Insurance for approval, for all limited lines producers appointed by them. All other lines do not currently require prelicensing education.

No continuing education is required for the Limited Lines licensees.

- The **fees** for licensing are as follows:

Major lines of authority	\$150 for a two year cycle
Limited lines license	\$75 for a two year cycle
Late renewal fee, major line	\$100
Late renewal fee, limited line	\$ 50
Fingerprint fee	\$ 78
New application fee	\$ 20

- A **branch office** does not need to have a producer permanently assigned to it any longer but cannot conduct insurance-related business unless a licensed producer is present.
- If a producer becomes **disabled or dies**, an appointed representative, the surviving spouse or the next of kin may request a 180-day temporary license. The Department of Banking and Insurance still requires a sponsor who is currently licensed as an insurance producer in New Jersey.
- Business entities, obtaining a resident organization license, must first have approval from the Department of Banking and Insurance for the use of the **business name**.



State of New Jersey
DEPARTMENT OF BANKING AND INSURANCE
LICENSING SERVICES BUREAU - INSURANCE
PO Box 327
TRENTON, NJ 08625-0327

JON S. CORZINE
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TEL (609) 292-4337
FAX (609) 984-5263

STEVEN M. GOLDMAN
Commissioner

Amendments to N.J.A.C.11:17-1 through 3. Effective 12/18/2006

Significant amendments to the New Jersey producer licensing regulations have been adopted in an effort to promote uniformity of licensing requirements among the states. New Jersey has now implemented all of the Uniform Producer Licensing Standards adopted by the National Association of Insurance Commissioners. Copies of the amended regulations are available through the New Jersey Department of Banking and Insurance, Office of Legislative and Regulatory Affairs. The link to the Office of Legislative and Regulatory Affairs is on the DOBI home page- www.njdoabi.org- click on "Bulletins, Rules, and Notices".

The following is a brief summary of changes to N.J.A.C. 11:17-1 through 3.

- All producer licenses issued or renewed after 1/1/2007 will be biennial. Expirations will be on the last day of the birth month of the individual producer, and on May 31 for business entity licensees. Licensing fees are reduced accordingly: biennial major line producer license- \$150; biennial limited line producer license- \$75. During the transition period, no new or renewed license shall be less than 18 months in duration.
- Continuing education compliance is biennial and tied to the renewal date.
- Definition of branch office is amended to clarify that nonresident licensees with New Jersey branch offices must register with the Department, as well as resident licensees with branch offices in New Jersey.
- The definition of limited lines is amended to add "car rental insurance" and "travel insurance". The new definition will replace "ticket insurance" as a limited line.
- An insurer contracting with a licensed insurance producer shall be responsible to advise the Department of that relationship by filing the notice within 15 days after execution of the contract or within 15 days of when the first insurance application is submitted by the producer.
- Appointments- Effective 1/1/2007, fees will be charged for appointments, terminations, and appointment renewals. All appointments are renewable on May 1. An insurer shall utilize the online appointment renewal process available through the National Insurance Producer Registry.
- **Fees:**
 - Biennial license (not limited line) issued or renewed on or after

January 1, 2007.....	\$150
○ Biennial license (limited line) issued or renewed on or after January 1, 2007.....	\$ 75
○ Initial application filing fee- electronic online submission.....	\$ 20
○ Initial application filing fee- paper application.....	\$ 40
○ Additional authority filing fee- electronic on line submission.....	\$ 20
○ Additional authority filing fee- paper application.....	\$ 40
○ Reinstating terminated license before its stated expiration date- electronic submission.....	\$ 20
○ Reinstating terminated license before its stated expiration date- paper application.....	\$ 40
○ Any branch office registration.....	\$ 20
○ License renewal processing fee for paper renewals.....	\$ 20
○ Late renewal fee, not limited line.....	\$100
○ Late renewal fee, limited line.....	\$ 50
○ Producer company appointment or termination fee, electronic online submission.....	\$ 25
○ Producer company appointment or termination fee, paper submission	\$35

- The new rules change preclicensing education mandated instructional requirements to a minimum of 20 hours per line of authority.
- Self study and internet online courses for preclicensing education are allowed.
- The new regulation allows waiver of preclicensing education only (not testing) for several additional insurance professional designations.
- CE- 24 hours of continuing education biennially is required for resident producers, with three of those hours in ethics. For producers selling Flood coverage, the new regulation requires 3 hours one time only for flood training.
- Education providers must renew the courses they offer at the time they renew their provider license.

ALL RESIDENT AND NON- RESIDENT INITIAL AND RENEWAL APPLICATIONS ARE AVAIALBLE ONLINE. THERE IS NOW AN ADDITIONAL FEE FOR PAPER TRANSACTIONS.



PSI Exams Online

Test Centers

The test is conducted at the following testcenters.

City/State	Address	Driving Directions
Brick, New Jersey	260 Chambersbridge Rd, Unit # 1A	
Cherry Hill, New Jersey	950 N. Kings Highway, Suite 301	
Mercerville, New Jersey	3525 Quakerbridge Rd, Suite 1000	
Linwood, New Jersey	222 New Road, Suite 301	
New Providence, New Jersey	Murray Hill Office Center, 571 Central Avenue, Suite 105	
North Brunswick, New Jersey	The Shoppes at North Brunswick, 980 Shoppes Blvd, 2nd floor	
Paramus, New Jersey	1 Kallsa Way, 1st Floor	
Parsippany, New Jersey	239 New Road, Suite A-203	

Close

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Instructions for scheduling an examination online at www.psiexams.com

1. Go to www.psiexams.com and select "Create an Account".

If you have already registered and created an account, type in your email address and password.

New Users

You can:

- » [Create an account](#)
- » [Register for an examination](#)
- » [Schedule an examination](#)

Returning Users

Sign In

Email Address:

Password:

Start in: ▼

Remember me

[\[Forgot Password? \]](#)

[\[Update email address \]](#)

If you do not have an account, please click the below link.

[\[Create an Account \]](#)

2. **VERY IMPORTANT STEP.** You must put in your email address and the spelling of your name EXACTLY as your educator imported it to PSI.
3. Be sure to check the box "Check here to attempt to locate existing records for you in the system".

Fields indicated with an asterisk (*) are mandatory.

Step 1

Your Details

Email Address:*

First Name:* Last Name:*

If you have previously contacted a PSI Customer Support representative and paid for an exam you believe that your licensing or certification agency has provided PSI with eligibility info. Please check the box below:

Check here to attempt to locate existing record for you in the system

Step 2

Enter a password for your account and select your security question and answer.

Create a password:* (The password must contain at least five characters. It is case sensitive and can contain letters and numbers only. Space are not allowed.)

Retype your password:* Retype to confirm your password.

Choose a Security Question:* ▼

Security Answer:*

4. Select the organization, state, and account (as seen below). Enter your social security number and select *Submit*.

Find Record

Please provide your SSN or State Provided ID to link to your registration record.

Select Organization: ▼

Select State: ▼

Select Account: ▼

Enter your SSN: - -

5. The system will find your imported record. You are now ready to pay and schedule for the examination. Select "Pay for a test."

Account Activity

If you see no activities on this page, it may be because we have not matched your account to a record in the system. This could be because you have not yet been pre-approved for a particular exam or you have not entered your Candidate ID or Social Security number.

Please [Click Here](#) to find your records.

Registered records:

Test Name	Portion Name(s)	Sponsor	Eligibility Expires	Tasks Due
NJ Real Estate Salesperson - Combo	NJ Real Estate Salesperson - Combo	NEW JERSEY REAL ESTATE		Pay for a test

Scheduled records:

Test Name	Sponsor	Portion Name(s)	Schedule Date / Time	Confirmation No.	Status
NO ACTIVITIES FOUND					

6. Type in your credit card information and select **Submit**.

Registration Fee	Cost (\$)
Examination Fee	47.00
Total	47.00

Payment
You will be charged 47.00.

Credit Card

Card Type: *

Card Number: *

Expiration Date: *

Name on Card: *

ZIP Code: * Card ID Number: * [What is Card ID no?](#)

I accept PSI's Payment terms & conditions.
[Click here](#) to read terms & conditions.

[Back](#) [Submit](#) [Clear](#)

Fields indicated with an asterisk (*) are mandatory.

7. You are now ready to schedule. Please select **"Print Receipt"** if you need a receipt.

Congratulations!! You have successfully registered for NJ Real Estate Salesperson - Combo. An Email has been sent to your Email ID with the registration details.

Registration Details

Exam:	NJ Real Estate Salesperson - Combo
Sponsor:	NEW JERSEY REAL ESTATE
Confirmation Number:	J3451406
Registration Validity:	03/30/2011
Schedule Before:	03/29/2011
Testing Mode:	Computer
SS#: 002020202	
Total Fee (\$):	47.00

[Print Receipt](#)

You can do the following activities:

- >> [Schedule for the test](#)
- >> [Take online Practice Test](#)
- >> [Find sessions](#)
- >> [Go to activity page](#)

8. Select the site and put in the date range. Click on the date and time of your choice.

Please choose the date and month (or date range) to check the available sessions.

From: To: [Find](#)

Test Center	Available Date	Available Session
<input type="radio"/> BRICK, New Jersey	04/09/2010	2:30 PM - 6:30 PM
<input type="radio"/> BRICK, New Jersey	04/12/2010	10:00 AM - 2:00 PM
<input type="radio"/> BRICK, New Jersey	04/12/2010	2:30 PM - 6:30 PM
<input type="radio"/> BRICK, New Jersey	04/13/2010	10:00 AM - 2:00 PM
<input type="radio"/> BRICK, New Jersey	04/13/2010	2:30 PM - 6:30 PM
<input type="radio"/> BRICK, New Jersey	04/14/2010	10:00 AM - 2:00 PM
<input type="radio"/> BRICK, New Jersey	04/14/2010	2:30 PM - 6:30 PM
<input type="radio"/> BRICK, New Jersey	04/15/2010	10:00 AM - 2:00 PM
<input type="radio"/> BRICK, New Jersey	04/15/2010	2:30 PM - 6:30 PM
<input type="radio"/> BRICK, New Jersey	04/16/2010	2:30 PM - 6:30 PM
<input type="radio"/> BRICK, New Jersey	04/16/2010	10:00 AM - 2:00 PM
<input type="radio"/> BRICK, New Jersey	04/17/2010	10:00 AM - 2:00 PM

9. A confirmation will appear that you can print out.

Thank you for scheduling your test on the PSI!

If you have an appointment to take an offline test, make sure to print this receipt and bring it along with other necessary documents to the test center.

Your Schedule Details:

Exam:	NJ Real Estate Salesperson - Combo
Sponsor:	NEW JERSEY REAL ESTATE
Confirmation Number:	J3451406
Test Center:	BRICK
Address:	260 Chambersbridge Rd Unit # 1A, Brick, New Jersey
Test Schedule Date:	04/12/2010
Test Schedule Time:	10:00 AM

You must arrive at the test center 30 minutes before the start of your schedule time or you forfeit your examination fees and will not be allowed to take your scheduled examination.

Directions to Test Center: TAKE ON I-95 S TOWARD NEW JERSEY TURNPIKE SOUTH/NEWARK (US-46). TAKE EXIT #11/GARDEN STATE PARKWAY (US-9)/WOODBRIIDGE ONTO GARDEN STATE PKY S TOWARD GARDEN STATE PARKWAY SOUTH/RT-440. CONTINUE ON BRISCOLL BRG. CONTINUE ON GARDEN STATE PKY S. TAKE EXIT #9/LAKEWOOD/BRICK TWP. ONTO LAHES HILL RD(CR-549) TOWARD LAKEWOOD/BRICK TWP. CONTINUE ON CHAMBERS BRIDGE RD(CR-549).

[Print Details](#)