

NEBRASKA

Department of Insurance

Licensing Information Bulletin

For examinations on and after February 1, 2010

*Register online at
www.prometric.com/nebraska*

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Providing License Examinations for the State of Nebraska

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Introduction

A message from the Department

This bulletin provides you with information about the process for becoming licensed as an insurance producer or consultant by the Nebraska Department of Insurance (referred to as “the Department” in this bulletin). It also contains information that is useful **after** you become licensed. We suggest you keep it for future reference.

Once the Department is satisfied that you have met all requirements for a license, the appropriate license will be issued. We remind you that by law you are required to continue your insurance education after becoming licensed. An insurance license can open up the world of insurance for you—a world filled with satisfying and rewarding opportunities. Remember, however, that a license is a privilege, not a right or a gift. You must commit yourself from the beginning to comply with the laws and regulations set forth to regulate the insurance industry.

At a glance



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

To obtain your insurance license

- 1** Review this bulletin thoroughly to determine exams needed, if any, and other license requirements.
- 2** Contact Prometric to register and pay for your exam and to schedule an appointment to take it.
The easiest way to register is online at www.prometric.com/nebraska. Phone, fax and mail options are also available. (See Page 4.)
- 3** Prepare for your exam, using this bulletin and other materials.
The content outlines in this guide are the basis for the exams. (See Page 15.)
- 4** Take the scheduled exam, bringing your required identification (see Page 9) to the test center. You will receive your results immediately after the exam.
If you pass, go on to step 5. If you do not pass, repeat steps 2 through 4 until you do.
- 5** Send the license application form, any other required information, plus the correct fees to the Nebraska Department of Insurance. (See Page 12.)



To get answers not provided in this bulletin

Direct all questions and requests for information about exams to:

Prometric

Phone: 800.853.4753

Fax: 800.347.9242

TDD User: 800.790.3926

Web site: www.prometric.com/nebraska

Direct applications and questions about licensure to:

Nebraska Department of Insurance

Terminal Building, 941 “O” Street, Suite 400

Lincoln, NE 68508-3639

Phone: 402.471.4913

Fax: 402.471.6559

Web site: www.doi.ne.gov

Understanding license requirements

This section describes:

- The types of licenses offered.
- Prelicensing requirements.
- Licensing requirements based on residence.

Types of licenses

The State of Nebraska issues several types of insurance licenses in accordance with Nebraska statutes and regulations. Each license granted by the Department is valid only for the line of authority named on the license.

The Department grants the following types of licenses:

- A **producer** is an individual who is required to be licensed under the laws of this state to sell, solicit, or negotiate insurance.
- A **consultant** is any individual who, for a fee, engages in the business of offering to the public any advice, counsel, opinion or service with respect to insurable risks, or concerning the benefits, coverages or provisions under any policy of insurance that could be issued in this state; or involving the advantages or disadvantages of any such policy of insurance, or any formal plan of managing pure risk.
- An **agency** is a partnership, unincorporated association or corporation transacting or doing business with the public or insurance companies as an insurance producer.

Applicants seeking an agent, broker or consultant license (except those applying for Limited Line Credit, Variable Contracts, Insurance or Surplus Lines), must pass an examination before becoming licensed by the Department.

The following table lists licenses and the exam that needs to be completed (if any) for each license line.

Licenses and exams

| License Type | Insurance License Name | Exam Series |
|--------------|---|------------------|
| Producer | Property and Casualty | 13-04 |
| Producer | Property | 13-22 |
| Producer | Casualty | 13-23 |
| Producer | Life and Annuities | 13-01 or 13-03 |
| Producer | Accident and Health or Sickness | 13-02 or 13-03 |
| Producer | Title | 13-16 |
| Producer | Crop | 13-09 |
| Producer | Motor Club* | 13-13 |
| Producer | Personal Lines | 13-21 |
| Producer | Variable Contracts** | No exam required |
| Producer | Prepaid Legal | No exam required |
| Producer | Limited Line Credit | No exam required |
| Producer | Surplus Lines Licensee*** | No exam required |
| Consultant | Life and Annuities, Accident and Health or Sickness | 13-07 |
| Consultant | Property and Casualty | 13-08 |

*No examination is required if the applicant is already licensed to sell Accident and Health or Sickness.

PRELICENSING EDUCATION REQUIREMENTS

***Variable Contract applicants must hold a Life Insurance and Annuities License, or apply concurrently for these licenses, and submit a copy of the NASD Series 6 and/or 7 and 63 examination scores.*

****Surplus Lines Licensee applicants must hold a resident Producer License in Property and Casualty.*



Important If you were previously licensed but your license has been in an inactive status for more than 12 months, you must pass the appropriate exams to become actively licensed again.

Prelicensing education requirements

Most individuals seeking a license must comply with the following prelicensing education requirements prior to taking the qualifying exam. Course completion certificates should be sent to the Department with the license application.

Course requirements and hours needed for the following license lines:

| License Type | Course Requirements and Minimum Hours |
|---------------------------------|--|
| Property and Casualty | 40 hours (34 Property and Casualty; 6 Ethics) |
| Property | 20 hours (14 Property; 6 Ethics) |
| Casualty | 20 hours (14 Casualty; 6 Ethics) |
| Personal Lines | 20 hours (14 Property and Casualty; 6 Ethics) |
| Combined Life and Health | 40 hours (17 Life; 17 Health, including 6 hours of Medicare Supplement and Long-Term Care; 6 Ethics) |
| Life and Annuities | 20 hours (14 Life and Annuities; 6 Ethics) |
| Accident and Health or Sickness | 20 hours (14 Health, including 6 hours of Medicare Supplement and Long-Term Care; 6 Ethics) |
| Title | 12 hours (6 Title; 6 Ethics) |
| Crop | 6 hours (3 Crop-Hail; 3 Ethics) |

A list of approved courses that comply with the prelicensing education requirements is available from the Department upon request or may be obtained from the Department's Web site at www.doi.ne.gov.



Note You have up to one year from the date you completed your prelicensing education requirements to pass your examination(s) and apply for a license.

Prelicensing education requirements do not apply to:

| | |
|---|---------------------------------------|
| Chartered Property and Casualty Underwriter | Chartered Life Underwriter |
| Registered Health Underwriter | Certified Employee Benefit Specialist |
| Certified Financial Planner | Accredited Insurance Advisor |
| Chartered Financial Consultant | Certified Insurance Counselor |
| Fellow Life Management Institute | Employee Benefit Consultant |
| Life Underwriter Training Council Fellow | Health Insurance Associate |
| Associate in Risk Management | |
| College degree with a concentration in insurance from an accredited educational institution | |

Requirements based on residence

This section describes licensing requirements for applicants who currently live in Nebraska, for nonresidents, and for those who are moving to Nebraska.

Resident licensing requirements

Nebraska residents desiring any type of insurance license must:

- Be at least 18 years old;
- Be competent, trustworthy, financially responsible and have a good personal and business reputation;
- Maintain a principal place of residence in Nebraska;
- Comply with prelicensing education requirements; and
- Successfully complete a written examination to determine competence to act as a licensed agent in those lines of insurance for which such applicant desires to become licensed.

Nonresident licensing requirements

If you are not a Nebraska resident and wish to apply for a Nebraska Nonresident License, you may apply as a nonresident online at www.nipr.com or download an NAIC Uniform Application from the Department's Web site at www.doi.ne.gov. Otherwise, you may contact the Department to determine the appropriate procedures, fees and requirements.

New resident licensing requirements

New residents who have held a license covering the same line or lines of insurance for which an applicant was licensed under a like license within 90 days preceding the date of application are required to:

- Submit an application and license fee to the Department.
- Generally, a Letter of Clearance will not be required, however, the Department may request that you provide a Letter of Clearance from your previous home state if additional documentation or identifying information is needed.

Scheduling your exam

The Department has contracted with Prometric Inc., to conduct its examination program. Prometric provides computerized testing through its multistate testing network, including test centers in Nebraska.

Before you can test, you must contact Prometric to:

- 1 Register for the exam you need to take.
- 2 Pay the exam fee.
- 3 Schedule an appointment.

Registering and scheduling exams

Confidentiality. Nebraska law requires that, for purposes of obtaining a license, you provide your Social Security number when registering to take an exam. Be assured that Prometric treats your Social Security number as **confidential**. It is used only as an identification number in maintaining your record and reporting your grades to the Department.

Accommodations. If you require ADA accommodation or ESL additional time, see "Special test considerations" on Page 7 before registering.

Holidays. Testing generally does not occur on the following holidays:

- New Year’s Day
- Martin Luther King Jr. Day
- Presidents’ Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Christmas Day

Additional state holidays may be observed in the state where you schedule your exam appointment.

Test centers

You may take your examination at any Prometric test center in the United States. A complete list of test center locations may be found by going to www.prometric.com/nebraska/insurance and clicking on the “Do More” button. Alternatively, you may call 800.853.5448.

Test center locations are subject to change. Be sure to verify the address of and directions to your destination before you leave for your exam.

On the Internet— register and schedule at one time

Register and schedule your exam online at any time using our Internet Registration Service. Just follow these steps.



To register and schedule an exam online

- 1 Access www.prometric.com/nebraska/insurance.
- 2 Click on **Schedule your test** and follow the prompts.

By phone—a one-step process

You may register and schedule your examination by calling 800.853.4753 between 7 a.m. and 8 p.m. (Central time), Monday through Friday. Please have your exam registration form and your Visa or MasterCard information available. At the end of the call, you will be given a number confirming your appointment. Record and keep this confirmation number for your records.

By fax or mail—a two-step process

You can register by fax or mail in two steps: (1) register and pay your exam fee and (2) schedule your exam appointment by phone.

You may fax your completed exam registration form (Page 21) to Prometric at 800.347.9242. You must include the Visa or MasterCard number and the cardholder’s signature on the fax. Faxed registrations are processed within 24 hours, or one business day, of receipt.

You may mail your completed exam registration form and the appropriate exam fee. When registering by mail, you may pay the exam fee by including a Visa or MasterCard number, company check, cashier’s check or money order. **Personal checks and cash are not accepted.** Assume four to eight days for delivery of mailed registrations and then 48 hours for processing.

Once your registration has been processed, you should schedule an appointment by calling 800.853.4753. Please record and retain the number confirming your appointment.

Registration fee, expiration, and refund policy

The registration fee for each exam is listed on the registration form on Page 21. Fees for all exams may be included in one payment. MasterCard, Visa, money order, company check, and cashier’s check are accepted forms of payment. **Personal checks and cash are not accepted.** Exam registration **fees are not refundable or transferable.**



Note An exam registration remains valid for 90 calendar days after it has been processed. It will expire without further notice at that time. We recommend that you do not register for your exam until you are prepared to take your exam.

If you allowed your exam registration to expire or did not pass your exam, you must re-register. Another exam registration fee is required.

Rescheduling your appointment

To avoid a rescheduling fee, you must contact Prometric at least **three full business days** before the day of your scheduled appointment. Refer to the following table to determine the **last day** you may reschedule without paying a \$40 rescheduling fee.

Last day to reschedule with no fee

| If your exam is on: | Call by 8 p.m. (Central time) the previous: |
|---------------------|---|
| Monday | Tuesday |
| Tuesday | Wednesday |
| Wednesday | Thursday |
| Thursday | Friday |
| Friday | Monday |

Note that this schedule **does not** include holidays. Since holidays are not business days, they do not count against the three days (call earlier).

If you do not allow at least three full business days to reschedule your appointment, you must pay a \$40 rescheduling fee before choosing another appointment. To pay this fee by Visa or MasterCard and reschedule your appointment, call Prometric at 800.853.4753. You may also pay the rescheduling fee by mailing a cashier’s check, company check, money order or Visa or MasterCard information to Prometric.

If absent or late for your appointment

If you miss your appointment or arrive late and are not allowed to test, you must pay a \$40 rescheduling fee before choosing another appointment. This fee will allow you to use your original exam registration.

If you are unable to attend your scheduled exam due to illness or emergency, call Prometric. Under certain circumstances, the fee to reschedule may be waived. Prometric reserves the right to request documentation to support any illness or emergency claim.

Emergency closings

Severe weather or an emergency could require canceling scheduled exams. If this occurs, Prometric will attempt to contact you by phone or e-mail; however, you may check for testing site closures by calling Prometric. If the site is closed, your exam will be rescheduled without a rescheduling fee.

If a test center is open for testing and you choose not to appear for your appointment, you must pay a \$40 rescheduling fee. You must then reschedule your exam.

Special test considerations

ADA accommodation. If you require testing accommodations under the Americans with Disabilities Act (ADA), you may obtain an accommodation request form by calling Prometric at 888.226.9406 or online at www.prometric.com/nebraska (click on the "Request special accommodations" button in the lower left-hand corner). Reasonable testing accommodations are provided to allow candidates with documented disabilities recognized under the ADA an opportunity to demonstrate their skills and knowledge.

Candidates should submit professional documentation of the disability with their form to help us determine the necessary testing arrangements. Thirty days' advance notice is required for all testing arrangements. There is no additional charge for these accommodations.

ESL Accommodation. If English is not your primary language, you may qualify for additional time for your test by requesting an ESL Authorization from Prometric. Please include:

- A personal letter requesting the authorization; and
- A letter from your English instructor or sponsoring company (on company letterhead), certifying that English is not your primary language.

If documentation is approved, Prometric may extend the time limit on your examination to time-and-one-half. You will be notified by mail of this approval and should not schedule your exam until you have received the approval letter.

Preparing for your exam

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

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

Content outlines overview

The license examination 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 examination content outline appears in this bulletin, beginning on page 15. You can view a complete outline specific to your examination online at www.prometric.com/nebraska.

Item-development staff at Prometric and insurance professionals research the content and write questions. The questions are then submitted to industry professionals in Nebraska for review and approval. These industry professionals first identify the important areas of knowledge and then confirm that the examination questions assess them. This process ensures that the exams reflect content that you, as an entry-level agent, will need to know to properly perform your duties for the insurance-buying public.

Licenses for the major lines such as: Life Insurance and Annuities; Accident and Health or Sickness; or Property and Casualty are attained by passing a comprehensive exam. Each exam will cover the Nebraska statutes and general principles sections, as well as the specific content for each line. Be sure to review the appropriate exam content outline to determine what topics are covered in the comprehensive exams.



Important The result of the combination Life and Annuities; Accident and Health or Sickness exam is reflected in one score. You must pass the complete exam to qualify for a license.

Study materials

Not all questions on the exams will necessarily be covered in your study materials. The content outlines are updated periodically, and outdated study materials may not be consistent with them. Where such discrepancies exist, the outlines take precedence. **Make sure your study materials cover the topics in the outlines.**

You are free to use materials of your own choosing to prepare for the license exam. Manuals have been prepared by different publishers to assist candidates specifically in preparing for license exams. Because of the number and the diversity of approach of these publications, **neither the Department nor Prometric reviews or approves study materials.** However, you may wish to contact the prelicensing education providers listed on the Department's Web site at www.doi.ne.gov to obtain the names of publishers and study materials.

Nebraska statutes. The exams contain sections on Nebraska statutes. In addition to your study material, you may want to consult a standard statute reference, generally available at any public or law library.

Practice exams

Practice exams are available at www.prometric.com/nebraska/insurance. While practice exams contain general, nonstate-specific insurance questions, they are created in the same format and use the same question types as the actual licensure exams. Practice exams will also 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. If you like, you may print out the final practice exam results to help you with further test preparation.

Practice exams are available for Life, Health, and Property/Casualty lines. The fee for each practice exam is \$25 and is payable online at the time you purchase the practice exam.

Taking your exam

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

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

The testing process

Your exam will be given by computer at a Prometric test center. You do not need any computer experience or typing skill to take your exam. Before you start the exam, you will receive a personalized introduction to the testing system. You can also take an introductory lesson on the computer.

Arrival. You should arrive at least **30 minutes before** your scheduled exam appointment. This allows time for you to sign in, have your photo taken, and for staff to verify your identification.

Identification required. You must present a valid form of identification before you can test. That identification document **must**:

- Be government-issued (e.g., driver's license, state-issued identification card or military identification card).
- Contain **both** a current photo and your signature (if not you must present two identification cards: one with your photo and one with your signature).
- Have a name that exactly matches 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 must pay a \$40 rescheduling fee before choosing another appointment.

If you cannot provide the identification listed above, contact Prometric **before** scheduling your appointment to arrange an alternative way to meet this requirement.

Test center regulations

To ensure that all candidates are tested under equally favorable conditions, the following regulations and procedures will be observed at each test center.

- 1** You will be continuously monitored by video, physical walk-throughs and the observation window during your test.
- 2** You must present valid (unexpired) and acceptable ID(s) in order to take your test. (See "Identification required" in the above section).
- 3** You are required to sign out on 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 be re-admitted to the test room.
- 4** 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.
- 5** You **must not** talk to other candidates or refer to their screens, testing materials, or written notes in the test room.
- 6** You **may not** use written notes, published materials, or other testing aids, during your test.
- 7** You are **allowed** to bring soft ear plugs or center-supplied tissues in the test room.
- 8** Any clothing or jewelry items allowed to be worn in the test room must remain on your person at all times. Removed clothing or jewelry items must be stored in your locker.
- 9** 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.
- 10** You **must** return all materials issued to you by the TCA at the end of your test.
- 11** You are not allowed to use any electronic devices or phones during breaks.

TAKING YOUR EXAM

- 12** Your test may have either scheduled or unscheduled breaks, which are determined by your test sponsor. The TCA can inform you what is specifically permitted during these breaks.
- 13** Repeated or lengthy departures from the test room for unscheduled breaks will be reported by the TCA.
- 14** If you need access to an item stored in the test center during a break such as food or medicine, you must inform the TCA **before** you retrieve the item. You are not allowed to access any prohibited item (as defined by the client practice applicable for the test you are taking).
- 15** 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 criminal prosecution.
- 16** To protect the privacy of all testers, the TCA can neither confirm nor deny if any particular individual is present or scheduled at the test center.
- 17** Persons not scheduled to take a test are not permitted to wait in the test center.

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

Copyrighted questions. All test questions are the copyrighted property of Prometric Inc., a Delaware corporation. It is forbidden under federal copyright law to copy, reproduce, record, distribute or display these test questions by any means, in whole or in part, without our written permission. Doing so may subject you to severe civil and criminal penalties, including up to five years in prison and/or a \$250,000 fine for criminal violations.

If questions arise. 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.

If you would like to formally appeal your score, you must follow the process outlined in the "Appeals process" section on Page 12.

Question types

The questions in your licensing exam are multiple choice. Each provides four options from which you choose your answer.

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

Under a Modified Life Insurance Policy, what increases over time?

1. Policy loan rate
- * 2. Premiums
3. Face amount of policy
4. Grace period

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

All of the following coverages may be provided under health insurance policies EXCEPT:

1. Medical expense
2. Disability income
- * 3. Workers' compensation
4. Accidental death and dismemberment

Experimental questions. Your 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 your final examination score.

Your exam results

At the end of your exam, your score will be shown on the screen and you will receive a printed score report. The report indicates your overall score and grade, including the numerical percentage of questions answered correctly and whether you passed or failed.

The report also displays your percentage correct in each major section of the exam, as defined by the exam content outline. These section scores are shown to guide you, your employer and your 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.

Sample score report

| Score Report for Sample, Sarah A. | | | |
|---|------------------------|-------------------|--------------------|
| Nebraska Producer | | | |
| Life and Annuities Insurance Examination | | | |
| | Number of Questions | Number Correct | Percent Correct |
| Life Total Test Score | 100 | 80 | 80% |
| Insurance Regulation | 10 | 8 | 80% |
| General Insurance | 10 | 9 | 90% |
| Life Insurance Basics | 17 | 14 | 82% |
| Life Insurance Policies | 16 | 13 | 81% |
| Life Insurance Provisions, Options and Riders | 17 | 13 | 76% |
| Annuities | 13 | 11 | 85% |
| Tax Considerations | 10 | 7 | 70% |
| Qualified Plans | 7 | 5 | 71% |
| Score: 80% | | | |
| Grade: Pass | | | |
| (A total score of 70 percent is required to pass) | | | |

Note that the section percentages will not average out to your total percentage score. That is because individual exam outline sections are allocated different numbers of questions on the exam. Your total percentage score is computed by dividing the number of questions you answered correctly by the total number of questions in the exam. The total score is **not** computed by adding the section percentages and dividing by the total number of sections.

OBTAINING YOUR LICENSE

Prometric electronically notifies the Department of exam results within two business days of the exam date. Exam scores are confidential and will be revealed only to you and the Department.

Duplicate score report. You may call or write to Prometric to request a duplicate of your score report for a period of one year after an exam.

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 are requesting a response about exam content, registration, scheduling or test administration (testing site procedures, equipment, personnel, etc.), please submit an appeal in writing.

Your appeal letter must provide your name and Social Security number, the exam title, the date you tested and the details of your concern, including all relevant facts. Be sure to include your signature and return address. Mail your appeal letter to:

Prometric
ATTN: Appeals Committee
1260 Energy Lane
St. Paul, MN 55108

The Appeals Committee will review your concern and send you a written response within 10 business days of receipt. **Faxed appeals will not be accepted** because an original signature is required.

Obtaining your license

This section offers information about:

- Applying for your license.
- Obtaining an appointment.
- Continuing education requirements.
- Other licensing information.

Applying for a license

After successfully completing the appropriate qualifying exam, you must apply to the Department for a license.

To apply for a Producer's License, submit all of the following to the Department:

- Completed NAIC Uniform Application for Individual Insurance Producer License, which may be downloaded from www.doi.ne.gov.
- Your prelicensing education Certificate of Course Completion.
- The appropriate license fees (current fees available online at www.doi.ne.gov).

If you are applying for a Consultant's License, you should contact the Department for the appropriate forms and fee information.



Important Passing an exam does not guarantee that you will be issued a license. You must submit all application materials and fees to the Department **within one year** of completing your prelicensure course and passing your exam. Issuance of a license depends on review and approval of all license application materials.

Duration of license

Initial individual licenses are issued to expire the last day of the month in the licensee's birth month in the first year after issuance in which the licensee's age is divisible by two. Therefore, individuals born in **even-numbered** years renew their license in their birth month in the **even-numbered** years, and individuals born in **odd-numbered** years renew their license in their birth month in the **odd-numbered** years. The first renewal of any license will be based on the above information and is not pro-rated based on the issue date of the license.

Agency licensing

Any partnership, unincorporated association or corporation transacting or doing business with the public or insurance companies as an insurance producer is required to obtain an insurance agency license. The business entity has designated a licensed producer responsible for the business entity's compliance with the insurance laws, rules and regulations of the state. No agency shall pay any commission to anyone other than a licensed producer and no licensed producer shall assign any commissions to any unlicensed agency.

A sole proprietorship is not required to obtain an insurance agency license unless it falls within the agency definition or holds itself, herself or himself out to be an agency.

The Department will issue an agency license upon receipt of the NAIC Uniform Application for Business Entity Insurance License/Registration and appropriate license fee. Contact the Department for more information.

Obtaining an appointment

An individual shall not act as an agent unless that person is duly licensed in Nebraska. An agent must not make application for, solicit applications for or procure any policies for any kind of insurance for which that agent is not licensed and appointed by an insurance company.

Only licensed producers may be appointed; insurance agencies may not be appointed. To appoint a producer, the appointing company must process online at www.nipr.com or download the appointment form from the Department's Web site at www.doi.ne.gov. The company will be billed for the fees.

The insurer shall file the appointment within 15 days from the date the agency contract is executed or the first insurance application is submitted. The individual must already hold a valid agent's license in the line or lines for which the insurer is requesting an appointment.

Continuing education

All Nebraska resident producers and consultants must meet continuing education requirements. Courses must relate to the kinds of insurance that the producer/consultant is licensed to solicit and be completed every two years, beginning from the birthday when your age is divisible by two and due two years from that date.

New licensees may begin earning credit hours upon issuance of the license. Failing to comply with two-year continuing education criteria will result in license nonrenewal or nonissuance. Licensees are exempt from continuing education for the first renewal.

Continuing education hours are needed for the following license lines:

| Line of Insurance | Minimum Hours Every Two Years |
|---------------------------------|---------------------------------|
| Property and Casualty | 21 hours plus 3 hours of ethics |
| Property | 21 hours plus 3 hours of ethics |
| Casualty | 21 hours plus 3 hours of ethics |
| Personal Lines | 21 hours plus 3 hours of ethics |
| Life and Annuities | 21 hours plus 3 hours of ethics |
| Variable Contracts | 21 hours plus 3 hours of ethics |
| Accident and Health or Sickness | 21 hours plus 3 hours of ethics |
| Title | 6 hours plus 3 hours of ethics |
| Crop only or Surety only | 3 hours plus 3 hours of ethics |

Ethics course requirements. In each two-year period, licensees are required to complete three hours of approved continuing education activities on the topic of insurance-industry ethics. No licensee will be required to complete more than 24 cumulative hours in any two-year period.

Previously licensed applicants. If the license has been in an inactive status for fewer than 12 months, the applicant must satisfy the education requirements outstanding and may not take the insurance exam in lieu of the education requirements.

Request for changes

Every person licensed under the Insurance Producers Licensing Act must notify the Department within 30 days of any change in that person’s residential or business address. Any person failing to provide such notification is subject to a fine or suspension.

Business and home addresses may be changed 1) online at www.nipr.com; or 2) by submitting Form #DOI-9110 (Request Form for Producers and Consultants found at www.doi.ne.gov), to the Department.

Form DOI-9110 must also be completed and submitted in order to change a name; correct a Social Security number; add or delete lines of license authority; or obtain a Letter of Clearance, a duplicate license or certification.

Exam content outlines

The following outlines give an overview of the content of each of the Nebraska 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/nebraska.

Series 13-01 Producer's Exam for Life and Annuities Insurance

100 questions – 2-hour time limit

1.0 Insurance Regulation 10%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 10%

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Producers and general rules of agency
- 2.4 Contracts

3.0 Life Insurance Basics 15%

- 3.1 Insurable interest (44-704)
- 3.2 Personal uses of life insurance
- 3.3 Determining amount of personal life insurance
- 3.4 Business uses of life insurance
- 3.5 Classes of life insurance policies
- 3.6 Premiums
- 3.7 Producer responsibilities
- 3.8 Individual underwriting by the insurer

4.0 Life Insurance Policies 15%

- 4.1 Term life insurance
- 4.2 Whole life insurance
- 4.3 Flexible premium policies
- 4.4 Specialized policies
- 4.5 Group life insurance

5.0 Life Insurance Policy Provisions, Options and Riders 15%

- 5.1 Required provisions (44-502)
- 5.2 Ownership and beneficiaries
- 5.3 Settlement options
- 5.4 Nonforfeiture options
- 5.5 Policy loan and withdrawal options
- 5.6 Dividend options
- 5.7 Disability riders
- 5.8 Accelerated (living) benefit provision/rider
- 5.9 Riders covering additional insureds

- 5.10 Riders affecting the death benefit amount
- 5.11 Viatical settlements

6.0 Annuities 18%

- 6.1 Annuity principles and concepts
- 6.2 Immediate versus deferred annuities
- 6.3 Annuity (benefit) payment options
- 6.4 Annuity products
- 6.5 Uses of annuities

7.0 Federal Tax Considerations for Life Insurance and Annuities 10%

- 7.1 Taxation of personal life insurance
- 7.2 Modified endowment contracts (MECs)
- 7.3 Taxation of non-qualified annuities
- 7.4 Taxation of individual retirement annuities (IRAs)
- 7.5 Rollovers and transfers (IRAs and qualified plans)
- 7.6 Section 1035 exchanges — disclosure pros and cons
- 7.7 Taxation of corporate owned life insurance

8.0 Qualified Plans 7%

- 8.1 General requirements
- 8.2 Federal tax considerations
- 8.3 Plan types, characteristics and purchasers

Series 13-02 Producer's Exam for Accident and Health or Sickness Insurance

100 questions – 2-hour time limit

1.0 Insurance Regulation 10%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 10%

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Producers and general rules of agency

- 2.4 Contracts

3.0 Sickness and Accident Insurance Basics 12%

- 3.1 Definitions of perils
- 3.2 Principal types of losses and benefits
- 3.3 Classes of health insurance policies
- 3.4 Limited policies
- 3.5 Common exclusions from coverage
- 3.6 Producer responsibilities in individual health insurance
- 3.7 Individual underwriting by the insurer
- 3.8 Considerations in replacing health insurance

4.0 Individual Sickness and Accident Insurance Policy General Provisions 10%

- 4.1 Uniform required provisions (44-710.03)
- 4.2 Uniform optional provisions (44-710.04)
- 4.3 Other general provisions

5.0 Disability Income and Related Insurance 10%

- 5.1 Qualifying for disability benefits
- 5.2 Individual disability income insurance
- 5.3 Unique aspects of individual disability underwriting
- 5.4 Group disability income insurance
- 5.5 Business disability insurance
- 5.6 Social Security disability
- 5.7 Workers compensation

6.0 Medical Plans 13%

- 6.1 Medical plan concepts
- 6.2 Types of providers and plans
- 6.3 Cost containment in health care delivery
- 6.4 Nebraska requirements (individual and group)
- 6.5 HIPAA (Health Insurance Portability and Accountability Act) requirements
- 6.6 Health savings accounts (HSAs)

EXAM CONTENT OUTLINES

7.0 Group Sickness and Accident Insurance 11%

- 7.1 Characteristics of group insurance
- 7.2 Types of eligible groups
- 7.3 Marketing considerations
- 7.4 Employer group health insurance
- 7.5 Small employer group medical plans

8.0 Dental Insurance 2%

- 8.1 Types of dental treatment
- 8.2 Indemnity plans
- 8.3 Employer group dental expense

9.0 Insurance for Senior Citizens and Special Needs Individuals 16%

- 9.1 Medicare
- 9.2 Medicare supplements
- 9.3 Other options for individuals with Medicare
- 9.4 Long-term care (LTC) insurance
- 9.5 Nebraska Comprehensive Health Insurance Pool

10.0 Federal Tax Considerations for Sickness and Accident Insurance 6%

- 10.1 Personally-owned health insurance
- 10.2 Employer group health insurance
- 10.3 Medical expense coverage for sole proprietors and partners
- 10.4 Business disability insurance
- 10.5 Health savings accounts (HSAs)

Series 13-03 Producer's Exam for Life and Annuities; Accident and Health or Sickness Insurance

150 questions – 2.5-hour time limit

1.0 Insurance Regulation 6%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 6%

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Producers and general rules of agency
- 2.4 Contracts

3.0 Life Insurance Basics 8%

- 3.1 Insurable interest (44-704)
- 3.2 Personal uses of life insurance
- 3.3 Determining amount of personal life insurance
- 3.4 Business uses of life insurance
- 3.5 Classes of life insurance policies

- 3.6 Premiums
- 3.7 Producer responsibilities
- 3.8 Individual underwriting by the insurer

4.0 Life Insurance Policies 8%

- 4.1 Term life insurance
- 4.2 Whole life insurance
- 4.3 Flexible premium policies
- 4.4 Specialized policies
- 4.5 Group life insurance

5.0 Life Insurance Policy Provisions, Options and Riders 8%

- 5.1 Required provisions (44-502)
- 5.2 Ownership and beneficiaries
- 5.3 Settlement options
- 5.4 Nonforfeiture options
- 5.5 Policy loan and withdrawal options
- 5.6 Dividend options
- 5.7 Disability riders
- 5.8 Accelerated (living) benefit provision/rider
- 5.9 Riders covering additional insureds
- 5.10 Riders affecting the death benefit amount
- 5.11 Viatical settlements

6.0 Annuities 10%

- 6.1 Annuity principles and concepts
- 6.2 Immediate versus deferred annuities
- 6.3 Annuity (benefit) payment options
- 6.4 Annuity products
- 6.5 Uses of annuities

7.0 Federal Tax Considerations for Life Insurance and Annuities 5%

- 7.1 Taxation of personal life insurance
- 7.2 Modified endowment contracts (MECs)
- 7.3 Taxation of non-qualified annuities
- 7.4 Taxation of individual retirement annuities (IRAs)
- 7.5 Rollovers and transfers (IRAs and qualified plans)
- 7.6 Section 1035 exchanges – disclosure pros and cons
- 7.7 Taxation of corporate owned life insurance

8.0 Qualified Plans 4%

- 8.1 General requirements
- 8.2 Federal tax considerations
- 8.3 Plan types, characteristics and purchasers

9.0 Sickness and Accident Insurance Basics 7%

- 9.1 Definitions of perils
- 9.2 Principal types of losses and benefits
- 9.3 Classes of health insurance policies
- 9.4 Limited policies
- 9.5 Common exclusions from coverage
- 9.6 Producer responsibilities in individual health insurance
- 9.7 Individual underwriting by the insurer
- 9.8 Considerations in replacing health insurance

10.0 Individual Sickness and Accident Insurance Policy General Provisions 6%

- 10.1 Uniform required provisions (44-710.03)
- 10.2 Uniform optional provisions (44-710.04)
- 10.3 Other general provisions

11.0 Disability Income and Related Insurance 6%

- 11.1 Qualifying for disability benefits
- 11.2 Individual disability income insurance
- 11.3 Unique aspects of individual disability underwriting
- 11.4 Group disability income insurance
- 11.5 Business disability insurance
- 11.6 Social Security disability
- 11.7 Workers compensation

12.0 Medical Plans 7%

- 12.1 Medical plan concepts
- 12.2 Types of providers and plans
- 12.3 Cost containment in health care delivery
- 12.4 Nebraska requirements (individual and group)
- 12.5 HIPAA (Health Insurance Portability and Accountability Act) requirements
- 12.6 Health savings accounts (HSAs)

13.0 Group Sickness and Accident Insurance 6%

- 13.1 Characteristics of group insurance
- 13.2 Types of eligible groups
- 13.3 Marketing considerations
- 13.4 Employer group health insurance
- 13.5 Small employer group medical plans

14.0 Dental Insurance 1%

- 14.1 Types of dental treatment
- 14.2 Indemnity plans

14.3 Employer group dental expense

15.0 Insurance for Senior Citizens and Special Needs Individuals 9%

- 15.1 Medicare
- 15.2 Medicare supplements
- 15.3 Other options for individuals with Medicare
- 15.4 Long-term care (LTC) insurance
- 15.5 Nebraska Comprehensive Health Insurance Pool

16.0 Federal Tax Considerations for Sickness and Accident Insurance 3%

- 16.1 Personally-owned health insurance
- 16.2 Employer group health insurance
- 16.3 Medical expense coverage for sole proprietors and partners
- 16.4 Business disability insurance
- 16.5 Health savings accounts (HSAs)

**Series 13-04
Producer's Exam for Property and Casualty Insurance**

150 questions – 2.5-hour time limit

1.0 Insurance Regulation 10%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 10%

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Producers and general rules of agency
- 2.4 Contracts

3.0 Property and Casualty Insurance Basics 13%

- 3.1 Principles and concepts
- 3.2 Policy structure
- 3.3 Common policy provisions
- 3.4 Nebraska laws, regulations and required provisions

4.0 Dwelling ('02) Policy 5%

- 4.1 Characteristics and purpose
- 4.2 Coverage forms — Perils insured against
- 4.3 Property coverages
- 4.4 General exclusions
- 4.5 Conditions
- 4.6 Selected endorsements
- 4.7 Personal liability supplement

5.0 Homeowners ('00) Policy 14%

- 5.1 Coverage forms
- 5.2 Definitions
- 5.3 Section I — Property coverages
- 5.4 Section II — Liability coverages
- 5.5 Perils insured against
- 5.6 Exclusions
- 5.7 Conditions
- 5.8 Selected endorsements

6.0 Auto Insurance 16%

- 6.1 Laws
- 6.2 Personal auto ('05)
- 6.3 Commercial auto ('06)

7.0 Commercial Package Policy (CPP) 10%

- 7.1 Components of a commercial policy
- 7.2 Commercial general liability ('07)
- 7.3 Commercial property ('07)
- 7.4 Commercial crime ('06)
- 7.5 Commercial inland marine ('04)
- 7.6 Equipment breakdown ('08)
- 7.7 Farm coverage

8.0 Businessowners ('06) Policy 12%

- 8.1 Characteristics and purpose
- 8.2 Businessowners Section I — Property
- 8.3 Businessowners Section II — Liability
- 8.4 Businessowners Section III — Common Policy Conditions
- 8.5 Selected endorsements

9.0 Workers Compensation Insurance 7%

- 9.1 Workers compensation laws
- 9.2 Workers compensation and employers liability insurance policy
- 9.3 Premium computation
- 9.4 Other sources of coverage

10.0 Other Coverages and Options 3%

- 10.1 Umbrella/excess liability policies
- 10.2 Specialty liability insurance
- 10.3 Surplus lines
- 10.4 Surety bonds
- 10.5 Aviation insurance
- 10.6 Ocean marine insurance
- 10.7 National Flood Insurance Program
- 10.8 Other policies
- 10.9 Residual markets

**Series 13-07
Consultant's Exam for Life and Annuities; Accident and Health or Sickness Insurance**

150 questions – 2.5-hour time limit

1.0 Insurance Regulation 5%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 5%

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Producers and general rules of agency
- 2.4 Contracts

3.0 Life Insurance Basics 6%

- 3.1 Insurable interest (44-704)
- 3.2 Personal uses of life insurance
- 3.3 Determining amount of personal life insurance
- 3.4 Business uses of life insurance
- 3.5 Classes of life insurance policies
- 3.6 Premiums
- 3.7 Producer responsibilities
- 3.8 Individual underwriting by the insurer

4.0 Life Insurance Policies 8%

- 4.1 Term life insurance
- 4.2 Whole life insurance
- 4.3 Flexible premium policies
- 4.4 Specialized policies
- 4.5 Group life insurance

5.0 Life Insurance Policy Provisions, Options and Riders 8%

- 5.1 Required provisions (44-502)
- 5.2 Ownership and beneficiaries
- 5.3 Settlement options
- 5.4 Nonforfeiture options
- 5.5 Policy loan and withdrawal options
- 5.6 Dividend options
- 5.7 Disability riders
- 5.8 Accelerated (living) benefit provision/rider
- 5.9 Riders covering additional insureds
- 5.10 Riders affecting the death benefit amount
- 5.11 Viatical settlements

6.0 Annuities 12%

- 6.1 Annuity principles and concepts
- 6.2 Immediate versus deferred annuities
- 6.3 Annuity (benefit) payment options

EXAM CONTENT OUTLINES

- 6.4 Annuity products
- 6.5 Uses of annuities

7.0 Federal Tax Considerations for Life Insurance and Annuities 6%

- 7.1 Taxation of personal life insurance
- 7.2 Modified endowment contracts (MECs)
- 7.3 Taxation of non-qualified annuities
- 7.4 Taxation of individual retirement annuities (IRAs)
- 7.5 Rollovers and transfers (IRAs and qualified plans)
- 7.6 Section 1035 exchanges – disclosure pros and cons
- 7.7 Taxation of corporate owned life insurance

8.0 Qualified Plans 5%

- 8.1 General requirements
- 8.2 Federal tax considerations
- 8.3 Plan types, characteristics and purchasers
- 8.4 Special rules for life insurance

9.0 Sickness and Accident Insurance Basics 5%

- 9.1 Definitions of perils
- 9.2 Principal types of losses and benefits
- 9.3 Classes of health insurance policies
- 9.4 Limited policies
- 9.5 Common exclusions from coverage
- 9.6 Producer responsibilities in individual health insurance
- 9.7 Individual underwriting by the insurer
- 9.8 Considerations in replacing health insurance

10.0 Individual Sickness and Accident Insurance Policy General Provisions 3%

- 10.1 Uniform required provisions (44-710.03)
- 10.2 Uniform optional provisions (44-710.04)
- 10.3 Other general provisions

11.0 Disability Income and Related Insurance 5%

- 11.1 Qualifying for disability benefits
- 11.2 Individual disability income insurance
- 11.3 Unique aspects of individual disability underwriting
- 11.4 Group disability income insurance
- 11.5 Business disability insurance
- 11.6 Social Security disability
- 11.7 Workers compensation

12.0 Medical Plans 8%

- 12.1 Medical plan concepts
- 12.2 Types of providers and plans
- 12.3 Cost containment in health care delivery
- 12.4 Nebraska requirements (individual and group)
- 12.5 HIPAA (Health Insurance Portability and Accountability Act) requirements
- 12.6 Health savings accounts (HSAs)

13.0 Group Sickness and Accident Insurance 10%

- 13.1 Characteristics of group insurance
- 13.2 Types of eligible groups
- 13.3 Marketing considerations
- 13.4 Employer group health insurance
- 13.5 Small employer group medical plans
- 13.6 Regulation of employer group insurance plans
- 13.7 Types of funding and administration

14.0 Dental Insurance 2%

- 14.1 Types of dental treatment
- 14.2 Indemnity plans
- 14.3 Employer group dental expense

15.0 Insurance for Senior Citizens and Special Needs Individuals 5%

- 15.1 Medicare
- 15.2 Medicare supplements
- 15.3 Other options for individuals with Medicare
- 15.4 Long-term care (LTC) insurance
- 15.5 Nebraska Comprehensive Health Insurance Pool

16.0 Federal Tax Considerations for Sickness and Accident Insurance 7%

- 16.1 Personally-owned health insurance
- 16.2 Employer group health insurance
- 16.3 Medical expense coverage for sole proprietors and partners
- 16.4 Business disability insurance
- 16.5 Health savings accounts (HSAs)

Series 13-08 Consultant's Exam for Property and Casualty Insurance

**150 questions – 2.5-hour time
limit**

1.0 Insurance Regulation 5%

- 1.1 Licensing
- 1.2 State regulation

- 1.3 Federal regulation

2.0 General Insurance 5%

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Producers and general rules of agency
- 2.4 Contracts

3.0 Auto Insurance 15%

- 3.1 Laws
- 3.2 Commercial auto ('06)

4.0 Commercial Package Policy (CPP) 30%

- 4.1 Components of a commercial policy
- 4.2 Commercial general liability ('07)
- 4.3 Commercial property ('07)
- 4.4 Commercial crime ('06)
- 4.5 Commercial inland marine ('04)
- 4.6 Equipment breakdown ('08)
- 4.7 Farm coverage

5.0 Businessowners ('06) Policy 4%

- 5.1 Characteristics and purpose
- 5.2 Businessowners Section I – Property
- 5.3 Businessowners Section II – Liability
- 5.4 Businessowners Section III – Common Policy Conditions
- 5.5 Selected endorsements

6.0 Workers Compensation Insurance 14%

- 6.1 Workers compensation laws
- 6.2 Workers compensation and employers liability insurance policy
- 6.3 Premium computation
- 6.4 Other sources of coverage

7.0 Other Coverages and Options 27%

- 7.1 Umbrella/excess liability policies
- 7.2 Specialty liability insurance
- 7.3 Surplus lines
- 7.4 Surety bonds
- 7.5 Aviation insurance
- 7.6 Ocean marine insurance
- 7.7 National Flood Insurance Program
- 7.8 Other policies
- 7.9 Residual markets
- 7.10 Alternative funding mechanisms
- 7.11 Federal Terrorism Insurance Program (15 USC 6701; Public Law 107-297, 109-144, 110-160)

**Series 13-09
Producer's Exam for Crop
Insurance**

60 questions – 1-hour time limit

1.0 Insurance Regulation 9%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 9%

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Producers and general rules of agency
- 2.4 Contracts

3.0 Crop-Hail Insurance 29%

- 3.1 Eligibility
- 3.2 Application
- 3.3 Term of coverage
- 3.4 Perils insured against
- 3.5 Exclusions
- 3.6 Limits of coverage
- 3.7 Other provisions
- 3.8 Claim settlement practices

**4.0 Federal Multi-Peril Crop
Insurance Programs 53%**

- 4.1 Basic crop insurance
- 4.2 Multiple peril policy options
- 4.3 Other provisions
- 4.4 Additional programs

**Series 13-13
Producer's Exam for Motor Club**

40 questions – 1-hour time limit

1.0 Motor Club Regulations 15%

- 1.1 Certificate of authority (44-3712, 3713)
- 1.2 Representative requirements for registration (44-3716)
- 1.3 Disciplinary actions (44-3714, 3717, 3721)

2.0 General Insurance 10%

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Producers and general rules of agency
- 2.4 Contracts

3.0 Motor Clubs 30%

- 3.1 Motor club services (44-3707)

**4.0 Accidental Injury and Death
Benefits 45%**

- 4.1 Definitions
- 4.2 Insuring agreement
- 4.3 Provisions
- 4.4 Exclusions

4.5 Uniform policy provisions

**Series 13-16
Producer's Exam for Title
Insurance**

50 questions – 1-hour time limit

1.0 Insurance Regulation 12%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 8%

- 2.1 Concepts
- 2.2 Producers and general rules of agency
- 2.3 Contracts

3.0 Real Property 26%

- 3.1 Concepts, principles and practices
- 3.2 Acquisition and transfer of real property
- 3.3 Legal descriptions
- 3.4 Escrow principles
- 3.5 Recording

4.0 Title Insurance 30%

- 4.1 Title insurance principles
- 4.2 Title searching techniques

**5.0 Title Exceptions and
Procedures for Clearing
Title 24%**

- 5.1 Principles and concepts
- 5.2 Special problem areas and concerns
- 5.3 Principles of clearing title
- 5.4 Settlement or closing procedures

**Series 13-21
Producer's Exam for Personal
Lines Insurance**

100 questions – 2-hour time limit

1.0 Insurance Regulation 11%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 11%

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Producers and general rules of agency
- 2.4 Contracts

**3.0 Property and Casualty
Insurance Basics 17%**

- 3.1 Principles and concepts
- 3.2 Policy structure
- 3.3 Common policy provisions

3.4 Nebraska laws, regulations and required provisions

4.0 Dwelling ('02) Policy 10%

- 4.1 Characteristics and purpose
- 4.2 Coverage forms — Perils insured against
- 4.3 Property coverages
- 4.4 General exclusions
- 4.5 Conditions
- 4.6 Selected endorsements
- 4.7 Personal liability supplement

**5.0 Homeowners ('00) Policy
22%**

- 5.1 Coverage forms
- 5.2 Definitions
- 5.3 Section I — Property coverages
- 5.4 Section II — Liability coverages
- 5.5 Perils insured against
- 5.6 Exclusions
- 5.7 Conditions
- 5.8 Selected endorsements

6.0 Auto Insurance 22%

- 6.1 Laws
- 6.2 Personal auto ('05)

**7.0 Other Coverages and Options
7%**

- 7.1 Umbrella/excess liability policies
- 7.2 National Flood Insurance Program
- 7.3 Other policies

**Series 13-22
Producer's Exam for Property
Insurance**

100 questions – 2-hour time limit

1.0 Insurance Regulation 13%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 13%

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Producers and general rules of agency
- 2.4 Contracts

**3.0 Property and Casualty
Insurance Basics 16%**

- 3.1 Principles and concepts
- 3.2 Policy structure
- 3.3 Common policy provisions
- 3.4 Nebraska laws, regulations and required provisions

4.0 Dwelling ('02) Policy 8%

- 4.1 Characteristics and purpose
- 4.2 Coverage forms — Perils insured against

EXAM CONTENT OUTLINES

- 4.3 Property coverages
- 4.4 General exclusions
- 4.5 Conditions
- 4.6 Selected endorsements
- 4.7 Personal liability supplement

5.0 Homeowners ('00) Policy 17%

- 5.1 Coverage forms
- 5.2 Definitions
- 5.3 Section I — Property coverages
- 5.4 Perils insured against
- 5.5 Exclusions
- 5.6 Conditions
- 5.7 Selected endorsements

6.0 Commercial Package Policy (CPP) 13%

- 6.1 Components of a commercial policy
- 6.2 Commercial property ('07)
- 6.3 Commercial inland marine ('04)
- 6.4 Equipment breakdown ('08)
- 6.5 Farm coverage

7.0 Businessowners ('06) Policy 15%

- 7.1 Characteristics and purpose
- 7.2 Businessowners Section I — Property
- 7.3 Businessowners Section III — Common Policy Conditions
- 7.4 Selected endorsements

8.0 Other Coverages and Options 5%

- 8.1 Aviation insurance
- 8.2 Ocean marine insurance
- 8.3 National Flood Insurance Program
- 8.4 Other policies

- 8.5 Residual markets

Series 13-23 Producer's Exam for Casualty Insurance

100 questions – 2-hour time limit

1.0 Insurance Regulation 11%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 11%

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Producers and general rules of agency
- 2.4 Contracts

3.0 Property and Casualty Insurance Basics 14%

- 3.1 Principles and concepts
- 3.2 Policy structure
- 3.3 Common policy provisions
- 3.4 Nebraska laws, regulations and required provisions

4.0 Homeowners ('00) Policy 15%

- 4.1 Coverage forms
- 4.2 Definitions
- 4.3 Section II — Liability coverages
- 4.4 Exclusions
- 4.5 Conditions
- 4.6 Selected endorsements

5.0 Auto Insurance 16%

- 5.1 Laws
- 5.2 Personal auto ('05)
- 5.3 Commercial auto ('06)

6.0 Commercial Package Policy (CPP) 10%

- 6.1 Components of a commercial policy
- 6.2 Commercial general liability ('07)
- 6.3 Commercial crime ('06)
- 6.4 Farm coverage

7.0 Businessowners ('06) Policy 10%

- 7.1 Characteristics and purpose
- 7.2 Businessowners Section II — Liability
- 7.3 Businessowners Section III — Common Policy Conditions
- 7.4 Selected endorsement

8.0 Workers Compensation Insurance 9%

- 8.1 Workers compensation laws
- 8.2 Workers compensation and employers liability insurance policy
- 8.3 Premium computation
- 8.4 Other sources of coverage

9.0 Other Coverages and Options 4%

- 9.1 Umbrella/excess liability policies
- 9.2 Specialty liability insurance
- 9.3 Surplus lines
- 9.4 Surety bonds
- 9.5 Aviation insurance
- 9.6 Ocean marine insurance
- 9.7 Other policies



Exam Registration Form for Nebraska Insurance Examinations

| | | | |
|---|------------|--|--|
| Last Name | First Name | Middle Initial | Social Security Number |
| Residence Address (Your address of legal residence is required) | | | Date of Birth |
| City | State | ZIP Code | |
| Employer (insurance company, if known) | | | Fax Number (including area code) () |
| Daytime Phone Number (including area code) () | | Evening Phone Number (including area code) () | |

This form is Page 21 of the Nebraska Licensing Information Bulletin. We suggest you read the entire Bulletin.

| Series | Exam Title | Exam Fee | Total |
|---|--|------------------|-----------|
| 13-01 | Producer's Life and Annuities | \$59 | \$ |
| 13-02 | Producer's Accident and Health or Sickness | \$59 | \$ |
| 13-03 | Producer's Life and Annuities; Accident and Health or Sickness | \$69 | \$ |
| 13-04 | Producer's Property and Casualty | \$69 | \$ |
| 13-07 | Consultant's Life and Annuities; Accident and Health or Sickness | \$69 | \$ |
| 13-08 | Consultant's Property and Casualty | \$69 | \$ |
| 13-09 | Producer's Crop | \$59 | \$ |
| 13-13 | Producer's Motor Club | \$59 | \$ |
| 13-16 | Producer's Title | \$59 | \$ |
| 13-21 | Producer's Personal Lines | \$59 | \$ |
| 13-22 | Producer's Property | \$59 | \$ |
| 13-23 | Producer's Casualty | \$59 | \$ |
| <p style="color: red;">By filing this registration, you assume full responsibility for exam selection. Fees for these exams are not refundable and not transferable. If you are unsure which exam is needed for the license you are seeking, resolve this question before you register. Exam fees are valid for 90 days from receipt at Prometric.</p> | | Total Fee | \$ |

Fee may be paid by cashier's check, company check, money order, MasterCard or Visa. Make checks payable to Prometric. Please put your Social Security number on the check. **Personal checks and cash are not accepted. Registration fees are not refundable.** Testing fees are determined by the State of Nebraska and are subject to contractual change without notice. To pay by credit card, please complete the information below. To pay by credit card, please complete the information below. Register by visiting our Web site at www.prometric.com/nebraska, calling 800.853.4753 or faxing this completed form to 800.347.9242. To register by mail, send this completed form along with the appropriate fee to:

Prometric
ATTN: NE Insurance Exam Registration
1260 Energy Lane
St. Paul, MN 55108

| | | |
|--|-------------|-------------------------|
| Card Type (Check One) <input type="checkbox"/> MasterCard <input type="checkbox"/> Visa | Card Number | Expiration Date |
| Name of Cardholder (Print) | | Signature of Cardholder |

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-  **Confirm your appointment immediately!**
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Register online—it saves time and it's easy!

See Page 5 for details.

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