PSI Services LLC
Phone: (833) 518-7458
E-mail: examschedule@psionline.com
https://test-takers.psiexams.com/arins

ARKANSAS

ARKANSAS
Insurance Department

ARKANSAS INSURANCE DEPARTMENT
LICENSURE CANDIDATE INFORMATION BULLETIN

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EXAMINATIONS BY PSI

This Candidate Information Bulletin provides information about the examination and licensing process for individuals who wish to operate as an insurance producer, adjuster and others, as defined in Arkansas Insurance Laws.

The Arkansas Insurance Department (AID) has contracted with PSI Services LLC (PSI) to conduct the examination program. PSI provides examinations through a network of computer examination centers in Arkansas. PSI works closely with the State to be certain that examinations meet local as well as national requirements in basic principles and examination development standards.

UNDERSTANDING LICENSING REQUIREMENTS

Individuals who wish to obtain an insurance license in the state of Arkansas must:

1. Complete Prelicensing Education Course. Applicants must possess a certificate of completion of prelicensing education before they may take the licensing examination.

Form Name (Certificate of Course Completion)	Line of Insurance
Appendix 3A	Life
Appendix 3B	Accident, Health, Sickness
Appendix 3C	Casualty (Including Commercial Lines)
Appendix 3D	Property (Including Commercial Lines)
Appendix 3E	Personal Lines (Property and Casualty; No Commercial Lines)

2. Complete the Electronic Resident Licensing at www.nipr.com and pay the $20 application fee to NIPR.
3. Complete the Criminal Background Check on line at https://www.ark.org/background-check/index.php/home/index/aid.
4. 24 hours after successfully passing the examination, you may print your license. Go to www.nipr.com.

Candidates should contact the Arkansas Insurance Department with questions about obtaining or maintaining a license **only after the examination has been passed**.

Arkansas Insurance Department
1 Commerce Way, Suite 104
Little Rock, AR 72202
Phone: (501) 371-2750
www.insurance.arkansas.gov

NONRESIDENT LICENSE APPLICATION PROCEDURES

Information on obtaining a nonresident license is available on the Arkansas Insurance Department's Web page at www.insurance.arkansas.gov, or by calling the Department at (501) 371-2750.

Applicants are not required to provide a clearance letter if they hold a license from another state and are moving to Arkansas. They should contact the Arkansas Department of Insurance via email to determine whether or not they must take an examination.

SURPLUS LINES EXAM AND LICENSING REQUIREMENTS

Applicants must:

- Be currently licensed with Multi-line authority (Property and Casualty) in Arkansas or another state for at least three (3) years
- File the required surety bond in the amount of $50,000
- Be deemed by the Commissioner to be competent and trustworthy
- Submit the proper application that requires documentation of the applicant's affiliation with a licensed Arkansas broker firm or corporation. Complete this application online at www.nipr.com.
- Pass the Arkansas Surplus Lines examination

EXAMINATION FEES

Applicants affiliated with a licensed Arkansas broker firm or corporation must pay the application fee of $1,035 to NIPR, at the time of application. Upon approval, candidates will receive an email from PSI. Once approved, candidates may register for an

examination with PSI. **At the time of registration, candidates must pay the examination fee with a credit card. Examination fees are nonrefundable and nontransferable.**

Exam Name	Section	Time Allowed	Exam Fee	Combinations
❒ Life	General State	2.5 hours	$50.00	Life and Health can be taken together.
❒ Health	General State	2.5 hours	$50.00	
❒ Property/Casualty (including commercial lines)	Property Casualty State	3.5 hours	$50.00	These exams cannot be taken with any other exam.
❒ Personal Lines (Property/Casualty— no commerical lines)	General State	3.5 hours	$50.00	
❒ Title	one section	2.5 hours	$50.00	
❒ General Adjuster	one section	1.5 hours	$40.00	Any three Adjuster exams can be taken together.
❒ Property Adjuster	one section	1.5 hours	$40.00	
❒ Casualty Adjuster	one section	1.5 hours	$40.00	
❒ Worker's Compensation Adjuster	one section	1.5 hours	$40.00	
❒ Crop Hail	one section	1.5 hours	$50.00	This exam CAN ONLY be taken with Life or with Health, but not with any other exam.
❒ Surplus Lines	one section	2.0 hours	$50.00	This exam CANNOT be taken with any other exam.

APPOINTMENT REQUIREMENTS

The state of Arkansas issues a permanent producer license. Licensees are required to carry this license and maintain accurate records of the insurance companies that have appointed them. An insurance company has fifteen (15) calendar days to submit the producer's appointment to the Arkansas Department of Insurance. This 15-day submission will begin either from the day the insurance company signs a contract with the producer, or, upon the insurance company's receipt of the first piece of business from the producer. A licensee who receives a permanent producer license should advise each company he/she wishes to represent of his/her qualifications and standing and ask for appointment. Arkansas insurance companies must submit the Arkansas Request for Appointment form for each producer they certify via www.nipr.com. All appointments, Life and/or Health authorities, Property and Casualty are renewed annually on June 1. The payment of the appointment renewal fee is the responsibility of the insurance company.

AMENDED/CHANGED AUTHORITY

Insurance companies must send a new Arkansas Request for Appointment form for any producer whose authority is amended or changed. Fees for amending or changing authority are the same as for appointment (shown above).

APPOINTMENT TERMINATION REQUEST

If an insurance company wishes to terminate a producer or agency, the Arkansas appointment termination is submitted via www.nipr.com. A $10 fee is required for each appointment termination.

ADMINISTRATIVE SUPPORT SERVICES

The Arkansas Insurance Department will provide home state certification, clearance letters, or printouts of a producer's record. All administrative services requests must be forwarded to the Arkansas Insurance Department with the producer's name and license number. Fees vary. Producers may contact the Insurance Department for a current listing of these fees.

CHANGE OF NAME OR ADDRESS

Producers must report any change in address or name to the Arkansas Insurance Department within thirty (30) days of the change. Address changes can now be made online via www.nipr.com.

CHANGE OF AGENCIES

The Arkansas Insurance Department should be notified immediately if the producer changes agencies.

RETAKE REQUIREMENTS

- ✓ Candidates must pass the examination within ninety (90) days of the date of issuance of the original approval date.
- ✓ Candidates may take the examination(s) a maximum of three (3) times within the ninety (90) day permit period.
- ✓ Candidates who do not pass the examination within ninety (90) days, or who do not pass the examination after three attempts, **must** wait four weeks.

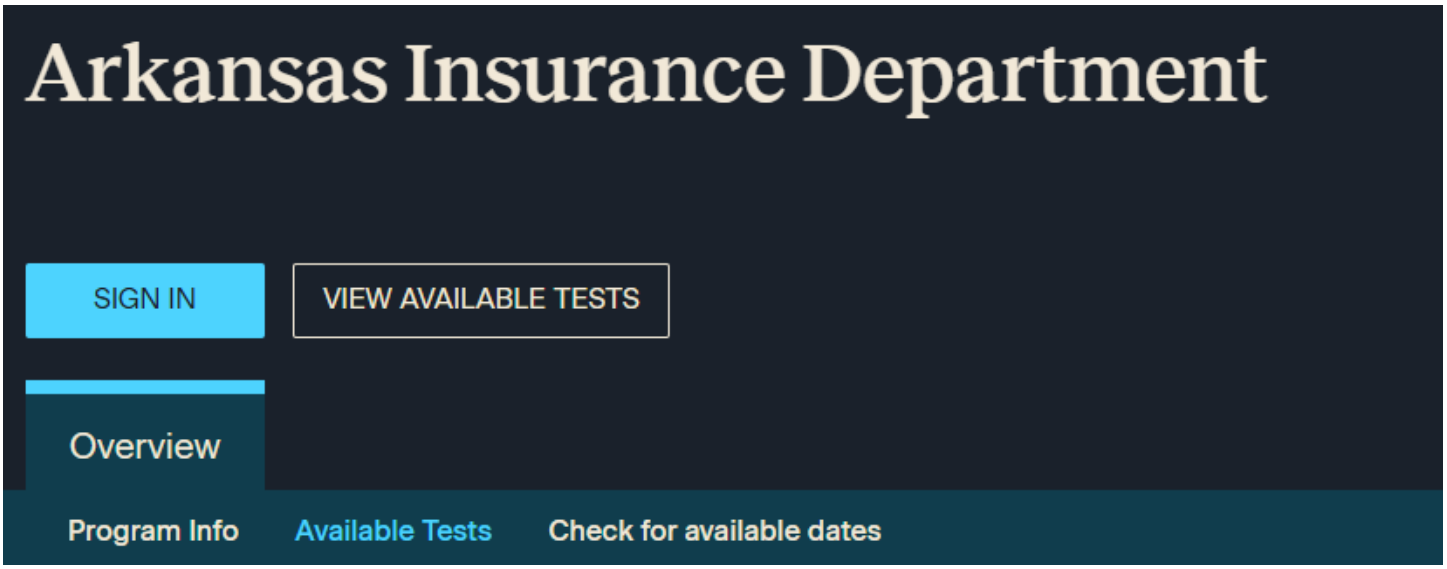
EXAMINATION SCHEDULING

Effective 11/12/2026 candidates are no longer required to be preapproved by the Arkansas Insurance Department. It is the candidate's responsibility to contact PSI to pay and schedule an examination. There is no limit to the number of times a candidate may retake an examination, if necessary, to pass. However, for the examinations that require a pre-licensing course certificate, the certificate must be valid. Examination fees are **not** refundable or transferable.

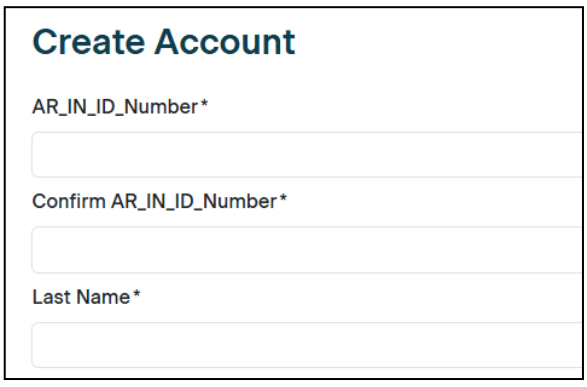
1. Go to: https://test-takers.psiexams.com/arins

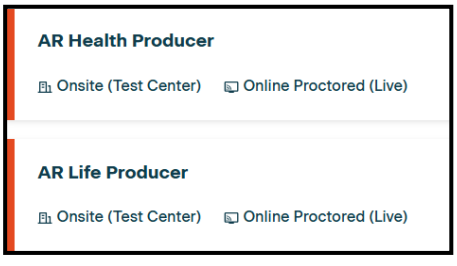
2. Select **SIGN IN** to create an account. Select **CREATE ACCOUNT.**

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.



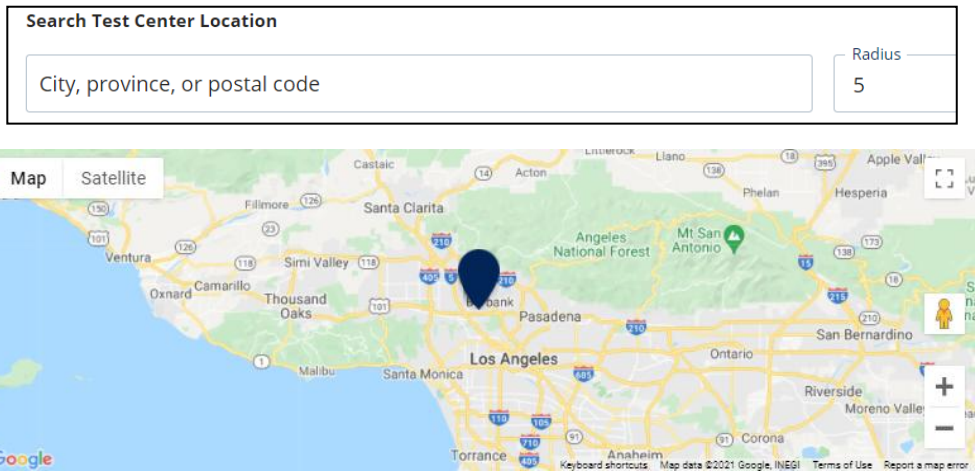
4. Select the examination.



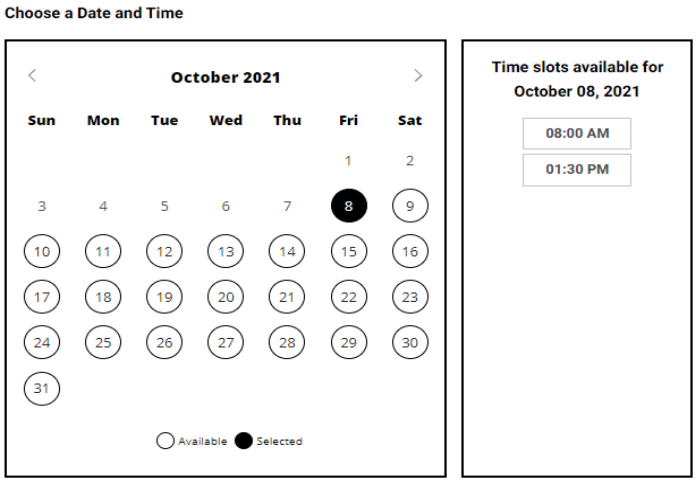


Scheduling at a Test Center

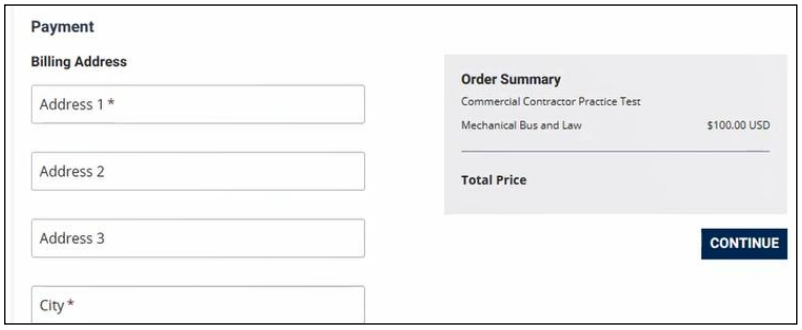
1. Enter the “City or Postal Code” and select **FIND**.



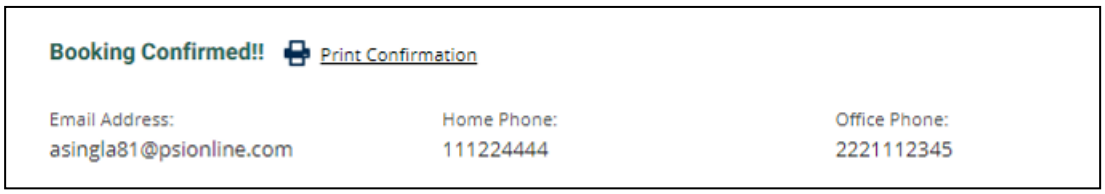
2. Select a date and time to book an appointment.



3. You are now ready to pay.

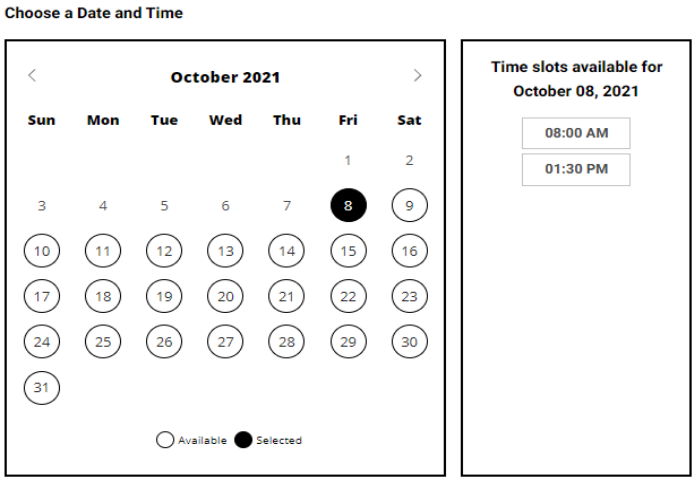


4. Once payment has been made you will receive a message confirming the test center, booked date, and booked time.

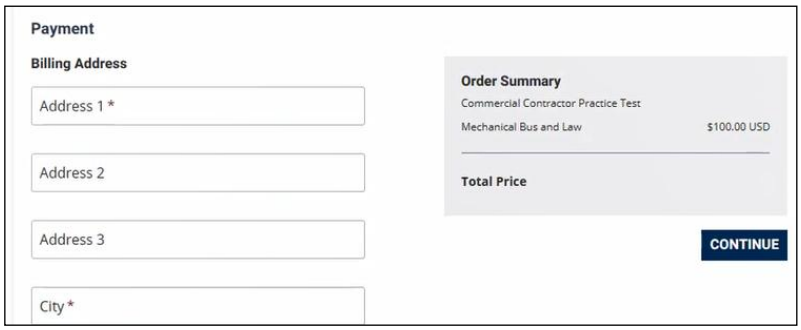


Scheduling via Remote Proctor

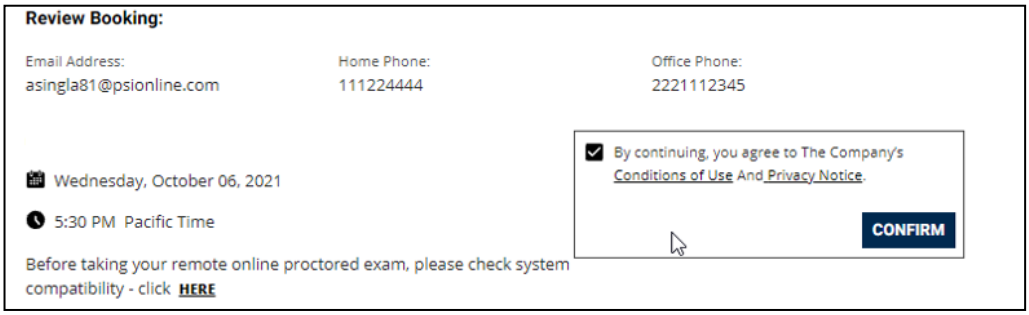
1. Select a date and time to book an appointment.



2. You are now ready to pay.

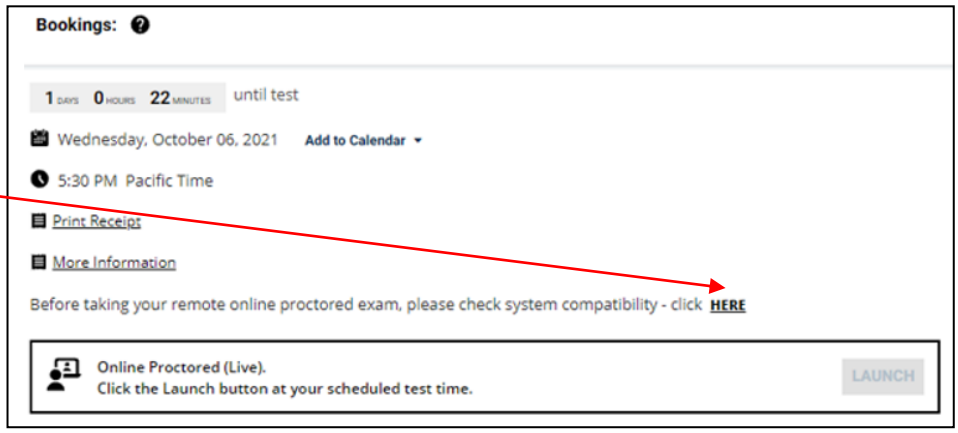


3. Once payment has been made you will receive a message confirming the booked date and booked time.



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 COMPATIBILTY 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.

TELEPHONE REGISTRATION

Call (833) 518-7458 to speak with a live registrar, Monday through Friday between 7:30 am and 10:00 pm, and Saturday-Sunday between 9:00 am and 5:00 pm, Eastern 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 (833) 518-7458.

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.

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.

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 by calling (833) 518-7458. 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. You may also check our website at https://test-takers.psiexams.com/arins.

EXAMINATION SITE LOCATIONS

Bentonville 2205 SW I St Bentonville, Arkansas 72712	Conway Get Smart Testing Center 1060 Pat's Lane, Suite 1 Conway, AR 72032	Fayetteville 97 N. Razorback Road 1 University of Arkansas Fayetteville, Arkansas 72701
Fayetteville 3015 North College Avenue Fayetteville, Arkansas 72703	Fort Smith Adult Education Center 501 South 20th St. South Campus Library Fort Smith, Arkansas 72901	Harrison 1515 Pioneer Dr Room L111 South Campus Library Harrison, Arkansas 72601

Jonesboro 3014 Turman Drive, Suite F Jonesboro, Arkansas 72404	Little Rock Velvatex College 1520 Martin Luther King Dr. Little Rock, Arkansas 72202	Little Rock 8 Shackleford Plaza, Suite 300A Little Rock, Arkansas 72211
North Little Rock 2819 Lakewood Village Center North Little Rock, Arkansas 72116	North Little Rock 8318 Remount Rd North Little Rock Airport North Little Rock, Arkansas 72118	Pine Bluff 1900 Hazel Street Pine Bluff, Arkansas 71603
Searcy 2615 S Main St. Searcy, Arkansas 72143		

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 15 minutes before your appointment. 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 test center and you will forfeit your examination fee.*

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)
  - Government-issued Driver's License
  - U.S. Dept. of State Driver's License
  - U.S. Learner's Permit (plastic card only with photo and signature)
  - National/State/Country Identification Card
  - Passport
  - Passport card
  - Military ID
  - Alien Registration Card (Green Card, Permanent Resident Visa)

- You must provide proof of prelicensing education for every attempt taken of the examination. Pre-licensing Course completion certificates are valid for 2 years. Prelicensing is required for the following exams.
  - Life
  - Accident, Health, Sickness
  - Casualty (Including Commercial Lines)
  - Property (Including Commercial Lines)
  - Personal Lines (Property and Casualty; No Commercial Lines)

  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.

If testing at a PSI test site you will be given a piece of scratch paper and a pencil. You will return the scratch paper and pencil during check-out.

Prohibited Items:

- Reference materials of any kind.

- 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.

TUTORIAL

Before you start your examination, an introductory tutorial 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 answering questions and reviewing your answers.

TEST QUESTION SCREEN

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.

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.

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

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 must get 70% correct to pass.

You may request a duplicate score report after your examination by emailing scorereport@psionline.com.

You can take a practice exam online at https://test-takers.psiexams.com/arins to prepare for your Arkansas 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 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 examination content outlines in this bulletin are the basis for the examinations and are updated periodically. Each approved prelicensing provider is given a copy of the exam content outlines listed in this bulletin for use in developing a course of study and any materials used in the course. It is the provider's responsibility to ensure that all study materials are updated to comply with the current exam content outlines.

Licensing candidates should be aware that they will be tested on the subject matter shown in these outlines and should therefore hold the course provider accountable for covering all the topics noted herein.

Applicants may wish to go to the library to review a standard statute reference for Arkansas. Statutes are also available from the office of the Secretary of State for Arkansas.

EXAMINATIONS

The following outlines describe the content of each of the Arkansas 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 the Arkansas Insurance Examination Content Outlines

Arkansas Life Examination Content Outline

Arkansas Health Examination Content Outline

Arkansas Property/Casualty (including commercial lines) Examination Content Outline

Arkansas Personal Lines (Property/Casualty-no commerical lines) Examination Content Outline

Arkansas Title Examination Content Outline

Arkansas General Adjuster Examination Content Outline

Arkansas Property Adjuster Examination Content Outline

Arkansas Casualty Adjuster Examination Content Outline

Arkansas Worker's Compensation Adjuster Examination Content Outline

Arkansas Crop Hail Examination Content Outline

Arkansas Surplus Lines Examination Content Outline