



Phone: 855-560-3714

E-mail: examschedule@psionline.com

<https://test-takers.psiexams.com/nmins>

**Effective 7/1/2026 the content outlines will be updated.
Please see page 11.**

**NEW MEXICO OFFICE OF SUPERINTENDENT OF INSURANCE
CANDIDATE INFORMATION BULLETIN**

Understanding Licensing Requirements	2	Examination Site Location.....	6
Examination Scheduling Procedures	2	Reporting to the Examination Site	7
Fees	2	Required Identification	7
On-line, via the Internet Scheduling	3	Security Procedures for testing	7
Telephone Registration	6	Taking the Examination by Computer	8
Rescheduling/Canceling an Examination	6	Examination Review	8
Re-taking a Failed Examination	6	Score Reporting.....	9
Missed Appointment or Late Cancellation	6	Examination Study Materials and Content Outlines.....	9
Exam Accommodations.....	6	Experimental Items.....	9
Emergency Examination Center Closing	6	Examination Content Outlines	10

The Office of Superintendent of Insurance (OSI) has contracted with PSI Services LLC (PSI) to conduct the examination program. PSI provides these examinations through a network of computer examination centers in New Mexico.

UNDERSTANDING LICENSING REQUIREMENTS

For licensing information, please contact:

Office of Superintendent of Insurance
Phone: (505) 827-4349
<https://www.osi.state.nm.us>
Email: agents.licensing@osi.nm.gov

New Mexico Insurance Code and New Mexico Administrative Code set forth the requirements for licensees, insurers and insurance products in the State of New Mexico. The New Mexico legislature may amend the statutes and the Office of Superintendent 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 NM Administrative Code select Legal Information and Rulemaking from the OSI menu option on the OSI website at: <https://www.osi.state.nm.us/>
- To receive Department Regulatory bulletins and press releases, register online at: <https://www.osi.state.nm.us/en/about-us/newsletter/>

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

Examination requirements do not apply to business entity licenses, and they do not apply to most nonresidents. Most residents and some nonresident adjusters must complete exams as shown in the table on the next page. Obtain additional license requirements from the Producer page of the Producer Licensing Bureau website.

NEW RESIDENT OF NEW MEXICO

If you hold a resident insurance license in another state and are relocating to New Mexico, you can request an exam waiver. To qualify for a license based on the Insurance Exam Waiver, an applicant must meet all of the following requirements:

- Become a resident of New Mexico.
- Has held a valid resident license with the equivalent line(s) of authority prior to applying for a New Mexico license.
- Submit a written request detailing the state where licensed, what exam was taken and when the licenses was issued.
- Submit the license application and pay the appropriate fees within 90 days of becoming a resident of New Mexico.
- Submit a copy of the fingerprint receipt.

Please note that requirements are subject to change. Please contact OSI directly at 505-827-4349 or email agents.licensing@osi.nm.gov for specific information that may apply at the time of your relocation.

NONRESIDENT APPLICANT FEES

If you are seeking a **nonresident license**, please visit the NIPR website at <http://www.nipr.com/> for more information.

The following fees may apply to your license application:

- **Examination fee** charged by PSI
- **License fee**, paid to OSI with your license application. If you apply online using a NIPR website, payment is accepted by credit card or electronic check. Please be aware that pursuant to NMSA 59A-6-1, the Department cannot refund or prorate fees.

Note: New Mexico license fees are subject to updates each biennial birth month. Obtain up-to-date fee information from the Producer Licensing Bureau website at <https://www.osi.state.nm.us/> or by contacting the Producer Licensing Bureau by email at agents.licensing@osi.nm.gov, or by phone at 505- 827-4349.

EXAMINATION SCHEDULING PROCEDURES

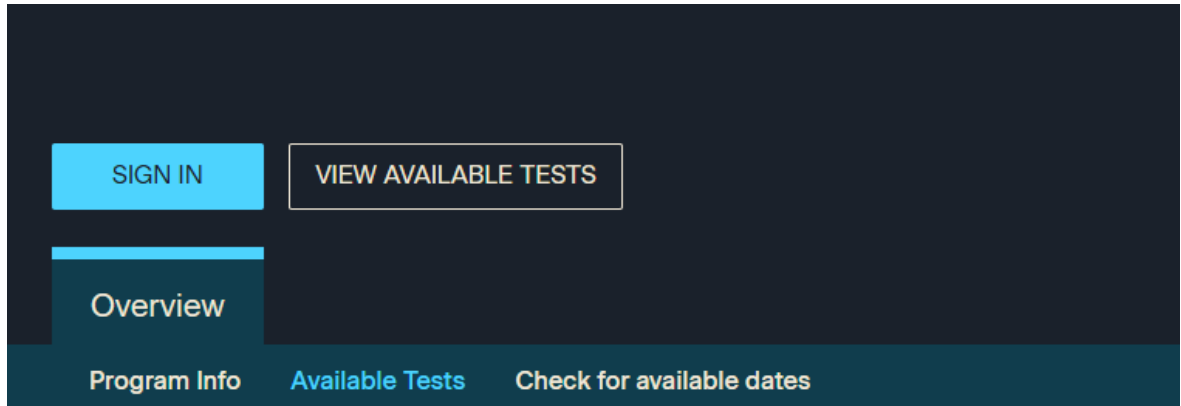
Note: You will be eligible to take the exam up to four attempts to pass an exam for a line of authority. After the fourth unsuccessful attempt, you will be placed into a six month waiting period and not be able to retake the exam until the waiting period is over. NMSA 59A-11-6 (E).

Examination Fee	\$75
-----------------	------

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

INTERNET SCHEDULING

1. Go to: <https://test-takers.psiexams.com/nmins>
2. Select SIGN IN then CREATE ACCOUNT to create an account.



3. You will be prompted to CREATE AN ACCOUNT with PSI.

The first and last name must match exactly with your current, valid, government-issued ID.

Create Account

Social Security Number*

Confirm Social Security Number*

First Name*

Middle Name

Last Name*


Suffix


Country of Residence*

Mobile Number

Email*

4. Select your test, then select Modality: (Online Proctored) or (Test Center).

 Online Proctored (Live) ⓘ

 Onsite (Test Center) ⓘ

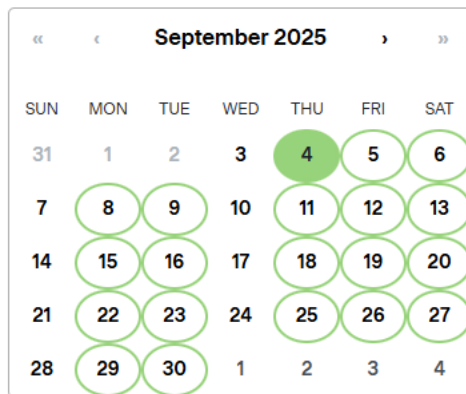
Scheduling at a Test Center

1. Enter the "City or Postal Code" and select **FIND**.

Search Test Center Location



2. Select a date and time to book an appointment.



Available Selected

Time slots available for: Thursday September 4

12-HOUR FORMAT 24-HOUR FORMAT

8:30 AM 8:30 AM 8:30 AM

3. You are now ready to pay.

Pay with card

Cardholder Name

Card Number

Expiration Date (MM/YY) CVV (3 digits) Postal Code
 [By paying with my card, I agree to the PayPal Privacy Statement.](#)

4. Once payment has been made you will receive a message confirming the test center, booked date, and booked time.

Booking Confirmed!! [Print Confirmation](#)

Email Address: **asingla81@psionline.com** Home Phone: **111224444** Office Phone: **2221112345**

Scheduling via Remote Proctor

1. Select a date and time to book an appointment.

Country* United States Timezone* Mountain Time (America/Denver)

September 2025

SUN	MON	TUE	WED	THU	FRI	SAT
31	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	1	2	3	4

Time slots available for: Wednesday September 3

12-HOUR FORMAT 24-HOUR FORMAT

10:30 AM 11:00 AM 11:30 AM 12:00 PM 12:30 PM

○ Available ● Selected

2. You are now ready to pay.

Pay with card

VISA Mastercard American Express JCB DISCOVER

Cardholder Name
Cardholder Name

Card Number
.....

Expiration Date (MM/YY) CVV (3 digits) Postal Code

MM/YY ... 20785-2225

[By paying with my card, I agree to the PayPal Privacy Statement.](#)

3. Once payment has been made you will receive a message confirming the booked date and booked time. Please review the booking before selecting **CONFIRM**.

Review Booking:

Email Address: asingla81@psionline.com Home Phone: 111224444 Office Phone: 2221112345

Wednesday, October 06, 2021

5:30 PM Pacific Time

By continuing, you agree to The Company's [Conditions of Use And Privacy Notice](#).

CONFIRM

Before taking your remote online proctored exam, please check system compatibility - click [HERE](#)

4. Your booking will now display in your account. You will be able to **LAUNCH** your test within 30 minutes of your booked test time.

IMPORTANT: BE SURE TO CHECK THE COMPATIBILITY OF YOUR COMPUTER to include Audio/Video Check, Webcam Check and System Check. Prior to testing, **CLICK HERE**.

By not starting your test within 15 minutes after your booked time, you forfeit your test fee or test eligibility. Fees and test eligibilities are non-refundable. If you have any questions regarding your compatibility check, or if you experience issues launching your test, you may contact PSI's technical support team at (844) 267-1017.

Bookings:

1 DAYS 0 HOURS 22 MINUTES until test

Wednesday, October 06, 2021 Add to Calendar

5:30 PM Pacific Time

[Print Receipt](#)

[More Information](#)

Before taking your remote online proctored exam, please check system compatibility - click [HERE](#)

Online Proctored (Live).
Click the Launch button at your scheduled test time.

LAUNCH

TELEPHONE REGISTRATION

Call 855-560-3714 to speak with a live registrar, Monday through Friday between 4:30 am and 9:00 pm, and Saturday-Sunday between 7:00 am and 7:00 pm, Central Time.

To register by phone, you need a valid credit card (VISA, MasterCard, American Express or Discover).

RESCHEDULING/CANCELING AN EXAMINATION APPOINTMENT

You may cancel and reschedule an examination appointment without forfeiting your fee if your *cancellation notice is received 2 days before the scheduled examination date*. For example, for a Monday appointment, the cancellation notice would need to be received on the previous Saturday. You may call PSI at 855-560-3714.

Note: A voicemail or email message is not an acceptable form of cancellation. Please use the PSI Website or call PSI to speak directly to a Customer Service Representative.

RETAKE A FAILED EXAMINATION

It is not possible to make a new examination appointment on the same day you have taken an examination; this is due to processing and reporting results. A candidate who tests unsuccessfully on a Wednesday can call the next day, Thursday, and retest as soon as Friday, depending upon space availability. You may schedule online at <https://test-takers.psiexams.com/nmins>. You may also call PSI at 855-560-3714.

MISSED APPOINTMENT OR LATE CANCELLATION

If you miss your appointment, you will not be able to take the examination as scheduled, further you will forfeit your examination fee, if you:

- Do not cancel your appointment 2 days before the scheduled examination date;
- Do not appear for your examination appointment;
- Are not checked in by your scheduled start time;
- Do not present proper identification during check-in for the examination.

EXAM ACCOMMODATIONS

All PSI examination centers are equipped to provide access in accordance with the Americans with Disabilities Act (ADA) of 1990, and exam accommodations will be made in meeting a candidate's needs. Applicants with disabilities or those who would otherwise have difficulty taking the examination should request for alternative arrangements by [Clicking Here](#).

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. To request an ESL authorization, please submit: A personal letter requesting the authorization; and a letter from the English instructor or sponsoring.

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 online at <https://test-takers.psiexams.com/nmins> or by calling 855-560-3714. 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.

EXAMINATION SITE LOCATIONS

Albuquerque	9550 San Mateo Blvd, NE, Suite G	Albuquerque, NM 87113
Farmington	1307 E. 20th St.	Farmington, NM 87401
Las Cruces	1001 N. Solano, Suite # D	Las Cruces, NM 88001
Roswell	105 Fifth St.	Roswell, NM 88201
Santa Fe	4001 Office Court Drive, Suite 301	Santa Fe, NM 87507

Additionally, PSI has examination centers in many other regions across the United States. You may take this examination at any of these locations. Once you have paid for the examination, enter your zip code and a list of the testing sites closest to you will appear.

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.*

[Click here for a video of the Test Center Experience](#)

[Click here for a video of the Remote Testing Experience](#)

REQUIRED IDENTIFICATION

To gain admission to the Test Center, you must present (1) form of identification. The form of identification must be government issued, current and include your name, signature, and photograph. No form of temporary identification will be accepted.

- ✎ Primary ID (photograph and signature, not expired)
- ✎ State issued driver's license
- ✎ State issued identification card
- ✎ US Government Issued Passport
- ✎ US Government Issued Military Identification Card (not allowed for remote testing)
- ✎ US Government Issued Alien Registration Card
- ✎ Foreign Government Issued Passport
- ✎ Foreign Government Issued ID

Candidates must have proper identification to gain admission to the Test Center. Failure to provide appropriate identification at the time of the test is considered a missed booking. There will be no refund of test fees.

SECURITY PROCEDURES

The following examination protocols apply during any examination. PSI may pause or terminate an examination at any time. Failure to follow the examination protocol, may result in the disqualification of examination results, prohibition from taking future examinations, and may lead to legal action.

Prohibited Items:

- Reference materials of any kind.
- Scratch paper
- Pens/pencils
- Electronic devices of any type, including but not limited to; cellular phones, cameras, computers of any type (e.g., laptops, tablets, iPads), earbuds, electronic games, electronic watches, handheld calculators, headsets, mobile devices, music players (e.g., iPods), pagers, radios, recording devices (audio or video), smart watches, televisions, etc.).
- Hats or headgear not worn for religious reasons or as religious apparel, including hats, baseball caps, or visors.
- Bulky or loose clothing or coats including but not limited to; open sweaters, cardigans, shawls, scarves, vests, jackets and coats.
 - In the event you are asked to remove bulky or loose outerwear, appropriate attire, such as a shirt or blouse should be worn underneath.
- Other personal items, including but not limited to; backpacks, briefcases, chewing gum, drinks, food, good luck items, notebooks, paper or other materials on which to write, pens, pencils or other writing devices, purses, reading material, smoking or chewing products, wallets, etc.

Prohibited Behavior:

- Giving or receiving assistance on an examination.
- Copying or communicating examination content.
- Using outside references or resources during an exam, examples:
 - Browsing other local resources.
 - Browsing the internet.
 - Attempting to use a computer or computer program not provided or approved by PSI.
 - Attempting to use a telephone or mobile device.
 - Using notepad on the computer.
 - Using an application on the computer not provided by PSI.
- Engaging in disruptive behavior during check-in or during an exam, examples:
 - Acting in an inappropriate manner.
 - Using abusive language.
 - Speaking aloud.
 - Causing noise unrelated to keyboard typing.

- Engaging in prohibited behavior during check-in or during an exam, examples:
 - Reading questions out loud.
 - Leaving the room without proctor approval.
 - Using instant messaging, or other electronic communication.
 - Capturing a picture or video of exam items.
 - Attempting to use telephone or mobile device.
 - Obstructing the proctor's view (camera or in person).
 - Having inappropriate materials on desktop (explicit).
 - Changing spaces during the exam without proctor approval.
 - Not focusing eyes on the screen.

During the check in process, all candidates will be asked if they possess any prohibited items. Candidates may also be asked to empty their pockets and turn them out for the proctor to ensure they are empty. The proctor may also ask candidates to lift up the ends of their sleeves and the bottoms of their pant legs to ensure that notes or recording devices are not being hidden there.

Proctors will also carefully inspect eyeglass frames, tie tacks, or any other apparel that could be used to harbor a recording device. Proctors will ask to inspect any such items in candidates' pockets.

No prohibited items are allowed within the candidate's reach or line of sight. If prohibited items are found during check-in, candidates shall put them in the provided secure storage or return these items to their vehicle for test center exams. PSI will not be responsible for the security of any personal belongings or prohibited items.

- Any candidate seen giving or receiving assistance on an examination, found with prohibited items, or displaying prohibited behavior or violating any security regulations will have his or her examination terminated, and be asked to surrender all examination materials. All such instances will be reported to the examination sponsor.

Additional protocols for testing at a testing center, include but not limited to:

- Person(s) accompanying an examination candidate may not wait in the examination center, inside the building or on the building's property. This applies to guests of any nature, including drivers, children, friends, family, colleagues, or instructors.
- Once candidates have been seated and the examination begins, they may leave the examination room only to use the restroom, and only after obtaining permission from the proctor. Candidates will not receive extra time to complete the examination.

Additional protocols for remote online proctored exams, include but not limited to:

- Temporarily moving out of the camera's line of sight.
- Candidates are not allowed to have scratch paper.
- Adequate lighting for the proctor to see candidate's activity.
- Internet service must be sufficient to administer the exam, see page 12 for requirements.
- Web camera must be placed for ideal viewing by the proctor.
- Candidate may not change computers during the exam.
- Candidate may not change spaces during the exam.
- Candidate must follow proctor instructions, which may include, but are not limited to:
 - Keeping hands on the desktop.
 - Keeping eyes on the computer screen.
 - Not fidgeting during the exam.
 - Keeping hands away from face.
- Please do your best to avoid covering your mouth for the whole duration of exam. Be aware that talking/whispering/mouthing is not allowed during exam.
- Breaks are NOT allowed during remote online proctored examinations. If you believe you cannot complete your examination without a break, please do not register for remote online proctored examinations.

TAKING THE EXAMINATION BY COMPUTER

The examination will be administered via computer. You will be using a mouse and computer keyboard.

[Click here for the Tutorial in English](#)

[Click here for the Tutorial in Spanish](#)

EXAMINATION REVIEW

PSI, in cooperation with the OSI, 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 by clicking the Comments link on the function bar of the test question screen.

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.**

SCORE REPORTING

You must get 70% correct to pass.

Your score will be displayed on screen at the end of the examination and a score report will be emailed to you. If you fail, the emailed score report will include the diagnostic report indicating your strengths and weaknesses by examination type. You can view your score report from your online account.

You can take a practice exam online at <https://test-takers.psiexams.com/nmins> to prepare for your New Mexico 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.

EXAMINATION STUDY MATERIALS AND CONTENT OUTLINES

EXPERIMENTAL ITEMS

In addition to the number of examination items specified in the "Examination Content Outlines", a small number (5 to 10) of "experimental" questions may be administered to candidates during the examinations. These questions will not be scored. The administration of such unscored, experimental questions is an essential step in developing future licensing examinations.

STUDY MATERIALS

OSI does not specify an official study manual, nor are you required to take a pre-licensing study course. You are free to use materials of your own choosing to prepare for the license exam. However, because of the number, the diversity of approach and the currency of other publications, neither OSI nor PSI lists or recommends study materials.

You can access New Mexico statutes and insurance regulations at <https://www.osi.state.nm.us/MiscPages/insrulemakingandstatutes.aspx>.

Click the Link to View Your New Mexico Insurance Examination Content Outline
Effective thru 6/30/2026

Examination Title English	Series
<u>Life Insurance Producer</u>	18-25
<u>Accident and Health or Sickness Insurance Producer</u>	18-26
<u>Life, Accident and Health or Sickness Insurance Producer</u>	18-27
<u>Property Insurance Producer</u>	18-28
<u>Casualty Insurance Producer</u>	18-29
<u>Property and Casualty Insurance Producer</u>	18-31
<u>Title</u>	18-33
<u>Bail</u>	18-34
<u>Personal Lines Insurance Producer</u>	18-38
<u>Public Adjuster</u>	18-39
<u>Independent and Staff Adjuster P/C and W/C Insurance</u>	18-40
<u>Independent and Staff Adjuster P/C Excluding WC Insurance</u>	18-41
<u>Life, Accident and Health or Sickness Insurance Consultant</u>	18-53
<u>Property and Casualty Insurance Consultant</u>	18-55
<u>Title with Escrow Insurance</u>	18-56
<u>Escrow Only Insurance</u>	18-57
<u>Independent and Staff Adjuster Public Entity</u>	18-58
<u>Independent and Staff Adjuster W/C Insurance</u>	18-59
Título del examen en español	Series
<u>Seguro de vida de Nuevo México</u>	18-25
<u>Seguro de accidentes y salud o enfermedad de Nuevo México</u>	18-26
<u>Asesor de seguros de vida, accidentes y salud o enfermedad de Nuevo México</u>	18-27
<u>Seguro de daños de Nuevo México</u>	18-28
<u>Seguro de responsabilidad civil en accidentes de Nuevo México</u>	18-29
<u>Seguro de daños y responsabilidad civil de Nuevo México</u>	18-31
<u>Seguro de títulos de Nuevo México</u>	18-33
<u>Fianzas de caución (Bail bonds) de Nuevo México</u>	18-34
<u>Seguro de líneas para particulares de Nuevo México</u>	18-38
<u>Liquidadores públicos de seguros de Nuevo México</u>	18-39
<u>Liquidador independiente y de plantilla de seguros de daños y responsabilidad civil y de riesgos de trabajo de Nuevo México</u>	18-40
<u>Liquidador independiente y de plantilla de seguros de daños y responsabilidad civil de Nuevo México, excluyendo seguros de riesgos de trabajo</u>	18-41

Título del examen en español próximamente	Series
Próximamente consultor de seguros de vida, accidentes, salud o enfermedad	18-53
Consultora de seguros de propiedad y accidentes próximamente	18-55
Próximamente, título con seguro de depósito en garantía	18-56
Próximamente seguro con depósito de garantía únicamente	18-57
Ajustador independiente y de plantilla para entidades públicas	18-58
Ajustadora independiente y personal W / C seguro próximamente	18-59

**Click the Link to View Your New Mexico Insurance Examination Content Outline
Effective 7/1/2026**

Examination Title English	Series
Life Insurance Producer	18-25
Accident and Health or Sickness Insurance Producer	18-26
Life, Accident and Health or Sickness Insurance Producer	18-27
Property Insurance Producer	18-28
Casualty Insurance Producer	18-29
Property and Casualty Insurance Producer	18-31
Title	18-33
Bail	18-34
Personal Lines Insurance Producer	18-38
Public Adjuster	18-39
Independent and Staff Adjuster P/C and W/C Insurance	18-40
Independent and Staff Adjuster P/C Excluding WC Insurance	18-41
Life, Accident and Health or Sickness Insurance Consultant	18-53
Property and Casualty Insurance Consultant	18-55
Title with Escrow Insurance	18-56
Escrow Only Insurance	18-57
Independent and Staff Adjuster Public Entity	18-58
Independent and Staff Adjuster W/C Insurance	18-59
Título del examen en español	Series
Seguro de vida de Nuevo México	18-25
Seguro de accidentes y salud o enfermedad de Nuevo México	18-26
Asesor de seguros de vida, accidentes y salud o enfermedad de Nuevo México	18-27
Seguro de daños de Nuevo México	18-28
Seguro de responsabilidad civil en accidentes de Nuevo México	18-29
Seguro de daños y responsabilidad civil de Nuevo México	18-31
Seguro de títulos de Nuevo México	18-33
Fianzas de caución (Bail bonds) de Nuevo México	18-34
Seguro de líneas para particulares de Nuevo México	18-38

<u>Liquidadores públicos de seguros de Nuevo México</u>	18-39
<u>Liquidador independiente y de plantilla de seguros de daños y responsabilidad civil y de riesgos de trabajo de Nuevo México</u>	18-40
<u>Liquidador independiente y de plantilla de seguros de daños y responsabilidad civil de Nuevo México, excluyendo seguros de riesgos de trabajo</u>	18-41
Título del examen en español próximamente	Series
<u>Próximamente consultor de seguros de vida, accidentes, salud o enfermedad</u>	18-53
<u>Consultora de seguros de propiedad y accidentes próximamente</u>	18-55
<u>Próximamente, título con seguro de depósito en garantía</u>	18-56
<u>Próximamente seguro con depósito de garantía únicamente</u>	18-57
<u>Ajustador independiente y de plantilla para entidades públicas</u>	18-58
<u>Ajustadora independiente y personal W / C seguro próximamente</u>	18-59

APPLYING FOR YOUR LICENSE

Once you have passed your license exam, you can apply online at <http://www.nipr.com/>. The Section must receive all required application materials, including the correct nonrefundable license fees, **within one year** after you pass the exam.

- You must submit **license applications** through the NIPR electronic licensing system (<http://www.nipr.com/>)
- If you answer "Yes" to a background question on the application, **submit your written statement accompanied by corresponding official court documents** (printouts from a court's web site are not acceptable):
 - as part of your NIPR electronic license application (using the Attachments Warehouse)

BUSINESS NAME

When conducting insurance business, New Mexico law requires that you use your legal business name.

NEW MEXICO OFFICE OF THE SUPERINTENDENT 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 reject the application, delaying the licensing decision. After receiving your application, the Department has up to 10 days to determine whether it contains all required information and is therefore "administratively complete. These timeframes are the outer limits by which the Department must grant or deny a license application. The Department processes most license applications within 10 days.

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

The Department may deny a license for any cause listed in NMSA § 59A-11-14. If your application contains inaccurate or untruthful responses, or material omissions, the Department may deny the license and prevent you from being licensed in the future. If the Department issues a license and later discovers that the application was incomplete or contained erroneous, untruthful or materially incomplete information, the Department may fine you or revoke your license.

LICENSE EXPIRATION

When the OSI issues a New Mexico insurance license to someone who does not already hold a license, the initial license term is between 13-24 months and will expire on the licensee birth month. Future renewals will be a full two-year term expiring on the last day of the licensee birth month.

MAINTAINING YOUR LICENSE

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

NIPR: National Insurance Producer Registry

You can use the NIPR's website, at <http://www.nipr.com/> to report changes of email, address and telephone information at no charge.

LICENSE RENEWAL

An insurance professional may renew a license up to 90 days before the date the license expires. The licensee is solely responsible for renewing the license before its expiration. OSI may or may not remind the licensee of the need to renew a license. You can use NIPR (<http://www.nipr.com/>) to renew your license online, More detailed information on license renewals can be found on the Department's website at: www.osi.state.nm.us

INSURANCE CONTINUING EDUCATION

The insurance continuing education requirements that you must satisfy depend upon the type of license you hold, when the license was issued and when the license expires. Specific requirements for each type of license can be found at: www.osi.state.nm.us.

Insurance continuing education applies to insurance producers, adjusters, bail bond agents, solicitors and limited surety.

Nonresidents who do not have an insurance continuing education requirement. A nonresident would only be required to complete insurance continuing education if the resident state did not have a continuing education requirement or if New Mexico is the designated home state.

Individuals who only hold a limited-line do not have an insurance continuing education requirement.

Long-term care training an accident and health or sickness insurance producer (resident or nonresident) who wants to sell, solicit or negotiate long-term care insurance must complete eight hours of approved long-term care training (LTCT) A resident licensee can apply hours of LTCT toward satisfying New Mexico CE requirement. Nonresidents can satisfy the LTCT requirement if they completed substantially similar courses in another state.