



Phone: 877-215-7924

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



# Candidate Information Bulletin

**Revised:**  
October 1, 2025

**Where people meet potential**

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## Understanding Licensing Requirements

For licensing information, please contact:

**Arizona Department of Insurance and Financial Institutions**  
Phone: 602.364.3100  
Insurance E-mail: [insurancelicensing@difi.az.gov](mailto:insurancelicensing@difi.az.gov)  
Mortgage E-mail: [FElicensing@difi.az.gov](mailto:FElicensing@difi.az.gov)  
Website: [https://difi.az.gov/licensing\\_resources](https://difi.az.gov/licensing_resources)

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

1. Read the information on the Department's website for the type of license you desire to make sure you meet all the requirements. [https://difi.az.gov/licensing\\_resources](https://difi.az.gov/licensing_resources).
2. Review this handbook to determine which exam(s) you need to pass, if any, for the type(s) of license you require. Prepare for your exam, using this bulletin and materials from other sources. The content outlines at the back of this guide are the basis for the exams.
3. Register and schedule your exam. The easiest way to schedule is online at: <https://test-takers.psiexams.com/anzins>.
4. Bring the required identification to the test center and take the exam(s). You will receive your results immediately after the exam.
5. You must pass your exam then apply for your license at <http://www.nipr.com/> Certain types of licenses require submission of fingerprints as part of the application package. Please see the chart below in Arizona licensing requirements to determine if this is a requirement and detailed information on the fingerprint requirements and options in the section Apply for your license.
6. If you do NOT pass the exam, repeat steps 2 through 4. PLEASE NOTE: ARS §20-284(H) permits a maximum of 4 attempts to pass an exam in a 12month period. If you do not pass an exam after 4 attempts, you must wait one year after failing the fourth attempt before you are eligible to take that exam again. An individual who fails an examination that covers more than one line of license authority is considered to have failed the examination for each individual line of license authority.

Mortgage Broker - Responsible Individual exam candidates can find more information at this link.  
<https://difi.az.gov/industry/mortgage-industry/schools-and-test-information>

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

## Arizona Licensing Requirements

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

For ARS, select "Arizona Revised Statutes" from the "Legislative Council" menu option on the Arizona State Legislature website at [www.azleg.gov](http://www.azleg.gov).

For AAC, select "Administrative Code" from the "Rules" menu option on the Arizona Secretary of State website at [www.azsos.gov](http://www.azsos.gov).

To receive Department regulatory bulletins and press releases, register online at <https://difi.az.gov/mailing-lists>.

### Types of Licenses

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

Exam requirements do not apply to business entity licenses, and they do not apply to most nonresidents. Most residents and some non-resident adjusters must complete exams as shown in the following table. Obtain additional license requirements from the Producer page of the Insurance Licensing Section website [https://difi.az.gov/licensing\\_resources](https://difi.az.gov/licensing_resources).

License Line	Exam Series	Fingerprint	Exam Fee	Notes
Accident and Health or Sickness	13-32	Yes	\$50	
Life Insurance	13-31	Yes	\$50	
Life, Accident and Health or Sickness	13-33	Yes	\$59	
Casualty	13-43	Yes	\$42	
Property	13-42	Yes	\$50	
Property and Casualty	13-34	Yes	\$59	
Personal Lines	13-44	Yes	\$50	
Adjuster	13-36	Yes	\$59	Residents, and non-residents who do not hold a resident license in their resident state, must pass the exam.
Bail Bond Agent	13-35	Yes	\$42	Must be an AZ resident for at least one year to qualify for license.
Crop	13-46	Yes	\$42	
Surplus Lines Broker	13-41	Yes	\$50	Must also hold property producer or casualty producer authority.
Life Settlement Broker (per ARS § 20-3202)	None	Yes		Must also hold or be applying for life producer authority.
Mexican Insurance Surplus Lines Broker	None	Yes		Must have an office in Arizona and hold property producer or casualty producer authority.
Insurance Navigator or Insurance Certified Application Counselor	None	Yes		Must meet federal training and registration requirements.
Travel	--	Yes		
Variable Life and Variable Annuity Products	None	Yes		Must hold life producer authority.
Mortgage Broker	14-47	Yes	\$42	
Risk Management Consultant (per ARS § 20-331.01)	None	Yes		Requires written authorization from political subdivision (city or county) employer.

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

### **Long-term Care Training and Education**

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

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

### **Annuity Training and Continuing Education**

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

### **Nonresident Applicants**

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

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

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

**Note:** A clearance letter is not required if DIFI is able to verify the prior resident license status and the date the resident license was inactivated on the Producer Database (PDB).

### **Moving to Arizona**

If you are seeking a **nonresident adjuster license** and you are not licensed as a resident in your resident state, you will need to pass the AZ adjuster exam. All non-resident applicants must either:

- apply online at <http://www.nipr.com/>; or
- submit the appropriate NAIC Uniform Application Form.

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

## Fingerprint Requirement

If you are an Arizona resident or a nonresident relocating to Arizona, you must submit fingerprints using the Departments electronic fingerprinting process. Information is located at <https://difi.az.gov/sites/default/files/AZ%20Fingerprint%20Process%20Guide%2020240111.pdf>.

You are not required to submit fingerprints if 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 fingerprints to conduct criminal history background checks. See the "Obtaining your license" section on page 18 for details on how to satisfy the fingerprint requirement.

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

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

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

Fingerprinting fee paid to Fieldprint (\$8.25).

<https://difi.az.gov/sites/default/files/AZ%20Fingerprint%20Process%20Guide%2020240111.pdf> You should not complete your Fieldprint appointment until AFTER you have submitted your application at [www.nipr.com](http://www.nipr.com).

FBI fingerprint processing fee (\$22.44) paid to DPS when registering at <https://psp.azdps.gov/account/login>.

## Examination Payment and Scheduling Procedures

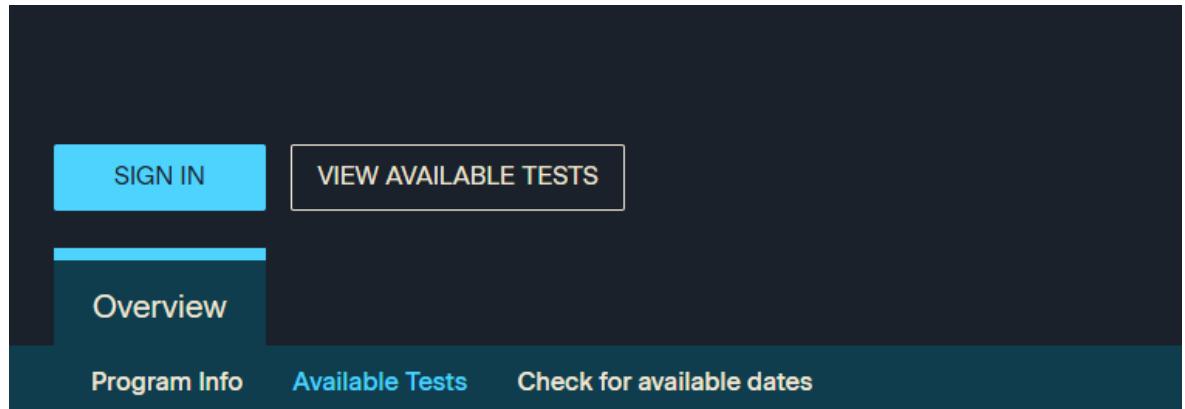
### Exam Restrictions

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

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

## Internet Scheduling

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

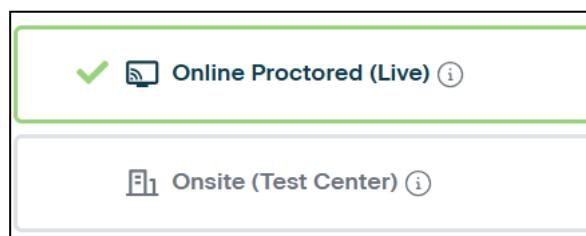


3. You will be prompted to CREATE AN ACCOUNT with PSI.

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

Create Account	
Social Security Number*	<input type="text"/>
Confirm Social Security Number*	<input type="text"/>
First Name*	<input type="text"/>
Middle Name	<input type="text"/>
Last Name*	<input type="text"/>
Suffix	<input type="text"/>
Country of Residence*	<input type="text"/>
Mobile Number	<input type="text"/>
Email*	<input type="text"/>

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



## Scheduling at a Test Center

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

City, province, or postal code

Radius  
10 Miles

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

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

12-HOUR FORMAT 24-HOUR FORMAT

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

Available Selected

3. You are now ready to pay.

Pay with card

VISA MasterCard American Express JCB Discover

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.

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

Thank you for booking your exam with our *test taker portal*. Your exam appointment is confirmed. Please take a moment to review this email for important information about your exam.

Here are the details of your confirmed appointment:

**Exam:** AZ Insurance Producer - Life (English)  
**Date:** September 05, 2025  
**Start:** 02:30:00 America/Phoenix  
**Duration:** 120 Minutes  
**Location:** Online Proctored Examination

## Scheduling via Remote Proctor

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

Country\*

Timezone\*

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

○ Available    ● Selected

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

2. You are now ready to pay.

Pay with card

VISA MASTERCARD AMEX PAYPAL DISCOVER

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.

Thank you for booking your exam with our *test taker portal*. Your exam appointment is confirmed. Please take a moment to review this email for important information about your exam.

Here are the details of your confirmed appointment:

**Exam:** AZ Insurance Producer - Life (English)  
**Date:** September 05, 2025  
**Start:** 02:30:00 America/Phoenix  
**Duration:** 120 Minutes  
**Location:** Online Proctored Examination

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 eligibility 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**

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 Scheduling**

Call 877-215-7924, PSI registrars are available to receive payment and to schedule your appointment for the examination. Please call Monday through Friday between 4:30 am and 7:00 pm, and Saturday-Sunday between 8:00 am and 2:30 pm, Mountain Time. To register by phone, you need a valid credit card (VISA, MasterCard, American Express or Discover).

## **Cancelling and Rescheduling 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. If you choose not to reschedule, you may request a refund by emailing [psi.insurance@psionline.com](mailto:psi.insurance@psionline.com). For example, for a Monday appointment, the cancellation notice would need to be received on the previous Saturday. You may call PSI at 877-215-7924.

**Note:** A voice mail message is not an acceptable form of cancellation. Please use the PSI Website, call PSI and speak to a Customer Service Representative.

## **Group Scheduling**

PDI's Group Scheduling Department processes group requests containing 5 or more candidates requesting the same date/time/location and wish to pay exams fees using one Credit Card. If your request meets this criterion, please reach out to [groupscheduling@psionline.com](mailto:groupscheduling@psionline.com) . If you have less than 5 candidates, you must proceed with scheduling at <https://test-takers.psiexams.com/anzins> or call PSI 877-215-7924.

## **Retaking 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. Schedule online at <https://test-takers.psiexams.com/anzins> or call PSI 877-215-7924.

## **Missed Appointment or Late Cancellation**

Your registration will be invalid, you will not be able to take the examination as scheduled, and 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 when you arrive for the examination.

## **Examination Accommodations (ADA)**

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 Site Closing for an Emergency**

In the event that severe weather or another emergency forces the closure of an examination site 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 schedule by calling 877-215-7924. Every effort will be made to reschedule your examination at a convenient time as soon as possible. You may also check our website at <https://test-takers.psiexams.com/anzins>.

## Examination Site Locations

<b>FLAGSTAFF</b> Northern Arizona University Du Bois Building 64, Room 140 306 E. Pine Knoll Drive Flagstaff, AZ 86011 Refer to NAU Parking Services <a href="https://nau.edu/Parking-Shuttle-Services/Guest-Parking/">https://nau.edu/Parking-Shuttle-Services/Guest-Parking/</a> for parking requirements and nearby locations	<b>PARKER</b> Down Town Event Center 1009 W Arizona Ave Parker, AZ 85344	<b>PHOENIX</b> 2345 E Thomas Rd, Ste 385 Phoenix, AZ 85016
<b>QUEEN CREEK</b> Queen Creek - Rio Salado Community College at Queen Creek 21740 S Ellsworth Rd Queen Creek, AZ 85142	<b>SHOW LOW</b> Show Low - City of Show Low Library 181 N. 9th St. Show Low, AZ 85901	<b>SURPRISE</b> Surprise - Rio Salado Lifelong Learning Center 12535 W Smokey Drive Surprise, AZ 85378
<b>SOMERTON</b> McDermott's Let's Fly LLC 3900 West US Highway 95 Somerton, AZ 85350	<b>TEMPE</b> Mill Avenue Business Center 40 W. Baseline Road, Suite 221 Tempe, AZ 85283	<b>TUCSON</b> 310 S. Williams Street, Suite 176 Tucson, AZ 85711
<b>YUMA</b> Yuma - Arizona Western College 2020 S Avenue 8 E. Yuma, AZ 85365		

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 Site

On the day of the examination, exam show-times should be 30 minutes prior to harmonize with other scheduled PSI exams and to allow for the check-in process. This extra time is for sign-in, identification, and familiarizing yourself with the examination process. If you arrive late, you may not be admitted to the examination site and you will forfeit your examination fee.

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

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

### ••• *Required Identification at Examination Site*

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 exam via computer*

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

### **Examination Review**

PSI, in cooperation with the Department, 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 the examination. 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 may view the score report(s) after your examination, via your online account.

Now you can take the practice exam online at <https://test-takers.psiexams.com/anzins> 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. They ARE NOT a substitute for proper education and study. Furthermore, scoring well on the practice exam does not guarantee a positive outcome on 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

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

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

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

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

## **Content Outlines**

The following outlines describe the content of each of the Arizona Insurance Examinations. These outlines are the basis of the examination. Each examination will contain questions about the subjects in its outline. The examinations are closed book. No reference materials, papers or study materials are allowed at the examination site.

### **Click the Link to View Your Arizona Insurance Examination Content Outline**

[AZ Accident and Health or Sickness Producer Outline](#)

[AZ Bail Bond Agent Outline](#)

[AZ Casualty Producer Outline](#)

[AZ Life Insurance Producer Outline](#)

[AZ Life, Accident and Health or Sickness Producer Outline](#)

[AZ Mortgage Broker Outline](#)

[AZ Personal Lines Producer Outline](#)

[AZ Producer's Crop Insurance Outline](#)

[AZ Property & Casualty Adjuster Outline](#)

[AZ Property and Casualty Producer Outline](#)

[AZ Property Insurance Producer Outline](#)

[AZ Surplus Lines Insurance Broker Outline](#)

## Applying for your License

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

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

### Submit your Application

You must submit license applications either (1) through the NIPR electronic licensing system ([www.nipr.com](http://www.nipr.com)) or (2) by mailing to the Insurance Licensing Section. NOTE: NIPR applications are prioritized for processing and are processed faster than mailed paper applications.

Fingerprints (if required) must be submitted using the DIFI electronic fingerprint process.

<https://difi.az.gov/sites/default/files/AZ%20Fingerprint%20Process%20Guide%2020240111.pdf>

If you answer "Yes" to a background question on the application, submit your written statement accompanied by corresponding official court documents (printouts from a court's web site are not acceptable):

- as part of your NIPR electronic license application (using the Attachments Warehouse), or
- mailed in with your completed paper license application and required fees.

### License Fees

License fee, paid to the Department with your license application, consisting of one or more of the following:

- \$120 per license class other than surplus lines broker or life settlement broker. License classes are Adjuster, Bail Bond, Insurance Producer, Portable Electronics Vendor, Rental Car Agent, Risk Management Consultant, Self Service Storage Agent, and Temporary Producer.
- \$1,000 for surplus lines broker license authority on a new license or added to an existing license that has a remaining term of two years or more.
- \$500 for surplus lines broker authority added to an existing license with a remaining term of less than two years.
- \$500 for life settlement broker license authority on a new license or added to an existing license that has a remaining term of two years or more.
- \$250 for life settlement broker license authority added to an existing license that has a remaining term of less than two years.

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

**Note** Arizona license fees are subject to change at any time. The FBI fingerprint-processing fee may change at any time. Obtain up-to-date fee information by contacting the Insurance Licensing Section by email at [insurancelicensing@difi.az.gov](mailto:insurancelicensing@difi.az.gov).

### Department of Insurance Application Review Process

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

After receiving your application, the Department has up to 60 days to determine whether it contains all required information and is therefore "administratively complete," and up to an additional 60 days to review the substance of your application.

These timeframes are the outer limits by which the Department must grant or deny a license application. The Department processes most license applications within 10 days. The Department is usually able to process applications submitted electronically faster than applications submitted on paper. Please allow an additional 30 days for applications submitted on paper.

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

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

## **License Expiration**

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

## **Maintaining your License**

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

## **NIPR: National Insurance Producer Registry**

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

## **License Renewal**

An insurance professional may renew a license up to 90 days before the date the license expires. The licensee is solely responsible for renewing the license before its expiration. The Department may or may not remind the licensee of the need to renew a license. If the license expires, the licensee must cease acting under the license. For up to one year after the expiration of the license, a person may apply for a "late renewal" by fulfilling the renewal requirements and adding a \$100 late renewal fee to the license renewal fee.

You can either use **NIPR** (<http://www.nipr.com/>) to renew your license online or download a renewal application from the Insurance Licensing Section website at <https://difi.az.gov/licensing-document-library> and mail the completed renewal form to the Insurance Licensing Section.

## **Insurance Continuing Education**

The insurance continuing education requirements apply to all major line resident licensed Insurance Producers. Specific requirements can be found at <https://difi.az.gov/ice>

**Insurance continuing education only applies to insurance producers.** Continuing education is not required for a person to renew a license for insurance adjuster, bail bond agent, self-service storage agent, insurance exchange navigator or insurance exchange certified application counselor license. Individuals who only hold a limited-line credit or crop insurance producer license do not have an insurance continuing education requirement. A resident that holds a major line of authority may need to complete insurance continuing education.



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