NEW MEXICO
Insurance Division

Licensing Information Bulletin
and Study Guide
For exams given on or after September 1, 2011

Practice Exams Available at
www.prometric.com/newmexico

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Providing License Examinations for the State of New Mexico

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A MESSAGE FROM THE DIVISION

Introduction

This bulletin provides you with information about the processes for taking an examination and becoming licensed by the New Mexico Public Regulation Commission (PRC), Insurance Division (the Division). It also contains information that is useful after you become licensed. We suggest you keep this bulletin for future reference.

The Division has contracted with Prometric Inc. to conduct its examination program. We wish you well in preparing for your examination and remind you that by law you are required to continue your insurance education after becoming licensed.

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 any exams needed and other license requirements.

2. Mail your completed license application, registration form, all fees, and any other required supporting documentation, including any required Pre-licensing Education Certificate, to Prometric’s New Mexico office. All of New Mexico’s applications and forms can be found online at www.nmprc.state.nm.us/als.htm.

3. Once your application is accepted, Prometric will notify you of your approval to test. After you receive your approval notice, you must contact Prometric to schedule an appointment to take your exam. The easiest way to schedule is online at www.prometric.com/newmexico.

4. Prepare for your exam using this bulletin and other materials. The content outlines in this guide are the basis for the exams (see Page 17).

5. Take the scheduled exam bringing the required identification to the test center (see Page 12). You will receive your results immediately after the exam.

6. If you pass your exam, your license will be issued by the Division (see Page 16).

To get answers not provided in this bulletin

Send all applications and all application inquiries to:

Prometric New Mexico Processing Center
2538 Camino Entrada, Suite 204
Santa Fe, NM 87507
Phone: 888.717.2557
Understanding license requirements

The State of New Mexico issues several types of insurance licenses. Each license granted by the Division is valid only for the line of authority named on the license.

This section describes:
- The types of licenses offered.
- Licensing requirements based on residency status.

Types of licenses

In accordance with New Mexico law, the Division issues the following license types:

**Agent.** A person appointed by an insurer authorized to transact insurance in New Mexico, to solicit applications for insurance or annuity contracts on behalf of the insurer, to countersign insurance policies or contracts if expressly so authorized by the insurer, and to perform such other services relative to such transactions as the insurer may authorize.

**Bail Bondsman.** A limited surety agent or a property bondsman. A limited surety agent is any individual appointed by an insurer by power of attorney to execute or countersign bail bonds in connection with judicial proceedings and who receives or is promised money or other things of value therefore. A property bondsman is any person who pledges United States currency, United States postal money orders or cashier’s checks or other property as security or surety for a bail bond in connection with judicial proceedings and who receives or is promised money or other things of value.

**Broker.** A person generally who, not being an agent of the insurer, as an independent contractor and on behalf of the insured solicits, negotiates or procures insurance or annuity contracts or renewal or continuation thereof for insureds or prospective insureds other than himself/herself.

**Solicitor.** An individual employed by a licensed agent to solicit insurance and perform such other duties in handling the agent’s business as the agent may authorize.
Types of Licenses

**Insurance Consultant.** A person who, for a fee received or to be received, offers to examine, examine or aid in examining any policy of insurance or any annuity or pure endowment contract for the purpose of giving or offering to give any advice, counsel, recommendation or information in respect to the terms, conditions, benefits, coverage or premium of any such policy or contract or in respect to the expediency or advisability of altering, changing, exchanging, converting, replacing, surrendering, continuing, renewing or rejecting any such policy or contract or of accepting or procuring any such policy or contract from any company.

The following table lists each line of license authority and its required exam.

<table>
<thead>
<tr>
<th>Line of Authority</th>
<th>Exam Series</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life</td>
<td>18-25</td>
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<tr>
<td>Accident and Health</td>
<td>18-26</td>
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<tr>
<td>HMO</td>
<td>18-26</td>
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<tr>
<td>Health Care</td>
<td>18-26</td>
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<tr>
<td>Prepaid Dental</td>
<td>18-26</td>
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<tr>
<td>Life, Accident and Health</td>
<td>18-27</td>
</tr>
<tr>
<td>Property</td>
<td>18-28</td>
</tr>
<tr>
<td>Casualty and Surety</td>
<td>18-29</td>
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<tr>
<td>Vehicle</td>
<td>18-30</td>
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<tr>
<td>Property, Vehicle and Casualty</td>
<td>18-31</td>
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<tr>
<td>Title Guaranty</td>
<td>18-33</td>
</tr>
<tr>
<td>Property Bail Bonds</td>
<td>18-34</td>
</tr>
<tr>
<td>Surety Bail Bonds</td>
<td>18-34</td>
</tr>
<tr>
<td>Crop Hail</td>
<td>18-35</td>
</tr>
<tr>
<td>Life, Accident and Health Consultant</td>
<td>18-36</td>
</tr>
<tr>
<td>Property, Vehicle and Casualty Consultant</td>
<td>18-37</td>
</tr>
<tr>
<td>Transportation Ticket Sellers</td>
<td>None</td>
</tr>
<tr>
<td>Credit Life and Disability*</td>
<td>None</td>
</tr>
<tr>
<td>Variable Contracts**</td>
<td>None</td>
</tr>
</tbody>
</table>

*Under the Insurance Code, no one may hold both a limited license and any other New Mexico license at the same time.

**Applicants must apply simultaneously for a life and variable contracts license, and must be registered with FINRA. Refer to page 4.

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

**Waiver of exam requirements**
Exams are not required for:

- Renewal or continuance of an existing license.
- Applicants for a limited license as provided in Section 59A-12-18 NMSA 1978.
- Applicants for a temporary license as provided in Section 59A-12-19 NMSA 1978.
- Life, Accident and Health applicants holding the Chartered Life Underwriter (CLU) designation.
Transportation ticket selling agent applicants who only issue health and accident insurance policies, or insurance on personal effects while being carried as baggage.

Property and/or Casualty license line applicants holding the Chartered Property Casualty Underwriter (CPCU) designation.

Applicants for a license covering the same kind or kinds of insurance as licensed previously in New Mexico within five years immediately preceding date of application, unless the previous license was suspended, revoked or continuation thereof refused by the superintendent.

**Licensees not requiring an exam**

When applying for a license that does not require an exam, submit the form for the license type you are seeking, along with the appropriate fees and supporting documentation, directly to the Division. Appointment and license fees may vary.

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**Residency license requirements**

In order to qualify as a New Mexico insurance agent, broker, consultant, or solicitor, you must satisfy the following basic requirements:

- Be 18 years of age or older.
- Pass any exam required for licensing.
- Be competent, trustworthy and financially responsible.
- Provide a Letter of Clearance, when applicable.
- Be in compliance with other applicable qualifications and requirements of the New Mexico Insurance Code.
- Solicitor applicants must be employed as a solicitor by a licensed agent, subject to issuance of license.

**Variable Contracts license.** Applicants may apply for a Variable Contracts license concurrently with a Life or Life, Accident & Health and must be registered with FINRA.

**Title Guaranty Agents.** Title guaranty agent applicants must own, operate or control an abstract plant, which plant consists of a set of records that have been filed or recorded in the county for which the abstract plant is maintained for a period of at least 20 years immediately preceding the date of application.

**Bail Bondsman/Solicitor licenses.** In addition to the agent or solicitor license requirements listed above, applicants for a bail bondsman or solicitor license must meet the following requirements:

- Pass the Bail Bonds examination.
- Not have been convicted of a felony, with the exception of a conditional discharge of a felony conviction, or anyone properly licensed as of January 1, 2005.
- Not be a law enforcement, adjudication, jail, court or prosecution official or an employee thereof or an attorney, official authorized to admit to bail, or state or county officer.
- Bail Bondsman applicants must complete at least 30 hours of formal classroom education in subjects pertinent to the duties and responsibilities of a bail bondsman and complete at least 120 hours of on-the-job training under the direct supervision of a sponsoring bail bondsman or apprentice for a minimum of six months with a sponsoring bail bondsman.
• Property Bail Bondsman must submit a detailed financial statement under oath and
  a schedule of charges and the rating plan proposed to be used in writing bail bonds
  and deposit with the superintendent a surety bond, U.S. currency or irrevocable
  letter of credit in favor of the superintendent in a total aggregate amount of not
  less than $25,000.
• Solicitor applicants must complete at least 10 hours of formal classroom education
  in subjects pertinent to the duties and responsibilities of a bail bond solicitor and
  complete at least 30 hours of on-the-job training under the direct supervision of a
  sponsoring bail bondsman.
• Solicitors must be endorsed by a licensed bail bondsman, who must then supervise
  the solicitor’s activities on the bondsman’s behalf.

New resident license requirements
As a new resident, you may take New Mexico licensing examinations before moving
to New Mexico. If you were previously licensed as a resident agent in another state,
and are now seeking a resident New Mexico license, your application forms must be
accompanied by a Letter of Clearance from your former resident state. Because
requirements are subject to change, please contact the Division at 505.827.4601
for specific information that may apply at the time of your move.

Nonresident license requirements
Nonresidents who wish to be licensed in New Mexico must contact the Agent
Licensing Bureau of the New Mexico Insurance Division at 505.827.4601 for more
information on licensing requirements.

Scheduling your exam
The Division has contracted with Prometric to conduct its examination program.
This includes processing your license application, and the registration and scheduling
of your exam. Follow the instructions here to register and schedule an appointment
to take your exam.

Before you can test, you must complete the following steps with Prometric:

1. Complete and submit your license application, along with any other required
   paperwork, registration form, and all fees to Prometric’s New Mexico Processing
   Center (see address on Page 1).

   All of New Mexico’s applications and forms can be found online at
   www.nmprc.state.nm.us/als.htm. Click on “Forms & Applications” in the
   left-hand column.

2. Once you have received approval, contact Prometric to schedule an appointment
to take your exam.

   Important Application fees are valid for six months. If you do not take your
exam within six months of receiving notification of approval, you will need to
reapply. Fees are not refundable or transferable.

Accommodations. If you require ADA accommodation or ESL consideration, see
“Special test considerations” on Page 8 before registering.
Scheduling
Once you have received approval to take your exam, you will need to schedule an exam appointment. You are encouraged to schedule your exam using the Prometric Internet scheduling system. Scheduling is also available by phone.

To schedule an exam online
2. Click on Schedule your test and follow the prompts.

To schedule an exam by phone
1. Call 800.813.6737 between 6 a.m. and 7 p.m. (Mountain time), Monday through Friday.
2. At the end of the call, you will be given a number confirming your appointment. Record and keep this confirmation number for your records.

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 may take your exam at any Prometric test center in the United States. A complete list of test center locations may be found by going to www.prometric.com/newmexico/insurance and clicking on the “Do More” button. Alternatively, you may call 800.853.5448.

The chart below lists the current New Mexico test center locations.

<table>
<thead>
<tr>
<th>Test Sites in New Mexico</th>
<th>Days and Hours of Operation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Albuquerque</td>
<td>Monday – Wednesday, Friday/Saturday 8 a.m. – 5 p.m.</td>
</tr>
<tr>
<td>4121 Wyoming Blvd NE, Albuquerque, NM 87111 505.296.0609</td>
<td></td>
</tr>
<tr>
<td>Farmington</td>
<td>Hours of operation vary</td>
</tr>
<tr>
<td>San Juan College Information Technology Bldg., 4601 College Blvd. Farmington, NM 87402, 505.566.3942</td>
<td></td>
</tr>
<tr>
<td>Las Cruces</td>
<td>Friday/Saturday and as needed 8:30 a.m. – 5:30 p.m.</td>
</tr>
<tr>
<td>3291 Del Ray Blvd., Suite 4, Las Cruces, NM 88012, 505.382.4442</td>
<td></td>
</tr>
<tr>
<td>Roswell</td>
<td>Hours of operation vary</td>
</tr>
<tr>
<td>Eastern New Mexico University 52 University Blvd. Developmental Studies Center, Room 208 Roswell, NM 88202-6000, 505.624.7227</td>
<td></td>
</tr>
<tr>
<td>Santa Fe</td>
<td>Thursday/Friday and as needed 8:30 a.m. – 5:30 p.m.</td>
</tr>
<tr>
<td>2538 Camino Entrada, Suite 204 Santa Fe, NM 87507, 505.473.9415</td>
<td></td>
</tr>
</tbody>
</table>
RESCHEDULING AND RETESTING

Test site locations and hours of operation are subject to change. Be sure to verify the address of and directions to your destination before you leave for your exam.

Registration fee, expiration, and refund policy
The basic registration fee for each exam is listed on the registration form on Page 23. Application, appointment, and exam fees may be included in one payment. MasterCard, Visa, American Express, money order, company check, and cashier’s check are accepted forms of payment. **Personal checks and cash are not accepted.** Exam registration fees are not refundable or transferable.

**Note** An exam registration remains valid for 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.

Retaking an exam
If you allowed your exam registration to expire or did not pass your exam, you must re-register. You can re-register through the Internet or by phone. Another exam registration fee is required. Also, remember that your license application period and fees must still be valid.

Candidate care
If you need to schedule, confirm, reschedule or for general information, please go to [www.prometric.com/newmexico](http://www.prometric.com/newmexico). If you encounter any problems during your experience, call 800.853.6769.

To avoid forfeiting your exam fee, you must contact Prometric at least three full business days before the day of your scheduled exam appointment. **Before you reschedule your exam**, refer to the following table to determine the last day you may reschedule without paying another full exam fee.

<table>
<thead>
<tr>
<th>Last day to reschedule with no fee</th>
<th>Call by 7 p.m. (MTN) the previous:</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Monday</strong></td>
<td><strong>Tuesday</strong></td>
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<tr>
<td><strong>Tuesday</strong></td>
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<td><strong>Thursday</strong></td>
<td><strong>Friday</strong></td>
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<tr>
<td><strong>Friday</strong></td>
<td><strong>Monday</strong></td>
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</table>

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, your exam fee will be forfeited and you will need to pay another full exam fee and schedule another exam appointment.

**If absent or late.** If you miss your appointment or arrive late and are not allowed to test, you will forfeit your exam fee and must reschedule and pay another exam fee.

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 closing. Severe weather or an emergency could require canceling scheduled exams. If this occurs, Prometric will attempt to contact you by phone; however, you may check for testing site closures by calling 800.813.6737 or online at www.prometric.com/sitestatus. If the site is closed, your exam will be rescheduled without a rescheduling fee.

Retesting. If you fail an exam twice, you will not be allowed to retake it again for 30 days. If you fail your exam an additional two times, you will have to wait an additional six months to schedule and take your exam and will need to submit a new application form, application fees, registration form and registration fees.

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 Prometric determine the necessary testing arrangements. Thirty days advance notice is required for all testing arrangements. There is no additional charge for these accommodations.

English as a Second Language (ESL). If English is not your primary language, you may qualify for additional time for your examination 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.

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

Spanish exams. Applicants who would like to take an exam in Spanish must call Special Accommodations at 888.226.9406 before registering for an exam.

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:

- Helpful tips for preparing.
- Information about study materials.
- Information about the types of exam questions.
- An overview of the exam content outlines in this bulletin.

Tips for preparing

Planned preparation increases your likelihood of passing your qualifying exam. Use the following suggestions to help you prepare.

- Use the correct edition of the bulletin.

Make sure your copy of this Licensing Information Bulletin applies to exams given on the date you intend to take the exam.
Use the exam content outline as a basis of study.
Familiarize yourself with insurance terms and policy components. Make sure you can explain the major points associated with each outline topic.

Use the materials and policies that apply to what you will be tested on.
Choose and read study materials that apply to and obtain copies of the actual policies that you will be tested on. Take notes, highlight key ideas for later review and check off each topic when finished.

Maximize your exam preparation.
Study frequently and for periods of about 45 to 60 minutes.

Consider enrolling in a pre-licensing study course.
Although it is not a requirement, enrolling in a pre-licensing study course may help you prepare for the exam. Coworkers, company representatives and local agents’ associations are excellent sources for recommendations of good pre-licensing course providers.

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**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 17. You can view a complete outline specific to your exam online at www.prometric.com/newmexico.

Prometric first asks the Division 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 New Mexico 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.

**Practice exams**

Practice exams are available at www.prometric.com/newmexico/insurance. While practice exams contain general, non-state-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.

**Study materials**

The Division does not specify an official study manual, nor are you required to take a pre-licensing study course. You are free to use materials of your own choosing to prepare for the license exam. However, because of the number, the diversity of approach and the currency of other publications, **neither the Division nor Prometric lists or recommends study materials.**
New Mexico statutes reference. Each exam contains sections relating to New Mexico statutes and regulations. In addition to your study material, you may wish to consult a standard statute reference. These references are available at the UNM Law Library online at http://lawlibrary.unm.edu/ or by visiting your local library.

Exam questions overview

The following suggestions are designed to help you do your best on the exam.

- Read each question carefully.
- Find the response that best answers the question; there are no “trick questions” on the exam.
- If you are not sure of an answer, it may be better to select the best answer or make a note of the question and come back to it later.
- Answer every question. The answers you record determine your final score. Even if you are unsure of an answer, it may be better to guess. You will not receive credit for any unanswered questions.

Question formats

Each question on the test is in a four-option, multiple-choice format with one correct answer. Three different multiple-choice formats are used. Each format is shown in the following examples.

These questions also represent the types of questions found in Life, Health, Property and Casualty exams. An asterisk (*) indicates the correct answer in each sample question.

Direct question

[Life category]

Which provision can provide for the payment of life insurance benefits to the insured while living?

A. A hospital confinement provision
B. A life reduction provision
C. A vanishing benefit provision
* D. An accelerated benefit provision

[Health category]

Which statement about group health insurance is true?

* A. The insurer’s contract is with the organization sponsoring the group plan
B. The insurer issues a policy to each insured member in the group
C. A medical questionnaire is required of each individual to be covered by the contract
D. Group policies are more expensive than individual policies because they provide broader benefits

[Property category]

Which one of the following is eligible property for a Dwelling Policy?

* A. A four-family dwelling
B. A six-family dwelling
C. A single-family dwelling with the third floor rented to five boarders
D. A two-family dwelling with the ground floor rented for a beauty parlor
[Casualty category]
Who would be covered under the medical payments section of the Commercial General Liability Policy, if injured on the insured’s premises?

A. A tenant of the named insured  
B. The named insured  
* C. A customer of the named insured  
D. An individual hired by the named insured

[Life category]
If an insured with an ordinary whole life insurance policy is still living at policy maturity, the insurance company will:

A. Refund all premiums paid  
* B. Pay the face amount of the policy  
C. Waive all future premiums  
D. Convert the policy to paid-up term insurance

[Health category]
A guaranteed renewable Disability Income Insurance Policy:

* A. Is renewable at the insured’s option to a specified age  
B. Cannot be canceled by the insured before a specified age  
C. Is guaranteed to have level premiums for the life of the policy  
D. Is renewable at the insurer’s option without restrictions or conditions

[Property category]
Endorsements to change the terms of a Business Owners Policy must be approved by the:

A. Insured  
* B. Insurer  
C. Agent  
D. Agent or the insured

[Casualty category]
A risk retention group may offer liability coverage for:

A. Personal lines  
B. Private passenger auto insurance  
C. Employer’s liability  
* D. Professional malpractice

[Life category]
A life insurance policy may include provisions that do all of the following EXCEPT:

A. Restrict coverage if death is caused by suicide  
B. Require evidence of insurability to reinstate coverage  
* C. Extend the contestable period beyond two years  
D. Adjust proceeds if the insured’s age is misstated on the application

Incomplete sentence

All of the following except
[Health category]
When a group health insurance contract covers employees in more than one state, the criteria for determining in which state the contract may be delivered includes any of the following EXCEPT:

A. Where the policyholder is incorporated
B. Where the policyholder’s principal office is located
C. Where the majority of insured individuals are employed
* D. Where the insurance company is incorporated

[Property category]
Under the Homeowners HO-2 Policy, all of the following are covered EXCEPT:

A. Dwelling
B. Contents
C. Personal liability
* D. Farm outbuildings

[Casualty category]
All of the following are common law defenses for negligent liability EXCEPT:

A. Contributory negligence
B. Intervening cause
* C. Strict liability
D. Assumption of risk

Experimental questions
Your exam may include some experimental questions that will be used to gather statistical information on the questions. If present, they are distributed throughout the exam and will not be identified as such. These experimental questions will not be counted for or against you in your final examination score and will not take any time away from your allotted test time.

Taking your exam

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

• An overview of the testing process.
• Regulations that will be enforced at the test center.
• 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 and you will be required to pay another exam fee in order to be scheduled to take another exam.

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

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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. All testing sessions are video and audio recorded.

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 will be scanned with a metal detector wand prior to every entry into the test room. If you refuse, you cannot test.

11. You must return all materials issued to you by the TCA at the end of your test.

12. You are not allowed to use any electronic devices or phones during breaks.
13 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.

14 Repeated or lengthy departures from the test room for unscheduled breaks will be reported by the TCA.

15 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).

16 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.

17 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.

18 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.

**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.** Testing 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.

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**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 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

<table>
<thead>
<tr>
<th>New Mexico Life Insurance Examination</th>
<th>Number of Questions</th>
<th>Number Correct</th>
<th>Percent Correct</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life Total Test Score</td>
<td>100</td>
<td>80</td>
<td>80%</td>
</tr>
<tr>
<td>Insurance Regulation</td>
<td>5</td>
<td>4</td>
<td>80%</td>
</tr>
<tr>
<td>General Insurance</td>
<td>7</td>
<td>5</td>
<td>71%</td>
</tr>
<tr>
<td>Life Insurance Basics</td>
<td>20</td>
<td>17</td>
<td>85%</td>
</tr>
<tr>
<td>Life Insurance Policies</td>
<td>18</td>
<td>14</td>
<td>78%</td>
</tr>
<tr>
<td>Life Insurance Provisions, Options and Riders</td>
<td>18</td>
<td>15</td>
<td>83%</td>
</tr>
<tr>
<td>Annuities</td>
<td>14</td>
<td>11</td>
<td>79%</td>
</tr>
<tr>
<td>Tax Considerations</td>
<td>12</td>
<td>9</td>
<td>75%</td>
</tr>
<tr>
<td>Qualified Plans</td>
<td>6</td>
<td>5</td>
<td>83%</td>
</tr>
</tbody>
</table>

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. In your appeal letter, 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

License issuance

After passing the license exam (if an exam is required), your license will be issued by the Division.

Insurance agent licenses will continue in force as long as there are appropriate appointment(s) in effect as an agent of authorized insurers covering collectively all the types of insurance included in the agent’s license. If a licensee’s appointment(s) are terminated, and the licensee does not replace such appointment within 60 days thereafter, the license will cancel.

Agent/Producer appointments. To receive an appointment to act as the designated authority on behalf of a company, the company will need to complete the Notice of Agent/producer Appointment Form or the company may file the appointment electronically through National Insurance Producer Registry. The appointment fee is $20.00 per line of business. The appointment form can be found on the Division’s Web site at www.nmprc.state.nm.us/id.htm.

Continuing education

The New Mexico Insurance Code mandates that every person licensed for a line of insurance, other than title insurance, shall complete 15 credit hours of continuing education covering some or all of the kinds of insurance for which the licensee is licensed during each year. At least one of the annual continuing education credits required must be devoted to ethics.

Title insurance licensees shall complete seven credit hours of continuing education covering title insurance during each year. At least one of the annual continuing education credits required must be devoted to ethics.

Original certificates of completion with a $1.00 per credit hour filing fee each year must be filed. Maximum fee is $15 or $7 for Title.

All first-year resident licensees are exempt from this requirement for the first reporting period licensed.

The reporting period for continuing education requirements begins on October 1 and ends on September 30 of the following year. Original certificates of completion received after October 31 are subject to a late fee of $50 in addition to the annual continuing education filing fee.

Individuals who have successfully met their educational requirements by September 30 may begin submitting credits for the next year’s educational requirement on October 1.

Nonresidents required to fulfill a continuing education requirement in their home state are exempt from New Mexico’s requirement. Nonresidents whose home state does not have a continuing education requirement must comply with New Mexico’s requirement.
The following outlines give an overview of the content of each of the New Mexico 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/newmexico.
# EXAM CONTENT OUTLINES

## 7.0 Group Health Insurance 13%
- 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

## 8.0 Dental Insurance 3%
- 8.1 Types of dental treatment
- 8.2 Indemnity plans
- 8.3 Employer group dental expense

## 9.0 Insurance for Senior Citizens and Special Needs Individuals 12%
- 9.1 Medicare
- 9.2 Medicare supplements (Reg 13.10.8.6–.78)
- 9.3 Other options for individuals with Medicare
- 9.4 Long-term care (LTC) insurance
- 9.5 New Mexico Medical Insurance Pool and Health Insurance Alliance (59A-56-1–4, 14; Reg 13.10.10.1–.24; Bul 2008-006)

## 10.0 Federal Tax Considerations for Health Insurance 3%
- 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 Medical savings accounts (MSAs), Flexible spending accounts (FSAs), Health savings accounts (HSAs), Health reimbursement accounts (HRAs)

## Series 18-27
Exam for Life, Accident and Health Insurance
- 150 questions – 2.5-hour time limit

## 1.0 Insurance Regulation 5%
- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

## 2.0 General Insurance 5%
- 2.1 Concepts
- 2.2 Insurers
- 2.3 Agents and general rules of agency
- 2.4 Contracts

## 3.0 Life Insurance Basics 10%
- 3.1 Insurable interest (59A-18-4, 5, 7, 8)
- 3.2 Personal uses of life insurance
- 3.3 Determining amount of personal life insurance
- 3.4 Business uses of life insurance including key person
- 3.5 Classes of life insurance policies
- 3.6 Premiums
- 3.7 Agent responsibilities
- 3.8 Individual underwriting by the insurer

## 4.0 Life Insurance Policies 11%
- 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 12%
- 5.1 Individual 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/riders
- 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 3%
- 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 accounts (IRAs)
- 7.5 Rollovers and transfers (IRAs and qualified plans)
- 7.6 Section 1035 exchanges

## 8.0 Qualified Plans 1%
- 8.1 General requirements
- 8.2 Federal tax considerations

## 9.0 Health Insurance Basics 7%
- 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 Agent responsibilities in individual health insurance
- 9.7 Individual underwriting by the insurer
- 9.8 Considerations in replacing health insurance

## 10.0 Individual Health Insurance Policy General Provisions 7%
- 10.1 Required provisions
- 10.2 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 9%
- 12.1 Medical plan concepts
- 12.2 Types of providers and plans
- 12.3 Cost containment in health care delivery
- 12.4 New Mexico eligibility requirements and benefit offers (individual and group)
- 12.5 HIPAA (Health Insurance Portability and Accountability Act) requirements
- 12.6 Medical savings accounts (MSAs), Flexible savings accounts (FSAs), Health savings accounts (HSAs), Health reimbursement accounts (HRAs)

## 13.0 Group Health Insurance 6%
- 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
14.0 Dental Insurance 2%
14.1 Types of dental treatment
14.2 Indemnity plans
14.3 Employer group dental expense

15.0 Insurance for Senior Citizens and Special Needs Individuals 6%
15.1 Medicare
15.2 Medicare supplements (Reg 13.10.8.6-.78)
15.3 Other options for individuals with Medicare
15.4 Long-term care (LTC) insurance
15.5 New Mexico Medical Insurance Pool and Health Insurance Alliance (59A-56-1-4; Reg 13.10.10.1–.24; Bul 2008-006)

16.0 Federal Tax Considerations for 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 Medical savings accounts (MSAs), Flexible spending accounts (FSAs), Health savings accounts (HSAs), Health reimbursement accounts (HRAs)
<table>
<thead>
<tr>
<th>Series 18-31</th>
<th>Exam for Property, Vehicle and Casualty Insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>150 questions</td>
<td>2.5-hour time limit</td>
</tr>
</tbody>
</table>

**3.0 Property and Casualty Insurance Basics 22%**
- 3.1 Principles and concepts
- 3.2 Common policy provisions

**4.0 Auto Insurance 51%**
- 4.1 Laws
- 4.2 Personal ('05) auto policy
- 4.3 Commercial auto ('10)

**8.0 Businessowners ('10) Policy 9%**
- 8.1 Characteristics and purpose 16%
- 8.2 Businessowners Section I — Property 19.7%
- 8.3 Businessowners Section II — Liability 18.6%
- 8.4 Businessowners Section III — Common Policy Conditions 19.7%
- 8.5 Selected endorsements 26%

**10.0 Other Coverages and Options 7%**
- 10.1 Umbrella/excess liability policies 16.7%
- 10.2 Specialty liability insurance 16.6%
- 10.3 Surplus lines 8.3%
- 10.4 Surety bonds 8.3%
- 10.5 National Flood Insurance Program 16.7%
- 10.6 Other policies 16.7%
- 10.7 FAIR plan act (59A-29-1–7, 9; Reg 13.13.3.1–.11) 16.7%

**Series 18-33**
**Exam for Title Insurance**

50 questions – 1-hour time limit

**1.0 Insurance Regulation 3%**
- 1.1 Licensing 50%
- 1.2 State regulation 40%
- 1.3 Federal regulation 10%

**2.0 General Insurance 7%**
- 2.1 Agents and general rules of agency 50%
- 2.2 Contracts 50%

**3.0 Real Property 15%**
- 3.1 Concepts, principles and practices 19.8%
- 3.2 Acquisition and transfer of real property 34.9%
- 3.3 Legal descriptions 21.6%
- 3.4 Escrow principles 13.5%
- 3.5 Recording 10.2%

**4.0 Title Insurance 35%**
- 4.1 Title insurance principles 74.7%
- 4.2 Title searching techniques 25.3%

**5.0 Title Exceptions and Procedures for Clearing Title 27%**
- 5.1 Principles and concepts 40.3%
- 5.2 Special problem areas and concerns 28.9%
- 5.3 Principles of clearing title 21.4%
- 5.4 Settlement or closing procedures 9.4%

**Series 18-34**
**Exam for Bail Bonds**

50 questions – 1-hour time limit

**1.0 Insurance Regulation 16%**
- 1.1 Licensing 46.6%
- 1.2 Bondsman regulation 53.4%

**2.0 The Legal Framework 39%**
- 2.1 Court jurisdictions 15%
- 2.2 Definitions (31-1-2) 50%
- 2.3 Parties to a surety bond 35%

**3.0 Bail Bond Principles and Practices (Supreme Court Rules and Criminal Forms, Article 3 - Bail, Article 4 - Provisions) 45%**
- 3.1 Duties of bail agent 29.5%
- 3.2 Procedure 18%
- 3.3 Court procedures 13.1%
- 3.4 Release provisions (Article 4) 16.4%
- 3.5 Surrender of principal (defendant) (31-3-3) 8.3%
- 3.6 Bond forfeiture 14.7%

**Series 18-35**
**Exam for Crop Insurance**

50 questions – 1-hour time limit

**1.0 Insurance Regulation 10%**
- 1.1 Licensing 50%
- 1.2 State regulation 40%
1.0 Insurance Regulation  5%
  1.1 Licensing  50%
  1.2 State regulation  40%
  1.3 Federal regulation  10%

2.0 General Insurance  10%
  2.1 Concepts  30%
  2.2 Insurers  25%
  2.3 Agents and general rules of agency  25%
  2.4 Contracts  20%

3.0 Crop Insurance  34%
  3.1 Eligibility  5%
  3.2 Application  10%
  3.3 Term of coverage  5%
  3.4 Perils insured against  5%
  3.5 Exclusions  5%
  3.6 Limits of coverage  25%
  3.7 Other provisions  25%
  3.8 Claim settlement practices  15%
  3.9 Mandatory endorsements  5%

4.0 Federal Multi-Peril Crop Insurance Programs  46%
  4.1 Basic crop insurance  38.5%
  4.2 Multiple peril policy options  23.1%
  4.3 Other provisions  19.2%
  4.4 Additional programs  19.2%

5.0 Life Insurance Policy Provisions, Options and Riders  12%
  5.1 Individual standard provisions  18.5%
  5.2 Beneficiaries  9.9%
  5.3 Settlement options  9.3%
  5.4 Nonforfeiture options  10%
  5.5 Policy loan and withdrawal options  13.3%
  5.6 Dividend options  8.4%
  5.7 Disability riders  8%
  5.8 Accelerated (living) benefit provision/rider  8.3%
  5.9 Riders covering additional insureds  6.9%
  5.10 Riders affecting the death benefit amount  7.4%

6.0 Annuities  8%
  6.1 Annuity principles and concepts  23.6%
  6.2 Immediate versus deferred annuities  18.3%
  6.3 Annuity (benefit) payment options  17.9%
  6.4 Annuity products  19%
  6.5 Uses of annuities  21.2%

7.0 Federal Tax Considerations for Life Insurance and Annuities  3%
  7.1 Taxation of personal life insurance  21.7%
  7.2 Modified endowment contracts (MECs)  15.4%
  7.3 Taxation of non-qualified annuities  18.9%
  7.4 Taxation of individual retirement accounts (IRAs)  19.3%
  7.5 Rollovers and transfers (IRAs and qualified plans)  8.7%
  7.6 Section 1035 exchanges  16%

8.0 Qualified Plans  1%
  8.1 General requirements  25%
  8.2 Federal tax considerations  25%
  8.3 Plan types, characteristics and purchasers  25%
  8.4 Special rules for life insurance  25%

9.0 Health Insurance Basics  7%
  9.1 Definitions of perils  7.7%
  9.2 Principal types of losses and benefits  7.7%
  9.3 Classes of health insurance policies  7.7%

9.4 Limited policies  7.7%
9.5 Common exclusions from coverage  7.7%
9.6 Agent responsibilities in individual health insurance  23.1%
9.7 Individual underwriting by the insurer  15.3%
9.8 Considerations in replacing health insurance  23.1%

10.0 Individual Health Insurance Policy General Provisions  7%
  10.1 Required provisions  45.4%
  10.2 Optional provisions  27.3%
  10.3 Other general provisions  27.3%

11.0 Disability Income and Related Insurance  5%
  11.1 Qualifying for disability benefits  11.1%
  11.2 Individual disability income insurance  33.4%
  11.3 Unique aspects of individual disability underwriting  11.1%
  11.4 Group disability income insurance  11.1%
  11.5 Business disability insurance  11.1%
  11.6 Social Security disability  11.1%
  11.7 Workers compensation  11.1%

12.0 Medical Plans  9%
  12.1 Medical plan concepts  15.4%
  12.2 Types of providers and plans  15.4%
  12.3 Cost containment in health care delivery  13.4%
  12.4 New Mexico eligibility requirements and benefit offers (individual and group)  30.7%
  12.5 HIPAA (Health Insurance Portability and Accountability Act) requirements  17.4%
  12.6 Medical savings accounts (MSAs), Flexible savings accounts (FSAs), Health savings accounts (HSAs), Health reimbursement accounts (HRAs)  7.7%

13.0 Group Health Insurance  6%
  13.1 Characteristics of group insurance  16%
  13.2 Types of eligible groups  16%
  13.3 Marketing considerations  8%
  13.4 Employer group health insurance  20%
  13.5 Small employer medical plans  20%
  13.6 Types of funding and administration  20%
14.0 Dental Insurance  2%
14.1 Types of dental treatment  33.3%
14.2 Indemnity plans  33.4%
14.3 Employer group dental expense  33.3%

15.0 Insurance for Senior Citizens and Special Needs Individuals  6%
15.1 Medicare  21.4%
15.2 Medicare supplements  (Reg 13.10.8.6–78) 35%
15.3 Other options for individuals with Medicare  11.5%
15.4 Long-term care (LTC) insurance  25%
15.5 New Mexico Medical Insurance Pool and Health Insurance Alliance (59A-56-1–4, 14; Reg 13.10.10.1–.24; Bul 2008-006) 7.1%

16.0 Federal Tax Considerations for Health Insurance  3%
16.1 Personally-owned health insurance  20%
16.2 Employer group health insurance  20%
16.3 Medical expense coverage for sole proprietors and partners  20%
16.4 Business disability insurance  20%
16.5 Medical savings accounts (MSAs), Flexible spending accounts (FSAs), Health savings accounts (HSAs), Health reimbursement accounts (HRAs)  20%

Series 18-37
Consultant’s Exam for Property, Vehicle and Casualty Insurance
150 questions – 2.5-hour time limit

1.0 Insurance Regulation  5%
1.1 Licensing  50%
1.2 State regulation  40%
1.3 Federal regulation  10%

2.0 General Insurance  5%
2.1 Concepts  30%
2.2 Insures  25%
2.3 Agents and general rules of agency  25%
2.4 Contracts  20%

3.0 Property and Casualty Insurance Basics  11%
3.1 Principles and concepts  34.2%
3.2 Policy structure  15.8%
3.3 Common policy provisions  29%
3.4 New Mexico laws, regulations and required provisions  21%

4.0 Dwelling (’02) Policy  5%
4.1 Characteristics and purpose  14.4%
4.2 Coverage forms — Perils insured against  18.8%
4.3 Property coverages  19.2%
4.4 General exclusions  16.4%
4.5 Conditions  10.3%
4.6 Selected endorsements  9.1%
4.7 Personal liability supplement  11.8%

5.0 Homeowners (’00) Policy  10%
5.1 Coverage forms  12.7%
5.2 Definitions  13.5%
5.3 Section I — Property coverages  15.9%
5.4 Section II — Liability coverages  15.7%
5.5 Perils insured against  13%
5.6 Exclusions  10.1%
5.7 Conditions  6.5%
5.8 Selected endorsements  12.6%

6.0 Auto Insurance  12%
6.1 Laws  15%
6.2 Personal (’05) auto policy  45%
6.3 Commercial auto (’10)  40%

7.0 Commercial Package Policy (CPP)  24%
7.1 Components of a commercial policy  12%
7.2 Commercial general liability (’07)  25.5%

7.3 Commercial property (’07)  22.9%
7.4 Commercial crime (’06)  11.1%
7.5 Commercial inland marine  10.3%
7.6 Equipment breakdown (’08)  6.6%
7.7 Farm coverage  11.6%

8.0 Businessowners (’10) Policy  8%
8.1 Characteristics and purpose  16%
8.2 Businessowners Section I — Property  19.7%
8.3 Businessowners Section II — Liability  18.6%
8.4 Businessowners Section III — Common Policy Conditions  19.7%
8.5 Selected endorsements  26%

9.0 Workers Compensation Insurance  10%
9.1 Workers compensation laws  28%
9.2 Workers compensation and employers liability insurance policy  30.2%
9.3 Premium computation  27.3%
9.4 Other sources of coverages  14.5%

10.0 Other Coverages and Options  10%
10.1 Umbrella/excess liability policies  16%
10.2 Specialty liability insurance  16%
10.3 Surplus lines  8%
10.4 Surety bonds  8%
10.5 National Flood Insurance Program  16%
10.6 Other policies  5%
10.7 FAIR plan act (59A-29-1–7, 9; Reg 13.13.3.1–.11) 16%
10.8 Aviation insurance  5%
10.9 Ocean marine insurance  5%
10.10 Alternative funding mechanisms  5%
Exam Registration Form
for New Mexico Insurance Examinations
(New applicants must attach this form to license application)

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)

This form is Page 23 of the New Mexico Licensing Information Bulletin. We recommend you read the entire bulletin.

<table>
<thead>
<tr>
<th>Series</th>
<th>Exam Title</th>
<th>Exam Fee</th>
<th>Total</th>
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<tr>
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<td>Life</td>
<td>$80</td>
<td>$</td>
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<tr>
<td>18-26</td>
<td>Accident and Health</td>
<td>$80</td>
<td>$</td>
</tr>
<tr>
<td>18-27</td>
<td>Life, Accident and Health</td>
<td>$80</td>
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<td>18-29</td>
<td>General Casualty and/or Surety</td>
<td>$80</td>
<td>$</td>
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<tr>
<td>18-30</td>
<td>Vehicle</td>
<td>$80</td>
<td>$</td>
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<tr>
<td>18-31</td>
<td>Property, Vehicle and Casualty</td>
<td>$80</td>
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<tr>
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<td>Title</td>
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<tr>
<td>18-34</td>
<td>Bail Bonds</td>
<td>$80</td>
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<tr>
<td>18-35</td>
<td>Crop</td>
<td>$80</td>
<td>$</td>
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<tr>
<td>18-36</td>
<td>Consultant's Life, Accident and Health</td>
<td>$80</td>
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</tr>
<tr>
<td>18-37</td>
<td>Consultant's Property, Vehicle and Casualty</td>
<td>$80</td>
<td>$</td>
</tr>
</tbody>
</table>

First-Time Test Takers

Consultant License Fee $100
License Fee $30
Appointment Fee ($20 per line of authority). Fee is applicable only if appointment form is included with license application. All solicitor applicants require an appointment. $20 X # of appts.

Total Fee

By filing this registration, you assume full responsibility for exam selection. If you are unsure which exam is needed for the license you are seeking, resolve this question before you register. Exam fees are valid for 90 days from receipt by Prometric.

Note: Do not include the license or appointment fees for a retake test.

Exam Fee Subtotal + License Fee Subtotal + Appointment Fee Subtotal = Total Fee

Please remit your total exam and license fees to Prometric. Fees may be paid by cashier's check, company check, money order, Amex, 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. You must mail this completed exam registration form, your licensure application and all appropriate fees to:

Prometric New Mexico Processing Center
2538 Camino Entrada, Suite 204
Santa Fe, NM 87507

Card Type (Check One)
☐ MasterCard ☐ Visa ☐ AMEX
Card Number
Expiration Date
Name of Cardholder (Print) Signature of Cardholder
Register online at
www.prometric.com/newmexico

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 6 for details.