



# NORTH DAKOTA

Insurance Department

## Licensing Information Handbook

Effective as of September 1, 2019

**Register online at <http://www.prometric.com/northdakota/insurance>**

**Published by Prometric**

**Providing License Examinations for the State of North  
Dakota**

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Rev. 09062019

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## Introduction

### ***A Message from the Department***

Congratulations on your decision to pursue a career in the insurance industry!

This Insurance Licensing Information Handbook is designed to acquaint you with the process of earning your license to sell insurance services and products in North Dakota and to assist you in preparation for licensure exams. Detailed outlines of the material you must master to pass the exams are presented in the following materials.

As you study to become an insurance producer, you can look forward to a fulfilling career with many responsibilities and rewards. Your foremost responsibility is to provide fair, efficient and knowledgeable service to North Dakota consumers. To achieve this goal, you will be responsible for complying with North Dakota's insurance laws and regulations, which require a lifelong commitment to continuing education. The producer expertise and technical knowledge that you acquire throughout your career will determine the quality of service you are able to provide your community.

Your reward will be the privilege of serving in a field that will not only provide you with an opportunity to make a comfortable living but will also allow you to contribute to the security of North Dakota families, farms and businesses. Insurance is something people use to protect their most valuable possessions- their homes, health, farms, automobiles, businesses and even their loved ones. Most North Dakotans carry some kind of insurance and they depend on it in times of need, which is why impeccable conduct and thorough knowledge of this highly technical field are also important.

Once you have successfully completed your exams, you will be eligible to apply to the Insurance Department for your license. The Department will evaluate your application in accordance with the state's laws and regulations, and if it is determined that you meet all requirements mandated by state law, you will be issued a license.

If you have questions about the exams, please feel free to contact Prometric at the address and phone number included in this bulletin. If you have questions about licensing, you may contact the Department at (701) 328- 2440. Our Producer Licensing Division would be happy to assist you.

I wish you the very best of luck in your efforts and look forward to working with you in the future. Sincerely,



Jon Godfread  
Commissioner

## At a Glance

This handbook provides information about the examination and licensing process for obtaining a resident insurance license. You should read this Licensing Handbook, including the examination content outlines, prior to taking an exam. If interested in applying for a nonresident license, you can apply online via NIPR at [www.nipr.com](http://www.nipr.com) or an NIPR authorized business partner.



### Overview of Licensing Process

Follow these main steps if you are interested in obtaining an insurance license.

- 1 Read the information** on the Department's website for the type of license you desire to make sure you meet all the requirements.  
<https://www.nd.gov/ndins/producers>
- 2 Review this handbook** to determine which exam(s) you need to pass, if any, for the type(s) of license you require. Prepare for your exam, using this bulletin and materials from other sources. The content outlines at the back of this guide are the basis for the exams.
- 3 Register and schedule** your exam. The easiest way to schedule is online at [www.prometric.com/northdakota/insurance](http://www.prometric.com/northdakota/insurance). Phone; fax and mail options are also available.
- 4 Bring the required identification** to the test center and take the exam(s). You will receive your results immediately after the exam.
- 5 You must pass your exam then** apply for your license at <http://www.nipr.com/>  
Certain types of licenses require submission of fingerprints as part of the application package. Please see the chart below in North Dakota licensing requirements to determine if this is a requirement and detailed information on the fingerprint requirements and options in the section Apply for your license.
- 6** If you fail the examination, you will need to retake the exam. If you fail one portion of a two-part exam, you must retake and pass ONLY that failed portion. The retake must occur within one year of passing the first portion. You may retest an unlimited number of times.

**Note** Passing an exam does not guarantee that you will receive a license. If you take an exam unnecessarily or are found unqualified, the exam fee will NOT be refunded.



### To get answers not provided in this handbook

**Visit our Website:**

<http://www.prometric.com/northdakota/insurance>

**Frequently Asked Questions are available:**

<https://www.prometric.com/en-us/clients/insurance/Documents/northdakota/NDInsuranceExamFAQs.pdf>



**Direct licensing-related questions to:**

**North Dakota Insurance Department Producer Licensing  
Division**

Phone: (701) 328-2440

E-mail: [ndlicensing@nd.gov](mailto:ndlicensing@nd.gov)

Website: <https://www.nd.gov/ndins/producers>

**Direct questions and requests for information about exams to:**

**Prometric**

7941 Corporate Drive

Nottingham, MD 21236

Phone: 800.896.2272

TDD User: 800.790.3926

Website: <http://www.prometric.com/northdakota/insurance>

# North Dakota Licensing Requirements

The North Dakota legislature may amend the statutes and the Department of Insurance may promulgate changes to administrative code or policies as necessary. Licensees must remain aware of changes in law, code and Department policies that affect their activities.

The Department grants licenses specifying one or more lines of license authority.

(<https://www.nd.gov/ndins/producers>)

## Types of Licenses

<b>First Time Test Takers</b>		
<b>Exam Name</b>	<b>Prometric Exam Code</b>	<b>Cost</b>
Life and Annuity Insurance Part I – Product	1351	\$49
Life and Annuity Insurance Part II - Laws and Regulations	1352	
Accident and Health Insurance Part I – Product	1353	\$49
Accident and Health Insurance Part II - Laws and Regulations	1354	
Property Insurance Part I – Product	1356	\$49
Property Insurance Part II - Laws and Regulations	1357	
Casualty Insurance Part I – Product	1358	\$49
Casualty Insurance Part II - Laws and Regulations	1359	
Personal Lines	1365	\$43
Bail Bonds	1363	\$43
Consumer Credit	1361	\$43
Crop Hail	1362	\$43
Legal Expense	1364	\$43
Public Adjuster	1366	\$49
Fingerprinting Administration Fee		\$15

<b>Retake of the two-part exam</b>		
<b>Exam Name</b>	<b>Prometric Exam Code</b>	<b>Cost</b>
Life and Annuity Insurance Part I – Product	1351	\$49
Life and Annuity Insurance Part II - Laws and Regulations	1352	\$49
Accident and Health Insurance Part I – Product	1353	\$49
Accident and Health Insurance Part II - Laws and Regulations	1354	\$49
Property Insurance Part I – Product	1356	\$49
Property Insurance Part II - Laws and Regulations	1357	\$49
Casualty Insurance Part I – Product	1358	\$49
Casualty Insurance Part II - Laws and Regulations	1359	\$49

\* Fingerprints are not required if you are adding a line of authority to an existing license.

Consult the Producer page of the Insurance Licensing Section Website (<https://www.nd.gov/ndins/producers>) for detailed application requirements.

**Note: Long-term care Training & Continuing Education**

Accident and health insurance producers (resident or nonresident) who wants to sell, solicit or negotiate long-term care insurance must first complete eight hours of North Dakota-approved **long-term care training (LTCT)** and must complete four hours of North Dakota-approved LTCT during each two-year period. A resident licensee can apply hours of LTCT toward satisfying North Dakota's CE requirement if the course has been approved in North Dakota. Nonresidents can satisfy the LTCT requirement if they completed substantially similar courses in another state.

**Note: Annuity Training & Continuing Education**

Life insurance producers (resident or nonresident) who wants to sell, solicit or negotiate annuities must first complete four hours of North Dakota-approved annuity training. A resident licensee can apply hours of annuity training toward satisfying North Dakota's CE requirement if the course is also a North Dakota approved CE course. Both residents and nonresidents can satisfy the annuity training requirement if they completed substantially similar courses in another state.

***Moving to  
North Dakota***

If you hold a resident insurance license in another state and are **relocating to North Dakota**, you must submit a license application to the Department within 90 days after canceling the resident license in your former state to avoid having to pass a North Dakota insurance exam. New residents who held a resident license in their previous resident state in the last 90 days are exempt from examination requirements for the lines held on that license. New residents must submit an application for a North Dakota resident license. An applicant for a North Dakota resident license cannot hold an active resident license in another state. The new resident can submit the application electronically. If the new resident holds an active non-resident license in North Dakota, a paper application should be submitted and no fee is required.

***Fingerprint  
Requirement***

Prometric will submit candidate fingerprints. The application is submitted electronically, and the fingerprints are mailed. You are not required to submit fingerprints if you are adding a line of authority to an existing resident North Dakota producer license or you are reinstating a resident producer license that expired within the previous 12 months. **The Noncriminal Justice Agency Guide is located in the bulletin near the last page.**

The North Dakota Insurance Department and the Federal Bureau of Investigations (FBI) use the fingerprints to conduct criminal history background checks. See the "Applying for your license" section on page 16-17 for details on how to satisfy the fingerprint requirement.



Prometric offers a fingerprinting service at its North Dakota test centers. Please refer to the Fingerprinting service under Apply for your license below.



## ***Fees***

The following fees may apply to your license application:

- **Examination fee** charged by Prometric, depending upon the exam you take – see the Exam Registration Form.
- **Fingerprinting fee** charged by Prometric (\$15) or the amount charged by another producer fingerprinting service that scans fingerprints using LiveScan technology equipment (fees vary). **We recommend you do not schedule your fingerprint appointment until you have passed your licensing exam. You will not be fingerprinted if you do not pass your exam, as all fees are non-refundable.** If you want Prometric to scan your fingerprints immediately after you pass your exam, you must register for the fingerprinting processing service. **As long as candidates have an appointment and have paid for the fingerprinting service, they are allowed to submit fingerprints immediately following a passing exam. We don't collect payment directly at the site.**
- **BCI Processing fee of \$41.25. This MUST be paid with a company check, personal check, money order or cashier's check made payable to the North Dakota Attorney General. Credit cards will not be accepted. Prometric will mail the check, along with your fingerprints and the consent form, to the North Dakota Insurance Department.**
- NIPR accepts payment by credit card, check or money order. **Cash is not accepted.** If you apply online using a NIPR website, payment is accepted by credit card or electronic check.

**Note:** North Dakota license fees are subject to change. The FBI fingerprint processing fee may change at any time.

## ***Scheduling Your Exam***

### ***Exam Restriction***

If you fail the examination, you will need to retake the exam. If you fail one portion of a two-part exam, you must retake and pass **ONLY** that failed portion. The retake must occur within one year of passing the first portion. You may retake an unlimited number of times.

**Note:** Examination fees are not refundable or transferable. The examination fee is valid for one year from the date of payment.

Prometric provides computerized testing through its multistate testing network.

**You may take the exam at any Prometric test center in the United States.**

Follow the instructions here to register and schedule an appointment.

**Testing Accommodations.** If you require an Americans with Disabilities Act (ADA) accommodation(s) or English as Second Language (ESL) additional time, see the “**Testing Accommodations**” Section below **before** scheduling your exam.

### ***Register and Schedule***

#### **Online**

***Register and Schedule Online—it saves time and it’s easy!***

**You can easily schedule your exam online at any time using our Internet Registration Service by going to:**

- 1**      [www.prometric.com/northdakota/insurance](http://www.prometric.com/northdakota/insurance)
- 2**      Click on **Schedule Your Test** and follow the prompts.

#### **By Fax or Mail**

You may **fax** the completed Exam Registration Form found at the end of this handbook to Prometric to 1.800.347.9242. You must also include the completed Credit Card Payment Form (Visa, MasterCard or American Express). The cardholder’s signature must be on the Form.

**OR**

You may **mail** the completed Exam Registration Form and the appropriate exam fee to the address on the form. When registering by mail, you may pay the exam fee by Visa, MasterCard or American Express. **Personal checks and cash are not accepted.** If paying by credit card, you must also include the completed Credit Card Payment Form (Visa, MasterCard or American Express). The cardholder’s signature must be on the Form.

#### **By Phone**

If you are unable to schedule online, you may schedule the examination by calling 800-896-2272 between 8 a.m. and 5 p.m. (Eastern Time), Monday through Friday, and between 10 a.m. and 5 p.m. (Eastern Time), Saturday and Sunday. Please have your exam information and credit card information for payment available.

## Reschedule and Cancellation

To reschedule your existing exam appointment, you must contact Prometric 24 hours prior to the exam appointment date in order to avoid forfeiting your exam fee. If you need to reschedule or confirm your appointment, please go to <http://www.prometric.com/northdakota/insurance>.

If you cancel your appointment less than 24 hours before your exam or fail to appear for your appointment, you will forfeit your examination fee(s). **Exam registration fees are not refundable or transferable.**

## If Absent or Late for Your Appointment

If you miss your appointment, or arrive more than 30 minutes late and are not allowed to test, you will forfeit your exam fee(s).

**Holidays** Testing generally does not occur on federal holidays. Additional state holidays may be observed in the state where your schedule the exam appointment.

## Emergency Closings

Severe weather or an emergency could require canceling scheduled exams. If this occurs, Prometric will attempt to contact you by phone; however, you may check for testing site closures by checking our website at <https://www.prometric.com/en-us/pages/siteclosure.aspx> or calling Prometric at (866) 370-3411. If the site is closed, the exam will be rescheduled without a rescheduling fee.

If a test center is open for testing and you choose not to appear for the appointment, you will forfeit the exam fees and must reschedule and pay another exam fee.

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## Testing Accommodations

**ADA Accommodation.** Reasonable testing accommodations are provided to allow candidates with documented disabilities recognized under the ADA an opportunity to demonstrate their skills and knowledge. Prometric makes every effort to provide reasonable testing accommodations that enable all test takers to take examinations.

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If you require testing accommodations under the Americans with Disabilities Act (ADA), please complete and submit a Testing Accommodation Request Form online at <https://www.prometric.com/en-us/for-test-takers/prepare-for-test-day/pages/arrange-testing-accommodations.aspx>, or contact Prometric at (888) 226-9406 to obtain an Accommodation Request Form.

Producer documentation of the disability must be submitted with the Accommodation Request Form to aid Prometric in determining the appropriate testing accommodations. Thirty days' advance notice is required for all testing arrangements. There is no additional charge for these accommodations.

**ESL Accommodation.** All examinations are given in English. If English is not your primary language, you may qualify for additional time for the test by requesting an ESL Authorization from Prometric. To request an ESL authorization, please submit:

A personal letter requesting the authorization; and a letter from the English instructor or sponsoring



company (on company letterhead), certifying that English is not your primary language.

Please fax documents to **800.347.9242** and allow **three (3) days** for processing. If your request is approved, Prometric may extend the time limit on your examination to time-and-one-half or 150% of the normal time limit. Prometric will inform you by mail whether your request for accommodation is approved. You should not schedule your exam until you have received the confirmation email. Exams scheduled before the ESL request has been approved will not include extra time.

## ***Test Centers***

You may take the exam at any Prometric test center in the United States.

***Test center locations are subject to change. Be sure to verify the address of and directions to the test center before you leave for the exam. Go to <http://www.prometric.com/northdakota/insurance> and click on "Check appointment availability" to confirm the address and get directions.***

### **Test Centers in North Dakota include:**

<b>ND Test Centers</b>	
<b>Bismarck, Mandan</b> 4503 Coleman St Suite #207 Bismarck, North Dakota 58503	<b>Minot- Minot State University</b> Minot State University Academic Testing Center, Administration 361 500 University Avenue West Minot, ND 58707
<b>University of North Dakota</b> 2891 Second Ave North McCannel Hall Rm 190 Grand Forks, North Dakota 58202	<b>Fargo- 13<sup>th</sup> Ave</b> 705 13 <sup>th</sup> Ave E. Suite 202 West Fargo, North Dakota 58078

## Preparing for Your Exam

Being well prepared can help you pass the exam and save time and possibly money spent retaking it. This section offers:

- An overview of the exam content outlines.
- Information about study materials.
- An explanation of how to take a practice exam.

### **Content Outlines Overview**

The license exam for each type of license consists of questions that test knowledge of topical areas listed in the content outline for that exam. An overview of each exam content outline appears at the end of this handbook.

**Note:** Do not schedule the exam until you are familiar with all subject areas in the applicable content outline.

### **Study Materials**

The Department of Insurance does not provide study materials, cannot recommend any supplier for study materials and does not evaluate the quality of any training course or study material. You are free to use the materials of your choice to prepare for the exam. Different publishers provide materials to assist you in preparing for insurance licensing exams. These materials take different approaches and you should choose one that meets your needs.

**General recommendations.** You may obtain recommendations for study materials and pre-licensing study courses from insurance companies, the company or agency you plan to work for, or local insurance and agents' associations. Information is also available at the following link: <https://www.nd.gov/ndins/apply-license>

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***Practice Exams***

To take a practice exam, select or copy link below to your browser:

<https://www.prometric.com/en-us/clients/insurance/Pages/practice-exam.aspx>

While practice exams contain general, non-state specific insurance questions, they are created in the same format and use the same question types as the actual licensure exams. Practice exams are designed to help you become familiar with the computer-based testing process.

During the practice exam, you will get immediate feedback to correct and incorrect responses as well as overall feedback at the end of the session just as you would during the actual exam. Practice exams are available for:

- (LIPA) Life Insurance Producer/Agent Practice Exam in English only
- (HIPA) Health Insurance Producer/Agent Practice Exam in English only
- (PIPA) Property & Casualty Insurance Producer Practice Exam in English only

There is **no cost** to take Prometric Practice Exams!

## Taking Your Exam

Knowing what to expect when taking the exam may help you prepare for it. This section contains:

- An overview of the testing process.
- Regulations that will be enforced at the testing center.
- Information about the types of questions on the exam.
- A guide to understanding the exam results.
- Information about appeals.

### The Testing Process

The exam will be administered by computer; you are not required to have any computer experience or typing skills to take the exam.

**Arrival.** You should arrive at least **30 minutes before** the scheduled exam appointment. This allows time for you to sign in and for staff to verify your identification and complete all security checks.

**Identification Required.** You must present a valid form of identification before taking the test. The identification document **must**:

- Be government-issued (e.g., driver's license, state-issued identification card, passport, or military identification card).
- Contain **both** a current photo and signature
- Exactly match the name used to register for the exam (including designations such as "Jr." and "III").

**Important** Failure to provide appropriate identification at the time of the exam is considered a missed appointment. As a result, you will be required to pay another **full examination fee** before making another appointment. If you cannot provide the identification listed above, contact Prometric **before** scheduling the appointment to arrange an alternative way to meet this requirement.

### Test Center Regulations

**Copyrighted Questions.** All test questions are the property of Prometric LLC and are protected by copyright. Federal law provides severe civil and criminal penalties for the unauthorized reproduction, distribution, or exhibition of copyrighted materials.

To ensure that all candidates are tested under similar conditions, the following regulations and procedures will be enforced at each test center. Failure to follow any of these security procedures may result disqualification from taking an examination.

- 1** While in the test center, you will be continuously monitored by video. During your examination, you will also be monitored by physical walk-throughs and through an observation window. All testing sessions are video and audio recorded.
- 2** You must present valid (unexpired) and acceptable ID(s) in order to take your test. (See "Identification required" in the previous section).
- 3** You will be scanned with a metal detector wand prior to every entry into the test room. If you refuse, you cannot test.

- 4 You will be required to raise your pants legs above your ankles, empty and turn all pockets inside-out and raise shirt sleeves above your wrists prior to every entry into the test room.
- 5 If you are wearing eyeglasses, you will be required to remove them for visual inspection to ensure they don't contain a recording device. Large jewelry items must be stored in your locker due to concerns over concealed recording devices.
- 6 You must sign the test center roster each time you leave the test room. You must also sign back in and show your ID to the Test Center Administrator (TCA) in order to re-enter the test room.
- 7 You are **prohibited** from communicating, publishing, reproducing, or transmitting any part of your test, in any form or by any means, verbal or written, for any purpose.
- 8 You **must not** talk to other candidates or refer to their screens, testing materials, or written notes in the test room.
- 9 You **must not** use written notes, published materials, or other testing aids.
- 10 You are **allowed** to bring soft ear plugs or center-supplied tissues into the test room.
- 11 Light clothing items removed for comfort such as sweaters, suit jackets, scarves, etc., must be hung on the examinee's chair, not placed in laps or on the workstation desktop. Outerwear such as heavy coats, parkas, rain coats, etc., is not permitted in the test room.
- 12 You **must not** bring any personal/Unauthorized items into the testing room. Such items include but are not limited to outerwear, hats, food, drinks, purses, briefcases, notebooks, pagers, watches, cellular telephones, recording devices, and photographic equipment. Weapons are not allowed at any Prometric test center. You will be asked to empty and turn your pockets inside out prior to every entry into the test room to confirm that you have no prohibited items.
- 13 You **must** return all materials issued to you by the test center administrator ("TCA") at the end of your test.
- 14 You are not allowed to use any electronic device or phone during breaks.
- 15 If you have a medical condition that may require you to access food or medicine during your exam session, you must store those items separately from other items you place in the test center locker. You must inform the TCA **before** you retrieve the food or medicine, and the TCA will observe you obtaining the item from the locker. You are not allowed to access any item other than food or medicine needed for a medical reason.
- 16 You must conduct yourself in a civil manner at all times when on the premises of the test center. Exhibiting abusive behavior towards the TCA or any other staff member of the test center may result in examination disqualification and criminal prosecution.

**Note** Failure to follow any of these security procedures may result in the disqualification of the examination. Prometric reserves the right to audio and videotape any examination session.

For more information on Prometric test center regulations, please visit:  
[www.prometric.com/en-us/for-test-takers/prepare-for-test-day/documents/TestCenterRegulations.pdf](http://www.prometric.com/en-us/for-test-takers/prepare-for-test-day/documents/TestCenterRegulations.pdf)



**Please note:** Test center administrators are not allowed to answer any questions pertaining to the exam content. If you do not understand a question on the examination, you should answer the question to the best of your ability.

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## **Question Types**

The examination contains four-option multiple-choice questions. These questions are designed to be as clear and concise as possible while testing knowledge and comprehension of insurance concepts as well as the application of the insurance concepts. The design of the exam ensures that those who possess the required knowledge of the specific insurance line of authority being tested should perform well on the examination for which they prepared.

### **Question Formats.**

Three different multiple-choice formats are used. Each format is shown in the following examples. An asterisk (\*) indicates the correct answer in each sample question.

#### **Format 1— Direct Question**

Which one of the following is a type of health insurance policy designed to replace the wages of an insured that is unable to work due to an accident or sickness?

- \* 1. Disability Income Insurance Policy
- 2. Employer-Sponsored Group Major Medical Policy
- 3. Hospital Expense Insurance Policy
- 4. Special Risk Policy

#### **Format 2— Incomplete Sentence**

Benefits under workers' compensation insurance are payable:

- 1. For bodily injury that is accidental or intentional
- \* 2. Regardless of the liability of the employer
- 3. Unless safety rules are violated
- 4. Up to a maximum of 30 percent of weekly wages

#### **Format 3—All of the following except**

A life insurance policy may include provisions that do all of the following EXCEPT:

- 1. Restrict coverage if death is caused by suicide
- 2. Require evidence of insurability to reinstate coverage
- \* 3. Extend the contestable period beyond two years
- 4. Adjust proceeds if the insured's age is misstated on the application

## **Experimental Questions**

The examination may include some experimental questions that will not be scored. If present, they are distributed throughout the examination and will not be identified as such. These are used to gather statistical information on the questions before they are added to the examination as scored items. These experimental questions **will not** be counted for or against you in the final examination score.

You will be helping us help future test takers by completing 5 experimental test questions in your exam. We plan to use the experimental questions on future exams based on your performance.

The questions will:

- be randomly distributed within your test
- will not be counted in your final score
- time spent on the question will not be deducted from your test time

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## **Your Exam Results**

At the end of the exam, you will see a completion notice on screen. A copy of your score report will be emailed to the email address you provided at the time of scheduling. The report indicates the overall score and grade, including the

numerical percentage of questions answered correctly and whether you passed or failed.

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The report also displays the correct percentage in each major section of the exam, as defined by the exam content outline. These section scores are shown to guide you, or your employer and/or trainer, about areas requiring additional preparation for retesting if you do not pass the exam. Even after you pass, you may want to focus on these areas as you begin to provide insurance products and services to the public.

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Prometric electronically notifies the Department of Insurance of exam results within 48 hours of passing the exam. Note that exam scores are confidential and will be revealed only to you and the Department.

If you fail the examination, you will need to retake the exam. If you fail one portion of a two-part exam, you must retake and pass ONLY that failed portion. The retake must occur within one year of passing the first portion. You may retest an unlimited number of times.

**Duplicate score reports**, please use our electronic score report portal to download or print duplicate copies of your candidate score report when or as needed. Please visit <https://scorereports.prometric.com>. You will be required to enter the confirmation number of your exam and your last name to complete this task.

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## ***Appeals Process***

Our goal is to provide a quality exam and a pleasant testing experience for every candidate. If you are dissatisfied with either and believe we can correct the problem, we would like to hear from you. We provide an opportunity for general comments at the end of your exam. Your comments will be reviewed by our personnel, but you will not receive a direct response.

If you would like to submit an appeal concerning examination content, registration, scheduling or test administration (testing site procedures, equipment, personnel, etc.), please submit an appeal by visiting <http://www.prometric.com/contactus>.

The Appeals Committee will review your concern and send you a written response within 20 business days of receipt.

## *Apply for Your License*

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Once you have passed your license exam (if an exam is required), you must submit your license application along with any other required paperwork and your fee. Apply online at [www.nipr.com](http://www.nipr.com).

### *Submit Your Application*

- You must submit **your complete, NAIC Uniform Application**, either (1) through the NIPR electronic licensing system ([www.nipr.com](http://www.nipr.com)) or (2) by mailing to the North Dakota Insurance Department Producer Licensing Division. **NOTE:** NIPR applications are prioritized for processing and are processed faster than mailed paper applications.
- If you answer "Yes" to a background question on the application, **submit your written statement accompanied by corresponding court documents** (printouts from a court's web site are not acceptable):
  - as part of your NIPR electronic license application (using the Attachments Warehouse), or
  - by e-mail to [ndlicensing@nd.gov](mailto:ndlicensing@nd.gov), or
  - by mailing to the ND Insurance Department Producer Licensing Division, 600 E Blvd Ave., Dept 401, Bismarck, ND 58505.
- **Submit all other documents** either by e-mail to [ndlicensing@nd.gov](mailto:ndlicensing@nd.gov) or by delivery to ND Insurance Department Producer Licensing Division, 600 E Blvd Ave., Dept 401, Bismarck, ND 58505.

## ***Fingerprint Service***

If you want Prometric to scan your fingerprints immediately after you pass your exam, you must register for the fingerprinting processing service. We recommend you do not schedule your fingerprint appointment until you have passed your licensing exam. You will not be fingerprinted if you do not pass your exam.

**NOTE:** All fees are non-refundable.

As long as candidates have an appointment and have paid for the fingerprinting service, they are allowed to take their fingerprints then Prometric will submit them. We don't collect payment directly at the site.

**You will need to:**

- complete a Consent Form for your fingerprints
- provide your fingerprints
- provide a check for your criminal record check at the time your fingerprints are taken at the test center. The fee is \$41.25 (\$30 fee to ND Bureau of Criminal Investigation and \$11.25 fee to the Federal Bureau of Investigation) made payable to **North Dakota Attorney General**. Payment can be personal check, cashier's check or money order. Cash, Credit Card or any other form of payment will NOT be accepted.

The test center will mail the consent form, fingerprints and fee to the North Dakota Insurance Department

**Note** In some cases, based on the content of your application or the type of license for which you are applying, the NIPR application system may inform you that you need to provide additional information before the Department can process your application.

## **License Expiration**

An insurance producer's individual license expires biennially on the last day of the producer's birth month.



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## ***Maintaining Your License***

Insurance Producers are responsible for complying with North Dakota insurance laws and rules, including but not limited to timely reporting changes of address and timely renewing insurance licenses. **North Dakota law requires producers to notify the Department of an address change within 30 days.**

### **NIPR: National Insurance Producer Registry**

You can use the NIPR's website, at [www.nipr.com](http://www.nipr.com) to report changes of email, address and telephone information at no charge.

### **License Renewal**

An insurance producer may renew a license up to 90 days before the date the license expires. The licensee is solely responsible for renewing the license before its expiration. The Department will send a renewal notice to the email address on file.

If the license expires, the licensee must cease acting under the license. For up to one year after the expiration of the license, an individual may reinstate their producer license by submitting an application and paying the \$100 fee through [www.nipr.com](http://www.nipr.com). The producer must be in compliance with any continuing education requirements. A non-resident individual must reapply for an insurance producer license.

### **Insurance Continuing Education**

North Dakota requires 24 hours of continuing education and 3 hours of ethics education biennially. For specific information regarding your license type, please visit the below website.

<https://www.nd.gov/ndins/producers/continuing-education>

**Resident individuals who only hold a limited-line credit license, title, travel/baggage, surety, bail bonds, or legal expense do not have an insurance continuing education requirement.**

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## ***Remote Proctor***

See Pro-Proctor candidate bulletin.

## Exam Content Outlines

The following outlines give an overview of the content of each of the North Dakota insurance examinations. Each examination will include questions on the subjects contained in the outline. The percentages indicate the relative weight assigned to each section of the examination.

For example, 10 percent means that 10 questions will be drawn on a 100-question exam and 15 will be drawn on a 150-question exam.

An outline that includes more descriptive subsections for your exam is available online at

[www.prometric.com/northdakota/insurance](http://www.prometric.com/northdakota/insurance).

### North Dakota Examination for Life and Annuity Insurance Part I - Product Series 13-51

**60 questions (plus 5 unscored items)**

**70 minute time limit**

#### 1.0 General Insurance 16% (9 Items)

##### 1.1 Concepts

Risk management key terms

Risk

Exposure

Hazard

Peril

Loss

Methods of handling risk

Avoidance

Retention

Sharing

Reduction

Transfer

Elements of insurable risks

Adverse selection

Law of large numbers

Reinsurance

##### 1.2 Insurers

Types of insurers

Stock companies

Mutual companies

Fraternal benefit societies

Risk retention and risk purchasing groups

Self-insurance groups

Private versus government insurers

Admitted versus nonadmitted insurers

Domestic, foreign and alien insurers

Financial status (independent rating services)

Marketing (distribution) systems

#### 1.3 Producers and general rules of agency

Insurer as principal

Producer/insurer relationship

Authority and powers of producers

Express

Implied

Apparent

Responsibilities to the applicant/insured

#### 1.4 Contracts

Elements of a legal contract

Offer and acceptance

Consideration

Competent parties

Legal purpose

Distinct characteristics of an insurance contract

Contract of adhesion

Aleatory contract

Personal contract

Conditional contract

Legal interpretations affecting contracts

Ambiguities in a contract of adhesion

Reasonable expectations

Indemnity

Utmost good faith

Representations/misrepresentations

Warranties

Concealment

Fraud

Waiver and estoppel

#### 2.0 Life Insurance Basics 18% (11 Items)

##### 2.1 Insurable interest

##### 2.2 Personal uses of life insurance

Survivor protection

Estate creation

Cash accumulation

Security

Liquidity

Estate conservation

##### 2.3 Life Settlement Act

Life settlement broker authority and licensing

Disclosure to customers

Fraudulent acts

Definitions

##### 2.4 Determining amount of personal life insurance

Human life value approach

Needs approach

Types of information gathered

Determining lump-sum needs

Planning for income needs

**2.5 Business uses of life insurance**

Buy-sell funding

Key person

Executive bonuses

Corporate-owned life insurance

**2.6 Classes of life insurance policies**

Group versus individual

Permanent versus term

Ordinary versus industrial (home service)

Participating versus nonparticipating

Fixed versus variable life insurance and annuities

Regulation of variable products (SEC, FINRA and NASD)

**2.7 Premiums**

Factors in premium determination

Mortality

Interest

Expense

Premium payment mode

**2.8 Producer responsibilities**

Solicitation and sales presentations

Advertising

Life and Health Insurance Guaranty Association Law

Policy summary

Buyer's guide

Life insurance policy cost comparison methods

Replacement

Use and disclosure of insurance information

Field underwriting

Notice of information practices

Application procedures including backdating

Delivery

Policy review

Effective date of coverage

Premium collection

Statement of good health

Delivery receipt requirement

**2.9 Individual underwriting by the insurer**

Information sources and regulation

Application

Producer report

Attending physician statement

Investigative consumer (inspection) report

Medical Information Bureau (MIB)

Medical examinations and lab tests including HIV

Selection criteria and unfair discrimination

Classification of risks

Preferred

Standard

Substandard

**3.0 Life Insurance Policies 16% (10 Items)****3.1 Term life insurance**

Level term

Annual renewable term

Level premium term

Decreasing term

**3.2 Whole life insurance**

Continuous premium (straight life)

Limited payment

Single premium

Graded premium

Modified life

Interest sensitive

Equity index

**3.3 Flexible premium policies**

Adjustable life

Universal life

Indexed life

Variable life

**3.4 Specialized policies**

Joint life (first-to-die)

Survivorship life (second-to-die)

Juvenile life

**3.5 Group life insurance**

Characteristics of group plans

Types of plan sponsors

Group underwriting requirements

Conversion to individual policy

**3.6 Credit life insurance (individual versus group)****4.0 Life Insurance Policy Provisions, Options and Riders 16% (10 Items)****4.1 Standard provisions**

Ownership

Assignability

Entire contract

Modifications

Right to examine (free look)

Payment of premiums

Grace period

Reinstatement

Incontestability

Misstatement of age

Exclusions

Interest on insurance proceeds

**4.2 Beneficiaries**

Designation options

Individuals

Classes

Estates

Minors

Trusts	Conditions for payment	Interest rate guarantees (minimum versus current)
Succession	Effect on death benefit	Level benefit payment amount
Facility of payment clause	Long term care riders	Equity indexed annuities
Revocable versus irrevocable	<b>4.9 Riders covering additional insureds</b>	Market value adjusted annuities (modified guaranteed annuities)
Common disaster clause	Spouse/other-insured term rider	Variable annuities
Spendthrift clause	Children's term rider	<b>5.5 Uses of annuities</b>
<b>4.3 Settlement options</b>	Family term rider	Long term care riders
Cash payment	<b>4.10 Riders affecting the death benefit amount</b>	Lump-sum settlements
Interest only	Accidental death	Qualified retirement plans
Fixed-period installments	Guaranteed insurability	Group versus individual annuities
Fixed-amount installments	Cost of living	Personal uses
Life income	Return of premium	Individual retirement annuities (IRAs)
Single life	Long term care riders	Tax-deferred growth
Joint and survivor	<b>5.0 Annuities 15% (9 Items)</b>	Retirement income
<b>4.4 Nonforfeiture options</b>	<b>5.1 Annuity principles and concepts</b>	Education funds
Cash surrender value	Accumulation period versus annuity period	<b>6.0 Federal Tax Considerations for Life Insurance and Annuities 10% (6 Items)</b>
Extended term	Owner, annuitant and beneficiary	<b>6.1 Taxation of personal life insurance</b>
Reduced paid-up insurance	Insurance aspects of annuities	Amounts available to policyowner
<b>4.5 Policy loan and withdrawal options</b>	<b>5.2 Immediate versus deferred annuities</b>	Cash value increases
Cash loans	Single premium immediate annuities (SPIAs)	Dividends
Automatic premium loans	Deferred annuities	Policy loans
Withdrawals or partial surrenders	Premium payment options	Surrenders
<b>4.6 Dividend options</b>	Nonforfeiture	Amounts received by beneficiary
Cash payment	Surrender and withdrawal charges	General rule and exceptions
Reduction of premium payments	Death benefits	Settlement options
Accumulation at interest	<b>5.3 Annuity (benefit) payment options</b>	Values included in insured's estate
One-year term option	Life contingency options	<b>6.2 Modified endowment contracts (MECs)</b>
Paid-up additions	Pure life versus life with guaranteed minimum	Modified endowment versus life insurance
<b>4.7 Disability riders</b>	Single life versus multiple life	Seven-pay test
Waiver of premium/waiver of stipulated premium (universal life)	Annuities certain (types)	Distributions
Waiver of cost of insurance	<b>5.4 Annuity products</b>	<b>6.3 Taxation of non-qualified annuities</b>
Disability income benefit	Fixed annuities	Individually-owned
Payor benefit life/disability (juvenile insurance)	General account assets	
<b>4.8 Living benefit provisions/riders</b>		
Accelerated		
Conditions for payment		
Effect on death benefit		
Minimum standards		



<p>Accumulation phase (tax issues related to withdrawals)</p> <p>Annuity phase and the exclusion ratio</p> <p>Distributions at death</p> <p>Premature distributions (including taxation issues)</p> <p>Corporate-owned</p> <p><b>6.4 Taxation of individual retirement annuities (IRAs)</b></p> <p>Traditional IRAs</p> <p>Contributions and deductible amounts</p> <p>Premature distributions (including taxation issues)</p> <p>Annuity phase benefit payments</p> <p>Values included in the annuitant's estate</p> <p>Amounts received by beneficiary</p> <p>Roth IRAs</p> <p>Contributions and limits</p> <p>Distributions</p> <p><b>6.5 Rollovers and transfers (IRAs and qualified plans)</b></p> <p><b>6.6 Section 1035 exchanges</b></p> <p><b>7.0 Qualified Plans 9% (5 Items)</b></p> <p><b>7.1 General requirements</b></p> <p><b>7.2 Federal tax considerations</b></p> <p>Tax advantages for employers and employees</p> <p>Taxation of distributions (age-related)</p> <p><b>7.3 Plan types, characteristics and purchasers</b></p> <p>Simplified employee pensions (SEPs)</p> <p>Self-employed plans (HR 10 or Keogh plans)</p> <p>Profit-sharing and 401(k) plans</p> <p>SIMPLE plans</p>	<p>403(b) tax-sheltered annuities (TSAs)</p> <p><b>North Dakota Examination for Life and Annuity Insurance Part II - Laws and Regulations Series 13-52</b></p> <p><b>40 questions (plus 5 unscored items)</b></p> <p><b>50 minute time limit</b></p> <p><b>1.0 Insurance Regulation 30% (12 Items)</b></p> <p><b>1.1 Licensing</b></p> <p>Process (26.1-26-13.2, 13.3, 15; Reg 45-02-02-02)</p> <p>Types of licensees (26.1-26-02, 03)</p> <p>Producers (individual and business entity) (26.1-26-02, 05, 06, 07, 11)</p> <p>Producer-agent of insured (26.1-26-07)</p> <p>Producer-agent of insurer (26.1-26-06)</p> <p>Consultants (26.1-26-35, 41; Reg 45-02-02-09, 10)</p> <p>Nonresident producers (26.1-26-20, 47.1)</p> <p>Temporary (26.1-26-26)</p> <p>Maintenance and duration</p> <p>Renewal of appointments (26.1-26-32; Reg 45-02-02-07)</p> <p>Termination (26.1-26-31; Reg 45-02-02-12)</p> <p>Change of address (26.1-26-33; Reg 45-02-02-13)</p> <p>Reporting of actions (26.1-26-45.1)</p> <p>Assumed business names (26.1-26-25.1)</p> <p>Continuing education (26.1-26-31.1; Reg 45-02-04-03, 08-11, 13)</p>	<p>Disciplinary actions</p> <p>Refusal of license (26.1-26-39, 40, 42)</p> <p>Cease and desist order (26.1-01-03.1; 26.1-04-13)</p> <p>Suspension, revocation and probation (26.1-26-42-46)</p> <p>Penalties for violations (26.1-01-03.3; 26.1-04-13-17; 26.1-26-50, 51)</p> <p><b>1.2 State regulation</b></p> <p>Commissioner's general duties and powers (26.1-01-03; 26.1-04-09)</p> <p>Company regulation</p> <p>Certificate of authority (26.1-02-02)</p> <p>Solvency (26.1-02-02, 03; 26.1-05-32)</p> <p>Unfair claims settlement practices (26.1-04-03(9))</p> <p>Producer regulation</p> <p>Sharing commissions (26.1-26-04)</p> <p>Company and agency regulation</p> <p>Examination of books and records (26.1-03-19.2; 26.1-26-48)</p> <p>Producer appointment (26.1-26-13.1; Reg 45-02-02-06)</p> <p>Termination of appointment (26.1-26-34; Reg 45-02-02-06)</p> <p>Unfair practices</p> <p>Misrepresentation (26.1-04-03(1), (12), 07)</p> <p>False advertising (26.1-04-03(1), (2))</p> <p>Defamation (26.1-04-03(3))</p> <p>Boycott, coercion and intimidation (26.1-04-03(4), 04)</p> <p>False financial statements (26.1-04-03(5))</p>
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Unfair discrimination  
(26.1-04-03(7),  
(11), 05)

Rebating (26.1-04-  
03(8), 05, 06)

Prohibited  
inducements (26.1-  
04-05, 06)

Twisting (26.1-04-  
03(1))

Insurance fraud regulation  
(26.1-02.1-01-11)

Consumer information  
privacy regulation  
(26.1-02-27; Reg 45-14-  
01-01-25)

### 1.3 Federal regulation

Fair Credit Reporting Act  
(15 USC 1681-1681d)

Fraud and false statements  
(18 USC 1033, 1034)

## 2.0 North Dakota Laws and Regulations Pertaining to Life Insurance and Annuities 70% (28 Items)

### 2.1 Producer and company responsibilities

Solicitation and sales  
presentations (Reg 45-  
04-01-01-07; Reg 45-  
04-10-01-08)

Advertising (Reg 45-  
04-10-01-08)

Life and Health  
Insurance Guaranty  
Association (26.1-  
38.1-16(1))

Illustrations (Reg 45-  
04-05-05(02))

Policy summary (Reg  
45-04-01-03(7),  
45-04-05-05(1))

Buyer's guide (Reg  
45-04-01-03(01)  
Appendix, 04)

Field underwriting  
requirements

Insurable interest  
(26.1-29-09.1)

Notice, consent and  
disclosure for lab  
tests including HIV  
(Reg 45-03-11-01-  
05)

Company responsibilities

Verification of  
insurable interest  
(26.1-29-09.1)

Life insurance  
disclosure regulation  
(26.1-33-02)

Guaranty association  
disclaimer (26.1-  
38.1-16)

### 2.2 Individual life insurance

Standard provisions  
(26.1-33-05)

Entire contract (3)

Free look provision  
(26.1-33-02.1)

Payment of premiums  
(1)

Grace period (Reg  
45-04-04-03-03-b-  
(02)

Reinstatement (8)

Incontestability (3)

Misstatement of age  
(5)

Statements of the  
insured (4)

Dividend options (6)

Loan provisions (7)

Nonforfeiture  
provision (26.1-33-  
18)

Exclusions 26.1-33-  
12

Suicide no defense  
(26.1-33-37)

Payment of claims and  
interest (9, 13)

Assignment (26.1-33-  
33)

Prohibited provisions  
including backdating  
(26.1-33-06)

### 2.3 Group life insurance

Standard provisions  
(26.1-33-11)

Conversion rights (26.1-  
33-12)

### 2.4 Annuities

Free look provision (26.1-  
34-01.1)

Nonforfeiture provision  
(26.1-34-02)

Death claim settlement  
and interest (26.1-34-  
01(5))

## North Dakota Examination for Accident and Health Insurance Part I – Product Series 13-53

**60 questions (plus 5 unscored items)**

**70 minute time limit**

## 1.0 General Insurance 15% (9 Items)

### 1.1 Concepts

Risk management key  
terms

Risk

Exposure

Hazard

Peril

Loss

Methods of handling risk

Avoidance

Retention

Sharing

Reduction

Transfer

Elements of insurable risks

Adverse selection

Law of large numbers

Reinsurance

### 1.2 Insurers

Types of insurers

Stock companies

Mutual companies

Fraternal benefit  
societies

Reciprocal or inter-  
insurance exchanges

Risk retention groups

Lloyd's associations

Purchasing groups

Private versus government  
insurers

Authorized versus  
unauthorized insurers

Domestic, foreign and alien  
insurers

Financial status  
(independent rating  
services)

Marketing (distribution) systems

### 1.3 Producers and general rules of agency

Insurer as principal

Producer/insurer relationship

Authority and powers of producers

Express

Implied

Apparent

Responsibilities to the applicant/insured

### 1.4 Contracts

Elements of a legal contract

Offer and acceptance

Consideration

Competent parties

Legal purpose

Distinct characteristics of an insurance contract

Contract of adhesion

Aleatory contract

Personal contract

Unilateral contract

Conditional contract

Legal interpretations affecting contracts

Ambiguities in a contract of adhesion

Reasonable expectations

Indemnity

Utmost good faith

Representations/misrepresentations

Warranties

Concealment

Fraud

Waiver and estoppel

## 2.0 Health Insurance Basics 14% (8 Items)

### 2.1 Definitions of perils

Accidental injury

Sickness

### 2.2 Principal types of losses and benefits

Loss of income from disability

Medical expense

Dental expense

Long-term care expense

### 2.3 Classes of health insurance policies

Individual versus group

Private versus government

Limited versus comprehensive

### 2.4 Limited policies

Limited perils and amounts

Required notice to insured

Types of limited policies

Accident-only

Critical illness

Specified (dread) disease

Hospital indemnity (income)

Credit disability

Blanket insurance (teams, passengers, other)

Prescription drugs

Vision care

Dental

### 2.5 Common exclusions from coverage

### 2.6 Producer responsibilities in individual health insurance

Field underwriting

Nature and purpose

Disclosure of information about individuals

Application procedures

Requirements at delivery of policy

Common situations for errors/omissions

### 2.7 Individual underwriting by the insurer

Underwriting criteria

Sources of underwriting information

Application

Producer report

Attending physician statement

Investigative consumer (inspection) report

Medical Information Bureau (MIB)

Medical examinations and lab tests (including HIV consent)

Classification of risks

Preferred

Standard

Substandard

Declined

### 2.8 Considerations in replacing health insurance

Benefits, limitations and exclusions

Underwriting requirements

Producer's liability for errors and omissions

## 3.0 Individual Health Insurance Policy General Provisions 12% (7 Items)

### 3.1 Insuring clause

### 3.2 Consideration clause

### 3.3 Renewability clause

Noncancelable

Guaranteed renewable

Conditionally renewable

Renewable at option of insurer

Nonrenewable (cancelable, term)

## 4.0 Disability Income and Related Insurance 10% (6 Items)

### 4.1 Qualifying for disability benefits

Inability to perform duties

Own occupation

Any occupation

Pure loss of income (income replacement contracts)

Presumptive disability

Requirement to be under physician care

**4.2 Individual disability income insurance**

Basic total disability plan

Income benefits (monthly indemnity)

Elimination and benefit periods

Waiver of premium feature

Coordination with social insurance and workers compensation benefits

Additional monthly benefit (AMB)

Social insurance supplement (SIS)

Occupational versus nonoccupational coverage

At-work benefits

Partial disability benefit

Residual disability benefit

Other provisions affecting income benefits

Cost of living adjustment (COLA) rider

Future increase option (FIO) rider

Relation of earnings to insurance

Other cash benefits

Accidental death and dismemberment

Rehabilitation benefit

Medical reimbursement benefit (nondisabling injury)

Refund provisions

Return of premium

Cash surrender value

Exclusions

**4.3 Unique aspects of individual disability underwriting**

Occupational considerations

Benefit limits

Policy issuance alternatives

**4.4 Group disability income insurance**

Group versus individual plans

Short-term disability (STD)

Long-term disability (LTD)

**4.5 Business disability insurance**

Key employee (partner) disability income

Business overhead expense policy

Disability buy-sell policy

**4.6 Social Security disability**

Qualification for disability benefits

Definition of disability

Waiting period

Disability income benefits

**5.0 Medical Plans 10% (6 Items)****5.1 Medical plan concepts**

Fee-for-service basis versus prepaid basis

Specified coverages versus comprehensive care

Benefit schedule versus usual/reasonable/customary charges

Any provider versus limited choice of providers

Insureds versus subscribers/participants

**5.2 Major medical insurance (indemnity plans)**

Characteristics

Common limitations

Exclusions from coverage

Provisions affecting cost to insured

Deductibles

Coinsurance feature

Copayments

Stop-loss feature

Maximum benefits

**5.3 Health maintenance organizations (HMOs)**

General characteristics

Combined health care delivery and financing

Limited service area

Limited choice of providers

Gatekeeper concept

Copayments

Prepaid basis

Preventive care services

Primary care physician versus referral (specialty) physician

Emergency care

Hospital services

Other basic services

Preferred provider organizations (PPOs)

General characteristics

Open panel or closed panel

Types of parties to the provider contract

**5.4 Cost containment in health care delivery**

Cost-saving services

Preventive care

Hospital outpatient benefits

Alternatives to hospital services

Utilization management

Prospective review

Concurrent review

**5.5 Health savings accounts and high deductible medical plans**

Eligibility

Contribution limits

**6.0 Group Health Insurance 10% (6 Items)****6.1 Characteristics of group insurance**

Group contract

Certificate of coverage

Experience rating versus pool rating

**6.2 Types of eligible groups**

Employment-related groups

Individual employer groups

Multiple-Employer Trusts (METs) or Welfare

Arrangements  
(MEWAs)

Associations (alumni,  
professional, other)

Customer groups  
(depositors, creditor-  
debtor, other)

### 6.3 Marketing considerations

Advertising

Regulatory  
jurisdiction/place of  
delivery

### 6.4 Employer group health insurance

Insurer underwriting  
criteria

Characteristics of  
group

Plan design factors

Persistency factors

Administrative  
capability

Eligibility for coverage

Annual open  
enrollment

Employee eligibility

Dependent eligibility

Coordination of benefits  
provision

Change of insurance  
companies or loss of  
coverage

Coinsurance and  
deductible carryover

No-loss no-gain

Events that terminate  
coverage

Extension of benefits

Continuation of  
coverage under  
COBRA  
(Consolidated  
Omnibus Budget  
Reconciliation Act)

## 7.0 Dental Insurance 3% (2 Items)

### 7.1 Types of dental treatment

Diagnostic and preventive

Restorative

Oral surgery

Endodontics

Periodontics

Prosthodontics

Orthodontics

### 7.2 Indemnity plans

Choice of providers

Scheduled versus  
nonscheduled plans

Benefit categories

Diagnostic/preventive  
services

Basic services

Major services

Deductibles and  
coinsurance

Combination plans

Exclusions

Limitations

Predetermination of  
benefits

### 7.3 Employer group dental expense

Integrated deductibles  
versus stand-alone plans

Minimizing adverse  
selection

## 8.0 Insurance for Senior Citizens and Special Needs Individuals 16% (10 Items)

### 8.1 Medicare

Nature, financing and  
administration

Part A — Hospital  
Insurance

Individual eligibility  
requirements

Enrollment

Coverages and cost-  
sharing amounts

Part B — Medical Insurance

Individual eligibility  
requirements

Enrollment

Coverages and cost-  
sharing amounts

Exclusions

Claims terminology  
and other key terms

Part C — Medicare  
Advantage

Part D — Prescription Drug  
Insurance

### 8.2 Medicare supplements

Purpose

Open enrollment

Standardized Medicare  
supplement plans

Core benefits

Additional benefits

### 8.3 Other options for individuals with Medicare

Employer group health  
plans

Disabled employees

Employees with  
kidney failure

Individuals age 65 and  
older

Medicaid

Eligibility

Benefits

### 8.4 Long-term care (LTC) policies

Comparison of LTC,  
Medicare and Medicaid

Eligibility for benefits

Levels of care

Skilled care

Custodial care

Home health care

Assisted living care

Adult day care

Respite care

Benefit periods

Benefit amounts

Optional benefits

Alternate plans of care

Inflation protection

Guaranteed purchase  
option

Nonforfeiture

Qualified LTC plans

Exclusions

Underwriting  
considerations

## 9.0 Federal Tax Considerations for Health Insurance 10% (6 Items)

**9.1 Personally-owned health insurance**

Disability income insurance  
 Medical expense insurance  
 Long-term care insurance

**9.2 Employer group health insurance**

Disability income (STD, LTD)  
 Medical and dental expense  
 Long-term care insurance  
 Accidental death and dismemberment

**9.3 Medical expense coverage for sole proprietors and partners****9.4 Business disability insurance**

Key person disability income  
 Buy-sell policy  
 Business overhead expense

**9.5 Health Savings Accounts (HSAs)**

**North Dakota Examination for  
 Accident and Health  
 Insurance Part II - Laws  
 and Regulations  
 Series 13-54**

**40 questions (plus 5 unscored  
 items)  
 50 minute time limit**

**1.0 Insurance Regulation 25% (10 Items)****1.1 Licensing**

Process (26.1-26-13.2, 13.3, 15; Reg 45-02-02-02)  
 Types of licensees  
 Producer (26.1-26-02, 11)  
 Individual  
 Business entity  
 Producer-agent of insured (26.1-26-07)

Producer-agent of insurer (26.1-26-06)

Consultants (26.1-26-35, 41; Reg 45-02-02-09, 10)

Nonresident producers (26.1-26-20, 47.1)

Temporary (26.1-26-26)

Maintenance and duration

Renewal of appointments (26.1-26-32; Reg 45-02-02-07)

Termination (26.1-26-31; Reg 45-02-02-12)

Change of address (26.1-26-33; Reg 45-02-02-13)

Reporting of actions (26.1-26-45.1)

Assumed business names (26.1-26-25.1)

Continuing education (26.1-26-31.1; Reg 45-02-04-03, 08-11, 13)

Disciplinary actions

Refusal of license (26.1-26-39, 40, 42)

Cease and desist order (26.1-01-03.1; 26.1-04-13)

Suspension, revocation and probation (26.1-26-42-46)

Penalties for violations (26.1-01-03.3; 26.1-04-13-17; 26.1-26-50, 51)

**1.2 State regulation**

Commissioner's general duties and powers (26.1-01-03; 26.1-04-09)

Company regulation

Certificate of authority (26.1-02-02)

Solvency (26.1-02-02, 03; 26.1-05-32)

Unfair claims settlement practices (26.1-04-03(9))

Producer regulation

Sharing commissions (26.1-26-04)

Company and agency regulation

Examination of books and records (26.1-03-19.2; 26.1-26-48)

Producer appointment (26.1-26-13.1; Reg 45-02-02-06)

Termination of appointment (26.1-26-34; Reg 45-02-02-06)

Unfair practices

Misrepresentation (26.1-04-03(1), (12), 07)

False advertising (26.1-04-03(1), (2))

Defamation (26.1-04-03(3))

Boycott, coercion and intimidation (26.1-04-03(4), 04)

False financial statements (26.1-04-03(5))

Unfair discrimination (26.1-04-03(7), (11), 05)

Rebating (26.1-04-03(8), 05, 06)

Prohibited inducements (26.1-04-05, 06)

Twisting (26.1-04-03(1))

Insurance fraud regulation (26.1-02.1-01-11)

Consumer information privacy regulation (26.1-02-27; Reg 45-14-01-01-25)

**1.3 Federal regulation**

Fair Credit Reporting Act (15 USC 1681-1681d)

Fraud and false statements (18 USC 1033, 1034)

**2.0 North Dakota Laws and Regulations Pertaining to Accident and Health Insurance 75% (30 Items)**

## 2.1 Individual health insurance policy provisions

### Standard provisions (26.1-36-04(1))

Entire contract; changes (26.1-36-04(1)(a)(b))

Incontestability (26.1-36-04(1)(c))

Pre-existing conditions (26.1-36-04(d))

Grace period (26.1-36.04(e))

Reinstatement (26.1-36.04(f))

Claim procedures (26.1-36-04(1)(g) through (k) and (26.1-36-37.1))

Physical examinations and autopsy (26.1-36.04

(l))

Legal actions (26.1-36.04 (m))

Return of premium paid beyond month of death (26.1-36.04 (n))

Right to return policy (free look) (26.1-36-02.1)

### Other provisions (26.1-36-04(2))

Change of occupation (26.1-36-04 (a))

Misstatement of age 26.1-36-04(b))

Overinsurance (26.1-36-04(c))

Unpaid premium (26.1-36-04 (d))

Cancellation (26.1-36-04 (e))

Conformity with state statutes (26.1-36-04 (f))

Illegal occupation (26.1-36-04 (g))

Intoxicants and narcotics (26.1-36-04 (h))

## 2.2 Group health insurance policy provisions

### Standard provisions (26.1-36-05(1-14))

Grace period (26.1-36-05(1))

Incontestability (26.1-36-05(2))

Attachment of application (26.1-36-05(3))

Exclusions or limitations (26.1-36-05(5))

Misstatement of age (26.1-36-05(6))

Certificates of coverage (26.1-36-05(7))

Claim procedures (26.1-36-05(8-12))

Physical examination and autopsy (26.1-36-05(13))

Legal action autopsy (26.1-36-05(14))

### Other provisions

Coordination of benefits (26.1-36-10; Reg 45-08-01.2)

Continuation of coverage (26.1-36-23)

Coverage of former spouse and children (26.1-36-23.1)

Dual choice option (26.1-36-26)

## 2.3 North Dakota requirements (individual and group)

### Eligibility requirements

Newborn/adopted children (26.1-36-07)

Child coverage; non-custodial parents (26.1-36.5-03)

Dependent coverage (26.1-36-22)

Portability (26.1-36.4-04; Reg 45-06-11-01-05)

### Group mandated benefit options

Prescription drugs (26.1-36-06(1))

Chiropractic care (26.1-36-06(2))

### Marketing requirements

Advertising (Reg 45-06-04-01)

Life and Health Guaranty Association (26.1-38.1-16(1))

Sales presentations (Reg 45-06-04)

### Underwriting requirements

Informed consent (testing of body fluids) (Reg 45-03-11-01)

Unfair discrimination (Reg 45-03-10-04)

### HIPAA (Health Insurance Portability and Accountability Act) requirements

Eligibility (Reg 45-06-12-02-01; 45-06-12-02-03)

Guaranteed issue (Reg 45-06-12)

Pre-existing conditions (26.1-36.4-03, 03.1; Reg 45-06-12-01)

## 2.4 Medicare supplements

Standards for marketing (Reg 45-06-01.1-17)

Open enrollment (Reg 45-06-01.1-09)

Advertising (26.1-36.1-07; Reg 45-06-01.1-16)

Appropriateness of recommended purchase (Reg 45-06-01.1-18)

Outline of coverage (26.1-36.1-05; Reg 45-06-01.1-14(4))

Right to return (free look) (26.1-36.1-06)

Replacement (Reg 45-06-01.1-20)

Minimum benefit standards (Reg 45-06-01.1-06.1)

Pre-existing conditions (Reg 45-06-01.1-06.1)

Required disclosure provisions (Reg 45-06-01.1-06.1)

Permitted compensation arrangements (Reg 45-06-01.1-13)

Continuation and conversion requirements



(Reg 45-06-01.1-06.1(e))  
 Notice of change (Reg 45-06-01.1-14(2))  
 Excessive or unnecessary coverage (duplication of coverage) (Reg 45-02-02-14)  
 Medicare SELECT (Reg 45-06-01.1-08)

## **2.5 Long-term care (LTC) insurance**

Standards for marketing (Reg 45-06-05.1-21)  
 Advertising (Reg 45-06-04)  
 Shopper's guide (Reg 45-06-05.1-28)  
 Outline of coverage (26.1-45-09; Reg 45-06-05.1-27)  
 Right to return (free look) (26.1-45-09(1))  
 Replacement (Reg 45-06-05.1-23)  
 Renewal provisions (26.1-45-05.2)  
 Contingent non-forfeiture (26.1-45-14; Reg 45-06-05.1-24)  
 Cancellation (26.1-45-05)  
 Required disclosure provisions (Reg 45-06-05.1-06; Reg 45-06-05.1-07)  
 Inflation protection (Reg 45-06-05.1-11)  
 Pre-existing conditions (26.1-45-05-06)  
 Protection against unintentional lapse (Reg 45-06-05.1-05)  
 Suitability (Reg 45-06-05.1-22)  
 Minimum home health care benefits (26.1-45-13; Reg 45-06-05.1-10)  
 Qualified long term care contracts (26.1-45-01(6); Reg 45-06-05.1-26)  
 Standards for benefit triggers (Reg 45-06-05.1-25)  
 Premium rate schedule increases (Reg 45-06-05.1-07; 45-06-05.1-01 Appendix F)

## **2.6 Comprehensive Health Association of North Dakota (CHAND) (26.1-08-01-13)**

Eligibility (26.1-08-12)  
 Coverage and limits (26.1-08-06, 06.1)  
 Notification of CHAND by companies (26.1-08-11)  
 Premium amount (26.1-08-08)

### **North Dakota Exam for Property Insurance Part I – Product Series 13-56**

**60 questions (plus 5 unscored items)**

**75 minutes time limit**

### **1.0 General Insurance 10% (6 Items)**

#### **1.1 Concepts**

Risk management key terms  
 Risk  
 Exposure  
 Hazard  
 Peril  
 Loss  
 Methods of handling risk  
 Avoidance  
 Retention  
 Sharing  
 Reduction  
 Transfer  
 Elements of insurable risks  
 Adverse selection  
 Law of large numbers  
 Reinsurance

#### **1.2 Insurers**

Types of insurers  
 Stock companies  
 Mutual companies  
 Fraternal benefit societies  
 Reciprocal or inter-insurance exchanges

Risk retention groups  
 Lloyd's associations  
 Purchasing groups  
 Private versus government insurers  
 Authorized versus unauthorized insurers  
 Domestic, foreign and alien insurers  
 Financial status (independent rating services)  
 Marketing (distribution) systems

## **1.3 Producers and general rules of agency**

Insurer as principal  
 Producer/insurer relationship  
 Authority and powers of producers

Express  
 Implied  
 Apparent

Responsibilities to the applicant/insured

## **1.4 Contracts**

Elements of a legal contract  
 Offer and acceptance  
 Consideration  
 Competent parties  
 Legal purpose  
 Distinct characteristics of an insurance contract  
 Contract of adhesion  
 Aleatory contract  
 Personal contract  
 Unilateral contract  
 Conditional contract  
 Legal interpretations affecting contracts  
 Ambiguities in a contract of adhesion  
 Reasonable expectations  
 Indemnity  
 Utmost good faith  
 Representations/misrepresentations



Warranties  
Concealment  
Fraud  
Waiver and estoppel

## **2.0 Property Insurance Basics 20% (12 Items)**

### **2.1 Principles and concepts**

Insurable interest  
Underwriting  
Function  
Loss ratio  
Rates  
Types  
Loss costs  
Components  
Hazards  
Physical  
Moral  
Morale  
Causes of loss (perils)  
Named perils versus special (open) perils  
Direct loss  
Consequential or indirect loss  
Blanket versus specific insurance  
Basic types of construction  
Loss valuation  
Actual cash value  
Replacement cost  
Functional replacement cost  
Market value  
Agreed value  
Stated value  
Valued policy

### **2.2 Policy structure**

Declarations  
Definitions  
Insuring agreement or clause  
Additional/supplementary coverage  
Conditions  
Exclusions  
Endorsements

### **2.3 Common policy provisions**

Insureds — named, first named, additional  
Policy period  
Policy territory  
Cancellation and nonrenewal  
Deductibles  
Other insurance  
Nonconcurrency  
Primary and excess  
Pro rata  
Policy limits  
Restoration/nonreduction of limits  
Coinsurance  
Vacancy or unoccupancy  
Appraisal  
Arbitration  
Named insured provisions  
Duties after loss  
Assignment  
Abandonment  
Insurer provisions  
Liberalization  
Subrogation  
Salvage  
Claim settlement options  
Third-party provisions  
Standard mortgage clause  
Loss payable clause  
No benefit to the bailee

## **3.0 Dwelling Policy 9% (5 Items)**

### **3.1 Characteristics and purpose**

### **3.2 Coverage forms — Perils insured against**

Broad  
Special

### **3.3 Property coverages**

Coverage A — Dwelling  
Coverage B — Other structures

Coverage C — Personal property  
Coverage D — Fair rental value  
Coverage E — Additional living expense  
Other coverages

### **3.4 General exclusions**

### **3.5 Conditions**

### **3.6 Selected endorsements**

Special provisions — North Dakota (DP 01 33)  
Broad theft coverage (DP 04 72)  
Dwelling under construction (DP 11 43)

## **4.0 Homeowners Policy — Section I 22% (13 Items)**

### **4.1 Coverage forms**

HO-3 through HO-6

### **4.2 Definitions**

### **4.3 Section I — Property coverages**

Coverage A — Dwelling  
Coverage B — Other structures  
Coverage C — Personal property  
Coverage D — Loss of use  
Additional coverages

### **4.4 Perils insured against**

### **4.5 Exclusions**

### **4.6 Conditions**

### **4.7 Selected endorsements**

Special provisions — North Dakota (HO 01 33)  
Limited fungi, wet or dry rot, or bacteria coverage (HO 04 26, HO 04 27)  
Permitted incidental occupancies (HO 04 42)  
Scheduled personal property (HO 04 61)  
Personal property replacement cost (HO 04 90)  
Home day care (HO 04 97)

## **5.0 Commercial Package Policy (CPP) 14% (9 Items)**

### **5.1 Components of a commercial policy**

Common policy declarations	Signs	Coverage B — Other private structures
Common policy conditions	Valuable papers and records	Coverage C — Household personal property
Interline endorsements	Transportation coverages	Coverage D — Loss of use
One or more coverage parts	<b>5.4 Commercial crime</b>	Coverage E — Scheduled farm personal property
<b>5.2 Commercial property</b>	General definitions	Coverage F — Unscheduled farm personal property
Commercial property conditions form	Burglary	Coverage G — Other farm structures
Coverage forms	Theft	Mobile agricultural machinery and equipment coverage form
Building and personal property	Robbery	Livestock coverage form
Condominium association	Crime coverage forms	Definitions
Condominium commercial unit-owners	Commercial crime coverage forms (discovery/loss sustained)	Causes of loss (basic, broad and special)
Builders risk	Government crime coverage forms (discovery/loss sustained)	Conditions
Business income	Coverages	Exclusions
Legal liability	Employee theft	Limits
Extra expense	Forgery or alteration	Additional coverages
Causes of loss forms	Inside the premises — theft of money and securities	
Broad	Inside the premises — robbery or safe burglary of another property	
Special	Outside the premises	
Selected endorsements	Computer fraud	
North Dakota changes (CP 01 14)	Funds transfer fraud	
Ordinance or law (CP 04 05)	Money orders and counterfeit money	
Spoilage (CP 04 40)	Other crime coverage	
Peak season limit of insurance (CP 12 30)	Extortion — commercial entities (CR 04 03)	
Value reporting form (CP 13 10)		
<b>5.3 Commercial inland marine</b>	<b>5.5 Boiler and machinery</b>	
Commercial inland marine conditions form	Equipment breakdown protection coverage form (BM 00 20)	
Inland marine coverage forms	Selected endorsements	
Accounts receivable	Business income — Report of values (BM 15 31)	
Bailee's customer	Actual cash value (BM 99 59)	
Commercial articles	<b>5.6 Farm coverage</b>	
Contractors equipment floater	Farm property coverage form	
Electronic data processing	Coverage A — Dwellings	
Equipment dealers		
Installation floater		

## 6.0 Businessowners Policy — Property 16% (10 Items)

### 6.1 Characteristics and purpose

### 6.2 Businessowners Section I — Property

Coverage  
Exclusions  
Limits  
Deductibles  
Loss conditions  
General conditions  
Optional coverages  
Definitions

### 6.3 Businessowners Section III — Common Policy Conditions

### 6.4 Selected endorsements

Protective safeguards (BP 04 30)  
Utility services — direct damage (BP 04 56)  
Utility services — time element (BP 04 57)

**7.0 Other Coverages and Options  
9% (5 Items)**
**7.1 National Flood  
Insurance Program**

"Write your own" versus  
government

Eligibility

Coverage

Limits

Deductibles

**7.2 Crop insurance (hail)**

Eligibility

Application

Term of coverage

Perils insured against

Limits of coverage

**7.3 Federal Multi-Peril Crop  
Insurance Programs**

Basic crop insurance

Eligibility

Coverage level

Covered causes of loss

Application

Life of policy

Multiple peril policy options

Levels of coverage

Price election

Optional units

Other provisions

Individual crop

Small grain

Coarse grain

Supplements

Revenue products

Income Protection (IP)

Crop Revenue  
Coverage (CRC)

Revenue Assurance  
(RA)

**7.4 Boatowners**

**North Dakota Examination for  
Property Insurance Part II  
- Laws and Regulations  
Series 13-57**

**40 questions (plus 5 unscored  
items)**

**50 minute time limit**
**1.0 Insurance Regulation 35%  
(14 Items)**
**1.1 Licensing**

Process (26.1-26-13.2,  
13.3, 15; Reg 45-02-02-  
02, 05)

Types of licensees

Producer (26.1-26-  
02, 11)

Individual

Business entity

Producer-agent of  
insured (26.1-26-  
07)

Consultants (26.1-26-  
35, 41; Reg 45-02-  
02-09, 10)

Resident versus  
nonresident (26.1-  
26-19, 20; 26.1-  
47.1)

Temporary (26.1-26-  
26)

Maintenance and duration

Renewal (26.1-26-  
32; Reg 45-02-02-  
07)

Termination (26.1-  
26-31; Reg 45-02-  
02-07.1)

Change of address  
(26.1-26-33; Reg  
45-02-02-13)

Reporting of actions  
(26.1-26-45.1)

Assumed names  
(26.1-26-25.1)

Continuing education  
(26.1-26-31.1; Reg 45-  
02-04-03, 08-15)

Disciplinary actions

Denial of license  
(26.1-26-39, 40)

Cease and desist order  
(26.1-01-03.1;  
26.1-04-13)

Suspension,  
revocation and  
probation (26.1-26-  
42)

Penalties for violations  
(26.1-04-13-17;  
26.1-26-50, 51)

**1.2 State regulation**

Commissioner's general  
duties and powers  
(26.1-01-03; 26.1-04-  
09)

Company regulation

Certificate of authority  
(26.1-02-02)

Solvency (26.1-02-3;  
26.1-05-32)

Unfair claims  
settlement practices  
(26.1-04-03)

Producer regulation

Sharing commissions  
(26.1-26-04)

Prohibited practices

Misrepresentation  
(26.1-04-03(1),  
(12), 07)

False advertising  
(26.1-04-03(1),  
(2))

Defamation  
(26.1-04-03(3))

Boycott, coercion  
and intimidation  
(26.1-04-03(4),  
04)

Unfair  
discrimination  
(26.1-04-03 7 -  
11)

Rebating (26.1-  
04-03(8), 05,  
06)

Illegal  
inducements  
(26.1-04-05)

Twisting/churning  
(26.1-04-03(1))

Company and agency  
regulation

Examination of books  
and records (26.1-  
03-19.2; 26.1-26-  
48)

Producer appointment  
(26.1-26-13.1; Reg  
45-02-02-06)

Termination of  
appointment (26.1-  
26-34; Reg 45-02-  
02-06)

Insurance fraud regulation  
(26.1-02.1-01— 11)

Consumer information  
privacy regulation  
(26.1-02-27; Reg 45-14)

**1.3 Federal regulation**

Fair Credit Reporting Act  
(15 USC 1681– 681d)

Fraud and false statements  
(18 USC 1033, 1034)

**2.0 North Dakota Laws and Regulations Pertaining to Property Insurance 65% (26 Items)**
**2.1 Producer responsibilities**

Countersignature requirement (26.1-11-07)

Binders (26.1-39-23)

**2.2 Company responsibilities**

Cancellation

Grounds (26.1-39-13)

Notice (26.1-39-15)

Conditions requiring five days' notice  
(26.1-39-14)

Nonrenewal (26.1-39-16)

Termination of agency contracts (26.1-39-22)

**2.3 Property insurance provisions**

Valued policy law (26.1-39-05)

Standard fire policy law  
(26.1-39-06)

Property form requirements

Statute of limitations

Examination of insured's books and records

Legal action against insurer

Release of loss and claim information (Reg 45-05-04-01–04)

**2.5 North Dakota Insurance Guaranty Association (26.1-42.1-01–15)**
**North Dakota Examination for Casualty Insurance Part I – Product Series 13-58**

**60 questions (plus 5 unscored items)**

**70 minute time limit**
**1.0 General Insurance 10% (6 Items)**
**1.1 Concepts**

Risk management key terms

Risk

Exposure

Hazard

Peril

Loss

Methods of handling risk

Avoidance

Retention

Sharing

Reduction

Transfer

Elements of insurable risks

Adverse selection

Law of large numbers

Reinsurance

**1.2 Insurers**

Types of insurers

Stock companies

Mutual companies

Fraternal benefit societies

Reciprocal or inter-insurance exchanges

Risk retention groups

Lloyd's associations

Purchasing groups

Private versus government insurers

Authorized versus unauthorized insurers

Domestic, foreign and alien insurers

Financial status (independent rating services)

Marketing (distribution) systems

**1.3 Producers and general rules of agency**

Insurer as principal

Producer/insurer relationship

Authority and powers of producers

Express

Implied

Apparent

Responsibilities to the applicant/insured

**1.4 Contracts**

Elements of a legal contract

Offer and acceptance

Consideration

Competent parties

Legal purpose

Distinct characteristics of an insurance contract

Contract of adhesion

Aleatory contract

Personal contract

Unilateral contract

Conditional contract

Legal interpretations affecting contracts

Ambiguities in a contract of adhesion

Reasonable expectations

Indemnity

Utmost good faith

Representations/misrepresentations

Warranties

Concealment

Fraud

Waiver and estoppel

**2.0 Casualty Insurance Basics 15% (9 Items)**
**2.1 Principles and concepts**

Insurable interest

Underwriting

Function

Loss ratio

Rates

Types

Loss costs

Components

Hazards

Physical	Combined single	Exclusions
Moral	Named insured provisions	Uninsured motorists coverage
Morale	Duties after loss	Coverage for damage to your auto
Negligence	Assignment	Collision
Elements of a negligent act	Insurer provisions	Other than collision
Defenses against negligence	Liberalization	Deductibles
Damages	Subrogation	Transportation expenses
Compensatory—special versus general	Duty to defend	Exclusions
Punitive	Arbitration	Duties after an accident or loss
Absolute liability		General provisions
Strict liability		Selected endorsements
Vicarious liability		Amendment of policy provisions — North Dakota (PP 01 88)
<b>2.2 Policy structure</b>		Towing and labor costs (PP 03 03)
Declarations		Loss payable clause (PP 03 05)
Definitions		Extended non-owned coverage — vehicles furnished or available for regular use (PP 03 06)
Insuring agreement or clause		Miscellaneous type vehicle (PP 03 23)
Additional/supplementary coverages		Joint ownership coverage (PP 03 34)
Conditions		
Exclusions		
Endorsements		
<b>2.3 Common policy provisions</b>		
Insureds — named, first named, additional		
Policy period		
Policy territory		
Cancellation and nonrenewal		
Deductibles		
Other insurance		
Nonconcurrency		
Primary and excess		
Pro rata		
Contribution by equal shares		
Limits of liability		
Per occurrence (accident)		
Per person		
Aggregate—general versus products-completed operations		
Split		
	<b>3.0 Homeowners Policy — Section II 17% (10 Items)</b>	
	<b>3.1 Coverage forms</b>	
	HO-3 through HO-6	
	<b>3.2 Definitions</b>	
	<b>3.3 Section II — Liability coverages</b>	
	Coverage E — Personal liability	
	Coverage F — Medical payments to others	
	Additional coverages	
	<b>3.4 Exclusions</b>	
	<b>3.5 Conditions</b>	
	<b>3.6 Selected endorsements</b>	
	Special provisions — North Dakota (HO 01 33)	
	Limited fungi, wet or dry rot, or bacteria coverage (HO 04 26, HO 04 27)	
	Permitted incidental occupancies (HO 04 42)	
	Home day care (HO 04 97)	
	Additional residence rented to others (HO 24 70)	
	Business pursuits (HO 24 71)	
	Watercraft (HO 24 75)	
	Personal injury (HO 24 82)	
	<b>4.0 Auto Insurance 25% (15 Items)</b>	
	<b>4.1 Personal auto policy</b>	
	Definitions	
	Liability coverage	
	Bodily injury and property damage	
	Supplementary payments	
		<b>4.2 Commercial auto</b>
		Commercial auto coverage forms
		Business auto
		Garage
		Business auto physical damage
		Truckers
		Motor carrier
		Coverage form sections
		Covered autos
		Liability coverage
		Garagekeepers coverage
		Trailer interchange coverage
		Physical damage coverage
		Exclusions
		Conditions

<p>Definitions</p> <p>Selected endorsements</p> <p>Lessor — additional insured and loss payee (CA 20 01)</p> <p>Mobile equipment (CA 20 15)</p> <p>Drive other car coverage (CA 99 10)</p> <p>Individual named insured (CA 99 17)</p> <p>Commercial carrier regulations</p> <p>The Motor Carrier Act of 1980</p> <p>Endorsement for motor carrier policies of insurance for public liability (MCS-90)</p>	<p>Insured contract</p> <p><b>5.3 Farm coverage</b></p> <p>Farm liability coverage form</p> <p>Coverage H — Bodily injury and property damage liability</p> <p>Coverage I — Personal and advertising injury liability</p> <p>Coverage J — Medical payments</p> <p>Definitions</p> <p>Conditions</p> <p>Exclusions</p> <p>Limits</p> <p>Additional coverages</p>	<p>Employment practices liability</p> <p><b>7.3 Surplus lines</b></p> <p>Definitions and markets</p> <p>Licensing requirements</p> <p><b>7.4 Surety bonds</b></p> <p>Principal, obligee and surety</p> <p>Contract bonds</p> <p>License and permit bonds</p> <p>Judicial bonds</p> <p><b>7.5 Boatowners</b></p>
<p><b>5.0 Commercial Package Policy (CPP) 10% (6 Items)</b></p> <p><b>5.1 Components of a commercial policy</b></p> <p>Common policy declarations</p> <p>Common policy conditions</p> <p>Interline endorsements</p> <p>One or more coverage parts</p> <p><b>5.2 Commercial general liability</b></p> <p>Commercial general liability coverage forms</p> <p>Bodily injury and property damage liability</p> <p>Personal and advertising injury liability</p> <p>Medical payments</p> <p>Exclusions</p> <p>Supplementary payments</p> <p>Who is an insured</p> <p>Limits of insurance</p> <p>Conditions</p> <p>Definitions</p> <p>Occurrence versus claims-made</p> <p>Premises and operations</p> <p>Products and completed operations</p>	<p><b>6.0 Businessowners Policy — Liability 15% (9 Items)</b></p> <p><b>6.1 Characteristics and purpose</b></p> <p><b>6.2 Businessowners Section II — Liability</b></p> <p>Coverages</p> <p>Exclusions</p> <p>Who is an insured</p> <p>Limits of insurance</p> <p>General conditions</p> <p>Definitions</p> <p><b>6.3 Businessowners Section III — Common Policy Conditions</b></p> <p><b>6.4 Selected endorsements</b></p> <p>Hired auto and non-owned auto liability (BP 04 04)</p> <p><b>7.0 Other Coverages and Options 8% (5 Items)</b></p> <p><b>7.1 Umbrella/excess liability policies</b></p> <p>Personal (DL 98 01)</p> <p>Commercial (CU 00 01)</p> <p><b>7.2 Specialty liability insurance</b></p> <p>Professional liability</p> <p>Errors and omissions</p> <p>Directors and officers liability</p> <p>Employers liability</p> <p>Fiduciary liability</p> <p>Liquor liability</p>	<p><b>North Dakota Examination for Casualty Insurance Part II - Laws and Regulations Series 13-59</b></p> <p><b>40 questions (plus 5 unscored items)</b></p> <p><b>50 minute time limit</b></p> <p><b>1.0 Insurance Regulation 25% (10 Items)</b></p> <p><b>1.1 Licensing</b></p> <p>Process (26.1-26-13.2, 13.3, 15; Reg 45-02-02-02)</p> <p>Types of licensees</p> <p>Producer (26.1-26-02, 11)</p> <p>Individual</p> <p>Business entity</p> <p>Producer-agent of insured (26.1-26-07)</p> <p>Producer-agent of insurer (26.1-26-06)</p> <p>Consultants (26.1-26-35, 41; Reg 45-02-02-09, 10)</p> <p>Nonresident producers (26.1-26-20, 47.1)</p> <p>Temporary (26.1-26-26)</p> <p>Maintenance and duration</p> <p>Renewal of appointments (26.1-26-32; Reg 45-02-02-07)</p>

Termination (26.1-26-31; Reg 45-02-02-12)

Change of address (26.1-26-33; Reg 45-02-02-13)

Reporting of actions (26.1-26-45.1)

Assumed business names (26.1-26-25.1)

Continuing education (26.1-26-31.1; Reg 45-02-04-03, 08-11, 15)

Disciplinary actions

Refusal of license (26.1-26-39, 40, 42)

Cease and desist order (26.1-01-03.1; 26.1-04-13)

Suspension, revocation and probation (26.1-26-42)

Penalties for violations (26.1-01-03.3; 26.1-04-13-17; 26.1-26-50, 51)

## 1.2 State regulation

Commissioner's general duties and powers (26.1-01-03; 26.1-04-09)

Company regulation

Certificate of authority (26.1-02-02)

Solvency (26.1-02-03; 26.1-05-32)

Unfair claims settlement practices (26.1-04-03)

Producer regulation

Sharing commissions (26.1-26-04)

Company and agency regulation

Examination of books and records (26.1-03-19.2; 26.1-26-48)

Producer appointment (26.1-26-13.1; Reg 45-02-02-06)

Termination of appointment (26.1-

26-34; Reg 45-02-02-06)

## Unfair practices

Misrepresentation (26.1-04-03(1), (12), 07)

False advertising (26.1-04-03(1), (2))

Defamation (26.1-04-03(3))

Boycott, coercion and intimidation (26.1-04-03(4), 04)

False financial statements (26.1-04-03(5))

Unfair discrimination (26.1-04-03(7), (11), 05)

Rebating (26.1-04-03(8), 05, 06)

Prohibited inducements (26.1-04-05, 06)

Twisting (26.1-04-03(1))

Insurance fraud regulation (26.1-02.1-01-11)

Consumer information privacy regulation (26.1-02-27; Reg 45-14)

## 1.3 Federal regulation

Fair Credit Reporting Act (15 USC 1681-1681d)

Fraud and false statements (18 USC 1033, 1034)

## 2.0 North Dakota Laws and Regulations Pertaining to Casualty Insurance 75% (30 Items)

### 2.1 Producer responsibilities

Countersignature requirement (26.1-11-07)

Binders (26.1-39-23)

### 2.2 Company responsibilities

#### Cancellation

Grounds (26.1-39-13)

Notice (26.1-39-15)

Conditions requiring five days' notice (26.1-39-14)

Nonrenewal (26.1-39-16)

Termination of agency contracts (26.1-39-22)

## 2.3 Casualty insurance provisions

Legal action against insurer (26.1-39-06)

Release of loss and claim information (Reg 45-05-04-01-04)

## 2.4 Terrorism Risk Insurance Act of 2002 and Extension Act of 2005 (15 USC 6701; S467)

## 2.5 Auto insurance

Financial responsibility requirements Auto Accident Reparations Act — personal injury protection (26.1-41))

Medical expenses

Rehabilitation expenses

Work loss

Replacement services loss

Survivors income loss

Survivors replacement services loss

Funeral expenses

Added personal injury protection coverage (optional excess benefits) (26.1-41-04)

Uninsured and underinsured motorist coverage (26.1-40-15.1-15.7)

Reduction of benefits; priority of payment (26.1-40-15.4)

Motor vehicle rental coverage (mandated auto rental coverage) (26.1-40-17.1)

Exclusion of named persons from coverage (26.1-40-16)

Benefit payments to relatives (26.1-40-16.1)

Primary and excess coverage (26.1-40-17)

Cancellation—grounds and notice (26.1-40-02, 03, 04, 06, 07)

Nonrenewal—grounds and notice (26.1-40-05, 06, 07)



Warranties (26.1-40)

**2.6 North Dakota  
Automobile Insurance  
Plan** (Reg 45-05-07-03)

**2.7 Statute of limitations**  
(26.1-41-19)

**2.8 North Dakota Insurance  
Guaranty Association**  
(26.1-42.1-01-15)

**North Dakota Examination for  
Consumer Credit Insurance  
Series 13-61**

**60 questions (plus 5 unscored  
items)**

**70 minute time limit**

**1.0 Insurance Regulation 10%  
(6 Items)**

**1.1 Licensing**

Process (26.1-26-13.2,  
13.3, 15; Reg 45-02-02-  
02)

Types of licensees (26.1-  
26-03)

Producers (individual  
and business entity)  
(26.1-26-02, 05, 06,  
07, 11)

Producer-agent of  
insured (26.1-26-  
07)

Producer-agent of  
insurer (26.1-26-  
06)

Consultants (26.1-26-  
35, 41; Reg 45-02-  
02-09, 10)

Nonresident producers  
(26.1-26-20, 47.1)

Temporary (26.1-26-  
26)

Maintenance and duration

Renewal of  
appointments  
(26.1-26-32; Reg  
45-02-02-07)

Termination (26.1-  
26-31; Reg 45-02-  
02-12)

Change of address  
(26.1-26-33; Reg  
45-02-02-13)

Reporting of actions  
(26.1-26-45.1)

Assumed business  
names (26.1-26-  
25.1)

Continuing education  
(26.1-26-31.1; Reg  
45-02-04-03, 08-  
11, 13)

Disciplinary actions

Refusal of license  
(26.1-26-39, 40,  
42)

Cease and desist order  
(26.1-01-03.1;  
26.1-04-13)

Suspension,  
revocation and  
probation (26.1-26-  
42-46)

Penalties for violations  
(26.1-01-03.3;  
26.1-04-13-17;  
26.1-26-50, 51)

**1.2 State regulation**

Commissioner's general  
duties and powers  
(26.1-01-03; 26.1-04-  
09)

Company regulation

Certificate of authority  
(26.1-02-02)

Solvency (26.1-02-  
02, 03; 26.1-05-32)

Unfair claims  
settlement practices  
(26.1-04-03(9))

Producer regulation

Sharing commissions  
(26.1-26-04)

Company and agency  
regulation

Examination of books  
and records (26.1-  
03-19.2; 26.1-26-  
48)

Producer appointment  
(26.1-26-13.1; Reg  
45-02-02-06)

Termination of  
appointment (26.1-  
26-34; Reg 45-02-  
02-06)

Unfair practices

Misrepresentation  
(26.1-04-03(1),  
(12), 07)

False advertising  
(26.1-04-03(1), (2))

Defamation (26.1-04-  
03(3))

Boycott, coercion and  
intimidation (26.1-  
04-03(4), 04)

False financial  
statements (26.1-  
04-03(5))

Unfair discrimination  
(26.1-04-03(7),  
(11), 05)

Rebating (26.1-04-  
03(8), 05, 06)

Prohibited  
inducements (26.1-  
04-05, 06)

Twisting (26.1-04-  
03(1))

Insurance fraud regulation  
(26.1-02.1-01-11)

Consumer information  
privacy regulation  
(26.1-02-27; Reg 45-14-  
01-01-25)

**1.3 Federal regulation**

Fair Credit Reporting Act  
(15 USC 1681-1681d)

Fraud and false statements  
(18 USC 1033, 1034)

**2.0 General Insurance 10% (6  
Items)**

**2.1 Concepts**

Risk management key  
terms

Risk

Exposure

Hazard

Peril

Loss

Methods of handling risk

Avoidance

Retention

Sharing

Reduction

Transfer

Elements of insurable risks

Adverse selection

Law of large numbers

Reinsurance

**2.2 Insurers**

Types of insurers



Stock companies	Reasonable expectations	Single premium versus monthly outstanding balance
Mutual companies	Indemnity	Group policy general provisions
Fraternal benefit societies	Utmost good faith	Right to examine (free look) (26.1-37-07(7))
Reciprocal or inter-insurance exchanges	Representations/misrepresentations	Grace period (26.1-33-11(1); 26.1-36-05(1))
Risk retention groups	Warranties	Incontestability (26.1-33-11(2); 26.1-36-05(2))
Lloyd's associations	Concealment	Entire contract (26.1-33-11(3); 26.1-36-05(3))
Purchasing groups	Fraud	Conditions to require evidence of insurability (26.1-33-11(4); 26.1-36-05(4))
Private versus government insurers	Waiver and estoppel	Certificate of insurance (26.1-37-07(3))
Authorized versus unauthorized insurers		Benefit payments
Domestic, foreign and alien insurers		Effect on insured's debt
Financial status (independent rating services)		Payment of excess benefits
Marketing (distribution) systems		
<b>2.3 Producers and general rules of agency</b>	<b>3.0 Consumer Credit Insurance Basics 40% (24 Items)</b>	<b>3.3 Regulation</b>
Insurer as principal	<b>3.1 Nature of consumer credit insurance</b>	North Dakota regulation
Producer/insurer relationship	Parties involved	Approval of policy forms (26.1-30-19)
Authority and powers of producers	Debtor/insured	Amounts to be insured (26.1-37-05)
Express	Creditor/beneficiary	Term of insurance (26.1-37-06)
Implied	Insurer	Premium rates (26.1-37-08; Reg 45-07-01.1-03, 04, 05, 06, 07)
Apparent	Advantages for debtors and for creditors	Premium refunds (26.1-37-08, 26.1-37-06, 08(2); Reg 45-07-01.1-08)
Responsibilities to the applicant/insured	Markets	Disclosure requirements (26.1-37-07(1)(2))
<b>2.4 Contracts</b>	Banks and savings and loan associations	Coercion of debtors (26.1-04-04)
Elements of a legal contract	Credit unions	Choice of insurer (26.1-37-14)
Offer and acceptance	Finance companies	Life and Health Insurance Guaranty Association (26.1-38.1-16(1))
Consideration	Credit card companies	
Competent parties	Automobile dealers and manufacturers	
Legal purpose	Retailers	
Distinct characteristics of an insurance contract	Types of credit covered (closed-end versus open-end)	
Contract of adhesion	<b>3.2 Coverage characteristics</b>	
Aleatory contract	Group versus individual coverage	
Personal contract	Underwriting considerations	
Unilateral contract	Eligibility of groups	
Conditional contract	Underwriting of the debtor/insured (group and individual)	
Legal interpretations affecting contracts	Evidence of insurability	
Ambiguities in a contract of adhesion	Duration of coverage (loan period versus truncated)	
	Premiums	
	Basis and payment of premiums	

Evidence of coverage  
(26.1-37-07)

Claims processing  
(26.1-37-13)

Federal Consumer Credit  
Protection Act (Truth-in-  
Lending Act) (15 USC  
1601)

#### **4.0 Types of Consumer Credit Insurance 40% (24 Items)**

##### **4.1 Credit life insurance**

Eligibility and guaranteed  
issue amount (Reg 45-  
07-01.1-04(2)(c, d))

Gross coverage versus net  
payoff coverage

Types of insurance  
coverages

Decreasing term

Level term

Monthly outstanding  
balance

Joint credit life

Exclusions allowed (Reg  
45-07.01.1-04(2)(a))

War or act of war

Suicide

Pre-existing condition

Terminal illness

##### **4.2 Credit disability insurance**

Eligibility and guaranteed  
issue amount (Reg 45-  
07-01.1-05(5)(d, e, g))

Qualifying for benefits

Sickness or injury

Definition of disability  
(own occupation  
versus any  
occupation)

Total and permanent (Reg  
45-07-01.1-05(5)(c))

Elimination period  
(retroactive versus  
nonretroactive)

Benefit period (loan period  
versus critical period)

Benefit amount

Common exclusions (Reg  
45-07-01.1-05(5)(a))

Pre-existing conditions

Intentionally self-  
inflicted injury

Normal pregnancy

War or act of war

##### **4.3 Credit property insurance**

Eligibility

Insured event (Reg 45-  
07-01.1-07(2))

Benefit conditions

##### **4.4 Credit involuntary unemployment insurance**

Eligibility of the individual  
insured (Reg 45-07-  
01.1-06(3))

Qualifying for benefits  
(Reg 45-07-01.1-06(2))

Definition of  
involuntary  
unemployment

Elimination period

Retroactive coverage

Benefit period

Benefit amount (Reg 45-  
07-01.1-06(2)(b))

Excluded forms of  
unemployment (Reg 45-  
07-01.1-06(2)(a))

##### **4.5 Guaranteed automobile protection (GAP) insurance**

Eligibility

Insured event

Benefit conditions

#### **North Dakota Examination for Crop-Hail Insurance Series 13-62**

**60 questions (plus 5 unscored  
items)**

**70 minute time limit**

#### **1.0 Insurance Regulation 10% (6 Items)**

##### **1.1 Licensing**

Process (26.1-26-13.2,  
13.3, 15; Reg 45-02-02-  
02)

Types of licensees (26.1-  
26-03)

Producers (individual  
and business entity)

(26.1-26-02, 05, 06,  
07, 11)

Producer-agent of  
insured (26.1-26-  
07)

Producer-agent of  
insurer (26.1-26-  
06)

Consultants (26.1-26-  
35, 41; Reg 45-02-  
02-09, 10)

Nonresident producers  
(26.1-26-20, 47.1)

Temporary (26.1-26-  
26)

Maintenance and duration

Renewal of  
appointments  
(26.1-26-32; Reg  
45-02-02-07)

Termination (26.1-  
26-31; Reg 45-02-  
02-12)

Change of address  
(26.1-26-33; Reg  
45-02-02-13)

Reporting of actions  
(26.1-26-45.1)

Assumed business  
names (26.1-26-  
25.1)

Continuing education  
(26.1-26-31.1; Reg  
45-02-04-03, 08-  
11, 13)

Disciplinary actions

Refusal of license  
(26.1-26-39, 40,  
42)

Cease and desist order  
(26.1-01-03.1;  
26.1-04-13)

Suspension,  
revocation and  
probation (26.1-26-  
42-46)

Penalties for violations  
(26.1-01-03.3;  
26.1-04-13-17;  
26.1-26-50, 51)

##### **1.2 State regulation**

Commissioner's general  
duties and powers  
(26.1-01-03; 26.1-04-  
09)

Company regulation

Certificate of authority  
(26.1-02-02)

<p>Solvency (26.1-02-02, 03; 26.1-05-32)</p> <p>Unfair claims settlement practices (26.1-04-03(9))</p> <p>Producer regulation</p> <p>Sharing commissions (26.1-26-04)</p> <p>Company and agency regulation</p> <p>Examination of books and records (26.1-03-19.2; 26.1-26-48)</p> <p>Producer appointment (26.1-26-13.1; Reg 45-02-02-06)</p> <p>Termination of appointment (26.1-26-34; Reg 45-02-02-06)</p> <p>Unfair practices</p> <p>Misrepresentation (26.1-04-03(1), (12), 07)</p> <p>False advertising (26.1-04-03(1), (2))</p> <p>Defamation (26.1-04-03(3))</p> <p>Boycott, coercion and intimidation (26.1-04-03(4), 04)</p> <p>False financial statements (26.1-04-03(5))</p> <p>Unfair discrimination (26.1-04-03(7), (11), 05)</p> <p>Rebating (26.1-04-03(8), 05, 06)</p> <p>Prohibited inducements (26.1-04-05, 06)</p> <p>Twisting (26.1-04-03(1))</p> <p>Insurance fraud regulation (26.1-02.1-01-11)</p> <p>Consumer information privacy regulation (26.1-02-27; Reg 45-14-01-01-25)</p> <p><b>1.3 Federal regulation</b></p> <p>Fair Credit Reporting Act (15 USC 1681-1681d)</p> <p>Fraud and false statements (18 USC 1033, 1034)</p>	<p><b>2.0 General Insurance 10% (6 Items)</b></p> <p><b>2.1 Concepts</b></p> <p>Risk management key terms</p> <p>Risk</p> <p>Exposure</p> <p>Hazard</p> <p>Peril</p> <p>Loss</p> <p>Methods of handling risk</p> <p>Avoidance</p> <p>Retention</p> <p>Sharing</p> <p>Reduction</p> <p>Transfer</p> <p>Elements of insurable risks</p> <p>Adverse selection</p> <p>Law of large numbers</p> <p>Reinsurance</p> <p><b>2.2 Insurers</b></p> <p>Types of insurers</p> <p>Stock companies</p> <p>Mutual companies</p> <p>Fraternal benefit societies</p> <p>Reciprocal or inter-insurance exchanges</p> <p>Risk retention groups</p> <p>Lloyd's associations</p> <p>Purchasing groups</p> <p>Private versus government insurers</p> <p>Authorized versus unauthorized insurers</p> <p>Domestic, foreign and alien insurers</p> <p>Financial status (independent rating services)</p> <p>Marketing (distribution) systems</p> <p><b>2.3 Producers and general rules of agency</b></p> <p>Insurer as principal</p> <p>Producer/insurer relationship</p> <p>Authority and powers of producers</p>	<p>Express</p> <p>Implied</p> <p>Apparent</p> <p>Responsibilities to the applicant/insured</p> <p><b>2.4 Contracts</b></p> <p>Elements of a legal contract</p> <p>Offer and acceptance</p> <p>Consideration</p> <p>Competent parties</p> <p>Legal purpose</p> <p>Distinct characteristics of an insurance contract</p> <p>Contract of adhesion</p> <p>Aleatory contract</p> <p>Personal contract</p> <p>Unilateral contract</p> <p>Conditional contract</p> <p>Legal interpretations affecting contracts</p> <p>Ambiguities in a contract of adhesion</p> <p>Reasonable expectations</p> <p>Indemnity</p> <p>Utmost good faith</p> <p>Representations/misrepresentations</p> <p>Warranties</p> <p>Concealment</p> <p>Fraud</p> <p>Waiver and estoppel</p> <p><b>3.0 Crop Insurance (Hail) 30% (18 Items)</b></p> <p><b>3.1 Eligibility</b></p> <p>Insureds</p> <p>Insurable crops</p> <p><b>3.2 Application</b></p> <p>Binder</p> <p>Declarations section</p> <p>Required signatures</p> <p>Required information</p> <p>Provision for company rejection</p> <p><b>3.3 Term of coverage</b></p> <p>Effective date</p>
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Inception of coverage  
Expiration  
Cancellation

**3.4 Perils insured against****3.5 Exclusions****3.6 Limits of coverage**

Insurable value  
Percentage plan  
Deductibles  
Reduction of insurance

**3.7 Other provisions**

Replanting clause  
Acreage variation  
Transit coverage  
Fire department service charge  
Pro rata liability clause  
Fire and lightning coverage  
Windrowed crops  
Catastrophe loss award  
Assignment

**3.8 Claim settlement practices**

Notice of loss  
Insured's duties after loss  
Appraisal/arbitration

**3.9 Companion plan**
**4.0 Federal Multi-Peril Crop Insurance Programs 50% (30 Items)**
**4.1 Basic crop insurance**

Eligibility  
Insureds  
Insurable crops  
Actuarial document books  
Yield guarantee  
Actual production history (APH)  
Assigned yield  
Transitional yield  
Coverage level  
Market price percentage  
Covered causes of loss  
Application  
Basic unit  
Administrative fee

Production records  
Acreage reporting  
Late planting agreement option  
Disqualification of producer  
Life of policy  
Continuous  
Cancellation  
Termination

**4.2 Multiple peril policy options**

Levels of coverage  
Price election  
Optional units  
High-risk land exclusion  
Hail/fire exclusion  
Replant payments  
Late planting coverage  
Prevented planting coverage  
Transfer of coverage  
Assignment of indemnity

**4.3 Other provisions and types of coverage**

Individual crop  
Small grain  
Coarse grain  
Priorities of conflicts between provisions  
Duties after loss  
Insured  
Insurer  
Supplements

**North Dakota Examination for Bail Bonds Series 13-63**

**60 questions (plus 5 unscored items)**

**70 minute time limit**

**1.0 Insurance Regulation 23% (14 Items)**
**1.1 Licensing**

Commissioner's general duties and powers (26.1-01-03; 26.1-04-09)  
Process (26.1-26-11.1, 13.1, 13.2, 13.3, 15; Reg 45-02-02-02, 05)  
Persons to be licensed (26.1-26.6-03, 04)  
Requirements (26.1-26-13.1-13.3; 26.1-26.6-02)  
Appointment (26.1-26-13.1; 26.1-26.6-01; Reg 45-02-02-06)  
Maintenance and duration  
Renewal of appointments (26.1-26-32; Reg 45-02-02-07)  
Termination (26.1-26-31; Reg 45-02-02-12)  
Termination of appointment (26.1-26-34; Reg 45-02-02-06)  
Change of address (26.1-26-33; Reg 45-02-02-13)  
Reporting of actions (26.1-26-45.1)  
Assumed business names (26.1-26-25.1)  
Disciplinary actions  
Refusal of license (26.1-26-39, 40, 42)  
Cease and desist orders (26.1-01-03.1; 26.1-04-13)  
Suspension, revocation and probation (26.1-26-42-46; 26.1-26.6-05)  
Penalties for violations (26.1-01-03.3; 26.1-04-13-17; 26.1-26-50, 51)  
Commissions (26.1-26-04)  
Examination of books and records (26.1-03-19.2; 26.1-26-48)

**Unfair practices**

Misrepresentation  
(26.1-04-03(1),  
(12), 07)

False advertising  
(26.1-04-03(1), (2))

Defamation (26.1-04-03(3))

Boycott, coercion and  
intimidation (26.1-04-03(4), 04)

False financial  
statements (26.1-04-03(5))

Unfair discrimination  
(26.1-04-03(7),  
(11))

Insurance fraud regulation  
(26.1-02.1-01-11)

Consumer information  
privacy regulation  
(26.1-02-27; Reg 45-14-01-01-25)

**1.2 Bail bondsman regulation**

Employees (26.1-26.6-05(1)(h))

Prohibited conduct (26.1-26.6-05)

Referral of attorney  
((1)(a))

Solicitation where  
prisoners are  
confined ((1)(c))

Rebates ((1)(e))

Signing bond in blank  
((3))

Compensation (26.1-26.6-08)

**1.3 Federal regulation**

Fraud and false statements  
(18 USC 1033, 1034)

**2.0 The Legal Framework 18%  
(11 Items)**
**2.1 Authority**

Express

Implied

Apparent

**2.2 Contracts**

Elements of a legal  
contract

Offer and acceptance

Consideration

Competent parties

**Legal purpose**

Classifications of contracts

Formal and informal

Unilateral and bilateral

Executory and  
executed contracts

Express and implied

Concealment

Fraud

**2.3 Court jurisdictions**

Original jurisdiction

Territorial

Subject-matter

Personal

Appellate jurisdiction

**2.4 Terminology**

Acquit

Adjudicate

Capital offense

Conviction

Custody

Defendant

Disposition

Extradition

Felony

Fugitive

Hearing

Incarceration

Indictment

Misdemeanor

Mittimus

Recognizance

Revoke

Suspend

Warrant

Writ

**3.0 Bail Bond Principles and  
Practices 59% (35 Items)**
**3.1 Parties to a surety bond**

Principal

Indemnitor for  
principal

Indemnity agreement

Obligee

Surety

**3.2 Duties of a bail bond agent**

Premium receipt

Power of attorney

Collateral and trust  
obligations (26.1-26.6-05(4))

**3.3 Types of bonds**

Personal surety bond

Corporate surety bond

Criminal defendant bonds

Bail

Appeal

Supersedeas

Habeas corpus

Property bond

Nonsurety/cash

Ten percent surety

**3.4 Procedure**

Application for bond  
(Surety/defendant  
contract)

Collateral security

Surety contract

Posting the bond

Informational notice

**3.5 Court procedures**

Court appearances

Arraignment

Trial

Appeal

Conditions of release (ND  
Rules of Criminal  
Procedure - Rule 46)

Prior to trial

Pending appeal

Failure to appear (26.1-26.6-09)

Revocation of bail

**3.6 Release of surety****3.7 Surrender of principal (defendant) (26.1-26.6-07)**

Exoneration of bond

Return of premium

Return of collateral

**3.8 Bond forfeiture**

Motion

Notice to defendant and sureties  
Judgment  
Dispersal of funds  
Time limits for appeal  
Arrest after forfeiture

**North Dakota Examination for  
Legal Expense Insurance  
Series 13-64**

**60 questions (plus 5 unscored items)**

**70 minute time limit**

**1.0 Insurance Regulation 20%  
(12 Items)**

**1.1 Licensing**

Authority (26.1-19-10)  
Resident producers )  
Process (26.1-26-13.1—13.3, 15; Reg 45-02-02, 05)  
Maintenance and duration  
Renewal of appointments (26.1-26-32; Reg 45-02-02-07)  
Termination (26.1-26-31; Reg 45-02-02-12)  
Change of address (26.1-26-33; Reg 45-02-02-13)  
Reporting of actions (26.1-26-45.1)  
Assumed business names (26.1-26-25.1)  
Disciplinary actions  
Refusal of license (26.1-26-39, 40, 42)  
Cease and desist order (26.1-01-03.1; 26.1-04-13)  
Suspension, revocation and probation (26.1-26-42-46)  
Penalties for violations (26.1-01-03.3; 26.1-04-13-17; 26.1-26-50, 51)

**1.2 State regulation**

Commissioner's general duties and powers (26.1-01-03; 26.1-04-09)  
Certificate of authority (26.1-19-04-06)  
Sponsor's powers (26.1-19-07)  
Contracts (26.1-19-08)  
Examination of books and records (26.1-19-14)  
Violations (26.1-19-16)  
Unfair practices  
False or misleading information (26.1-19-11(1))  
Nonrenewal of coverage (26.1-19-11(2))  
Prohibited terms (26.1-19-11(3))  
Infringement of professional judgment (26.1-19-09)  
Complaint system (26.1-19-12)  
Consumer information privacy regulation (26.1-02-27; Reg 45-14-01-01-25)

**1.3 Federal regulation**

Fraud and false statements (18 USC 1033, 1034)

**2.0 General Insurance 12% (7 Items)**

**2.1 Concepts**

Risk management key terms  
Risk  
Exposure  
Hazard  
Peril  
Loss  
Methods of handling risk  
Avoidance  
Retention  
Sharing  
Reduction  
Transfer  
Elements of insurable risks  
Adverse selection

Law of large numbers  
Reinsurance

**2.2 Insurers**

Types of insurers  
Stock companies  
Mutual companies  
Fraternal benefit societies  
Reciprocal or inter-insurance exchanges  
Risk retention groups  
Lloyd's associations  
Purchasing groups  
Private versus government insurers  
Authorized versus unauthorized insurers  
Domestic, foreign and alien insurers  
Financial status (independent rating services)  
Marketing (distribution) systems

**2.3 Producers and general rules of agency**

Insurer as principal  
Producer/insurer relationship  
Authority and powers of producers

Express  
Implied  
Apparent

Responsibilities to the applicant/insured

**2.4 Contracts**

Elements of a legal contract  
Offer and acceptance  
Consideration  
Competent parties  
Legal purpose  
Distinct characteristics of an insurance contract  
Contract of adhesion  
Aleatory contract  
Personal contract  
Unilateral contract

Conditional contract

Legal interpretations affecting contracts

Ambiguities in a contract of adhesion

Reasonable expectations

Indemnity

Utmost good faith

Representations/misrepresentations

Warranties

Concealment

Fraud

Waiver and estoppel

### **3.0 Nature of Legal Expense Coverage Plans 68% (41 Items)**

#### **3.1 General legal terms**

Civil action

Criminal action

Defendant

Defense

Docket

Felony

Misdemeanor

Plaintiff

Pleading

Proceeding

Prosecution

Respondent

#### **3.2 Legal issues**

Independent judgment of lawyers

Overriding duty to client-insured

Legal code of ethics

Client confidences

Attorney conflicts of interest

Multiple clients

Family disputes

Requirement of disclosure

Plan members versus plan sponsor

#### **3.3 Provider systems and design**

Closed panels

Open panels

Modified open panels

#### **3.4 Types of plans**

Administrators

Insurance company plans

Legal Service Organization (LSO) (26.1-19-01-18)

Legal expense plans (26.1-43-01-03)

Individual

Group

Referral and discount plans

Access plans

Comprehensive plans

#### **3.5 Persons covered**

Policyholder/participant/member/named insured

Spouse

Dependents

Others

#### **3.6 Enrollment basis**

Cafeteria plans

Group enrollment (contributory/noncontributory)

#### **3.7 Basis of payment and claims service**

Indemnity contract versus prepaid legal services

Usual, customary and reasonable fees

Single fee arrangement

Capitation

Proofs of claim

Coordination of benefit

#### **3.8 Potential benefits**

Consultation

Advice/assistance

Phone contact

Document review and preparation

Negotiation

Consumer matters

Defense

Criminal

Civil

Administrative hearings

#### **3.9 Limitations on coverages provided**

Deductibles

Dollar amount

Waiting periods

Maximum dollar coverage

Per coverage

Per hour

Per document

Per annum

Fully covered or fully insured

Territory (state, national and international)

Period covered by payment of premium

#### **3.10 Possible exclusions**

Plaintiff actions

Pre-existing conditions

Business legal matters

Class actions, interventions and amicus curiae filings

Preparing and filing tax returns

Judgments, penalties and fines

Filing fees, court costs and court reporter fees

Legal benefits available from another legal benefit

Matters for which a contingency fee is charged

Alcohol-related or drug-related traffic violations

Duplication of services

Employment related

Intra-family disputes

**North Dakota Examination for Personal Lines Insurance Series 13-65**

**100 questions (plus 5 unscored items)**

**120 minute time limit**



**1.0 Insurance Regulation 11%  
(11 Items)**
**1.1 Licensing**

Process (26.1-26-13.2, 13.3, 15; Reg 45-02-02-02)

Types of licensees

Producer (26.1-26-02, 11)

Individual

Business entity

Producer-agent of insured (26.1-26-07)

Producer-agent of insurer (26.1-26-06)

Consultants (26.1-26-35, 41; Reg 45-02-02-09, 10)

Nonresident producers (26.1-26-20, 47.1)

Temporary (26.1-26-26)

Maintenance and duration

Renewal of appointments (26.1-26-32; Reg 45-02-02-07)

Termination (26.1-26-31; Reg 45-02-02-12)

Change of address (26.1-26-33; Reg 45-02-02-13)

Reporting of actions (26.1-26-45.1)

Assumed business names (26.1-26-25.1)

Continuing education (26.1-26-31.1; Reg 45-02-04-03, 08-15)

Disciplinary actions

Refusal of license (26.1-26-39, 40, 42)

Cease and desist order (26.1-01-03.1; 26.1-04-13)

Suspension, revocation and probation (26.1-26-42-46)

Penalties for violations (26.1-01-03.3;

26.1-04-13-17;  
26.1-26-50, 51)

**1.2 State regulation**

Commissioner's general duties and powers (26.1-01-03; 26.1-04-09)

Company regulation

Certificate of authority (26.1-02-02)

Solvency (26.1-02-02, 03; 26.1-05-32)

Unfair claims settlement practices (26.1-04-03(9))

Producer regulation

Sharing commissions (26.1-26-04)

Company and agency regulation

Examination of books and records (26.1-03-19.2; 26.1-26-48)

Producer appointment (26.1-26-13.1; Reg 45-02-02-06)

Termination of appointment (26.1-26-34; Reg 45-02-02-06)

Unfair practices

Misrepresentation (26.1-04-03(1), (12), 07)

False advertising (26.1-04-03(1), (2))

Defamation (26.1-04-03(3))

Boycott, coercion and intimidation (26.1-04-03(4), 04)

False financial statements (26.1-04-03(5))

Unfair discrimination (26.1-04-03(7), (11), 05)

Rebating (26.1-04-03(8), 05, 06)

Prohibited inducements (26.1-04-05, 06)

Twisting (26.1-04-03(1))

Insurance fraud regulation (26.1-02.1-01-11)

Consumer information privacy regulation (26.1-02-27; Reg 45-14)

**1.3 Federal regulation**

Fair Credit Reporting Act (15 USC 1681-1681d)

Fraud and false statements (18 USC 1033, 1034)

**2.0 General Insurance 11%  
(11 Items)**
**2.1 Concepts**

Risk management key terms

Risk

Exposure

Hazard

Peril

Loss

Methods of handling risk

Avoidance

Retention

Sharing

Reduction

Transfer

Elements of insurable risks

Adverse selection

Law of large numbers

Reinsurance

**2.2 Insurers**

Types of insurers

Stock companies

Mutual companies

Fraternal benefit societies

Reciprocal or inter-insurance exchanges

Risk retention groups

Lloyd's associations

Purchasing groups

Private versus government insurers

Authorized versus unauthorized insurers

Domestic, foreign and alien insurers

Financial status (independent rating services)



Marketing (distribution) systems

### 2.3 Producers and general rules of agency

Insurer as principal

Producer/insurer relationship

Authority and powers of producers

Express

Implied

Apparent

Responsibilities to the applicant/insured

### 2.4 Contracts

Elements of a legal contract

Offer and acceptance

Consideration

Competent parties

Legal purpose

Distinct characteristics of an insurance contract

Contract of adhesion

Aleatory contract

Personal contract

Unilateral contract

Conditional contract

Legal interpretations affecting contracts

Ambiguities in a contract of adhesion

Reasonable expectations

Indemnity

Utmost good faith

Representations/misrepresentations

Warranties

Concealment

Fraud

Waiver and estoppel

## 3.0 Property and Casualty Insurance Basics 17% (17 items)

### 3.1 Principles and concepts

Insurable interest

Underwriting

Function

Loss ratio

Rates

Types

Loss costs

Components

Hazards

Physical

Moral

Morale

Negligence

Elements of a negligent act

Defenses against negligence

Damages

Compensatory—special versus general

Punitive

Absolute liability

Strict liability

Vicarious liability

Causes of loss (perils)

Named perils versus special (open) perils

Direct loss

Consequential or indirect loss

Blanket versus specific insurance

Basic types of construction

Loss valuation

Actual cash value

Replacement cost

Functional replacement cost

Market value

Agreed value

Stated value

Valued policy

### 3.2 Policy structure

Declarations

Definitions

Insuring agreement or clause

Additional/supplementary coverage

Conditions

Exclusions

Endorsements

### 3.3 Common policy provisions

Insureds — named, first named, additional

Policy period

Policy territory

Cancellation and nonrenewal

Deductibles

Other insurance

Nonconcurrency

Primary and excess

Pro rata

Contribution by equal shares

Limits of liability

Per occurrence (accident)

Per person

Split

Combined single

Restoration/nonreduction of limits

Coinsurance

Vacancy or unoccupancy

Appraisal

Arbitration

Named insured provisions

Duties after loss

Assignment

Abandonment

Insurer provisions

Liberalization

Subrogation

Salvage

Claim settlement options

Duty to defend

Third-party provisions

Standard mortgage clause

Loss payable clause

No benefit to the bailee

### 3.4 North Dakota laws, regulations and required provisions

Producer responsibilities  
     Countersignature requirement (26.1-11-07)  
     Binders (26.1-39-23)  
 Company responsibilities  
     Cancellation  
         Grounds (26.1-39-13)  
         Notice (26.1-39-15)  
         Conditions requiring five days' notice (26.1-39-14)  
     Nonrenewal (26.1-39-16)  
     Termination of agency contracts (26.1-39-22)  
 Property insurance provisions  
     Valued policy law (26.1-39-05)  
     Standard fire policy (26.1-39-06)  
     Release of loss and claim information (Reg 45-05-04-01-04)  
 North Dakota Insurance Guaranty Association (26.1-42.1-01-15)  
 TNC 26.1-40.1

### 4.0 Dwelling Policy 11% (11 Items)

#### 4.1 Characteristics and purpose

#### 4.2 Coverage forms — Perils insured against

Broad  
 Special

#### 4.3 Property coverages

Coverage A — Dwelling  
 Coverage B — Other structures  
 Coverage C — Personal property  
 Coverage D — Fair rental value  
 Coverage E — Additional living expense

Other coverages

#### 4.4 General exclusions

#### 4.5 Conditions

#### 4.6 Selected endorsements

Special provisions — North Dakota (DP 01 33)  
 Automatic increase in insurance (DP 04 11)  
 Broad theft coverage (DP 04 72)  
 Dwelling under construction (DP 11 43)

### 5.0 Homeowners Policy 22% (22 Items)

#### 5.1 Coverage forms

HO-3 through HO-6

#### 5.2 Definitions

#### 5.3 Section I — Property coverages

Coverage A — Dwelling  
 Coverage B — Other structures  
 Coverage C — Personal property  
 Coverage D — Loss of use  
 Additional coverages

#### 5.4 Section II — Liability coverages

Coverage E — Personal liability  
 Coverage F — Medical payments to others  
 Additional coverages

#### 5.5 Perils insured against

#### 5.6 Exclusions

#### 5.7 Conditions

#### 5.8 Selected endorsements

Special provisions — North Dakota (HO 01 33)  
 Limited fungi, wet or dry rot, or bacteria coverage (HO 04 26, HO 04 27)  
 Permitted incidental occupancies (HO 04 42)  
 Inflation guard (HO 04 46)  
 Scheduled personal property (HO 04 61)  
 Personal property replacement cost (HO 04 90)

Home day care (HO 04 97)

Additional residence rented to others (HO 24 70)

Business pursuits (HO 24 71)

Watercraft (HO 24 75)

Personal injury (HO 24 82)

### 6.0 Auto Insurance 22% (22 Items)

#### 6.1 Laws

Financial responsibility requirements Auto Accident Reparations Act — personal injury protection (26.1-41))

Medical expenses

Rehabilitation expenses

Work loss

Replacement services loss

Survivors income loss

Survivors replacement services loss

Funeral expenses

Added personal injury protection coverage (optional excess benefits) (26.1-41-04)

Uninsured and underinsured motorist coverage (26.1-40-15.1-15.7)

Reduction of benefits; priority of payment (26.1-40-15.4)

Motor vehicle rental coverage (mandated auto rental coverage) (26.1-40-17.1)

Exclusion of named persons from coverage (26.1-40-16)

Benefit payments to relatives (26.1-40-16.1)

Primary and excess coverage (26.1-40-17)

Cancellation—grounds and notice (26.1-40-02, 03, 04, 06, 07)

Nonrenewal—grounds and notice (26.1-40-05, 06, 07)

North Dakota Automobile  
Insurance Plan (Reg 45-  
05-07-03)

## 6.2 Personal auto policy

Definitions

Liability coverage

Bodily injury and  
property damage

Supplementary  
payments

Exclusions

Uninsured motorists  
coverage

Coverage for damage to  
your auto

Collision

Other than collision

Deductibles

Transportation  
expense

Exclusions

Duties after an accident or  
loss

General provisions

Selected endorsements

Amendment of policy  
provisions — North  
Dakota (PP 01 88)

Towing and labor  
costs (PP 03 03)

Loss payable clause  
(PP 03 05)

Extended non-owned  
coverage — vehicles  
furnished or  
available for regular  
use (PP 03 06)

Miscellaneous type  
vehicle (PP 03 23)

Joint ownership  
coverage (PP 03  
34)

## 7.0 Other Coverages and Options 6% (6 Items)

### 7.1 Umbrella/excess liability policies

Personal (DL 98 01)

### 7.2 National Flood Insurance Program

"Write your own" versus  
government

Eligibility

Coverage

Limits

Deductibles

## 7.3 Boatowners

### North Dakota Examination for Public Adjuster Insurance Series 13-66

100 questions (plus 5 unscored  
items)

120 minute time limit

### 1.0 Insurance Regulation 20% (20 Items)

#### 1.1 Licensing requirements

Qualifications

Process

Bond

Fingerprints

Superintendent's general  
duties and powers

#### 1.2 Maintenance and duration

Renewal

Continuing education

Assumed names

Change of address (all  
addressed including  
email)

Reporting of actions

Contract requirements

Insured's right to cancel

Compensation agreement

Maximum compensation

Records

#### 1.3 Disciplinary actions

Cease and desist

Suspension, revocation  
and nonrenewal

Penalties

#### 1.4 Claim settlement laws and regulations

Unfair claim practices

Misrepresentation

Procedures for direction of  
payment

Suit against insurer

Prohibitions

Consumer privacy  
regulation

## 1.5 Federal regulations

Fraud and false statements  
including (18 USC 1033,  
1034)

Terrorism Risk Insurance  
Act of 2002 and  
Extension Act of 2015  
(15 USC 6701; S467)

### 2.0 Insurance Basics 5% (5 Items)

#### 2.1 Contract basics

Elements of a legal  
contract

Offer and acceptance

Consideration

Competent parties

Legal purpose

Distinct characteristics of  
an insurance contract

Contract of adhesion

Aleatory contract

Personal contract

Unilateral contract

Conditional contract

Legal interpretations  
affecting contracts

Indemnity

Utmost good faith

Representations/misre  
presentations

Warranties

Concealment

Fraud

Waiver and estoppel

#### 2.2 Insurance principles and concepts

Insurable interest

Hazards

Physical

Moral

Morale

Causes of loss (perils)

Named perils versus open  
perils (All risk)

Direct loss

Consequential or indirect  
loss

Blanket versus specific insurance

Basic types of construction

Loss valuation

- Actual cash value
- Broad evidence rule
- Replacement cost
- Guaranteed
- Functional
- Market value
- Agreed value
- Stated amount

**2.3 Policy structure**

Declarations

Definitions

Insuring agreement or clause

Additional/supplementary coverage

Conditions

Exclusions

Endorsements

**2.4 Common policy provisions**

Insureds — named, first named, additional, defined

Policy period

Policy territory

Cancellation and nonrenewal

Deductibles

Other insurance

- Nonconcurrency
- Primary
- Excess
- Pro rata
- Contribution by equal shares

Policy limits

Reinstatement of limits

Coinurance

Vacancy or unoccupancy

Assignment

Liberalization

Third-party provisions

Standard mortgage clause

Loss payable clause

No benefit to Bailee

**2.5 Certificate of insurance****3.0 Adjusting Losses 15% (15 Items)****3.1 Role of the adjuster**

Duties and responsibilities

Staff and independent adjuster versus public adjuster

Relationship to the legal professional

**3.2 Property losses**

Duties of insured after a loss

Notice to insurer

Mitigating the loss

Proof of loss

Special requirements

Produce books and records

Abandonment

Determining value and loss

Burden of proof of value and loss

Estimates

Depreciation

Salvage

Claim settlement options

Payment and discharge

**3.3 Claims adjustment procedures**

Settlement procedures

- Advance payments
- Draft authority

Subrogation procedures

Alternative dispute resolution

- Appraisal
- Competitive estimates
- Negotiation
- Releases
- Mediator
- Arbitrator

Coverage Problems

Reservation of Rights Letter

Non-Waiver Agreement

**4.0 Dwelling Policy 15% (15 Items)****4.1 Coverage forms — Perils insured against**

Broad

Special

**4.2 Property coverages**

Coverage A — Dwelling

Coverage B — Other structures

Coverage C — Personal property

Coverage D — Fair rental value

Coverage E — Additional living expense

Other coverages

**4.3 General exclusions****4.4 Conditions****4.5 Selected endorsements**

Special provisions —

Automatic increase in insurance

Broad theft coverage

Dwelling under construction

**5.0 Homeowners Policy 15% (15 Items)****5.1 Coverage forms**

HO-3 through HO-6, HO-8

**5.2 Definitions****5.3 Section I — Property coverages**

Coverage A — Dwelling

Coverage B — Other structures

Coverage C — Personal property

Coverage D — Loss of use

Additional coverages

**5.4 Perils insured against****5.5 Exclusions****5.6 Conditions****5.7 Selected endorsements**

Special provisions —

Earthquake (HO 04 54)

Identity fraud expense  
(HO 04 55)

Scheduled personal  
property (HO 04 61)

Personal property  
replacement cost (HO  
04 90)

Home business (HO 07  
01)

Water Back Up and Sump  
Discharge or Overflow  
(HO 23 85)

## **6.0 Commercial Package Policy (CPP) 14% (14 Items)**

### **6.1 Components of a commercial policy**

Common policy  
declarations

Common policy conditions

Monoline versus package

### **6.2 Commercial property**

Commercial property  
conditions form

Coverage forms

- Building and personal  
property
- Condominium  
association
- Condominium  
commercial unit-  
owners
- Builders risk
- Business income/extra  
expense

Definitions

Causes of loss forms

- Broad
- Special

Selected endorsements

- Ordinance or law (CP  
04 05)
- Spoilage (CP 04 40)
- Earthquake and  
volcanic eruption  
(CP 10 40)
- Flood coverage (CP  
10 65)
- Peak season limit of  
insurance (CP 12  
30)
- Value reporting form  
(CP 13 10)

### **6.3 Commercial inland marine**

Nationwide marine  
definition

Commercial inland marine  
conditions form

Commercial inland marine  
coverage forms

- Accounts receivable
- Commercial articles
- Contractors equipment  
floater
- Electronic data  
processing
- Equipment dealers
- Installation floater
- Jewelers block
- Signs
- Valuable papers and  
records

Transportation coverages

- Common carrier legal  
liability
- Motor truck cargo
- Transit coverage

### **6.4 Boiler and machinery**

Equipment breakdown  
protection coverage form  
(EB 00 20)

Selected endorsements

- Business income —  
Report of values  
(BM 15 31)
- Actual cash value (BM  
99 59)

### **6.5 Farm coverage**

Farm property coverage  
forms

- Coverage A —  
Dwellings
- Coverage B — Other  
private structures
- Coverage C —  
Household personal  
property
- Coverage D — Loss of  
use
- Coverage E —  
Scheduled farm  
personal property
- Coverage F —  
Unscheduled farm  
personal property

Coverage G — Other  
farm structures

Mobile agricultural  
machinery and  
equipment coverage  
form

Livestock coverage form

Definitions

Cause of loss (basic,  
broad, and special)

Conditions

Exclusions

Limits

Additional coverages

Animals other than  
"livestock"

## **7.0 Businessowners Policy 15% (15 Items)**

### **7.1 Characteristics and purpose**

### **7.2 Businessowners property coverage forms (standard and special)**

Coverage

Causes of loss

Exclusions

Who is an insured

Limits of insurance

Deductibles

Loss conditions

General conditions

Optional coverages

Additional coverages

Definitions

### **7.3 Businessowners common policy conditions form**

### **7.4 Selected endorsements**

Protective safeguards (BP  
04 30)

Utility services — direct  
damage (BP 04 56)

Utility services — time  
element (BP 04 57)

## **8.0 Other Coverages 1% (1 Item)**

### **8.1 National Flood Insurance Program**

"Write your own" versus  
direct

Eligibility

## Coverage

Flood definition

Limits

Deductibles

Increased cost of  
compliance

Proof of loss requirement

## Forms

Dwelling

General

Residential  
Condominium  
Building Association  
Policy**8.3 Other policies**

Aircraft hull

Watercraft

Difference in conditions

# Exam Registration Form

## North Dakota Insurance Examinations



*To conveniently register online, please go to  
<http://www.prometric.com/northdakota/insurance>*

Print or type clearly and neatly. Incomplete or illegible forms will not be processed.

Last Name	First Name	Middle Name
Residence Address (Your address of legal residence is required)		
City	State	ZIP Code
Employer (insurance company, if known)		Daytime Phone Number (including area code) (       )
E-mail address (applications without an email address may experience delays)		Evening Phone Number (including area code) (       )
		Fax Number (including area code) (       )
Name of Your Pre-licensing Education Course Provider		Pre-licensing Course Completion Date

First Time Test Takers		
Exam Name	Prometric Exam Code	Cost
Life and Annuity Insurance Part I – Product	1351	\$49
Life and Annuity Insurance Part II - Laws and Regulations	1352	
Accident and Health Insurance Part I – Product	1353	\$49
Accident and Health Insurance Part II - Laws and Regulations	1354	
Property Insurance Part I – Product	1356	\$49
Property Insurance Part II - Laws and Regulations	1357	
Casualty Insurance Part I – Product	1358	\$49
Casualty Insurance Part II - Laws and Regulations	1359	
Personal Lines	1365	\$43
Bail Bonds	1363	\$43
Consumer Credit	1361	\$43
Crop Hail	1362	\$43
Legal Expense	1364	\$43
Public Adjuster	1366	\$49
Fingerprinting Administration Fee		\$15

Retake of the two-part exam		
Exam Name	Prometric Exam Code	Cost
Life and Annuity Insurance Part I – Product	1351	\$49
Life and Annuity Insurance Part II - Laws and Regulations	1352	\$49
Accident and Health Insurance Part I – Product	1353	\$49
Accident and Health Insurance Part II - Laws and Regulations	1354	\$49
Property Insurance Part I – Product	1356	\$49
Property Insurance Part II - Laws and Regulations	1357	\$49
Casualty Insurance Part I – Product	1358	\$49
Casualty Insurance Part II - Laws and Regulations	1359	\$49

By filing this registration, you assume full responsibility for exam selection. If you are unsure about which exam you need for the license you are seeking, resolve this question **before** you register. Fees for these exams are non-refundable and non-transferrable. Exam fees are valid for 90 days from receipt at Prometric.

Please allow 10 business days for receipt and processing of your application. **An authorized Prometric Client Service Representative will contact you by phone to obtain your social security number to complete the registration process.** Once you have registered for your exam, you can schedule your exam appointment online or by phone.

**Registration fees are not refundable.** Fees may be paid by cashier's check, company check, money order, MasterCard, Visa or American Express. Make company checks, cashier's checks and money orders payable to Prometric. Please put your phone number on the check. **Personal checks and cash are not accepted.** To pay by **credit card** (when registering by mail or fax), please complete the Credit Card Payment Form on the next page and fax to 800.347.9242, or send this completed form along with the appropriate fee to:

**Prometric**  
**ATTN: ND Insurance Exam Registration**  
**7941 Corporate Drive Nottingham, MD 21236**



## Credit Card Payment Form

Print or type clearly. Incomplete or illegible forms will not be processed.

Card Type (Check One)

☐ MasterCard    ☐ Visa    ☐ American Express

Card Number	Expiration Date
Amount \$ ____ ____ ____ . ____ ____	
Name of Cardholder (Print)	
Signature of Cardholder	