

**North Dakota Casualty Insurance Examination***State (40 items); General (70) - 110 Items***Duration 150 minutes****Insurance Regulation (10 items)****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 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)

**State Regulation**

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

Company regulation

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))

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

**North Dakota Laws and Regulations Pertaining to Casualty Insurance (30 items)****Producer responsibilities**

Countersignature requirement (26.1-11-07)

Binders (Ref: 26.1-39-23)

**Company responsibilities**

Cancellation

Grounds (Ref: 26.1-39-13)

Notice (Ref: 26.1-39-15)

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

Nonrenewal (Ref: 26.1-39-16)

Termination of agency contracts (Ref: 26.1-39-22)

**Casualty insurance provisions**

Legal action against insurer (26.1-39-06)

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

**Terrorism Risk Insurance Act of 2002 and Extension Act of 2005 (15 USC 6701; S467)****Auto Insurance****Required Coverages**

Financial responsibility requirements Auto Accident Reparations Act — personal injury protection (Ref: 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) (Ref: 26.1-41-04)

Uninsured and underinsured motorists coverage (Ref: 26.1-40-15.1 through 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 (Ref: 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 (Ref: 26.1-40-02 through 04, 26.1-40-06 through 07)

Nonrenewal—grounds and notice (Ref: 26.1-40-05 through 07)

Warranties (26.1-40)

**North Dakota Automobile Insurance Plan (Reg 45-05-07-03)****Statute of limitations (26.1-41-19)****North Dakota Insurance Guaranty Association (Ref: 26.1-42.1-01-15)****Federal Laws and Regulations (2 Items)****Fair Credit Reporting Act****Privacy [Gramm Leach Bliley]****General Insurance Concepts (14 Items)**

**North Dakota Casualty Insurance Examination***State (40 items); General (70) - 110 Items***Duration 150 minutes**

| <b>Risk</b>                                                                         |
|-------------------------------------------------------------------------------------|
| Methods of Handling Risk (e.g., Avoidance, Retention, Sharing, Reduction, Transfer) |
| Elements of Insurable Risks                                                         |
| Definitions (e.g., Risk, Hazard, Peril, Loss)                                       |
| <b>Classifications of Insurers</b>                                                  |
| Mutual, Stock                                                                       |
| Admitted, Non-Admitted                                                              |
| Foreign, Domestic, Alien                                                            |
| <b>Elements of a Contract</b>                                                       |
| Consideration                                                                       |
| Competent Parties                                                                   |
| Legal Purpose                                                                       |
| Offer                                                                               |
| Acceptance                                                                          |
| <b>Authority and Powers of Producers - Definitions</b>                              |
| Express                                                                             |
| Implied                                                                             |
| Apparent                                                                            |
| The Law of Agency                                                                   |
| <b>Legal Interpretations Affecting Contracts</b>                                    |
| Reasonable Expectations                                                             |
| Indemnity                                                                           |
| Good Faith                                                                          |
| Fraud                                                                               |
| Warranties, Representations, Misrepresentations, and Concealment                    |
| <b>Casualty Insurance Basics (22 Items)</b>                                         |
| <b>Damages</b>                                                                      |
| Compensatory versus Punitive                                                        |
| General versus Special                                                              |
| <b>Liability</b>                                                                    |
| Absolute                                                                            |
| Strict                                                                              |
| Vicarious                                                                           |
| <b>Underwriting (Purpose, Process, Results)</b>                                     |
| <b>Types of Hazards</b>                                                             |
| Moral                                                                               |
| Morale                                                                              |
| Physical                                                                            |
| <b>Negligence</b>                                                                   |
| Torts                                                                               |
| Elements of a Negligent Act                                                         |
| Defense Against Negligence                                                          |
| <b>Accident versus Occurrence</b>                                                   |
| <b>Policy Structure</b>                                                             |

**North Dakota Casualty Insurance Examination***State (40 items); General (70) - 110 Items***Duration 150 minutes**

Declarations

Definitions

Insuring Agreement

Additional/Supplementary Coverage

Conditions

Exclusions

Endorsements

**Policy Clauses**

Insureds

Policy Period

Policy Territory

Cancellation and Non-Renewal

Deductibles/Self-Insured Retention

Other Insurance

Nonconcurrency

Primary and Excess

Pro Rata

Contribution by Equal Shares

**Limits of Liability**

Per Accident

Per Occurrence

Per Person

Aggregate

Split limits

Combined Single Limit

**Named Insured Provisions**

First Named Insured versus Other Insureds

Duties After Loss

Assignment

Waiver of Rights

**Insurer Provisions**

Liberalization

Subrogation

Claim Settlement Options

Duty to Defend

Arbitration

**Personal Automobile Policy (11 Items)****Definitions****Personal Injury Protection Definitions****Liability Coverage**

Bodily Injury and Property Damage

Supplementary Payments

Exclusions

Liability Extension to Towed Vehicle

**North Dakota Casualty Insurance Examination***State (40 items); General (70) - 110 Items***Duration 150 minutes****Medical Payments Coverage****Uninsured and Underinsured Motorists Coverage**

Definitions

Bodily Injury

UM and UIM Rejection

**Coverage for Damage to your Automobile**

Collision

Other than Collision (Comprehensive)

Deductibles

Exclusions

**Duties after an Accident or Loss****General Provisions****Endorsements**

Towing and Labor Costs

Extended Non-Owned Coverage - Vehicles Furnished or Available for Regular Use

Joint Ownership Coverage

Rental Vehicle Coverage

**Commercial Automobile Policy (5 Items)****Commercial Automobile Coverage Forms****Covered Automobiles**

Hired Automobiles

Non-owned Automobiles

**Liability****Physical Damage****Exclusions****Conditions****Definitions****Selected Endorsements**

Lessor - Additional Insured and Loss Payee

Mobile Equipment

Property Protection Coverage

Broad Form Products

Employees as Insureds

**Commercial General Liability (8 Items)****Commercial Policy Components**

Declarations

Conditions

Interline Endorsements

**Commercial General Liability Coverages**

Bodily Injury and Property Damage

Personal and Advertising Injury

Medical Payments

Conditions

Definitions

**North Dakota Casualty Insurance Examination**

*State (40 items); General (70) - 110 Items*

**Duration 150 minutes**

|                                                                    |
|--------------------------------------------------------------------|
| Exclusions                                                         |
| <b>Occurrence versus Claims-made</b>                               |
| Trigger                                                            |
| Retroactive Date                                                   |
| <b>Commercial General Liability Exposures</b>                      |
| Premises and Operations                                            |
| Products and Completed Operations                                  |
| Contractual Liability                                              |
| <b>Other Types of Casualty Insurance (5 Items)</b>                 |
| <b>Specialty Liability Insurance</b>                               |
| Directors and Officers                                             |
| Professional and Errors and Omissions                              |
| Employment Practices                                               |
| Employee Benefits                                                  |
| Cyber Liability and Network Protection                             |
| <b>Personal Umbrella, Commercial Umbrella, and Excess Policies</b> |
| Underlying Limits                                                  |
| Self-Insured Retention                                             |
| <b>Surety Contracts</b>                                            |
| Differences between Surety and Insurance                           |
| Obligation of the Surety                                           |
| Parties to the Surety Bond                                         |
| Principal                                                          |
| Obligee                                                            |
| Surety                                                             |