



ARIZONA

Department of Insurance and Financial Institutions

Licensing Information Bulletin

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Register online at <http://www.prometric.com/arizona/insurance>

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Providing License Examinations for the State of Arizona

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Introduction

A Message from the Department

This Handbook provides information about the examination and licensing process for individuals who wish to become licensed by the Department of Insurance and Financial Institutions ("Department"). In addition to the information in this Handbook, you should also review the information on eligibility to hold a license on the Department's website: <https://difi.az.gov/producers>

The Handbook **does not** provide instructions pertaining to licensing business entities. For information about licensing a business entity, visit the Insurance Licensing Section website at <https://difi.az.gov/producers>, e-mail the Insurance Licensing Section at insurancelicensing@difi.az.gov, or call the Insurance Licensing Section at 602.364.4457.

At a Glance



This handbook provides information about the examination and licensing process for obtaining a resident insurance license. You should read this Licensing Handbook, including the examination content outlines, prior to taking an exam. If interested in applying for a nonresident license, you can apply online via NIPR at www.nipr.com or an NIPR authorized business partner.

Overview of Licensing Process

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

- 1 Read the information** on the Department's website for the type of license you desire to make sure you meet all of the requirements.
<https://difi.az.gov/producers>
- 2 Review this handbook** to determine which exam(s) you need to pass, if any, for the type(s) of license you require. Prepare for your exam, using this bulletin and materials from other sources. The content outlines at the back of this guide are the basis for the exams.
- 3 Register and schedule** your exam. The easiest way to schedule is online at www.prometric.com/arizona/insurance Phone; fax and mail options are also available.
- 4 Bring the required identification** to the test center and take the exam(s). You will receive your results immediately after the exam.
- 5 You must pass your exam then** apply for your license at <http://www.nipr.com/>

Certain types of licenses require submission of fingerprints as part of the application package. Please see the chart below in the 'Arizona licensing requirements' to determine if you will be required to submit fingerprints. **If you do NOT pass the exam**, repeat steps 2 through 4. **PLEASE NOTE:** ARS §20-284(H) permits a maximum of 4 attempts to pass an exam in a 12-month period. If you do not pass an exam after 4 attempts, you must wait one year after failing the fourth attempt before you are eligible to take that exam again.

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



To get answers not provided in this handbook

Visit our Website: <http://www.prometric.com/arizona/insurance>

Frequently Asked Questions are available:

<https://www.prometric.com/en-us/clients/insurance/Documents/arizona/AZInsuranceExamFAQs.pdf>

Direct licensing-related questions to:

Department of Insurance and Financial Institutions Licensing Section

Phone: 602.364.4457

E-mail: insurancelicensing@difi.az.gov

Website: <https://difi.az.gov/producers>

Direct questions and requests for information about exams to:

Prometric

7941 Corporate Drive
Nottingham, MD 21236

Phone: 800.853.5448

TDD User: 800.790.3926

Website: <http://www.prometric.com/arizona/insurance>

Arizona Licensing Requirements

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

- For ARS, select “Arizona Revised Statutes” from the “Legislative Council” menu option on the Arizona State Legislature website at www.azleg.gov.
- For AAC, select “Administrative Code” from the “Rules” menu option on the Arizona Secretary of State website at www.azsos.gov.
- To review Department regulatory bulletins and press releases, please visit
- <https://difi.az.gov/communications>.

Types of Licenses

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

Exam requirements do not apply to business entity licenses and they do not apply to most nonresidents. Most residents and some nonresident adjusters must complete exams as shown in the following table. Obtain additional license requirements from the Producer page of the Insurance Licensing Section website (<https://insurance.az.gov/producers>).

License Line	Exam Series	Fingerprint	Notes
Life Insurance	13-31	Yes*	
Accident and Health or Sickness	13-32	Yes*	
Life, Accident and Health or Sickness	13-33	Yes*	
Variable Life and Variable Annuity Products	None	Yes*	Must hold life producer authority.
Property and Casualty	13-34	Yes*	
Property	13-42	Yes*	
Casualty	13-43	Yes*	
Personal Lines	13-44	Yes*	
Travel Producer (Limited)	None	Yes*	
Surplus Lines Broker	13-41	Yes*	Must also hold property producer or casualty producer authority.
Mexican Insurance Surplus Lines Broker (per ARS § 20-411.01)	None	Yes*	Must have an office in Arizona and hold property producer or casualty producer authority.

License Line	Exam Series	Fingerprint	Notes
Adjuster (including portable electronics) (per ARS § 20-321.01)	13-36	Yes*	Residents, and nonresidents who do not hold a resident license in their resident state, must pass the exam.
Bail Bond Agent (per ARS § 20-340.01)	13-35	Yes	Must be AZ resident for at least one year to qualify for license. See application instructions for additional requirements.
Crop	13-46	Yes*	
Risk Management Consultant (per ARS § 20-331.01)	None	Yes*	Requires written authorization from political subdivision (city or county) employer.
Life Settlement Broker (per ARS § 20-3202)	None	Yes*	Must also hold or be applying for life producer authority. Form L-LSB is required.
Health Insurance Navigator or Health Insurance Certified Application Counselor	None	Yes*	Must meet federal training and registration requirements

* Fingerprints are not required if you are adding a license class or line of authority to an existing active record.

Consult the Producer page of the Insurance Licensing Section Website (<https://difi.az.gov/producers>) for detailed application requirements.

Note: Long-term care Training & Continuing Education

Accident and health or sickness insurance producers (resident or nonresident) who want to sell, solicit or negotiate long-term care insurance must first complete eight hours of Arizona-approved **long-term care training (LTCT)** and must complete four hours of Arizona-approved LTCT during each two-year period after July 1, 2009. A resident licensee can apply hours of LTCT toward satisfying Arizona's CE requirement.

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

Note: Annuity Training & Continuing Education

Life insurance producers (resident or nonresident) who want to sell, solicit or negotiate annuities must first complete four hours of Arizona -approved Best Interest annuity training. A resident licensee can apply hours of annuity training toward satisfying Arizona's CE requirement if the course is also an Arizona approved CE course. Both residents and nonresidents can satisfy the annuity training requirement if they completed substantially similar courses in another state.

Moving to Arizona

If you hold a resident insurance license in another state and are **relocating to Arizona**, you must submit a license application to the Department within 90 days after canceling the resident license in your former resident state to avoid having to pass an Arizona insurance exam. Your application must include a "clearance letter" issued by the insurance department in your former state. The letter **must specify**:

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

Note: If your prior home state does not issue clearance letters, contact the Licensing Section for the required procedures. Not all license lines of authority are eligible for transfer.

Nonresident Applicants

If you are seeking a **nonresident adjuster license** and you are not licensed as a resident in your resident state, you will need to pass the AZ adjuster exam.

All nonresident applicants must **either**:

- apply online at <http://www.nipr.com/>

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

Fingerprint Requirement

If you are an Arizona resident, a nonresident relocating to Arizona, or a nonresident adjuster whose resident state does not license adjusters, you must submit fingerprints with your license application. You are not required to submit fingerprints if you are adding a line of authority to an existing Arizona insurance license.

- Resident applicants should submit fingerprints using the following method:
 - Navigate to the Thales Gemalto Applicant Processing website. https://pci.aps.gemalto.com/azper/pub/agency_background_check.pl and enter the appropriate fingerprint code (**all codes are in bold**).
 - i. Bail Bond and Bail Recovery Agent applicants - **BRA-056.A**
 - ii. Navigator Applicants- **NDI-053.A**
 - iii. Certified Application Counselor Applicants- **DIC-054.A**
 - iv. All other insurance professional applicants - **INS-055.A**

After you register you will receive an email providing your registration number.

- Nonresident adjusters who do not hold a resident license in their resident state must submit a paper FD-258 fingerprint card along with forms L-152 and L-FPV- **Form L-FPV is located in bulletin near the last page. Form L-FPV is located in bulletin near the last page.**

The Arizona Department of Public Safety (AZDPS) and the Federal Bureau of Investigations (FBI) use the fingerprints to conduct criminal history background checks. See the "Obtaining your license" section on page 18 for details on how to satisfy the fingerprint requirement.

Your fingerprints will be used to check the criminal history records of the FBI. If you have a criminal history record, the officials making a determination of your suitability for the job, license, or other benefit must provide you the opportunity to complete or challenge the accuracy of the information in the record. You should be afforded a reasonable amount of time to correct or complete the record (or decline to do so) before officials deny you the job, license, or other benefit based on information in the criminal history record.

The procedures for obtaining a change, correction, or updating of your FBI criminal history record are set forth in Title 28, Code of Federal Regulations (CFR), Sections 16.30 through 16.34. Information on how to review and challenge your FBI criminal history record can be found at <https://www.fbi.gov/services/cjis/identity-history-summary-checks> (Identity History Summary Checks) or by calling 304.625.5590.

To obtain a copy of your Arizona criminal history in order to review, update or correct the record, you can contact the Arizona Department of Public Safety Criminal History Records Unit at 602.223.2222 to obtain a fingerprint card and a Review and Challenge packet. Information on the review and challenge process can be found on the DPS website at <https://www.azdps.gov/services/public/records/criminal>

Fees

The following fees may apply to your license application:

- **Examination fee** charged by Prometric (either \$44 or \$56), depending upon the exam you take – see the Exam Registration Form.
- **Fingerprinting fee** charged by Gemalto (\$30.25- includes FBI fingerprinting fee detailed below) for electronic fingerprints or for nonresident adjusters who do not hold a resident license in their resident state the amount charged by the vendor of your choice for a FD-258 paper card (Does not include FBI fingerprint processing fee detailed below)
- **FBI fingerprint processing fee** (\$22, subject to change – see the Department's website for the current fee) paid to the Department if you are required to submit a FD-258 paper fingerprint card with your license application.
- **License fee**, paid to the Department with your license application, consisting of one or more of the following:
 - \$120 per license class other than surplus lines broker or life settlement broker. License classes are Adjuster, Bail Bond, Insurance Producer, Portable Electronics Vendor, Rental Car Agent, Risk Management Consultant, Self Service Storage Agent and Temporary Producer.
 - \$1,000 for surplus lines broker license authority on a new license or added to an existing license that has a remaining term of two years or more;
 - \$500 for surplus lines broker authority added to an existing license with a remaining term of less than two years.
 - \$500 for life settlement broker license authority on a new license or added to an existing license that has a remaining term of two years or more;
 - \$250 for life settlement broker license authority added to an existing license that has a remaining term of less than two years;

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

The Department accepts payment by check or money order. **Cash and credit cards are not accepted.** If you apply online using a NIPR website, payment is accepted by credit card or electronic check. Please be aware that pursuant to ARS § 20 -167, the Department cannot refund or prorate fees.

Note: Arizona license fees are subject to annual updates each July 1. The FBI fingerprint-processing fee may change at any time. Obtain up-to-date fee information from the Insurance Licensing Section website at <https://difi.az.gov/producers>, or by contacting the Insurance Licensing Section by email at insurancelicensing@difi.az.gov, or by phone at 602.364.4457 (or 877.660.0964).

Scheduling Your Exam

Exam Restriction

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

Note: You will be eligible to take the exam up to four attempts to pass an exam for a line of authority within a one-year period. After the fourth unsuccessful attempt, you will be placed into a waiting period and not be able to retake the exam until the one-year waiting period is over. ARS § 20-284(H)

Prometric provides computerized testing through its multistate testing network. **You may take the exam at any Prometric test center in the United States.** Follow the instructions here to register and schedule an appointment.

Testing Accommodations. If you require an Americans with Disabilities Act (ADA) accommodation(s) or English as Second Language (ESL) additional time, see the "**Testing Accommodations**" Section below **before** scheduling your exam.

Register and Schedule Online

Register and Schedule Online—it saves time and it's easy!

You can easily schedule your exam online at any time using our Internet Registration Service by going to:

- 1 www.prometric.com/arizona/insurance
- 2 Click on **Schedule Your Test** and follow the prompts.

By Fax or Mail

You may **fax** the completed Exam Registration Form found at the end of this handbook to Prometric to (877) 341-9469. You must also include the completed Credit Card Payment Form (Visa, MasterCard or American Express). The cardholder's signature must be on the Form.

OR

You may **mail** the completed Exam Registration Form and the appropriate exam fee to the address on the form. When registering by mail, you may pay the exam fee by Visa, MasterCard or American Express, company check, cashier's check or money order. **Personal checks and cash are not accepted.** If paying by credit card, you must also include the completed Credit Card Payment Form (Visa, MasterCard or American Express). The cardholder's signature must be on the Form.

By Phone

If you are unable to schedule online, you may schedule the examination by calling (800) 853-5448 between 8 a.m. and 9 p.m. (Eastern Time), Monday through Friday, and between 10 a.m. and 3 p.m. (Eastern Time), Saturday and Sunday. Please have your exam information and credit card information for payment available.

Reschedule and Cancellation

To reschedule your existing exam appointment, you must contact Prometric 48 hours prior to the exam appointment date in order to avoid a \$40 reschedule fee. If you need to reschedule or confirm your appointment, please go to <http://www.prometric.com/arizona/insurance> .

If you cancel your appointment or fail to appear for your appointment, you will forfeit your examination fee(s). **Exam registration fees are not refundable or transferable.**

If Absent or Late for Your Appointment

If you miss your appointment, or arrive late and are not allowed to test, you will forfeit your exam fee(s).

Holidays

Testing generally does not occur on federal holidays. Additional state holidays may be observed in the state where you schedule the exam appointment.

Emergency Closings

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 checking our website at <https://www.prometric.com/en-us/pages/siteclosure.aspx> or calling Prometric at (866) 370-3411. If the site is closed, the exam will be rescheduled without a rescheduling fee.

If a test center is open for testing and you choose not to appear for the appointment, you will forfeit the exam fees and must reschedule and pay another exam fee.

Testing Accommodations

ADA Accommodation. Reasonable testing accommodations are provided to allow candidates with documented disabilities recognized under the ADA an opportunity to demonstrate their skills and knowledge. Prometric makes every effort to provide reasonable testing accommodations that enable all test takers to take examinations.

If you require testing accommodations under the Americans with Disabilities Act (ADA), please complete and submit a Testing Accommodation Request Form online at <https://www.prometric.com/en-us/for-test-takers/prepare-for-test-day/pages/arrange-testing-accommodations.aspx>, or contact Prometric at (888) 226-9406 to obtain an Accommodation Request Form.

Professional documentation of the disability must be submitted with the Accommodation Request Form to aid Prometric in determining the appropriate testing accommodations. Thirty days' advance notice is required for all testing arrangements. There is no additional charge for these accommodations.

ESL Accommodation. All examinations are given in English. If English is not your primary language, you may qualify for additional time for the test by requesting an ESL Authorization from Prometric. To request an ESL authorization, please submit:

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

Please fax documents to **800.347.9242** and allow **three (3) days** for processing. If your request is approved, Prometric may extend the time limit on your examination to time-and-one-half or 150% of the normal time limit. Prometric will inform you by mail whether your request for accommodation is approved. You should not schedule your exam until you have received the confirmation email. Exams scheduled before the ESL request has been approved will not include extra time.

Test Centers

You may take the exam at any Prometric test center in the United States.

Test center locations are subject to change. Be sure to verify the address of and directions to the test center before you leave for the exam. Go to <http://www.prometric.com/arizona/insurance> and click on "Check appointment availability" to confirm the address and get directions.

Test Centers most convenient in Arizona include:

AZ Test Centers		
Flagstaff, AZ 2615 North 4th St., # 8 Flagstaff, AZ 86004	Tempe, AZ Papago Arroyo Business Ctr. 1275 West Washington St., # 110 Tempe, AZ 85281	
Goodyear, AZ 13770 West Van Buren St., # 100 Goodyear, AZ 85338	Tucson, AZ 1636 N Swan Rd Suite 150, Tucson AZ 85712	
Phoenix, AZ Camelwest Plaza 1951 West Camelback Rd., # 120 Phoenix, AZ 85015	Yuma, AZ 1790 S 3rd Ave Suite 2 Yuma, AZ 85364	
Additional Test Centers Near Arizona		
Las Vegas, NV Valley View Business Ctr. 6625 South Valley View Blvd., # 414 Las Vegas, NV 89118	St. George, UT Dixie State College SW Corner of Tabernacle Street & 1000 East St. George, UT 84770	Farmington, NM San Juan College 4601 College Blvd Info Tech Bldg., Rm. 7120 Farmington, NM 87402

Preparing for Your Exam

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

- An overview of the exam content outlines.
- Information about study materials.
- An explanation of how to take a practice exam.

Content Outlines Overview

The license exam for each type of license consists of questions that test knowledge of topical areas listed in the content outline for that exam. An overview of each exam content outline appears at the end of this handbook.

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

Study Materials

The Department of Insurance does not provide study materials, cannot recommend any supplier for study materials and does not evaluate the quality of any training course or study material. You are free to use the materials of your choice to prepare for the exam. Different publishers provide materials to assist you in preparing for insurance licensing exams. These materials take different approaches and you should choose one that meets your needs.

Neither the Department of Insurance and Financial Institutions nor Prometric reviews or approves these study materials.

General recommendations. You may obtain recommendations for study materials and pre-licensing study courses from insurance companies, the company or agency you plan to work for, or local insurance and agents' associations.

Arizona statutes. The exam outlines contain a section relating to Arizona Revised Statutes ("ARS") and Arizona Administrative Code ("AAC"). In addition to general study material, you may wish to consult ARS Title 20 and AAC Title 20, Chapter 6.

You can also access Arizona statutes and insurance regulations at <http://www.azleg.gov/arsDetail/?title=20> and the Arizona Secretary of State at <https://www.azsos.gov/rules/arizona-administrative-code>.

Practice Exams To take a practice exam, select or copy link below to your browser:

<https://www.prometric.com/en-us/clients/insurance/Pages/practice-exam.aspx>

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 are designed to 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 just as you would during the actual exam. Practice exams are available for:

- (LIPA) Life Insurance Producer/Agent Practice Exam in English only
- (HIPA) Health Insurance Producer/Agent Practice Exam in English only
- (PIPA) Property & Casualty Insurance Producer Practice Exam in English only

There is **no cost** to take Prometric Practice Exams!

Taking Your Exam

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

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

The Testing Process

The exam will be administered by computer; you are not required to have any computer experience or typing skills to take the exam.

Arrival. You should arrive at least **30 minutes before** the scheduled exam appointment. This allows time for you to sign in and for staff to verify your identification and complete all security checks.

Identification Required. You must present a valid form of identification before taking the test. The identification document **must**:

- Be government-issued (e.g., driver's license, state-issued identification card, passport, or military identification card).
- Contain **both** a current photo and signature (if not you must present two identification cards: one with your photo and one with your signature).
- Exactly match 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 will be required to pay another **full examination fee** before making another appointment. If you cannot provide the identification listed above, contact Prometric **before** scheduling the appointment to arrange an alternative way to meet this requirement.

Test Center Regulations

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

To ensure that all candidates are tested under similar conditions, the following regulations and procedures will be enforced at each test center. Failure to follow any of these security procedures may result disqualification from taking an examination.

- 1 While in the test center, you will be continuously monitored by video. During your examination, you will also be monitored by physical walk-throughs and through an observation window. 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 previous section).

- 3 You will be scanned with a metal detector wand prior to every entry into the test room. If you refuse, you cannot test.
- 4 You will be required to raise your pants legs above your ankles, empty and turn all pockets inside-out and raise shirt sleeves above your wrists prior to every entry into the test room.
- 5 If you are wearing eyeglasses, you will be required to remove them for visual inspection to ensure they don't contain a recording device. Large jewelry items must be stored in your locker due to concerns over concealed recording devices.
- 6 You must sign 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 re-enter the test room.
- 7 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.
- 8 You **must not** talk to other candidates or refer to their screens, testing materials, or written notes in the test room.
- 9 You **must not** use written notes, published materials, or other testing aids.
- 10 You are **allowed** to bring soft ear plugs or center-supplied tissues into the test room.
- 11 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.
- 12 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.
- 13 You **must** return all materials issued to you by the test center administrator ("TCA") at the end of your test.
- 14 You are not allowed to use any electronic device or phone during breaks.
- 15 If you have a medical condition that may require you to access food or medicine during your exam session, you must store those items separately from other items you place in the test center locker. You must inform the TCA **before** you retrieve the food or medicine, and the TCA will observe you obtaining the item from the locker. You are not allowed to access any item other than food or medicine needed for a medical reason.
- 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 examination disqualification and criminal prosecution.

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

For more information on Prometric test center regulations, please visit:
www.prometric.com/en-us/for-test-takers/prepare-for-test-day/documents/TestCenterRegulations.pdf

Please note: 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 examination contains four-option multiple-choice questions. These questions are designed to be as clear and concise as possible while testing knowledge and comprehension of insurance concepts as well as the application of the insurance concepts. The design of the exam ensures that those who possess the required knowledge of the specific insurance line of authority being tested should perform well on the examination for which they prepared.

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

Which one of the following is a type of health insurance policy designed to replace the wages of an insured that is unable to work due to an accident or sickness?

- * 1. Disability Income Insurance Policy
- 2. Employer-Sponsored Group Major Medical Policy
- 3. Hospital Expense Insurance Policy
- 4. Special Risk Policy

Format 2— Incomplete Sentence

Benefits under workers' compensation insurance are payable:

- 1. For bodily injury that is accidental or intentional
- * 2. Regardless of the liability of the employer
- 3. Unless safety rules are violated
- 4. Up to a maximum of 30 percent of weekly wages

Format 3—All of the following except

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

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

Experimental Questions

The 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 the final examination score.

You will be helping us help future test takers by completing 5 experimental test questions in your exam. We plan to use the experimental questions on future exams based on your performance.

The questions will:

- be randomly distributed within your test
- will not be counted in your final score
- time spent on the question will not be deducted from your test time

Your Exam Results

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

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

Sample Score Report

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

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

Prometric electronically notifies the Department of Insurance of exam results within 48 hours of passing the exam. Note that 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 with no fee. 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. Your comments will be reviewed by our personnel, but you will not receive a direct response.

If you would like to submit an appeal concerning examination content, registration, scheduling or test administration (testing site procedures, equipment, personnel, etc.), please submit an appeal by visiting <http://www.prometric.com/contactus>.

The Appeals Committee will review your concern and send you a written response within 20 business days of receipt.

Apply for Your License

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

NOTE: The Insurance Licensing Section no longer accepts documents by fax.

Submit Your Application

- You must submit **license applications** either (1) through the NIPR electronic licensing system (www.nipr.com) or (2) by mailing to the Insurance Licensing Section. **NOTE:** NIPR applications are prioritized for processing, and are processed much faster than mailed paper applications.
- **Fingerprints** (if required)
 - Arizona residents should submit fingerprints through the electronic fingerprint vendor, Gemalto. Please see the fingerprinting section above for detailed information.
 - Nonresident adjuster applicants who do not hold a resident license in their resident state must submit fingerprints on FBI form FD-258. These must be delivered with Forms L-FPV and L-152, to the Insurance Licensing Section. The form can be found at the end of this bulletin. Please follow the directions completely or your fingerprints may be rejected causing a delay in the application processing.
- If you answer "Yes" to a background question on the application, **submit your written statement accompanied by corresponding official court documents** (printouts from a court's web site are not acceptable):
 - as part of your NIPR electronic license application (using the Attachments Warehouse), or
 - by e-mail to insurancelicensing@difi.az.gov
- **Submit all other documents** by e-mail to insurancelicensing@difi.az.gov.

Business Name

When conducting insurance business, Arizona law requires that you use your legal name unless you obtain permission from the Department to use another name. Access the L-193 "Certificate of Assumed Name" form on the Insurance Licensing Section website <https://insurance.az.gov/producers/licensing-related-forms> to learn how to request permission to use an "assumed name" and how to protect the name by registering a "trade name." You may not use another legal name (Inc., LLC etc.) as a DBA or assumed name.

Licensing Eligibility Requirement (Form L-152)

Arizona state agencies cannot issue a license to an individual unless the agency verifies legal status in the US. For individuals who complete fingerprints through Gemalto, this will be completed at the fingerprint appointment. For individuals submitting a paper FD-258 fingerprint card Form L-152 accompanied by a readable photocopy of a required form of identification is required. You may download Form L-152 from the InsuranceLicensing Section Web site at https://difi.az.gov/sites/default/files/l-152_20180618.pdf

Non-resident adjusters who reside in states that do not issue adjuster licenses must complete this form, attach a copy of a required identification and submit it with the license application.

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

Department of Insurance Application Review Process

It is your responsibility to ensure that you have completed the license application and other supporting documents fully, properly and accurately. If your application is incomplete, the Department will return it to you, delaying the licensing decision. You will have 60 days from the application date to cure any deficiency. After 60 days, the application will be withdrawn and the fees forfeited.

After receiving your application, the Department has up to 120 days to determine whether it contains all required information and is therefore “administratively complete,” and up to an additional 60 days to review the substance of your application. These timeframes are the outer limits by which the Department must grant or deny a license application. The Department processes most license applications within 10 days. The Department processes applications submitted electronically much faster than applications submitted on paper.

After reviewing your application, the Department will either issue or deny the license. If the Department denies your application, the Department will send you a notice that describes the denial reason and your appeal rights.

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

License Expiration

When the Department issues an Arizona insurance license to someone who does not already hold a license, the license term is between three and four years and expires on the last day of the licensee’s birth month. Future renewals will be a full four-year term from the previous expiration date, expiring on the last day of your birth month. If you are adding an authority to an existing license class, the expiration date on the license class will not change.

Maintaining Your License

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

NIPR: National Insurance Producer Registry

You can use the NIPR's website, at www.nipr.com to report changes of email, address and telephone information at no charge. In many cases, for a small additional fee, you can also use the NIPR website to renew an existing license.

License Renewal

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

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

More detailed information on license renewals can be found on the Department's website at: <https://difi.az.gov/producers/producer-agentbroker/producer-agentbroker-license-renewal-individual>

Insurance Continuing Education

The insurance continuing education requirements apply to all major line resident licensed Insurance Producers. Specific requirements can be found at <https://difi.az.gov/producers/producer-agentbroker/producer-agentbroker-license-renewal-individual> and by using our survey monkey tool at https://www.surveymonkey.com/r/adoi_ce.

Insurance continuing education only applies to insurance producers.

Continuing education is not required for a person to renew a license for insurance adjuster, bail bond agent, self-service storage agent, insurance exchange navigator or insurance exchange certified application counselor license.

Nonresidents do not have an insurance continuing education requirement.

A nonresident would only be required to complete insurance continuing education if the resident state did not have a continuing education requirement (and all states do) or if the resident state required an Arizona resident to complete insurance continuing education (and no state does).

Individuals who only hold a limited-line credit or crop insurance producer license do not have an insurance continuing education requirement.

A resident that holds a major line of authority may need to complete insurance continuing education.

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

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

Exam Content Outlines

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

For example, 10 percent means that 10 questions will be drawn on a 100-question examination and 15 will be drawn on a 150-question examination.

You can access these outlines by going to the Prometric [website](#).

Exam Registration Form Arizona Insurance Examinations

To conveniently register online, please go to <http://www.prometric.com/arizona/insurance>

Print or type clearly and neatly. Incomplete or illegible forms will not be processed.

Last Name		First Name		Middle Name	
Residence Address (Your address of legal residence is required)					
City		State		ZIP Code	
Employer (insurance company, if known)				Daytime Phone Number (including area code)	
E-mail address (applications without an email address may experience delays)				Evening Phone Number (including area code) ()	
Name of Your Pre-licensing Education Course Provider				Fax Number (including area code) ()	
				Pre-licensing Course Completion Date	

Series	Exam Title	Exam Fee	Total
13-31	Insurance Producer – Life	\$38	\$
13-32	Insurance Producer – Accident and Health	\$38	\$
13-33	Insurance Producer – Life, Accident and Health	\$49	\$
13-34	Insurance Producer- Property and Casualty	\$49	\$
13-35	Bail Bond Agent	\$35	\$
13-36	Adjuster	\$49	\$
13-41	Surplus Lines Insurance Broker	\$35	\$
13-42	Insurance Producer- Property (commercial and noncommercial)	\$38	\$
13-43	Insurance Producer- Casualty (commercial and noncommercial)	\$38	\$
13-44	Insurance Producer- Personal Lines (noncommercial property and casualty)	\$38	\$
13-46	Insurance Producer- Crop	\$35	\$
	Fingerprint Processing Fee (We recommend you do not schedule your fingerprint appointment until you have passed your licensing exam. You will not be fingerprinted if you do not pass your exam, as all fees are non-refundable).	\$20	
		Total Fee	\$

By filing this registration, you assume full responsibility for exam selection. If you are unsure about which exam you need for the license you are seeking, resolve this question **before** you register. Fees for these exams are non-refundable and non-transferrable. Exam fees are valid for 90 days from receipt at Prometric.

Please allow 7-10 business days for receipt and processing of your application. **An authorized Prometric Client Service Representative will contact you by phone to obtain your social security number to complete the registration process.** Once you have registered for your exam, you can schedule your exam appointment online or by phone.

Registration fees are not refundable. Fees may be paid by cashier's check, company check, money order, MasterCard, Visa or American Express. Make company checks, cashier's checks and money orders payable to Prometric. Please put your phone number on the check. **Personal checks and cash are not accepted.** To pay by **credit card** (when registering by mail or fax), please complete the Credit Card Payment Form on the next page and fax to 800.347.9242, or send this completed form along with the appropriate fee to:

Prometric
ATTN: AZ Insurance Exam Registration
7941 Corporate Drive Nottingham, MD 21236

Credit Card Payment Form

Print or type clearly. Incomplete or illegible forms will not be processed.

Card Type (Check One)

MasterCard Visa American Express

Card Number	Expiration Date
Amount \$ _____ . _____	
Name of Cardholder (Print)	
Signature of Cardholder	



Licensing Section
Arizona Department of Insurance
 100 North 15th Avenue, Suite 261, Phoenix, Arizona 85007-2630
 Phone: (602) 364-4457 | Toll-free: (877) 660-0964
 Web: <https://insurance.az.gov> | E-mail: Licensing@azinsurance.gov

Arizona Department of Insurance
FINGERPRINT VERIFICATION FORM (FORM L-FPV)

READ ALL INSTRUCTIONS. If you do not carefully follow these procedures, the Arizona Department of Insurance ("ADOI") will reject the fingerprint card.

1. Please fill out or ensure that the applicant has filled out all required boxes on the fingerprint card (Form FD-258) prior to taking the fingerprints.
2. Request a valid, unexpired, government-issued photo ID from the applicant and compare the physical descriptors on the ID to the applicant and to the information on the fingerprint card.

3. Complete the following information:

Applicant's Last Name	Applicant's First Name	Applicant's Middle Name
PRINTED Name of Fingerprint Technician	Fingerprint Technician's Business/Entity/Organization Name:	
Fingerprint Technician's Signature X _____	Phone No.	
Type of Photo Identification Checked (select only one)		
<input type="checkbox"/> Driver License or MVD-issued Identification	<input type="checkbox"/> US Passport or US Passport Card	
<input type="checkbox"/> Other (specify) _____		

4. Once the fingerprints have been applied to the card, you must:
 - Place the fingerprint card and this form into an envelope and seal it. Any envelope that fits the card is acceptable;
 - Print your name across the edge of the sealed area of the envelope.
 - **DO NOT GIVE THE APPLICANT THE FINGERPRINT CARD WITHOUT FIRST SEALING IT INSIDE THE ENVELOPE.**
5. Tell the applicant NOT to open or fold the fingerprint card envelope, which would cause the card to be rejected.

QUESTIONS?



Regarding a fingerprint card for an insurance professional license applicant (producer, adjuster, bail bond agent etc.), contact the Insurance Licensing Section: licensing@azinsurance.gov or (602) 364-4457

Regarding a fingerprint card for an Arizona domiciled insurance company representative, contact the Financial Affairs Division: amccormack@azinsurance.gov or (602) 364-3245



Licensing Section
 Arizona Department of Insurance
 100 North 15th Avenue, Suite 261, Phoenix, Arizona 85007-2630
 Phone: (602) 364-4457 | Toll-free: (877) 660-0964
 Web: <https://insurance.az.gov> | E-mail: Licensing@azinsurance.gov

FORM L-152: LICENSING ELIGIBILITY REQUIREMENT

Last	First	Middle
Business Address (as shown on license or application):		
City, State and ZIP code		

Complete this form and staple a photocopy showing both sides (if needed) of your identification to the back. Only provide one of the following forms of identification (mark an "X" next to the one you are submitting):

- 1. An Arizona driver license issued after 1996 or an Arizona non-operating identification license.
- 2. A driver license issued by a state that verifies lawful presence in the United States. (Licenses from IL, NM, UT, and WA are not acceptable)
- 3. A birth certificate or delayed birth certificate issued by any state, territory or possession of the United States.
- 4. A United States certificate of birth abroad.
- 5. A United States passport.
- 6. A foreign passport with a United States visa.
- 7. An I-94 form with a photograph.
- 8. A United States citizenship and immigration services employment authorization document or refugee travel document.
- 9. A United States certificate of naturalization.
- 10. A United States certificate of citizenship.
- 11. A tribal certificate of Indian blood.
- 12. A tribal or bureau of Indian affairs affidavit of birth.

By my signature below, I hereby certify, under penalty of perjury that the copy of the document I am providing is a true and accurate copy of the original document and that I am legally authorized to be present in the United States.

 FULL SIGNATURE OF LICENSEE

 DATE