

PROMETRIC



NORTH DAKOTA

Insurance Department

Licensing Information Bulletin

Effective as of October 19, 2020

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

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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 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. 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

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.

Types of Licenses

The Department grants licenses specifying one or more lines of license authority. (<https://www.nd.gov/ndins/producers>)

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
Bail Bonds	1363	\$43
Consumer Credit	1361	\$43
Crop Hail	1362	\$43
Legal Expense	1364	\$43
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
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.

***Moving to
North Dakota***

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.

***Fingerprint
Requirement***

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.

Prometric will submit candidate fingerprints. 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). **We recommend you do not schedule your fingerprint appointment until you have passed your licensing exam. You will not be fingerprinted if you do not pass your exam, as all fees are non-refundable.** If you want Prometric to scan your fingerprints immediately after you pass 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 a passing 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.

North Dakota Insurance and Prometric are pleased to announce the ability to schedule your North Dakota Insurance exams in two ways either in a physical test center or in a remotely proctored testing location using Prometric’s ProProctor™ application.

You may take the exam at any Prometric test center in the United States or in a remotely proctored location.

*ProProctor –ProProctor gives you greater flexibility to choose where to test, when to test and how to test. It is a reliable, convenient – yet secure – testing experience.

You can reference our **User Guide** for additional technical and environmental requirements.

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 by going to:

- 1** 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 1.800.347.9242. You must also include the completed Credit Card Payment Form (Visa, MasterCard or American Express). The cardholder’s signature must be on the Form.

OR

You may **mail** the completed Exam Registration Form and the appropriate exam

fee to the address on the form. When registering by mail, you may pay the exam fee by Visa, MasterCard or American Express. **Personal checks and cash are not accepted.** If paying by credit card, you must also include the completed Credit Card Payment Form (Visa, MasterCard or American Express). The cardholder's signature must be on the Form.

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 you schedule the exam appointment.

Emergency Closings

Severe weather or an emergency could require canceling scheduled exams. If this occurs, Prometric will attempt to contact you by phone; however, you may check for testing site closures by checking our website at

<https://www.prometric.com/en-us/pages/siteclosure.aspx> or calling Prometric at (866) 370-3411. If the site is closed, the exam will be rescheduled without a rescheduling fee.

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

Testing Accommodations

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

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

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

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>

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

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

Question Types

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

Question Formats.

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

Format 1— Direct Question

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

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

Format 2— Incomplete Sentence

Benefits under workers' compensation insurance are payable:

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

Format 3—All of the following except

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

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

Experimental Questions

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

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

The questions will:

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

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.

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.

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.

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.

Submit Your Application

- You must submit **your complete, NAIC Uniform Application**, either (1) through the NIPR electronic licensing system (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, 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 or by delivery to ND Insurance Department Producer Licensing Division, 600 E Blvd Ave., Dept 401, Bismarck, ND 58505.

Fingerprint Service

If you want Prometric to scan your fingerprints immediately after you pass your exam, you must register for the fingerprinting processing service. We recommend you do not schedule your fingerprint appointment until you have passed your licensing exam. You will not be fingerprinted if you do not pass your exam.

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

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.

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 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. 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.

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 examination and 15 will be drawn on a 150-question examination.

You can access your outlines by going to the [Prometric website](#).

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	Daytime Phone Number (including area code)
Employer (insurance company, if known)			Evening Phone Number (including area code) ()
E-mail address (applications without an email address may experience delays)			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
Bail Bonds	1363	\$43
Consumer Credit	1361	\$43
Crop Hail	1362	\$43
Legal Expense	1364	\$43
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
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

By filing this registration, you assume full responsibility for exam selection. If you are unsure about which exam you need for the license you are seeking, resolve this question **before** you register. Fees for these exams are non-refundable and non-transferrable. Exam fees are valid for 90 days from receipt at Prometric.

Please allow 10 business days for receipt and processing of your application. **An authorized Prometric Client Service Representative will contact you by phone to obtain your social security number to complete the registration process.** Once you have registered for your exam, you can schedule your exam appointment online or by phone.

Registration fees are not refundable. Fees may be paid by cashier’s check, company check, money order, MasterCard , Visa or American Express. Make company checks, cashier’s checks and money orders payable to Prometric. Please put your phone number on the check. **Personal checks and cash are not accepted.** To pay by **credit card** (when registering by mail or fax), please complete the Credit Card Payment Form on the next page and fax to 800.347.9242, or send this completed form along with the appropriate fee to:

Prometric
ATTN: ND Insurance Exam Registration
7941 Corporate Drive Nottingham, MD 21236

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	