

UTAH

Insurance Department

Licensing Information Bulletin

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Providing License Examinations for the State of Utah

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Introduction

A message from the Utah Insurance Department

This Bulletin provides you with information about the examination and application process for becoming licensed to sell insurance or provide certain insurance services in Utah. Please read and study it carefully.

Once the Utah Insurance Department (referred to in this Bulletin as “the Department”) is satisfied that you have met all requirements for a license, the appropriate license will be issued. Remember, however, after you have your license you cannot sell, solicit or negotiate insurance until you have been appointed to represent at least one company or designated to represent an organization.

All questions and requests for information about examinations should be directed to Prometric. Questions regarding your license, after successfully completing an exam, should be directed to the Department.

The Department wishes you well in preparing for your examination and encourages you to continue your insurance education after becoming licensed. An insurance license can open up the world of insurance for you—a world filled with satisfying and rewarding opportunities. Remember, however, that a license is a privilege, not a right. You should commit yourself from the beginning to comply with the laws and rules set forth to regulate the insurance industry.

Sincerely,

D. Kent Michie
Insurance Commissioner

At a glance



Follow these main steps if you are interested in obtaining an insurance license.

To obtain your insurance license

- 1** Review this bulletin thoroughly to:
 - Determine the exams needed and any other license requirements.
 - Understand exam registration, expiration and rescheduling provisions.
- 2** Contact Prometric to register, pay for, and schedule your exam and fingerprinting appointment.

The easiest way to register is online at www.prometric.com/utah. Phone, fax and mail options are also available. (See Page 7.)
- 3** Prepare for your exam by using this bulletin and other materials.

The content outlines in this guide are the basis for the exams. (See Page 18.)
- 4** Take the scheduled exam, bringing required identification to the test center. (See Page 12.)

You will receive your results immediately after the exam. If you pass it, go on to step 5. If you do not pass, repeat steps 2 through 4 until you do.
- 5** Complete and submit your license application electronically with the Department via the Sircon kiosk in the exam center. Pay all required nonrefundable fees by credit card. (See Page 16.)
- 6** If applying for an initial resident insurance license, have your fingerprints taken at the exam center. (See Page 5.)



To get answers not provided in this bulletin

Direct all questions and requests for information about exams to:

Prometric

Phone: 800.697.8947

Fax: 800.347.9242

TDD User: 800.790.3926

Web site: www.prometric.com/utah

Direct questions about licensure to:

Utah Insurance Department

Suite 3110 State Office Building

PO Box 146901

Salt Lake City, UT 84114-6901

Phone: 801.538.3800; In-State Toll Free: 800.439.3805

Web site: www.insurance.utah.gov

Understanding license requirements

The Utah Insurance Department issues several types of insurance licenses. Each license granted by the Department is valid only for the line of authority named on the license.

This section describes:

- The licensing process.
- The types of licenses offered.
- Licensing requirements based on residence.
- Fingerprinting requirements.

Overview of the licensing process

Chapters 23a and 26 of Title 31A, of the Utah Insurance Code empowers the Department to qualify individuals who wish to operate as insurance producers, consultants or adjusters in the state of Utah. The legislature may change these laws annually, and administrative procedures may be changed at any time. **Licensees are expected to be aware of changes in the law that affect their occupational practice.**

For some licenses, you must pass an exam to confirm that you have attained a minimum level of knowledge regarding the statutes and regulations affecting the insurance profession and the products and services you will sell or represent to the public. After you have passed your exam, you must apply to the Department and pay the appropriate licensing fee in order to receive your license.



Note Passing an exam does **not** guarantee that you will be issued a license. Issuance of a license depends on review and approval of all license application materials, including application questions regarding any prior civil or criminal proceedings. See Page 16 for more information on obtaining your license.

Types of licenses

The Department licenses the following professionals:

- **Producer.** A person appointed by an insurer to solicit applications for insurance or negotiate insurance on its behalf.
- **Consultant.** A person who receives compensation (other than sales commissions) for giving advice, rendering an opinion or providing information about insurance.
- **Adjuster.** A person licensed to adjust losses for or against authorized insurers. Utah law states that a “regular salaried employee of an insurer” does not require a license to adjust losses for that insurer.

The Department grants the types of licenses listed in the table below. The table also identifies the exam that needs to be completed for each license type. The Department also offers some license types that do not require examination (Customer Service Representative, Bail Bond, Limited Lines – see Page 5).

You may qualify for combination licenses (such as Life and Accident and Health or Property, Liability and Personal Lines) by taking a combined exam. The combined exam results in one final score. You must pass the complete exam to qualify for a license.

Producer License	Exam Series
Life	17-01
Variable Contracts	17-01
Accident/Health	17-02
Life and Accident/Health	17-03
Property and Casualty	17-04
Marketing Representative's Title	17-13
Title (see next section)	17-14 and 17-15
Escrow (see next section)	17-16 and 17-17
Personal Lines	17-20
Surplus Lines	17-21
Property	17-22
Casualty	17-23

*Plus current CRD showing Utah approval.

Consultant License	Exam Series
Life and Accident/Health	17-09
Property and Casualty	17-10

Adjuster License	Exam Series
Property and Casualty	17-11

Title and Escrow information

Both the title and escrow exams consist of a total of 150 questions and are divided into two parts, General and Practical.

Part I. (General) exams 17-14 and 17-16. Exams are in a multiple-choice format and may be taken on computer at any Prometric test center.

Part II. (Practical) exams 17-15 and 17-17 are three hours in length and require using materials provided to the candidate at the time of the exam. As such, Part II exams may only be taken at a Utah test center.



Note Candidates must pass Part II exams and submit their application **within 90 days** of passing Part I exams. If you do not pass Part II and submit fees for a license within 90 days of passing Part I, you will need to retake Part I.

Requirements based on residence

This section describes licensing requirements for applicants who currently live in Utah, for those who are moving to Utah and for nonresidents.

Resident licensing requirements

Producer License. To qualify for a Utah Resident Producer license, you must:

- Be at least 18 years old;
- Be a resident of Utah;
- Be of good character and competency; and
- Pass the license examination(s) required by statute.

To conduct insurance transactions as a producer, you must:

- Hold a current license for the line of insurance being transacted;
- Be appointed and/or designated by an authorized insurer or licensed insurance agency; and
- Be under contract with that insurer or insurance agency.



Note If you are not contracted or affiliated with any insurer or insurance agency, your license remains active but you cannot conduct insurance transactions.

Surplus Lines. To qualify for surplus lines, you must have been a property/casualty insurance producer for at least three of the past four years. The “comparable preparation” provision does not apply to surplus lines. **It is your responsibility to make sure you meet the minimum experience requirements prior to taking the exam.**

Consultant License. To qualify for a consultant license, you must have been acting in a capacity that would provide you with the preparation to act as an insurance consultant for an aggregate period of not less than three years during the four years immediately preceding the date of the application. Your qualifications must relate to the line of insurance for which you plan to consult. **It is your responsibility to make sure you meet the minimum experience requirements prior to taking the exam.**

Adjuster License. To qualify for an adjuster license, you must meet the basic requirements for a license given above.

Variable Contracts License. To qualify for a variable contracts license, you must meet the following requirements: 1) either apply for a life license at the same time or already hold a life license; and 2) have evidence of a current FINRA qualification

and registration with the Utah Securities Division (a current CRD showing Utah approval may be used as evidence).

Customer Service Representative, Bail Bond, Limited Lines License.

No exam is required for a customer service representative license, bail bond license, or limited lines license, but fingerprinting may be required (see Page 5). Application can be made online from your home or office at www.sircon.com/utah. For more information about these license types, visit the Department's Web site at www.insurance.utah.gov.

New Resident licensing requirements

Except for Title producer licenses and Bail Bond producer licenses, Utah is reciprocal in its licensing of new Utah residents who were previously licensed in another state. To become a resident licensee without a requirement to pass an examination, a person moving to Utah who was licensed as an insurance producer in another state must meet the following requirements:

- Submit a completed application and appropriate fees to the Department within 90 days of canceling the other state's license that was in good standing at the time of cancellation, and within 90 days of becoming a legal resident of Utah (after 90 days a Laws and Regulations test will be required);
- Submit proof of residency to the Department within the last 90 days (for example, a Utah driver's license with an issue date, mortgage agreement or lease agreement); and
- Have evidence of good standing of the other state's license at the time it was cancelled, such as a Letter of Clearance dated within the previous 90 days or electronic verification through the Producer Database (PDB).

You may contact the Department for more information on new resident licensing requirements or visit the Department's Web site at www.insurance.utah.gov.

Nonresident licensing requirements

The State of Utah is a signatory to the NAIC Statement of Uniform Treatment of Nonresident Producers. Utah accepts NAIC Uniform Applications and has accepted the NAIC Model Producer Licensing Act. Contact the Department for specific instructions. Electronic nonresident producer applications and instructions may be accessed at www.sircon.com/utah or www.nipr.com.



Note Title producer licenses and Bail Bond producer licenses **are not** issued to nonresidents.

Fingerprinting process

The Department requires all individuals applying for a resident insurance license to be fingerprinted. Fingerprinting **MUST** be done at a Prometric test center, using "live scan" technology, which digitally captures and transmits the fingerprints to the Utah Department of Public Safety, Bureau of Criminal Identification (BCI), and the Federal Bureau of Investigation (FBI). Fingerprinting **is not** required for resident licensees adding a line of authority to an existing license; only for first-time licensees.

If the license type you are applying for **requires** an examination (Resident Consultant, Resident Producer, Resident Independent Adjuster, Resident Public Adjuster), the process is as follows:

SCHEDULING YOUR EXAM

- 1 Register for fingerprinting 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 (\$20) online at www.prometric.com/utah/insurance or by calling 800.697.8947 **before arriving** at the test center.
- 2 Once you finish your exam, you should use the kiosk at the exam center to complete your license application via Sircon. The license application will include an FBI/BCI fingerprint fee (\$19.25 FBI/\$15.00 BCI) that must be paid by credit card during the online license application process.
- 3 When you print out your Sircon confirmation page, show it to the test center supervisor as proof you have paid the FBI/BCI fees and your fingerprints will then be scanned.
- 4 Fingerprint results will be returned to the Department. The Department will evaluate the results and the application prior to license issuance.



Note If you pass the examination and leave the test center without having your fingerprints scanned, you must schedule an appointment to return to the test center to have your fingerprints taken. When you return, you must present the Sircon application confirmation page to have your fingerprints taken.

If the license type you are applying for **does not require** an examination (Bail Bond, Resident Limited Lines Producer, Resident Customer Service Representative), the process is as follows:

- 1 Schedule a fingerprint appointment and pay Prometric's \$20 fingerprint processing fee online at www.prometric.com/utah/insurance or by calling 800.697.8947 **before arriving** at the test center for fingerprinting. Test centers are not able to accept this processing fee at the test site.
- 2 Apply for the license online from your home or office at www.sircon.com/utah **before** arriving at the test center for fingerprinting. OR, you can apply online using a kiosk at the test center if you arrive a few minutes before your fingerprinting appointment. Payment for both the license application fee and the FBI/BCI fingerprint fee (\$19.25 FBI/\$15.00 BCI) must be made by credit card during the online license application process.
- 3 After applying for a license online, bring your printed Sircon confirmation page to the test center supervisor as proof you have paid the FBI/BCI fees and your fingerprints will then be scanned.
- 4 Fingerprint results will be returned to the Department. The Department will evaluate the results and the license application prior to license issuance.

Scheduling your exam

The Department has contracted with Prometric to conduct its examination program. Prometric provides computerized testing through the multistate Prometric Testing Network, including test centers in Utah.

Before you can test, you must contact Prometric to:

- 1 Register for the exam you need to take using your legal name and supporting information.
- 2 Pay the exam fee.
- 3 Schedule an appointment.

Registering and scheduling exams

You are encouraged to complete all three steps at one time using the Prometric Internet registration and scheduling system. Registration and scheduling is also available by phone. If you prefer, you can register by fax or by mail, but be aware that is a two-step process.

Confidentiality. Be assured that Prometric treats your Social Security number as **confidential**. It is used only as an identification number in maintaining your record and reporting your score to the Department. By law, you are required to disclose your Social Security number. (31A-23a-104(2)(b))

Accommodations. If you require ADA accommodation or ESL additional time, 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.

On the Internet—register and schedule at one time

Register and schedule your exam online at any time using our Internet Registration Service. Just follow these steps.



To register and schedule an exam online

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

By phone—a one-step process

You may register and schedule your examination by calling 800.697.8947 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, you will be given a number confirming your appointment. 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.

You may fax your completed exam registration form (Page 25) to Prometric at 800.347.9242. You must include the Visa or MasterCard number and the cardholder’s signature on the fax. Faxed registrations are processed within 24 hours, or one business day, of receipt.

You may mail your completed exam registration form (Page 25) and the appropriate exam fee. Assume four to eight days for delivery of mailed registrations and then 48 hours for processing.

SCHEDULING YOUR EXAM

Once your registration has been processed, you can schedule an appointment by calling 800.697.8947. Please record and retain the number confirming your appointment.

Test center locations

You may take your exam at any Prometric test center in the United States (except for practical exams 17-15 and 17-17, which must be taken in Utah). Fingerprinting must also be completed at a Prometric test center in Utah.

The chart below lists the current Utah test center locations. Test center locations are subject to change. Be sure to verify the address of and directions to your destination before you leave for your exam.

Utah test centers

Test Sites	Directions
Lindon, UT 350 South 400 West, Suite 250 Lindon, UT 84042 801.226.2095	From I-15: Take the Lindon/Pleasant Grove exit (#273). Travel east on 1600 North, then turn north (left) on 400 West. The test center is on the left-hand side of the road.
Salt Lake City, UT 201 South 1460 East 490 Student Services Building Salt Lake City, UT 84112-9059 801.581.7310	From I-15: Exit on 600 South and go east. Turn left on State Street. Turn right on 100 South and go east. Turn right onto 1460 East and go south. This goes to a visitor parking lot. The test center is directly southwest of the parking lot. The test center is located in the large cement building with ivy growing on it. There is a nominal fee for parking at this test center and parking is limited.
St. George, UT 750 W Ridgeview Drive Suite 105 St. George, UT 84770 435.674.7088	From I-15: Go to the St. George Boulevard exit. Go west on St. George Boulevard to Bluff Street and turn right. Travel approximately 3/4 of a mile. Turn left onto Ridgeview Drive. The test center is on the left in a two-story office building.
Taylorsville, UT 5486 South 1900 West Suite C Taylorsville, UT 84118 801.968.2871	From I-215: Exit on Redwood Road and go north to 5400 South. Turn left on 5400 South and go west to 1900 West. Turn left. From I-15: Exit at 5300 South. Go west to 1900 West and turn left. The test center is about one block south on the west side of the street.

A complete list of test center locations may be found by going to www.prometric.com/utah/insurance and clicking on the "Do More" button. Alternatively, you may call 800.853.5448.

Registration fee, expiration, and refund policy

Fees for all exams may be included in one payment. MasterCard, Visa, money order, company check and cashier's check are accepted forms of payment. **Personal checks and cash will not be accepted.** Exam registration fees are **not refundable or transferable.**



Note An exam registration remains valid for only 90 calendar days after it has been processed. It will expire without further notice at that time. We recommend that you do not register for your exam until you are prepared to take your exam.

Rescheduling your appointment

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.

Last day to reschedule with no 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 (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 choosing another appointment. To pay this fee by Visa or MasterCard and reschedule your appointment, call Prometric at 800.697.8947. 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 choosing another appointment. This fee will allow 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 canceling scheduled exams. If this occurs, Prometric will attempt to contact you by phone or e-mail; however, you may check for testing site closures by calling Prometric. If the site is closed, your exam will be rescheduled without 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 and reschedule your exam.

Retaking an exam

If you have allowed your exam registration to expire or were unsuccessful in your exam attempt, you may re-register by any of the methods listed above. Another exam registration form and fee are required.

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.

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.
- An explanation of how to take a practice exam.

Content outlines overview

The license exam for each license type consists of questions that test knowledge of topical areas listed in that exam's content outline. An overview of each exam content outline appears in this bulletin, beginning on Page 18. You can view a complete outline specific to your exam online at www.prometric.com/utah.

Prometric first asks the Department to review a proposed examination outline and to determine the amount of emphasis that exams should dedicate to each topic, reflected in the percentages shown in the exam content outlines. Item-development staff at Prometric and insurance professionals then research the content and write questions. The questions are submitted to industry professionals in Utah for review and approval. This process ensures that the exams reflect content that you, as an entry-level agent, will need to know to properly perform your duties for the insurance-buying public.



Hint Do not schedule your exam until you are familiar with all subject areas in the applicable content outline.

Study materials

Remember, the content outlines in this bulletin are the basis for the exams. Not all questions on the exams will necessarily be covered in your study materials and outdated study materials may not be consistent with the content outlines. Where such discrepancies exist, the outlines take precedence. **Make sure your study materials cover the topics in the outlines.**

The Department does not require you to take a prelicensing education course. You are free to use materials of your own choosing to prepare for the license exam. Different publishers have produced a variety of materials to assist candidates specifically in preparing for license exams. Because of the number and the diversity of approach of these publications, **neither the Department nor Prometric**

reviews or approves study materials. However, the following sources may be a starting point in your search for study materials.

- 1 A.D. Banker & Company, 5000 College Blvd. #120, Overland Park, KS 66211, 800.866.2468, www.adbanker.com.
- 2 Brightance School of Insurance, 1211 North State Street, Orem, UT 84057, 801.822.9390, 888.203.4494.
- 3 Education Resource Center, Ron Johnson, 204 Historic 25th Street, Ste. 222, Ogden, UT 84401, 801.782.5510, email: ron@rd-22.com.
- 4 Insurance Services of America (ISOA), Gordon Casper, 1003 N 560 E, Orem, UT 84097, 801.226.3148.
- 5 INSURETTS II, Carol Stringham, 3940 W 4100 S, West Valley City, UT 84120, 801.466.4361.
- 6 Kaplan Financial, 332 Front Street S., Ste. 555, La Crosse, WI 54601, 608.779.5599, 800.824.8742, www.kaplanfinancial.com.
- 7 Mountain CE LLC, 801.518.1956, www.mountainCE.com.
- 8 Thayne Marsh Insurance Schools, 9192 South 300 West, Suite 8, Sandy, UT 84070, 801.253.1751.
- 9 Title & Escrow School, PO Box 571853, Salt Lake City, UT 84157, 801.277.6727, www.titleandescrowschool.com.
- 10 Utah Association of Independent Insurance Agents (UAIIA), 4885 South 900 East, Suite 301, Salt Lake city, UT 84117, 801.269.1200, www.iaau.org.

Utah statutes. The exams contain sections on Utah statutes. In addition to other study materials, you may wish to consult a standard statute reference, such as those available at most public or law libraries in Utah. The Utah Insurance Code is available on the Department's Web site at www.insurance.utah.gov.

Practice exams

Practice exams are available at www.prometric.com/utah/insurance. While practice exams contain general, nonstate-specific insurance questions, they are created in the same format and use the same question types as the actual licensure exams. Practice exams will also help you become familiar with the computer-based testing process.

During the practice exam, you will get immediate feedback to correct and incorrect responses as well as overall feedback at the end of the session. If you like, you may print out the final practice exam results to help you with further test preparation.

Practice exams are available for Life, Health, and Property/Casualty lines. The fee for each practice exam is \$25 and is payable online at the time you purchase the practice exam.

Taking your exam

Knowing what to expect when taking your exam may help you pass it. This section contains:

- An overview of the testing process.
- Regulations that will be enforced at the test center.
- Information about the types of questions on the exams.

- A guide to understanding your exam results.
- Information about appeals.

The testing process

Your exam will be given by 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. You can also take 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 staff to verify your identification and documentation.

Identification required. You must present a valid 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 used to register for the exam (including designations such as "Jr." and "III").



Important Failure to provide appropriate identification at the time of the exam is considered a missed appointment. As a result, you must pay a \$40 rescheduling fee before choosing 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.

Calculators. A calculator or slide rule is allowed for specific exams. Only silent, handheld, solar or battery-operated, nonprogrammable calculators (without paper tape-printing capabilities or alphabetic keypads) may be used.



Note Series 17-15 practical exam candidates should bring a protractor, a scale, and a nonprogrammable scientific calculator with trigonometric functions, such as a Texas Instrument TI-30Xa calculator, to use on the second title Series 17-15 exam. **Series 17-17** practical exam candidates should bring a nonprogrammable financial calculator, such as a Texas Instrument TI-BAII+ or a HP12C calculator, to use on the second escrow Series 17-17 exam. Candidates desiring to use a scientific or financial calculator must furnish their own; only standard nonprogrammable calculators will be provided by the test center. Candidates are responsible for bringing protractors and scales.

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 **must not** use written notes, published materials, or other testing aids, except those allowed by your test sponsor. (The TCA will refer to the applicable client practice for allowances.)
- 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 may have either scheduled or unscheduled breaks, which are determined by your test sponsor. The TCA can inform you what is specifically permitted during these 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 copyrighted property of Prometric Inc. It is forbidden under federal copyright law to copy, reproduce, record, distribute or display these test questions by any means, in whole or in part, without our written permission. Doing so may subject you to severe civil and criminal penalties, including up to five years in prison and/or a \$250,000 fine for criminal violations.

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 licensing exam are multiple choice. Each provides four options from which you choose your answer.

Question formats. Three different multiple-choice formats are used. Each format is shown in the following examples. 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

Format 3—All of the following except

All of the following coverages may be provided under health insurance policies EXCEPT:

1. Medical expense
2. Disability income
- * 3. Workers’ compensation
4. Accidental death and dismemberment

Experimental questions. Your examination may include some experimental questions that will not be scored. If present, they are distributed throughout the examination and will not be identified as such. These are used to gather statistical information on the questions before they are added to the examination as scored items. These experimental questions **will not** be counted for or against you in your final examination score.

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 indicates 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 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.

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.			
Utah Producer Life Examination			
	Number of Questions	Number Correct	Percent Correct
Life Total Test Score	100	80	80%
Insurance Regulation	10	8	80%
General Insurance	10	8	80%
Life Insurance Basics	18	15	83%
Life Insurance Policies	18	15	83%
Life Insurance Policy Provisions			
Options, and Riders	12	9	75%
Annuities	15	12	80%
Federal Tax Considerations	9	7	78%
Qualified Plans	8	6	75%
Score: 80%			
Grade: Pass			
(A total score of 70 percent is required to pass)			

Prometric electronically notifies the Department of exam results within two business days of the exam date. Exam scores are confidential and will be revealed only to you and the Department.

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.

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. Your comments will be reviewed by our personnel, 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 and Social Security number, 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:

- Applying for your license.
- New procedures for printing a license.
- License fees.
- Continuing education.

Applying for your license

After you pass your exam, complete and submit your application electronically via Sircon by using the kiosk located in the exam center and paying all fees with a credit card. Sircon will electronically forward your application and all fees to the Department. You can also later apply electronically from your home or office at www.sircon.com/prometric-utah. Electronic application is the Department's required filing method.



Warning It is your responsibility to ensure that the application and any supporting documents have been properly completed and that the information is accurate. If you have ever been the subject of a civil or criminal proceeding, whether it be misdemeanor or felony, including disciplinary proceedings by an insurance department, you must disclose this information on the license application. Applications that are found to contain inaccurate or untruthful information may be denied.

Initial resident insurance license applicants must provide fingerprints to permit the Department to obtain a criminal history record report. Please read the "Fingerprinting process" section on Page 5 for more details.

Licensing fees

If you are applying for a combination license, you still pay only one license fee.

Fees for new licenses are:

Fees for new licenses are:

- **\$34.25** Fingerprint submission fee (\$19.25 FBI/\$15.00 BCI).
- **\$20** Prometric fingerprint processing fee (must be paid prior to arriving at the test center).
- **\$75** Individual License Fee (includes Producer, Title, Adjuster, Consultant, Managing General Agent (MGA), Third Party Administrator (TPA), Reinsurance Intermediary).
- **\$50** Limited Lines License Fee (includes Credit, Bail Bond, Legal Expense, Travel, Motor Club, Car Rental, Customer Service Representative (CSR), Self-Service Storage, Crop Insurance).
- **\$85** Organization License Fee (includes Producer, Title Consultant, TPA, Reinsurance Intermediary, Adjusters, and Limited Lines Agency).
- **\$25** To amend a license to add a line of authority (see below).
- **\$12.50** Sircon electronic application service fee.



Important Your application and fee must be submitted within 90 days of passing your exam. After 90 days, the exam must be retaken in order for a license to be issued.

Amending a license to add a line of authority

For additional lines of insurance, you must take and pass the applicable examination and submit a completed license application form indicating an amended license. For example, to add the Life and Accident and Health line of authority to your Property and Casualty license, you would need to take the required exam for Life, Accident and Health and pay a transaction fee to add it to the license.

Printing your license

The Department no longer prints and mails hard copies of new, renewal or duplicate licenses. You may print a hard copy yourself by going to www.sircon.com/utah and clicking on the link titled "Print a license." You may print your license as soon as it has been issued.

To see if a new or renewal license has been approved and issued:

- Go to www.sircon.com/utah and click on "Check license application status" or "Check license renewal status;" or
- Go to the Department's Web site at www.insurance.utah.gov and click on the "Search for Company & Agent" link.

You may print as many copies of a new or renewal license as you would like at no cost.

Obtaining an appointment

After obtaining your license, you need an appointment with an insurer or a designation with an agency to conduct insurance transactions for an insurer. Contact your employing insurance company or agency organization in order to be properly appointed as its producer or designee.

Address or phone changes

Section 31A-23a-412 of the Utah Insurance Code requires all licensees to notify the Commissioner in writing of any change of address or phone number within 30 days. You may process your own changes electronically online at www.sircon.com/utah or at www.nipr.com.

License renewals

A renewal reminder letter is sent to every licensee about two months prior to the license expiration date. Renewals are required to be completed electronically at www.sircon.com/utah. More detailed information about renewing a license is available on the Department's Web site at www.insurance.utah.gov.

Continuing education

Continuing education (CE) is required for all Utah resident producers and adjusters. Currently, **24 hours** of CE are required (12 hours for title insurance), of which:

- At least half of the required hours must be in the classroom or classroom equivalent hours.
- A minimum of three of the required hours must be in ethics training (the remaining hours can be in any line of insurance).
- All of the required hours must be approved by the Department.

A list of approved CE classroom providers and a course calendar are available on the Department's Web site at www.insurance.utah.gov. Proof of completion of CE hours must be kept on file with the producer. The Department conducts random audits of CE hours, and certificates of completion must be submitted to the Department within 21 days from the date of an audit letter.

Nonresidents. Nonresident producers and adjusters whose home state does not have CE requirements must comply with Utah’s requirements. A nonresident producer or adjuster who has complied with CE requirements in his or her home state is considered to have satisfied the CE requirements.

Exemptions. Only producers with limited lines licenses and those who have previously filed an exemption with the State of Utah are exempt from CE requirements.

Exam content outlines

The following outlines give an overview of the content of each of the Utah 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, 10 percent means that 10 questions will be drawn on a 100-question exam and 15 will be drawn on a 150-question exam.

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

<p align="center">Series 17-01 Producer's Exam for Life Insurance</p>	<ul style="list-style-type: none"> 5.1 Standard provisions 5.2 Beneficiaries 5.3 Settlement options 5.4 Nonforfeiture options 5.5 Policy loan and withdrawal options 5.6 Dividend options 5.7 Disability riders 5.8 Accelerated (living) benefit provision/rider 5.9 Riders covering additional insureds 5.10 Riders affecting the death benefit amount 	<p align="center">Series 17-02 Producer's Exam for Accident and Health Insurance</p>
<p>100 questions – 2-hour time limit</p>	<p>6.0 Annuities 16%</p>	<p>100 questions – 2-hour time limit</p>
<p>1.0 Insurance Regulation 10%</p>	<ul style="list-style-type: none"> 6.1 Annuity principles and concepts 6.2 Immediate versus deferred annuities 	<p>1.0 Insurance Regulation 10%</p>
<ul style="list-style-type: none"> 1.1 Licensing 1.2 State regulation 1.3 Federal regulation 	<ul style="list-style-type: none"> 6.3 Annuity (benefit) payment options 	<ul style="list-style-type: none"> 1.1 Licensing 1.2 State regulation 1.3 Federal regulation
<p>2.0 General Insurance 10%</p>	<ul style="list-style-type: none"> 6.4 Annuity products 6.5 Uses of annuities 	<p>2.0 General Insurance 10%</p>
<ul style="list-style-type: none"> 2.1 Concepts 2.2 Insurers 2.3 Producers and general rules of agency 2.4 Contracts 	<p>7.0 Federal Tax Considerations for Life Insurance and Annuities 9%</p>	<ul style="list-style-type: none"> 2.1 Concepts 2.2 Insurers 2.3 Producers and general rules of agency 2.4 Contracts
<p>3.0 Life Insurance Basics 20%</p>	<ul style="list-style-type: none"> 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 annuities (IRAs) 7.5 Rollovers and transfers (IRAs and qualified plans) 7.6 Section 1035 exchanges 	<p>3.0 Accident and Health Insurance Basics 20%</p>
<ul style="list-style-type: none"> 3.1 Insurable interest (31A-21-104) 3.2 Personal uses of life insurance 3.3 Life settlements (including stranger originated life insurance) 3.4 Determining amount of personal life insurance 3.5 Business uses of life insurance 3.6 Classes of life insurance policies 3.7 Premiums 3.8 Licensee responsibilities 3.9 Individual underwriting by the insurer 	<p>8.0 Qualified Plans 5%</p>	<ul style="list-style-type: none"> 3.1 Definitions of perils 3.2 Principal types of losses and benefits 3.3 Classes of health insurance policies 3.4 Limited policies (R590-126) 3.5 Common exclusions from coverage 3.6 Licensee responsibilities in individual health insurance 3.7 Individual underwriting by the insurer 3.8 Considerations in replacing accident and health insurance (Reg R590-126-9, 233)
<p>4.0 Life Insurance Policies 10%</p>	<ul style="list-style-type: none"> 8.1 General requirements 8.2 Federal tax considerations 8.3 Plan types, characteristics and purchasers 	<ul style="list-style-type: none"> 3.9 Limited policies (R590-126) 3.10 Common exclusions from coverage
<ul style="list-style-type: none"> 4.1 Term life insurance 4.2 Whole life insurance 4.3 Flexible premium policies 4.4 Specialized policies 4.5 Group life insurance 	<ul style="list-style-type: none"> 3.9 Individual underwriting by the insurer 3.10 Considerations in replacing accident and health insurance (Reg R590-126-9, 233) 	<p>4.0 Individual Accident and Health Insurance Policy General Provisions 5%</p>
<p>5.0 Life Insurance Policy Provisions, Options and Riders 20%</p>	<ul style="list-style-type: none"> 4.1 Uniform required provisions (R590-126, 233) 4.2 Uniform optional provisions 4.3 Other general provisions 	<ul style="list-style-type: none"> 4.1 Uniform required provisions (R590-126, 233) 4.2 Uniform optional provisions 4.3 Other general provisions

5.0 Disability Income and Related Insurance 8%

- 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 Utah requirements (individual and group)
- 6.5 HIPAA (Health Insurance Portability and Accountability Act) requirements
- 6.6 Health Savings Accounts (HSAs) and Health Reimbursement Accounts (HRAs)
- 6.7 HIPUtah (31A-29-101-107, 119-123)

7.0 Group Accident and Health Insurance 10%

- 7.1 Characteristics of group insurance
- 7.2 Types of eligible groups
- 7.3 Marketing considerations
- 7.4 Employer group health insurance
- 7.5 Small employer medical plans
- 7.6 Regulation of employer group insurance plans
- 7.7 Types of funding and administration

8.0 Dental Insurance 2%

- 8.1 Categories of dental treatment
- 8.2 Indemnity plans
- 8.3 Employer group dental expense

9.0 Medicare 10%

- 9.1 Medicare standard policies
- 9.2 Medicare supplements
- 9.3 Other options for individuals with Medicare
- 9.4 Medicare Improvements for Patients and Providers Act of 2008 (MIPPA)

10.0 Long-Term Care Insurance 10%

- 10.1 Long-term care (LTC) policies

11.0 Federal Tax Considerations for Accident and Health Insurance 3%

- 11.1 Personally-owned health insurance
- 11.2 Employer group health insurance

- 11.3 Medical expense coverage for sole proprietors and partners
- 11.4 Business disability insurance
- 11.5 Health Savings Accounts (HSAs) and Health Reimbursement Accounts (HRAs)

**Series 17-03
Producer's Exam for Life,
Accident and Health Insurance
150 questions – 2.5-hour time
limit**

1.0 Insurance Regulation 7%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 5%

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

3.0 Life Insurance Basics 7%

- 3.1 Insurable interest (31A-21-104)
- 3.2 Personal uses of life insurance
- 3.3 Life settlements (including stranger originated life insurance)
- 3.4 Determining amount of personal life insurance
- 3.5 Business uses of life insurance
- 3.6 Classes of life insurance policies
- 3.7 Premiums
- 3.8 Licensee responsibilities
- 3.9 Individual underwriting by the insurer

4.0 Life Insurance Policies 7%

- 4.1 Term life insurance
- 4.2 Whole life insurance
- 4.3 Flexible premium policies
- 4.4 Specialized policies
- 4.5 Group life insurance

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
- 5.5 Policy loan and withdrawal options
- 5.6 Dividend options
- 5.7 Disability riders
- 5.8 Accelerated (living) benefit provision/rider
- 5.9 Riders covering additional insureds
- 5.10 Riders affecting the death benefit amount

6.0 Annuities 8%

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

7.0 Federal Tax Considerations for Life Insurance and Annuities 7%

- 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 annuities (IRAs)
- 7.5 Rollovers and transfers (IRAs and qualified plans)
- 7.6 Section 1035 exchanges

8.0 Qualified Plans 4%

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

9.0 Accident and Health Insurance Basics 8%

- 9.1 Definitions of perils
- 9.2 Principal types of losses and benefits
- 9.3 Classes of health insurance policies
- 9.4 Limited policies (R590-126)
- 9.5 Common exclusions from coverage
- 9.6 Licensee responsibilities in individual health insurance
- 9.7 Individual underwriting by the insurer
- 9.8 Considerations in replacing accident and health insurance (Reg R590-126-9, 233)

10.0 Individual Accident and Health Insurance Policy General Provisions 4%

- 10.1 Uniform required provisions (R590-126, 233)
- 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

EXAM CONTENT OUTLINES

11.7 Workers compensation

12.0 Medical Plans 8%

- 12.1 Medical plan concepts
- 12.2 Types of providers and plans
- 12.3 Cost containment in health care delivery
- 12.4 Utah requirements (individual and group)
- 12.5 HIPAA (Health Insurance Portability and Accountability Act) requirements
- 12.6 Health Savings Accounts (HSAs) and Health Reimbursement Accounts (HRAs)
- 12.7 HIPUtah (31A-29-101-107, 119-123)

13.0 Group Accident and Health Insurance 8%

- 13.1 Characteristics of group insurance
- 13.2 Types of eligible groups
- 13.3 Marketing considerations
- 13.4 Employer group health insurance
- 13.5 Small employer medical plans
- 13.6 Regulation of employer group insurance plans
- 13.7 Types of funding and administration

14.0 Dental Insurance 1%

- 14.1 Categories of dental treatment
- 14.2 Indemnity plans
- 14.3 Employer group dental expense

15.0 Medicare 5%

- 15.1 Medicare standard policies
- 15.2 Medicare supplements
- 15.3 Other options for individuals with Medicare
- 15.4 Medicare Improvements for Patients and Providers Act of 2008 (MIPPA)

16.0 Long-Term Care Insurance 5%

- 16.1 Long-term care (LTC) policies

17.0 Federal Tax Considerations for Accident and Health Insurance 1%

- 17.1 Personally-owned health insurance
- 17.2 Employer group health insurance
- 17.3 Medical expense coverage for sole proprietors and partners
- 17.4 Business disability insurance
- 17.5 Health Savings Accounts (HSAs) and Health Reimbursement Accounts (HRAs)

Series 17-04 Producer's Exam for Property and Casualty Insurance

**150 questions – 2.5-hour time
limit**

1.0 Insurance Regulation 11%

- 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 12%

- 3.1 Principles and concepts
- 3.2 Policy structure
- 3.3 Common policy provisions
- 3.4 Utah laws, regulations and required provisions

4.0 Dwelling ('02) Policy 4%

- 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 12%

- 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 ('06)

7.0 Commercial Package Policy (CPP) 11%

- 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 ('06) Policy 8%

- 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 11%

- 9.1 Workers compensation laws
- 9.2 Workers compensation and employers liability insurance policy
- 9.3 Premium computations
- 9.4 Other sources of coverage
- 9.5 Rating organization (31A-19a-401-407)

10.0 Other Coverages and Options 8%

- 10.1 Umbrella/excess liability policies
- 10.2 Specialty liability insurance
- 10.3 Surplus lines (31A-15-103)
- 10.4 Surety bonds
- 10.5 Aviation insurance
- 10.6 Ocean marine insurance
- 10.7 National Flood Insurance Program
- 10.8 Other policies
- 10.9 Residual markets including Joint Underwriting Association (31A-2-214)

Series 17-09 Consultant's Exam for Life, Accident and Health Insurance

**150 questions – 2.5-hour time
limit**

1.0 Insurance Regulation 8%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 5%

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

3.0 Life Insurance Basics 7%

- 3.1 Insurable interest (31A-21-104)
- 3.2 Personal uses of life insurance
- 3.3 Life settlements (including stranger originated life insurance)
- 3.4 Determining amount of personal life insurance
- 3.5 Business uses of life insurance
- 3.6 Classes of life insurance policies
- 3.7 Premiums

- 3.8 Licensee responsibilities
- 3.9 Individual underwriting by the insurer

4.0 Life Insurance Policies 7%

- 4.1 Term life insurance
- 4.2 Whole life insurance
- 4.3 Flexible premium policies
- 4.4 Specialized policies
- 4.5 Group life insurance

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
- 5.5 Policy loan and withdrawal options
- 5.6 Dividend options
- 5.7 Disability riders
- 5.8 Accelerated (living) benefit provision/rider
- 5.9 Riders covering additional insureds
- 5.10 Riders affecting the death benefit amount

6.0 Annuities 8%

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

7.0 Federal Tax Considerations for Life Insurance and Annuities 7%

- 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 annuities (IRAs)
- 7.5 Rollovers and transfers (IRAs and qualified plans)
- 7.6 Section 1035 exchanges

8.0 Qualified Plans 4%

- 8.1 General requirements
- 8.2 Federal tax considerations
- 8.3 Plan types, characteristics and purchasers
- 8.4 Special rules for life insurance

9.0 Accident and Health Insurance Basics 8%

- 9.1 Definitions of perils
- 9.2 Principal types of losses and benefits
- 9.3 Classes of health insurance policies

- 9.4 Limited policies (R590-126)
- 9.5 Common exclusions from coverage
- 9.6 Licensee responsibilities in individual health insurance
- 9.7 Individual underwriting by the insurer
- 9.8 Considerations in replacing accident and health insurance (Reg R590-126-9, 233)

10.0 Individual Accident and Health Insurance Policy General Provisions 4%

- 10.1 Uniform required provisions (R590-126, 233)
- 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 8%

- 12.1 Medical plan concepts
- 12.2 Types of providers and plans
- 12.3 Cost containment in health care delivery
- 12.4 Utah requirements (individual and group)
- 12.5 HIPAA (Health Insurance Portability and Accountability Act) requirements
- 12.6 Health Savings Accounts (HSAs) and Health Reimbursement Accounts (HRAs)
- 12.7 HIPUtah (31A-29-101-107, 119-123)

13.0 Group Accident and Health Insurance 7%

- 13.1 Characteristics of group insurance
- 13.2 Types of eligible groups
- 13.3 Marketing considerations
- 13.4 Employer group health insurance
- 13.5 Small employer medical plans
- 13.6 Regulation of employer group insurance plans
- 13.7 Types of funding and administration

14.0 Dental Insurance 1%

- 14.1 Categories of dental treatment
- 14.2 Indemnity plans
- 14.3 Employer group dental expense

15.0 Medicare 5%

- 15.1 Medicare standard policies
- 15.2 Medicare supplements
- 15.3 Other options for individuals with Medicare
- 15.4 Medicare Improvements for Patients and Providers Act of 2008 (MIPPA)

16.0 Long-Term Care Insurance 5%

- 16.1 Long-term care (LTC) policies

17.0 Federal Tax Considerations for Accident and Health Insurance 1%

- 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 Savings Accounts (HSAs) and Health Reimbursement Accounts (HRAs)

Series 17-10 Consultant's Exam for Property and Casualty Insurance

150 questions – 2.5-hour time limit

1.0 Insurance Regulation 11%

- 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 12%

- 3.1 Principles and concepts
- 3.2 Policy structure
- 3.3 Common policy provisions
- 3.4 Utah laws, regulations and required provisions

4.0 Dwelling ('02) Policy 4%

- 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 12%

EXAM CONTENT OUTLINES

- 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 ('06)

7.0 Commercial Package Policy (CPP) 11%

- 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 ('06) Policy 8%

- 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 11%

- 9.1 Workers compensation laws
- 9.2 Workers compensation and employers liability insurance policy
- 9.3 Premium computations
- 9.4 Other sources of coverage
- 9.5 Rating organization (31A-19a-401-407)

10.0 Other Coverages and Options 8%

- 10.1 Umbrella/excess liability policies
- 10.2 Specialty liability insurance
- 10.3 Surplus lines (31A-15-103)
- 10.4 Surety bonds
- 10.5 Aviation insurance
- 10.6 Ocean marine insurance
- 10.7 National Flood Insurance Program
- 10.8 Other policies
- 10.9 Residual markets including Joint Underwriting Association (31A-2-214)
- 10.10 Alternative funding mechanisms

Series 17-11 Adjuster's Examination for Property and Casualty Insurance

150 questions – 2.5-hour time limit

1.0 Insurance Regulation 8%

- 1.1 Licensing requirements
- 1.2 Maintenance and duration
- 1.3 Disciplinary actions
- 1.4 Claim settlement laws and regulations (31A-26-301, 303; Reg R590-190-1-14)
- 1.5 Federal regulation

2.0 Insurance Basics 23%

- 2.1 Contracts
- 2.2 Principles and concepts
- 2.3 Policy structure
- 2.4 Common policy provisions

3.0 Adjusting Losses 24%

- 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 4%

- 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 9%

- 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 9%

- 6.1 Laws
- 6.2 Personal ('05) auto policy
- 6.3 Commercial auto ('06)

7.0 Commercial Package Policy (CPP) 8%

- 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 ('06) 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 Workers Compensation Insurance 8%

- 9.1 Workers compensation laws
- 9.2 Workers compensation and employers liability insurance policy

Series 17-13 Marketing Representative's Exam for Title Insurance

50 questions – 1-hour time limit

1.0 Insurance Regulation 10%

- 1.1 Licensing
- 1.2 State regulation

2.0 General Insurance 5%

- 2.1 Producers and general rules of agency
- 2.2 Contracts

3.0 Title Insurance 55%

- 3.1 Risks covered by title insurance
- 3.2 Entities that can be insured; need for insurance
- 3.3 Interests that can be insured
- 3.4 Title insurance forms
- 3.5 Title insurance policy structure and provisions
- 3.6 Rates and premiums

4.0 Marketing Title Insurance 30%

- 4.1 Unfair marketing practices (31A-23a-402; Reg R590-154-1-18, R592-6-1-7)
- 4.2 Commissions (31A-23a-501, 504)

Series 17-14 Searcher's Exam for Title Insurance Part I – General

100 questions – 2-hour time limit

1.0 Insurance Regulation 10%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Utah marketing practices

2.0 General Insurance 5%

- 2.1 Producers and general rules of agency

2.2 Contracts

3.0 Real Property 35%

- 3.1 Concepts, principles and practices
- 3.2 Acquisition and transfer of real property
- 3.3 Legal descriptions

4.0 Title Insurance 18%

- 4.1 Title insurance principles
- 4.2 Title searching techniques

5.0 Title Exceptions and Procedures for Clearing Title 22%

- 5.1 Principles and concepts
- 5.2 Special problem areas and concerns
- 5.3 Principles of clearing title

6.0 Real Estate Transactions 10%

- 6.1 Document preparation regulations and requirements
- 6.2 Title insurance policy preparation instructions
- 6.3 Recording

**Series 17-15
Searcher's Examination for Title Insurance Part II – Practical**

50 questions – 3-hour time limit

1.0 Interpreting and Analyzing Legal Descriptions 45%

- 1.1 Conducting closure analysis
- 1.2 Conducting comparisons of legal descriptions
- 1.3 Interpreting various types of legal descriptions

2.0 Conducting Title Examinations 30%

- 2.1 Completing a chain sheet
- 2.2 Identifying title exceptions

3.0 Preparing a Commitment for Title Insurance 25%

- 3.1 Schedule A
- 3.2 Schedule B-1
- 3.3 Schedule B-2

**Series 17-16
Producer's Exam for Title Escrow Part I – General**

100 questions – 2-hour time limit

1.0 Insurance Regulation 10%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Utah marketing practices

2.0 General Insurance 5%

- 2.1 Producers and general rules of agency
- 2.2 Contracts

3.0 Real Property 15%

- 3.1 Concepts, principles and practices
- 3.2 Acquisition and transfer of real property
- 3.3 Legal descriptions

4.0 Title Insurance 15%

- 4.1 Title insurance principles
- 4.2 Title searching and examination techniques

5.0 Title Exceptions and Procedures for Clearing Title 20%

- 5.1 Principles and concepts
- 5.2 Special problem areas and concerns
- 5.3 Principles of clearing title

6.0 Real Estate Transactions 35%

- 6.1 Escrow principles (31A-23a-406, 409; Reg R590-170-4-6)
- 6.2 Settlement/closing procedures for all types of closings
- 6.3 Recording

**Series 17-17
Producer's Examination for Title Escrow Part II – Practical**

50 questions – 3-hour time limit

1.0 Reviewing and Preparing Legal Documents 30%

- 1.1 Reviewing legal documents
- 1.2 Preparing legal documents
- 1.3 Notary acknowledgments

2.0 Clearing Title 20%

- 2.1 Reviewing a completed Commitment for Title Insurance
- 2.2 Requesting required information
- 2.3 Identifying conflicting or incongruous information
- 2.4 Identifying and requesting the necessary items for satisfying the requirements specified in the Commitment

3.0 Completing Settlement Statements Including Cost Estimations and Calculations, Balancing and Proofing for Completeness and Accuracy 40%

- 3.1 Completing the HUD-1
- 3.2 Completing a Disbursement/Balancing Sheet

4.0 Providing Final Instructions for Various Types of Title Insurance Policies 10%

- 4.1 Contract vendee
- 4.2 Coverages
- 4.3 Endorsements
- 4.4 Exclusions
- 4.5 Liabilities

**Series 17-19
Laws and Regulations Exam**

50 questions – 1-hour time limit

1.0 Insurance Regulation 60%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 40%

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

**Series 17-20
Personal Lines Exam**

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 26%

- 3.1 Principles and concepts
- 3.2 Policy structure
- 3.3 Common policy provisions
- 3.4 Utah laws, regulations and 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 19%

- 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

EXAM CONTENT OUTLINES

- 5.7 Conditions
- 5.8 Selected endorsements

6.0 Auto Insurance 19%

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

7.0 Other Coverages and Options 6%

- 7.1 Personal umbrella policies (DL 98 01)
- 7.2 National Flood Insurance Program
- 7.3 Other policies
- 7.4 Residual markets including Joint Underwriting Association (31A-2-214)

Series 17-21 Producer's Exam for Surplus Lines Insurance

50 questions – 1-hour time limit

1.0 Surplus Lines Markets and Practices 100%

- 1.1 United States nonadmitted market
- 1.2 Alien insurers
- 1.3 Alternative markets
- 1.4 Admitted surplus lines insurers (31A-15-103)
- 1.5 Surplus lines coverages
- 1.6 Requirements for placement of surplus lines insurance
- 1.7 Records of surplus lines broker
- 1.8 Surplus lines tax (31A-3-301-303; Reg R590-157-1-8)
- 1.9 Surplus lines advisory organization (31A-15-111, Reg R590-171-4)

Series 17-22 Producer's Examination for Property Insurance

100 questions – 2-hour time limit

1.0 Insurance Regulation 13%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 13%

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

3.0 Property and Casualty Insurance Basics 16%

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

- 3.4 Utah laws, regulations and required provisions

4.0 Dwelling ('02) Policy 8%

- 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 17%

- 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 Commercial Package Policy (CPP) 13%

- 6.1 Components of a commercial policy
- 6.2 Commercial property ('07)
- 6.3 Commercial inland marine
- 6.4 Equipment breakdown ('08)
- 6.5 Farm coverage

7.0 Businessowners ('06) Policy 15%

- 7.1 Characteristics and purpose
- 7.2 Businessowners Section I — Property
- 7.3 Businessowners Section III — Common Policy Conditions
- 7.4 Selected endorsements

8.0 Other Coverages and Options 5%

- 8.1 Aviation insurance
- 8.2 Ocean marine insurance
- 8.3 National Flood Insurance Program
- 8.4 Other policies
- 8.5 Residual markets including Joint Underwriting Association (31A-2-214)

Series 17-23 Producer's Examination for Casualty Insurance

100 questions – 2-hour time limit

1.0 Insurance Regulation 11%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 11%

- 2.1 Concepts

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

3.0 Property and Casualty Insurance Basics 13%

- 3.1 Principles and concepts
- 3.2 Policy structure
- 3.3 Common policy provisions
- 3.4 Utah laws, regulations and required provisions

4.0 Homeowners ('00) Policy 14%

- 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 14%

- 5.1 Laws
- 5.2 Personal ('05) auto policy
- 5.3 Commercial auto ('06)

6.0 Commercial Package Policy (CPP) 10%

- 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 ('06) Policy 10%

- 7.1 Characteristics and purpose
- 7.2 Businessowners Section II — Liability
- 7.3 Businessowners Section III — Common Policy Conditions
- 7.4 Selected endorsement

8.0 Workers Compensation Insurance 9%

- 8.1 Workers compensation laws
- 8.2 Workers compensation and employers liability insurance policy
- 8.3 Premium computations
- 8.4 Other sources of coverage
- 8.5 Rating organization (31A-19a-401-407)

9.0 Other Coverages and Options 8%

- 9.1 Umbrella/excess liability policies
- 9.2 Specialty liability insurance
- 9.3 Surplus lines (31A-15-103)
- 9.4 Surety bonds
- 9.5 Aviation insurance
- 9.6 Ocean marine insurance
- 9.7 Other policies



Exam Registration Form

for Utah Insurance Examinations

Last Name	First Name	Middle Name	Social Security Number
Residence Address (Your address of legal residence is required)			Date of Birth
City	State	ZIP Code	Daytime Phone Number (including area code) ()
Employer (insurance company, if known)			Evening Phone Number (including area code) ()
E-mail address			Fax Number (including area code) ()

You must notify the Department, in writing, within 30 days when you have established a business address and phone number. All future changes in business and residence addresses and/or phone numbers must likewise be reported.

This form is Page 25 of the Utah Licensing Information Bulletin. We recommend you read the entire Bulletin.

Series	Exam Title	Exam Fee	Total
17-01	Producer's Life	\$72	\$
17-02	Producer's Accident and Health	\$72	\$
17-03	Producer's Life, Accident and Health	\$88	\$
17-04	Producer's Property and Casualty	\$88	\$
17-09	Consultant's Life, Accident and Health	\$88	\$
17-10	Consultant's Property and Casualty	\$88	\$
17-11	Adjuster's Property and Casualty	\$88	\$
17-13	Marketing Representative's Title	\$72	\$
17-14	Searcher's Title (Part I - General)	\$72	\$
17-15	Searcher's Title (Part II - Practical)	\$88	\$
17-16	Producer's Title Escrow (Part I - General)	\$72	\$
17-17	Producer's Title Escrow (Part II - Practical)	\$88	\$
17-19	Utah Laws and Regulations	\$72	\$
17-20	Personal Lines	\$72	\$
17-21	Producer's Surplus Lines	\$72	\$
17-22	Producer's Property	\$72	\$
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Fingerprint Processing Fee		\$20	\$20
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