

Your Exam Content Outline

The following outline describes the content of one of the North Dakota insurance examinations. The outlines are the basis of the examinations. The examination will contain questions on the subjects contained in the outline. The percentages indicate the relative weights assigned to each part of the examination. For example, 10 percent means that 6 questions will be drawn from the section on a 60-question exam, 10 will be drawn on a 100-question exam and 15 will be drawn on a 150-question exam.

North Dakota Examination for Accident and Health Insurance Part II - Laws and Regulations Series 13-54

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, 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 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))

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

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)