



Alaska Insurance Licensing CANDIDATE HANDBOOK

September 2023

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

Phone

(907) 465-2515 (phone)

Website

<https://www.commerce.alaska.gov/web/ins/>

producer licensing web site

<https://www.commerce.alaska.gov/web/ins/Licensing.aspx>

national insurance producer registry web site

www.nipr.com

EXAMINATION INFORMATION

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

Pearson VUE Alaska Insurance

Attn: Regulatory Program

5601 Green Valley Dr.
Bloomington, MN 55437

Phone

(800) 274-5993

Email

pearsonvuecustomerservice@pearson.com

Website

www.pearsonvue.com

QUICK REFERENCE

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 (details on page 6)

Candidates may make a reservation by either visiting <http://pearsonvue.com/ak/insurance/> or by calling Pearson VUE. Candidates have the option to register to take their online examinations or at a physical Pearson VUE testing location.

Candidates should make a reservation online at least twenty-four (24) hours before the desired examination date. **Walk-in examinations are not available.**

SCHEDULES & FEES

Test Center locations

A list of test centers appears on the back cover of this handbook. Candidates should contact Pearson VUE to confirm specific locations and examination schedules.

Exam fees

The examination fee (see *Exam Fees*) must be paid at the time of reservation by credit card, debit card, or voucher. **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/needed for exams

Candidates should bring to the examination proper identification and other materials as dictated by the state licensing agency. A complete list appears in *What to Bring/Needed for Exams* (page 8).

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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OVERVIEW

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.

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 with Pearson VUE for the examination. (See page 6)

3. Go to the test center or prepare for your online proctored examination.

Go to the test center or prepare for your online proctored examination, bringing along all required materials. (See page 8.)

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 <https://www.commerce.alaska.gov/web/ins/>.

INTRODUCTION

CONTACT INFORMATION

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

FOR EXAMINATIONS		
Pearson VUE/Alaska Insurance <i>Attn: Regulatory Program</i> 5601 Green Valley Dr., Bloomington, MN 55437		
Website: www.pearsonvue.com	Phone: (800) 274-5993	Email: pearsonvuecustomerservice@pearson.com

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

Please visit www.pearsonvue.com/ak/insurance/contact for further information.

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

FOR STATE LICENSING	
Alaska Division of Insurance Department of Commerce, Community and Economic Development 333 Willoughby Ave., 9th Floor, P.O. Box 110805 Juneau, AK 99811-0805	
Website: https://www.commerce.alaska.gov/web/ins/	Phone: (907) 465-2515

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.**

PRACTICE TESTS

Practice tests are offered exclusively online 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, 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. A salaried employee of an insurer is not required to be licensed as an independent adjuster. (AS 21.97.900(21))
 - 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 60 or greater for the limited lines adjuster examination. At eight (8) months, the trainee must submit passing examination results of 70 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, 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;
 - d. applicants moving to this state whose license was in good standing for the same lines and classes of authority and applies for licensure within 90 days of cancellation of the applicants prior home state license.

2. **Insurance producers:** The examination requirements are listed in the chart on page 3.
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.

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Juneau, AK 99811-0805

Phone: (907) 465-2515 (phone) Web site: <https://www.commerce.alaska.gov/web/ins/>

EXAMINATIONS OFFERED TO PRODUCERS

EXAM NAME	SECTION	# ITEMS	TIME ALLOTTED
Life	General State	60 50	1 hour, 15 minutes 1 hour
Health	General State	60 50	1 hour, 15 minutes 1 hour
Property	General State	60 50	1 hour, 15 minutes 1 hour
Casualty	General State	60 50	1 hour, 15 minutes 1 hour
Personal Lines	General State	86 54	1 hour, 30 minutes 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 QUESTIONS¹
	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
Crop			•	•			•	•	186

¹Includes non-scored pretest questions. See page 12 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	60	70

Candidates may refer to General Licensing Information for more information.

LICENSE APPLICATION PROCEDURES

1. Initial Licensing

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

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

Applications for producer, adjuster, surplus lines broker, limited lines for title, credit, bail bond, crop, or motor vehicle rental may be filed electronically at www.nipr.com. If you can file electronically via NIPR and elect to file a paper application, an additional \$50 filing fee is required.

b. one fingerprint card with a \$48.25 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 5. **All fees are nonrefundable.** Individuals, 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.

For more information regarding obtaining a license in Alaska, please visit <https://www.commerce.alaska.gov/web/ins/Producers.aspx>. The Department of Public Safety has a list of approved finger printers available in the state of Alaska. For more information, please visit <https://dps.alaska.gov/Statewide/R-I/Background/Fingerprints>.

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/expire. 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/expired. (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, or motor vehicle rental may be processed through www.nipr.com. If you elect to file a paper renewal an additional \$50 fee is required.

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.

BIENNIAL LICENSE FEE SCHEDULE

LICENSE	INDIVIDUAL		FIRM	
	Resident	Non-resident	Resident	Non-resident
Insurance Producer, any or all lines	\$75.00	\$75.00	\$75.00	\$75.00
Managing General Agent	\$75.00	\$75.00	\$75.00	\$75.00
Adjuster	\$75.00	\$75.00	\$75.00	\$75.00
Trainee Adjuster	\$75.00	\$75.00	\$75.00	\$75.00
Surplus Lines Broker	\$300.00	\$300.00	\$300.00	\$300.00
Reinsurance Intermediary Manager	\$75.00	\$75.00	\$75.00	\$75.00
Reinsurance Intermediary Broker	\$75.00	\$75.00	\$75.00	\$75.00
LIMITED LICENSES				
Bail Bond	\$75.00	\$75.00	\$75.00	\$75.00
Travel	\$75.00	\$75.00	\$75.00	\$75.00
Title	\$75.00	\$75.00	\$75.00	\$75.00
Credit	\$75.00	\$75.00	\$75.00	\$75.00
Crop	\$75.00	\$75.00	\$75.00	\$75.00

CONTINUING EDUCATION REQUIREMENT

A licensee who has held a license for a full two-year period 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.

EXAM RESERVATIONS

MAKING A RESERVATION

Online reservations are the most efficient way for candidates to schedule their examination. Candidates **must** go to www.pearsonvue.com/ak/insurance to make an online reservation for an examination. First-time users are required to create an account. The candidate will need to fill in all required fields, which are preceded by an asterisk (*), on the online form in order to create an ID and be assigned a password. Step-by-step instructions will lead the candidate through the rest of the examination reservation process.

Candidates **must** make an online reservation at least twenty-four (24) hours before the desired examination date. Candidates who wish to make a phone reservation at (800) 274-5993 must also do so at least twenty-four (24) hours before the desired examination date.

Before making a reservation, 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

EXAM FEES

Candidates must pay \$89 at the time of reservation. If a candidate takes two examinations within one examination session and those two examinations are part of the allowable examination combinations the fee is \$89.00 for that examination combination. **Combination examinations are only permitted at physical Pearson VUE test center locations. 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*.

Vouchers

Vouchers offer another convenient way to pay for tests. Vouchers can be purchased online at www.pearsonvue.com/vouchers/pricelist/akins.asp by credit card either singly or in volume. To redeem a voucher as payment when scheduling a test, simply indicate voucher as the payment method and provide the voucher number. **All vouchers are pre-paid. Vouchers are non-refundable and non-returnable.**

Vouchers expire twelve (12) months from the date they are issued. Voucher expiration dates cannot be extended. The exam must be taken by the expiration date printed on the voucher

CHANGE/CANCEL POLICY

Candidates should call Pearson VUE at (800) 274-5993 forty-eight (48) hours before the examination to change or cancel a reservation. Candidates who change or cancel a reservation with proper notice may either transfer the fee to a new reservation, or may request a refund. **Candidates who change or cancel their reservations without proper notice will forfeit the examination fee.** Refunds for credit/debit cards are immediate, while refunds for vouchers will be processed in two to three (2-3) weeks. **For OnVUE online proctored exams candidates should go online at least twenty-four (24) hours before the examination to change or cancel a reservation.**

ABSENCE/LATENESS POLICY

Candidates who are late or absent from an exam may call Pearson VUE within 14 days of the exam date to request an excused absence for the following reasons:

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

A case number will be assigned and instructions provided for emailing supporting documentation. **Candidates absent from or late to an exam who have not changed or canceled the reservation according to the Change/Cancel Policy will not be admitted to the exam and will forfeit the exam fee.**

WEATHER DELAYS AND CANCELLATIONS

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

ACCOMMODATIONS

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

Test accommodations may include things such as:

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

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

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

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

Candidates requiring and/or requesting special accommodations must test at a physical Pearson VUE testing location.

EXAM DAY

WHAT TO BRING/NEEDED FOR EXAMS

Required Materials

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

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

Acceptable Forms of Candidate Identification

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

Primary ID (photograph, and signature, not expired)

- Government-issued Driver's License
- U.S. Dept of State Driver's 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) or Credit card
- Any form of ID on the Primary ID list

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

Pearson VUE does not recognize grace periods. For example, if a candidate's driver's license expired yesterday and the state allows a 30-day grace period for renewing the ID, the ID is considered to be expired.

EXAM PROCEDURES

At Physical Test Location

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.

Candidates will have an opportunity to take a tutorial on the computer on which the examination will be administered. The time spent on this tutorial will not reduce the examination time, which is detailed on page 3. 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 computer. The examination begins the moment a candidate looks at the first examination question. After the examination time for each section has expired, the computer will proceed to the next section. **If testing at a Pearson VUE testing site, the score report will be provided at the test center. If testing online, candidates will need to log into their Pearson VUE account to obtain their score report.**

OnVUE online procedures

- If you are testing online and not in a physical Pearson VUE testing location, you should first review the materials and watch the short video at <https://home.pearsonvue.com/Test-Owner/Deliver/Online-Proctored.aspx> before you begin your online exam.
- Please familiarize yourself with the disciplines expected of a candidate testing online. This would include remaining in screen view of the proctor during the entire session, workspace preparation, cell phones being placed out of reach and general candidate behaviors.
- There are no unscheduled breaks in the exam therefore be prepared to commit your full time and attention during the entire exam to avoid the exam being revoked.
- You are required to take photos of your government-issued ID, your testing environment and a head-shot. (Note: we are unable to accept restricted ID types such as U.S. military IDs). Your photos will be reviewed and your exam will be queued up. Most candidates will start their exam within 15 minutes of their appointment time. If your pictures don't pass review, you'll be joined by a greeter as soon as possible to help you troubleshoot. You'll be monitored by a VUE-certified proctor via webcam and microphone throughout your test to ensure the integrity and security of your exam experience.

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.

RETAKING THE EXAM

Candidates who fail an examination and wish to retake it must retake the entire examination, i.e., Parts 1 and 2. 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.

ONVUE RETAKE POLICY

Effective October 15, 2023, candidates taking an online examination are allowed four (4) attempts per exam. Candidates who fail an OnVUE exam will be required to wait 7 days to retest after exam attempt one, 14 days to retest after exam attempt two and 30 days to retest after exam attempt three.

All subsequent examination attempts will have to be taken at a Pearson VUE testing center.

REVIEW OF EXAM

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

SCORE EXPLANATION

Scaled Score

There are multiple versions of each of the licensing examinations. These versions are known as *forms*. Although all forms of an examination are developed based on the content outlines, the difficulty of the forms of an examination may vary slightly because different questions appear on each form. To ensure that no candidate is put at an unfair advantage or disadvantage due to the particular form of an examination that he or she is given, a statistical procedure known as *equating* is used to correct for differences in form difficulty.

The passing score of an examination was set by the Alaska Division of Insurance (in conjunction with Pearson VUE) after a comprehensive study was completed for each examination. Raw scores are converted into scaled scores. To avoid misuse of score information, numeric scores are only reported to failing candidates. The scaled score that is reported to you is neither the number of questions you answered correctly nor the percentage of questions you answered correctly. With a passing score of 70, any score below 70 indicates how close the candidate came to passing, rather than the actual number or percentage of questions the candidates answered correctly.

DUPLICATE SCORE REPORTS

To obtain your score report, log into your Pearson VUE account. For test center exams prior to October 4, 2020, contact customer service at (800) 274-5993 to request your score report.

PEARSON VUE TESTING POLICIES

Physical Test Center Location

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 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.
- 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, 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.

OnVUE Testing

There are a few simple requirements for candidates to take an OnVUE online proctored exam:

- Quiet, private location
- Reliable device with a webcam
- Strong internet connection

For more information, please go to <https://home.pearsonvue.com/Test-Owner/Deliver/Online-Proctored.aspx>.

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.

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

QUESTIONS OR COMMENTS ABOUT THE EXAM

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

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

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

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	
Life & Health Property and Casualty Insurance	
ExamFX 11161 Overbrook Road Leawood, KS 66211 Phone: (800) 586-2253 Website: www.examfx.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 Phone: (800) 428-1324	Pathfinder Publishers 1111 College Park Pyramids, 3500 DePauw Blvd. Indianapolis, IN 46268 Phone: (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 Website: www.adbanker.com Email: curriculum@mail.adbanker.com
<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 7587

Charlottesville, VA 22906-7587

NILS Publishing Company

P.O. Box 2507

Chatsworth, CA 91311

Phone: (800) 423-5910

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 AIAB.

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.akiiab.org **Email:** akiiab@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 or L&H Basics (Includes an online practice testing link)	\$125.00
Shipping for 1 set of books	\$6.35



ALASKA

Insurance Content Outlines

GENERAL INFORMATION

TEST CENTER LOCATIONS	
CITY	LOCATION
Anchorage	Pearson Professional Centers, Anchorage
Bethel	Yuut Elitnaurviat - The People's Learning Center
Dillingham	University of Alaska Fairbanks-Bristol Bay Campus
Fairbanks	Univ of AK Fairbanks - Tanana Valley Campus
Homer	Kenai Peninsula College - Kachemak Bay Campus
Juneau	University of Alaska Southeast
Ketchikan	University of Alaska Southeast
Kodiak	Kodiak College
Nome	University of Alaska Fairbanks-Northwest Campus
Palmer	Matanuska-Susitna College
Seward	Alaska Vocational Technical Center
Sitka	University of Alaska Southeast

Locations and schedules are subject to change.

EXAM FEES AND ALLOWABLE COMBINATIONS			
<p>Candidates may take up to two examinations during one exam session only at a physical Pearson VUE test center location for a single fee of \$89, with the exception of levels 29 and 55, which cannot be combined with any other examination. Candidates testing online with OnVUE must pay an examination fee for each examination taken and there is no discount applied for multiple examinations. All fees must be paid at the time of reservation by credit card, debit card, or voucher. <i>Fees are detailed on page 6.</i></p>			
CODE	EXAM	CODE	EXAM
01	Life Producer	55	Personal Lines
02	Health Producer	82	Surplus Lines
04	Property	83	Title
05	Casualty	90	Managing General Agent
14	Adjuster	91	Reinsurance Intermediary Manager
23	Bail Bond	92	Reinsurance Intermediary
29	Credit		

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