Arizona Examination for Life, Accident and Health or Sickness Insurance Producer Series 13-33 150 Items - 2.5 Hours
Insurance Regulation 4%
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 personal 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))
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)
Boycott, coercion or intimidation (20-446)

Arizona Examination for Life, Accident and Health or Sickness Insurance Producer Series 13-33 150 Items - 2.5 Hours
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 7%
Risk
Methods of Handling Risk (Avoidance, Retention, Sharing, Reduction, Transfer)
Elements of Insurable Risks
Definitions (Risk, Hazard, Peril, Loss)
Classifications of Insurers
Mutual, Stock, Fraternals
Admitted, Non-Admitted
Foreign, Domestic, Alien
Elements of a Contract
Consideration
Competent Parties
Legal Purpose
Offer
Acceptance
Authority and Powers of Producers
Express
Implied

Arizona Examination for Life, Accident and Health or Sickness Insurance Producer **Series 13-33** **150 Items - 2.5 Hours**
Apparent
The Law of Agency
Legal Interpretations Affecting Contracts
Reasonable Expectations - good faith
Indemnity
Good Faith
Fraud
Warranties, Representations, Misrepresentations, and Concealment
Life, Accident and Health Insurance Basics 17%
Insurable Interest
Personal Uses of Life Insurance
Survivor Protection
Liquidity
Determining Amount of Personal Life Insurance
Human Life Value Approach
Needs Approach
Business Uses of Life Insurance
Buy-Sell Funding
Key Person
Executive Bonuses
Factors in Premium Determination
Mortality
Interest
Expense
Premium Frequency
Field Underwriting
Application Procedures
Warranties and Representations
Disclosures and Privacy
Policy Delivery
Effective Date of Coverage
Policy Review
Premium Collection Methods (e.g., Electronic, Physical, EFT, ACH)
Statement of Good Health
Company Underwriting
Sources of Information
Classifications of Risk (Preferred, Standard, Substandard, Declined)
Definitions of Perils
Accidental Injury
Sickness
Types of Losses and Benefits

Arizona Examination for Life, Accident and Health or Sickness Insurance Producer Series 13-33 150 Items - 2.5 Hours
Loss of Income from Disability (Short-Term/Long-Term Disability)
Medical Expense
Long-Term Care Expense
Classification of Risks
Preferred
Standard
Substandard
Underwriting Requirements (Varies by Insurer)
Sources of Underwriting
Application
Producer's report
Medical information bureau (MIB)
Inspection report
Medical examination
Attending physician's report
Types of Life Insurance Policies 9%
Term Life Insurance
Level
Decreasing
Increasing Term
Whole (Permanent, Ordinary) Life Insurance
Single Premium
Continuous Premium
Limited Payment
Adjustable Life
Universal Life
Variable Life
Variable Universal
Indexed Universal Life
Specialized Policies
Joint Life
Survivorship Life
Juvenile
Group Life Insurance
Eligible Groups
Characteristics of Group Life Insurance
Life Insurance Policy Provisions, Options, and Riders 15%
Standard Life Insurance Provisions
Ownership
Assignment
Right to Examine (Free Look)

Arizona Examination for Life, Accident and Health or Sickness Insurance Producer Series 13-33 150 Items - 2.5 Hours
Payment of Premiums
Grace Period
Misstatement of Age/Sex
Incontestability
Reinstatement
Entire Contract
Beneficiary Designation Options
Individuals
Classes
Minors
Types of Beneficiaries
Primary and Contingent
Beneficiary-Related Clauses
Common Disaster
Settlement Options
Cash Payment (Lump Sum)
Interest Only
Life Income
Fixed-Period
Fixed-Amount Installments
Joint
Last Survivor
Nonforfeiture Options
Cash Surrender Value
Extended Term
Reduced Paid-Up Insurance
Policy Loan and Withdrawal Options
Loans
Automatic Premium Loans
Withdrawals Partial Surrenders
Dividend Options
Paid-Up Additions
Cash Payment (Lump Sum)
One Year Term
Reduction of Premium
Accumulation at Interest
Disability Riders
Waiver of Premium
Disability Income Benefit
Payor Benefit Life
Riders Covering Additional Insureds

Arizona Examination for Life, Accident and Health or Sickness Insurance Producer Series 13-33 150 Items - 2.5 Hours
Spouse
Children
Family term rider
Riders Affecting Death Benefit Amount
Accidental Death
Guaranteed Insurability
Cost of Living
Return of Premium
Accelerated (Living) Benefit Provision Rider
Long-Term Care Rider
Policy Exclusions
Annuities 7%
Annuity Principles and Concepts
Accumulation Period versus Annuity Period
Owner, Annuitant, and Beneficiary
Immediate versus Deferred Annuities
Annuity (Benefit) Payment Options
Life Contingency Options
Annuities Certain
Pure Life versus Life with Guaranteed Minimum
Single Life versus Multiple Life
Annuity Products
Fixed Annuities
Equity Indexed Annuities
Variable Annuities
Uses of Annuities
Lump-Sum Settlements
Retirement Income
Long-Term Care Rider
Guaranteed Minimum Withdrawal Benefit (GMWB)
Individual Accident and Health Insurance Policy Provisions 8%
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
Legal Actions
Entire Contract

Arizona Examination for Life, Accident and Health or Sickness Insurance Producer Series 13-33 150 Items - 2.5 Hours
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 6%
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
Probationary Period
Elimination Period

Arizona Examination for Life, Accident and Health or Sickness Insurance Producer Series 13-33 150 Items - 2.5 Hours
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 11%
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
Preauthorization
Primary Care Physician

Arizona Examination for Life, Accident and Health or Sickness Insurance Producer Series 13-33 150 Items - 2.5 Hours
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 3%
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 5%
Medicare
Eligibility
Part A
Part B
Part C
Part D

Arizona Examination for Life, Accident and Health or Sickness Insurance Producer Series 13-33 150 Items - 2.5 Hours
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 Life and Health Insurance 5%
Taxation of Personal Life Insurance and Annuities
Premiums
Dividends
Settlements
Last In First Out (LIFO) and First In First Out (FIFO)
Surrenders and Withdrawals
Modified Endowment Contracts (MECs)
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)