

ARIZONA

Department of Insurance

Licensing Information Bulletin

For exams given between July 1, 2011 and June 30, 2012

*Register online at
www.prometric.com/arizona*

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Providing License Examinations for the State of Arizona

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Introduction

A message from the Department

This bulletin provides you with information about the processes for taking an examination and becoming licensed by the Arizona Department of Insurance ("Department"). It also contains information that is useful **after** you become licensed. We suggest you keep this bulletin for future reference.

The bulletin **does not** provide instructions pertaining to licensing business entities. For information about licensing a business entity, visit the Insurance Licensing Section Web site at www.azinsurance.gov/producers, e-mail the Insurance Licensing Section at Licensing@azinsurance.gov, or call the Insurance Licensing Section at 602.364.4457.

We wish you well in your pursuit of an insurance license. Remember that a license is a privilege, not a right or a gift. Insurance professionals must remain abreast of, and comply with, evolving insurance laws and regulations.

At a glance



Direct questions and requests for information about exams to:

Prometric

Web site: www.prometric.com/arizona

Phone: 800.853.5448

Fax: 800.347.9242

TDD User: 800.790.3926



Direct licensing-related questions to:

Arizona Department of Insurance

Web site: www.azinsurance.gov/producers

E-mail: Licensing@azinsurance.gov

Phoenix area or outside Arizona: 602.364.4457

Within Arizona but outside Phoenix: 877.660.0964

Fax: 602.364.4460



Mail or deliver your license application to:

Insurance Licensing Section

2910 N. 44th Street, Suite 210

Phoenix, AZ 85018-7269



To obtain your insurance license

- 1** Thoroughly review the GET A LICENSE portion of the Insurance Licensing Section Web site (www.azinsurance.gov/producers) to determine whether you can qualify for a license and to help you determine the type of license you need.
- 2** Review this bulletin to determine any exams you need to pass.
- 3** Prepare for your exam, using this bulletin and other materials.
The content outlines in this guide show topics covered on exams (see page 18).
- 4** Contact Prometric to register, pay for, and schedule your exam and fingerprinting appointments.
The easiest way to register is online at www.prometric.com/arizona. Phone, fax and mail options are also available (see page 7).
- 5** Take the scheduled exam, bringing required identification to the test center.
You will receive your results immediately after the exam. If you do not pass the exam, repeat steps 2 through 4 until you do. **Please note** however that ARS § 20-284(H) only allows you to take an exam for a specific line of authority four times in a 12-month period and requires you to wait a year after the fourth exam failure to be eligible for another exam.
- 6** If you pass your exam, apply for your license using the NIPR kiosk at a Prometric Test Center. The Department deposits your (nonrefundable) fee, reviews your application and determines whether you qualify for the license. You (or Prometric on your behalf) may also need to provide the Insurance Licensing Section with your fingerprint card and Form L-152.
Per ARS § 20-284(A), an exam score is only valid if the Department receives your license application and fees within one year after you passed the exam.



Note Passing an exam does not guarantee that you will receive a license. If you take an exam unnecessarily or are found unqualified, neither the exam fee nor the license application fee will be refunded.

Understanding licensing requirements

Arizona Revised Statutes ("ARS") and Arizona Administrative Code ("AAC") set forth the requirements for licensees, insurers and insurance products in the state of Arizona. The Arizona Legislature may amend the statutes and the Department of Insurance may promulgate changes to administrative code or policies as necessary. Licensees must remain aware of changes in law, code and Department policies that affect their activities.

- For ARS, visit the "Legislative Council" page on the Arizona State Legislature Web site at www.azleg.gov.
- For AAC, visit the "Publications – Administrative Code/Register" page on the Arizona Secretary of State Web site at www.azsos.gov.
- To receive Department regulatory bulletins and press releases, register online at www.azinsurance.gov/maillinglists.html.

Types of licenses

The Department grants licenses specifying one or more lines of license authority. Each license is only valid for the lines of license authority shown on the license.

Exam requirements do not apply to business entity licenses and they do not apply to most nonresidents. Most residents and all nonresident adjusters and bail bond agents must complete exams as shown in the following table. Obtain additional license requirements from the GET A LICENSE section of the Insurance Licensing Section Web site (www.azinsurance.gov/producers).

License Line	Exam Series	Notes
Life Insurance	13-31	
Accident and Health or Sickness	13-32	
Life, Accident and Health or Sickness	13-33	
Variable Life and Variable Annuity Products	None	Must hold life producer authority and submit evidence of FINRA registration.
Property and Casualty	13-34	
Property	13-42	
Casualty	13-43	
Personal Lines	13-44	
Credit	13-45	
Travel Accident Ticket or Baggage Insurance	None	
Managing General Agent (issued for Life, Accident and Health or Sickness, or Property and Casualty per ARS § 20-311.01)	None	Additional forms must be completed by the insurer for whom the agent will act and include a special deposit or surety bond.
Surplus Lines Broker	13-41	Must also hold property or casualty producer authority.
Mexican Insurance Surplus Lines Broker (per ARS § 20-411.01)	None	Must have an office in Arizona and hold property or casualty producer authority.
Adjuster (per ARS § 20-321.01)	13-36	Both residents and nonresidents must pass the exam.
Bail Bond Agent (per ARS § 20-340.01)	13-35	Both residents and nonresidents must pass the exam. Nonresidents must principally conduct business while in an Arizona office.
Risk Management Consultant (per ARS § 20-331.01)	None	Requires written authorization from political subdivision (city or county) employer.

Consult the GET A LICENSE section of the Insurance Licensing Section Web site (www.azinsurance.gov/producers) for detailed application requirements.

Moving to Arizona

If you held a resident insurance license in another state and are **relocating to Arizona**, you must submit a license application to the Department within 90 days after canceling the resident license in your former state to avoid having to pass an Arizona insurance exam. An individual licensed in Arizona as an adjuster or bail bond agent who already passed the Arizona exam will only need to submit an address change to change a license from nonresident to resident.

If you are not an adjuster or bail bond agent, your application must include a "clearance letter" issued by the insurance department in your former state.

The letter **must specify**:

- The date your license from the former state was cancelled, expired or converted to a nonresident status (which must be within 90 days of the date the Department receives your application);
- The line(s) of authority for which you were licensed in the other state (Arizona must already issue these license types to residents of this state); and,
- That you were licensed in good standing at the time the license expired, cancelled, or converted to a nonresident status.



Note If your prior home state does not issue clearance letters, contact the Department for the required procedures. Not all license lines of authority are eligible for transfer. See additional application information on page 14.

Nonresident applicants

If you do not hold an Arizona insurance license and are seeking a **nonresident producer license**, you must pass an exam if applying to be an adjuster or bail bond agent, and all applicants must **either**:

- Apply online at www.nipr.com; **or**
- Submit Form L-169; **or**
- Submit the appropriate NAIC Uniform Application Form.



Note If you apply through NIPR or use a Uniform Application, carefully review the checklist of application requirements and furnish all specified information.

Fingerprint requirement

If you are an Arizona resident, a nonresident relocating to Arizona, or a nonresident adjuster whose home state does not license adjusters, you must submit fingerprints with your license application unless you have submitted fingerprints to the Arizona Department of Insurance within the past year or you are adding a line of authority to an existing Arizona insurance license.

The Arizona Department of Public Safety (AZDPS) and the Federal Bureau of Investigations (FBI) use the fingerprints to conduct criminal history background checks. See the "Obtaining your license" section on page 14 for details on how to satisfy the fingerprint requirement.

Fees

The following fees may apply to your license application:

- **Examination fee** charged by Prometric (either \$49 or \$62, depending upon the exam you take – see the Exam Registration Form on page 23).
- **Fingerprinting fee** charged by Prometric (\$20) or the amount charged by another professional fingerprinting service (fees vary).

- **License fee**, paid to the Department with your license application, consisting of one or more of the following:
 - \$120 for all (one or more) lines of authority other than surplus lines broker (regardless of the number of non-surplus lines broker lines of authority).
 - \$1,000 for surplus lines broker license authority on a new license or added to an existing license that has a remaining term of two years or more;
 - \$500 for surplus lines broker authority added to an existing license with a remaining term of less than two years.
- **FBI fingerprint processing fee** (\$24, subject to change – see the Department’s Web site for the current fee) paid to the Department if you are required to submit fingerprints with your license application.

Prometric accepts payment by MasterCard, Visa, money order, company check, and cashier’s check. **Personal checks and cash are not accepted.** Prometric’s fees are also not refundable or transferable.

The Department accepts cash (if you pay in person), check, money order, or, if you apply online using a Prometric NIPR kiosk, by credit card. Please be aware that per ARS § 20-167, the Department cannot refund or prorate fees.



Note Arizona license fees are subject to annual updates each July 1. The FBI fingerprint processing fee may change at any time. Obtain up-to-date fee information from the Insurance Licensing Section Web site at www.azinsurance.gov/producers, or by contacting the Insurance Licensing Section by email at Licensing@azinsurance.gov, or by phone at 602.364.4457 (or 877.660.0964).

Preparing for your exam

Being well prepared can help you pass your exam and possibly save you money and time spent retaking it. This section offers:

- An overview of the exam content outlines in this bulletin.
- Information about study materials.

Content outlines overview

Each license exam contains questions that test knowledge of the topics shown in the content outline for that exam. Content outlines are provided in this bulletin beginning on page 18 and on Prometric’s Web site at www.prometric.com/arizona.

Arizona industry professionals work with the Arizona Department of Insurance to identify important areas of knowledge for each type of license. Prometric item-development staff and insurance professionals conduct research and write questions. Arizona industry professionals and the Department then review the questions to make sure they are appropriate for use on the Arizona exam. This process ensures that the exams reflect the information that you, as a new insurance professional, need to know to properly perform your duties for insurance customers in Arizona.



Note Do not schedule your exam until you are familiar with all subject areas in the applicable content outline. You are only allowed four attempts to pass an exam for a particular line of authority within a one-year period. After a fourth unsuccessful attempt, you must wait one year from the date of the last attempt to retake the exam. ARS § 20-284(H).

Study materials Arizona law does not require you to complete a training course before you take an Arizona insurance exam. Use materials or complete education that you believe will best prepare you for the exam. Various publishers have prepared study guides and manuals to help candidates prepare for license exams. Neither the Department nor Prometric publishes or reviews study materials. However, the Insurance Licensing Section provides a list of some commonly used resources for preparing for examinations, accessible on the “Pass an Exam” page on its Web site at www.azinsurance.gov/producers.

Reference to laws and rules. Each exam contains sections relating to Arizona Revised Statutes (“ARS”) and Arizona Administrative Code (“AAC”). In addition to your study material, you may wish to consult ARS Title 20 and AAC Title 20, Chapter 6. These references are available at many public and college libraries and on the Internet through links from the Insurance Licensing Section Web site at www.azinsurance.gov/producers.

Scheduling your exam

Exam restriction

It is unlawful to take an examination for a line of authority that you already hold on an Arizona insurance license. ARS § 20-284(G). Additionally, while ARS § 20-284(C) requires the Department of Insurance to make license examinations available to license applicants, the Department is not required to make examinations available to other persons. To promote security over exam questions, the Department has instructed Prometric to refuse to administer an examination to a person who is not an applicant for a license.



Important You are only allowed four attempts to pass an exam for a particular line of authority within a one-year period. After a fourth unsuccessful attempt, you must wait one year from the date of the last attempt to retake the exam. ARS § 20-284(H).

Registering and scheduling exams

Before you can test, you must contact Prometric to:

- 1 Register for your exam.
- 2 If you choose, register for Prometric’s fingerprinting services.
- 3 Pay the exam fee and, if applicable, the fingerprinting fee.
- 4 Schedule an appointment to take an examination.

Prometric will provide you a confirmation number as evidence that you have completed the registration process. Keep your confirmation number—you will need it to schedule, reschedule, cancel, and confirm your appointment.

Register using your full, legal name. When you register for your exam, use your full name exactly as it appears on a valid, unexpired form of government-issued

identification that contains your photo (including designations such as “Jr.” and “III”). When you go to take your exam, you will need to present identification at the test center, and your name on the identification must exactly match the name you used when registering.

Social Security Number confidentiality. You must provide your Social Security Number per ARS §25-320(P). We also use it to maintain your exam record and to report your grades to the Department. Be assured that Prometric and the Department treat your Social Security Number as **confidential**.

Accommodations. If you require accommodation for a disability or additional time because English is not your primary language, see “Special test considerations” on page 9 before registering.

Holidays. Testing generally does not occur on the following holidays:

- New Year’s Day
- Martin Luther King Jr. Day
- Presidents’ Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Christmas Day

Additional state holidays may be observed in the state where you schedule your exam appointment.

Test centers

You can take your examination at any Prometric test center in the United States. For a complete list of test center locations, visit Prometric’s “Arizona Insurance” page at www.prometric.com/arizona/insurance and click on the “DO MORE” box. Alternatively, you can call 800.853.5448.

Test center locations are subject to change. Verify the address of and directions to your testing site before you leave for your exam.



On the Internet—fast, easy and available “24/7”

You can quickly and easily register and schedule your exam online at any time using our Internet Registration Service. Just follow these steps:

- 1 Access www.prometric.com/arizona/insurance.
- 2 Click on **Schedule your test** and follow the prompts.



By phone

You can register and schedule your examination by calling 800.853.5448 between 6 a.m. and 7 p.m. (Mountain time), Monday through Friday. Please have your exam registration form and your Visa or MasterCard information available. At the end of the call, Prometric will provide you a confirmation number. Record and keep this confirmation number for your records.



By fax or mail—a two-step process

You can register by fax or mail in two steps: (1) Register and pay your exam fee; and (2) Schedule your exam appointment by phone.

SCHEDULING YOUR EXAM

To register and pay your exam fee, you may either:

- Fax your completed exam registration form (page 23) to Prometric at 800.347.9242. You must include the Visa or MasterCard number and the cardholder's signature on the fax. Prometric processes faxed registrations within 24 hours, or one business day, of receipt.
- Mail your completed exam registration form and the appropriate exam fee. Allow four to eight days for your mailed registration to be delivered to Prometric, and then allow 48 hours for Prometric to process your request.

To schedule your exam after Prometric has processed your registration, call Prometric at 800.853.5448. At the end of the call, Prometric will provide you a confirmation number. Record and keep this confirmation number for your records.

Registration fee, expiration and refund policy

The registration form (see page 23) lists the fee for each exam. If you are taking more than one exam, include fees for all exams in one payment. Prometric accepts payments by MasterCard, Visa, money order, company check, and cashier's check.

Personal checks and cash are not accepted.



Note Exam registration fees **are not refundable or transferable**. An exam registration remains valid for 90 calendar days after Prometric processes it and expires without further notice after that time. Therefore, you should not register until you are prepared to take your exam.

If you allow your exam registration to expire or do not pass your exam, you must re-register and pay an additional exam registration fee.

Rescheduling your appointment

Last day to reschedule with no fee

To avoid a rescheduling fee, you must contact Prometric at least **three full business days** before the day of your scheduled appointment. Refer to the following table to determine the **last day** you may reschedule without paying a \$40 rescheduling fee.

If your exam is on:	Call by 7 p.m. (Mountain time) the previous:
Monday	Tuesday
Tuesday	Wednesday
Wednesday	Thursday
Thursday	Friday
Friday	Monday

Note that this schedule **does not** include holidays. Since holidays are not business days, they do not count against the three days (you must call earlier).

If you do not allow at least three full business days to reschedule your appointment, you must pay a \$40 rescheduling fee before making another appointment. To pay this fee by Visa or MasterCard and to reschedule your appointment, call Prometric at 800.853.5448. You may also pay the rescheduling fee by mailing a cashier's check, company check, money order or Visa or MasterCard information to Prometric.

If absent or late for your appointment

If you miss your appointment or arrive late and are not allowed to test, you must pay a \$40 rescheduling fee before making another appointment. This fee allows you to use your original exam registration.

If you are unable to attend your scheduled exam due to illness or emergency, call Prometric. Under certain circumstances, the fee to reschedule may be waived. Prometric reserves the right to request documentation to support any illness or emergency claim.

Emergency closings

Severe weather or an emergency could require Prometric to cancel scheduled exams. If this occurs, Prometric will attempt to contact you by phone or e-mail. You can also check for testing site closures by calling Prometric. If the site is closed, Prometric will reschedule your exam without requiring you to pay a rescheduling fee.

If a test center is open for testing and you choose not to appear for your appointment, you must pay a \$40 rescheduling fee. You must then reschedule your exam.

Special test considerations

ADA accommodation. If you require testing accommodations under the Americans with Disabilities Act (ADA), please call Prometric at 888.226.9406 to obtain an accommodation request form. Reasonable testing accommodations are provided to allow candidates with documented disabilities recognized under the ADA an opportunity to demonstrate their skills and knowledge.

Candidates should submit professional documentation of the disability with their form to help us determine the necessary testing arrangements. Thirty days' advance notice is required for all testing arrangements. There is no additional charge for these accommodations.

ESL Accommodation. If English is not your primary language, you may qualify for additional time for your test by requesting an ESL authorization from Prometric. Please include:

- A personal letter requesting the authorization; and
- A letter from your English instructor or sponsoring company (on company letterhead), certifying that English is not your primary language.

If documentation is approved, Prometric may extend the time limit on your examination to time-and-one-half. You will be notified by mail of this approval and should not schedule your exam until you have received the approval letter.

Taking your exam

Knowing what to expect when taking your exam might help you prepare for it. This section contains:

- An overview of the testing process.
- Regulations that will be enforced at the test center.
- Information about the types of exam questions.
- A guide to understanding your exam results.
- Information about appeals.

The testing process

You will take your exam using a computer at a Prometric test center. You do not need any computer experience or typing skill to take your exam. Before you start the exam, you will receive a personalized introduction to the testing system and you can go through an introductory lesson on the computer.

Arrival. You should arrive at least **30 minutes before** your scheduled exam appointment. This allows time for you to sign in and for Prometric staff to verify your identification and to take your photograph.

Identification required. You must present a valid, unexpired form of identification before you can test. That identification document **must**:

- Be government-issued (e.g., driver's license, state-issued identification card or military identification card).
- Contain **both** a current photo and your signature.
- Have a name that exactly matches the name you used to register for the exam (including designations such as "Jr." and "III").



Important If you fail to provide appropriate identification at the time of the exam, you will not be allowed to take your exam and you will be required to pay a \$40 rescheduling fee before making another appointment.

If you cannot provide the identification listed above, contact Prometric **before** scheduling your appointment to arrange an alternative way to meet this requirement.

Test center regulations

To ensure that all candidates are tested under equally favorable conditions, the following regulations and procedures will be observed at each test center.

- 1** You will be continuously monitored by video, physical walk-throughs and the observation window during your test.
- 2** You must present valid (unexpired) and acceptable ID(s) in order to take your test. (See "Identification required" in the above section).
- 3** You are required to sign out on the test center roster each time you leave the test room. You must also sign back in and show your ID to the Test Center Administrator (TCA) in order to be re-admitted to the test room.
- 4** You are **prohibited** from communicating, publishing, reproducing, or transmitting any part of your test, in any form or by any means, verbal or written, for any purpose.
- 5** You **must not** talk to other candidates or refer to their screens, testing materials, or written notes in the test room.
- 6** You **may not** use written notes, published materials, or other testing aids, during your test.
- 7** You are **allowed** to bring soft ear plugs or center-supplied tissues in the test room.
- 8** Any clothing or jewelry items allowed to be worn in the test room must remain on your person at all times. Removed clothing or jewelry items must be stored in your locker.
- 9** You **must not** bring any personal/unauthorized items into the testing room. Such items include but are not limited to outerwear, hats, food, drinks, purses, briefcases, notebooks, pagers, watches, cellular telephones, recording devices, and photographic equipment. Weapons are not allowed at any Prometric Test

center. You will be asked to empty and turn your pockets inside out prior to every entry into the test room to confirm that you have no prohibited items.

- 10** You **must** return all materials issued to you by the TCA at the end of your test.
- 11** You are not allowed to use any electronic devices or phones during breaks.
- 12** Your test has no unscheduled breaks.
- 13** Repeated or lengthy departures from the test room for unscheduled breaks will be reported by the TCA.
- 14** If you need access to an item stored in the test center during a break such as food or medicine, you must inform the TCA **before** you retrieve the item. You are not allowed to access any prohibited item (as defined by the client practice applicable for the test you are taking).
- 15** You must conduct yourself in a civil manner at all times when on the premises of the test center. Exhibiting abusive behavior towards the TCA, or any other staff member of the test center, may result in criminal prosecution.
- 16** To protect the privacy of all testers, the TCA can neither confirm nor deny if any particular individual is present or scheduled at the test center.
- 17** Persons not scheduled to take a test are not permitted to wait in the test center.

Failure to follow any of these security procedures may result in the disqualification of your examination. Prometric reserves the right to audio and videotape any examination session.

Copyrighted questions. All test questions are the property of Prometric Inc. and are protected by copyright. Federal law provides severe civil and criminal penalties for the unauthorized reproduction, distribution, or exhibition of copyrighted materials.

If questions arise. Test center administrators are not allowed to answer any questions pertaining to the exam content. If you do not understand a question on the examination, you should answer the question to the best of your ability.

Question types

The questions in your insurance licensing examinations are multiple choice. For each question, you must select your answer from four options.

Question formats. Your test will contain direct questions, incomplete-sentence questions and “all of the following except” questions. Examples of each type of question are shown below. An asterisk (*) indicates the correct answer in each sample question.

Format 1— Direct question

Up to a specified limit, which of the following losses are covered under Section I of a Homeowners Policy?

- 1. Animals, birds or fish
- 2. Structures used for business
- 3. Accessories for motor vehicles
- * 4. Money, bank notes and bullion

Format 2— Incomplete sentence

A guaranteed renewable Disability Income Insurance Policy:

- * 1. Is renewable at the insured’s option to a specified age
- 2. Cannot be canceled by the insured before a specified age
- 3. Is guaranteed to have level premiums for the life of the policy
- 4. Is renewable at the insurer’s option without restrictions or conditions

TAKING YOUR EXAM

Format 3—All of the following except

A life insurance policy may include provisions that do all of the following EXCEPT:

1. Restrict coverage if death is caused by suicide
2. Require evidence of insurability to reinstate coverage
- * 3. Extend the contestable period beyond two years
4. Adjust proceeds if the insured's age is misstated on the application

Experimental questions. Your exam may include up to five extra questions distributed throughout the exam to gather statistical information about the questions before Prometric adds them to an actual exam for your state.

These "experimental" questions **will not**:

- Be counted for or against you in your final exam score.
- Take any time away from your allotted testing time.

Your exam results

At the end of your exam, your score will be shown on the screen and you will receive a printed score report. The report shows your overall score and grade, including the numerical percentage of questions answered correctly and whether you passed or failed.

The report also displays your percentage correct in each major section of the exam, as defined by the exam content outline. These section scores are shown to guide you, your employer and your trainer about areas requiring additional preparation for retesting if you do not pass the exam. Even after you pass, you may want to focus on these areas as you begin to provide insurance products and services to the public.



Important Arizona law limits you to four attempts to pass an exam for a particular line of authority within a one-year period. After a fourth unsuccessful attempt, you will have to wait one year from the date of the last attempt to retake the exam. Arizona law treats failing an examination that covers more than one line of license authority the same as failing the examination for each individual line of license authority. ARS § 20-284(H).

Note that the section percentages will not average out to your total percentage score. That is because individual exam outline sections are allocated different numbers of questions on the exam. Your total percentage score is computed by dividing the number of questions you answered correctly by the total number of questions in the exam. The total score is **not** computed by adding the section percentages and dividing by the total number of sections.

Sample score report

Score Report for Sample, Sarah A.			
Arizona Producer's Life Examination			
	Number of Questions	Number Correct	Percent Correct
Life Total Test Score	100	80	80%
Insurance Regulation	5	4	80%
General Insurance	7	5	71%
Life Insurance Basics	20	17	85%
Life Insurance Policies	18	14	78%
Life Insurance Provisions, Options and Riders	18	15	83%
Annuities	14	11	79%
Tax Considerations	12	9	75%
Qualified Plans	6	5	83%
Score: 80%			
Grade: Pass			
(A total score of 70 percent is required to pass)			

Duplicate score report. You may call or write to Prometric to request a duplicate of your score report for a period of one year after an exam. Direct any questions or comments about your exam to Prometric.

Appeals process

Our goal is to provide a quality exam and a pleasant testing experience for every candidate. If you are dissatisfied with either and believe we can correct the problem, we would like to hear from you. We provide an opportunity for general comments at the end of your exam. Our personnel will review your comments, but you will not receive a direct response.

If you are requesting a response about exam content, registration, scheduling or test administration (testing site procedures, equipment, personnel, etc.), please submit an appeal in writing.

Your appeal letter must provide your name, the exam title, the date you tested and the details of your concern, including all relevant facts. Be sure to include your signature and return address. Mail your appeal letter to:

Prometric
ATTN: Appeals Committee
 1260 Energy Lane
 St. Paul, MN 55108

The Appeals Committee will review your concern and send you a written response within 10 business days of receipt. **Faxed appeals will not be accepted** because an original signature is required.

Obtaining your license

This section offers information about:

- Submitting a fingerprint card.
- Applying for your license.
- Maintaining your license.

Submitting a fingerprint card

Most Arizona resident applicants and certain nonresident applicants are required to submit fingerprints as part of the license application (see "Fingerprinting requirements," page 4 for details). If you are required to submit fingerprints, you must have your fingerprints applied to Form FD-258 by a professional fingerprinting service. Fees charged by fingerprinting service providers may vary.

The Arizona Department of Public Safety (AZDPS) and Federal Bureau of Investigations (FBI) must be able to properly read the fingerprint card you submit or it will be rejected and you will be required to submit a new set of fingerprints. The Department prefers that you use a vendor with LiveScan technology to ensure fingerprints meet AZDPS and FBI standards.

LiveScan fingerprinting. Prometric's Arizona test centers provide LiveScan fingerprinting services. Rather than rolling your fingers in ink and pressing them onto a fingerprint card, Prometric collects your fingerprints digitally using an optical scanner. The LiveScan system verifies that it collected readable fingerprints, which allows Prometric to guarantee that the AZDPS and FBI will be able to read your fingerprints. You may register for Prometric's fingerprinting service at the same time you register for and schedule your exam. Prometric charges \$20 to scan your fingerprints.



Important The FBI determines the fingerprint processing fee (\$24 - subject to change without notice). You should check the Insurance Licensing Section Web site (www.azinsurance.gov/producers) to ensure you add the current fingerprint processing fee to your license fee payment.

Licensees who are adding a line of authority to an existing license are not required to submit fingerprints.

Applying for a license

After passing the license exam (if an exam is required), you must submit your license application along with any other required paperwork and your fee payment to the Insurance Licensing Section. The Section must receive all required application materials, including the correct nonrefundable license fees, **within one year** after you pass the exam. ARS § 20-284 (A).

Submit your paperwork using one of the following methods:

- 1 Complete the "One-stop Licensing Process" using a Prometric NIPR kiosk.
- 2 Download a license application from the Insurance Licensing Section Web site at www.azinsurance.gov/producers and mail it to the Department.
- 3 Deliver application materials in person to the Department for "**ON-THE-SPOT**" review.

A Department employee will review your application while you wait and, in many (but not all) cases, can issue a license before you leave. ON-THE-SPOT licensing hours are 8 a.m. to 4 p.m. Monday through Friday (except state-observed holidays).

Business name

When conducting insurance business, Arizona law requires that you use your legal name unless you obtain permission from the Department to use another name. Access the "Assumed Name" link on the Insurance Licensing Section Web site (www.azinsurance.gov/producers) or the instructions to Form L-169 to learn how to request permission to use an "assumed name" and how to register a "trade name."

Licensing Eligibility Requirement (Form L-152)

Arizona state agencies cannot issue a new or renewed license unless the agency first receives a completed Form L-152. You may download Form L-152 from the Insurance Licensing Section Web site at www.azinsurance.gov/producers.

Each individual who is an Arizona resident and each individual applying for an adjuster or bail bond license (resident or nonresident) must complete this form, attach a copy of a required identification and submit it with the license application. If you are applying online at a Prometric test center, you should bring the completed form with you to the test center.

Prometric's One-stop Licensing process

Prometric offers a suite of services for applicants required to pass an examination for a new resident insurance license. With **One-Stop Licensing**:

- 1** Register for the fingerprinting processing service at the same time you register for your required exam.
You must schedule your appointment and pay the test registration fee and Prometric's fingerprint processing fee online at www.prometric.com/arizona/insurance or by calling 800.853.5448 **before arriving** at the test center. (See the registration form on page 23.)
- 2** Once you finish your exam, use the kiosk at the test center to complete your license application via the National Insurance Producer Registry (NIPR) Electronic Resident Licensing (eRL) system.
Payment for both the license fee and the FBI fingerprint processing fee must be made by Visa, MasterCard, or American Express credit card during the online license application process.
- 3** Have Prometric scan your fingerprints using LiveScan technology.
- 4** Prometric will send your fingerprints and Form L-152 along with a print out of your license application to the Department within two business days. The Department will promptly process your application.
- 5** Using this process could speed up the processing of your application by as much as 30 days.



Note In some cases, based on the content of your application or the type of license for which you are applying, the NIPR eRL system may inform you that you need to provide additional information before the Department can process your application.

Department of Insurance application review process

It is your responsibility to ensure that you have completed the license application and other supporting documents fully, properly and accurately. If your application is incomplete, the Department will return it to you, delaying the license decision.

Once the Department receives your application, it has up to 120 days to determine whether it contains all required information and is therefore “administratively complete,” and up to an additional 60 days to review the substance of your application. These timeframes are the outer limits by which the Department must grant or deny a license application. The Department processes most license applications within 30 days. The Department is usually able to process applications submitted electronically faster than applications submitted on paper.

After reviewing your application, the Department will either issue or deny the license. If your application is denied, the Department will inform you of the reason and will describe your appeal rights.

If the Department finds your application contains inaccurate or untruthful responses, the Department may deny the license and prevent you from being licensed in the future. The Department may deny a license for any cause listed in ARS § 20-295. If the Department issues a license and later discovers that the application contained erroneous or untruthful information, the Department may revoke your license.

License expiration

When the Department issues an Arizona insurance license to someone who does not already hold a license, the license term is between three and four years and expires on the last day of the licensee’s birth month. Future renewals will be a full four-year term expiring on the last day of your birth month.

If you are adding additional lines of authority to an existing insurance license, the additional authority will expire on the same date as your existing license authority.

Maintaining your license

Insurance professionals are responsible for complying with Arizona insurance laws and rules, including but not limited to timely reporting changes of address and timely renewing insurance licenses.

iPLUS: Insurance Professional License Update System

Arizona has implemented the Insurance Professional License Update System (“iPLUS”), accessible at iplus.azinsurance.gov, which enables insurance professionals to update address and telephone information and, in many cases, to renew a license over the Internet without having to pay convenience fees or transaction fees. Additional information about iPLUS is available on the Insurance Licensing Section Web site at www.azinsurance.gov/producers.

License renewal

An insurance professional may renew a license up to 90 days before the date the license expires. The licensee is solely responsible for renewing the license before its expiration. The Department may or may not remind the licensee of the need to renew a license.

If the license expires, the licensee must cease acting under the license and, for up to one year after the expiration of the license, may apply for a "late renewal" by fulfilling the renewal requirements and adding a \$100 late renewal fee to the license renewal fee.

Use **iPLUS** to renew your license online or to print a renewal application that you can deliver or send to the Department. If you do not have Internet access, the Department and can mail blank forms upon receiving a request by e-mail (Licensing@azinsurance.gov) or by fax (602.364.4460).

Continuing education (CE) and long-term care training (LTCT)

ARS §§20-2901 through 20-2905 establish **continuing education (CE) requirements**. The law requires each Arizona-resident insurance producer, surplus lines broker and managing general agent who held a nonresident license in another state at any time during the expiring license term to complete **40 hours** of CE in order to be eligible to renew the license. You are solely responsible for being aware of licenses you hold in Arizona and from other states.

To fulfill Arizona's CE requirements, you must complete Arizona-approved courses from Arizona-approved providers. A list of approved courses and course providers is available online at www.prometric.com/CE/azceprod.htm or by calling Prometric's faxback system at 800.899.4184.

As of July 1, 2009, an accident and health or sickness insurance producer (resident or nonresident) who wants to sell, solicit or negotiate long-term care insurance must first complete eight hours of Arizona-approved **long-term care training (LTCT)** and must complete four hours of Arizona-approved LTCT during each two-year period after July 1, 2009. A resident licensee can apply hours of LTCT toward satisfying Arizona's CE requirement. Nonresidents can satisfy the LTCT requirement if they completed substantially similar courses in another state.

If you are subject to the CE or LTCT requirement, you must retain the original Arizona Course Completion Certificates that course providers issue to you when you complete courses. If you are unable to use **iPLUS** to renew your license online, you will need to submit the original Course Completion Certificates or a printout of your transcript from www.prometric.com/CE/azceprod.htm with your renewal application, demonstrating you fulfilled the CE requirement during the license term.

Exceptions to the continuing education requirement. You do not need to complete Arizona-approved CE if you are:

- Licensed in Arizona as a nonresident producer; **or**
- Only licensed as an adjuster or bail bond agent; **or**
- Licensed in Arizona as a resident insurance producer but you were not licensed in any other state at any time throughout the term of your Arizona license.

Exception to the long-term care training requirement. A nonresident insurance producer can satisfy Arizona's LTCT requirement by satisfying a substantially similar LTCT requirement in the producer's home state. ARS §20-1691.12.

Exam content outlines

The following outlines give an overview of the content of each of the Arizona insurance examinations. Each examination will include questions on the subjects contained in the outline. The percentages indicate the relative weight assigned to each section of the examination.

For example, on a 100-question exam, a section with “10%” means that the exam will have 10 questions (10% X 100) that test your knowledge of topics in that section.

An outline that includes more descriptive subsections for your exam is available online at www.prometric.com/arizona.

**Series 13-31
Exam for Life Insurance Producer**

100 questions – 2-hour time limit

1.0 Insurance Regulation 5%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 7%

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Producers and general rules of agency
- 2.4 Contracts

3.0 Life Insurance Basics 21%

- 3.1 Insurable interest (20-443.02, 20-1104, 1106, 1107)
- 3.2 Personal uses of life insurance
- 3.3 Determining amount of personal life insurance
- 3.4 Business uses of life insurance
- 3.5 Classes of life insurance policies
- 3.6 Premiums
- 3.7 Producer responsibilities
- 3.8 Individual underwriting by the insurer

4.0 Life Insurance Policies 15%

- 4.1 Term life insurance
- 4.2 Whole life insurance
- 4.3 Flexible premium policies
- 4.4 Specialized policies
- 4.5 Group life insurance
- 4.6 Credit life insurance (individual versus group)

5.0 Life Insurance Policy Provisions, Options and Riders 20%

- 5.1 Standard provisions
- 5.2 Beneficiaries
- 5.3 Settlement options
- 5.4 Nonforfeiture options (20-1231)
- 5.5 Policy loan and withdrawal options (20-1209, 1209.01)
- 5.6 Dividend options
- 5.7 Disability riders
- 5.8 Accelerated (living) benefit provision/rider (20-1136)
- 5.9 Riders covering additional insureds (20-1257)

- 5.10 Riders affecting the death benefit amount

6.0 Annuities 18%

- 6.1 Standard provisions
- 6.2 Annuity principles and concepts
- 6.3 Immediate versus deferred annuities
- 6.4 Annuity (benefit) payment options
- 6.5 Annuity products
- 6.6 Uses of annuities

7.0 Federal Tax Considerations for Life Insurance and Annuities 8%

- 7.1 Taxation of personal life insurance
- 7.2 Modified endowment contracts (MECs)
- 7.3 Taxation of non-qualified annuities
- 7.4 Taxation of individual retirement plans
- 7.5 Rollovers and transfers (IRAs and qualified plans)
- 7.6 Section 1035 exchanges

8.0 Qualified Plans 6%

- 8.1 General requirements
- 8.2 Federal tax considerations
- 8.3 Plan types, characteristics and purchasers

**Series 13-32
Exam for Accident and Health or Sickness Insurance Producer**

100 questions – 2-hour time limit

1.0 Insurance Regulation 5%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 7%

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Producers and general rules of agency
- 2.4 Contracts

3.0 Disability (Accident and Health) Insurance Basics 18%

- 3.1 Definitions of perils

- 3.2 Principal types of losses and benefits
- 3.3 Classes of health insurance policies
- 3.4 Limited policies
- 3.5 Common exclusions from coverage
- 3.6 Producer responsibilities in individual health insurance
- 3.7 Individual underwriting by the insurer
- 3.8 Considerations in replacing health insurance

4.0 Individual Disability (Accident and Health) Insurance Policy General Provisions 12%

- 4.1 Uniform required provisions
- 4.2 Uniform optional provisions
- 4.3 Other general provisions

5.0 Disability Income and Related Insurance 10%

- 5.1 Qualifying for disability benefits
- 5.2 Individual disability income insurance
- 5.3 Unique aspects of individual disability underwriting
- 5.4 Group disability income insurance
- 5.5 Business disability insurance
- 5.6 Social Security disability
- 5.7 Workers compensation

6.0 Medical Plans 12%

- 6.1 Medical plan concepts
- 6.2 Types of providers and plans
- 6.3 Cost containment in health care delivery
- 6.4 Arizona eligibility requirements (individual and group)

7.0 Group Disability (Accident and Health) Insurance 10%

- 7.1 Characteristics of group insurance
- 7.2 Types of eligible groups (20-1401)
- 7.3 Marketing considerations
- 7.4 Employer group disability (accident and health) insurance
- 7.5 Small group disability (accident and health) insurance

7.6 HIPAA (Health Insurance Portability and Accountability Act) requirements (20-1379)

8.0 Dental Insurance 5%

- 8.1 Types of dental treatment
- 8.2 Indemnity plans
- 8.3 Prepaid dental plans
- 8.4 Preferred Provider Organization (PPO) Dental Plan

9.0 Insurance for Senior Citizens and Special Needs Individuals 16%

- 9.1 Medicare
- 9.2 Medicare supplements (Rule R20-6-1101)
- 9.3 Other options for individuals with Medicare
- 9.4 Long-term care (LTC) insurance

10.0 Federal Tax Considerations for Disability (Accident and Health) Insurance 5%

- 10.1 Personally-owned health insurance
- 10.2 Employer group health insurance
- 10.3 Medical expense coverage for sole proprietors and partners
- 10.4 Business disability insurance
- 10.5 Health Reimbursement Arrangements (HRAs)

**Series 13-33
Exam for Life, Accident and Health or Sickness Insurance Producer**

150 questions – 2.5-hour time limit

1.0 Insurance Regulation 4%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 6%

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Producers and general rules of agency
- 2.4 Contracts

3.0 Life Insurance Basics 11%

- 3.1 Insurable interest (20-443.02, 20-1104, 1106, 1107)
- 3.2 Personal uses of life insurance
- 3.3 Determining amount of personal life insurance
- 3.4 Business uses of life insurance
- 3.5 Classes of life insurance policies
- 3.6 Premiums
- 3.7 Producer responsibilities

3.8 Individual underwriting by the insurer

4.0 Life Insurance Policies 8%

- 4.1 Term life insurance
- 4.2 Whole life insurance
- 4.3 Flexible premium policies
- 4.4 Specialized policies
- 4.5 Group life insurance
- 4.6 Credit life insurance (individual versus group)

5.0 Life Insurance Policy Provisions, Options and Riders 10%

- 5.1 Standard provisions
- 5.2 Beneficiaries
- 5.3 Settlement options
- 5.4 Nonforfeiture options (20-1231)
- 5.5 Policy loan and withdrawal options (20-1209, 1209.01)
- 5.6 Dividend options
- 5.7 Disability riders
- 5.8 Accelerated (living) benefit provision/rider (20-1136)
- 5.9 Riders covering additional insureds (20-1257)
- 5.10 Riders affecting the death benefit amount

6.0 Annuities 9%

- 6.1 Standard provisions
- 6.2 Annuity principles and concepts
- 6.3 Immediate versus deferred annuities
- 6.4 Annuity (benefit) payment options
- 6.5 Annuity products
- 6.6 Uses of annuities

7.0 Federal Tax Considerations for Life Insurance and Annuities 4%

- 7.1 Taxation of personal life insurance
- 7.2 Modified endowment contracts (MECs)
- 7.3 Taxation of non-qualified annuities
- 7.4 Taxation of individual retirement plans
- 7.5 Rollovers and transfers (IRAs and qualified plans)
- 7.6 Section 1035 exchanges

8.0 Qualified Plans 3%

- 8.1 General requirements
- 8.2 Federal tax considerations
- 8.3 Plan types, characteristics and purchasers

9.0 Disability (Accident and Health) Insurance Basics 9%

- 9.1 Definitions of perils

9.2 Principal types of losses and benefits

- 9.3 Classes of health insurance policies
- 9.4 Limited policies
- 9.5 Common exclusions from coverage
- 9.6 Producer responsibilities in individual health insurance
- 9.7 Individual underwriting by the insurer
- 9.8 Considerations in replacing health insurance

10.0 Individual Disability (Accident and Health) Insurance Policy General Provisions 6%

- 10.1 Uniform required provisions
- 10.2 Uniform optional provisions
- 10.3 Other general provisions

11.0 Disability Income and Related Insurance 5%

- 11.1 Qualifying for disability benefits
- 11.2 Individual disability income insurance
- 11.3 Unique aspects of individual disability underwriting
- 11.4 Group disability income insurance
- 11.5 Business disability insurance
- 11.6 Social Security disability
- 11.7 Workers compensation

12.0 Medical Plans 6%

- 12.1 Medical plan concepts
- 12.2 Types of providers and plans
- 12.3 Cost containment in health care delivery
- 12.4 Arizona eligibility requirements (individual and group)

13.0 Group Disability (Accident and Health) Insurance 5%

- 13.1 Characteristics of group insurance
- 13.2 Types of eligible groups (20-1401)
- 13.3 Marketing considerations
- 13.4 Employer group disability (accident and health) insurance
- 13.5 Small group disability (accident and health) insurance
- 13.6 HIPAA (Health Insurance Portability and Accountability Act) requirements (20-1379)

14.0 Dental Insurance 3%

- 14.1 Types of dental treatment
- 14.2 Indemnity plans
- 14.3 Prepaid dental plans
- 14.4 Preferred Provider Organization (PPO) Dental Plan

EXAM CONTENT OUTLINES

15.0 Insurance for Senior Citizens and Special Needs Individuals 8%

- 15.1 Medicare
- 15.2 Medicare supplements (Rule R20-6-1101)
- 15.3 Other options for individuals with Medicare
- 15.4 Long-term care (LTC) insurance

16.0 Federal Tax Considerations for Disability (Accident and Health) Insurance 3%

- 16.1 Personally-owned health insurance
- 16.2 Employer group health insurance
- 16.3 Medical expense coverage for sole proprietors and partners
- 16.4 Business disability insurance
- 16.5 Health Reimbursement Arrangements (HRAs)

Series 13-34 Exam for Property and Casualty Insurance Producer

150 questions – 2.5-hour time limit

1.0 Insurance Regulation 6%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 6%

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Producers and general rules of agency
- 2.4 Contracts

3.0 Property and Casualty Insurance Basics 15%

- 3.1 Principles and concepts
- 3.2 Policy structure
- 3.3 Common policy provisions
- 3.4 Required provisions

4.0 Dwelling ('02) Policy 9%

- 4.1 Characteristics and purpose
- 4.2 Coverage forms — Perils insured against
- 4.3 Property coverages
- 4.4 General exclusions
- 4.5 Conditions
- 4.6 Selected endorsements
- 4.7 Personal liability supplement

5.0 Homeowners ('00) Policy 15%

- 5.1 Coverage forms
- 5.2 Definitions
- 5.3 Section I — Property coverages
- 5.4 Section II — Liability coverages

- 5.5 Perils insured against
- 5.6 Exclusions
- 5.7 Conditions
- 5.8 Selected endorsements

6.0 Auto Insurance 13%

- 6.1 Laws
- 6.2 Personal ('05) auto policy
- 6.3 Commercial auto ('10)

7.0 Commercial Package Policy (CPP) 17%

- 7.1 Components of a commercial policy
- 7.2 Commercial general liability ('07)
- 7.3 Commercial property ('07)
- 7.4 Commercial crime ('06)
- 7.5 Commercial inland marine
- 7.6 Equipment breakdown ('08)
- 7.7 Farm coverage

8.0 Businessowners ('10) Policy 6%

- 8.1 Characteristics and purpose
- 8.2 Businessowners Section I — Property
- 8.3 Businessowners Section II — Liability
- 8.4 Businessowners Section III — Common Policy Conditions
- 8.5 Selected endorsements

9.0 Workers Compensation Insurance 5%

- 9.1 Workers compensation laws
- 9.2 Workers compensation and employers liability insurance policy
- 9.3 Premium computation
- 9.4 Other sources of coverage

10.0 Other Coverages and Options 8%

- 10.1 Umbrella/excess liability policies
- 10.2 Specialty liability insurance
- 10.3 Surplus lines
- 10.4 Surety bonds
- 10.5 Aviation insurance
- 10.6 National Flood Insurance Program
- 10.7 Other policies

Series 13-35 Exam for Bail Bond Agent

60 questions – 1-hour time limit

1.0 Insurance Regulation 25%

- 1.1 Licensing (Rule R20-6-601(C))
- 1.2 Agent regulation

2.0 The Legal Framework 30%

- 2.1 Authority
- 2.2 Contracts

- 2.3 Court jurisdictions
- 2.4 Terminology

3.0 Bail Bond Principles and Practices 45%

- 3.1 Parties to a surety bond
- 3.2 Duties of bail bond agent
- 3.3 Types of bonds
- 3.4 Bonding procedure
- 3.5 Court procedures
- 3.6 Release of surety
- 3.7 Surrender of principal (defendant)
- 3.8 Bond forfeiture

Series 13-36 Exam for Property and Casualty Insurance Adjuster

150 questions – 2.5-hour time limit

1.0 Insurance Regulation 6%

- 1.1 Licensing requirements (20-321, 321.01)
- 1.2 Maintenance and duration
- 1.3 Disciplinary actions
- 1.4 Claim settlement laws and regulations (20-461, 462; Rule R20-6-801; RR R20-5-163)

2.0 Insurance Basics 21%

- 2.1 Contract basics
- 2.2 Insurance principles and concepts
- 2.3 Policy structure
- 2.4 Common policy provisions
- 2.5 Required provisions

3.0 Adjusting Losses 30%

- 3.1 Role of the adjuster
- 3.2 Claim reporting
- 3.3 Property losses
- 3.4 Liability losses
- 3.5 Coverage problems
- 3.6 Claims adjustment procedures

4.0 Dwelling ('02) Policy 5%

- 4.1 Characteristics and purpose
- 4.2 Coverage forms — Insured perils
- 4.3 Property coverages
- 4.4 General exclusions
- 4.5 Conditions
- 4.6 Selected endorsements
- 4.7 Personal liability supplement

5.0 Homeowners ('00) Policy 10%

- 5.1 Coverage forms
- 5.2 Definitions
- 5.3 Section I — Property coverages
- 5.4 Section II — Liability coverages
- 5.5 Insured perils
- 5.6 Exclusions

- 5.7 Conditions
- 5.8 Selected endorsements

6.0 Auto Insurance 12%

- 6.1 Laws
- 6.2 Personal ('05) auto policy
- 6.3 Commercial auto ('10)

7.0 Commercial Package Policy (CPP) 7%

- 7.1 Components of a commercial policy
- 7.2 Commercial general liability ('07)
- 7.3 Commercial property ('07)
- 7.4 Commercial crime ('06)
- 7.5 Commercial inland marine
- 7.6 Equipment breakdown ('08)
- 7.7 Farm coverage

8.0 Businessowners ('10) Policy 7%

- 8.1 Characteristics and purpose
- 8.2 Businessowners Section I — Property
- 8.3 Businessowners Section II — Liability
- 8.4 Businessowners Section III — Common Policy Conditions
- 8.5 Selected endorsements

9.0 Other Coverages and Options 2%

- 9.1 Umbrella/excess liability policies
- 9.2 Specialty liability insurance
- 9.3 Surplus lines
- 9.4 Aviation insurance
- 9.5 National Flood Insurance Program
- 9.6 Other policies

**Series 13-41
Exam for Surplus Lines
Insurance Broker**

60 questions – 1-hour time limit

1.0 Insurance Regulation 35%

- 1.1 Licensing
- 1.2 Authority of surplus lines broker
- 1.3 General prohibitions
- 1.4 General requirements

2.0 Markets 40%

- 2.1 United States nonadmitted market
- 2.2 Alien nonadmitted market
- 2.3 Alternative markets
- 2.4 Qualified unauthorized insurers (20-413)

3.0 Records and Tax 25%

- 3.1 Record of coverage (20-414)
- 3.2 Report of broker (20-408)
- 3.3 Statement of transactions (20-415)

- 3.4 Surplus lines tax (20-416, 417)

**Series 13-42
Exam for Property Insurance
Producer**

100 questions – 2-hour time limit

1.0 Insurance Regulation 9%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 7%

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Producers and general rules of agency
- 2.4 Contracts

3.0 Property Insurance Basics 17%

- 3.1 Principles and concepts
- 3.2 Policy structure
- 3.3 Common policy provisions
- 3.4 Required provisions

4.0 Dwelling ('02) Policy 10%

- 4.1 Characteristics and purpose
- 4.2 Coverage forms — Perils insured against
- 4.3 Property coverages
- 4.4 General exclusions
- 4.5 Conditions
- 4.6 Selected endorsements
- 4.7 Personal liability supplement

5.0 Homeowners ('00) Policy 16%

- 5.1 Coverage forms
- 5.2 Definitions
- 5.3 Section I — Property coverages
- 5.4 Perils insured against
- 5.5 Exclusions
- 5.6 Conditions
- 5.7 Selected endorsements

6.0 Auto Insurance 13%

- 6.1 Laws
- 6.2 Personal ('05) auto policy
- 6.3 Commercial auto ('10)

7.0 Commercial Package Policy (CPP) 16%

- 7.1 Components of a commercial policy
- 7.2 Commercial property ('07)
- 7.3 Commercial inland marine
- 7.4 Equipment breakdown ('08)
- 7.5 Farm coverage

8.0 Businessowners ('10) Policy — Property 6%

- 8.1 Characteristics and purpose

- 8.2 Businessowners Section I — Property
- 8.3 Businessowners Section III — Common Policy Conditions
- 8.4 Selected endorsements

9.0 Other Coverages and Options 6%

- 9.1 Aviation insurance
- 9.2 National Flood Insurance Program
- 9.3 Other policies

**Series 13-43
Exam for Casualty Insurance
Producer**

100 questions – 2-hour time limit

1.0 Insurance Regulation 9%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 9%

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Producers and general rules of agency
- 2.4 Contracts

3.0 Casualty Insurance Basics 15%

- 3.1 Principles and concepts
- 3.2 Policy structure
- 3.3 Common policy provisions
- 3.4 Required provisions

4.0 Homeowners ('00) Policy 15%

- 4.1 Coverage forms
- 4.2 Definitions
- 4.3 Section II — Liability coverages
- 4.4 Exclusions
- 4.5 Conditions
- 4.6 Selected endorsements

5.0 Auto Insurance 19%

- 5.1 Laws
- 5.2 Personal ('05) auto policy
- 5.3 Commercial auto ('10)

6.0 Commercial Package Policy (CPP) 13%

- 6.1 Components of a commercial policy
- 6.2 Commercial general liability ('07)
- 6.3 Commercial crime ('06)
- 6.4 Farm coverage

7.0 Businessowners ('10) Policy — Liability 6%

- 7.1 Characteristics and purpose
- 7.2 Businessowners Section II — Liability

EXAM CONTENT OUTLINES

- 7.3 Businessowners Section III — Common Policy Conditions
- 7.4 Selected endorsements

8.0 Workers Compensation Insurance 8%

- 8.1 Workers compensation laws
- 8.2 Workers compensation and employers liability insurance policy
- 8.3 Premium computation
- 8.4 Other sources of coverage

9.0 Other Coverages and Options 6%

- 9.1 Umbrella/excess liability policies
- 9.2 Specialty liability insurance
- 9.3 Surplus lines
- 9.4 Surety bonds
- 9.5 Aviation insurance
- 9.6 Other policies

**Series 13-44
Exam for Personal Lines
Insurance Producer**

100 questions – 2-hour time limit

1.0 Insurance Regulation 10%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 10%

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Producers and general rules of agency
- 2.4 Contracts

3.0 Property and Casualty Insurance Basics 17%

- 3.1 Principles and concepts
- 3.2 Policy structure
- 3.3 Common policy provisions
- 3.4 Required provisions

4.0 Dwelling ('02) Policy 11%

- 4.1 Characteristics and purpose
- 4.2 Coverage forms — Perils insured against
- 4.3 Property coverages
- 4.4 General exclusions
- 4.5 Conditions
- 4.6 Selected endorsements
- 4.7 Personal liability supplement

5.0 Homeowners ('00) Policy 23%

- 5.1 Coverage forms
- 5.2 Definitions
- 5.3 Section I — Property coverages
- 5.4 Section II — Liability coverages
- 5.5 Perils insured against
- 5.6 Exclusions
- 5.7 Conditions
- 5.8 Selected endorsements

6.0 Auto Insurance 23%

- 6.1 Laws
- 6.2 Personal ('05) auto policy

7.0 Other Coverages and Options 6%

- 7.1 Umbrella/excess liability policies
- 7.2 National Flood Insurance Program
- 7.3 Other policies

**Series 13-45
Exam for Credit
Insurance Producer**

60 questions – 1-hour time limit

1.0 Insurance Regulation 10%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 9%

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Producers and general rules of agency
- 2.4 Contracts

3.0 Consumer Credit Insurance Basics 40%

- 3.1 Nature of consumer credit insurance
- 3.2 Coverage characteristics
- 3.3 Regulation

4.0 Types of Consumer Credit Insurance 41%

- 4.1 Credit life insurance (20-1603(3))
- 4.2 Credit disability insurance (20-1603(2))
- 4.3 Credit unemployment insurance (20-1603(5))
- 4.4 Other credit insurance (20-1621.01(6))



Exam Registration Form

for Arizona Insurance Examinations

Last Name		Full First Name		Full Middle Name		Social Security Number*	
Gender <input type="checkbox"/> M <input type="checkbox"/> F		Date of Birth (Month, Day, Year)		City, State, Country of Birth			
Residence Address (Your address of legal residence is required)							
City		State		ZIP Code		Home Phone Number (including area code) ()	
Name of Business (If your place of business is your home, enter "N/A")**						Business Phone Number (including area code) ()	
Physical Business Address (Must list a street address, not a P.O. Box)						City State ZIP Code	
Business Mailing Address (P.O. Box permitted. If blank, physical business address will print on license)						City State ZIP Code	
E-mail address						Fax Number (including area code) ()	

*Your Social Security Number is required by ARS §25-320(N).

**If your mailing address contains the name of a business and you share commissions with it, that business must be separately licensed.

This form is page 23 of the Arizona Licensing Information Bulletin. We recommend you read the entire Bulletin.

Series	Exam Title	Exam Fee	Total
13-31	Life Insurance Producer	\$49	\$
13-32	Accident and Health or Sickness Insurance Producer	\$49	\$
13-33	Life, Accident and Health or Sickness Insurance Producer	\$62	\$
13-34	Property and Casualty Insurance Producer	\$62	\$
13-35	Bail Bond Agent	\$49	\$
13-36	Property and Casualty Insurance Adjuster	\$62	\$
13-41	Surplus Lines Insurance Broker	\$49	\$
13-42	Property Insurance Producer	\$49	\$
13-43	Casualty Insurance Producer	\$49	\$
13-44	Personal Lines Insurance Producer	\$49	\$
13-45	Credit Insurance Producer	\$49	\$
Optional Fees		Fee	Total
	Fingerprinting Service Fee	\$20	\$
		Total Fees	\$

By filing this registration, you assume full responsibility for exam selection. Fees for these exams are not refundable and not transferable. If you are unsure which exam is needed for the license you are seeking, resolve this question **before** you register.

Fee may be paid by cashier's check, company check, money order, MasterCard or Visa. Make checks payable to Prometric. Personal checks and cash are not accepted. Registration fees are not refundable. To pay by credit card, please complete the information below. Register by visiting our Web site at www.prometric.com/arizona, calling 800.853.5448 or faxing this completed form to 800.347.9242. To register by mail, send this completed form along with the appropriate fee to:

Prometric
ATTN: AZ Insurance Program
1260 Energy Lane
St. Paul, MN 55108

Card Type (Check One) <input type="checkbox"/> MasterCard <input type="checkbox"/> Visa		Card Number	Expiration Date
Name of Cardholder (Print)		Signature of Cardholder	

Prometric
1260 Energy Lane
St. Paul, MN 55108
800.853.5448

Register online at
www.prometric.com/arizona

- ✓ **Register any time, day or night!**
You can register, schedule, and pay for your exam online in a secure environment, at your convenience.
- ✓ **Confirm your appointment immediately!**
Your appointment is confirmed before you leave our Web site.

Register online—it saves time and it's easy!

See page 7 for details.

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