



# NORTH DAKOTA

Insurance Department

## Licensing Information Handbook

Effective as of September 1, 2019

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

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

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## Introduction

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

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

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

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

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

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

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

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



Jon Godfread  
Commissioner



## At a Glance

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



### Overview of Licensing Process

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

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

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



### To get answers not provided in this handbook

**Visit our Website:**

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

**Frequently Asked Questions are available:**

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



**Direct licensing-related questions to:**

**North Dakota Insurance Department Producer Licensing  
Division**

Phone: (701) 328-2440

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

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

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

**Prometric**

7941 Corporate Drive

Nottingham, MD 21236

Phone: 800.896.2272

TDD User: 800.790.3926

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

# North Dakota Licensing Requirements

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

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

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

## Types of Licenses

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

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

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

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

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

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

#### **Note: Annuity Training & Continuing Education**

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

### ***Moving to North Dakota***

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

### ***Fingerprint Requirement***

**While fingerprinting can still be done at Prometric Test Centers, fingerprinting can also be done at the following locations. If you get fingerprinted at a non-Prometric site you will be responsible for sending the appropriate payment and fingerprinting card to the state.**

Prometric will submit candidate fingerprints if your fingerprint at a Prometric test center. The application is submitted electronically, and the fingerprints are mailed. You are not required to submit fingerprints if you are adding a line of authority to an existing resident North Dakota producer license or you are reinstating a resident producer license that expired within the previous 12 months. **The**



**Noncriminal Justice Agency Guide is located in the bulletin near the last page.**

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

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

## ***Fees***

The following fees may apply to your license application:

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

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

## Scheduling Your Exam

### Exam Restriction

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

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

Prometric provides computerized testing through its multistate testing network.

**You may take the exam at any Prometric test center in the United States.** Follow the instructions here to register and schedule an appointment.

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

### Register and Schedule

#### Online

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

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

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

#### By Fax or Mail

You may **fax** the completed Exam Registration Form found at the end of this handbook to Prometric to (877) 341-9469. 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, company check, cashier’s check or money order. **Personal checks and cash are not accepted.** If paying by credit card, you must also include the completed Credit Card Payment Form (Visa, MasterCard or American Express). The cardholder’s signature must be on the Form.

#### By Phone

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

## Reschedule and Cancellation

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

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

## If Absent or Late for Your Appointment

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

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

## Emergency Closings

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

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

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## Testing Accommodations

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

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

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

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

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



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

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

## **Test Centers**

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

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

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

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

## Preparing for Your Exam

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

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

### ***Content Outlines Overview***

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

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

### ***Study Materials***

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

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

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***Practice Exams***

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

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

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

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

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

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

## Taking Your Exam

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

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

### The Testing Process

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

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

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

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

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

### Test Center Regulations

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

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

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

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

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

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



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

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## ***Question Types***

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

### **Question Formats.**

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

#### **Format 1— Direct Question**

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

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

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

Benefits under workers' compensation insurance are payable:

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

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

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

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

## ***Experimental Questions***

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

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

The questions will:

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

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## ***Your Exam Results***

At the end of the exam, you will see a completion notice on screen. A copy of your score report will be emailed to the email address you provided at the time of scheduling. The report indicates the overall score and grade, including the numerical percentage of questions answered correctly and whether you passed or failed.

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

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

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

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

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## ***Appeals Process***

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

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

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



## *Apply for Your License*

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

### *Submit Your Application*

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

## ***Fingerprint Service***

While fingerprinting can still be done at Prometric Test Centers, fingerprinting can also be done at the **following locations**. If you get fingerprinted at a non-Prometric site you will be responsible for sending the appropriate payment and fingerprinting card to the state.

If you want Prometric to scan your fingerprints immediately after you take your exam, you must register for the fingerprinting processing service.

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

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

### **You will need to:**

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

The test center will mail the consent form, fingerprints and fee to the North Dakota Insurance Department, unless you fingerprint at a non-Prometric location. Then you will be responsible for submitting your own documentation and payment.

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

## **License Expiration**

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



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## ***Maintaining Your License***

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

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

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

### **License Renewal**

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

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

### **Insurance Continuing Education**

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

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

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

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## ***Remote Proctor***

See Pro-Proctor candidate bulletin.

## Exam Content Outlines

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

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

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

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

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

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

**70 minute time limit**

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

##### 1.1 Concepts

Risk management key terms

Risk

Exposure

Hazard

Peril

Loss

Methods of handling risk

Avoidance

Retention

Sharing

Reduction

Transfer

Elements of insurable risks

Adverse selection

Law of large numbers

Reinsurance

##### 1.2 Insurers

Types of insurers

Stock companies

Mutual companies

Fraternal benefit societies

Risk retention and risk purchasing groups

Self-insurance groups

Private versus government insurers

Admitted versus nonadmitted insurers

Domestic, foreign and alien insurers

Financial status (independent rating services)

Marketing (distribution) systems

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

Insurer as principal

Producer/insurer relationship

Authority and powers of producers

Express

Implied

Apparent

Responsibilities to the applicant/insured

##### 1.4 Contracts

Elements of a legal contract

Offer and acceptance

Consideration

Competent parties

Legal purpose

Distinct characteristics of an insurance contract

Contract of adhesion

Aleatory contract

Personal contract

Conditional contract

Legal interpretations affecting contracts

Ambiguities in a contract of adhesion

Reasonable expectations

Indemnity

Utmost good faith

Representations/misrepresentation

Warranties

Concealment

Fraud

Waiver and estoppel

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

##### 2.1 Insurable interest

##### 2.2 Personal uses of life insurance

Survivor protection

Estate creation

Cash accumulation

Security

Liquidity

Estate conservation

##### 2.3 Life Settlement Act

Life settlement broker authority and licensing

Disclosure to customers

Fraudulent acts

Definitions

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

Human life value approach	Use and disclosure of insurance information	Single premium
Needs approach	Field underwriting	Graded premium
Types of information gathered	Notice of information practices	Modified life
Determining lump-sum needs	Application procedures including backdating	Interest sensitive
Planning for income needs	Delivery	Equity index
<b>2.5 Business uses of life insurance</b>	Policy review	<b>3.3 Flexible premium policies</b>
Buy-sell funding	Effective date of coverage	Adjustable life
Key person	Premium collection	Universal life
Executive bonuses	Statement of good health	Indexed life
Corporate-owned life insurance	Delivery receipt requirement	Variable life
<b>2.6 Classes of life insurance policies</b>	<b>2.9 Individual underwriting by the insurer</b>	<b>3.4 Specialized policies</b>
Group versus individual	Information sources and regulation	Joint life (first-to-die)
Permanent versus term	Application	Survivorship life (second-to-die)
Ordinary versus industrial (home service)	Producer report	Juvenile life
Participating versus nonparticipating	Attending physician statement	<b>3.5 Group life insurance</b>
Fixed versus variable life insurance and annuities	Investigative consumer (inspection) report	Characteristics of group plans
Regulation of variable products (SEC, FINRA and NASD)	Medical Information Bureau (MIB)	Types of plan sponsors
<b>2.7 Premiums</b>	Medical examinations and lab tests including HIV	Group underwriting requirements
Factors in premium determination	Selection criteria and unfair discrimination	Conversion to individual policy
Mortality	Classification of risks	<b>3.6 Credit life insurance (individual versus group)</b>
Interest	Preferred	<b>4.0 Life Insurance Policy Provisions, Options and Riders 16% (10 Items)</b>
Expense	Standard	<b>4.1 Standard provisions</b>
Premium payment mode	Substandard	Ownership
<b>2.8 Producer responsibilities</b>	<b>3.0 Life Insurance Policies 16% (10 Items)</b>	Assignability
Solicitation and sales presentations	<b>3.1 Term life insurance</b>	Entire contract
Advertising	Level term	Modifications
Life and Health Insurance Guaranty Association Law	Annual renewable term	Right to examine (free look)
Policy summary	Level premium term	Payment of premiums
Buyer's guide	Decreasing term	Grace period
Life insurance policy cost comparison methods	<b>3.2 Whole life insurance</b>	Reinstatement
Replacement	Continuous premium (straight life)	Incontestability
	Limited payment	Misstatement of age
		Exclusions
		Interest on insurance proceeds
		<b>4.2 Beneficiaries</b>
		Designation options
		Individuals

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

**6.3 Taxation of non-qualified annuities**

## Individually-owned

Accumulation phase  
(tax issues related  
to withdrawals)Annuity phase and the  
exclusion ratio

Distributions at death

Premature  
distributions  
(including taxation  
issues)

## Corporate-owned

**6.4 Taxation of individual retirement annuities (IRAs)**

## Traditional IRAs

Contributions and  
deductible amountsPremature  
distributions  
(including taxation  
issues)Annuity phase benefit  
paymentsValues included in the  
annuitant's estateAmounts received by  
beneficiary

## Roth IRAs

Contributions and  
limits

Distributions

**6.5 Rollovers and transfers (IRAs and qualified plans)****6.6 Section 1035 exchanges****7.0 Qualified Plans 9% (5 Items)****7.1 General requirements****7.2 Federal tax considerations**Tax advantages for  
employers and  
employeesTaxation of distributions  
(age-related)**7.3 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

403(b) tax-sheltered  
annuities (TSAs)**North Dakota Examination for Life and Annuity Insurance Part II - Laws and Regulations Series 13-52****40 questions (plus 5 unscored items)****50 minute time limit****1.0 Insurance Regulation 30% (12 Items)****1.1 Licensing**Process (26.1-26-13.2,  
13.3, 15; Reg 45-02-02-02)

Types of licensees (26.1-26-02, 03)

Producers (individual  
and business entity)  
(26.1-26-02, 05, 06,  
07, 11)Producer-agent of  
insured (26.1-26-07)Producer-agent of  
insurer (26.1-26-06)

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

Nonresident producers  
(26.1-26-20, 47.1)

Temporary (26.1-26-26)

Maintenance and duration

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

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

Change of address  
(26.1-26-33; Reg  
45-02-02-13)Reporting of actions  
(26.1-26-45.1)Assumed business  
names (26.1-26-25.1)Continuing education  
(26.1-26-31.1; Reg  
45-02-04-03, 08-11, 13)

Disciplinary actions

Refusal of license  
(26.1-26-39, 40,  
42)Cease and desist order  
(26.1-01-03.1;  
26.1-04-13)Suspension,  
revocation and  
probation (26.1-26-42-46)Penalties for violations  
(26.1-01-03.3;  
26.1-04-13-17;  
26.1-26-50, 51)**1.2 State regulation**Commissioner's general  
duties and powers  
(26.1-01-03; 26.1-04-09)

Company regulation

Certificate of authority  
(26.1-02-02)

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

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

Producer regulation

Sharing commissions  
(26.1-26-04)Company and agency  
regulationExamination of books  
and records (26.1-03-19.2; 26.1-26-48)Producer appointment  
(26.1-26-13.1; Reg  
45-02-02-06)Termination of  
appointment (26.1-26-34; Reg 45-02-02-06)

Unfair practices

Misrepresentation  
(26.1-04-03(1),  
(12), 07)False advertising  
(26.1-04-03(1), (2))

Defamation (26.1-04-03(3))

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

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

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

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

Prohibited inducements (26.1-04-05, 06)

Twisting (26.1-04-03(1))

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

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

### 1.3 Federal regulation

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

Fraud and false statements (18 USC 1033, 1034)

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

### 2.1 Producer and company responsibilities

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

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

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

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

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

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

Field underwriting requirements

Insurable interest (26.1-29-09.1)

Notice, consent and disclosure for lab

tests including HIV (Reg 45-03-11-01-05)

Company responsibilities

Verification of insurable interest (26.1-29-09.1)

Life insurance disclosure regulation (26.1-33-02)

Guaranty association disclaimer (26.1-38.1-16)

### 2.2 Individual life insurance

Standard provisions (26.1-33-05)

Entire contract (3)

Free look provision (26.1-33-02.1)

Payment of premiums (1)

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

Reinstatement (8)

Incontestability (3)

Misstatement of age (5)

Statements of the insured (4)

Dividend options (6)

Loan provisions (7)

Nonforfeiture provision (26.1-33-18)

Exclusions 26.1-33-12

Suicide no defense (26.1-33-37)

Payment of claims and interest (9, 13)

Assignment (26.1-33-33)

Prohibited provisions including backdating (26.1-33-06)

### 2.3 Group life insurance

Standard provisions (26.1-33-11)

Conversion rights (26.1-33-12)

### 2.4 Annuities

Free look provision (26.1-34-01.1)

Nonforfeiture provision (26.1-34-02)

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

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

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

**70 minute time limit**

## 1.0 General Insurance 15% (9 Items)

### 1.1 Concepts

Risk management key terms

Risk

Exposure

Hazard

Peril

Loss

Methods of handling risk

Avoidance

Retention

Sharing

Reduction

Transfer

Elements of insurable risks

Adverse selection

Law of large numbers

Reinsurance

### 1.2 Insurers

Types of insurers

Stock companies

Mutual companies

Fraternal benefit societies

Reciprocal or inter-insurance exchanges

Risk retention groups

Lloyd's associations

Purchasing groups

Private versus government insurers

Authorized versus unauthorized insurers

Domestic, foreign and alien insurers

Financial status  
(independent rating services)

Marketing (distribution) systems

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

Insurer as principal

Producer/insurer relationship

Authority and powers of producers

Express

Implied

Apparent

Responsibilities to the applicant/insured

### **1.4 Contracts**

Elements of a legal contract

Offer and acceptance

Consideration

Competent parties

Legal purpose

Distinct characteristics of an insurance contract

Contract of adhesion

Aleatory contract

Personal contract

Unilateral contract

Conditional contract

Legal interpretations affecting contracts

Ambiguities in a contract of adhesion

Reasonable expectations

Indemnity

Utmost good faith

Representations/misrepresentations

Warranties

Concealment

Fraud

Waiver and estoppel

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

### **2.1 Definitions of perils**

Accidental injury

Sickness

### **2.2 Principal types of losses and benefits**

Loss of income from disability

Medical expense

Dental expense

Long-term care expense

### **2.3 Classes of health insurance policies**

Individual versus group

Private versus government

Limited versus comprehensive

### **2.4 Limited policies**

Limited perils and amounts

Required notice to insured

Types of limited policies

Accident-only

Critical illness

Specified (dread) disease

Hospital indemnity (income)

Credit disability

Blanket insurance (teams, passengers, other)

Prescription drugs

Vision care

Dental

### **2.5 Common exclusions from coverage**

### **2.6 Producer responsibilities in individual health insurance**

Field underwriting

Nature and purpose

Disclosure of information about individuals

Application procedures

Requirements at delivery of policy

Common situations for errors/omissions

### **2.7 Individual underwriting by the insurer**

Underwriting criteria

Sources of underwriting information

Application

Producer report

Attending physician statement

Investigative consumer (inspection) report

Medical Information Bureau (MIB)

Medical examinations and lab tests (including HIV consent)

Classification of risks

Preferred

Standard

Substandard

Declined

### **2.8 Considerations in replacing health insurance**

Benefits, limitations and exclusions

Underwriting requirements

Producer's liability for errors and omissions

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

### **3.1 Insuring clause**

### **3.2 Consideration clause**

### **3.3 Renewability clause**

Noncancelable

Guaranteed renewable

Conditionally renewable

Renewable at option of insurer

Nonrenewable (cancelable, term)

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

### **4.1 Qualifying for disability benefits**

Inability to perform duties

Own occupation

Any occupation

Pure loss of income  
(income replacement  
contracts)

Presumptive disability

Requirement to be under  
physician care

#### **4.2 Individual disability income insurance**

Basic total disability plan

Income benefits  
(monthly indemnity)

Elimination and  
benefit periods

Waiver of premium  
feature

Coordination with social  
insurance and workers  
compensation benefits

Additional monthly  
benefit (AMB)

Social insurance  
supplement (SIS)

Occupational versus  
nonoccupational  
coverage

At-work benefits

Partial disability  
benefit

Residual disability  
benefit

Other provisions affecting  
income benefits

Cost of living  
adjustment (COLA)  
rider

Future increase option  
(FIO) rider

Relation of earnings to  
insurance

Other cash benefits

Accidental death and  
dismemberment

Rehabilitation benefit

Medical  
reimbursement  
benefit  
(nondisabling injury)

Refund provisions

Return of premium

Cash surrender value

Exclusions

#### **4.3 Unique aspects of individual disability underwriting**

Occupational  
considerations

Benefit limits

Policy issuance alternatives

#### **4.4 Group disability income insurance**

Group versus individual  
plans

Short-term disability (STD)

Long-term disability (LTD)

#### **4.5 Business disability insurance**

Key employee (partner)  
disability income

Business overhead  
expense policy

Disability buy-sell policy

#### **4.6 Social Security disability**

Qualification for disability  
benefits

Definition of disability

Waiting period

Disability income benefits

### **5.0 Medical Plans 10% (6 Items)**

#### **5.1 Medical plan concepts**

Fee-for-service basis  
versus prepaid basis

Specified coverages versus  
comprehensive care

Benefit schedule versus  
usual/reasonable/custom  
ary charges

Any provider versus limited  
choice of providers

Insureds versus  
subscribers/participants

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

Characteristics

Common limitations

Exclusions from coverage

Provisions affecting cost to  
insured

Deductibles

Coinsurance feature

Copayments

Stop-loss feature

Maximum benefits

#### **5.3 Health maintenance organizations (HMOs)**

General characteristics

Combined health care  
delivery and  
financing

Limited service area

Limited choice of  
providers

Gatekeeper concept

Copayments

Prepaid basis

Preventive care services

Primary care physician  
versus referral  
(specialty) physician

Emergency care

Hospital services

Other basic services

Preferred provider  
organizations (PPOs)

General characteristics

Open panel or closed  
panel

Types of parties to the  
provider contract

#### **5.4 Cost containment in health care delivery**

Cost-saving services

Preventive care

Hospital outpatient  
benefits

Alternatives to  
hospital services

Utilization management

Prospective review

Concurrent review

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

Eligibility

Contribution limits

### **6.0 Group Health Insurance 10% (6 Items)**

#### **6.1 Characteristics of group insurance**

Group contract

Certificate of coverage

Experience rating versus  
pool rating

#### **6.2 Types of eligible groups**

Employment-related groups

Individual employer groups

Multiple-Employer Trusts (METs) or Welfare Arrangements (MEWAs)

Associations (alumni, professional, other)

Customer groups (depositors, creditor-debtor, other)

### **6.3 Marketing considerations**

Advertising

Regulatory jurisdiction/place of delivery

### **6.4 Employer group health insurance**

Insurer underwriting criteria

Characteristics of group

Plan design factors

Persistency factors

Administrative capability

Eligibility for coverage

Annual open enrollment

Employee eligibility

Dependent eligibility

Coordination of benefits provision

Change of insurance companies or loss of coverage

Coinsurance and deductible carryover

No-loss no-gain

Events that terminate coverage

Extension of benefits

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

### **7.0 Dental Insurance 3% (2 Items)**

### **7.1 Types of dental treatment**

Diagnostic and preventive

Restorative

Oral surgery

Endodontics

Periodontics

Prosthodontics

Orthodontics

### **7.2 Indemnity plans**

Choice of providers

Scheduled versus nonscheduled plans

Benefit categories

Diagnostic/preventive services

Basic services

Major services

Deductibles and coinsurance

Combination plans

Exclusions

Limitations

Predetermination of benefits

### **7.3 Employer group dental expense**

Integrated deductibles versus stand-alone plans

Minimizing adverse selection

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

### **8.1 Medicare**

Nature, financing and administration

Part A — Hospital Insurance

Individual eligibility requirements

Enrollment

Coverages and cost-sharing amounts

Part B — Medical Insurance

Individual eligibility requirements

Enrollment

Coverages and cost-sharing amounts

Exclusions

Claims terminology and other key terms

Part C — Medicare Advantage

Part D — Prescription Drug Insurance

### **8.2 Medicare supplements**

Purpose

Open enrollment

Standardized Medicare supplement plans

Core benefits

Additional benefits

### **8.3 Other options for individuals with Medicare**

Employer group health plans

Disabled employees

Employees with kidney failure

Individuals age 65 and older

Medicaid

Eligibility

Benefits

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

Comparison of LTC, Medicare and Medicaid

Eligibility for benefits

Levels of care

Skilled care

Custodial care

Home health care

Assisted living care

Adult day care

Respite care

Benefit periods

Benefit amounts

Optional benefits

Alternate plans of care

Inflation protection

Guaranteed purchase option

Nonforfeiture

Qualified LTC plans

Exclusions	Business entity	Solvency (26.1-02-02, 03; 26.1-05-32)
Underwriting considerations	Producer-agent of insured (26.1-26-07)	Unfair claims settlement practices (26.1-04-03(9))
<b>9.0 Federal Tax Considerations for Health Insurance 10% (6 Items)</b>	Producer-agent of insurer (26.1-26-06)	Producer regulation
<b>9.1 Personally-owned health insurance</b>	Consultants (26.1-26-35, 41; Reg 45-02-02-09, 10)	Sharing commissions (26.1-26-04)
Disability income insurance	Nonresident producers (26.1-26-20, 47.1)	Company and agency regulation
Medical expense insurance	Temporary (26.1-26-26)	Examination of books and records (26.1-03-19.2; 26.1-26-48)
Long-term care insurance	Maintenance and duration	Producer appointment (26.1-26-13.1; Reg 45-02-02-06)
<b>9.2 Employer group health insurance</b>	Renewal of appointments (26.1-26-32; Reg 45-02-02-07)	Termination of appointment (26.1-26-34; Reg 45-02-02-06)
Disability income (STD, LTD)	Termination (26.1-26-31; Reg 45-02-02-12)	Unfair practices
Medical and dental expense	Change of address (26.1-26-33; Reg 45-02-02-13)	Misrepresentation (26.1-04-03(1), (12), 07)
Long-term care insurance	Reporting of actions (26.1-26-45.1)	False advertising (26.1-04-03(1), (2))
Accidental death and dismemberment	Assumed business names (26.1-26-25.1)	Defamation (26.1-04-03(3))
<b>9.3 Medical expense coverage for sole proprietors and partners</b>	Continuing education (26.1-26-31.1; Reg 45-02-04-03, 08-11, 13)	Boycott, coercion and intimidation (26.1-04-03(4), 04)
<b>9.4 Business disability insurance</b>	Disciplinary actions	False financial statements (26.1-04-03(5))
Key person disability income	Refusal of license (26.1-26-39, 40, 42)	Unfair discrimination (26.1-04-03(7), (11), 05)
Buy-sell policy	Cease and desist order (26.1-01-03.1; 26.1-04-13)	Rebating (26.1-04-03(8), 05, 06)
Business overhead expense	Suspension, revocation and probation (26.1-26-42-46)	Prohibited inducements (26.1-04-05, 06)
<b>9.5 Health Savings Accounts (HSAs)</b>	Penalties for violations (26.1-01-03.3; 26.1-04-13-17; 26.1-26-50, 51)	Twisting (26.1-04-03(1))
<b>North Dakota Examination for Accident and Health Insurance Part II - Laws and Regulations Series 13-54</b>	<b>1.2 State regulation</b>	Insurance fraud regulation (26.1-02.1-01-11)
<b>40 questions (plus 5 unscored items)</b>	Commissioner's general duties and powers (26.1-01-03; 26.1-04-09)	Consumer information privacy regulation (26.1-02-27; Reg 45-14-01-01-25)
<b>50 minute time limit</b>	Company regulation	<b>1.3 Federal regulation</b>
<b>1.0 Insurance Regulation 25% (10 Items)</b>	Certificate of authority (26.1-02-02)	Fair Credit Reporting Act (15 USC 1681-1681d)
<b>1.1 Licensing</b>		Fraud and false statements (18 USC 1033, 1034)
Process (26.1-26-13.2, 13.3, 15; Reg 45-02-02-02)		
Types of licensees		
Producer (26.1-26-02, 11)		
Individual		

**2.0 North Dakota Laws and Regulations Pertaining to Accident and Health Insurance 75% (30 Items)**
**2.1 Individual health insurance policy provisions**
**Standard provisions (26.1-36-04(1))**

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

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

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

Grace period (26.1-36.04(e))

Reinstatement (26.1-36.04(f))

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

Physical examinations and autopsy (26.1-36.04

(l))

Legal actions (26.1-36.04 (m))

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

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

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

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

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

Overinsurance (26.1-36-04(c))

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

Cancellation (26.1-36-04 (e))

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

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

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

**2.2 Group health insurance policy provisions**
**Standard provisions (26.1-36-05(1-14))**

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

Incontestability (26.1-36-05(2))

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

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

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

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

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

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

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

**Other provisions**

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

Continuation of coverage (26.1-36-23)

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

Dual choice option (26.1-36-26)

**2.3 North Dakota requirements (individual and group)**
**Eligibility requirements**

Newborn/adopted children (26.1-36-07)

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

Dependent coverage (26.1-36-22)

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

**Group mandated benefit options**

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

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

**Marketing requirements**

Advertising (Reg 45-06-04-01)

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

Sales presentations (Reg 45-06-04)

**Underwriting requirements**

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

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

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

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

Guaranteed issue (Reg 45-06-12)

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

**2.4 Medicare supplements**

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

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

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

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

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

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

Replacement (Reg 45-06-01.1-20)

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

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

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

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

Continuation and conversion requirements (Reg 45-06-01.1-06.1(e))

Notice of change (Reg 45-06-01.1-14(2))

Excessive or unnecessary coverage (duplication of coverage) (Reg 45-02-02-14)

Medicare SELECT (Reg 45-06-01.1-08)

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

Standards for marketing (Reg 45-06-05.1-21)

Advertising (Reg 45-06-04)

Shopper's guide (Reg 45-06-05.1-28)

Outline of coverage (26.1-45-09; Reg 45-06-05.1-27)

Right to return (free look) (26.1-45-09(1))

Replacement (Reg 45-06-05.1-23)

Renewal provisions (26.1-45-05.2)

Contingent non-forfeiture (26.1-45-14; Reg 45-06-05.1-24)

Cancellation (26.1-45-05)

Required disclosure provisions (Reg 45-06-05.1-06; Reg 45-06-05.1-07)

Inflation protection (Reg 45-06-05.1-11)

Pre-existing conditions (26.1-45-05-06)

Protection against unintentional lapse (Reg 45-06-05.1-05)

Suitability (Reg 45-06-05.1-22)

Minimum home health care benefits (26.1-45-13; Reg 45-06-05.1-10)

Qualified long term care contracts (26.1-45-01(6); Reg 45-06-05.1-26)

Standards for benefit triggers (Reg 45-06-05.1-25)

Premium rate schedule increases (Reg 45-06-05.1-07; 45-06-05.1-01 Appendix F)

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

Eligibility (26.1-08-12)

Coverage and limits (26.1-08-06, 06.1)

Notification of CHAND by companies (26.1-08-11)

Premium amount (26.1-08-08)

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

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

**75 minutes time limit**

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

#### **1.1 Concepts**

Risk management key terms

Risk

Exposure

Hazard

Peril

Loss

Methods of handling risk

Avoidance

Retention

Sharing

Reduction

Transfer

Elements of insurable risks

Adverse selection

Law of large numbers

Reinsurance

#### **1.2 Insurers**

Types of insurers

Stock companies

Mutual companies

Fraternal benefit societies

Reciprocal or inter-insurance exchanges

Risk retention groups

Lloyd's associations

Purchasing groups

Private versus government insurers

Authorized versus unauthorized insurers

Domestic, foreign and alien insurers

Financial status (independent rating services)

Marketing (distribution) systems

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

Insurer as principal

Producer/insurer relationship

Authority and powers of producers

Express

Implied

Apparent

Responsibilities to the applicant/insured

## **1.4 Contracts**

Elements of a legal contract

Offer and acceptance

Consideration

Competent parties

Legal purpose

Distinct characteristics of an insurance contract

Contract of adhesion

Aleatory contract

Personal contract

Unilateral contract

Conditional contract

Legal interpretations affecting contracts

Ambiguities in a contract of adhesion

Reasonable expectations  
 Indemnity  
 Utmost good faith  
 Representations/misrepresentations  
 Warranties  
 Concealment  
 Fraud  
 Waiver and estoppel

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

### **2.1 Principles and concepts**

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

### **2.2 Policy structure**

Declarations  
 Definitions

Insuring agreement or clause  
 Additional/supplementary coverage  
 Conditions  
 Exclusions  
 Endorsements

### **2.3 Common policy provisions**

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

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

### **3.1 Characteristics and purpose**

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

Broad  
 Special

### **3.3 Property coverages**

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

### **3.4 General exclusions**

### **3.5 Conditions**

### **3.6 Selected endorsements**

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

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

### **4.1 Coverage forms**

HO-3 through HO-6

### **4.2 Definitions**

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

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

### **4.4 Perils insured against**

### **4.5 Exclusions**

### **4.6 Conditions**

### **4.7 Selected endorsements**

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

Personal property  
replacement cost (HO  
04 90)

Home day care (HO 04  
97)

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

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

Common policy  
declarations

Common policy conditions

Interline endorsements

One or more coverage  
parts

### **5.2 Commercial property**

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

Broad

Special

Selected endorsements

North Dakota changes  
(CP 01 14)

Ordinance or law (CP  
04 05)

Spoilage (CP 04 40)

Peak season limit of  
insurance (CP 12  
30)

Value reporting form  
(CP 13 10)

### **5.3 Commercial inland marine**

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

Signs

Valuable papers and  
records

Transportation coverages

### **5.4 Commercial crime**

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 another  
property

Outside the premises

Computer fraud

Funds transfer fraud

Money orders and  
counterfeit money

Other crime coverage

Extortion —  
commercial entities  
(CR 04 03)

### **5.5 Boiler and machinery**

Equipment breakdown  
protection coverage form  
(BM 00 20)

Selected endorsements

Business income —  
Report of values  
(BM 15 31)

Actual cash value (BM  
99 59)

### **5.6 Farm coverage**

Farm property coverage  
form

Coverage A —  
Dwellings

Coverage B — Other  
private structures

Coverage C —  
Household personal  
property

Coverage D — Loss of  
use

Coverage E —  
Scheduled farm  
personal property

Coverage F —  
Unscheduled farm  
personal property

Coverage G — Other  
farm structures

Mobile agricultural  
machinery and  
equipment coverage  
form

Livestock coverage form

Definitions

Causes of loss (basic,  
broad and special)

Conditions

Exclusions

Limits

Additional coverages

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

### **6.1 Characteristics and purpose**

### **6.2 Businessowners Section I — Property**

Coverage

Exclusions

Limits

Deductibles

Loss conditions

General conditions

Optional coverages

Definitions

### **6.3 Businessowners Section III — Common Policy Conditions**

### **6.4 Selected endorsements**

Protective safeguards (BP 04 30)

Utility services — direct damage (BP 04 56)

Utility services — time element (BP 04 57)

**7.0 Other Coverages and Options  
9% (5 Items)**

**7.1 National Flood Insurance Program**

"Write your own" versus government

Eligibility

Coverage

Limits

Deductibles

**7.2 Crop insurance (hail)**

Eligibility

Application

Term of coverage

Perils insured against

Limits of coverage

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

Basic crop insurance

Eligibility

Coverage level

Covered causes of loss

Application

Life of policy

Multiple peril policy options

Levels of coverage

Price election

Optional units

Other provisions

Individual crop

Small grain

Coarse grain

Supplements

Revenue products

Income Protection (IP)

Crop Revenue Coverage (CRC)

Revenue Assurance (RA)

**7.4 Boatowners**

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

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

**50 minute time limit**

**1.0 Insurance Regulation 35%  
(14 Items)**

**1.1 Licensing**

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

Types of licensees

Producer (26.1-26-02, 11)

Individual

Business entity

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

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

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

Temporary (26.1-26-26)

Maintenance and duration

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

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

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

Reporting of actions (26.1-26-45.1)

Assumed names (26.1-26-25.1)

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

Disciplinary actions

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

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

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

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

**1.2 State regulation**

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

Company regulation

Certificate of authority (26.1-02-02)

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

Unfair claims settlement practices (26.1-04-03)

Producer regulation

Sharing commissions (26.1-26-04)

Prohibited practices

Misrepresentation (26.1-04-03(1), (2), 07)

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

Defamation (26.1-04-03(3))

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

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

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

Illegal inducements (26.1-04-05)

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

Company and agency regulation

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

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

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

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

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

### 1.3 Federal regulation

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

Fraud and false statements (18 USC 1033, 1034)

## 2.0 North Dakota Laws and Regulations Pertaining to Property Insurance 65% (26 Items)

### 2.1 Producer responsibilities

Countersignature requirement (26.1-11-07)

Binders (26.1-39-23)

### 2.2 Company responsibilities

Cancellation

Grounds (26.1-39-13)

Notice (26.1-39-15)

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

Nonrenewal (26.1-39-16)

Termination of agency contracts (26.1-39-22)

### 2.3 Property insurance provisions

Valued policy law (26.1-39-05)

Standard fire policy law (26.1-39-06)

Property form requirements

Statute of limitations

Examination of insured's books and records

Legal action against insurer

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

### 2.5 North Dakota Insurance Guaranty Association (26.1-42.1-01—15)

## North Dakota Examination for Casualty Insurance Part I – Product Series 13-58

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

**70 minute time limit**

## 1.0 General Insurance 10% (6 Items)

### 1.1 Concepts

Risk management key terms

Risk

Exposure

Hazard

Peril

Loss

Methods of handling risk

Avoidance

Retention

Sharing

Reduction

Transfer

Elements of insurable risks

Adverse selection

Law of large numbers

Reinsurance

### 1.2 Insurers

Types of insurers

Stock companies

Mutual companies

Fraternal benefit societies

Reciprocal or inter-insurance exchanges

Risk retention groups

Lloyd's associations

Purchasing groups

Private versus government insurers

Authorized versus unauthorized insurers

Domestic, foreign and alien insurers

Financial status (independent rating services)

Marketing (distribution) systems

### 1.3 Producers and general rules of agency

Insurer as principal

Producer/insurer relationship

Authority and powers of producers

Express

Implied

Apparent

Responsibilities to the applicant/insured

### 1.4 Contracts

Elements of a legal contract

Offer and acceptance

Consideration

Competent parties

Legal purpose

Distinct characteristics of an insurance contract

Contract of adhesion

Aleatory contract

Personal contract

Unilateral contract

Conditional contract

Legal interpretations affecting contracts

Ambiguities in a contract of adhesion

Reasonable expectations

Indemnity

Utmost good faith

Representations/misrepresentations

Warranties

Concealment

Fraud

Waiver and estoppel

## 2.0 Casualty Insurance Basics 15% (9 Items)

### 2.1 Principles and concepts

Insurable interest

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

## 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)  
 Drive other car coverage (CA 99 10)  
 Individual named insured (CA 99 17)  
 Commercial carrier regulations  
 The Motor Carrier Act of 1980  
 Endorsement for motor carrier policies of insurance for public liability (MCS-90)

**5.0 Commercial Package Policy (CPP) 10% (6 Items)**
**5.1 Components of a commercial policy**

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

**5.2 Commercial general liability**

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

**5.3 Farm coverage**

Farm liability coverage form  
 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

**6.0 Businessowners Policy — Liability 15% (9 Items)**
**6.1 Characteristics and purpose**
**6.2 Businessowners Section II — Liability**

Coverages  
 Exclusions  
 Who is an insured  
 Limits of insurance  
 General conditions  
 Definitions

**6.3 Businessowners Section III — Common Policy Conditions**
**6.4 Selected endorsements**

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

**7.0 Other Coverages and Options 8% (5 Items)**
**7.1 Umbrella/excess liability policies**

Personal (DL 98 01)

## Commercial (CU 00 01)

**7.2 Specialty liability insurance**

Professional liability  
 Errors and omissions  
 Directors and officers liability  
 Employers liability  
 Fiduciary liability  
 Liquor liability  
 Employment practices liability

**7.3 Surplus lines**

Definitions and markets  
 Licensing requirements

**7.4 Surety bonds**

Principal, obligee and surety  
 Contract bonds  
 License and permit bonds  
 Judicial bonds

**7.5 Boatowners**
**North Dakota Examination for Casualty Insurance Part II - Laws and Regulations Series 13-59**

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

**50 minute time limit**

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

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

## Types of licensees

Producer (26.1-26-02, 11)

Individual

Business entity

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

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

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

Nonresident producers (26.1-26-20, 47.1)

Temporary (26.1-26-26)

Maintenance and duration

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

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

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

Reporting of actions (26.1-26-45.1)

Assumed business names (26.1-26-25.1)

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

Disciplinary actions

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

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

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

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

## 1.2 State regulation

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

Company regulation

Certificate of authority (26.1-02-02)

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

Unfair claims settlement practices (26.1-04-03)

Producer regulation

Sharing commissions (26.1-26-04)

Company and agency regulation

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

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

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

Unfair practices

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

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

Defamation (26.1-04-03(3))

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

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

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

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

Prohibited inducements (26.1-04-05, 06)

Twisting (26.1-04-03(1))

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

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

## 1.3 Federal regulation

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

Fraud and false statements (18 USC 1033, 1034)

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

### 2.1 Producer responsibilities

Countersignature requirement (26.1-11-07)

Binders (26.1-39-23)

### 2.2 Company responsibilities

Cancellation

Grounds (26.1-39-13)

Notice (26.1-39-15)

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

Nonrenewal (26.1-39-16)

Termination of agency contracts (26.1-39-22)

### 2.3 Casualty insurance provisions

Legal action against insurer (26.1-39-06)

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

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

### 2.5 Auto insurance

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

Medical expenses

Rehabilitation expenses

Work loss

Replacement services loss

Survivors income loss

Survivors replacement services loss

Funeral expenses

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

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

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

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

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

Benefit payments to relatives (26.1-40-16.1)

Primary and excess coverage (26.1-40-17)

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

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

Warranties (26.1-40)

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

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

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

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

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

**70 minute time limit**

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

**1.1 Licensing**

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

Types of licensees (26.1-26-03)

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

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

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

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

Nonresident producers (26.1-26-20, 47.1)

Temporary (26.1-26-26)

Maintenance and duration

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

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

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

Reporting of actions (26.1-26-45.1)

Assumed business names (26.1-26-25.1)

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

**Disciplinary actions**

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

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

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

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

**1.2 State regulation**

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

**Company regulation**

Certificate of authority (26.1-02-02)

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

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

**Producer regulation**

Sharing commissions (26.1-26-04)

**Company and agency regulation**

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

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

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

**Unfair practices**

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

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

Defamation (26.1-04-03(3))

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

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

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

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

Prohibited inducements (26.1-04-05, 06)

Twisting (26.1-04-03(1))

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

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

**1.3 Federal regulation**

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

Fraud and false statements (18 USC 1033, 1034)

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

**2.1 Concepts**

Risk management key terms

Risk

Exposure

Hazard

Peril

Loss

Methods of handling risk

Avoidance

Retention

Sharing	Distinct characteristics of an insurance contract	Eligibility of groups
Reduction		Underwriting of the debtor/insured (group and individual)
Transfer	Contract of adhesion	Evidence of insurability
Elements of insurable risks	Aleatory contract	Duration of coverage (loan period versus truncated)
Adverse selection	Personal contract	Premiums
Law of large numbers	Unilateral contract	Basis and payment of premiums
Reinsurance	Conditional contract	Single premium versus monthly outstanding balance
<b>2.2 Insurers</b>	Legal interpretations affecting contracts	Group policy general provisions
Types of insurers	Ambiguities in a contract of adhesion	Right to examine (free look) (26.1-37-07(7))
Stock companies	Reasonable expectations	Grace period (26.1-33-11(1); 26.1-36-05(1))
Mutual companies	Indemnity	Incontestability (26.1-33-11(2); 26.1-36-05(2))
Fraternal benefit societies	Utmost good faith	Entire contract (26.1-33-11(3); 26.1-36-05(3))
Reciprocal or inter-insurance exchanges	Representations/misrepresentations	Conditions to require evidence of insurability (26.1-33-11(4); 26.1-36-05(4))
Risk retention groups	Warranties	Certificate of insurance (26.1-37-07(3))
Lloyd's associations	Concealment	Benefit payments
Purchasing groups	Fraud	Effect on insured's debt
Private versus government insurers	Waiver and estoppel	Payment of excess benefits
Authorized versus unauthorized insurers		
Domestic, foreign and alien insurers	<b>3.0 Consumer Credit Insurance Basics 40% (24 Items)</b>	<b>3.3 Regulation</b>
Financial status (independent rating services)	<b>3.1 Nature of consumer credit insurance</b>	North Dakota regulation
Marketing (distribution) systems	Parties involved	Approval of policy forms (26.1-30-19)
<b>2.3 Producers and general rules of agency</b>	Debtor/insured	Amounts to be insured (26.1-37-05)
Insurer as principal	Creditor/beneficiary	Term of insurance (26.1-37-06)
Producer/insurer relationship	Insurer	Premium rates (26.1-37-08; Reg 45-07-01.1-03, 04, 05, 06, 07)
Authority and powers of producers	Advantages for debtors and for creditors	Premium refunds (26.1-37-08, 26.1-
Express	Markets	
Implied	Banks and savings and loan associations	
Apparent	Credit unions	
Responsibilities to the applicant/insured	Finance companies	
<b>2.4 Contracts</b>	Credit card companies	
Elements of a legal contract	Automobile dealers and manufacturers	
Offer and acceptance	Retailers	
Consideration	Types of credit covered (closed-end versus open-end)	
Competent parties	<b>3.2 Coverage characteristics</b>	
Legal purpose	Group versus individual coverage	
	Underwriting considerations	

37-06, 08(2); Reg  
45-07-01.1-08)

Disclosure  
requirements  
(26.1-37-07(1)(2))

Coercion of debtors  
(26.1-04-04)

Choice of insurer  
(26.1-37-14)

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

Evidence of coverage  
(26.1-37-07)

Claims processing  
(26.1-37-13)

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

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

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

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

Gross coverage versus net  
payoff coverage

Types of insurance  
coverages

Decreasing term

Level term

Monthly outstanding  
balance

Joint credit life

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

War or act of war

Suicide

Pre-existing condition

Terminal illness

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

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

Qualifying for benefits

Sickness or injury

Definition of disability  
(own occupation  
versus any  
occupation)

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

Elimination period  
(retroactive versus  
nonretroactive)

Benefit period (loan period  
versus critical period)

Benefit amount

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

Pre-existing conditions

Intentionally self-  
inflicted injury

Normal pregnancy

War or act of war

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

Eligibility

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

Benefit conditions

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

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

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

Definition of  
involuntary  
unemployment

Elimination period

Retroactive coverage

Benefit period

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

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

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

Eligibility

Insured event

Benefit conditions

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

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

**70 minute time limit**

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

##### **1.1 Licensing**

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

Types of licensees (26.1-  
26-03)

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

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

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

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

Nonresident producers  
(26.1-26-20, 47.1)

Temporary (26.1-26-  
26)

Maintenance and duration

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

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

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

Reporting of actions  
(26.1-26-45.1)

Assumed business  
names (26.1-26-  
25.1)

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

Disciplinary actions

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

Cease and desist order (26.1-01-03.1; 26.1-04-13)	Rebating (26.1-04- 03(8), 05, 06)	Private versus government insurers
Suspension, revocation and probation (26.1-26- 42-46)	Prohibited inducements (26.1- 04-05, 06)	Authorized versus unauthorized insurers
Penalties for violations (26.1-01-03.3; 26.1-04-13-17; 26.1-26-50, 51)	Twisting (26.1-04- 03(1))	Domestic, foreign and alien insurers
<b>1.2 State regulation</b>	Insurance fraud regulation (26.1-02.1-01-11)	Financial status (independent rating services)
Commissioner's general duties and powers (26.1-01-03; 26.1-04- 09)	Consumer information privacy regulation (26.1-02-27; Reg 45-14- 01-01-25)	Marketing (distribution) systems
Company regulation	<b>1.3 Federal regulation</b>	<b>2.3 Producers and general rules of agency</b>
Certificate of authority (26.1-02-02)	Fair Credit Reporting Act (15 USC 1681-1681d)	Insurer as principal
Solvency (26.1-02- 02, 03; 26.1-05-32)	Fraud and false statements (18 USC 1033, 1034)	Producer/insurer relationship
Unfair claims settlement practices (26.1-04-03(9))	<b>2.0 General Insurance 10% (6 Items)</b>	Authority and powers of producers
Producer regulation	<b>2.1 Concepts</b>	Express
Sharing commissions (26.1-26-04)	Risk management key terms	Implied
Company and agency regulation	Risk	Apparent
Examination of books and records (26.1- 03-19.2; 26.1-26- 48)	Exposure	Responsibilities to the applicant/insured
Producer appointment (26.1-26-13.1; Reg 45-02-02-06)	Hazard	<b>2.4 Contracts</b>
Termination of appointment (26.1- 26-34; Reg 45-02- 02-06)	Peril	Elements of a legal contract
Unfair practices	Loss	Offer and acceptance
Misrepresentation (26.1-04-03(1), (12), 07)	Methods of handling risk	Consideration
False advertising (26.1-04-03(1), (2))	Avoidance	Competent parties
Defamation (26.1-04- 03(3))	Retention	Legal purpose
Boycott, coercion and intimidation (26.1- 04-03(4), 04)	Sharing	Distinct characteristics of an insurance contract
False financial statements (26.1- 04-03(5))	Reduction	Contract of adhesion
Unfair discrimination (26.1-04-03(7), (11), 05)	Transfer	Aleatory contract
	Elements of insurable risks	Personal contract
	Adverse selection	Unilateral contract
	Law of large numbers	Conditional contract
	Reinsurance	Legal interpretations affecting contracts
	<b>2.2 Insurers</b>	Ambiguities in a contract of adhesion
	Types of insurers	Reasonable expectations
	Stock companies	Indemnity
	Mutual companies	Utmost good faith
	Fraternal benefit societies	Representations/misre- presentations
	Reciprocal or inter- insurance exchanges	Warranties
	Risk retention groups	Concealment
	Lloyd's associations	Fraud
	Purchasing groups	

Waiver and estoppel

**3.0 Crop Insurance (Hail) 30%  
(18 Items)**
**3.1 Eligibility**

Insureds

Insurable crops

**3.2 Application**

Binder

Declarations section

Required signatures

Required information

Provision for company rejection

**3.3 Term of coverage**

Effective date

Inception of coverage

Expiration

Cancellation

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

Insurable value

Percentage plan

Deductibles

Reduction of insurance

**3.7 Other provisions**

Replanting clause

Acreage variation

Transit coverage

Fire department service charge

Pro rata liability clause

Fire and lightning coverage

Windrowed crops

Catastrophe loss award

Assignment

**3.8 Claim settlement practices**

Notice of loss

Insured's duties after loss

Appraisal/arbitration

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

Eligibility

Insureds

Insurable crops

Actuarial document books

Yield guarantee

Actual production history (APH)

Assigned yield

Transitional yield

Coverage level

Market price percentage

Covered causes of loss

Application

Basic unit

Administrative fee

Production records

Acreage reporting

Late planting agreement option

Disqualification of producer

Life of policy

Continuous

Cancellation

Termination

**4.2 Multiple peril policy options**

Levels of coverage

Price election

Optional units

High-risk land exclusion

Hail/fire exclusion

Replant payments

Late planting coverage

Prevented planting coverage

Transfer of coverage

Assignment of indemnity

**4.3 Other provisions and types of coverage**

Individual crop

Small grain

Coarse grain

Priorities of conflicts between provisions

Duties after loss

Insured

Insurer

Supplements

Revenue products

Income Protection (IP)

Crop Revenue Coverage (CRC)

Revenue Assurance (RA)

**North Dakota Examination for Bail Bonds  
Series 13-63**
**60 questions (plus 5 unscored items)**
**70 minute time limit**
**1.0 Insurance Regulation 23%  
(14 Items)**
**1.1 Licensing**

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

Process (26.1-26-11.1, 13.1, 13.2, 13.3, 15; Reg 45-02-02-02, 05)

Persons to be licensed (26.1-26.6-03, 04)

Requirements (26.1-26-13.1-13.3; 26.1-26.6-02)

Appointment (26.1-26-13.1; 26.1-26.6-01; Reg 45-02-02-06)

Maintenance and duration

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

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

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

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

Reporting of actions (26.1-26-45.1)

Assumed business names (26.1-26-25.1)

**Disciplinary actions**

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

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

Suspension,  
revocation and  
probation (26.1-26-  
42-46; 26.1-26.6-  
05)

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

Commissions (26.1-26-  
04)

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

**Unfair practices**

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

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

Defamation (26.1-04-  
03(3))

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

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

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

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

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

**1.2 Bail bondsman regulation**

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

Prohibited conduct (26.1-  
26.6-05)

Referral of attorney  
((1)(a))

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

Rebates ((1)(e))

Signing bond in blank  
((3))

Compensation (26.1-26.6-  
08)

**1.3 Federal regulation**

Fraud and false statements  
(18 USC 1033, 1034)

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

Express

Implied

Apparent

**2.2 Contracts**

Elements of a legal  
contract

Offer and acceptance

Consideration

Competent parties

Legal purpose

Classifications of contracts

Formal and informal

Unilateral and bilateral

Executory and  
executed contracts

Express and implied

Concealment

Fraud

**2.3 Court jurisdictions**

Original jurisdiction

Territorial

Subject-matter

Personal

Appellate jurisdiction

**2.4 Terminology**

Acquit

Adjudicate

Capital offense

Conviction

Custody

Defendant

Disposition

Extradition

Felony

Fugitive

Hearing

Incarceration

Indictment

Misdemeanor

Mittimus

Recognizance

Revoke

Suspend

Warrant

Writ

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

Principal

Indemnitor for  
principal

Indemnity agreement

Obligee

Surety

**3.2 Duties of a bail bond agent**

Premium receipt

Power of attorney

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

**3.3 Types of bonds**

Personal surety bond

Corporate surety bond

Criminal defendant bonds

Bail

Appeal

Supersedeas

Habeas corpus

Property bond

Nonsurety/cash

Ten percent surety

**3.4 Procedure**

Application for bond  
(Surety/defendant  
contract)

Collateral security

Surety contract

Posting the bond

Informational notice

**3.5 Court procedures**

Court appearances

Arraignment

Trial

Appeal

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

Prior to trial

Pending appeal

Failure to appear (26.1-26.6-09)

Revocation of bail

### 3.6 Release of surety

### 3.7 Surrender of principal (defendant) (26.1-26.6-07)

Exoneration of bond

Return of premium

Return of collateral

### 3.8 Bond forfeiture

Motion

Notice to defendant and sureties

Judgment

Dispersal of funds

Time limits for appeal

Arrest after forfeiture

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

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

**70 minute time limit**

## 1.0 Insurance Regulation 20% (12 Items)

### 1.1 Licensing

Authority (26.1-19-10)

Resident producers )

Process (26.1-26-13.1—13.3, 15; Reg 45-02-02-02, 05)

Maintenance and duration

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

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

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

Reporting of actions (26.1-26-45.1)

Assumed business names (26.1-26-25.1)

Disciplinary actions

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

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

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

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

### 1.2 State regulation

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

Certificate of authority (26.1-19-04-06)

Sponsor's powers (26.1-19-07)

Contracts (26.1-19-08)

Examination of books and records (26.1-19-14)

Violations (26.1-19-16)

Unfair practices

False or misleading information (26.1-19-11(1))

Nonrenewal of coverage (26.1-19-11(2))

Prohibited terms (26.1-19-11(3))

Infringement of professional judgment (26.1-19-09)

Complaint system (26.1-19-12)

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

### 1.3 Federal regulation

Fraud and false statements (18 USC 1033, 1034)

## 2.0 General Insurance 12% (7 Items)

### 2.1 Concepts

Risk management key terms

Risk

Exposure

Hazard

Peril

Loss

Methods of handling risk

Avoidance

Retention

Sharing

Reduction

Transfer

Elements of insurable risks

Adverse selection

Law of large numbers

Reinsurance

### 2.2 Insurers

Types of insurers

Stock companies

Mutual companies

Fraternal benefit societies

Reciprocal or inter-insurance exchanges

Risk retention groups

Lloyd's associations

Purchasing groups

Private versus government insurers

Authorized versus unauthorized insurers

Domestic, foreign and alien insurers

Financial status (independent rating services)

Marketing (distribution) systems

### 2.3 Producers and general rules of agency

Insurer as principal

Producer/insurer relationship

Authority and powers of producers

Express

Implied	Respondent	Usual, customary and reasonable fees
Apparent	<b>3.2 Legal issues</b>	Single fee arrangement
Responsibilities to the applicant/insured	Independent judgment of lawyers	Capitation
<b>2.4 Contracts</b>	Overriding duty to client-insured	Proofs of claim
Elements of a legal contract	Legal code of ethics	Coordination of benefit
Offer and acceptance	Client confidences	<b>3.8 Potential benefits</b>
Consideration	Attorney conflicts of interest	Consultation
Competent parties	Multiple clients	Advice/assistance
Legal purpose	Family disputes	Phone contact
Distinct characteristics of an insurance contract	Requirement of disclosure	Document review and preparation
Contract of adhesion	Plan members versus plan sponsor	Negotiation
Aleatory contract	<b>3.3 Provider systems and design</b>	Consumer matters
Personal contract	Closed panels	Defense
Unilateral contract	Open panels	Criminal
Conditional contract	Modified open panels	Civil
Legal interpretations affecting contracts	<b>3.4 Types of plans</b>	Administrative hearings
Ambiguities in a contract of adhesion	Administrators	<b>3.9 Limitations on coverages provided</b>
Reasonable expectations	Insurance company plans	Deductibles
Indemnity	Legal Service Organization (LSO) (26.1-19-01-18)	Dollar amount
Utmost good faith	Legal expense plans (26.1-43-01-03)	Waiting periods
Representations/misrepresentations	Individual	Maximum dollar coverage
Warranties	Group	Per coverage
Concealment	Referral and discount plans	Per hour
Fraud	Access plans	Per document
Waiver and estoppel	Comprehensive plans	Per annum
<b>3.0 Nature of Legal Expense Coverage Plans 68% (41 Items)</b>	<b>3.5 Persons covered</b>	Fully covered or fully insured
<b>3.1 General legal terms</b>	Policyholder/participant/member/named insured	Territory (state, national and international)
Civil action	Spouse	Period covered by payment of premium
Criminal action	Dependents	<b>3.10 Possible exclusions</b>
Defendant	Others	Plaintiff actions
Defense	<b>3.6 Enrollment basis</b>	Pre-existing conditions
Docket	Cafeteria plans	Business legal matters
Felony	Group enrollment (contributory/noncontributory)	Class actions, interventions and amicus curiae filings
Misdemeanor	<b>3.7 Basis of payment and claims service</b>	Preparing and filing tax returns
Plaintiff	Indemnity contract versus prepaid legal services	Judgments, penalties and fines
Pleading		Filing fees, court costs and court reporter fees
Proceeding		
Prosecution		

Legal benefits available from another legal benefit

Matters for which a contingency fee is charged

Alcohol-related or drug-related traffic violations

Duplication of services

Employment related

Intra-family disputes

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

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

**120 minute time limit**

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

**1.1 Licensing**

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

Types of licensees

Producer (26.1-26-02, 11)

Individual

Business entity

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

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

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

Nonresident producers (26.1-26-20, 47.1)

Temporary (26.1-26-26)

Maintenance and duration

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

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

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

Reporting of actions (26.1-26-45.1)

Assumed business names (26.1-26-25.1)

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

Disciplinary actions

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

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

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

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

**1.2 State regulation**

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

Company regulation

Certificate of authority (26.1-02-02)

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

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

Producer regulation

Sharing commissions (26.1-26-04)

Company and agency regulation

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

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

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

Unfair practices

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

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

Defamation (26.1-04-03(3))

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

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

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

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

Prohibited inducements (26.1-04-05, 06)

Twisting (26.1-04-03(1))

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

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

**1.3 Federal regulation**

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

Fraud and false statements (18 USC 1033, 1034)

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

**2.1 Concepts**

Risk management key terms

Risk

Exposure

Hazard

Peril

Loss

Methods of handling risk

Avoidance

Retention

Sharing

Reduction

Transfer

Elements of insurable risks

Adverse selection

Law of large numbers

Reinsurance

**2.2 Insurers**

## Types of insurers

Stock companies

Mutual companies

Fraternal benefit societies

Reciprocal or inter-insurance exchanges

Risk retention groups

Lloyd's associations

Purchasing groups

Private versus government insurers

Authorized versus unauthorized insurers

Domestic, foreign and alien insurers

Financial status (independent rating services)

Marketing (distribution) systems

**2.3 Producers and general rules of agency**

Insurer as principal

Producer/insurer relationship

Authority and powers of producers

Express

Implied

Apparent

Responsibilities to the applicant/insured

**2.4 Contracts**

Elements of a legal contract

Offer and acceptance

Consideration

Competent parties

Legal purpose

Distinct characteristics of an insurance contract

Contract of adhesion

Aleatory contract

Personal contract

Unilateral contract

Conditional contract

Legal interpretations affecting contracts

Ambiguities in a contract of adhesion

Reasonable expectations

Indemnity

Utmost good faith

Representations/misrepresentations

Warranties

Concealment

Fraud

Waiver and estoppel

**3.0 Property and Casualty Insurance Basics 17% (17 items)**
**3.1 Principles and concepts**

Insurable interest

Underwriting

Function

Loss ratio

Rates

Types

Loss costs

Components

Hazards

Physical

Moral

Morale

Negligence

Elements of a negligent act

Defenses against negligence

Damages

Compensatory—special versus general

Punitive

Absolute liability

Strict liability

Vicarious liability

Causes of loss (perils)

Named perils versus special (open) perils

Direct loss

Consequential or indirect loss

Blanket versus specific insurance

Basic types of construction

Loss valuation

Actual cash value

Replacement cost

Functional replacement cost

Market value

Agreed value

Stated value

Valued policy

**3.2 Policy structure**

Declarations

Definitions

Insuring agreement or clause

Additional/supplementary coverage

Conditions

Exclusions

Endorsements

**3.3 Common policy provisions**

Insureds — named, first named, additional

Policy period

Policy territory

Cancellation and nonrenewal

Deductibles

Other insurance

Nonconcurrency

Primary and excess

Pro rata

Contribution by equal shares

Limits of liability

Per occurrence (accident)

Per person

Split

Combined single

Restoration/nonreduction of limits

Coinsurance

Vacancy or unoccupancy

Appraisal

Arbitration

## Named insured provisions

Duties after loss

Assignment

Abandonment

## Insurer provisions

Liberalization

Subrogation

Salvage

Claim settlement options

Duty to defend

## Third-party provisions

Standard mortgage clause

Loss payable clause

No benefit to the bailee

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

## Producer responsibilities

Countersignature requirement (26.1-11-07)

Binders (26.1-39-23)

## Company responsibilities

Cancellation

Grounds (26.1-39-13)

Notice (26.1-39-15)

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

Nonrenewal (26.1-39-16)

Termination of agency contracts (26.1-39-22)

## Property insurance provisions

Valued policy law (26.1-39-05)

Standard fire policy (26.1-39-06)

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

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

TNC 26.1-40.1

**4.0 Dwelling Policy 11% (11 Items)****4.1 Characteristics and purpose****4.2 Coverage forms — Perils insured against**

Broad

Special

**4.3 Property coverages**

Coverage A — Dwelling

Coverage B — Other structures

Coverage C — Personal property

Coverage D — Fair rental value

Coverage E — Additional living expense

Other coverages

**4.4 General exclusions****4.5 Conditions****4.6 Selected endorsements**

Special provisions — North Dakota (DP 01 33)

Automatic increase in insurance (DP 04 11)

Broad theft coverage (DP 04 72)

Dwelling under construction (DP 11 43)

**5.0 Homeowners Policy 22% (22 Items)****5.1 Coverage forms**

HO-3 through HO-6

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

Coverage A — Dwelling

Coverage B — Other structures

Coverage C — Personal property

Coverage D — Loss of use

Additional coverages

**5.4 Section II — Liability coverages**

Coverage E — Personal liability

Coverage F — Medical payments to others

## Additional coverages

**5.5 Perils insured against****5.6 Exclusions****5.7 Conditions****5.8 Selected endorsements**

Special provisions — North Dakota (HO 01 33)

Limited fungi, wet or dry rot, or bacteria coverage (HO 04 26, HO 04 27)

Permitted incidental occupancies (HO 04 42)

Inflation guard (HO 04 46)

Scheduled personal property (HO 04 61)

Personal property replacement cost (HO 04 90)

Home day care (HO 04 97)

Additional residence rented to others (HO 24 70)

Business pursuits (HO 24 71)

Watercraft (HO 24 75)

Personal injury (HO 24 82)

**6.0 Auto Insurance 22% (22 Items)****6.1 Laws**

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

Medical expenses

Rehabilitation expenses

Work loss

Replacement services loss

Survivors income loss

Survivors replacement services loss

Funeral expenses

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

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

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

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

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

Benefit payments to  
relatives (26.1-40-16.1)

Primary and excess  
coverage (26.1-40-17)

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

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

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

## 6.2 Personal auto policy

Definitions

Liability coverage

Bodily injury and  
property damage

Supplementary  
payments

Exclusions

Uninsured motorists  
coverage

Coverage for damage to  
your auto

Collision

Other than collision

Deductibles

Transportation  
expense

Exclusions

Duties after an accident or  
loss

General provisions

Selected endorsements

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

Towing and labor  
costs (PP 03 03)

Loss payable clause  
(PP 03 05)

Extended non-owned  
coverage — vehicles

furnished or  
available for regular  
use (PP 03 06)

Miscellaneous type  
vehicle (PP 03 23)

Joint ownership  
coverage (PP 03  
34)

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

### 7.1 Umbrella/excess liability policies

Personal (DL 98 01)

### 7.2 National Flood Insurance Program

"Write your own" versus  
government

Eligibility

Coverage

Limits

Deductibles

### 7.3 Boatowners

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

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

**120 minute time limit**

## 1.0 Insurance Regulation 20% (20 Items)

### 1.1 Licensing requirements

Qualifications

Process

Bond

Fingerprints

Superintendent's general  
duties and powers

### 1.2 Maintenance and duration

Renewal

Continuing education

Assumed names

Change of address (all  
addressed including  
email)

Reporting of actions

Contract requirements

Insured's right to cancel

Compensation agreement

Maximum compensation

Records

## 1.3 Disciplinary actions

Cease and desist

Suspension, revocation  
and nonrenewal

Penalties

## 1.4 Claim settlement laws and regulations

Unfair claim practices

Misrepresentation

Procedures for direction of  
payment

Suit against insurer

Prohibitions

Consumer privacy  
regulation

## 1.5 Federal regulations

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

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

## 2.0 Insurance Basics 5% (5 Items)

### 2.1 Contract basics

Elements of a legal  
contract

Offer and acceptance

Consideration

Competent parties

Legal purpose

Distinct characteristics of  
an insurance contract

Contract of adhesion

Aleatory contract

Personal contract

Unilateral contract

Conditional contract

Legal interpretations  
affecting contracts

Indemnity

Utmost good faith

Representations/misre-  
presentations

Warranties

Concealment	Other insurance	Settlement procedures
Fraud	Nonconcurrency	Advance payments
Waiver and estoppel	Primary	Draft authority
<b>2.2 Insurance principles and concepts</b>	Excess	Subrogation procedures
Insurable interest	Pro rata	Alternative dispute resolution
Hazards	Contribution by equal shares	Appraisal
Physical	Policy limits	Competitive estimates
Moral	Reinstatement of limits	Negotiation
Morale	Coinsurance	Releases
Causes of loss (perils)	Vacancy or unoccupancy	Mediator
Named perils versus open perils (All risk)	Assignment	Arbitrator
Direct loss	Liberalization	Coverage Problems
Consequential or indirect loss	Third-party provisions	Reservation of Rights Letter
Blanket versus specific insurance	Standard mortgage clause	Non-Waiver Agreement
Basic types of construction	Loss payable clause	<b>4.0 Dwelling Policy 15% (15 Items)</b>
Loss valuation	No benefit to Bailee	<b>4.1 Coverage forms — Perils insured against</b>
Actual cash value	<b>2.5 Certificate of insurance</b>	Broad
Broad evidence rule	<b>3.0 Adjusting Losses 15% (15 Items)</b>	Special
Replacement cost	<b>3.1 Role of the adjuster</b>	<b>4.2 Property coverages</b>
Guaranteed	Duties and responsibilities	Coverage A — Dwelling
Functional	Staff and independent adjuster versus public adjuster	Coverage B — Other structures
Market value	Relationship to the legal professional	Coverage C — Personal property
Agreed value	<b>3.2 Property losses</b>	Coverage D — Fair rental value
Stated amount	Duties of insured after a loss	Coverage E — Additional living expense
<b>2.3 Policy structure</b>	Notice to insurer	Other coverages
Declarations	Mitigating the loss	<b>4.3 General exclusions</b>
Definitions	Proof of loss	<b>4.4 Conditions</b>
Insuring agreement or clause	Special requirements	<b>4.5 Selected endorsements</b>
Additional/supplementary coverage	Produce books and records	Special provisions —
Conditions	Abandonment	Automatic increase in insurance
Exclusions	Determining value and loss	Broad theft coverage
Endorsements	Burden of proof of value and loss	Dwelling under construction
<b>2.4 Common policy provisions</b>	Estimates	<b>5.0 Homeowners Policy 15% (15 Items)</b>
Insureds — named, first named, additional, defined	Depreciation	<b>5.1 Coverage forms</b>
Policy period	Salvage	HO-3 through HO-6, HO-8
Policy territory	Claim settlement options	<b>5.2 Definitions</b>
Cancellation and nonrenewal	Payment and discharge	
Deductibles	<b>3.3 Claims adjustment procedures</b>	

**5.3 Section I — Property coverages**

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

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

Special provisions —  
 Earthquake (HO 04 54)  
 Identity fraud expense (HO 04 55)  
 Scheduled personal property (HO 04 61)  
 Personal property replacement cost (HO 04 90)  
 Home business (HO 07 01)  
 Water Back Up and Sump Discharge or Overflow (HO 23 85)

**6.0 Commercial Package Policy (CPP) 14% (14 Items)**
**6.1 Components of a commercial policy**

Common policy declarations  
 Common policy conditions  
 Monoline versus package

**6.2 Commercial property**

Commercial property conditions form  
 Coverage forms  
     Building and personal property  
     Condominium association  
     Condominium commercial unit-owners  
     Builders risk  
     Business income/extra expense  
 Definitions  
 Causes of loss forms

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

**6.3 Commercial inland marine**

Nationwide marine definition  
 Commercial inland marine conditions form  
 Commercial inland marine coverage forms  
     Accounts receivable  
     Commercial articles  
     Contractors equipment floater  
     Electronic data processing  
     Equipment dealers  
     Installation floater  
     Jewelers block  
     Signs  
     Valuable papers and records  
 Transportation coverages  
     Common carrier legal liability  
     Motor truck cargo  
     Transit coverage

**6.4 Boiler and machinery**

Equipment breakdown protection coverage form (EB 00 20)  
 Selected endorsements  
     Business income — Report of values (BM 15 31)  
     Actual cash value (BM 99 59)

**6.5 Farm coverage**

Farm property coverage forms

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

Mobile agricultural machinery and equipment coverage form

Livestock coverage form

Definitions

Cause of loss (basic, broad, and special)

Conditions

Exclusions

Limits

Additional coverages

Animals other than "livestock"

**7.0 Businessowners Policy 15% (15 Items)**
**7.1 Characteristics and purpose****7.2 Businessowners property coverage forms (standard and special)**

Coverage  
 Causes of loss  
 Exclusions  
 Who is an insured  
 Limits of insurance  
 Deductibles  
 Loss conditions  
 General conditions  
 Optional coverages  
 Additional coverages  
 Definitions

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

### **7.4 Selected endorsements**

Protective safeguards (BP 04 30)

Utility services — direct  
damage (BP 04 56)

Utility services — time  
element (BP 04 57)

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

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

"Write your own" versus  
direct

Eligibility

Coverage

Flood definition

Limits

Deductibles

Increased cost of  
compliance

Proof of loss requirement

Forms

Dwelling

General

Residential  
Condominium  
Building Association  
Policy

### **8.3 Other policies**

Aircraft hull

Watercraft

Difference in conditions

# Exam Registration Form

## North Dakota Insurance Examinations



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

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

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

First Time Test Takers		
Exam Name	Prometric Exam Code	Cost
Life and Annuity Insurance Part I – Product	1351	\$49
Life and Annuity Insurance Part II - Laws and Regulations	1352	
Accident and Health Insurance Part I – Product	1353	\$49
Accident and Health Insurance Part II - Laws and Regulations	1354	
Property Insurance Part I – Product	1356	\$49
Property Insurance Part II - Laws and Regulations	1357	
Casualty Insurance Part I – Product	1358	\$49
Casualty Insurance Part II - Laws and Regulations	1359	
Personal Lines	1365	\$43
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Public Adjuster	1366	\$49
Fingerprinting Administration Fee		\$15

Retake of the two-part exam		
Exam Name	Prometric Exam Code	Cost
Life and Annuity Insurance Part I – Product	1351	\$49
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## Credit Card Payment Form

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

Card Type (Check One)

☐ MasterCard    ☐ Visa    ☐ American Express

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


**CRIMINAL HISTORY RECORD CHECK REQUEST  
PURSUANT TO NDCC 12-60-24**

 OFFICE OF ATTORNEY GENERAL  
BUREAU OF CRIMINAL INVESTIGATION  
SF-N 60698 (09-2019)

FOR BCI USE ONLY	
Check Number	
Amount	
Receipt Number	
Receipt Date	
SID	

**INSTRUCTIONS**

1. Please type or print legibly and ensure that all information is complete. **Incomplete or illegible requests will be returned.**
2. If requesting Federal Bureau of Investigation (FBI) check, attach two (2) completed fingerprint cards containing the fingerprints of the subject of the record check and remit appropriate fees.

**TO BE COMPLETED BY AGENCY**

Mail to Attention of <b>JOHN R. ARNOLD</b>	Telephone Number (701) 328-4984	
Agency Name <b>ND DOI - PRODUCER LICENSING DIVISION</b>	Originating Agency Identifier (ORI) <b>ND9203822</b>	
Address <b>800 E BOULEVARD AVE., DEPT 401</b>	Email Address <b>JRARNOLD@ND.GOV</b>	
City <b>BISMARCK</b>	State <b>ND</b>	ZIP Code <b>58505-0302</b>
Comments/Miscellaneous		

**AGENCY USE ONLY**

Please Check One and Remit Appropriate Fees

**Record Checks for Employees/Others**

- ☐ ND only, remit \$15.00  
☐ FBI only, remit \$26.25  
☐ ND and FBI, remit \$41.25

**Record Checks for Volunteers**

- ☐ ND only, remit \$15.00  
☐ FBI only, remit \$24.25  
☐ ND and FBI, remit \$39.25

Process Control Number (PCN)
------------------------------

**TO BE COMPLETED BY SUBJECT OF RECORD CHECK**

Last Name	First Name (no initials)	Middle Name
Last Name(s) (AKA/Maiden/Former)	First Name	Middle Name
Date of Birth	Social Security Number	
Current Address		
City	State	ZIP Code

Your fingerprints will be used to check the criminal history records of the FBI in accordance with Title 28 CFR 50.12. You have the opportunity to review or challenge the accuracy of the information contained in the FBI identification record. The procedure for obtaining a change, correction, or updating an FBI identification record are set forth in Title 28 CFR 16.34.

I understand the Applicant Rights provided on the following page and hereby authorize the North Dakota Bureau of Criminal Investigation to release my state and FBI criminal history records to the requestor listed above.

A photocopy of this signed release shall have the same force and effect as the original release.

Signature	Date
-----------	------

Your social security number is requested to permit the North Dakota Bureau of Criminal Investigation to conduct a criminal history record check under N.D.C.C. § 12-60-16.6. Disclosure of your social security number is voluntary, however if you choose not to disclose it, you will be required to provide alternative information or documentation, which may delay the criminal history record check.