Arizona Examination for Accident and Health or Sickness Insurance Producer Series 13-32 100 Items - 2 Hours
Insurance Regulation 5%
Licensing
License application requirements (20-285)
Number of exam attempts 20-284(H)
Licensing eligibility/lawful presence (41-1080)
Types of licensees
Producers (20-281(5), 286)
Nonresidents (20-281(11))
Life Settlement Broker (ARS 20-3202)
Business entities (20-281(1), 285(D, E), 290(B))
Temporary (20-294)
Vending machines (20-293)
Lines of producer license authority (20-286, (A), 321, 331, 332, 411, 411.01, 1580, 1693.01, 2662)
Fingerprinting requirements (20-142(E), 285(E), 286(C), 289(D))
Assumed business name (20-297)
Maintenance and duration
Expiration, surrender and renewal (20-289)
Inactive license status during military service (20-289.01)
Change of contact information (20-286(C))
Change of business information (20-286)(C))
Report of actions (20-301)
Continuing education (20-2902, 2903)
Disciplinary actions
Denial, suspension, revocation or refusal to renew; civil penalties (20-295, 296)
Cease and desist order (20-292)
State regulation
Acts constituting insurance transaction (20-106, 282, 401.01)
Negotiate (20-281(10))
Sell (20-281(14))
Solicit (20-281(15))
Payment of premiums (20-191)
Certificate of authority (20-217(A))
Identification of Producer (20-229)
Producer regulation
Sharing commissions (20-298)
Place of business and records (20-157, 290; AZ Const Art 14 s 16)
Unfair practices and frauds
Unfair trade practices (20-442)
Misrepresentation (20-443, 443.01, 447; Rule R20-6-801(D))
False or deceptive advertising (20-444)
Defamation of insurer (20-445)

Arizona Examination for Accident and Health or Sickness Insurance Producer Series 13-32 100 Items - 2 Hours
Boycott, coercion or intimidation (20-446)
False financial statements (20-447)
Unfair discrimination (20-448)
Gender discrimination (Rule R20-6-207)
Rebating (20-451)
Prohibited inducements (20-452)
Fees (20-465)
Unfair claims settlement practices (20-461; Rule R20-6-801)
Claims payment (20-462)
Insurance fraud (20-463, 466–466.04)
Insurance information and privacy protection (20-2101–2122)
Federal Laws and Regulations 3%
Fair Credit Reporting Act (15 USC 1681–1681d)
National Do Not Call List
Gramm-Leach-Bliley Act (20-2121; Public Law 106-102)
Prohibited Persons in Insurance (18 United States Code (USC) Sections 1033 and 1034) waiver
Affordable Care Act (45 CFR 144, 146, 147, 148, 150, 154, 155, 156, 157, 164 and 170; and 42 USC 300gg-300gg-91)
CAN-SPAM Act of 2003 (15 USC 7701; 18 USC 1037)
Genetic Information Nondiscrimination Act (45 CFR Parts 144, 146, and 148; 45 CFR Parts 160 and 164; and 29 CFR Part 2590)
Mental Health Parity and Addiction Equity Act (45 CFR Parts 146 and 147)
Telemarketing Sales Rule (16 CFR 310; 15 USC 6101–6108; A.R.S. 44-1282)
General Insurance Concepts 11%
Risk
Methods of Handling Risk (Avoidance, Retention, Sharing, Reduction, Transfer)
Elements of Insurable Risks
Definitions (Risk, Hazard, Peril, Loss)
Elements of a Contract
Consideration
Competent Parties
Legal Purpose
Offer
Acceptance
Authority and Powers of Producers
Express
Implied
Apparent
The Law of Agency
Legal Interpretations Affecting Contracts
Reasonable Expectations

Arizona Examination for Accident and Health or Sickness Insurance Producer Series 13-32 100 Items - 2 Hours
Indemnity
Good Faith
Fraud
Warranties, Representations, Misrepresentations, and Concealment
Accident and Health Insurance Basics 16%
Field Underwriting
Application Procedures
Disclosures and Privacy
Underwriting Requirements (Varies by Insurer)
Sources of Underwriting
Application
Producer's report
Medical information bureau (MIB)
Inspection report
Medical examination
Attending physician's report
Policy Delivery
Effective Date of Coverage
Policy Review
Premium Collection Methods (e.g., Electronic, Physical, EFT, ACH)
Statement of Good Health
Definitions of Perils
Accidental Injury
Sickness
Types of Losses and Benefits
Loss of Income from Disability (Short-Term/Long-Term Disability)
Medical Expense
Long-Term Care Expense
Classification of Risks
Preferred
Standard
Substandard
Individual Accident and Health Insurance Policy Provisions 16%
Uniform Required Provisions
Time Limit on Certain Defenses
Grace Period
Reinstatement
Claim Forms
Proof of Loss
Time of Payment of Claims
Physical Examinations and Autopsy

Arizona Examination for Accident and Health or Sickness Insurance Producer Series 13-32 100 Items - 2 Hours
Legal Actions
Entire Contract
Payment of Claims
Change of Beneficiary
Notice of Claim
Uniform Optional Provisions
Change of Occupation
Misstatement of Age/Sex
Illegal Occupation
Intoxicants, Narcotics, or Other Controlled Substances
Other General Provisions
Right to Examine/Free Look
Insuring Clause
Consideration Clause
Coinsurance
Probationary Period
Elimination Period
Exclusions
Disability Income and Related Insurance 13%
Benefits Determination for Disability
Indemnity
Loss of Income
Qualifications of Disability
Total (Own Occupation, Any Occupation)
Partial
Permanent
Presumptive
Recurrent
Residual
Inability to Perform Duties
Occupational versus Non-Occupational
Individual Disability Income Insurance
Basic Total Disability Plan
Cost of Living Rider
Future Increase Option Rider
Change of Occupation
Other Cash Benefits - (Accidental Death and Dismemberment (AD&D), Rehabilitation Benefit, Medical Reimbursement Benefit)
Refund Provisions
Exclusions
Waiver of Premium

Arizona Examination for Accident and Health or Sickness Insurance Producer Series 13-32 100 Items - 2 Hours
Probationary Period
Elimination Period
Benefit Limits
Unique Aspects of Individual Disability Income Underwriting
Occupational Considerations
Benefit Limits
Policy Issuance Alternatives
Group Disability Income Insurance
Short-Term Disability
Long-Term Disability
Coordination of Benefits (Workers' Compensation Benefits and Social Insurance)
At-work benefits
Business Disability Income Insurance
Key Employee Disability Income
Disability Buy-Sell Policy
Business Overhead Expense
Social Security Disability Income
Qualification for Disability Benefits
Definition of Disability
Waiting Period
Medical Plans 16%
Medical Plan Concepts
Fee-for-Service
Prepaid
Specified disease/Dread disease insurance
Comprehensive Coverage
Dependent Coverage
Provisions and Clauses
Deductibles
Stop-Loss Provision
Impairment rider
Types of Medical Plans
Major Medical Insurance
Health Maintenance Organizations (HMOs)
Preferred Provider Organizations (PPOs)
Point-of-Service (POS) Plans
Cost Containment in Health Care Delivery
Managed Care
Preventive Care
Outpatient Benefits
Utilization Management

Arizona Examination for Accident and Health or Sickness Insurance Producer Series 13-32 100 Items - 2 Hours
Preauthorization
Primary Care Physician
Limited Health Insurance Policies
Accidental Death and Dismemberment
Hospital indemnity
Critical Illness/Dread Disease
Vision Care
Hearing
Dental
Health Insurance Portability and Accountability Act (HIPAA)
Eligibility Requirements
Terms
Privacy
Portability
Affordable Care Act (ACA)
Eligibility
Dependent coverage
Essential health benefits
Levels of Coverage (Metallic Plans)
Group Health Insurance 7%
Characteristics of Group Health Insurance
Group Contract
Certificate of Coverage
Eligible Groups
Contributory versus Non-Contributory
Employer Group Health Insurance
Underwriting Criteria
Eligibility for Insurance
Conversion of Coverage
Open Enrollment
Probation/Waiting Period
Coordination of Benefits
COBRA
Eligibility
Duration of Coverage
Premium
Specialized Health Insurance for Qualified Individuals 8%
Medicare
Eligibility
Part A
Part B

Arizona Examination for Accident and Health or Sickness Insurance Producer Series 13-32 100 Items - 2 Hours
Part C
Part D
Medicare Supplement Insurance
Enrollment Periods
Standardized Plan Benefits
Medicaid
Eligibility
Long-Term Care Policies
Eligibility for Benefits (Activities of Daily Living)
Benefit/Elimination Periods
Levels of care (Skilled, Intermediate, Custodial)
Federal Tax Considerations for Health Insurance 5%
Health Insurance Premiums and Benefits
Individual
Group
Disability Income (Individual and Group)
Business Disability Insurance
Consumer-Driven Health Plans
Health Savings Accounts (HSAs)
High Deductible Health Plans (HDHPs)
Health Reimbursement Accounts (HRAs)
Flexible Spending Accounts (FSAs)