

SOUTH DAKOTA

Division of Insurance

Licensing Information Bulletin

For examinations on and after January 1, 2009

Register online at
www.prometric.com/southdakota

Published by

PROMETRIC



Providing License Examinations for the State of South Dakota

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Introduction

A message from the Division

This bulletin provides you with information about the license examination and application process for becoming licensed by the South Dakota Division of Insurance (Division) to sell or provide insurance services and products in South Dakota. The Division has contracted with Prometric Inc. to conduct its examination program.

We wish you well in preparing for your examination and 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.

We suggest you keep this bulletin for future reference.

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/southdakota. Phone, fax and mail options are also available. (See Page 5.)

- 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 required identification to the test center. (See Page 10.)

You will receive your results immediately after the exam. If you pass it, go on to step 5. If you do not pass, repeat steps 2 through 4 until you do.

- 5 Apply for your license. (See Page 14.)



To get answers not provided in this bulletin

Direct all questions and requests for information about exams to:

Prometric

Phone: 800.864.8373

Fax: 800.347.9242

TDD User: 800.790.3926

Web site: www.prometric.com/southdakota

Direct questions about licensure to:

South Dakota Division of Insurance

445 East Capitol Avenue

Pierre, SD 57501-3185

Phone: 605.773.3513

Email: terra.zeller@state.sd.us

Web site: at www.state.sd.us/insurance

Understanding license requirements

The State of South Dakota issues several types of insurance licenses. Licensing requirements may differ depending on where a candidate lives.

This section describes:

- The licensing process.
- The types of licenses offered.
- Licensing requirements for various lines.

Overview of the licensing process

The Division of Insurance is empowered by Chapter 58, S.D.C.L., to qualify candidates who wish to operate as insurance Producers as defined in the South Dakota Statutes. Accordingly, the Division has determined that candidates must pass an examination to prove their knowledge of the statutes and regulations affecting the insurance profession and the products and services they will sell to the public. The legislature may make changes to the Code, and administrative rules may be changed at any time. Licensees are expected to be aware of changes in the laws and rules that affect their occupational practice.

To be licensed, you must:

- Pass the required examination(s) for the type of license you are seeking (see chart below); and
- Apply for a license by submitting the appropriate fee and forms (See Page 14).



Important Passing an exam does not guarantee that you will be issued a license. You **must** submit your license application within **180 days** of passing the exam. Issuance of a license depends on review and approval of all license application materials.

Types of licenses

The Division grants the licenses listed below. Each license granted is valid only for the line of authority named on the license.

License Line	Exam Series
Life	10-41 or 10-45
Accident and Health or Sickness	10-42 or 10-45
Life and Health	10-41 & 10-42 or 10-45
Restricted to Credit Life and Credit Health	No exam required
Travel Accident**	10-42 or 10-45
Property	10-43
Casualty	10-44
Commercial (Property & Casualty)	10-46
Bail Bonds	10-49
Crop	10-50
Personal	10-53
Title	Contact SD Abstractors, Board of Examiners
Surplus Lines Broker	No exam required
Business Entity	No exam required

Variable Annuities*	No exam required
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*You must be registered with the South Dakota Division of Securities, which will require your passing a securities exam. Must be licensed life producer.

**Not required for producers of common carriers.

Combination exams. A separate exam is given for each major line of insurance. For your convenience, a combination Life, Accident and Health or Sickness exam and a Property and Casualty exam is also offered. Combination exams allow you to qualify for multiple lines with a single examination.



Note The combination exam results in one final score. You must pass the complete exam to qualify for a license. You cannot be licensed for either single line unless you pass the whole exam.

Licensing requirements

This section describes licensing requirements for various license lines.

Resident licensing requirements

To qualify as a South Dakota resident insurance producer, you must:

- Pass the license examination(s) required by statute;
- Meet the minimum age requirement of 21 years of age for a Bail Bonds license or 18 years of age for all other licenses;
- Submit an electronic Application for Individual Resident Producer License (see Page 14 for more information);
- Remit a \$25 application fee (only with the first application); and
- Submit an original letter of clearance from your last resident state in which you have held a resident license within the past three years; must show date of cancellation.

Variable Annuities license

Persons wishing to be licensed for Variable Annuities must meet all requirements above for a Life license and also:

- Be registered with the South Dakota Division of Securities;
- Have passed a Series 6, 7, 63 or 66 exam; and
- Submit an approved application form. (See Page 14 for more information.)

Surplus Lines license

Licensed resident or nonresident Producers of South Dakota are eligible to be licensed as Surplus Lines brokers, upon receipt of:

- A completed Application Form;
- A \$2,000 bond (for residents only); and
- A \$50 license fee.

Applicants should contact the Division for the application, bond form and statement of regulations or obtain an application online at www.state.sd.us/insurance.

Bail Bonds license

To be eligible for a Bail Bonds license, you must:

- Be a South Dakota resident for at least a year who is at least 21 years of age;
- Pass the Bail Bonds exam;
- Complete the Bail Bonds license application and remit a \$30 fee;
- Pay a \$10 appointment fee;
- Provide fingerprints certified by an authorized Law Enforcement Officer;
- Submit a credential-size recent photograph (full face);
- Complete an Authorization and Release form; and
- Send a \$20 check or money order payable to the South Dakota Division of Criminal Investigation.



Note If you fail the Bail Bonds exam, you must wait one year before retaking it. There are additional requirements for Professional and Property Bondsmen. (Professional and Property Bondsmen act as their own sureties and provide their own collateral for the bonds they provide.) All Bonds applicants should contact the Division for applications and instructions.

Crop license

Persons who want to sell Crop Insurance or Multi-Peril Crop Insurance must hold a Crop license and pass the South Dakota Producer's Examination for Crop Insurance, Series 10-50 (see Page 25 for the content outline of this exam). Holding a Property and/or Casualty license does not authorize anyone to sell Crop Insurance.

New resident license requirements

As a new resident, you may pretest and take South Dakota licensing exams in any Prometric testing center nationwide before moving to South Dakota.

Nonresident license requirements

South Dakota is reciprocal in its licensing of nonresident Producers. This means that South Dakota offers Producers licensed in your state privileges in South Dakota that are exactly similar to those that your state offers South Dakota Producers. It also means that the procedures for qualifying as a nonresident Producer are exactly similar to those that your state uses to qualify South Dakota residents who want to represent insurance in your state. Please contact the Division for information on licensing requirements as they apply to you.

For more information or an application, contact the NIPR Web site at www.nipr.com.

Scheduling your exam

Prometric provides computerized testing through its multistate testing network. A list of testing centers in South Dakota is located on Page 8.

Registering and scheduling exams

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.

You are encouraged to complete all three steps at one time using the Prometric Internet registration and scheduling system. Registration and scheduling is also available by phone. If you prefer, you can register by fax or by mail, but be aware that is a two-step process. Schedule your exam early to get your preferred site and time.

Confidentiality. 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 Division.

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.

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/southdakota.
- 2 Under Insurance, click **Insurance License Exams**.
- 3 Click on **Register for an exam** and follow the prompts.
- 4 **Schedule** your exam appointment.

By phone—a one-step process

You may register and schedule your exam by calling 800.864.8373 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 27) to Prometric at 800.347.9242. You must include the Visa or MasterCard number and the cardholder’s signature on the fax.

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.**

Faxed registrations are processed within 24 hours, or one business day, of receipt. Assume four to eight days for delivery of mailed registrations and then 48 hours for processing. Once your registration has been processed, you can schedule an appointment by calling 800.864.8373. Please record and retain the number confirming your appointment.

Registration fee, expiration, and refund policy

The basic registration fee for each exam is \$60. 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**, and the resulting registrations **expire in 90 days**.



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

800.864.8373. 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 testing 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), please call Prometric at 888.226.9406 to obtain an accommodation request form. Reasonable testing accommodations are provided to allow candidates with documented disabilities recognized under the Americans with Disabilities Act 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.

Testing Centers

South Dakota

Test center locations are subject to change. Test center locations in surrounding states are available online at www.prometric.com or by calling 800.853.5448.

Test Sites	Directions
Rapid City 1719 West Main Street, Suite 410 Rapid City, SD 57702 605.348.4027	From I-90 East: Take the West Boulevard exit and go south on West Boulevard. Take a right on West Main Street. Take a left immediately before Jackson Boulevard and follow the road around the strip mall to Executive Suites. From I-90 West: Take the Deadwood Avenue exit. Turn right on Deadwood Avenue and a left on West Chicago Street. Turn right on Mountain View Road and left on West Main Street. Take the first right after Jackson Boulevard and follow the road around the strip mall to Executive Suites.
Sioux Falls 4700 South Technopolis Drive, Suite 4 Sioux Falls, SD 57106 605.362.4875	Take I-229 to Louise Avenue exit. Turn north and go to 57th Street. Turn left and go one block to Technopolis Drive. Turn right onto Technopolis Drive. Take I-29 to the 41st Street exit. Go east to Louise Avenue and turn right (south). Go to 57th Street and turn right (east). Go one block to Technopolis Drive. Turn right onto Technopolis Drive. Our building is on the right side of the street in the Jones Office Center III.

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:

- Helpful tips for preparing.
- Information about study materials.
- An overview of the exam content outlines in this bulletin.

Tips for preparing

Planned preparation increases your likelihood of passing your qualifying exam. Use the following suggestions to help you prepare.

- Use the correct edition of the bulletin.
- Base your study on the content outline in the current bulletin.
- Use the materials and policies that apply to what you will be tested on.

Study materials

The content outlines in this bulletin are the basis for the exams. 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 Division nor Prometric reviews or approves**

study materials. However, the following sources may be a starting point in your search for study materials.

- 1 Able Incorporated
800.586.2253
www.ableincorporated.com
- 2 South Dakota Association of Insurance Agents
316 S. Coteau, Suite 101, P.O. Box 327
Pierre, SD 57501
605.224.6234
- 3 National Association of Insurance and Financial Advisors (NAIFA)
800.586.2253, ext. 5625
www.examsimulator.com
- 4 Kaplan Financial
800.824.8742, ext. 3302
www.kaplanfinancial.com
- 5 AD Banker & Company of the Dakotas
5012 South Cliff Avenue #120
Sioux Falls, SD 57108
877.317.3087
www.adbanker.com/dakotas

South Dakota statutes. The exams contain sections on South Dakota statutes. In addition to your study material, you may consult a standard statute reference, generally available from the Insurance Institute of America (IIA) of South Dakota, Professional Insurance Agents (PIA) of South Dakota and NAIFA of South Dakota.

Bail Bonds materials. Suggested study material for candidates taking the Bail Bonds exam include:

- Title 58, Chapter 22 of South Dakota Codified Laws.
- General Insurance outline in the study manuals.
- A bonds manual from the insurer.
- A bail bonds policy.

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. These exam content outlines appear in this bulletin, beginning on Page 15. They were developed in cooperation with the Division and an Examination Review Workshop (ERW) consisting of individuals from the South Dakota insurance industry. The purpose was to identify and classify the level of knowledge that insurance licensees need to properly serve their clients.

Item-development staff at Prometric and insurance professionals research the content and write questions. The questions are then submitted to industry professionals in South Dakota for review and approval. These industry professionals first identify the important areas of knowledge and then confirm that the exam 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.

In addition to listing the topical areas to be tested, the outlines indicate the proportion of the exam questions that will be drawn from each subject area. For example, if an exam contains 150 questions and a section is labeled 10%, then 10% of 150 (or 15 questions) will be drawn from that area. Future changes in the exam content will be preceded by changes in the published exam content outlines.

Every exam covers the South Dakota statutes and general principles sections plus the specific content for its line. The content outlines in this bulletin list those sections and then refer to them in the individual exam outlines that follow. If you prefer, you can view a complete outline specific to your exam on Prometric's Web site at www.prometric.com/southdakota.



Hint Do not schedule your exam until you are familiar with all subject areas in the applicable content outline.

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 testing 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 testing 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 **15 minutes before** your scheduled exam appointment. This allows time for you to sign in and for staff to verify your identification and documentation.

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.
- 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.

Testing regulations

To ensure that all candidates are tested under equally favorable conditions, the following regulations and procedures will be observed at each testing center. Failure to follow any of these security procedures may result in the disqualification of your examination. Prometric reserves the right to audiotape and videotape any examination session.

- References**
- No reference materials, papers or study materials are allowed at the test center. If you are found with these or any other aids, you will not be allowed to continue the exam and your answers will not be scored.

- Calculators**
- A calculator or slide rule is allowed. Only silent, handheld, solar or battery-operated, nonprogrammable calculators (without paper tape-printing capabilities or alphabetic keypads) may be used.

- Personal items**
- Prometric is not responsible for items left in the reception area of the testing center. While lockers are provided, it is recommended that personal items not be brought into the testing center. Note the following:
- Electronic equipment—cameras, tape recorders, cell phones, PDAs, pagers, etc.—is not permitted in the testing room and must be powered off while stored in a locker.
 - Pocket items—keys, wallet, etc.—must remain in your pocket or be stored in a locker during testing.
 - Other personal items—digital watches, outerwear that is not being worn while testing (sweater, jacket, etc.), briefcases, purses, etc.—are not permitted in the testing room.

- Breaks**
- If you leave the testing room while an exam is in progress, you must sign out/in on the roster and you will lose exam time.
 - You are not allowed to use any electronic devices or phones during breaks.

- Visitors**
- No guests, visitors or family members are allowed at the testing center.

- Misconduct or disruptive behavior**
- Candidates who engage in any kind of misconduct or disruptive or offensive behavior may be dismissed from the examination. Examples are: giving or receiving help, taking part in an act of impersonation, removing test materials or notes from the testing room, using rude or offensive language and behavior that delays or interrupts testing.

- Weapons**
- Weapons are not allowed at the testing center.

Copyrighted questions. All test questions are the copyrighted property of Prometric Inc. 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 14.

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

Which one of the following is a type of health insurance policy designed to replace the wages of an insured who 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

In a life insurance policy, the settlement option that provides a stated amount of income each month until policy proceeds are exhausted is called:

1. Life income with period certain option
2. Life income option
3. Fixed-period option
- * 4. Fixed-amount option

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

Under the Builders Risk Coverage Form of the Commercial Property Policy, coverage ceases in all of the following situations EXCEPT:

1. When the property is sold
- * 2. When construction is completed
3. When the named insured abandons the construction with no intention of completing it
4. When the named insured no longer has an insurable interest in the property

Experimental questions. Your exam may include up to five extra questions that will not be scored. If present, they are distributed throughout the exam. These are used to gather statistical information on the questions before they are added to the actual exam for your state.

These “experimental” questions **will not**:

- Be counted for or against you in your final exam score.
- Take any time away from your allotted testing time.

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.

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.

Sample score report

Score Report for Sample, Sarah A.			
South Dakota Producer Life Examination			
	Number of Questions	Number Correct	Percent Correct
Life Total Test Score	100	80	80%
Insurance Regulation	11	8	73%
General Insurance	10	8	80%
Life Insurance Basics	18	14	78%
Life Insurance Policies	21	17	81%
Life Insurance Provisions, Options and Riders	15	13	87%
Annuities	13	10	77%
Tax Considerations	7	6	86%
Qualified Plans	5	4	80%
Score: 80%			
Grade: Pass			
(A total score of 70 percent is required to pass)			

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

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. Direct any questions or comments about your exam to Prometric.

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.
- Continuing education.

Applying for a license

After passing your exam, you should apply for your license electronically online with Sircon at www.sircon.com/southdakota. After the Division has verified that you have passed the required exam and that you have nothing in your background that should prohibit you from being licensed, the Division will issue the appropriate license.



Note You **must** submit your license application within **180 days** of passing the exam.

Producer license. If you are applying for a Producer license:

- You must qualify by either (a) having taken and passed the appropriate exam within the past 180 days or (b) testing within a year of losing your license.
- Fees should be paid by company check or money order made payable to the South Dakota Division of Insurance. Do not send cash.
- All future correspondence must include your Social Security number.

If you lose your producer license due to failure to renew or voluntary surrender, you will need to retest within one year of losing your license to be eligible to receive another license.

Variable Annuity Producers. If you are applying for these types of producers licenses, you must also:

- Register with the South Dakota Division of Securities;
- Pass a Series 6, 7, 63 or 66 exam; and

- Submit the completed state-approved application form, available from your company or apply online on our Web site at www.state.sd.us/insurance.



Note Applications that are incomplete, illegible or incorrect will be returned to you unprocessed, which will delay the license issuance. Applications that are found to contain inaccurate or untruthful responses may be denied.

Continuing education

You will receive information regarding continuing education requirements with your license. Effective January 29, 2008, resident and nonresident providers are now required to apply to the director for course approval electronically through Sircon at www.sircon.com/login. The complete administrative rules are available at www.state.sd.us/drr2/reg/insurance.

Exam content outlines

The following outlines describe the content of each of the South Dakota insurance examinations. The outlines are the basis of the examinations. The examination will contain 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 5 questions will be drawn from the section on a 50-question exam, 10 will be drawn on a 100-question exam and 15 will be drawn on a 150-question exam.

Note that Sections 1.0 and 2.0 (Insurance Regulation and General Insurance) are common to many of the exams. Details of these two sections are presented only once, immediately below. Similarly, combination exams contain all of the content of the single-line exams they combine and you are referred to the single-line outlines for details. Note, however, that the section weights differ. You should refer to the outline of the exam you plan to take for the individual section weights. Customized outlines are available through our Web site at www.prometric.com/southdakota.

Section 1.0: Insurance Regulation and Section 2.0: General Insurance

Both of the following sections are common to outlines for Series 10-41 through 10-46, 10-50 and 10-53.

Individual section percentages are located with the particular series outline. Be sure to study material that covers Sections 1.0 and 2.0 in addition to particular line(s) you are studying.

1.0 Insurance Regulation

1.1 Licensing

- Process (58-30-145, 148)
- Types of licensees
 - Producers (58-30-142, 175)
 - Business entities (58-30-149)
 - Nonresident producers (58-30-100, 159, 160)
 - Temporary (58-30-165, 166)
- Maintenance and duration
 - Renewal (58-30-74, 120, 121)
 - Termination (58-30-112)

- Change of address (58-30-157, 162)
- Assumed business name (58-30-164)
- Reporting of actions (58-30-193)
- Continuing education (58-30-116, 120; Reg 20:06:18:01-04, 09-10, 12-13, 18)
- Disciplinary actions
 - Cease and desist order (58-4-7)
 - Suspension, revocation and refusal to issue or renew (58-30-108, 110, 167)
 - Right to hearing (58-30-168)
 - Penalties and fines (58-4-28.1; 58-30-133, 167, 170)

1.2 State regulation

- Director's general duties and powers (58-2-22)
- Company regulation
 - Certificate of authority (58-6-1)
 - Solvency (58-6-23; Reg 20:06:23:02)
 - Appointment (58-30-175-192)
 - Unfair claims settlement practices (58-33-67)
- Producer regulation

- Reporting of felonies and crimes of moral turpitude (58-30-194)
- Commissions (58-30-171-174)
- Loans (58-30-140)
- Influence of witnesses (58-30-196)
- Unfair trade practices
 - Rebating (58-33-14, 24, 25)
 - Misrepresentation (58-33-5, 6, 37)
 - False advertising (58-33-5, 6)
 - Twisting (58-33-8)
 - Illegal inducement (58-33-11, 15, 24)
 - Boycott, coercion or intimidation (58-33-32)
 - Charges for extra services (58-33-36)
 - Defamation of insurer (58-33-7)
 - Unfair discrimination (58-11-55; 58-33-13.1, 26)
- Examination of books and records (58-3-5; 58-30-91; Reg 20:06:01:05-.01)
- Producer appointment (58-30-6, 175)
- Termination of appointment (58-30-8, 180)

Insurance fraud regulation (58-4A-1-17)
 Privacy of consumer financial information (Reg 20:06:45:01-26)

1.3 Federal regulation

Fair Credit Reporting Act (15 USC 1681-1681d)
 Fraud and false statements (18 USC 1033, 1034)

2.0 General Insurance

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
 Reciprocals
 Lloyd's associations
 Surplus lines
 Risk retention groups
 Risk 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

**Series 10-41
 Producer's Exam for
 Life Insurance**

100 questions – Two-hour time limit

1.0 Insurance Regulation 11%

(See Page 15)

2.0 General Insurance 10%

(See Page 16)

3.0 Life Insurance Basics 17%

3.1 Insurable interest (58-10-3-6)

3.2 Personal uses of life insurance

Survivor protection
 Estate conservation
 Viatical settlements

3.3 Determining amount of personal life insurance

Human life value approach
 Needs approach
 Types of information gathered
 Determining lump-sum needs
 Planning for income needs

3.4 Classes of life insurance policies

Group versus individual
 Ordinary versus industrial (home service)
 Permanent versus term
 Participating versus nonparticipating
 Fixed versus variable life insurance and annuities
 Regulation of variable products (SEC, FINRA and South Dakota) (Reg 20:06:07:03, 08)

3.5 Premiums

Factors in premium determination
 Mortality
 Interest
 Expense

Premium concepts
 Net single premium
 Gross annual premium
 Premium payment mode

3.6 Producer responsibilities

Solicitation and sales presentations (Reg Ch. 20:06:14)
 Advertising (Reg Ch. 20:06:10:02-20)
 Prohibited advertising of Life and Health Insurance Guaranty Association (58-29C-62)
 Illustrations (Reg 20:06:38:01-23)
 Policy summary (Reg 20:06:14:04, 09, 10)
 Buyer's guide (Reg 20:06:14:04, 13)
 Guaranty association disclaimer (58-29C-62)
 Life insurance policy cost comparison methods
 Replacement (Reg 20:06:08:39, 41)
 Use and disclosure of insurance information
 Military sales (SB 202)
 Field underwriting
 Notice of information practices
 Application procedures including backdating of policies (58-15-44)

Delivery

Policy review
 Effective date of coverage
 Premium collection
 Statement of good health
 Delivery receipt requirement (58-15-8.2)

3.7 Individual underwriting by the insurer

Information sources and regulation
 Application
 Producer report
 Attending physician statement
 Investigative consumer (inspection)
 Medical Information Bureau (MIB)
 Medical examinations and lab tests including HIV (Bul 87-1)
 Selection criteria and unfair discrimination (58-33-12, 12.1, 13.1)
 Classification of risks
 Preferred
 Standard
 Substandard

4.0 Life Insurance Policies 15%

4.1 Term life insurance

Level term
 Annual renewable term

Level premium term
Indeterminate premium term

Decreasing term

4.2 Whole life insurance

Continuous premium (straight life)

Limited payment

Single premium

4.3 Flexible premium policies

Adjustable life

Universal life

4.4 Specialized policies

Joint life (first-to-die)

Juvenile life

4.5 Group life insurance

Characteristics of group plans

Types of plan sponsors

Group underwriting

requirements (HB 1194)

Conversion to individual policy (58-16-39-41)

4.6 Credit life insurance

(individual versus group)

5.0 Life Insurance Policy Provisions, Options and Riders 12%

5.1 Common provisions

Ownership

Assignment (58-10-6.1; 58-11-36)

Entire contract (58-15-8)

Modifications

Right to examine (free look) (58-15-8.1)

Payment of premiums (58-15-12)

Grace period (58-15-13)

Reinstatement (58-15-22)

Incontestability (58-15-10)

Misstatement of age (58-15-9)

Exclusions (58-15-45)

5.2 Beneficiaries

Designation options

Individuals

Classes

Estates

Minors

Trusts

Succession

Revocable versus irrevocable

Common disaster clause

Spendthrift clause

5.3 Settlement options

Cash payment

Interest only

Fixed-period installments

Fixed-amount installments

Life income

Single life

Joint and survivor

5.4 Nonforfeiture options

Cash surrender value

Extended term

Reduced paid-up insurance

5.5 Policy loan and withdrawal options

Cash loans

Automatic premium loans

Withdrawals or partial surrenders

5.6 Dividend options

Cash payment

Reduction of premium payments

Accumulation at interest

One-year term option

Paid-up additions

Paid-up insurance

5.7 Disability riders

Waiver of premium

Waiver of cost of insurance

Payor benefit life/disability (juvenile insurance)

5.8 Accelerated (living) benefit provision/rider

Conditions for payment

Effect on death benefit

5.9 Riders covering additional insureds

Spouse/other-insured term rider

Children's term rider

Family term rider

5.10 Riders affecting the death benefit amount

Accidental death

Guaranteed insurability

Cost of living

Return of premium

6.0 Annuities 20%

6.1 Annuity principles and concepts

Accumulation period versus annuity period

Owner, annuitant and beneficiary

Insurance aspects of annuities

Suitability (SB 37)

6.2 Immediate versus deferred annuities

Single premium immediate annuities (SPIAs)

Deferred annuities

Premium payment options

Nonforfeiture

Surrender charges

Death benefits

6.3 Annuity (benefit) payment options

Life contingency options

Pure life versus life with guaranteed minimum

Single life versus multiple life

Annuities certain (types)

6.4 Annuity products

Fixed annuities

General account assets

Interest rate guarantees (minimum versus current)

Level benefit payment amount

Equity indexed annuities

Market value adjusted annuities

6.5 Uses of annuities

Lump-sum settlements

Qualified retirement plans

Group versus individual annuities

Personal uses

Individual retirement

annuities (IRAs)

Tax-deferred growth

Retirement income

7.0 Federal Tax Considerations for Life Insurance and Annuities 10%

7.1 Taxation of personal life insurance

Amounts available to policyowner

Cash value increases

Dividends

Policy loans

Surrenders

Amounts received by beneficiary

General rule and exceptions

Settlement options

7.2 Modified endowment contracts (MECs)

Modified endowment versus life insurance

Seven-pay test

Distributions

7.3 Taxation of non-qualified annuities

Individually-owned

Accumulation phase

(tax issues related to withdrawals)

Annuity phase and the exclusion ratio

Distributions at death

Corporate-owned

7.4 Taxation of individual retirement annuities (IRAs)

Traditional IRAs

Contributions and

deductible amounts

Premature distributions (including taxation issues)

Annuity phase benefit payments

Values included in the annuitant's estate

Amounts received by beneficiary

Roth IRAs

Contributions and limits

Distributions

7.5 Rollovers and transfers (IRAs and qualified plans)

7.6 Section 1035 exchanges

8.0 Qualified Plans 5%

8.1 General requirements

8.2 Federal tax considerations

Tax advantages for employers and employees

Taxation of distributions
(age-related)

8.3 Plan types, characteristics and purchasers

Simplified employee pensions (SEPs)
401(k) plans
SIMPLE plans
403(b) tax-sheltered annuities (TSAs)

**Series 10-42
Producer's Exam for Accident and Health or Sickness Insurance**

100 questions – Two-hour time limit

1.0 Insurance Regulation 11%
(See Page 15)

2.0 General Insurance 10%
(See Page 16)

3.0 Health Insurance Basics 12%

- 3.1 Definitions of perils**
Accidental injury
Sickness
- 3.2 Principal types of losses and benefits**
Loss of income from disability
Medical expense
Dental expense
Long-term care expense
- 3.3 Classes of health insurance policies**
Individual versus group
Private versus government
Limited versus comprehensive
- 3.4 Limited policies**
Limited perils and amounts
Required notice to insured
Types of limited policies
 Accident-only
 Specified (dread) disease
 Hospital indemnity (income)
 Credit disability
 Blanket insurance (teams, passengers, other)
 Prescription drugs
 Vision care
- 3.5 Common exclusions from coverage**
- 3.6 Producer responsibilities in individual health insurance**
Marketing requirements (Reg Ch. 20:06:14)
 Advertising (Reg Ch. 20:06:10:02–:20)
 Prohibited advertising of Life and Health Insurance Guaranty Association (58-29C-62)
 Sales presentations
 Guaranty association disclaimer (58-29C-62)
Field underwriting

Nature and purpose
Disclosure of information about individuals
Application procedures
Requirements at delivery of policy (including receipt requirement) (58-17-11.1)
Common situations for errors/omissions

3.7 Individual underwriting by the insurer

Underwriting criteria
Sources of underwriting information
 Application
 Producer report
 Attending physician statement
 Investigative consumer (inspection)
 Medical Information Bureau (MIB)
 Medical examinations and lab tests (including HIV consent) (Bul 87-1)
Unfair discrimination (58-33-13)
Classification of risks
 Preferred
 Standard
 Substandard
 Declined

3.8 Considerations in replacing health insurance

Pre-existing conditions
Benefits, limitations and exclusions
Underwriting requirements
Producer liability for errors and omissions

4.0 Individual Health Insurance Policy General Provisions 12%

4.1 Uniform required provisions

Inconsistent provisions (58-17-13)
Entire contract; changes (58-17-14)
Time limit on certain defenses (58-17-15)
Incontestability (58-17-16)
Grace period (58-17-17)
Renewal (58-17-18)
Reinstatement (58-17-19)
Claim procedures (58-17-21–27)
Physical examinations and autopsy (58-17-28)
Legal actions (58-17-29)
Change of beneficiary (58-17-30)

4.2 Uniform optional provisions

Change of occupation (58-17-32)
Misstatement of age (58-17-33)
Unpaid premiums (58-17-37)
Conformity with state statutes (58-17-38)
Illegal occupation (58-17-39)

4.3 Other general provisions

Right to examine (free look) (58-17-11)
Insuring clause
Consideration clause (58-17-4)
Renewability clause
 Noncancelable
 Guaranteed renewable
 Conditionally renewable (58-17-82)
 Renewable at option of insurer (58-17-9)
 Nonrenewable (cancelable, term)

5.0 Disability Income and Related Insurance 7%

5.1 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

5.2 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 (58-17-34–36)
Other cash benefits
 Accidental death and dismemberment
 Rehabilitation benefit
 Medical reimbursement benefit (nondisabling injury)
Refund provisions
 Return of premium
 Cash surrender value
Exclusions
5.3 Unique aspects of individual disability underwriting
Occupational considerations

Benefit limits
Policy issuance alternatives

5.4 Group disability income insurance

Group versus individual plans
Short-term disability (STD)
Long-term disability (LTD)

5.5 Business disability insurance

Key person disability income
Disability buy-sell policy

5.6 Social Security disability

Qualification for disability benefits
Definition of disability
Waiting period
Disability income benefits

5.7 Workers compensation

Eligibility
Benefits

6.0 Medical Plans 13%

6.1 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

6.2 Types of providers and plans

Major medical insurance (indemnity plans)
Characteristics
Common limitations
Exclusions from coverage
Provisions affecting cost to insured
Health maintenance organizations (HMOs)
General characteristics
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
Point-of-service (POS) plans
Nature and purpose
Non-network provider access (open-ended HMO)
PCP referral (gatekeeper PPO)
Indemnity plan features

6.3 Cost containment in health care delivery

Cost-saving services

Preventive care
Hospital outpatient benefits
Alternatives to hospital services

Utilization management
Prospective review
Concurrent review

6.4 South Dakota requirements (individual and group)

Eligibility requirements
Family coverage (58-17-2)
Physically handicapped or mentally retarded coverage (58-17-30.1)
Newborn child coverage (58-17-30.2–30.4)
Risk pool for eligible individuals (58-17-68, 70, 85, 113–142)
Benefit offers
Alcoholism treatment coverage and benefit limitations (58-17-30.5–30.7)

Coordination of benefits provision

6.5 HIPAA (Health Insurance Portability and Accountability Act) requirements

Eligibility
Guaranteed issue
Pre-existing conditions
Creditable coverage
Renewability

7.0 Group Health Insurance 13%

7.1 Characteristics of group insurance

Group contract
Certificate of coverage
Experience rating versus community rating

7.2 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)

Risk pool eligibility (58-17-115–143; Reg Ch. 20:06:48:01–21)

7.3 Marketing considerations

Advertising
Regulatory jurisdiction/place of delivery

7.4 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
Change of insurance companies or loss of coverage
Events that terminate coverage
Extension of benefits
Continuation of coverage under COBRA and South Dakota specific rules (58-18-7, 7.5; HB 1318)
Conversion on divorce (58-17-2.2)

7.5 Small employer medical plans

Definition of small employer (58-18B-1(11))
Benefit plans offered (58-18B-20)
Availability of coverage (58-18B-23, 37)
Prohibited activities (58-18B-38, 44)

8.0 Dental Insurance 3%

8.1 Types of dental treatment

Diagnostic and preventive
Restorative
Oral surgery
Endodontics
Periodontics
Prosthodontics
Orthodontics

8.2 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

8.3 Employer group dental expense

Integrated deductibles versus stand-alone plans
Minimizing adverse selection

9.0 Insurance for Senior Citizens and Special Needs Individuals 17%

9.1 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

9.2 Medicare supplements

Purpose
 Open enrollment
 Standardized Medicare supplement plans
 Core benefits
 Additional benefits
 South Dakota regulations and required provisions
 Delivery of buyer's guide (Reg 20:06:13:28)
 Delivery of outline of coverage (Reg 20:06:13:37)
 Replacement requirements (58-17A-14; Reg 20:06:13:32–33)
 Notice of replacement (Reg 20:06:13:35)
 Refund (Reg 20:06:13:45)
 Pre-existing conditions (58-17A-3, 3.1)
 Overinsurance prohibited (Reg 20:06:13:43)
 Determination of suitability (Reg 20:06:13:43.02)
 Misrepresentation — unfair or deceptive trade practices (Reg 20:06:13:43.01)
 Failure to provide forms (Reg 20:06:13:44)
 Marketing practices prohibited (Reg 20:06:13:58)
 Right to examine (free look) (Reg 20:06:13:31.03)
 Group plans
 Duplication of coverage prohibited (Reg 20:06:13:53)
 Cancellation or nonrenewal (Reg 20:06:13:60)
 Medicare SELECT (Reg 20:06:13:63–76)

9.3 Other options for individuals with Medicare

Employer group health plans
 Disabled employees
 Employees with kidney failure
 Individuals age 65 and older
 Medicaid
 Eligibility
 Benefits

9.4 Long-term care (LTC) insurance

Eligibility for benefits
 Levels of care
 Home health care
 Adult day care
 Respite care
 Assisted living facilities
 Benefit periods
 LTC partnerships (28-6-37, 38; Reg 20:06:21:76–81)
 Benefit amounts
 Optional benefits
 Guarantee of insurability
 Return of premium
 Qualified LTC plans
 Exclusions (Reg 20:06:21:04)
 Underwriting considerations
 South Dakota regulations and required provisions
 Advertising (58-17B-12)
 Standards for marketing (Reg 20:06:21:31–33)
 Outline of coverage (58-17B-10)
 Right to return (free look) (58-17B-9)
 Cost-of-living adjustments (58-17B-13; Reg 20:06:21:06)
 Pre-existing conditions (58-17B-6)
 Activities of daily living (ADLs) (Reg 20:06:21:01(1))
 Appropriateness of recommended purchase or replacement (Reg 20:06:21:53)
 Shoppers guide (Reg 20:06:21:54)
 Suitability (Reg 20:06:21:53.01–.05)
 Rate stabilization (Reg 20:06:21:06.01)

10.0 Federal Tax Considerations for Health Insurance 2%

10.1 Personally-owned health insurance

Disability income insurance
 Medical expense insurance
 Long-term care insurance

10.2 Employer group health insurance

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

10.3 Medical expense coverage for sole proprietors and partners

**Series 10-43
 Producer's Exam for Property Insurance**

100 questions – Two-hour time limit

1.0 Insurance Regulation 10%

(See Page 15)

2.0 General Insurance 15%

(See Page 16)

3.0 Property Insurance Basics 20%

3.1 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
 Market value
 Agreed value
 Stated amount

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
 Policy limits
 Restoration/nonreduction of limits
 Appraisal
 Coinsurance
 Vacancy or unoccupancy
 Named insured provision

- 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

- 3.4 South Dakota laws, regulations and required provisions**
- South Dakota Valued Policy Law (58-10-10)
 - South Dakota Insurance Guaranty Association (58-29A-54-109)
 - Cancellation and nonrenewal (58-1-14, 15; 58-33-61)
 - Binders (58-11-29-31)
 - Suit against insurer (RL 15-2-13(1))
 - Federal Terrorism Insurance Program (15 USC 6701; Public Law 109-144, 110-160)

4.0 Dwelling ('02) Policy 7%

- 4.1 Characteristics and purpose**
- 4.2 Coverage forms — Perils insured against**
 - Basic
 - 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 — South Dakota (DP 01 40)
 - Automatic increase in insurance (DP 04 11)
 - Broad theft coverage (DP 04 72)
 - Dwelling under construction (DP 11 43)
- 4.7 Personal liability supplement**

5.0 Homeowners ('00) Policy — Section I 15%

- 5.1 Coverage forms**
 - HO-2 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 — South Dakota (HO 01 40)
 - Limited fungi, wet or dry rot, or bacteria coverage (HO 04 26, HO 04 27)
 - Permitted incidental occupancies — residence premises (HO 04 42)
 - Earthquake (HO 04 54)
 - Scheduled personal property (HO 04 61)
 - Personal property replacement cost (HO 04 90)
 - Home day care (HO 04 97)

6.0 Commercial Package Policy (CPP) 15%

- 6.1 Components of a commercial policy**
 - Common policy declarations
 - Common policy conditions
 - Interline endorsements
 - One or more coverage parts
- 6.2 Commercial property ('07)**
 - Commercial property conditions form
 - Coverage forms
 - Building and personal property
 - Condominium association
 - Condominium commercial unit-owners
 - Builders risk
 - Business income
 - Legal liability
 - Extra expense
 - Causes of loss forms
 - Basic
 - Broad
 - Special
 - Earthquake
 - Selected endorsements
 - Ordinance or law (CP 04 05)
 - Spoilage (CP 04 40)
 - 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
 - Inland marine coverage forms
 - Accounts receivable
 - Bailee's customers
 - Commercial articles
 - Contractors equipment floater
 - Electronic data processing
 - Equipment dealers

- Installation floater
- Jewelers block
- Signs
- Valuable papers and records
- Transportation coverages
 - Common carrier cargo liability
 - Motor truck cargo forms
 - Transit coverage forms

- 6.4 Equipment breakdown ('07)**
 - Equipment breakdown protection coverage form (EB 00 20)
 - Selected endorsements
 - Actual cash value (EB 99 59)

- 6.5 Farm coverage**
 - Farm property coverage forms ('03)
 - 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
 - Livestock coverage form
 - Mobile agricultural machinery and equipment coverage form
 - Definitions
 - Causes of loss (basic, broad and special)
 - Conditions
 - Exclusions
 - Limits
 - Additional coverages

7.0 Businessowners ('06) Policy — Property 15%

- 7.1 Characteristics and purpose**
- 7.2 Businessowners Section I — Property**
 - Coverage
 - Exclusions
 - Limits of insurance
 - Deductibles
 - Loss conditions
 - General conditions
 - Optional coverages
 - Definitions
- 7.3 Businessowners Section III — Common Policy Conditions**
- 7.4 Selected endorsements**
 - Utility services — direct damage (BP 04 56)
 - Utility services — time element (BP 04 57)
 - South Dakota protective safeguards (BP 04 79)

8.0 Other Coverages and Options 3%

- 8.1 National Flood Insurance Program**

"Write your own" versus government
 Eligibility
 Coverage
 Limits
 Deductibles

8.2 Other policies
 Boatowners
 Aircraft hull

**Series 10-44
 Producer's Exam for
 Casualty Insurance**

100 questions – Two-hour time limit

1.0 Insurance Regulation 10%

(See Page 15)

2.0 General Insurance 10%

(See Page 16)

3.0 Casualty Insurance Basics 20%

3.1 Principles and concepts

Insurable interest
 Underwriting
 Function
 Loss ratio
 Rates
 Types
 Loss costs
 Components
 Hazards
 Physical
 Moral
 Negligence
 Elements of a negligent act
 Defenses against negligence
 Damages
 Compensatory — special versus general
 Punitive
 Absolute liability
 Strict liability
 Vicarious liability

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
 Aggregate — general versus products — completed operations
 Split
 Combined single
 Named insured provision
 Duties after loss
 Assignment
 Insurer provisions
 Liberalization
 Subrogation
 Duty to defend

3.4 South Dakota laws, regulations and required provisions

South Dakota Insurance Guaranty Association (58-29A-54-109)
 Cancellation and nonrenewal (58-1-14, 15; 58-20-14; 58-33-61)
 Binders (58-11-29-31)
 Suit against insurer (58-23-1; RL 15-2-13(1))
 Federal Terrorism Insurance Program (15 USC 6701; Public Law 109-144, 110-160)

4.0 Homeowners ('00) Policy — Section II 10%

4.1 Coverage forms

HO-2 through HO-6
 HO-8

4.2 Definitions

4.3 Section II — Liability coverages

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

4.4 Exclusions

4.5 Conditions

4.6 Selected endorsements

Special provisions — South Dakota (HO 01 40)
 Limited fungi, wet or dry rot, or bacteria coverage (HO 04 26, HO 04 27)
 Permitted incidental occupancies — residence premises (HO 04 42)
 Home day care (HO 04 97)
 Business pursuits (HO 24 71)
 Watercraft (HO 24 75)
 Personal injury (HO 24 82)

5.0 Auto Insurance 12%

5.1 Laws

South Dakota Financial Responsibility of Vehicle Owners and Operators Law (RL 32-35)

Required limits of liability (RL 32-35-70)
 South Dakota Automobile Insurance Plan (58-11-57)
 Supplemental coverage (58-23-7, 8)
 Medical
 Disability
 Accidental death
 Uninsured/underinsured motorist (58-11-9, 9.4)
 Definitions (58-11-9.1)
 Bodily injury (58-11-9.5)
 Stacked and non-stacked (58-11-9.7, 9.8, 9.9)
 Required limits (58-11-9)
 Cancellation/nonrenewal
 Grounds (58-11-46, 47, 50)
 Notice (58-11-49, 51, 52)
 Notice of eligibility in assigned risk plan (58-11-53)
 Repair standards (58-12-16)
 Aftermarket crash parts (58-33-70, 71)

5.2 Personal ('05) Auto Policy

Definitions
 Liability coverage
 Bodily injury and property damage
 Supplementary payments
 Exclusions
 Medical payments coverage
 Uninsured motorist 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 — South Dakota (PP 01 65)
 Towing and labor costs (PP 03 03)
 Extended non-owned coverage (PP 03 06)
 Miscellaneous type vehicle (PP 03 23)
 Joint ownership coverage (PP 03 34)

5.3 Commercial auto ('06)

Commercial auto coverage forms
 Business auto
 Garage
 Business auto physical damage
 Truckers
 Motor carrier
 Coverage form sections
 Covered autos
 Liability coverage
 Garagekeepers coverage
 Physical damage coverage

- Exclusions
- Conditions
- Definitions
- Selected endorsements
 - Lessor — additional insured and loss payee (CA 20 01)
 - Mobile equipment (CA 20 15)
 - Auto medical payments coverage (CA 99 03)
 - Drive other car coverage (CA 99 10)
 - Individual named insured (CA 99 17)
- Commercial carrier regulations
 - The Motor Carrier Act of 1980
 - Endorsement for motor carrier policies of insurance for public liability (MCS-90)

6.0 Commercial Package Policy (CPP) 11%

6.1 Components of a commercial policy

- Common policy declarations
- Common policy conditions
- Interline endorsements
- One or more coverage parts

6.2 Commercial general liability ('07)

- Commercial general liability coverage forms
 - Bodily injury and property damage liability
 - Personal and advertising injury liability
 - Medical payments
 - Exclusions
 - Supplementary payments
 - Who is an insured
 - Limits of insurance
 - Conditions
 - Definitions
- Occurrence versus claims-made
- Claims-made features
 - Trigger
 - Retroactive date
 - Extended reporting periods — basic versus supplemental
 - Claim information
- Premises and operations
- Products and completed operations
- Insured contract

6.3 Commercial crime ('06)

- General definitions
 - Burglary
 - Theft
 - Robbery
- Crime coverage forms
 - Commercial crime coverage forms (discovery/loss sustained)

- Government crime coverage forms (discovery/loss sustained)
- Coverages
 - Employee theft
 - Forgery or alteration
 - Inside the premises — theft of money and securities
 - Inside the premises — robbery or safe burglary of other property
 - Outside the premises
 - Computer fraud
 - Funds transfer fraud
 - Money orders and counterfeit money
- Other crime coverage
 - Extortion — commercial entities (CR 04 03)

6.4 Farm coverage

- Farm liability coverage forms ('06)
 - Coverage H — Bodily injury and property damage liability
 - Coverage I — Personal advertising injury liability
 - Coverage J — Medical payments
- Definitions
- Conditions
- Exclusions
- Limits
- Additional coverages

7.0 Businessowners ('06) Policy — Liability 11%

- 7.1 Characteristics and purpose**
- 7.2 Businessowners Section II — Liability**
 - Coverages
 - Exclusions
 - Who is an insured
 - Limits of insurance
 - General conditions
 - Definitions
- 7.3 Businessowners Section III — Common Policy Conditions**
- 7.4 Selected endorsements**
 - Hired auto and non-owned auto liability (BP 04 04)

8.0 Workers Compensation Insurance 8%

- 8.1 Workers compensation laws**
 - Types of laws
 - Monopolistic versus competitive
 - Compulsory versus elective
 - South Dakota Workers' Compensation Law
 - Exclusive remedy (RL 62-3-2, 62-8-6)
 - Employment covered (required, voluntary) (RL 62-1-2, 3, 7; RL 62-3-15, 16, 17)

- Covered injuries (RL 62-1-1(7); RL 62-4-37)
- Occupational disease (RL 62-8-1, 4)
- Benefits provided (RL 62-4-1-3, 3.1, 5, 5.1, 6, 8-22)
- Federal workers' compensation laws
 - Federal Employer Liability Act (FELA) (45 USC 51-60)
 - U.S. Longshore and Harbor Workers' Compensation Act (33 USC 901-950)
 - The Jones Act (46 USC 688)

8.2 Workers compensation and employers liability insurance policy

- General section
 - Part One — Workers compensation insurance
 - Part Two — Employers liability insurance
 - Part Three — Other states insurance
 - Part Four — Your duties if injury occurs
 - Part Five — Premium
 - Part Six — Conditions
- Voluntary compensation endorsement

8.3 Premium computation

- Job classification — payroll and rates
- Experience modification factor
- Premium discounts

8.4 Other sources of coverages

- Assigned risk plan (58-20-15)
- Self-insured employers and employer groups (RL 62-5-5)

9.0 Other Coverages and Options 8%

- 9.1 Umbrella/excess liability policies**
 - Personal (DL 98 01)
 - Commercial (CU 00 01)
- 9.2 Specialty liability insurance**
 - Errors and omissions
 - Professional liability
 - Directors and officers liability
 - Fiduciary liability
 - Liquor liability
 - Employment practices liability
- 9.3 Surplus lines**
 - Definitions and markets
 - Licensing requirements
 - Premium tax obligations (58-32-44, 50)
- 9.4 Surety bonds**
 - Principal, obligee, surety
 - Contract bonds
 - License and permit bonds
 - Judicial bonds
- 9.5 Other policies**
 - Boatowners
 - Aircraft liability

9.6 Residual markets

**Series 10-45
Producer's Exam for Life,
Accident and Health or Sickness
Insurance**

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

For the detailed outline of the following subject matter, refer to the like-named sections in the Series 10-41 Producer's Life outline and in the Series 10-42 Producer's Accident and Health or Sickness outline.

- 1.0 Insurance Regulation 6%**
(See Page 15)
- 2.0 General Insurance 6%**
(See Page 16)
- 3.0 Life Insurance Basics 9%**
- 4.0 Life Insurance Policies 8%**
- 5.0 Life Insurance Policy Provisions, Options and Riders 6%**
- 6.0 Annuities 11%**
- 7.0 Federal Tax Considerations for Life Insurance and Annuities 6%**
- 8.0 Qualified Plans 3%**
- 9.0 Health Insurance Basics 7%**
- 10.0 Individual Health Insurance Policy General Provisions 7%**
- 11.0 Disability Income and Related Insurance 5%**
- 12.0 Medical Plans 7%**
- 13.0 Group Health Insurance 7%**
- 14.0 Dental Insurance 2%**
- 15.0 Insurance for Senior Citizens and Special Needs Individuals 9%**
- 16.0 Federal Tax Considerations for Health Insurance 1%**

**Series 10-46
Producer's Exam for Property
and Casualty Insurance**

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

For the detailed outline of the following subject matter, refer to the like-named sections in the Series 10-43 Producer's Property outline and in the Series 10-44 Producer's Casualty outline.

- 1.0 Insurance Regulation 7%**
(See Page 15)
- 2.0 General Insurance 8%**
(See Page 16)
- 3.0 Property and Casualty Insurance Basics 18%**
- 4.0 Dwelling ('02) Policy 5%**

- 5.0 Homeowners ('00) Policy 12%**
- 6.0 Auto Insurance 10%**
- 7.0 Commercial Package Policy (CPP) 15%**
- 8.0 Businessowners ('06) Policy 13%**
- 9.0 Workers Compensation Insurance 5%**
- 10.0 Other Coverages and Options 7%**

**Series 10-49
Exam for Bail Bonds**

**50 questions – One-hour time
limit**

1.0 Insurance Regulation 10%

- 1.1 Licensing**
 - Persons to be licensed
 - Ineligibility (58-22-3)
 - Types of bail bondspersons
 - Runner (58-22-1(5))
 - Professional bondsperson (58-22-1(3))
 - Property bondsperson (58-22-1(4))
 - Surety bondsperson (58-22-1(6))
 - Appointment (58-22-8, 27)
 - Termination of appointment (58-22-9, 28)
 - Maintenance and duration
 - Expiration (58-22-19)
 - Renewal (58-22-20)
 - Annual license registration (58-22-25)
 - Termination of business (58-22-26)
 - Disciplinary actions
 - Denial, revocation, or nonrenewal (58-22-21)
 - Refusal, suspension, or cancellation (58-22-11, 22)
- 1.2 Bondsperson regulation**
 - Runner requirements (58-22-12, 13)
 - Professional bondsperson requirements
 - Annual financial statement (58-22-10)
 - Trust deposits (58-22-24)
 - Annual list of forfeitures (58-22-38)
 - Prohibited conduct
 - Rebates (58-22-29, 33, 34)
 - Compensation (58-22-30)
 - Solicitation where prisoners are confined (58-22-32)
 - Practice of law (58-22-35)
 - Referral of attorney (58-22-36)
 - Signing bond in blank (58-22-37)
 - Unfair trade practices

- Misrepresentation (58-33-37)
- False advertising (58-33-6)
- Defamation of insurer (58-33-7)
- Boycott, coercion and intimidation (58-33-32)
- Unfair discrimination (58-11-55; 58-33-13.1)
- Insurance fraud regulation (58-4A-1-17)

2.0 Principles of Bail Bonds 45%

- 2.1 Parties to a surety bond**
 - Principal
 - Indemnitor for principal
 - Indemnity agreement
 - Rights of indemnitor (bondsperson, surety)
 - Collateral and trust obligations of bondsperson
 - Obligee
 - Surety
 - Custody requirements
 - Responsibilities and rights of each party
- 2.2 Requirements (eligibility) of a surety**
- 2.3 Duties of bail bondsperson**
 - Receipt for collateral
- 2.4 Compensation of surety**
- 2.5 Types of bonds**
 - Personal surety bond
 - Corporate surety bond
 - Property bond
 - Professional bond

**3.0 Bail Bond Practices (South
Dakota Codified Laws,
23A-43 Rule 46) 35%**

- 3.1 Court procedures**
 - Felonies versus misdemeanors
 - Warrants
 - Custody
 - Court appearances
 - Conditions of release
 - Appeals
- 3.2 Bond forfeiture**
 - Motion
 - Notice to defendant and sureties
 - Dispersal of funds
 - Rights of defendant apprehended by surety
- 3.3 Surrender of principal (defendant)**
 - Return of premium
 - Return of collateral

4.0 Legal Framework 10%

- 4.1 Terminology**
 - Appeal
 - Appearance bond
 - Acquitted
 - Adjudication
 - Capital offense
 - Convicted
 - Defendant

Disposition
 Extradition
 Fugitive
 Hearing
 Incarcerated
 Indictment
 Recognizance
 Judicial sentence
 Writ
 Forfeiture
 Supersedeas
 Habeas corpus
 Arraignment
 Trial by jury
 Exoneration

**Series 10-50
 Producer's Exam for
 Crop Insurance**

**60 questions – One-hour time
 limit**

1.0 Insurance Regulation 10%

(See Page 15)

2.0 General Insurance 10%

(See Page 16)

3.0 Crop Insurance 40%

3.1 Eligibility

Insureds
 Insurable crops

3.2 Application

Binder
 Declarations section
 Required signatures
 Required information
 Provision for company rejection

3.3 Term of coverage

Effective date
 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 extension
 Fire department service charge
 Pro rata liability clause
 Fire and lightning coverage
 Catastrophe loss award
 Assignment
 Subrogation

3.8 Claim settlement practices

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

**4.0 Federal Multi-Peril Crop
 Insurance Programs 40%**

**4.1 Basic/catastrophic crop
 insurance (CAT)**

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
 Subrogation

4.3 Other provisions

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

**4.4 Crop Revenue Coverage
 (CRC)**

Units
 Base price
 Harvest price
 Guaranteed revenue
 Rebating

**Series 10-53
 Producer's Exam for Personal
 Lines Insurance**

**100 questions – Two-hour time
 limit**

1.0 Insurance Regulation 11%

(See Page 15)

2.0 General Insurance 11%

(See Page 16)

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

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
 Market value
 Agreed value
 Stated amount

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
 Appraisal

- Coinsurance
- Vacancy or unoccupancy
- Named insured provision
 - 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 South Dakota laws, regulations and required provisions**
- South Dakota Valued Policy Law (58-10-10)
 - South Dakota Insurance Guaranty Association (58-29A-54-109)
 - Cancellation and nonrenewal (58-1-14, 15; 58-33-61)
 - Binders (58-11-29-31)
 - Suit against insurer (58-23-1; RL 15-2-13(1))

4.0 Dwelling ('02) Policy 11%

- 4.1 Characteristics and purpose**
- 4.2 Coverage forms — Perils insured against**
 - Basic
 - 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 — South Dakota (DP 01 40)
 - Automatic increase in insurance (DP 04 11)
 - Broad theft coverage (DP 04 72)
 - Dwelling under construction (DP 11 43)
- 4.7 Personal liability supplement**

5.0 Homeowners ('00) Policy 22%

- 5.1 Coverage forms**
 - HO-2 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 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 — South Dakota (HO 01 40)
 - Limited fungi, wet or dry rot, or bacteria coverage (HO 04 26, HO 04 27)
 - Permitted incidental occupancies — residence premises (HO 04 42)
 - Earthquake (HO 04 54)
 - Scheduled personal property (HO 04 61)
 - Personal property replacement cost (HO 04 90)
 - Home day care (HO 04 97)
 - Business pursuits (HO 24 71)
 - Watercraft (HO 24 75)
 - Personal injury (HO 24 82)

6.0 Auto Insurance 22%

- 6.1 Laws**
 - South Dakota Financial Responsibility of Vehicle Owners and Operators Law (RL 32-35)
 - Required limits of liability (RL 32-35-70)
 - South Dakota Automobile Insurance Plan (58-11-57)
 - Supplemental coverage (58-23-7, 8)
 - Medical
 - Disability
 - Accidental death
 - Uninsured/underinsured motorist (58-11-9, 9.4)
 - Definitions (58-11-9.1)
 - Bodily injury (58-11-9.5)

- Stacked and non-stacked (58-11-9.7, 9.8, 9.9)
- Required limits (58-11-9)
- Cancellation/nonrenewal Grounds (58-11-46, 47, 50)
- Notice (58-11-49, 51, 52)
- Notice of eligibility in assigned risk plan (58-11-53)
- Repair standards (58-12-16)
- Aftermarket crash parts (58-33-70, 71)

6.2 Personal ('05) Auto Policy

- Definitions
- Liability coverage
 - Bodily injury and property damage
 - Supplementary payments
 - Exclusions
- Medical payments coverage
- Uninsured motorist 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 — South Dakota (PP 01 65)
 - Towing and labor costs (PP 03 03)
 - Extended non-owned coverage (PP 03 06)
 - Miscellaneous type vehicle (PP 03 23)
 - Joint ownership coverage (PP 03 34)

7.0 Other Coverages and Options 6%

- 7.1 Personal umbrella liability policy (DL 98 01)**
- 7.2 National Flood Insurance Program**
 - "Write your own" versus government
 - Eligibility
 - Coverage
 - Limits
 - Deductibles
- 7.3 Other policies**
 - Boatowners



Exam Registration Form for South Dakota 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	Daytime Phone Number (including area code) ()
Employer (insurance company, if known)			Evening Phone Number (including area code) ()
E-mail address			Fax Number (including area code) ()

This form is Page 27 of the South Dakota Licensing Information Bulletin. We recommend you read the entire Bulletin.

Series	Exam Title	Exam Fee	Total
10-41	Producer's Exam for Life Insurance	\$89	\$
10-42	Producer's Exam for Accident and Health or Sickness Insurance	\$89	\$
10-43	Producer's Exam for Property Insurance	\$89	\$
10-44	Producer's Exam for Casualty Insurance	\$89	\$
10-45	Producer's Exam for Life, Accident and Health or Sickness Insurance	\$109	\$
10-46	Producer's Exam for Property & Casualty (Commercial Lines) Insurance*	\$109	\$
10-49	Exam for Bail Bonds	\$89	\$
10-50	Producer's Exam for Crop Insurance	\$89	\$
10-53	Producer's Exam for Personal Lines Insurance	\$89	\$
Mandatory State Testing Fee (Per Examination)		\$10	
		Total Fee	\$

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.

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