



PSI Services LLC  
3210 E Tropicana  
Las Vegas, NV 89121

[Visit our Web site at www.psiexams.com](http://www.psiexams.com)



# NORTH DAKOTA INSURANCE DEPARTMENT



## INSURANCE LICENSE EXAMINATION CANDIDATE INFORMATION BULLETIN

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Please refer to our Web site to check for the most updated information at [www.psiexams.com](http://www.psiexams.com)



# North Dakota Insurance Department

Jon Godfread, Commissioner

*Congratulations on your decision to pursue a career in the insurance industry!*

This Insurance License Examination Candidate Information Bulletin is designed to acquaint you with the process of earning your license to sell insurance services and products in North Dakota and to assist you in preparation for licensure exams. Detailed outlines of the material you must master to pass the exams are presented in the following materials.

As you study to become an insurance producer, you can look forward to a fulfilling career with many responsibilities and rewards. Your foremost responsibility is to provide fair, efficient and knowledgeable service to North Dakota consumers. To achieve this goal, you will be responsible for complying with North Dakota's insurance laws and regulations, which require a lifelong commitment to continuing education. The professional expertise and technical knowledge that you acquire throughout your career will determine the quality of service you are able to provide your community.

Your reward will be the privilege of serving in a field that will not only provide you with an opportunity to make a comfortable living but will also allow you to contribute to the security of North Dakota families, farms and businesses. Insurance is something people use to protect their most valuable possessions – their homes, health, farms, automobiles, businesses and even their loved ones. Most North Dakotans carry some kind of insurance and they depend on it in times of need, which is why impeccable conduct and a thorough knowledge of this highly technical field are so important.

Once you have successfully completed your exams, you will be eligible to apply to the Insurance Department for your license. The Department will evaluate your application in accordance with the state's laws and regulations, and if it is determined that you meet all requirements mandated by state law, you will be issued a license.

If you have questions about the exams, please feel free to contact PSI at the address and phone number included in this bulletin. If you have questions about licensing, you may contact the Department at (701) 328-2440. Our Agent Licensing Division would be happy to assist you.

I wish you the very best of luck in your efforts and look forward to working with you in the future.

Sincerely,

A handwritten signature in black ink, appearing to read "JGdhe".

Jon Godfread  
Commissioner

## EXAMINATION CHECKLIST

### Contact PSI to register and pay for your examination.

You do not need approval from the State of North Dakota to take an examination.

If you fail any portion of the examination, you will need to retake ONLY that failed portion. A passing score is valid for one year. For a two portion examination, if you fail one portion, you must pass that portion within one year of passing the first, passed portion. You may retest an unlimited number of times.

Complete the registration form **online**, at [www.psiexams.com](http://www.psiexams.com). On the homepage "Create an account" can be found on the right hand column under "New Users" or;

- Completely fill out the PSI Registration Form (found at the end of this bulletin) and mail, e-mail, or fax to PSI or;
- Call (800) 733-9267 to register.

Sent online \_\_\_\_\_ (no wait time for scheduling the examination date).

Mailed on \_\_\_\_\_ (allow 2 weeks for processing before scheduling the examination date).

Faxed on \_\_\_\_\_ (allow 4 business days for processing before scheduling the examination date).

Emailed on \_\_\_\_\_ (allow 4 business days for processing before scheduling the examination date).

Called on \_\_\_\_\_ (no wait for scheduling the examination date).

### Schedule your examination.

Once you have paid, you must contact PSI to schedule an appointment to take the examination. You may either schedule via the Internet, or schedule over the telephone at (800) 733-9267. Scheduled for:

Examination Date: \_\_\_\_\_ Examination Time: \_\_\_\_\_

Test Center Location: \_\_\_\_\_

To change scheduled date, call back by \_\_\_\_\_

### Take the scheduled examination, bringing required identification to the test center.

- Must bring two forms of identification, which bear your signature. One of these must also have your photograph.
    - Your name as shown on the application form must exactly match the name on the photo I.D. used when checking in at the examination site.
- IMPORTANT!** *Your name as shown while registering must exactly match the name on the photo I.D. used when checking in at the examination center.*
- Arrive 30 minutes prior to appointment.

**Get your score report.** You will receive your results immediately after the examination.

**Get your fingerprints taken.** See page 2 for more information.



## EXAMINATIONS BY PSI SERVICES LLC

This Candidate Information Bulletin provides you with information about the processes for taking an examination and obtaining an insurance license in the State of North Dakota.

The North Dakota Insurance Department has contracted with PSI Services LLC (PSI) to conduct the examination program. PSI works closely with the Department to ensure examinations meet the state- and nationally- established technical and professional standards for examination development and administration. PSI provides these examinations through a network of computer examination centers in North Dakota.

## UNDERSTANDING LICENSING REQUIREMENTS

For licensing information, please contact:

North Dakota Insurance Department  
600 East Boulevard Ave.  
Bismarck, ND 58505-0320  
Phone: (701) 328-2440  
Fax: (701) 328-4880  
Website [www.nd.gov/ndins](http://www.nd.gov/ndins)  
Email: [ndlicensing@nd.gov](mailto:ndlicensing@nd.gov)

In accordance with North Dakota statutes and regulations, the Department grants the following types of licenses. Each license granted by the Department is valid only for the line of authority named on the license.

- A producer is an individual, partnership, limited liability partnership, corporation, limited liability company, association, or other legal entity that sells, solicits, or negotiates insurance.
- Licenses for consultants, surplus lines producers, and managing general agents are also available. Please contact the North Dakota Insurance Department for information.

Examination Title	Examination Fee
Life and Annuity	\$86
Accident and Health	\$86
Property	\$86
Casualty	\$86
Personal Lines	\$86
Public Adjuster	\$86
Bail Bonds	\$87
Consumer Credit	\$87
Crop Hail	\$87
Legal Expense	\$87

**NOTE: EXAMINATION FEES ARE NOT REFUNDABLE OR TRANSFERABLE. THE EXAMINATION FEE IS VALID FOR ONE YEAR FROM THE DATE OF PAYMENT.**

### APPLYING FOR A LICENSE

To obtain a license, an applicant must register for and pass the appropriate examination with PSI.

If you fail any portion of the examination, you will need to retake ONLY that failed portion. A passing score is valid for one year. For a two portion examination, if you fail one portion,

you must pass that portion within one year of passing the first, passed portion. You may retest an unlimited number of times. To apply for a North Dakota resident insurance producer license, complete the NAIC Uniform Application form electronically at [www.nipr.com](http://www.nipr.com). The fee is \$100.

If a new line of insurance is being added to an existing license, complete the NAIC Uniform Application form electronically at [www.nipr.com](http://www.nipr.com). There is no fee to add a line of authority to an active license. An insurance producer adding a new line of authority may first transact business in the new line on the date the Department issues the license for that line.

### RESIDENT LICENSE REQUIREMENTS

In order to qualify as a North Dakota resident insurance producer, the following basic requirements must be satisfied:

- Be a resident or maintain a principal place of business in the state;
- Meet the minimum age requirement of 18 years of age;
- Be trustworthy, competent, financially responsible, and of good personal and business reputation;
- Pass the examination(s) for each line of insurance you are applying;
- Pay all applicable fees;
- At the date of application, have had no insurance license revoked or suspended that was issued to you in any state, province, district, or territory; and
- Criminal history record check.

A successfully completed examination is valid for as long as a valid insurance producer's license issued by the North Dakota Insurance Department is continuously held and for 12 months following cancellation, unless the license is suspended or revoked. An examination then ceases to be valid unless the order of suspension or revocation specifies otherwise.

### NEW RESIDENT LICENSE REQUIREMENTS

New residents who held a resident license in their previous resident state in the last 90 days are exempt from examination requirements for the lines held on that license. New residents must submit an application for a North Dakota resident license. An applicant for a North Dakota resident license cannot hold an active resident license in another state. The new resident can submit the application electronically. If the new resident holds an active non-resident license in North Dakota, a paper application should be submitted and no fee is required.

### FINGERPRINT REQUIREMENTS

ALL resident applicants must provide a set of fingerprints to the North Dakota Insurance Department for the purpose of conducting a state and national fingerprint-based criminal history records check.

PSI's North Dakota test centers provide LiveScan fingerprinting services. Rather than rolling your fingers in ink and pressing them onto a fingerprint card, PSI collects your fingerprints digitally using an optical scanner. You may be fingerprinted at one of PSI test centers, during regular testing hours, on the day of your examination. Upon completion of the fingerprinting, PSI will mail the signed consent form, fingerprint card, and BCI payment (\$41.25) directly to the North Dakota Insurance Department.



You must provide two separate payments for the fingerprints:

- ❏ BCI processing fee of **\$41.25**. This **MUST** be paid with a company check, personal check, money order or cashier's check made payable to The North Dakota Attorney General. **Credit cards will not be accepted.** PSI will mail the check to the North Dakota Insurance Department along with your fingerprint cards.
- ❏ PSI processing fee of **\$28.00**. This processing fee may be made payable by credit card (VISA, MasterCard, American Express or Discover), money order, cashier's check, or company check. Make money order or check payable to PSI. Cash and personal checks are **NOT** accepted.

If you have an existing, valid North Dakota Insurance License and are testing for another Class of Insurance, fingerprints are not required.

## EXAMINATION REGISTRATIONS AND SCHEDULING PROCEDURES

To take an examination, you must register with PSI, pay for the examination and schedule the examination using one of the following methods:

### ONLINE (WWW.PSIEXAMS.COM)

For the **fastest and most convenient** examination scheduling process, register for your examinations online by accessing PSI's registration Web site at [www.psiexams.com](http://www.psiexams.com). Internet registration is available 24 hours a day.

- Log onto PSI's Web site and create an account. The online form will ask you to enter your email address and to spell your name exactly as it appears on the identification that you will be presenting at the examination center.
- The form will ask you to choose the examination you wish to take, to enter personal and contact information, and to pay for and schedule the examination. The form allows you to enter a ZIP code to see a list of examination centers closest to you. Once you select the desired examination center, you will be able to choose an available date and time for your examination.

See page 5 for step-by-step instructions.

### TELEPHONE REGISTRATION

Call (800) 733-9267 to speak with a live registrar, Monday through Friday between 6:30 am and 9:00 pm, and Saturday-Sunday between 8:00 am and 4:30 pm, Central Time.

To register by phone, you need a valid credit card (VISA, MasterCard, American Express or Discover).

### FAX REGISTRATION

Complete the PSI registration form (found at the end of this bulletin), including your credit card number and expiration date. Fax the completed form to PSI at (702) 932-2666. Fax registrations are accepted 24 hours a day.

Please allow 4 business days to process your Registration. After 4 business days, you may go online or call PSI to schedule the examination.

### EMAIL REGISTRATION

Complete the PSI registration form (found at the end of this bulletin), including your credit card number and expiration date. Email the completed form to PSI at [examschedule@psionline.com](mailto:examschedule@psionline.com). Email registrations are accepted 24 hours a day.

Please allow 4 business days to process your Registration. After 4 business days, you may go online or call PSI to schedule the examination.

### STANDARD MAIL REGISTRATION

Complete the PSI registration form (found at the end of this bulletin), and send the form with the appropriate examination fee to PSI. You may pay fees by credit card (VISA, MasterCard, American Express or Discover), company check, money order or cashier's check. Make check or money order payable to PSI and note your name on it to ensure the payment is applied to your registration. **CASH and PERSONAL CHECKS ARE NOT ACCEPTED.**

Please allow PSI 2 weeks to process a mailed registration. After 2 weeks, you may go online or call PSI to schedule the examination.

### RESCHEDULING/CANCELING AN EXAMINATION APPOINTMENT

You may cancel and reschedule an examination appointment without forfeiting your fee if PSI receives your *cancellation at least 2 days before the scheduled examination date*. For example, for a Monday appointment, you would need to cancel your appointment on or before the previous Saturday.

To cancel an appointment, use PSI's web site or call PSI at (800) 733-9267, Monday through Friday between 6:30 am and 9:00 pm, or Saturday-Sunday between 8:00 am and 4:30 pm, Central Time, to speak a customer service representative

**Note: You cannot cancel an appointment by leaving a voice mail message. You must use the PSI Website or speak directly to a PSI customer service representative.**

### RETAKE A FAILED EXAMINATION

You cannot make a new examination appointment on the same day you have taken an examination because we need time to process and report examination results. A candidate who fails an exam on a Wednesday can call the next day, Thursday, and can retest as soon as Friday, depending upon space availability.



### MISSED APPOINTMENT OR LATE CANCELLATION

You will forfeit your examination fee if you:

- Do not cancel your appointment at least 2 days before the scheduled examination date;
- Do not appear for your examination appointment;
- Arrive after examination start time; or
- Do not present proper identification when you arrive for the examination.

### EXAM ACCOMMODATIONS

All PSI examination centers are equipped to provide access in accordance with the Americans with Disabilities Act (ADA) of 1990, and exam accommodations will be made in meeting a candidate's needs. An applicant with a disability or an applicant who would otherwise have difficulty taking the examination must complete the Exam Accommodations Request Form at the end of this Candidate Information Bulletin and must fax it to PSI (702) 932-2666 or Email it to PSI at [examaccommodations@psionline.com](mailto:examaccommodations@psionline.com).

### EXAMINATION TEST CENTER CLOSING FOR AN EMERGENCY

If severe weather or another emergency forces the closure of an examination center on a scheduled examination date, your examination will be rescheduled. PSI personnel will attempt to contact you in this situation. However, you may check the status of your examination appointment by calling (800) 733-9267. Every effort will be made to reschedule your examination at a convenient time as soon as possible. You will not be penalized. Your exam will be rescheduled at no additional charge to you.



# Instructions for Scheduling an Examination Online at [www.psiexams.com](http://www.psiexams.com)

1. Go to [www.psiexams.com](http://www.psiexams.com) and select “Create an Account.”

If you have already registered and created an account, type in your email address and password.

**New Users**

You can:

- >> [Create an account](#)
- >> [Register for an examination](#)
- >> [Schedule an examination](#)

**Returning Users**

**Sign in**

Email Address:

Password:

Start in:

Remember me

[\[ Forgot Password? \]](#)

[\[ Update email address \]](#)

If you do not have an account, please click the below link.

[\[ Create an Account \]](#)

2. You must put in your email address and the spelling of your name must match **EXACTLY** as it is shown on the valid government issued ID that will be shown at the test center.

**Create an Account**

To create a PSI account, provide the following information. The PSI account allows you to register, schedule and take practice tests that are licensed by various authorities who are PSI partners. If you have created an account already, [log on](#) now.

Fields indicated with an asterisk (\*) are mandatory.

**Step 1**

**Your Details**

Email Address:\*

First Name:\*  Last Name:\*

Middle Name:  Generation(Jr.,Sr.,etc.)

If you have previously contacted a PSI Customer Support representative and paid for an examination, or you believe that your licensing or certification agency has provided PSI with eligibility information for you, Please check the box below:

[Check here to attempt to locate existing records for you in the system.](#)

**Step 2**

**Enter a password for your account and select your security question and answer.**

Create a password:\*  (The password must contain at least five characters. It is case sensitive and can contain letters and numbers only. Spaces are not allowed.)

Retype your password :\*  Retype to confirm your password.

Choose a Security Question: :\*

Security Answer :\*

3. You are now ready to register for the examination.

**Welcome to your PSI Home Page!**

You can select the following options under **My Tasks** on the right hand menu:

- Register test - allows you to register for a test.
- Schedule test - allows you to schedule a test and to select the testing center.
- Reschedule test - allows you to reschedule a test appointment.
- Apply for retest - allows you to apply for retest if you have failed in your previous test.
- Pay for the test - allows you to pay for the test online.
- Duplicate score report- allows you to apply for a duplicate score report of the exam that you have passed.

You can maintain your personal account information by selecting the following options under **User Info** :

- Change personal profile - allows you to change and update your demographics information.
- Change login details - allows you to change your Email address & password.

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**My Tasks**

- > [PSI Learning Academy](#)
- > [Helpful Resources](#)
- > [View all my activities](#)
- > [Register for a test](#)
- > [Schedule for a test](#)
- > [Pay for a test](#)
- > [Cancel/Reschedule a test](#)
- > [Apply for a retest](#)
- > [Order a duplicate score report](#)
- > [Print a Receipt](#)
- > [Find test date](#)

4. Select the organization, state, account, and classification (as seen below). Enter your Social Security number and select *Submit*.

**Select Organization**

Government/State Licensing Agencies

**Select Jurisdiction**

North Dakota

**Select Account**

ND Insurance

**Classification**

- ND Accident and Health
- ND Bail Bonds - State Statutes, Rules and Regulations
- ND Casualty
- ND Consumer Credit - State Statutes, Rules and Regulations
- ND Crop Hail Insurance - State Statutes, Rules and Regulations
- ND Legal Expense Insurance - State Statutes, Rules and Regulations
- ND Life and Annuity
- ND Personal Lines
- ND Property

5. Enter all the mandatory information and select Continue.

**Personal Information**

First Name  Last Name

\* SSN  -  -

**Primary Contact Address**

\* Street Address1  Address2

\* City  \* State

State (If not USA)  \* Country

\* Postal Code

**Telephone Numbers**

\* Home Phone  Office Phone

\* Date of Birth

\* Email ID

6. Type in your credit card information and accept the "Terms & Conditions", then select Submit.

Registration Fee	Cost (\$)
Examination Fee (two portions)	86.00
<b>Total</b>	<b>86.00</b>

**Payment**

You will be charged **86.00**.

Credit Card

Card Type: \*

Card Number: \*

Expiration Date: \*

Name on Card: \*

ZIP Code: \*  Card ID Number: \*  [What is Card ID no?](#)

I accept PSI's Payment terms & conditions.  
[Click here to read terms & conditions.](#)

7. Now you are ready to schedule for the test. Enter your ZIP code or the city where you live. You will get a list of the testing centers closest to you. Select the desired Test center and select Continue.

**Test Center Selection**

Country:  Zip or City:

**Choose one or more test centers, then click the 'Continue' button to view available dates**

Distance	Testcenter Name	Address
<input type="checkbox"/> 100.4 miles	Minot - Minot State University	500 University Ave W,Ctr for Extended Lrng - A 366B,Minot,North Dakota,58707
<input type="checkbox"/> 162.6 miles	MOORHEAD	819 30th Ave South,Suite 108,Moorhead,Minnes
<input type="checkbox"/> 215.8 miles	EDINA (Room B)	6550 York Ave,Suite 317,Edina,Minnesota,5543
<input type="checkbox"/> 218.3 miles	DULUTH	416 West Superior Street,Duluth,Minnesota,558

8. You will now see the availability. Click on the date and time of your choice and select Schedule.

**Schedule Month**

**Choose a date and session for the schedule month**

Date	Day of week	Sessions
<input checked="" type="radio"/> 05/13/2013	Monday	<input type="text" value="1:00 PM - 6:00 PM"/>
<input type="radio"/> 05/14/2013	Tuesday	<input type="text" value="- Session -"/>
<input type="radio"/> 05/16/2013	Thursday	<input type="text" value="- Session -"/>
<input type="radio"/> 05/20/2013	Monday	<input type="text" value="- Session -"/>
<input type="radio"/> 05/21/2013	Tuesday	<input type="text" value="- Session -"/>

9. A confirmation will appear that you can print out, and you will receive an email confirmation.

Exam: ND Casualty  
 Sponsor: NORTH DAKOTA INSURANCE  
 Confirmation Number: M6252344  
 Test Center: Bismarck - Rasmussen College\*  
 Address: Bismarck - Rasmussen College\*  
 1701 East Century Avenue,  
 Bismarck,  
 North Dakota,  
 USA  
 Test Schedule Date: 11/06/2013  
 Test Schedule Time: 9:30 AM

**You must arrive at the test center 30 minutes before the start of your schedule to pay your examination fees and will not be allowed to take your scheduled examination**

Directions to Test Center: Take I-94 to US-83 N, Exit 159, toward Bismarck onto State St/US-83 N, then right on E Century Ave. Rasmussen College will be on the right.

10. To schedule another examination select Back to welcome page at the bottom left hand side. And start over at Step 3.

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## EXAMINATION TEST CENTER LOCATIONS

Bismarck, ND  
120 N. 3rd St, Suite 75  
Logan Building  
Bismarck, ND 58501

Minot - Minot State University\*  
500 University Ave W  
Center for Extended Learning - Admin Bldg, Room 361  
Minot, ND 58707

Moorhead, MN  
819 30th Ave South  
Suite 108  
Moorhead, MN 56560

Additionally, PSI has examination centers in many other regions across the United States. You may take this examination at any of these locations by filling out the exam accommodations form found at the end of this Candidate Information Bulletin.

## REPORTING TO THE EXAMINATION TEST CENTER

On the day of the examination, you should arrive 30 minutes before your appointment. This extra time is for sign-in, identification, and familiarizing you with the examination process. *If you arrive late, you may not be admitted to the examination test center and you will forfeit your examination registration fee.*

### REQUIRED IDENTIFICATION

Candidates need to provide two (2) forms of identification.

Candidates must register for the exam with their LEGAL first and last name as it appears on their government issued identification. All required identification below must match the first and last name under which the candidate is registered. Candidates are required to bring two (2) forms of valid (non-expired) signature bearing identification to the test site.

#### PRIMARY IDENTIFICATION - Choose One

- State issued driver's license
- State issued identification card
- US Government Issued Passport
- US Government Issued Military Identification Card
- US Government Issues Alien Registration Card

#### SECONDARY IDENTIFICATION - Choose One

- Credit Card (must be signed)
- Social Security Card

\*NOTE: Student ID and employment ID are NOT acceptable forms of identification.

Candidates must register with the full legal name as it appears on their government issued identification. The name on the identification must be the same as the name used to register for the examination. If the candidate fails to bring proper identification or the candidate names do not match, the candidates will not be allowed to test and their examination fee will not be refunded.

### SECURITY PROCEDURES

The following security procedures apply during examinations:

- You will have access to an online calculator.
- You will be given a piece of scratch paper and a pencil. These will be returned to the proctor at the end of your examination.
- Candidates may take only approved items into the examination room.
- All personal belongings of candidates, with the exception of close-fitting jackets or sweatshirts, should be placed in the secure storage provided at each site prior to entering the examination room. Personal belongings include, but are not limited to, the following items:
  - Electronic devices of any type, including cellular / mobile phones, recording devices, electronic watches, cameras, pagers, laptop computers, tablet computers (e.g., iPads), music players (e.g., iPods), smart watches, radios, or electronic games.
  - Bulky or loose clothing or coats that could be used to conceal recording devices or notes, including coats, shawls, hooded clothing, heavy jackets, or overcoats.
  - Hats or headgear not worn for religious reasons or as religious apparel, including hats, baseball caps, or visors.
  - Other personal items, including purses, notebooks, reference or reading material, briefcases, backpacks, wallets, pens, pencils, other writing devices, food, drinks, and good luck items.
- Person(s) accompanying an examination candidate may not wait in the examination center, inside the building or on the building's property. This applies to guests of any nature, including drivers, children, friends, family, colleagues or instructors.
- No smoking, eating, or drinking is allowed in the examination center.
- During the check in process, all candidates will be asked if they possess any prohibited items. Candidates may also be asked to empty their pockets and turn them out for the proctor to ensure they are empty. The proctor may also ask candidates to lift up the ends of their sleeves and the bottoms of their pant legs to ensure that notes or recording devices are not being hidden there.
- Proctors will also carefully inspect eyeglass frames, tie tacks, or any other apparel that could be used to harbor a recording device. Proctors will ask to inspect any such items in candidates' pockets.
- If prohibited items are found during check-in, candidates shall put them in the provided secure storage or return these items to their vehicle. PSI will not be responsible for the security of any personal belongings or prohibited items.
- Any candidate possessing prohibited items in the examination room shall immediately have his or her test results invalidated, and PSI shall notify the examination sponsor of the occurrence.



- Any candidate seen giving or receiving assistance on an examination, found with unauthorized materials, or who violates any security regulations will be asked to surrender all examination materials and to leave the examination center. All such instances will be reported to the examination sponsor.
- Copying or communicating examination content is violation of a candidate’s contract with PSI, and federal and state law. Either may result in the disqualification of examination results and may lead to legal action.
- Once candidates have been seated and the examination begins, they may leave the examination room only to use the restroom, and only after obtaining permission from the proctor. Candidate will not receive extra time to complete the examination.

**IMPORTANT:** After you have entered your responses, you will later be able to return to any question(s) and change your response, provided the examination time has not run out.

**EXAMINATION REVIEW**

PSI, in cooperation with the North Dakota Insurance Department, will be consistently evaluating the examinations being administered to ensure that the examinations accurately measure competency in the required knowledge areas. Comments may be entered by clicking the Comments link on the function bar of the test question screen.

Comments will be analyzed by PSI examination development staff. While PSI does not respond to individuals regarding these comments, all substantive comments are reviewed. Although PSI does not respond to individuals regarding these comments, all substantive comments are reviewed. If a discrepancy is found during the comment review, PSI and the department may re-evaluate candidates’ results and adjust them accordingly. **This is the only review of the examination available to candidates.**

**TAKING THE EXAMINATION BY COMPUTER**

The examination will be administered via computer. You will be using a mouse and computer keyboard.

**IDENTIFICATION SCREEN**

You will be directed to a semi-private testing station to take the examination. When you are seated at the testing station, you will be prompted to confirm your name, identification number, and the examination for which you are registered.

**TUTORIAL**

Before you start your examination, an introductory tutorial is provided on the computer screen. The time you spend on this tutorial, up to 15 minutes, DOES NOT count as part of your examination time. Sample questions are included following the tutorial so that you may practice answering questions, and reviewing your answers.

**TEST QUESTION SCREEN**

The “Function Bar” at the top of the test question provides mouse-click access to the features available while taking the examination.



One question appears on the screen at a time. During the examination, minutes remaining will be displayed at the top of the screen and updated as you record your answers.

**SCORE REPORTING**

Your score will be given to you immediately following completion of the examination. A total score of 70% is required to pass. The following summary describes the score reporting process:

- On screen** - Your score will appear on the computer screen, either when you complete all the exam questions or automatically at the end of the time allowed for the examination.
  - If you **pass**, you will immediately be notified that you passed the examination, and you will be provided information about how you performed on each area of the exam. Total score of 70% is required to pass.
  - If you **do not pass**, you will be notified that you failed the examination, and you will be provided information about how you performed on each area of the exam.
- On paper** - Make sure to obtain your printed score report from test center staff before you leave the test center.

**DUPLICATE SCORE REPORTS**

You may request a duplicate score report after your examination by emailing [scorereport@psionline.com](mailto:scorereport@psionline.com) or by calling (800) 733-9267.

**EXPERIMENTAL QUESTIONS**

In addition to the number of examination questions specified, a small number of “pretest” questions may be administered during the examinations. These questions will NOT be scored and time to answer them has been added to the time allowed. The administration of such non-scored experimental questions is an essential step in developing future licensing examinations.

## TIPS FOR PREPARING FOR YOUR EXAM

The following suggestions will help you prepare for your examination.

- Planned preparation increases your likelihood of passing.
- Start with a current copy of this Candidate Information Bulletin and use the examination content outline as the basis of your study.
- Read study materials that cover all the topics in the content outline.
- Take notes on what you study. Putting information in writing helps you commit it to memory and it is also an excellent business practice.
- Discuss new terms or concepts as frequently as you can with colleagues. This will test your understanding and reinforce ideas.
- Your learning will be most effective if you study frequently, for periods of about 45 to 60 minutes. Concentration tends to wander when you study for longer periods of time.

**You can take a practice exam online at [www.psiexams.com](http://www.psiexams.com) to prepare for your North Dakota Insurance Examination.**

Please note that practice exams are intended only to help testing candidates become familiar with the general types of questions that will appear on a licensing examination, and do not contain actual questions that are asked on the exam. Practice exams ARE NOT a substitute for proper education and study. Scoring well on the practice exam does not guarantee that you will pass an actual licensing examination.

Note: You may take the practice exams an unlimited number of times; however, you will need to pay each time.

## EXAMINATION STUDY MATERIALS AND CONTENT OUTLINES

### STUDY MATERIALS

Neither the North Dakota Insurance Department nor PSI specifically endorses any particular study materials. Candidates are encouraged to visit the North Dakota Insurance Department web site at [www.nd.gov/ndins](http://www.nd.gov/ndins) for more information. When candidates complete the examination, they will receive a score report marked “pass” or “fail” along with diagnostic information. Candidates may use the diagnostic report as a guide for studying before their next test administration.

### EXAMINATION CONTENT OUTLINES

Individual examination content outlines are available from PSI for each examination. Content outlines indicate the examination time limit, minimum score required to pass, subject area and the number of items in each area. To obtain a content outline for your specific examination, visit [www.psiexams.com](http://www.psiexams.com), select [Government/State Licensing Agencies/North Dakota/Insurance](#). The examination content outlines can be found under Information Links (on the right side of the page).



# NORTH DAKOTA INSURANCE EXAMINATION REGISTRATION FORM

Be prepared with the following information before you begin the registration process. Read the Candidate Information Bulletin before filling out this registration form. You must provide all information requested and submit the appropriate fee. Registration forms that are incomplete or not accompanied by the proper fee will be returned unprocessed. Examination fees are not refundable or transferable.

Last Name		Full First Name		Full Middle Name	
Social Security Number <i>(FOR IDENTIFICATION PURPOSES ONLY)</i>					
Mailing Address					
City		State		Zip Code	
Cell Phone Number (including area code) ( )			Other Phone Number (including area code) ( )		
Email Address				DOB (mm/dd/yyyy)	

### Examination

**NOTE: EXAMINATION FEES ARE NOT REFUNDABLE OR TRANSFERABLE.**  
THE EXAMINATION FEE IS VALID FOR ONE YEAR FROM THE DATE OF PAYMENT

	Examination Title				
<input type="checkbox"/>	Life and Annuity Both Portions (\$86)	<input type="checkbox"/>	Life and Annuity State Only (\$70)	<input type="checkbox"/>	Life and Annuity General Only (\$70)
<input type="checkbox"/>	Accident and Health Both Portions (\$86)	<input type="checkbox"/>	Accident and Health State Only (\$70)	<input type="checkbox"/>	Accident and Health General Only (\$70)
<input type="checkbox"/>	Property Both Portions (\$86)	<input type="checkbox"/>	Property State Only (\$70)	<input type="checkbox"/>	Property General Only (\$70)
<input type="checkbox"/>	Casualty Both Portions (\$86)	<input type="checkbox"/>	Casualty State Only (\$70)	<input type="checkbox"/>	Casualty General Only (\$70)
<input type="checkbox"/>	Personal Lines Both Portions (\$86)	<input type="checkbox"/>	Personal Lines State Only (\$70)	<input type="checkbox"/>	Personal Lines General Only (\$70)
<input type="checkbox"/>	Bail Bonds (\$87)	<input type="checkbox"/>	Consumer Credit (\$87)	<input type="checkbox"/>	Public Adjuster (\$86)
<input type="checkbox"/>	Legal Expense (\$87)	<input type="checkbox"/>	Crop Hail (\$87)		

<input type="checkbox"/> First Time	<input type="checkbox"/> Retake
-------------------------------------	---------------------------------

**Total Fee Included: \$** \_\_\_\_\_ You may pay by credit card, money order, cashier's check or company check only. Cash and personal checks are not accepted.

If paying by credit card, check one:  VISA  MasterCard  American Express  Discover

Card No: \_\_\_\_\_ Exp. Date: \_\_\_\_\_

Card Verification No: \_\_\_\_\_ *The card verification number may be located on the back of the card (the last three digits on the signature strip) or on the front of the card (the four digits to the right and above the card account number).*

Billing Street Address: \_\_\_\_\_ Billing Zip Code: \_\_\_\_\_

Cardholder Name (Print): \_\_\_\_\_ Signature: \_\_\_\_\_

I am submitting the Exam Accommodations Request Form and required documentation (see next page).  Yes  No

**Affidavit:** I certify that the information provided on this registration form (and/or telephonically to PSI) is correct. I understand that any falsification of information may result in denial of licensure. I have read and understand the Candidate Information Bulletin.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

If you are registering by mail, email or fax, sign and date this registration form on the lines provided. Complete and forward this registration form with the applicable examination fee to:

PSI Services LLC \* ATTN: Examination Registration ND INS  
3210 E Tropicana Ave \* Las Vegas, NV\* 89121  
Email examschedule@psionline.com \* Fax (702) 932-2666 \* (800) 733-9267 \* TTY (800) 735-2929 \* [www.psiexams.com](http://www.psiexams.com)





# EXAM ACCOMMODATIONS REQUEST FORM

All examination centers are equipped to provide access in accordance with the Americans with Disabilities Act (ADA) of 1990. Applicants with disabilities or those who would otherwise have difficulty taking the examination may request exam accommodations.

Candidates who wish to request exam accommodations because of a disability should fax this form and supporting documentation to PSI at (702) 932-2666.

### Requirements for exam accommodation requests:

You are required to submit documentation from the medical authority or learning institution that rendered a diagnosis. Verification must be submitted to PSI on the letterhead stationery of the authority or specialist and include the following:

- Description of the disability and limitations related to testing
- Recommended accommodation/modification
- Name, title and telephone number of the medical authority or specialist
- Original signature of the medical authority or specialist

Date: \_\_\_\_\_ SS#: \_\_\_\_\_

Legal Name: \_\_\_\_\_  
Last Name First Name

Address: \_\_\_\_\_  
Street City, State, Zip Code

Telephone: (\_\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_ (\_\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_  
Home Work

Email Address: \_\_\_\_\_

### Check any exam accommodations you require (requests must concur with documentation submitted):

- Reader (as accommodation for visual impairment or learning disability)
- Extended time (Additional time requested: \_\_\_\_\_)
- Large-print written examination
- Other \_\_\_\_\_
- \*Out-of-State Testing Request (this request does not require additional documentation) \_\_\_\_\_

Site requested: \_\_\_\_\_  
\*You may email your of-state-request to [OutOfStateRequest@psionline.com](mailto:OutOfStateRequest@psionline.com).

- Complete and fax this form, along with supporting documentation, to (702) 932-2666 or email it to [examaccommodations@psionline.com](mailto:examaccommodations@psionline.com).
- After 4 days, PSI Exam Accommodations will email you confirmation of approval with instructions for the next step.

**DO NOT SCHEDULE YOUR EXAMINATION UNTIL THIS DOCUMENTATION HAS BEEN RECEIVED AND PROCESSED BY PSI EXAM ACCOMMODATIONS.**

PSI Services LLC  
3210 E Tropicana  
Las Vegas, NV 89121