



North Carolina Insurance Licensing

EXAMINATION CANDIDATE GUIDE

May 2023



NC DEPARTMENT
of INSURANCE
MIKE CAUSEY, COMMISSIONER



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!

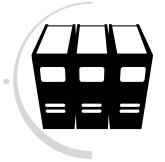
Mike Causey
NC Insurance Commissioner

NORTH CAROLINA DEPARTMENT OF INSURANCE

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HOW TO OBTAIN A NORTH CAROLINA PRODUCER LICENSE CHECKLIST

1. **Do you require pre-licensing education (PLE)?** *(See page 4 in Candidate Guide or Skip to 2 if not required.)*



2. **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, upload or send via USMAIL, FAX, or EMAIL to the North Carolina Licensing Office of Pearson VUE.
- 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.
- If PLE is required, you must have a PLE completion date and PLE school code when you make a reservation.



3. **Do you need to pass the NC state examination administered by Pearson VUE?** *(See page 5 in Candidate Guide or Skip to 5 if not required.)*

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



5. **NIPR sends application electronically to the North Carolina Licensing Office of Pearson VUE.** *(See page 15 in Candidate Guide.)*



6. **Are fingerprints required?** *(See page 18 in Candidate Guide.)*

If fingerprints are required, before having fingerprints taken (see #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)



7. Take forms (see #6) to a local law enforcement office that does Live Scan electronic fingerprints. (Electronic prints are mandatory and fingerprint cards will be returned.)



8. 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 fax pages 1-3 (see #6) to the North Carolina Licensing Office of Pearson VUE. (See page 18 in *Candidate Guide*.)



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



10. The North Carolina Licensing Office of Pearson VUE must receive following:
- Completed fingerprint packet (if required, see #6)
 - SBI/FBI criminal history (if required, see #6)
 - NIPR application/fees (required for all)
 - All documents required by "YES" responses to screening questions.



11. 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 page 20 in *Candidate Guide*.)
 - 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 months and you will receive a withdrawal notice.



*NOTE: Applicants required to complete Pre-Licensing Education (PLE) and pass a NC state examination will receive an Examination Admission Ticket upon completion of the PLE course. The Examination Admission Ticket is valid for 90 days from the date of PLE course completion or 5 examination attempts over the 90 day period, whichever comes first.

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 www.pearsonvue.com/nc/insurance/contact/ for further information.

Please note that Live Chat agents can only answer examination-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 www.pearsonvue.com/nc/insurance 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 who are required to take Pre-Licensing Education (PLE) are still required to provide the PLE School Code and education completion date that is provided on the [Examination Admission Ticket](#). This can be found in the back of the Candidate Guide.

NOTE: Candidates required to complete Pre-licensing Education must pass their examination(s) within 90 days of the education completion date OR within 5 examination attempts over the 90 day period, whichever comes first. The 90 days begins ON THE SAME DAY of the course completion date. EXAMPLE: If you finished your course on 1/1/17, the 90 days would begin on 1/1/17 and the last available exam date would be 3/31/17. Online tools such as <http://www.timeanddate.com/date/dateadd.html> can help you calculate the last available exam date.

Candidates may make a reservation either online at www.pearsonvue.com/nc/insurance or by calling (800) 274-0668. Candidates should make a reservation online or by phone at least

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

Physical Location

3128 Highwoods Blvd,
Ste. 260, Raleigh, NC 27604

Mailing Address

NCDOT/Pearson VUE PO Box 14209
Raleigh, NC 27620

Phone

(866) 265-6329

Email

northcarolinalingoffice@pearson.com

Fax

(888) 959-3010

For Licensing Status, Continuing Education and Other Information, visit the following website: www.ncdoi.gov.

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.

twenty-four (24) hours before the desired examination date. **Walk-in examinations are not available.**

Candidates may request special accommodations by going to <http://pearsonvue.com/accommodations>.

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* (page 8).**

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 Prelicensing 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* handy tear-out sheet 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* (page 11).

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 (as detailed on page 10), and each candidate will leave the test center with an official score report in hand. (*See sample score report at end of candidate guide.*)

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.

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NC LICENSURE REQUIREMENTS

Resident applicants are required to take pre-licensing education (PLE), apply online through NIPR and pass a state examination for some insurance licenses. See below chart for exam and education requirements (license types listed alphabetically):

LICENSE	EXAM	PRE-LICENSING AND OTHER REQUIREMENTS	PRE-LICENSING EDUCATION EXEMPTIONS	EXAM EXEMPTION
Accident and Health or Sickness (Major Line of Authority)	Yes	Twenty (20) hrs pre-licensing education (PLE) for Accident and Health or Sickness from approved provider and pass state examination. Fingerprints for Criminal History check are required.	Certified Employee Benefits Specialist (CEBS), Health Insurance Associate (HIA), Registered Employee Benefits Counselor (REBC), Registered Health Underwriter (RHU), holder of a degree in insurance (associate or bachelor's).	NONE
Adjuster-Hail	Yes	Must pass state examination	N/A	NONE
Adjuster - works for an insurance company or adjusting firm.	Yes	Must pass state examination	N/A	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.	N/A	NONE
Appraiser-Motor-Vehicle Damage	No	Apply on-line at www.nipr.com	N/A	N/A
Auto-Physical Damage Agent	Yes	Must pass state examination Fingerprints for Criminal History check are required.	N/A	NONE
Casualty Agent (Major Line of Authority)	Yes	Twenty (20) hrs pre-licensing education (PLE) for Casualty from approved provider and pass state examination. Fingerprints for Criminal History check are required.	Accredited Advisor in Insurance (AAI), Associate in Risk Management (ARM), Certified Insurance Counselor (CIC), holder of degree in insurance (associate or bachelor), Chartered Property Casualty Underwriter (CPCU).	NONE

NC LICENSURE REQUIREMENTS

LICENSE	EXAM	PRE-LICENSING AND OTHER REQUIREMENTS	PRE-LICENSING EDUCATION EXEMPTIONS	EXAM EXEMPTION
Life Agent (Major Line of Authority)	Yes	Twenty (20) hrs pre-licensing education (PLE) for Life from approved provider and pass state examination. Fingerprints for Criminal History check are required.	Certified Employee Benefits Specialist (CEBS), Certified Financial Planner (CFP), Certified Insurance Counselor (CIC), holder of a degree in insurance (associate or bachelor's), Chartered Life Underwriter (CLU), Chartered Financial Consultant (ChFC), Life Underwriter Training Council Fellow (LUTCF) and Fellow Life Management Institute (FLMI).	NONE
Medicare Supplement Long-Term Care Agent	Yes	Must be licensed for Accident/Health or Sickness. Ten (10) hrs pre-licensing education (PLE) for Medicare Supplement/LTC from approved provider and pass state examination. Fingerprints for Criminal History check are required.	Waivers for PLE are granted on a case-by-case basis. To request a waiver for PLE submit proof of education/experience in Medicare Supplement/Long-Term Care.	NONE
Personal Lines Agent (Major Line of Authority)	Yes	Twenty (20) hrs pre-licensing education (PLE) for Personal Lines from approved provider and pass state examination. Fingerprints for Criminal History check are required.	Accredited Advisor in Insurance (AAI), Associate in Risk Management (ARM), Certified Insurance Counselor (CIC), holder of degree in insurance (associate or bachelor), Chartered Property Casualty Underwriter (CPCU).	NONE
Property Agent (Major Line of Authority)	Yes	Twenty (20) hrs pre-licensing education (PLE) for Property from approved provider and pass state examination. Fingerprints for Criminal History check are required.	Accredited Advisor in Insurance (AAI), Associate in Risk Management (ARM), Certified Insurance Counselor (CIC), holder of degree in insurance (associate or bachelor), Chartered Property Casualty Underwriter (CPCU).	NONE
Purchasing Group/Risk Retention Group	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	N/A
Surplus Lines Agent	Yes	Must be licensed for Property and pass state examination. After licensure, must maintain membership in the North Carolina Surplus Lines Association.	N/A	NONE

NC LICENSURE REQUIREMENTS

LICENSE	EXAM	PRE-LICENSING AND OTHER REQUIREMENTS	PRE-LICENSING EDUCATION EXEMPTIONS	EXAM EXEMPTION
Title Agent	Yes	Must pass state examination. Fingerprints for Criminal History check are required.	N/A	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	Applicants must: Hold a Life Agent license; and demonstrate that their FINRA licenses are registered with Securities Div. of NC Secretary of State. Fingerprints for Criminal History check are required.	N/A	NONE

Submit request for pre-licensing education (PLE) or examination waiver with proof of PLE exemption certification to NCDOL/Agent Services Division by fax (919) 715-3794.

All applicants must be at least 18 years of age.

See pages 7 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

Agent Services 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 taught (correspondence or classroom)
- Line of Authority taught

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 relative to education, hours, internet security and access. 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.

The first thirty (30) minutes of each prelicensing course must be spent introducing the candidate guide. The instructor must cover the following topics in the guide: *Examination Admission Ticket, 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). Your instructor will teach from the course content outline and all examination questions are developed from the course outline.

Instructors review this candidate guide at each prelicensing course meeting. Correspondence Providers, both workbook and internet, must ensure the candidate understands the candidate guide. Correspondence schools are to provide the same information either by written instructions with the workbooks or as preliminary material for on-line courses.

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

HOW TO PREPARE FOR THE EXAMINATION

Persons attending the state examination will take an examination for any one of ten different insurance licenses. The topics to be examined vary for each of the different licenses. A prelicensing education requirement exists for some licenses but not for others; therefore, 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 that differ from those used by their instructor, will find many of the state examination questions difficult. For these reasons, education provided by an approved school should not be considered complete preparation for the state examination.

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.**

You must have a valid Examination Admission Ticket to test.

EXAMINATION ADMISSION TICKET

An *Examination Admission Ticket* is available in the back of this guide. All candidates must have a completed *Examination Admission Ticket* before scheduling an examination. Students who attend an approved insurance pre-licensing education school for Life, Health, Accident and Sickness, Property, Casualty, Personal Lines, or Medicare Supplement/Long-Term Care and who complete all course requirements and pass the course's comprehensive final examination must present this certificate to the school for validation. The school will validate the certificate and return it to the student.

All persons wishing to take a licensing examination must present this *Examination Admission Ticket* at the test center, in addition to complying with the other requirements.

Only a properly completed and signed *Examination Admission Ticket* will be accepted at the test center. Examination Admission Tickets with electronic (digital) signatures are permitted; photocopied Examination Admission Tickets must bear an original signature. A certificate is valid for only ninety (90) days from the date of course completion, or a maximum of five (5) examination attempts, whichever occurs first. **Providers MUST NOT alter a certificate after expiration or give a candidate a new certificate unless the candidate retakes the prelicensing education course or their authority to provide courses in NC may be jeopardized.** Applicants for a Life, Accident and Health or Sickness, Property, Casualty, Personal Lines, or Medicare Supplement/Long-Term Care license who do not pass the examination within ninety (90) days of the date of course completion, or within five (5) examination attempts over the ninety (90) day period, shall again complete a prelicensing education course at an approved school to be eligible to retake the examination.

AVAILABLE EXAMS

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

All Surplus Lines agents must 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
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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 test center location (a list of test centers appears on the back cover of this guide)

Candidates should be mindful of the expiration of the Examination Admission Ticket in relation to test availability.

Candidates who require an accommodation should go to <http://pearsonvue.com/accommodations>. 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 www.pearsonvue.com/nc/insurance 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 NIPR 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

A list of test centers appears on the back cover of this guide. In addition, candidates may review the test center locations by going to <http://www.pearsonvue.com/nc/insurance/>. If the candidate has questions regarding the confirmation of specific locations and/or examination schedules, please contact Pearson VUE.

North Carolina Insurance licensure exams are now 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 <http://home.pearsonvue.com/military> 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 <http://www.pearsonvue.com/vouchers/pricelist/ncins.asp> 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 <http://www.pearsonvue.com/nc/insurance/> 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 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 <http://pearsonvue.com/accommodations>, 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 Candidate Guide) 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 have ninety (90) days from the preclicensing course completion date or a maximum of five (5) attempts to pass the examination, whichever comes first.

Also 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.
- *Prelicensing Examination Admission Ticket*. Life, Accident and Health or Sickness, Property, Casualty, Personal Lines, or Medicare Supplement/Long-Term Care candidates must have their certificate validated by an approved preclicensing school. Those taking the adjuster examination should be sure that the adjuster section of the *Examination Admission Ticket* is completed.

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 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.

Once candidates are familiar with the examination unit, they may begin the examination. The examination begins the moment a candidate looks at the first question. The time allotted for each examination is detailed on page 10. 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. Otherwise, please mail, fax, or email the supporting documents to the North Carolina Licensing Office of Pearson VUE.

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 www.pearsonvue.com/nc/insurance 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>

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:

- a) written statement explaining the circumstances of each incident,*
- b) a copy of the charging document,*
- c) a copy of the official document, which demonstrates the resolution of the charges or any final judgment.*

<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? <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? <i>If you answer yes, you must attach to this application:</i> <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? <i>If you answer yes, you must attach to this application:</i> <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? <i>If you answer yes,</i> <i>a) by how many months are you in arrearage?</i> <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? <i>If you answer yes, will you be associating (linking) previously filed documents from the NAIC/NIPR Attachments Warehouse to this application?</i> 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>.
- Applicant may also fax the required documents to ATTN: NC Licensing Office of Pearson VUE at (888)-959-3010. Please be advised that faxing documents may delay the review of your application. To expedite processing, use the NIPR Attachment Warehouse.

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.
- Send the completed SBI forms pages 1 through 3 to the North Carolina Licensing Office of Pearson VUE via:
 - Fax to 888-959-3010 or;
 - Scan documents and send via email to NorthCarolinaLicensingOffice@Pearson.com; or
 - Mail to: NCDOL/Pearson VUE PO Box 14209 Raleigh, NC 27620

IMPORTANT

The SBI Release Form **MUST** be signed and sent to the North Carolina Licensing Office of Pearson VUE.

NC LICENSURE CRIMINAL HISTORY

IMPORTANT

Follow the steps on the How to Obtain a North Carolina Producer License Checklist handy tear-out sheet 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.
 - NIPR 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.

NAIC ONLINE LICENSEE SERVICES

Online Licensee Services (OLS) is an optional service provided by State Based Systems (SBS) of the National Association of Insurance Commissioners (NAIC). For a nominal annual subscription fee of \$5.95, which is paid directly to SBS, licensees who subscribe will have the online ability to print duplicate licenses; view detailed licensing information including demographic information, license status, appointments and lines of authority; make address changes and optionally select e-mail notification for certain license changes. License administrators can view and print license information for multiple licensee subscriptions simultaneously with one login ID. Licensees can subscribe to OLS at the following location: <https://sbs-nc.naic.org/Lion-Web/jsp/onlineserv/profile.jsp>.

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 obtain an Examination Admission Ticket Prelicensing Education Waiver and 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, 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 domicile state or designated home state for licensure in other states. You need not travel to North Carolina to take your examination. If you choose North Carolina as your domicile state or designated home state for the adjuster license, you must comply with North Carolina's continuing education requirements.

The on line 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 your 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 agent prelicensing school for property or casualty 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 must 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 domicile state or designated home state must take 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.

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 on line via www.nipr.com.

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 NCDOT—not the insurance companies.
- Use the Address Change Request at <https://pdb.nipr.com/acrisignin>.
- If the utility at ACR does not work, use the online service at www.ncdoi.gov.

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: testteacheronline.com

Email: support@testteachers.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

Email: lesa.pastor@ableincorporated.com

N.C. Life & Health Exam Preparatory Textbook

8th edition, copyright 2005, The Agent's Choice Insurance School
Winston-Salem, NC

(800) 941-9440

Website: www.agentschoiceonline.com

Email: teach@agentschoiceonline.com

North Carolina Accident and Health Insurance

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

Website: www.iesnc.com

Email: DanSharp@iesnc.com

Property — Casualty

North Carolina Property and Casualty

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

Website: www.adbanker.com/nc

Email: mpaulk@adbtc.com

N.C. Personal Lines Principles and N.C. Laws and Regulations

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

Website: www.insuranceeducators.com

Email: tp@insuranceeducators.com

N.C. Property & Liability Law Digest

1st edition, copyright 2004, Insurance Educators

Website: www.insuranceeducators.com

Email: tp@insuranceeducators.com

N.C. Property & Liability Exam Preparatory Textbook

5th edition, copyright 2005, The Agent's Choice Insurance School
(800) 941-9440

Website: www.agentschoiceonline.com

Email: teach@agentschoiceonline.com

N.C. Property and Casualty

Version # 1737 EN, copyright 2004, Able Incorporated

Website: www.examsimulator.com

Email: lesa.pastor@ableincorporated.com

North Carolina Property and Casualty Insurance

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

Website: www.iesnc.com

Email: DanSharp@iesnc.com

Property and Casualty Study Manual and North Carolina Insurance Regulations

1st Edition, copyright 2013, TesTeachers Publishing
(888) 422-7714

Website: testteacheronline.com

Email: support@testteachers.com

When contacting any of the above providers, candidates should request the most recent publication.

NORTH CAROLINA DEPARTMENT OF INSURANCE

APPROVED LAW SUPPLEMENTS

Life and Accident and Health or Sickness and Property & Casualty

Risk and Insurance

Mark R. Green and James S. Trieschmann
8th edition, 1998 copyright, Copies are in the library

Fundamentals of Risk Insurance

Emmett J. Vaughan
8th edition, 1996 copyright, John Wiley & Sons, Inc.
(212) 850-6000 Fax request

Risk and Insurance

James L. Athearn and S. Travis Pritchett
6th edition, 1989 copyright, West Publishing Company

Principles of Insurance

George E. Rejda
4th edition, 1992 copyright, Scott, Foresman and Company

N.C. Property & Liability Principles & N.C. Laws & Regulations

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

Website: www.insuranceeducators.com

Email: tp@insuranceeducators.com

Introduction to Insurance

Mark S. Dorfman
3rd edition, 1987 copyright, **Property-Casualty Concepts**
1st edition, copyright 1989, DF Institute, Inc. d/b/a Kaplan Financial
(800) 428-1324

North Carolina Agents' Licensing Study Manual Property & Casualty

7th edition, 1993 copyright, DF Institute, Inc. d/b/a Kaplan Financial
(800) 428-1324

Property and Liability Insurance

S.S. Huebner, Kenneth Black, Jr. & Robert S. Cline
3rd edition, 1982 copyright, Prentice-Hall, Inc.
(800) 285-0693

Property & Liability Study Manual & N.C. Law and Regulations

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

Website: www.inssch.com

Email: email@inssch.com

Medicare Supplement/Long-Term Care

Medicare and Medigap

5th edition, 1996 copyright, DF Institute, Inc. d/b/a Kaplan Financial
(800) 428-1324

Long-Term Care

3rd edition, 1996 copyright, DF Institute, Inc. d/b/a Kaplan Financial
(800) 428-1324

Medicare Supplement/Long-Term Care Prelicensing Study Guide

William J. Rendleman, Jr., CLU, ChFC
2nd edition, 1994 copyright, The Rendleman Company
(336) 851-6002

Website: www.rendlemancompany.com

Email: rendy3@aol.com

N.C. Medicare Supplement/Long Term Care Exam Preparatory Textbook

5th edition, copyright 2005, The Agent's Choice Insurance School
(800) 941-9440

Website: www.agentschoiceonline.com

Email: teach@agnetschoiceonline.com

Title 11, Chapter 12, Section .0800, Medicare Supplement

1st edition, copyright, Office of Administrative Hearings
(919) 733-2678

Title 11, Chapter 12, Section .1000, Long-Term Care

1st edition, copyright, Office of Administrative Hearings
(919) 733-2678

Medicare Benefits Guide

Social Security Administration
(800) 234-5772

A Guide on Medicare, Medigap and Long-Term Care

The Insurance School
2nd edition date 4/04
(704) 531-6616

N.C. Medicare Supplemental/Long-Term Care

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

Website: www.insuranceeducators.com

Email: tp@insuranceeducators.com

N.C. Medicare Supplemental/Long-Term Care

Version # 2957 EN, copyright 2004

Able Incorporated,

(800) 586-2253

Website: www.examsimulator.com

Email: lesa.pastor@ableincorporated.com

North Carolina Medicare Supplement/Long Term Care

1979-2010 copyright, A.D. Banker and Company, L.L.C.
(919) 662-3828

Website: www.adbanker.com/nc

Email: mpaulk@adbtc.com

North Carolina Medicare Supplement and Long Term Care Insurance

1st Edition, copyright 2008, Insurance Educational Systems
(800) 437-2161

Website: www.iesnc.com

Email: DanSharp@iesnc.com

When contacting any of the above providers, candidates should request the most recent publication.

Adjuster

Adjuster Prelicensing Manual

Insurance Educators, Durham, NC
(919) 361-0780

Website: www.insuranceeducators.com

Email: tp@insuranceeducators.com

NC Adjuster Preparatory Textbook

1st edition, copyright 2005, The Agent's Choice Insurance School,

Winston-Salem, NC

(800) 941-9440

Website: www.agentschoiceonline.com

Email: teach@agentschoiceonline.com

Adjuster Study Manual and North Carolina Adjuster Law Supplement

Insurance Schools, Inc.

Charleston, WVA

(800) 333-3926

North Carolina Property and Casualty Insurance

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

Website: www.iesnc.com

Email: DanSharp@iesnc.com

Crop-Hail Agents

Rain & Hail LLC

3120 Highwoods Blvd.

Raleigh, NC 27604

(919) 790-1537

Triangle Insurance Group, Inc.

P. O. Drawer 410

Smithfield, NC 27577

(800) 638-4553

Contact: Allen Dickerson ext: 250

Pam Parrish ext: 251

Amanda Williams ext: 253

Property and Casualty

Property-Casualty Concepts

1st edition, 1989 copyright, DF Institute, Inc. d/b/a Kaplan Financial

(800) 428-1324

North Carolina Agents' Study Manual, Property and Casualty

7th edition, 1993 copyright, DF Institute, Inc., d/b/a Kaplan Financial

(800) 428-1324

Property and Liability Insurance

S.S. Huebner, Kenneth Black, Jr., and Robert S. Cline

3rd edition, 1982 copyright, Prentice Hall, Inc.

(800) 285-0693

Carolina Insurance School, Inc

(704) 489-9440

Website: www.carolinainsuranceschool.com

Email: classes@carolinainsuranceschool.com

The Insurance School, Inc.

(704) 531-6616

Website: www.inssch.com

Email: email@inssch.com

Insurance Educators

(919) 361-0780

Website: www.insuranceeducators.com

Email: tp@insuranceeducators.com

Pentera Group, Inc.

(800) 829-7247

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

A.D. Banker and Company, L.L.C

(919) 662-3828

Website: www.adbanker.com/nc

Email: mpaulk@adbtc.com

Life and Accident and Health or Sickness

DF Institute, Inc., d/b/a Kaplan Financial

(800) 428-1324

Insurance Educators

(919) 361-0780

The Insurance School

(704) 531-6616

Pentera Group, Inc.

(800) 829-7247

The Rendleman Company

(336) 851-6002

Able Incorporated

(800) 586-2253

A.D. Banker and Company, L.L.C

(919) 662-3828

Website: www.adbanker.com/nc

Email: mpaulk@adbtc.com

**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.

- I. **TYPES OF INDIVIDUAL LIFE INSURANCE** 17
 - A. **Term**
 - 1. General nature
 - 2. Basic types of term contracts
 - 3. Special features
 - a. Renewability
 - b. Convertibility
 - B. **Whole life insurance**
 - C. **Endowment**
 - D. **Premium variations**
 - 1. Single
 - 2. Level (continuous/straight)
 - 3. Adjustable/Flexible
 - 4. Modified
 - 5. Graded
 - 6. Indeterminate (nonguaranteed)
 - E. **Combination policies and variations in the basic forms**
 - 1. Double or triple (multiple) protection
 - 2. Term riders
 - 3. Family policy/riders
 - 4. Face amount plus cash value
 - 5. Face amount plus return of premium
 - 6. Joint life
 - 7. Last survivor / Survivorship Life
 - 8. Juvenile
 - 9. Limited benefit
 - F. **Non-Traditional**
 - 1. Universal life (Adjustable life)
 - a. General nature
 - b. Features and Characteristics
 - (1) Target premium
 - (2) Unbundled
 - (3) Death benefit options
 - (4) Guaranteed values
 - (5) Corridor of insurance
 - 2. Interest Sensitive Whole Life (Current Assumption Life)

- II. **ANNUITIES**..... 5
 - A. **The annuity principle**
 - B. **Annuity features**
 - 1. Premium paying method
 - a. Single premium
 - b. Installment premium: fixed/flexible/periodic
 - 2. Determination of benefits
 - a. Fixed
 - b. Variable
 - c. Equity Index
 - 3. When benefits begin
 - a. Immediate
 - b. Deferred
 - 4. Number of lives of benefit payment
 - a. Single
 - b. Joint
 - c. Joint survivor
 - 5. Guarantee prior to annuity starting date
 - 6. Guarantee of minimum total benefit
 - a. Straight (pure) life annuity
 - b. Annuity with period certain
 - c. Cash or refund installment annuity
- III. **POLICY PROVISIONS, OPTIONS, AND OTHER FEATURES**..... 11
 - A. **General provisions**
 - 1. Insuring agreement / Clause
 - 2. Ownership clause
 - 3. Entire contract clause
 - 4. Incontestable clause
 - 5. Grace period
 - 6. Reinstatement clause
 - a. Common requirements
 - b. Possible advantages to policyholder
 - 7. Misstatement of age clause
 - 8. Assignment
 - a. Absolute
 - b. Collateral
 - 9. Conversions/Change of plan
 - 10. Excess interest provision
 - 11. Free look provision
 - 12. Withdrawal provisions
 - 13. Child/spouse/additional insured
 - 14. Suicide
 - 15. War
 - a. Results Type
 - b. Status Type
 - 16. Aviation
 - B. **Nonforfeiture values**
 - 1. Nature
 - 2. Options for use of the value
 - 3. Option applicable if no election made
 - C. **Loan provisions**

- 1. Nature
 - 2. Interest
 - a. Fixed
 - b. Variable
 - 3. Automatic premium loan
 - D. Right to defer loan or payment of cash value**
 - E. Dividends**
 - 1. Nature of dividends
 - 2. Options for the use of dividends
 - F. Settlement options**
 - 1. Options for the disposition of proceeds
 - 2. Election
 - a. By owner
 - b. By beneficiary
 - G. Beneficiary provision**
 - 1. Beneficiary categories
 - a. Estate vs. named party
 - b. Named vs. class
 - c. Primary and contingent
 - d. Revocable vs. irrevocable
 - e. Minor designation
 - 2. Common disaster and short term survivorship
 - 3. Uniform Simultaneous Death Act
 - 4. Changing the beneficiary
 - a. Right to change
 - b. Methods: filing vs. endorsement
 - H. Premium payment**
 - 1. Modes (frequency)
 - 2. Effect of nonpayment
 - 3. Mortality charge
 - 4. Expense charge
 - 5. Interest credit
 - 6. Load expense charges
 - a. Front end
 - b. Rear end
 - I. Additional rights or optional benefits**
 - 1. Change of contract
 - 2. Accidental death benefit and dismemberment benefit
 - 3. Guaranteed insurability
 - 4. Waiver of premium
 - 5. Waiver of monthly deduction (universal life)
 - 6. Cost of living rider
- IV. OTHER LIFE TOPICS 8**
- A. Types of group contracts**
 - 1. Term, including survivorship
 - 2. Credit life
 - 3. Mortgage life
 - B. Group underwriting**
 - C. Master policy and certificates**
 - D. Group Conversion**
 - E. Tax qualified (sheltered) retirement plans**
 - 1. Individual retirement account (IRA)
 - 2. Tax sheltered annuity (TSA)
 - 3. Keogh Plans
 - 4. Self-Employed Pension Plan (SEP)
 - 5. 401k
 - F. Business uses of life insurance**
 - 1. Buy-sell agreements
 - 2. Key person insurance
 - G. Social Security survivors, death, and retirement benefits**
 - H. Federal income tax treatment of life insurance and annuity premiums, proceeds, dividends, and withdrawals**
 - I. Legal concepts**
 - 1. Insurable interest
 - 2. Misrepresentation and concealment
 - 3. Impersonation
 - 4. Unilateral
 - 5. Adhesion
 - 6. Indemnity
 - 7. Aleatory
 - 8. Conditional
 - J. Cost comparison methods: interest adjusted cost vs. traditional net cost**
 - K. Formation of the life insurance contract**
 - 1. Application completion
 - 2. Types and uses of initial premium receipts
 - 3. Policy delivery
 - a. Modified/amended vs. issued as applied for
 - b. Nonprepaid vs. prepaid
 - 4. Elements of a valid contract
 - L. Variable life, variable universal life, and variable annuity**
 - 1. FINRA registration
 - 2. Values based on mutual funds or other securities
- V. NORTH CAROLINA STATUTES AND REGULATIONS PERTINENT TO LIFE 14**
- A. Contract of Insurance**
Ref: Article 1 (G.S. 58-1-10)
 - B. Definitions**
Ref: Article 1 (G.S. 58-1-5)
 - C. 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
 - 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)

- b. Guaranteed insurability option
- c. Accidental death and dismemberment
- 13. Disability benefits in life insurance contracts
- B. **Basic Medical Expense insurance.....2**
 - 1. Nature and purpose
 - 2. Insuring agreement and perils covered
 - 3. Hospitalization expense
 - 4. Surgical expense
 - 5. Other physicians' charges (regular medical expense)
 - 6. Common exclusions
- C. **Major Medical insurance.....6**
 - 1. Nature and purpose
 - 2. Covered charges (expenses)
 - 3. Inside (internal) limits
 - 4. Common exclusions
 - 5. Deductible
 - a. Per injury or sickness vs. cumulative (e.g., annual)
 - b. Corridor
 - c. Common accident/common sickness
 - d. Family maximum
 - 6. Percentage participation (coinsurance)
 - a. Nature and purpose
 - b. Stop loss feature
 - 7. Benefit period
 - 8. Maximum limits
 - a. Per injury or illness vs. lifetime
 - b. Unlimited
 - 9. Pre-admission certification
 - 10. Carryover provisions
 - 11. Other benefit features, options, or expenses covered
 - a. Maternity
 - b. Dental
 - c. Prescription drug
 - d. Vision
 - e. Dread disease and limited coverage
 - f. Outpatient treatment
 - 12. Key features of the Affordable Care Act (ACA)
- D. **Comprehensive coverage.....1**
 - 1. Basic plan plus major medical
 - 2. Comprehensive major medical
- E. **Hospital indemnity1**
- F. **Managed Care.....5**
 - 1. Health Maintenance Organization (HMO)
 - a. Closed and Open Panel
 - (1) Staff
 - (2) Independent Practice Association (IPA)
 - b. Gatekeeper/Primary Care Physician
 - c. Concept of managing healthcare expenses
 - 2. Preferred Provider Organization (PPO)
 - a. In-network healthcare
 - b. Out-of-network healthcare
 - c. Concept of managing healthcare expenses

**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.

- I. **ACCIDENT & HEALTH INSURANCE POLICIES.....22**
 - A. **Disability income insurance.....7**
 - 1. Nature and purpose
 - 2. Insuring agreement / clause and perils covered
 - 3. Definition of total disability
 - a. Own occupation
 - b. Any occupation for which the insured is reasonably suited
 - c. Any occupation
 - d. Combination definitions
 - e. Presumptive disability
 - 4. Partial disability
 - 5. Residual disability
 - 6. Recurrent disability
 - 7. Elimination (waiting) period
 - 8. Probationary period
 - 9. Length of coverage (benefit period)
 - a. Short term vs. long term
 - b. Accident vs. sickness
 - 10. Nonoccupational vs. full coverage
 - 11. Common exclusions
 - 12. Other benefit features or options
 - a. Cost of living adjustment

II. ACCIDENT & HEALTH INSURANCE PROVISIONS 11

- A. Individual policy mandatory provisions**
 - 1. Entire contract
 - 2. Time limit on certain defenses / Incontestable
 - 3. Grace period
 - 4. Reinstatement
 - 5. Notice of claim
 - 6. Claim forms
 - 7. Proof of loss
 - 8. Time of payment of claims
 - 9. Payment of claims
 - 10. Physical examination and autopsy
 - 11. Legal actions
 - 12. Change of beneficiary
 - B. Individual policy optional provisions**
 - 1. Change of occupation
 - 2. Misstatement of age
 - 3. Other-Insurance in this insurer
 - 4. Insurance with other insurers
 - 5. Relation of earnings to insurance
 - 6. Unpaid premium
 - 7. Conformity with state statute
 - 8. Illegal occupation
 - C. Other provisions**
 - 1. Preexisting conditions
 - 2. Right to examine (free look)
 - 3. Consideration
 - 4. Policy continuation
 - a. Optional renewable
 - b. Conditionally renewable
 - c. Guaranteed renewable
 - d. Noncancelable
 - 5. Assignment
 - 6. Premium payment
 - a. Modes (frequency)
 - b. Effect of nonpayment
 - 7. Waiver of premium
 - 8. Insuring clause
 - 9. Intoxicants and narcotics
- III. OTHER ACCIDENT & HEALTH TOPICS..... 8**
- A. Group insurance**
 - 1. Types of benefits
 - 2. Group underwriting
 - 3. Master policy and certificates
 - 4. Nonduplication and coordination of benefits provisions
 - 5. Eighteen month extension of benefits
 - B. Approaches related to group insurance**
 - 1. Blanket coverage
 - 2. MEWA coverage
 - C. Social Security disability**
 - D. Accidental death and dismemberment coverage**
 - 1. Insuring agreements and peril covered
 - 2. Principal sum
 - 3. Capital sum
 - 4. Beneficiary designations
 - E. Business uses**
 - 1. Key person
 - 2. Business overhead expense
 - 3. Disability buy-out
 - F. Federal income taxation**
 - 1. Accident and health insurance premiums
 - 2. Accident and health insurance benefits
 - G. Misrepresentation and concealment**
 - H. Formation of the health insurance contract**
 - 1. Application completion
 - 2. Types and uses of receipts
 - 3. Policy delivery
 - a. Modified/amended vs. issued as applied for
 - b. Nonprepaid vs. prepaid
- IV. NORTH CAROLINA STATUTES AND REGULATIONS PERTINENT TO ACCIDENT & HEALTH..... 14**
- A. Contract of Insurance**
Ref: Article 1 (G.S. 58-1-10)
 - B. Definitions**
Ref: Article 1 (G.S. 58-1-5)
 - C. 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
 - 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**
Ref: Article 50 (G.S. 58-50-5, 20, 25, 26, 30, 35, 40, 45, 56, 57, 61, 62, 63, 65, 70); 11 NCAC, Chapter 4, 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)

**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

- 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. Certificate of insurance
- R. Binder
- S. Endorsement
- T. Liberalization clause
- U. First named insured
- V. Monoline vs. package policies
- W. Major classes of policy provisions
 - 1. Declarations
 - 2. Definitions
 - 3. Insuring agreements
 - 4. Exclusions/Waivers
 - 5. Conditions
- X. Insurance
- Y. Application
- Z. Subrogation
- AA. Adhesion
- BB. Consent to Rate
- CC. Law of Large Numbers
 - 1. Spread of risk

2. Adverse selection

II. PERSONAL INSURANCE COVERAGES..... 25

A. Standard Fire Policy..... 4

- 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 forms 4

(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	a. Basic
b. Personal injury Ref: HO-32-82	b. Broad
c. Personal property replacement cost Ref: HO-04-90	c. Special
d. Permitted incidental occupancies Ref: HO-04-42	d. Earthquake
e. Watercraft Ref: HO-24-75	7. Coinsurance
f. Water Back Up and Sump Discharge or Overflow Ref: HO-04-84	8. Loss valuation clause
g. Refrigerated property coverage Ref: HO-04-98	9. Optional coverages
h. Business Pursuits Ref: HO-24-71	a. Agreed value
i. Absolute Wind Storm or Hail Exclusion Ref: HO-32-94	b. Inflation guard
7. North Carolina amendatory endorsements (mandatory)	c. Replacement cost
a. Special provisions HO-32-32	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)
b. Home day care business liability exclusions and limited property coverage HO-32-96	a. Inspection and surveys
D. Other personal policies..... 1	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. Mobile Homeowners Policy	1. Peak season coverage
E. National Flood Insurance Program..... 3 (The candidate is not responsible for differences in the Flood Program's treatment of personal exposures and commercial exposures.)	2. Builders risk forms
1. Background and Purpose	a. Reporting form
2. Programs	b. Completed value form
a. Emergency	C. Package policies
b. Regular	1. Commercial package policy
c. Who needs flood insurance	a. General nature
3. Flood Maps and Zone Determinations	b. Eligibility for package modification
4. Policies Available	2. Businessowner's policy
5. Definitions	a. General nature
6. General Rules	b. Standard and special coverage forms
7. Rating	c. Optional section I coverages
8. Claims Handling Process	d. Liability coverage
9. Write Your Own Company	D. Business income coverage form
F. Watercraft/yacht1	1. General nature
1. Hull coverage	2. Losses covered
III. COMMERCIAL INSURANCE COVERAGES..... 10	a. Business income
A. Building and Personal Property coverage form	b. Business income with extra expense
1. General nature	c. Extended Business Income
2. Business Personal Property (BPP)	3. Causes of loss forms (see III.A.6. above) including special exclusions applicable to business income coverage
a. Building	4. Coinsurance and business income
b. Your business personal property	a. Percentages available
c. Personal property of others	b. Base to which percentage is applied
3. Property not covered	5. Loss of business income optional coverages
4. Additional coverages	a. Maximum period of indemnity
5. Extension of coverages	b. Monthly limit of indemnity
6. Causes of loss forms	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

.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.

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, 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, 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: II NCAC, Chapter 4, Subsections .0120, .0121,

- 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 COVERAGES..... 18**
 - 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 COVERAGES.....15**
- 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 INSURANCE 15

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

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, Brokers, Limited Representatives, and Adjusters

Ref: Article 33 (G.S. 58-33-1, 5, 10, 17, 20, 26, 31, 32, 35, 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: II NCAC, Chapter 4, Subsections .0120, .0121, .0122, .0415, .0423, .0429

<p>NORTH CAROLINA MEDICARE SUPPLEMENT/LONG-TERM CARE AGENT CONTENT OUTLINE</p>

(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	4. Rural health clinic
b. Days 1 through 60	5. Portable diagnostic x-ray
(1) Deductible	6. Other diagnostic tests
(2) Nonexhaustible benefit	7. Radiation therapy
c. Days 61 through 90	8. Kidney dialysis and transplants
(1) Daily copayment (coinsurance)	9. Heart transplants
(2) Nonexhaustible benefit	10. Ambulance transportation
d. Days 91 through 150 (lifetime reserve days)	11. Preventative services
(1) Daily copayment (coinsurance)	E. Assignment payment method
(2) Exhaustible benefit	F. Medicare Summary Notice
2. Covered expenses	IV. MEDICARE PART C..... 3
3. Exclusions	A. Medicare Advantage
B. Skilled Nursing Facility (SNF) care	1. Health Maintenance Organization (HMOs)
1. Definition	2. Preferred Provider Organizations (PPOs)
2. Benefit periods	V. MEDICARE PART D..... 2
a. Days 1 through 20	A. Eligibility
b. Days 21 through 100	B. Minimum Standards
(1) Daily copayment (coinsurance)	C. Prescription plan options
3. Covered services	1. Stand alone plan
4. Exclusions	2. Medicare Advantage prescription plans
5. Requirements	3. Employer sponsored retiree plans
C. Home health care	D. Other group and retirement plans
1. Definition	1. Medicare/Medicaid eligible
2. Conditions for eligibility	VI. MEDICARE SUPPLEMENT POLICIES (MEDIGAP)... 8
3. First dollar coverage	A. Eligibility
4. Requirements	B. Standardized Medicare Supplement Plans
5. Exclusions	1. Core benefits
D. Hospice care	2. Optional benefits
1. Definition	C. Renewability
2. Benefit periods	1. Guaranteed renewable
3. Eligibility	2. Noncancellable
4. Respite care	D. Preexisting conditions
5. Coinsurance	E. Minimum requirements
6. Covered services	1. Outline of coverage
7. Exclusions	2. Loss ratios
E. Provider claim filing and Medicare Summary Notice–Part A	3. Required disclosures
F. Additional Part A services	F. Exclusions
1. Psychiatric	G. Marketing and selling of Medigap policies
2. Blood deductible	1. Premiums
a. Part A	a. Attained age
b. Part B	b. Issue age
III. PART B (MEDICAL INSURANCE) ORIGINAL MEDICARE 7	2. Compensation
A. Deductible	3. Guaranteed Issue
B. Coinsurance	a. Open enrollment
C. Covered services	b. Upon leaving Medicare Advantage programs
1. Doctor	c. Upon leaving employer group plans
a. Exclusions	H. Statutes and regulations
2. Outpatient medical services and supplies	1. General statutes
a. Exclusions	Ref: Chapter 58, Article 54
D. Other covered services and supplies	2. Rules and regulations
1. Ambulatory surgical	Ref: 11 NCAC; See NAIC Model 651
2. Home health	VII. MEDICAID..... 1
3. Outpatient physical therapy, occupational therapy, and speech pathology	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

- 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
 - 5. Concealment, misrepresentations, fraud
 - 6. Requirements in the event of loss
 - 7. Appraisal
 - 8. Subrogation
 - 9. Suit against the company
 - 10. Abandonment
 - 11. Waiver

**NORTH CAROLINA
ADJUSTERS
CONTENT OUTLINE**
(100 questions plus 20 pretest questions)

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

B. Basic (DP-1), Broad (DP-2), and special (DP-3) dwelling property forms..... 4

(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. Homeowners policies..... 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 Homeowners endorsements
 - a. Scheduled personal property (personal articles floater)
Ref: HO-04-61
 - b. Personal injury
Ref: HO-24-82
 - 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 packages 1

1. Mobile homeowners policy
2. Comprehensive personal liability policy

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

1. Background and Purpose
2. Programs
 - a. Emergency
 - b. Regular
 - c. Who needs flood insurance
3. Flood Maps and Zone Determinations
4. Policies and Products Available
5. Definitions
6. General Rules
7. Rating
8. Claims Handling Process
9. Write Your Own Company

F. Watercraft/yacht 1

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

G. Personal umbrella liability 1

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 terms 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

IV. COMMERCIAL INSURANCE COVERAGES..... 18

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 ADJUSTERS..... 15

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,

**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. **COMMERCIAL INSURANCE COVERAGES 10**
 - A. Building and personal property coverage form
 - B. Business income coverage form
 - C. Extra expense coverage form
 - D. Crime coverage forms
 - E. General liability insurance
 - F. Automobile Physical Damage insurance
 - G. Commercial inland marine
 - 1. Bailee's customer
 - 2. Contractors' equipment
 - 3. Builder's risk
 - 4. Motor truck cargo (owner's form)
 - H. Commercial umbrella policy
 - I. Professional Liability
 - J. Pollution Liability
 - K. Garagekeepers
- II. **SURPLUS LINES ACT40**
Ref: 58-21, 58-33
 - A. Purpose of the Act
 - B. Guaranty Fund
 - C. Condition for placing coverage
 - D. Bond requirement
 - E. Records retention
 - F. North Carolina Surplus Lines Association
 - G. Payments to insurer
 - H. Premium tax
 - I. Unauthorized Insurers
 - J. Quarterly reports
 - K. Penalties
 - L. Eligible Surplus Lines Insurers requirements
 - M. Reporting requirements
 - N. Rates and forms
 - O. Surplus Lines Licensee eligibility
 - P. Placement of coverage
 - Q. Duties to insured
 - R. Corporate License
 - S. Tax filings for licensees
 - T. Definitions
 - U. 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**
 - 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 entireties
- IV. **RIGHTS AND INTERESTS**
 - A. **Easement and Right of way**
 - 1. Benefiting
 - 2. Burdening
 - B. **Liens**
 - 1. General
 - 2. Specific
 - C. **Unit**
 - 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**

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 G.S. Chapter 58

**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.

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

Photograph Not
Available

John W Brown
400 W. Medison St

Sherman	IL	69910
Candidate ID:	Preview_Modular	
Date of Birth:	12/14/1973	
School Code:	Not Found	
Exam Attempts:	Not Found	
Examination Date:	8/18/2014	

Exam Result: **PASS**

Examination Name: NC Life

Congratulations, you have passed your examination!

If fingerprints are required, have you visited the link provided to you by NIPR for the fingerprint form/instructions? **This needs to be completed.**

The NC Licensing Office of Pearson VUE will review license applications. Completed applications that meet license qualifications will be approved. Applications that require regulatory review will be referred to Agent Services Division for a licensing decision.

Approved license applications will receive a "CONGRATULATORY EMAIL" from NIPR with a link to instructions on how to print your new license through SBS Connect.

Wait 48 hours after receipt of this email to go to SBS Connect to [PRINT YOUR LICENSE](#).

If you have any questions concerning your license application, please direct your calls to:

North Carolina Licensing Office of Pearson VUE
1-866-265-6329

THIS DOCUMENT IS NOT AN INSURANCE LICENSE

The authenticity of this score report can be validated by using Pearson VUE's Online Score Report Authentication found at:

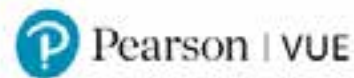
www.PearsonVUE.com/authenticate

Digital embossing eliminates the possibility of unauthorized embossing of counterfeit score reports.

Registration Number: 55037

Validation Number: 250313811

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>		

North Carolina Department of Insurance



NC DEPARTMENT
of INSURANCE
MIKE CAUSEY, COMMISSIONER

Examination Admission Ticket

The **Examination Admission Ticket** is divided into three (3) sections. The first section, to be completed by all candidates, requests that the candidates fill in their name, signature and examination date.

Section I and Section II are to be completed as follows:

- Section I is to be completed by candidates taking an examination requiring prelicensing education (Life, Accident, Health and Sickness, Property, Casualty, Personal Lines, and Medicare Supplement/Long-Term Care). The prelicensing provider is responsible for entering the **correct** school number, course completion date, and name of the school, and for indicating the course completed. The instructor must sign and date the form in the appropriate spaces.
- Section II is to be completed by candidates taking an exam not requiring prelicensing education (all adjusters, Auto Physical Damage and Title & Surplus Lines agents).

NAME OF APPLICANT

APPLICANT SIGNATURE

SCHEDULED EXAM DATE (*Record at time of exam registration*)

CANDIDATES MUST FILL OUT EITHER SECTION I OR II (see above for details)

COMPLETE THIS SECTION IF YOU REQUIRE PRELICENSING EDUCATION

SECTION I. CANDIDATES REQUIRING PRELICENSING EDUCATION

LICENSE AND COURSE COMPLETED	EXAMINATION	CLASSROOM	CORRESPONDENCE
<input type="checkbox"/> Life	01 Life Agent	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Accident and Health or Sickness	02 Accident and Health or Sickness Agent	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Property	04 Property Agent	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Casualty	05 Casualty Agent	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Medicare Supplement/Long-Term Care	21 Medicare Supplement/Long-Term Care Agent	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Personal Lines	12 Personal Lines Agent	<input type="checkbox"/>	<input type="checkbox"/>

NAME OF SCHOOL

SCHOOL NUMBER

COURSE COMPLETION DATE _____ / _____ / _____ + 90 CALENDAR DAYS = LAST AVAILABLE EXAM DATE _____ / _____ / _____

CALCULATE THE LAST DAY YOU ARE ELIGIBLE TO TAKE YOUR EXAM AFTER COMPLETING YOUR PRELICENSING EDUCATION

Please note that the 90 days begins ON THE SAME DAY of your course completion date.

EXAMPLE: If you finished your course on 1/1/16, the 90 days would begin on 1/1/16 and the last available exam date would be 3/31/16.

Online tools such as <http://www.timeanddate.com/date/dateadd.html> can help you calculate the last available exam date.

DATE

INSTRUCTOR NAME (*print*)

INSTRUCTOR SIGNATURE

COMPLETE THIS SECTION IF YOU DO NOT REQUIRE PRELICENSING EDUCATION

SECTION II. CANDIDATES NOT REQUIRING PRELICENSING EDUCATION

LICENSE	EXAMINATION
<input type="checkbox"/> Adjuster	26 Company Independent Adjuster
<input type="checkbox"/> Hail Adjuster	41 Hail Adjuster
<input type="checkbox"/> Public Adjuster	36 Public Adjuster
<input type="checkbox"/> Auto Physical Damage	16 Auto Physical Damage Agent
<input type="checkbox"/> Title	46 Title Agent
<input type="checkbox"/> Surplus Lines	60 Surplus Lines Agent

TEST CENTER DIRECTIONS

Pearson Professional Centers — Fletcher

37 Brian Blvd., Ste. 20, Fletcher, NC 28704

DIRECTIONS

FROM THE NORTH: Take I-26 EAST to Exit 40 Airport Road. Turn LEFT and continue until you come to Brian Blvd. Arby's is on the corner at Brian Blvd. Turn RIGHT onto Brian Blvd. Come down to the end of the road and our building is on the right. We are the first office in the strip.

FROM THE SOUTH/EAST (ON I-26): Take I-26 WEST to Exit 40 Airport Road. Turn RIGHT and proceed to Brian Blvd. Arby's is on the corner at Brian Blvd. Turn RIGHT onto Brian Blvd. Continue to the end of the road and our building is on the right. We are the first office in the strip.

FROM THE WEST: Take I-40 EAST to I-26 EAST to Exit 40 Airport Road. Turn LEFT and continue until you come to Brian Blvd. Arby's is on the corner at Brian Blvd. Turn RIGHT onto Brian Blvd. Continue to the end of the road and our building is on the right. We are the first office in the strip.

FROM THE EAST (ON I-40): Take I-26 EAST to Exit 40 Airport Road. Turn LEFT and continue until you come to Brian Blvd. Arby's is on the corner at Brian Blvd. Turn RIGHT onto Brian Blvd. Continue to the end of the road and our building is on the right. We are the first office in the strip.

DETAILED DIRECTIONS: Please park in front of the building in the parking lot and enter through the door to the right as you face the office.

PARKING: Free and ample parking is available.

Pearson Professional Centers - Charlotte (East-Hwy74)

7520 E Independence Blvd., Ste. 250

Quorum Office Park, Charlotte, NC 28227

DIRECTIONS

FROM THE NORTH: Take I-485 E (Inner loop) to Independence Blvd (Hwy 74) towards Matthews. Proceed 5 miles. After passing CarMax (on the right), Quorum Business Park will be located on your left.

FROM THE SOUTH: Take I-485 W (outer loop) to Independence Blvd (Hwy 74) towards Matthews. Proceed 5 miles. After passing CarMax (on the right), Quorum Business Park will be located on your left.

FROM THE EAST: Highway 74 West (Independence Blvd) to Quorum Business Park located on your left after you pass Car Max (on the right).

FROM THE WEST: Highway 74 East (Independence Blvd) to Quorum Business Park located on your right after passing Village Lake Drive, and before you reach Car Max on the left.

Pearson Professional Centers - Charlotte (Park Drive)

4601 Charlotte Park Dr., Ste. 340, Charlotte, NC 28217

DIRECTIONS

FROM THE NORTH (Huntersville): Take I-77 South to Exit 7 (Clanton Road). At top of exit ramp, turn LEFT onto Clanton Road. At 2nd traffic light, turn RIGHT onto South Tryon Street. Travel on South Tryon Street to the first traffic light (Pressley Road). Turn RIGHT onto Pressley Road. Turn LEFT from Pressley Road onto Charlotte Park Drive. Office is in 2nd building on LEFT on the 3rd floor. Free and ample parking is available.

FROM THE SOUTH (Rock Hill): Take I-77 North to Exit 6B (Billy Graham Parkway). At the first traffic light turn RIGHT onto Tryon Street. Turn LEFT at next traffic light onto Pressley Road. Turn LEFT from Pressley Road onto Charlotte Park Drive. Office is in 2nd building on LEFT on the 3rd floor. Free and ample parking is available.

FROM THE EAST (Monroe): Take Highway 74 West to I-485 inner loop to I-77 North to Exit 6B (Billy Graham Parkway). At the first traffic light turn RIGHT onto Tryon Street. Turn LEFT at next traffic light onto Pressley Road. Turn LEFT from Pressley Road onto Charlotte Park Drive. Office is in 2nd building on LEFT on the 3rd floor. Free and ample parking is available.

FROM THE WEST (Gastonia): Take I-85 North to Exit 33 (Billy Graham Parkway). At top of exit ramp, turn RIGHT onto Billy Graham Parkway. After traveling several miles on Billy Graham Parkway, turn LEFT onto South Tryon Street. Turn LEFT at next traffic light onto Pressley Road. Turn LEFT from Pressley Road onto Charlotte Park Drive. Office is in 2nd building on LEFT on the 3rd floor. Free and ample parking is available.

FROM ALBEMARLE: Take Albemarle Road to Independence Blvd. Turn RIGHT onto Independence Blvd and go to John Belk Freeway. Take John Belk Freeway to I-77 South. Take I-77 South to Exit 7 (Clanton Road). At top of exit ramp, turn LEFT onto Clanton Road. At 2nd traffic light, turn RIGHT onto South Tryon Street. Travel on South Tryon Street to the 1st traffic light (Pressley Road). Turn RIGHT onto Pressley Road. Turn LEFT from Pressley Road onto Charlotte Park Drive. Office is in 2nd building on LEFT on the 3rd floor. Free and ample parking is available.

TEST CENTER DIRECTIONS (continued)

Pearson Professional Centers — Greenville

1105 Corporate Dr. Ste. B, Greenville, NC 27858

DIRECTIONS

From I-95: Continue to Exit 119 E. Take U.S. 264E 37 miles to Greenville.

FROM THE WEST: (Also see I-95 directions) take U.S.264E to Greenville. Upon entering Greenville, go straight when U.S. 264 exits toward Washington. DO NOT TAKE EXIT 73. Continue straight to the 4th traffic light (Arlington Blvd). Turn RIGHT at First Citizens Bank. Continue on Arlington Blvd 3 miles to Red Banks Road (East Carolina Bank is on left). Turn LEFT. Go 1/4 mile to Charles Blvd (Route 43 S) and turn RIGHT. Go 4/10 mile and turn LEFT on Corporate Dr. (directly across from Kangaroo gas station). Pearson is at 1105B Corporate Dr., or 2nd building on LEFT. Free and ample parking is available.

From Route 11/13, proceed to U.S. 264A East (Greenville Blvd SE) in Greenville (Cracker Barrel on NW corner). Turn east (away from Cracker Barrel) onto U.S. 264 Alt East and go 3 miles. Turn right onto Red Banks Rd (BB&T bank on right/Bojangles on left). Continue to 2nd light Charles Blvd (Route 43S). Turn right. Go 4/10 mile and turn LEFT on Corporate Dr. (directly across from Kangaroo gas station). Pearson is at 1105B Corporate Dr., or 2nd building on LEFT. Free and ample parking is available.

FROM THE EAST: Take U.S. 264 to the intersection of U.S. 264/264A/Rt 33 and turn LEFT on U.S. 264A (West) towards Greenville. Go to Charles Blvd (Route 43S) and turn LEFT (ECU sign on near right and MacAllister's Restaurant on far left). Go 9/10 mile and turn LEFT on Corporate Dr. (directly across from Kangaroo gas station). Pearson is at 1105B Corporate Dr., or 2nd building on LEFT. Free and ample parking is available.

Pearson VUE Test Center — Raleigh

2801 Blue Ridge Rd., Ste. 105

Raleigh, NC 27607

DIRECTIONS

FROM THE NORTH: Merge onto I-95 S via the ramp on the LEFT. Merge onto US-64 W via EXIT 138 toward RALEIGH/NASHVILLE. Take the US-440 W exit – EXIT 419 – toward US-1/WAKE FOREST.) Merge onto I-440 N. Take the LAKE BOONE TR exit – EXIT 5. Turn RIGHT onto LAKE BOONE TRL. Turn RIGHT onto BLUE RIDGE RD. Turn Left onto Macon Pond Rd. On the corner of Macon Pond and Blue Ridge Rd.

FROM THE SOUTH: I-95 N via the exit on the LEFT. Merge onto I-40 W via EXIT 81 toward RALEIGH. Merge onto I-440 E via EXIT 301. Take the LAKE BOONE TR exit – EXIT 5. Turn RIGHT onto BLUE RIDGE RD. Turn Left onto Macon Pond Rd. On the corner of Macon Pond and Blue Ridge Rd.

FROM THE WEST: Merge onto I-40 E via the ramp on the LEFT toward BURLINGTON/DURHAM. EXIT 289 toward RALEIGH NORTH/RALEIGH EAST. Take Blue Ridge Rd exit turn left. Go down through 4 lights and turn left at 5th light onto Macon Pond Rd. On the corner of Macon Pond and Blue Ridge Rd.

FROM THE EAST: Merge onto US-264 W/US-64 W via the exit on the LEFT toward RALEIGH. Take the US-440 W exit – EXIT 419 – toward US-1/WAKE FOREST. Merge onto I-440 N. (8.54 miles) Take the LAKE BOONE TR exit – EXIT 5. Turn RIGHT onto LAKE BOONE TRL. Turn RIGHT onto BLUE RIDGE RD. Turn Left onto Macon Pond Rd. On the corner of Macon Pond and Blue Ridge Rd.

Pearson VUE Test Center — Statesville

City Center Building

211 S. Center St. / Ste. 218, Statesville, NC 28687

DIRECTIONS

I-77 to exit 50 (1 exit south of I-40). Go west on Broad Street (toward downtown) 1.6 miles to Cooper. Left on Cooper; go .10 mile to parking on left. Building across the street. NOTE: No parking available on Center Street.

FROM THE EAST: Take I-40 west to Exit 150 (North Center Street, Hwy 115). Turn left off ramp onto North Center Street. Go 1.6 miles to Front Street. Take a left at the light, on Front Street, and another left onto Cooper Street at Nationwide Insurance Office. Parking is on the right and City Center (206 Cooper Street) is on the left. Enter the building at the green awning at the large glass wall. Office will be on next level, which is the Center Street Level. Go up the stairs. Pearson is the first office on the left, Ste. 218. No charge for parking. No eating or drinking in building. Elevator is available.

FROM WEST: Take I-40 east to Exit 150 (North Center Street, Hwy. 115). Turn right off ramp onto Center Street. Go south 1.6 miles to Front Street. Take left at light, on Front Street and another left onto Cooper Street at Nationwide Insurance office. Parking is on right and City Center (206 Cooper Street) is on the left. Enter the building at the green awning at the large glass wall. Office will be on next level which, is the Center Street Level. Go up the stairs. Pearson is the first office on the left, Ste. 218. No charge for parking. No eating or drinking in building. Elevator is available.

FROM THE NORTH: South on I-77 to exit 50. Take right at top of ramp toward downtown. Go approx. 1.6 miles. Turn left onto Cooper Street (across from ARP Church). Parking is on left and City Center (206 Cooper Street) is on the right. Enter the building at the green awning at the large glass wall. Office will be on next level which, is the Center Street Level. Go up the stairs. Pearson is the first office on the left, Ste. 218. No charge for parking. No eating or drinking in building. Elevator is available.

FROM THE SOUTH: North on I-77 to exit 50. Take left at top of ramp toward downtown. Go approx. 1.6 miles. Turn left onto Cooper Street (across from ARP Church). Parking is on left and City Center (206 Cooper Street) is on the left. Enter the building at the green awning at the large glass wall. Office will be on next level, which is the Center Street Level. Go up the stairs. Pearson is the first office on the left, Ste. 218. No charge for parking. No eating or drinking in building. Elevator is available.

Pearson Professional Centers — Wilmington

Market Street Central

2709 Market St. / Ste. 206, Wilmington, NC 28405

DIRECTIONS

FROM THE NORTH: Take I-40 South until it ends at North College Road. Continue south on North College for 2.2 miles. Turn right onto the ramp exit for Market Street (US 17). At the end of the ramp, make a left onto Market Street and continue on Market for appx. 1 mile. The Testing Center will be on your right in the Market Street Central business park (2709 Market Street – directly across from the YMCA – unfortunately, our sign is difficult to see from the road, so it's best to use the YMCA as your landmark). Enter the center door from the side parking lot (Chiropractic Central entrance). The Testing Center is upstairs. Free and ample parking is available.

FROM THE SOUTH: US 17 towards Wilmington. US 17 merges with US 74 becoming US 74/17 after crossing bridge at the Cape Fear River. Stay on US 17 through town which turns into Dawson Street. Turn left onto South 17 Street. Turn right onto Market Street. The Testing Center is about a mile down Market Street in the Market Street Central business park – 2709 Market Street (on your left directly across from the YMCA – unfortunately, our sign is difficult to see from the road, so it's best to use the YMCA as your landmark). Enter the center door from the side parking lot (Chiropractic Central entrance). The Testing Center is upstairs. Free and ample parking is available.

FROM THE WEST: US 74/17 becomes US 17 after crossing the bridge at the Cape Fear River. Stay on US 17 through town which turns into Dawson Street. Turn left onto South 17 Street. Turn right onto Market Street. The Testing Center is about a mile down Market Street in the Market Street Central business park – 2709 Market Street (on your left directly across from the YMCA – unfortunately, our sign is difficult to see from the road, so it's best to use the YMCA as your landmark). Enter the center door from the side parking lot (Chiropractic Central entrance). The Testing Center is upstairs. Free and ample parking is available.

FROM THE EAST: US 17 towards Wilmington. US 17 becomes Market Street at Ogden. Stay on Market Street. You will pass under College Road at the College/Market interchange. Continue down Market Street approximately 2 miles. The Testing Center is in the Market Street Central business park - 2709 Market Street (on your right directly across from the YMCA - unfortunately, our sign is difficult to see from the road, so it's best to use the YMCA as your landmark). Enter the center door from the side parking lot (Chiropractic Central entrance). The Testing Center is upstairs. Free and ample parking is available.

Pearson Professional Centers — Winston-Salem

514 S. Stratford Rd.

Stratford Oaks, Knollwood Level, Ste. 102

Winston-Salem, NC 27103

DIRECTIONS

FROM THE NORTH: Take US 52 South. Exit 109B onto I-40 Business going West. Take exit 3A, Knollwood Street. Turn left onto Knollwood and move into the right lane. Go through the second light and turn right into the second driveway, leading to the Stratford Oaks building. Bear right, then left into the rear parking lot. The test center is in the Stratford Oaks building, second suite on the left. Free and ample parking is available.

FROM THE SOUTH: Take US 52 North. Exit 109B onto I-40 Business going West. Take exit 3A, Knollwood Street. Turn left onto Knollwood and move into the right lane. Go through the second light and turn right into the second driveway, leading to the Stratford Oaks building. Bear right, then left into the rear parking lot. The test center is in the Stratford Oaks building, second suite on the left. Free and ample parking is available.

FROM THE EAST: Take I-40 Business West. Take exit 3A, Knollwood Street. Turn left onto Knollwood and move into the right lane. Go through the second light and turn right into the second driveway, leading to the Stratford Oaks building. Bear right, then left into the rear parking lot. The test center is in the Stratford Oaks building, second suite on the left. Free and ample parking is available.

FROM THE WEST: Take I-40 Business East. Take exit 3A, Knollwood Street. Turn right onto Knollwood and stay in the right lane. Go through the light and turn right into the second driveway, leading to the Stratford Oaks building. Bear right, then left into the rear parking lot. The test center is in the Stratford Oaks building, second suite on the left. Free and ample parking is available.

Appalachian State University- Select

John Thomas Hall, 287 Rivers St.

Testing Services, Rm 245, Boone, NC 28608

DIRECTIONS

Testing Services at Appalachian State University is located in the John Thomas Bldg. just behind the Holmes Convocation/Basketball Center. The Holmes Center is on the corner of Highway 321 (Blowing Rock Rd.) and Rivers Street. Parking is available (for a minimal fee) in the Rivers Street Visitor Parking Deck, one block down Rivers St. from the John Thomas Bldg. Locate campus map and directions at

www.testing.appstate.edu

College of the Albemarle (Elizabeth City)

1208 N. Road St., Elizabeth City, NC 27909

DIRECTIONS

FROM THE NORTH: Take US 17 S to Exit 264, merge onto US 17 S Business/US 158 which becomes N. Road Street. College of the Albemarle will be on your left, between the YMCA and Albemarle Hospital.

FROM THE SOUTH AND SOUTH-WEST: Follow US 17N into Elizabeth City. Continue on US 17 N Business as it becomes Hughes Blvd. and then N. Road St. College of The Albemarle will be on your right, between the YMCA and Albemarle Hospital.

FROM THE EAST: Take US 158 W into Elizabeth City, then take a right onto N. Road St. College of The Albemarle will be on your right, between the YMCA and Albemarle Hospital.

FROM THE NORTH-WEST: Take US 158 E to US 17 S. Follow US 17 S Business into Elizabeth City, where it becomes N. Road St. College of the Albemarle will be on your left, between the YMCA and Albemarle Hospital.

Parking is provided in both the front and rear of the college in designated student parking areas. Pearson VUE Tests are administered in room FC205, located in the Foreman Center(also called the FC Building). The test center is located on the second floor, directly across from the elevator. Check-in for exams is located in FC225, outside of the testing room.

GENERAL INFORMATION

Candidates may go to www.pearsonvue.com/nc/insurance to make an exam reservation.

TEST CENTER LOCATIONS		
LOCATION	ADDRESS	SCHEDULE
Asheville	Pearson Professional Centers – Asheville One Town Square Blvd., Ste. 350, Asheville, NC 28803	5 days/week (includes every Saturday)
Boone	Appalachian State University – Boone <i>John Thomas Hall, 287 Rivers St., Testing Services, Rm 245, Boone, NC 28608</i>	schedule varies
Charlotte 1 (E - Hwy 74)	Pearson Professional Centers – Charlotte 1 7520 E. Independence Blvd., Ste. 250, <i>Quorum Office Park</i> , Charlotte, NC 28227	5 days/week (includes every Saturday)
Charlotte 2 (Park Drive)	Pearson Professional Centers – Charlotte 2 4601 Charlotte Park Dr., Ste. 340, Charlotte, NC 28217	2-3 days a week (includes 2 Saturdays/month)
Elizabeth City	College of the Albemarie – Elizabeth City 1208 N. Road St., Elizabeth City, NC 27909	schedule varies
Greenville	Pearson Professional Centers – Greenville 1105 Corporate Dr. Ste. B, Greenville, NC 27858	5 days/week (includes every Saturday)
Raleigh	Pearson Professional Centers – Raleigh 2801 Blue Ridge Rd., Ste. 105, Raleigh, NC 27607	5 days/week (includes every Saturday)
Statesville	Pearson Professional Centers – Statesville <i>City Center Building, 211 S. Center St. / Ste. 218, Statesville, NC 28687</i>	5 days/week (includes every Saturday)
Wilmington	Pearson Professional Centers – Wilmington <i>Market Street Central, 2709 Market St. / Ste. 206, Wilmington, NC 28405</i>	5 days/week (includes every Saturday)
Winston-Salem	Pearson Professional Centers – Winston-Salem 514 S. Stratford Rd., Stratford Oaks / Knollwood Level, Ste. 102 Winston-Salem, NC 27103	2-3 days a week (includes 2 Saturdays/month)

*Locations and schedules are subject to change. **Check online for current locations and times.**
Directions to the test centers are listed in the back of this candidate guide.*

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

No exams on the following holidays:

New Year's Day Martin Luther King, Jr. Day Memorial Day Independence Day Labor Day Thanksgiving Day Christmas Day