



STATE OF ALASKA

INSURANCE LICENSING CANDIDATE HANDBOOK

MARCH 2009

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QUICK REFERENCE

STATE LICENSING INFORMATION

Candidates may contact the Alaska Division of Insurance with questions about obtaining or maintaining a license after the examination has been passed.

Alaska Division of Insurance
Department of Commerce, Community and Economic Development

333 Willoughby Ave, 9th Floor
PO Box 110805
Juneau, AK 99811-0805
(907) 465-2515 (phone)

Web site
www.commerce.state.ak.us/insurance

producer licensing web site
www.commerce.state.ak.us/insurance/producerinfo.htm

EXAMINATION INFORMATION

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

Pearson VUE
Alaska Insurance
PO Box 8588
Philadelphia, PA 19101-8588
(800) 274-5993

Web site
www.pearsonvue.com

RESERVATIONS

Before making an exam reservation

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

Candidates may make a reservation by:

- Calling (800) 274-5993
- Faxing the *Fax Reservation Form*, found in the back of the handbook, to Pearson VUE at (888) 204-6291
- Visiting the web site at www.pearsonvue.com

Candidates should make a reservation by phone at least one (1) business day before the desired examination date, or by fax or on the web at least 4 business days in advance. **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.

Exam fees

The examination fee (see *Exam Fees*) must be paid at the time of reservation by credit card, debit card, voucher, or electronic check. **Fees will not be accepted at the test center. Examination and license application fees are non-refundable and non-transferable.**

EXAM DAY

What to bring to the exam

Candidates should bring to the examination the confirmation number they received when they made the examination reservation, proper identification, and other materials as dictated by the state licensing agency. A complete list appears in *What to Bring* (page 11).

Exam procedures

Candidates should report to the test center at least thirty (30) minutes before the examination begins to complete registration. Each candidate will leave the test center with an official score report in hand.

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

Before taking an examination, it is highly recommended that the Alaska Insurance handbook be reviewed, with special attention given to the content outlines. (*content outlines begin on page S1 of this handbook*)

Individuals who wish to obtain a resident insurance license in the state of Alaska must:

- 1. Review all licensing criteria.** (*See page 2*)
See page 2 for specific details about licensing requirements.
- 2. Make a reservation and pay examination fee and licensure fee per line of authority.**
Make a reservation (online, or by phone or fax) with Pearson VUE for the examination. (*See page 7*)
- 3. Go to the test center to take examination.**
Go to the test center on the day of the examination, bringing along all required materials. (*See page 11*)
- 4. Apply for a license.**
After passing the examination, apply for your license by completing an application. **For more information regarding obtaining a license go to www.commerce.state.ak.us/insurance.**

CONTACT INFORMATION

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

Candidates may contact the Alaska Division of Insurance with questions about obtaining or maintaining a license after the examination has been passed.

FOR EXAMINATIONS

Pearson VUE

Alaska Insurance

PO Box 8588

Philadelphia, PA 19101-8588

(800) 274-5993

Web site

www.pearsonvue.com

FOR STATE LICENSING

Alaska Division of Insurance

Department of Commerce,

Community and Economic

Development

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PO Box 110805

Juneau, AK 99811-0805

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Web site

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PRACTICE TESTS

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

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 Alaska 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.

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.**

ALASKA LICENSING REQUIREMENTS

The Alaska Division of Insurance encourages exam preparation and requires continuation of professional education once licensed. Please refer to the *Continuing Education* section on page 5.

GENERAL LICENSING INFORMATION

1. **Unless licensed by the Alaska Division of Insurance** (AS 21.27.010), no person may act as a insurance producer, independent adjuster, limited lines for credit, crop, surety, title, travel, motor vehicle rental or bail bonds, managing general agent, reinsurance intermediary manager, reinsurance intermediary broker or surplus lines broker in Alaska.
2. **The general eligibility criteria** under AS 21.27.020 for an Alaska resident are that the person must:
 - a. be 18 years of age;
 - b. be a resident of, and actually residing in, the state of Alaska;
 - c. be trustworthy and competent; and
 - d. pass an examination or examinations as a test of competence;
3. **In addition to the general criteria listed above, the following qualifications are also required:**
 - a. **Insurance Producer:** No additional qualifications are required except for a person desiring to be licensed for variable annuities or variable life. This person must first hold a license as a life insurance producer and then additionally be qualified by satisfying the National Association of Securities Dealers, Inc. examinations for principals or examinations for qualification as a Registered Representative, or the Securities and Exchange Commission test given under Sec. 15(b)(8) of the Securities Exchange Act of 1934.
 - b. **Independent Adjuster:** Each applicant for an adjuster license must have a minimum of six (6) months' experience or special education or training, with reference to handling claims under insurance contracts, of sufficient duration and extent to indicate competency to fulfill the responsibility of an independent adjuster, limited lines for credit, crop, surety, title, travel, motor vehicle rental or bail bonds. A salaried employee of an insurer is not required to be licensed as an independent adjuster. (AS 21.27.010(e))
 - c. **Trainee Independent Adjuster:** Must be employed and supervised by a licensed independent adjuster. At four (4) months, a trainee must submit passing examination results of 65 or greater for the limited lines adjuster examination. At eight (8) months, the trainee must submit passing examination results of 75 or greater for the limited lines adjuster examination. Within one (1) year from the date of issuance of the license, the trainee must apply and obtain the independent adjuster license. (AS 21.27.840)

Individuals seeking licensure for surplus lines, managing general agent, reinsurance intermediary manager, or reinsurance intermediary broker authority are no longer required to meet an experience requirement to obtain a license.

- d. **Surplus Lines Broker:** Individuals and entities seeking Alaska licensure for surplus lines broker authority must also hold an Alaska License as a producer or managing general agent with property and casualty lines of authority. (AS 21.27.790)

EXAM REQUIREMENTS

1. Each applicant for licensure must personally take and pass an examination or examinations as a test of competency. **Examination results are valid for one (1) year.** However, the examination requirement does not apply to:
 - a. limited lines insurance producers for travel and motor vehicle rental.
 - b. applicants who were licensed in Alaska as a resident within a one-year period immediately before the date of application and who are considered by the Director of Insurance to be fully qualified and competent;
 - c. applicants for licensure as nonresident producers, agents, brokers, adjusters, limited lines for credit, crop, surety, title, travel, motor vehicle rental or bail bonds, insurance producers, surplus lines brokers, managing general agents, reinsurance intermediary manager or reinsurance intermediary brokers who are properly licensed in their home state and who are considered by the Director to be fully qualified and competent;
2. **Insurance producers:** The examination requirements are listed in the chart on page 5.
3. **Independent adjuster:** The examination required is the limited line adjuster examination.
4. **Surplus lines broker:** The examination required is the special Surplus Lines Broker examination.
5. **Managing general agents:** The examination required is the managing general agent examination.
6. **Reinsurance intermediary managers:** The examination required is the reinsurance intermediary manager examination.
7. **Reinsurance intermediary brokers:** The examination required is the reinsurance intermediary broker examination.
8. **Limited Line Bail Bond:** The examination required is the Bail Bond examination.
9. **Limited Line Title:** The examination required is the Title examination.
10. **Limited Line Credit:** The examination required is the Credit examination.
11. **Personal Lines:** The examination required is the Personal Lines examination.

LICENSE APPLICATION PROCEDURES

1. Initial Licensing

All initial applicants for licensure must forward to the Division of Insurance:

- a. completed insurance license application with the appropriate fees:
 - NAIC Uniform Application (available at www.nipr.com) or
 - 08-240 individual or individual in a firm adjuster, reinsurance intermediary manager
 - 08-240 individual in the firm title or managing general agent
 - 08-241 firm adjuster
 - 08-237 individual or firm reinsurance intermediary manager or broker license; or a
 - 08-226 individual or firm managing general agent license

**Alaska Division of
Insurance**
**Department of Commerce,
Community and Economic
Development**
333 Willoughby Ave., 9th Floor
PO Box 110805
Juneau, AK 99811-0805
(907) 465-2515 (phone)
Web site
[www.commerce.state.
ak.us/insurance](http://www.commerce.state.ak.us/insurance)

Applications for producer, adjuster, surplus lines broker, limited lines for title, credit, bail bond, crop, surety, or motor vehicle rental may be filed electronically at www.nipr.com

- b. two fingerprint cards with a \$59 fee included with the application fee
- c. an official Pearson VUE score report copy acceptable (see Section 1, General 3 for variable contracts)

Pursuant to Alaska Statute 21.27.040(f), all application filing requirements must be met within four (4) months of the receipt of the application or the application will be considered withdrawn.

The fee schedule appears on page 6. **All fees are nonrefundable.** Individuals, applying within twelve (12) months of their renewal period will pay half of the application fee indicated. If the individual is applying within three (3) months of his/her birthday, the full application fee is required and the license will be issued up to a twenty-seven (27) month period of time.

2. License Renewal

The Director will notify a licensee at the current address on file with the Director at least thirty (30) days before the renewal date. If the licensee does not renew the license before the expiration date, the license will lapse. A licensee may not act as or represent to be an insurance producer, managing general agent, reinsurance intermediary broker, reinsurance intermediary manager, surplus lines broker or independent adjuster during the time a license has lapsed. (AS 21.27.380(b))

If the individual licensee's birth year is an odd number, the license will renew on the individual's birthday every odd-numbered year.

If the individual licensee's birth year is an even number, the license will renew on the individual's birthday every even-numbered year.

If the license is for a firm, the firm license will be effective for two (2) years from the original date of license issuance.

License renewals for producer, adjuster, surplus lines broker, limited lines for title, credit, bail bond, crop, surety, or motor vehicle rental may be processed through www.nipr.com

3. Company Appointments or Termination of Appointments

Alaska laws no longer require an insurer to file an appointment with the Alaska Division of Insurance. However, insurers are required to track those producers that have been authorized to act as agents of the company. Upon the Alaska Director's request, an insurer must provide within three (3) days of the request a listing of all producers acting as its agent. If an insurer terminates a producer for cause, the insurer must file written notification with the Alaska Division of Insurance.

CONTINUING EDUCATION REQUIREMENT

A licensee who has held a license for a full two-year period, and who will be renewing that license after June 30, 1998, must comply with CE requirements. Twenty-four (24) CE credit hours are required to renew a license, which includes at least three (3) hours of business insurance ethics training. CE credit hours are no longer required for licensees holding a limited lines title, bail bond, or credit producer license.

EXAMS OFFERED TO PRODUCERS			
Exam Name	Section	# Items	Time Allotted
Life	General	60	1 hour, 15 minutes
	State	50	1 hour
Health	General	60	1 hour, 15 minutes
	State	50	1 hour
Property	General	60	1 hour, 15 minutes
	State	50	1 hour
Casualty	General	60	1 hour, 15 minutes
	State	50	1 hour
Personal Lines	General	86	1 hour, 30 minutes
	State	54	1 hour
Bail Bonds	one section	50	1 hour
Surplus Lines Broker	one section	50	1 hour
Managing General Agent	one section	20	45 minutes
Reinsurance Intermediary Broker	one section	16	45 minutes
Reinsurance Intermediary Manager	one section	20	45 minutes
Adjuster	one section	80	1 hour, 30 minutes
Title	one section	50	1 hour
Credit	one section	50	1 hour

Area of Licensure	EXAMINATION REQUIREMENTS								Total No. of Questions ¹
	Part 1 General				Part 2 Alaska Code				
	Life	Health	Property	Casualty	Life	Health	Property	Casualty	
Life (only)	•				•				110
Health		•				•			110
Life and Health	•	•			•	•			220
Property			•				•		110
Casualty				•				•	110
Surety				•			•	•	186
Marine				•			•	•	186
Crop			•	•			•	•	186

¹Includes non-scored pretest questions. See page 16 for more information

An examination is not required for the Travel or Motor Vehicle Rental license types.

PASSING SCORES			
		4 mos.	8 mos.
1	Adjuster Trainee	65	75

Candidates may refer to General Licensing Information for more information.

BIENNIAL LICENSE FEE SCHEDULE

License	Individual		Individual in a Firm		Firm	
	Resident	Non-resident	Resident	Non-resident	Resident	Non-resident
Insurance Producer						
All Lines	\$200.00	\$400.00	\$35.00	\$50.00	\$400.00	\$800.00
Property/ Casualty	\$100.00	\$200.00	\$35.00	\$50.00	\$200.00	\$400.00
Lines	\$100.00	\$200.00	\$35.00	\$50.00	\$200.00	\$400.00
Life Lines						
Managing General Agent						
All Lines	\$200.00	\$400.00	\$35.00	\$50.00	\$400.00	\$800.00
Property/ Casualty	\$100.00	\$200.00	\$35.00	\$50.00	\$200.00	\$400.00
Lines	\$100.00	\$200.00	\$35.00	\$50.00	\$200.00	\$400.00
Life Lines						
Independent Adjuster	\$50.00	\$100.00	\$35.00	\$50.00	\$100.00	\$200.00
Surplus Lines Broker	\$300.00	\$900.00	\$35.00	\$50.00	\$300.00	\$900.00
Reinsurance Intermediary Manager	\$300.00	\$900.00	\$35.00	\$50.00	\$300.00	\$900.00
Reinsurance Intermediary Broker	\$300.00	\$900.00	\$35.00	\$50.00	\$300.00	\$900.00
Trainee Licenses						
Trainee Independent Adjusters	\$50.00	N/A	\$50.00	N/A	N/A	N/A
Limited Licenses						
Bail Bond	\$50.00	\$100.00	\$35.00	\$50.00	\$100.00	N/A
Travel	\$50.00	\$100.00	\$35.00*	\$50.00*	\$100.00	N/A
<i>* License is only required when designated principal is not acting as Compliance Officer.</i>						
Title	\$50.00	N/A	\$35.00	N/A	\$100.00	N/A
Credit	\$50.00	\$100.00	\$35.00	\$50.00	\$200.00	\$400.00

PHONE RESERVATIONS

Candidates may call (800) 274-5993 to make an examination reservation.

Walk-in examinations are not available.

CUSTOMER CARE HOURS	
Monday – Friday	4 am – 7 pm
Saturday	4 am – 1 pm
Sunday	6 am – 12 pm

Alaska Time

Before calling, candidates should have the following:

- Legal name, address, Social Security number, daytime telephone number, and date of birth
- The name of the examination(s)
- The preferred examination date and test center location
- A failing score report (*if retaking an examination*)

Candidates are responsible for knowing which examination they need to take. A representative will help candidates select a convenient examination date and location, and will answer questions. The reservation will be made based on the next available examination date..

Candidates must make a phone reservation at least one (1) business day before the desired examination date.

ONLINE RESERVATIONS

Candidates may make an examination reservation online by visiting the Pearson VUE website (www.pearsonvue.com). First-time users must obtain a check-in code and will be asked to provide name, email address and phone number, as well as a personal password. Candidates will receive a check-in code immediately upon submitting the requested information.

Candidates will be prompted with step-by-step instructions on completing the online *Reservation Request Form*. Once the online request has been submitted, Pearson VUE will send via email a confirmation of the examination date, time and location, or will contact candidates whose choices are not available. Candidates may also review, change or even cancel an existing reservation after the *Reservation Request Form* has been submitted by following the instructions.

Candidates who wish to make an online reservation should do so at least four (4) business days before the desired examination date.

FAX RESERVATIONS

Candidates may fax the *Fax Reservation Form*, in the back of the handbook, to Pearson VUE at (888) 204-6291, 24 hours a day, 7 days a week. The completed form should be faxed at least four (4) business days before the desired examination date. A confirmation of the reservation will be returned by fax within 24 hours of receipt of the faxed request.

CONFIRMATION NUMBER

Candidates will be provided with a confirmation number, which should be written down in the space provided below. This number should be used for any contact with Pearson VUE.

Confirmation Number:
Examination Date:
Test Center:
Representative:

EXAM FEES

Candidates must pay \$104 the first time they take an examination of a specific level, and \$89 for each subsequent attempt. The fee of \$104 includes the \$15 fingerprint fee. This fee must be paid by credit card, debit card, voucher, or electronic check when a reservation is made. **Fees will not be accepted at the test center.** A list of available examination combinations appears on the back cover of this handbook. Examination fees are non-refundable and non-transferable, except as detailed in the *Change/Cancel Policy*.

Electronic Checks

Candidates who choose to pay the fees by electronic check must have a personal checking account, and must be prepared to provide to Pearson VUE at the time of reservation the following information:

- Bank name
- Account number
- Social Security number, state-ID number, or driver's license number
- Name and address on the account

Using this information, Pearson VUE can request payment from the candidate's bank account just as if the candidate had submitted an actual paper check.

Vouchers

Candidates may pre-pay fees and receive a voucher to use when they contact Pearson VUE to make an examination reservation. The number listed on the voucher will be accepted by Pearson VUE as payment for the examination fee. Vouchers may be purchased for one fee or many; therefore, companies may buy vouchers in bulk and distribute them to candidates as desired.

Those who wish to purchase a voucher should send a *Voucher Request Form* (found in the back of this handbook) along with proper payment. Pearson VUE will process voucher requests within one (1) week of receipt. Vouchers are valid for one (1) year from the issue date.

CHANGE/CANCEL POLICY

Candidates should call Pearson VUE at (800) 274-5993 at least two (2) business days before the examination to change or cancel a reservation. Candidates who change or cancel a reservation with proper notice may request a refund or may transfer the fee to a new reservation. Candidates who change or cancel a reservation 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 late to or absent from an examination may be excused for the following reasons:

- Illness of the candidate or that 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 not be admitted to the examination and will forfeit the examination fee. Written verification and supporting documentation for excused absences must be submitted to Pearson VUE within fourteen (14) days of the original examination date.

WEATHER DELAYS AND CANCELLATIONS

If severe weather or a natural disaster makes the test center inaccessible or unsafe, the examination may be delayed or canceled. Candidates may call (800) 274-2615 for details on cancellations during severe weather.

PETITION TESTING

Candidates who cannot attend the scheduled examination sessions at Anchorage, Fairbanks, Juneau, Tukwila (Washington) or Spokane (Washington) due to their geographic remoteness from these locations may request "petition testing." Currently, this service is available in Bethel, Cordova, Ketchikan, Kodiak, Sitka and Soldotna, usually on a monthly basis (dependent on school holidays). Candidates should call (800) 274-5993 to schedule at these locations.

For other potential petition locations, candidates should make a request at least one (1) month before the desired examination. The request should be directed to the Pearson VUE Special Accommodations Coordinator by telephone at (800) 274-3444 x5120. The Special Accommodations Coordinator will inform candidates of the locations where the petition tests can be administered.

The candidate should provide the desired date, location and type of exam, along with other identifying information (full name, birth date, telephone number and Social Security number).

The Alaska Division of Insurance reserves the right to limit the frequency of petition testing and the locations where petition testing is available.

The fee for petition testing must be paid as detailed in Exam Fees. Candidates cannot be fingerprinted at petition test sites. Examination results may not be available immediately at the test site; if not, they will be mailed approximately one week after the examination. Candidates who require their scores immediately should attend one of the normally scheduled examination sessions where on-site scoring is available.

SPECIAL EXAM REQUESTS & SERVICES

Pearson VUE complies with the provisions of the Americans with Disabilities Act (42 U.S.C. 12101 *et seq.*) and Title VII of the Civil Rights Act, as amended (42 U.S.C. 2000e *et seq.*), in accommodating disabled candidates who need special arrangements to take an examination.

Candidates who require special arrangements due to impaired sensory, manual or speaking skills, or other disability, should fax the *Special Accommodations Request Form* (found in the back of the handbook) to Pearson VUE.

The form must be accompanied by supporting documentation from a physician or other qualified professional reflecting a diagnosis of the candidate's condition and an explanation of examination aids or modifications. Pearson VUE will provide auxiliary aids and services, except where such may fundamentally alter the examination or results, or result in an undue burden. The examination will be scheduled upon receipt of all required information by Pearson VUE.

Candidates who have additional questions concerning ADA arrangements may contact the ADA Coordinator at (800) 274-3707. However, the *Special Accommodations Request Form*, along with the required supporting documentation, **must** be submitted to Pearson VUE before any special arrangements can be finalized.

Pearson VUE will determine the time and place of specially arranged examinations and will confirm these arrangements directly with the candidate. Candidates who need to retake the examination should notify Pearson VUE that special arrangements were used for the prior examination.

Due to the unique nature of each special request, Pearson VUE recommends that candidates request special services as early as possible. Pearson VUE will make a concerted effort to provide reasonable accommodations as permitted by state licensing agencies and individual test center capabilities.

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.

The following is also required for applicants

- The confirmation number provided when the reservation was made
- Failing score report (if the candidate is retaking an examination)

Candidates who do not present the required items will be denied admission to the examination, considered absent, and will forfeit the examination fee and licensure fee.

Acceptable Forms of Candidate Identification

Candidate must present **two (2)** forms of current signature identification. The primary identification must be government issued, 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 cards
- Military ID
- Military ID for spouses and dependents
- Alien Registration Card (Green Card, Permanent Resident Visa)

Secondary ID (signature, not expired)

- Debit/(ATM) Card
- any form of ID on the Primary list

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

Pearson VUE does not recognize grace periods. For example, if a candidate's driver's license expired yesterday and the state allows a 30-day grace period for renewing the ID, 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 will be reviewed and they will be photographed for the score report.

Candidates are required to review and sign a *Candidate Rules Agreement* form. 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.

REQUIRED ITEMS

You must bring your original, unaltered course completion certificate(s) to the test center when you take your exam. You will not be admitted to the exam without it.

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, which is detailed on page 5. 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. After the examination time for each section has expired, the PC will proceed to the next section. Candidates will leave the test center with their official scores in hand.

SCORE REPORTING

The passing score required for each examination is established by the state licensing agency, and not by Pearson VUE. Candidates who pass all parts of an examination will receive a score report that indicates "pass" only; no numeric score is reported. For those candidates who fail one or more parts of the examination, a separate numeric score for each failed part will be reported.

Candidates who fail Part 1 of a Life, Health, and/or Property and Casualty examination receive diagnostic information relevant to each major area of the examination. Diagnostic information is intended to help failing candidates identify their areas of strength and weakness in order to prepare for future examinations. Candidates may use the content outlines in this handbook to interpret the diagnostic information on a failing score report.

Examination results are confidential and are released only to the candidate. Pearson VUE does not give score information over the telephone.

RETAKE THE EXAM

Candidates who fail one part of the examination and pass the other need retake only the part failed. Candidates may refer to the diagnostic section of the score report for information to help prepare for retaking the examination. Examination scores must be less than one (1) year old at the time the candidate applies for the license. Examination results are valid one year from the date of examination.

REVIEW OF EXAM

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

EXAM SCORING

Answers to questions are recorded on an export file on the PC. No credit is given for answers written or indicated elsewhere. For each question, candidates should decide which of the suggested responses is correct and select the appropriate letter on the screen. Candidates should select only one answer for each question.

Example:

Which of the following contracts provides for a series of benefit payments at regular intervals during the lifetime of one or more persons?

- (A) Term
- (B) Annuity
- (C) Endowment
- (D) Whole Life

Scores on each examination are based on the number of questions answered correctly. Candidates who are uncertain about the correct answer to a question may be able to eliminate one or more of the answer choices as incorrect. It is always better to guess at the correct answer than to not answer a question because there is no penalty for incorrect answers.

The examination may contain “pretest questions.” Pretest questions are questions for which Pearson VUE is collecting statistical data for use in constructing future examinations. Pretest questions are not identified and do not affect the score.

DUPLICATE SCORE REPORTS

Candidates may request in writing a duplicate score report from Pearson VUE by completing the form in the back of this handbook and submitting it along with the correct fees.

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, or chewing gum, smoking and/or making noise that creates a disturbance for other candidates is prohibited during the exam.

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.

- 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.

EXAM SECURITY PROCEDURES

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 testing irregularities or misconduct. Pearson VUE routinely reviews irregularities and examination scores believed to be earned under unusual or 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. Then, 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 Division of Insurance will be so notified and will determine whether the candidate's scores will be released.

QUESTIONS OR COMMENTS ABOUT THE EXAM

There are no provisions for allowing failing or passing candidates to review their examination results. Pearson VUE insurance licensing examinations are secure and not available for general distribution. Candidates who have questions, comments, or concerns about the examinations, or who wish to verify any data held in Pearson VUE files, should direct written inquiries to the address listed on the inside front cover of this handbook.

In all correspondence, candidates should provide their name and address. If questions or comments concern a test already taken, they should also include:

- (1) the name of the examination
- (2) the date the examination was taken
- (3) the location of the test center, and
- (4) the confirmation number.

A fee is charged for verifying data in Pearson VUE files.

FINGERPRINTING SERVICES

Pearson VUE offers digital fingerprinting only at the following test centers.

- Anchorage, AK
- Everett, WA
- Lacey/Olympia, WA
- Spokane, WA
- Vancouver, WA
- Tukwila/Seattle, WA

All candidates who pass the examination will be digitally fingerprinted. Fingerprinting services are not available at petition test sites.

There are many advantages to digital fingerprinting over wet-ink fingerprinting, as digital fingerprinting is:

- Convenient as it is available in the Pearson VUE test center immediately after candidates pass the exam
- An accurate, efficient, clean process with no wet ink or residue
- A way of producing distinct, high-quality prints
- In accordance with existing FBI and IAFIS requirements for live-scan imaging and therefore has a low rejection rate

EXAM PREPARATION

CONTENT OUTLINES

Each major lines examination (Life, Health, Property, Casualty, Personal Lines) is given in a multiple-choice format and consists of two parts. The general portion deals with basic insurance product knowledge. The state portion deals with state-specific insurance laws, rules, regulations, and practices.

The general portion of Life, Health, Property, Casualty consists of fifty (50) questions that count toward the score and ten (10) pretest questions that do not count toward the score.

The general portion of the Personal Lines examination consists of seventy-five (75) questions that count toward the score and eleven (11) pretest questions that do not count toward the score.

The length of the state portion of the major lines examinations can be found by referring to the content outlines in this handbook. The examination will contain pretest questions which do not count toward the score. Pretest questions account for approximately twenty percent (20%) of the total number of Part 2 questions.

Pearson VUE administers “limited lines” examinations in addition to the major lines examinations. The back cover of this handbook lists the examinations offered. The length and format of limited lines examinations vary, but they are typically one-part examinations covering both product knowledge and state laws, rules, and regulations.

The examination content outlines in this handbook are the “blueprints” from which the examinations have been constructed, and which list the topics covered in each examination.

STUDY MATERIALS

Neither the Alaska Division of Insurance nor Pearson VUE specifically endorses any particular study materials. The following lists are for informational purposes only:

GENERAL EXAMINATION <i>Life & Health</i> <i>Property and Casualty Insurance</i>	
ABLE, Inc. 11771 Kelly Road Leavenworth, KS 66048 (800) 586-2253 www.examsimulator.com	Margaret Varlamos Insurance Consultants of Alaska Insurance License Preparation of Alaska 201 E 54th Ste 210 Anchorage, AK 99518 Phone: (907) 244-7391 Fax: (907) 248-6087 Website: www.ilpofalaska.com Email: insurance@ak.net
Bisys Education Services 8081 Zionsville Road Indianapolis, IN 46268 (800) 428-1324	Pathfinder Publishers 1111 College Park Pyramids 3500 DePauw Blvd. Indianapolis, IN 46268 (317) 872-1100

Dearborn Financial 155 N. Wacker Drive Chicago, IL 60606-1719	A.D. Banker & Company 5000 College Blvd., #120 Overland Park, KS 66211 (913) 451-1280 www.adbanker.com cirriculum@mail.adbanker.com
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<i>Adjuster Materials</i>	
Insurance Schools, Inc. 108 Cadle Drive Charleston, WV 25313 Phone: (800) 333-3926 Websites: www.insurance-schools.com or www.insuranceadjusterscourse.com Email: Dan.Dupay@Insurance-Schools.com	

Alaska insurance laws, related statutes, and regulations are available from two national law publishing services listed below. Both companies offer updated information.

Michie Company P.O. Box 7587Charlottesville, VA 22906-7587	NILS Publishing Company P.O. Box 2507Chatsworth, CA 91311 (800) 423-5910
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Official copies of Alaska statutes can be found on the Internet: <http://www.legis.state.ak.us/> (Title 21)

Study materials are also available, upon written request with a payment of either cash, cashier's check or money order, VISA or MasterCard only. Company checks will be accepted from members of the Alaska Independent Insurance Agents and Brokers Association, and should be made payable to AIIAB.

The Alaska Independent Insurance Agents and Brokers Inc.

701 W 41st Ave., Ste. 103

Anchorage, AK 99503

Phone: (907) 349-2500

Fax: (907) 349-1300

Website: www.akiab.org

Email: akiab@gci.net

Current fees for study guides from the Association are listed below.

P&C Basics (Includes chapter of Alaska Code)	\$75.00
L&H Basics (Includes chapter of Alaska Code).	\$75.00
Personal Lines (Includes chapter of Alaska Code)	\$65.00
P&C Basics (Includes chapter of Alaska Code) and Computer Disk	\$125.00
L&H Basics (Includes chapter of Alaska Code) and Computer Disk	\$125.00
Sample Test Computer Disk	\$55.00
Shipping for 1 set of books	\$6.35
Shipping for 1 disk	\$3.20

**Click here for detailed
content outlines.**



FAX RESERVATION FORM

Today's Date:	Time of Day:	Candidate/Sponsor Signature:	
Last Name:			
First Name:			
Date of Birth:	Social Security Number:	Your Fax Number:	
Address:			
City:		State:	ZIP: Telephone:
Pre-license Provider Name		Pre-license ID number	Pre-license Course Completion Date(s)
Test Center Code:	Exam Session: <input type="checkbox"/> am <input type="checkbox"/> pm		Exam Date:
1 st Exam Code:	2 nd Exam Code:	2 nd Choice: <input type="checkbox"/> am <input type="checkbox"/> pm	2 nd Date:
School Code:	May we register you for the next exam date if your two choices are taken? <input type="checkbox"/> Yes <input type="checkbox"/> No		
May we email your confirmation? <input type="checkbox"/> Yes <input type="checkbox"/> No			
If so, include email address:			

Credit Card Payments:	Electronic Check Payments:
<input type="checkbox"/> MasterCard <input type="checkbox"/> Visa <input type="checkbox"/> AmExpress <input type="checkbox"/> Discover	Bank Name:
Card #:	Next Available Check #:
Expiration Date:	Account #:
Signature:	Routing #:
	Name/Address on Account: <i>(if different from above)</i>

FOR PEARSON VUE USE ONLY

Pearson VUE ID# Assigned:		
Reservation Date:	Time:	TC#:
Pearson VUE Representative:		

Fax to Pearson VUE at (888) 204-6291.



DUPLICATE SCORE REQUEST

DIRECTIONS: You may use this form to request that Pearson VUE send a duplicate copy of your score report to you. Please print all information on this form.

Please enclose cashier's check or money order made payable to "Pearson VUE". **DO NOT SEND CASH.**

FEE: For scores less than one year old there is a \$10.00 charge.
For scores one or more years old there is a \$25.00 charge.

SEND TO: Pearson VUE
ALASKA INSURANCE
DUPLICATE SCORE
PO Box 8588
Philadelphia, PA 19101-8588

Amount Enclosed: \$ _____

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

Signature	Date
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Please complete the following with your current name and address.

Name:		
Address:		
City:	State:	Zip:

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

Name:		
Address:		
City:	State:	Zip:

Exam Taken:	Date Taken:
Date of Birth:	Confirmation Number:
Licensing Jurisdiction:	



VOUCHER REQUEST FORM

PLEASE PRINT CLEARLY

Date:		
Last Name:		
First Name:		M.I.:
Address:		
City:		State:
		ZIP:
Daytime Telephone:		Evening Phone:
Email Address <i>(if you would like Pearson VUE to email the voucher#):</i>		
Payment Type: <input type="checkbox"/> Money Order <input type="checkbox"/> Company Check <input type="checkbox"/> Cashier's Check		
Name of Examination:		
<p style="text-align: center;">Make all checks payable to Pearson VUE and mail this form to: Pearson VUE, c/o AP Voucher Program, PO Box 41508, Philadelphia, PA 19101-1508. Overnight Address: Pearson VUE, c/o AP Voucher Program, 3 Bala Plaza West, Suite 300, Bala Cynwyd, PA 19004.</p>		

SPECIAL ACCOMMODATIONS REQUEST FORM



Any individual who has a physical or mental impairment or limitation described as a disability under the Americans with Disabilities Act (ADA) may request special examination arrangements.

Candidates who wish to request special accommodations for ADA should fax this form to Pearson VUE at (610) 617-9397. Certain documentation must be faxed along with this form, as detailed on page 10.

All requests must first be approved by Pearson VUE. Candidates must wait for confirmation of the approval before scheduling an examination.

PLEASE PRINT CLEARLY

Date:		
Last Name:		
First Name:		M.I.:
Address:		
City:		State:
		Zip:
Daytime Telephone:		Email address:
Description of Disability:		
<input type="checkbox"/> Large-print written exam <input type="checkbox"/> Marker <input type="checkbox"/> Additional time <input type="checkbox"/> Reader <input type="checkbox"/> Separate testing room <input type="checkbox"/> Sign language interpreter		
<input type="checkbox"/> Other equipment or accommodation (please explain):		
Accommodations previously provided to you (<i>list accommodation and purpose, such as "sign language interpreter for SAT examination"</i>):		
Candidates should contact Pearson VUE with questions about special accommodations. Pearson VUE Special Accommodations • 3 Bala Plaza West, Suite 300 • Bala Cynwyd, PA 19004 Phone (800) 274-3707 • TDD (866) 274-4777 • Fax (610) 617-9397		

Note: Only candidates who require special examination accommodations should use this form.

GENERAL INFORMATION

CANDIDATES MAY CALL (800) 274-5993 TO MAKE AN EXAM RESERVATION.

TEST CENTER LOCATIONS			
CODE	CITY	LOCATION	SCHEDULE
2260	Anchorage	Pearson Professional Centers, Denali Towers North Bldg., 2550 Denali Street, Suite 511	3 days a week
2261	Fairbanks	North Star Computing, 816 28th Avenue, Suite 100	Second and fourth Saturday of the month
2262	Juneau	Data Bank Computer Services, 1830 Crest Street	First Saturday of the month
4816	Tukwila	12720 Gateway Drive, Suite 208	Tuesday through Saturday
4817	Spokane	North 505 Argonne Road, Suite 4	Tuesday through Saturday

Locations and schedules are subject to change.

*Candidates who cannot take the examination at one of the above listed test centers may use a petition test center.
Petition test locations are listed below.*

PETITION SITE TEST CENTER LOCATIONS		
CODE	CITY	SCHEDULE
2237	Bethel	1st and 3rd Tuesday of each month (closed June, July and August)
2283	Cordova	1st Wednesday of each month (closed June and July)
2229	Ketchikan	1st Thursday of each month (closed July and August)
2228	Kodiak	one day a month (closed July)
2235	Sitka	1st Monday of each month (closed June, July and August)
2216	Soldotna	1st and 2nd Wednesday of each month (closed June, July and August)

Petition test locations are listed above and the testing is detailed on page 6.

EXAM FEES AND ALLOWABLE COMBINATIONS	
<i>Candidates may take any two examinations listed below at a single session with the exception of levels 04, 05, and 55, which cannot be combined with any other examination. Candidates may only attend one session per day. Fees are detailed on page 8.</i>	
CODE	EXAM
01	Life Producer
02	Health Producer
04	Property
05	Casualty
14	Adjuster
23	Bail Bond
29	Credit
55	Personal Lines
82	Surplus Lines
83	Title
90	Managing General Agent
91	Reinsurance Intermediary Manager
92	Reinsurance Intermediary

An examination is not required for the Travel or Motor Vehicle Rental license types.



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