

# 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 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)