

ASA HUTCHINSON, Governor
ALLEN W. KERR, Insurance Commissioner



Pearson
VUE

Arkansas

Insurance Licensing Candidate Handbook

April 2017



QUICK REFERENCE

RESERVATIONS

Before making an exam reservation

Candidates must be authorized to test before a reservation can be made. See *Overview*, page 1 for detailed steps on becoming licensed.

Candidates should thoroughly review this handbook, which contains examination content outlines and important information regarding eligibility and the examination and licensing application process.

Making an exam reservation (details on page 6)

Candidates must first receive the *Authorization to Test* notification from the Arkansas Insurance Department (AID) and Pearson VUE before they are permitted to make an appointment to test.

First-time takers are now permitted to make their appoint via the web. When you receive your *Authorization to Test* letter, you will find instructions for logging in to make your reservation.

Reservations should be made either online or by phone at least twenty-four (24) hours before the desired examination date. **WALK-IN EXAMINATIONS ARE NOT AVAILABLE.**

SCHEDULES & FEES

Test Center locations

A list of test centers appears on the back cover of this handbook. Candidates should contact Pearson VUE to confirm specific locations and examination schedules. Tests may be taken at any authorized Pearson VUE Center nationwide.

Exam fees

Fees vary by examination type. Please see the back cover of the handbook for details. Fees for your **first** examination attempt, whether you are applying by paper application or electronically, must be sent to Pearson VUE for processing.

First-time fees are payable by Cashier's Check, Money Order, or Insurance Company Check. Only one candidate may be covered by each check. All checks **MUST** be made out to Pearson VUE.

Payment will not be accepted at the test center. **ALL FEES ARE NON-REFUNDABLE AND NON-TRANSFERABLE.**

EXAM DAY

What to bring to the exam

On the day of the examination, candidates should bring proper identification along with other required materials. A complete list appears in *What to Bring* (page 9).

Exam procedures

Candidates should report to the test center at least thirty (30) minutes before the examination begins to complete registration. The time allotted for the examinations is detailed on page 13, and each candidate will leave the test center with an official score report in hand.

LICENSE APPLICATION

Candidates should contact Pearson VUE to start the application process.

Pearson VUE Processing Center

Arkansas Insurance
3131 S Vaughn Way, Ste. 205
Aurora, CO 80014

Phone
(800) 274-8979

Email
pvarinsurance@pearson.com

EXAMINATION INFORMATION

Candidates should contact Pearson VUE with questions about this handbook or about an upcoming examination.

Email
pearsonvuecustomerservice@pearson.com

Website
www.pearsonvue.com

Pearson VUE Arkansas Insurance

Attn: Regulatory Program
5601 Green Valley Dr.
Bloomington, MN 55437

Phone
(888) 204-6259

STATE LICENSING INFORMATION

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

1200 West Third Street
Little Rock, AR 72201-1904

Phone
(501) 371-2750

Fax
(501) 371-2618

Website
www.insurance.arkansas.gov

Arkansas Insurance Department

Asa Hutchinson
Governor



Allen Kerr
Commissioner

A Message from State Insurance Commissioner Allen Kerr

Dear Insurance Producer Candidate:

Thank you and congratulations on your choice to take the first step toward a potentially successful career in insurance.

As a former producer for who started his own agency in 1981, I can certainly assure you that, should you decide that becoming a producer is the right one for you, you will see that the State of Arkansas is truly a land of opportunity for you as you establish yourself in an industry that generates more than \$9 billion in premiums annually.

As you move forward towards joining the more than 70,000 producers licensed to sell insurance for one of the 1,500 companies licensed in our state, you will affirm that our state is truly "open for business."

Our License Division is here to help you reach your goal of becoming a producer. The men and women in the Division are experienced, knowledgeable and professional, and will assist you as you obtain your licenses and when it comes time for renewal.

As was my own experience, I believe you will discover that becoming an insurance producer is a great choice for a career. The Arkansas Insurance Department is ready to start working with you.

Sincerely,

Allen Kerr

Commissioner

Arkansas Insurance Department

1200 West Third Street, Little Rock, AR 72201-1904 · (501) 371-2600 · (501) 371-2618 fax · www.insurance.arkansas.gov
Information (800) 282-9134 · Consumer Services (800) 852-5494 · Seniors (800) 224-6330 · Criminal Inv. (866) 660-0888

TABLE OF CONTENTS

QUICK REFERENCE inside front cover

A Message from
Insurance Commissioner Allen Kerr i

OVERVIEW 1

INTRODUCTION 2

Contact Information 2

The Licensure Process 2

Exam Eligibility 2

Practice Tests 2

STATE LICENSING REQUIREMENTS 3

Licensure in Arkansas 3

License Applications 3

 Paper Applications 3

Resident License Application Procedures 3

Nonresident License Application Procedures 4

Surplus Lines Exam
and Licensing Requirements 4

 Application Fees 4

Review of Applications and
Issuance of Exam Authorizations 4

Appointment Requirements 5

Amended/Changed Authority 5

Terminations 5

Administrative Support Services 5

Change of Name or Address 5

Change of Agencies 5

Retake Requirements 5

EXAM RESERVATIONS 6

Making a Reservation 6

 First-Time Test Takers 7

Retaking the Exam 7

Allowable Exam Combinations 7

Exam Fees 7

Change/Cancel Policy 7

Absence/Lateness Policy 8

Weather Delays and Cancellations 8

Accommodations 8

EXAM DAY 9

What to Bring 9

Exam Procedures 10

About the Exam 10

Questions or Comments About the Exam 11

Score Explanation 11

Score Reporting 11

Review of Exams 11

Duplicate Score Reports 11

Test Center Policies 12

PREPARING FOR THE EXAM 13

Content Outlines 13

Study Materials 13

Exam Time Allotted and Combinations 13

EXAM CONTENT OUTLINES

APPENDIX

Duplicate Score Request back of handbook

Arkansas State Police Individual
Record Check Form back of handbook

GENERAL INFORMATION

Test Centers back cover

Available Exams back cover

Exam Fees back cover

Pearson VUE Holiday Schedule back cover

OVERVIEW

The candidate handbook is a useful tool in preparing for an examination.

It is highly recommended that the Arkansas Insurance Candidate Handbook be reviewed, with special attention given to the content outlines, the guide study and preparation, before taking the examination.

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. (See page 3)

2. Complete the *Electronic Resident Licensing* at <https://pdb.NIPR.com/erl/start.jsp> and print a copy of the \$5.00 fee you paid to submit to Pearson VUE at 3131 S Vaughn Way, Ste. 205, Aurora, CO 80014.

3. Complete the *Criminal Background Check*.

4. The following information must be mailed to the Pearson VUE Processing Center at 3131 South Vaughn Way, Aurora, CO before an exam authorization can be issued:

1. Receipt of \$5.00 transaction fee from NIPR
2. Background check receipt for \$24.00
3. Money Order or Certified Check

5. Receive the *Authorization to Test* from Pearson VUE.

6. Schedule your examination with Pearson VUE by following the instructions on your *Authorization to Test* document.

7. Go to the Pearson VUE test center at the appointed time.

Go to the test center on the day of the examination, bringing ID and your *Course Completion Certificate* (Appendix 3A-3F). See page 9 for more information.

8. 24 hours after successfully passing the examination, you may print your license.

Go to <https://pdb.NIPR.com/erl/start.jsp>.

INTRODUCTION

CONTACT INFORMATION

Candidates may contact Pearson VUE with questions about this handbook or an examination.

FOR APPLICATION STATUS QUESTIONS	
Pearson VUE Processing Center/Arkansas Insurance 3131 S Vaughn Way, Ste. 205, Aurora, CO 80014	
Phone: (800) 274-8979	Email: pvarinsurance@pearson.com

FOR EXAMINATION RESERVATIONS		
Pearson VUE/Arkansas Insurance Attn: Regulatory Program, 5601 Green Valley Dr., Bloomington, MN 55437		
Website: www.pearsonvue.com	Phone: (888) 204-6259	Email: pearsonvuecustomerservice@pearson.com

Live Chat is available to address your support inquiries and is the quickest way to reach a customer service agent. It's available from 8:00 AM through 5:00 PM Central Time, Monday through Friday, subject to change during locally designated holidays.

Please visit www.pearsonvue.com/ar/insurance/contact for further information on scheduling an examination.

Candidates may contact the Arkansas Insurance Department with questions regarding background checks and renewal questions after passing an examination.

FOR STATE LICENSING	
Arkansas Insurance Department 1200 West Third Street, Little Rock, AR 72201-1904	
Phone: (501) 371-2750	Website: www.insurance.arkansas.gov

THE LICENSURE PROCESS

Licensure is the process by which an agency of state government or other jurisdiction grants permission to individuals to engage in the practice of, and prohibits all others from legally practicing, a particular profession, vocation, or occupation. By ensuring a minimum level of competence, the licensure process protects the general public. The state regulatory agency is responsible for establishing the acceptable level of safe practice and for determining whether an individual meets that standard.

The state of Arkansas has retained the services of Pearson VUE to develop and administer its insurance licensing examination program. Pearson VUE is a leading provider of assessment services to regulatory agencies and national associations.

EXAM ELIGIBILITY

The Arkansas Insurance Department requires a specific program of prelicensing education for candidates seeking licensure in Life; Health; Property and Casualty; all Adjuster levels including: General, Property, Casualty, Worker's Compensation; and Personal Lines insurance license lines. Candidates should refer to *State Licensing Requirements* on page 3 or go to www.insurance.arkansas.gov/.

PRACTICE TESTS

Practice tests are offered exclusively online at www.pearsonvue.com, giving candidates even more opportunity to succeed on insurance examinations. Our practice tests will not only prepare candidates for the types of questions they will see on the licensure exam but also familiarize them with taking computer-based examinations.

Pearson VUE offers practice tests in the areas of Life, Health, and Property and Casualty that contain questions developed by subject matter experts using concepts found in the general portion of the licensure examination. The tests closely reflect the format of the real licensure examination, can be scored instantly, and provide immediate feedback to help candidates identify correct and incorrect answers. Candidates can purchase practice tests anytime at www.pearsonvue.com.

PRACTICE TESTS
Practice tests are offered exclusively online at www.pearsonvue.com .

STATE LICENSING REQUIREMENTS

LICENSURE IN ARKANSAS

Applicants who would like to transact insurance business as an insurance producer in Arkansas must fulfill **prelicensing education requirements**, apply for a license online at <https://pdb.NIPR.com/erl/start.jsp>, pass the appropriate examination, and be appointed by an insurance company.

Applicants must possess a *Certificate of Course Completion* (Appendix 3A-3F) before they may take the licensing examination. The specific form required varies depending on the line of insurance, as follows:

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)
Signed Affidavit of work or Certificate of Pre-licensing course completion	All Adjusters*

* All candidates for Adjusters, General, Property, Casualty & Worker's Comp must either provide a signed affidavit demonstrating experience with a company as an adjuster, or provide a Pre-licensing Course completion certificate demonstrating that they have completed a 40-hour Property & Casualty Class, and include this with their application before they will receive a Permit to test.

LICENSE APPLICATIONS

Applicants should submit the *Electronic Resident Licensing application* at <https://pdb.NIPR.com/erl/start.jsp>. **Electronic submission is the recommended method to apply.**

Once completed applications are received, processing may take as few as (4) business days to be processed. If any part of your application is deficient or incomplete, it will not be processed until all required items are received.

Paper Applications

If an applicant wants a paper application, it can be found online at www.insurance.arkansas.gov, or by calling (800) 274-8979. **The process of paper submissions could take up to ten business days to complete.**

RESIDENT LICENSE APPLICATION PROCEDURES

- Applicants should review this handbook and the latest examination content outline supplement.
- 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.
- Applicants can now submit the appropriate Arkansas license application via www.nipr.com and send their receipt of payment, along with any required supporting documentation, to the Pearson VUE Processing Center. All applicants must apply before taking the examination. The application fee is reflected on the chart on the back cover of this booklet and must be in the form of a money order, certified check, insurance company check, or cashier's check. Personal checks, credit cards, and cash will not be accepted. Application fees are **nonrefundable** and **nontransferable**.

- Once a candidate is approved, applicants will receive the *Authorization to Test* either by email or USPS mail. **No candidate will be allowed to test without the *Authorization to Test*.**
- Applicants may make a reservation for the appropriate examination upon receipt of the *Authorization to Test*.
- Applicants must present the required documentation at the test center and pass the examination.

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 must 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, Casualty, and Surety) 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
- Complete and submit the proper application that requires documentation of the applicant's affiliation with a licensed Arkansas broker firm or corporation. Applicants may now obtain this form online and submit via www.nipr.com and send the license fee to the Pearson VUE Processing Center.
- Pass the Arkansas Surplus Lines examination

Application Fees

Applicants affiliated with a licensed Arkansas broker firm or corporation must pay the amount of \$1,101. This total must be paid out in the form of two separate checks. One check for the \$1,035 licensing fee must be made payable to the Arkansas Insurance Department and a separate check for the \$66 exam* fee must be made payable to Pearson VUE.

**The retesting fee for all Surplus Lines Examinations is \$56.*

REVIEW OF APPLICATIONS AND ISSUANCE OF EXAM AUTHORIZATIONS

Applicants should submit the *Electronic Resident Licensing* at <https://pdb.NIPR.com/erl/start.jsp>. **Electronic submission is the recommended method to apply.**

In most cases, all applicants should receive written instructions from Pearson VUE within five (5) business days. Applicants who do not receive information within 7 to 10 business days may call (800) 274-8979 with questions.

Applications that do not meet Department guidelines will be referred to the Arkansas Insurance Department, which will review and approve or decline applications.

All applicants whose applications are approved by the AID will receive an *Authorization to Test* from Pearson VUE containing instructions for schools.

Applicants whose applications are declined will receive notification directly from the Arkansas Insurance Department. **Application fees will not be refunded to applicants whose applications are not approved.**

Paper applications received by Pearson VUE will be reviewed for completeness and eligibility. Incomplete applications will be returned to the applicant with a request for completion. Applicants will then need to begin the application process again. Application fees will not be refunded.

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 can now submit the *Arkansas Request for Appointment* form for each producer they certify via www.nipr.com. **A paper form can also be found on www.insurance.arkansas.gov but it is recommended that they submit electronically.**

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).

TERMINATIONS

If an insurance company wishes to terminate a producer or agency, the *Arkansas Request for Company Cancellation* form (I-71) is required. The form can now be submitted via www.nipr.com at the time of termination, and a \$10 fee is required for each 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. **A paper form can be found on www.insurance.arkansas.gov but phone requests will not be accepted.**

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 *Authorization to Test*.
- Candidates may take the examination(s) a maximum of three (3) times within the ninety (90) day permit period.
- Candidates who fail the examination on the third attempt must wait four (4) weeks before retaking the examination, regardless of the status of their examination authorization. This waiting period applies after every third unsuccessful attempt.
- Candidates who do not pass the examination within ninety (90) days, or who do not pass the examination after three attempts, **must** repeat the entire process as outlined in the *Overview* section of this handbook.

EXAM RESERVATIONS

The *Authorization to Test* will identify the exam(s) you are authorized to take and your system log in information and Pearson ID. Be sure to save this information throughout the entire testing process.

First-time test takers may now schedule their own appointment online.

All candidates seeking Arkansas Insurance licenses must complete an application, background check, pre-licensing training, and pay for the examination before scheduling an exam. Apply at <http://www.insurance.arkansas.gov/License/forms.htm> or at <https://pdb.NIPR.com/erl/start.jsp>.

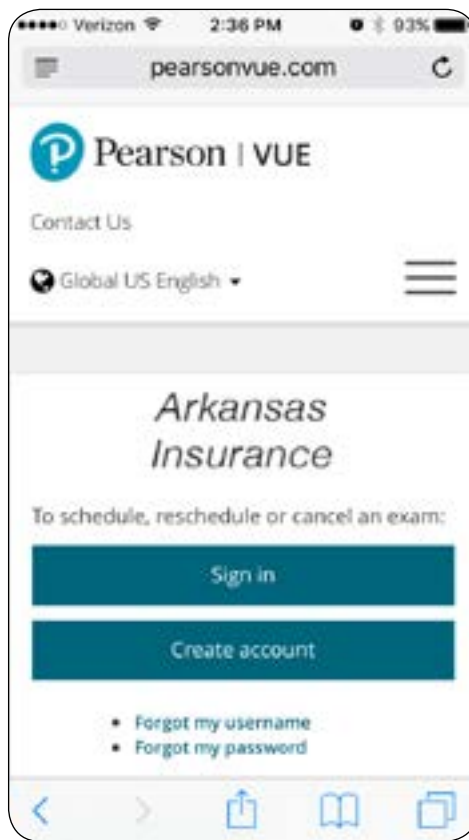
Once your application is approved, you will receive the *Authorization to Test* from the Arkansas Pearson Processing Center. Candidates will not be allowed to schedule an exam without receiving the *Authorization to Test*. This authorization contains instructions and exam ID copies for the exams you are authorized to take.

MAKING A RESERVATION

Online reservations are the most efficient way for candidates to schedule their examination. Candidates **must** go to www.pearsonvue.com/ar/insurance to make an online reservation for an examination.

First-time users are required to create an account. The candidate will need to fill in all required fields, which are preceded by an asterisk (*), on the online form in order to create an ID and be assigned a password. Step-by-step instructions will lead the candidate through the rest of the examination reservation process. At the successful completion of the process, you will immediately receive your test information and confirmation.

The Pearson VUE website has been optimized to work on mobile devices such as phones and tablets as pictured below.



Candidates **must** make an online reservation at least twenty-four (24) hours before the desired examination date. Candidates who wish to make a phone reservation at (888) 204-6259 must do so at least twenty-four (24) hours before the desired examination date. **Walk-In Examinations are not available.**

First-Time Test Takers

There is no charge to schedule your first attempt—these fees were paid during the application process. If you are scheduling more than one exam you will need to select one exam and then complete the scheduling process. After your first exam is scheduled, you will be able to schedule your second exam on a separate order.

To receive the discount for scheduling two exams as back-to-back testing:

1. It is required that you schedule your first exam (i.e. Life) completely (through checkout)
2. Once scheduled, return to the initial screen and follow the same process for the second exam or call (888) 204-6259 for assistance.

RETAKE THE EXAM

Candidates are authorized to take each exam three (3) times within 90 days. If you do not pass your exam on the first attempt, you may log into your exam profile and make a subsequent appointment. Scheduling a retake exam may be done via the web at <https://www7.pearsonvue.com/testtaker/signin/SignInPage/ARINS> and the required examination fees for retakes are payable by credit card.

ALLOWABLE EXAM COMBINATIONS

Candidates may take up to two examinations at one examination session, except adjusters, who may take three examinations at one session. Candidates who wish to take more than two examinations must obtain additional authorization and schedule additional examination sessions. For more information regarding exam combinations, see chart on page 13.

EXAM FEES

The fee for the first examination attempt is included in the application fee. Fees for successive attempts are detailed on the back cover and must be paid at the time of reservation by credit card or debit card. **Fees will not be accepted at the test center.** Examination fees are non-refundable and non-transferable, except as detailed in the *Change/Cancel Policy*.

CHANGE/CANCEL POLICY

Candidates should call (888) 204-6259 at least forty-eight (48) hours before the examination to change or cancel a reservation. Candidates who change or cancel a reservation with proper notice may either transfer the fee to a new reservation or request a refund. **Candidates who change or cancel their reservations without proper notice will forfeit the examination fee.**

Candidates are individually liable for the full amount of the examination fee once a reservation has been made, whether individually or by a third party.

ABSENCE/LATENESS POLICY

Candidates who are absent from or late to an examination may be excused for the following reasons:

- Illness of the candidate or of the candidate's immediate family member
- Death in the immediate family
- Disabling traffic accident
- Court appearance or jury duty
- Military duty
- Weather emergency

Candidates who are absent from or late to an examination and have not changed or canceled the reservation according to the *Change/Cancel Policy* will forfeit the examination fee. Written verification and supporting documentation for excused absences must be emailed to Pearson VUE at pvarinsurance@pearsonvue.com.

WEATHER DELAYS AND CANCELLATIONS

If severe weather or a natural disaster makes the Pearson VUE test center inaccessible or unsafe, the examination may be delayed or canceled. Pearson VUE will notify and reschedule candidates in the case of severe weather.

ACCOMMODATIONS

Pearson VUE complies with the provisions of the Americans with Disabilities Act as amended. The purpose of accommodations is to provide candidates with full access to the test. Accommodations are not a guarantee of improved performance or test completion. Pearson VUE provides reasonable and appropriate accommodations to individuals with documented disabilities who demonstrate a need for accommodations.

Test accommodations may include things such as:

- A separate testing room
- Extra testing time
- A Reader or Recorder, for individuals with mobility or vision impairments and cannot read or write on their own

Test accommodations are individualized and considered on a case-by-case basis. All candidates who are requesting accommodations because of a disability must provide appropriate documentation of their condition and how it is expected to affect their ability to take the test under standard conditions. This may include:

- Supporting documentation from the professional who diagnosed the condition, including the credentials that qualify the professional to make this diagnosis
- A description of past accommodations the candidate has received

The steps to follow when requesting test accommodations vary, depending on your test program sponsor. To begin, go to <http://pearsonvue.com/accommodations>, and then select your test program sponsor from the alphabetized list. Candidates who have additional questions concerning test accommodations may contact the ADA Coordinator at accommodationspearsonvue@pearson.com.

EXAM DAY

WHAT TO BRING

Required Materials

All candidates are required to bring identification that is deemed acceptable, listed under *Acceptable Forms of Candidate Identification*, to the test center on the day of examination.

Candidates with newly-issued examination authorizations must also bring their *Certification of Course Completion* also known as *Appendix 3A-3F* (detailed in *Licensure in Arkansas* on page 3).

Candidates retaking an examination must also bring their *Certification of Course Completion* (if retaking the Life, Health, Personal Lines, and/or Multi-Line examination).

REQUIRED MATERIALS

Candidates who do not present the required items will be denied admission to the examination, will be considered absent, and will forfeit the examination fee. This includes not presenting their *Certification of Course Completion (Appendix 3A-3F)*.

If you are uncertain of what to bring, please call the Pearson VUE Processing Center at (800) 274-8979.

Suggested Materials for Retaking Your Exam

- Failing score report (if the candidate is retaking an examination)

Acceptable Forms of Candidate Identification

Candidates must present **two (2) forms** of current signature identification. The name on the identification must exactly match the name on the registration. The primary identification must be government-issued and photo-bearing with a signature, and the secondary identification must contain a valid signature. Identification must be in English.

Primary ID (photograph and signature, not expired)

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

Secondary ID (signature, not expired)

- U.S. Social Security Card
- Debit (ATM) or Credit card
- Any form of ID on the Primary list

If the ID presented has an embedded signature that is not visible (microchip), difficult or impossible to read, the candidate must present another form of identification from the Primary ID or Secondary ID list that contains a visible signature.

Pearson VUE does not recognize grace periods. For example, if a candidate's driver's license expired yesterday, the ID is considered to be expired.

EXAM PROCEDURES

Candidates should report to the test center thirty (30) minutes before the examination and check in with the test center administrator. The candidate's identification and other documentation (the *Certificate of Course Completion* Appendix 3A-3F) will be reviewed and they will be photographed for the score report.

If the *Candidate Rules Agreement* is not followed and/or cheating or tampering with the examination is suspected it will be reported as such, and the appropriate action will be taken. The examination fee will not be refunded, the exam may be determined invalid, and/or the state may take further action such as prohibiting candidates from retaking the examination and/or denying a license.

Candidates will have an opportunity to take a tutorial on the PC on which the examination will be administered. The time spent on this tutorial will not reduce the examination time. The examination administrators will answer questions, but candidates should be aware that the administrators are not familiar with the content of the examinations or with the state's licensing requirements. Examination administrators have been instructed not to advise candidates on requirements for licensure.

Candidates may begin the examination once they are familiar with the PC. The examination begins the moment a candidate looks at the first examination question. The time allotted for each examination is detailed on page 13. The examination will end automatically after the examination time has expired, and candidates will leave the test center with their official scores in hand.

ABOUT THE EXAM

The content of the general examination is based upon information obtained from a job analysis performed by Pearson VUE. Responses from insurance professionals were analyzed to determine the nature and scope of tasks they perform and the knowledge and skills needed to perform them. This information is the basis upon which examination questions are written and ensures that examinations reflect the practice of insurance. The examination has been developed to reflect the laws, statutes and regulations for the practice of insurance in Arkansas, and has been reviewed and approved by Arkansas insurance professionals.

The passing score for the examination is determined by the Arkansas Insurance Department. Through standardization and control, Pearson VUE ensures that no individual has an unfair advantage or disadvantage because of a particular examination format.

Pearson VUE maintains examination administration and examination security standards designed to ensure that all candidates are given the same opportunity to demonstrate their abilities and to prevent some candidates from gaining an unfair advantage over others because of irregularities or misconduct. Pearson VUE routinely reviews irregularities and examination scores believed to be earned under nonstandard circumstances.

Pearson VUE maintains the right to question any examination score whose validity is in doubt because the score may have been obtained unfairly. Pearson VUE first undertakes a confidential review of the circumstances contributing to the questions about score validity. If there is sufficient cause to question the score, Pearson VUE will refer the matter to the state licensing agency, which will make the final decision on whether or not to cancel the score.

The performance of all candidates is monitored and may be analyzed statistically for the purpose of detecting and verifying fraud. If it is determined that a score has questionable validity, the Insurance Department will be so notified and will determine whether the candidate's scores will be released.

The examinations contain *pretest questions* on which statistical information is being collected for use in constructing future examinations. Responses to pretest questions do not affect a candidate's score. Pretest questions are mixed in with the scored questions and are not identified.

EXAMINATION QUESTIONS

All examination questions, each form of the examination, and any other examination materials are copyrighted and are the property of Pearson VUE. Consequently, any distribution of the examination content or materials through any form of reproduction or oral or written communication is strictly prohibited and punishable by law.

QUESTIONS OR COMMENTS ABOUT THE EXAM

For security reasons, examination material is not available to candidates for review. Candidates who have questions, comments, or concerns related to the exams, scoring or score reports, or who wish to verify any data held in Pearson VUE files, should direct written inquiries to the Pearson VUE Processing Center at the address provided on the inside front cover of this handbook. Candidates may also email their questions directly to Pearson VUE Customer Service at pearsonvuecustomerservice@pearson.com.

In all correspondence, candidates should provide their name and address information. If questions or comments concern an examination already taken, candidates should also include:

- the name of the examination
- the date the examination was taken
- the location of the test center

SCORE EXPLANATION

Scaled Score

There are multiple versions of each of the licensing examinations. These versions are known as *forms*. All forms of an examination are developed based on the content outlines. To ensure that no candidate is put at an unfair advantage or disadvantage due to the particular form of an examination that he or she is given, a statistical procedure known as *equating* is used to attain comparable form difficulty.

The passing score of an examination was set by the Arkansas Division of Insurance (in conjunction with Pearson VUE) after a comprehensive study was completed for each examination. The examination score is reported as a percent score on a scale of 0%-100%. It is the percentage of questions answered correctly on the examination. You need to answer 70% of questions correctly in order to pass the examination.

SCORE REPORTING

When candidates complete the examination, they will receive a score report marked “pass” or “fail.” Candidates who fail the examination will receive a score report that includes a numeric score and diagnostic information relating to the general portion of the examination, as well as information about reexamination. Examination reservations cannot be made at the test center, and **candidates must wait twenty-four (24) hours before making one**. In some cases, candidates may have to wait up to four (4) weeks to retake an examination, as detailed in *Retake Requirements* on page 7.

REVIEW OF EXAMS

For security reasons, examination material is not available to candidates for review.

DUPLICATE SCORE REPORTS

Candidates may request a duplicate score report from Pearson VUE by completing the form in the back of this handbook or by calling the Arkansas Pearson VUE Call Center at (888) 204-6259.

TEST CENTER POLICIES

The following policies are observed at each test center. **Candidates who violate any of these policies will not be permitted to finish the examination and will be dismissed from the test center, forfeiting the examination fee.**

- **No personal items are allowed in the testing room.** Personal items include but are not limited to: cellular phones, hand-held computers/personal digital assistants (PDAs) or other electronic devices, pagers, watches, wallets, purses, firearms or other weapons, hats, bags, coats, books, and/or notes, pens or pencils.
- Candidates must store all personal items in a secure area as indicated by the administrator, or return items to their vehicle. All electronic devices must be turned off before storing them in a locker. **The test center is not responsible for lost, stolen, or misplaced personal items.**
- Studying **is not** allowed in the test center. Visitors, children, family, or friends **are not** allowed in the test center.
- Dictionaries, books, papers (including scratch paper), and reference materials are not permitted in the examination room (unless permitted by the exam sponsor), and candidates are strongly urged not to bring such materials to the test center. Upon entering and being seated in the testing room, the test administrator will provide the candidate with materials to make notes or calculations and any other items specified by the exam sponsor. **The candidate may not write on these items before the exam begins or remove these items from the testing room.**
- Eating, drinking, chewing gum, smoking, and/or making noise that creates a disturbance for other candidates is prohibited during the exam.
- Break policies are established by the exam sponsor. Most sponsors allow unscheduled breaks. To request an unscheduled break, the candidate **must** raise their hand to get the administrator's attention. **The exam clock will not stop while the candidate is taking a break.**
- Candidates must leave the testing room for all breaks. However, candidates **are not permitted to leave the floor or building for any reason during this time, unless specified by the administrator and the exam sponsor.** If a candidate is discovered to have left the floor or building they will not be permitted to proceed with the examination and may forfeit the exam fees.
- While taking a break, candidates are permitted to access personal items that are being stored during the exam only if necessary— for example, personal medication that must be taken at a specific time. **However, a candidate must receive permission from the administrator prior to accessing personal items that have been stored.** Candidates are **not** allowed access to other items, including but not limited to, cellular phones, PDAs, exam notes, and study guides, unless the exam sponsor specifically permits this.
- Any candidate discovered causing a disturbance of any kind or engaging in any kind of misconduct—giving or receiving help; using notes, books, or other aids; taking part in an act of impersonation; or removing examination materials or notes from the examination room—will be summarily dismissed from the examination and will be reported to the state licensing agency. Decisions regarding disciplinary measures are the responsibility of the state licensing agency.

PREPARING FOR THE EXAM

CONTENT OUTLINES

Each examination is based on a detailed content outline of topics, subtopics, and references to applicable state laws, statutes, and regulations. These content outlines are provided to publishers of study materials and to state-approved education providers for their use in developing and updating their educational materials and programs. Content outlines are updated periodically to reflect changes in practice, state laws, and regulations. Arkansas offers these content outlines on www.pearsonvue.com.

STUDY MATERIALS

The Insurance Department does not issue study material for use in preparation for licensing examinations. However, actual state insurance laws and regulations provide an invaluable source of information in preparation for the state-specific portion of the major line examinations, and current insurance textbooks and policy forms provide the bases for preparation for the national portion of the major line examinations. In addition, a number of publishers' and suppliers' training courses are available. Neither the Insurance Department nor Pearson VUE can recommend or endorse any particular manual or course or provide information regarding costs or fees. For further information about publications or training courses, please contact sources directly.

Neither the Department nor Pearson VUE takes any responsibility for inaccurate, misleading, incomplete, or outdated study materials.

EXAMS – TIME ALLOTTED AND COMBINATIONS				
Exam Name	Section	Time Allowed	Total Exam Time	Combinations
Life	General State	90 minutes 60 minutes	2.5 hours	Life and Health can be taken together.
Health	General State	90 minutes 60 minutes	2.5 hours	
Property/Casualty (including commercial lines)	Property Casualty State	80 minutes 80 minutes 50 minutes	3.5 hours	These exams CANNOT be taken with any other exam.
Personal Lines (Property/Casualty) — no commercial lines)	General State	130 minutes 80 minutes	3.5 hours	
Title	one section	150 minutes	2.5 hours	Any three Adjuster exams can be taken together.
General Adjuster	one section	90 minutes	1.5 hours	
Property Adjuster	one section	90 minutes	1.5 hours	
Casualty Adjuster	one section	90 minutes	1.5 hours	
Worker's Compensation Adjuster	one section	90 minutes	1.5 hours	This exam CAN ONLY be taken with Life or with Health, but not with any other exam.
Crop Hail	one section	90 minutes	1.5 hours	
Surplus Lines	one section	120 minutes	2 hours	This exam CANNOT be taken with any other exam.



ARKANSAS

Insurance Content Outlines

DUPLICATE SCORE REQUEST FORM

Use this form to request that Pearson VUE send a duplicate copy of your score report to you.

You may request one free duplicate score report.

Please print or type all information on this form and either email or mail your request to Pearson VUE. It is strongly suggested that you email your request to pearsonvuecustomerservice@pearson.com; however if you are unable to email, please mail your request to:

Pearson VUE
ARKANSAS INSURANCE
DUPLICATE SCORE Request
5601 Green Valley Drive
Bloomington, MN 55437

I hereby authorize Pearson VUE to send me at the email address below a duplicate of my score report from the insurance examination.

Signature	Date
Name	
Email Address	

If you do not have a valid email address please include your physical mailing address below.

Address		
City	State	ZIP

If the above information was different at the time you tested, please indicate original information below.

Name		
Address		
City	State	ZIP

Exam Taken	Date Taken
Date of Birth	
Licensing Jurisdiction	

Instructions for all applicants on the Arkansas State Police Individual Record Check Form for the Arkansas Insurance Department Producer/Adjuster License (Form ASP-122)

Procedure for Criminal History Check:

1. The ASP form 122, Individual Record Check Form, must be completed in its entirety. Incomplete or illegible applications will be returned unprocessed. Names listed must be full legal names. Nicknames are not acceptable. The signature should be the full legal name.
2. A business check or money order in the amount of \$22.00, made payable to the Arkansas Insurance Department and must be attached to the form. Personal checks will not be accepted.
3. The form must be notarized. After a resident license application is submitted, all individual applicants must complete (the paper) ASP-122 for a criminal background investigation before a license will be issued.

If you are completing an application for an exam authorization, attach the completed, notarized form and mail it to the Arkansas Insurance Pearson VUE Processing Center at the address listed below.

**Pearson VUE Processing Center
Arkansas Insurance
3131 S. Vaughn Way, Ste. 205
Aurora, CO 80014**

GENERAL INFORMATION

TEST CENTER LOCATIONS

Fort Smith, AR – 46965 - PPC	Morrilton, AR – 67613 U of Arkansas CC
Little Rock, AR – 46966 PPC	Mountain Home, AR –71760
Little Rock, AR – 51865 Pearson VUE test center	Newport, AR – 74490 Arkansas State U.
Little Rock, AR – 66350 - Complete computing	Pocahontas, AR – 45466 / open Tuesday through Friday
Marked Tree, AR – 55063 Arkansas State U	Springdale, AR – 51864 - Pearson VUE test center
Memphis, TN – 47117 PPC	Texarkana, AR – 46967 - PPC
Memphis, TN – 63116 PPC midtown	Wynne AR – 69315

Locations and schedules are subject to change.

EXAM FEES

TYPE OF LICENSE	NUMBER OF EXAMS	FIRST-TIME TEST TAKER FEE*	RETAKE FEE
Life	single examination	\$66.00	\$56.00
Health	single examination	\$66.00	\$56.00
Crop Hail	single examination	\$66.00	\$56.00
Life/Health	two examinations	\$117.00	\$107.00
Life/Crop Hail	two examinations	\$117.00	\$107.00
Health/Crop Hail	two examinations	\$117.00	\$107.00
Property and Casualty	single examination	\$66.00	\$56.00
Personal Lines	single examination	\$66.00	\$56.00
Title	single examination	\$66.00	\$56.00
Surplus	single examination	\$66.00	\$56.00
General Adjuster	single examination	\$98.50	\$56.00
General Adjuster/Property Adjuster	two examinations	\$142.00	\$97.00
General Adjuster/Property Adjuster/Casualty Adjuster	three examinations	\$185.50	\$145.50
General Adjuster/Casualty Adjuster	two examinations	\$142.00	\$97.00
General Adjuster/Casualty Adjuster/Worker's Compensation Adjuster	three examinations	\$185.50	\$145.50
Property Adjuster	single examination	\$98.50	\$48.50
Property Adjuster/Casualty Adjuster	two examinations	\$142.00	\$97.00
Property Adjuster/Casualty Adjuster/Worker's Compensation Adjuster	three examinations	\$185.50	\$145.50
Property Adjuster/Worker's Compensation Adjuster	two examinations	\$142.00	\$97.00
Casualty Adjuster	single examination	\$98.50	\$48.50
Casualty Adjuster/Worker's Compensation Adjuster	two examinations	\$142.00	\$97.00
WC Adjuster	single examination	\$98.50	\$48.50

**Includes application fee and test fee. First attempt fees must be paid by money order, certified check, insurance check or cashier's check.*

APPLICATION FEES ARE NON-REFUNDABLE.

PEARSON VUE HOLIDAY SCHEDULE

No exams on the following holidays:

New Year's Day	Memorial Day	Labor Day	Christmas Day
Martin Luther King, Jr. Day	Independence Day	Thanksgiving Day	