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What to Expect on Insurance Exam Day: Check-In, ID and Results

EXAM TIMELINE ◯ The week before ✓ **Exam day** ◯ If you failed ◯ Second try



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5 min read

The thing I most wish someone had told me before my first licensing exam was simple: what actually happens at the testing center, and what to bring and leave at home. Your state picks one exam vendor, usually Pearson VUE, PSI or Prometric. The steps are similar across all three, but the details differ by vendor and by state. Your state's candidate handbook is the final word, so read it before exam day.

Every test center I have been to looks about the same. You sit at a small cubicle with a computer, headphones, and scratch paper or a dry erase board. A camera watches you the whole time, and there are usually other people in the room taking all kinds of different exams.

QUICK ANSWER

Arrive about 30 minutes early with the ID your handbook asks for, in the exact name on your registration. Everything personal goes in a locker. At a test center you usually see pass or fail on screen right at the end.

Pearson VUE

Arrival and ID. The West Virginia handbook says to report 30 minutes early and bring two forms of signed ID, one with a photo. If your state requires a prelicensing certificate, bring it. West Virginia requires a paper copy.

Check-in. Pearson VUE's check-in guide lists these steps:

- Review and accept the testing rules
- Show your ID
- Sign on a digital signature pad
- Palm vein scan, depending on the exam
- Photo, which is kept with your results
- Store your belongings in a locker or secure area
- Turn out your pockets. Staff may also check sleeves, hair and glasses.

In the room. You get an erasable note board. The West Virginia handbook says you may not write on note materials before the exam starts.

Breaks. Most programs allow unscheduled breaks, but the exam clock keeps running. You raise your hand, and you may not leave the building.

Results. The West Virginia handbook says you leave with your official score in hand. Passing is a scaled score of 70 for most exams there. Check your state's handbook for its passing score.

EVERY VENDOR

- Arrive about 30 minutes early. Late arrivals can be turned away and lose the exam fee.
- Bring the ID your handbook asks for. The name must match your registration exactly.
- Personal items stay out of the testing room: phone, watch, wallet, bag, notes and usually food and drinks.
- A short tutorial comes first. The handbooks we checked say it does not count against your exam time.
- At a test center you get your pass or fail result right at the end.

PSI

Arrival and ID. The California PSI bulletin says to arrive at least 30 minutes early, and late arrivals are not admitted. It asks for one current government photo ID

with a signature. Other PSI states, like Ohio, ask for two IDs. Check your state's handbook.

Check-in. In California, PSI takes your photo and a thumbprint before you go in. Personal items go in your car or a locker if one is available.

In the room. A pencil and scratch paper or an LCD writing tablet is provided at the test center. California does not allow calculators. Ohio's older bulletin says an on-screen calculator is provided. This one really varies, so check your handbook.

Results. Your pass or fail result shows on screen at the end, and a score report is emailed. If you do not pass, you get a diagnostic report that shows your weak areas.

Prometric

Arrival and ID. The Utah bulletin says to arrive at least 30 minutes early. Your ID must be government issued, show a current photo and signature, and exactly match your registration name. Showing up without proper ID counts as a missed appointment.

Check-in. Expect security checks before you enter the room each time:

- A metal detector wand
- Empty your pockets and turn them inside out
- Remove your glasses for inspection
- Large jewelry goes in your locker

In the room. You are monitored by video the whole time. Light layers like a sweater can hang on your chair, but heavy coats are not allowed. Utah's bulletin says no calculators on its exams.

Results. Your score shows on screen and you get a printed score report with your overall score and section percentages.

Online proctored vs test center

Some states let you take the exam online from home. Each vendor has its own system: OnVUE for Pearson VUE, PSI's remote exams, and ProProctor for Prometric. Check whether your state allows it.

What online testing asks of you:

- Pass a system test on your computer and internet ahead of time
- A private, quiet room where no one comes in
- A desk clear of pens, paper and electronics
- Show the proctor your workspace before you start
- Stay in camera view. Prometric's online rules do not allow leaving the camera view, and PSI's remote rules do not allow breaks.
- Scratch paper may not be allowed. PSI allows it only with the proctor's permission.
- Results may not be instant. PSI's California bulletin says remote results are emailed within 24 hours.

My experience: I took my insurance exams at a Pearson VUE test center and my securities exams through Prometric, two in person and one online. In person was much smoother. No technology worries. Online, there were a lot of checks before I

could start, and they were very strict about my surroundings. If you have a choice and a test center nearby, I would pick the test center.

Managing the clock

I never ran close on time. I usually had 20 to 30 minutes left and used about 10 of them to go back over the questions I flagged. Most people do not run short if they keep moving. What worked for me:

- Answer what you know first. If you are unsure, pick your best answer, flag it and move on.
- When you finish, go back through your flagged questions.
- Use the exam itself. Other questions sometimes jog your memory or give you the fact you need for a flagged one.
- Do not change an answer unless you are 100 percent sure it is wrong. Most people who struggle studied enough. They doubted themselves and changed right answers to wrong ones.

Managing nerves

You will probably be nervous at the start, and again right before you hit submit. That is normal.

- Take a few slow breaths. Close your eyes for a few seconds if you need to.
- Remember it is an exam, not a final verdict. If it does not go your way, you can take it again.
- Go in with a passing mindset. You did the work, so trust what you know.

Walk in like you belong there. You studied for this. Keep moving, trust your first answer, and don't let one hard question shake you.

For my online exam, I had to pan my camera around the whole room, including under my desk and chair. I had to show behind my ears and turn my pockets inside out. There could be no noise and no one else around, or they could end your exam.

— Trevor J. Phillips

ABOUT THE AUTHOR



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Trevor holds life, health, property and casualty insurance licenses, along with the Series 7 and Series 66. He started Pass the License because good, free practice questions were hard to find when he was studying.

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