The following outline describes the content of one of the Arizona insurance examinations. The outlines are the basis of the examinations. The examination will contain questions on the subjects contained in the outline. The percentages indicate the relative weights assigned to each part of the examination. For example, 10 percent means that 6 questions will be drawn from the section on a 60-question exam, 10 will be drawn on a 100-question exam and 15 will be drawn on a 150-question exam.

### Arizona Examination for Life, Accident and Health or Sickness Insurance Producer 13-33

<table>
<thead>
<tr>
<th>150 questions – 2.5-hour time limit</th>
<th>Effective July 1, 2018</th>
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#### 1.0 Insurance Regulation 4%

**1.1 Licensing**

- License application requirements (20-285)
- Number of exam attempts (20-284)(H))
- Licensing eligibility/lawful presence (41-1080)

Types of licensees

- Producers (20-281(5), 286)
- Nonresidents (20-281(11))
- Adjusters (20-321)
- Life Settlement Broker (ARS 20-3202)

- Business entities (20-281(1), 285(D, E), 290(B))
- Surplus lines brokers (20-407, 411)
- Temporary (20-294)
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- Assumed business name (20-297)

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- Expiration, surrender and renewal (20-289)
- Inactive license status during military service (20-289.01)
- Change of personal contact information (20-286(C))
- Change of business information (20-286(C))

- Report of actions (20-301)
- Continuing education (20-2902, 2903)
- Disciplinary actions
  - Denial, suspension, revocation or refusal to renew; civil penalties (20-295, 296)
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**1.2 State regulation**

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- Sell (20-281(14))
- Solicit (20-281(15))

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- Certificate of authority (20-217(A))

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- Sharing commissions (20-298)
- Place of business and records (20-157, 290; AZ Const Art 14 s 16)

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- Unfair trade practices (20-442)
- Misrepresentation (20-443, 443.01, 447; Rule R20-6-801(D))
- False or deceptive advertising (20-444)
- Defamation of insurer (20-445)
- Boycott, coercion or intimidation (20-446)

- False financial statements (20-447)
- Unfair discrimination (20-448)
- Gender discrimination (Rule R20-6-207)
- Rebating (20-449-451)
- Prohibited inducements (20-452)
- Fees (20-465)
Unfair claims settlement practices (20-461; Rule R20-6-801)
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Insurance information and privacy protection (20-2101–2122)

Cyber security

1.3 Federal regulation
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Mental Health Parity and Addiction Equity Act (45 CFR Parts 146 and 147)
Genetic Information Nondiscrimination Act (45 CFR Parts 144, 146, and 148; 45 CFR Parts 160 and 164; and 29 CFR Part 2590)
Violent Crime Control and Law Enforcement Act (20-489; 18 USC 1033, 1034; 15 USC 6101-6108; A.R.S. 44-1282)
Fair Credit Reporting Act (15 USC 1681–1681d)
Telemarketing Sales Rule (16 CFR 310; 15 USC 6101-6108; A.R.S. 44-1282)
CAN-SPAM Act of 2003 (15 USC 7701; 18 USC 1037)
Gramm-Leach-Bliley Act (20-2121; Public Law 106-102)

2.0 General Insurance  6%

2.1 Concepts
Insurance, definition of (20-103)
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Risk
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Hazard
Peril
Loss
Methods of handling risk
Avoidance
Retention
Sharing
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Utilization review
Elements of insurable risks
Adverse selection
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Reinsurance

2.2 Insurers
Types of insurers
Mutual, stock, fraternal (20-702, -703)
Captive insurance insurers (20-1098)
Stock insurers
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Fraternal benefit societies
Reciprocals (20-761,-762)
Risk retention groups (20-2401(10), 15 USC SS 3901, 3902)
Lloyd's associations (20-1021)
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Health care service organizations (ARS 20-1051 et seq; AAC R20-6-1901 et seq; AAC R20-6-405)
Private versus government insurers
Authorized versus unauthorized insurers
Domestic, foreign and alien insurers (20-201, 203, 204)
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2.3 Producers and general rules of agency
Insurer as principal
Producer/insurer relationship
Authority and powers of producers
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Apparent

2.4 Contracts
Elements of a legal contract
Offer and acceptance
Consideration
Competent parties
Legal purpose
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- Contract of adhesion
- Personal contract
- Aleatory contract
- Unilateral contract
- Conditional contract

Legal interpretations affecting contracts

- Ambiguities in a contract of adhesion
- Reasonable expectations
- Indemnity
- Utmost good faith
- Representations/misrepresentations
- Warranties
- Concealment
- Fraud
- Waiver and estoppel

3.0 Life Insurance Basics 12%

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3.2 Personal uses of life insurance

- Survivor protection
- Estate creation
- Cash accumulation
- Liquidity
- Estate conservation
- Viatical and life settlements

3.3 Determining amount of personal life insurance

- Human life value approach
- Needs approach
  - Types of information gathered
  - Determining lump-sum needs
  - Planning for income needs

3.4 Business uses of life insurance

- Buy-sell funding
- Key person
- Executive bonuses

3.5 Classes of life insurance policies

3.6 Premiums

- Factors in premium determination
  - Mortality
  - Interest
  - Expense
- Premium concepts
  - Net single premium
  - Gross annual premium
- Premium payment mode

3.7 Producer responsibilities

- Solicitation, sales presentations, advertising requirements, and disclosures
  - General provisions (20-1241.03; Rule R20-6-202)
  - Policy summary (Rule R20-6-209(B)(8), (D))
  - Buyer's guide (20-1242.02, Rule R20-6-209(C), R20-6-211 Appendix)
  - Life and Disability Insurance Guaranty Fund (20-443(6), 683)
  - Life insurance policy cost comparison methods (Rule R20-6-209(B)(6))
  - Replacement (20-1241–1241.09; Rule R20-6-212)

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- Application procedures

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- Policy review
- Effective date of coverage
- Premium collection
- Statement of good health
3.8 Individual underwriting by the insurer

Information sources and regulation
- Application
- Producer report
- Attending physician statement
- Investigative consumer (inspection) report (20-2107)
- Medical Information Bureau (MIB)
- Medical examinations and lab tests including HIV (20-448.01; Rule R20-6-1203, 1204; Bul 2003-5, 9)

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- General selection criteria
- Discrimination on basis of blindness prohibited (Rule R20-6-211)
- Genetic testing (20-448(D), (E), 448.02)

Classification of risks
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4.0 Life Insurance Policies 10%

4.1 Term life insurance
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  - Annual renewable term
  - Level premium term
- Decreasing term

4.2 Whole life insurance
- Continuous premium (straight life)
- Limited payment
- Single premium

4.3 Flexible premium policies
- Adjustable life
- Universal life
- Variable universal
- Index whole life

4.4 Specialized policies
- Joint life (first-to-die)
- Juvenile life
- Survivorship life

4.5 Group life insurance
- Individual certificates (20-1265)
- Characteristics of group plans
- Group eligibility (20-1251)
- Types of plan sponsors
- Group underwriting requirements
- Conversion to individual policy (20-1266-1269)

4.6 Credit life insurance (individual versus group)

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- Assignment (20-1122, 1277)
- Limitation of liability (20-1226)
- Entire contract (20-1205)
- Modifications
- Right to examine (free look) (Rule R20-6-209(C)(1))
- Payment of premiums (20-1214)
- Grace period (20-1203, 1259)
- Reinstatement (20-1213)
- Incontestability (20-1204, 1217, 1260)
- Misstatement of age (20-1206, 1263)
- Policy title (20-1216)
- Policy settlements and proceeds (20-1228-1230)
- Exclusions (20-1226)
- Payment of claims (20-1215)

5.2 Beneficiaries
- Designation options
  - Individuals
  - Classes
  - Estates
  - Minors
  - Trusts
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5.4 Nonforfeiture options (20-1231)
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5.5 Policy loan and withdrawal options (20-1209, 1209.01)
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5.6 Dividend options
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5.8 Accelerated (living) benefit provision/rider (20-1136)
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  Conditions for payment
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Entire contract (20-1221, 1272)
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6.2 Annuity principles and concepts
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6.3 Immediate versus deferred annuities
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  Premium payment options
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6.4 Annuity (benefit) payment options
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  Single life versus multiple life
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6.5 Annuity products
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| Level benefit payment amount |
| Equity indexed annuities |
| Market value adjusted annuities |

### 6.6 Uses of annuities
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  - Retirement income
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### 7.0 Federal Tax Considerations for Life Insurance and Annuities

#### 7.1 Taxation of personal life insurance
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  - Cash value increases
  - Dividends
  - Policy loans
  - Surrenders
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  - General rule and exceptions
  - Settlement options
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#### 7.2 Modified endowment contracts (MECs)
- Modified endowment versus life insurance
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#### 7.3 Taxation of non-qualified annuities
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  - Accumulation phase (tax issues related to withdrawals)
  - Annuity phase and the exclusion ratio
  - Distributions at death
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#### 8.1 Definitions of perils
- Accidental injury
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#### 8.2 Principal types of losses and benefits
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- Medical expense
- Dental expense
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#### 8.3 Classes of health insurance policies
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- Small group versus large group
- Qualified health plan
- Marketplace plans
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- Private versus government
- Limited versus comprehensive

#### 8.4 Limited policies
- Limited perils and amounts
- Required notice to insured
- Types of limited policies
  - Excepted benefits (45 CFR 148.220)
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  - Hospital indemnity (income)
  - Credit disability
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#### 8.5 Common exclusions from coverage

#### 8.6 Producer responsibilities in individual health insurance
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12.2 Types of eligible groups (20-1401)
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Electronic notices (ARS 20-239; ARS 44-7001 - 7052)
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13.0 Dental Insurance 3%

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14.0 Insurance for Senior Citizens and Special Needs Individuals 8%

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  Enrollment
  Coverages and cost-sharing amounts
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  Individual eligibility requirements
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  Appropriateness of recommended purchase and excessive insurance
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  Individuals age 65 and older
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- Outline of Coverage (ARS 20-1691.06; Rule R20-6-1022)
- Shopper's Guide (Rule R20-6-1023)
- Personal Worksheet (Rule R20-6-1018 and Appendix A)
- Rating Practices (Rule R20-6-1008(B1-6), (E) and (F))

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- Intermediate care
- Custodial care
- Home health care (Rule R20-6-1004(I))
- Adult day care
- Respite care

Benefit periods (20-1691.03(C))

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- Return of premium

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- Required disclosure provisions (Rule R20-6-1007)
- Pre-existing conditions (20-1691(12), 1691.03(G))
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- Nonforfeiture Benefit triggers (Rule R20-6-1020)
- Producer long term care partnership training (20-1691.12)

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

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- Disability income insurance
- Medical expense insurance
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15.2 Employer group health insurance
- Disability income (STD, LTD)
- Benefits subject to FICA
- Medical and dental expense
- Long-term care insurance
- Accidental death and dismemberment
- Section 125 plans

15.3 Medical expense coverage for sole proprietors and partners

15.4 Business disability insurance
- Key person disability income
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- Eligibility
- Contribution limits
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- Definition
Eligibility
Contribution limits
Definition
Eligibility
Contribution limits