

<p>Certifying Organization</p>	<p>Arizona Department of Insurance Licensing Section</p> <p>100 N. 15th Avenue, Suite 102 Phoenix, AZ 85007-2624</p> <p>licensing@azinsurance.gov</p> <p>https://insurance.az.gov/producers</p> <p>(602) 364-4457</p> <p>Prometric</p> <p>7941 Corporate Drive Nottingham, MD 21236</p> <p>http://www.prometric.com/arizona/insurance</p> <p>(800) 853-5448</p>
<p>Description of Credentials</p>	<p>Arizona Department of Insurance Property and Casualty Insurance License</p> <p>The Property and Casualty Insurance License applies to the following Arizona Department of Education, Career and Technical Education programs:</p> <ul style="list-style-type: none"> • Finance <p>The Property and Casualty Insurance License is specifically targeted at individuals who are interested in selling insurance or working in the Insurance industry.</p> <p>Property and casualty insurance covers a broad range of products that are designed for personal and commercial clients. While the products cover a wide variety of areas, they are all designed to protect the client from financial issues that could come from any kind of damage or injury caused to others.</p> <p>A property and casualty insurance license will allow an individual to sell:</p> <ul style="list-style-type: none"> • Personal auto insurance • Personal homeowners' insurance • Personal flood protection • Personal earthquake insurance • Personal umbrella liability insurance • Workers' compensation insurance • Commercial auto insurance • Commercial liability insurance • Commercial property insurance <p>As licensed property and casualty insurance agents, individuals have many responsibilities to their clients and to their agency. The primary responsibility of a licensed property and casualty insurance agent is to talk to their clients individually to determine how to best meet their insurance needs. Each client is different, and each situation is unique, which means that licensed property and casualty insurance agents must have a comprehensive understanding of all the commercial and personal insurance lines offered by their agency.</p>



	<p>Additional information regarding the Arizona Department of Insurance Property and Casualty Insurance License can be found here:</p> <ul style="list-style-type: none"> • https://insurance.az.gov/producers • https://insurance.az.gov/producers/producer-agentbroker/producer-agentbroker-license-application-individual • https://www.prometric.com/en-us/clients/insurance/Documents/arizona/AZINSLIB.pdf • https://www.prometric.com/en-us/clients/insurance/Pages/arizona.aspx • https://www.prometric.com/en-us/clients/insurance/Documents/arizona/AZInsuranceExamFAQs.pdf
<p>Annual Salaries (Arizona)</p>	<p>Insurance Sales Agent</p> <ul style="list-style-type: none"> • Entry-Level: \$28,300 • Mean: \$64,400 • Experienced: \$82,500 <p>Insurance Appraisers</p> <ul style="list-style-type: none"> • Entry-Level: \$42,500 • Mean: \$63,200 • Experienced: \$73,600 <p>Insurance Claims and Policy Processing Clerks</p> <ul style="list-style-type: none"> • Entry-Level: \$30,700 • Mean: \$40,300 • Experienced: \$45,100 <p>Insurance Underwriters</p> <ul style="list-style-type: none"> • Entry-Level: \$45,400 • Mean: \$76,600 • Experienced: \$92,400
<p>Industry-Based Certification Requirements: Students</p>	
<p>Standards / Curriculum</p>	<p>Students who successfully complete an Arizona Department of Education, Career and Technical Education-approved Program of Study in:</p> <ul style="list-style-type: none"> • Finance <p>which includes a coherent sequence of instruction that addresses all the industry-validated technical standards for the program AND complete additional specialized training and instruction aligned with the Arizona Department of Insurance Property and Casualty Insurance License exam will be prepared to attain a Property and Casualty Insurance License</p> <p>There are myriad opportunities through which students can access additional resources to prepare for the Arizona Department of Insurance Property and Casualty Insurance License exam, as evidenced by the following table of information:</p>

Property and Casualty Insurance License Industry-Based Certification Fact Sheet



Licensing Section
Arizona Department of Insurance
 2910 North 44th Street, Suite 210, Phoenix, Arizona 85018-7269
 Phone: (602) 364-4457 | Toll-free: (877) 660-0964
 Web: <https://insurance.az.gov> | E-mail: Licensing@azinsurance.gov

INSURANCE EXAMINATION PREPARATION RESOURCES

As a first step, you should obtain the **Licensing Information Bulletin** from Prometric at (800) 853-5448 or at www.prometric.com/arizona. The Bulletin provides information you need to know about the examination process and lists topics (including references to statutes and rules) you need to learn in order to pass an insurance examination.

Arizona statutes (laws) and administrative code (rules) are available at no charge over the Internet.

- **Laws** (Title 20, Arizona Revised Statutes) are available at www.azleg.gov (select the **Legislative Council** menu option)
- **Rules** (Title 20, Chapter 6, Arizona Administrative Code) are available at www.azsos.gov (select the **Publications > Administrative Code/Register** menu option).

The Department of Insurance does not provide study materials, can not recommend any supplier for study materials and does not evaluate the quality of any training course or study material. The following businesses told us they may have training or study materials that you can purchase:

Supplier Name	Web Site	Type of Products/Services	Phone	Fax
TRAINING AND STUDY MATERIALS				
0Chance2Fail.com	www.0chance2fail.com	Online training	(877) 516-8384	(866) 839-7881
A.D. Banker of Arizona (aka Ford Schools)	www.fordschools.com	Classroom instruction (in Phoenix); self-study materials; online training; fingerprinting services	(602) 279-3777 (520) 745-2407	(602) 285-2389
AAOnlineClasses	www.aaonlineclasses.com	Online training	(256) 679-3163	(256) 489-3572
ABLE Incorporated (aka ExamFX)	www.examfx.com	Online training	(800) 586-2253	(866) 539-2617
CPMI Professional Development, Inc. (Exam Advantage)	www.cpmipro.com	Online training; audio materials; textbooks and workbooks; video training.	(877) 601-2273	
East Valley Insurance Licensing Center	www.eastvalleyinsurancelicensing.com	Classroom training. Life and Health, Property and Casualty	602-206-8102	
The Institutes	http://www.theinstitutes.org	Online training (property and casualty)	(800) 644-2101	(610) 640-9576
Insurance Schools, Inc.	www.insurance-schools.com	Online training--Adjuster	(800) 333-3926	(304) 773-8302
Kaplan Financial Education	www.kfeducation.com	Exam prep courses for Life, Health, Property, casualty, Surplus Lines and Adjuster.	(800) 824-8742	
Latitude Insurance and Securities Test Prep	www.getthelicense.com	Online live instruction, exam simulators, audio materials, textbooks, online training	(602) 265-3369	(602) 265-1438
Maxwise Publications	www.maxwisepublications.com	Textbooks; online books.	(623) 444-6707	
National Association of Insurance and Financial Advisors (NAIFA) – Arizona	www.naifa-az.org (use the MEMBER CONT. EDUCATION option) to access the <i>Virtual University</i> link)	Online training, exam simulators and practice exams	(480) 661-6393	(480) 661-6743
National Online Insurance School	www.nationalonlineinsuranceschool.com	Exam-prep courses for Life and Health 100% online	(888) 770-3681	
Phoenix Insurance and Securities School	www.licenseline.com	Classroom instruction; online lectures; textbooks; exam simulators; audio materials; video materials	(800) 845-3392 (480) 483-9669	(480) 483-1803
PreLicense.com (aka WebCE)	www.prelicense.com	Online training (life and accident/health)	(877) 488-9310	
Securities Training Corporation (STC)	www.stcusa.com	LAH On Demand Prometric Video Lecture, Textbook, Q&A Practice Tests with built in diagnostics, LAH eFlashcards study aid, Complimentary Instructor Assistance	(800) 642-4566	(415) 956-1256
Testteachers LLC	www.testteacheronline.com	Online video lecture; classroom instruction (Scottsdale, Phoenix)	(888) 422-7714	
ARIZONA REVISED STATUTES (available at no charge from www.azleg.gov)				
LexisNexis	www.lexisnexis.com		(888) 285-3947	
Wolters Kluwer Financial Services (NILS Red Books)	www.nils.com (use the Products menu)		(800) 382-2424	

For a current list of **Insurance Examination Preparation Resources**, please visit:
<https://insurance.az.gov/exam-preparation-resources>

An **exam content outline for the Arizona Examination for Property and Casualty Insurance Production Series 13-34** can be found here:
<https://www.prometric.com/en-us/clients/insurance/Documents/arizona/13-34.pdf>

Overview of the Arizona Department of Insurance Licensing Process:

Individuals interested in obtaining an insurance license should follow these main steps:

1. Read the information on the **Arizona Department of Insurance** website (www.insurance.az.gov/producers) to ensure all requirements are met.
2. Review the **Arizona Department of Insurance Licensing Information Handbook** (<https://www.prometric.com/en-us/clients/insurance/Documents/arizona/AZINSLIB.pdf>) to determine which exam(s) must be passed for the type(s) of license you desire. Prepare for the exam, using the **Arizona Department of Insurance Licensing Information Handbook** and materials from other sources, including the content outline(s) for the required exam(s).
3. Register and schedule the exam(s). The easiest way to schedule is online at www.prometric.com/arizona/insurance. Phone, fax, and mail options are also available.
4. Bring the required identification to the test center and take the exam(s). Candidates will receive results immediately after the exam(s).
5. Candidates must pass the exam(s) and then apply for the desired license at <http://www.nipr.com/>. Certain types of licenses require submission of fingerprints as part of the application package. Refer to the chart provided in the **Arizona Department of Insurance Licensing Information Handbook** to determine if this is a requirement for your desired license. *(NOTE: The **Property and Casualty Insurance License** requires both a fingerprint clearance and a background check.)* Apply for your license.
6. If you DO NOT pass the exam(s), repeat steps 2 through 4 above. *(NOTE: ARS §20-284(H) permits a maximum of four attempts to pass an exam in a 12-month period. If a candidate does not pass an exam after four attempts, he or she must wait one year after failing the fourth attempt before being eligible to retake the exam.)*

Testing Methodology	Paper?	No	Online-Cognitive Portion?	Yes	Performance Exams/Tests? Psychomotor portion	<p>Arizona Department of Insurance Property and Casualty Insurance License Exams consist of four-option multiple-choice questions. These questions are designed to be as clear and concise as possible while testing knowledge, comprehension, and application of insurance concepts. The design of the exam ensures that those who possess the required knowledge of the specific insurance line of authority being tested should perform well on the examination for which they prepared.</p>
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<p>Re-Testing (if available)</p>	<p>Re-Testing Procedures</p>	<p>Prometric’s registration system takes 24-48 hours to update exam results. Until the Prometric registration system successfully updates, the system will not allow re-registration for an exam.</p> <p>Individuals wishing to re-test must wait at least 24 hours from the end of the failed exam before attempting to register and schedule again.</p>	<p>Maximum Number of Attempts Allowed:</p>	<p>ARS §20-284(H) permits a maximum of four attempts to pass an exam in a 12-month period.</p> <p>If an individual does not pass an exam after four attempts, he or she must wait one year after failing the fourth attempt before being eligible to take that exam again.</p>
<p>Testing Details – (Including Any Age Requirements and Accommodations)</p>	<p>Individuals taking the Arizona Department of Insurance Property and Casualty Insurance License exam must be at least 18 years old at the time of the test.</p> <p>The Arizona Department of Insurance Property and Casualty Insurance License exam will be administered by computer; you are not required to have any computer experience or typing skills to take the exam.</p> <p>Arrival. You should arrive at least 30 minutes before the scheduled exam appointment. This allows time for you to sign in and for staff to verify your identification and complete all security checks.</p> <p>Identification Required. You must present a valid form of identification before taking the test. The identification document must:</p> <ul style="list-style-type: none"> • Be government-issued (<i>e.g., driver’s license, state-issued identification card, passport, or military identification card.</i>) • Contain both a current photo and signature (<i>if not, you must present two identification cards: one with your photo and one with your signature.</i>) • Exactly match the name used to register for the exam (<i>including designations such as “Jr.” and “III.”</i>) <p>Important! Failure to provide appropriate identification at the time of the exam is considered a missed appointment. As a result, you will be required to pay another full examination fee before making another appointment. If you cannot provide the identification listed above, contact Prometric before scheduling the appointment to arrange an alternative way to meet this requirement.</p> <p>ADA Accommodation. Reasonable testing accommodations are provided to allow candidates with documented disabilities recognized under the ADA an opportunity to demonstrate their skills and knowledge. Prometric makes every effort to provide reasonable testing accommodations that enable all test takers to take examinations.</p> <p>ESL Accommodation. All examinations are given in English. If English is not a candidate’s primary language, he or she may qualify for additional time for the test by requesting an ESL Authorization from Prometric.</p>			

Individuals wishing to take the **Arizona Department of Insurance Property and Casualty Insurance License** exam may do so at any Prometric test center in the United States.

Test centers most convenient in Arizona include:

AZ Test Centers		
Flagstaff, AZ 2615 North 4th St., # 8 Flagstaff, AZ 86004	Tempe, AZ Papago Arroyo Business Ctr. 1275 West Washington St., # 110 Tempe, AZ 85281	
Goodyear, AZ 13770 West Van Buren St., # 100 Goodyear, AZ 85338	Tucson, AZ University of Arizona Testing Office #0403 220 W 6 th Street Building B, Room B114 Tucson, AZ 85721	
Phoenix, AZ Camelwest Plaza 1951 West Camelback Rd., # 120 Phoenix, AZ 85015	Yuma, AZ 1790 S 3 rd Ave Suite 2 Yuma, AZ 85364	
Additional Test Centers Near Arizona		
Las Vegas, NV Valley View Business Ctr. 6625 South Valley View Blvd., # 414 Las Vegas, NV 89118	St. George, UT Dixie State College SW Corner of Tabernacle Street & 1000 East St. George, UT 84770	Farmington, NM San Juan College 4601 College Blvd Info Tech Bldg., Rm. 7120 Farmington, NM 87402

To take a practice exam for the **Arizona Department of Insurance Property and Casualty Insurance License** exam, navigate to: <https://www.prometric.com/en-us/clients/insurance/Pages/practice-exam.aspx>. There is no cost to take Prometric practice exams.

Industry-Based Certification Requirements: Teachers

Instructor Certification Requirements (By Certifying Agency)

There are no instructor certification requirements for the **Arizona Department of Insurance Property and Casualty Insurance License**.

Proctoring / Test Security

Copyrighted Questions. All test questions are the property of Prometric LLC and are protected by copyright. Federal law provides severe civil and criminal penalties for the unauthorized reproduction, distribution, or exhibition of copyrighted materials.

To ensure that all candidates are tested under similar conditions, the following regulations and procedures will be enforced at each test center. Failure to follow any of these security procedures may result disqualification from taking an examination.

1. While in the test center, you will be continuously monitored by video. During your examination, you will also be monitored by physical walk-throughs and through an observation window. All testing sessions are video- and audio-

- recorded.
2. You must present valid (unexpired) and acceptable ID(s) in order to take your test.
 3. You will be scanned with a metal detector wand prior to every entry into the test room. If you refuse, you cannot test.
 4. You will be required to raise your pants legs above your ankles, empty and turn all pockets inside-out and raise shirt sleeves above your wrists prior to every entry into the test room.
 5. If you are wearing eyeglasses, you will be required to remove them for visual inspection to ensure they don't contain a recording device. Large jewelry items must be stored in your locker due to concerns over concealed recording devices.
 6. You must sign the test center roster each time you leave the test room. You must also sign back in and show your ID to the Test Center Administrator (TCA) in order to re-enter the test room.
 7. You are prohibited from communicating, publishing, reproducing, or transmitting any part of your test, in any form or by any means, verbal or written, for any purpose.
 8. You must not talk to other candidates or refer to their screens, testing materials, or written notes in the test room.
 9. You must not use written notes, published materials, or other testing aids.
 10. You are allowed to bring soft ear plugs or center-supplied tissues into the test room.
 11. Any clothing or jewelry items allowed to be worn in the test room must remain on your person at all times. Removed clothing or jewelry items must be stored in your locker.
 12. You must not bring any personal/unauthorized items into the testing room. Such items include but are not limited to outerwear, hats, food, drinks, purses, briefcases, notebooks, pagers, watches, cellular telephones, recording devices, and photographic equipment. Weapons are not allowed at any Prometric test center. You will be asked to empty and turn your pockets inside out prior to every entry into the test room to confirm that you have no prohibited items.
 13. You must return all materials issued to you by the test center administrator ("TCA") at the end of your test.
 14. You are not allowed to use any electronic device or phone during breaks.
 15. If you have a medical condition that may require you to access food or medicine during your exam session, you must store those items separately from other items you place in the test center locker. You must inform the TCA before you retrieve the food or medicine, and the TCA will observe you obtaining the item from the locker. You are not allowed to access any item other than food or medicine needed for a medical reason.
 16. You must conduct yourself in a civil manner at all times when on the premises of the test center. Exhibiting abusive behavior towards the TCA or any other staff member of the test center may result in examination disqualification and criminal prosecution.

Failure to follow any of these security procedures may result in the disqualification of the examination. Prometric reserves the right to audio and videotape any examination session.

Test center administrators are not allowed to answer any questions pertaining to the exam content. If a candidate does not understand a question on the examination, he or she should answer the question to the best of his or her ability.



	<p>For more information on Prometric test center regulations, please visit: www.prometric.com/en-us/for-test-takers/prepare-for-test-day/documents/TestCenterRegulations.pdf</p>		
Certification Tracking			
Credentialing Documentation	<p>Once a candidate has passed his or her license exam, he or she must submit their license application along with any other required paperwork and fee payment to the Arizona Department of Insurance Licensing Section. The Arizona Department of Insurance Licensing Section must receive all required application materials, including the correct nonrefundable license fees, within one year after a candidate passes the exam.</p>		
Certification Tracking System	Online Tracking System?	No	Details
			<p>Prometric electronically notifies the Arizona Department of Insurance of exam results within 48 hours of passing the exam.</p> <p>Exam scores are confidential and will be revealed only to the testing individual and the Arizona Department of Insurance.</p> <p>Individuals may call or write Prometric to request a duplicate of their score report for a period of one year after an exam with no fee.</p>
Other Details	Expiration Timeline?	<p>When the Arizona Department of Insurance 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 the licensee's birth month.</p> <p>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 Arizona Department of Insurance may or may not remind the licensee of the need to renew a license.</p> <p>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.</p> <p>Arizona Department of Insurance continuing education requirements apply to all major line resident licensed Insurance Producers. Specific requirements can be found at https://insurance.az.gov/producers/producer-agentbroker/producer-agentbroker-continuing-education.</p>	
Certification Costs / Funding Sources			

Cost Details	<p>The cost of the Arizona Department of Insurance Property and Casualty Insurance License exam is \$56.</p> <p>The Fingerprinting Fee is \$20.</p> <p>The FBI Fingerprint Processing Fee is \$22.</p> <p>The Arizona Department of Insurance Property and Casualty Insurance License fee is \$120.</p> <p>Fees are not refundable for any reason.</p> <p><i>NOTE: Arizona Insurance exams have an Eligibility Period of 90 days from the date of registration. If a candidate does not sit for the exam within that 90-day period, the exam's eligibility expires. This forfeits the registration fee, which means the candidate will need to register (and therefore pay the fee) again in order to schedule an exam.</i></p> <p>License fees are subject to annual updates each July 1. The FBI Fingerprint Processing fee may change at any time. Obtain up-to-date fee information from the Insurance Licensing Section website at https://insurance.az.gov/producers, or by contacting the Insurance Licensing Section by email at Licensing@azinsurance.gov, or by phone at (602) 364-4457.</p>
Re-Test / Refund Policies	<p>ARS §20-284(H) permits a maximum of four attempts to pass an exam in a 12-month period.</p> <p>If an individual does not pass an exam after four attempts, he or she must wait one year after failing the fourth attempt before being eligible to take that exam again.</p> <p>Refunds are not given for failed exams.</p>
For More Information	
Certifying Agency Contact Information	<p>Arizona Department of Insurance Licensing Section</p> <p style="padding-left: 40px;">100 N. 15th Avenue, Suite 102 Phoenix, AZ 85007-2624</p> <p style="padding-left: 40px;">licensing@azinsurance.gov</p> <p style="padding-left: 40px;">https://insurance.az.gov/producers</p> <p style="padding-left: 40px;">(602) 364-4457</p> <p>Prometric</p> <p style="padding-left: 40px;">7941 Corporate Drive Nottingham, MD 21236</p> <p style="padding-left: 40px;">http://www.prometric.com/arizona/insurance</p> <p style="padding-left: 40px;">(800) 853-5448</p>