

HOW TO OBTAIN AN ARKANSAS INSURANCE PRODUCER LICENSE

1. Complete the prelicensing course.

- Life Only – 20 hours
- Accident & Health Only – 20 hours
- Casualty Insurance – 20 hours
- Property Insurance – 20 hours
- Personal lines - 20 hours

Course requirements:

- This is a forced progression (locked) state that requires the student to review each lesson and pass each of the chapter quiz before moving onto the next section/chapter.
- Assessments on key topics throughout the course and must be successfully passed with a minimum score of 70% before moving onto the next chapter.
- Mandatory final exam
- Completion of this course satisfies the prelicensing education requirement.

Certificate Information:

To eligible for a Certificate of completion, you must follow several steps:

- Completion of the course including final exam.
- Submit an electronic affidavit acknowledging you were actively engaged in one hundred percent of the course and your participation during the periods of perceived inactivity.
- Upon completion of your Pre-licensing Affidavit, you will receive an email notifying you that your course completion certification is available to be printed directly from your student dashboard.
- Download and Print certificate through the "Transcript" tile on the user dashboard.
- Certificates are valid for 2 years.
- Course completion rosters are reported to SBS weekly.
- Education providers are required to collect and report students SSN.
- **You will receive an email confirmation from PSI with instructions on how to pay and schedule for the examination.**

2. Apply for license

- Submit license application online through www.nipr.com
- Application fee: \$15 plus processing fee

3. Submit Background Information

- Submit a background check - <https://www.ark.org/background-check/index.php/home/index/aid>
- Fee: \$36.25 plus processing

4. Schedule the Arkansas State examination.

- **You will receive an email notification from PSI containing your eligibility and exam information.**
- Registration must be completed online on PSI website: <https://test-takers.psiexams.com/arins>
- Single line exam fee \$50

Limitation on repeat examinations:

- There is a maximum of three attempts to retake an exam within the 90-day period.
- Candidates who do not pass the examination within 90 days, or who do not pass the examination after three attempts, must wait four weeks, and repeat the entire process of applying for the approval to test.

Online proctored exams:

- You must check the compatibility of your computer before registering for the exam.
<https://syscheck.bridge.psiexams.com>
- If your computer is not compatible with the online software, you will need to schedule your examination at PSI test center.

5. Pass your state exam

- Take advantage of the cram courses (Prep Review and Exam Simulator) within your prelicensing course during the waiting period.
 - Prep Review Course: This part of the training features content “boiled down to the essence” of the state exam. Chapters have only a few pages of material, but the content must be mastered to pass. Instructionally designed to teach individuals how to pass, most study effort should be invested here. Chapter exams are substantially larger (50+ questions), providing exposure to the types of questions seen on the state exam.
 - Exam Simulator: These special exams are designed to gauge content retention levels. Important: Only take the Exam Simulators after the Prep Review Course has been successfully completed. It ensures these questions will be “fresh in the mind”.
- **On the day of testing**, you must have the following items:
 - One form of identification bearing your signature, which must be a valid government issued photo id
 - Valid Certificate(s) of completion – Must be original hard copies

PSI Exam Outlines

DESCRIPTION	Question Count		% of Exam Questions	
	Life	Health	Life	Health
Life Insurance				
Types of Policies	12	0	15%	0%
Policy Rider, Provisions, Options and Exclusions	18	0	23%	0%
Completing the Application, Underwriting, and Delivering the Policy	12	0	15%	0%
Tax, Retirement, and Other Insurance Concepts	8	0	10%	0%
Health Insurance				
Types of Policies	0	14	0%	18%
Policy Provisions, Clauses and Riders	0	20	0%	25%
Social Insurance	0	3	0%	4%
Other Insurance Concepts	0	4	0%	5%
Field Underwriting Procedures	0	9	0%	11%
Arkansas State Regulations				
Arkansas Statutes, Rules and Regulations Common to Life and Health Insurance	30	30	38%	38%
Total for all parts				
Total Scored Questions on Exam	80	80		
Maximum Time allowed to complete exam in minutes	150	150		
Passing Score	70	70		

DESCRIPTION	Question Count	% of Exam Questions
	Property and Casualty	Property and Casualty
Casualty Insurance		
Types of Policies, Bonds and Related Terms	25	20%
Insurance Terms and Related Concepts	14	11%
Policy Provisions and Contract Law	11	9%
Property Insurance		
Types of Policies	25	20%
Insurance Terms and Related Concepts	14	11%
Policy Provisions and Contract Law	11	9%
Arkansas State Regulations		
Arkansas Statutes, Rules and Regulations Common to Life and Health, Casualty, and Property Insurance	25	20%
Total for all parts		
Total Scored Questions on Exam	125	
Maximum Time allowed to complete exam in minutes	210	
Passing Score	70	

Producer Licensing Checklist:

Task:	Date Completed
1. Complete prelicensing course	
2. Apply for License	
3. Submit background check	
4. Schedule State Exam	
5. Pass exam	

Governing Agency

Name: Arkansas Insurance Department

Phone: 800-282-9134

Fax: 501-371-2618

Website: <https://insurance.arkansas.gov>

Address: 1 Commerce Way

Little Rock, AR 72202