



STATE OF NORTH CAROLINA

INSURANCE LICENSING EXAMINATION CANDIDATE GUIDE

Important new information contained within.

MARCH 2009

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QUICK REFERENCE

STATE LICENSING INFORMATION

Candidates may contact the North Carolina Department of Insurance with questions about obtaining or maintaining a license after the examination has been passed.

**North Carolina
Department of Insurance**
Agent Services Division
1204 Mail Services Center
Raleigh, NC 27699-1204
(919) 807-6800 (phone)
(919) 715-3794 (fax)
(919) 715-7352 (fax)
Email: ASDRESLIC@NCDOI.net

**For Licensing Status,
Continuing Education and
Other Information use the
following Web site**
www.ncdoi.com.

EXAMINATION INFORMATION

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

**Pearson VUE
North Carolina Insurance**
PO Box 8588
Philadelphia, PA 19101-8588
(800) 274-0668

Web site
www.pearsonvue.com

RESERVATIONS

Before making an exam reservation

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 exam reservation

Candidates may make a reservation by:

- Calling (800) 274-0668
- Visiting the Web site at www.pearsonvue.com

Candidates should make a reservation by phone at least three (3) business days before the desired examination date or on the Web at least four (4) business days before the desired examination date. **WALK-IN EXAMINATIONS ARE NOT AVAILABLE.**

Candidates may request special accommodations by using the *Special Accommodations Request Form* located in the back of this guide.

SCHEDULES & FEES

Test Center locations

A list of test centers appears on the back cover of this guide. Candidates should contact Pearson VUE to confirm specific locations and examination schedules.

Exam fees

Effective July 1, 2008, the fee will increase to \$106.50 for the first attempt, and \$56.50 for subsequent attempts.

Self-employed adjusters pay a license registration fee of \$50 and an appointment/license fee (\$75.00) at the time of reservation to Pearson VUE. This license fee is only due when registering for the first time. First Time Test taker self-employed adjusters will now pay \$181.50 when registering and \$56.50 for subsequent attempts.

All fees must be paid at the time of reservation by credit card, debit card, voucher, or electronic check. **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 19).**

EXAM DAY

What to bring to the exam

Candidates should bring to the examination the confirmation number they received when they made the examination reservation, proper identification, and other materials as dictated by the state licensing agency. A complete list appears in *What to Bring* (page 21).

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 20*), and each candidate will leave the test center with an official score report in hand.

License identifier

Within 24-28 hours after passing the examination, candidates will be able to obtain their license identifier which is the *National Producer Number* (page 9).



Dear License Applicant:

I want to personally congratulate you on your decision to consider insurance as a viable career option. Well-trained, knowledgeable representatives are an essential resource for insurance policyholders in North Carolina. A consumer who has confidence in a conscientious, well-informed agent is one who will make the best purchase decisions. When unexpected losses occur, our consumers rely on the support of proficient insurance adjusters to provide assurance that claims will be handled in a timely and efficient manner.

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 prelicensing education program that offers each applicant a foundation in insurance principles, laws, and products. In addition we require a licensing examination by which you demonstrate what you've learned about insurance. This candidate guide sets forth the steps you must take in applying and being tested for a license. You may also check our website at www.ncdoi.com for answers to frequently asked questions and other insurance information.

I believe you will find the Agent Services Division of the North Carolina Department of Insurance very helpful to you as you pursue your quest 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.

Again, congratulations on what I believe you will discover is a great career choice. The North Carolina Department of Insurance looks forward to working with you.

Sincerely,

A handwritten signature in cursive script that reads "Wayne Goodwin". The signature is written in dark ink and is positioned below the word "Sincerely,".

Wayne Goodwin
Commissioner of Insurance

The North Carolina Department of Insurance has the sole responsibility for the content and procedures described herein.

**North Carolina
Department of Insurance**
Agent Services Division
1204 Mail Services Center
Raleigh, NC 27699-1204
(919) 807-6800 (phone)
(919) 715-3794 (fax)
(919) 715-7352 (fax)
Email: ASDRESLIC@NCDOI.net

The candidate guide is a useful tool in preparing for an examination.

Before taking an examination, it is highly recommended that the North Carolina Insurance Licensing Examination Candidate Guide be reviewed, with special attention given to the content outlines. (*content outlines begin on page S1 of this guide*)

1. Complete all preclicensing education.

Complete all required preclicensing education from an approved provider (list can be found at www.pearsonvue.com) and obtain an *Examination Admission Ticket*. (*See page 6*).

If you have industry experience, preclicensing education may be waived. (*See page 2*)

2. Make a reservation and pay examination fee.

Make a reservation (online or by phone) with Pearson VUE for the examination. (*See page 17*)

3. Go to the test center.

Go to the test center on the day of the examination, bringing along all required materials. (*See page 21*)

4. Apply for a license.

A North Carolina license application will be completed at the time of the examination.

5. Receive a photo-bearing license.

Upon passing the examination a photo-bearing license will be mailed to the home address provided by the applicant unless the screening questions or the national producer database (PDB) check disqualifies the applicant. (*See pages 15-16*) All candidates receive a score report showing that they either passed or failed the examination taken.

6. Obtain an appointment.

Business cannot be conducted in North Carolina until an appointment has been acquired from an insurance company through a contract or an agreement with that insurance company. (*See pages 6-7*)

License status and continuing education information is now available on the North Carolina Department of Insurance website at www.ncdoi.com. 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

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CONTACT INFORMATION

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

Candidates may contact the North Carolina Department of Insurance with questions about obtaining or maintaining a license after the examination has been passed.

FOR EXAMINATIONS

Pearson VUE

North Carolina Insurance
PO Box 8588
Philadelphia, PA 19101-8588
(800) 274-0668

Web site

www.pearsonvue.com

FOR STATE LICENSING

North Carolina

Department of Insurance

Agent Services Division
1204 Mail Services
Raleigh, NC 27699-1204
(919) 807-6800
(919) 715-3794 (fax)
(919) 715-7352 (fax)

Email: ASDRESLIC@NCDDOI.net

Web site

www.ncdoi.com

PRACTICE TESTS

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

THE LICENSURE PROCESS

Licensure is the process by which an agency of state government or other jurisdiction grants permission to individuals to engage in the practice of, and prohibits all others from legally practicing, a particular profession, vocation, or occupation. By ensuring a minimum level of competence, the licensure process protects the general public. The state regulatory agency is responsible for establishing the acceptable level of safe practice and for determining whether an individual meets that standard.

The North Carolina Department of Insurance has retained the services of Pearson VUE to develop and administer its insurance licensing examination program. Pearson VUE is a leading provider of assessment services to regulatory agencies and national associations. We encourage you to review the information contained in this guide, because your licensure questions will be answered. *The Candidate Guide* is also available for view or download at www.pearsonvue.com.

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 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 and Health, and 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

PRELICENSING INFORMATION

Notification of Resident Address

The notification of resident address letter should be faxed to (919) 715-3794 or mailed to the following address:

North Carolina
Department of Insurance
1204 Mail Services Center
Raleigh, NC 27699-1204
(919) 807-6800 (phone)
(919) 715-3794 (fax)
(919) 715-7352 (fax)
Email: ASDRESLIC@NCDOI.net

PRELICENSING EDUCATION WAIVERS

EXAM CODE	LICENSE	EDUCATION WAIVERS
01	Life Agent	Certified Employee Benefits Specialist (CEBS), Certified Insurance Counselor (CIC), Certified Financial Planner (CFP), holder of degree in insurance (associate or bachelor)
02	Health, Accident & Sickness Agent	Registered Health Underwriter (RHU); Certified Employee Benefits Specialist (CEBS); Registered Employee Benefits Consultant (REBC); Health Insurance Associate (HIA) holder of degree in insurance (associate or bachelor)
12	Personal Lines Agent	Accredited Advisor in Insurance (AAI), Associate in Risk Management (ARM), Certified Insurance Counselor (CIC), holder of degree in insurance (associate or bachelor)
04	Property Agent	Accredited Advisor in Insurance (AAI), Associate in Risk Management (ARM), Certified Insurance Counselor (CIC), holder of degree in insurance (associate or bachelor)
05	Casualty Agent	Accredited Advisor in Insurance (AAI), Associate in Risk Management (ARM), Certified Insurance Counselor (CIC), holder of degree in insurance (associate or bachelor)
21	Medicare Supplement/Long-Term Care Agent	Candidates requesting waivers should submit proof of education/experience in Medicare Supplement/Long-Term Care for review.

NOTE:

A list of schools, both Classroom and Correspondence, approved to conduct Insurance Prelicensing Education may be found at either www.pearsonvue.com or the North Carolina Department of Insurance website at www.ncdoi.com.

Request a Waiver

Applicants may request a waiver by submitting a written request to:

PLE Waiver Request
North Carolina
Department of Insurance
1204 Mail Services Center
Raleigh, NC 27699-1204
(919) 807-6800 (phone)
(919) 715-3794 (fax)
(919) 715-7352 (fax)
Email: ASDRESLIC@NCDOI.net

The request must include the applicant's full name, mailing address, Social Security number, and daytime phone number. Those who have a candidate guide should submit the *Examination Admission Ticket* distributed with this guide with the waiver request. Those who do not have a candidate guide should contact Pearson VUE at (800) 274-0668 to obtain one. Applicants may qualify for a prelicensing waiver if they hold a certificate or diploma indicating a professional designation or degree in insurance. Before the waiver is granted, the applicant must send a copy of diploma or award letter. Applicants requesting waiver on the basis of holding a degree in insurance must also submit an official copy of their college transcript.

Waivers for any other reason must be reviewed by the Department on a case by case basis.

Upon receiving the written request (with attachments) for a prelicensing education waiver, the Department of Insurance will issue an *Examination Admission Ticket*. The admission ticket is valid for ninety (90) days from the date issued. Applicants who do not take the examination within this period or who take the examination and do not pass on the first attempt must meet North Carolina's prelicensing education requirement before taking the examination.

PRELICENSING CORRESPONDENCE COURSES

The Department of Insurance approves correspondence courses for prelicensing education offered through the workbook method or through the internet. Individuals will **not** receive credit or an *Examination Admission Ticket* for completing an approved correspondence course, **unless** they adhere to the following rules.

Individuals who take a self-study course must:

- Obtain the correspondence materials through a Department of Insurance-approved correspondence school listed in this candidate guide.
- Be assigned to an approved instructor by that school.
- Communicate with their assigned instructor a minimum of two (2) times. The instructor's duties to the student as prescribed by the Commissioner are listed below. The form of communication may be via person to person conferences, via telephone conversations, via email or other forms of validated internet communication.

Initial Duties

Instructors must:

1. Describe prelicensing requirements.
2. Inform the student that he or she must obtain a candidate guide.
3. Check student course materials to ensure that they are complete and current.
4. Review course content.
5. Explain use of materials and books.
6. Complete any required forms or applications.
7. Establish a schedule of studies appropriate for the student.
8. Ensure that the student has the necessary information to contact the instructor in order to have questions answered during course study.
9. Explain course final examination and grading procedures, and ensure that student understands that the instructor will submit the final examination to the provider for grading.

10. Answer student questions on an ongoing basis.
11. Review workbooks, computer records, etc. (these may vary according to the method of correspondence chosen by the student) with student to ensure that the student has completed all assignments.
12. Conduct a review of the course to identify any course content which may require additional study.
13. Explain processing of final examination and notification by the publisher of results if applicable.
14. Monitor the student while he or she takes the final course examination in an approved testing environment.
15. Complete the student's certification form and ensure that both the instructor's and the student's signatures are executed. The instructor should attach the certification to the final examination answer sheet and mail to the provider for grading.
16. Collect *Examination Admission Ticket* from student. **The instructor should not alter the form at this time.** If the student fails the final course examination, the instructor will be responsible for returning the form unaltered to the student.
17. Explain North Carolina licensing examination procedures to the student.

Follow-Up Duties

Instructors should:

1. After receiving written notice of examination results from the correspondence course provider, notify the student of the results of the final course examination.
2. For passing candidates: prepare and mail *Examination Admission Ticket* to student. For failing candidates: establish a schedule of studies with the student for reviewing the entire course. The instructor should also make arrangements for the student to retake the course final examination. If the student elects to discontinue course work through the program, the instructor should return the unaltered *Examination Admission Ticket*.
3. Submit to the program director, within ten (10) business days of receipt of examination results, the student's name and Social Security number, the "school copy" portion of the *Examination Admission Ticket*, and a copy of the student's passing or failing notice provided by the correspondence course provider.

HOW TO PREPARE FOR THE EXAM

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.

IMPORTANT

Students meeting the major lines of authority and Medicare Supplement/Long-Term Care prelicensing education requirements through classroom and correspondence courses must enroll through a Department of Insurance-approved school.

A list of approved schools may be found at either www.pearsonvue.com or www.ncdoi.com.

LICENSES REQUIRING PRELICENSING EDUCATION AND EXAM

Applicants wishing to take the Life, Accident and Health or Sickness, Property, Casualty, or Personal Lines examination must first complete twenty (20) hours of prelicensing education.

Applicants wishing to take the Medicare Supplement/Long-Term Care examination must first complete ten (10) hours of prelicensing 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 Reservation, 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). Instructors should have a candidate guide on hand at each prelicensing course meeting.

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, 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 INCLUDED IN THIS GUIDE.**

LICENSES REQUIRING EXAM ONLY

Applicants wishing to take the Title, Auto Physical Damage, Adjuster, Crop Hail Adjuster, or Surplus Lines examination have **no** mandated prelicensing education requirement and must prepare for the examination on their own. Examination content outlines and suggestions on where to obtain relevant study material have been included in this candidate guide.

Study materials are most readily available through companies whose business it is to sell these same coverages or to adjust insurance claims. Study materials are also available through private vendor self-study courses.

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 length and format of the various examinations.

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/Longterm 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 other requirements.

Only a properly completed and originally signed *Examination Admission Ticket* will be accepted at the test center. Certificates presented at the test center that indicate completion of more than one course shall be considered invalid. 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.** 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 during 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.

Company/Independent Firm, Public, and Hail Adjuster applicants must be appointed by an adjusting firm registered with the North Carolina Department of Insurance. **The adjusting firm must complete Section II of the *Examination Admission Ticket* including the appointing company number.**

Self-Employed Adjuster applicants should enter "0500" in the "Appointing Company Number" blank in Section II of the *Examination Admission Ticket*.

AVAILABLE EXAMS

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

GENERAL LICENSING/APPOINTMENT INFORMATION FOR AGENTS

Agent: An agent is a person licensed to solicit applications for, or to negotiate a policy of, insurance. A person not duly licensed who solicits or negotiates a policy of insurance on behalf of an insurer is an agent within the intent of Article 33-10 of Chapter 58 and thereby becomes liable for all the duties, requirements, liabilities, and penalties to which an agent of such company is subject. Such company, by compensating such person through any of its officers, agents, or employees for soliciting policies of insurance, shall thereby accept and acknowledge such person as its agent in such transaction.

Agent License: This is a document issued by the Department of Insurance that means the individual whose name and other identifying information are printed on

the agent's license has completed an application; met age requirements; is competent, trustworthy, and financially responsible; has not willfully violated insurance laws of this or any other state or jurisdiction; and has met education, training, and examination requirements.

An agent license without an appointment does **not** give an individual the authority to solicit.

A chart of agent licenses appears on *page 9* of this candidate guide. The chart provides special requirements that must be met, as well as exemptions to examination requirements for each agent's line of insurance.

The procedures for taking the licensing examination begin on *page 21* of this candidate guide. Applicants should read carefully all the information provided.

Appointment: An appointment is a contractual agreement between a licensed agent and a licensed insurer or a licensed adjuster and an adjusting company.

An agent may sell for the appointing insurance company immediately upon signing a contract or agreement with the insurance company. The insurance company has thirty (30) days to notify the Department of Insurance of the appointment.

APPOINTMENT/PROOF OF LICENSURE

Upon receipt of the license, the applicant is an insurance agent for the line of insurance printed on the license. 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.

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.

The agent is responsible for verifying the lines of insurance for which he or she is licensed by:

1. Showing the insurance company representative the license issued by the North Carolina Department of Insurance; or
2. Mailing a copy of the license to the appointing insurer's licensing office; or
3. Obtaining the license status from the producer database (NAIC).
4. Accessing the information from the department's website www.ncdoi.com.

All requests must be made in writing. The Agent Services Division will **not** verify this information on the telephone to agents or insurance company representatives.

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 and an adjuster license in North Carolina.

A chart of adjuster licenses can be found on *page 10* of this candidate guide. The chart provides appointment information, examination exemptions, and procedures for applying for the adjuster license for applicants exempted from the examination.

For those applicants not exempted from the examination, the procedures for taking the licensing examination begin on *page 21* of this candidate guide. Applicants should read carefully all the information about electronic examinations provided in this guide.

Prelicensing education is not required for adjusters. However, some companies send candidates to agent prelicensing school in order to assist with their training. If you attend 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 agent with the lines of authority Property and Casualty in North Carolina.

The procedures for taking the licensing examination begin on *page 21* of this candidate guide. Applicants should read carefully all the information about electronic examinations provided in this guide.

All Surplus Lines agents must become a member of the North Carolina Surplus Lines Association. The address of the Association is PO Box 41368, Raleigh, NC 27629. The telephone number is (919) 876-0687.

LICENSE ISSUANCE PROCEDURES

Agents, Company/Independent Firm, Public, and Hail Adjusters who meet the requirements determined by the North Carolina Department of Insurance will be mailed a license in 7-10 business days to the home address provided by the applicant at the time of registration. Eligibility requirements for licensure are determined by the North Carolina Department of Insurance.

Self-employed adjusters who meet the requirements for licensure will be mailed a license in 7-10 business days to the home address provided by the applicant at the time of registration. The license fee must be paid at the time of reservation. *See page 18* for further details on this procedure.

All candidates who pass the examination but are disqualified (DQ'd) from receiving a license will receive a passing score report. Candidates should provide information to determine license eligibility to the Department of Insurance as indicated by the screening questions on *pages 15-16*. The National Producer Database (PDB) maintained by the NAIC is also checked for regulatory reports.

Surplus Lines Candidates: Before a license will be issued, the applicant must remit to the Commissioner a \$50.00 license fee, submit a completed license application (Form SL) and a copy of the candidate's passing score report. The license fee must be paid by money order or check made payable to the North Carolina Department of Insurance.

IMPORTANT

Licenses are mailed from the corporate office to the home address provided by the successful applicant.

The Surplus Lines application (Form SL) is available by written request from the North Carolina Department of Insurance, Agent Services Division or can be downloaded from the Department's Web site (www.ncdoi.com).

LICENSING AND CONTINUING EDUCATION INFORMATION

Licensees may find information about online services for address changes, license status, etc. at the Department's website www.ncdoi.com:

Life, Accident and Health or Sickness, Property, Casualty, Personal Lines Agents, and Adjusters may wish to verify their Continuing Education records by accessing the department's website at www.ncdoi.com:

- Requirements
- Course offerings
- Continuing education credits recorded

AGENT EXEMPTION CHART

Examinations are **not** required for the following North Carolina resident **agent** licenses if an individual qualifies for an exemption listed in the Agent Exemption Chart in this guide. Individuals exempt from the requirement for a written examination are also exempt from prelicensing education requirements.

EXAM CODE	LICENSE	EXAM EXEMPTIONS
01	*Life Agent	** LUTCF, ChFC, FLMI, or CLU
02	Accident and Health or Sickness Agent	None
12	Personal Lines	**CPCU
04	Property Agent	**CPCU
05	Casualty Agent	**CPCU
16	Auto Physical Damage Agent	**CPCU
46	Title Agent	Attorneys who: (1) submit a statement from the Bar as a member in good standing; and (2) submit a statement indicating compensation will only be by salary.
60	Surplus Lines Agent (must hold Property and Casualty agent lines of authority)	None
21	Medicare Supplement/ Long-Term Care Agent (must be currently licensed as a Health, Accident and Sickness agent)	None

A license identifier, which is the *National Producer Number (NPN)*, will display on all licenses. The NPN is applicable to all licenses held. It is not specific to each Line of Authority. Therefore, once one license is obtained, a NPN will be assigned and it will remain the same for as long as the licensee is engaged in the insurance industry.

You can also obtain the NPN by doing the following:

- Go to www.nipr.com
- Under Products & Services, click on National Product Number (NPN) Access
- Key in SSN and Last Name
- Click Submit Query

The authority to sell variable contracts is granted under the Variable Life/Variable Annuity Products license. An examination is not required for this license. To obtain a Variable Life/Variable Annuity Products license, the applicant must:

1. Hold a life license in NC as a prerequisite
2. Be NASD (FINRA) registered through the NC Secretary of State.
3. Complete an application for the license; the CRD number must be shown on the application for the Department to verify the NASD registration
4. Remit a registration fee of \$50 with the application

The applicant must also obtain appointments with insurance companies in order to sell these products in NC.

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 90 days of the application date for a North Carolina resident license.
2. Submit the NC-1 application with appropriate fee to the address on the application.
3. The Department will confirm the license status in your former home state on the NAIC Producer Database (PDB). If PDB shows your license cancelled in good standing within 90 days of the application date, then you are exempt from taking the North Carolina licensing exam.

If the NAIC Producer Database (PDB) shows that your license canceled more than ninety (90) days from the application date, then you must obtain a Prelicensing Education Waiver and take the appropriate North Carolina examination [instructions on page 2]

ADJUSTER LICENSURE INFORMATION/ EXEMPTION CHART

Examinations are **not** required for a license to adjust North Carolina claims if an individual qualifies for an exemption listed on the chart below.

EXAM CODE	LICENSE	APPOINTMENT	EXAM EXEMPTIONS
26	Company Independent Adjuster	Yes Adjusting Company/ Independent Firm	CPCU
30	Self-Employed Adjuster	None	CPCU
36	Public Adjuster	Yes Public Adjusting Firm	CPCU
41	Hail Adjuster	Yes Adjusting Company/ Independent Firm	CPCU

ADJUSTER LICENSING PROCEDURE FOR INDIVIDUALS EXEMPT FROM EXAM

Resident Adjuster License

Company/Independent Firm, Public, and Hail adjusters: Apply online through online resident licensing at www.ncdoi.com. Be sure to include the appointing company number. Pay the registration fee as indicated on the application and attach proof of CPCU designation. After the license is issued, the company will be billed the adjuster license fee.

Self-Employed Adjusters: Apply online through online resident licensing at www.ncdoi.com. Pay the registration fee as indicated on the application and attach proof of CPCU designation.

NON-RESIDENT ADJUSTERS WHO MOVE TO NORTH CAROLINA

If you lived in a state that issued 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 90 days of the application date for a North Carolina resident license.
2. Apply online through online resident licensing at www.ncdoi.com.
3. The Department 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 [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.ncdoi.com.

If you lived in a state that did not qualify adjusters by examination and did not hold a North Carolina non-resident license, then you must take the 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. You need not travel to North Carolina to take our examination. Upon passing, fax your pass notice to Agent Services Division with a cover page indicating your home address. We will mail you the license from North Carolina.

DUPLICATE LICENSE REPORT

Agents who lose a license may call the Agent Services Division at (919) 807-6800 or send an email to asd@ncdoi.net to request a duplicate license.

UNAUTHORIZED INSURERS – QUESTIONS EVERY AGENT AND BROKER SHOULD ASK

The North Carolina Department of Insurance is very concerned about unauthorized insurers in the state of North Carolina. This information is provided to warn agents and brokers of some of the risks associated with representing unauthorized insurers and to help agents and brokers identify and avoid these arrangements.

Risks for Individual Agents and Brokers

All agents and brokers should understand that the sale of unauthorized insurance products can have devastating consequences which may include the following:

1. Personal Liability on Claims

If the insurer involved is unauthorized, no safety net exists if the insurer becomes insolvent. The individual agent will potentially be required to pay any outstanding claims. In situations such as these, North Carolina General Statute 58-33-95 provides that:

“(a) Any person or entity who solicits, negotiates, or sells insurance or acts as a third party administrator in this State for an unauthorized insurer: (1) Is the representative of that insurer and shall be strictly liable for any losses or unpaid claims if an unauthorized insurer fails to pay in full or in part any claim or loss within the provisions of any insurance contract sold, directly or indirectly, by or through that person or entity on behalf of the unauthorized insurer....”

2. Criminal Charges

North Carolina General Statute 58-33-95 also makes it a crime to sell unauthorized insurance products in this state. The statute reads in pertinent part as follows:

“(a) Any person or entity who solicits, negotiates, or sells insurance or acts as a third party administrator in this State for an unauthorized insurer: (2) Shall be guilty of a Class 1 misdemeanor if the person or entity does not know that the insurer is an unauthorized insurer.... (3) Shall be guilty of a Class H Felony if the person or entity knew or should have known that the insurer is an unauthorized insurer....”

These provisions apply regardless of whether the insurer becomes insolvent.

3. Adverse Administrative Actions

The citizens of North Carolina depend on insurance agents to protect them by providing insurance coverage through bona fide insurance carriers. It is the responsibility of the Department of Insurance to take administrative action against agents that sell consumers health plans or products offered by unauthorized insurers. These actions may include license revocations, license suspensions, and/or fines.

How to Identify and Avoid Unauthorized Insurers

The simplest and most reliable way to avoid any unauthorized insurer problems is to ask the North Carolina Department of Insurance whether the entity is licensed to conduct the business of insurance in North Carolina. If the answer is yes and the company is selling a product that is within the scope of its license, the agent's unauthorized insurer inquiry is finished. If the answer is no, the agent can avoid

any potential unauthorized insurer issues by simply refusing to do business with unlicensed companies or entities regardless of any claims of exemptions from state insurance regulation.

In the event an agent decides to further consider representing such an unlicensed entity, the agent should understand that he or she is assuming the responsibility for thoroughly investigating the entity, and is assuming the responsibility for engaging in a complex legal analysis of whether such an entity is an unauthorized insurer. If the agent's analysis turns out to be erroneous and a court or government agency later determines that the entity was an unauthorized insurer, the agent is left with the risks of being sued for outstanding claims, being charged criminally, and being subject to adverse administrative proceedings.

In the event that an agent is willing to assume these risks, the following questions may be relevant to detecting unauthorized insurers:

Questions Applicable to all Products

1. Does the entity sell a product which it claims is not insurance, but which still has the characteristics of insurance and which is sold primarily by insurance agents?
2. Is the entity unable or unwilling to provide detailed financial statements?
3. Does the entity have sufficient reserves and can it demonstrate that it is operating in an actuarially sound manner?
4. Does the entity require that agents avoid using certain insurance terminology, even though the substance of the transaction is similar to insurance transactions?
5. Are guaranteed coverage inducements offered?

Questions Applicable to Health Products

1. If the entity claims to be exempt from state insurance regulation under ERISA, can the entity provide a written certificate or document issued by the U.S. Department of Labor (USDOL), in which the Secretary of Labor explicitly and specifically finds that the entity is exclusively subject to the jurisdiction of USDOL? The mere fact that the entity may have filed documents with USDOL does not mean that USDOL approves of this entity. It does not establish that the entity is subject to the exclusive jurisdiction of USDOL. It does not establish that the entity is exempt from state insurance regulations.
2. Does the entity rely on a North Carolina Secretary of State Certificate of Authority as evidence that it is authorized to do business in North Carolina? Such a certificate simply indicates that the entity registered with the Secretary of State. It is not evidence that the entity is authorized to conduct insurance business in North Carolina. The Department of Insurance is the only state agency that can issue a certificate of authority or license to conduct insurance business in this state.
3. Does the entity offer a health benefit plan that is not fully insured by a licensed company that covers the employees of multiple employers, and does it claim to be exempt from state regulations under ERISA?
4. Does the entity's health plan claim to be pursuant to a collective bargaining agreement and exempt from state regulations under ERISA? The use of agents to sell such a plan is an indication that the arrangement may not be the result of bona fide collective bargaining and may be an unauthorized insurer.

5. Does the health plan target small groups with pre-existing conditions that make it difficult to find other coverage?
6. Does the health plan have little or no employee participation requirements?
7. Does the health plan require little or no employer contribution?
8. Is the premium pricing substantially lower than most market rates for comparable benefit packages?
9. Does the health plan offer unusually generous benefits, co-pays, and/or access to out-of-network providers?
10. Does the program reference little or no underwriting guidelines?
11. Are pre-existing conditions covered with no waiting period under the program?
12. Are Third Party Administrators who are not licensed or registered in North Carolina used for claims administration?

Affirmative responses to any of the foregoing questions should raise concerns that merit further investigation and analysis prior to marketing such a product. The foregoing list is by no means an exhaustive list of questions that should be asked prior to marketing a product offered by an unlicensed entity. Those who are at all unsure of an unlicensed arrangement, or do not have a detailed and complete understanding of the arrangement and the applicable law, should ask themselves again if they are willing to assume the risks of being wrong. Those who are not willing to assume these risks should represent only licensed insurers.

The Consumer Services Division can be reached in the Raleigh area at (919) 807-6750 or (800) 546-5664. With the help of agents and brokers, the Department hopes to eliminate any potential problems citizens may experience with unauthorized insurers..

SCREENING QUESTIONS

Each candidate is required to answer the following screening questions that appear on the computer screen prior to starting the examination. 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 copies of documents must be certified. 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 copies of documents must be certified. All written statements submitted by the Applicant must include an original signature:

<p>1. Have you ever been convicted of a crime, had a judgment withheld or deferred, or are you currently charged with committing a crime?</p> <p><i>“Crime” includes a misdemeanor, felony or a military offense. You may exclude misdemeanor traffic citations or convictions involving driving under the influence (DUI) or driving while intoxicated (DWI), driving without a license, reckless driving, or driving with a suspended or revoked license and juvenile offenses. “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 having been given probation, a suspended sentence or a fine.</i></p> <p><i>“Juvenile Offense” is an offense adjudicated through the <u>juvenile justice system</u> pursuant to Chapter 7B of the North Carolina General Statutes. Any offense adjudicated through the regular criminal justice system, where the defendant was tried and convicted as an adult, is not a juvenile offense and must be reported on this application, regardless of the age of the defendant at the time of conviction.</i></p> <p><i>If you answer yes, you must attach to this application:</i></p> <p><i>a) a written statement explaining the circumstances of each incident,</i></p> <p><i>b) a certified copy of the charging document,</i></p> <p><i>c) a certified copy of the official document, which demonstrates the resolution of the charges or any final judgment, and</i></p>	<p>YES <input type="checkbox"/> NO <input type="checkbox"/></p>
<p><i>If you have a felony conviction, have you applied for a waiver as required by 18 USC 1033?</i></p>	<p>N/A <input type="checkbox"/></p> <p>YES <input type="checkbox"/> NO <input type="checkbox"/></p>
<p><i>If so, was that waiver granted? (Attach copy of 1033 waiver approved by home state.)</i></p>	<p>N/A <input type="checkbox"/></p> <p>YES <input type="checkbox"/> NO <input type="checkbox"/></p>
<p>2. Have 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, ever been involved in an administrative proceeding regarding any professional or occupational license or registration?</p> <p><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 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. “Involved” also means having a license application denied or the act of withdrawing an application to avoid a denial. You may EXCLUDE terminations due solely to noncompliance with continuing education requirements or failure to pay a renewal fee.</i></p> <p><i>a) a written statement identifying the type of license and explaining the circumstances of each incident,</i></p> <p><i>b) a certified copy of the Notice of Hearing or other document that states the charges and allegations, and</i></p> <p><i>c) a certified 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>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? Only include individual bankruptcies that involve funds held on behalf of others.</p> <p><i>If you answer yes, submit a statement summarizing the details of the indebtedness and arrangements for repayment, and/or type and location of bankruptcy.</i></p>	<p>YES <input type="checkbox"/> NO <input type="checkbox"/></p>
<p>4. Have you been notified by any jurisdiction to which you are applying of any delinquent tax obligation that is not the subject of a repayment agreement?</p> <p><i>If you answer yes, identify the jurisdiction(s): _____</i></p>	<p>YES <input type="checkbox"/> NO <input type="checkbox"/></p>
<p>5. Are you currently a party to, or have you ever been found liable in, any lawsuit or arbitration proceeding involving allegations of fraud, misappropriation or conversion of funds, misrepresentation or breach of fiduciary duty?</p> <p><i>If you answer yes, you must attach to this application:</i></p> <p><i>a) a written statement summarizing the details of each incident,</i></p> <p><i>b) a certified copy of the Petition, Complaint or other document that commenced the lawsuit or arbitration, and</i></p> <p><i>c) a certified 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 or director, or member or manager of a limited liability company, ever had an insurance agency contract or any other business relationship with an insurance company terminated for any alleged misconduct?</p> <p><i>If you answer yes, you must attach to this application:</i></p> <p><i>a) a written statement summarizing the details of each incident and explaining why you feel this incident should not prevent you from receiving an insurance license, and</i></p> <p><i>b) certified copies of all relevant documents.</i></p>	<p>YES <input type="checkbox"/> NO <input type="checkbox"/></p>
<p>7. Do you have a child support obligation in arrearage?</p> <p><i>If you answer yes,</i></p> <p><i>a) by how many months are you in arrearage?</i></p> <p><i>b) are you currently subject to a repayment agreement?</i></p> <p><i>c) are you the subject of a child support related subpoena/warrant?</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>

Applicants may direct any correspondence applicable to screening questions to:

N.C. Department of Insurance, Agent Services Division
ATTN: DQ, 1204 Mail Services Center, Raleigh, NC 27699-1204

PHONE RESERVATIONS

Candidates may call (800) 274-0668* to make an examination reservation.
Walk-in examinations are not available.

CUSTOMER CARE HOURS	
Monday – Friday	8 am – 11 pm
Saturday	8 am – 5 pm
Sunday	10 am – 4 pm

Eastern Standard Time

Before calling, candidates should have the following:

- 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)
- A failing score report (if retaking an examination)
- The appointing company number if applying for an adjuster license. (Your adjusting firm will provide this number. If a self-employed adjuster, use the number “0500”.)

Candidates are responsible for knowing which examination they need to take. A representative will help candidates select a convenient examination date and location and will answer questions.

Candidates should make a reservation by phone at least three (3) business days before the desired examination date.

ONLINE RESERVATIONS

Candidates may make a reservation online by visiting the Web site at www.pearsonvue.com and clicking on *Make an Exam Reservation*. First-time users must obtain a check-in code and will be asked to provide name, email address and phone number, as well as a personal password. Candidates will receive a check-in code immediately upon submitting the requested information.

Candidates will be prompted with step-by-step instructions on completing the online *Reservation Request Form*. Once the online request has been submitted, Pearson VUE will send via email a confirmation of the examination date, time and location, or will contact candidates whose choices are not available. Candidates may also review, change or even cancel an existing reservation after the *Reservation Request Form* has been submitted by following the instructions.

Online reservations should be made four (4) days before the desired examination date.

PHONE RESERVATION

Call (800) 274-0668

*TELECOMMUNICATION DEVICES FOR THE DEAF

Pearson VUE is equipped with TDD (Telecommunication Devices for the Deaf) to assist deaf and hearing-impaired candidates.

TDD calling is available 8:00 am to 5:00 pm (EST) Monday through Friday, toll-free at (866) 274-4777.

This TDD phone option is for individuals equipped with compatible TDD machinery.

IMPORTANT

Effective July 1, 2008 the examination fee will increase to \$106.50 and the fee will increase to \$56.50 for subsequent attempts.

CONFIRMATION NUMBER

Candidates will be provided with a confirmation number, which should be written down in the space provided below. This number should be used for any contact with Pearson VUE.

Confirmation Number:
Examination Date:
Test Center:
Representative:
Examination Time: <input type="checkbox"/> 8 am <input type="checkbox"/> 1pm
Examination Name:

EXAM FEES

The exam fee is \$106.50 for the first attempt and \$56.50 for subsequent attempts. The fee must be paid at the time of reservation by credit card, debit card, voucher, or electronic check. The fee for the first attempt includes a \$50 registration fee Pearson VUE collects for the Department of Insurance, as required by law [G.S.58-33-125(c)].

Self-employed adjusters pay a license registration fee of \$50 and an appointment/license fee (\$75.00) at the time of reservation to Pearson VUE. This license fee is only due when registering for the first time. First Time Test takers will pay \$181.50 when registering and \$56.50 for subsequent attempts.

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

VOUCHERS

Candidates may pre-pay examination fees and receive a voucher to use when they contact Pearson VUE to make an examination reservation. The number listed on the voucher will be accepted by Pearson VUE as payment for the examination fee. Vouchers may be purchased for one fee or many; therefore, companies may buy vouchers in bulk and distribute them to candidates as desired.

Those who wish to purchase a voucher should send a *Voucher Request Form* (found in the back of this guide), along with proper payment. Pearson VUE will process voucher requests within one (1) week of receipt. Vouchers are valid for one (1) year from the issue date.

ELECTRONIC CHECKS

Candidates who choose to pay the examination fee by electronic check must have a personal checking account, and must be prepared to provide to Pearson VUE the following information:

- Bank name
- Bank routing number
- Driver license number
- Name and address on the account
- Account number

Using this information, Pearson VUE can request payment from the candidate's bank account just as if the candidate had submitted an actual paper check.

CHANGE/CANCEL POLICY

Candidates should call (800) 274-0668 at least four (4) business days before the examination to change or cancel a reservation. 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.

ABSENCE/TARDINESS POLICY

Candidates who are unable to attend a scheduled examination may be excused for the following reasons:

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

Candidates who are otherwise absent from or late to an examination and have not changed or cancelled the reservation according to the *Change/Cancel Policy* will not be admitted to the examination and will forfeit the examination fee. Written verification and supporting documentation for excused absences must be submitted to Pearson VUE within fourteen (14) days of the original examination date.

WEATHER DELAYS AND CANCELLATIONS

If severe weather or a natural disaster makes the test center inaccessible or unsafe, the examination may be delayed or canceled. Candidates may call (800) 274-2615 for details on weather delays and cancellations.

SPECIAL EXAM REQUESTS & SERVICES

Pearson VUE complies with the provisions of the Americans with Disabilities Act (42 U.S.C. 12101 *et seq.*) and Title VII of the Civil Rights Act, as amended (42 U.S.C. 2000e *et seq.*), in accommodating disabled candidates who need special arrangements to take an examination.

Candidates who require special testing arrangements due to impaired sensory, manual or speaking skills, or other disability, should fax the *Special Accommodations Request Form* (found in the back of this guide) to Pearson VUE.

The form must be accompanied by supporting documentation from a physician or other qualified professional reflecting a diagnosis of the candidate's condition and an explanation of examination aids or modifications. Pearson VUE will provide auxiliary aids and services, except where such may fundamentally alter the examination or results, or result in an undue burden. The examination will be scheduled upon receipt of all required information by Pearson VUE.

Candidates who have additional questions concerning ADA arrangements may contact the ADA Coordinator at (800) 274-3707. However, the *Special Accommodations Request Form*, along with the required supporting documentation, **must** be submitted to Pearson VUE before any special testing arrangements can be finalized.

Pearson VUE will determine the time and place of specially arranged examinations and will confirm these arrangements directly with the candidate. Candidates who need to retake an examination should notify Pearson VUE that special arrangements were used for the prior examination.

Due to the unique nature of each special request, Pearson VUE recommends that candidates request special services as early as possible. Pearson VUE will make a concerted effort to provide reasonable accommodations as permitted by state licensing agencies and individual test center capabilities.

The *Special Accommodations Request Form* is available in the back of this guide.

NON-SATURDAY EXAMS

Candidates who, for religious reasons, cannot take an examination offered only on Saturdays may request a non-Saturday examination date. Such a request must be put in writing on official stationery by the candidate's religious advisor and faxed to (610) 617-9397 or mailed to:

Pearson VUE Special Accommodations
3 Bala Plaza West, Suite 300, Bala Cynwyd, PA 19004

Non-Saturday examinations are available only on a prearranged basis.

The examination is divided into two parts, general and a state-specific. The time allotted is divided between the two parts. Candidates should monitor their time to ensure they have adequate time for the second part.

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

WHAT TO BRING

Required Materials

All candidates are required to bring identification that is deemed acceptable, listed under *Acceptable Forms of Candidate Identification*, to the test center on the day of examination.

The following is also required for applicants

- The confirmation number provided when the reservation was made
- Failing score report (if the candidate is retaking an examination)
- 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 prelicensing school. Those taking the adjuster examination should be sure that the adjuster section of the *Examination Admission Ticket* is completed.
- Written documentation of any name change, along with the change of address or name form. This documentation may be a copy of a marriage license, divorce decree, or other official documentation.

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

Acceptable Forms of Candidate Identification

Candidate must present two forms of current signature identification. The primary identification must be government issued, 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 Drivers License
- U.S. Learner's Permit (plastic card only with photo and signature)
- National/State/Country Identification Card
- Passport
- Passport cards
- Military ID
- Military ID for spouses and dependents
- Alien Registration Card (Green Card, Permanent Resident Visa)

Secondary ID (signature, not expired)

- Debit/(ATM) Card
- any form of ID on the Primary list

If the ID presented has an embedded signature that is not present (microchip), difficult or impossible to read, the candidate must present another form of identification from the primary or secondary list which 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.

IMPORTANT EXAMINATION INFORMATION

Candidates have ninety (90) days from the prelicensing course completion date to take the examination, or a maximum of five (5) times, whichever comes first.

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 they 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 it 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 20*. 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.

SCORE REPORTING

When candidates complete the examination, they will receive a score report marked "pass" or "fail." Qualified candidates who pass the examination will receive their license in the mail in approximately 7-10 days.

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 re-examination. Reservations for re-examination are not made at the test center. **Candidates must wait 24 hours before scheduling a re-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

The passing score for the examination is determined by the North Carolina Department of Insurance. Through standardization and control, Pearson VUE ensures that no individual has an unfair disadvantage or advantage because of a particular examination format.

EQUATING AND SCALING

There are multiple versions (forms) of each of the insurance licensing examinations. While all these forms are developed from the content outlines printed in this guide, the levels of difficulty of the forms may vary slightly because different questions appear on different forms. Since it would be unfair to require a candidate taking a slightly more difficult form to answer as many questions correctly in order to pass as a person taking an easier form, a statistical procedure known as “equating” is used to correct for differences in form difficulty.

Example: It is established that a candidate must answer 30 questions correctly on Form A to pass. A slightly more difficult form, Form B, was then administered, and when equated to Form A, it was found that a candidate needed to answer only 28 questions correctly to pass. That is, 28 correct answers on Form B represent the same level of knowledge as do 30 correct answers on Form A. Without equating, the passing score of 30 established for Form A would have been applied to Form B and candidates who were administered Form B would have been unfairly penalized. Although it is known, through equating, that a passing score of 30 on Form A corresponds to a 28 on Form B, it must be decided what score to report to the candidate.

If the number of questions answered correctly (called the “raw score”) were reported to candidates, there would be a different passing score for each form. This would be very confusing. In order to keep the passing score constant for all forms, while the number of correct answers necessary for passing may vary from form to form, a second procedure called scaling is used. In the example, both a candidate with a raw score of 30 on easier Form A and a candidate with a raw score of 28 on harder Form B would receive the same scaled score because they have each demonstrated equal amounts of knowledge.

For the insurance licensing examinations, the range in which scaled scores can fall is between a low of 0 and a high of 100. **Please note that these scaled scores are neither the number of questions answered correctly nor the percentage of questions answered correctly.**

DUPLICATE SCORE REPORTS

Candidates may request a duplicate score report from Pearson VUE by completing the form in the back of this guide and submitting the correct fees.

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/ personal digital assistants (PDAs) 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, or 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 their 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 they 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, PDAs, 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 so 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.

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 general examination is based upon information obtained from a job analysis performed by Pearson VUE. Responses from 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.

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

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

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

North Carolina Life Insurance

1st Edition, copyright 2007, Insurance Educational Systems
(800)-437-2161
Website: www.iesnc.com
Email: DanSharp@iesnc.com

N. C. Study Manual For Life and Health Insurance and Laws and Regulations

5th edition 1993 copyright, DF Institute, Inc. d/b/a Kaplan Financial
(800) 428-1324 ext: 4139

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 Study Manual

1979-2007 copyright, A.D. Banker & Company, L.L.C.
(800) 866-2468

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

Life Fundamentals

2nd edition 1998 copyright, Pentera Group, Inc.
(800) 829-7247

Health Fundamentals

2nd edition, 1998 copyright, Pentera Group, Inc.
(800) 829-7247

N.C. Law and Regulations

Pentera Group, Inc.
(800) 829-7247

Life Insurance

Kenneth Black, Jr. & Harold D. Skipper, Jr.
12th edition 1994 copyright, Prentice-Hall, Inc.
(800) 282-0693

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

Property – Casualty Concepts

6th edition, copyright 1994, DF Institute, Inc. d/b/a Kaplan Financial
(800) 428-1324

N.C. Agents' Study Manual, Property & Casualty

9th Edition, copyright 1993, DF Institute, Inc. d/b/a Kaplan Financial
(800) 428-1324

North Carolina Property and Casualty Study Manual

1979-2007 copyright, A.D. Banker & Company, L.L.C.
(800) 866-2468

Property and Casualty Principles & Practices

5th edition, copyright 1997, DF Institute, Inc. d/b/a Kaplan Financial
(800) 428-1324

Property & Casualty Insurance and N.C. Law Digest,

copyright 1997, DF Institute, Inc. d/b/a Kaplan Financial
(800) 428-1324

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
Web site: www.agentschoiceonline.com
Email: teach@agentschoiceonline.com

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

NORTH CAROLINA DEPARTMENT OF INSURANCE APPROVED LAW SUPPLEMENTS

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

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 Supplemental/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@agentschoiceonline.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 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

Web site: 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

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

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

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

**Click here for detailed
content outlines.**



DUPLICATE SCORE REQUEST

DIRECTIONS: You may use this form to request that Pearson VUE send a duplicate copy of your score report to you. Please print all information on this form.

Please enclose cashier's check or money order made payable to "Pearson VUE." **DO NOT SEND CASH.**

FEE: For scores less than one year old there is a \$10.00 charge.
For scores one or more years old there is a \$25.00 charge.

SEND TO: Pearson VUE
NORTH CAROLINA INSURANCE
DUPLICATE SCORE
PO Box 8588
Philadelphia, PA 19101-8588

Amount Enclosed: \$ _____

I hereby authorize Pearson VUE to send to me at the address below a duplicate of my score report from the insurance examination.

Signature	Date
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Please complete the following with your current name and address.

Name:		
Address:		
City:	State:	Zip:

If the above information was different at the time you tested, please indicate original information.

Name:		
Address:		
City:	State:	Zip:

Exam Taken:	Date Taken:
Social Security Number (<i>last four digits only</i>):	Confirmation Number:
Licensing Jurisdiction:	



VOUCHER REQUEST FORM

PLEASE PRINT CLEARLY

Date:		
Last Name:		
First Name:		M.I.:
Address:		
City:		State:
		ZIP:
Daytime Telephone:		Evening Phone:
Email Address <i>(if you would like Pearson VUE to email the voucher#):</i>		
Payment Type: <input type="checkbox"/> Money Order <input type="checkbox"/> Company Check <input type="checkbox"/> Cashier's Check		
Name of Examination:		
<p style="text-align: center;">Make all checks payable to Pearson VUE and mail this form to: Pearson VUE, c/o AP Voucher Program, PO Box 41508, Philadelphia, PA 19101-1508. Overnight Address: Pearson VUE, c/o AP Voucher Program, 3 Bala Plaza West, Suite 300, Bala Cynwyd, PA 19004.</p>		

SPECIAL ACCOMMODATIONS REQUEST FORM



Any individual who has a physical or mental impairment or limitation described as a disability under the Americans with Disabilities Act (ADA), or for whom English is a second language (ESL), may request special examination arrangements.

Candidates who wish to request special accommodations for ADA or ESL should fax this form to Pearson VUE at (610) 617-9397. Certain documentation must be faxed along with this form, as detailed on page 19. **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:	
Description of Disability:			
<input type="checkbox"/> Large-print written exam <input type="checkbox"/> Marker <input type="checkbox"/> Additional time <input type="checkbox"/> Reader <input type="checkbox"/> Separate testing room <input type="checkbox"/> Sign language interpreter			
<input type="checkbox"/> Other equipment or accommodation (please explain):			
Accommodations previously provided to you (<i>list accommodation and purpose, such as "sign language interpreter for SAT examination"</i>):			
<input type="checkbox"/> English as a second language			
Candidates should contact Pearson VUE with questions about special accommodations. Pearson VUE Special Accommodations • 3 Bala Plaza West, Suite 300 • Bala Cynwyd, PA 19004 Phone (800) 274-3707 • TDD (866) 274-4777 • Fax (610) 617-9397			

Note: Only candidates who require special examination accommodations should use this form.



North Carolina Department of Insurance
EXAMINATION ADMISSION TICKET
(Admission Tickets can only be used for one examination.)

Name of Applicant _____

Applicant Signature _____

Scheduled Exam Date *(Record at time of exam registration)* _____

Confirmation Number _____

CANDIDATES MUST FILL OUT EITHER SECTION I OR II (SEE REVERSE FOR DETAILS)

COMPLETE THIS SECTION IF YOU REQUIRE PRELICENSING EDUCATION

SECTION I. CANDIDATES REQUIRING PRELICENSING EDUCATION CHECK ONE BOX ONLY:

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

Name of School _____

School Number _____

Course Completion Date _____

COURSE COMPLETED	CLASSROOM	CORRESPONDENCE
Life	<input type="checkbox"/>	<input type="checkbox"/>
Accident and Health or Sickness	<input type="checkbox"/>	<input type="checkbox"/>
Property	<input type="checkbox"/>	<input type="checkbox"/>
Casualty	<input type="checkbox"/>	<input type="checkbox"/>
Personal Lines	<input type="checkbox"/>	<input type="checkbox"/>
Medicare Supplement/Long-Term Care	<input type="checkbox"/>	<input type="checkbox"/>

Date _____

Instructor Name *(print)* _____

Instructor Signature _____

COMPLETE THIS SECTION IF YOU DO NOT REQUIRE PRELICENSING EDUCATION

SECTION II. CANDIDATES NOT REQUIRING PRELICENSING EDUCATION CHECK ONE BOX ONLY:

LICENSE	EXAMINATION
* <input type="checkbox"/> Company Independent Adjuster	26 Company Independent Adjuster
* <input type="checkbox"/> Hail Adjuster	41 Hail Adjuster
** <input type="checkbox"/> Self-Employed Adjuster	30 Self-Employed 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

* Company/Independent Firm and Hail Adjusters must have the appointing company complete the following:

Appointing Company No. (contact company for appropriate company appointment number): _____ ** *(Self-Employed Adjusters enter 0500)*

Appointing Company/Firm *(not needed for Self-Employed Adjuster)* _____

Signature of Company Official _____

Date _____

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, examination date and Confirmation Number (given at the time they make their telephone examination reservation with Pearson VUE).

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 (adjusters, Auto Physical Damage and Title & Surplus Lines agents). Please note that Company/Independent Firm and Hail adjusters must have an adjusting company enter the company number, the name of the appointing company/firm, and the signature of a company official. Self-employed adjusters should enter code "0500" for the appointing company number.

TEST CENTER DIRECTIONS

Site #3446 — Asheville Pearson Professional Center

One Town Square Blvd, Suite 350
ASHEVILLE, NC 28803

DIRECTIONS

FROM THE NORTH: Take I-26 East to Exit 37 Long Shoals Road. Turn left under interstate and continue until you come to second stop light. The first light is to go back onto the interstate. Turn left at the second light into Biltmore Park.

FROM THE SOUTH/EAST(on I-26): Take I-26 West to Exit 37 Long Shoals Road. Turn right and proceed to first stop light. Turn left at that light into Biltmore Park.

FROM THE WEST: Take I-40 East to I-26 East to Exit 37 Long Shoals Road. Turn left under interstate and continue until you come to second stop light. The first light puts you back on the interstate. Turn left at second light into Biltmore Park.

FROM THE EAST(on I-40): Take I-26 East to Exit 37 Long Shoals Road. Turn left under the interstate and continue until you come to second stop light. The first light will put you back on the interstate. Turn left at the second light into Biltmore Park. Please note: Once you enter the Biltmore Park complex, you come down a hill and around a circle. We are in the building on your right with the RBC Centura sign on the front. Park behind the building, come in the door that faces the lot. Take the elevator to the third floor. Turn left out of the elevator and right down the hallway to Suite 350. Free and ample parking is available.

Site #3447 — Greenville Pearson Professional Center

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.

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.

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. There is free and ample parking.

Site #3445 — Huntersville Pearson VUE Center

Northcross Corp. Center
16419 B Northcross Drive
HUNTERSVILLE, NC 28078

DIRECTIONS

I-77 to exit 25 (Sam Furr Rd/Hwy 73). Go West on Sam Furr Rd. At the light, turn left onto Northcross Dr. (beside BB&T bank). Go .3 miles. Across from Outback Steakhouse turn right into entrance to office park. Pearson test center is on the right (16419- B suite.).

Site #3443 — Raleigh Pearson VUE Center

2801 Blue Ridge Rd., Suite 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.

TEST CENTER DIRECTIONS (continued)

Site #3444 — Statesville Pearson VUE Center

City Center Building
211 S. Center St / Suite 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, Suite 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, Suite 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, Suite 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, Suite 218. No charge for parking. No eating or drinking in building. Elevator is available.

Site #3442 — Wilmington Pearson VUE Professional Center

Market Street Central
2709 Market St. / Suite 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.

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.

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.

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.

There is free and ample parking.

GENERAL INFORMATION

CANDIDATES MAY CALL (800) 274-0668 TO MAKE AN EXAM RESERVATION.

TEST CENTER LOCATIONS		
CODE	LOCATION	SCHEDULE
3442	Wilmington	once a week
3443	Raleigh	Tuesday through Saturday
3444	Statesville	Wednesday through Saturday
3445	Huntersville	Tuesday through Saturday
3446	Asheville	once a week
3447	Greenville	once a week

*Locations and schedules are subject to change.
Directions to the test centers are listed on the reverse of this page.*

EXAM CODE	EXAMINATION NAME
01	Life Agent
02	Accident and Health or Sickness Agent
12	Personal Lines Agent
04	Property Agent
05	Casualty Agent
16	Auto Physical Damage Agent
46	Title Agent
60	Surplus Lines Agent
21	Medicare Supplement/Long-Term Care Agent
26	Company Independent Adjuster
36	Public Adjuster
41	Hail Adjuster
30	Self-Employed Adjuster*

The examination fee for the first attempt is \$106.50 and \$56.50 for subsequent attempts.

***The self-employed adjuster pays a license registration fee of \$50 and an appointment/license fee (\$75) at time of reservation to Pearson VUE.**

*First Time Test taker self-employed adjusters will now pay \$181.50 when registering.
Additional exam registrations will be \$56.50.*

PEARSON VUE HOLIDAY SCHEDULE

No exams on the following holidays:

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

