

**Nebraska Producer's Examination for
Motor Club
Series 13-13
40 questions (plus 5 unscored items)
1-hour time limit**

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|------------|--|------------|
| 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 | |
|
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| 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 Motor Clubs

50%

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
- License
- Credit card
- Insurance

4.0 Accidental Injury and Death Benefits

20%

- 4.1 Definitions
- 4.2 Insuring agreement
- 4.3 Provisions
 - Death, dismemberment and loss of sight
 - Double indemnity for conveyance accidents
 - Blanket accidental medical expense
- 4.4 Exclusions
 - Suicide
 - Pre-existing conditions
 - Loss covered by other insurance
- 4.5 Uniform policy provisions
 - Notice of claim
 - Claim payment
 - Change of beneficiary
 - Entire contract