



American School of Business

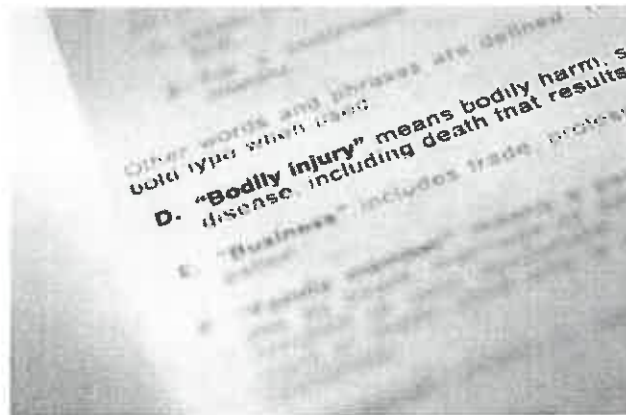
November, 2021

194 Route 46 East, Fairfield, NJ 07004
Phone 800-288-5154 Fax 973-244-0246
Info@AmericanSchoolNJ.com www.AmericanSchoolNJ.com

**Real Estate, Insurance, Mortgage, Appraisal & Securities
Licensing, Continuing Education & Exam Prep
In-Class, On-Line & On-Site**

Insurance Licensing Course

Student Information Guide



Office Hours

Monday - Thursday 8:30 to 6:30

Fridays 8:30 to 4:30

Your Success is Our Goal Since 1983

AMERICAN SCHOOL OF BUSINESS

Important Information Regarding Attendance and Completion

1. In order to complete our insurance course(s) you will be required to attend the following classroom hours as required by the New Jersey Department of Banking and Insurance:

- 20 classroom hours for Life
- 20 classroom hours for Health
- 40 classroom hours for combined Life & Health
- 40 classroom hours for Property & Casualty
- 20 classroom hours for Personal Lines
- 20 classroom hours for Title

Note: Some of our courses are scheduled to exceed the state minimum requirements.

2. Each student will be assigned a Student ID #. This number should be written on the inside front cover of all your text books. This number along with your name should be clearly printed on the attendance sheets which will be distributed during class. All students are required to sign-in at the beginning of each session and sign-out at the end of each session.
3. Credit cannot be given to any student who does not attend a full session whether it be a day, evening or Saturday course. Meaning, no partial credit can be given to students who miss any portion of a session.
4. If a student does not complete our course or fails our final exam at the end of a course, he or she will have one year to do so from the enrollment date of the course.
5. Also, it is important that you read the Candidate Bulletin that was given to you along with these materials. This Bulletin gives you pertinent information regarding State Exam registration procedures and locations, exam content outlines, and information on obtaining your New Jersey Producers License.
6. Course calendars are given out to students on the first day of each course, and are updated monthly. You may obtain calendars for other locations by visiting our web site at www.americanschoolnj.com
7. Our NJ Department of Insurance school approval code is: #06460.

LICENSING PROCEDURES

“What to Do and When to Do It”

1. Attend an approved prelicensing insurance education course for the prescribed hours as per regulation.
2. Pass the course's final with a score of at least 75% on each section of our exam. Upon passing the course you will receive school "Certificate of Completion". School certificates may be used for exam/licensing purposes for a two-year period.
3. Register for the State Exam by calling PSI Services LLC at 1-800-733-9267 or register online www.psiexams.com . All Candidates must reserve in advance. See the "Candidates Guide Bulletin" from PSI to review your exam pre-payment options. Exam fees must be pre-paid. The testing centers do not accept any form of payment or walk-in registrations.
4. Make arrangements for your Criminal History Background Investigation through Sagem Morpho. You can visit their website at www.sagemmorpho.com or call them at 877-503-5981. All students are required to complete the Live Scan: Electronic Finger Printing Process.
5. You must arrive at the examination center at your scheduled date and time, and will need the following items:
 - Two forms of identification (one must be a photo ID) * More information is provided regarding Identification requirements on the attached pages.
 - Your PSI reservation confirmation #
 - School Certificate of Completion (a photocopy is accepted)
6. Each authority is a separate exam (Life, Health, or Property & Casualty) must be passed on the same year. No credit will be given for partial passing. Licenses must be applied for within one year period or the passing notice's validity will expire.
7. **UNDER NO CIRCUMSTANCES** will cheating/copying of any type be tolerated. This includes but is not limited to, bringing material into the examination or taking material out of the examination. Failure to comply will result in the denial of a license.
8. All Candidates will receive an official score report at the exam center. Passing candidates will also receive a temporary work authority at the test center.
9. **DO NOT SEND** any licensing paperwork or fees to the Department until you receive notice in the form of a temporary authority or information on executing a license application. Information will be supplied to you at the testing center, as to fees and documents required by the NJDOBI to receive your license.
10. If you are adding an authority to an existing producer license, send to the Department: the original license, a \$20 processing fee, the school certificate and the passing notice. A new license will be issued with the existing and new authorities.

This notice applies to anyone seeking to obtain an insurance producers license in the state of New Jersey

When taking the State licensing examination, you will first be asked the following questions:

- * Have you been indicted or convicted of a crime, or convicted of a misdemeanor or disorderly person offense in this state, other state, or by the federal government or are such proceedings pending against you?
- * Have you had any business or professional license suspended or revoked (other than those related to a court ordered child support obligation as stated in Question 5 below) or are such proceedings pending against you?
- * Are you indebted (other than accounts current) to any insurer, producer or insured or has any judgment been rendered against you, which has not been satisfied or vacated, for money received from or owed to any insurer, producer or insured?
- * Have you been an officer or employee of any bank or financial institution whose principal business is lending money?
- * Are you the subject of an arrest warrant for failing to comply with court ordered child support obligations and/or are you in arrears on such obligations for a period of six months or more? (Making a false statement may subject you to contempt of court.)

Answering "Yes" to any of these questions does not automatically disqualify you from obtaining a producer license; although you will not be eligible to receive a temporary work authority. You will be asked to supply further information to explain any "Yes" answers.



Student Parking Guidelines

*** Fairfield Training Center ***

Occasionally the American School of Business parking lot becomes overcrowded. When this happens, we need all of our students to follow the following guidelines:

1. All cars must be parked in “lined” parking spots.
2. No student parking is permitted in the front of the building.
3. Parking on the grass or mulch is strictly prohibited.
4. DO NOT park in Employee designated areas.

Overflow Parking:

When our parking lot is full you are asked to park on Plog Drive which is the side street next to Prime 94 Restaurant.

Turn left out of the rear parking lot onto Fairfield Road and make your first right onto Plog Road. (about 150 feet)

Cars parked by students in non-designated areas will be subject to tow & removal at the owner's expense!



Your Cooperation Is Greatly Appreciated!!!



Inclement Weather Notice



In the event of inclement weather you should call The American School of Business at (973) 244-0333.

Our voice message service will indicate what locations and courses will be affected by the weather. Call no more than (2) two-hours prior to the start of your scheduled class time. Please, listen to the entire message.

PLEASE NOTE:

Our staff does not make individual calls to our students for cancellations or delayed openings due to bad weather conditions. You must call us as indicated above.

Thank You,
Management

TESTING / RE-TESTING SCHEDULES

Training Center:

American School of Business
194 Route 46 East - 2nd Floor, Fairfield, NJ 07004
Phone: 973-244-0333

Directions are available by visiting our web-site at
www.americanschoolnj.com

Testing Schedule

Mondays at 2:00 PM*

(No one will be admitted after 2:15 PM)

AND

Wednesday Evenings at 5:00 PM*

(No one will be admitted after 5:15 PM)

There is no cost for first time test takers.

There is a **\$10.00** testing fee for students who are re-testing

ITEMS NEEDED FOR TEST

- **#2 Pencil**
- **Calculator**
- **Scrap Paper**

NOTE: Textbooks, materials and / or other personal belongings are NOT permitted in the testing rooms.

*Testing times are subject to change or cancel due to Holiday Schedules. Call for updated info.



New Jersey Universal Fingerprint Form

<https://uenroll.identogo.com/>

(1) Originating Agency Number (ORI #) NJ920560Z		(2) Category INK		(3) Statute Number 17:22A-32	
(4) Reason for Fingerprinting INSURANCE PRODUCER LICENSE			(5) Document Type RB1		(6) Payment Information \$62.66
(7) Contributor's Case # (Unique Identifier) INSPRODUCER			(8) Miscellaneous 2F16Y3		
(9) First Name		(10) MI	(11) Last Name		
(12) Daytime Phone Number () -		(13) Social Security Number (Optional)		(14) Date of Birth	(15) Height
(16) Weight		(17) Maiden or Alias Last Name		(18) Place of Birth (US State if US Citizen; Country for all others)	
(19) Country of Citizenship					
(20) Home Address					
Address		City		State	Zip
(21) Gender (Select one) <input type="checkbox"/> Female <input type="checkbox"/> Male <input type="checkbox"/> Both		(22) Hair Color		(23) Eye Color	
(24) Race (Select One) <input type="checkbox"/> Asian/ Pacific Islander (Includes Asian Indian) <input type="checkbox"/> Black <input type="checkbox"/> American Indian / Alaska Native <input type="checkbox"/> White (Includes Hispanic/ Spanish Origin) <input type="checkbox"/> Unknown					
(25) Occupation / Position (with respect to Requirement)		(26) Employer / Organization Name (with respect to Requirement)			
Employer Address					
City		State		Zip	
<p>Identification Requirement - Acceptable identification must be presented at the time of printing. Identification presented MUST be one (1) document that is current (not expired). A combination of documents will not be accepted. The single document must include the following criteria: Photo, Name, Address (home/employer), Date of Birth. Acceptable ID must be issued by a Federal, State, County or Municipal entity for identification purposes. Examples of acceptable ID are: 1) Valid U.S. State Photo Driver's License/ Non Driver's License, 2) U.S. Passport, 3) USCIS Permanent Resident ID Card (issued after 5/10/2010), and 4) USCIS Employment Authorization Card (issued after 10/31/2010).</p>					

Please READ This Form Carefully:

Follow all of the instructions provided by your agency/employer to complete the fingerprint process. You must have this form (Blocks 1 through 26) completed prior to scheduling your fingerprint appointment via the website or call center. **PLEASE PRINT LEGIBLY.** It is **required** that you **present** this completed Universal Fingerprint Form, IDG_NJAPP_020115_V2, at your scheduled appointment.

Appointment Scheduling:

Scheduling is available anytime at www.bioapplicant.com/nj. Appointments may also be scheduled through our Call Center. English and Spanish speaking agents are available at 1-877-503-5981, Monday through Friday, 8:00AM to 6:00PM EST and Saturday, 8:00AM to 12 Noon EST.

Payment:

When an applicant is responsible for payment, payment is required at the time of scheduling. The following forms of payment are accepted: Visa, MasterCard, prepaid debit cards, or electronic debit (ACH) from a checking account. Accounts will be debited immediately.

Cancel/Reschedule:

Appointments may be canceled or rescheduled via the website or the call center **before the deadline of 5PM EST** the business day prior to the scheduled appointment (Saturday Noon for Monday appointments). An appointment fee of \$10.00 plus tax (\$10.70) will be incurred by applicants who do not cancel/reschedule their appointment prior to the deadline. MorphoTrust will refund the remainder of the fee paid (state/federal search fees) to the original payment method.

Unable to be Fingerprinted:

An applicant is considered "Unable to be Fingerprinted" for any of the following reasons: Failure to appear for scheduled appointment, inability to present proper identification, inability to present this completed Universal Fingerprint Form IDG_NJAPP_020115_V2, or the information on this form does not exactly match the information provided during the scheduling process. Applicants unable to be fingerprinted will incur a \$10.00 plus tax (\$10.70) appointment fee. MorphoTrust will refund the remainder of the fee paid (state/federal search fees) to the original payment method.

PCN and Receipts:

Upon the completion of fingerprinting you will be assigned a PCN number. The PCN will be recorded on this form and on your receipt. MorphoTrust will not provide duplicate receipts, PCN Numbers or any appointment/printing information after the time of printing.

Applicant ID Number:	Payment Authorization:	PCN:
Scheduled Day & Date:	Scheduled Time:	Scheduled Site:
Agency Information: STATE AND FBI BACKGROUND CHECK		

You **MUST** retain a copy of this form and the receipt of printing for your personal records.

APPLICANTS MUST NOT ALTER, SHARE, OR REUSE THIS FORM

IDG_NJAPP_020115_V2

Live Scan: Electronic Fingerprinting Process

- [Criminal History Background](#)
- [Schedule an Appointment](#)
- [Fees](#)
- [Proper Identification](#)
- [FAQs](#)

Criminal History Background Investigation

New Jersey law (PL2003, Chapter 199) requires that every applicant and any officer, director, partner or owner of a controlling interest of a corporation or partnership applying for a resident insurance producer or public adjuster license issued by this Department submit fingerprints and written consent for a criminal history record check. Previously, fingerprinting involved the manual ink and roll method; however new technology allows for electronic impressions.

To provide for a timely and efficient criminal history background review, the Department will be utilizing the State Police coordinated non-criminal justice fingerprinting process known as **Live Scan**. The State of New Jersey has contracted with a vendor, **IDEMIA**, to perform this service. The company has established permanent sites throughout the State as well as several mobile units available to meet their contractual agreement.

Applicant Notification and Record Challenge: Your fingerprints will be used to check the criminal history records of the FBI. You have the opportunity to complete or challenge the accuracy of the information contained in the FBI identification record. The procedure for obtaining a change, correction, or updating an FBI identification record are set forth in Title 28, Code of Federal Regulations (CFR), 16.34.

How to Schedule an Appointment

Appointment scheduling is available via the Internet 24 hours per day, 7 days per week at <https://uenroll.identogo.com/>.

The Department encourages everyone to schedule their appointment using this website to avoid telephone holding times. For applicants who do not have internet access, appointments are available through the toll free call center at **1-877-503-5981** on a first call, first served basis Monday through Friday, 8:00 AM to 5:00 PM and Saturday, 8:00 AM to 12 noon. Hearing impaired scheduling is available at **1-800-673-0353**. English and Spanish operators are available through the Call Center.

During online scheduling you will be prompted for either the Producer code or Public Adjuster code. You are able to look up the proper code following the instructions provided on the site but for your convenience the codes are provided here. The **Producer code is 2F16Y3** and the **Public Adjuster code is 2F1F7N**. Please make sure you use the proper license type code.

Producer license candidates and those individuals seeking a Temporary Insurance license will use code **2F16Y3** and for those seeking a Public Adjuster license the code is **2F1F7N**.

Fees

New Fees Effective June 1, 2019

Processing Fee: All applicants must pay the criminal history record check fee directly to IDEMIA. The total cost for this process is **\$66.05**. Payment will be required at the time of scheduling. The following forms of payment are accepted: **Visa, MasterCard, American Express, Discover and prepaid debit cards, or electronic debit (ACH) from a checking account.**

Cancellation Fee: An appointment fee of \$12 plus tax (\$12.80) is charged to cover the cost of a scheduled appointment for applicants who do not cancel/reschedule by 5 p.m. EST on the business day prior to the scheduled appointment (Saturday noon for Monday appointments). An appointment fee of \$12 plus tax (\$12.80) also applies to applicants who are turned away from the printing sites due to their inability to present proper ID or who fail to present the proper and current version of the Universal Fingerprint form. All refunds are issued by IDEMIA.

Proper Identification

Acceptable ID Requirements: ID MUST include Photo, Name, Address (Home/Employer) and Date of Birth. Acceptable ID MUST be issued by a Federal, State, County, or Municipal entity for Identification purposes. Examples of acceptable ID are

- 1) Valid Photo Driver's License or Valid Photo ID issued by any State DMV or NJ MVC
- 2) Passport.

Acceptable ID **MUST** meet all of the underlined requirements above and **MUST** be present on one (1) ID. Combinations of documents are **NOT** acceptable. **If acceptable ID is not presented you will not be fingerprinted.**

Frequently Asked Questions Concerning Electronic Fingerprinting

If an individual has been fingerprinted in the State of New Jersey for another purpose, is the individual required to go through the process again?

Yes. Regulations concerning dissemination of criminal history information prohibit its use outside the intended purpose. Federal and State security and privacy regulations dictate that dissemination of this information may only be for the purpose expressed in the form field identified as "Reason Fingerprinted." Sharing of criminal history information is therefore prohibited.

When should I schedule the fingerprint scan?

The Department suggests that you schedule the fingerprint scan immediately after you pass the licensing exam. The scheduled appointment will be within 7 to 10 days of completing the scheduling process. Remember that we suggest you take advantage of [online appointment scheduling](#).

Who needs to schedule a fingerprint scan for criminal history purposes?

Individuals applying for a New Jersey resident producer or public adjuster license. Individuals currently licensed do not need to complete this process. Individuals who will serve as an officer, director, partner or owner of a controlling interest of a corporation or partnership applying as a resident business entity applicant or who are being added to an existing licensee.

NOTE: Non-resident applicants and licensees are **not required** to submit to our criminal history background investigation and **will not** need to complete the Live Scan - Electronic Fingerprinting process.

Order Today!
800-288-5154

INSURANCE & SECURITIES

Exam Preparation & Supplemental Materials!

Insurance Vocabulary Crammer Flash Cards: \$40

For the visual learner, these Life and Health or Property & Casualty Insurance Flash cards are an excellent way to master insurance terminology. Each set contains hundreds of the most important terms, numbered and categorized by topic for easy reference.

**How
to
Order!**

1. Call 1-800-288-5154 & have your order shipped directly to your home or work.
2. Mail the below order form with full payment to:
American School, 194 Route 46 East, Fairfield, NJ 07004
3. Fax the below order form to 973-244-0246. Please include credit card information.
4. Visit our website at www.americanschoolnj.com and order online.
5. Please specify Course of Study
6. Add \$12.00 to your order for Shipping & Handling
7. There are no refunds for study aids.

ORDER FORM: Flash Cards

Course of Study: Life & Health Property & Casualty

Name _____ Student ID# _____

Shipping Address _____

City _____ State _____ Zip Code _____

Day Phone _____ Evening Phone _____

Credit Card # _____ Exp. Date ____/____/____ CVV # _____

Amount Enclosed \$ _____ Signature _____ Date ____/____/____

Congratulations!

Be Proud of Your Accomplishment.
Display a Beautiful Gold Foil Diploma



Fill Out the Attached Order Form & Return To:

American School of Business
194 Route 46 East, Fairfield, NJ 07004

Mail your completed order form with your payment of \$20.00 or
Fax your order to 973-244-0246 along with a Credit Card #
Please allow 3 weeks for Shipping & Processing

NAME: _____

STUDENT ID#: _____

MAILING ADDRESS: _____

DAYTIME PHONE: _____

CREDIT CARD #: _____ EXP DATE: _____ CVV#: _____

For Office Use only:

Amount Paid: _____ Ch#/Appr# _____

Date Completed: _____ Date Mailed: _____