



North Carolina
Insurance Licensing
Candidate Handbook

October 2025



NC DEPARTMENT *of* INSURANCE



MIKE CAUSEY
COMMISSIONER

Dear License Applicant,

Congratulations on your decision to consider insurance as a career choice. It is important for policyholders to be able to count on well-trained, knowledgeable representatives as a resource for reliable information. We believe consumers who have confidence in conscientious, well-informed agents make the best purchase decisions.

When policyholders incur an unexpected loss, the support and assurance provided by insurance adjusters in handling claims in a timely and efficient manner is invaluable.

In North Carolina, agents and adjusters must meet certain standards to qualify for an insurance license. To help you meet those standards, we have developed an insurance pre-licensing education program that offers each applicant a foundation in insurance principles, laws and products.

We also require that you pass a licensing exam that demonstrates what you have learned about insurance. We believe you will find the Agent Services Division of DOI to be very helpful as you proceed to engage in the business of insurance. The professionals in this division are extremely knowledgeable about the licensing process and will assist you as you acquire and renew your insurance licenses.

We wish you the best in your career in insurance!

Mike Causey
NC Insurance Commissioner

QUICK REFERENCE

CONTACT INFORMATION

Candidates may contact Pearson VUE with questions about this guide or about an upcoming examination.

Live Chat is available to address your support inquiries and is the quickest way to reach a customer service agent. It's available from 8:00 AM through 5:00 PM Central Time, Monday through Friday, subject to change during locally designated holidays.

Please visit <https://www.pearsonvue.com/us/en/nc/insurance.html#contact> for further information.

Please note that Live Chat agents can only answer exam-related questions. Questions about obtaining a license should be directed to the North Carolina Licensing Office of Pearson VUE.

RESERVATIONS

Before making an examination reservation

Candidates MUST visit www.nipr.com to complete the license application and pay ALL associated fees. For a detailed chart of the North Carolina resident licensing fees for Initial & Reinstatement License Applications candidates can go to <https://www.pearsonvue.com/us/en/nc/insurance.html> and click on **North Carolina Insurance Resident Licensing Fees**.

Candidates should thoroughly review this guide, which contains examination content outlines and important information regarding eligibility and the examination and licensing application process.

Making an examination reservation

Candidates cannot make the exam reservation until they receive an email from Pearson VUE with their "reserved" NPN (National Producer Number) and their examination information.

Information contained in the email authorization will be collected in the examination reservation process. Candidates that do NOT have this information will not be allowed to register for an examination.

Note: The NPN is also used as the North Carolina Insurance Candidate Identification Number.

Candidates may make a reservation either online at <https://www.pearsonvue.com/us/en/nc/insurance.html> or by calling (800) 274-0668. Candidates should make a reservation online or by phone at least twenty-four (24) hours before the desired examination date.

Walk-in examinations are not available.

Candidates may request special accommodations by going to <https://www.pearsonvue.com/us/en/test-takers/accommodations.html>.

STATE LICENSING INFORMATION

Candidates may contact the North Carolina Licensing Office of Pearson VUE with questions about obtaining or maintaining a license after the examination has been passed.

North Carolina Licensing Office of Pearson VUE

Phone
(866) 265-6329

Email
northcarolinalicensingoffice@pearson.com

For Licensing Status, Continuing Education and Other Information, visit the following website:

<https://www.ncdoi.gov/licensees/insurance-producer-and-adjuster-licensing>

EXAMINATION INFORMATION

Candidates may contact Pearson VUE with questions about this guide or about an upcoming examination.

Pearson VUE North Carolina Insurance

Attn: Regulatory Program
5601 Green Valley Dr.
Bloomington, MN 55437

Phone
(800) 274-0668

Email
pearsonvuecustomerservice@pearson.com

Website
www.pearsonvue.com

NIPR ELECTRONIC APPLICATION INFORMATION

Candidates may contact NIPR with general questions on electronic licensing, customer support and billing.

Phone
(855) 674-NIPR (6477)

Email
customerservice@nipr.com

PRACTICE TESTS

Practice tests are offered exclusively online at www.pearsonvue.com.

SSN/LICENSE NUMBER (NPN)

When you pursue licensure in North Carolina, you must complete an electronic application via www.nipr.com which requires your Social Security Number (SSN). Please be advised that an Individual Taxpayer Identification Number (ITIN) cannot be accepted as your SSN. You must have a valid SSN which was issued through the Social Security Administration.

If you do not have a valid SSN, you will be prevented from completing the license examination as you must enter a valid SSN to complete the examination. The National Insurance Producer Registry (NIPR) must have a valid SSN in order to assign a National Producer Number (NPN). To combat identity theft, the NPN is used for license identification. NIPR cannot accommodate any request for an NPN if the unique identifier provided is not a SSN issued by the Social Security Administration.

FEES

Exam fees

The fee is \$45 for EACH examination attempt.

All examination fees must be paid at the time of reservation by credit card, debit card or voucher. **Payment will not be accepted at the test center. Examination fees are non-refundable and non-transferable, except as detailed in the Change/Cancel Policy.**

Registration, License, and Criminal Record Check Fees

A schedule of license, registration, and criminal record check fees by license type are available in the Resident Licensing and Exam Exemptions chart available on the Department's website in the following location: <https://www.ncdoi.gov/media/96/download>.

Follow the steps on the **How to Obtain a North Carolina Producer License Checklist** within this candidate guide.

EXAM DAY

What to bring to the exam

Candidates should bring to the examination proper identification and other materials as dictated by the state licensing agency. A complete list appears in **What to Bring**.

Exam procedures

Candidates should report to the test center at least thirty (30) minutes before the examination begins to complete registration. The time allotted for the examination varies, and each candidate will leave the test center with an official score report in hand. See sample score report at end of candidate guide.

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HOW TO OBTAIN A NORTH CAROLINA PRODUCER LICENSE CHECKLIST

1. All applicants complete an electronic application at www.nipr.com.
 - License/fingerprint/processing fees paid via credit/debit card, electronic check, or PayPal to NIPR.
 - “Yes” answers require supporting documentation be uploaded to the application in [NIPR Attachment Warehouse](#).
 - You will receive an AUTHORIZATION EMAIL from Pearson VUE containing pertinent information for scheduling your license authority examination. The license application will be valid for 6 months. A “start” and “end” date for your eligibility period will also be included. If you have not obtained your confirmation that your license has been issued within that period, you will need to reapply to NIPR for a new eligibility period.

2. Do you need to pass the NC state examination administered by Pearson VUE?
See **NC Licensure Requirements** or skip to step 5 if not required.

3. After you pass the examination, Pearson VUE transmits the examination result to NIPR to match up to your pending application.

4. NIPR sends applications electronically to the North Carolina Licensing Office of Pearson VUE.
See **NC Licensure Application**.

5. Are fingerprints required?
See **NC Licensure Fingerprints**.
If fingerprints are required, before having fingerprints taken (see step 7), print the fingerprint package/forms from link in email message from NIPR:
 - Demographic Information (page 1)
 - SBI Electronic Fingerprint Submission Release of Information (page 2)
 - Applicant Information (page 3)

6. Take forms (see step 6) to a local law enforcement office that does Live Scan electronic fingerprints. (Electronic prints are mandatory.)

7. After prints are taken, the law enforcement office will sign the SBI Electronic Fingerprint Submission Release of Information form and give to applicant. You must upload pages 1-3 (see step 6) to the [NIPR Attachment Warehouse](#).

See **NC Licensure Fingerprints**.

8. The Live Scan fingerprints are sent electronically to the SBI for state and national criminal check.

9. The North Carolina Licensing Office of Pearson VUE must receive following:

- Completed fingerprint packet (if required, see step 6)
- SBI/FBI criminal history (if required, see step 6)
- NIPR application/fees (required for all)
- All documents required by "YES" responses to screening questions.

10. The North Carolina Licensing Office of Pearson VUE reviews the application/documents:

- If all the license requirements have been met, the North Carolina Licensing Office of Pearson VUE will approve the license application. If regulatory review is required, the application will be referred to the Agent Services Division for review and a licensing decision.
- If the license is voluntarily issued, you will receive an email notifying you to print your own license within 48-72 hours. See **NC Licensure Print Your License**.
- If the license is not voluntarily issued, you will receive a license-denial notice.
- If you fail to submit a complete application, your application will be withdrawn after six (6) months and you will receive a withdrawal notice.

NC LICENSURE REQUIREMENTS

Resident applicants must apply online through NIPR and pass a state examination for some insurance licenses. See below chart for exam requirements (license types listed alphabetically):

LICENSE	EXAM	OTHER REQUIREMENTS	EXAM EXEMPTION
Accident and Health or Sickness (Major Line of Authority)	Yes	Must pass state examination. Fingerprints for Criminal History check are required.	NONE
Adjuster-Hail	Yes	Must pass state examination	NONE
Adjuster - works for an insurance company or adjusting firm.	Yes	Must pass state examination	NONE
Adjuster (Public) - represents consumer; see NCGS 58-33A.	Yes	Must pass state examination. Must secure and maintain a \$20,000 surety bond or an irrevocable letter of credit issued by a qualified financial institution in the amount of \$20,000. Fingerprints for Criminal History check are required.	NONE
Appraiser-Motor-Vehicle Damage	No	Apply on-line at www.nipr.com	N/A
Auto-Physical Damage Agent	Yes	Must pass state examination. Fingerprints for Criminal History check are required.	NONE
Casualty Agent (Major Line of Authority)	Yes	Must pass state examination. Fingerprints for Criminal History check are required.	NONE
Life Agent (Major Line of Authority)	Yes	Must pass state examination. Fingerprints for Criminal History check are required.	NONE
Medicare Supplement Long-Term Care Agent	Yes	Must be licensed for Accident/ Health or Sickness and pass state examination. Fingerprints for Criminal History check are required.	NONE
Personal Lines Agent (Major Line of Authority)	Yes	Must pass state examination. Fingerprints for Criminal History check are required.	NONE
Property Agent (Major Line of Authority)	Yes	Must pass state examination. Fingerprints for Criminal History check are required.	NONE
Purchasing Group Agent/Risk Retention Group Agent	No	Must be licensed for Property/Casualty. Group must be registered through the Department's Financial Evaluation Division. Submit NC-1 application, power of attorney, and fee payment to the NC Licensing Office of Pearson VUE. Fingerprints for Criminal History check are required.	N/A

NC LICENSURE REQUIREMENTS

LICENSE	EXAM	OTHER REQUIREMENTS	EXAM EXEMPTION
Surplus Lines Agent	Yes	Must be licensed for Property and Casualty and pass state examination. After licensure, will automatically become a member of the North Carolina Surplus Lines Association.	NONE
Title Agent	Yes	Must pass state examination. Fingerprints for Criminal History check are required.	Attorneys who submit a statement from the Bar that they are a member in good standing; and will be compensated only by salary.
Variable Life and Variable Annuity Agent (Major Line of Authority)	No	Must be licensed for Life; and demonstrate that their FINRA licenses are registered with Securities Div. of NC Secretary of State. Fingerprints for Criminal History check are required.	NONE

Submit request for Title examination waiver to NCDOL/Agent Services Division by email at: ASD@NCDOL.GOV.

All applicants must be at least 18 years of age.

See pages 8 and 14 for examination reservation procedures and test center policies.

EDUCATION

APPROVED PROVIDER LIST (CLASS AND CORRESPONDENCE) IS AVAILABLE AT www.ncdoi.gov.

NC APPROVED PRE-LICENSING EDUCATION PROVIDERS

The Agent Services Division maintains a list of approved Pre-licensing Education Providers on the Department's website at www.ncdoi.gov. The list includes the following:

- Provider Name and Number
- Location
- Contact Information
- Types of classes offered (correspondence or classroom)
- Line of Authority course approved

Contact the provider directly to schedule courses.

The Pre-licensing Providers present the education in a traditional classroom setting, correspondence-workbook method or internet self-study method. All providers teach or provide the course material using the course content outline included in this guide because **THE BEST BLUEPRINT TO FOLLOW IN SELECTING TOPICS OF STUDY IS THE COURSE CONTENT OUTLINE.**

Pre-licensing Providers are approved to offer their educational services and are required to comply with statutes and rules. A Pre-licensing Provider Handbook which outlines the provider's responsibilities is posted on the Department's website. The educational providers are audited by the Agent Services Division staff on a random basis to ensure the provider is complying with the statutory and administrative code requirement for pre-licensing education.

It is suggested that the first thirty (30) minutes of each classroom prelicensing course be spent introducing the candidate guide. The instructor should cover the following topics in the guide: Licensing Process, Exam Reservations, Exam Fees, Exam Day, Pearson VUE Test Center Policies, and Screening Questions. The instructor should also cover the appropriate content outline (included in this guide). Pre-licensing education instructors should teach from the course content outline, as all examination questions are developed from the course outline.

Correspondence Providers, both workbook and internet, should ensure the candidate has access to the candidate guide.

Correspondence Providers **MUST** follow specific procedures for students. See Pre-licensing handbook at www.ncdoi.gov.

HOW TO PREPARE FOR THE EXAMINATION

The topics to be examined vary for each of the different licenses. Examination preparation will vary depending on the license type.

In many instances, the student is required to absorb large amounts of information in a short period of time, and topics covered may not be explained to the complete satisfaction of the student. Students who memorize "catch phrases" and definitions, but lack the understanding to apply the knowledge to a set of circumstances, will find many of the state examination questions difficult.

A review of previously studied material, preferably presented from a different point of view, can only help strengthen the student's understanding. Supplemental study, in the form of a company training course, a private vendor's programmed learning course, practical experience, topical review with industry peers, or study and review time away from the classroom, or in addition to an approved correspondence text/workbook, is recommended to enhance a person's chances of passing the licensing examination.

THE BEST BLUEPRINT TO FOLLOW IN SELECTING TOPICS OF STUDY IS THE COURSE CONTENT OUTLINE.

The content outlines and/or suggestions as to how an individual may prepare for his or her particular licensing examination are included in this guide. Included also are the lengths and formats of the various examinations.

HINT: STUDY FOR EXAM—Use course content outline (Questions on exam are based on course outline).

NC LICENSURE EXAMINATION

PRACTICE TESTS

Practice tests are offered exclusively online at www.pearsonvue.com, giving candidates even more opportunity to succeed on insurance examinations. Our practice tests will not only help prepare candidates for the types of questions they will see on the licensure exam, but also familiarize them with taking computer-based examinations. Pearson VUE offers practice tests in the areas of Life, Accident and Health and/or Sickness, Property and Casualty that contain questions developed by subject matter experts using concepts found in the general portion of the licensure examination. The tests closely reflect the format of the real licensure examination, can be scored instantly, and provide immediate feedback to help candidates identify correct and incorrect answers. **Candidates can purchase practice tests anytime at www.pearsonvue.com.**

AVAILABLE EXAMS

A list of available examinations appears on the back cover of this guide.

All Surplus Lines Agents will automatically become a member of the North Carolina Surplus Lines Association. The address of the Association is P.O. Box 730, Wake Forest NC 27588. The telephone number is (919) 746-8415.

HOW TO PREPARE FOR THE EXAM

CONTENT OUTLINES

Each examination is based on a detailed content outline of topics, subtopics, and references to applicable state laws, statutes and regulations. These content outlines are provided to publishers of study materials and to state-approved education providers for their use in developing and updating their educational materials and programs. Content outlines are updated periodically to reflect changes in practice, state laws, and regulations. North Carolina offers these content outlines as a part of this guide.

EXAM CONTENT

The content of the examination is based upon information obtained during annual Test Development Meetings performed by Pearson VUE with North Carolina insurance professionals. Responses from the insurance professionals were analyzed to determine the nature and scope of tasks they perform and the knowledge and skills needed to perform them. This information is the basis upon which examination questions are written and ensures that examinations reflect the practice of insurance. The examination has been developed to reflect the laws, statutes, rules, and regulations for the practice of insurance in North Carolina, and has been reviewed and approved by North Carolina insurance professionals and representatives of the North Carolina Department of Insurance.

LIFE; ACCIDENT AND HEALTH OR SICKNESS; PROPERTY; CASUALTY AND ADJUSTER EXAMINATION SAMPLE QUESTIONS

The insurance examinations developed by Pearson VUE contain four-option, multiple-choice questions. In addition to being as clear and concise as possible, the questions are developed using strict psychometric guidelines. No attempt is made to trick candidates into answering a question incorrectly. Such words as **not** and **except** are capitalized in boldface to help alert the candidate. Candidates who possess the necessary knowledge of each insurance line being tested should perform well on the examination for which they prepared.

Multiple-choice questions can be written at various cognitive levels. The insurance examinations developed by Pearson VUE incorporate questions that test recall, comprehension of insurance concepts and principles, and application of these concepts and principles to specific situations that are geared to the level of the examination.

The following questions are representative of the type that appear on the examination.

1. J made a policy loan under a life insurance policy. The next premium notice showed the interest due on the loan. J paid the premium but not the interest. The result of this action is that the:
 - (A) policy will lapse thirty days after the premium due date
 - (B) unpaid interest will be added to the loan principal
 - (C) policy face amount will be reduced by twice the amount of the unpaid interest
 - (D) company can demand immediate payment of the loan and interest
2. In health insurance the term "preexisting condition" refers to a health condition that:
 - (A) begins during a policy's probationary period
 - (B) begins during an insured's right to examine (free look) period
 - (C) results in a claim during a policy's first year
 - (D) exists before a policy is issued
3. The Standard Fire Policy does **not** cover direct loss caused by:
 - (A) fire
 - (B) lightning
 - (C) explosion
 - (D) removal
4. An insured under a Commercial General Liability policy acquires a new location during the term of the policy. Coverage for liability claims arising out of this new location is provided:
 - (A) when insurer approval is received
 - (B) automatically for ten days only
 - (C) for one-half of the policy limit
 - (D) automatically until the end of the policy period

ANSWERS: 1. B 2. D 3. C 4. D

EXAM RESERVATIONS

MAKING AN EXAMINATION RESERVATION

Candidates must make a reservation at least twenty-four (24) hours before the desired examination date. Reservations are made on a first come, first serve basis, so it is always in the candidate's best interest to schedule as far in advance as possible. **Walk-in examinations are not available.**

Before making a reservation candidates should have the following:

- Email Authorization to Test with NPN number
- Legal name, address, daytime telephone number, email address and date of birth
- The name of the examination(s)
- The preferred examination date and location

Candidates who require an accommodation should go to <https://www.pearsonvue.com/us/en/test-takers/accommodations.html>. Standard reservations can be made online or by phone.

Online Reservations

Online reservations are the most efficient way for candidates to schedule their examination. The online interface is similar to the online systems employed by airlines, allowing candidates to quickly view all openings, change parameters, and find the most suitable appointment.

Candidates must go to <https://www.pearsonvue.com/us/en/nc/insurance.html> to make an online reservation for an examination. First-time users are required to create an account. The candidate will need to fill in all required fields, which are preceded by an asterisk (*), on the online form in order to create an ID and be assigned a password. Step-by-step instructions will lead the candidate through the rest of the examination reservation process.

Candidates who wish to make a phone reservation may call (800) 274-0668 to make an examination reservation. Please do not call to schedule your exam reservation until you receive an email from Pearson VUE Confirmation which is your authorization that you have been approved to test for a license authority. Scheduling will not continue unless you have your Authorization Email.

TEST CENTER LOCATIONS

Candidates may review the test center locations by going to <https://www.pearsonvue.com/us/en/nc/insurance.html>. For questions regarding the confirmation of specific locations and/or examination schedules, please contact Pearson VUE.

North Carolina Insurance licensure exams are available at select Pearson VUE test centers on military installations across the globe. Service members, dependents, and contractors with authorized base access who want to gain North Carolina insurance licensure from their duty station or assignment in another state and foreign deployment will have the option to take their exams without having to leave their base. In addition to Pearson VUE's standard ID policy, candidates must have valid government ID and authorization to gain access to military testing sites. **Civilians without valid government ID will be turned away by the test center and/or military entrance gate security.** To locate a Pearson VUE authorized testing center, visit <https://www.pearsonvue.com/us/en/military.html> and select North Carolina Insurance from the Insurance program category.

EXAM FEES

The exam fee is \$45 for each exam attempt. The fee must be paid at the time of reservation by credit card, debit card or voucher.

Payment for the examination fee will not be accepted at the test center. Examination fees are non-refundable and non-transferable.

VOUCHERS

Vouchers offer another convenient way to pay for tests. Vouchers can be purchased online at <https://voucherstore.pearsonvue.com/order?clientCode=NCINS> by credit card either singly or in volume. To redeem a voucher as payment when scheduling a test, simply indicate voucher as the payment method and provide the voucher number. All vouchers are pre-paid. Vouchers are non-refundable and non-returnable.

Vouchers expire twelve (12) months from the date they are issued. Voucher expiration dates cannot be extended. The exam must be taken by the expiration date printed on the voucher.

CHANGE/CANCEL POLICY

Candidates who wish to change or cancel their appointment must do so at least forty-eight (48) hours before the examination. Candidates who change or cancel a reservation with proper notice may either transfer the fee to a new reservation or request a refund. **Candidates who change or cancel a reservation without proper notice will forfeit the examination fee.**

Candidates are individually liable for the full amount of the examination fee once a reservation has been made, whether individually or by a third party.

Changes or cancellations can be managed online by going to <https://www.pearsonvue.com/us/en/nc/insurance.html> and signing in to your web account. Alternately, candidates can call Pearson VUE at (800) 274-0668.

ABSENCE/LATENESS POLICY

Candidates who are late or absent from an exam may call Pearson VUE within fourteen (14) days of the exam date to request an excused absence for the following reasons:

- Illness of the candidate or of the candidate's immediate family member
- Death in their immediate family
- Disabling traffic accident
- Court appearance or jury duty
- Military duty
- Weather emergency

A case number will be assigned and instructions provided for emailing supporting documentation. **Candidates absent from or late to an exam who have not changed or canceled the reservation according to the Change/Cancel Policy will not be admitted to the exam and will forfeit the exam fee.**

WEATHER DELAYS AND CANCELLATIONS

If severe weather or a natural disaster makes the Pearson VUE test center inaccessible or unsafe, the examination may be delayed or canceled. Pearson VUE will notify and reschedule candidates in the case of severe weather.

ACCOMMODATIONS

Pearson VUE complies with the provisions of the Americans with Disabilities Act as amended. The purpose of accommodations is to provide candidates with full access to the test. Accommodations are not a guarantee of improved performance or test completion. Pearson VUE provides reasonable and appropriate accommodations to individuals with documented disabilities who demonstrate a need for accommodations.

Test accommodations may include things such as:

- A separate testing room
- Extra testing time
- A Reader or Recorder, for individuals with mobility or vision impairments and cannot read or write on their own

Test accommodations are individualized and considered on a case-by-case basis. All candidates who are requesting accommodations because of a disability must provide appropriate documentation of their condition and how it is expected to affect their ability to take the test under standard conditions. This may include:

- Supporting documentation from the professional who diagnosed the condition, including the credentials that qualify the professional to make this diagnosis
- A description of past accommodations the candidate has received

The steps to follow when requesting test accommodations vary, depending on your test program sponsor. To begin, go to <https://www.pearsonvue.com/us/en/test-takers/accommodations.html>, and then select your test program sponsor from the alphabetized list. Candidates who have additional questions concerning test accommodations may contact the ADA Coordinator at accommodationspearsonvue@pearson.com.

English as a Second Language (ESL)

Candidates for whom English is a second language (ESL) may request additional time for the examination by sending Special Accommodations Request Form (found in the back of this handbook) to Pearson VUE. Candidates **MUST** include a letter from either his/her English instructor or sponsoring company (on official letterhead if from a company) stating that English is not the candidate's primary language.

Candidates should not attempt to make a reservation until after they have been notified by Pearson VUE via email that their request for additional time has been approved. The length of the special accommodation examination will be equal to 1½ times the length of the standard examination. For example, a 2 hour examination will be extended to 3 hours. NOTE: NO OTHER accommodations will be granted for ESL, i.e. separate testing room, reader, marker, etc. These accommodations are for individuals who qualify under the Americans with Disability Act (ADA) only.

Candidates who have additional questions about ESL examinations should contact the Special Examination Coordinator at (800) 466-0450.

Candidates should NOT attempt to make an examination reservation until after they have been notified by Pearson VUE that their request for additional time has been approved.

The approval of additional time will be for one (1) year from the date of the request for the level you have requested. Candidates who have additional questions about ESL examinations should contact the Special Examination Coordinator at (800) 466-0450.

Candidates who need to reschedule or need to retest should notify Pearson VUE Special Accommodations that special arrangements were used for the prior examination.

EXAMS

TIME ALLOTTED FOR EXAMS

North Carolina's insurance exams include those that are structured as two-part exams and one-part exams. For the exams that are divided into two parts (general and state-specific), please note that the time allotted covers both parts. The two parts are scored together, not individually, and candidates must achieve an overall passing score rather than a passing score for each part. Candidates should monitor their time to ensure they have adequate time for the second part.

EXAM NAME	TIME ALLOTTED	EXAM STRUCTURE
Life Agent	1 hour, 15 minutes	Two-part exam
Accident and Health or Sickness Agent	1 hour, 15 minutes	Two-part exam
Property Agent	1 hour, 15 minutes	Two-part exam
Casualty Agent	1 hour, 15 minutes	Two-part exam
Personal Lines Agent	1 hour, 45 minutes	Two-part exam
Auto Physical Damage Agent	30 minutes	One-part exam
Medicare Supplement/Long-Term Care Agent	1 hour, 45 minutes	One-part exam
Adjuster	2 hours, 15 minutes	One-part exam
Public Adjuster	2 hours, 15 minutes	One-part exam
Hail Adjuster	30 minutes	One-part exam
Title Agent	1 hour	One-part exam
Surplus Lines Agent	1 hour	One-part exam

EXAM DAY

IMPORTANT EXAMINATION INFORMATION

Candidates must pass their examination prior to the END DATE of their license application with NIPR. The 6 month eligibility date will be on your Email Authorization Notice.

WHAT TO BRING

Please read this section carefully. Candidates who do not present the required items will be denied admission to the examination, will be considered absent, and will forfeit the examination fee.

Required Materials

All candidates are required to bring the following:

- Two forms of acceptable identification. The name on the identification must exactly match the name on the registration. Please refer to Acceptable Forms of Candidate Identification for additional details.

Name Matching Guidelines

Candidates who present an identification with a name that differs from the name under which they are registered to test will not be admitted to test. Name changes and address changes are not allowed at the test center unless it is strictly a typo. All other changes must be done prior to examination appointments. Contact Pearson VUE immediately to correct the spelling of your name or update your personal information if you notice any errors. It is very important that this information is correct, as it will appear as it was entered on the documentation provided to you after you have completed the exam, as well as on any reports to your licensing agency.

Acceptable Forms of Candidate Identification

Candidates must present two (2) forms of current signature identification. The name on the identification must exactly match the name on the registration. The primary identification must be government issued and photo-bearing with a signature and the secondary identification must contain a valid signature. Identification must be in English.

Primary ID (photograph and signature, not expired)

- Government-issued driver's license
- U.S. Dept. of State driver's license
- U.S. learner's permit (plastic card only with photo and signature)
- National/state/country ID
- Passport
- Passport Card
- Military ID
- Military ID for spouses and dependents
- Alien Registration Card (Green Card, Permanent Resident Visa)

Secondary ID (signature, not expired)

- Debit (ATM) card or Credit card
- Any form of ID on the Primary ID list

If the ID presented has an embedded signature that is not visible (microchip), or is difficult or impossible to read, the candidate must present another form of identification from the Primary ID or Secondary ID list that contains a visible signature.

Pearson VUE does not recognize grace periods. For example, if a candidate's driver's license expired yesterday and the state allows a thirty (30) day grace period for renewing the ID, the ID is considered to be expired.

EXAM PROCEDURES

Candidates should report to the test center thirty (30) minutes before the examination and check in with the test center administrator. The candidate's identification and other documentation will be reviewed and he or she will be photographed for the score report.

Candidates are required to review and sign a Candidate Rules Agreement form. If the Candidate Rules Agreement is not followed and/or cheating or tampering with the examination is suspected, the incident will be reported as such and the appropriate action will be taken. The examination fee will not be refunded, the exam may be determined invalid, and/or the state may take further action such as prohibiting candidates from retaking the examination and/or denying a license.

Candidates will have an opportunity to take a tutorial on the PC on which the examination will be administered. The time spent on this tutorial will not reduce the examination time. The examination administrators will answer questions, but candidates should be aware that the administrators are not familiar with the content of the examinations or with the state's licensing requirements. Examination administrators have been instructed not to advise candidates on requirements for licensure.

The examination begins the moment a candidate looks at the first question. The time allotted for each examination is detailed on page 11. After the examination time has expired, the examination unit will automatically turn off. Candidates will leave the test center with their official scores in hand.

Palm Vein Recognition Technology

Candidates will be required to have their palm scanned using Palm Vein Recognition technology. Pearson VUE's company-owned sites are equipped with advanced palm vein recognition technology, which captures and recognizes the unique patterns in a candidate's palm veins using non-intrusive, near-infrared scanning technology.

New candidates are enrolled in the biometric system during their first test center admission; their identities are then automatically verified when candidates take and return from breaks, and again when they test in the future at any biometrically equipped location worldwide. Palm vein recognition is secure, privacy friendly, fast, highly accurate, and virtually impossible to forge, and has replaced digital fingerprinting to become the standard biometric technology for candidate identification.

PLEASE NOTE

If you choose not to have your palm scanned, you will not be permitted to take any breaks during the examination. If you choose to take a break, you will not be permitted back into the test center to complete your examination.

SCORE REPORTING

When candidates complete the examination, they will receive a score report marked "pass" or "fail."

Candidates who fail the examination will receive a score report that includes a numeric score and diagnostic information relating to the general portion of the examination, as well as information about retaking the examination. Reservations are not made at the test center. **Candidates must wait twenty-four (24) hours before scheduling to retake an examination.**

Examination results are confidential and are released only to the candidate and the North Carolina Department of Insurance.

To protect candidates' privacy and to maintain the confidentiality of results, Pearson VUE does not give score information over the telephone.

Candidates who fail a major lines or adjuster examination receive diagnostic reports on the failing score report that provide the candidates with a list of the areas on the content outline in which the candidate performed unsatisfactorily. (Candidates do **not** have to pass **all** components to pass the examination. The total number of questions answered correctly determines whether or not the candidate passes the licensing examination.)

REVIEW OF EXAMS

For security reasons, examination material is not available to candidates for review.

SCORE EXPLANATION

Equating and Scaling

There are multiple versions of each of the licensing examinations. These versions are known as forms. Although all forms of an examination are developed based on the content outlines, the difficulty of the forms of an examination may vary slightly because different questions appear on each form. To ensure that no candidate is put at an unfair advantage or disadvantage due to the particular form of an examination that he or she is given, a statistical procedure known as equating is used to correct differences in form difficulty.

For example, for an examination with two (2) forms, Form A and Form B, the state licensing agency determines that answering 30 questions correctly on Form A demonstrates the minimum amount of knowledge necessary to be licensed. It is further determined through the equating process that Form B contains slightly more difficult questions than Form A; therefore, answering 30 questions correctly on Form A would indicate the same level of knowledge as answering only 28 questions correctly on Form B. Under this set of circumstances, a score of 30 questions correct would be used as the passing score on Form A whereas a score of 28 questions correct would be used as the passing score on Form B.

A second statistical procedure known as scaling is used to derive the numerical score to report for each candidate. Scaling is used to place a raw score on a common reporting scale on which each scaled score represents a given level of knowledge regardless of the difficulty of the form on which the raw score was achieved.

To illustrate how scaling works, suppose that in the examination example used above, the state licensing agency decides to use a score of 500 as the passing score for reporting purposes. (Note that the score selected to be used as the reported passing score is not related to, and has no bearing on, the difficulty of the examination.) Based on the information provided above, a raw score of 30 on Form A would translate to a scaled score of 500; a raw score of 28 on Form B would also translate to a scaled score of 500 since a raw score of 30 on Form A represents the same level of knowledge as a raw score of 28 on Form B.

Scaled Score

The passing score of an examination was set by the North Carolina Department of Insurance (in conjunction with Pearson VUE) after a comprehensive study was completed for each examination. Raw scores are converted into scaled scores that can range from 0 to 100. To avoid misuse of score information, numeric scores are only reported to failing candidates. The scaled score that is reported to you is neither the number of questions you answered correctly nor the percentage of questions you answered correctly. With a passing score of 70, any score below 70 indicates how close the candidate came to passing, rather than the actual number or percentage of questions the candidates answered correctly.

DUPLICATE SCORE REPORTS

To obtain your score report, log into your Pearson VUE account. For test center exams prior to May 19, 2023, contact customer service at (800) 274-0668 to request your score report.

CANDIDATES MUST FOLLOW THE TEST CENTER POLICIES.

TEST CENTER POLICIES

The following policies are observed at each test center. **Candidates who violate any of these policies will not be permitted to finish the examination and will be dismissed from the test center, forfeiting the examination fee.**

- **No personal items are allowed in the testing room.** Personal items include but are not limited to cellular phones, hand-held computers or other electronic devices, pagers, watches, wallets, purses, firearms or other weapons, hats, bags, coats, books, and/or notes, pens, or pencils.
- **Candidates are permitted to use a simple function calculator.**
- Candidates must store all personal items in a secure area as indicated by the administrator, or return items to their vehicle. All electronic devices must be turned off before storing them in a locker. **The test center is not responsible for lost, stolen, or misplaced personal items.**
- Studying **is not** allowed in the test center. Visitors, children, family, or friends **are not** allowed in the test center.

- Dictionaries, books, papers (including scratch paper), and reference materials are not permitted in the examination room (unless permitted by the exam sponsor), and candidates are strongly urged not to bring such materials to the test center. Upon entering and being seated in the testing room, the test administrator will provide the candidate with materials to make notes or calculations and any other items specified by the exam sponsor. **The candidate may not write on these items before the exam begins or remove these items from the testing room.**
- Eating, drinking, chewing gum, smoking, and/or making noise that creates a disturbance for other candidates is prohibited during the exam.
- Break policies are established by the exam sponsor. Most sponsors allow unscheduled breaks. To request an unscheduled break, the candidate **must** raise his or her hand to get the administrator’s attention. **The exam clock will not stop while the candidate is taking a break.**
- Candidates must leave the testing room for all breaks. However, candidates **are not permitted to leave the floor or building for any reason during this time, unless specified by the administrator and the exam sponsor.** If a candidate is discovered to have left the floor or building, he or she will not be permitted to proceed with the examination and may forfeit the exam fees.
- While taking a break, candidates are permitted to access personal items that are being stored during the exam only if necessary—for example, personal medication that must be taken at a specific time. **However, a candidate must receive permission from the administrator prior to accessing personal items that have been stored.** Candidates are **not** allowed access to other items, including but not limited to cellular phones, exam notes, and study guides, unless the exam sponsor specifically permits this.
- Any candidate discovered causing a disturbance of any kind or engaging in any kind of misconduct—giving or receiving help; using notes, books, or other aids; taking part in an act of impersonation; or removing examination materials or notes from the examination room—will be summarily dismissed from the examination and will be reported to the state licensing agency. Decisions regarding disciplinary measures are the responsibility of the state licensing agency.

EXAM SECURITY

Pearson VUE maintains examination administration and examination security standards designed to ensure that all candidates are given the same opportunity to demonstrate their abilities and to prevent some candidates from gaining an unfair advantage over others because of testing irregularities or misconduct. Pearson VUE routinely reviews irregularities and examination scores believed to be earned under unusual or nonstandard circumstances.

Pearson VUE maintains the right to question any examination score whose validity is in doubt because the score may have been obtained unfairly. Pearson VUE first undertakes a confidential review of the circumstances contributing to the questions about score validity. Then, if there is sufficient cause to question the score, Pearson VUE will refer the matter to the state licensing agency, which will make the final decision on whether or not to cancel the score.

The performance of all candidates is monitored and may be analyzed statistically for the purpose of detecting and verifying fraud. If it is determined that a score has questionable validity, the state licensing agency will be notified and will determine whether the candidate’s scores will be released.

The examination will contain “pretest” questions. Pretest questions are questions on which statistical information is being collected for use in constructing future examinations. Responses to pretest questions do not affect a candidate’s score. Pretest questions are mixed in with the scored questions and are not identified.

NC LICENSURE APPLICATION

IMPORTANT

Complete online application before you get fingerprinted.

ELECTRONIC APPLICATION – BEFORE EXAM SCHEDULING

The North Carolina Department of Insurance requires that ALL applicants requiring an examination to obtain a license, complete their license applications and pay the associated fees before they schedule an examination for a license authority. NIPR will provide detailed instructions as you proceed through the license application process on www.nipr.com.

- Applicants, who are required to submit fingerprints for a criminal history background check, will receive a link to access instructions on how to proceed and print an Electronic Fingerprint Submission Release of Information form.
- Applicants who respond “YES” to one or more of the screening questions in the license application will need to submit additional documentation.

Time Saving Tip: For submitting documentation required for positive responses to application screening questions, please use the [Attachment Warehouse on NIPR](#) to electronically submit your documents.

NOTE: The license application will not be reviewed for licensing decision until all of the necessary documents, fees, successful exam result, and criminal history background check information have been received.

- Fees can be paid on line to NIPR via credit/debit card, electronic check, or PayPal. Fees will be required for the following items:
 - application registration fee for NCDOI
 - criminal history background check fee for NC SBI – if applicable
 - NIPR transaction fee
 - Pearson VUE application processing fee

Upon completion of the application, be sure to **PRINT THE TRANSACTION CONFIRMATION NUMBER** from NIPR for your records.

For a detailed chart of the North Carolina resident licensing fees for Initial & Reinstatement License Applications candidates can go to <https://www.pearsonvue.com/us/en/nc/insurance.html> and click on **North Carolina Insurance Resident Licensing Fees**.

NC LICENSURE APPLICATION

SCREENING QUESTIONS

The following questions are part of the online electronic license application that must be completed at www.nipr.com after passing the exam. The candidate must read very carefully and answer every question truthfully. **IF A FOLLOW-UP INVESTIGATION SHOWS THAT A CANDIDATE GAVE FALSE OR MISLEADING ANSWERS TO ANY SCREENING QUESTION, THEN HIS OR HER LICENSE WILL BE SUBJECT TO REVOCATION.**

Candidates who disqualify on any screening question must provide the documents specified in italics. All required copies of documents for questions answered with a “yes” must be scanned and submitted electronically to the NIPR Attachment Warehouse. All written statements submitted by the candidate must include an original signature. Submit the required documents with a copy of the examination pass notice.

The Applicant must read the following very carefully and answer every question. All written statements submitted by the Applicant must include an original signature:

<p>1A. Have you ever been convicted of a misdemeanor, had a judgment withheld or deferred, or are you currently charged with committing a misdemeanor? You may exclude the following misdemeanor convictions or pending misdemeanor charges; traffic citations, driving under the influence (DUI), driving while intoxicated (DWI), driving without a license, reckless driving, or driving with a suspended or revoked license. You may also exclude juvenile adjudications (offenses where you were adjudicated delinquent in a juvenile court)</p>	<p>YES <input type="checkbox"/> NO <input type="checkbox"/></p>
<p>1B. Have you ever been convicted of a felony, had a judgment withheld or deferred, or are you currently charged with committing a felony? You may exclude juvenile adjudications (offenses where you were adjudicated delinquent in a juvenile court)</p>	<p>YES <input type="checkbox"/> NO <input type="checkbox"/></p>
<p>1C. Have you ever been convicted of a military offense, had a judgment withheld or deferred, or are you currently charged with committing a military offense?</p>	<p>YES <input type="checkbox"/> NO <input type="checkbox"/></p>
<p><i>Note: for Questions 1a, 1b and 1c, “Convicted” includes, but is not limited to, having been found guilty by verdict of a judge or jury, having entered a plea of guilty or nolo contendere or no contest, or having been given probation, a suspended sentence, or a fine. If you answer “yes” to any of these questions, you must attach to this application:</i></p> <ul style="list-style-type: none"> <i>a) written statement explaining the circumstances of each incident,</i> <i>b) a copy of the charging document,</i> <i>c) a copy of the official document, which demonstrates the resolution of the charges or any final judgment.</i> 	
<p>2. Have you ever been named or involved as a party in an administrative proceeding including FINRA sanction or arbitration proceeding regarding any professional or occupational license or registration? <i>“Involved” means having a license censured, suspended, revoked, canceled, terminated; or, being assessed a fine, a cease and desist order, a prohibition order, a compliance order, placed on probation, sanctioned, or surrendering a license to resolve an administrative action. “Involved” also means being named as a party to an administrative or arbitration proceeding which is related to a professional or occupational license or registration. “Involved” also means having a license application or registration denied or the act of withdrawing an application to avoid a denial. INCLUDE any business so named because of your actions in your capacity as an owner, partner, officer, director, or member or manager of a Limited Liability Company. You may EXCLUDE terminations due solely to noncompliance with continuing education requirements or failure to pay a renewal fee.</i></p> <ul style="list-style-type: none"> <i>a) a written statement identifying the type of license and explaining the circumstances of each incident,</i> <i>b) a copy of the Notice of Hearing or other document that states the charges and allegations, and</i> <i>c) a copy of the official document, which demonstrates the resolution of the charges or any final judgment.</i> 	<p>YES <input type="checkbox"/> NO <input type="checkbox"/></p>

<p>3. Has any demand been made or judgment rendered against you or any business in which you are or were an owner, partner, officer or director, or member or manager of a limited liability company, for overdue monies by an insurer, insured or producer, or have you ever been subject to a bankruptcy proceeding? Do not include personal bankruptcies, unless they involve funds held on behalf of others.</p> <p><i>If you answer yes, submit a statement summarizing the details of the indebtedness and arrangements for repayment, and/or type and location of bankruptcy.</i></p>	<p>YES <input type="checkbox"/> NO <input type="checkbox"/></p>
<p>4. Have you been notified by any jurisdiction to which you are applying of any delinquent tax obligation that is not the subject of a repayment agreement?</p> <p><i>If you answer yes, identify the jurisdiction(s): _____</i></p>	<p>YES <input type="checkbox"/> NO <input type="checkbox"/></p>
<p>5. Are you currently a party to, or have you ever been found liable in, any lawsuit or arbitration or mediation proceeding involving allegations of fraud, misappropriation or conversion of funds, misrepresentation or breach of fiduciary duty?</p> <p><i>If you answer yes, you must attach to this application:</i></p> <p><i>a) a written statement summarizing the details of each incident,</i> <i>b) a copy of the Petition, Complaint, or other document that commenced the lawsuit or arbitration, or mediation proceedings, and</i> <i>c) a copy of the official document which demonstrates the resolution of the charges or any final judgment.</i></p>	<p>YES <input type="checkbox"/> NO <input type="checkbox"/></p>
<p>6. Have you or any business in which you are or were an owner, partner, officer, director, or member or manager of a limited liability company, ever had an insurance agency contract or any other business relationship with an insurance company terminated for any alleged misconduct?</p> <p><i>If you answer yes, you must attach to this application:</i></p> <p><i>a) a written statement summarizing the details of each incident and explaining why you feel this incident should not prevent you from receiving an insurance license, and</i> <i>b) copies of all relevant documents.</i></p>	<p>YES <input type="checkbox"/> NO <input type="checkbox"/></p>
<p>7. Do you have a child support obligation in arrearage?</p> <p><i>If you answer yes,</i></p> <p><i>a) by how many months are you in arrearage?</i></p> <p><i>b) are you currently subject to and in compliance with any repayment agreement?</i> <i>c) are you the subject of a child support related subpoena/warrant?</i> <i>(If you answered yes, provide documentation showing proof of current payments or an approved repayment plan from the appropriate state child support agency.)</i></p>	<p>YES <input type="checkbox"/> NO <input type="checkbox"/></p> <p>_____ MONTHS</p> <p>YES <input type="checkbox"/> NO <input type="checkbox"/></p> <p>YES <input type="checkbox"/> NO <input type="checkbox"/></p>
<p>8. In response to a "yes" answer to one or more of the Background Questions for this application, are you submitting document(s) to the NAIC/NIPR Attachments Warehouse?</p> <p><i>If you answer yes, will you be associating (linking) previously filed documents from the NAIC/NIPR Attachments Warehouse to this application?</i></p> <p>Note: <i>If you have previously submitted documents to the Attachments Warehouse that are intended to be filed with this application, you must go to the Attachments Warehouse and associate (link) the supporting document(s) to this application based upon the particular background question number you have answered yes to on this application. You will receive information in a follow-up page at the end of the application process, providing a link to the Attachment Warehouse instructions.</i></p>	<p>YES <input type="checkbox"/> NO <input type="checkbox"/></p> <p>YES <input type="checkbox"/> NO <input type="checkbox"/></p>

• A license decision cannot be made until a thorough review of the documents required for "yes" responses to any of the seven screening questions. Preferred method to submit the documents is to use the NIPR Attachment Warehouse process when completing the electronic application. Applicant may attach to Warehouse after the application is submitted at: <https://nipr.com/licensing-center/attachments>.

NC LICENSURE FINGERPRINTS

ELECTRONIC LIVE SCAN FINGERPRINTS ARE REQUIRED.

LIVE SCAN ELECTRONIC FINGERPRINTS

- Print the Fingerprint Submission Packet-Releases forms from the NIPR email link after you submit your license application.
- Call Local law enforcement to obtain days/hours for fingerprinting service; be sure to find out if the local law enforcement office will do Livescan fingerprints for non-criminal reasons. (Fingerprints cards will not be accepted.)
- Take form packet including cover page to local law enforcement agency for digital fingerprints
 - Applicant must have a photo ID.
 - Applicant completes pages 1 and 3 of the packet.
 - Local Law enforcement person taking the prints must sign page 2 of the packet.
 - The local law enforcement agency may require a fee to take the fingerprint impressions.
- Upload the completed SBI forms pages 1 through 3 to the [NIPR Attachment Warehouse](#).

IMPORTANT

The SBI Release Form MUST be signed and uploaded to the [NIPR Attachment Warehouse](#).

NC LICENSURE CRIMINAL HISTORY

IMPORTANT

Follow the steps on the How to Obtain a North Carolina Producer License Checklist within this candidate guide.

CRIMINAL HISTORY REPORT

- The law enforcement agency electronically sends the fingerprint impressions to SBI/FBI.
- SBI sends a hard copy of the criminal record check to the North Carolina Licensing Office of Pearson VUE via USPS.
- North Carolina Licensing Office of Pearson VUE matches the criminal record check to the pended NIPR electronic application and the pended Release forms.
- North Carolina Licensing Office of Pearson VUE reviews the criminal history with other application information. If regulatory review is required, the application and criminal history information is referred to Agent Services Division to make a decision to voluntarily issue a license or to deny.
- North Carolina Licensing Office of Pearson VUE cannot issue the license without the SBI release forms.
- Agent Services Division will not make a decision about the license application until all documents relative to the disqualified questions are received and reviewed.
 - SBS automatically sends an email to the applicant email address when license is issued for licensee to print license.
 - Agent Services Division will notify applicant of license denial.

NC LICENSURE PRINT YOUR LICENSE

PRINT YOUR NC LICENSE VIA SBS CONNECT.

PRINT YOUR OWN LICENSE

- Wait 48-72 hours after receiving the e-mail notification
- Access SBS Connect through the link provided in the e-mail message at <https://www.ncdoi.gov/licensees/agent-and-adjuster-licensing/sbs-connect-print-your-own-license>.
- Be sure to save your license record to a file on your computer in case of printer problems.
- It is free to print the license.

NC LICENSURE SPECIAL SITUATIONS

MAY BE GRANTED UNDER CERTAIN SITUATIONS.

NON-RESIDENT AGENTS WHO MOVE TO NORTH CAROLINA

If you hold a resident agent license from another state and move to North Carolina, you may qualify for an exemption from the examination. You must hold a license for the same kinds of insurance in your prior home state.

Follow these instructions:

1. Cancel your former home state license within ninety (90) days of the application date for a North Carolina resident license.
2. Apply for resident initial license and pay fees online at www.nipr.com.
3. Submit your fingerprints for a criminal background check following the instructions provided in the NIPR email after you submit your application.
4. The Department will confirm the license status in your former home state on the NAIC Producer Database (PDB). If PDB shows your license canceled in good standing within ninety (90) days of the application date, then you are exempt from taking the North Carolina licensing examination.

If the NAIC Producer Database (PDB) shows that your license canceled more than ninety (90) days from the application date, then you must take the appropriate North Carolina examination. Contact the North Carolina Licensing Office of Pearson VUE at 866-265-6329.

NON-RESIDENT ADJUSTERS WHO MOVE TO NORTH CAROLINA

If you lived in a state that issues adjuster licenses by examination and move to North Carolina, you may qualify for an exemption from the examination. Follow these instructions:

1. Cancel your former home state license within ninety (90) days of the application date for a North Carolina resident license.
2. Apply for resident initial license and pay fees online at www.nipr.com.
3. Public adjuster candidates must submit fingerprints for a criminal history background check following the instructions provided in the email from NIPR after you complete the application.
4. The North Carolina Licensing Office of Pearson VUE will check the NAIC Producer Database (PDB) to verify the status of your former home state license. Once verified, you are exempt from taking the North Carolina licensing exam.

If the Producer Database (PDB) shows that your license canceled more than ninety (90) days from the application date, then you must take the appropriate North Carolina examination. (See instructions elsewhere in Guide.)

If you lived in a state that did not qualify adjusters by examination but held a North Carolina non-resident license with North Carolina as the designated home state (DHS), then you may apply for a resident license within ninety (90) days of moving to North Carolina. Apply online through online resident licensing at www.nipr.com.

If you lived in a state that did not qualify adjusters by examination or do not hold an adjuster license by examination in another state, then you must take the North Carolina adjuster licensing examination.

NON-RESIDENT ADJUSTER LICENSE

If you live in a state that does not qualify adjusters by examination, you may take the North Carolina examination in order to qualify as a non-resident adjuster. Contact Pearson VUE and ask for Out of State Testing. The candidate will be able to use NC as a designated home state (DHS) for licensure in other states. You need not travel to North Carolina to take your examination. If you choose North Carolina as your designated home state for the adjuster license, you must comply with North Carolina's continuing education requirements.

The online application process via NIPR is not available to you so you will have to submit a paper application. North Carolina Licensing Office of Pearson VUE staff can assist you with a work-around method to submit an electronic application for faster processing. Call (866) 265-6329 for more information.

NC LICENSE COMPLIANCE

ONCE LICENSED YOU ARE RESPONSIBLE FOR:

- Appointments
- Change of Address
- Continuing Education
- Email Address
- Renewals

CHECK THE DEPARTMENT'S WEBSITE OFTEN

License status and continuing education information is available on the North Carolina Department of Insurance website at <https://www.ncdoi.gov/licensees/agent-and-adjuster-licensing>. Select Agents and Adjusters under "Online Services". The website has the following information:

- License status for individuals and business entities
- Online services subscription
- Continuing education status
- Continuing education course offerings and provider information
- Answers to frequently asked questions
- Hot topics and bulletins relative to licensure and compliance guidelines
- Online address/email update

APPOINTMENT/PROOF OF LICENSURE

Upon issuance of the license, the applicant is an insurance agent for the line of insurance shown on the license record displayed at the Agent Information Portal on the Department's website at www.ncdoi.gov. However, an agent may not sell insurance until appointed by one or more insurance companies. The agent can sell only the products of those insurance companies for which he or she has been appointed and for which he or she is duly licensed. Companies are required to appoint and terminate agents and the agent record on the Department's website displays all active company appointments.

When a licensed agent approaches an insurance company to be appointed, the insurance company should request verification that the applicant is licensed for the appropriate line(s) of insurance. Check license status through the Agent Information Portal at www.ncdoi.gov.

GENERAL LICENSING INFORMATION FOR ADJUSTERS

Adjuster: An individual who for salary, fee, commission, or other compensation of any nature investigates or reports to his or her principal relative to claims arising under insurance contracts other than life or annuity is an adjuster. An individual may not simultaneously hold an agent license for property, casualty or personal lines and an adjuster license in North Carolina.

Prelicensing education is not required for adjusters. However, some companies send candidates to a property and/or casualty prelicensing course for insurance agents in order to assist with their training. If you complete prelicensing education, be sure that you register for an adjuster examination and not an agent examination.

GENERAL LICENSING INFORMATION FOR SURPLUS LINES AGENTS

Surplus Lines Agent: A person licensed under G.S. 58-21-65 to place insurance on risks resident, located, or to be performed in this state with nonadmitted insurers eligible to accept such insurance is a Surplus Lines Agent. To be licensed as a Surplus Lines Agent, the applicant must be currently licensed as an Agent with the Property line of authority in North Carolina.

All Surplus Lines Agents will automatically become a member of the North Carolina Surplus Lines Association. The address of the Association is P.O. Box 730, Wake Forest NC 27588. The telephone number is (919) 746-8415.

CONTINUING EDUCATION

Resident agents with a major line of authority, resident adjusters and non-resident adjusters who wish to use NC as their designated home state (DHS) must complete insurance continuing education (CE) on a biennial basis. The date of compliance for CE varies according to the month and year of birth of the licensee. Verify your CE requirements on the website at www.ncdoi.gov; there is a chart to assist you with determining your CE compliance date. In addition, there is a mandatory requirement for ethics CE and based on your licenses held you may be required to take CE in flood. Your license will lapse if you do not meet CE by your compliance date.

ANNUAL LICENSE RENEWALS

Some licenses must renew annually by paying an annual license fee. The Department sends a reminder e-mail to the licensee's e-mail address on record; the licensees must pay the renewal fee online via www.nipr.com.

NOTE: North Carolina Resident and Non-Resident Insurance Producers are not required to enter an annual renewal application.

ADDRESS UPDATES—MAILING, RESIDENT, AND E-MAIL

The licensee must update the mailing, resident, and e-mail addresses at the Department within 10 days.

- You are required to have an e-mail address.
- The licensee is responsible for address updates to NCDOL—not the insurance companies.
- Use the Address Change Request at <https://nipr.com/licensing-center/change-contact-info>.

SUGGESTED TEXTS, LAW SUPPLEMENTS, AND NORTH CAROLINA GENERAL STATUTES

The absolute best blueprint to follow in selecting topics of study for the licensing examination is the course content outline found in the State of North Carolina Insurance Licensing Examination Candidate Guide. The texts listed below are resource materials that cover information subject to testing.

Life and Accident and Health or Sickness Life and Health Study Manual and North Carolina Insurance Regulations

4th Edition, copyright 2013, TesTeachers Publishing
(888) 422-7714

Website: testeachersonline.com
Email: support@testeachers.com

North Carolina Life Insurance

1st Edition, copyright 2007, Insurance Educational Systems
(800) 437-2161

Website: www.iesnc.com
Email: DanSharp@iesnc.com

N.C. Agent's Study Manual Life, Accident and Health Concepts

18th edition, 2003 copyright, DF Institute, Inc.
d/b/a Kaplan Financial.
(800) 428-1324 ext: 4139

North Carolina Life and Health

1979-2011 copyright, A.D. Banker and Company, L.L.C.
(919) 662-3828

Website: www.adbanker.com/nc
Email: mpaulk@adbtc.com

Life & Health Study Manual & N.C. Law and Regulations

The Insurance School, Inc.
(704) 531-6616

Website: www.inssch.com
Email: email@inssch.com

Life, Health, Disability Insurance and N.C. Law

William J. Rendleman, Jr., CLU, ChFC
8th edition, 2004 copyright, The Rendleman Company
(336) 851-6002

Website: www.rendlemancompany.com
Email: rendy3@aol.com

N.C. Law and Regulations

Pentera Group, Inc., (800) 829-7247

North Carolina Life and Health Insurance Law Digest

2002 copyright, DF Institute, Inc. d/b/a Kaplan Financial
(800) 428-1324

N.C. Life & Health Principles & N.C. Laws & Regulations

1st Edition, 2004 copyright, Insurance Educators
(919) 361-0780

Website: www.insuranceeducators.com
Email: tp@insuranceeducators.com

N.C. Life & Health

Version # 2068 EN, 2004 copyright, Able Incorporated
(800) 586-2253 x2922

Website: www.examsimulator.com
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Website: www.insuranceeducators.com

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The Rendleman Company

(336) 851-6002

Website: www.rendlemancompany.com

Email: rendy3@aol.com

ABLE Incorporated

(800)-586-2253

Website: www.examsimulator.com

Email: lesa.pastor@ableincorporated.com

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Examination Content Outlines

Effective Date: March 15, 2024

NORTH CAROLINA LIFE AGENT CONTENT OUTLINE

(55 questions plus 5 pretest questions)

This examination will test topics listed on the following content outline and is composed of fifty-five (55) four-option, multiple choice questions. Up to five (5) additional questions may be on the test. These questions are used to gather statistical data and will not affect your examination scores.

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 - C. Commissioner of Insurance**
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 - D. General Regulations for Insurance**
Ref: Article 3 (G.S. 58-3- 25, 30, 40, 115, 120, 130, 135, 140, 145)
 - E. Licensing of Agents, Brokers, Limited Representatives, and Adjusters**

Ref: Article 33 (G.S. 58-33-1, 5, 10, 15, 17, 20, 26, 30, 31, 32, 35, 40, 46, 50, 56, 60, 66, 70, 75, 76, 80, 82, 83, 85, 90, 95, 100, 105, 110, 115, 120, 125, 130, 132, 135); 11 NCAC 4.0423, 11 NCAC, Chapter 4, Section .0423

F. Insurance Information & Privacy Protection Act

Ref: Article 39 (G.S. 58-39-5 through 58-39-120)

G. Unfair Trade Practices

Ref: Article 63 (G.S. 58-63-15, 20, 50)

H. False Pretenses and Cheats

Ref: Article 19 (G.S. 14-100)

I. Continuing Education

Ref: 11 NCAC, Chapter 6A, Section .0800

J. General Regulations of Business

Ref: Article 58 (G.S. 58-58-1, 5, 10, 15, 20, 22, 25, 30, 35, 40, 70, 75, 80, 85, 95, 100, 110, 115, 120, 135 (1) a–d, 170); 11 NCAC, Chapter 4, Section .0423

K. Regulations of Life Insurance Solicitation

Ref: Article 60 (G.S. 58-60-1, 15, 20, 30, 35)

L. Replacement Regulations

Ref: 11 NCAC, Chapter 12, Section .0612(a)(4)

M. General Regulations

Ref: 11 NCAC, Chapter 4, Section .0423 (Ethical Standards)

N. Fraternal Benefit Societies

Ref: Article 24 (G.S. 58-24-1)

O. Life and Health Insurance Guaranty Association

Ref: Article 62 (G.S. 58-62-6, 21(d), 86)

P. Viaticals

Ref: 58-58-205(11)

**NORTH CAROLINA
ACCIDENT AND HEALTH OR SICKNESS
AGENT
CONTENT OUTLINE**
(55 questions plus 5 pretest questions)

This examination will test topics listed on the following content outline and is composed of fifty-five (55) four-option, multiple choice questions. Up to five (5) additional questions may be on the test. These questions are used to gather statistical data and will not affect your examination scores.

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<p>III. OTHER ACCIDENT & HEALTH TOPICS.....8</p> <p>A. Group insurance</p> <p>1. Types of benefits</p> <p>2. Group underwriting</p> <p>3. Master policy and certificates</p>	

Section .0423 (Ethical Standards)

K. Nature of Policies

Ref: Article 51 (G.S. 58-51-1, 5, 10, 15, 16, 20, 25, 30, 35, 37, 38, 40, 45, 55, 57, 58, 59, 60, 61, 62, 70, 75, 80, 81, 85, 90, 95, 100, 105, 110, 115, 116, 120, 125)

L. Group Health Insurance Continuation and Conversion Privileges

Ref: Article 53; CONTINUATION: (G.S. 58-53-1 through 58-53-40); CONVERSION: (G.S. 58-53-45 through 58-53-115)

M. Fraternal Benefit Societies

Ref: Article 24 (G.S. 58-24-1)

N. Life and Health Insurance Guaranty Association

Ref: Article 62 (G.S. 58-62-6, 21(d), 86)

**NORTH CAROLINA
PROPERTY AGENT
CONTENT OUTLINE**
(55 questions plus 5 pretest questions)

This examination will test topics listed on the following content outline and is composed of fifty-five (55) four-option, multiple choice questions. Up to five (5) additional questions may be on the test. These questions are used to gather statistical data and will not affect your examination scores.

- I. TERMS AND CONCEPTS.....7**
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 - O. Bodily injury, property damage, personal injury**
 - P. Accident/Occurrence**
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- 9. Suit against the company
- 10. Abandonment
- 11. Waiver

B. Basic (DP-1), Broad (DP-2), and Special (DP-3)

Dwelling property forms4

(The candidate should be able to compare the major features of these forms.)

- 1. General nature and eligibility
- 2. Coverage items and other coverages
- 3. Property excluded
- 4. Perils covered and excluded
- 5. Other conditions and provisions (e.g., loss settlement, subrogation)
- 6. Personal Liability and Theft Coverages

C. Homeowner's policies (including amendatory endorsements)12

Ref: This section is based on the North Carolina Rate Bureau Forms as adapted from the HO-2011 program of the Insurance Services Offices.

- 1. Eligibility and forms available
- 2. Definitions
- 3. Section I *(The candidate should be able to analyze and compare the several Homeowners policies with respect to the following items.)*
 - a. Coverage items and additional coverages
 - b. Property limited or excluded
 - c. Perils covered and excluded

- d. Relationship among amounts of insurance
- e. Loss settlement
- f. Other conditions
- 4. Section II
 - a. Liability insuring agreement and exclusions
 - b. Medical payments insuring agreement and exclusions
 - c. Additional coverages
 - d. Section II conditions
- 5. Conditions applicable to Sections I and II
- 6. Frequently Used Homeowner endorsements
 - a. Scheduled personal property (personal articles floater)
 - Ref: HO-04-61*
 - b. Personal injury
 - Ref: HO-32-82*
 - c. Personal property replacement cost
 - Ref: HO-04-90*
 - d. Permitted incidental occupancies
 - Ref: HO-04-42*
 - e. Watercraft
 - Ref: HO-24-75*
 - f. Water Back Up and Sump Discharge or Overflow
 - Ref: HO-04-84*
 - g. Refrigerated property coverage
 - Ref: HO-04-98*
 - h. Business Pursuits
 - Ref: HO-24-71*
 - i. Absolute Wind Storm or Hail Exclusion
 - Ref: HO-32-94*
- 7. North Carolina amendatory endorsements (mandatory)
 - a. Special provisions HO-32-32
 - b. Home day care business liability exclusions and limited property coverage HO-32-96
- D. Other personal policies.....1**
 - 1. Mobile Homeowners Policy
- E. Flood Insurance.....3**

(The candidate is not responsible for differences in the Flood Program's treatment of personal exposures and commercial exposures.)

 - 1. National Flood Insurance Program
 - a. Background and purpose
 - b. Programs
 - 1) Emergency
 - 2) Regular
 - 3) Who needs flood insurance
 - c. Flood maps and zone determinations
 - d. Policies available
 - e. Definitions
 - f. General rules
 - g. Rating
 - h. Claims handling process
 - i. Write your own company
 - 2. Excess flood insurance
 - 3. Private flood insurance

- F. Watercraft/yacht1**
 - 1. Hull coverage
- III. COMMERCIAL INSURANCE COVERAGES10**
 - A. Building and Personal Property coverage form**
 - 1. General nature
 - 2. Business Personal Property (BPP)
 - a. Building
 - b. Your business personal property
 - c. Personal property of others
 - 3. Property not covered
 - 4. Additional coverages
 - 5. Extension of coverages
 - 6. Coinsurance
 - 7. Loss valuation clause
 - 8. Optional coverages
 - a. Agreed value
 - b. Inflation guard
 - c. Replacement cost
 - 9. Conditions and provisions (e.g., Vacancy, limits of insurance as found in this coverage form. The candidate should also be familiar with ISO's common policy conditions and commercial property conditions)
 - a. Inspection and surveys
 - B. Causes of loss forms**
 - 1. Basic
 - 2. Broad
 - 3. Special
 - 4. Earthquake
 - C. Other coverage forms and endorsements**

(The candidate is responsible only for an understanding of the general nature of these and how they modify or tailor coverage to meet specific needs.)

 - 1. Peak season coverage
 - 2. Builders risk forms
 - a. Reporting form
 - b. Completed value form
 - C. Package policies**
 - 1. Commercial package policy
 - a. General nature
 - b. Eligibility for package modification
 - 2. Businessowner's policy
 - a. General nature
 - b. Standard and special coverage forms
 - c. Optional section I coverages
 - d. Liability coverage
 - D. Business income coverage form**
 - 1. General nature
 - 2. Losses covered
 - a. Business income
 - j. Business income with extra expense
 - c. Extended Business Income
 - 3. Causes of loss forms (see III.A.6. above) including special exclusions applicable to business income coverage
 - 4. Coinsurance and business income

- a. Percentages available
- b. Base to which percentage is applied
- 5. Loss of business income optional coverages
 - a. Maximum period of indemnity
 - b. Monthly limit of indemnity
 - c. Agreed value
- E. Extra Expense coverage form**
 - 1. General nature
 - 2. Losses covered
 - 3. Percentage availability (40/80/100) of face amount
- F. Equipment breakdown (Boiler and machinery coverage)**
 - 1. General nature
 - 2. Expediting expenses
 - 3. Endorsements
- G. Other coverages**
 - 1. Farmowners policy
- H. Commercial Inland Marine** *(The candidate is responsible only for a general understanding of the needs these coverages meet.)*
 - 1. Bailees customers
 - 2. Contractors equipment
 - 3. Builder's risk
 - 4. Motor truck cargo (owner's form)
 - 5. Installation floater

IV. NORTH CAROLINA STATUTES AND REGULATIONS PERTINENT TO PROPERTY INSURANCE.....13

- A. Contract of Insurance**
Ref: Article 1 (G.S. 58-1-10)
- B. Commissioner of Insurance**
Ref: Article 2 (G.S. 58-2-5, 40, 50, 60, 65, 69, 70, 75, 155, 160, 161, 162, 163, 180, 185, 195, 200); 11 NCAC, Chapter 19, Section .0103
- C. General Regulations for Insurance**
Ref: Article 3 (G.S. 58-3-10, 15, 30, 40, 115, 120, 130, 135, 140, 145)
- D. Licensing of Agents, Limited Representatives and Adjusters**
Ref: Article 33 (G.S. 58-33-1, 5, 10, 15, 17, 20, 26, 30, 31, 32, 40, 46, 50, 56, 60, 66, 75, 76, 80, 82, 83, 85, 90, 95, 100, 105, 110, 120, 125, 130, 132, 135); 11 NCAC, Chapter 4, Section .0423
- E. Insurance Information & Privacy Protection Act**
Ref: Article 39 (G.S. 58-39-5 through 58-39-120)
- F. Unauthorized Insurers**
Ref: Article 28
- G. Unfair Trade Practices**
Ref: Article 63 (G.S. 58-63-15, 20, 50)
- H. False Pretenses and Cheats**
Ref: Article 19 (G.S. 14-100)
- I. Continuing Education**
Ref: 11 NCAC, Chapter 6A, Section .0800
- J. North Carolina Rate Bureau**
Ref: Article 36 (G.S. 58-36-1, 15, 20, 25, 30, 45, 55, 80)
- K. General Regulations of Business**

Ref: Article 43 (G.S. 58-43-5, 10); 11 NCAC, Chapter 4, Section .0423

- L. Fire Insurance Policies**
Ref: Article 44 (G.S. 58-44-1, 5, 30)
- M. Essential Property Insurance for Beach Area Property**
Ref: Article 45 (G.S. 58-45-1, 5, 10, 15, 35)
- N. Fair Access to Insurance Requirements**
Ref: Article 46 (G.S. 58-46-1, 5, 10, 15)
- O. Post Assessment Insurance Guaranty Association (Guaranty Fund)**
Ref: Article 48 (G.S. 58-48-5, 10, 25, 35)
- P. Consumer Division**
Ref: 11 NCAC, Chapter 4, Subsections .0120, .0121, .0122, .0423, .0429

NORTH CAROLINA CASUALTY AGENT CONTENT OUTLINE
(55 questions plus 5 pretest questions)

This examination will test topics listed on the following content outline and is composed of fifty-five (55) four-option, multiple choice questions. Up to five (5) additional questions may be on the test. These questions are used to gather statistical data and will not affect your examination scores.

- I. TERMS AND CONCEPTS..... 7**
 - A. Risk**
 - B. Hazard**
 - C. Peril**
 - D. Economic Loss**
 - E. Indemnity**
 - F. Deductible**
 - G. Misrepresentation, breach of warranty, concealment**
 - H. Negligence, liability, and supplementary payments**
 - I. Bodily injury, property damage, personal injury**
 - J. Accident/Occurrence**
 - K. Deposit premium/audit**
 - L. Liability limits: single, split, aggregate**
 - M. Certificate of insurance**
 - N. Binder**
 - O. Endorsement**
 - P. Liberalization clause**
 - Q. First named insured**
 - R. Monoline vs. package policies**
 - S. Major classes of policy provisions**
 - 1. Declarations
 - 2. Definitions
 - 3. Insuring agreements
 - 4. Exclusions/Waiver
 - 5. Conditions
 - T. Insurance**
 - U. Application**
 - V. Subrogation**
 - W. Adhesion**

X. Unilateral

Y. Consent to Rate

II. PERSONAL INSURANCE COVERAGES18

A. Personal Auto Policy (North Carolina Rate Bureau Form)

1. General nature and eligibility
2. Definitions
 - a. Named insured
 - b. An insured
 - c. Covered automobile
 - (1) Non-owned
 - (2) Temporary substitute
3. Standard coverages, parts A through D (*The candidate should have knowledge of the insuring agreement, exclusions and other items of the coverage listed below.*)
 - a. Liability
 - b. Medical payments
 - c. Uninsured motorists/underinsured motorists
 - d. Damage to your auto (physical damage)
 - e. Insured's duties
 - f. General provisions
 - g. Cancellation provision
 - 1) Pro rata
 - 2) Short rate
4. Other coverages available
 - a. Towing and labor
Ref: NC 03 03
 - b. Extended transportation expenses
Ref: NC 03 02
 - c. Extended non-owned coverage
Ref: NC 03 06
 - d. Coverage for Damage to Your Auto
Ref: NC 03 15

B. Personal umbrella liability

1. General nature
2. Underlying coverages
3. Self-Insured retention

C. Watercraft/yacht

1. Liability (protection and indemnity) coverage
2. Hull coverage

III. COMMERCIAL INSURANCE COVERAGES15

A. General liability insurance

1. Basic hazards
 - a. Premises and operations
 - b. Products and completed operations
2. Commercial general liability forms
 - a. Common policy conditions
 - b. Coverage A: bodily injury and property damage liability
 - (1) Occurrence
 - (2) Claims made
 - c. Coverage B: personal injury and advertising injury
 - d. Coverage C: medical payments
 - e. Supplementary payments

- f. Who is an insured?
- g. Limits
- h. Definitions

B. Commercial automobile insurance

1. Business auto coverage form
 - a. Types of autos
 - (1) Owned
 - (2) Hired
 - (3) Non-owned
 - b. Standard coverages
 - (1) Liability
 - (2) Physical damage
 - (3) Medical payments
 - (4) Uninsured motorists/underinsured motorists
2. Garage liability coverage form and garage-keepers insurance (*The candidate needs to understand to general needs of Garage liability.*)

C. Workers' Compensation and Employers Liability insurance

1. Basic coverages provided
 - a. Insuring agreements
 - b. Limitations and exclusions
2. Other states insurance
3. Insured's duties if injury occurs
4. Premium determination
4. Assigned risk plan
5. Definitions-Disabilities
 - a. total permanent
 - b. temporary total
 - c. temporary partial
 - d. permanent partial

D. Other coverages

1. Surety bonds
 - a. Parties to the contract of surety
 - b. Promise of the surety
 - c. Types of surety bonds
2. Fidelity Bonds
 - a. Parties
 - b. Types
 - (1) Individual Bond
 - (2) Name Schedule Bond
 - (3) Position Schedule Bond
 - (4) Commercial Blanket Bond
 - (5) Blanket Position Bond
3. Commercial umbrella liability
 - a. General nature
 - b. Underlying coverages
 - c. Self-insured retention

E. Crime coverage forms

1. Loss Sustained vs. Discovery Form
2. Employee Theft
3. Forgery or Alteration
4. Computer and Funds Transfer Fraud
5. Major crime definitions
 - a. Employee dishonesty
 - b. Burglary

- c. Safe Burglary
- d. Robbery
- e. Theft

F. Package policies

1. Commercial package policy
 - a. General nature
 - b. Eligibility for package modification
2. Businessowner's policy
 - a. General nature
 - b. Standard and special coverage forms
 - c. Optional section I coverages
 - d. Liability coverage

IV. NORTH CAROLINA STATUTES AND REGULATIONS PERTINENT TO CASUALTY INSURANCE15

A. Contract of Insurance

Ref: Article 1 (G.S. 58-1-10)

B. Commissioner of Insurance

Ref: Article 2 (G.S. 58-2-5, 40, 50, 60, 65, 69, 70, 75, 155, 160, 161, 162, 163, 180, 185, 195, 200); 11 NCAC, Chapter 19, Section .0103

C. General Regulations for Insurance

Ref: Article 3 (G.S. 58-3-10, 25, 30, 40, 115, 120, 130, 145)

D. Licensing of Agents, Limited Representatives and Adjusters

Ref: Article 33 (G.S. 58-33-1, 5, 10, 15, 17, 20, 26, 30, 31, 32, 40, 46, 50, 56, 60, 66, 75, 80, 82, 83, 85, 90, 95, 100, 105, 110, 120, 125, 130, 132, 135); 11 NCAC, Chapter 4, Section .0423

E. Insurance Information & Privacy Protection Act

Ref: Article 39 (G.S. 58-39-5 through 58-39-120)

F. Unauthorized Insurers

Ref: Article 28

G. Unfair Trade Practices

Ref: Article 63 (G.S. 58-63-15, 20, 50)

H. False Pretenses and Cheats

Ref: Article 19 (G.S. 14-100)

I. Continuing Education

Ref: 11NCAC, Chapter 6A, Section .0800

J. North Carolina Rate Bureau

Ref: Article 36 (G.S. 58-36-1, 15, 20, 25, 30, 45, 55, 65, 75)

K. North Carolina Motor Vehicle Reinsurance Facility

Ref: Article 37 (G.S. 58-37-1,5, 25, 30, 35, 50, 55, 60)

L. Post Assessment Insurance Guaranty Association

Ref: Article 48 (G.S. 58-48-5, 10, 25, 35)

M. Motor Vehicle Liability Policy Defined

Ref: (G.S. 20-279.21); 11 NCAC, Chap. 4, Section .0415

N. Cancellation or Nonrenewal of Motor Vehicle Policy

Ref: (G.S. 20-310)

O. Workers' Compensation Law

Ref: Condensed from Chapter 97, General Statutes of North Carolina and produced as a bulletin titled

"Information about the North Carolina Workers' Compensation Act," published annually by the North Carolina Industrial Commission.

P. Consumer Division

Ref: 11 NCAC, Chapter 4, Subsections .0120, .0121, .0122, .0415, .0423, .0429

**NORTH CAROLINA
PERSONAL LINES AGENT
CONTENT OUTLINE**

(80 questions plus 16 pretest questions)

This examination will test topics listed on the following content outline and is composed of eighty (80) four-option, multiple choice questions. Up to sixteen (16) additional questions may be on the test. These questions are used to gather statistical data and will not affect your examination scores.

I. TERMS AND CONCEPTS.....11

- A. Risk**
- B. Hazard**
- C. Peril**
- D. Economic Loss**
- E. Indemnity**
- F. Insurable Interest**
- G. Deductible**
- H. Direct loss vs. Indirect loss (loss of use)**
- I. Named peril vs. Open peril**
- J. Specific vs. blanket coverage**
- K. Property loss valuation**
 1. Actual Cash Value
 2. Replacement cost
 3. Functional replacement cost
 4. Salvage value
- L. Mortgagee/loss payee**
- M. Misrepresentation, breach of warranty, concealment**
- N. Negligence, liability, and supplementary payments**
- O. Bodily injury, property damage, personal injury**
- P. Accident/Occurrence**
- Q. Liability Limits: single and split**
- R. Certificate of Insurance**
- S. Binder**
- T. Endorsement**
- U. Liberalization clause**
- V. Major classes of policy provisions**
 1. Declarations
 2. Definitions
 3. Insuring agreements
 4. Exclusions/Waiver
 5. Conditions
- W. Insurance**
- X. Application**
- Y. Subrogation**
- Z. Adhesion**
- AA. Consent to Rate**

II. PERSONAL INSURANCE COVERAGES30

A. Standard Fire Policy5

1. Perils and losses covered and excluded
2. Inception/expiration
3. Limitations on amount payable
 - a. Policy limit
 - b. Actual Cash Value
 - c. Cost to repair or replace
 - d. Pro rata liability
 - e. Interest of the insured
4. Insurer's options in the loss settlement
5. Concealment, misrepresentations, fraud
6. Requirements in the event of loss
7. Appraisal
8. Subrogation
9. Suit against the company
10. Abandonment
11. Waiver

B. Basic (DP-1), Broad (DP-2), and Special (DP-3) dwelling property forms4

(The candidate should be able to compare the major features of these forms.)

1. General nature and eligibility
2. Coverage items and other coverages
3. Property excluded
4. Perils covered and excluded
5. Other conditions and provisions (e.g., loss settlement subrogation)
6. Personal Liability and Theft Coverages

C. Homeowner's policies (including amendatory endorsements)15

Ref: This section is based on the North Carolina Rate Bureau Forms as adapted from the HO-2011 program of the Insurance Services Offices.

1. Eligibility and forms available
2. Definitions
3. Section I *(The candidate should be able to analyze and compare the several Homeowners policies with respect to the following items.)*
 - a. Coverage items and additional coverages
 - b. Property limited or excluded
 - c. Perils covered and excluded
 - d. Relationship among amounts of insurance
 - e. Loss settlement
 - f. Other conditions
4. Section II
 - a. Liability insuring agreement and exclusions
 - b. Medical payments insuring agreement and exclusions
 - c. Additional coverages
 - d. Section II conditions
5. Conditions applicable to Sections I and II
6. Frequently Used Homeowner endorsements
 - a. Scheduled personal property (personal articles floater)
Ref: HO-04-61
 - b. Personal injury

Ref: HO-32-82

c. Personal property replacement cost

Ref: HO-04-90

d. Permitted incidental occupancies

Ref: HO-04-42

e. Watercraft

Ref: HO-24-75

f. Water Back Up and Sump Discharge or Overflow

Ref: HO-04-84

g. Refrigerated property coverage

Ref: HO-04-98

7. North Carolina amendatory endorsements (mandatory)

a. Special provisions HO-32-32

b. Home day care business liability exclusions and limited property coverage HO-32-96

D. Other personal policies1

1. Mobile Homeowners Policy

E. Flood Insurance3

(The candidate is not responsible for differences in the Flood Program's treatment of personal exposures and commercial exposures.)

1. National Flood Insurance Program

a. Background and purpose

k. Programs

4) Emergency

5) Regular

6) Who needs flood insurance

l. Flood maps and zone determinations

m. Policies available

n. Definitions

o. General rules

p. Rating

q. Claims handling process

r. Write your own company

3. Excess flood insurance

4. Private flood insurance

F. Watercraft/yacht1

1. Hull coverage

2. Liability (protection and indemnity) coverage

G. Personal umbrella liability1

1. General nature

2. Underlying coverages

3. Self-Insured retention

III. PERSONAL AUTO POLICY (NORTH CAROLINA RATE BUREAU FORM)15

A. General nature and eligibility

B. Definitions

1. Named insured

2. An insured

3. Covered automobile

a. Non-owned

b. Temporary substitute

C. Standard coverages, parts A through D (The

candidate should have knowledge of the insuring agreement, exclusions, and other items of the coverage listed below.)

1. Liability
2. Medical payments
3. Uninsured motorists/underinsured motorists
4. Damage to your auto (physical damage)
5. Insured's duties
6. General provisions

D. Other coverages available

1. Towing and labor
Ref: NC 03 03
2. Extended transportation expenses
Ref: NC 03 02
3. Extended non-owned coverage
Ref: NC 03 06
4. Coverage for Damage to Your Auto
Ref: NC 03 15

IV. NORTH CAROLINA STATUTES AND REGULATIONS PERTINENT TO PERSONAL LINES24

A. Contract of Insurance

Ref: Article 1 (G.S. 58-1-10)

B. Commissioner of Insurance

Ref: Article 2 (G.S. 58-2-5, 40, 50, 60, 65, 69, 70, 75, 155, 160, 161, 162, 163, 180, 185, 195, 200); 11 NCAC, Chapter 19, Section .0103

C. General Regulations for Insurance

Ref: Article 3 (G.S. 58-3-10, 15, 25, 40, 115, 120, 130, 135, 140, 145)

D. Licensing of Agents, Limited Representatives, and Adjusters

Ref: Article 33 (G.S. 58-33-1, 5, 10, 17, 20, 26, 31, 32, 40, 46, 50, 56, 60, 66, 70, 75, 76, 80, 82, 83, 85, 95, 100, 105, 110, 115, 120, 125, 130, 132, 135); 11 NCAC, Chapter 4, Section .0423

E. Insurance Information & Privacy Protection Act

Ref: Article 39 (G.S. 58-39-5 through 58-39-120)

F. Regulation of Credit Insurance

Ref: Article 57 (G.S. 58-57-65)

G. Unfair Trade Practices

Ref: Article 63 (G.S. 58-63-15, 20, 50)

H. False Pretenses and Cheats

Ref: Article 19 (G.S. 14-100)

I. Continuing Education

Ref: 11NCAC, Chapter 6A, Section .0800; 11 NCAC, Chapter 4, Section .0423

J. North Carolina Rate Bureau

Ref: Article 36 (G.S. 58-36-1, 15, 20, 25, 30, 45, 55, 65, 75, 80)

K. North Carolina Motor Vehicle Reinsurance Facility

Ref: Article 37 (G.S. 58-37-1.5, 25, 30, 35, 50, 55, 60)

L. General Regulations of Business

Ref: Article 43 (G.S. 58-43-5, 10)

M. Fire Insurance Policies

Ref: Article 44 (G.S. 58-44-1, 5, 30)

N. Essential Property Insurance for Beach Area Property

Ref: Article 45 (G.S. 58-45-1, 5, 10, 15, 35)

O. Fair Access to Insurance Requirements

Ref: Article 46 (G.S. 58-46-1, 5, 10, 15)

P. Post Assessment Insurance Guaranty Association

Ref: Article 48 (G.S. 58-48-5, 10, 25, 35)

Q. Motor Vehicle Liability Policy Defined

Ref: (G.S. 20-279.21); 11 NCAC, Chap. 4, Section .0415

R. Cancellation or Nonrenewal of Motor Vehicle Policy

Ref: (G.S. 20-310)

S. Consumer Division

Ref: 11 NCAC, Chapter 4, Subsections .0120, .0121, .0122, .0415, .0423, .0429

**NORTH CAROLINA
MEDICARE SUPPLEMENT/LONG-TERM
CARE AGENT
CONTENT OUTLINE**

(50 scoreable questions and 10 pretest questions)

This examination will test on topics listed on the following content outline and is composed of fifty (50) four-option, multiple-choice questions. Ten (10) additional questions will be on the test. These questions are used to gather statistical data and will not affect your examination scores.

I. MEDICARE IN GENERAL8

A. Terms and concepts

1. Federal program
2. Four parts
3. Financing/Premiums
 - a. Part A
 - b. Part B
 - (1) Medicare Savings Programs
 - c. Part C
 - d. Part D

B. Enrollment

1. Eligibility
 - a. Persons age 65 and over
 - b. Certain disabled persons
 - c. Persons with end-stage renal disease
2. Part A
3. Part B
4. Workers age 65 and over
5. Initial enrollment period
6. General enrollment period
7. Special enrollment period
8. Working-Employer Group Health Plan

C. Concepts

1. Prospective Payment System (PPS)
 - a. Diagnosis Related Groups (DRGs)
2. Quality Improvement Organization (QIO)
 - a. Utilization and Review Committee

D. Payment of claims

1. Medicare Administrative Contractor (MAC)	
a. Assignment	
b. Approved charges/charge limits	
2. Medicare Conditional Payments (Subrogation)	
II. MEDICARE PART A (HOSPITAL INSURANCE) ORIGINAL MEDICARE.....	10
A. Inpatient hospital care	
1. Benefit periods	
a. Definition	
b. Days 1 through 60	
(1) Deductible	
(2) Nonexhaustible benefit	
c. Days 61 through 90	
(1) Daily copayment (coinsurance)	
(2) Nonexhaustible benefit	
d. Days 91 through 150 (lifetime reserve days)	
(1) Daily copayment (coinsurance)	
(2) Exhaustible benefit	
2. Covered expenses	
3. Exclusions	
B. Skilled Nursing Facility (SNF) care	
1. Definition	
2. Benefit periods	
a. Days 1 through 20	
b. Days 21 through 100	
(1) Daily copayment (coinsurance)	
3. Covered services	
4. Exclusions	
5. Requirements	
C. Home health care	
1. Definition	
2. Conditions for eligibility	
3. First dollar coverage	
4. Requirements	
5. Exclusions	
D. Hospice care	
1. Definition	
2. Benefit periods	
3. Eligibility	
4. Respite care	
5. Coinsurance	
6. Covered services	
7. Exclusions	
E. Provider claim filing and Medicare Summary Notice–Part A	
F. Additional Part A services	
1. Psychiatric	
2. Blood deductible	
a. Part A	
b. Part B	
III. PART B (MEDICAL INSURANCE) ORIGINAL MEDICARE.....	7
A. Deductible	
B. Coinsurance	
C. Covered services	
1. Doctor	
a. Exclusions	
2. Outpatient medical services and supplies	
a. Exclusions	
D. Other covered services and supplies	
1. Ambulatory surgical	
2. Home health	
3. Outpatient physical therapy, occupational therapy, and speech pathology	
4. Rural health clinic	
5. Portable diagnostic x-ray	
6. Other diagnostic tests	
7. Radiation therapy	
8. Kidney dialysis and transplants	
9. Heart transplants	
10. Ambulance transportation	
11. Preventative services	
E. Assignment payment method	
F. Medicare Summary Notice	
IV. MEDICARE PART C.....	3
A. Medicare Advantage	
1. Health Maintenance Organization (HMOs)	
2. Preferred Provider Organizations (PPOs)	
V. MEDICARE PART D.....	2
A. Eligibility	
B. Minimum Standards	
C. Prescription plan options	
1. Stand alone plan	
2. Medicare Advantage prescription plans	
3. Employer sponsored retiree plans	
D. Other group and retirement plans	
1. Medicare/Medicaid eligible	
VI. MEDICARE SUPPLEMENT POLICIES (MEDIGAP)...	8
A. Eligibility	
B. Standardized Medicare Supplement Plans	
1. Core benefits	
2. Optional benefits	
C. Renewability	
1. Guaranteed renewable	
2. Noncancellable	
D. Preexisting conditions	
E. Minimum requirements	
1. Outline of coverage	
2. Loss ratios	
3. Required disclosures	
F. Exclusions	
G. Marketing and selling of Medigap policies	
1. Premiums	
a. Attained age	
b. Issue age	
2. Compensation	
3. Guaranteed Issue	
a. Open enrollment	
b. Upon leaving Medicare Advantage programs	
c. Upon leaving employer group plans	
H. Statutes and regulations	
1. General statutes	

Ref: Chapter 58, Article 54

2. Rules and regulations

Ref: 11 NCAC; See NAIC Model 651

VII. MEDICAID..... 1

- A. Definition**
- B. Eligibility**
- C. Administration**
- D. Spending down**
- E. Spousal impoverishment**
- F. Medicare-Aid**
 - 1. Qualified Medicare Beneficiary (QMB)
 - 2. Specified Low-Income Medicare Beneficiary (SLMB)

VIII. LONG-TERM CARE POLICIES.....11

- A. Definition**
- B. Benefits**
 - 1. Daily/Monthly benefit
 - 2. Length of benefit period
 - 3. Levels of care
 - a. Skilled care
 - b. Intermediate care
 - c. Custodial care
 - d. Home Health Care
 - 4. State mandated benefits
 - 5. Elimination period
- C. Renewability**
- D. Additional features**
 - 1. Waiver of premium
 - 2. Inflation protection
 - 3. Nonforfeiture
 - 4. Financial or suitability worksheet
- E. Premiums**
- F. Preexisting conditions**
 - 1. Six and six provision
- G. Outline of Coverage and Shopper’s Guide**
- H. Policy Summary**
- I. Loss ratios**
- J. Exclusions**
- K. Tax considerations**
- L. Long-Term Care market**
 - 1. Minimum and maximum ages
- M. Partnership Plans**
- N. Long-Term Care insurance**
Ref: Chapter 58, Article 55; HIPAA
- O. Regulations: Long-Term Care**
Ref: 11 NCAC 12.1002 through 12.1026, 12.0555

<p>NORTH CAROLINA ADJUSTERS CONTENT OUTLINE</p> <p><i>(100 questions plus 20 pretest questions)</i></p>
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This examination will test on topics listed on the following content outline and is composed of one hundred (100) four-option, multiple-choice questions. Up to twenty (20) additional questions

may be on your test. These are used to gather statistical data and will not affect your exam score.

I. TERMS AND CONCEPTS.....7

- A. Risk**
- B. Hazard**
- C. Peril**
- D. Economic Loss**
- E. Indemnity**
- F. Insurable Interest**
- G. Deductible**
- H. Named peril vs. open peril**
- I. Specific vs. blanket coverage**
- J. Property loss valuation**
 - 1. Actual cash value
 - 2. Replacement cost
 - 3. Functional replacement cost
 - 4. Salvage value
- K. Mortgagee/loss payee**
- L. Misrepresentation, breach of warranty, concealment**
- M. Negligence, liability, and supplementary payments**
- N. Bodily injury, property damage, personal injury**
- O. Accident/Occurrence**
- P. Deposit premium/audit**
- Q. Liability limits: single, split, aggregate**
- R. Certificate of insurance**
- S. Binder**
- T. Endorsement**
- U. Subrogation**
- V. Liberalization clause**
- W. First named insured**
- X. Monoline vs. package policies**
- Y. Major classes of policy provisions**
 - 1. Declarations
 - 2. Definitions
 - 3. Insuring agreements
 - 4. Exclusions/Waivers
 - 5. Conditions
- Z. Insurance**
- AA. Application**
- BB. Adhesion**
- CC. Direct loss vs. Indirect loss (loss of use)**
- DD. Release**
- EE. Unilateral**
- FF. Estoppel**

II. PERSONAL INSURANCE COVERAGES.....30

- A. Standard Fire Policy.....5**
 - 1. Perils and losses covered and excluded
 - 2. Inception/expiration
 - 3. Limitations on amount payable
 - a. Policy limit
 - b. Actual cash value
 - c. Cost to repair or replace
 - d. Pro rata liability
 - e. Interest of the insured

4. Insurer's options in loss settlement	<i>Ref: HO-04-98</i>
5. Concealment, misrepresentations, fraud	h. Business Pursuits
6. Requirements in the event of loss	<i>Ref: HO-24-71</i>
7. Appraisal	i. Absolute Wind Storm or Hail Exclusion
8. Subrogation	<i>Ref: HO-32-94</i>
9. Suit against the company	7. North Carolina amendatory endorsements (mandatory)
10. Abandonment	a. Special provisions HO-32-32
11. Waiver	b. Home day care business liability exclusions and limited property coverage HO-32-96
B. Basic (DP-1), Broad (DP-2), and special (DP-3) dwelling property forms.....4	D. Other personal packages.....1
<i>(The candidate should be able to compare the major features of these forms.)</i>	1. Mobile homeowners policy
1. General nature and eligibility	2. Comprehensive personal liability policy
2. Coverage items and other coverages	E. National Flood Insurance Program (The candidate is not responsible for differences in the Flood Program's treatment of personal exposures and commercial exposures.).....3
3. Property excluded	1. Background and Purpose
4. Perils covered and excluded	2. Programs
5. Other conditions and provisions (e.g., loss settlement subrogation)	a. Emergency
6. Personal Liability and Theft Coverages	b. Regular
C. Homeowners policies.....15	c. Who needs flood insurance
<i>Ref: This section is based on the North Carolina Rate Bureau Forms as adapted from the HO-2011 program of the Insurance Services Offices.</i>	3. Flood Maps and Zone Determinations
1. Eligibility and forms available	4. Policies and Products Available
2. Definitions	5. Definitions
3. Section I <i>(The candidate should be able to analyze and compare the several Homeowners policies with respect to the following items.)</i>	6. General Rules
a. Coverage items and additional coverages	7. Rating
b. Property limited or excluded	8. Claims Handling Process
c. Perils covered and excluded	9. Write Your Own Company
d. Relationship among amounts of insurance	F. Watercraft/yacht1
e. Loss settlement	1. Hull coverage
f. Other conditions	2. Liability (protection and indemnity) coverage
4. Section II	G. Personal umbrella liability1
a. Liability insuring agreement and exclusions	1. General nature
b. Medical payments insuring agreement and exclusions	2. Underlying coverages
c. Additional coverages	3. Self-Insured retention
d. Section II conditions	III. PERSONAL AUTO POLICY (NORTH CAROLINA RATE BUREAU FORM).....15
5. Conditions applicable to Sections I and II	A. General nature and eligibility
6. Frequently used Homeowners endorsements	B. Definitions
a. Scheduled personal property (personal articles floater)	1. Named insured
<i>Ref: HO-04-61</i>	2. An insured
b. Personal injury	3. Covered automobile
<i>Ref: HO-24-82</i>	a. Non-owned
c. Personal property replacement cost	b. Temporary substitute
<i>Ref: HO-04-90</i>	C. Standard coverages, parts A through D (The candidate should have knowledge of the insuring agreement, exclusions and other terms of the coverage listed below.)
d. Permitted incidental occupancies	1. Liability
<i>Ref: HO-04-42</i>	2. Medical payments
e. Watercraft	3. Uninsured motorists/underinsured motorists
<i>Ref: HO-24-75</i>	4. Damage to your auto (physical damage)
f. Water Back Up and Sump Discharge or Overflow	5. Insured's duties
<i>Ref: HO-04-84</i>	6. General provisions
g. Refrigerated property coverage	D. Other coverages available

1. Towing and labor
Ref: NC 03 03
2. Extended transportation expenses
Ref: NC 03 02
3. Extended non-owned coverage
Ref: NC 03 06
4. Coverage for Damage to your Auto
Ref: NC 03 15

IV. COMMERCIAL INSURANCE COVERAGES18

A. Building and personal property coverage form

1. General nature
2. Business personal property (BPP)
 - a. Building
 - b. Your business personal property
 - c. Personal property of others
3. Property not covered
4. Additional coverages
5. Extension of coverages
6. Causes of loss forms
 - a. Basic
 - b. Broad
 - c. Special
 - d. Earthquake
7. Coinsurance
8. Loss valuation
9. Optional coverages
 - a. Agreed value
 - b. Inflation guard
 - c. Replacement cost
 - d. Endorsed optional coverages
10. Conditions and provisions (*e.g., Vacancy, limits of insurance as found in this coverage form. The candidate should also be familiar with ISO's common policy conditions and commercial property conditions.*)
 - a. Inspection and surveys

B. Other coverage forms and endorsements (*The candidate is responsible only for an understanding of the general nature of these and how they modify or tailor coverage to meet specific needs.*)

1. Peak season endorsement
2. Builders risk form

C. Business income coverage form

1. General nature
2. Losses covered
 - a. Business Income
 - b. Extra expense
 - c. Extended business income
3. Causes of loss forms (see IV.A.5 above) including special exclusions applicable to business income coverage
4. Coinsurance and business income
 - a. Percentages available
 - b. Base to which percentage is applied
5. Loss of business income optional coverages
 - a. Maximum period of indemnity

- b. Monthly limit of indemnity
- c. Agreed value

D. Extra Expense coverage form

1. General nature
2. Losses covered
3. Percentage availability (40/80/100) of face amount

E. Crime coverage forms

1. Loss Sustained vs. Discovery Form
2. Employee Theft
3. Forgery or Alteration
4. Computer Fraud
5. Major crime definitions
 - a. Employee dishonesty
 - b. Burglary
 - c. Safe Burglary
 - d. Robbery
 - e. Theft

F. Boiler and machinery insurance

1. General nature
2. Expediting expenses
3. Endorsements

G. General liability insurance

1. Basic hazards
 - a. Premises and operations
 - b. Products and completed operations
2. Commercial general liability forms
 - a. Common policy conditions
 - b. Coverage A: bodily injury and property damage liability
 - (1) Occurrence
 - (2) Claims made
 - c. Coverage B: personal injury and advertising injury
 - d. Coverage C: medical payments
 - e. Supplementary payments
 - f. Who is an insured?
 - g. Limits
 - h. Definitions

H. Commercial Automobile Insurance

1. Business auto coverage form
 - a. Types of autos
 - (1) Owned
 - (2) Hired
 - (3) Non-owned
 - b. Standard coverages
 - (1) Liability
 - (2) Physical damage
 - (3) Medical payments
 - (4) Uninsured motorists/underinsured motorist
2. Garage liability coverage form and garagekeepers insurance (*candidate needs to understand general needs of Garage liability*)

I. Workers' compensation and employers liability insurance

1. Basic coverages provided

- a. Insuring agreements
- b. Limitations and exclusions
- 2. Other states insurance
- 3. Insured's duties if injury occurs
- 4. Premium determination
- 5. Assigned risk plan
- 6. Definitions-Disabilities
 - a. total permanent
 - b. temporary total
 - c. temporary partial
 - d. permanent partial
- J. Other coverages**
 - 1. Commercial Inland marine (*The candidate is responsible only for a general understanding of the needs these coverages meet.*)
 - a. Bailees customers
 - b. Contractors equipment
 - c. Builders risk/ Installation floater
 - d. Motor truck cargo (owner's form)
 - e. Installation floater
 - 2. Surety bonds
 - a. Parties to the contract of surety
 - b. Promise of the surety
 - c. Types of surety bonds
 - 3. Fidelity Bonds
 - a. Parties
 - b. Types
 - (1) Individual Bond
 - (2) Name Schedule Bond
 - (3) Position Schedule Bond
 - (4) Commercial Blanket Bond
 - (5) Blanket Position Bond
 - 4. Commercial umbrella liability
 - a. General nature
 - b. Underlying coverages
 - c. Self-insured retention
 - 5. Farmowners policy
- K. Package policies**
 - 1. Commercial package policy
 - a. General nature
 - b. Eligibility for package modification
 - 2. Businessowner's policy
 - a. General nature
 - b. Standard and special coverage forms
 - c. Optional section I coverages
 - d. Liability coverage
- V. LOSS REPORT7-8**
 - A. Essential Elements**
 - 1. Inception/Expiration Date
 - 2. Occurrence Date
 - 3. Identification of Parties Involved
 - 4. Policy Form/Number
 - 5. Description of Loss
 - 6. Coverages
 - 7. Deductible
 - 8. Tort/Tort Feasors

- 9. Elements of an Investigation
- 10. Statute of Limitations
- B. Types of Liability**
 - 1. Contributory
 - 2. Vicarious
 - 3. Strict
- VI. LOSS/DAMAGE VALUATION.....7-8**
 - A. Damages**
 - 1. Special
 - 2. General
 - 3. Punitive Damages
 - 4. Material Damage Estimates
 - 5. Diminution of Value
 - B. Valuation Clause**
 - 1. Replacement Cost Provisions
 - 2. Actual Cash Value
 - 3. Stated Value
 - 4. Reproduction Cost
 - C. Closing Document**
 - D. Closing Report**
- VII. NORTH CAROLINA STATUTES AND REGULATIONS PERTINENT TO ADJUSTERS15**
 - A. Contract of Insurance**
Ref: Article 1 (G.S. 58-1-10)
 - B. Commissioner of Insurance**
Ref: Article 2 (G.S. 58-2-5, 40, 50, 60, 65, 69, 70, 155, 160, 161, 162, 163, 180, 185, 195, 200); 11 NCAC, Chapter 19, Section .0103
 - C. General Regulations for Insurance**
Ref: Article 3 (G.S. 58-3-10, 15, 25, 30, 40, 115, 120, 130, 135, 140, 145)
 - D. Licensing of Agents, Brokers, Limited Representatives, and Adjusters**
Ref: Article 33 (G.S. 58-33-1, 5, 10, 15, 17, 20, 26, 30, 31, 32, 35, 40, 46, 50, 56, 60, 66, 70, 75, 76, 80, 82, 83, 105, 110, 115, 120, 125, 130, 132, 135); 11 NCAC, Chapter 4, Section .0423
 - E. Insurance Information & Privacy Protection Act**
Ref: Article 39 (G.S. 58-39-5 through 58-39-120)
 - F. Unfair Trade Practices**
Ref: Article 63 (G.S. 58-63-15(11), 20, 50)
 - G. Continuing Education**
Ref: 11NCAC, Chapter 6A, Section .0800
 - H. North Carolina Motor Vehicle Reinsurance Facility**
Ref: Article 37 (G.S. 58-37-1, 5, 25, 30, 35, 50, 55, 60)
 - I. General Regulations of Business**
Ref: Article 43 (G.S. 58-43-5, 10)
 - J. Fire Insurance Policies**
Ref: Article 44 (G.S. 58-44-1, 5, 10, 30)
 - K. Motor Vehicle Liability Policy Defined**
Ref: (G.S. 20-279.21)
 - L. Cancellation or Nonrenewal of Motor Vehicle Policy**
Ref:-11 NCAC, Chapter 4, Section .0422; Section .0423;
 - M. Workers' Compensation Law**

Ref: Condensed from Chapter 97, General Statutes of North Carolina and produced as a bulletin titled "Information about the North Carolina Workers' Compensation Act" published annually by the North Carolina Industrial Commission.)

N. Consumer Division

Ref: 11 NCAC, Chapter 4, Sections .0417-.0421, .0423, .0425, .0426

**NORTH CAROLINA
AUTO PHYSICAL DAMAGE AGENT
CONTENT OUTLINE**
(25 questions)

This examination will test on topics listed on the following content outline and is composed of twenty-five (25) four-option multiple-choice questions.

I. TERMS AND CONCEPTS

- A. Insurable interest**
- B. Deductible**
- C. Property loss valuation**
 - 1. Actual cash value
 - 2. Market value
 - 3. Replacement cost

II. AUTO PHYSICAL DAMAGE POLICY

- A. Declarations**
- B. Definitions**
 - 1. Named insured
 - 2. Family member
 - 3. Your covered auto
 - a. Owned
 - b. Nonowned
 - c. Temporary substitute
- C. Part D — Coverage for damage to your auto**
 - 1. Insuring agreement
 - a. Collision
 - b. Other than collision (comprehensive)
 - 2. Transportation expenses
 - 3. Salvage charges
 - 4. Exclusions
 - 5. Limit of liability
 - 6. Payment of loss
 - 7. No benefit to bailee
 - 8. Other insurance
 - 9. Appraisal

III. NORTH CAROLINA STATUTES AND REGULATIONS PERTINENT TO AUTO PHYSICAL DAMAGE

- A. Unfair Trade Practices**
Ref: Article 63 (G.S. 58-63-15(11), 20, 50)
- B. Consumer Division**
Ref: 11 NCAC, Chapter 4, Sections .0418, .0419, .0423

**NORTH CAROLINA
SURPLUS LINES AGENT
CONTENT OUTLINE**
(50 questions)

This examination will test on topics listed on the following content outline and is composed of fifty-five (55) four-option, multiple-choice questions.

I. SURPLUS LINES ACT.....50

- Ref: 58-21, 58-33*
- A. Purpose of the Act**
 - B. Guaranty Fund**
 - C. Condition for placing coverage**
 - D. Records retention**
 - E. North Carolina Surplus Lines Association**
 - F. North Carolina Surplus Lines Stamping Office**
 - G. Payments to insurer**
 - H. Premium tax**
 - I. Stamping Fee**
 - J. Unauthorized Insurers**
 - K. Quarterly reports**
 - L. Penalties**
 - M. Eligible Surplus Lines Insurers requirements**
 - N. Reporting requirements**
 - O. Rates and forms**
 - P. Surplus Lines Licensee eligibility**
 - Q. Placement of coverage**
 - R. Duties to insured**
 - S. Corporate License**
 - T. Tax filings for licensees**
 - U. Definitions**
 - V. Licensing**

**NORTH CAROLINA
TITLE AGENT
CONTENT OUTLINE**
(50 questions)

This examination will test on topics listed on the following content outline and is composed of fifty (50) four-option, multiple-choice questions.

I. TITLE INSURANCE TERMS AND CONCEPTS

- A. Binder (Commitment)**
- B. Policy**
- C. Exception**
- D. Requirement**
- E. Endorsement**
- F. Surveyor's report**
- G. Length of search**
- H. Closing Protection Letter**
- I. Approved attorney system**
- J. Encroachment**
- K. Building set back line**
- L. Restrictive covenant**

II. TITLE INSURANCE POLICIES (APPROVED BY ALTA)

- A. Types**

**NORTH CAROLINA
HAIL ADJUSTER
CONTENT OUTLINE**

(19 scoreable questions)

This examination tests the very specific knowledge required to adjust crop damage caused by hail. It is suggested that candidates prepare for this test by consulting with licensed hail adjusters or licensed adjusters who, in the course of their daily work, adjust crop damage due to hail. Another option is to contact companies whose business is to adjust crop hail damage. These sources may assist the candidate in hail adjusting examination preparation.

1. Owners
 2. Loan
 3. Homeowners
 4. Short Form
- B. Format**
1. Covered risks
 2. Exclusions from coverage
 3. Conditions
 4. Schedule A
 5. Schedule B
- C. Premiums**
- D. Endorsements**
- III. TYPES OF REAL ESTATE OWNERSHIP**
- A. Co-tenancy**
- B. Fee simple**
- C. Life estate**
- D. Leasehold**
- E. Tenancy by the entirety**
- IV. RIGHTS AND INTERESTS**
- A. Easement and Right of way**
1. Benefiting
 2. Burdening
- B. Liens**
1. General
 2. Specific
- C. Unit Ownership**
1. Condominiums
 2. Townhouses
 3. Time shares
- D. Private Rights**
- V. LEGAL DESCRIPTIONS**
- A. Surveys**
1. Boundary
 2. Foundation
 3. Final
- B. Metes and bounds**
- C. Lot and block**
- D. Non-traditional legal descriptions**
- VI. METHODS OF TRANSFER/CONVEYANCES**
- A. Deed**
1. General warranty deed
 2. Special warranty deed
 3. Non-warranty/Quitclaim
 4. Trustees deed
- B. Deed of trust/Mortgage**
- C. Lease**
- D. Will/Intestacy**
- E. Adverse possession**
- F. Foreclosure**
- G. Bankruptcy**
- H. Court Order**
- VII. NORTH CAROLINA STATUTES AND REGULATIONS PERTINENT TO TITLE INSURANCE**

*Ref: NC Article 26 (G.S. Chapter 58); NC Article 33
(G.S. Chapter 58)*

I. GENERAL INSURANCE TERMS AND CONCEPTS

- A. Insurable interest**
- B. Risk**
- C. Hazard**
- D. Peril**
- E. Loss**
1. Direct
 2. Indirect
- F. Indemnity**
- G. Coinsurance**
- H. Occurrence**
- I. Negligence**
- J. Insuring Agreement**
- K. Subrogation**
- L. Tort Law**
- M. Pro-rata liability**
- N. Binder**
- O. Exclusions**
- P. Deductible**
- II. CROP INSURANCE**
- A. Policy rates**
- B. Coverages available**
- C. Policy provisions**
- D. Claim Settlement Practices**
1. Claims site assessment
 - a. Site testing
 - b. Standard measures
 - c. Location
 2. Notice of loss
 3. Insured's duties
 4. Percentage Plan
 5. Arbitration and appraisal
 6. Loss payment
- E. Cancellation and nonrenewal**
- F. Application/Assignment**
- G. National Crop Insurance Service**
- H. Federal Crop Insurance Act**
- I. Exception/Fire and Transit**
- J. Insurable Interest or Contract**
- III. MULTIPLE PERIL INSURANCE**
- IV. NORTH CAROLINA STATUTES, RULES, AND REGULATIONS PERTINENT TO ALL ADJUSTERS**
- A. Contract of Insurance**
- Ref: Article 1 (G.S. 58-1-10)*

B. Commissioner of Insurance

Ref: Article 2 (G.S. 58-2-5, 40, 50, 60, 65, 69, 70, 155, 160, 161, 162, 163, 180, 185, 195, 200)

C. General Regulations for Insurance

Ref: Article 3 (G.S. 58-3-10, 15, 25, 30, 40, 115, 120, 130, 135, 140, 145)

D. Licensing of Agents, Brokers, Limited Representatives, and Adjusters

Ref: Article 33 (G.S. 58-33-1, 5, 10, 15, 17, 20, 26, 30, 31, 32, 35, 40, 46, 50, 56, 60, 66, 70, 75, 76, 80, 82, 83, 105, 110, 115, 120, 125, 130, 132, 135)

E. Insurance Information & Privacy Protection Act

Ref: Article 39 (G.S. 58-39-5 through 58-39-120)

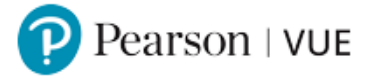
F. Unfair Trade Practices

Ref: Article 63 (G.S. 58-63-15(11), 20, 50)

G. Consumer Division

Ref: 11 NCAC, Chapter 4, Sections .0417-.0421, .0423, .0425, .0426

ENGLISH AS A SECOND LANGUAGE (ESL) REQUEST FORM



Note: Only candidates who require additional examination time for ESL should use this form.

Candidates who wish to request additional time for ESL should email this form to AccommodationsPearsonVUE@pearson.com or fax this form to Pearson VUE at 610-471-0555. Please attach a letter (on official letterhead) from an instructor or employer that verifies English is your second language.

All requests must first be approved by Pearson VUE. Candidates must wait for confirmation of the approval before scheduling an examination.

PLEASE PRINT CLEARLY

Date:		
Last Name:		
First Name:		M.I.:
Address:		
City:	State:	Zip:
Daytime Telephone:		
Email address:		
Program / Examination name:		
<input type="checkbox"/> Additional time for English as a second language		
<p align="center">Candidates should contact Pearson VUE with questions about additional time.</p> <p align="center">PEARSON VUE Accommodation Requests for ESL Email: AccommodationsPearsonVUE@pearson.com Fax: 610-471-0555</p>		

GENERAL INFORMATION

Candidates may go to <https://www.pearsonvue.com/us/en/nc/insurance.html> to make an exam reservation.

AVAILABLE EXAMINATIONS AND FEES

EXAM CODE	EXAM NAME	EXAM TIME ALLOTTED	FEES
01	Life Agent	1 hour, 15 minutes	\$45.00
02	Accident and Health or Sickness Agent	1 hour, 15 minutes	\$45.00
12	Personal Lines Agent	1 hour, 45 minutes	\$45.00
04	Property Agent	1 hour, 15 minutes	\$45.00
05	Casualty Agent	1 hour, 15 minutes	\$45.00
16	Auto Physical Damage Agent	30 minutes	\$45.00
46	Title Agent	1 hour	\$45.00
60	Surplus Lines Agent	1 hour	\$45.00
21	Medicare Supplement/Long-Term Care Agent	1 hour, 45 minutes	\$45.00
26	Adjuster	2 hours, 15 minutes	\$45.00
36	Public Adjuster	2 hours, 15 minutes	\$45.00
41	Hail Adjuster	30 minutes	\$45.00

The examination fee for each license examination attempt is \$45.

PEARSON VUE HOLIDAY SCHEDULE

Testing may be unavailable on U.S. federal holidays and, in some cases, holiday weekends.