

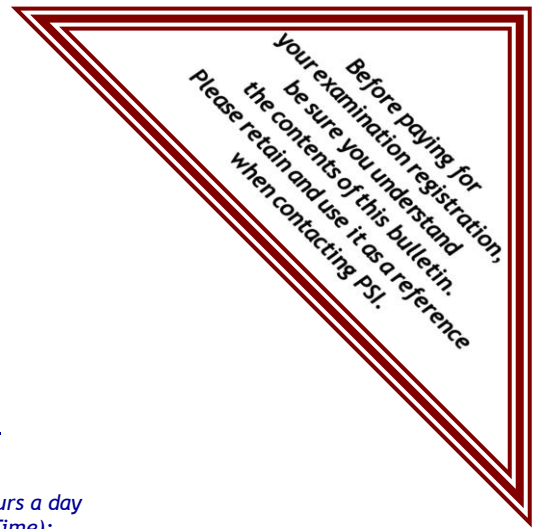


PSI Services LLC  
3210 E Tropicana  
Las Vegas, NV 89121

Visit our Web site at [www.psiexams.com](http://www.psiexams.com)

Reach us by phone at (800) 733-9267

Automated Registration System Hours: Available 24 hours a day  
Customer Service Representative Hours (Mountain Time):  
Monday through Friday, between 4:30 am and 7:00 pm



## ARIZONA DEPARTMENT OF INSURANCE



# INSURANCE LICENSE EXAMINATION CANDIDATE INFORMATION BULLETIN

CANDIDATE INFORMATION BULLETIN.....	1	REPORTING TO THE EXAMINATION TEST CENTER.....	7
ARIZONA INSURANCE LICENSE EXAMINATION CHECKLIST .....	1	SECURITY PROCEDURES.....	7
EXAMINATIONS BY PSI SERVICES LLC .....	2	TAKING THE EXAMINATION BY COMPUTER.....	8
UNDERSTANDING LICENSING REQUIREMENTS .....	2	IDENTIFICATION SCREEN.....	8
TYPES OF LICENSES .....	2	TUTORIAL.....	8
MOVING TO ARIZONA .....	2	EXAMINATION QUESTION EXAMPLE .....	8
NONRESIDENT APPLICANTS .....	3	SCORE REPORTING .....	8
FINGERPRINT REQUIREMENTS.....	3	DUPLICATE SCORE REPORTS .....	9
FEES.....	3	EXPERIMENTAL QUESTIONS.....	9
EXAMINATION REGISTRATION PAYMENT AND SCHEDULING		TIPS FOR PREPARING FOR YOUR LICENSE EXAMINATION.....	9
PROCEDURES .....	3	APPLYING FOR LICENSURE .....	9
ONLINE (WWW.PSIEXAMS.COM) .....	3	SUBMITTING A FINGERPRINT CARD .....	9
TELEPHONE .....	4	APPLYING FOR A LICENSE .....	9
FAX REGISTRATION.....	4	BUSINESS NAME .....	10
EMAIL REGISTRATION .....	4	LICENSING ELIGIBILITY REQUIREMENT (FORM L-152) ...	10
STANDARD MAIL REGISTRATION .....	4	PSI'S ONE-STOP LICENSING PROCESS .....	10
RESCHEDULING/CANCELING AN EXAMINATION		DEPARTMENT OF INSURANCE APPLICATION REVIEW	
APPOINTMENT .....	4	PROCESS .....	10
RETKING A FAILED EXAMINATION .....	4	LICENSE EXPIRATION .....	10
MISSED APPOINTMENT OR LATE CANCELLATION .....	4	EXAMINATION CONTENT OUTLINES AND .....	10
SPECIAL EXAMINATION ARRANGEMENTS.....	4	STUDY MATERIALS.....	10
EXAMINATION TEST CENTER CLOSING FOR AN		STUDY MATERIALS .....	10
EMERGENCY .....	4	EXAMINATION CONTENT OUTLINES.....	11
SOCIAL SECURITY NUMBER CONFIDENTIALITY .....	4	EXAMINATION REGISTRATION FORM.....	END OF BULLETIN
INSTRUCTIONS FOR SCHEDULING AN EXAMINATION ONLINE AT		SPECIAL ARRANGEMENT FORM.....	END OF BULLETIN
WWW.PSIEXAMS.COM .....	5	INSURANCE LICENSE APPLICATION.....	END OF BULLETIN
EXAMINATION TEST CENTER LOCATIONS.....	7		

Please refer to our website to check for the most updated information at [www.psiexams.com](http://www.psiexams.com)

## ARIZONA INSURANCE LICENSE EXAMINATION CHECKLIST

- Thoroughly review the “GET A LICENSE” portion of the Department’s “Producers and Other Professionals” Web page at [www.azinsurance.gov/producers](http://www.azinsurance.gov/producers) to determine whether you can qualify for a license and to help you determine the type of license you need.
- Prepare for the examination using this bulletin and other materials.
  - Examination content outlines indicating the examination time limit, minimum score required to pass, subject area and the number of items in each area, can be found starting on page 10 of this Candidate Information Bulletin.
  - Neither PSI nor the Department of Insurance publish study materials. However, the Department has a document that lists resources that may help you to prepare for your exam. The document is accessible on the “Pass an Exam” page on the Insurance Licensing Web page ([www.azinsurance.gov/producers](http://www.azinsurance.gov/producers)).
- Contact PSI to register and pay for your exam.
  - Complete the registration form online, at [www.psiexams.com](http://www.psiexams.com). On the homepage “Create an account” can be found on the right hand column under “New Users” or;
    - Completely fill out the PSI Registration Form (found at the end of this Candidate Information Bulletin) and mail, e-mail, or fax to PSI or;
    - Call (800) 733-9267 to register.
  - Sent online \_\_\_\_\_ (no wait time for scheduling the examination date).
  - Mailed on \_\_\_\_\_ (allow 2 weeks for processing before scheduling the examination date).
  - Faxed on \_\_\_\_\_ (allow 4 business days for processing before scheduling the examination date).
  - Emailed on \_\_\_\_\_ (allow 4 business days for processing before scheduling the examination date).
  - Called on \_\_\_\_\_ (no wait for scheduling the examination date).
- Schedule your examination.

Once you have paid, you must contact PSI to schedule an appointment to take the examination. You may either schedule via the Internet, or schedule over the telephone at (800) 733-9267. Scheduled for:

Examination Date: \_\_\_\_\_ Examination Time: \_\_\_\_\_

Test Center Location: \_\_\_\_\_

To change scheduled date, call back by \_\_\_\_\_
- Take the scheduled examination, bringing required identification to the test center.
  - Bring one form of government-issued identification, bearing your signature and your photograph.  
**IMPORTANT!** *Your name as shown on the application form must exactly match the name on the photo I.D. used when checking in at the examination center.*
  - Arrive 30 minutes prior to appointment.
- Get your score report. You will receive your results immediately after the examination. **IMPORTANT!** ARS § 20-284(H) only allows you to take an exam for a specific line of authority four times in a 12-month period and requires you to wait a year after the fourth exam failure to be eligible for another exam for that specific line of authority.
- Apply for the corresponding license within one year after passing the examination.
  - Fingerprinting requirement: If you are an Arizona resident, a nonresident relocating to Arizona, or a nonresident adjuster whose home state does not license adjusters, you must submit a completed fingerprint card with your license application unless you submitted fingerprints to the Arizona Department of Insurance within the past year or you are adding a line of authority to an existing Arizona insurance license. See page 3 for more information on fingerprinting.
  - Apply for your license via **one** of the following methods:
    - Complete the “One-stop Licensing Process” using a PSI NIPR kiosk; **OR**,
    - Apply online at your home or business at [www.nipr.com](http://www.nipr.com); **OR**,
    - Download a license application from the “GET A LICENSE” section of the Department’s “Producers and Other Professionals” Web page at [www.azinsurance.gov/producers](http://www.azinsurance.gov/producers), complete and sign the application and either mail it with other application materials and your payment to the Department, or Deliver the application materials in person to the Department for “ON-THE-SPOT” review.



## EXAMINATIONS BY PSI SERVICES LLC

This Candidate Information Bulletin provides you with information about the processes for taking an examination and obtaining an insurance license in the State of Arizona.

The Arizona Department of Insurance (Department) has contracted with PSI Services LLC (PSI) to conduct the examination program. PSI works closely with the Department to ensure examinations meet the state- and nationally-established technical and professional standards for examination development and administration. PSI provides these examinations through a network of computer examination centers in Arizona.

## UNDERSTANDING LICENSING REQUIREMENTS

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

- For ARS, visit the Arizona State Legislature Web site at [www.azleg.gov](http://www.azleg.gov), select the “Legislative Council” menu item and then click “Arizona Revised Statutes.”
- For AAC, visit the Arizona Secretary of State Web site at [www.azsos.gov](http://www.azsos.gov), select the “Publications” menu item, select “Administrative Code/Register,” and click “Administrative Code Online.”
- To receive Department regulatory bulletins and press releases, register online ([www.azinsurance.gov/maillinglists.html](http://www.azinsurance.gov/maillinglists.html)).

### TYPES OF LICENSES

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

Examination requirements do not apply to business entity licenses and they do not apply to most nonresidents. Most residents and all nonresident adjusters who reside in a state that does not license adjusters must complete examinations as shown in the following table. View additional license requirements on the “GET A LICENSE” section of the Department’s “Producers and Other Professionals” Web page ([www.azinsurance.gov/producers](http://www.azinsurance.gov/producers)).

License Line	Series	Notes
Life Insurance Producer	13-31	
Accident and Health or Sickness Insurance Producer	13-32	
Life, Accident and Health or Sickness Insurance Producer	13-33	
Variable Life and Variable Annuity Products Producer	None	Must hold life producer authority.
Property and Casualty Producer	13-34	

License Line	Series	Notes
Bail Bond Agent (per ARS § 20-340.01)	13-35	
Insurance Adjuster (per ARS § 20-321.01)	13-36	Residents and Nonresidents who reside in a state that does not issue adjuster licenses must pass this exam.
Surplus Lines	13-41	Must also hold property or casualty producer authority.
Property	13-42	
Casualty	13-43	
Personal Lines	13-44	
Credit	13-45	
Travel Accident Ticket or Baggage Insurance	None	
Mexican Insurance Surplus Lines Broker (per ARS § 20-411.01)	None	Must have an office in Arizona and hold property or casualty producer authority.
Risk Management Consultant (per ARS § 20-331.01)	None	Requires written authorization from political subdivision (city or county) employer.

Consult the “GET A LICENSE” section of the Department’s “Producers and Other Professionals” Web page at [www.azinsurance.gov/producers](http://www.azinsurance.gov/producers) for detailed application requirements.

### MOVING TO ARIZONA

If you held a resident insurance license in another state and are relocating to Arizona:

- You must submit a license application to the Department within 90 days after canceling the resident license in your former state to avoid having to pass an Arizona insurance examination; **AND**,
- Your application must include a “clearance letter” issued by the insurance department in your former state, which must include all the following:
  - The date your license from the former state was cancelled, expired or converted to a nonresident status (which must be within 90 days of the date the Department receives your application);
  - The line(s) of authority for which you were licensed in the other state (Arizona must already issue these license types to residents of this state); and,
  - That you were licensed in good standing at the time the license expired, cancelled, or converted to a nonresident status.

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



## NONRESIDENT APPLICANTS

If you do not hold an Arizona insurance license and are seeking a **nonresident producer license** you must do **one** of the following:

- Apply online at [www.nipr.com](http://www.nipr.com); or
- Submit Form L-169; or
- Submit the appropriate NAIC Uniform Application Form.

**Note:** If you apply through NIPR or use a Uniform Application, carefully review the Department's Web site for application requirements and furnish all specified information. Use of these application methods does not waive any additional Arizona license application requirements.

## FINGERPRINT REQUIREMENTS

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

The Arizona Department of Public Safety (AZDPS) and the Federal Bureau of Investigations (FBI) use the fingerprints to conduct criminal history background checks.

## FEES

The following fees may apply to your license application:

- **Examination fee** charged by PSI, shown on **page 13**.
- **Fee to apply fingerprints to the fingerprint card** charged by PSI (\$20) or the amount charged by another professional fingerprinting service (fees vary). This fee is for the application of the fingerprints to the card. It is a separate fee than the fingerprint processing fee.
- **License fee**, paid to the Department with your license application, consisting of one or more of the following:
  - \$120 for all (one or more) lines of authority other than surplus lines broker (regardless of the number of non-surplus lines broker lines of authority).
  - \$1,000 for surplus lines broker license authority on a new license or added to an existing license that has a remaining term of two years or more;
  - \$500 for surplus lines broker authority added to an existing license with a remaining term of less than two years.
- **FBI fingerprint processing fee** (\$22, subject to change - see the Department's Web site for the current fee) paid to the Department if you are required to submit fingerprints with your license application.

**Please be aware that per ARS § 20-167, the Department cannot refund or prorate fees.**

**Note:** Arizona license fees are subject to annual updates each July 1. The FBI fingerprint processing fee may change at any time.

Obtain up-to-date fee information from the Department's "Producers and Other Professionals" Web page ([www.azinsurance.gov/producer](http://www.azinsurance.gov/producer)).

For questions not addressed on the Web site, send email to the Insurance Licensing Section at [Licensing@azinsurance.gov](mailto:Licensing@azinsurance.gov), or call 602.364.4457 or 877.660.0964 (in-state only).

## **EXAMINATION REGISTRATION PAYMENT AND SCHEDULING PROCEDURES**

It is important to know that not everyone is allowed to take an insurance examination.

- ARS § 20-284(G). It is unlawful to take an examination for a line of authority that you already hold on an Arizona insurance license.
- You may only take an examination if you intend to apply for an insurance license for the line of authority covered by the examination.

You are allowed to take an examination, for a specific line of authority, no more than four times in a 12-month period. You must wait a year after the fourth examination failure to be eligible for another examination.

The following tests are grouped into the same line of authority. You are allowed to make no more than four attempts combined across the group.

### Group 1

- Property and Casualty Insurance Producer
- Property Insurance Producer
- Casualty Insurance Producer

### Group 2

- Life, Accident and Health or Sickness Insurance Producer
- Life Insurance Producer
- Accident and Health or Sickness Insurance Producer

For example, if a candidate has 3 failed attempts at Life, Accident and Health or Sickness Insurance Producer and 1 failed attempt at Life Insurance Producer, this is classed as four attempts in the same line of authority and will not be allowed test until 12 months has passed from their first failed attempt.

To take an examination, you must register with PSI, pay for the examination and schedule the examination using one of the following methods:

### ONLINE ([WWW.PSIEXAMS.COM](http://WWW.PSIEXAMS.COM))

For the **fastest and most convenient** examination scheduling process, register for your examinations online by accessing PSI's registration Web site at [www.psiexams.com](http://www.psiexams.com). Internet registration is available 24 hours a day.

- Log onto PSI's Web site and create an account. The online form will ask you to enter your email address and to spell your name exactly as it appears on the identification that you will be presenting at the examination center.
- The form will ask you to choose the examination you wish to take, to enter personal and contact information, and to



pay for and schedule the examination. The form allows you to enter a ZIP code to see a list of examination centers closest to you. Once you select the desired examination center, you will be able to choose an available date and time for your examination.

See page 5 for step-by-step instructions.

#### TELEPHONE

The second fastest method of registering and scheduling is via the telephone. Call (800) 733-9267, and

- register using the Automated Registration System, available 24 hours a day, or
- speak with a live registrar, available Monday through Friday, between 4:30 am and 7:00 pm and Saturday, between 7:00 am and 7:00 pm, Mountain Time.

To register by phone, you need a valid VISA or MasterCard.

#### FAX REGISTRATION

Complete the PSI registration form (found at the end of this bulletin), including your credit card number and expiration date. Fax the completed form to PSI at (702) 932-2666. Fax registrations are accepted 24 hours a day.

Please allow 4 business days to process your Registration. After 4 business days, you may go online or call PSI to schedule the examination.

#### EMAIL REGISTRATION

Complete the PSI registration form (found at the end of this bulletin), including your credit card number and expiration date. Email the completed form to PSI at examschedule@psionline.com. Email registrations are accepted 24 hours a day.

Please allow 4 business days to process your Registration. After 4 business days, you may go online or call PSI to schedule the examination.

#### STANDARD MAIL REGISTRATION

Complete the PSI registration form (found at the end of this bulletin), and send the form with the appropriate examination fee to PSI. You can pay fees by VISA, MasterCard, company check, money order or cashier's check, made payable to PSI. Print your name in the memo section of the company check, money order or cashier's check so we can ensure the payment is applied to your registration. **CASH and PERSONAL CHECKS ARE NOT ACCEPTED.**

Please allow PSI 2 weeks to process a mailed registration. After 2 weeks, you may go online or call PSI to schedule the examination.

#### RESCHEDULING/CANCELING AN EXAMINATION APPOINTMENT

You may cancel and reschedule an examination appointment without forfeiting your fee if PSI receives your *cancellation at least 2 days before the scheduled examination date*. For example, for a Monday appointment, you would need to cancel your appointment on or before the previous Saturday.

To cancel an appointment, you can use PSI's Internet web site, call PSI at (800) 733-9267 and use the automated system with a touch-tone phone 24 hours a day, or speak to a PSI customer service representative during PSI office hours.

**Note:** You cannot cancel an appointment by leaving a voice mail message. You must use the Internet, call PSI's automated telephone system, or speak to a PSI customer service representative.

#### RETAKE A FAILED EXAMINATION

You cannot make a new examination appointment on the same day you have taken an examination because we need time to process and report examination results. A candidate who fails on exam on a Wednesday can call the next day, Thursday, and can retest as soon as Friday, depending upon space availability.

#### MISSED APPOINTMENT OR LATE CANCELLATION

You will forfeit your examination fee if you:

- Do not cancel your appointment at least 2 days before the scheduled examination date;
- Do not appear for your examination appointment;
- Arrive after examination start time; or
- Do not present proper identification when you arrive for the examination.

#### SPECIAL EXAMINATION ARRANGEMENTS

All PSI examination centers are equipped to provide access in accordance with the Americans with Disabilities Act (ADA) of 1990, and every reasonable accommodation will be made in meeting a candidate's needs. An applicant with a disability or an applicant who would otherwise have difficulty taking the examination must complete the Special Arrangement Request Form at the end of this Candidate Information Bulletin and must fax to PSI (702) 932-2666 or Email to PSI at examschedule@psionline.com.

#### EXAMINATION TEST CENTER CLOSING FOR AN EMERGENCY

If severe weather or another emergency forces the closure of an examination center on a scheduled examination date, your examination will be rescheduled. PSI personnel will attempt to contact you in this situation. However, you may check the status of your examination appointment by calling (800) 733-9267. Every effort will be made to reschedule your examination at a convenient time as soon as possible. You will not be penalized. Your exam will be rescheduled at no additional charge to you.

#### SOCIAL SECURITY NUMBER CONFIDENTIALITY

You must provide your Social Security Number per ARS §25-320(P). PSI will only use your social security number to report your examination results to the State.



# Instructions for Scheduling an Examination Online at [www.psiexams.com](http://www.psiexams.com)

1. Go to [www.psiexams.com](http://www.psiexams.com) and select “Create an Account.”

If you have already registered and created an account, type in your email address and password.

**New Users**

You can:

- >> [Create an account](#)
- >> [Register for an examination](#)
- >> [Schedule an examination](#)

---

**Returning Users**

**Sign in**

Email Address:

Password:

Start in:

Remember me

[\[ Forgot Password? \]](#)

[\[ Update email address \]](#)

If you do not have an account, please click the below link.

[\[ Create an Account \]](#)

2. You must put in your email address and the spelling of your name must match **EXACTLY** as it is shown on the valid government issued ID that will be shown at the test center.

**Create an Account**

To create a PSI account, provide the following information. The PSI account allows you to register, schedule and take practice tests that are licensed by various authorities who are PSI partners. If you have created an account already, [log on now](#).

Fields indicated with an asterisk (\*) are mandatory.

**Step 1**

**Your Details**

Email Address:\*

First Name:\*  Last Name:\*

Middle Name:  Generation(Jr.,Sr.,etc.)

**If you have previously contacted a PSI Customer Support representative and paid for an examination, or you believe that your licensing or certification agency has provided PSI with eligibility information for you, Please check the box below:**

[Check here to attempt to locate existing records for you in the system.](#)

**Step 2**

**Enter a password for your account and select your security question and answer.**

Create a password:\*  (The password must contain at least five characters. It is case sensitive and can contain letters and numbers only. Spaces are not allowed.)

Retype your password :\*  Retype to confirm your password.

Choose a Security Question : :\*

Security Answer :\*

3. You are now ready to register for the examination.

**Welcome to your PSI Home Page!**

You can select the following options under **My Tasks** on the right hand menu:

- Register test - allows you to register for a test.
- Schedule test - allows you to schedule a test and to select the testing center.
- Reschedule test - allows you to reschedule a test appointment.
- Apply for retest - allows you to apply for retest if you have failed in your previous test.
- Pay for the test - allows you to pay for the test online.
- Duplicate score report- allows you to apply for a duplicate score report of the exam that you have passed.

You can maintain your personal account information by selecting the following options under **User Info** :

- Change personal profile - allows you to change and update your demographics information.
- Change login details - allows you to change your Email address & password.

[Download Candidate Information Bulletin](#)

[Buy Books Online](#)

**My Tasks**

- > [PSI Learning Academy](#)
- > [Helpful Resources](#)
- > [View all my activities](#)
- > [Register for a test](#)
- > [Schedule for a test](#)
- > [Pay for a test](#)
- > [Cancel/Reschedule a test](#)
- > [Apply for a retest](#)
- > [Order a duplicate score report](#)
- > [Print a Receipt](#)
- > [Find test date](#)

4. Select the organization, state, account, and classification (as seen below). Enter your Social Security number and select *Submit*.

**Select Organization**  
Government/State Licensing Agencies

**Select Jurisdiction**  
Arizona

**Select Account**  
AZ Insurance

**Classification**

- AZ Accident and Health or Sickness Insurance Producer Series 13-32
- AZ Bail Bond Agent Series 13-35
- AZ Casualty Insurance Producer Series 13-43
- AZ Credit Insurance Producer Series 13-45
- AZ Life Insurance Producer Series 13-31
- AZ Life, Accident and Health or Sickness Insurance Producer Series 13-33
- AZ Personal Lines Insurance Producer Series 13-44
- AZ Property and Casualty Insurance Adjuster Series 13-36
- AZ Property and Casualty Insurance Producer Series 13-34
- AZ Property Insurance Producer Series 13-42
- AZ Surplus Lines Insurance Broker Series 13-41

5. Enter all the mandatory information and select Continue.

**Registration > Candidate Details**

**License** AZ Accident and Health or Sickness Insurance Producer Series 13-32  
**Licensing Authority** Arizona Insurance  
**Registration Type** Phone  
**License Number** [ ]

\* First Name [ ] \* Last Name [ ]  
 Middle Name [ ]  
 \* SSN [ ] [ ] [ ]  
 Date of Birth January | 1 | [ ]

**Home Address**

\* Street Address 1 [ ] Address 2 [ ]  
 \* City [ ] \* State --Select--  
 State (If not USA) [ ] \* Country USA

6. Type in your credit card information and select *Submit*.

**License** AZ Accident and Health or Sickness Insurance Producer Series 13-32  
**Licensing Authority** Arizona Insurance  
**SSN** [ ]  
**Candidate Name** [ ]

Registration Fee	Cost (\$)
Exam Fee	40.00
<b>Total</b>	<b>40.00</b>

Specify payment details later  
**Various Payment modes to pay the fee are:**

Credit Card

\* Card Type: [ Select ]  
 \* Cardholder Name (as it appears on card) [ ] \* Credit Card Number [ ]  
 \* Expiration Date (Month/YYYY) January | [ ]  
 \* ZIP Code (same as billing address): [ ] \* CVS Code: [ ]

-- Select a Payment mode --

Comments [ ]

7. Enter your zip code or the city where you live. You will get a list of the testing centers closest to you. Select the desired *Test center* and select *Continue*.

**Select the State to get the Test Centers**

**Test Center Selection**

Country: USA Zip or City: 85283, Tempe, AZ

**Choose the Test centers to get the available dates for scheduling**

	Distance	Testcenter Name	Address
<input type="radio"/> <b>PSI</b>	0.0 miles	TEMPE	40 W. BASELINE,SUITE 221,TEMPE,Arizona, 85283
<input type="radio"/> <b>PSI</b>	12.4 miles	PHOENIX (ROOM A)	5727 N 7TH ST,SUITE 301,PHOENIX,Arizona, 85014
<input type="radio"/> <b>PSI</b>	12.4 miles	PHOENIX (ROOM B)	5727 N 7TH ST,SUITE 301,PHOENIX,Arizona, 85014
<input type="radio"/> <b>PSI</b>	96.2 miles	TUCSON AZ	Copper Plaza Office Building,2601 N. Campbell Ave Suite 201-3,Tucson,Arizona, 85719

8. You will now see the availability. Click on the date and time of your choice and select *Schedule*.

**Schedule Month** May 2013

**Choose a date and session for the schedule month**

Date	Day of week	Sessions
<input checked="" type="radio"/> 05/13/2013	Monday	1:00 PM - 6:00 PM
<input type="radio"/> 05/14/2013	Tuesday	- Session -
<input type="radio"/> 05/16/2013	Thursday	- Session -
<input type="radio"/> 05/20/2013	Monday	- Session -
<input type="radio"/> 05/21/2013	Tuesday	- Session -

9. A confirmation will appear that you can print out, and you will receive an email confirmation.

Subject: Thank you for scheduling your examination with PSI

Dear Cathy LaBrec,

Thank you for scheduling your examination with PSI.

The following are the details of your scheduled examination:

Examination Name: AZ Accident and Health or Sickness Insurance Producer Series 13-32  
 Examination Date: May 28, 2013  
 Examination Start Time: 1:00 PM (hh:mm)  
 Confirmation Number: C5847426

Test Center Name: PHOENIX (ROOM A)  
 5727 N 7TH ST  
 SUITE 301 PHOENIX Arizona 85014

Test Center Directions: From I-17 South exit to Bethany Home Road. G

## EXAMINATION TEST CENTER LOCATIONS

### FLAGSTAFF

NAU - Computer Training and Testing Center  
Building 81, Room 103/106  
20 E. McConnell Drive  
Flagstaff, AZ 86011

*From I-17, take the McConnell Drive exit (just NORTH of I-40) and head EAST to the five-story, brick and glass building on the SOUTH side of the street.*

*Parking: all guests visiting the Northern Arizona University campus are required to purchase a parking permit from NAU's Parking & Shuttle Services. You can purchase a valid parking permit in one of two ways. One: visit the Parking & Shuttle Services website, create a guest account, and purchase/print a day pass for parking lot P62 (DAYP62). Parking lot P62 is located just south and west of the intersection of McConnell Drive and Pine Knoll Drive. Second: purchase a day pass for parking lot P62 (DAYP62) at one of the campus KIOSKS. The closest KIOSK to our building is located on the right-hand side of the road (eastbound) on McConnell Drive, just after the three-way intersection at Pine Knoll Drive. Once a permit is obtained, turn west from the KIOSK, turn left on Pine Knoll Drive, and right into parking lot P62.*

### GLENDALE

Glendale Municipal Airport  
6801 Glen Harbor Boulevard, Suite 107C  
Glendale, AZ 85307

*From AZ Loop 101 and Glendale Ave (Exit 133), go WEST approx. 1 mile to Glen Harbor Blvd. Then head SOUTH about ½ mile - the airport is on the left side of the street.*

### PHOENIX - MIDTOWN

5727 N. 7<sup>th</sup> Street, Suite 301  
Phoenix, AZ 85014

*Between Missouri Street and Bethany Home Road on the EAST side of 7<sup>th</sup> Street -- four-story glass building. Your vehicle will NOT be ticketed or towed from a parking lot space marked "2 HR PARKING," even if parked longer than 2 hours.*

### TEMPE

Carleton Business Plaza  
40 W. Baseline Road, Suite 221  
Tempe, AZ 85283

*Just WEST of Mill Ave on the NORTH side of Baseline Road.*

### TUCSON

2601 N. Campbell Avenue, Suite 201-3  
Tucson, AZ 85719

*From Grant Road, go NORTH on Campbell about ¼ mile. Building is located on the NORTHWEST corner of Copper Street and Campbell Ave. Turn WEST on Copper Street to reach the parking lot.*

PSI has a list of nationwide testing centers where you may take your examination. During scheduling, enter your zip code or the city where you live to get a list of testing centers closest to you. Please note: PSI testing centers, outside of Arizona, will not offer fingerprinting or the "One-stop Licensing Process" using a PSI NIPR kiosk.

## REPORTING TO THE EXAMINATION TEST CENTER

On the day of the examination, you should arrive 30 minutes before your appointment. This extra time is for sign-in, identification, and familiarizing you with the examination process. *If you arrive late, you may not be admitted to the examination test center and you will forfeit your examination registration fee.*

### REQUIRED IDENTIFICATION

Candidates are required to bring one (1) form of valid (non-expired) signature bearing identification to the test site. Candidates must register for the exam with their LEGAL first and last name as it appears on their government-issued identification that contains the candidate's photograph and signature. The name on the identification must exactly match the first and last name under which the candidate is registered. If the candidate fails to bring proper identification or the candidate names do not match, the candidate will not be allowed to test and their examination fee will not be refunded.

### Examples of acceptable identification

- State-issued driver's license
- State-issued identification card
- US Passport
- US Military Identification Card
- US Alien Registration Card
- US Employment Authorization Card

### SECURITY PROCEDURES

The following security procedures apply during examinations:

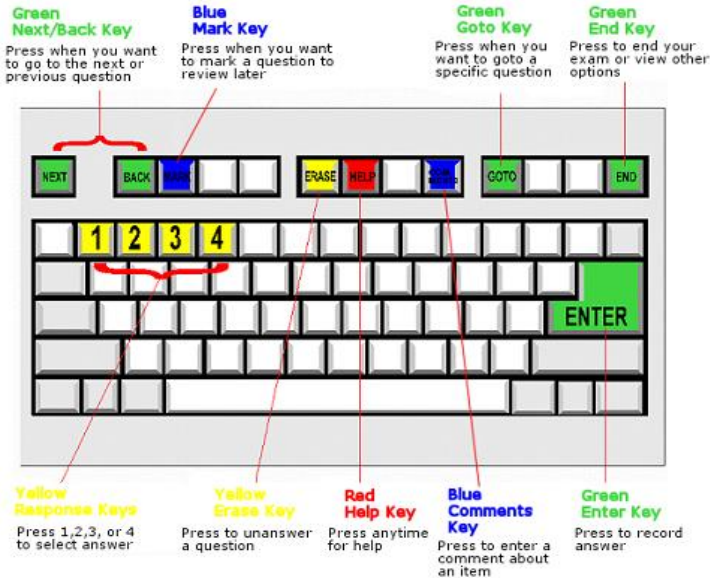
- You will have access to an online calculator.
- You will be given a piece of scratch paper and a pencil. These will be returned to the proctor at the end of your examination.
- No children, notes, books, briefcases, backpacks, hats, cellular telephones, or pagers are allowed in the examination area (and examination centers have no space to store your items). Small purses (size of a wallet) will be permitted. Larger purses cannot be taken to the candidate's seat.
- No smoking, eating, or drinking is allowed in the examination center.
- Once you have been seated and the examination begins, you may leave the examination center only to use the restroom, and only after obtaining permission from the proctor. You will not receive extra time to complete the examination.
- Any candidate seen giving or receiving assistance, found with unauthorized materials, or who violates any security regulation will be asked to surrender all examination materials and to leave the examination center. All such instances will be reported to the Department and you may be denied licensure.
- Copying or communicating examination content is a violation of Arizona law and PSI security regulations and may result in the cancellation of your examination, nullification of examination results, forfeiture of examination fees or legal action.





## TAKING THE EXAMINATION BY COMPUTER

Taking the PSI examination by computer is simple. You do not need any computer experience or typing skills. You will use fewer keys than you use on a touch-tone telephone. All response keys are colored and have prominent characters. An illustration of the special keyboard is shown on the following page. You may also use the mouse.



### IDENTIFICATION SCREEN

You will be directed to a semi-private testing station to take the examination. When you are seated at the testing station, you will be prompted to confirm your name, identification number, and the examination for which you are registered.

### TUTORIAL

Before you start your examination, an introductory tutorial to the computer and keyboard is provided on the computer screen. The time you spend on this tutorial, up to 15 minutes, DOES NOT count as part of your examination time. Sample questions are included following the tutorial so that you may practice using the keys, answering questions, and reviewing your answers.

One question appears on the screen at a time. During the examination, minutes remaining will be displayed at the top of the screen and updated as you record your answers.

### EXAMINATION QUESTION EXAMPLE

You will begin with an Examination Tutorial to practice answering questions and review the computer examination process. The "Function Bar" at the top of the screen provides mouse-click access to the features available on the current examination. These also are available by using the labeled keys on the keyboard.



**IMPORTANT:** After you have entered your responses, you will later be able to return to any question(s) and change your response, provided the examination time has not run out.

**TIP:** When taking the examination, only consider the information actually given in the question. Do not read into the question by considering any possibilities or exceptions.

### EXAMINATION REVIEW

PSI, in cooperation with the Arizona Department of Insurance, will be consistently evaluating the examinations being administered to ensure that the examinations accurately measure competency in the required knowledge areas. Comments may be entered on the computer keyboard during the examination. Your comments regarding the questions and the examinations are welcomed. Comments will be analyzed by PSI examination development staff. While PSI does not respond to individuals regarding these comments, all substantive comments are reviewed. If a discrepancy is found during the comment review, PSI and the department may re-evaluate candidates' results and adjust them accordingly. **This is the only review of the examination available to candidates.**

### APPEALS

If you are requesting a response about examination content, registration, scheduling or test administration (testing center procedures, equipment, etc.), please send an appeal in writing. Your appeal letter must include your name, Social Security number, exam title, 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:

PSI  
Attn: AZ INSURANCE APPEALS  
3210 E Tropicana  
Las Vegas, NV 89121

## SCORE REPORTING

Your score will be given to you immediately following completion of the examination. In order to pass the examination, you must achieve a minimum score of 70%. The following summary describes the score reporting process:

- **On screen** - Your score will appear on the computer screen, either when you complete all the exam questions or automatically at the end of the time allowed for the examination.

- If you **pass**, you will immediately be notified that you passed the examination.
- If you **do not pass**, you will be notified that you failed the examination, and you will be provided information about how you performed on each area of the exam.
- **On paper** - Make sure to obtain your printed score report from test center staff before you leave the test center.

#### DUPLICATE SCORE REPORTS

You may request a duplicate score report after your examination by emailing [scorereport@psionline.com](mailto:scorereport@psionline.com) or call (800) 733-9267.

#### EXPERIMENTAL QUESTIONS

In addition to the number of examination items specified, a small number of 3 to 8 “pretest” questions may be administered during the examinations. **These questions will not be scored and the time taken to answer them will not count against examination time.** The administration of such non-scored experimental questions is an essential step in developing future licensing examinations.

### TIPS FOR PREPARING FOR YOUR LICENSE EXAMINATION

The following suggestions will help you prepare for your examination.

- Planned preparation increases your likelihood of passing.
- Start with a current copy of this Candidate Information Bulletin and use the examination content outline as the basis of your study.
- Read study materials that cover all the topics in the content outline.
- Take notes on what you study. Putting information in writing helps you commit it to memory and it is also an excellent business practice.
- Discuss new terms or concepts as frequently as you can with colleagues. This will test your understanding and reinforce ideas.
- Your learning will be most effective if you study frequently, for periods of about 45 to 60 minutes. Concentration tends to wander when you study for longer periods of time.

You can take a practice exam online at [www.psiexams.com](http://www.psiexams.com) to prepare for your Arizona Insurance Examination.

Please note that practice exams are intended only to help testing candidates become familiar with the general types of questions that will appear on a licensing examination, and do not contain actual questions that are asked on the exam. Practice exams ARE NOT a substitute for proper education and study. Scoring well on the practice exam does not guarantee that you will pass an actual licensing examination.

Note: You may take the practice exams an unlimited number of times; however, you will need to pay each time.

## APPLYING FOR LICENSURE

#### SUBMITTING A FINGERPRINT CARD

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

PSI’s Arizona test centers provide LiveScan fingerprinting services. Rather than rolling your fingers in ink and pressing them onto a fingerprint card, PSI collects your fingerprints digitally using an optical scanner. The LiveScan system verifies that it collected readable fingerprints, which allows PSI to guarantee that the AZDPS and FBI will be able to read your fingerprints. You may be fingerprinted at one of PSI Arizona test centers, during regular testing hours, on the day of your examination. You will pay the PSI fingerprinting fee at the test center on the day of testing. The \$20 fee, may be made payable by money order, cashier’s check, company check, VISA or MasterCard.

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

#### APPLYING FOR A LICENSE

For licensing information, please contact:

**Arizona Department of Insurance**  
 Web page: [www.azinsurance.gov/producers](http://www.azinsurance.gov/producers)  
 Email: [Licensing@azinsurance.gov](mailto:Licensing@azinsurance.gov)  
 Phoenix area or outside Arizona: 602.364.4457  
 Within Arizona but outside Phoenix: 877.660.0964

Mail or deliver your license application to:

**Arizona Department of Insurance**  
**Insurance Licensing Section**  
 2910 N. 44th Street, Suite 210  
 Phoenix, AZ 85018-7269

After passing the license examination (if an examination 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 examination. ARS § 20-284 (A).

**Submit your license application using one of the following methods:**

- Complete the “One-stop Licensing Process” using a PSI NIPR kiosk.
- Apply online through the “GET A LICENSE” section “Online” link on the Department’s “Producers and Other Professionals” Web page ([www.azinsurance.gov/producers](http://www.azinsurance.gov/producers)).



- Download a license application from the “GET A LICENSE” section of the Department’s “Producers and Other Professionals” Web page at [www.azinsurance.gov/producers](http://www.azinsurance.gov/producers) and mail it to the Department.
- Deliver application materials in person to the Department for “ON-THE-SPOT” review. A Department employee will review your application while you wait and, in many (but not all) cases, can issue a license before you leave. ON-THE-SPOT licensing hours are 8 a.m. to 4 p.m. Monday through Friday (except state-observed holidays). The Department accepts cash (if you pay in person), check or money order.

The Department deposits your (nonrefundable) fee, reviews your application and determines whether you qualify for the license. You (or PSI on your behalf) may also need to provide the Insurance Licensing Section with your fingerprint card and Form L-152. Per ARS § 20-284(A), an examination score is only valid if the Department receives your license application and fees within one year after you passed the examination.

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

#### BUSINESS NAME

When conducting insurance business, Arizona law requires that you use your legal name unless you obtain permission from the Department to use another name. Access the “Assumed Name” link on the Department’s “Producers and Other Professionals” Web page at [www.azinsurance.gov/producers](http://www.azinsurance.gov/producers) or instructions to Form L-169 to learn how to request permission to use an “assumed name.”

#### LICENSING ELIGIBILITY REQUIREMENT (FORM L-152)

Arizona state agencies cannot issue or renew a license unless the agency has received a completed Form L-152 and a copy of a required form of identification. You may download Form L-152 from the “Producers and Other Professionals” Web page ([www.azinsurance.gov/producers](http://www.azinsurance.gov/producers)). Each individual who is an Arizona resident and each individual applying for an adjuster license who lives in a state that does not license adjusters must submit with the license application the completed form and a copy of a required identification. If you are applying online at a PSI test center, you should bring the completed form with you to the test center.

#### PSI’S ONE-STOP LICENSING PROCESS

Once you finish your examination, use the kiosk at the test center to complete your license application via the National Insurance Producer Registry Electronic Resident Licensing system ([www.nipr.com](http://www.nipr.com)). You must pay both the license fee and the FBI fingerprint processing fee by Visa, MasterCard, or American Express credit card during the online license application process.

Have PSI scan your fingerprints using LiveScan technology. Pay the \$20 PSI fingerprinting fee by money order, cashier’s check, company check, VISA or MasterCard.

The prints will be scanned onto a fingerprint card, and PSI will send the fingerprint card and Form L-152 along with a printout of your license application to the Department within five calendar days.

Using this process could speed up the processing of your license application by as much as 20 days.

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

#### DEPARTMENT OF INSURANCE APPLICATION REVIEW PROCESS

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

Upon 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 30 days. The Department is usually able to process applications submitted electronically faster than applications submitted on paper.

After reviewing your application, the Department will either issue the license, determine the application to be administratively deficient and will tell you what you need to provide to cure the deficiency, or will deny the license. If your application is denied, the Department will inform you of the reason and will describe your appeal rights.

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

#### LICENSE EXPIRATION

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

## **EXAMINATION CONTENT OUTLINES AND STUDY MATERIALS**

#### STUDY MATERIALS

Arizona law does not require you to complete a training course before you take an Arizona insurance examination. Use materials or complete education that you believe will best prepare you for the examination. Various publishers have



prepared study guides and manuals to help candidates prepare for license examinations. Neither the Department nor PSI publishes or reviews study materials. However, the Department has available a document accessible from the “Pass an Exam” page on its Web page at [www.azinsurance.gov/producers](http://www.azinsurance.gov/producers) that lists some resources that you may want to use to help you to prepare for your exam.

**Reference to laws and rules.** Each examination contains sections relating to Arizona Revised Statutes (“ARS”) and Arizona Administrative Code (“AAC”). As part of your study material, you may wish to consult ARS Title 20 and AAC Title 20, Chapter 6. These references are available at many public and college libraries and on the Internet through links from the

Department’s “Producers and Other Professionals” Web page ([www.azinsurance.gov/producers](http://www.azinsurance.gov/producers)).

**EXAMINATION CONTENT OUTLINES**

Following are the individual examination content outlines indicating the examination time limit, minimum score required to pass, subject area and the number of items in each area. These outlines are the basis of the examination. Each examination will contain questions about the subjects in its outline.

<b>LIFE INSURANCE PRODUCER EXAM SERIES 13-31</b>
<b>100 questions - 120 Minutes</b>
<b>Licensing and Regulation - 5% (5 items)</b>
State Regulation
Maintenance and Duration
Change of Address, Designated Producer, or Name (20-286(C))
License Expiration; Surrender; Renewal (20-289)
Insurance Producer Records (20-290)
Assumed Business Name; Trade Name (20-297)
Report of Actions (20-301)
Continuing Education (20-2901 to 20-2903)
Disciplinary Actions
Violation; Injunctive Relief (20-292)
License Denial, Suspension or Revocation (20-295)
Effect of Suspension or Revocation of License (20-296)
License Qualifications
Application for License (20-285)
Lines of License Authority (20-286(A), 321, 332, 411, 411.01, 1580, 1693.01, 2662)
Lawful Presence (41-1080)
Producer Regulation and Unlawful Acts
Commissions (20-298)
Misrepresentation (20-443, 20-443.01, R20-6-801.D)
False or Deceptive Advertising (20-443, 444)
Defamation (20-445)
False Financial Statements or Records (20-447)
Unfair Discrimination (20-448, 448.01, 448.02, R20-6-207, R20-6-211)
Rebating (20-449, 451)
Prohibited Inducements (20-452)
Fraud (20-458, 463)
Unfair Claims Settlement Practices (20-461, R20-6-801)
Fees (20-465)

Insurance Information and Privacy Protection (20-2101 to 20-2120)
<b>Federal Regulation</b>
Violent Crime Control and Law Enforcement Act (20-489; 18 USC 1033, 1034; 15 USC 6101-6108; ARS 44-1282)
Telemarketing Sales Rule (16 CFR Part 310)
CAN-SPAM Act of 2003 (15 USC 7701; 18 USC 1037)
Gramm-Leach-Bliley Act (20-2121; Public Law 106-102)
Fair Credit Reporting Act (15 U.S.C. § 1681 et seq.)
Terrorism Insurance Program (15 USC 6701; Public Law 107-297, 109-144, 110-160)
<b>General Insurance Concepts - 6% (6 items)</b>
<b>Key Terms</b>
Insurance (20-103)
Risk
Hazard
Peril
Loss
Exposure
Person (20-105)
<b>Risk</b>
<b>Methods of Handling Risk</b>
Avoidance
Retention
Sharing
Reduction
Transfer
<b>Elements of Insurable Risks</b>
<b>Reinsurance</b>
Purpose
Types
<b>Types of Insurers</b>
Mutual, Stock, Fraternal (20-702, -703)
Reciprocal (20-761, -762)
Lloyd's Association (20-1021)



Prepaid Legal (20-1097)
Risk Retention (20-2401(10), 15 USC §§ 3901, 3902)
Captive (20-1098)
Domestic, Foreign, Alien (20-201, -203, -204)
Admitted/Authorized, Nonadmitted/Unauthorized/Surplus Lines
Authority and Powers of Producers
Express
Implied
Apparent
Elements of a Contract
Competent Parties
Legal Purpose
Offer and Acceptance
Consideration
Characteristics of Insurance Contracts
Contract of Adhesion
Personal Contract
Unilateral Contract
Conditional Contract
Legal Principles Affecting Contracts
Reasonable Expectation
Indemnity
Utmost/Perfect Good Faith
Ambiguity
Fraud
Waiver and Estoppel
Agency
Representation/Misrepresentation
Concealment
Warranties
Certificate of Authority (20-206(A))
<b>Life Insurance Basics - 20% (20 items)</b>
Insurable Interest (20-443.02, 20-1104, 20-1106, 20-1107)
Personal Uses of Life Insurance
Survivor Protection
Estate Creation
Liquidity; Cash Accumulation
Estate Conservation
Viatical and Life Settlements
Determining Amount of Personal Life Insurance
Human Life Value Approach
Needs Approach
Types of Information Gathered

Determining Lump-Sum Needs
Planning for Income Needs
Business Uses of Life Insurance
Buy-Sell Funding
Key Person
Executive Bonuses
Factors in Premium Determination
Mortality
Interest
Expense
Premium Frequency
Solicitation, Sales Presentations, Advertising Requirements, and Disclosures
General Provisions (20-1241.03; R20-6-202)
Policy Summary (R20-6-209.B.8, .D) Buyer's Guide (20-1242.02, R20-6-209.C, R20-6-211 Appendix
Life and Disability Insurance Guaranty Fund (20-443(6), 683)
Life Insurance Policy Cost Comparison Methods (R20-6-209.B.6)
Replacement (20-1241-1241.09; R20-6-212)
Field Underwriting
Application Procedures
Warranties and Representations
Sources of Information
Consent and Disclosure including HIV Consent (20-448.01; R20-6-1203, 1204) (Bul 2003-5, 9)
Policy Delivery
Effective Date of Coverage
Policy Review
Premium Collection
Statement of Good Health
Classification of Risks
Preferred
Standard
Substandard
Certificate of Authority (20-206(A))
Life and Disability Insurance Guaranty Fund (20-683(A)(1)(2)(3))
<b>Types of Life Insurance Policies - 20% (20 items)</b>
Term Life Insurance
Level
Decreasing
Whole Life Insurance
Continuous Premium (Straight Life)
Limited Payment
Single Premium
Flexible Premium Policies
Adjustable Life

Universal Life
Variable Life
Variable Universal
Index Whole Life
Specialized Policies
Joint Life
Survivorship Life
Juvenile
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)
Credit Life Insurance (Individual and Group)
<b>Life Insurance Policy Provisions, Options, and Riders - 25% (25 items)</b>
Standard Life Insurance Provisions
Ownership
Assignment (20-1122, 1277)
Right to Examine/Free Look (R20-6-209.C.1)
Payment of Premiums (20-1214)
Payment of Claims (20-1215)
Grace Period (20-1203, 1259)
Misstatement of Age/Sex (20-1206, 1263)
Incontestability (20-1204, 1217, 1260)
Reinstatement (20-1213)
Beneficiaries
Individuals
Classes
Estates
Minors
Trusts
Revocable and Irrevocable
Primary and Contingent
Settlement Options (20-1228-1230)
Cash Payment
Interest Only
Life Income
Nonforfeiture Options (20-1231)
Cash Surrender Value
Extended Term
Reduced Paid-Up Insurance

Policy Loan and Withdrawal Options (20-1208, 20-1209, 1209.01)
Dividend Options (20-1207)
Participating and Non-Participating Policies
Paid Up Additions
Cash Payment
Accumulation at Interest
Disability Riders
Waiver of Premium
Waiver of Cost of Insurance
Disability Income Benefit
Payor Benefit Life
Accelerated (living) Benefit Provision Rider (20-1136)
Conditions for Payment
Effect on Death Benefit
Long Term Care
Riders Covering Additional Insureds (20-1257)
Spouse
Children
Family
Riders Affecting Death Benefit Amount
Accidental Death
Guaranteed Insurability
Cost of Living
Return of Premium
Policy Exclusions (20-1226)
<b>Annuities - 15% (15 items)</b>
Standard Provisions
Grace Period (20-1219, 1271)
Incontestability (20-1220)
Entire Contract (20-1221, 1272)
Misstatement of Age (20-1222, 1227, 1273)
Reinstatement (20-1224, 1227)
Free Look (20-1233)
Disclosure (20-1242, 1242.01-1242.05)
Annuity Principles and Concepts
Accumulation Period or Annuity Period
Owner, Annuitant and Beneficiary Insurance Aspects of Annuities
Immediate or Deferred Annuities
Single Premium Immediate Annuities (SPIAs)
Deferred Annuities
Premium Payment Options
Nonforfeiture (20-1232, 1274)
Surrender Charges

Death Benefits
Annuity (Benefit) Payment Options
Life Contingency Options
Pure Life or Life with Guaranteed Minimum
Single Life or Multiple Life
Annuities Certain (Types)
Annuity Products
Fixed Annuities
General Account Assets
Interest Rate Guarantees (Minimum or Current)
Level Benefit Payment Amount
Equity Indexed Annuities
Market Value Adjusted Annuities
Uses of Annuities
Lump-Sum Settlements
Qualified Retirement Plans
Group or Individual Annuities
Personal Uses
Individual Retirement Plans
Tax-Deferred Growth
Retirement Income
Education Funds
Compatibility and Suitability (20-1243, 1243.01-1243.06)
<b>Qualified Plans - 4% (4 items)</b>
Requirements of Life Insurance Qualified Plans
Federal Tax Considerations for Qualified Plans
Withdrawals
Rollovers
Transfers
Contributions
Tax Advantages for Employers and Employees
Taxation of Distributions (Age-Related)
Qualified Plan Types, Characteristics, and Purchasers
Simplified Employee Pensions (SEPs)
Self-Employed Plans (HR 10 or Keogh Plans)
Profit-Sharing and 401(k) Plans
SIMPLE Plans
403(b) Tax-Sheltered Annuities (TSAs)
<b>Federal Tax Considerations for Life Insurance and Annuities - 5% (5 items)</b>
Taxation of Personal Life Insurance
Premiums
Dividends
Settlements

Modified Endowment Contracts (MECs)
Modified Endowment or Life Insurance
Seven-Pay Test
Annuities (Non-Qualified)
Accumulation Phase
Annuitized Payment and Exclusion Ratio
Taxation and Distribution at Death
Taxation of Individual Retirement Plans
Traditional IRAs
Contributions and Deductible Amounts
Premature Distributions (Including Taxation Issues)
Annuity Phase Benefit Payments
Values Included in the Annuitant's Estate
Amounts Received by Beneficiary
Roth IRAs
Contributions and Limits
Distributions
Section 1035 Exchanges

**ACCIDENT AND HEALTH OR SICKNESS INSURANCE PRODUCER  
EXAM SERIES 13-32**

**100 questions - 120 Minutes**

<b>Licensing and Regulation - 5% (5 items)</b>
State Regulation
Maintenance and Duration
Change of Address, Designated Producer, or Name (20-286(C))
License Expiration; Surrender; Renewal (20-289)
Insurance Producer Records (20-290)
Assumed Business Name; Trade Name (20-297)
Report of Actions (20-301)
Continuing Education (20-2901 to 20-2903)
Disciplinary Actions
Violation; Injunctive Relief (20-292)
License Denial, Suspension or Revocation (20-295)
Effect of Suspension or Revocation of License (20-296)
License Qualifications
Application for License (20-285)
Lines of License Authority (20-286(A), 321, 332, 411, 411.01, 1580, 1693.01, 2662)
Lawful Presence (41-1080)
Producer Regulation and Unlawful Acts
Commissions (20-298)
Misrepresentation (20-443, 20-443.01, R20-6-801.D)
False or Deceptive Advertising (20-443, 444)



Defamation (20-445)
False Financial Statements or Records (20-447)
Unfair Discrimination (20-448, 448.01, 448.02, R20-6-207)
Rebating (20-449, 451)
Prohibited Inducements (20-452)
Fraud (20-458, 463)
Unfair Claims Settlement Practices (20-461, R20-6-801)
Fees (20-465)
Insurance Information and Privacy Protection (20-2101 to 20-2120)
Federal Regulation
Violent Crime Control and Law Enforcement Act (20-489; 18 USC 1033, 1034)
Telemarketing Sales Rule (16 CFR Part 310)
CAN-SPAM Act of 2003 (15 USC 7701; 18 USC 1037)
Gramm Leach Bliley Act (20-2121; Public Law 106-102)
Fair Credit Reporting Act (15 U.S.C. § 1681 et seq.)
Terrorism Insurance Program (15 USC 6701; Public Law 107-297, 109-144, 110-160)
Health Care Reform (Patient Protection and Affordable Care Act )
<b>General Insurance Concepts - 6% (6 items)</b>
Key Terms
Insurance (20-103)
Risk
Hazard
Peril
Loss
Exposure
Person (20-105)
Risk
Methods of Handling Risk
Avoidance
Retention
Sharing
Reduction
Transfer
Elements of Insurable Risks
Reinsurance
Purpose
Types
Types of Insurers
Mutual, Stock, Fraternal (20-702, -703)
Reciprocal (20-761, -762)
Lloyd's Association (20-1021)
Prepaid Legal (20-1097)
Risk Retention (20-2401(10), 15 USC §§ 3901, 3902)

Captive (20-1098)
Domestic, Foreign, Alien (20-201, -203, -204)
Admitted/Authorized, Nonadmitted/Unauthorized/Surplus Lines
Authority and Powers of Producers
Express
Implied
Apparent
Elements of a Contract
Competent Parties
Legal Purpose
Offer and Acceptance
Consideration
Characteristics of Insurance Contracts
Contract of Adhesion
Personal Contract
Unilateral Contract
Conditional Contract
Legal Principles Affecting Contracts
Reasonable Expectation
Indemnity
Utmost/Perfect Good Faith
Ambiguity
Fraud
Waiver and Estoppel
Agency
Representation/Misrepresentation
Concealment
Warranties
Certificate of Authority (20-206(A))
<b>Accident and Health Insurance Basics - 15% (15 items)</b>
Insurable Interest (20-1104, 20-1106, 20-1107, 20-1370)
Advertising Requirements and Disclosures (20-2323; R20-6-201, 201.01, 201.02)
Field Underwriting
Insurer Underwriting
Underwriting Criteria
Genetic Testing (20-448(D), (E), (L), 448.02)
Consent of Disclosure Including HIV Consent (20-448.01; R20-6-1203, 1204)(Bul 2003-5, 9)
Classification of Risks
Preferred
Standard
Substandard
Sources of Information
Application



Producer Report
Attending Physician Statement
Investigative Consumer (Inspection) Report (20-2107)
Medical Information Bureau (MIB)
Policy Delivery
Effective Date of Coverage
Types of Perils
Accidental Injury
Sickness
Types of Losses and Benefits
Loss of Income from Disability (Short-Term/Long-Term Disability)
Dental Expense
Medical Expense
Long-Term Care Expense
Prescriptions
Limited Health Insurance Policies
Accidental Death and Dismemberment
Hospital Indemnity
Credit Disability
Critical Illness/Dread Disease
Vision Care
General Accident and Health Insurance Policy Provisions
Insuring Clause
Consideration Clause
Deductibles
Coinsurance
Stop-Loss Provision
Exclusions
Probationary Period
Impairment Rider
Considerations in Replacing Health Insurance
Pre-Existing Conditions
Benefits, Limitations, and Exclusions
Underwriting Requirements
Producer's Liability for Errors and Omissions
Life and Disability Insurance Guaranty Fund (20-683(A))
Medical Plan Concepts
Fee-for-Service
Prepaid
Specified Coverages
Comprehensive Coverage
Dependents (20-1342; 20-1692)
Types of Health Benefits Providers and Plans

Basic
Major Medical Insurance
Health Care Service Organizations (HCSOs)
Preferred Provider Organizations (PPOs)
Point-of-Service (POS) Plans
Health Savings Accounts (HSAs)
Health Reimbursement Accounts (HRAs)
Cost Containment in Health Care Delivery
Managed Care
Preventive Care
Outpatient Benefits
Utilization Management
Health Insurance Portability and Accountability Act (HIPAA) (20-1379)
Eligibility Requirements
Guaranteed Issue
Pre-Existing Conditions
Creditable Coverage
Renewability
Privacy
Portability
Arizona Eligibility Requirements (Individual and Group)
Dependent Newborn/Child (20-1342(A)(3), 1692.03)
Coverage of Adopted Children (20- 1342(A)(3),(11),(12), 1692.03, 2321)
Child Coverage; Non-Custodial Parents (20-1692.03)
Physically or Mentally Handicapped Dependent Coverage (20-1342.01, 1407)
<b>Individual Accident and Health Insurance Policy General Provisions - 20% (20 items)</b>
Uniform Required Provisions (20-1344)
Entire Contract (20-1345)
Time Limit on Certain Defenses (20-1346)
Grace Period (20-1347)
Reinstatement (20-1348)
Notice of Claim (20-1349 to 20-1350)
Proof of Loss (20-1351)
Time of Payment of Claims (20-1352)
Payment of Claims (20-1353)
Physical Examinations and Autopsy (20-1354)
Legal Actions (20-1355)
Change of Beneficiary (20-1356)
Notice of Claim
Uniform Optional Provisions (20-1357, 1369)
Change of Occupation (20-1358)
Misstatement of Age/Sex (20-1359)
Other Insurance in this Insurer (20-1360)



Expense-Incurred Basis (20-1361)
Insurance with Other Insurers (20-1362)
Unpaid Premium (20-1364)
Cancellation (20-1365)
Conformity with State Statutes (20-1366)
Illegal Occupation (20-1367)
Intoxicants, Narcotics, or Other Controlled Substances (20-1368)
Other General Provisions
Right to Examine/Free Look (R20-6-501)
Guaranteed Issue (20-1379)
Renewability Clause (20-1380)
<b>Disability Income and Related Insurance - 15% (15 items)</b>
Benefits Determination for Disability
Pure Loss of Income
Indemnity
Qualifications of Disability
Total (Own Occupation, Any Occupation)
Partial
Permanent
Presumptive
Recurrent
Residual
Inability to Perform Duties
Occupational
Non-Occupational
Individual Disability Income Insurance
Basic Total Disability Plan
Cost of Living Rider
Future Increase Option Rider
Relation of Earnings to Insurance (20-1363)
Change of Occupation
Other Cash Benefits
Refund Provisions
Exclusions
Waiver of Premium
Probationary Period
Elimination Period
Benefit Limits
Unique Aspects of Individual Disability Underwriting
Occupational Considerations
Benefit Limits
Group Disability Income Insurance
Short-Term Disability

Long-Term Disability
Coordination of Benefits including Workers' Compensation Benefits and Social Insurance (23-901, 23-901.01)
Additional Monthly Benefit (AMB)
Social Insurance Supplement (SIS)
At-Work Benefits (23-1021)
Business Disability Insurance
Key Employee Disability Income
Disability Buy-Sell Policy
Business Overhead Expense
Social Security Disability
Qualification for Disability Benefits
Definition of Disability
Waiting Period
<b>Group Health Insurance - 10% (10 items)</b>
Characteristics of Group Health Insurance
Group Contract
Certificate of Coverage (20-1402(A)(2))
Group Eligibility
Experience Rating or Community Rating
Types of Eligible Groups (20-1401)
Employment-Related Groups
Individual Employer Groups
Multiple-Employer Trusts (METs) or Welfare Arrangements (MEWAs)
Associations
Customer Groups
Employer Group Health Insurance
Underwriting Criteria
Characteristics of Group
Plan Design Factors
Eligibility for Insurance
Annual Open Enrollment
Qualifying Life Event
Probation Period
Employee Eligibility
Dependent Eligibility
Coordination of Benefits (R20-6-214)
Change of Insurer or Loss of Coverage Stipulations
Coinsurance and Deductible Carryover
No-Loss, No-Gain
Events that Terminate Coverage
Extension of Benefits
Reinstatement of Coverage for Military Personnel (20-1408(L))
Conversion of Coverage

Open Enrollment
Probation Period
COBRA and Arizona-specific Requirements (20-1377)
Small Group Disability (Accident and Health) Insurance
Definitions
Accountable Health Plan (20-2301(A)(1))
Health Benefits Plan (20-2301(A)(11))
Small Employer (20-2301(A)(21))
Late Enrollee (20-2301(A)(15))
Availability and Eligibility (20-2304, 2307, 2308)
Prohibited Marketing Practices (20-2313)
Renewability (20-2309)
Guaranteed Issue (20-2304)
Limitations on Exclusion from Coverage (20-2304)
Pre-Existing Conditions (20-2301(A)(20), 2310(B))
Credit for Prior Coverage (20-2310)
Small Business Health Insurance (20-2341)
Notification of Small Employer of Reduction in Premium Tax (20-2304(J))
<b>Dental Insurance - 7% (7 items)</b>
Types of Dental Treatment
Diagnostic and Preventive
Restorative
Oral Surgery
Endodontics
Periodontics
Prosthodontics
Orthodontics
Indemnity Plans
Choice of Providers
Scheduled or Nonscheduled Plans
Benefit Categories
Diagnostic/Preventive Services
Basic Services
Major Services
Deductibles and Coinsurance
Combination Plans
Exclusions
Limitations
Predetermination of Benefits
Prepaid Dental Plans
Characteristics
Basic Services (R20-6-1806)
Exclusions

Limitations
Preferred Provider Organization (PPO) Dental Plan
<b>Health Insurance for Senior Citizens and Special Needs Individuals - 15% (15 items)</b>
Medicare
Financing and Administration
Part A – Hospital Insurance
Individual Eligibility Requirements
Enrollment
Coverages and Cost-Sharing Amounts
Part B – Medical Insurance
Individual Eligibility Requirements
Enrollment
Coverages and Cost-Sharing Amounts
Exclusions
Claims Terminology and Other Key Terms
Part C – Medicare Advantage
Part D – Prescription Drug Coverage
Eligibility
Open Enrollment
Medicare Supplement Insurance (R20-6-1101)
Rating of Supplement Plans
Standardized Plan Benefits
Arizona Regulations and Required Provisions
Standards for Marketing
Advertising
Appropriateness of Recommended Purchase and Excessive Insurance
Guide to Health Insurance
Outline of Coverage
Right to Return
Replacement
Minimum Benefit Standards
Required Disclosure Provisions
Permitted Compensation Arrangements
Renewability and Cancellation
Continuation and Conversion Requirements
Notice of Change
Medicare SELECT
Other Options for Individuals with Medicare
Employer Group Health Plans
Medicaid: Arizona Health Care Cost Containment System (AHCCCS)
Eligibility (RL 36-2901(6), 2901.03, .05)
Benefits (RL 36-2907)
Long-Term Care Policies

Eligibility for Benefits
Benefit Periods and Amounts (20-1691.03(C))
Exclusions (R20-6-1004.B.1-.4)
Qualified or Non-qualified
Guaranteed Insurability Rider
Cost of Living Rider
Levels of Long-Term Care
Skilled
Intermediate
Custodial
Types of Long-Term Care
Home Health (R20-6-1004.I)
Adult Daycare
Respite Care
Underwriting Considerations
Arizona Regulations and Required Provisions
Standards for Marketing (R20-6-1017)
Advertising (20-1110(E))
Shopper's Guide (R20-6-1023)
Outline of Coverage (20-1691.06; R20-6-1022)
Right to Return (Free Look) (20-1691.07)
Replacement (R20-6-1004.F, 1010)
Prohibited Policy Provisions (20-1691.05; R20-6-1004.B, 1011)
Renewal Considerations (R20-6-1004.A)
Cancellation (20-1691.03(A))
Unintentional Lapse (R20-6-1005)
Suitability (R20-6-1018)
Premium Increase (R20-6-1004.G, 1008)
Continuation of Benefits (R20-6-1004.E)
Inflation Protection (R20-6-1006)
Required Disclosure Provisions (R20-6-1007)
Pre-Existing Conditions (20-1691(12), 1691.03(G))
Contestable Periods (20-1691.10)
Non-Forfeiture (R20-6-1019)
Benefit Triggers (R20-6-1020)
Producer Long Term Care Partnership Training (20-1691.12)
<b>Federal Tax Considerations for Health Insurance - 7% (7 items)</b>
Individual
Disability Income
Medical Expense
Long-Term Care
Group
Disability income (STD, LTD)

Benefits Subject to FICA
Medical and Dental Expense
Long-Term Care Insurance
Accidental Death and Dismemberment
Section 125 Plans
Business Disability Insurance
Key Person Disability Income
Buy-Sell Policy
Deductibility of Premiums
Health Reimbursement Arrangements (HRAs)
Flexible Spending Accounts (FSAs)
Definition
Eligibility
Contribution Limits
Health Savings Accounts (HSAs)
Definition
Eligibility
Contribution Limits
Medical Savings Accounts (MSAs)
Definition
Eligibility
Contribution Limits

**LIFE, ACCIDENT AND HEALTH OR SICKNESS INSURANCE PRODUCER  
EXAM SERIES 13-33**

**150 questions - 150 Minutes**

<b>Licensing and Regulation - 5% (7 items)</b>
State Regulation
Maintenance and Duration
Change of Address, Designated Producer, or Name (20-286(C))
License Expiration; Surrender; Renewal (20-289)
Insurance Producer Records (20-290)
Assumed Business Name; Trade Name (20-297)
Report of Actions (20-301)
Continuing Education (20-2901 to 20-2903)
Disciplinary Actions
Violation; Injunctive Relief (20-292)
License Denial, Suspension or Revocation (20-295)
Effect of Suspension or Revocation of License (20-296)
License Qualifications
Application for License (20-285)
Lines of License Authority (20-286(A), 321, 332, 411, 411.01, 1580, 1693.01, 2662)
Lawful Presence (41-1080)



Producer Regulation and Unlawful Acts
Commissions (20-298)
Misrepresentation (20-443, 20-443.01, R20-6-801.D)
False or Deceptive Advertising (20-443, 444)
Defamation (20-445)
False Financial Statements or Records (20-447)
Unfair Discrimination (20-448, 448.01, 448.02, R20-6-207, R20-6-211)
Rebating (20-449, 451)
Prohibited Inducements (20-452)
Fraud (20-458, 463)
Unfair Claims Settlement Practices (20-461, R20-6-801)
Fees (20-465)
Insurance Information and Privacy Protection (20-2101 to 20-2120)
Federal Regulation
Violent Crime Control and Law Enforcement Act (20-489; 18 USC 1033, 1034; 15 USC 6101-6108; ARS 44-1282)
Telemarketing Sales Rule (16 CFR Part 310)
CAN-SPAM Act of 2003 (15 USC 7701; 18 USC 1037)
Gramm-Leach-Bliley Act (20-2121; Public Law 106-102)
Fair Credit Reporting Act (15 U.S.C. § 1681 et seq.)
Terrorism Insurance Program (15 USC 6701; Public Law 107-297, 109-144, 110-160)
Health Care Reform (Patient Protection and Affordable Care Act )
<b>General Insurance Concepts - 6% (9 items)</b>
Key Terms
Insurance (20-103)
Risk
Hazard
Peril
Loss
Exposure
Person (20-105)
Risk
Methods of Handling Risk
Avoidance
Retention
Sharing
Reduction
Transfer
Elements of Insurable Risks
Reinsurance
Purpose
Types
Types of Insurers
Mutual, Stock, Fraternal (20-702, -703)

Reciprocal (20-761, -762)
Lloyd's Association (20-1021)
Prepaid Legal (20-1097)
Risk Retention (20-2401(10), 15 USC §§ 3901, 3902)
Captive (20-1098)
Domestic, Foreign, Alien (20-201, -203, -204)
Admitted/Authorized, Nonadmitted/Unauthorized/Surplus Lines
Authority and Powers of Producers
Express
Implied
Apparent
Elements of a Contract
Competent Parties
Legal Purpose
Offer and Acceptance
Consideration
Characteristics of Insurance Contracts
Contract of Adhesion
Personal Contract
Unilateral Contract
Conditional Contract
Legal Principles Affecting Contracts
Reasonable Expectation
Indemnity
Utmost/Perfect Good Faith
Ambiguity
Fraud
Waiver and Estoppel
Agency
Representation/Misrepresentation
Concealment
Warranties
Certificate of Authority (20-206(A))
<b>Life and Accident and Health Insurance Basics - 20% (30 items)</b>
Insurable Interest (20-443.02, 20-1104, 20-1106, 20-1107, 20-1370)
Personal Uses of Life Insurance
Survivor Protection
Estate Creation
Liquidity; Cash Accumulation
Estate Conservation
Viatical and Life Settlements
Determining Amount of Personal Life Insurance
Human Life Value Approach

Needs Approach
Types of Information Gathered
Determining Lump-Sum Needs
Planning for Income Needs
Business Uses of Life Insurance
Buy-Sell Funding
Key Person
Executive Bonuses
Factors in Premium Determination
Mortality
Interest
Expense
Premium Frequency
Solicitation, Sales Presentations, Advertising Requirements, and Disclosures
General Provisions (20-1241.03; R20-6-202)
Policy Summary (R20-6-209.B.8, .D) Buyer's Guide (20-1242.02, R20-6-209.C, R20-6-211 Appendix)
Life and Disability Insurance Guaranty Fund (20-443(6), 683)
Life Insurance Policy Cost Comparison Methods (R20-6-209.B.6)
Replacement (20-1241-1241.09; R20-6-212)
Accident and Health Advertising Requirements and Disclosures (20-2323; R20-6-201, 201.01, 201.02)
Field Underwriting
Application Procedures
Warranties and Representations
Sources of Information
Consent and Disclosure Including HIV Consent (20-448.01; R20-6-1203, 1204( Bul 2003-5, 9)
Insurer Underwriting
Underwriting Criteria
Genetic Testing (20-448(D), (E), (L), 448.02)
Classification of Risks
Preferred
Standard
Substandard
Sources of Information
Application
Producer Report
Attending Physician Statement
Investigative Consumer (Inspection) Report (20-2107)
Medical Information Bureau (MIB)
Policy Delivery
Effective Date of Coverage
Policy Review
Premium Collection
Statement of Good Health

Certificate of Authority (20-206(A))
Life and Disability Insurance Guaranty Fund (20-683(A((1)(2)(3)))
Types of Perils
Accidental Injury
Sickness
Types of Losses and Benefits
Loss of Income from Disability (Short-Term/Long-Term Disability)
Dental Expense
Medical Expense
Long-Term Care Expense
Prescriptions
Limited Health Insurance Policies
Accidental Death and Dismemberment
Hospital Indemnity
Credit Disability
Critical Illness/Dread Disease
Vision Care
General Accident and Health Insurance Policy Provisions
Insuring Clause
Consideration Clause
Deductibles
Coinsurance
Stop-Loss Provision
Exclusions
Probationary Period
Impairment Rider
Considerations in Replacing Health Insurance
Pre-Existing Conditions
Benefits, Limitations, and Exclusions
Underwriting Requirements
Producer's Liability for Errors and Omissions
Medical Plan Concepts
Fee-for-Service
Prepaid
Specified Coverages
Comprehensive Coverage
Dependents (20-1342; 20-1692)
Types of Health Benefits Providers and Plans
Basic
Major Medical Insurance
Health Care Service Organizations (HCSOs)
Preferred Provider Organizations (PPOs)
Point-of-Service (POS) Plans

Health Savings Accounts (HSAs)
Health Reimbursement Accounts (HRAs)
Cost Containment in Health Care Delivery
Managed Care
Preventive Care
Outpatient Benefits
Utilization Management
Health Insurance Portability and Accountability Act (HIPAA) (20-1379)
Eligibility Requirements
Guaranteed Issue
Pre-Existing Conditions
Creditable Coverage
Renewability
Privacy
Portability
Arizona Eligibility Requirements (Individual and Group)
Dependent Newborn/Child (20- 1342(A)(3), 1692.03)
Coverage of Adopted Children (20- 1342(A)(3),(11),(12), 1692.03, 2321)
Child Coverage; Non-Custodial Parents (20-1692.03)
Physically or Mentally Handicapped Dependent Coverage (20-1342.01, 1407)
<b>Types of Life Insurance Policies - 10% (15 items)</b>
Term Life Insurance
Level
Decreasing
Whole Life Insurance
Continuous Premium (Straight Life)
Limited Payment
Single Premium
Flexible Premium Policies
Adjustable Life
Universal Life
Variable Life
Variable Universal
Index Whole Life
Specialized Policies
Joint Life
Survivorship Life
Juvenile
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)
Credit Life Insurance (Individual and Group)
<b>Life Insurance Policy Provisions, Options, and Riders - 12% (18 items)</b>
Standard Life Insurance Provisions
Ownership
Assignment (20-1122, 1277)
Right to Examine/Free Look (R20-6-09.C.1)
Payment of Premiums (20-1214)
Payment of Claims (20-1215)
Grace Period (20-1203, 1259)
Misstatement of Age/Sex (20-1206, 1263)
Incontestability (20-1204, 1217, 1260)
Reinstatement (20-1213)
Beneficiaries
Individuals
Classes
Estates
Minors
Trusts
Revocable and Irrevocable
Primary and Contingent
Settlement Options (20-1228-1230)
Cash Payment
Interest Only
Life Income
Nonforfeiture Options (20-1231)
Cash Surrender Value
Extended Term
Reduced Paid-Up Insurance
Policy Loan and Withdrawal Options (20-1208, 20-1209, 1209.01)
Dividend Options (20-1207)
Participating and Non-Participating Policies
Paid Up Additions
Cash Payment
Accumulation at Interest
Disability Riders
Waiver of Premium
Waiver of Cost of Insurance
Disability Income Benefit
Payor Benefit Life
Accelerated (living) Benefit Provision Rider (20-1136)
Conditions for Payment

Effect on Death Benefit
Long Term Care
Riders Covering Additional Insureds (20-1257)
Spouse
Children
Family
Riders Affecting Death Benefit Amount
Accidental Death
Guaranteed Insurability
Cost of Living
Return of Premium
Policy Exclusions (20-1226)
<b>Annuities - 5% (7 items)</b>
Standard Provisions
Grace Period (20-1219, 1271)
Incontestability (20-1220)
Entire Contract (20-1221, 1272)
Misstatement of Age (20-1222, 1227, 1273)
Reinstatement (20-1224, 1227)
Free Look (20-1233)
Disclosure (20-1242, 1242.01-1242.05)
Annuity Principles and Concepts
Accumulation Period or Annuity Period
Owner, Annuitant and Beneficiary Insurance Aspects of Annuities
Immediate or Deferred Annuities
Single Premium Immediate Annuities (SPIAs)
Deferred Annuities
Premium Payment Options
Nonforfeiture (20-1232, 1274)
Surrender Charges
Death Benefits
Annuity (Benefit) Payment Options
Life Contingency Options
Pure Life or Life with Guaranteed Minimum
Single Life or Multiple Life
Annuities Certain (Types)
Annuity Products
Fixed Annuities
General Account Assets
Interest Rate Guarantees (Minimum or Current)
Level Benefit Payment Amount
Equity Indexed Annuities
Market Value Adjusted Annuities

Uses of Annuities
Lump-Sum Settlements
Qualified Retirement Plans
Group or Individual Annuities
Personal Uses
Individual Retirement Plans
Tax-Deferred Growth
Retirement Income
Education Funds
Compatibility and Suitability (20-1243, 1243.01-1243.06)
<b>Qualified Plans - 2% (3 items)</b>
Requirements of Life Insurance Qualified Plans
Federal Tax Considerations for Qualified Plans
Withdrawals
Rollovers
Transfers
Contributions
Tax Advantages for Employers and Employees
Taxation of Distributions (Age-Related)
Qualified Plan Types, Characteristics, and Purchasers
Simplified Employee Pensions (SEPs)
Self-Employed Plans (HR 10 or Keogh Plans)
Profit-Sharing and 401(k) Plans
SIMPLE Plans
403(b) Tax-Sheltered Annuities (TSAs)
<b>Federal Tax Considerations for Life Insurance and Annuities - 2% (3 items)</b>
Taxation of Personal Life Insurance
Premiums
Dividends
Settlements
Modified Endowment Contracts (MECs)
Modified Endowment or Life Insurance
Seven-Pay Test
Annuities (Non-Qualified)
Accumulation Phase
Annuitized Payment and Exclusion Ratio
Taxation and Distribution at Death
Taxation of Individual Retirement Plans
Traditional IRAs
Contributions and Deductible Amounts
Premature Distributions (Including Taxation Issues)
Annuity Phase Benefit Payments
Values Included in the Annuitant's Estate



Amounts Received by Beneficiary
Roth IRAs
Contributions and Limits
Distributions
Section 1035 Exchanges
<b>Individual Accident and Health Insurance Policy General Provisions - 10% (15 items)</b>
Uniform Required Provisions (20-1344)
Entire Contract (20-1345)
Time Limit on Certain Defenses (20-1346)
Grace Period (20-1347)
Reinstatement (20-1348)
Notice of Claim (20-1349 to 20-1350)
Proof of Loss (20-1351)
Time of Payment of Claims (20-1352)
Payment of Claims (20-1353)
Physical Examinations and Autopsy (20-1354)
Legal Actions (20-1355)
Change of Beneficiary (20-1356)
Notice of Claim
Uniform Optional Provisions (20-1357, 1369)
Change of Occupation (20-1358)
Misstatement of Age/Sex (20-1359)
Other Insurance in this Insurer (20- 1360)
Expense-Incurred Basis (20-1361)
Insurance with Other Insurers (20- 1362)
Unpaid Premium (20-1364)
Cancellation (20-1365)
Conformity with State Statutes (20- 1366)
Illegal Occupation (20-1367)
Intoxicants, Narcotics, or Other Controlled Substances (20-1368)
Other General Provisions
Right to Examine/Free Look (R20-6-501)
Guaranteed Issue (20-1379)
Renewability Clause (20-1380)
<b>Disability Income and Related Insurance - 5% (7 items)</b>
Benefits Determination for Disability
Pure Loss of Income
Indemnity
Qualifications of Disability
Total (Own Occupation, Any Occupation)
Partial
Permanent
Presumptive

Recurrent
Residual
Inability to Perform Duties
Occupational
Non-Occupational
Individual Disability Income Insurance
Basic Total Disability Plan
Cost of Living Rider
Future Increase Option Rider
Relation of Earnings to Insurance (20-1363)
Change of Occupation
Other Cash Benefits
Refund Provisions
Exclusions
Waiver of Premium
Probationary Period
Elimination Period
Benefit Limits
Unique Aspects of Individual Disability Underwriting
Occupational Considerations
Benefit Limits
Group Disability Income Insurance
Short-Term Disability
Long-Term Disability
Coordination of Benefits including Workers' Compensation Benefits and Social Insurance (23-901, 23-901.01)
Additional Monthly Benefit (AMB)
Social Insurance Supplement (SIS)
At-Work Benefits (23-1021)
Business Disability Insurance
Key Employee Disability Income
Disability Buy-Sell Policy
Business Overhead Expense
Social Security Disability
Qualification for Disability Benefits
Definition of Disability
Waiting Period
<b>Group Health Insurance - 7% (11 items)</b>
Characteristics of Group Health Insurance
Group Contract
Certificate of Coverage (20-1402(A)(2))
Group Eligibility
Experience Rating or Community Rating
Types of Eligible Groups (20-1401)

Employment-Related Groups
Individual Employer Groups
Multiple-Employer Trusts (METs) or Welfare Arrangements (MEWAs)
Associations
Customer Groups
Employer Group Health Insurance
Underwriting Criteria
Characteristics of Group
Plan Design Factors
Eligibility for Insurance
Annual Open Enrollment
Qualifying Life Event
Probation Period
Employee Eligibility
Dependent Eligibility
Coordination of Benefits (R20-6-214)
Change of Insurer or Loss of Coverage Stipulations
Coinsurance and Deductible Carryover
No-Loss, No-Gain
Events that Terminate Coverage
Extension of Benefits
Reinstatement of Coverage for Military Personnel (20-1408(L))
Conversion of Coverage
Open Enrollment
Probation Period
COBRA and Arizona-Specific Requirements (20-1377)
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Small Employer (20-2301(A)(21))
Late Enrollee (20-2301(A)(15))
Availability and Eligibility (20-2304, 2307, 2308)
Prohibited Marketing Practices (20-2313)
Renewability (20-2309)
Guaranteed Issue (20-2304)
Limitations on Exclusion from Coverage (20-2304)
Pre-Existing Conditions (20-2301(A)(20), 2310(B))
Credit for Prior Coverage (20-2310)
Small Business Health Insurance (20-2341)
Notification of Small Employer of Reduction in Premium Tax (20-2304(J))
<b>Dental Insurance - 3% (5 items)</b>
Types of Dental Treatment

Diagnostic and Preventive
Restorative
Oral Surgery
Endodontics
Periodontics
Prosthodontics
Orthodontics
Indemnity Plans
Choice of Providers
Scheduled or Nonscheduled Plans
Benefit Categories
Diagnostic/Preventive Services
Basic Services
Major Services
Deductibles and Coinsurance
Combination Plans
Exclusions
Limitations
Predetermination of Benefits
Prepaid Dental Plans
Characteristics
Basic Services (R20-6-1806)
Exclusions
Limitations
Preferred Provider Organization (PPO) Dental Plan
<b>Health Insurance for Senior Citizens and Special Needs Individuals - 10% (15 items)</b>
Medicare
Financing and Administration
Part A – Hospital Insurance
Individual Eligibility Requirements
Enrollment
Coverages and Cost-Sharing Amounts
Part B – Medical Insurance
Individual Eligibility Requirements
Enrollment
Coverages and Cost-Sharing Amounts
Exclusions
Claims Terminology and Other Key Terms
Part C – Medicare Advantage
Part D – Prescription Drug Coverage
Eligibility
Open Enrollment
Medicare Supplement Insurance (R20-6-1101)



Rating of Supplement Plans
Standardized Plan Benefits
Arizona Regulations and Required Provisions
Standards for Marketing
Advertising
Appropriateness of Recommended Purchase and Excessive Insurance
Guide to Health Insurance
Outline of Coverage
Right to Return
Replacement
Minimum Benefit Standards
Required Disclosure Provisions
Permitted Compensation Arrangements
Renewability and Cancellation
Continuation and Conversion Requirements
Notice of Change
Medicare SELECT
Other Options for Individuals with Medicare
Employer Group Health Plans
Medicaid: Arizona Health Care Cost Containment System (AHCCCS)
Eligibility (RL 36-2901(6), 2901.03, .05)
Benefits (RL 36-2907)
Long-Term Care Policies
Eligibility for Benefits
Benefit Periods and Amounts (20-1691.03(C))
Exclusions (R20-6-1004.B.1-.4)
Qualified or Non-qualified
Guaranteed Insurability Rider
Cost of Living Rider
Levels of Long-Term Care
Skilled
Intermediate
Custodial
Types of Long-Term Care
Home Health (R20-6-1004.1)
Adult Daycare
Respite Care
Underwriting Considerations
Arizona Regulations and Required Provisions
Standards for Marketing (R20-6-1017)
Advertising (20-1110(E))
Shopper's Guide (R20-6-1023)
Outline of Coverage (20-1691.06; R20-6-1022)

Right to Return (Free Look) (20-1691.07)
Replacement (R20-6-1004.F, 1010)
Prohibited Policy Provisions (20-1691.05; R20-6-1004.B, 1011)
Renewal Considerations (R20-6-1004.A)
Cancellation (20-1691.03(A))
Unintentional Lapse (R20-6-1005)
Suitability (20-6-1018)
Premium Increase (R20-6-1004.G, 1008)
Continuation of Benefits (R20-6-1004.E)
Inflation Protection (R20-6-1006)
Required Disclosure Provisions (R20-6-1007)
Pre-Existing Conditions (20-1691(12), 1691.03(G))
Contestable Periods (20-1691.10)
Non-Forfeiture (R20-6-1019)
Benefit Triggers (R20-6-1020)
Producer Long Term Care Partnership Training (20-1691.12)
<b>Federal Tax Considerations for Health Insurance - 3% (5 items)</b>
Individual
Disability Income
Medical Expense
Long-Term Care
Group
Disability income (STD, LTD)
Benefits Subject to FICA
Medical and Dental Expense
Long-Term Care Insurance
Accidental Death and Dismemberment
Section 125 Plans
Business Disability Insurance
Key Person Disability Income
Buy-Sell Policy
Deductibility of Premiums
Health Reimbursement Arrangements (HRAs)
Flexible Spending Accounts (FSAs)
Definition
Eligibility
Contribution Limits
Health Savings Accounts (HSAs)
Definition
Eligibility
Contribution Limits
Medical Savings Accounts (MSAs)
Definition



Eligibility
Contribution Limits

**PROPERTY AND CASUALTY INSURANCE PRODUCER  
EXAM SERIES 13-34**

**150 questions - 150 Minutes**

<b>Licensing and Regulation - 5% (7 items)</b>
State Regulation
Maintenance and Duration
Change of Address, Designated Producer, or Name (20-286(C))
License Expiration; Surrender; Renewal (20-289)
Insurance Producer Records (20-290)
Assumed Business Name; Trade Name (20-297)
Report of Actions (20-301)
Continuing Education (20-2901 to 20-2903)
Disciplinary Actions
Violation; Injunctive Relief (20-292)
License Denial, Suspension or Revocation (20-295)
Effect of Suspension or Revocation of License (20-296)
License Qualifications
Application for License (20-285)
Lines of License Authority (20-286(A), 321, 332, 411, 411.01, 1580, 1693.01, 2662)
Lawful Presence (41-1080)
Producer Regulation and Unlawful Acts
Commissions (20-298)
Misrepresentation (20-443, 20-443.01, R20-6-801.D)
False or Deceptive Advertising (20-443, 444)
Defamation (20-445)
False Financial Statements or Records (20-447)
Unfair Discrimination (20-448, 448.01, 448.02, R20-6-207)
Rebating (20-449, 451)
Prohibited Inducements (20-452)
Fraud (20-458, 463)
Unfair Claims Settlement Practices (20-461, R20-6-801)
Fees (20-465)
Insurance Information and Privacy Protection (20-2101 to 20-2120)
Federal Regulation
Violent Crime Control and Law Enforcement Act (20-489; 18 USC 1033, 1034)
Telemarketing Sales Rule (16 CFR Part 310)
CAN-SPAM Act of 2003 (15 USC 7701; 18 USC 1037)
Gramm-Leach-Bliley Act (20-2121; Public Law 106-102)
Fair Credit Reporting Act (15 U.S.C. § 1681 et seq.)
Terrorism Insurance Program (15 USC 6701; Public Law 107-297,

109-144, 110-160)
<b>General Insurance Concepts - 6% (9 items)</b>
Risk
Methods of Handling Risk
Avoidance
Retention
Sharing
Reduction
Transfer
Elements of Insurable Risks
Key Terms
Risk
Hazard
Peril
Loss
Insurance (20-103)
Exposure
Person (20-105)
Reinsurance
Purpose
Types
Types of Insurers
Mutual, Stock (20-702, 703)
Admitted/Authorized, Nonadmitted/Unauthorized/Surplus Lines
Domestic, Foreign, Alien (20-201, 203, 204)
Reciprocal (20-761, 762)
Lloyd's Association (20-1021)
Prepaid Legal (20-1097)
Risk Retention (20-2401(10), 15 USC §§ 3901, 3902)
Captive (20-1098)
Authority and Powers of Producers
Express
Implied
Apparent
Elements of a Contract
Competent Parties
Legal Purpose
Offer and Acceptance
Consideration
Characteristics of Insurance Contracts
Contract of Adhesion
Personal Contract
Unilateral Contract



Conditional Contract
Legal Principles Affecting Contracts
Reasonable Expectation
Indemnity
Utmost Good Faith
Fraud
Waiver and Estoppel
Representation/Misrepresentation
Warranties
Ambiguity
Agency
Concealment
Assigned Risk Plan (23-1091, 28-4008)
<b>Property and Casualty Insurance Basics - 15% (22 items)</b>
Insurable Interest (20-1105)
Underwriting
Purpose
Process
Results
Rate Development
Types
Components
Basis
Hazards
Physical
Moral
Morale
Perils
Named
Open
Loss
Direct
Indirect
Loss Valuation
Actual Cash Value
Replacement Cost
Functional Replacement Cost
Market Value
Agreed Value
Valued Policy
Basic Types of Construction
Negligence
Torts

Elements of a Negligent Act
Defense against Negligence
Policy Structure
Contents of Declarations Page
Insuring Agreement
Supplementary Coverage
Common Conditions
Exclusions
Endorsements
Policy Provisions
Insureds
First Named Insured; Other Insureds
Duties after Loss
Assignment
Policy Period
Policy Territory
Cancellation and Nonrenewal, Other than Motor Vehicle or Workers' Compensation
Personal (20-1651 to 20-1656)
Commercial (20-1671 to 20-1679)
Deductibles
Other Insurance Provisions
Primary and Excess
Pro Rata
Contribution by Equal Shares
Non-Concurrence
Coinsurance
Purpose
Calculation
Penalties
Total or Partial Loss
Blanket or Specific Insurance
Vacant or Unoccupied
Limits of Liability
Split: Per Occurrence (Accident); Per Person
Aggregate
Combined Single
Named Insured Provisions
First Named Insured or Other Insureds
Duties after Loss
Assignment
Waiver of Rights
Abandonment
Insurer Provisions

Claim Settlement Options
Salvage
Distribution and Priority of Coverage
Primary and Excess
Pro Rata
Contribution by Equal Shares
Liberalization
Subrogation
Duty to Defend
Third-Party Provisions
Standard Mortgage Clause
Loss Payable Clause
No Benefit to the Bailee
Arizona Property and Casualty Insurance Guaranty Fund (20-662)
Certificate of Authority (20-217(A))
Binders (20-1120)
Damages
Compensatory or Punitive
General or Special
Liability
Strict
Vicarious
<b>Dwelling Policy (2002) - 10% (15 items)</b>
Dwelling Policy
Characteristics
Eligibility
Purpose
Coverage Forms Specifying Perils Insured Against
DP-1 Basic
DP-2 Broad
DP-3 Special
Property Coverages
Coverage A - Dwelling
Coverage B - Other Structures
Coverage C - Personal Property
Coverage D - Fair Rental Value
Coverage E - Additional Living Expense
Dwelling Policy Exclusions
Dwelling Policy Common Conditions
Dwelling Policy Endorsements
Automatic Increase in Insurance (DP 04 11)
Dwelling Under Construction (DP 11 43)
Broad Theft Coverage (DP 04 72)

Special Provisions - Arizona (DP 01 02)
Personal Liability Supplement
<b>Homeowners Policy (2011) - 15% (23 items)</b>
Homeowners Policy
Characteristics
Eligibility
Purpose
Homeowners Policy Coverage Forms
Broad (HO-2)
Special (HO-3)
Contents Broad (HO-4)
Unit-Owners (HO-6)
Modified Coverage (HO-8)
Property Coverages
Coverage A - Dwelling
Coverage B - Other Structures
Coverage C - Personal Property
Coverage D - Loss of Use
Liability Coverages
Coverage E - Personal Liability
Coverage F - Medical Payments to Others
Additional Coverages
Perils Insured Against
Basic
Broad
Special
Additional Coverages
Debris Removal
Reasonable Repairs
Property Removed
Loss Assessment
Building Additions and Alterations
Damage to Others Property
Homeowners Policy Exclusions
Homeowners Policy Common Conditions
Homeowners Policy Endorsements
Business Pursuits (HO 24 71)
Earthquake (HO 04 54)
Home Day Care (HO 04 97)
Personal Injury (HO 24 82)
Personal Property Replacement Cost (HO 04 90)
Watercraft (HO 24 75)
Identity Theft

Limited Fungi, Wet or Dry Rot, or Bacteria Coverage (HO 04 26, HO 04 27)
Special Provisions - Arizona (HO 01 02)
Permitted Incidental Occupancies (HO 04 42)
Scheduled Personal Property (HO 04 61)
Jewelry
Furs
Fine Arts
<b>Automobile Insurance - 15% (23 items)</b>
Personal Automobile Policy (2005)
Laws
Definitions (20-117(2))
General Provisions
Common Conditions
Duties After an Accident
Endorsements
Cancellation and Nonrenewal
Grounds (20-1631)
Notice (20-1632)
Grace Period (20-1632.01)
Notice of Assigned Risk Plan Eligibility (20-1632)
Motor Vehicle Defined (20-1631)
Coverage for Damage to Your Automobile
Collision
Other than Collision
Deductibles
Transportation Expense
Duties after an Accident or Loss
General Provisions
Liability
Bodily Injury and Property Damage
Supplemental Payments
Persons Insured
Covered Drivers
Covered Automobiles
Exclusions
Expenses for Medical Services
Medical Payment
Uninsured/Underinsured Motorists (20-259.01, PP 04 77, PP 04 89)
Physical Damage
Towing and Labor Costs
Personal Effects
Rental Reimbursement
Supplementary Payments

Exclusions
Selected Endorsements
Amendment of Policy Provisions - Arizona (PP 01 67)
Towing and Labor Costs (PP 03 03)
Extended Non-owned Coverage - Vehicles Furnished or Available for Regular Use (PP 03 06)
Limited Mexico Coverage (PP 03 06)
Joint Ownership Coverage (PP 03 34)
Miscellaneous Type Vehicle - Arizona (PP 13 69, PP 13 70, PP 13 71, PP 13 72)
Commercial Automobile Policy (2010)
Commercial Automobile Policy Definitions
Symbols
Mobile Equipment
Commercial Automobile Policy General Provisions
Common Conditions
Duties after an Accident
Commercial Automobile Coverage Forms
Business Automobile
Garage
Garagekeepers
Business Automobile Physical Damage
Truckers
Motor Carrier
Trailer Interchange
Coverage Form Sections
Covered Automobiles
Physical Damage Coverage
Exclusions
Common Conditions
Definitions
Selected Endorsements
Lessor - Additional Insured and Loss Payee (CA 20 01)
Mobile Equipment (CA 20 15)
Auto Medical Payments Coverage (CA 99 03)
Drive Other Car Coverage (CA 99 10)
Individual Named Insured (CA 99 17)
Commercial Automobile Policy Liability
Bodily Injury and Property Damage
Supplemental Payments
Persons Insured
Exclusions
Physical Damage
Comprehensive
Specific Perils



Collision
Federal Motor Carrier Act (MCS-90)
Commercial Automobile Liability Exposures
Primary or Excess
Covered Drivers
Covered Automobiles
<b>Commercial Policies - 15% ( 23 items)</b>
Commercial Package Policy
Purpose
Coverage Parts
Commercial Policy Components
Contents of Declarations Page
Common Conditions
Insuring Agreements
Exclusions
Interline Endorsements
Commercial Property Forms (2007)
Coverage Forms for Building and Business Personal Property
Builders Risk
Business Income
Extra Expense
Legal Liability
Cause of Loss Forms
Commercial Property Endorsements
Ordinance or Law (CP 04 05)
Peak Season Limit of Insurance (CP 12 30)
Spoilage (CP 04 40)
Value Reporting Form (CP 13 10)
Earthquake
Commercial Inland Marine
Common Conditions
Examples
Commercial Inland Marine Transportation Coverages
Common Carrier Cargo Liability
Motor Truck Cargo Forms
Transit Coverage Forms
Inland Marine Coverage Forms
Accounts Receivable
Bailee's Customer
Commercial Articles
Contractors Equipment Floater
Electronic Data Processing
Equipment Dealers

Installation Floater
Jewelers Block
Signs
Valuable Papers and Records
Equipment Breakdown (Boiler and Machinery) Coverages (2011) (EB 00 20)
Basic
Optional
Farm Property Coverage Form (2003)
Coverage A - Dwellings
Coverage B - Other Private Structures
Coverage C - Household Personal Property
Coverage D - Loss of Use
Coverage E - Scheduled Farm Personal Property
Coverage F - Unscheduled Farm Personal Property
Coverage G - Other Farm Structures
Farm Coverage Definitions
Causes of Loss
Common Conditions
Exclusions
Liability Coverage
Additional Coverages
Difference in Common Conditions
Purpose
Commercial General Liability (2007)
Commercial Policy Components
Common Conditions
Interline Endorsements
Commercial General Liability Coverages
Bodily Injury and Property Damage Liability
Personal and Advertising Injury Liability
Medical Payments
Elements of Commercial General Liability
Limits of Liability
Common Conditions
Exclusions
Supplementary Payments
Occurrence or Aggregate
Occurrence or Claims-Made Commercial General Liability
Claims-Made Features
Trigger
Retroactive Date
Prior Acts
Extended Reporting Periods



Claim Information
Commercial General Liability Exposures
Premises and Operations
Products and Completed Operations
Contractual Liability
Commercial Crime (2006)
Commercial Crime Definitions
Burglary
Theft
Robbery
Commercial Crime Insuring Agreements
Coverage Form Classifications
Employee Theft
Forgery or Alteration
Inside the Premises - Theft of Money and Securities
Inside the Premises - Robbery or Safe Burglary of other Property
Outside the Premises
Computer Fraud
Funds Transfer Fraud
Money Orders and Counterfeit Money
Extortion - Commercial Entities (CR 04 03)
<b>Businessowners Policy (2010) - 7% (10 items)</b>
Characteristics and Purpose
Businessowners - Property
Coverage
Exclusions
Limits of Insurance
Deductibles
Loss Common Conditions
General Common Conditions
Optional Coverages
Businessowners - Liability
Coverages
Exclusions
Who is an Insured
Limits of Insurance
Common Conditions
Businessowners - Common Policy Conditions
Selected Endorsements
Arizona Changes (BP 01 38)
Hired and Non-Owned Auto Liability (BP 04 04)
Protective Safeguards (BP 04 30)
Utility Services - Direct Damage (BP 04 56)

Utility Services - Time Element (BP 04 57)
<b>Workers' Compensation Insurance - 5% ( 8 items)</b>
Workers' Compensation Laws
Arizona Worker's Disability Compensation Act
Exclusive Remedy (23-1022)
Employer Covered (Required, Voluntary, Elective) (RL 23-901.06, -902)
Covered Injuries (23-901.04, .13)
Occupational Disease (23-901.01)
Benefits Provided (RL 23-1021, 1044.A,.B), 1045.A, .B, .C, 1046, 1062)
Special Fund (RL 23-1065)
Federal Workers' Compensation Laws
Federal Employer Liability Act (FELA) (45 USC 51-60)
US Longshore and Harbor Workers Compensation Act (33 USC 904)
The Jones Act (46 USC 688)
Workers' Compensation and Employers Liability Insurance Policy
General Section
Part One - Workers' Compensation Insurance
Part Two - Employers Liability Insurance
Part Three - Other States Insurance
Part Four - Your Duties if Injury Occurs
Part Five - Premium
Part Six - Conditions
Voluntary Compensation Endorsement
Premium Computation
Job Classification - Payroll and Rates
Experience Modification Factor
Premium Discounts
<b>Other Property and Casualty Insurance Policies - 7% (10 items)</b>
Mobile Home Policies
Aviation Insurance
Aircraft Hull
National Flood Insurance Program
Write Your Own or Government
Eligibility
Coverage
Limits
Deductibles
Other Policies
Difference in Conditions
Boatowners
Special Liability Insurance
Directors and Officers Liability
Professional, Errors and Omissions Liability

Employment Practices Liability
Employee Benefits Liability
Liquor
Fiduciary
Fidelity and Surety Bonds
Types
Obligee
Obligor
Principal
Surety
Underwriting
Personal and Commercial Umbrella Policies
Underlying Limits
Self-Insured Retention
Defense Costs
Follow Form
Aircraft liability
Farm Liability (2006)
Coverage H - Bodily Injury and Property Damage Liability
Coverage I - Personal and Advertising Injury Liability
Coverage J - Medical Payments

**BAIL BOND AGENT  
EXAM SERIES 13-35**

**60 questions - 60 Minutes**

<b>Insurance Regulation - 25% (15 items)</b>
Licensing (R20-6-601.C)
License Application Requirements (20-285)
Persons to be Licensed (20-340, 340.01)
Surety Bond Required (20-340.02)
Maintenance and Duration of License
Expiration, Surrender and Renewal (20-289)
Change of Personal/Business Information (20-286(C))
Report of Actions (20-301)
Disciplinary Actions
Denial, Suspension, Revocation or Refusal to Renew; Civil Penalties (20-295, 296)
Cease and Desist Order (20-292)
Agent Regulation
Director's General Duties and Powers (20-142, 340.05)
Bail Recovery Agent (20-340, 340.04, RL 13-3885(C-G))
Place of Business (20-340.01(E))
Employees (R20-6-601.D.2, .3); RL 13-3885(D); 20-340.03(A)(9),B))
Records Maintenance (20-340.01(D-G); R20-6-601.D.8)
Prohibited Conduct (20-340.03; R20-6-601.D)

Solicitation Where Prisoners are Confined
Failure to Act as Fiduciary
Nondisclosure of Fees or Charges
Practice of Law Referral of Attorney Signing Bond In Blank
Entry Into an Occupied Residential Structure (RL 13-3885(B)(1))
Apprehension or Arrest of Bailee (RL 13-3885(B)(2))
Uniform/Badge Identification (RL 13-3885(B)(3))
Permitting Others to Apprehend or Arrest (RL 13-3885(B)(4))
Charges, Refunds and Rebates (R20-6-601.E)
<b>The Legal Framework - 30% (18 items)</b>
Authority
Express
Implied
Apparent
Contracts
Elements of a Legal Contract
Offer and Acceptance
Consideration
Competent Parties
Legal Purpose
Classifications of Contracts
Formal and Informal
Unilateral and Bilateral
Executory and Executed Contracts
Express and Implied
Concealment
Fraud
Court Jurisdictions
Original Jurisdiction
Territorial
Subject-Matter
Personal
Appellate Jurisdiction
Terminology
Acquit
Adjudicate
Capital Offense
Collateral
Conviction
Custody
Defendant
Disposition
Exoneration
Extradition
Felony
Forfeiture



Fugitive Hearing
Incarceration
Indictment
Misdemeanor
Recognizance
Revoke
Supervening Indictment
Suspend
Warrant
Writ
<b>Bail Bond Principles and Practices - 45% (27 items)</b>
Parties to a Surety Bond
Principal
Indemnitor for Principal
Indemnity Agreement
Obligee
Surety
Duties of Bail Bond Agent
Approval
Premium Receipt (20-340.01(G))
Power of Attorney
Collateral and Trust Obligations (R20-6-601.E.4)
Types of Bonds
Personal Surety Bond
Corporate Surety Bond
Criminal Defendant Bonds
Bail
Appeal
Supersedeas
Habeas Corpus
Extradition
Property Bond
Nonsurety/Cash
Ten Percent Surety
Bonding Procedure
Application for Bond (Surety/Defendant Contract)
Collateral Security
Surety Contract
Posting the Bond
Informational Notice
Court Procedures
Court Appearances
Initial Appearance
Trial
Appeal
Conditions of Release

Prior to Trial
Pending Appeal
Failure to Appear
Revocation of Bail
Release of Surety
Exoneration of Bond
Return of Collateral (20-340.03(A)(6); R20-6-601.E.4)
Surrender of Principal (Defendant)
Return of Premium (R20-6-601.E.5)
Bond Forfeiture
Motion
Notice to Defendant and Sureties
Judgment
Dispersal of Funds
Time Limit for Appeals
Arrest After Forfeiture

<b>INSURANCE ADJUSTER EXAM SERIES 13-36</b>
<b>150 questions - 150 Minutes</b>

<b>Licensing and Regulation - 5% (7 items)</b>
State Regulation
Maintenance and Duration
Change of Address, Designated Producer, or Name (20-286(C))
License Expiration; Surrender; Renewal (20-289)
Assumed Business Name; Trade Name (20-297)
Report of Actions (20-301)
Disciplinary Actions
Violation; Injunctive Relief (20-292)
License Denial, Suspension or Revocation (20-295)
Effect of Suspension or Revocation of License (20-296)
License Qualifications
Application for License (20-321.01)
Lawful Presence (41-1080)
Adjuster Regulation and Unlawful Acts
Misrepresentation (20-443, 20-443.01, R20-6-801.D)
False or Deceptive Advertising (20-443, 444)
Defamation (20-445)
False Financial Statements or Records (20-447)
Unfair Discrimination (20-448, 448.01, 448.02, R20-6-207)
Rebating (20-449, 451)
Prohibited Inducements (20-452)
Fraud (20-458, 463)
Unfair Claims Settlement Practices (20-461, R20-6-801)
Fees (20-465)



Insurance Information and Privacy Protection (20-2101 to 20-2120)
<b>Federal Regulation</b>
Violent Crime Control and Law Enforcement Act (20-489; 18 USC 1033, 1034)
Telemarketing Sales Rule (16 CFR Part 310)
CAN-SPAM Act of 2003 (15 USC 7701; 18 USC 1037)
Gramm-Leach-Bliley Act (20-2121; Public Law 106-102)
Fair Credit Reporting Act (15 U.S.C. § 1681 et seq.)
Terrorism Insurance Program (15 USC 6701; Public Law 107-297, 109-144, 110-160)
<b>General Insurance Concepts - 6% (9 items)</b>
Key Terms
Insurance (20-103)
Risk
Hazard
Peril
Loss
Exposure
Person (20-105)
Elements of Insurable Risks
Pure or Speculative
Reinsurance
Purpose
Types
Assigned Risk Plan (23-1091, 28-4008)
Arizona Property and Casualty Insurance Guaranty Fund (20-662)
Authority and Powers of Adjusters
Responsibilities to the Insured
Draft Authority
Elements of a Contract
Competent Parties
Legal Purpose
Offer and Acceptance
Consideration
Characteristics of Insurance Contracts
Contract of Adhesion
Personal Contract
Unilateral Contract
Conditional Contract
Legal Principles affecting Contracts
Reasonable Expectation
Indemnity
Utmost Good Faith
Fraud
Waiver and Estoppel
Representation/Misrepresentation
Concealment

Warranties
<b>Property and Casualty Insurance Basics - 20% (30 items)</b>
Hazards
Physical
Moral
Morale
Perils
Named
Open
Loss
Direct
Indirect
Loss Valuation
Actual Cash Value
Replacement Cost
Functional Replacement Cost
Market Value
Agreed Value
Valued Policy
Basic Types of Construction
Negligence
Torts
Elements of a Negligent Act
Defense against Negligence
Policy Structure
Contents of Declarations Page
Insuring Agreement
Supplementary Coverage
Common Conditions
Exclusions
Endorsements
Policy Provisions
Insureds
First Named Insured; Other Insureds
Duties after Loss
Assignment
Deductibles
Policy Period
Policy Territory
Cancellation and Nonrenewal, Other than Motor Vehicle or Workers' Compensation
Personal (20-1651 to 20-1656)
Commercial (20-1671 to 20-1679)
Other Insurance Provisions
Non-Concurrence
Primary and Excess
Pro Rata

Contribution by Equal Shares
Policy Limits
Coinsurance
Purpose
Calculation
Penalties
Total or Partial Loss
Insurance to Value
Vacant or Unoccupied
Limits of Liability
Split: Per Occurrence (Accident); Per Person
Aggregate
Combined Single
Insurer Provisions
Claim Settlement Options
Salvage
Distribution and Priority of Coverage
Primary and Excess
Pro Rata
Contribution by Equal Shares
Liberalization
Subrogation
Duty to Defend
Third-Party Provisions
Standard Mortgage Clause
Loss Payable Clause
No Benefit to the Bailee
Damages
Compensatory or Punitive
General or Special
Liability
Strict
Vicarious
Flood and Mudslide Coverages
<b>Adjustment Process - 20% (30 items)</b>
Claim Reporting
Claim Investigation
Claim File Documentation of Events
Types of Reports
Initial or First Field
Interim or Status
Full Formal
Property Losses
Duties of Insured After A Loss
Notice to Insurer
Minimizing the Loss

Proof of Loss
Special Requirements
Production of Books and Records
Abandonment
Determining Value and Loss
Burden of Proof of Value and Loss
Estimates
Depreciation
Salvage
Claim Settlement Options
Payment and Discharge
Liability Losses
Investigation Procedures
Verify Coverage
Determine Liability
Gathering Evidence
Physical Evidence
Witness Statements
Determining Value of Intangible Damages
Coverage Problems
Dealing With Coverage Disputes
Reservation of Rights Letter
Non-Waiver Agreement
Declaratory Judgment Action
Claims Adjustment Procedures
Settlement Procedures
Advance Payments
Draft Authority
Execution of Releases
Subrogation Procedures
Alternative Dispute Resolution
Appraisal
Arbitration
Competitive Estimates
Mediation
Negotiation
<b>Types of Insurance Coverage - 3% (5 items)</b>
Liability Losses
Bodily Injury
Property Damage
Personal Injury
Property Damage
Real and Personal Property
<b>Dwelling Policy (2002) - 6% (9 items)</b>
Coverage Forms Specifying Perils Insured Against
DP-1 Basic

DP-2 Broad
DP-3 Special
Property Coverages
Coverage A - Dwelling
Coverage B - Other Structures
Coverage C - Personal Property
Coverage D - Fair Rental Value
Coverage E - Additional Living Expense
Dwelling Policy Exclusions
Dwelling Policy Common Conditions
Dwelling Policy Endorsements
Dwelling Under Construction (DP 11 43)
Broad Theft Coverage (DP 04 72)
Limited Theft Coverage
Special Provisions - Arizona (DP 01 02)
Personal Liability Supplement
<b>Homeowners Policy (2011) - 8% (12 items)</b>
Homeowners Policy Definitions
Insured
Insured Premises
Occurrence
Homeowners Policy Coverage Forms
Broad (HO-2)
Special (HO-3)
Contents Broad (HO-4)
Unit-Owners (HO-6)
Modified Coverage (HO-8)
Property Coverages
Coverage A - Dwelling
Coverage B - Other Structures
Coverage C - Personal Property
Coverage D - Loss of Use
Liability Coverages
Coverage E - Personal Liability
Coverage F - Medical Payments to Others
Additional Coverages
Additional Coverages
Debris Removal
Reasonable Repairs
Property Removed
Loss Assessment
Building Additions and Alterations
Damage to Others Property
Homeowners Policy Exclusions
Homeowners Policy Common Conditions
Homeowners Policy Endorsements

Business Pursuits (HO 24 71)
Earthquake (HO 04 54)
Home Day Care (HO 04 97)
Personal Injury (HO 24 82)
Personal Property Replacement Cost (HO 04 90)
Watercraft (HO 24 75)
Identity Theft
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage (HO 04 26, HO 04 27)
Special Provisions - Arizona (HO 01 02)
Permitted Incidental Occupancies (HO 04 42)
<b>Automobile Insurance - 10% (15 items)</b>
Laws
Definitions (20-117(2))
Bodily Injury
Property Damage
Rejection
Required Limits (20-266, RL 28-4009)
Required proof of insurance (RL 28-4133)
Arizona Automobile Insurance Plan (RL 28-4008)
Duties after an Accident or Loss
General Provisions
Liability
Bodily Injury and Property Damage
Supplemental Payments
Persons Insured
Covered Drivers
Covered Automobiles
Exclusions
Expenses for Medical Services
Medical Payment
Uninsured/Underinsured Motorists (20-259.01, PP 04 77, PP 04 89)
Personal Automobile Cancellation/Nonrenewal
Grounds (20-1631) Notice (20-1632)
Grace Period (20-1632.01)
Notice of Eligibility in Assigned Risk Plan (20-1632)
Subrogated Claim (20-268)
Physical Damage
Collision
Other than Collision
Towing and Labor Costs
Deductibles
Transportation Expense
Exclusions
Selected Endorsements
Amendment of Policy Provisions Arizona (PP 01 67)

Towing And Labor Costs (PP 03 03)
Extended Non-Owned Coverage Vehicles Furnished or Available For Regular Use (PP 03 06)
Limited Mexico Coverage (PP 03 21)
Joint Ownership Coverage (PP 03 34)
Uninsured Motorists Coverage Arizona (PP 04 77)
Underinsured Motorists Coverage Arizona (PP 04 89)
Miscellaneous Type Vehicle Arizona (PP 13 69, PP 13 70, PP 13 71, PP 13 72)
Commercial Automobile Policy General Provisions
Common Conditions
Duties after an Accident
Commercial Automobile Coverage Forms
Business Automobile
Garage
Business Automobile Physical Damage
Truckers
Motor Carrier
Coverage Form Sections
Period and Territory
Covered Automobiles
Physical Damage Coverage
Exclusions
Common Conditions
Garagekeepers Coverage
Trailer Interchange Coverage
Definitions
Selected Endorsements
Lessor - Additional Insured and Loss Payee (CA 20 01)
Mobile Equipment (CA 20 15)
Auto Medical Payments Coverage (CA 99 03)
Drive Other Car Coverage (CA 99 10)
Individual Named Insured (CA 99 17)
Commercial Automobile Policy Liability
Bodily Injury and Property Damage
Supplemental Payments
Persons Insured
Exclusions
Federal Motor Carrier Act (MCS-90)
<b>Commercial Policies - 15% (23 items)</b>
Commercial Policy Components
Contents of Declarations Page
Common Conditions
Interline Endorsements
Commercial Property Forms (2007)
Coverage Forms for Building and Business Personal Property
Builders Risk

Business Income
Extra Expense
Legal Liability
Cause of Loss Forms
Condominium Association
Condominium Commercial Unit-Owners
Commercial Property Endorsements
Ordinance or Law (CP 04 05)
Peak Season Limit of Insurance (CP 12 30)
Spoilage (CP 04 40)
Value Reporting Form (CP 13 10)
Earthquake
Commercial Inland Marine Conditions Form
Nationwide Marine Definition (R20-6-602)
Commercial Inland Marine Transportation Coverages
Common Carrier Cargo Liability
Motor Truck Cargo Forms
Transit Coverage Forms
Inland Marine Coverage Forms
Accounts Receivable
Bailee's Customer
Commercial Articles
Contractors Equipment Floater
Electronic Data Processing
Equipment Dealers
Installation Floater
Jewelers Block
Signs
Valuable Papers and Records
Equipment Breakdown (Boiler and Machinery) Coverages (2011) (EB 00 20)
Basic
Optional
Equipment Breakdown Selected Endorsements
Business Income Report of Values
Refrigeration Interruption Coverage
Turbine Units Explosion Coverage
Production Machinery Exclusion
Actual Cash Value (EB 99 59)
Farm Property Coverage Form (2003)
Coverage A - Dwellings
Coverage B - Other Private Structures
Coverage C - Household Personal Property
Coverage D - Loss of Use
Coverage E - Scheduled Farm Personal Property
Coverage F - Unscheduled Farm Personal Property
Coverage G - Other Farm Structures

Farm Coverage Definitions
Causes of Loss
Common Conditions
Exclusions
Liability Coverage
Additional Coverages
Farm Liability (2006)
Coverage H - Bodily Injury and Property Damage Liability
Coverage I - Personal and Advertising Injury Liability
Coverage J - Medical Payments
Commercial General Liability (2007)
Commercial General Liability Coverages
Bodily Injury and Property Damage Liability
Personal and Advertising Injury Liability
Medical Payments
Elements of Commercial General Liability
Limits of Liability
Common Conditions
Exclusions
Supplementary Payments
Who is an Insured
Occurrence or Aggregate
Occurrence or Claims-Made Commercial General Liability
Claims-Made Features
Trigger
Retroactive Date
Prior Acts
Extended Reporting Periods
Claim Information
Commercial General Liability Exposures
Premises and Operations
Products and Completed Operations
Contractual Liability
Railroad Sidecar Agreement
Leases
Contracts with Municipalities
Commercial Crime (2006)
Commercial Crime Definitions
Burglary
Theft
Robbery
Coverage Form Classifications
Employee Theft
Forgery or Alteration
Inside the Premises - Theft of Money and Securities
Inside the Premises - Robbery or Safe Burglary of other Property

Outside the Premises
Computer Fraud
Funds transfer fraud
Money orders and counterfeit money
Other Crime Coverage
Extortion – Commercial Entities (CR 04 03)
<b>Businessowners ('10) Policy - 5% (7 items)</b>
Characteristics and Purpose
Businessowners Section I – Property
Coverage
Exclusions
Limits of Insurance
Deductibles
Loss Conditions
General Conditions
Optional Coverages
Definitions
Businessowners Section II – Liability
Coverages
Exclusions
Who is an Insured
Limits of Insurance
General Conditions
Definitions
Businessowners Section III – Common Policy Conditions
Selected Endorsements
Arizona Changes (BP 01 38)
Hired Auto and Non-Owned Auto Liability (BP 04 04)
Protective Safeguards (BP 04 30)
Utility Services – Direct Damage (BP 04 56)
Utility Services – Time Element (BP 04 57)
<b>Other Coverages and Options - 2% (3 items)</b>
Umbrella/Excess Liability Policies
Personal (DL 98 01)
Commercial (CU 00 01)
Specialty Liability Insurance
Professional Liability
Errors and Omissions
Directors and Officers Liability
Fiduciary Liability
Liquor Liability
Employment Practices Liability
Surplus Lines
Definitions and Markets
Aviation Insurance
Aircraft Hull



Aircraft Liability
National Flood Insurance Program "Write Your Own" Versus Government
Eligibility
Coverage
Limits
Deductibles
Other Policies
Boatowners
Difference In Conditions

**SURPLUS LINES INSURANCE BROKER  
EXAM SERIES 13-41**

**60 questions - 60 Minutes**

<b>Licensing and Regulation - 45% (27 items)</b>
Licensing Requirements
Home State (20-401(6))
Individuals (20-411)
Business Entities (20-411)
Non-Residents (20-411.02)
Mexican Insurance Surplus Lines Broker (20-411.01, -422)
License Term and Expiration (20-411(F))
Disciplinary Actions (20-418)
Authority of Surplus Lines Broker
Commissions (20-412)
Procurement by Insurance Producer or Managing General Agent (20-407(C))
Service Fees (20-410(C))
General Prohibitions
Unlawful Transaction of Insurance Business (20-401.01, -413(I))
Unfair Practices and Frauds
Misrepresentation (20-443, -443.01, -447)
False or Deceptive Advertising (20-444)
Unfair Discrimination (20-448)
Rebating (20-451)
Prohibited Inducements (20-452)
Unfair Claim Settlement Practices (20-461)
General Transaction Requirements
Recognized Surplus Lines (20-401.01(B)(8), -409, -413(G), Export List)
Diligent Effort (20-401(4), -407, -409, -413(G))
Validity of Contracts (20-402, 20-410(A))
Notice to Insured, Arizona Insurance Guaranty Fund (20-410(B))
Multistate Risk (20-401.07)
Single-State Risk (20-401(10))
List of Qualified Unauthorized Insurers (20-413(G))

Exemptions from Surplus Lines Provisions (20-420)
<b>Insurance Markets - 35% (21 items)</b>
United States Non-Admitted Market
Non-Admitted Insurers
Insurance Exchanges
Alien Non-Admitted Market (R20-6-204)
London Markets
Other Alien Markets
Alternative Markets
Foreign Risk Retention Groups
Industrial Insureds, Exempt Commercial Purchaser (20-401.07, -407(B), Bulletin 2011-06)
Qualified Unauthorized Insurers
Minimum Financial Requirements (20-413)
List of Unauthorized Insurers (20-413, R20-6-204)
Broker's Certificate of Compliance; Withdrawal (20-413(F))
<b>Reporting, Recordkeeping and Tax Requirements - 20% (12 items)</b>
Transaction Reporting
Surplus Lines Association of Arizona (20-167(I), -408)
Report of Broker (20-408, <a href="http://www.sla-az.org">www.sla-az.org</a> )
Due Dates (20-408(A))
Stamping Fee (20-167(G, I), -408(D))
Records of Surplus Lines Brokers
For Each Contract Procured (20-414)
Evidence of Compliance for "Not Recognized as Surplus Line" Coverage (20-408(F), 20-409)
Statement of Surplus Lines Insurance Business
Due Dates (20-415)
Arizona Single-State Transactions
Multi-State Transactions
Surplus Lines Tax
Exclusions from Tax (20-416)
Tax Rate (20-416)
Penalty (20-417)
Tax Reporting and Payment ( <a href="http://www.sla-az.org">www.sla-az.org</a> , Forms and Instructions)

**PROPERTY INSURANCE PRODUCER  
EXAM SERIES 13-42**

**100 questions - 120 Minutes**

<b>Licensing and Regulation - 5% (5 items)</b>
State Regulation
Maintenance and Duration
Change of Address, Designated Producer, or Name (20-286(C))
License Expiration; Surrender; Renewal (20-289)



Insurance Producer Records (20-290)
Assumed Business Name; Trade Name (20-297)
Report of Actions (20-301)
Continuing Education (20-2901 to 20-2903)
Disciplinary Actions
Violation; Injunctive Relief (20-292)
License Denial, Suspension or Revocation (20-295)
Effect of Suspension or Revocation of License (20-296)
License Qualifications
Application for License (20-285)
Lines of License Authority (20-286(A), 321, 332, 411, 411.01, 1580, 1693.01, 2662)
Lawful Presence (41-1080)
Producer Regulation and Unlawful Acts
Commissions (20-298)
Misrepresentation (20-443, 20-443.01, R20-6-801.D)
False or Deceptive Advertising (20-443, 444)
Defamation (20-445)
False Financial Statements or Records (20-447)
Unfair Discrimination (20-448, 448.01, 448.02, R20-6-207, R20-6-211)
Rebating (20-449, 451)
Prohibited Inducements (20-452)
Fraud (20-458, 463)
Unfair Claims Settlement Practices (20-461, R20-6-801)
Fees (20-465)
Insurance Information and Privacy Protection (20-2101 to 20-2120)
Federal Regulation
Violent Crime Control and Law Enforcement Act (20-489; 18 USC 1033, 1034)
Telemarketing Sales Rule (16 CFR Part 310)
CAN-SPAM Act of 2003 (15 USC 7701; 18 USC 1037)
Gramm-Leach-Bliley Act (20-2121; Public Law 106-102)
Fair Credit Reporting Act (15 U.S.C. § 1681 et seq.)
Terrorism Insurance Program (15 USC 6701; Public Law 107-297, 109-144, 110-160)
<b>General Insurance Concepts - 10% (10 items)</b>
Key Terms
Insurance (20-103)
Risk
Hazard
Peril
Loss
Exposure
Person (20-105)
Risk

Methods of Handling Risk
Avoidance
Retention
Sharing
Reduction
Transfer
Elements of Insurable Risks
Reinsurance
Purpose
Types
Types of Insurers
Mutual, Stock (20-702, 703)
Reciprocal (20-761, 762)
Lloyd's Association (20-1021)
Prepaid Legal (20-1097)
Risk Retention (20-2401(10), 15 USC §§ 3901, 3902)
Captive (20-1098)
Domestic, Foreign, Alien (20-201, 203, 204)
Admitted/Authorized, Nonadmitted/Unauthorized/Surplus Lines
Assigned Risk Plan (23-1091, 28-4008)
Authority and Powers of Producers
Express
Implied
Apparent
Elements of a Contract
Competent Parties
Legal Purpose
Offer and Acceptance
Consideration
Characteristics of Insurance Contracts
Contract of Adhesion
Personal Contract
Unilateral Contract
Conditional Contract
Legal Principles affecting Contracts
Reasonable Expectation
Indemnity
Utmost Good Faith
Ambiguity
Fraud
Waiver and Estoppel
Agency
Representation/Misrepresentation

Concealment
Warranties
<b>Property Insurance Basics - 20% (20 items)</b>
Insurable Interest (20-1105)
Underwriting
Purpose
Process
Results
Rate Development
Types
Components
Basis
Hazards
Physical
Moral
Morale
Perils
Named
Open
Loss
Direct
Indirect
Loss Valuation
Actual Cash Value
Replacement Cost
Functional Replacement Cost
Market Value
Agreed Value
Valued Policy
Basic Types of Construction
Negligence
Torts
Elements of a Negligent Act
Defense against Negligence
Policy Structure
Contents of Declarations Page
Insuring Agreement
Supplementary Coverage
Common Conditions
Exclusions
Endorsements
Policy Provisions
Insureds

First Named Insured; Other Insureds
Duties after Loss
Assignment
Deductibles
Policy Period
Policy Territory
Cancellation and Nonrenewal, Other than Motor Vehicle or Workers' Compensation
Personal (20-1651 to 20-1656)
Commercial (20-1671 to 20-1679)
Other Insurance Provisions
Primary and Excess
Pro Rata
Contribution by Equal Shares
Non-Concurrence
Coinsurance
Purpose
Calculation
Penalties
Total or Partial Loss
Blanket or Specific Insurance
Vacant or Unoccupied
Limits of Liability
Split: Per Occurrence (Accident); Per Person
Aggregate
Combined Single
Named Insured Provisions
First Named Insured or Other Insureds
Duties after Loss
Assignment
Waiver of Rights
Abandonment
Insurer Provisions
Liberalization
Subrogation
Claim Settlement Options
Duty to Defend
Salvage
Third-Party Provisions
Standard Mortgage Clause
Loss Payable Clause
No Benefit to the Bailee
Arizona Property and Casualty Insurance Guaranty Fund (20-662)
Certificate of Authority (20-217(A))

Binders (20-1120)
<b>Dwelling Policy (2002) - 10% (10 items)</b>
Dwelling Policy
Characteristics
Eligibility
Purpose
Coverage Forms Specifying Perils Insured Against
DP-1 Basic
DP-2 Broad
DP-3 Special
Property Coverages
Coverage A - Dwelling
Coverage B - Other Structures
Coverage C - Personal Property
Coverage D - Fair Rental Value
Coverage E - Additional Living Expense
Dwelling Policy Exclusions
Dwelling Policy Common Conditions
Dwelling Policy Endorsements
Automatic Increase in Insurance (DP 04 11)
Dwelling Under Construction (DP 11 43)
Broad Theft Coverage (DP 04 72)
Special Provisions - Arizona (DP 01 02)
Personal Liability Supplement
<b>Homeowners Policy (2011) - 16% (16 items)</b>
Homeowners Policy
Characteristics
Eligibility
Purpose
Homeowners Policy Coverage Forms
Broad (HO-2)
Special (HO-3)
Contents Broad (HO-4)
Unit-Owners (HO-6)
Modified Coverage (HO-8)
Property Coverages
Coverage A - Dwelling
Coverage B - Other Structures
Coverage C - Personal Property
Coverage D - Loss of Use
Liability Coverages
Coverage E - Personal Liability
Coverage F - Medical Payments to Others

Perils Insured Against
Basic
Broad
Special
Additional Coverages
Debris Removal
Reasonable Repairs
Property Removed
Loss Assessment
Building Additions and Alterations
Damage to Others Property
Homeowners Policy Exclusions
Homeowners Policy Common Conditions
Homeowners Policy Endorsements
Business Pursuits (HO 24 71)
Earthquake (HO 04 54)
Home Day Care (HO 04 97)
Personal Injury (HO 24 82)
Personal Property Replacement Cost (HO 04 90)
Watercraft (HO 24 75)
Identity Theft
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage (HO 04 26, HO 04 27)
Special Provisions - Arizona (HO 01 02)
Scheduled Personal Property (HO 04 61)
Jewelry
Furs
Fine Arts
<b>Automobile Insurance - 7% (7 items)</b>
Laws
Personal Automobile Cancellation and Nonrenewal
Grounds (20-1631)
Notice (20-1632)
Grace Period (20-1632.01)
Personal Automobile Policy (2005)
Motor Vehicle Defined (20-1631)
Coverage for Damage to Your Automobile
Collision
Other than Collision
Deductibles
Transportation Expense
Duties after an Accident or Loss
General Provisions
Selected Endorsements

Amendment of Policy Provisions - Arizona (PP 01 67)
Towing and Labor Costs (PP 03 03)
Joint Ownership Coverage (PP 03 34)
Miscellaneous Type Vehicle - Arizona (PP 13 69, PP 13 70, PP 13 71, PP 13 72)
Commercial Automobile Policy (2010)
Commercial Automobile Coverage Forms
Business Automobile
Garage
Business Automobile Physical Damage
Truckers
Motor Carrier
Coverage Form Sections
Covered Automobiles
Physical Damage Coverage
Exclusions
Common Conditions
Definitions
Selected Endorsements
Lessor - Additional Insured and Loss Payee (CA 20 01)
Mobile Equipment (CA 20 15)
Individual Named Insured (CA 99 17)
<b>Commercial Policies - 18% (18 items)</b>
Commercial Package Policy
Purpose
Coverage Parts
Commercial Policy Components
Contents of Declarations Page
Common Conditions
Insuring Agreements
Exclusions
Interline Endorsements
Commercial Property Forms (2007)
Coverage Forms for Building and Business Personal Property
Builders Risk
Business Income
Extra Expense
Legal Liability
Cause of Loss Forms
Commercial Property Endorsements
Ordinance or Law (CP 04 05)
Peak Season Limit of Insurance (CP 12 30)
Spoilage (CP 04 40)
Value Reporting Form (CP 13 10)

Earthquake
Commercial Inland Marine
Common Conditions
Examples
Commercial Inland Marine Transportation Coverages
Common Carrier Cargo Liability
Motor Truck Cargo Forms
Transit Coverage Forms
Inland Marine Coverage Forms
Accounts Receivable
Bailee's Customer
Commercial Articles
Contractors Equipment Floater
Electronic Data Processing
Equipment Dealers
Installation Floater
Jewelers Block
Signs
Valuable Papers and Records
Equipment Breakdown (Boiler and Machinery) Coverages (2011) (EB 00 20)
Basic
Optional
Farm Property Coverage Form (2003)
Coverage A - Dwellings
Coverage B - Other Private Structures
Coverage C - Household Personal Property
Coverage D - Loss of Use
Coverage E - Scheduled Farm Personal Property
Coverage F - Unscheduled Farm Personal Property
Coverage G - Other Farm Structures
Farm Coverage Definitions
Causes of Loss
Common Conditions
Exclusions
Liability Coverage
Additional Coverages
Difference in Common Conditions
Purpose
Commercial General Liability (2007)
Commercial Policy Components
Common Conditions
Interline Endorsements
Commercial General Liability Coverages

Bodily Injury and Property Damage Liability
Personal and Advertising Injury Liability
Medical Payments
Elements of Commercial General Liability
Limits of Liability
Common Conditions
Exclusions
Supplementary Payments
Occurrence or Aggregate
Occurrence or Claims-Made Commercial General Liability
Claims-Made Features
Trigger
Retroactive Date
Prior Acts
Extended Reporting Periods
Claim Information
Commercial General Liability Exposures
Premises and Operations
Products and Completed Operations
Contractual Liability
Commercial Crime (2006)
Commercial Crime Definitions
Burglary
Theft
Robbery
Commercial Crime Insuring Agreements
Coverage Form Classifications
Employee Theft
Forgery or Alteration
Inside the Premises - Theft of Money and Securities
Inside the Premises - Robbery or Safe Burglary of other Property
Outside the Premises
Computer Fraud
Funds Transfer Fraud
Money Orders and Counterfeit Money
Extortion - Commercial Entities (CR 04 03)
<b>Other Property-Related Insurance Policies - 14% (14 items)</b>
Businessowners Policy (2010)
Businessowners - Property
Coverage
Exclusions
Limits of Insurance
Deductibles

Loss Common Conditions
General Common Conditions
Optional Coverages
Businessowners - Common Policy Conditions
Selected Endorsements
Arizona Changes (BP 01 38)
Hired and Non-owned Auto Liability (BP 04 04)
Protective Safeguards (BP 04 30)
Utility Services - Direct Damage (BP 04 56)
Utility Services - Time Element (BP 04 57)
Mobile Home Policies
Aviation Insurance
Aircraft Hull
National Flood Insurance Program
Write Your Own or Government
Eligibility
Coverage
Limits
Deductibles
Other Policies
Difference in Conditions
Boatowners

**CASUALTY INSURANCE PRODUCER  
EXAM SERIES 13-43**

**100 questions - 120 Minutes**

**Licensing and Regulation - 5% (5 items)**

State Regulation

Maintenance and Duration

Change of Address, Designated Producer, or Name (20-286(C))

License Expiration; Surrender; Renewal (20-289)

Insurance Producer Records (20-290)

Assumed Business Name; Trade Name (20-297)

Report of Actions (20-301)

Continuing Education (20-2901 to 20-2903)

Disciplinary Actions

Violation; Injunctive Relief (20-292)

License Denial, Suspension or Revocation (20-295)

Effect of Suspension or Revocation of License (20-296)

License Qualifications

Application for License (20-285)

Lines of License Authority (20-286(A), 321, 332, 411, 411.01, 1580, 1693.01, 2662)

Lawful Presence (41-1080)



Producer Regulation and Unlawful Acts
Commissions (20-298)
Misrepresentation (20-443, 20-443.01, R20-6-801.D)
False or Deceptive Advertising (20-443, 444)
Defamation (20-445)
False Financial Statements or Records (20-447)
Unfair Discrimination (20-448, 448.01, 448.02, R20-6-207, R20-6-211)
Rebating (20-449, 451)
Prohibited Inducements (20-452)
Fraud (20-458, 463)
Unfair Claims Settlement Practices (20-461, R20-6-801)
Fees (20-465)
Insurance Information and Privacy Protection (20-2101 to 20-2120)
Federal Regulation
Violent Crime Control and Law Enforcement Act (20-489; 18 USC 1033, 1034)
Telemarketing Sales Rule (16 CFR Part 310)
CAN-SPAM Act of 2003 (15 USC 7701; 18 USC 1037)
Gramm-Leach-Bliley Act (20-2121; Public Law 106-102)
Fair Credit Reporting Act (15 U.S.C. § 1681 et seq.)
Terrorism Insurance Program (15 USC 6701; Public Law 107-297, 109-144, 110-160)
<b>General Insurance Concepts - 10% (10 items)</b>
Key Terms
Insurance (20-103)
Risk
Hazard
Peril
Loss
Exposure
Person (20-105)
Risk
Methods of Handling Risk
Avoidance
Retention
Sharing
Reduction
Transfer
Elements of Insurable Risks
Reinsurance
Purpose
Types
Types of Insurers
Mutual, Stock (20-702, 703)
Reciprocal (20-761, 762)

Lloyd's Association (20-1021)
Prepaid Legal (20-1097)
Risk Retention (20-2401(10), 15 USC §§ 3901, 3902)
Captive (20-1098)
Domestic, Foreign, Alien (20-201, 203, 204)
Admitted/Authorized, Nonadmitted/Unauthorized/Surplus Lines
Assigned Risk Plan (23-1091, 28-4008)
Authority and Powers of Producers
Express
Implied
Apparent
Elements of a Contract
Competent Parties
Legal Purpose
Offer and Acceptance
Consideration
Characteristics of Insurance Contracts
Contract of Adhesion
Personal Contract
Unilateral Contract
Conditional Contract
Legal Principles Affecting Contracts
Reasonable Expectation
Indemnity
Utmost Good Faith
Ambiguity
Fraud
Waiver and Estoppel
Agency
Representation/Misrepresentation
Concealment
Warranties
<b>Casualty Insurance Basics - 15% (15 items)</b>
Insurable Interest (20-1105)
Underwriting
Purpose
Process
Results
Rate Development
Types
Components
Hazards
Physical

Moral
Morale
Negligence
Torts
Elements of a Negligent Act
Defense against Negligence
Policy Structure
Contents of Declarations Page
Insuring Agreement
Supplementary Coverage
Common Conditions
Exclusions
Endorsements
Policy Provisions
Insureds
First Named Insured ; Other Insureds
Duties after Loss
Assignment
Deductibles
Policy Period
Policy Territory
Cancellation and Nonrenewal, Other than Motor Vehicle or Workers' Compensation
Personal (20-1651 to 20-1656)
Commercial (20-1671 to 20-1679)
Limits of Liability
Split: Per Occurrence (Accident); Per Person
Aggregate
Combined Single
Distribution and Priority of Coverage
Primary and Excess
Pro Rata
Contribution by Equal Shares
Liberalization
Subrogation
Duty to Defend
Binders (20-1120)
Arizona Property and Casualty Insurance Guaranty Fund (20-662)
Certificate of Authority (20-206(A))
Damages
Compensatory or Punitive
General or Special
Liability
Strict

Vicarious
<b>Homeowners Policy (2011) - 10% (10 items)</b>
Homeowners Policy Coverage Forms
Broad (HO-2)
Special (HO-3)
Contents Broad (HO-4)
Unit-Owners (HO-6)
Modified Coverage (HO-8)
Liability Coverages
Coverage E - Personal Liability
Coverage F - Medical Payments to Others
Additional Coverages
Homeowners Policy Exclusions
Homeowners Policy Common Conditions
Homeowners Policy Endorsements
Special Provisions - Arizona (HO 01 02)
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage (HO 04 26, HO 04 27)
Permitted Incidental Occupancies (HO 04 42)
Home Day Care (HO 04 97)
Business Pursuits (HO 24 71)
Watercraft (HO 24 75)
Personal Injury (HO 24 82)
<b>Automobile Insurance - 20% (20 items)</b>
Personal Automobile Policy (2005)
Definitions (20-117(2))
General Provisions
Common Conditions
Duties After an Accident
Endorsements
Cancellation and Non-Renewal
Grounds (20-1631)
Notice (20-1632)
Grace Period (20-1632.01)
Notice of Assigned Risk Plan Eligibility (20-1632)
Liability
Bodily Injury and Property Damage
Supplemental Payments
Persons Insured
Covered Drivers
Covered Automobiles
Exclusions
Expenses for Medical Services
Medical Payment



Uninsured/Underinsured Motorists (20-259.01, PP 04 77, PP 04 89)
Physical Damage
Collision
Other than Collision
Towing and Labor Costs
Personal Effects
Rental Reimbursement
Supplementary Payments
Exclusions
Selected Endorsements
Amendment of Policy Provisions -Arizona (PP 01 67)
Towing and Labor Costs (PP 03 03)
Extended Non-owned Coverage - Vehicles Furnished or Available for Regular Use (PP 03 06)
Limited Mexico Coverage (PP 03 06)
Joint Ownership Coverage (PP 03 34)
Miscellaneous Type Vehicle - Arizona (PP 13 69, PP 13 70, PP 13 71, PP 13 72)
Commercial Automobile Policy (2010)
Commercial Automobile Policy Definitions
Symbols
Mobile Equipment
Commercial Automobile Policy General Provisions
Common Conditions
Duties after an Accident
Selected Endorsements
Lessor - Additional Insured and loss Payee (CA 20 01)
Mobile Equipment (CA 20 15)
Auto Medical Payments Coverage (CA 99 03)
Drive Other Car Coverage (CA 99 10)
Individual Named Insured (CA 99 17)
Commercial Automobile Policy Liability
Bodily Injury and Property Damage
Supplemental Payments
Persons Insured
Exclusions
Physical Damage
Comprehensive
Specific Perils
Collision
Other Commercial Automobile Forms
Motor Carrier
Garage
Garagekeepers
Trailer Interchange

Federal Motor Carrier Act (MCS-90)
Commercial Automobile Liability Exposures
Primary or Excess
Covered Drivers
Covered Automobiles
<b>Commercial Policies - 15% (15 items)</b>
Commercial General Liability (2007)
Commercial Policy Components
Common Conditions
Interline Endorsements
Commercial General Liability Coverages
Bodily Injury and Property Damage Liability
Personal and Advertising Injury Liability
Medical Payments
Elements of Commercial General Liability
Limits of Liability
Common Conditions
Exclusions
Supplementary Payments
Occurrence or Aggregate
Occurrence or Claims-Made Commercial General Liability
Claims-Made Features
Trigger
Retroactive Date
Prior Acts
Extended Reporting Periods
Claim Information
Commercial General Liability Exposures
Premises and Operations
Products and Completed Operations
Contractual Liability
Commercial Crime (2006)
Commercial Crime Definitions
Burglary
Theft
Robbery
Commercial Crime Insuring Agreements
Coverage Form Classifications
Employee Theft
Forgery or Alteration
Inside the Premises - Theft of Money and Securities
Inside the Premises - Robbery or Safe Burglary of other Property
Outside the Premises

Computer Fraud
Funds Transfer Fraud
Money Orders and Counterfeit Money
Extortion - Commercial Entities (CR 04 03)
<b>Businessowners Policy (2010) - 5% (5 items)</b>
Characteristics and Purpose
Businessowners - Liability
Coverages
Exclusions
Who is an Insured
Limits of Insurance
Common Conditions
Businessowners - Common Policy Conditions
Selected Endorsements
Arizona Changes (BP 01 38)
Hired Automobile and Non-Owned Automobile Liability (BP 04 04)
<b>Workers' Compensation Insurance - 10% (10 items)</b>
Workers' Compensation Laws
Arizona Worker's Disability Compensation Act
Exclusive Remedy (23-1022)
Employer Covered (Required, Voluntary, Elective) (RL 23-901.06, -902)
Covered Injuries (23-901.04, .13)
Occupational Disease (23-901.01)
Benefits Provided (RL 23-1021, 1044.A,.B), 1045.A, .B, .C, 1046, 1062)
Special Fund (RL 23-1065)
Federal Workers' Compensation Laws
Federal Employer Liability Act (FELA) (45 USC 51-60)
US Longshore and Harbor Workers Compensation Act (33 USC 904)
The Jones Act (46 USC 688)
Workers' Compensation and Employers Liability Insurance Policy
General Section
Part One - Workers' Compensation Insurance
Part Two - Employers Liability Insurance
Part Three - Other States Insurance
Part Four - Your Duties if Injury Occurs
Part Five - Premium
Part Six - Conditions
Voluntary Compensation Endorsement
Premium Computation
Job Classification - Payroll and Rates
Experience Modification Factor
Premium Discounts
<b>Other Types of Casualty Insurance - 10% (10 items)</b>

Special Liability Insurance
Directors and Officers Liability
Professional, Errors and Omissions Liability
Employment Practices Liability
Employee Benefits Liability
Liquor
Fiduciary
Fidelity and Surety Bonds
Types
Obligee
Obligor
Principal
Surety
Underwriting
Personal and Commercial Umbrella Policies
Underlying Limits
Self-Insured Retention
Defense Costs
Follow Form
Boatowner Liability
Aircraft liability
Farm Liability (2006)
Coverage H - Bodily Injury and Property Damage Liability
Coverage I - Personal and Advertising Injury Liability
Coverage J - Medical Payments

**PERSONAL LINES INSURANCE PRODUCER  
EXAM SERIES 13-44**

**100 questions - 120 Minutes**

<b>Licensing and Regulation - 5% (5 items)</b>
State Regulation
Maintenance and Duration
Change of Address, Designated Producer, or Name (20-286(C))
License Expiration; Surrender; Renewal (20-289)
Insurance Producer Records (20-290)
Assumed Business Name; Trade Name (20-297)
Report of Actions (20-301)
Continuing Education (20-2901 to 20-2903)
Disciplinary Actions
Violation; Injunctive Relief (20-292)
License Denial, Suspension or Revocation (20-295)
Effect of Suspension or Revocation of License (20-296)
License Qualifications



Application for License (20-285)
Lines of License Authority (20-286(A), 321, 332, 411, 411.01, 1580, 1693.01, 2662)
Lawful Presence (41-1080)
Producer Regulation and Unlawful Acts
Commissions (20-298)
Misrepresentation (20-443, 20-443.01, R20-6-801.D)
False or Deceptive Advertising (20-443, 444)
Defamation (20-445)
False Financial Statements or Records (20-447)
Unfair Discrimination (20-448, 448.01, 448.02, R20-6-207)
Rebating (20-449, 451)
Prohibited Inducements (20-452)
Fraud (20-458, 463)
Unfair Claims Settlement Practices (20-461, R20-6-801)
Fees (20-465)
Insurance Information and Privacy Protection (20-2101 to 20-2120)
Federal Regulation
Violent Crime Control and Law Enforcement Act (20-489; 18 USC 1033, 1034)
Telemarketing Sales Rule (16 CFR Part 310)
CAN-SPAM Act of 2003 (15 USC 7701; 18 USC 1037)
Gramm-Leach-Bliley Act (20-2121; Public Law 106-102)
Fair Credit Reporting Act (15 U.S.C. § 1681 et seq.)
Terrorism Insurance Program (15 USC 6701; Public Law 107-297, 109-144, 110-160)
<b>General Insurance Concepts - 10% (10 items)</b>
Methods of Handling Risk
Avoidance
Retention
Sharing
Reduction
Transfer
Elements of Insurable Risks
Key Terms
Risk
Hazard
Peril
Loss
Insurance (20-103)
Exposure
Person (20-105)
Reinsurance
Purpose
Types
Types of Insurers

Mutual, Stock (20-702, 703)
Admitted/Authorized, Nonadmitted/Unauthorized/Surplus Lines
Domestic, Foreign, Alien (20-201, 203, 204)
Reciprocal (20-761, 762)
Lloyd's Association (20-1021)
Prepaid Legal (20-1097)
Risk Retention (20-2401(10), 15 USC §§ 3901, 3902)
Captive (20-1098)
Authority and Powers of Producers
Express
Implied
Apparent
Elements of a Contract
Competent Parties
Legal Purpose
Offer and Acceptance
Consideration
Characteristics of Insurance Contracts
Contract of Adhesion
Personal Contract
Unilateral Contract
Conditional Contract
Legal Principles affecting Contracts
Reasonable Expectation
Indemnity
Utmost Good Faith
Fraud
Waiver and Estoppel
Representation/Misrepresentation
Warranties
Ambiguity
Agency
Concealment
Assigned Risk Plan (23-1091, 28-4008)
<b>Property and Casualty Insurance Basics 18% (18 items)</b>
Insurable Interest (20-1105)
Underwriting
Purpose
Process
Results
Rate Development
Types
Components

Basis
Hazards
Physical
Moral
Morale
Perils
Named
Open
Loss
Direct
Indirect
Loss Valuation
Actual Cash Value
Replacement Cost
Functional Replacement Cost
Market Value
Agreed Value
Valued Policy
Basic Types of Construction
Negligence
Torts
Elements of a Negligent Act
Defense against Negligence
Policy Structure
Contents of Declarations Page
Insuring Agreement
Supplementary Coverage
Common Conditions
Exclusions
Endorsements
Policy Provisions
Insureds
First Named Insured; Other Insureds
Duties after Loss
Assignment
Policy Period
Policy Territory
Cancellation and Nonrenewal, Other than Motor Vehicle or Workers' Compensation
Personal (20-1651 to 20-1656)
Deductibles
Other Insurance Provisions
Primary and Excess
Pro Rata

Contribution by Equal Shares
Non-Concurrency
Coinsurance
Purpose
Calculation
Penalties
Total or Partial Loss
Blanket or Specific Insurance
Vacant or Unoccupied
Limits of Liability
Split: Per Occurrence (Accident); Per Person
Aggregate
Combined Single
Named Insured Provisions
First Named Insured or Other Insureds
Duties after Loss
Assignment
Waiver of Rights
Abandonment
Insurer Provisions
Claim Settlement Options
Salvage
Distribution and Priority of Coverage
Primary and Excess
Pro Rata
Contribution by Equal Shares
Liberalization
Subrogation
Duty to Defend
Third-Party Provisions
Standard Mortgage Clause
Loss Payable Clause
No Benefit to the Bailee
Arizona Property and Casualty Insurance Guaranty Fund (20-662)
Certificate of Authority (20-217(A))
Binders (20-1120)
Damages
Compensatory or Punitive
General or Special
Liability
Strict
Vicarious
Dwelling Policy (2002) - 11% (11 items)

Dwelling Policy
Characteristics
Eligibility
Purpose
Coverage Forms Specifying Perils Insured Against
DP-1 Basic
DP-2 Broad
DP-3 Special
Property Coverages
Coverage A - Dwelling
Coverage B - Other Structures
Coverage C - Personal Property
Coverage D - Fair Rental Value
Coverage E - Additional Living Expense
Dwelling Policy Exclusions
Dwelling Policy Common Conditions
Dwelling Policy Endorsements
Automatic Increase in Insurance (DP 04 11)
Dwelling Under Construction (DP 11 43)
Broad Theft Coverage (DP 04 72)
Special Provisions - Arizona (DP 01 02)
Personal Liability Supplement
<b>Homeowners Policy (2011) - 23% (23 items)</b>
Homeowners Policy
Characteristics
Eligibility
Purpose
Homeowners Policy Coverage Forms
Broad (HO-2)
Special (HO-3)
Contents Broad (HO-4)
Unit-Owners (HO-6)
Modified Coverage (HO-8)
Property Coverages
Coverage A - Dwelling
Coverage B - Other Structures
Coverage C - Personal Property
Coverage D - Loss of Use
Liability Coverages
Coverage E - Personal Liability
Coverage F - Medical Payments to Others
Additional Coverages
Perils Insured Against

Basic
Broad
Special
Additional Coverages
Debris Removal
Reasonable Repairs
Property Removed
Loss Assessment
Building Additions and Alterations
Damage to Others Property
Homeowners Policy Exclusions
Homeowners Policy Common Conditions
Homeowners Policy Endorsements
Business Pursuits (HO 24 71)
Earthquake (HO 04 54)
Home Day Care (HO 04 97)
Personal Injury (HO 24 82)
Personal Property Replacement Cost (HO 04 90)
Watercraft (HO 24 75)
Identity Theft
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage (HO 04 26, HO 04 27)
Special Provisions - Arizona (HO 01 02)
Permitted Incidental Occupancies (HO 04 42)
Scheduled Personal Property (HO 04 61)
Jewelry
Furs
Fine Arts
<b>Automobile Insurance - 23% (23 items)</b>
Personal Automobile Policy (2005)
Laws
Definitions (20-117(2))
General Provisions
Common Conditions
Duties After an Accident
Endorsements
Cancellation and Nonrenewal
Grounds (20-1631)
Notice (20-1632)
Grace Period (20-1632.01)
Notice of Assigned Risk Plan Eligibility (20-1632)
Motor Vehicle Defined (20-1631)
Coverage for Damage to Your Automobile
Collision

Other than Collision
Deductibles
Transportation Expense
Duties after an Accident or Loss
General Provisions
Liability
Bodily Injury and Property Damage
Supplemental Payments
Persons Insured
Covered Drivers
Covered Automobiles
Exclusions
Expenses for Medical Services
Medical Payment
Uninsured/Underinsured Motorists (20-259.01, PP 04 77, PP 04 89)
Physical Damage
Towing and Labor Costs
Personal Effects
Rental Reimbursement
Supplementary Payments
Exclusions
Selected Endorsements
Amendment of Policy Provisions - Arizona (PP 01 67)
Towing and Labor Costs (PP 03 03)
Extended Non-owned Coverage - Vehicles Furnished or Available for Regular Use (PP 03 06)
Limited Mexico Coverage (PP 03 06)
Joint Ownership Coverage (PP 03 34)
Miscellaneous Type Vehicle - Arizona (PP 13 69, PP 13 70, PP 13 71, PP 13 72)
<b>Other Property and Casualty Insurance Policies - 10% (10 items)</b>
Mobile Home Policies
National Flood Insurance Program
Write Your Own or Government
Eligibility
Coverage
Limits
Deductibles
Personal Umbrella
Boatowner Liability
Aircraft liability

**CREDIT INSURANCE PRODUCER  
EXAM SERIES 13-45**

**60 questions - 60 Minutes**

<b>Insurance Regulation - 10% (6 items)</b>
Licensing
License Application Requirements (20-285) Licensing Eligibility/Lawful Presence (41-1080)
Types of Licensees
Producers (20-281(5), 286)
Nonresidents (20-281(11))
Adjusters (20-321)
Managing General Agents (MGAs) (20-311, 311.01)
Business Entities (20-281(1), 285(D, E), 290(B))
Surplus Lines Brokers (20-407, 411)
Temporary (20-294)
Vending Machines (20-293)
Lines of Producer License Authority (20-286, 331, 332, 411, 411.01, 1580)
Fingerprinting Requirements (20-142(E), 285(E), 286(C), 289(D))
Assumed Business Name (20-297)
Maintenance and Duration
Expiration, Surrender and Renewal (20-289)
Inactive License Status During Military Service (20-289.01)
Change of Personal/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)
Cease and Desist Order (20-292)
State Regulation
Acts Constituting Insurance Transaction (20-106, 282, 401.01)
Negotiate (20-281(10))
Sell (20-281(14))
Solicit (20-281(15))
Payment of Premiums (20-191)
Certificate of Authority (20-217(A))
Signature on Insurance Policy (20-229)
Producer Regulation
Sharing Commissions (20-298)
Place of Business and Records (20-157, 290; AZ Const Art 14 S 16)
Unfair Practices and Frauds
Unfair Trade Practices (20-442)
Misrepresentation (20-443, 443.01, 447; 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 (R20-6-207)
Rebating (20-449-451)



Prohibited Inducements (20-452)
Fees (20-465)
Unfair Claims Settlement Practices (20-461; R20-6-801)
Claims Payment (20-462)
Insurance Fraud (20-463, 466-466.04)
Insurance Information and Privacy Protection (20-2101-2122)
Federal Regulation
Fair Credit Reporting Act (15 USC 1681-1681d)
Fraud and False Statements Including 1033 Waiver (18 USC 1033, 1034)
Telemarketing Sales Rule (16 CFR 310; 15 USC 6101-6108; A.R.S. 4-4-1282)
CAN-SPAM Act of 2003 (15 USC 7701; 18 USC 1037)
<b>General Insurance - 9% (5 items)</b>
Concepts
Insurance, Definition of (20-103)
Risk Management Key Terms
Risk
Exposure
Hazard
Peril
Loss
Methods of Handling Risk
Avoidance
Retention
Sharing
Reduction
Transfer
Elements of Insurable Risks
Adverse Selection
Law of Large Numbers
Reinsurance
Insurers
Types of Insurers
Captive Insurance Companies
Stock Companies
Mutual Companies
Fraternal benefit Societies
Reciprocals
Risk Retention Groups
Lloyd's associations
Private Versus Government Insurers
Authorized Versus Unauthorized Insurers
Domestic, foreign and Alien Insurers (20-201, 203, 204)
Marketing (Distribution) Systems
Producers and General Rules of Agency
Insurer as Principal

Producer/Insurer Relationship
Authority and Powers of Producers
Express
Implied
Apparent
Contracts
Elements of a Legal Contract
Offer and Acceptance
Consideration
Competent Parties
Legal Purpose
Distinct Characteristics of an Insurance Contract
Contract of Adhesion
Personal 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
<b>Consumer Credit Insurance Basics - 40% (24 items)</b>
Nature of Consumer Credit Insurance
Parties Involved
Debtor/Insured (20-1603(7), 1621.01(10))
Creditor/beneficiary (20-1603(6), 1621.01(8))
Insurer
Advantages for Debtors and for Creditors
Markets
Banks and Savings and Loans Associations
Credit Unions
Finance Companies
Credit Card Companies
Automobile Dealers and Manufacturers
Retailers
Types of Credit Covered – Closed-End Versus Open-End
Coverage Characteristics
Group Versus Individual Coverage
Underwriting Considerations
Underwriting of the Debtor/Insured (Group and Individual)
Evidence of Insurability

Premiums
Basis and Payment of Premiums
Single Premium Versus Monthly Outstanding Balance
Benefit Payments
Effect On Insured's Debt
Payment of Excess benefits
Regulation
Arizona Regulation
Approval of Policy Forms (20-1609, 1621.04)
Amounts to be Insured (20-1605, 1606, 1621.02)
Term of Insurance (20-1607, 1621.02)
Premium Rates (20-1610, 1621.05; R20-6-604.02)
Premium Refunds (20-1611, 1621.07; R20-6-604.06)
Disclosure Requirements (20-1608, 1621.03)
Multiple Plans of Insurance (20-6-604.01.A.1)
Choice of Insurer (20-1614, 1621.03; R20-6-604.01.A.2)
Certificate of Insurance (20-1608,1621.03)
Termination of Group Policy (R20-6-604.01.C,.D)
Claims Processing (20-1613, 1621.08)
Prohibited Transactions (R20-6-604.10)
Federal Regulation
Consumer Credit Protection Act (Truth-In- Lending Act) (15 USC S 1601)
<b>Types of Consumer Credit Insurance - 41% (25 items)</b>
Credit Life Insurance (20-1603(3))
Eligibility of the Individual Insured
Contributory Versus Non-Contributory
Gross Coverage Versus Net Payoff Coverage
Types of Insurance Coverages
Decreasing Term
Level Term
Monthly Outstanding Balance
Joint Credit Life
Truncated Life
Suicide Clause (R20-6-604.04.C.2.A)
Credit disability insurance (20-1603(2); 20-1606; R20-6-604.05.C)
Eligibility of the Individual Insured
Qualifying for benefits
Sickness Or Injury
Definition of Disability (Own Occupation Versus Any Occupation) (R20-6-604.05(C)(2))
Total and Permanent
Elimination Period
Benefit period (20-1606)
Benefit Amount
Special Types of Coverage
Retroactive

Critical Period
Joint Credit Disability
Common Exclusions (R20-6-604.05.C.4)
Pre-Existing Conditions
Intentionally Self-Inflicted Injury
Normal Pregnancy
Credit unemployment insurance (20-1603(5); 20-1606)
Eligibility of the Individual Insured (20-1606.01(B))
Qualifying for benefits
Definition of Involuntary Unemployment
Elimination Period (20-1606.01(A)(2))
Retroactive coverage (20-1606.01(A)(2))
Benefit period (20-1606.01(A)(2))
Benefit amount (20-1606)
Excluded forms of Unemployment (20-1606.01(A)(1))
Other Credit Insurance (20-1621.01(6))
Credit Property
Eligibility
Insured Event
Benefit Conditions
Mortgage Guaranty





# ARIZONA INSURANCE EXAMINATION REGISTRATION FORM

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

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

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

### Examination (check one):

	Examination Title	Series	Exam Fee	First Time	Retake
<input type="checkbox"/>	Life Insurance Producer	13-31	\$40	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	Accident and Health or Sickness Insurance Producer	13-32	\$40	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	Life, Accident and Health or Sickness Insurance Producer	13-33	\$50	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	Property and Casualty Insurance Producer	13-34	\$50	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	Bail Bond Agent	13-35	\$30	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	Insurance Adjuster	13-36	\$50	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	Surplus Lines Insurance Broker	13-41	\$30	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	Property Insurance Producer	13-42	\$40	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	Casualty Insurance Producer	13-43	\$40	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	Personal Lines Insurance Producer	13-44	\$40	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	Credit Insurance Producer	13-45	\$30	<input type="checkbox"/>	<input type="checkbox"/>

NOTE: EXAMINATION FEES ARE NOT REFUNDABLE OR TRANSFERABLE. THE EXAMINATION FEE IS VALID FOR ONE YEAR FROM THE DATE OF PAYMENT.

Total Fee Included: \$\_\_\_\_\_ (Mastercard, VISA, money order, cashier's check or company check only. Personal checks are not accepted.)  
 Master Card  VISA

Card No: \_\_\_\_\_ Exp. Date: \_\_\_\_\_

*The card identification number is located on the back of the card and consists of the last three digits on the signature strip.*

Card Verification No: \_\_\_\_\_

Cardholder Name (Print): \_\_\_\_\_ Signature: \_\_\_\_\_

I am faxing the Special Arrangement Request Form and required documentation (see next page).  Yes  No

**Affidavit:** I certify that the information provided on this registration form (and/or telephonically to PSI) is correct. I understand that any falsification of information may result in denial of licensure. I have read and understand the Candidate Information Bulletin.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

If you are registering by mail, email or fax, sign and date this registration form on the lines provided.

Complete and forward this registration form with the applicable examination fee to:

PSI Services LLC \* ATTN: Examination Registration AZ INS

3210 E Tropicana Ave \* Las Vegas, NV\* 89121

Email examschedule@psionline.com \* Fax (702) 932-2666 \* (800) 733-9267 \* TTY (800) 735-2929 \* [www.psiexams.com](http://www.psiexams.com)



All examination centers are equipped to provide access in accordance with the Americans with Disabilities Act (ADA) of 1990. Applicants with disabilities or those who would otherwise have difficulty taking the examination may request special examination arrangements.

Candidates who wish to request special arrangements because of a disability should fax this form and supporting documentation to PSI at (702) 932-2666 or Email to PSI at examschedule@psionline.com.

Requirements for special arrangement requests

You are required to submit documentation from the medical authority or learning institution that rendered a diagnosis. Verification must be submitted to PSI on the letterhead stationery of the authority or specialist and include the following:

- Description of the disability and limitations related to testing
Recommended accommodation/modification
Name, title and telephone number of the medical authority or specialist
Original signature of the medical authority or specialist

Date

Legal Name:

Last Name

First Name

SS#:

Address:

Street

Citv. State. Zip Code

Telephone: ( ) - ( ) -

Cell

Work

Email Address:

Check any special arrangements you require (requests must concur with documentation submitted):

- Reader (as accommodation for visual impairment or learning disability)
Extended time (Additional time requested:)
Large-print written examination
ESL Accommodation (If English is not your primary language, you may qualify for additional time for your test by requesting an ESL authorization from PSI, specifically time and a half. 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.
Other

- Complete and fax this form, along with supporting documentation, to (702) 932-2666.
Email this form, along with supporting documentation, to examschedule@psionline.com.
After 4 business days, please call (702) 939-6750 and leave a voice message.
PSI Special Accommodations will call you back to schedule the examination within 48 hours.

DO NOT SCHEDULE YOUR EXAMINATION UNTIL THIS DOCUMENTATION HAS BEEN RECEIVED AND PROCESSED BY PSI SPECIAL ACCOMMODATIONS.

PSI Services LLC  
3210 E Tropicana  
Las Vegas, NV 89121