

North Dakota Personal Lines Insurance Examination <i>State (40 items); General (70) - 110 Items</i> 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 (Ref: 26.1-26-07)	
Producer-agent of insurer (Ref: 26.1-26-06)	
Consultant (Ref: 26.1-26-35, 41; Reg 45-02-02-09, 10))	
Nonresident (Ref: 26.1-26-20, 26.1-26-47.1)	
Temporary license (Ref: 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, 08–15)	
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)	
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(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)	

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Producer responsibilities	
Countersignature requirement (26.1-11-07)	
Binders (Ref: 26.1-39-23)	
State Statutes And Rules Pertinent To Property and Casualty Insurance Only (13 Items)	
Company responsibilities	
Declination of property and casualty insurance (Ref: 26.1-39-12, 26.1-30.1-01.1)	
Unlawful grounds	
Cancellation	
Grounds (Ref: 26.1-39-13(1), 26.1-30.1-02)	
Notice (Ref: 26.1-39-13(2), 26.1-30.1-03)	
Nonrenewal (Ref: 26.1-39-16, 26.1-30.1-06)	
Termination of agency contracts (Ref: 26.1-39-22)	
Property and casualty insurance provisions	
Release of loss and claim information (Ref: Reg. 45-05-04)	
Insurance Contracts	
Inception/Expiration (Ref: 26.1-30-18)	
Proof of Loss (Ref: 26.1-32-08)	
Risk Classification (Ref: 26.1-25-03)	
Insurable Interest (Ref: 26.1-29-04 through 06)	
Rate Filings (Ref: 26.1-25-01 through 02, 26.1-25-02.1, 26.1-25-03 through 04)	
Property and Casualty Guaranty Association Act (Ref: 26.1-42.1)	
Personal Credit Information (Ref: 26.1-25.1)	
State Statutes And Rules Pertinent To Property Insurance Only (4 Items)	
Valued Policy law (Ref 26.1-39-05)	
Standard Fire Policy (Ref: 26.1-39-06)	
Property form requirements	
Legal action against insurer (Ref: 26.1-39-06(10))	
Flood Insurance	
State Statutes And Rules Pertinent To Casualty Insurance Only (13 Items)	
Auto Insurance (Ref: 26.1-40)	
Required Coverages	
Financial responsibility requirements (Ref: RL 39-16.1-02, 39-16.1-05, 39-16.1-08 through 11)	
Proof of financial responsibility defined	
Persons required to show proof	
Penalty for noncompliance	
Methods of satisfying financial responsibility	
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	

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Added personal injury protection coverage (optional excess benefits) (Ref: 26.1-41-04)	
Uninsured/underinsured motorists coverage (Ref: 26.1-40-15.1 through 15.7)	
Rental car (mandated auto rental coverage) (Ref: 26.1-40-17.1)	
Establishing primary and excess coverages (Ref: 26.1-40-17)	
Exclusion of named persons from coverage (Ref: 26.1-40-16)	
Cancellation—grounds and notice (Ref: 26.1-40-02 through 04, 26.1-40-06 through 07)	
Nonrenewal—grounds and notice (Ref: 26.1-30.1-06, 26.1-40-05 through 07)	
Declination of insurance (Ref: 26.1-40-10–12)	
Assigned Risk Plan/Auto Insurance Plan (Ref: 26.1-40-06)	
Comparative negligence (Ref: RL 32-03.2-02, 32-03.2-02.1)	
Assigned claim (Ref: 26.1-41-18)	
Federal Laws and Regulations (2 Items)	
Fair Credit Reporting Act	
Flood Insurance Education (National Flood Insurance Program (NFIP))	
Privacy [Gramm Leach Bliley]	
General Insurance Concepts (5 Items)	
Risk	
Methods of Handling Risk (e.g., Avoidance, Retention, Sharing, Reduction, Transfer)	
Elements of Insurable Risks	
Definitions (e.g., Risk, Hazard, Peril, Loss)	
Classifications of Insurers	
Mutual, Stock	
Admitted, Non-Admitted	
Foreign, Domestic, Alien	
Elements of a Contract	
Consideration	
Competent Parties	
Legal Purpose	
Offer	
Acceptance	
Authority and Powers of Producers - Definitions	
Express	
Implied	
Apparent	
The Law of Agency	
Legal Interpretations Affecting Contracts	
Reasonable Expectations	
Indemnity	
Good Faith	
Fraud	
Warranties, Representations, Misrepresentations, and Concealment	
Property and Casualty Insurance Basics (26 Items)	
Insurable Interest	
Liability	
Absolute	

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Strict	
Vicarious	
Underwriting (Purpose, Process, Results)	
Types of Hazards	
Moral	
Morale	
Physical	
Types of Perils	
Named	
Open	
Types of Loss	
Direct	
Indirect	
Loss Valuation	
Actual Cash Value	
Replacement Cost	
Market Value	
Agreed Value	
Valued Policy	
Functional Replacement Cost	
Negligence	
Torts	
Elements of a Negligent Act	
Defense Against Negligence	
Accident versus Occurrence	
Policy Structure	
Declarations	
Definitions	
Insuring Agreement	
Additional/Supplementary Coverage	
Conditions	
Exclusions	
Endorsements	
Policy Clauses	
Insureds	
Policy Period	
Policy Territory	
Cancellation and Non-Renewal	
Deductibles	
Other Insurance	
Nonconcurrency	
Primary and Excess	
Pro Rata	
Contribution by Equal Shares	
Limits of Liability	

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Per Accident	
Per Occurrence	
Per Person	
Aggregate	
Split limits	
Combined Single Limit	
Coinsurance	
Purpose	
Definition	
Calculation	
Penalties	
Total versus Partial Loss	
Specific, Scheduled, and Blanket Insurance	
Vacant versus Unoccupied	
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	
Third-Party Provisions	
Standard Mortgage Clause	
Loss Payable Clause	
No Benefit to the Bailee	
Dwelling Policy Concepts (7 Items)	
Purpose and Eligibility	
Definitions	
Perils Insured Against	
Basic	
Broad	
Special	
Property Coverages	
Coverage A - Dwelling	
Coverage B - Other Structures	
Coverage C - Personal Property	
Coverage D - Fair Rental Value	
Coverage E - Additional Living Expenses	
Other Coverages	
Personal Liability Supplement	
Coverage L - Personal Liability	
Coverage M - Medical Payments to Others	

North Dakota Personal Lines Insurance Examination <i>State (40 items); General (70) - 110 Items</i> Duration 150 minutes	
Dwelling Property Conditions	
Dwelling Property Exclusions	
Dwelling Policy Endorsements	
Homeowners Policy Concepts (13 Items)	
Definitions	
Eligibility and Purpose	
Homeowners Policy Coverage Forms	
Broad (HO-2)	
Special (HO-3)	
Contents Broad (HO-4)	
Comprehensive (HO-5)	
Unit-Owners (HO-6)	
Modified Coverages (HO-8)	
Section I - Property Coverages	
Coverage A - Dwelling	
Coverage B - Other Structures	
Coverage C - Personal Property	
Coverage D - Loss of Use	
Additional Coverages	
Section II - Liability Coverages	
Coverage E - Personal Liability	
Coverage F - Medical Payments to Others	
Additional Coverages	
Homeowners Policy Exclusions	
Section I - Property Covered Exclusions	
Section II - Liability Covered Exclusions	
Homeowners Policy Conditions	
Homeowners Policy Endorsements	
Business Pursuits	
Earthquake	
Home Day Care	
Personal Injury	
Personal Property Replacement Cost	
Watercraft	
Scheduled Personal Property/Personal Articles Floater	
Personal Automobile Policy (10 Items)	
Definitions	
Personal Injury Protection Definitions	
Liability Coverage	
Bodily Injury and Property Damage	
Supplementary Payments	
Exclusions	
Liability Extension to Towed Vehicle	
Medical Payments Coverage	
Uninsured and Underinsured Motorists Coverage	

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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	
Other Types of Personal Insurance (7 items)	
Personal Umbrella and Excess Policies	
Mobile Home Policy (Insuring Agreement)	
Earthquake Insurance (Insuring Agreement)	
Deductible	
Flood Insurance	
Watercraft	