PSI Services LLC
Phone: (855) 340-3905
E-mail: examschedule@psionline.com
https://test-takers.psiexams.com/ndins

NORTH DAKOTA INSURANCE DEPARTMENT

NORTH DAKOTA
Insurance Department

INSURANCE LICENSING EXAMINATION
CANDIDATE INFORMATION BULLETIN

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EXAMINATIONS BY PSI

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

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

UNDERSTANDING LICENSING REQUIREMENTS

For licensing information, please contact:

North Dakota Insurance Department
Attn: Producer Licensing
600 E Boulevard Ave. Dept. 401
Bismarck, ND 58505-0320
Phone: (701) 328-2440
Website insurance.nd.gov
Email: ndlicensing@nd.gov

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

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

Examination Title	Examination Fee	# of Items	Percentage Needed to Pass	Number of Correct Answers Needed to Pass	Length of Exam
Life and Annuity (Product and Laws)	$64	110	70	77	150
Accident and Health (Product and Laws)	$64	110	70	77	150
Property (Product and Laws)	$64	110	70	77	150
Casualty (Product and Laws)	$64	110	70	77	150
Personal Lines	$58	110	70	77	150
Public Adjuster	$58	100	70	70	120
Bail Bonds	$58	60	70	42	70
Consumer Credit	$58	60	70	42	70
Crop Insurance	$58	60	70	42	70
Legal Expense	$58	60	70	42	70

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

APPLYING FOR A LICENSE

To obtain a license, an applicant must pass the appropriate examination with PSI. You may retest an unlimited number of times.To apply for a North Dakota resident insurance producer license, complete the NAIC Uniform Application form electronically at www.nipr.com.

If you answer "Yes" to a background question on the application, submit your written statement accompanied by corresponding court documents (printouts from a court's web site are not acceptable):

- as part of your NIPR electronic license application (using the Attachments Warehouse), or
- by e-mail to ndlicensing@nd.gov, or
- by mailing to the ND Insurance Department Producer Licensing Division, 600 E Blvd Ave., Dept 401, Bismarck, ND 58505.

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

RESIDENT LICENSE REQUIREMENTS

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

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

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

NEW RESIDENT LICENSE REQUIREMENTS

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

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

Consult the Producer page of the Insurance Licensing Section Website (insurance.nd.gov/producers) for detailed application requirements.

Note: Long-term care Training & Continuing Education

Accident and health insurance producers (resident or nonresident) who want to sell, solicit or negotiate long-term care insurance must first complete eight hours of North Dakota-approved long-term care training (LTCT) and must complete four hours of North Dakota-approved LTCT during each two-year period. A resident licensee can apply hours of LTCT toward satisfying North Dakota's CE requirement if the course has been approved in North Dakota. Nonresidents can satisfy the LTCT requirement if they completed substantially similar courses in another state.

Note: Annuity Training & Continuing Education

Life insurance producers (resident or nonresident) who want to sell, solicit or negotiate annuities must first complete four hours of North Dakota-approved annuity training. A resident licensee can apply hours of annuity training toward satisfying North Dakota's CE requirement if the course is also a North Dakota approved CE course. Both residents and nonresidents can satisfy the annuity training requirement if they completed substantially similar courses in another state.

FINGERPRINT REQUIREMENTS

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

While fingerprinting can be done at PSI Test Centers, fingerprinting can also be done at other locations, as well as Law Enforcement Centers, Click Here. If you get fingerprinted at a non-PSI site, you will be responsible for sending the appropriate payment and fingerprinting card to the state.

A Criminal History Record Check Request form will need to be completed and submitted with payment. Click Here for the form.

PSI's North Dakota test centers provide LiveScan fingerprinting services. Rather than rolling your fingers in ink and pressing them onto a fingerprint card, PSI collects your fingerprints digitally using an optical scanner. You may be fingerprinted at one of PSI test centers, during regular testing hours, on the day of your examination. Upon completion of the fingerprinting, PSI will mail the signed consent form, fingerprint card, and BCI payment ($40.00) directly to the North Dakota Insurance Department.

You must provide two separate payments for the fingerprints:

- BCI processing fee of **$40.00**. This MUST be paid with a company check, personal check, money order or cashier's check made payable to The North Dakota Attorney General. **Credit cards will not be accepted.** PSI will mail the check to the North Dakota Insurance Department along with your fingerprint cards.

- PSI processing fee of **$29.00**. This processing fee may be made payable by credit card (VISA, MasterCard, American Express or Discover), money order, cashier's check, or company check. Make money order or check payable to PSI. Cash and personal checks are NOT accepted.

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

MAINTAINING YOUR LICENSE

Insurance Producers are responsible for complying with North Dakota insurance laws and rules, including but not limited to timely reporting changes of address and timely renewing insurance licenses. North Dakota law requires producers to notify the Department of a name or address change within 30 days.

NIPR: National Insurance Producer Registry

You can use the NIPR's website, at www.nipr.com to report changes of email, address and telephone information at no charge.

License Renewal

An insurance producer may renew a license up to 90 days before the date the license expires. The licensee is solely responsible for renewing the license before its expiration. The Department will send a renewal notice to the email address on file.

If the license expires, the licensee must cease acting under the license. For up to one year after the expiration of the license, an individual may reinstate their producer license by submitting an application and paying the $100 fee through www.nipr.com The producer must be in compliance with any continuing education requirements. A non-resident individual must reapply for an insurance producer license.

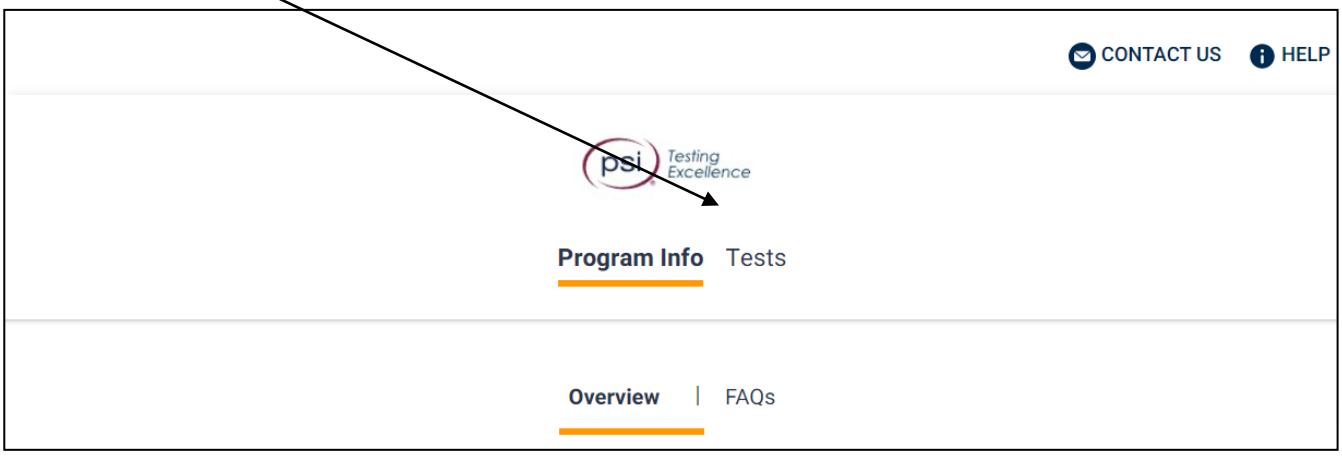
Insurance Continuing Education

North Dakota requires 24 hours of continuing education, of which 3 hours must be in ethics; biennially. For specific information regarding your license type, please visit https://www.insurance.nd.gov/producers/continuing-education. Resident individuals who only hold a limited-line credit license, title, travel/baggage, surety, bail bonds, or legal expense do not have an insurance continuing education requirement.

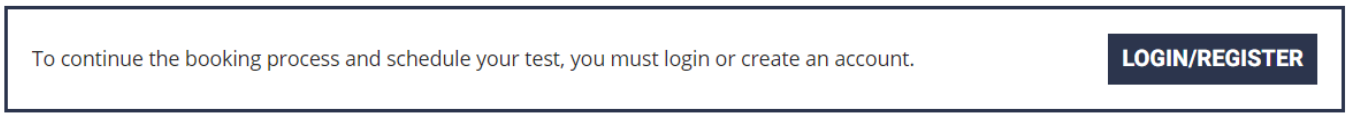
EXAMINATION SCHEDULING PROCEDURES

1. Go to: https://test-takers.psiexams.com/ndins

2. Select **TESTS** to create an account.

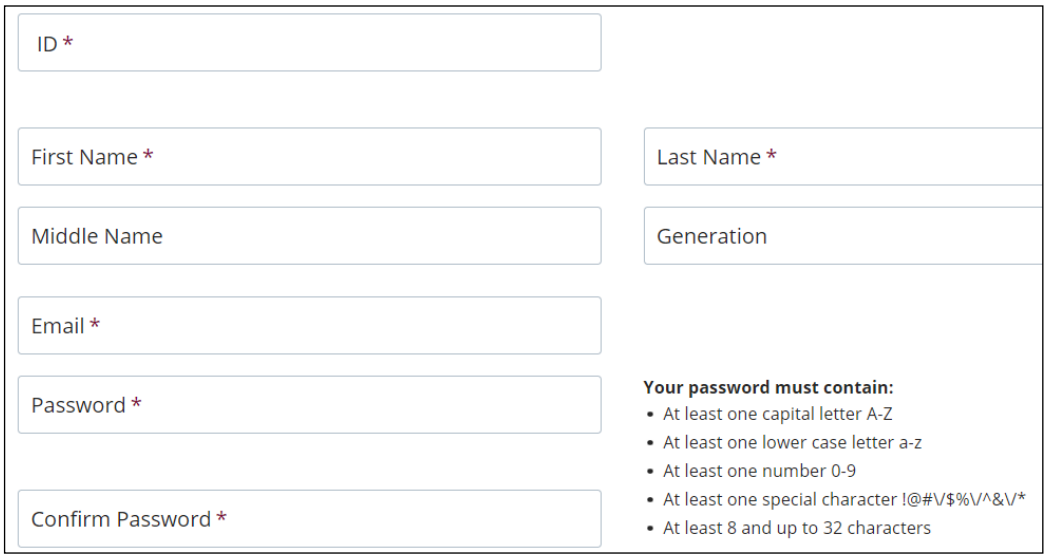


3. Select the examination and you are ready to create an account. Select **LOGIN/REGISTER.**

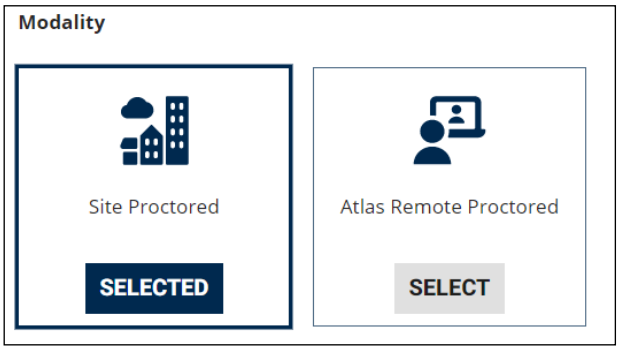


4. You will be prompted to **CREATE AN ACCOUNT** with PSI.

   The first and last name must match exactly with your current, valid, government-issued ID.

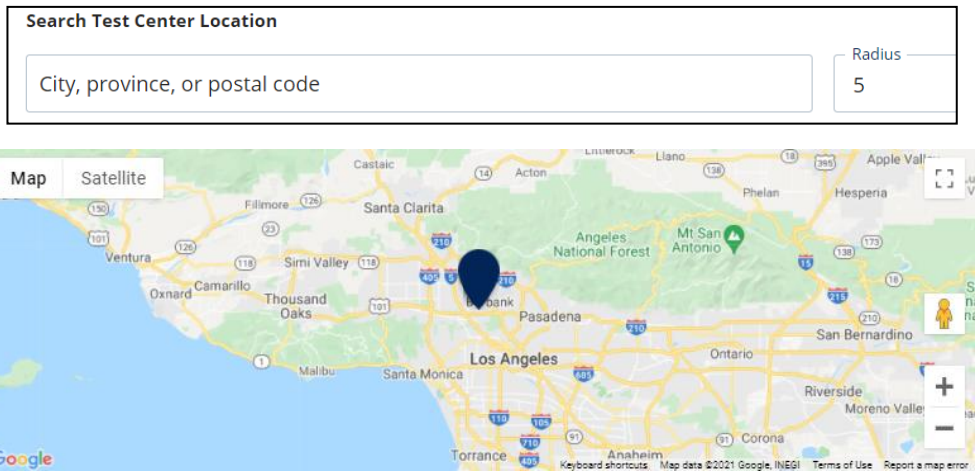


5. Select your test format: (Test Center) or (Remote Proctored).

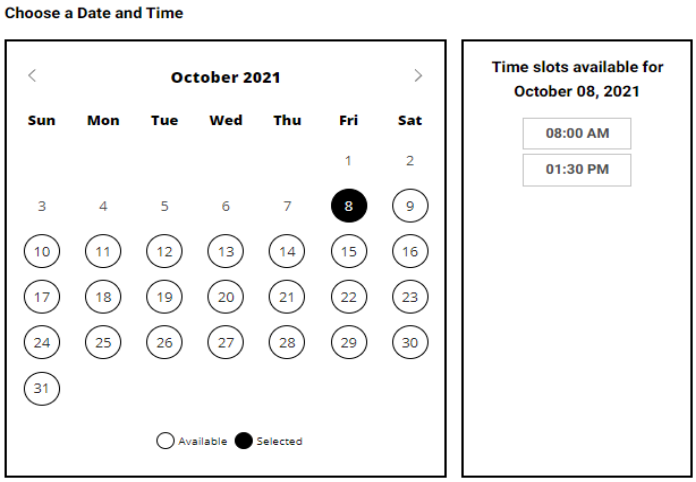


Scheduling at a Test Center

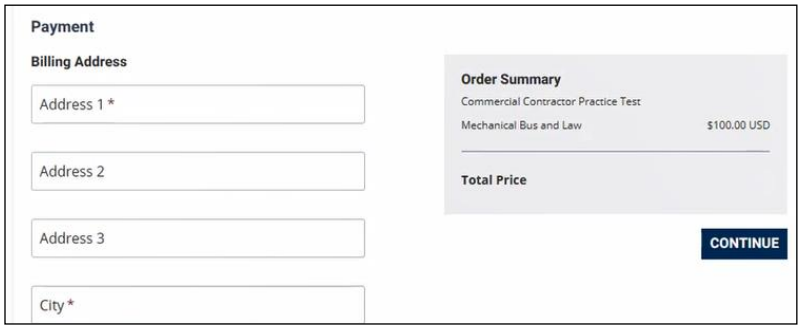
1. Enter the "City or Postal Code" and select **FIND**.



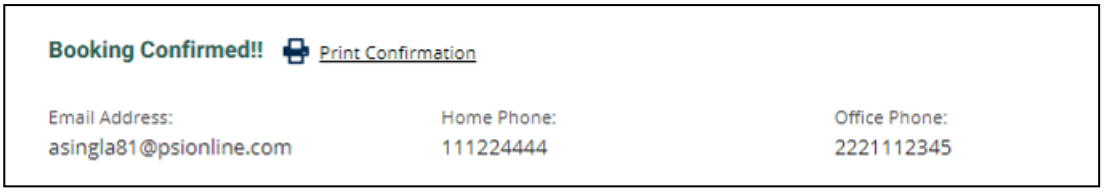
2. Select a date and time to book an appointment.



3. You are now ready to pay.

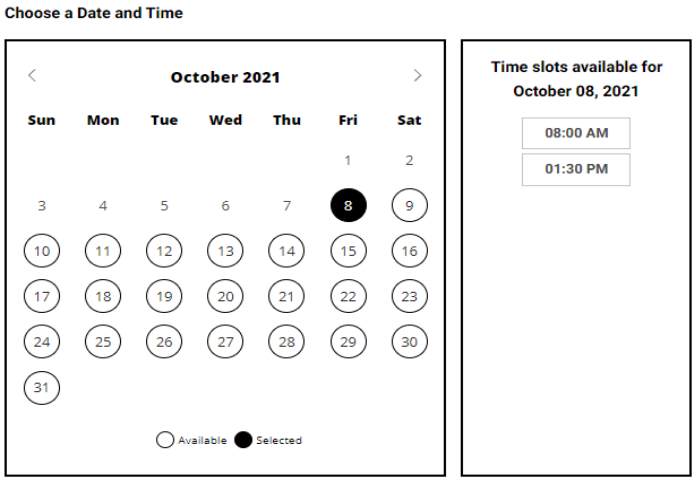


4. Once payment has been made you will receive a message confirming the test center, booked date, and booked time.

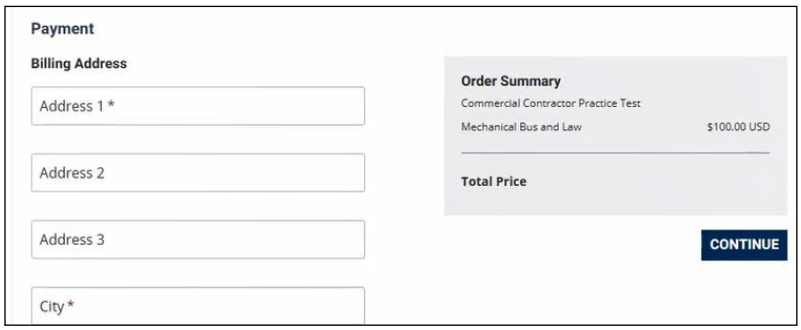


Scheduling via Remote Proctor

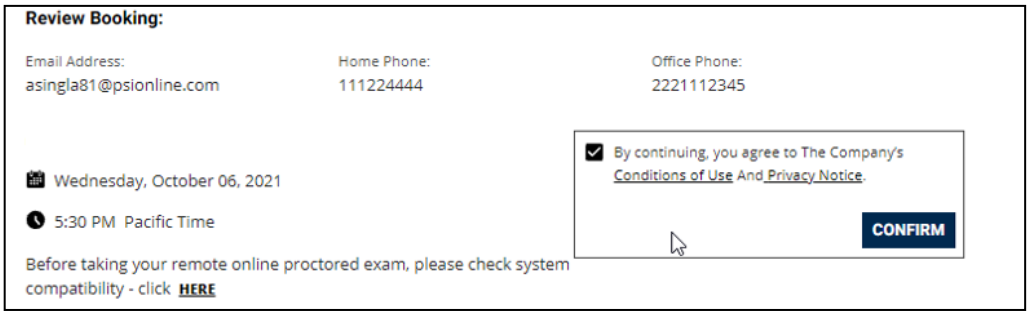
1. Select a date and time to book an appointment.



2. You are now ready to pay.

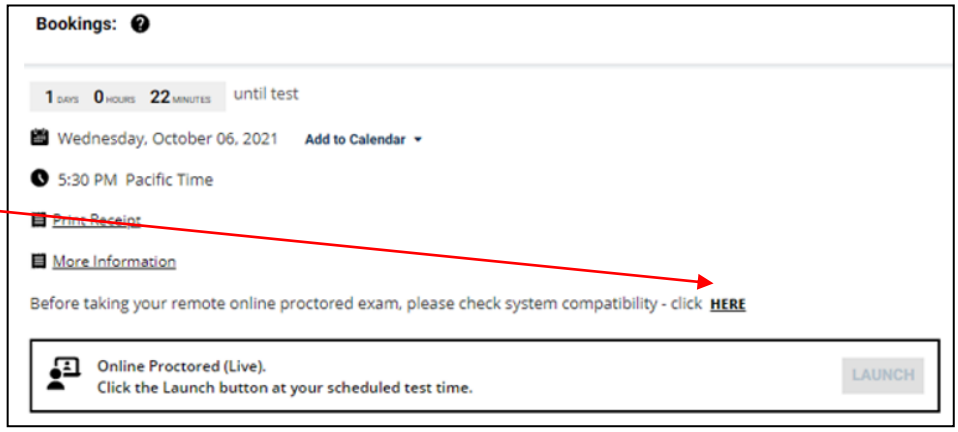


3. Once payment has been made you will receive a message confirming the booked date and booked time. Please review the booking before selecting **CONFIRM**.



4. Your booking will now display in your account. You will be able to LAUNCH your test within 30 minutes of your booked test time.

IMPORTANT: BE SURE TO CHECK THE COMPATIBILTY OF YOUR COMPUTER to include Audio/Video Check, Webcam Check and System Check. Prior to testing, **CLICK HERE**.



By not starting your test within 15 minutes after your booked time, you forfeit your test fee or test eligibility. Fees and test eligibilities are non-refundable. If you have any questions regarding your compatibility check, or if you experience issues launching your test, you may contact PSI's technical support team at (844) 267-1017.

TELEPHONE REGISTRATION

Call (855) 340-3905 to speak with a live registrar, Monday through Friday between 4:30 am and 9:00 pm, and Saturday-Sunday between 7:00 am and 7:00 pm, Central Time.

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

RESCHEDULING/CANCELING AN EXAMINATION APPOINTMENT

You may cancel and reschedule an examination appointment without forfeiting your fee if your *cancellation notice is received 2 days before the scheduled examination date*. For example, for a Monday appointment, the cancellation notice would need to be received on the previous Saturday. You may call PSI at (855) 340-3905.

Note: A voicemail or email message is not an acceptable form of cancellation. Please use the PSI Website or call PSI to speak directly to a Customer Service Representative.

RETAKING A FAILED EXAMINATION

It is not possible to make a new examination appointment on the same day you have taken an examination; this is due to processing and reporting results. A candidate who tests unsuccessfully on a Wednesday can call the next day, Thursday, and retest as soon as Friday, depending upon space availability. You may schedule online at https://test-takers.psiexams.com/ndins. You may also call PSI at (855) 340-3905.

MISSED APPOINTMENT OR LATE CANCELLATION

If you miss your appointment, you will not be able to take the examination as scheduled, further you will forfeit your examination fee, if you:

- Do not cancel your appointment 2 days before the scheduled examination date;
- Do not appear for your examination appointment;
- Are not checked in by your scheduled start time;
- Do not present proper identification during check-in for the examination.

EXAM ACCOMMODATIONS

All PSI examination centers are equipped to provide access in accordance with the Americans with Disabilities Act (ADA) of 1990, and exam accommodations will be made in meeting a candidate's needs. Applicants with disabilities or those who would otherwise have difficulty taking the examination should request for alternative arrangements by Clicking Here.

ESL Accommodation: If English is not your primary language you may qualify for additional time for your test by requesting an ESL authorization from PSI, specifically time and a half. To request an ESL authorization, please submit: A personal letter requesting the authorization; and a letter from the English instructor or sponsoring.

EXAMINATION TEST CENTER CLOSING FOR AN EMERGENCY

If severe weather or another emergency forces the closure of an examination center on a scheduled examination date, your examination will be rescheduled. PSI personnel will attempt to contact you in this situation. However, you may check the status of your examination appointment by calling (855) 340-3905. Every effort will be made to reschedule your examination at a convenient time as soon as possible. You will not be penalized. Your exam will be rescheduled at no additional charge to you.

EXAMINATION SITE LOCATIONS

Bismarck - PSI	120 N. 3rd Street, Suite 75	Bismarck
Bismarck - North Dakota Safety Council	1710 Canary Ave., Suite A	Bismarck
Minot - Minot State University	500 University Ave W	Minot
Grand Forks - University of North Dakota	2891 2nd Ave N - Stop 9063	Grand Forks
Fargo Training and Testing Center	4575 23rd Ave S, Suite 1100	Fargo
Williston - Williston State College	415 22nd Ave NE	Williston

Additionally, PSI has examination centers in many other regions across the United States. You may take this examination at any of these locations. Once you have paid for the examination, enter your zip code and a list of the testing sites closest to you will appear.

REPORTING TO THE EXAMINATION TEST CENTER

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

REQUIRED IDENTIFICATION

To gain admission to the Test Center, you must present (1) form of identification. The form of identification must be government issued, current and include your name, signature, and photograph. No form of temporary identification will be accepted.

- Primary ID (photograph and signature, not expired)
  - Government-issued Driver's License
  - U.S. Dept. of State Driver's License
  - U.S. Learner's Permit (plastic card only with photo and signature)
  - National/State/Country Identification Card
  - Passport
  - Passport card
  - Military ID
  - Alien Registration Card (Green Card, Permanent Resident Visa)

Candidates must have proper identification to gain admission to the Test Center. Failure to provide appropriate identification at the time of the test is considered a missed booking. There will be no refund of test fees.

SECURITY PROCEDURES

The following examination protocols apply during any examination. PSI may pause or terminate an examination at any time. Failure to follow the examination protocol, may result in the disqualification of examination results, prohibition from taking future examinations, and may lead to legal action.

Prohibited Items:

- Reference materials of any kind.
- Scratch paper
- Pens/pencils
- Electronic devices of any type, including but not limited to; cellular phones, cameras, computers of any type (e.g., laptops, tablets, iPads), earbuds, electronic games, electronic watches, handheld calculators, headsets, mobile devices, music players (e.g., iPods), pagers, radios, recording devices (audio or video), smart watches, televisions, etc.).
- Hats or headgear not worn for religious reasons or as religious apparel, including hats, baseball caps, or visors.
- Bulky or loose clothing or coats including but not limited to; open sweaters, cardigans, shawls, scarves, vests, jackets and coats.
  - In the event you are asked to remove bulky or loose outerwear, appropriate attire, such as a shirt or blouse should be worn underneath.
- Other personal items, including but not limited to; backpacks, briefcases, chewing gum, drinks, food, good luck items, notebooks, paper or other materials on which to write, pens, pencils or other writing devices, purses, reading material, smoking or chewing products, wallets, etc.

Prohibited Behavior:

- Giving or receiving assistance on an examination.
- Copying or communicating examination content.
- Using outside references or resources during an exam, examples:
  - Browsing other local resources.
  - Browsing the internet.
  - Attempting to use a computer or computer program not provided or approved by PSI.
  - Attempting to use a telephone or mobile device.
  - Using notepad on the computer.
  - Using an application on the computer not provided by PSI.
- Engaging in disruptive behavior during check-in or during an exam, examples:
  - Acting in an inappropriate manner.
  - Using abusive language.
  - Speaking aloud.
  - Causing noise unrelated to keyboard typing.
- Engaging in prohibited behavior during check-in or during an exam, examples:
  - Reading questions out loud.
  - Leaving the room without proctor approval.
  - Using instant messaging, or other electronic communication.

- Capturing a picture or video of exam items.
- Attempting to use telephone or mobile device.
- Obstructing the proctor's view (camera or in person).
- Having inappropriate materials on desktop (explicit).
- Changing spaces during the exam without proctor approval.
- Not focusing eyes on the screen.

During the check in process, all candidates will be asked if they possess any prohibited items. Candidates may also be asked to empty their pockets and turn them out for the proctor to ensure they are empty. The proctor may also ask candidates to lift up the ends of their sleeves and the bottoms of their pant legs to ensure that notes or recording devices are not being hidden there.

Proctors will also carefully inspect eyeglass frames, tie tacks, or any other apparel that could be used to harbor a recording device. Proctors will ask to inspect any such items in candidates' pockets.

No prohibited items are allowed within the candidate's reach or line of sight. If prohibited items are found during check-in, candidates shall put them in the provided secure storage or return these items to their vehicle for test center exams. PSI will not be responsible for the security of any personal belongings or prohibited items.

- Any candidate seen giving or receiving assistance on an examination, found with prohibited items, or displaying prohibited behavior or violating any security regulations will have his or her examination terminated, and be asked to surrender all examination materials. All such instances will be reported to the examination sponsor.

Additional protocols for testing at a testing center, include but not limited to:

- Person(s) accompanying an examination candidate may not wait in the examination center, inside the building or on the building's property. This applies to guests of any nature, including drivers, children, friends, family, colleagues, or instructors.
- Once candidates have been seated and the examination begins, they may leave the examination room only to use the restroom, and only after obtaining permission from the proctor. Candidates will not receive extra time to complete the examination.

Additional protocols for remote online proctored exams, include but not limited to:

- Temporarily moving out of the camera's line of sight.
- Candidates are not allowed to have scratch paper.
- Adequate lighting for the proctor to see candidate's activity.
- Internet service must be sufficient to administer the exam, see page 12 for requirements.
- Web camera must be placed for ideal viewing by the proctor.
- Candidate may not change computers during the exam.
- Candidate may not change spaces during the exam.
- Candidate must follow proctor instructions, which may include, but are not limited to:
  - Keeping hands on the desktop.
  - Keeping eyes on the computer screen.
  - Not fidgeting during the exam.
  - Keeping hands away from face.
- Please do your best to avoid covering your mouth for the whole duration of exam. Be aware that talking/whispering/mouthing is not allowed during exam.
- Breaks are NOT allowed during remote online proctored examinations. If you believe you cannot complete your examination without a break, please do not register for remote online proctored examinations.

TAKING THE EXAMINATION BY COMPUTER

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

IDENTIFICATION SCREEN

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

TUTORIAL

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

TEST QUESTION SCREEN

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

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

EXAMINATION REVIEW

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

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

SCORE REPORTING

Your score will be displayed on screen at the end of the examination and a score report will be emailed to you. If you fail, the emailed score report will include the diagnostic report indicating your strengths and weaknesses by examination type.

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

You may request a duplicate score report after your examination by emailing scorereport@psionline.com. Include your name, candidate ID number and confirmation number. Your candidate ID number and confirmation number is on your exam confirmation email. Please allow up to 72 hours to receive your duplicate score report.

PSI electronically notifies the Department of Insurance of exam results within 48 hours of passing the exam. Note that exam scores are confidential and will be revealed only to you and the Department.

You can take a practice exam online at https://test-takers.psiexams.com/ndins to prepare for your North Dakota Insurance Examination.

Please note that practice exams are intended only to help testing candidates become familiar with the general types of questions that will appear on a licensing examination, and do not contain actual questions that are asked on the exam.

Practice exams ARE NOT a substitute for proper education and study. Scoring well on the practice exam does not guarantee that you will pass an actual licensing examination.

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

EXAMINATION STUDY MATERIALS AND CONTENT OUTLINES

EXPERIMENTAL ITEMS

In addition to the number of examination items specified in the "Examination Content Outlines", a small number (5 to 10) of "experimental" questions may be administered to candidates during the examinations. These questions will not be scored. The administration of such unscored, experimental questions is an essential step in developing future licensing examinations.

STUDY MATERIALS

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

Click the Link to View Your North Dakota Insurance Examination Content Outline

Life and Annuity (Product and Laws)

Accident and Health (Product and Laws)

Property (Product and Laws)

Casualty (Product and Laws)

Personal Lines

Public Adjuster

Bail Bonds

Consumer Credit

Crop Insurance

Legal Expense

PSI Services LLC
3210 E Tropicana
Las Vegas, NV 89121