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Introduction

This handbook provides you with information about the process for becoming licensed as an insurance producer, consultant, or public adjuster 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.

Overview of Licensing Process

This handbook provides information about the examination and licensing process for obtaining a resident insurance license. You should read this Licensing Handbook including the examination content outlines prior to taking an exam. If interested in applying for a nonresident license, you can apply online via NIPR at www.nipr.com or an NIPR authorized business partner. Follow these main steps if you are interested in obtaining an insurance license.

Licensing Process

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

3. Prepare for your exam, using this bulletin and other materials. The content outlines in this guide are the basis for the exams.

4. Take the scheduled exam, bringing your required identification 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.

5. Apply for the license via NIPR at www.nipr.com or complete and send the license application form, any other required information, plus the correct fees to the Nebraska Department of Insurance. Forms can be found at https://doi.nebraska.gov/producers/license.
To get answers not provided in this bulletin

Visit our Website: www.prometric.com/nebraska/insurance

LICENSING INFORMATION
Nebraska Department of Insurance
P. O. Box 82089
Lincoln, NE 68501-2089
Tel. (402) 471-4913
Website: www.doi.nebraska.gov

QUESTIONS ABOUT EXAMINATION
Prometric
Website: www.prometric.com/nebraska/insurance

Tel: (800) 853-4753
Fax: (800) 347-9242
TDD User: (800) 790-3926
Nebraska License Requirements

This section describes:
- The types of licenses offered and their requirements.
- Licensing requirements based on residence.

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.
- A **public adjuster** is an individual who, for compensation, does any of the following:
  (a) acts for or aids an insured in negotiating for or effecting the settlement of a first-party claim for loss or damage to real or personal property of the insured;
  (b) Advertises for employment as a public adjuster of first-party claims or otherwise solicits business or represents to the public that the person is a public adjuster of first-party claims for loss or damage to real or personal property of an insured; or
  (c) Directly or indirectly solicits the business of investigating or adjusting losses or of advising an insured about first-party claims for loss or damage to real or personal property of the insured.
- A **public adjuster agency** is a corporation, association, partnership, limited liability company, limited liability partnership, or any other legal entity acting as a public adjuster in the state.

Prior to obtaining an agent, consultant, or public adjuster license (except those applying for Limited Line Credit, Variable Contracts, Insurance or Surplus Lines), you must pass an examination by the Department. The following table lists licenses and the exam (if any) that must be passed for each license line.

**Important** Passing an exam does not guarantee that you will be issued a license. Issuance of a license depends on review and approval of all license application materials.
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; 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](http://www.nipr.com) or download an NAIC Uniform Application from the Department’s website at [www.doi.nebraska.gov](http://www.doi.nebraska.gov). Otherwise, you may contact the Department to determine the appropriate procedures, fees and requirements.
New Resident Licensing Requirements

If you are a nonresident and wish to change your resident license to Nebraska, you must first change the status of your previous resident license. After you receive notification that the former state has changed your status, you must submit the Nebraska Resident Producer License application (found online at www.doi.nebraska.gov) and the appropriate application fee to the Department. Generally, a Letter of Clearance is not required. You have 90 days to apply for a resident Nebraska license without having to take the exam.

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 as a resident again.
Scheduling Your Exam

Registering and Scheduling Information

Prometric provides computerized testing through its multistate testing network. You may take the exam at any Prometric test center in the United States. Follow the instructions here to register and schedule an appointment.

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

Online

Register online—it saves time and it's easy!

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

1  www.prometric.com/nebraska/insurance.
2  Click on Create or Login to Your Account to register.
3  Click on Schedule Your Test and follow the prompts.

By Fax or Mail

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

OR

You may mail the completed Exam Registration Form and the appropriate exam fee to the address on the form. When registering by mail, you may pay the exam fee by Visa, MasterCard or American Express. Personal checks and cash are not accepted.

If paying by credit card, you must also include the completed Credit Card Payment Form (Visa, MasterCard or American Express). The cardholder’s signature must be on the form including a Visa, MasterCard or American number.

By Phone

If you are unable to schedule online, you may schedule the examination by calling (800) 853-4753 between 8 a.m. and 9 p.m. (Eastern Time), Monday through Friday, and between 10 a.m. and 3 p.m. (Eastern Time), Saturday and Sunday. Please have your exam information and credit card information for payment available.

Reschedule and Cancellation

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

After you cancel your exam, you must initiate a refund by going to https://fs6.formsite.com/Prometric/form33/index.html and completing the refund form.
Prometric will review refund requests and email decisions to you within 7-10 business days of receipt unless further research and/or documentation are required. Prometric reserves the right to request documentation to support any illness or emergency claim. **Refund requests made via phone will not be accepted.**

If you change or cancel your appointment without proper notice, you will forfeit your examination fee(s).

**If absent or late for your appointment**

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

**Test Centers**

You may take the exam at any Prometric test center in the United States. **Test center locations are subject to change. Be sure to verify the address of and directions of the test center before you leave for the exam.**

**Nebraska Test Centers**

<table>
<thead>
<tr>
<th>Test Sites</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Omaha, NE</strong></td>
<td><strong>Scottsbluff, NE</strong></td>
<td><strong>Lincoln, NE</strong></td>
</tr>
<tr>
<td>11225 Davenport Street Suite 106 Omaha, NE 68154</td>
<td>2620 College Park Room 117 Scottsbluff, NE 69361</td>
<td>5715 South 34th Street Suite 300 Co-located with Sylvan Lincoln, NE 68516</td>
</tr>
<tr>
<td><strong>Kearney, NE</strong></td>
<td><strong>Hays, KS</strong></td>
<td><strong>Sioux City, IA</strong></td>
</tr>
<tr>
<td>1615 West 24th Street C-106 Kearney, NE 68849</td>
<td>701 Park Street Picken Hall Room 117A Hays, KS 67601</td>
<td>4647 Stone Ave Western Iowa Comm. College Sioux City, IA 51106</td>
</tr>
</tbody>
</table>

**Holidays**

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

**Emergency Closings**

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

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

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

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

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

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

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

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

- Being well prepared can help you pass the exam and save time and possibly money spent retaking it. This section offers:
  - Information about study materials.
  - An overview of the exam content outlines.
  - An explanation of how to take a practice exam.

**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.**

**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.

**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 18. You can view a complete outline specific to your examination online at [https://www.prometric.com/en-us/clients/insurance/Pages/ne-content-outlines.aspx](https://www.prometric.com/en-us/clients/insurance/Pages/ne-content-outlines.aspx).

**Note** Do not sit for your exam until you are familiar with all subject areas in the applicable content outline.

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.
Practice Exams

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


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 just as you would during the actual exam. Practice exams are available for:

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

There is no cost to take Prometric Practice Exams!
Taking Your Exam

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

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

The exam will be administered by computer but you do not need any computer experience or typing skill to take the exam.

**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. The identification document must:

- Be government-issued (e.g., driver’s license, state-issued identification card, passport or military identification card).
- Contain both a current photo and 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 will be required to pay another full examination fee before making another appointment. If you cannot provide the identification listed above, contact Prometric before scheduling the appointment to arrange an alternative way to meet this requirement.

**Test Center Regulations**

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

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

1. While in the test center, you will be continuously monitored by video. During your examination, you will also be monitored by physical walk-throughs and through an observation window. All testing sessions are video and audio recorded.

2. You must present valid (unexpired) and acceptable ID(s) in order to take your test. (See “Identification required” in the previous section).
You will be scanned with a metal detector wand prior to every entry into the test room. If you refuse, you cannot test.

You will be required to raise your pants legs above your ankles, empty and turn all pockets inside-out and raise shirt sleeves above your wrists prior to every entry into the test room.

If you are wearing eyeglasses, you will be required to remove them for visual inspection to ensure they don’t contain a recording device. Large jewelry items must be stored in your locker due to concerns over concealed recording devices.

You must sign the test center roster each time you leave the test room. You must also sign back in and show your ID to the Test Center Administrator (TCA) in order to re-enter the test room.

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.

You must not talk to other candidates or refer to their screens, testing materials, or written notes in the test room.

You must not use written notes, published materials, or other testing aids.

You are allowed to bring soft ear plugs or center-supplied tissues into the test room.

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.

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.

You must return all materials issued to you by the test center administrator ("TCA") at the end of your test.

You are not allowed to use any electronic device or phone during breaks.

If you have a medical condition that may require you to access food or medicine during your exam session, you must store those items separately from other items you place in the test center locker. You must inform the TCA before you retrieve the food or medicine, and the TCA will observe you obtaining the item from the locker. You are not allowed to access any item other than food or medicine needed for a medical reason.

You must conduct yourself in a civil manner at all times when on the premises of the test center. Exhibiting abusive behavior towards the TCA or any other staff member of the test center may result in examination disqualification and criminal prosecution.

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

For more information on Prometric test center regulations, please visit: www.prometric.com/en-us/for-test-takers/prepare-for-test-day/documents/TestCenterRegulations.pdf
Please note: Test center administrators are not allowed to answer any questions pertaining to the exam content. If you do not understand a question on the examination, you should answer the question to the best of your ability.

**Question Types**

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

**Question Formats.**

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

**Format 1—Direct question**

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

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

**Format 2—Incomplete sentence**

Benefits under workers’ compensation insurance are payable:

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

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

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

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

**Experimental Questions**

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

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

The questions will:

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

**Exam Results**

At the end of the exam, the score will be shown on the screen and you will receive a printed score report. The report indicates the overall score and grade, including the numerical percentage of questions answered correctly and whether you passed or failed.
The report also displays the correct percentage in each major section of the exam, as defined by the exam content outline. These section scores are shown to guide you, or your employer and/or trainer, about areas requiring additional preparation for retesting if you do not pass the exam. Even after you pass, you may want to focus on these areas as you begin to provide insurance products and services to the public.

<table>
<thead>
<tr>
<th>Nebraska Producer Life Examination</th>
<th>Number of Questions</th>
<th>Number Correct</th>
<th>Percent Correct</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life Total Test Score</td>
<td>100</td>
<td>80</td>
<td>80%</td>
</tr>
<tr>
<td>Insurance Regulation</td>
<td>11</td>
<td>8</td>
<td>73%</td>
</tr>
<tr>
<td>General Insurance</td>
<td>10</td>
<td>8</td>
<td>80%</td>
</tr>
<tr>
<td>Life Insurance Basics</td>
<td>18</td>
<td>14</td>
<td>78%</td>
</tr>
<tr>
<td>Life Insurance Policies</td>
<td>21</td>
<td>17</td>
<td>81%</td>
</tr>
<tr>
<td>Life Insurance Provisions, Options and Riders</td>
<td>15</td>
<td>13</td>
<td>87%</td>
</tr>
<tr>
<td>Annuities</td>
<td>13</td>
<td>10</td>
<td>77%</td>
</tr>
<tr>
<td>Tax Considerations</td>
<td>7</td>
<td>6</td>
<td>86%</td>
</tr>
<tr>
<td>Qualified Plans</td>
<td>5</td>
<td>4</td>
<td>80%</td>
</tr>
</tbody>
</table>

Score: 80%
Grade: Pass
(A total score of 70 percent is required to pass)

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

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

**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. **There is no fee for this service.**

**Appeals Process**

Prometric’s goal is to provide a quality examination and a pleasant testing experience for every candidate. If you would like to submit an appeal concerning examination content, registration, scheduling or test administration (testing site procedures, equipment, personnel, etc.), please submit an appeal by visiting [www.prometric.com/contactus](http://www.prometric.com/contactus) and clicking on “Request an Appeal”.

Once submitted you will receive an email response within 20 days indicating whether your appeal has been approved.
Applying for Your License

This section offers information about:

- Applying for your license.
- Obtaining an appointment.
- Continuing education requirements.
- Request for information changes.

After successfully completing the appropriate qualifying exam, you must apply for your license. You must apply and be issued a Nebraska insurance license in order to sell, solicit, negotiate, or adjust insurance in the state of Nebraska.

Please allow 2-3 days for the exam results to be transmitted to the Nebraska Department of Insurance before applying online at www.nipr.com or you can download the application at www.doi.nebraska.gov/producers/license.

If you have any questions regarding the license application process, please contact the Nebraska Department of Insurance Licensing Division at (402) 471-4913 or at doi.licensing@nebraska.gov.

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 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 or public adjuster is required to obtain an insurance agency license. The business entity must designate a licensed producer who will be 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 insurance agency.

To obtain an insurance agency license, complete and submit the NAIC Uniform Application for Business Entity Insurance License/Registration, together with the appropriate license fee, to the Department. To obtain a public adjuster agency license, complete and submit the NAIC Uniform Application for Business Entity
Adjuster License/Registration, together with the appropriate license fee, to the Department.

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. 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, consultants, and adjusters must meet continuing education requirements. Courses must relate to the kinds of insurance that the individual 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 non-issuance. Licensees are exempt from continuing education for the first renewal.

Continuing education hours are needed for the following license lines:

<table>
<thead>
<tr>
<th>Line of Insurance</th>
<th>Minimum Hours Every Two Years</th>
</tr>
</thead>
<tbody>
<tr>
<td>Property and Casualty</td>
<td>21 hours plus 3 hours of ethics</td>
</tr>
<tr>
<td>Property</td>
<td>21 hours plus 3 hours of ethics</td>
</tr>
<tr>
<td>Casualty</td>
<td>21 hours plus 3 hours of ethics</td>
</tr>
<tr>
<td>Personal Lines</td>
<td>21 hours plus 3 hours of ethics</td>
</tr>
<tr>
<td>Life and Annuities</td>
<td>21 hours plus 3 hours of ethics</td>
</tr>
<tr>
<td>Variable Contracts</td>
<td>21 hours plus 3 hours of ethics</td>
</tr>
<tr>
<td>Accident and Health or Sickness</td>
<td>21 hours plus 3 hours of ethics</td>
</tr>
<tr>
<td>Title</td>
<td>6 hours plus 3 hours of ethics</td>
</tr>
<tr>
<td>Crop only</td>
<td>3 hours plus 3 hours of ethics</td>
</tr>
<tr>
<td>Funeral</td>
<td>6 hours plus 3 hours of ethics</td>
</tr>
<tr>
<td>Funeral – Director</td>
<td>3 hours plus 3 hours of ethics</td>
</tr>
<tr>
<td>Viatical</td>
<td>12 hours plus 3 hours of ethics</td>
</tr>
<tr>
<td>Public Adjuster</td>
<td>21 hours plus 3 hours of ethics</td>
</tr>
</tbody>
</table>

**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.
Every person licensed under the Insurance Producers Licensing Act and the Public Adjusters 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.nebraska.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.
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 https://www.prometric.com/en-us/clients/insurance/Pages/ne-content-outlines.aspx.

### 1.0 Insurance Regulation 10%

#### 1.1 Licensing

- Process (44-4052, 4053)
- Types of licensees (44-4054)
  - Producers (44-4049, 4054)
  - Consultants (44-2606–2635)
  - Resident versus nonresident (44-2625, 4055, 4063)
  - Temporary (44-4058)
- Maintenance and duration
  - Renewal (44-4054)
- Name or address change (44-4054(8))
- Reporting of actions (44-4065)
- Assumed names (44-4057)
- Continuing education requirements including ethics education (44-3901–3908)
- Disciplinary actions
  - Right to hearing (44-4059(2))
  - Suspension, revocation or refusal to issue or renew (44-2633, 4059)
  - Fines (44-2634, 4059(4))
  - Cease and desist order (44-1529, 1542)

#### 1.2 State regulation

- Director’s general duties and powers (44-101.01, 2635)
- Company regulation

### 2.0 General Insurance 10%

#### 2.1 Concepts

- Certificate of authority (44-303)
- Capital and surplus requirements (44-214, 305)
- Unfair claims settlement practices (44-1539, 1540)
- Examination of books and records (44-1527, 5904)
- Appointment (44-4061)
- Termination of appointment (44-4062)
- Unfair trade practices complaint register (44-1525(9); Reg Ch 21)
- Producer regulation
  - Sharing commissions (44-4060)
  - Controlled business (44-361.01, .02)
  - Prohibited fees or charges (44-354)
  - Records retention (44-5905)
- Unfair trade practices
  - Misrepresentation (44-1525(1))
  - False advertising (44-1525(2))
  - Defamation of insurer (44-1525(3))
  - Boycott, coercion or intimidation (44-1525(4))
  - Unfair discrimination (44-1525(7))
  - Rebating (44-361, 1525(8))
- Insurance Fraud Act (44-6601–6608)
- Privacy of Insurance Consumer Information Act (44-901–925)

#### 2.2 Insurers

- Types of insurers
  - Stock companies
  - Mutual companies
  - Fraternal benefit societies
  - Reciprocals
  - Lloyd’s associations
  - Risk retention groups
  - Surplus lines
  - Private versus government insurers
- Admitted versus nonadmitted 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 licensees
- Express implied apparent
- Responsibilities to the applicant/insured

#### 2.4 Contracts

- Elements of a legal contract
- Offer and acceptance consideration
3.0 Life Insurance Basics 18%

3.1 Insurable interest
- (44-704)
- Survivor protection
- Estate creation
- Cash accumulation
- Liquidity
- Estate conservation

3.2 Personal uses of life insurance
- Suggestion and sales presentations (Reg Ch 33)
- Advertising (Reg Ch 50)
- Life and Health Insurance Guaranty Association (44-2719.01)
- Buyer's Guide and Policy Summary (Reg Ch 33 Sec 005, NAIC Current Model Buyer's Guide)
- Illustrations (Reg Ch 72)
- Replacement (Reg Ch 19)
- Use and disclosure of insurance information
- Annuity suitability (44-8101–8109)

3.4 Business uses of life insurance
- Buy-sell funding
- Key person
- Executive bonuses

3.5 Classes of life insurance
- Group versus individual
- Permanent versus term
- Participating versus nonparticipating
- Fixed versus variable life insurance and annuities
- Regulation of variable products (SEC, FINRA and Nebraska) (44-2212, 2216; Reg Ch 15 Sec 006, 011)

3.6 Premiums
- Factors in premium determination
- Mortality
- Interest
- Expense
- Premium payment mode

3.7 Producer responsibilities
- Solicitation and sales presentations (Reg Ch 33)
- Advertising (Reg Ch 50)
- Life and Health Insurance Guaranty Association (44-2719.01)
- Buyer's Guide and Policy Summary (Reg Ch 33 Sec 005, NAIC Current Model Buyer's Guide)
- Illustrations (Reg Ch 72)
- Replacement (Reg Ch 19)
- Use and disclosure of insurance information
- Annuity suitability (44-8101–8109)

3.8 Individual underwriting by the insurer
- Information sources and regulation
- Application
- Producer report
- Attending physician statement
- Investigative consumer (inspection) report
- Medical Information Bureau (MIB)
- Medical examinations and lab tests including HIV (RL 71-531)
- Selection criteria and unfair discrimination (44-1525(7)(a))
- Classification of risks
- Preferred
- Standard
- Substandard

4.0 Life Insurance Policies 18%

4.1 Term life insurance
- Level term
- Annual renewable term
- Level premium term
- Decreasing term

4.2 Whole life insurance
- Continuous premium (straight life)

5.0 Life Insurance Policy Provisions, Options and Riders 20%

5.1 Required provisions
- (44-502)
- Entire contract (44-502(3))
- Right to examine (free look) (44-502.05)
- Payment of premiums (44-502(1))
- Grace period (44-502(2))
- Reinstatement (44-502(11))
- Incontestability (44-502(5))
- Misstatement of age (44-502(6))
- Exclusions (44-502(5))
- Statements of the insured (44-502(4))
- Payment of claims (44-502(12))
- Interest on proceeds (44-3,143)
- Prohibited provisions including backdating (44-503)

5.2 Ownership and beneficiaries
- Ownership
- Assignment
- Beneficiary designation options
  - Individuals
  - Classes
  - Estates
  - Minors
  - Trusts
- Succession
- Revocable versus irrevocable
- Common disaster clause
- Spendthrift clause

Limited payment
- Single premium

4.3 Flexible premium policies
- Adjustable life
- Universal life — Indexed
- Universal Life
- Variable Insurance
- Variable Universal

4.4 Specialized policies
- Joint life (first-to-die)
- Survivorship life (second-to-die)
- Juvenile life

4.5 Group life insurance
- Characteristics of group plans
- Types of plan sponsors
- Group underwriting requirements
- Required provisions (44-1607)
- Assignability (44-1619)
- Conversion to individual policy (44-1607(8–10), 1613, 1614)
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

5.7 Disability riders
Waiver of premium
Waiver of cost of insurance
Disability income benefit
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

5.10 Riders affecting the death benefit amount
Accidental death
Guaranteed insurability
Cost of living
Return of premium
No lapse guarantee

5.11 Viatical settlements
Disclosure to consumers
General rules
Stranger owned life
Fraudulent acts
Definitions
Ch thrilly ill
Terminally ill
Viatical settlement broker
Viatical settlement provider
Viatical settlement purchaser
Viator

6.0 Annuities 15%

6.1 Annuity principles and concepts
Accumulation period
versus annuity period
Owner, annuitant and beneficiary
Insurance aspects of annuities
Nebraska Protection in Annuity Transactions Act
(44-8101–8109)

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
Interest rate guarantees
(minimum versus current)
Level benefit payment amount
Equity indexed annuities
Market value adjusted annuities
Variable 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
Education funds

7.0 Federal Tax Considerations for Life Insurance and Annuities 5%

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
Values included in insured’s estate

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
Pension minimum 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 — 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
Tax advantages for employers and employees
Taxation of distributions (age-related)

8.3 Plan types, characteristics and purchasers
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Self-employed plans (HR 10 or Keogh plans)
Profit-sharing and 401(k) plans
SIMPLE plans
Pension plans
403(b) tax-sheltered annuities (TSA s)
Safe Harbor 401(k) Single (k)
1.0 Insurance Regulation 10%

1.1 Licensing
Process (44-4052, 4053)
Types of licensees (44-4054)
Producers (44-4049, 4054)
Consultants (44-2606–2635)
Resident versus nonresident (44-2625, 4055, 4063)
Temporary (44-4058)
Maintenance and duration
Renewal (44-4054)
Name or address change (44-4054(8))
Reporting of actions (44-4065)
Assumed names (44-4057)
Continuing education requirements including ethics education (44-3901–3908)
Disciplinary actions
Right to hearing (44-4059(2))
Suspension, revocation or refusal to issue or renew (44-2633, 4059)
Fines (44-2634, 4059(4))
Cease and desist order (44-1529, 1542)

1.2 State regulation
Director's general duties and powers (44-101.01, 2635)
Company regulation
Certificate of authority (44-303)
Capital and surplus requirements (44-214, 305)
Unfair claims
settlement practices (44-1539, 1540)
Examination of books and records (44-1527, 5904)
Appointment (44-4061)
Termination of appointment (44-4062)
Unfair trade practices
complaint register

(44-1525(9); Reg Ch 21)
Producer regulation
Sharing commissions (44-4060)
Controlled business (44-361.01, .02)
Prohibited fees or charges (44-354)
Records retention (44-5905)
Unfair trade practices
Misrepresentation (44-1525(1))
False advertising (44-1525(2))
Defamation of insurer (44-1525(3))
Boycott, coercion or intimidation (44-1525(4))
Unfair discrimination (44-1525(7))
Rebating (44-361, 1525(8))
Insurance Fraud Act (44-6601–6608)
Privacy of Insurance Consumer Information Act (44-901–925)

1.3 Federal regulation
Fair Credit Reporting Act (15 USC 1681–1681d)
Fraud and false statements

2.0 General Insurance 10%

2.1 Concepts
Risk management key terms
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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
Risk retention groups
Surplus lines
Private versus government insurers
Admitted versus nonadmitted 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 licensees
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
Umost good faith
Representations/misrepresentations
Warranties
Concealment
Fraud
Waiver and estoppel

3.0 Sickness and Accident Insurance Basics 12%

3.1 Definitions of perils
Accidental injury
Sickness

3.2 Principal types of losses and benefits
Loss of income from disability
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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
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Types of limited policies
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4.0 Individual Sickness and Accident Insurance Policy General Provisions 10%

4.1 Uniform required provisions (44-710.03)

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Grace period (44-710.03(3))
Reinstatement (44-710.03(4))
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Physical examinations and autopsy (44-710.03(10))
Legal actions (44-710.03(11))
Change of beneficiary (44-710.03(12))

4.2 Uniform optional provisions (44-710.04)
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Misstatement of age (44-710.04(2))
Other insurance in this insurer (44-710.04(3))
Insurance with other insurers
Expense-incurred basis (44-710.04(4))
Other benefits (44-710.04(5))
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Intoxicants and narcotics (44-710.04(11))

4.3 Other general provisions
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Consideration clause
Renewability clause (44-710.04(5))
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Guaranteed renewable
Conditionally renewable
Renewable at option of insurer
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4.4 Other cash benefits
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Elimination and elimination periods
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Coordination with federal and state disability plans
Coordination with federal and state employee benefits
Coordination with social security and other benefits
Coordination with state and federal disability plans
Coordination with state and federal employee benefits

4.5 Exclusions
Disability caused by pre-existing conditions
Exclusions

5.0 Disability Income and Related Insurance 10%

5.1 Qualifying for disability benefits
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Any occupation
Pure loss of income (income replacement contracts)
Presumptive disability

5.2 Individual disability income insurance
Basic total disability plan
Income benefits
(30-day 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)
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At-work benefits
Partial disability benefit
Residual disability benefit
Other provisions affecting income benefits
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Future increase option (FIO)
Relation of earnings to insurance (44-710.04(6))
Other cash benefits
Accidental death and dismemberment
Rehabilitation benefit
Medical reimbursement benefit
(nondisabling injury)
Refund provisions
Return of premium
Cash surrender value

5.3 Unique aspects of individual disability underwriting
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Benefit limits
Policy issuance alternatives

5.4 Group disability income insurance
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Long-term disability (LTD)

5.5 Business disability insurance
Key person disability income
Disability buy-sell policy

5.6 Social Security disability
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3.5 Common exclusions from coverage

3.6 Producer responsibilities in individual health insurance
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3.7 Individual underwriting by the insurer
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Investigative consumer (inspection) report
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Standard
Substandard

3.8 Considerations in replacing health insurance
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Benefits, limitations and exclusions
Underwriting requirements
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(income)
Credit disability
Blanket insurance
(teams, passengers, other)
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Vision care

3.9 Considerations in individual producer

3.10 Common exclusions

3.11 Producer liability for errors

3.12 Uniform required provisions (44-710.03)
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
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Emergency care
Hospital services
Other basic services
Preferred provider organizations (PPOs)
General characteristics
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PCP referral (gatekeeper PPO)
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6.3 Cost containment in health care delivery
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Concurrent review

6.4 Nebraska requirements (individual and group)
Eligibility requirements

6.5 HIPAA (Health Insurance Portability and Accountability Act) requirements
Eligibility
Guaranteed issue
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Creditable coverage
Renewability

6.6 Health savings accounts (HSAs)
Definition
Eligibility
Contribution limits

7.0 Group Sickness and Accident Insurance 11%

7.1 Characteristics of group insurance
Group contract
Certificate of coverage (44-761(2))
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)
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Customer groups (depositors, creditor-debtor, other)

7.3 Marketing considerations
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Regulatory jurisdiction/place of delivery

7.4 Employer group health insurance
Nebraska underwriting requirements (44-760)
Insurer underwriting criteria
Characteristics of group
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Persistency factors

8.0 Dental Insurance 2%

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 (comprehensive) 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
9.0 Insurance for Senior Citizens and Special Needs

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 (Reg Ch 36 Sec 001)
Open enrollment (Reg Ch 36 Sec 011)
Standardized Medicare supplement plans (Reg Ch 36 Sec 009)
Core benefits
Additional benefits
Nebraska regulations and required provisions
Standards for marketing (Reg Ch 36 Sec 020)
Advertising (44-3608.01; Reg Ch 36 Sec 019)
Appropriateness of recommended purchase and excessive insurance (Reg Ch 36 Sec 021)
Buyer’s guide (Reg Ch 36 Sec 017(017.01F))
Outline of coverage (44-3607; Reg Ch 36 Sec 017(017.03))
Guaranteed issue for eligible persons (Reg Ch 36 Sec 012)
Right to return (free look) (44-3608; Reg Ch 36 Sec 017(017.01E))
Unfair trade practices (44-3610)
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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
LTC, Medicare and Medicaid compared
Eligibility for benefits
Levels of care
Skilled care
Intermediate care
Custodial care
Home health care
(Reg Ch 46 Sec 005(005.10), 010)
Adult day care (Reg Ch 46 Sec 005(005.02))
Respite care
Assisted living (Reg Ch 46 Sec 005(005.21))
Benefit periods
Benefit amounts
Optional benefits
Guarantee of insurability
Return of premium
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Exclusions (Reg Ch 46 Sec 006(006.02))
LTC Partnerships
Underwriting considerations
Nebraska regulations and required provisions
Standards for marketing (Reg Ch 46 Sec 006(006.04))
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9.5 Nebraska Comprehensive Health Insurance Pool
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10.0 Federal Tax Considerations for Sickness and Accident Insurance

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
1.0 Insurance Regulation 6%

1.1 Licensing
- Process (44-4052, 4053)
- Types of licensees (44-4054)
  - Producers (44-4049, 4054)
  - Consultants (44-2606–2635)
  - Resident versus nonresident (44-2625, 4055, 4063)
  - Temporary (44-4058)
- Maintenance and duration
  - Renewal (44-4054)
  - Name or address change (44-4054(8))
- Reporting of actions (44-4065)
  - Assumed names (44-4057)
- Continuing education requirements including ethics education (44-3901–3908)
- Disciplinary actions
  - Right to hearing (44-4059(2))
  - Suspension, revocation or refusal to issue or renew (44-2633, 4059)
  - Fines (44-2634, 4059(4))
  - Cease and desist order (44-1529, 1542)

1.2 State regulation
- Director's general duties and powers (44-101.01, 2635)
- Company regulation
  - Certificate of authority (44-303)
  - Capital and surplus requirements (44-214, 305)

2.0 General Insurance 6%

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

3.0 Life Insurance Basics 8%

3.1 Insurable interest (44-704)

3.2 Personal uses of life insurance
- Survivor protection
- Estate creation
- Cash accumulation
- Liquidity
- Estate conservation

3.3 Determining amount of personal life insurance
- Human life value approach
### 3.4 Business uses of life insurance
- Buy-sell funding
- Key person
- Executive bonuses

### 3.5 Classes of life insurance policies
- Group versus individual
- Permanent versus term
- Participating versus nonparticipating
- Fixed versus variable life

### 3.6 Premiums
- Factors in premium determination
- Mortality
- Interest
- Expense
- Premium payment mode

### 3.7 Producer responsibilities
- Solicitation and sales presentations
- Advertising
- Life and Health Insurance Guaranty Association
- Buyer’s Guide and Policy Summary
- Illustrations
- Replacement
- Use and disclosure of insurance information
- Annuity suitability
- Field underwriting
- Notice of information practices
- Application procedures
- Delivery
- Policy review
- Effective date of coverage
- Premium collection
- Statement of good health

### 3.8 Individual underwriting by the insurer
- Information sources and regulation
- Application
- Producer report
- Attending physician statement
- Investigative consumer (inspection) report
- Medical Information Bureau (MIB)
- Medical examinations and lab tests including HIV (RL 71-531)
- Selection criteria and unfair discrimination (44-1525(7)(a))
- Classification of risks
  - Preferred
  - Standard
  - Substandard

### 4.0 Life Insurance Policies 8%

#### 4.1 Term life insurance
- Level term
  - Annual renewable term
  - Level 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 — Indexed Universal Life
- Variable Insurance
- Variable Universal

#### 4.4 Specialized policies
- Joint life (first-to-die)
- Survivorship life (second-to-die)
- Juvenile life

#### 4.5 Group life insurance
- Characteristics of group plans
- Types of plan sponsors
- Group underwriting requirements
- Required provisions (44-1607)
- Assignability (44-1619)
- Conversion to individual policy (44-1607(8-10), 1613, 1614)

### 5.0 Life Insurance Policy Provisions, Options and Riders 8%

#### 5.1 Required provisions
- Entire contract (44-502)
- Right to examine (free look) (44-502.05)
- Payment of premiums (44-502(1))

#### 5.2 Ownership and beneficiaries
- Ownership
- Assignment
- Beneficiary 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

#### 5.7 Disability riders
- Waiver of premium
- Waiver of cost of insurance
- Disability income benefit
- Payor benefit life/disability (juvenile insurance)

#### 5.8 Accelerated (living) benefit provision/riders
- Conditions for payment
- Effect on death benefit

#### 5.9 Riders covering additional insureds
6. Annuities 10%

6.1 Annuity principles and concepts
Accumulation period versus annuity period
Owner, annuitant and beneficiary
Insurance aspects of annuities
Nebraska Protection in Annuity Transactions Act (44-8101–8109)

6.2 Immediate versus deferred annuities
Single premium immediate annuities (SPIAs)
Deferred annuities
Premium payment options
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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
Variable annuities

6.5 Uses of annuities
Lump-sum settlements
Qualified retirement plans
Group versus individual annuities
Personal use
Individual retirement annuities (IRAs)
Tax-deferred growth
Retirement income
Education funds

7. Federal Tax Considerations for Life Insurance and Annuities 5%

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
Values included in insured’s estate

7.2 Modified endowment contracts (MECs)
Modified endowment versus life insurance
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Distributions

7.3 Taxation of non-qualified annuities
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7.4 Taxation of individual retirement annuities (IRAs)
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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. Qualified Plans 4%

8.1 General requirements

8.2 Federal tax considerations
Tax advantages for employers and employees
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8.3 Plan types, characteristics and purchasers
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Self-employed plans (HR 10 or Keogh plans)
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SIMPLE plans
Pension plans
403(b) tax-sheltered annuities (TSAs)
Safe Harbor 401(k)
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9. Sickness and Accident Insurance Basics 7%

9.1 Definitions of perils
Accidental injury
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9.2 Principal types of losses and benefits
Loss of income from disability
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Dental expense
Long-term care expense

9.3 Classes of health insurance policies
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Private versus government
Limited versus comprehensive

9.4 Limited policies
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Types of limited policies
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9.5 Common exclusions from coverage

9.6 Producer responsibilities in
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Common situations for errors/omissions  

9.7 Individual underwriting by the insurer  
Underwriting criteria  
Sources of underwriting information  
Application procedures  
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Investigative consumer (inspection) report  
Medical Information Bureau (MIB)  
Medical examinations and lab tests including HIV (RL 71-531)  
Unfair discrimination (44-749)  
Classification of risks  
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Standard  
Substandard  

9.8 Considerations in replacing health insurance  
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10.0 Individual Sickness and Accident Insurance Policy General Provisions 6%  

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Intoxicants and narcotics (44-710.04(11))  

10.3 Other general provisions  
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Consideration clause  
Renewability clause (44-787)  
Noncancelable Guaranteed renewable  
Conditionally renewable  
Renewal at option of insurer  
Nonrenewable (cancelable, term)  

11.0 Disability income and related insurance 6%  

11.1 Qualifying for disability benefits  
Inability to perform duties  
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Any occupation  
Pure loss of income (income replacement contracts)  
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11.2 Individual disability income insurance  
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Income benefits  
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11.3 Unique aspects of individual disability underwriting  
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Benefit limits  
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11.4 Group disability income insurance  
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11.5 Business disability insurance  
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Disability buy-sell policy  

11.6 Social Security disability  
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11.7 Workers compensation  
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Benefits  

12.0 Medical Plans 7%  

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<th>Characteristics</th>
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<tr>
<td>Characteristics</td>
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<tr>
<td>Common limitations</td>
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<td>Exclusions from coverage</td>
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<td>Provisions affecting cost insured</td>
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<td>(HMOS)</td>
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<td>General characteristics</td>
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<td>Preventive care services</td>
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<td>physician</td>
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<td>Emergency care</td>
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<td>Other basic services</td>
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<td>Preferred provider organizations</td>
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<td>General characteristics</td>
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<td>Open panel or closed panel</td>
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<td>Types of parties to the provider contract</td>
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<td>Point-of-service (POS) plans</td>
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<td>Nature and purpose</td>
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<td>Out-of-network</td>
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<td>provider access (open-ended HMO)</td>
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<td>Indemnity plan features</td>
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12.2.1 Definition of small employer group

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<th>Small Employer Group</th>
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<td>(44-5259)</td>
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<td>Benefit plans offered — basic and standard</td>
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<td>Marketed</td>
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<td>Prohibited practices</td>
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</table>

12.5 HIPAA (Health Insurance Portability and Accountability Act) requirements

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<th>Eligibility</th>
<th>Guarantees issue</th>
<th>Pre-existing conditions</th>
<th>Creditable coverage</th>
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<td>Provision</td>
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<td>Change of insurance</td>
<td>companies or loss of coverage</td>
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<td>Coinsurance and deductible carryover</td>
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<td>Events that terminate coverage</td>
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<td>Continuation of coverage under COBRA and Nebraska specific rules</td>
<td>(44-1640-1645)</td>
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<td>Conversion privilege</td>
<td>(44-1613; 44-32, 130)</td>
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13.1 Characteristics of group insurance

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<thead>
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<th>Type of insurance</th>
<th>Characteristics</th>
</tr>
</thead>
<tbody>
<tr>
<td>Group contract</td>
<td>Certificate of coverage (44-761(2))</td>
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<td>Experience rating</td>
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</tr>
</tbody>
</table>

13.2 Types of eligible groups

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<thead>
<tr>
<th>Type of Group</th>
<th>Characteristics</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual employer groups</td>
<td>Multiple-Employer Trusts (METs) or Welfare Arrangements (MEWAs)</td>
</tr>
<tr>
<td>Customer groups</td>
<td>(depositors, creditor-debtor, other)</td>
</tr>
</tbody>
</table>

13.3 Marketing considerations

<table>
<thead>
<tr>
<th>Considerations</th>
<th>Characteristics</th>
</tr>
</thead>
<tbody>
<tr>
<td>Advertising</td>
<td>Jurisdiction/place of delivery</td>
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13.4 Employer group health insurance

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<th>Nebraska requirements</th>
<th>(individual and group)</th>
</tr>
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<tbody>
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<td>Eligibility requirements</td>
<td>Newborn child coverage (44-710.19)</td>
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<td></td>
<td>Full-time students (44-710.01)</td>
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Benefit offers

<table>
<thead>
<tr>
<th>Treatment</th>
<th>Characteristics</th>
</tr>
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<tr>
<td>for alcoholism</td>
<td>(44-769-781)</td>
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<td>Treatment of bones or joints of the face, neck or head</td>
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13.6 Health savings accounts (HSAs)

<table>
<thead>
<tr>
<th>Definition</th>
<th>Eligibility</th>
<th>Contribution limits</th>
</tr>
</thead>
</table>

13.0 Group Sickness and Accident Insurance 6%

13.1.1 Characteristics of group insurance

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<th>Group insurance</th>
<th>Certificate of coverage (44-761(2))</th>
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13.2.1 Types of eligible groups

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<th>Employment-related groups</th>
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13.3.1 Marketing considerations

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13.4.1 Employer group health insurance

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15.0 Insurance for Senior Citizens and Special Needs Individuals 9%

15.1 Medicare
15.2 Medicare supplements

Purpose (Reg Ch 36 Sec 001)
Open enrollment (Reg Ch 36 Sec 011)
Standardized Medicare supplement plans (Reg Ch 36 Sec 009)
Core benefits
Additional benefits
Nebraska regulations and required provisions
Standards for marketing (Reg Ch 36 Sec 020)
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Buyer’s guide (Reg Ch 36 Sec 017(017.01F))
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Guaranteed issue for eligible persons (Reg Ch 36 Sec 012)
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Required disclosure provisions (Reg Ch 36 Sec 017)

15.3 Other options for individuals with Medicare

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

15.4 Long-term care (LTC) insurance

LTC, Medicare and Medicaid compared
Eligibility for benefits
Levels of care
Skilled care
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Custodial care
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Adult day care (Reg Ch 46 Sec 005(005.02))
Respite care
Assisted living (Reg Ch 46 Sec 005(005.21))
Benefit periods
Benefit amounts
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Shopper’s guide (Reg Ch 46 Sec 027)
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15.5 Nebraska Comprehensive Health Insurance Pool
Eligibility (44-4221)
Coverages and limits (44-4226; Reg Ch 44 Sec 006, 007, 009, 010)
Exclusions (44-4228(1))
Deductibles and coinsurance (44-4226(3); Reg Ch 44 Sec 004, 008)

16.0 Federal Tax Considerations for Sickness and Accident Insurance 3%

16.1 Personally-owned health insurance
Disability income insurance
Medical expense insurance
Long-term care insurance

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

16.3 Medical expense coverage for sole proprietors and partners

16.4 Business disability insurance
Key person disability income
Buy-sell policy

16.5 Health savings accounts (HSAs)
1.0 Insurance Regulation 10%

1.1 Licensing
- Process (44-4052, 4053)
- Types of licensees (44-4054)
  - Producers (44-4049, 4054)
  - Consultants (44-2606–2635)
- Resident versus nonresident (44-2625, 4055, 4063)
- Temporary (44-4058)
- Maintenance and duration
- Renewal (44-4054)
- Name or address change (44-4054(8))
- Reporting of actions (44-4065)
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1.2 State regulation
- Director’s general duties and powers (44-101.01, 2635)
- Company regulation
  - Certificate of authority (44-303)
  - Capital and surplus requirements (44-214, 305)
- Unfair claims settlement practices (44-1539, 1540)
- Examination of books and records (44-1527, 5904)
- Appointment (44-4061)
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1.3 Federal regulation
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  - Misrepresentation (44-1525(1))
  - False advertising (44-1525(2))
  - Defamation of insurer (44-1525(3))
- Boycott, coercion or intimidation (44-1525(4))
- Unfair discrimination (44-1525(7))
- Rebating (44-361, 1525(8))
- Insurance Fraud Act (44-6601–6608)
- Privacy of Insurance Consumer Information Act (44-901–925)

2.0 General Insurance 10%

2.1 Concepts
- Risk management key terms
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  - 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
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  - Mutual companies
  - Fraternal benefit societies
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  - Risk retention groups
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- Private versus government insurers
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3.0 Property and Casualty Insurance Basics 13%

3.1 Principles and concepts
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- Underwriting
  - Function
  - Loss ratio
- Rates
  - Types
  - Loss costs
  - Components
- Hazards
  - Physical
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  - Morale
- Negligence
  - Elements of a negligent act
  - Defenses against negligence
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- Financial status
  - (independent rating services)
- Marketing (distribution) systems

2.3 Producers and general rules of agency
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  - Producer/insurer relationship
- Authority and powers of licensees
  - Express
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- Responsibilities to the applicant/insured

2.4 Contracts
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- Consideration
- Competent parties
- Legal purpose
- Distinct characteristics of an insurance contract
  - Contract of adhesion
  - Aleatory contract
- Personal contract
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- Conditional contract
- Legal interpretations affecting contracts
  - Ambiguities in a contract of adhesion
  - Reasonable expectations
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- Concealment
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Limits of liability
Per occurrence
Per person
Aggregate — general versus products — completed operations
Split
Combined single
Restoration/nonreduction of limits
Coincurrence
Vacancy or unoccupancy
Named insured provisions
Duties after loss
Assignment
Abandonment
Insurer provisions
Liberalization
Subrogation
Salvage
Claim settlement options
Duty to defend
Third-party provisions
Standard mortgage clause
Loss payable clause
No benefit to the bailee

3.4 Nebraska laws, regulations and required provisions
Nebraska Valued Policy Law (44-501.02)
Nebraska Property and Liability Insurance Guaranty Association (44-2401–2418)
Cancellation and nonrenewal (44-522)
Concealment, misrepresentation or fraud (44-358; 44-6601–6608; RL 28-631)
Rate and Form Act (44-7501–7535)
Federal Terrorism Insurance Program (15 USC 6701; Public Law 107-297, 109-144, 110-160)

4.0 Dwelling (‘02) Policy 5%

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 — Nebraska (DP 01 26)
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 (‘11) Policy 14%

5.1 Coverage forms
HO-2 through HO-6

5.2 Definitions
### 6.2 Personal auto (‘05)

**Definitions**

- Liability coverage:
  - Bodily injury and property damage
- Supplementary payments
- Exclusions
- Medical payments coverage
- Uninsured motorists coverage

**Coverage for damage to your auto**

- Collision
- Other than collision
- Deductibles
- Transportation expense
- Exclusions

**Duties after an accident or loss**

**General provisions**

**Selected endorsements**

- Amendment of policy provisions — Nebraska (PP 01 85)
- Towing and labor costs (PP 03 03)
- Extended non-owned coverage - vehicles furnished or available for regular use (PP 03 06)
- Miscellaneous type vehicle (PP 03 23)
- Joint ownership coverage (PP 03 34)

### 6.3 Commercial auto (‘10)

**Commercial auto coverage forms**

- Business auto
- Garage
- Business auto physical damage
- Truckers
- Motor carrier

**Coverage form sections**

- Covered autos
- Liability coverage
- Garagekeepers coverage
- Trailer interchange coverage
- Physical damage coverage
- Exclusions
- Conditions
- Definitions

**Selected endorsements**

- Lessor — additional insured and loss payee (CA 20 01)
- Mobile equipment (CA 20 15)

### 7.0 Commercial Package Policy (CPP) 10%

#### 7.1 Components of a commercial policy

**Common policy declarations**

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

#### 7.2 Commercial general liability (‘13)

**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
- Premises and operations
- Products and completed operations
- Insured contract

#### 7.3 Commercial property (‘12)

**Commercial property conditions form**

- Building and personal property
- Condominium association
- Condominium commercial unit-owners

**Selected endorsements**

- Builders risk
- Business income
- Legal liability
- Extra expense
- Causes of loss forms
- Basic
- Broad
- Special

**Selected endorsements**

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

#### 7.4 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 coverages**

- Extortion — commercial entities (CR 04 03)
- Guests’ property (CR 04 11)

#### 7.5 Commercial inland marine (‘04)

**Nationwide marine definition**

**Commercial inland marine conditions form**

**Inland marine coverage forms**

- Accounts receivable
- Bailee’s customer
- Commercial articles
- Contractors equipment floater
- Electronic data processing
- Equipment dealers
- Installation floater
8.0 Businessowners (‘13) 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

8.6 Equipment breakdown (‘13)

7.7 Farm coverage

General sections

Limits

Exclusions

Coverage

Additional coverages

7.6 Equipment breakdown (‘13)

Equipment breakdown protection coverage form (EB 00 20)

Selected endorsement

Actual cash value (EB 99 59)

Insurance Program

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

Selected endorsement

Voluntary compensation

9.0 Workers Compensation Insurance 7%

9.1 Workers compensation laws

Types of laws

Monopolistic versus competitive

Compulsory versus elective

Nebraska Workers’ Compensation Act

Exclusive remedy (RL 48-111)

Employment covered (required, voluntary) (RL 48-106, 114, 115)

Covered injuries (RL 48-101, 102, 127, 151(2)(4–8))

Occupational disease (RL 48-151(3))

Benefits provided (RL 48-119–126, 162.01)

Workers’ Compensation Trust Fund (RL 48-128, 162.02)

Federal workers compensation laws

Federal Employers Liability Act (FELA) (45 USC 51–60)

U.S. Longshore and Harbor Workers’ Compensation Act (33 USC 901-944, 948-980)

The Jones Act (46 USC 668)

9.2 Workers compensation and employers liability insurance policy

General sections

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

Selected endorsement

Voluntary compensation

9.3 Premium computation

Job classification — payroll and rates

Experience modification factor

Premium discounts

9.4 Other sources of coverage

Nebraska Workers’ Compensation Plan (RL 44-3,158)

Self-insured employers and employer groups (RL 48-144.02(2), 48-145)

10.0 Other Coverages and Options 3%

10.1 Umbrella/excess liability policies

Personal (DL 98 01)

Commercial (CU 00 01)

10.2 Specialty liability insurance

Errors and omissions

Professional liability

Directors and officers liability

Fiduciary liability

Liquor liability

Employment practices liability

10.3 Surplus lines

Definitions and markets

Licensing requirements

10.4 Surety bonds

Principal, obligee, surety

Contract bonds

License and permit bonds

Judicial bonds

10.5 Aviation insurance

Aircraft hull

Aircraft liability

10.6 Ocean marine insurance

Major coverages

Hull insurance

Cargo insurance

Freight insurance

Protection and indemnity

10.7 National Flood Insurance Program

"Write your own" versus government

Eligibility

Coverage

Limits
1.0 Insurance Regulation 8%

1.1 Licensing
- Process (44-4052, 4053)
  - Types of licensees (44-4054)
    - Producers (44-4049, 4054)
    - Consultants (44-2606-2635)
    - Resident versus nonresident (44-2625, 4055, 4063)
    - Temporary (44-4058)
  - Maintenance and duration
  - Renewal (44-4054)
  - Name or address change (44-4054(8))
  - Reporting of actions (44-4065)
  - Assumed names (44-4057)
  - Continuing education
  - Requirements including ethics education (44-3901–3908)

- Disciplinary actions
  - Right to hearing (44-4059(2))
  - Suspension, revocation or refusal to issue or renew (44-2633, 4059)
  - Fines (44-2634, 4059(4))
  - Cease and desist order (44-1529, 1542)

1.2 State regulation
- Director's general duties and powers (44-101.01, 2635)
- Company regulation
  - Certificate of authority (44-303)
  - Capital and surplus requirements (44-214, 305)

1.3 Federal regulation
- Fair Credit Reporting Act (44-6601–6608)
- Privacy of Insurance Consumer Information Act (44-901–925)

2.0 General Insurance 5%

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
  - Risk retention groups
  - Surplus lines
  - Private versus government insurers
  - Admitted versus nonadmitted 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 licensees
  - Express
  - Implied
- Apparent
- Responsibilities to the applicant/insured

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

3.0 Life Insurance Basics 6%

3.1 Insurable interest (44-704)

3.2 Personal uses of life insurance
- Survivor protection
- Estate creation
- Cash accumulation
- Liquidity
- Estate conservatism

3.3 Determining amount of personal life insurance
- Human life value approach
### 3.8 Individual underwriting by the insurer

**Information sources and regulation**
- Application
- Producer report
- Attending physician statement
- Investigative consumer (inspection) report
- Medical Information Bureau (MIB)
- Medical examinations and lab tests including HIV (RL 71-531)
- Selection criteria and unfair discrimination (44-1525(7)(a))
- Classification of risks
  - Preferred
  - Standard
  - Substandard

### 4.0 Life Insurance Policies 8%

#### 4.1 Term life insurance

- **Level term**
  - Annual renewable term
  - Level 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 — Indexed Universal Life
  - Variable Insurance
  - Variable Universal

#### 4.4 Specialized policies

- **Joint life (first-to-die)**
- **Survivorship life (second-to-die)**
- **Juvenile life**

#### 4.5 Group life insurance

- Characteristics of group plans
  - Types of plan sponsors
  - Group underwriting requirements
  - Required provisions (44-1607)
  - Assignability (44-1619)
  - Conversion to individual policy (44-1607(8–10), 1613, 1614)

### 5.0 Life Insurance Policy Provisions, Options and Riders 8%

#### 5.1 Required provisions

- (44-502)
- Entire contract (44-502(3))
- Right to examine (free look) (44-502.05)

- Payment of premiums
  - Grace period (44-502(2))
  - Reinstatement (44-502(11))
  - Incontestability (44-502(5))
- Misstatement of age (44-502(6))
- Exclusions (44-502(5))
- Statements of the insured (44-502(4))
- Payment of claims (44-502(12))
- Interest on proceeds (44-3,143)
- Prohibited provisions including backdating (44-503)

#### 5.2 Ownership and beneficiaries

- Ownership
  - Assignment
- Beneficiary 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

#### 5.7 Disability riders

- Waiver of premium
- Waiver of cost of insurance
- Disability income benefit
- Payor benefit life/disability
  - (juvenile insurance)

#### 5.8 Accelerated (living) benefit provision/reader

- Conditions for payment
- Effect on death benefit
5.9 Riders covering additional insureds
- Spouse/other-insured term rider
- Children's term rider

5.10 Riders affecting the death benefit amount
- Accidental death
- Guaranteed insurability
- Cost of living
- Return of premium
- No lapse guarantee

5.11 Viatical settlements
- Disclosure to consumers
  - (44-1108)
- General rules (44-1109)
- Stranger owned life (44-1110)
- Fraudulent acts (44-1112)

Definitions (44-1102)
- Chronically ill
- Terminally ill
- Viatical settlement broker
- Viatical settlement provider
- Viatical settlement purchaser
- Viator

6.0 Annuities
6.1 Annuity principles and concepts
- Accumulation period versus annuity period
- Owner, annuitant and beneficiary
- Insurance aspects of annuities
- Nebraska Protection in Annuity Transactions Act (44-8101–8109)

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
- Variable 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
  - Education funds

7.0 Federal Tax Considerations for Life Insurance and Annuities
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
  - Values included in insured's estate

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 – disclosure pros and cons

7.7 Taxation of corporate owned life insurance

8.0 Qualified Plans
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)
- Self-employed plans (HR 10 or Keogh plans)
- Profit-sharing and 401(k) plans
- SIMPLE plans
- Pension plans
- Section 457 deferred compensation
- 403(b) tax-sheltered annuities (TSAs)
- Safe Harbor 401(k)
- Single (k)

9.0 Sickness and Accident Insurance Basics
9.1 Definitions of perils
- Accidental injury
- Sickness

9.2 Principal types of losses and benefits
- Loss of income from disability
- Medical expense
- Dental expense
- Long-term care expense

9.3 Classes of health insurance policies
- Individual versus group
- Private versus government
- Limited versus comprehensive

9.4 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

9.5 Common exclusions from coverage
9.6 Producer responsibilities in individual health insurance
Marketing requirements
Advertising (Reg Ch 14 Sec 001–020)
Life and Health Insurance Guaranty Association (44-2719.01)
Sales presentations
Field underwriting
Nature and purpose
Disclosure of information about individuals
Application procedures
Requirements at delivery of policy
Common situations for errors/omissions

9.7 Individual underwriting by the insurer
Underwriting criteria
Sources of underwriting information
Application procedures
Producer report
Attending physician statement
Investigative consumer (inspection) report
Medical Information Bureau (MIB)
Medical examinations and lab tests
including HIV (RL 71–531)
Unfair discrimination (44-749)
Classification of risks
Preferred
Standard
Substandard

9.8 Considerations in replacing health insurance
Pre-existing conditions
Benefits, limitations and exclusions
Underwriting requirements
Producer liability for errors and omissions

10.0 Individual Sickness and Accident Insurance Policy
General Provisions 3%

10.1 Uniform required provisions (44-710.03)
Entire contract: changes
(44-710.03(1), .12)
Time limit on certain defenses (44-710.03(2))
Grace period (44-710.03(3))
Reinstatement (44-710.03(4))
Claim procedures (44-710.03(5–9))

10.2 Uniform optional provisions (44-710.04)
Change of occupation (44-710.04(1))
Misstatement of age (44-710.04(2))
Other insurance in this insurer (44-710.04(3))
Insurance with other insurers
Expense-incurred basis (44-710.04(4))
Other benefits (44-710.04(5))
Unpaid premium (44-710.04(7))
Cancellation (44-710.04(8))
Conformity with state statutes (44-710.04(9))
Illegal occupation (44-710.04(10))
Intoxicants and narcotics (44-710.04(11))

10.3 Other general provisions
Right to examine (free look) (44-710.18)
Insuring clause
Consideration clause
Renewability clause (44-787)
Noncancelable
Guaranteed renewable
Conditionally renewable
Renewable at option of insurer
Nonrenewable (cancelable, term)

11.0 Disability Income and Related Insurance 5%

11.1 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

11.2 Individual disability income insurance
Basic total disability plan
Income benefits
(monthly indemnity)
Elimination and benefit periods
Waiver of premium feature

11.3 Unique aspects of individual disability underwriting
Occupational considerations
Benefit limits
Policy issuance alternatives

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

11.5 Business disability insurance
Key person disability income
Disability buy-sell policy
Business overhead expense policy

11.6 Social Security disability
Qualification for disability benefits
Definition of disability
Waiting period
Disability income benefits

11.7 Workers compensation
Eligibility
Benefits

12.0 Medical Plans 8%

12.1 Medical plan concepts
Fee-for-service basis versus prepaid basis
Specified coverages versus comprehensive care
Benefit schedule versus usual/reasonable/custom charges
Any provider versus limited choice of providers
Insureds versus subscribers/participants

12.2 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) physicians
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
Out-of-network provider access
(open-ended HMO)
PCP referral (gatekeeper PPO)
Indemnity plan features

12.3 Cost containment in health care delivery
Cost-saving services
Preventive care
Hospital outpatient benefits
Alternatives to hospital services
Utilization management (44-5416–5431)
Prospective review
Concurrent review

12.4 Nebraska requirements (individual and group)
Eligibility requirements
Newborn child coverage (44-710.19)
Dependent coverage (44-710.01)

Full-time students (44-710.01)
Benefit offers
Treatment for alcoholism (44-769–781)
Treatment of bones or joints of the face, neck or head (44-789)

12.5 HIPAA (Health Insurance Portability and Accountability Act) requirements
Eligibility
Guaranteed issue
Pre-existing conditions
Creditable coverage
Renewability

12.6 Health savings accounts (HSAs)
Definition
Eligibility
Contribution limits

13.0 Group Sickness and Accident Insurance 10%

13.1 Characteristics of group insurance
Group contract
Certificate of coverage (44-761(2))
Experience rating versus community rating

13.2 Types of eligible groups
Employment-related groups
Individual employer groups
Multiple-Employer Trusts (METs) or Welfare Arrangements (MEWAs)
Taft-Hartley Trusts
Associations (alumni, professional, other)
Customer groups (depositories, creditor-debtor, other)

13.3 Marketing considerations
Advertising
Regulatory jurisdiction/place of delivery

13.4 Employer group health insurance
Nebraska underwriting requirements (44-760)
Insurer underwriting criteria
Characteristics of group
Plan design factors
Persistence factors
Administrative capability
Eligibility for insurance

13.5 Small employer group medical plans
Definition of small employer (44-5253)
Renewability of coverage (44-5259)
Benefit plans offered — basic and standard (44-5260)
Marketing (44-5266)
Prohibited practices (44-5266)

13.6 Regulation of employer group insurance plans
Employee Retirement Income Security Act (ERISA)
Applicability
Fiduciary responsibilities
Reporting and disclosure
Age Discrimination in Employment Act (ADEA)
Applicability to employers and workers
Civil Rights Act/Pregnancy Discrimination Act
Applicability

13.7 Types of funding and administration
Conventional fully-insured plans
Modified fully-insured plans
Partially self-funded plans
Stop-loss coverage
Administrative services-only (ASO) arrangements
501(c)(9) trust
Fully self-funded (self-administered) plans
Characteristics
### 14.0 Dental Insurance 1%

#### 14.1 Types of dental treatment
- Diagnostic and preventive
- Restorative
- Oral surgery
- Endodontics
- Periodontics
- Prosthodontics
- Orthodontics

#### 14.2 Indemnity plans
- Choice of providers
- Scheduled versus nonscheduled (comprehensive) plans
- Benefit categories
  - Diagnostic/preventive services
  - Basic services
  - Major services
- Deductibles and coinsurance
- Combination plans
- Exclusions
- Limitations
- Predetermination of benefits

#### 14.3 Employer group dental expense
- Integrated deductibles versus stand-alone plans
- Minimizing adverse selection

### 15.0 Insurance for Senior Citizens and Special Needs Individuals 5%

#### 15.1 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

#### 15.2 Medicare supplements
- Purpose (Reg Ch 36 Sec 001)
- Open enrollment (Reg Ch 36 Sec 011)
- Standardized Medicare supplement plans (Reg Ch 36 Sec 009)
  - Core benefits
  - Additional benefits
- Nebraska regulations and required provisions
  - Standards for marketing (Reg Ch 36 Sec 020)
  - Advertising (44-3608.01; Reg Ch 36 Sec 019)
  - Appropriateness of recommended purchase and excessive insurance (Reg Ch 36 Sec 021)
  - Buyer’s guide (Reg Ch 36 Sec 017(017.01F))
- Outline of coverage (44-3607; Reg Ch 36 Sec 017(017.03))
- Guaranteed issue for eligible persons (Reg Ch 36 Sec 012)
- Right to return (free look) (44-3608; Reg Ch 36 Sec 017(017.01E))
- Unfair trade practices (44-3610)
- Replacement (Reg Ch 36 Sec 018, 023)
- Minimum benefit standards (Reg Ch 36 Sec 008)
- Required disclosure provisions (Reg Ch 36 Sec 017)
- Permitted compensation (Reg Ch 36 Sec 016)
- Notice of change (Reg Ch 36 Sec 017(017.02))
- Medicare Select (Reg Ch 36 Sec 010)

#### 15.3 Other options for individuals with Medicare
- Employer group health plans
  - Disabled employees
  - Employees with kidney failure
  - Individuals age 65 and older
  - Medicaid
  - Eligibility
  - Benefits

#### 15.4 Long-term care (LTC) insurance
- LTC, Medicare and Medicaid compared
- Eligibility for benefits
- Levels of care
  - Skilled care
  - Intermediate care
  - Custodial care
  - Home health care (Reg Ch 46 Sec 005(005.10), 010)
  - Adult day care (Reg Ch 46 Sec 005(005.02))
  - Respite care
  - Assisted living (Reg Ch 46 Sec 005(005.21))
  - Benefit periods
  - Benefit amounts
  - Optional benefits
  - Guarantee of insurability

- Return of premium
- Qualified LTC plans

- Exclusions (Reg Ch 46 Sec 006(006.02))
- LTC Partnerships Underwriting considerations

- Nebraska regulations and required provisions
  - Standards for marketing (Reg Ch 46 Sec 020)
  - Advertising (Reg Ch 46 Sec 019)
  - Shopper’s guide (Reg Ch 46 Sec 027)
  - Outline of coverage (44-4516; Reg Ch 46 Sec 026)
  - Suitability (Reg Ch 46 Sec 021)
  - Right to return (free look) (44-4515)

- Unintentional lapse (Reg Ch 46 Sec 007)
- Incontestability (44-4517)
- Replacement (Reg Ch 46 Sec 006(006.05), 012, 022)
- Benefit standards (44-4509)
- Nonforfeiture (44-4517 .02; Reg Ch 46 Sec 023)
- Benefit triggers (Reg Ch 46 Sec 024, 025)
- Inflation protection (Reg Ch 46 Sec 011)
- Prohibited policy provisions (44-4513)
- Renewal considerations (Reg Ch 46 Sec 006(006.01))
- Continuation of benefits (Reg Ch 46 Sec 006(006.04))
- Required disclosure provisions (Reg Ch 46 Sec 008)
- Pre-existing conditions (44-4513(2, 3))
15.5 Nebraska Comprehensive Health Insurance Pool
Eligibility (44-4221), Coverages and limits (44-4226; Reg Ch 44 Sec 006, 007, 009, 010), Exclusions (44-4228(1)), Deductibles and coinsurance (44-4226(3); Reg Ch 44 Sec 004, 008).

16.0 Federal Tax Considerations for Sickness and Accident Insurance 6%
16.1 Personally-owned health insurance
Disability income insurance, Medical expense insurance, Long-term care insurance.
16.2 Employer group health insurance
Disability income (STD, LTD), Medical and dental expense, Long-term care insurance, Accidental death and dismemberment.
16.3 Medical expense coverage for sole proprietors and partners
16.4 Business disability insurance
Key person disability income, Buy-sell policy, Business overhead expense.
16.5 Health savings accounts (HSAs)

Nebraska Consultant’s Examination for Property and Casualty Insurance
Series 13-08
150 questions – 2.5-hour time limit
Effective Date: January 21, 2019

1.0 Insurance Regulation 5%
1.1 Licensing
Process (44-4052, 4053), Types of licensees (44-4054), Producers (44-4049, 4054), Consultants (44-2606–2635), Resident versus nonresident (44-2625, 4055, 4063), Temporary (44-4058), Maintenance and duration Renewal (44-4054), Name or address change (44-4054(8)), Reporting of actions (44-4065), Assumed names (44-4057), Continuing education requirements including ethics education (44-3901–3908), Disciplinary actions Right to hearing (44-4059(2)), Suspension, revocation or refusal to issue or renew (44-2633, 4059), Fines (44-2634, 4059(4)), Cease and desist order (44-1529, 1542).

1.2 State regulation
Director’s general duties and powers (44-101.01, 2635), Company regulation Certificate of authority (44-303), Capital and surplus requirements (44-214, 305), Unfair claims settlement practices (44-1539, 1540), Examination of books and records (44-1527, 5904), Appointment (44-4061), Termination of appointment (44-4062), Unfair trade practices complaint register (44-1525(9); Reg Ch 21), Producer regulation Sharing commissions (44-4060), Controlled business (44-361.01, .02), Prohibited fees or charges (44-354), Records retention (44-5905), Unfair trade practices Misrepresentation (44-1525(1)), False advertising (44-1525(2)), Defamation of insurer (44-1525(3)), Boycott, coercion or intimidation (44-1525(4)), Unfair discrimination (44-1525(7)), Rebating (44-361, 1525(8)).

Insurance Fraud Act (44-6601–6608), Privacy of Insurance Consumer Information Act (44-901–925).

1.3 Federal regulation
Fair Credit Reporting Act (15 USC 1681–1681d), Fraud and false statements.

2.0 General Insurance 5%
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, Risk retention groups, Surplus lines, Private versus government insurers, Admitted versus nonadmitted 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 licensees, Express, Implied, Apparent, Responsibilities to the applicant/insured.

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

3.0 Auto Insurance 15%

3.1 Laws  
Nebraska Motor Vehicle Safety Responsibility Act (RL 60-501–569)  
Required limits of liability (RL 60-501(10), 534)  
Required proof of financial responsibility (RL 60-346)  
Nebraska Automobile Insurance Plan  
Uninsured/underinsured motorist (44-6401–6414)  
Definitions  
Bodily injury  
Property damage  
Cancellation/nonrenewal grounds  
Notice (44-516–519, 523; RL 60-544)  
Notice of eligibility in assigned risk plan (44-520)  
After-market parts regulation (Reg Title 210 Chapter 45)

3.2 Commercial auto ('10)  
Commercial auto coverage forms  
Business auto  
Garage  
Business auto physical damage  
Truckers  
Motor carrier  
Coverage form sections  
Covered autos  
Liability coverage  
Garagekeepers coverage  
Trailer interchange coverage  
Physical damage coverage  
Exclusions  
Conditions  
Definitions

Selected endorsements  
Deductible liability coverage (CA 03 01)  
Lessor — additional insured and loss payee (CA 20 01)  
Mobile equipment (CA 20 15)  
Broad form products coverage (CA 25 01)  
False pretense coverage (CA 25 03)  
Auto medical payments coverage (CA 99 03)  
Drive other car coverage (CA 99 10)  
Hired autos specified as covered autos you own (CA 99 16)  
Individual named insured (CA 99 17)  
Employees as insureds (CA 99 33)  
Pollution liability — broadened coverage (CA 99 48; CA 99 55)  
Commercial carrier regulations

4.0 Commercial Package Policy (CPP) 30%

4.1 Components of a commercial policy  
Common policy declarations  
Common policy conditions  
Interline endorsements  
One or more coverage parts

4.2 Commercial general liability ('13)  
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  
Premises and operations  
Products and completed operations  
Insured contract  
Owners and contractors protective liability coverage form  
Pollution liability  
Pollution liability coverage form (CG 00 39)  
Pollution liability limited coverage form (CG 00 40)  
Pollution liability coverage extension endorsement (CG 04 22)

4.3 Commercial property ('12)  
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  
Selected endorsements  
Ordinance or law coverage (CP 04 05)  
Spoilage coverage (CP 04 40)  
Peak season limit of insurance (CP 12 30)  
Value reporting form (CP 13 10)

4.4 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)  
Coversages  
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 coverages
Extradition —
commercial entities
(CR 04 03)
Lessees of safe
deposit boxes (CR 04 09)
Securities deposited
with others (CR 04 10)
Guests’ property (CR 04 11)
Safe depository (CR 04 12)

4.5 Commercial inland
marine (‘04)
Nationwide marine
definition
Commercial inland marine
conditions form
Inland marine coverage
forms
Accounts receivable
Bailee’s customer
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

4.6 Equipment breakdown
(‘13)
Equipment breakdown
protection coverage form
(EB 08 20)
Selected endorsement
Actual cash value (EB 99 59)

4.7 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
Farm liability coverage
forms (‘06)
Coverage H — Bodily
injury and property
damage liability
Coverage I — Personal
and advertising
injury liability
Coverage J — Medical
payments
Mobile agricultural
machinery and
equipment coverage
form
Livestock coverage form
Definitions
Causes of loss (basic,
broad and special)
Conditions
Exclusions
Limits
Additional coverages

5.0 Businessowners (‘13) Policy

5.1 Characteristics and
purpose

5.2 Businessowners Section
I — Property
Coverage
Exclusions
Limits
Deductibles
Loss conditions
General conditions
Optional coverages
Definitions

5.3 Businessowners Section
II — Liability
Coverages
Exclusions
Who is an insured
Limits of insurance
General conditions
Definitions

5.4 Businessowners Section
III — Common Policy
Conditions

5.5 Selected endorsements
Hired auto and non-owned
auto liability (BP 04 04)
Protective safeguards (BP
04 30)
Utility services — direct
damage (BP 04 56)
Utility services — time
element (BP 04 57)

6.0 Workers Compensation
Insurance

6.1 Workers compensation
laws
Types of laws

Monopolistic versus
competitive
Compulsory versus
elective
Nebraska Workers’
Compensation Act
Exclusive remedy (RL
48-111)
Employment covered
(required, voluntary) (RL 48-
106, 114, 115)
Covered injuries (RL
48-101, 102, 127,
151(2)(4-8))
Occupational disease
(RL 48-151(3))
Benefits provided (RL
48-119–126,
162.01)
Workers’
Compensation Trust
Fund (RL 48-128,
162.02)
Federal workers
compensation laws
Federal Employers
Liability Act (FELA)
(45 USC 51–60)
U.S. Longshore and
Harbor Workers’
Compensation Act
(33 USC 901–944,
948–950)
The Jones Act (46
USC 688)

6.2 Workers compensation
and employers liability
insurance policy
General sections
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
Selected endorsements
Voluntary
compensation
Foreign coverage
endorsement

6.3 Premium computation
Job classification — payroll
and rates
Experience modification
factor
Premium discounts
Participating (dividend)
plans
Retrospective rating

6.4 Other sources of
coverage
Nebraska Workers’
Compensation Plan (RL
44-3,158)
Self-insured employers
and employer groups
7.0 Other Coverages and Options 27%

7.1 Umbrella/excess liability policies
- Personal (DL 98 01)
- Commercial (CU 00 01)

7.2 Specialty liability insurance
- Errors and omissions
- Professional liability
- Directors and officers liability
- Fiduciary liability
- Liquor liability
- Employment practices liability

7.3 Surplus lines
- Definitions and markets
- Licensing requirements

7.4 Surety bonds
- Principal, obligee, surety
- Contract bonds
- License and permit bonds
- Judicial bonds

7.5 Aviation insurance
- Aircraft hull
- Aircraft liability
- Airplane liability
- Hangarkeepers legal liability

7.6 Ocean marine insurance
- Major coverages
  - Hull insurance
  - Cargo insurance
  - Freight insurance
  - Protection and indemnity
- Implied warranties
- Perils
- General and particular average

7.7 National Flood Insurance Program
- "Write your own" versus government
- Eligibility
- Coverage
- Limits
- Deductibles

7.8 Other policies
- Boatowners
- Difference in conditions

7.9 Residual markets
- Joint underwriting or joint reinsurance pool (44-7525)

7.10 Alternative funding mechanisms
- Self-insured
- Pooling
- Risk retention groups
- Captives

7.11 Federal Terrorism Insurance Program
- (15 USC 6701; Public Law 107–297, 109–144, 110–160)

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**Nebraska Producer's Examination for Crop Insurance**

Series 13-09

60 questions - 1-hour time limit

Effective Date: January 21, 2019

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1.0 Licensing Regulation 10%

1.1 Licensing

**Process** (44-4052, 4053)
- Types of licensees (44-4054)
- Producers (44-4049, 4054)
- Consultants (44-2606–2635)
- Resident versus nonresident (44-2625, 4055, 4063)
- Temporary (44-4058)
- Maintenance and duration
- Renewal (44-4054)
- Name or address change (44-4054)(8)
- Reporting of actions (44-4065)
- Assumed names (44-4057)

**Continuing education requirements including ethics education** (44-3901–3908)

**Disciplinary actions**
- Right to hearing (44-4059(2))
- Suspension, revocation or refusal to issue or renew (44-2633, 4059)
- Fines (44-2634, 4059(4))
- Cease and desist order (44-1529, 1542)

1.2 State regulation

Director's general duties and powers (44-101.01, 2635)

**Company regulation**
- Certificate of authority (44-303)
- Capital and surplus requirements (44-214, 305)
- Unfair claims settlement practices (44-1539, 1540)
- Examination of books and records (44-1527, 5904)
- Appointment (44-4061)
- Termination of appointment (44-4062)
- Unfair trade practices
- Complaint register

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2.0 General Insurance 10%

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
  - Risk retention groups
  - Surplus lines
  - Private versus government insurers
  - Admitted versus nonadmitted insurers
  - Domestic, foreign and alien insurers
3.0 Crop-Hail Insurance 29%

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

3.8 Claim settlement practices
- Notice of loss
- Insured's duties after loss
- Appraisal/arbitration

4.0 Federal Multi-Peril Crop Insurance Programs 51%

4.1 Basic crop insurance
- Eligibility
  - Insureds
  - Insurable crops
  - Actuarial document books
- Yield guarantee
- Actual production history (APH)
- Assigned yield
- Transitional yield
- Coverage level
- Market price percentage
- Covered causes of loss
- Application
  - Basic unit
  - Administrative fee
  - Production records
  - Acreage reporting
  - 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
- Revenue Plan Choice
- Revenue Protection (RP)
- Revenue Protection with Harvest Price Exclusion (RPHPE)

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

4.4 Additional programs
- Area Risk Plans (ARP)/(ARPHPE)

Livestock Risk Protection (LRP)
Pasture Rangeland and Forage (PRF)
Livestock gross margin (LGM)

Nebraska Public Adjuster Examination Series 13-10

100 questions - 2-hour time limit
Effective Date: January 21, 2019

1.0 Insurance Regulation 20%

1.1 Licensing
- Qualifications (44-9204, 44-9205)
- Business Entity (44-9207)
- Non Resident (44-9206)
- Bond (44-9212)
- Conflict of Interest (44-9217)
- Examination (44-9208)

1.2 Maintenance and duration
- Renewal (44-9210)
- Contract requirements (44-9214)
- Reporting Requirements (44-9210(3))
- Continuing education requirements including ethics education (44-9213)
- Fiduciary Account (44-9215)
- Public Adjuster Fee/Compensation (44-9218)
- Record Retention Requirements (44-9216)

1.3 Disciplinary actions
- Suspension, revocation or refusal to issue or renew (44-9211(1))
- Administrative Fine (44-9211(4))
- Unfair Trade Practice (44-1529, 44-1541, 44-1542)

1.4 Claim settlement laws and regulations

1.5 State regulation
- Unfair trade practices (44-1525)
- Unfair Claims Settlement Practices (44-1539, 1540, Chapter 60, Nebraska Administrative Code)
- Examination of books and records (44-5904, 44-9216)

2.0 Insurance Basics 5%

2.1 Contract basics
Elements of a legal contract
- Offer and acceptance
- Consideration
- Competent parties
- Legal purpose

Distinct characteristics of an insurance contract
- Contract of adhesion
- Allocatory contract
- Personal contract
- Conditional contract

Legal interpretations affecting contracts
- Ambiguities in a contract of adhesion
- Reasonable expectations
- Indemnity
- Utmost good faith
- Representations/misrepresentations
- Warranties
- Concealment
- Fraud
- Waiver and estoppel

2.2 Insurance principles and concepts
- Insurable interest
- Direct loss
- Basic types of construction
- Loss valuation
  - Actual cash value
  - Replacement cost
  - Functional replacement cost
  - Market value
  - Agreed value
  - Stated amount
- Valued policy

2.3 Policy structure
- Declarations
- Definitions
- Insuring agreement or clause
- Additional/supplementary coverage
- Conditions
- Exclusions
- Endorsements

2.4 Common policy provisions
- Policy period
- Policy territory
- Cancellation and nonrenewal
- Pro rata
- Policy limits
- Restoration/nonreduction of limits
- Coinsurance
- Vacancy or unoccupancy
- Assignment
- Liberalization
- Third-party provisions
- Standard mortgage clause

2.5 Nebraska laws, regulations and required provisions
- Insurers Insolvency Fund (44-2401 to 44-2418)
- Nebraska standard fire policy (44-501)
- Concealment, misrepresentation or fraud (44-358, 44-393)
- Federal Terrorism Insurance Program (15 USC 6701; Public Law 107-297, 109-144, 110-160)

3.0 Adjusting Losses 15%

3.1 Role of the adjuster
- Duties and responsibilities
- Independent adjuster versus public adjuster
- Relationship to the legal profession

3.2 Property losses
- Duties of insured after a loss
  - Notice to insurer
  - Minimizing the loss
  - Proof of loss
  - Special requirements
  - Production of books and records
  - Abandonment
  - Determining value and loss
  - Burden of proof of value and loss
  - Estimates
  - Depreciation
  - Salvage
  - Claim settlement options
- Payment and discharge

3.3 Claims adjustment procedures
- Subrogation procedures

4.0 Dwelling (‘14) Policy 15%

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

5.0 Homeowners (‘11) Policy — Section I 15%

5.1 Coverage forms
- HO-2 through HO-6

5.2 Definitions

5.3 Section I — Property coverages
- Coverage A — Dwelling
- Coverage B — Other structures
- Coverage C — Personal property
- Coverage D — Loss of use
- Additional coverages

5.4 Perils insured against

5.5 Exclusions

5.6 Conditions

5.7 Selected endorsements
- Special provisions — Nebraska (HO 01 26)
- Limited fungi, wet or dry rot, or bacteria coverage (HO 04 26, HO 04 27)
- Permitted incidental occupations — 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) 14%

6.1 Components of a commercial policy
- Common policy declarations
- Common policy conditions
- Interline endorsements
- One or more coverage parts

6.2 Commercial property (‘12)
- Commercial property conditions form
- Coverage forms
- Building and personal property
- Condominium association
- Condominium commercial unit-owners
- Builders risk
- Business income
- Extra expense
Cause of loss forms
- Basic
- Broad
- Special
Selected endorsements
- Ordinance or law coverage (CP 04 05)
- Spoilage coverage (CP 04 40)
- Peak season limit of insurance (CP 12 30)
- Earthquake and volcanic eruption (CP 10 40)
- Flood coverage (CP 10 65)
- Value reporting form (CP 13 10)

6.3 Commercial inland marine
National marine definition (Reg 211 CMR 10.00)
Commercial inland marine forms
- Accounts receivable
- Contractors equipment floater
- Electronic data processing
- Equipment dealers
- Installation floater
- Signs
- Valuable papers and records

6.4 Equipment breakdown ('11)
- Equipment breakdown protection coverage form (EB 00 20)
- Selected endorsement
- Actual cash value (EB 99 59)

7.0 Businessowners ('13) 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
- Protective safeguards (BP 04 30)
- Utility services — direct damage (BP 04 56)

8.0 Other Coverages and Options 1%

8.1 National Flood Insurance Program
"Write your own" versus government
Eligibility
Coverages
Limits
Deductibles

Nebraska Producer’s Examination for Motor Club
Series 13-13

40 questions - 1-hour time limit
Effective Date: January 21, 2019

1.0 Motor Club Regulations 25%

1.1 Certificate of authority
(44-3712, 3713)

1.2 Representative requirements for registration (44-3716)

1.3 Disciplinary actions
(44-3714, 3717, 3721)
- Cease and desist orders
- Revocation
- Suspension

2.0 General Insurance 5%

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
- Risk retention groups
- Surplus lines
- Private versus government insurers
- Admitted versus nonadmitted 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 licensees
- 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
- Aeleatory contract
- Personal contract
- Unilateral contract
- Conditional contract
- Legal interpretations affecting contracts
- Ambiguities in a contract of adhesion
- Reasonable expectations
- Indemnity
- Utmost good faith
- Representations/misrepresentations
- Warranties
- Concealment
- Fraud
- Waiver and estoppel

3.0 Motor Clubs 35%

3.1 Motor club services
(44-3707)
- Towing
- Bail and arrest bond
- Emergency road
- Claim adjustment
- Legal
- Theft
- Map
- Emergency travel expense
- Community traffic safety
- Merchandise and discount
- Travel and touring information
- Guaranteed hotel or motel rate
- New car pricing
- Financial
- Check cashing
- Personal property registration
- Buying and selling
1.0 Insurance Regulation 12%

1.1 Licensing
Process (44-4052, 4053)
Types of licensees (44-4054)
Producers (44-4049, 4054)
Resident versus nonresident (44-19, 109; 4055, 4063)
Temporary (44-4058)
Maintenance and duration
Renewal (44-4054)
Name or address change (44-4054(8))
Reporting of actions (44-4065)
Assumed names (44-4057)
Continuing education requirements including ethics education (44-3901–3908)
Disciplinary actions
Right to hearing (44-4059(4))
Suspension, revocation or refusal to issue or renew (44-4059)(2)

Fines (44-4059(4)), (44-19, 102)
Cease and desist order (44-1529, 1542, 44-19, 120.01)

1.2 State regulation
Director’s general duties and powers (44-101.01)
Company regulation
Certificate of authority (44-303)
Capital and surplus requirements (44-214, 305)
Unfair claims
settlement practices (44-1539, 1540; Reg Ch 60)
Examination of books and records (44-110, 117; 44-1527, 5904, 5905)
Appointment (44-4061)
Termination of appointment (44-4062)
Unfair trade practices
complaint register (44-1525(9); Reg Ch 21)
Producer regulation
Sharing commissions (44-4060)
Controlled business (44-19, 112, 113; 44-361.01, .02)
Prohibited fees or charges (44-354)
Records retention (44-19,100; 44-5905; Reg Ch 34)
Unfair trade practices
Misrepresentation (44-1525(1))
False advertising (44-1525(2))
Defamation of insurer (44-1525(3))
Boycott, coercion or intimidation (44-1525(4))
Unfair discrimination (44-1525(7))
Rebating (44-19,111)
Insurance Fraud Act (44-6601–6608)
Privacy of Insurance
Consumer Information Act (44-901–925)

3.0 Real Property 26%

3.1 Concepts, principles and practices
Definition of real property
Types of real property
Title to real property
 Marketable title

3.2 Acquisition and transfer of real property
Conveyances
Encumbrances
Adverse possession
Condemnation
Accession
Dedication

1.0 Insurance Regulation 12%

1.1 Licensing
Process (44-4052, 4053)
Types of licensees (44-4054)
Producers (44-4049, 4054)
Resident versus nonresident (44-19, 109; 4055, 4063)
Temporary (44-4058)
Maintenance and duration
Renewal (44-4054)
Name or address change (44-4054(8))
Reporting of actions (44-4065)
Assumed names (44-4057)
Continuing education requirements including ethics education (44-3901–3908)
Disciplinary actions
Right to hearing (44-4059(4))
Suspension, revocation or refusal to issue or renew (44-4059)(2)

Fines (44-4059(4)), (44-19, 102)
Cease and desist order (44-1529, 1542, 44-19, 120.01)

1.2 State regulation
Director’s general duties and powers (44-101.01)
Company regulation
Certificate of authority (44-303)
Capital and surplus requirements (44-214, 305)
Unfair claims
settlement practices (44-1539, 1540; Reg Ch 60)
Examination of books and records (44-110, 117; 44-1527, 5904, 5905)
Appointment (44-4061)
Termination of appointment (44-4062)
Unfair trade practices
complaint register (44-1525(9); Reg Ch 21)
Producer regulation
Sharing commissions (44-4060)
Controlled business (44-19, 112, 113; 44-361.01, .02)
Prohibited fees or charges (44-354)
Records retention (44-19,100; 44-5905; Reg Ch 34)
Unfair trade practices
Misrepresentation (44-1525(1))
False advertising (44-1525(2))
Defamation of insurer (44-1525(3))
Boycott, coercion or intimidation (44-1525(4))
Unfair discrimination (44-1525(7))
Rebating (44-19,111)
Insurance Fraud Act (44-6601–6608)
Privacy of Insurance
Consumer Information Act (44-901–925)

3.0 Real Property 26%

3.1 Concepts, principles and practices
Definition of real property
Types of real property
Title to real property
 Marketable title

3.2 Acquisition and transfer of real property
Conveyances
Encumbrances
Adverse possession
Condemnation
Accession
Dedication
Escheats
Involuntary alienation
Abandonment
Judicial sales
Decedent's estates
Intestate
Testate
Trusts
Wills
Types of joint ownership
Tenants in common
Joint tenancy
Acknowledgments
Legal capacity of parties
Individuals
Corporations
General partnerships
Limited partnerships
Fictitious names
Trust agreements
Limited Liability
Company (LLC)

3.3 Legal descriptions
Types of legal descriptions
Types of measurements
used
Language of legal
descriptions
Structure and format
Interpretation

3.4 Escrow principles
Escrow terminology
Types of escrows
Escrow contracts
Fiduciary responsibilities of
escrow agents

3.5 Recording
Types of records
Types of recording systems
Requirements to record
Recording steps
Acknowledgments
Presumptions

3.6 Title insurance
Security interests

4.0 Title Insurance 30%

4.1 Title insurance principles
Risks covered by title insurance
Risk of error in public records
Hidden off-record title risks
Risk of omission and commission by
agent
Entities that can be insured; need for
insurance
Individual
Commercial
Interests that can be insured
Fee simple estates
Leasehold estate
Life estate
Easements
Title insurance forms
Commitments
Owner's policy
Loan policy
Leasehold policy
Title insurance policy
structure and provisions
Insuring provisions
Schedule A
Schedule B — Exceptions from
coverage
Exclusions from coverage
Conditions and stipulations
Endorsements
Rates and premiums

4.2 Title searching techniques
Hard copy index
Computer index
Chain sheet

5.0 Title Exceptions and Procedures for Clearing Title 24%

5.1 Principles and concepts
General exceptions
Voluntary and involuntary liens
Federal liens
Deeds of trust
Judgments
Taxes and assessments
Surveys
Condominiums
Water rights
Mineral rights
Equitable interests
Attachments
Executions
Covenants
Conditions
Restrictions

5.2 Special problem areas and concerns
Acknowledgments
Mechanic's lien
Bankruptcy
Probate
Good faith
Foreclosure
Forfeiture
Claims against the title
Lis pendens

5.3 Principles of clearing title
Releases
Assignments
Subordinations
Affidavits
Reconveyances

5.4 Settlement or closing procedures
Real Estate Settlement Procedures Act (RESPA)
Insured closing protection
Escrow account rules

Nebraska Producer's Examination for Personal Lines Insurance
Series 13-21

100 questions - 2-hour time limit
Effective Date: January 21, 2019

1.0 Insurance Regulation 12%

1.1 Licensing
Process (44-4052, 4053)
Types of licensees (44-4054)
Producers (44-4049, 4054)
Consultants (44-2606–2635)
Resident versus nonresident (44-2625, 4055, 4063)
Temporary (44-4058)
Renewal (44-4054)
Name or address change (44-4054(8))
Reporting of actions (44-4065)
Assumed names (44-4057)
Continuing education requirements including
ethics education (44-3901–3908)
Disciplinary actions
Right to hearing (44-4059(2))
Suspension, revocation or refusal to issue or renew
(44-2633, 4059)
Fines (44-2634, 4059(4))
Cease and desist order (44-1529, 1542)

1.2 State regulation
Director's general duties and powers (44-101.01, 2635)
Company regulation
Certificate of authority (44-303)
Capital and surplus requirements (44-214, 305)
Unfair claims
settlement practices (44-1539, 1540)
Examination of books and records (44-1527, 5904)
Appointment (44-4061)
Termination of appointment (44-4062)
Unfair trade practices
complaint register
(44-1525(9); Reg Ch 21)
Producer regulation
Sharing commissions (44-4060)
Controlled business (44-361.01, .02)
Prohibited fees or charges (44-354)
Records retention (44-5905)
Unfair trade practices
Misrepresentation (44-1525(1))
False advertising (44-1525(2))
Defamation of insurer (44-1525(3))
Boycott, coercion or intimidation (44-1525(4))
Unfair discrimination (44-1525(7))
Rebating (44-361, 1525(8))
Insurance Fraud Act (44-6601–6608)
Privacy of Insurance Consumer Information Act (44-901–925)
1.3 Federal regulation
Fair Credit Reporting Act (15 USC 1681–1681d)
Fraud and false statements

2.3 Producers and general rules of agency
Insurer as principal
Producer/insurer relationship
Authority and powers of licensees
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
Ultmost good faith
Representations/misrepresentations
Warranties
Concealment
Fraud
Waiver and estoppel

3.0 Property and Casualty Insurance Basics 16%

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

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

2.2 Insurers
Types of insurers
Stock companies
Mutual companies
Fraternal benefit societies
Reciprocals
Lloyd's associations
Risk retention groups
Surplus lines
Private versus government insurers
Admitted versus nonadmitted insurers
Domestic, foreign and alien insurers
Financial status
(independent rating services)
Marketing (distribution) systems

2.0 General Insurance 12%

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
Risk retention groups
Surplus lines
Private versus government insurers
Admitted versus nonadmitted insurers
Domestic, foreign and alien insurers

1.3 Federal regulation
Fair Credit Reporting Act (15 USC 1681–1681d)
Fraud and false statements

2.3 Producers and general rules of agency
Insurer as principal
Producer/insurer relationship
Authority and powers of licensees
Express
Implied
Apparent
Responsibilities to the applicant/insured

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Waiver and estoppel

3.0 Property and Casualty Insurance Basics 16%

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Compensatory — special versus general
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1.1 Concepts
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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
Risk retention groups
Surplus lines
Private versus government insurers
Admitted versus nonadmitted insurers
Domestic, foreign and alien insurers

1.3 Federal regulation
Fair Credit Reporting Act (15 USC 1681–1681d)
Fraud and false statements

2.3 Producers and general rules of agency
Insurer as principal
Producer/insurer relationship
Authority and powers of licensees
Express
Implied
Apparent
Responsibilities to the applicant/insured

2.4 Contracts
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Ultmost good faith
Representations/misrepresentations
Warranties
Concealment
Fraud
Waiver and estoppel

3.0 Property and Casualty Insurance Basics 16%

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

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
Limits of liability
Per occurrence (accident)
Per person
Split
Combined single
Restoration/nonreduction of limits
Cancellation/nonreduction of limits
Causation
Vacancy or unoccupancy
Named insured provisions
Duties after loss
Assignment
Abandonment
Insurer provisions
Liberalization
Subrogation
Salvage
Claim settlement options
Duty to defend
Third-party provisions
Standard mortgage clause
Loss payable clause
No benefit to the bailee
4.0 Dwelling (‘02) Policy 10%

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 — Nebraska (DP 01 26)
- 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 (‘11) Policy 22%

5.1 Coverage forms

- HO-2 through HO-6

5.2 Definitions

5.3 Section I — Property coverages

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

5.4 Section II — Liability coverages

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

5.5 Perils insured against

5.6 Exclusions

5.7 Conditions

5.8 Selected endorsements

- Special provisions — Nebraska (HO 01 26)
- Limited fungi, wet or dry rot, or bacteria coverage (HO 04 26, HO 04 27)
- Permitted incidental occupancies (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

- Nebraska Motor Vehicle Safety Responsibility Act (RL 60-501–569)
- Required limits of liability (RL 60–501(10), 534)
- Required proof of financial responsibility (RL 60-346)
- Nebraska Automobile Insurance Plan
- Uninsured/underinsured motorist (44-6401–6414)
- Definitions
- Bodily injury
- Required limits
- Cancellation/nonrenewal
- Grounds (44-515)
- Notice (44-516–519, 523; RL 60-544)
- Notice of eligibility in assigned risk plan (44-520)
- After-market parts regulation (Reg Title 210 Chapter 45)

6.2 Personal auto (‘05)

- Definitions
- Liability coverage
- Bodily injury and property damage
- Supplementary payments
- Exclusions
- Medical payments
- Uninsured motorists
- Coverage for damage to your auto
- Collision

6.3 Other than collision

- Deductibles
- Transportation expense
- Exclusions
- Duties after an accident or loss

7.0 Other Coverages and Options 6%

7.1 Umbrella/excess liability policies

7.2 National Flood Insurance Program

7.3 Other policies

- Boatowners

Nebraska Producer’s Examination for Property Insurance

Series 13-22

100 questions - 2-hour time limit
Effective Date: January 21, 2019

1.0 Insurance Regulation 12%

1.1 Licensing

- Process (44-4052, 4053)
- Types of licensees (44-4054)
- Producers (44-4049, 4054)
- Consultants (44-2606–2635)
- Resident versus nonresident (44-2625, 4055, 4063)
- Temporary (44-4058)
- Maintenance and duration
- Renewal (44-4054)
- Name or address change (44-4054(8))
1.3 Federal regulation
Fair Credit Reporting Act
(15 USC 1681–1681d)
Fraud and false statements

2.0 General Insurance 12%

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
Risk retention groups
Surplus lines
Private versus government insurers
Admitted versus nonadmitted 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 licensees
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

3.0 Property and Casualty

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

Legal interpretations affecting contracts
Ambiguities in a contract of adhesion
Reasonable expectations
Indemnity
Utmost good faith
Representations/misrepresentations
Warrants
Concealment
Fraud
Waiver and estoppel
4.0 Dwelling ('02) Policy 8%

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 — Nebraska (DP 01 26)
Automatic increase in insurance (DP 04 11)
4.7 Personal liability supplement

5.0 Homeowners ('11) Policy 18%

5.1 Coverage forms
HO-2 through HO-6
5.2 Definitions
5.3 Section I — Property coverages
Coverage A — Dwelling
Coverage B — Other structures
Coverage C — Personal property
Coverage D — Loss of use
Additional coverages
5.4 Perils insured against
5.5 Exclusions
5.6 Conditions
5.7 Selected endorsements
Special provisions —
Nebraska (HO 01 26)
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) 13%

6.1 Components of a commercial policy
Common policy declarations
Common policy conditions
Interline endorsements
One or more coverage parts

6.2 Commercial property ('12)
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

6.3 Commercial inland marine ('04)
Nationwide marine definition
Commercial inland marine conditions form
Inland marine coverage forms
Accounts receivable
Bailee's customer
Commercial articles
Contractors
equipment floater
Electronic data processing
Equipment dealers
Installation floater
Jeweler's block
Signs
Valuable papers and records
Transportation coverages
Common carrier cargo liability
Motor truck cargo forms
Transit coverage forms

6.4 Equipment breakdown ('13)
Equipment breakdown protection coverage form
(EB 00 20)
Selected endorsement
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
Mobile agricultural machinery and

53
7.0 Businessowners (’13) Policy

7.1 Characteristics and purpose

7.2 Businessowners Section

7.3 Businessowners Section

7.4 Selected endorsements

7.5 Residual markets

8.0 Other Coverages and Options

8.1 Aviation insurance

8.2 Ocean marine insurance

8.3 National Flood Insurance Program

8.4 Other policies

8.5 Residual markets

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**1.0 Insurance Regulation 12%**

**1.1 Licensing**

Process (44-4052, 4053)

Types of licensees (44-4054)

Producers (44-4049, 4054)

Consultants (44-2606–2635)

Resident versus nonresident (44-2625, 4055, 4063)

Temporary (44-4058)

Maintenance and duration Renewal (44-4054)

Name or address change (44-4054(8))

Reporting of actions (44-4065)

Assumed names (44-4057)

Continuing education requirements including ethics education (44-3901–3908)

Disciplinary actions

Right to hearing (44-4059(2))

Suspension, revocation or refusal to issue or renew (44-2633, 4059)

Fines (44-2634, 4059(4))

Cease and desist order (44-1529, 1542)

**1.2 State regulation**

Director’s general duties and powers (44-101.01, 2635)

Company regulation

Certificate of authority (44-303)

Capital and surplus requirements (44-214, 305)

Unfair claims settlement practices (44-1539, 1540)

Examination of books and records (44-1527, 5904)

Appointment (44-4061)

Termination of appointment (44-4062)

Unfair trade practices complaint register (44-1525(9); Reg Ch 21)

Producer regulation

Sharing commissions (44-4060)

Controlled business (44-361.01, .02)

Prohibited fees or charges (44-354)

Records retention form (44-5905)

Unfair trade practices

Misrepresentation (44-1525(1))

False advertising (44-1525(2))

Defamation of insurer (44-1525(3))

Boycott, coercion or intimidation (44-1525(4))

Unfair discrimination (44-1525(7))

Rebating (44-361, 1525(8))

Insurance Fraud Act (44-6601–6608)

Privacy of Insurance Consumer Information Act (44-901–925)

**2.0 General Insurance 12%**

**2.1 Concepts**

Risk management key terms

Risk

Exposure

Hazard

Peril

Loss

Methods of handling risk

Avoidance

Sharing

Retention

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

Risk retention groups

Surplus lines

Private versus government insurers

Admitted versus nonadmitted 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 licensees
- 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
- Conditional contract

**Legal interpretations affecting contracts**
- Ambiguities in a contract of adhesion
- Reasonable expectations
- Indemnity
- Utmost good faith

**Representations/misrepresentations**
- Warranties
- Concealment
- Fraud
- Waiver and estoppel

### 3.0 Property and Casualty Insurance Basics 14%

#### 3.1 Principles and concepts
- Insurable interest
- Underwriting
- Function
- Loss ratio

#### 3.2 Policy structure
- Declarations
- Definitions
- Insuring agreement or clause
- Additional supplementary coverage

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

### 3.4 Nebraska laws, regulations and required provisions
- Nebraska Valued Policy Law (44-501.02)
- Nebraska Property and Liability Insurance Guaranty Association (44-2401–2418)
- Cancellation and nonrenewal (44-522)
- Concealment, misrepresentation or fraud (44-358; 44-6601–6608; RL 28-631)
- Rate and Form Act (44-7501–7535)
- Federal Terrorism Insurance Program (15 USC 6701; Public Law 107–297, 109–144, 110–160)

### 4.0 Homeowners ('11) Policy

#### 4.1 Coverage forms
- HO-2 through HO-6

#### 4.2 Definitions

#### 4.3 Section II — Liability coverages
- Coverage E — Personal liability
- Coverage F — Medical payments to others

#### 4.4 Exclusions

### 4.5 Conditions

### 4.6 Selected endorsements

#### Special provisions — Nebraska (HO 01 26)
- 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 15%

#### 5.1 Laws
- Nebraska Motor Vehicle Safety Responsibility Act (RL 60-501–569)
- Required limits of liability (RL 60-501(10), 534)
- Required proof of financial responsibility (RL 60-346)
- Nebraska Automobile Insurance Plan
- Uninsured/underinsured motorist (44-6401–6414)
- Definitions
- Bodily injury
- Required limits
- Cancellation/nonrenewal
- Grounds (44-515)
- Notice (44-516–519, 523; RL 60-544)
- Notice of eligibility in assigned risk plan (44-520)
- After-market parts regulation (Reg Title 210 Chapter 45)

#### 5.2 Personal auto ('05)
- Definitions
- Liability coverage
- Bodily injury and property damage
- Supplementary payments
- Exclusions
- Medical payments coverage
- Uninsured motorists coverage
- Coverage for damage to your auto
- Collision
- Other than collision
- Deductibles
- Transportation expense
- Exclusions
- Duties after an accident or loss
- General provisions
Selected endorsements
Amendment of policy provisions — Nebraska (PP 01 85)
Towing and labor costs (PP 03 03)
Extended non-owned coverage - vehicles furnished or available for regular use (PP 03 06)
Miscellaneous type vehicle (PP 03 23)
Joint ownership coverage (PP 03 34)

5.3 Commercial auto ('10)
Commercial auto coverage forms
Business auto
Garage
Business auto physical damage
Truckers
Motor carrier
Coverage form sections
Covered autos
Liability coverage
Garagekeepers coverage
Trailer interchange coverage
Physical damage coverage
Exclusions
Definitions
Selected endorsements
Lessor — additional insured and loss payee (CA 20 01)
Mobile equipment (CA 20 15)
Broad form products coverage (CA 25 01)
Auto medical payments coverage (CA 99 03)
Drive other car coverage (CA 99 10)
Individual named insured (CA 99 17)
Pollution liability — broadened coverage (CA 99 48; CA 99 55)
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) 10%

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 ('13)
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 claim-made
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 coverages
Extortion — commercial entities (CR 04 03)
Guests' property (CR 04 11)

6.4 Farm coverage
Farm liability coverage forms ('06)

Coverage H — Bodily injury and property damage liability
Coverage I — Personal and advertising injury liability
Coverage J — Medical payments
Definitions
Conditions
Exclusions
Limits
Additional coverages

7.0 Businessowners ('13) Policy 10%

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 endorsement
Hired auto and non-owned auto liability (BP 04 04)

8.0 Workers Compensation Insurance 9%

8.1 Workers compensation laws
Types of laws
Monopolistic versus competitive
Compulsory versus elective
Nebraska Workers' Compensation Act
Exclusive remedy (RL 48-111)
Employment covered (required, voluntary) (RL 48-106, 114, 115)
Covered injuries (RL 48-101, 102, 127, 151(2)-4-8)
Occupational disease (RL 48-151(3))
Benefits provided (RL 48-119-126, 162.01)
Workers' Compensation Trust Fund (RL 48-128, 162.02)
Federal workers compensation laws
Federal Employers Liability Act (FELA) (45 USC 51-60)
U.S. Longshore and Harbor Workers' Compensation Act
8.2 Workers compensation and employers liability insurance policy

9.0 Other Coverages and Options

9.1 Umbrella/excess liability policies

9.2 Specialty liability insurance

9.3 Premium computation

9.4 Other sources of coverage

9.5 Aviation insurance

9.6 Ocean marine insurance

9.7 Other policies

8.4 Other sources of coverage

Nebraska Producer’s Examination for Funeral Insurance
Series 13-24

1.0 Insurance Regulation 30%

1.1 Licensing

1.2 State regulation

2.0 General Insurance 5%

2.1 Producers and general rules of agency

2.2 Premiums

2.3 Producer responsibilities

3.0 Life Insurance Basics 20%

3.1 Insurable interest

3.2 Premiums

3.3 Producer responsibilities

3.4 Replacement

4.0 Other sources of coverage

4.1 Workers compensation

4.2 Employment practices

4.3 Professional liability

4.4 Errors and omissions

4.5 Directors and officers liability

4.6 Fiduciary liability

4.7 Liquor liability

4.8 Employment practices liability

9.0 Other Coverages and Options

9.1 Umbrella/excess liability policies

9.2 Specialty liability insurance

9.3 Premium computation

9.4 Other sources of coverage

9.5 Aviation insurance

9.6 Ocean marine insurance

9.7 Other policies

Boycott, coercion or intimidation (44-1525(4))
Unfair discrimination (44-1525(7))
Rebating (44-361, 1525(8))
Insurance Fraud Act (44-6601–6608)
Privacy of Insurance Consumer Information Act (44-901–925)

1.4 Other

Medicaid eligibility

2.1 Producers and general rules of agency

Insurer as principal
Producer/insurer relationship
Authority and powers of licensees
Express
Implied
Apparent
Responsibilities to the applicant/insured

3.3 Producer responsibilities

Solicitation and sales presentations (Reg Ch 33)

Advertising (Reg Ch 33)

Life and Health Insurance Guaranty Association (44-2719.01)
Buyer’s Guide and Policy Summary
(Reg Ch 33 Sec 005, NAIC Current Model Buyer’s Guide)

Illustrations (Reg Ch 72)
Replacement (Reg Ch 19)
Use and disclosure of insurance information
Annuity suitability (44-8101–8109)
Field underwriting
Notice of information practices
Application procedures
Delivery
Policy review
Effective date of coverage
Premium collection
Statement of good health
3. Life Insurance Policies 5%
4. Whole life insurance
Continuous premium (straight life)
Limited payment
Single premium
5. Required provisions
Entire contract (44-502)
Right to examine (free look) (44-502.05)
Payment of premiums (44-502(1))
Grace period (44-502(2))
Reinstatement (44-502(11))
Incontestability (44-502(5))
Misstatement of age (44-502(6))
Exclusions (44-502(5))
Statements of the insured (44-502(4))
Payment of claims (44-502(12))
Interest on proceeds (44-3,143)
Prohibited provisions including backdating (44-503)
Ownership
Ownership
Assignment
Clarification of remaining proceeds
Beneficiary designation options
Individuals
Classes
Estates
Minors
Trusts
Succession
Revocable versus irrevocable
Common disaster clause
Spendthrift clause
5.2 Nonforfeiture options
Cash surrender value
Extended term
Reduced paid-up insurance
5.4 Policy loan and withdrawal options
Cash loans
Automatic premium loans
Withdrawals or partial surrenders
5.5 Dividend options
Cash payment
Reduction of premium payments
Accumulation at interest
One-year term option
Paid-up additions
Pre-need contract provision
5.6 Disability riders
Waiver of premium
Waiver of cost of insurance
Disability income benefit
Payor benefit life/disability
Juvenile insurance
5.7 Riders covering additional insureds
Spouse/other-insured term rider
Children's term rider
5.8 Riders affecting the death benefit amount
Accidental death
Guaranteed insurability
Cost of living
Return of premium
No lapse guarantee
5.9 Pre-need contract provision
6. Annuities
6.1 Annuity principles and concepts
Accumulation period
versus annuity period
Owner, annuitant and beneficiary
Insurance aspects of annuities
Nebraska Protection in Annuity Transactions Act
(44-8101–8109)
Applicable annuities for pre-need
6.2 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
Values included in insured's estate
7.0 Federal Tax Considerations for Life Insurance and Annuities 5%
7.1 Taxation of personal life insurance
8. Federal regulation
1.0 Insurance Regulation 5%
1.1 Licensing
Process (44-4052, 4053)
Types of licensees (44-4054)
Producers (44-4049, 4054)
Consultants (44-2606-2635)
Resident versus nonresident (44-2625, 4055, 4063)
Temporary (44-4058)
Renewal (44-4054)
Name or address change (44-4054(8))
Reporting of actions (44-4065)
Assumed names (44-4057)
1.2 State regulation
Director's general duties and powers (44-101.01)
Company regulation
Certificate of authority (44-303)
Examination of books and records (44-1527, 5904)
Appointment (44-4061 / 210 Neb. Admin. Code 76-004)
Termination of appointment (44-4062)
Unfair trade practices (44-1117)
Producer regulation
Sharing commissions (44-4060)
Records retention (44-5905, 1111)
Insurance Fraud Act (44-6601-6608, 1112)
Privacy of Insurance Consumer Information Act (44-901-925)
1.3 Federal regulation
Fair Credit Reporting Act (15 USC 1681–1681d)
Fraud and false statements including 1033 waiver (18 USC 1033, 1034)

2.0 General Insurance 5%

2.1 Agents and general rules of agency (44-1102 (14))
Agent/insurer relationship
Authority and powers of agents
Express
Implied
Apparent
Responsibilities to the viator/broker fiduciary duty

2.2 Contracts
Elements of a legal contract
Offer and acceptance
Consideration
Competent parties
Legal purpose
Distinct characteristics of insurance contracts
Contract of adhesion
Aleatory contract
Personal contract
Unilateral contract
Conditional contract
Legal concepts and interpretations affecting contracts
Ambiguities in a contract of adhesion
Reasonable expectations
Indemnity
Ultmost good faith
Representations/misrepresentations
Warranties
Concealment
Fraud
Waiver and estoppel

3.0 Life Insurance Basics 10%

3.1 Insurable interest (44-704)
3.2 Personal uses of life insurance
Survivor protection
Estate creation
Cash accumulation
Liquidity
Estate conservation

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 Business uses of life insurance
Buy-sell funding
Key person

3.5 Classes of life insurance policies
Group versus individual
Permanent versus term
Participating versus nonparticipating
Fixed versus variable life insurance and annuities
Regulation of variable products (SEC, FINRA and Nebraska) (44-2212, 2216; Reg Ch 15 Sec 006, 011)

3.6 Factors in premium determination
Mortality, Investment, and Expense
Premium payment mode

4.0 Life Insurance Policies 15%

4.1 Term life insurance
Level term
Annual renewable term
Level premium term

4.2 Whole life insurance
Continuous premium (straight life)
Limited payment
Single premium

4.3 Flexible premium policies
Adjustable life
Universal life - Indexed universal life
Variable Insurance
Variable Universal

4.4 Specialized policies
Joint life (first-to-die)
Survivorship life (second-to-die)
Juvenile life

4.5 Group life insurance
Characteristics of group plans
Types of plan sponsors
Group underwriting requirements
Required provisions (44-1607)
Assignability (44-1619)
Conversion to individual policy (44-1607(8-10), 1613, 1614)

3.5 Executive bonuses

5.0 Life Insurance Policy Provisions, Options and Riders 15%

5.1 Required provisions (44-502)
Entire contract (44-502(3))
Right to examine (free look) (44-502.05)
Payment of premiums (44-502(1))
Grace period (44-502(2))
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Interest on proceeds (44-3, 143)
Prohibited provisions including backdating (44-503)

5.2 Ownership and beneficiaries
Ownership
Assignment
Beneficiary 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

5.7 Disability riders
Waiver of premium
Waiver of cost of insurance
Disability income benefit
Payor benefit life/disability (juvenile insurance)

5.8 Accelerated (living) benefit provisions/riders
Conditions for payment
Effect on death benefit

5.9 Riders covering additional insureds
Spouse/other-insured term rider
Children’s term rider
5.10 Riders affecting the death benefit amount
   Accidental death
   Guaranteed insurability
   Cost of living
   Return of premium
   No lapse guarantee

6.0 Viatical Settlement 50%

6.1 Definitions (44-1102)
6.2 License Requirements (44-1103)
6.3 Reporting Requirements (44-1106)
6.4 Disclosure to Consumers (44-1108)
6.5 General Rules (44-1109)
6.6 Prohibited Acts (44-1110)
6.7 Fraudulent Acts (44-1112)
6.8 Stranger Owned Life (44-1110)
6.9 Advertising Guidelines and Standards (44-1111)
6.10 Continuing ED. (210 Neb.Admin.Code 76-003)
6.11 Disciplinary Actions (Neb.Rev.Stat 44-1113/1117)
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