



**ARKANSAS INSURANCE DEPARTMENT
LICENSE DIVISION
1200 WEST 3RD STREET
LITTLE ROCK, AR 72201
PHONE: 501-371-2750
FAX: 501-683-2604**

RESIDENT PRODUCER TESTING AND LICENSING INSTRUCTIONS

1. a. Applicant must complete the correct application and include the proper fee according to the following chart. Cashier's check, company check, or money order should be made payable to "Pearson VUE." **Please note: "Life" and "Health" are two separate exams. Health includes accident/health/sickness. Personal Lines does not qualify for any commercial lines, but only allows a producer to write homeowners, fire and auto coverages.**

Application Type	Licensing and Exam Fees	Proper Application
Producer (Agent)	1 Exam = \$84 2 Exams = \$96	AID-LI-RP
Consultant	1 Exam = \$124 2 Exams = \$136	AID-LI-RP
Adjuster	1 Exam = \$124 2 Exams = \$136 3 Exams = \$148	AID-LI-ADJ
Surplus Lines Broker/Producer	\$1,107	AID-LI-SLB

- b. **EFFECTIVE MAY 1, 2006: The Arkansas Insurance Department is required to complete Criminal Background Checks on all resident applicants. The applicant must complete the Arkansas State Police Form ASP-122 (located at the end of the License Application). You must also attach a company, agency, money order or cashier's check in the amount of \$22.00 made payable to the "Arkansas Insurance Department." No personal checks accepted. The completed Form ASP-122 and check made payable to the "Arkansas Insurance Department" must be attached to your application when you send it to the Pearson VUE processing office for an examination permit.**
- c. All completed applications must be sent to Pearson Vue to the address listed below. If the application is mailed to the Arkansas Insurance Department, it will slow down the processing of your application. You can hand carry the application to Pearson Vue, but the application will not be reviewed while you wait.

**Pearson Vue
University Tower Building
1123 South University Avenue, Suite 915
Little Rock, AR 72204**

- d. If you have a criminal record involving a felony and you are not sure if your record will keep you from being licensed, you can submit your application to Pearson Vue without the exam fee. You must also attach a statement which requests a review of your application prior to the submission of exam fee. In addition, you must provide a full, complete and detailed statement regarding the circumstance of the situation, arrest and conviction, and you must include arrest records, court documentation and parole records (if parole was ordered).
2. This fee includes all initial Arkansas licensing fees and the initial examination fee. These fees are fully earned when the application is processed. ***These fees are not refundable.***
3. The examination permit is good for only 90 days. *If the applicant has not taken the examination in that period of time, a new application and new fees will be required.*
4. Once the applicant has received an examination permit, the applicant must contact Pearson VUE at 1-888-204-6259 to schedule a test date. *The test date cannot be scheduled until the applicant has the permit in hand.*

5. If the applicant has held a license in another state, a letter of clearance must be submitted with the application if the previous state does not report license information to the National Database.
6. The applicant must be at least 18 years of age or if not of legal age, minority rights must be removed by a court order and a copy of the court order must be forwarded along with the application and fees.
7. There are pre-license education requirements that must be completed prior to taking the examination for Life, Accident/Health/Sickness, Property, Casualty, and/or Personal Lines. A candidate must present a certificate of completion at the time the candidate arrives for the examination. *If the candidate does not have the certificate, the candidate will not be allowed to sit for the examination.* The majority of the pre-license course must be completed by classroom education, but up to 5 hours of the pre-license education can be completed by electronic media (Arkansas Law and Ethics are excluded from electronic media self-study). A listing of all pre-license education providers is available on the License Division Web site in the Online Searches section at www.insurance.arkansas.gov/license/divpage.htm. The course is good for 2 years from the date of completion. The hours required are:
 - Life: 20 Hours
 - Health (Accident/Health/Sickness): 20 Hours
 - Property: 20 Hours
 - Casualty: 20 Hours
 - Personal Lines: 20 Hours
8. Applicants must present two forms of positive identification at the test center on the date of examination - one with a signature and a photograph (preferably a driver's license), and one additional signature identification card. Candidates appearing for examination without proper identification will not be admitted to the examination and will forfeit prepaid examination fees.
9. If the applicant fails the examination, the applicant must call Pearson VUE at 1-888-204-6259 to make a new exam reservation. A reexamination fee of \$62 for one examination or \$74 for two examinations in the same exam session must be submitted at the test center on the date of examination. Fees must be made payable to "Pearson VUE" and must be in the form of a cashier's check, company check, or money order. NO cash, personal checks, or credit cards will be accepted. Reexamination must occur within 90 days of the date the original examination permit was issued.
10. Any applicant failing the examination three (3) times will be required to wait 4 weeks to retake the examination.
11. The examination will be scored at the test center on the date of examination.
12. Licenses will be issued to candidates successfully completing the examination at the test center; however, in order to begin transacting insurance business, a completed appointment form must be submitted to the Department of Insurance.
13. How to complete the License Application:

Since an application is a legal form, certain fields of information are required and must be completed prior to the application being processed. If the *required* information is not disclosed on the application, the application will be returned for completion. These instructions illustrate the specific areas of the application that must have responses before the application can be processed. If the information is required, the item is marked "**a required field,**" and you must provide us with this information. If you reach a line which is not required and the question does not apply to you, then mark the line "N/A." However, if you have information you can include it in the non-required field -- one example is your e-mail address. If the Department has your e-mail address, we can send e-mail notices of important changes to laws and rules that govern your license.

If the application is over 30 days at the time of submission, it will be returned for current information. If the application is returned for corrections, it must be returned to the processing office within 10 working days -- if the application is not returned promptly, then a new current application and criminal background form will be required.

*This is a legal document, corrections should be made by drawing one line through the incorrect information,

do not scratch out the information or use liquid paper. Changes or corrections must be initialed by the applicant showing that the applicant made the change. It is not legal for anyone other than the applicant to complete the application or modify it by removing or adding information. The applicant is held liable for all the information on the application.

*Illegible applications will be returned since we will be unable to review them.

Important: If you have a past criminal record, tax lien or other item which would normally require a “yes” answer and you are not sure if it has been resolved, sealed, or completed, then we suggest you answer yes and provide an explanation. When in doubt answer yes, provide an explanation and documentation, and if it is not needed the Department will disregard the information and your application will be processed quicker. If a criminal record has been sealed, then you should have a document signed by a judge which shows the record has been sealed. There is no time limitation on criminal convictions -- even if it is 20 years old, it will still show up on the criminal background search. **Failure to disclose information on the application that is required can cause the application to be declined, or may be grounds to have a license revoked at a later date.**

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- (1) Social Security Number---**a required field**
- (2) If assigned, National Producer Number (NPN)
- (3) If applicable, NASD Individual Central Registration Depository (CRD) Number
- (4) Are you affiliated with a financial institution/bank? ---**a required field**
- (5) Last Name--- **a required field**
- (6) First Name-- **a required field** —**This must be your legal name—no nicknames.**
- (7) Middle Name---not required
- (8) Date of Birth--- **a required field**
- (9) Resident/Home Address-- **a required field**—must be a physical address cannot be a P.O. Box
- (10) P.O. Box---not required but you can complete if you want mail sent to that address
- (11) City--- **a required field**
- (12) State-- **a required field**
- (13) Zip ---- **a required field**
- (14) Foreign Country
- (15) Home phone number-- **a required field**---you can use cell phone number if you do not have a home phone.
- (16) Gender--- **a required field**
- (17) Are you a Citizen of the United States--- **a required field**—if you are not a citizen you need to attach a copy of your permit to live and work in the United States.
- (18) Business name---not a required field, but you can provide the information if you have a business Name.

- (19) Business Address—not a required field
- (20) P.O. Box—not a required field
- (21) City—not a required field
- (22) State—not a required field
- (23) Zip—not a required field
- (24) Foreign Country
- (25) Business Phone Number—not a required field
- (26) Business Fax Number—not a required field
- (27) Business e-mail Address—not a required field (e-mail address information should be given so you can receive information from the Department.
- (28) Business Web site Address—not a required field
- (29) Applicant's Mailing Address-- **a required field**
- (30) P.O. Box---not required but complete if mail is to be sent to the P.O. Box
- (31) City-- **a required field**
- (32) State-- **a required field**
- (33) Zip-- **a required field**
- (34) Foreign Country
- (35) Assumed Business Name/Trade Name--- not a required field but should be given if you will use an assumed business name.
- (36) Agency or Business Entity Affiliation—not a required field; however, completing this field will not put you on an agency license—the agency must submit an addition form #**AID-LI-UBE-ADD** and fee. This form can be found on the Department's Web site on the License Forms page under the Business Entity section at www.insurance.arkansas.gov/license/forms.htm.
- (37) Employment History-- **a required field** –you must show a full 5 years of employment history and your dates must be consistent. If you run out of space you can put information on a piece of paper and attach to the application. Begin with the present then work backwards. This chronology should also include unemployment, military service or full time education.

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- (38) Type of License---should be Producer---and Lines of Authority --- **a required field**

Note: (Important) there are two types of property licenses:

- Multi-Line (property, casualty, surety, marine) which includes commercial lines and personal lines coverages.
- Personal Lines (only) which does not include commercial lines—if you take Personal Lines (only) you will not be able to sell commercial coverages unless you retest, taking the Commercial Lines Examination.

(38a) Have you ever or are you currently licensed as agent, producer, consultant or broker in Arkansas --- **a required field**. If yes, list the dates and type of license--- **a required field**

(38b) Have you ever or are currently licensed as agent, producer, etc in another state-- **a required field**

If you have been licensed in another state in the last 5 years include a clearance letter from the state. A Clearance Letter indicates that your resident license in the prior state has been cancelled and you were in “good standing” at the time of cancellation.

(39) **Required Fields –Required Documentation**

If you answer any of the questions yes, you must attach a statement detailing what occurred and what was the outcome of the occurrence. The application indicates what additional documentation is required with the exception of **35.7 and** if you answer yes, attach a statement regarding the reason for the arrearage, and documentation from Child Support Enforcement showing your current status of arrearage. **If you have filed a bankruptcy, then attach a current and complete credit report to your application.**

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(40) **Required Fields**

The application must be dated and signed with your **full legal name**---no nickname or printed name. It must be a wet signature—not a stamp.

The next line must contain your full legal name—printed or typed

Any questions regarding the completion of an application should be addressed to the Pearson VUE Processing Center at 501-663-2878 (www.pearsonvue.com) or to the Arkansas Insurance Department License Division at 501-371-2750.

14. Applications should be mailed to:

**Pearson VUE
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1123 South University Avenue, Suite 915
Little Rock, AR 72204**