SOUTH CAROLINA
DEPARTMENT OF INSURANCE

INSURANCE LICENSING EXAMINATION
CANDIDATE INFORMATION BULLETIN

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Please refer to our website to check for the most updated information at https://home.psiexams.com/#/home

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Updated 3/1/2021
South Carolina Examination Procedure Checklist

Before registering for an examination, make sure that you have reviewed the following checklist.

▪ You do not need approval from the State of South Carolina to take the examination.
▪ Each examination may be taken only six times in a one-year period.
▪ Passing examination results are valid for one year.

Prepare for your examination:

▪ Use the examination content outlines provided in this bulletin as the basis of your study.

Register for your examination:

▪ Complete the registration form on line, at https://home.psiexams.com/#/home, and submit it to PSI via the Internet or;
▪ Completely fill out the PSI Registration Form and mail or email to PSI or;
▪ Call (833) 518-7457 to register.
▪ Send online__________________ (no wait time for scheduling the examination date).
▪ Mailed on ___________________ (allow 2 weeks for processing before scheduling the examination date).
▪ Emailed on ___________________ (allow 2 weeks for processing before scheduling the examination date).
▪ Phoned on ___________________ (no wait for scheduling the examination date).

Schedule your examination:

▪ Once you have paid, you are responsible for contacting PSI to schedule an appointment to take the examination. You may either schedule via the Internet, or schedule over the telephone at (833) 518-7457.
▪ Scheduled for:
  ▪ Examination Date: __________________________
  ▪ Examination Time: __________________________
  ▪ Test Center Location: _________________________
  ▪ To change scheduled date, call back by: __________________________

Take your examination:

▪ Must bring one form of identification, which bears your signature and your photograph.
  Your name as shown on the application form must exactly match the name on the photo I.D. used when checking in at the examination site.
▪ Arrive 30 minutes prior to appointment.

After your examination:

▪ Upon passing the examination, your results will be made available to the State.
▪ Apply for your license through the South Carolina Department of Insurance (see instructions on page 11).
EXAMINATIONS BY PSI SERVICES LLC

This Candidate Information Bulletin provides you with information about the examination process for obtaining an Insurance License in the state of South Carolina.

The South Carolina Department of Insurance has contracted with PSI Services LLC (PSI) to conduct the examination program. PSI works closely with the Department to make certain that these examinations meet the State’s as well as nationally established technical and professional standards for examination development and administration. PSI provides these examinations through a network of computer examination centers in South Carolina.

EXAMINATION REGISTRATION PAYMENT AND SCHEDULING PROCEDURES

- Each examination may be taken only six times in a one-year period.
- Passing examination results are valid for one year.

<table>
<thead>
<tr>
<th>Examination Fee</th>
<th>$45</th>
</tr>
</thead>
<tbody>
<tr>
<td>NOTE: EXAMINATION FEES ARE NOT REFUNDABLE OR TRANSFERABLE. THE EXAMINATION FEE IS VALID FOR ONE YEAR FROM THE DATE OF PAYMENT. THE EXAMINATION FEE IS FOR FIRST TIME AND RETAKE EXAMINATIONS.</td>
<td></td>
</tr>
</tbody>
</table>

ON-LINE SCHEDULING

For the fastest and most convenient examination scheduling process, register for your examinations online by accessing PSI’s registration Website: Click Here.

1. Select “SIGN UP” to create an account.

2. On a mobile phone, you need to select the icon on the top left corner. Then select “SIGN UP” to create an account.
3. You will be prompted to create an account with PSI.

![Personal Details form](image)

**IMPORTANT**
You must enter your First and Last name exactly as it is displayed on your government issued ID.

4. After you submit the form, you will get a message that your account was created successfully. Click on “Login to Continue”.

![Account Registration](image)

**Note:** The username is the email address you entered when creating the account.

![Login form](image)
5. You are now ready to schedule.


7. You will enter your personal information.
8. You will now enter payment.

![Payment form]

9. You will now select if you want to test at a PSI test site or Remotely proctored online from a computer at a remote location.

![Delivery mode selection]

DELIVERY MODE TEST CENTER

Enter the “City or Postal Code” and select “Preferred Month” to take the Exam. Then select “Search Exam Center”.

![Find Test Location]

Enter Beaufort, SC, USA and January 2020 for Preferred Month.
Click on the preferred test site.

<table>
<thead>
<tr>
<th>1. BEAUFORT</th>
<th>2.48 miles</th>
</tr>
</thead>
<tbody>
<tr>
<td>69 ROBERT SMALLS PKWY/SC-170 REGIONS BANK BUILDING, UNIT 4D BEAUFORT SC US 29902</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>2. SAVANNAH</th>
<th>39.87 miles</th>
</tr>
</thead>
<tbody>
<tr>
<td>6001 Chatham Center Drive Chatham Center, Orlean Building #155 Savannah GA US 31405</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>3. CHARLESTON</th>
<th>51.09 miles</th>
</tr>
</thead>
<tbody>
<tr>
<td>4600 GOER DR. SUITE 112A Charleston SC US 29406</td>
<td></td>
</tr>
</tbody>
</table>

Then click on the date and time to make an appointment to take the Exam.

You are now scheduled and will receive an email confirmation.

DELIVERY MODE REMOTE ONLINE PROCTORED EXAM

Select Country and Time zone.

Select the date and time you will be taking the exam. **DO NOT HIT CONTINUE. YOU MUST FIRST CHECK THE COMPATIBILITY OF YOUR COMPUTER** to include Audio/Video Check, Webcam Check and System Check. You must use Google Chrome Browser. Please note that if your computer performs any system update (i.e. software, server, firewall, webcam, etc.) from the time you schedule your exam to when you attempt to launch your exam, you may experience issues with your compatibility. It is best to conduct another compatibility check on the machine that you will be taking your exam at least 24 hours prior to your scheduled exam. You may also check your compatibility before or after registering for your exam by clicking here.
If you have any questions regarding your compatibility check, or if you experience issues launching your exam, you may contact our remote proctoring technical support team at (844) 267-1017. You may also initiate a chat after you close the Secure Browser Software by clicking here.

**TELEPHONE SCHEDULING**

Call (833) 518-7457, PSI registrars are available to receive payment and to schedule your appointment for the examination. Please call Monday through Friday between 7:30 am and 10:00 pm, and Saturday-Sunday between 9:00 am and 5:30 pm, Eastern Time.

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

**STANDARD MAIL SCHEDULING**

Complete the PSI registration form (found at the end of this bulletin), including your credit card number and expiration date (VISA MasterCard, American Express or Discover). Send the registration form and payment to PSI.

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

**EMAIL SCHEDULING**

Complete the PSI registration form (found at the end of this bulletin), including your credit card number and expiration date (VISA MasterCard, American Express or Discover). Email the completed form to PSI at psi.insurance@psionline.com. Email registrations are accepted 24 hours a day.

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

**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 reschedule online at https://home.psiexams.com/#/home or call PSI at (833) 518-7457.

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

**RETAKE 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 scores. 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://home.psiexams.com/#/home or call PSI at (833) 518-7457.

**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;
- Arrive after examination start time;
- Do not present proper identification when you arrive for the examination.

**EXAM ACCOMMODATIONS**

All PSI examination centers are equipped to provide access in accordance with the Americans with Disabilities Act (ADA) of 1990, and exam accommodations will be made in meeting a candidate’s needs. A candidate with a disability or a candidate who would otherwise have difficulty taking the examination must follow the instructions on the Exam Accommodations Request Form at the end of this Candidate Information Bulletin.

**EXAMINATION SITE CLOSING FOR AN EMERGENCY**

In the event that severe weather or another emergency forces the closure of an examination site 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 schedule by calling (833) 518-7457. Every effort will be made to reschedule your examination at a convenient time as soon as possible. You will not be penalized. You will be rescheduled at no additional charge.
SOCIAL SECURITY NUMBER CONFIDENTIALITY

PSI will use your social security number only as an identification number in maintaining your records and reporting your examination results to the State. A Federal law requires State agencies to collect and record the social security numbers of all licensees of the professions licensed by the State.

EXAMINATION SITE LOCATIONS

The following directions are generated from the most current mapping services available. However, new road construction and highway modifications may result in some discrepancies. If you are not familiar with the specific area of the examination site, please consult a reliable map prior to your examination date.

Aiken
Aiken Technical College
2276 Jefferson Davis Hwy
Graniteville, SC 29829
From Old Graniteville Hwy/SC-191, turn right onto Canal St./SC-191. Turn right onto Chalk Bed Rd. Take the 1st left onto Baker St. Take the 1st right onto US-1 S/US-78W.

Beaufort/Hilton Head
Regions Bank Building
69 Robert Smalls Pky/SC-170, Unit 4D
Beaufort, South Carolina 29906
From I-95, take the US-17N exit (Exit Number 33) towards Beaufort. After approximately 9 miles, US 21 splits off to the right and goes to Beaufort and US 17 goes to the left towards Charleston. Continue towards Beaufort on US 21 for approximately 12 miles. Turn sharp right onto SC 170 (McDonald's is on the corner) and continue for .3 miles. The building is on your left.

Charleston
4600 Goer Drive, Suite 112A
North Charleston, South Carolina 29406
At juncture of I-26 and I-526, head Southeast in the direction of Charleston. Next exit is Montague Ave, exit East Montague. Take first right at Goer Drive. Site is adjacent to the Marriott Hotel.

Charlotte
Tyvola Executive Park 1
5701 Westpark Dr, #202
Charlotte, NC 28217
From I-77S towards Columbia, exit Tyvola Road (Exit #5). Turn left at Tyvola Road. Make a right at Westpark Dr.
From I-77N, exit Tyvola Road (Exit #5) towards Coliseum Area. Bear right at Tyvola Road. Turn right at Westpark Dr.

Columbia
Synergy Business Park
Congaree Building
121 Executive Center Drive, Suite 143
Columbia, South Carolina 29210
From I-20, take exit 63 (Bush River Road). Proceed west and turn right onto Berryhill Road. Turn left onto Executive Center Drive. Enter the Congaree Building through the front door. From the lobby take the corridor to the right to the end and turn left. PSI Suite 143 is on the left.

Conway - Coastal Carolina University
301 Allied Drive, Room 100
Conway, SC 29526
From Myrtle Beach: Take U.S. 501 north toward Conway. At University Boulevard turn right, opposite the main entrance to the University. Cross over the railroad tracks and turn right onto Allied Drive. The Coastal Science Center is the first building on the left. From Conway: Take U.S. 501 south toward Myrtle Beach. At University Boulevard turn left, opposite the main entrance to the University. Cross over the railroad tracks and turn right onto Allied Drive. The Coastal Science Center is the first building on the left. From the Main Campus: From University Boulevard on the main campus, travel straight across U.S. 501. Cross over the railroad tracks and turn right onto Allied Drive. The Coastal Science Center is the first building on the left.

Florence - Poy Nor Adult Education
301 S. Dargan Street
Florence, South Carolina 29506
From I-95 (north or south) - Take exit 160A to merge on to I-20 Bus Spur E towards Florence. From I-20, keep right and merge onto David H McLeod Blvd for 2.7 miles. (I-95 and I-20) - turn left onto W Palmetto St for 2.5 miles. Turn right onto S Dargan St. for 250 ft. Building is on your right. From Myrtle Beach: Hwy 501. Keep left onto Hwy 576 -76. Turn left onto Dargan St Building is on your right.

Graniteville - Aiken Technical College
2276 Jefferson Davis Hwy, room 742
Graniteville, South Carolina 29829
From S Carolina 191 S and US 1 S/Canal St., toward Hard St., turn right onto S Carolina 104/Brantley St. Continue to follow S Carolina 104, turn left onto Baker St. Turn right onto US-1 S/US-78 W/Jefferson Davis Hwy.

Greenville/Spartanburg
150 Executive Center Drive, Ste 218
Greenville, South Carolina 29615
From I-85, take I-385 North towards Greenville. Take Roper Mountain exit (Exit 37) and go right (East). Turn right at first street (Independence Blvd). Go 0.7 miles and turn left on Executive Center Drive. The Anderson Building will be on your right.

Myrtle Beach
1601 North Oak Street, Suite 305
Myrtle Beach, South Carolina 29577
From the west: Take Rte 501 to 17 Bypass North. Take 17 Bypass North one exit to 10th Avenue (Mr Joe White Ave). Turn right and go about 2 miles to Oak St. Take left on Oak St and follow to #1601(Myrtle Offices). Go around to back of building. PSI is in Suite #305
From the south: Take 17 Bypass North to 10th Avenue. Turn right and follow above directions. From the North: Take Rte 31 to Robert Grissom Parkway. Follow RGP to 21st Avenue. Turn left on 21st Ave and follow to Oak St. Turn right on Oak St and follow to #1601 (Myrtle Offices). PSI is around the back of building.

Additionally, PSI has examination centers in many other regions across the United States. You may take the written examination at any of these locations by following the instructions on the Out-Of-State Request Form at the end of this Candidate Information Bulletin. (Bail Bondsman candidates are not allowed to test out-of-state.)
REPORTING TO THE EXAMINATION SITE

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 site and you will forfeit your examination registration fee.

REQUIRED IDENTIFICATION

Candidates must register for the exam with their LEGAL first and last name as it appears on their government issued identification. Required identification below must match the first and last name under which the candidate is registered. Candidates are required to bring one (1) form of valid (non-expired) signature bearing identification to the test site. If the candidate fails to bring proper identification or the candidate names do not match, the candidate will not be allowed to test and their examination fee will not be refunded.

IDENTIFICATION - Choose One

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

PRELICENSING CERTIFICATE OF COMPLETION

- Bail Bondsman candidates must bring a physical copy of the Certificate of Completion to the examination site.

SECURITY PROCEDURES

The following security procedures apply during examinations:

- Only non-programmable calculators that are silent, battery-operated, do not have paper tape printing capabilities, and do not have a keyboard containing the alphabet will be allowed in the examination site.
- Candidates may take only approved items into the examination room.
- All personal belongings of candidates should be placed in the secure storage provided at each site prior to entering the examination room. Personal belongings include, but are not limited to, the following items:
  - Electronic devices of any type, including cellular / mobile phones, recording devices, electronic watches, cameras, pagers, laptop computers, tablet computers (e.g., iPads), music players (e.g., iPods), smart watches, radios, or electronic games.
  - Bulky or loose clothing or coats that could be used to conceal recording devices or notes. For security purposes outerwear such as, but not limited to: open sweaters, cardigans, shawls, scarves, vests, jackets and coats are not permitted in the testing room. In the event you are asked to remove the outerwear, appropriate attire, such as a shirt or blouse should be worn underneath.
  - Hats or headgear not worn for religious reasons or as religious apparel, including hats, baseball caps, or visors.
  - Other personal items, including purses, notebooks, reference or reading material, briefcases, backpacks, wallets, pens, pencils, other writing devices, food, drinks, and good luck items.
- Although secure storage for personal items is provided at the examination site for your convenience, PSI is not responsible for any damage, loss, or theft of any personal belongings or prohibited items brought to, stored at, or left behind at the examination site. PSI assumes no duty of care with respect to such items and makes no representation that the secure storage provided will be effective in protecting such items. If you leave any items at the examination site after your examination and do not claim them within 30 days, they will be disposed of or donated, at PSI’s sole discretion.
- Person(s) accompanying an examination candidate may not wait in the examination center, inside the building or on the building’s property. This applies to guests of any nature, including drivers, children, friends, family, colleagues or instructors.
- No smoking, eating, or drinking is allowed in the examination center.
- During the check in process, all candidates will be asked if they possess any prohibited items. Candidates may also be asked to empty their pockets and turn them out for the proctor to ensure they are empty. The proctor may also ask candidates to lift up the ends of their sleeves and the bottoms of their pant legs to ensure that notes or recording devices are not being hidden there.
- Proctors will also carefully inspect eyeglass frames, tie tacks, or any other apparel that could be used to harbor a recording device. Proctors will ask to inspect any such items in candidates' pockets.
- If prohibited items are found during check-in, candidates shall put them in the provided secure storage or return these items to their vehicle. PSI will not be responsible for the security of any personal belongings or prohibited items.
- Any candidate possessing prohibited items in the examination room shall immediately have his or her test results invalidated, and PSI shall notify the examination sponsor of the occurrence.
- Any candidate seen giving or receiving assistance on an examination, found with unauthorized materials, or who violates any security regulations will be asked to surrender all examination materials and to leave the examination center. All such instances will be reported to the examination sponsor.
- Copying or communicating examination content is violation of a candidate’s contract with PSI, and federal and state law. Either may result in the disqualification of examination results and may lead to legal action.

Once candidates have been seated and the examination begins, they may leave the examination room only to use the restroom, and only after obtaining permission from the proctor. Candidate will not receive extra time to complete the examination.

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 semiprivate testing station to take the examination. When you are seated at the testing station, you will be prompted to confirm your name, identification number, and the examination for which you are registered.
**TUTORIAL**

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

**TEST QUESTION SCREEN**

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

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

**REMOTE ONLINE PROCTORED EXAMINATION**

Proctors for online testing will communicate with candidates on-screen during the test and pause the exam whenever unauthorized persons or activity appear on video monitors or in audio recordings. The proctor will pause the exam whenever a candidate leaves the testing station, or an interruption occurs. The proctor may end the test if an interruption is not corrected appropriately. Immediate on-screen results will be displayed on your screen once you complete BOTH your exam AND the survey following the exam. Paper score reports will not be available upon completion of the exam for this remotely proctored location. A military ID will not be accepted for a remotely proctored exam, however, all other Identification noted above are acceptable for this delivery mode.

Before your exam begins, please be aware of the following testing rules:

✓ Please be reminded that earbuds, earphones, hats, caps, hood, shades or anything that can be placed on the head or face is NOT allowed.
✓ Food, Drinks, or Breaks are not allowed. All personal items must be removed from the work area.
✓ Candidates are not allowed to have scratch paper.
✓ You are not allowed to leave the station during the exam. If you need to use the restroom before the exam begins, please do so now.
✓ 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.
✓ You must keep both of your hands on or above the desktop during the exam.
✓ Also note that under no circumstances are you allowed to take a screenshot or photo of the exam or the exam results at any time during or after the session.

Violating any of these rules will result in a warning and may result in exam termination.

**BE SURE TO CHECK THE COMPATIBILITY OF YOUR COMPUTER** to include Audio/Video Check, Webcam Check and System Check. Prior to scheduling, click here. You must use Google Chrome Browser.
Please note that if your computer performs any system update (i.e. software, server, firewall, webcam, etc.) from the time you schedule your exam to when you attempt to launch your exam, you may experience issues with your compatibility. It is best to conduct another compatibility check on the machine that you will be taking your exam at least 24 hours prior to your scheduled exam. You may also check your compatibility before or after registering for your exam by clicking here.

<table>
<thead>
<tr>
<th>REQUIREMENTS</th>
<th>STATUS</th>
<th>YOUR SYSTEM</th>
</tr>
</thead>
<tbody>
<tr>
<td>Webcam</td>
<td>✓</td>
<td>Integrated Camera (0642.35sab)</td>
</tr>
<tr>
<td>Microphone</td>
<td>✓</td>
<td>Default - Microphone Array (Realtek High Definition Audio)</td>
</tr>
<tr>
<td>PSI Communication Protocol</td>
<td>✓</td>
<td>Connected</td>
</tr>
<tr>
<td>Testing System Access</td>
<td>✓</td>
<td>Allowed</td>
</tr>
<tr>
<td>PSI System Storage</td>
<td>✓</td>
<td>Allowed</td>
</tr>
<tr>
<td>PSI Video Streaming</td>
<td>✓</td>
<td>Allowed</td>
</tr>
</tbody>
</table>

System Check

<table>
<thead>
<tr>
<th>REQUIREMENTS</th>
<th>STATUS</th>
<th>YOUR SYSTEM</th>
</tr>
</thead>
<tbody>
<tr>
<td>Browser and Version - Chrome 58.0 and above.</td>
<td>✓</td>
<td>Chrome 75.0</td>
</tr>
<tr>
<td>Platform - Windows 7, Windows 8, Windows 8.1, Windows 10 or later and Mac OS X 10.16 or later</td>
<td>✓</td>
<td>Windows 10</td>
</tr>
<tr>
<td>Javascript - Enabled.</td>
<td>✓</td>
<td>Enabled</td>
</tr>
<tr>
<td>Cookies - Enabled.</td>
<td>✓</td>
<td>Enabled</td>
</tr>
<tr>
<td>Upload and Download Minimum Bandwidth - At least 230 kbps</td>
<td>✓</td>
<td>1.648282</td>
</tr>
</tbody>
</table>

LAUNCHING THE EXAMINATION

You can launch the examination up to 30 minutes before the scheduled start time.

If you have any questions regarding your compatibility check, or if you experience issues launching your exam, you may contact our remote proctoring technical support at (844) 267-1017. You may also initiate a chat after you close the Secure Browser Software by clicking here.

EXAMINATION REVIEW

PSI, in cooperation with the South Carolina Department of Insurance, will be consistently evaluating the examinations being administered to ensure that the examinations accurately measure competency in the required knowledge areas. While taking the examination, examinees will have the opportunity to provide comments on any questions, by clicking the Comments button on the function bar of the exam question screen.

Your comments regarding the questions and the examinations are welcomed. 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 an error affecting examination scores is discovered as a result, which occurs very rarely, the examination scores of all affected candidates will be automatically adjusted. This is the only review of the examination available to candidates.

APPEALS PROCESS

If you are requesting a response about examination content, registration, scheduling or test administration (testing site procedures, equipment, etc.), please send an appeal in writing. Your appeal letter must include your name, Social Security number, exam title, date you tested and the details of your concern, including all relevant facts. Be sure to include your signature and return address. Mail your appeal letter to:

PSI
Attn: SC INSURANCE APPEALS
3210 E Tropicana
Las Vegas, NV 89121
SCORE REPORTING

You must get 70% correct to pass the examination. 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.

Candidates taking a remotely proctored exam: Please note that you must select to end both the exam portion and survey portion of your test in order to receive your on-screen results and emailed score report. If you do not receive your emailed score report, you may reach out to scorereport@psionline.com.

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.

EXPERIMENTAL ITEMS

In addition to the number of examination items specified in the “Examination Content Outlines”, a small number (5 to 15) of “experimental” questions may be administered to candidates during the examinations. These questions will not be scored. However these questions will count against examination time. The administration of such unscored, experimental questions is an essential step in developing future licensing examinations.

TIPS FOR PREPARING FOR YOUR LICENSE EXAMINATION

The following suggestions will help you prepare for your examination.

- Only consider the actual information given in the question, do not read into the question by considering any possibilities or exceptions.
- Planned preparation increases your likelihood of passing.
- Start with a current copy of this Candidate Information Bulletin and use the examination content outline as the basis of your study.
- Read study materials that cover all the topics in the content outline.
- Take notes on what you study. Putting information in writing helps you commit it to memory and it is also an excellent business practice.
- Discuss new terms or concepts as frequently as you can with colleagues. This will test your understanding and reinforce ideas.
- Your studies will be most effective if you study frequently, for periods of about 45 to 60 minutes. Concentration tends to wander when you study for longer periods of time.

Now you can take the practice exam online at https://home.pslexams.com/#/home to prepare for your South Carolina 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. They ARE NOT a substitute for proper education and study. Furthermore, scoring well on the practice exam does not guarantee a positive outcome on an actual licensing examination.

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

APPLYING FOR LICENSURE

For licensing information, please contact:

South Carolina Department of Insurance
1201 Main Street, Suite 1000
Columbia, SC 29201
Phone: (803) 737-6095 ** Fax: (803) 737-6100
Email: agntmail@doi.sc.gov
Web site: www.doi.sc.gov

Issuance of a license depends on review and approval of all license application materials.

After you fulfill your exam requirements (if any), apply and pay for your license on the Department’s Web site at www.doi.sc.gov. You can verify the status of your application on the Department’s Web site. If the Department approves your application, you can print your license from the Web site and after being appointed by an insurance company may solicit insurance of the type for which you have been licensed and appointed. If your application is denied, you will be notified in writing of the reason for such denial.

SLED REPORT

All resident license applications (excluding producers and bondsmen) require that the South Carolina State Law Enforcement Division (SLED) conduct a background investigation. If your application requires that you submit a SLED Criminal History Report, you can obtain the report from SLED by submitting a written request to the address below or through their Web site.

State Law Enforcement Division
ATTN: Central Records Depository
P. O. Box 21398
Columbia, SC 29221
Phone: 803.737.9000
https://catch.sled.sc.gov/

There is a $26 fee for this report. SLED only accepts company checks or money orders. A SLED report expires 90 days after issuance.

APPOINTMENT PAPERWORK AND FEES

All requests for appointments must be submitted online through the National Insurance Producer Registry (NIPR) at www.nipr.com

All appointment requests must be submitted by the sponsoring insurer. (See S.C. Code Ann. Section 38-43-80.)

APPOINTMENT CANCELLATIONS

All insurers must cancel producer appointments within 30 days from the date that the producer’s contract was canceled by the insurer. (See S.C. Code Ann. Section 38-43-50.)
All requests for appointment cancellations/terminations must be submitted online through the National Insurance Producer Registry (NIPR) at www.nipr.com.

**CHANGE OF ADDRESS OR E-MAIL**

Address and email address changes should be done online at www.nipr.com. All address changes must be updated within 30 days of any changes to a producer’s home, mailing or business address. (See S.C. Code Ann. Section 38-43-107.) Note P.O. Boxes cannot be used as a home address unless there is no mail receptacle at the home address. Without a correct e-mail address, a licensed individual may not receive information pertinent to renewal and/or continuing education compliance, which may result in the cancellation of all licenses due to failure to comply. (See S.C. Code Ann. Section 38-43-106 and S.C. Code Ann. Regulation 69-50.) Those licensed producers who fail to notify the Department of an address change within 30 days of relocating may be subject to an administrative penalty of up to $2,500.

**CONTINUING EDUCATION**

With the exception of those who qualify for an exemption (see below), all producers licensed or qualified for licensure with the Department must meet continuing education (CE) requirements.

**Producer requirements.** Producers must complete 24 hours of continuing insurance education, with at least three hours in Ethics. Producers must certify CE course completion to the CE administrator by the last day of the producers birth month. Producers born in an even numbered year must certify by the last date of the producer’s month of birth every even numbered year. Producers born in an odd numbered year must certify by the last date of the producer’s month of birth every odd numbered year.

**Multiple lines producer requirements.** Producers licensed for life, accident and health, and property and casualty must complete 24 hours of continuing education, completing at least 1/3 (8) of the hours in each line of authority.

**Exemptions to CE requirements:**

- Nonresident producers who have met the CE requirements of their resident state.
- South Carolina producers licensed solely for credit.
- Crop hail insurance.
- Pre-need burial.
- Travel accident and baggage producers.
- Federal crop insurance.
- Producers who were exempted from continuing education requirements by December 31, 2009.

**EXAMINATION CONTENT OUTLINES**

The following outlines give an overview of the content of each of the South Carolina insurance examinations. Each examination will include questions on the subjects contained in the outline. The percentages indicate the relative weight assigned to each section of the examination.

<table>
<thead>
<tr>
<th>South Carolina Accident and Health Insurance Producer</th>
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<tr>
<td>Series 19-02</td>
</tr>
<tr>
<td>100 questions - 2 hour time limit</td>
</tr>
</tbody>
</table>

**1.0 Insurance Regulation 20%**

**1.1 Licensing**

- Process (38-43-100)
- Types of licensees
  - Producer (38-43-10, 30)
  - Nonresident (38-43-70)
  - Broker (38-45-10)
- Maintenance and duration (38-43-110)
- Reinstatement (38-43-110(B))
- Reporting of actions (38-43-247)
- Change of address (38-43-107)
- Assumed names (38-43-10(C))
- Continuing education (38-43-106; 69-50)
- Disciplinary actions
  - Cease and desist order (38-59-20, 38-59-270)
  - Hearings (38-3-170; 38-57-200)
  - Penalties (38-2-10-30, 38-43-130)

**1.2 State regulation**

- Director’s general duties and powers (38-3-60, 110)
- Company regulation
  - Certificate of authority (38-5-80)
  - Solvency (38-5-120)
  - Unfair claims settlement practices (38-59-20)
  - Examination of books and records (38-13-10-30)
  - Appointment (38-43-40, 50)
  - Termination of appointment (38-43-55)
- Producer regulation
  - Commissions (38-43-200, 38-75-1000)
  - Records maintenance (38-43-250)
  - Misappropriation of funds (38-43-130, 240, 420)
  - Blank forms (38-43-260)
  - Sharing commissions (38-43-200)
  - Representing an unauthorized insurer (38-43-160-180)
  - Unfair and prohibited practices (38-43-130)
  - Misrepresentation (38-57-40)
  - False advertising (38-57-50)
  - Defamation (38-57-90)
  - Boycott, coercion and intimidation (38-57-100)
  - False financial statements (38-57-80)
  - Unfair discrimination (38-55-50)
  - Rebating (38-57-130)
  - Twisting (38-57-60)
  - Free insurance (38-57-170)
  - Prohibited inducements (38-57-130, 150)
  - Insurance fraud act (38-55-510-590)
  - Consumer information privacy regulation (Reg 69-58 Sec 1-16)

**1.3 Federal regulation**

- Fair Credit Reporting Act (15 USC 1681-1681d)
- Fraud and false statements (18 USC 1033, 1034)

**2.0 General Insurance 10%**

**2.1 Concepts**

- Risk management key terms
  - Risk
  - Exposure
  - Hazard
  - Peril
  - Loss
- Methods of handling risk
  - Avoidance
  - Retention
  - Sharing
  - Reduction
1.4 Transfer
Elements of insurable risks
Adverse selection
Law of large numbers
Reinsurance

2.2 Insurers
Types of insurers
- Stock companies
- Mutual companies
- Fraternal benefit societies
- Lloyd's associations
- Alien Captive companies (Title 38, Ch 90-10)
- Private versus government insurers
- Domestic, foreign and alien insurers
- Financial status (independent rating services)
- Marketing (distribution) systems

2.3 Producers and general rules of agency
- Insurer as principal
- Producer/insurer relationship
- Authority and powers of producers
  - Express
  - Implied
  - Apparent
- Responsibilities to the applicant/insured

2.4 Contracts
- Elements of a legal contract
- Offer and acceptance
- Consideration
- Competent parties
- Legal purpose
- Distinct characteristics of an insurance contract
  - Contract of adhesion
  - Aleatory contract
  - Unilateral contract
- Conditional contract
- Legal interpretations affecting contracts
  - Ambiguities in a contract of adhesion
  - Reasonable expectations
- Indemnity
- Utmost good faith
- Representations/misrepresentations
- Warranties
- Concealment
- Fraud
- Waiver and estoppel

3.0 Health Insurance Basics 18%
3.1 Definitions of perils
- Accidental injury
- Sickness

3.2 Principal types of losses and benefits
- Loss of income from disability
- Medical expense
- Dental expense
- Long-term care expense

3.3 Classes of health insurance policies
- Individual versus group
- Private versus government
- Limited versus comprehensive

3.4 Limited policies
- Limited benefits
- Required notice to insured
- Types of limited policies

3.5 Common exclusions from coverage

3.6 Producer responsibilities in individual health insurance
- Marketing requirements
- Advertising (Reg 69-17)
- Life and Accident and Health Insurance
- Guaranty Association (38-29-30)
- Sales presentations (Reg 69-34.1)
- Outline of coverage (38-71-550)
- Field underwriting
  - Nature and purpose
  - Disclosure of information about individuals
  - Application procedures
  - Requirements at delivery of policy

3.7 Individual underwriting by the insurer
- Underwriting criteria
- Sources of underwriting information
  - Application
  - Producer report
  - Attending physician statement
  - Investigative consumer (inspection) report
  - Medical Information Bureau (MIB)
  - Medical examinations and lab tests
- Unfair discrimination (38-57-120(2))
- Genetic testing
- Classification of risks
  - Preferred
  - Standard
  - Substandard

3.8 Considerations in replacing health insurance
- Pre-existing conditions
- Benefits, limitations and exclusions
- Underwriting requirements
- Producer liability for errors and omissions

4.0 Individual Accident and Health Insurance Policy Provisions 11%
4.1 Required provisions (38-71-340 (8)); 38-59-20; 38-59-230
  - Entire contract; changes (1)
  - Time limit on certain defenses (2)
  - Grace period (3)
  - Reinstatement (4)
  - Claim procedures (5-9)
  - Physical examinations and autopsy (10)
  - Legal actions (11)
  - Change of beneficiary (12)
  - Conformity with state statutes (13)

4.2 Optional provisions (38-71-370)
  - Change of occupation (1)
  - Misstatement of age (2)
  - Other insurance in this insurer (3)
  - Insurance with other insurers
  - Expense-incurred benefits (4)
  - Other benefits (5)
  - Unpaid premium (7)
  - Illegal occupation (8)
  - Intoxicants and narcotics (9)

4.3 Other general provisions
Right to examine (free look) (38-71-150), 38-72-60(F)(1))

Insuring clause
Consideration clause
Renewability clause
Noncancelable
Guaranteed renewable
Conditionally renewable
Renewable at option of insurer
Nonrenewable (cancelable, term)

5.0 Disability Income and Related Insurance 6%

5.1 Qualifying for disability benefits
Inability to perform duties
Own occupation
Any occupation
Pure loss of income (income replacement contracts)
Presumptive disability
Requirement to be under physician care

5.2 Individual disability income insurance
Basic total disability plan
Income benefits (monthly indemnity)
Elimination and benefit periods
Waiver of premium feature
Coordination with social insurance and workers compensation benefits
Additional monthly benefit (AMB)
Social insurance supplement (SIS)
Occupational versus nonoccupational coverage
At-work benefits
Partial disability benefit
Residual disability benefit
Other provisions affecting income benefits
Cost of living adjustment (COLA) rider
Future increase option (FIO) (Guaranteed insurability rider)
Relation of earnings to insurance

5.3 Unique aspects of individual disability underwriting
Occupational considerations
Benefit limits
Policy issuance alternatives

5.4 Group disability income insurance
Group versus individual plans
Short-term disability (STD)
Long-term disability (LTD)

5.5 Business disability insurance
Disability buy-sell policy
Key Employee disability
Business Overhead expense

5.6 Social Security disability
Qualification for disability benefits
Definition of disability
Waiting period
Disability income benefits

6.0 Medical Plans 9%

6.1 Medical plan concepts
Fee-for-service basis versus prepaid basis
Specified coverages versus comprehensive care
Benefit schedule versus usual/reasonable/customary charges
Any provider versus limited choice of providers
Insureds versus subscribers/participants

6.2 Types of plans
Major medical insurance
Characteristics
Common limitations
Exclusions from coverage
Provisions affecting cost to insured
Health Maintenance Organizations (HMOs)
General characteristics
Preventive care services
Primary care physician (PCP) versus referral (specialty) physician
Emergency care
Hospital services
Preferred provider organizations (PPOs) and point of service (POS) plans
General characteristics
In-network and out-of-network provider access
PCP referral

6.3 Cost containment in health care delivery
Cost-saving services
Preventive care
Hospital outpatient benefits
Alternatives to hospital services
Utilization review
Prospective review
Concurrent review
Pre-certification review

6.4 South Carolina eligibility requirements and offers (individual and/or group)
Dependent child age limit (38-71-1330(5))
Child enrollment; non-custodial parents (38-71-250)
Physically or mentally handicapped dependents (38-71-350, 780)
Newborn child coverage (38-71-135, 140)
Adopted and prospective adopted children (38-71-140(D), 143)

6.5 HIPAA (Health Insurance Portability and Accountability Act) requirements (38-71-840)
Eligibility
Guaranteed issue
Pre-existing conditions (38-71-850, 69-34-E(6))
Creditable coverage (38-71-850)
Renewability (38-71-675, 870)

6.6 Federal Patient Protection and Affordable Care Act (ACA)
Preexisting conditions
Grandfather vs. Non-Grandfather Plans
Annual and lifetime dollar limits
Preventive care
Age limit of dependent children

7.0 Group Health Insurance 9%

7.1 Characteristics of group insurance
Group contract
Certificate of coverage
Experience rating versus community rating

7.2 Types of eligible groups
Employment-related groups
Individual employer groups
Associations (alumni, professional, other)
Customer groups (depositors, creditor-debtor, other)

7.3 Marketing considerations
Advertising
Regulatory jurisdiction/place of delivery

7.4 Employer group health insurance
Insurer underwriting criteria
Characteristics of group
Plan design factors
Persistency factors
Administrative capability
Eligibility for coverage
Annual open enrollment
Employee eligibility
Dependent eligibility
Coordination of benefits provision (Reg 69-43)
Change of insurance companies or loss of coverage
Coinsurance and deductible carryover
No-loss no-gain
Events that terminate coverage
Extension of benefits
Continuation of coverage under COBRA
South Carolina continuation and conversion rules (38-71-770)

7.5 Small employer medical plans
Definition of small employer (38-71-920, 1340)
Benefit plans offered
Health care center (HMO) plans
Small employer carrier plans
Eligibility of employees
Renewability

7.6 Health savings accounts (HSAs)

7.7 Health Reimburse Arrangements (HRAs)

8.0 Dental Insurance 3%

8.1 Types of dental treatment
Diagnostic and preventive
Restorative
Oral surgery
Endodontics
Periodontics
Prosthodontics
Orthodontics

8.2 Indemnity plans
Choice of providers
Scheduled versus nonscheduled plans
Benefit categories
Diagnostic/preventive services
Basic services
Major services
Deductibles and coinsurance
Combination plans
Exclusions
Limitations
Predetermination of benefits

8.3 Employer group dental expense
Integrated deductibles versus stand-alone plans
Minimizing adverse selection

9.0 Insurance for Senior Citizens and Special Needs Individuals 12%

9.1 Medicare
Nature, financing and administration
Part A — Hospital Insurance
Individual eligibility requirements

Enrollment
Coverages and cost-sharing amounts
Part B — Medical Insurance
Individual eligibility requirements
Enrollment
Coverages and cost-sharing amounts
Exclusions
Claims terminology and other key terms
Part C — Medicare Advantage
Part D — Prescription Drug Insurance

9.2 Medicare supplements (Reg 69-46)
Purpose (Sec 1)
Open enrollment (Sec 11)
Standardized Medicare supplement plans (Sec 8)
Core benefits (B)
Additional benefits (C)
South Carolina regulations and required provisions
Advertising (Sec 19)
Standards for marketing (Sec 20)
Permitted compensation arrangements (Sec 16)
Appropriateness of recommended purchase
and excessive insurance (Sec 21)
Required disclosure provisions (Sec 17)
Guaranteed issue for eligible persons (Sec 12)
Reporting of multiple policies (Sec 22)
Buyer’s guide (Sec 17(A)(6))
Right to return (Sec 17(A)(5))
Replacement (Sec 18, 23)
Benefit standards (Sec 8(A))
Pre-existing conditions (Sec 8(A)(1))
Outline of coverage (Sec 17(D))
Prohibited practices (Sec 20(B))
Medicare select (Sec 10)

9.3 Other options for individuals with Medicare
Employer group health plans
Disabled employees
Employees with kidney failure
Individuals age 65 or older
Medicaid
Eligibility
Benefits

9.4 Long-term care (LTC) insurance (Reg 69-44)
Eligibility for benefits
Levels of care
Skilled care
Intermediate care
Custodial care
Home health care (69-44-12)
Adult day care
Respite care
Benefit periods
Benefit amounts
Optional benefits
Guarantee of insurability
Return of premium
Qualified LTC plans
Exclusions (Reg 69-44 Sec 6(B))
Underwriting considerations
South Carolina regulations and required provisions
Renewability (Reg 69-44 Sec 6)
Outline of coverage (Reg 69-44 Sec 9)
Required disclosure provisions (Reg 69-44 Sec 8)/Free look
REFERENCE LIST

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All About HSAs, U.S. Treasury Department, https://www.treasury.gov/resource-center/faqs/Taxes/Pages/default.aspx


South Carolina Casualty Insurance Producer Series 19-06
100 questions - 2 hour time limit

1.0 Insurance Regulation 15%
1.1 Licensing
Process (38-43-100)
Types of licensees
Producer (38-43-10,30)
Nonresident (38-43-70)
Broker (38-45-10, 38-45-20)

1.2 State regulation
Director's general duties and powers (38-3-60, 110)
Company regulation
Certificate of authority (38-5-80)
Solvency (38-5-120)
Unfair claims settlement practices (38-59-20)
Examination of books and records (38-13-10)30
Appointment (38-43-40, 50)
Termination of appointment (38-43-55)
Producer regulation
Commissions (38-43-200, 38-75-1000)
Records maintenance (38-43-250)
Misappropriation of funds (38-43-130, 240, 420)
Blank forms (38-43-260)
Sharing commissions (38-43-200)
Representing an unauthorized insurer (38-43-160-180)
Unfair and prohibited practices (38-43-130)
Misrepresentation (38-57-40)
False advertising (38-57-50)
Defamation (38-57-90)
Boycott, coercion and intimidation (38-57-100)
False financial statements (38-57-80)
Unfair discrimination (38-55-50)
Rebating (38-57-130)
Twisting (38-57-60)
Free insurance (38-57-170)
Prohibited inducements (38-57-130, 150)
Insurance fraud act (38-55-510-590)
Consumer information privacy regulation (Reg 65-58 Sec 1-16)

1.3 Federal regulation
Fair Credit Reporting Act (15 USC 1681-1681d)
Fraud and false statements (18 USC 1033, 1034)

2.0 General Insurance 5%
2.1 Concepts
Risk management key terms
Risk
Exposure
Hazard
Peril
Loss
Methods of handling risk
Avoidance
Retention
Sharing
Reduction
Transfer
Elements of insurable risks
Adverse selection
Law of large numbers
Reinsurance

2.2 Insurers
Types of insurers
Stock companies
Mutual companies
Fraternal benefit societies
Lloyd's associations
Risk retention groups
Definition and purpose of captive companies
Self-insured funds
Private versus government insurers
Authorized versus unauthorized insurers
Domestic, foreign and alien insurers
Financial status (independent rating services)
Marketing (distribution) systems

2.3 Producers and general rules of agency
Insurer as principal
Producer/insurer relationship
Authority and powers of producers
Express
Implied
Apparent
Responsibilities to the applicant/insured

2.4 Contracts
Elements of a legal contract
Offer and acceptance
Consideration
Competent parties
Legal purpose
Distinct characteristics of an insurance contract
Contract of adhesion
Aleatory contract
Unilateral contract
Conditional contract
Legal interpretations affecting contracts
Ambiguities in a contract of adhesion
Reasonable expectations
Indemnity
Utmost good faith
Representations/misrepresentations
Warranties
Concealment
Fraud
Waiver and estoppel

3.0 Casualty Insurance Basics 16%
3.1 Principles and concepts
Insurable interest
Underwriting

Function
Loss ratio
Rates
Types
Loss costs
Components
Hazard
Physical
Moral
Legal
Negligence
Elements of a negligent act
Defenses against negligence
Damages
Compensatory – special versus general
Punitive
Absolute liability
Strict liability
Vicarious liability

3.2 Policy structure
Declarations
Definitions
Insuring agreement or clause
Additional/supplementary coverage
Conditions
Exclusions
Endorsements

3.3 Common policy provisions
Insureds – named, first named, additional
Policy period
Policy territory
Cancellation and nonrenewal
Deductibles
Other insurance
Nonconcurrency
Primary and excess
Pro rata
Contribution by equal shares
Limits of liability
Per occurrence (accident)
Per person
Aggregate – general versus products – completed operations
Split
Combined single
Policy limits
Restoration/nonreduction of limits
Named insured provisions
Duties after loss
Insurer provisions
Liberalization
Subrogation
Claim settlement options
Duty to defend

3.4 South Carolina laws, regulations and required provisions
South Carolina Property and Casualty Insurance Guaranty Association (38-31-10-170)
Cancellation, nonrenewal and renewal (38-75-730, 740, 750)

4.0 Homeowners (‘11) Policy 9%
4.1 Coverage forms
HO-2 through HO-6, HO-8, Mobile Homeowner
4.2 Definitions
4.3 Section II – Liability coverages
Coverage E – Personal liability
Coverage F – Medical payments to others
Additional coverages

4.4 Exclusions

4.5 Conditions

4.6 Selected endorsements
Special provisions – South Carolina (HO 01 39)
Limited fungi, wet or dry rot, or bacteria coverage (HO 04 26, HO 04 27)
Permitted incidental occupancies (HO 04 42)
Home day care (HO 04 97)
Business pursuits (HO 24 71)
Watercraft (HO 24 75)
Personal injury (HO 24 82)
Water back-up (HO 04 95)

5.0 Auto Insurance 25%

5.1 Laws
South Carolina Motor Vehicle Financial Responsibility Act (RL Title 56, Chapter 9)
Required limits of liability (38-77-140)
Uninsured/underinsured motorist (38-77-140, 150-170, 180-230, 260)
Definitions
Bodily injury
Property damage
Required limits
Cancellation/nonrenewal (38-77-120-124, 390; RL 56-10-280)
Reasons
Notice

5.2 Personal (‘05) auto policy
Definitions
Liability coverage
Bodily injury and property damage
Supplementary payments
Exclusions
Medical payments coverage
Uninsured/underinsured motorists coverage
Duties after an accident or loss
General provisions
Selected endorsements
Amendment of policy provisions – South Carolina (PP 01 78)
Towing and labor costs (PP 03 03)
Extended non-owned coverage (PP 03 06)
Miscellaneous type vehicle (PP 03 23)
Underinsured motorist (PP 03 11)

5.3 Commercial auto (‘13)
Commercial auto coverage forms
Business auto
Garage
Business auto physical damage
Truckers
Motor carrier
Coverage form sections
Covered autos
Liability coverage
Garagekeepers coverage
Physical damage coverage
Exclusions
Conditions
Definitions
Uninsured/underinsured motorists coverage

Selected endorsements
Lessor – additional insured and loss payee (CA 20 01)
Employees as insureds (CA 99 33)
Auto medical payments coverage (CA 99 03)
Hired autos specified as covered autos you own (CA 99 16)
Individual named insured (CA 99 17)
Drive other car coverage (DOC)

6.0 Commercial Package Policy (CPP) 9%

6.1 Components of a commercial policy
Common policy declarations
Common policy conditions
One or more coverage parts

6.2 Commercial general liability (‘13)
Commercial general liability coverage forms
Bodily injury and property damage liability
Personal and advertising injury liability
Medical payments
Exclusions
Supplementary payments
Who is an insured
Limits of insurance
Conditions
Definitions
Occurrence versus claims-made
Claims-made features
Trigger
Retroactive date
Extended reporting periods – basic versus supplemental
Claim information
Premises and operations
Products and completed operations
Insured contract

6.3 Commercial crime (‘06)
General definitions
Burglary
Theft
Robbery
Crime coverage forms
Commercial crime coverage forms
(discovery/loss sustained)
Government crime coverage forms
(discovery/loss sustained)
Covareages
Employee theft
Forgery or alteration
Inside the premises – theft of money and securities
Inside the premises – robbery or safe burglary of other property
Outside the premises
Computer fraud
Funds transfer fraud
Money orders and counterfeit money
Other crime coverage
Extortion – commercial entities (CR 04 03)

6.4 Farm coverage
Farm liability coverage form (‘06)
Coverage H – Bodily injury and property damage liability
Coverage I – Personal and advertising injury liability
Coverage J – Medical payments
Exclusions
9.1 Surety bonds

Purpose of license and permit bonds
Public official bonds
Judicial bonds
Fiduciary bonds

9.2 Fidelity coverages
Nature of fidelity bonds
Employee theft coverage
Financial institution bonds
Public employee bonds

10.0 Other Coverages and Options 4%

10.1 Umbrella/excess liability policies
Personal (DL 98 01)
Commercial (CU 00 01)

10.2 Specialty liability insurance
Errors and omissions
Professional liability
Directors and officers liability
Fiduciary liability
Liquor liability
Employment practices liability
Identity Fraud Expense Coverage (BP 14 01, HO 04 55)
Employee Benefits Liability Coverage (CU 04 03)

10.3 Surplus lines
Definitions and markets
Licensing requirements

10.5 Other policies
Boatowners

REFERENCE LIST

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South Carolina Commercial Lines Adjuster Series 19-24
100 questions - 2 hour time limit

1.0 Insurance Regulation 10%
1.1 Director’s general duties and powers (38-3-60, 110)
1.2 Licensing requirements
  Qualifications (38-47-10)
  Nonresident (38-47-20)
  Emergency adjuster permit (Reg 69-1)
1.3 Maintenance and duration (38-47-40)
  Change of address (38-47-15)
1.4 Disciplinary actions
  Cease and desist order (38-59-20, 38-59-270)
  Hearings (38-3-170; 38-57-200)
  Penalties (38-2-10; 38-47-70)
1.5 Claim settlement laws and regulations (38-59-20)
1.6 Federal regulation
  Fraud and false statements (18 USC 1033, 1034)

2.0 Insurance Basics 14%
2.1 Contract basics
  Elements of a legal contract
    Offer and acceptance
    Consideration
    Competent parties
    Legal purpose
  Distinct characteristics of an insurance contract
    Contract of adhesion
    Aleatory contract
    Personal contract
    Unilateral contract
    Conditional contract
  Legal interpretations affecting contracts
    Ambiguities in a contract of adhesion
    Reasonable expectations
    Indemnity
    Utmost good faith
    Representations/misrepresentations
    Warranties
    Concealment
    Fraud
    Waiver and estoppel
2.2 Insurance principles and concepts
  Insurable interest
    Physical
    Moral
    Morale
  Negligence
  Elements of a negligent act
  Defenses against negligence
  Damages
    Compensatory – special versus general
    Punitive
    Absolute liability
    Strict liability
    Vicarious liability
  Causes of loss (perils)
    Named perils versus special (open) perils
  Direct loss
  Consequential or indirect loss
  Blanket versus specific insurance
  Basic types of construction
  Loss valuation
  Actual cash value
  Replacement cost
  Functional replacement cost
  Market value
  Agreed value
  Stated amount
  2.3 Policy structure
    Declarations
    Definitions
    Insuring agreement or clause
    Additional/supplementary coverage
    Conditions
    Exclusions
    Endorsements
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  South Carolina Property and Casualty Insurance
  Guaranty Association (38-31-10-170)
  Cancellation, nonrenewal and renewal (38-75-710-790)
  Insurance fraud act (38-55-510-590)
  Arbitration of property damage liability claims (38-77-710-770)
  Federal Terrorism Insurance Program (15 USC 6701; Public Law
  107-297, 109-144, 110-160)

3.0 Adjusting Losses 20%
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4.0 Auto Insurance 14%
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- Uninsured/underinsured motorist (38-77-150-170, 180-230, 260)
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  - Endorsement for motor carrier policies of insurance for public liability (MCS-90)

5.0 Commercial Package Policy (CPP) 17%
5.1 Components of a commercial policy
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- One or more coverage parts

5.2 Commercial general liability (’07)
- Commercial general liability coverage forms
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  - Personal and advertising injury liability
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  Spillage (CP 04 40)
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5.4 Commercial crime (06)

General definitions
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  Commercial crime coverage forms
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  Forgery or alteration
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  Commercial inland marine conditions form

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  Motor truck cargo forms
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Farm property coverage form (03)
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  Coverage B — Other private structures
  Coverage C — Household personal property
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  Additional coverages
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  Definitions

6.0 Businessowners (10) Policy 10%

6.1 Characteristics and purpose

6.2 Businessowners Section I — Property
  Coverage
  Exclusions
  Limits of insurance
  Deductibles
  Loss conditions
  General conditions
  Optional coverages
  Definitions

6.3 Businessowners Section II — Liability
  Coverages
  Exclusions
  Who is an insured
  Limits of insurance
  General conditions
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6.4 Businessowners Section III — Common
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6.5 Selected endorsements
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  Protective safeguards (BP 04 30)
  Utility services — direct damage (BP 04 56)
  Utility services — time element (BP 04 57)

7.0 Workers Compensation Insurance 4%

7.1 Workers compensation laws
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    Monopolistic versus competitive
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    Exclusive remedy (RL 42-1-540)
    Employment covered (required, voluntary) (RL 42-1-130-150, 310, 360)
    Covered injuries (RL 42-1-160; RL 42-9-60; RL 42-15-20, 40)
    Occupational disease (RL 42-11-10)
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7.2 Workers compensation and employers liability insurance policy
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7.3 Sources of coverage
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8.0 Marine Insurance 3%

8.1 Hull coverage
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- Assured
- Agreed value
- Deductible (or deductible average clause)
- Premium, return of premium and nonpayment of premium
- Adventure
- Causes of loss
- General average and salvage
- Sue and labor
- Collision liability
- Limitations of liability
- Pilotage and towage
- Change of ownership
- Additional insurances
- War, strikes, and related exclusions

8.2 Cargo coverage
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  - Total loss – actual total loss versus constructive total loss
  - Partial loss – particular average versus general average
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8.3 Protection and indemnity insurance
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9.0 Surety and Fidelity 3%

9.1 Surety bonds
- Nature of surety bonds
- Surety bonds versus insurance
- Parties of a surety bond – Principal, obligee, surety
- Contract bonds
- Purpose of license and permit bonds
- Public official bond
- Judicial bonds
- Fiduciary bonds

9.2 Fidelity coverages
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- Employee theft coverage
- Financial institution bonds
- Public employee bonds

10.0 Other Coverages and Options 5%

10.1 Umbrella/excess liability policies
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10.2 Specialty liability insurance
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- Liquor liability
- Employment practices liability

10.3 Surplus lines
- Definitions and markets
- Licensing requirements

10.4 Aviation insurance
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10.5 National Flood Insurance Program
- Write your own versus government
- Eligibility
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- Deductibles

10.6 South Carolina Wind and Hail Underwriting Association (SCWHUA) (38-75-310-460)
- Eligibility
- Coverage
- Limits
- Deductibles

10.7 Other policies
- Difference in conditions

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This examination is CLOSED BOOK. The following reference material is not allowed in the examination center:


South Carolina Crop Hail Insurance Adjuster
Settling the claim

3.0 Loss Adjusting Procedures

Mandatory endorsements
Claim settlement practices
Other provisions
Subrogation

2.0 Crop Insurance

Eligibility
Application
Terms of coverage
Other provisions

SUBJECT INDEX

4.0 Appraisal

5.0 Arbitration

6.0 Fire and Lightning Coverage

7.0 Perils insured against

8.0 Exclusions

9.0 Limits of coverage

10.0 Deductibles

11.0 Reduction of insurance

12.0 Stages of growth

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South Carolina Crop Insurance Producer
Series 19-22

1.0 Insurance Regulation 15%

Licensing

Process (38-43-100)
Types of licensees

Producer (38-43-10)
Nonresident (38-43-70)
Temporary (38-43-102)
Broker (38-45-10)

Maintenance and duration

Change of address (38-43-107)
Reinstatement (38-43-110(B))
Reporting of actions (38-43-247)

Assumed names (38-43-10(C))
Continuing education (38-43-106; 69-50)

Disciplinary actions

Cease and desist order (38-59-20, 38-59-270)
Hearings (38-3-170; 38-57-200)

Penalties (38-2-10-30, 38-43-130)

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Assignment of indemnity
Subrogation
Other provisions
Duties after loss
Insured
Insurer

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South Carolina Life Insurance Producer Series 19-01
100 questions - 2-hour time limit

1.0 Insurance Regulation 20%

1.1 Licensing
Process (38-43-100)
Types of licensees
Producer (38-43-10, 30)
Nonresident (38-43-70)
Broker (38-45-10, 38-45-20)
Maintenance and duration (38-43-110)
Reinstatement (38-43-110(B))
Reporting of actions (38-43-247)
Change of address (38-43-107)
Assumed names (38-43-10(C))
Continuing education (38-43-106; 69-50)
Disciplinary actions
Cease and desist order (38-59-20, 38-59-270)
Hearings (38-3-170; 38-57-200)
Penalties (38-2-10-30, 38-43-130)

1.2 State regulation
Director's general duties and powers (38-3-60, 110)
Company regulation
Certificate of authority (38-5-80)
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Unfair claims settlement practices (38-59-20)
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2.0 General Insurance 10%

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Reduction
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Reinsurance

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Domestic, foreign and alien insurers
Financial status (independent rating services)
Marketing (distribution) systems

2.3 Producers and general rules of agency
Insurer as principal
Producer/insurer relationship
Authority and powers of producers

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3.2 Personal uses of life insurance
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Estate creation
Cash accumulation
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Estate conservation
Viatical settlements
Life settlements
Exemption from claims of creditors (38-63-40, 38-65-90)

3.3 Determining amount of personal life insurance
Human life value approach
Needs approach
Types of information gathered
Determining lump-sum needs
Planning for income needs

3.4 Business uses of life insurance
Buy-sell funding
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Deferred Compensation
Executive bonuses

3.5 Classes of life insurance policies
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Permanent versus term
Participating versus nonparticipating
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3.6 Premiums
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This examination is CLOSED BOOK. The following reference material is not allowed in the examination center:


REFERENCE LIST

The following list of reference materials were used to verify the accuracy of the test items for the examinations. They are listed for the purpose of test validation and do not constitute an endorsement or recommendation by PSI or the South Carolina Department of Insurance. Other publications are also available to study for the examinations.


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150 questions - 165-minute time limit

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**Fair Credit Reporting Act (15 USC 1681-1681d)**

**Fraud and false statements (18 USC 1033, 1034)**

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- **Risk management key terms**
  - Risk
  - Exposure
  - Hazard
  - Peril
  - Loss

- **Methods of handling risk**
  - Avoidance
  - Retention
  - Sharing
  - Reduction
  - Transfer

- **Elements of insurable risks**
  - Adverse selection
  - Law of large numbers
  - Reinsurance

#### 2.2 Insurers

- **Types of insurers**
  - Stock companies
  - Mutual companies
  - Fraternal benefit societies
  - Lloyd's associations
  - Alien Captive companies (Title 38, Ch 90-10)

- **Private versus government insurers**

- **Domestic, foreign and alien insurers**

- **Financial status (independent rating services)**

- **Marketing (distribution) systems**

#### 2.3 Producers and general rules of agency

- **Insurer as principal**

- **Producer/insurer relationship**

- **Authority and powers of producers**

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- **Elements of a legal contract**

- **Offer and acceptance**

- **Consideration**

- **Competent parties**

- **Legal purpose**

- **Distinct characteristics of an insurance contract**

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- **Survivor protection**

- **Estate creation**

- **Cash accumulation**

- **Liquidity**

- **Estate conservation**

- **Life settlements**

- **Exemption from claims of creditors (38-63-40, 38-65-90)**

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- **Liquidity**

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- **Life settlements**

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- **Types of information gathered**

- **Determining lump-sum needs**

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- **Key person**

- **Deferred Compensation**

- **Executive bonuses**

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- **Permanent versus term**

- **Participating versus nonparticipating**

- **Fixed versus variable life insurance and annuities**

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- **Mortality**

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Medical expense insurance  
Long-term care insurance  
15.2 Employer group health insurance  
Medical, disability and dental expense  
Long-term care insurance  
Accidental death and dismemberment

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All About HSAs, U.S. Treasury Department, https://www.treasury.gov/resource-center/faqs/Taxes/Pages/default.aspx


1.0 Insurance Regulation 15%  
1.1 Director’s general duties and powers (38-3-60, 110)  
1.2 Licensing requirements  
Qualifications (38-49-20)  
1.3 Maintenance and duration (38-49-20; Reg 69-33)  
1.4 Disciplinary actions (38-49-40)  
Cease and desist order (38-59-20, 38-59-270)  
Hearings (38-3-170; 38-57-200)  
Penalties (38-2-10-30, 38-43-130)  

1.5 Claim settlement laws and regulations (38-59-20; Reg 69-16)  
1.6 Federal regulation  
Fair Credit Reporting Act (15 USC 1681-1681d)  
Fraud and false statements (18 USC 1033, 1034)

2.0 Insurance Basics 5%  
2.1 Common auto policy provisions  
Insureds – named, first named, additional  
Deductibles  
Loss payable clause

3.0 Auto Insurance 5%  
3.1 Personal auto (05)  
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Coverage for damage to your auto  
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Exclusions  
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3.2 Commercial auto (13)  
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4.0 Appraising Auto Physical Damage Claims 75%  
4.1 Role of the appraiser (Reg 69-16)  
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4.2 Duties of insured after a loss  
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4.3 Determining value and loss  
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Pillars
Substructure
Frame
Unibody
Mechanical
Engine
Sensors
Cooling system
Electrical system/computers
Exhaust system
Fuel system
Heating and air conditioning systems
Brakes/ABS
Steering
Suspension
Drive Train
Transmission
Air bags/SRS (seat belts)
Glass
Tires
Interior
Paint

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This examination is CLOSED BOOK. The following reference material is not allowed in the examination center:


South Carolina Personal Lines Adjuster - Series 19-23
100 questions - 2 hour time limit

1.0 Insurance Regulation 10%
1.1 Director's general duties and powers (38-3-60, 110)
1.2 Licensing requirements
Qualifications (38-47-10)
Nonresident (38-47-20)
Emergency adjuster permit (Reg 69-1)
1.3 Maintenance and duration (38-47-40)
Change of address (38-47-15)
1.4 Disciplinary actions
Cease and desist order (38-59-20, 38-59-270)
Hearings (38-3-170; 38-57-200)
Penalties (38-2-10-30; 38-47-70)
1.5 Claim settlement laws and regulations (38-59-20)
1.6 Federal regulation
Fraud and false statements (18 USC 1033, 1034)

2.0 Insurance Basics 14%
2.1 Contract basics
Elements of a legal contract
Offer and acceptance
Consideration
Competent parties
Legal purpose
Distinct characteristics of an insurance contract
Contract of adhesion
Aleatory contract
Personal contract
Unilateral contract
Conditional contract
Legal interpretations affecting contracts
Ambiguities in a contract of adhesion
Reasonable expectations
Indemnity
Utmost good faith
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Warranties
Concealment
Fraud
Waiver and estoppel
2.2 Insurance principles and concepts
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Hazards
Physical
Moral
Morale
Negligence
Elements of a negligent act
Defenses against negligence
Damages
Compensatory – special versus general
Punitive
Absolute liability
Strict liability
Vicarious liability
Causes of loss (perils)
Named perils versus special (open) perils
Direct loss
Consequential or indirect loss
Blanket versus specific insurance
Basic types of construction
### 3.0 Adjusting Losses 20%

#### 3.1 Role of the adjuster
- Duties and responsibilities
- Staff and independent adjuster versus public adjuster

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<td><strong>Series 19-17</strong></td>
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<td>100 questions - 2 hour time limit</td>
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**1.0 Insurance Regulation 15%**

**1.1 Licensing**
- Process (38-43-100)
- Types of licensees
  - Producer (38-43-10, 30)
  - Nonresident (38-43-70)
  - Broker (38-45-10, 38-45-20)
- Maintenance and duration (38-43-110)
- Reinstatement (38-43-110(B))
- Reporting of actions (38-43-247)
- Change of address (38-43-107)
- Assumed names (38-43-10(C))
- Continuing education (38-43-106; 69-50)

**Disciplinary actions**
- Cease and desist order (38-59-20, 38-59-270)
- Hearings (38-3-170; 38-57-200)
- Penalties (38-2-10-30, 38-43-130)

**1.2 State regulation**
- Director's general duties and powers (38-3-60, 110)
- Company regulation
  - Certificate of authority (38-5-80)
  - Solvency (38-5-120)
  - Unfair claims settlement practices (38-59-20)
  - Examination of books and records (38-13-10 30)
  - Appointment (38-43-40, 50)
  - Termination of appointment (38-43-55)
- Producer regulation
  - Commissions (38-43-200, 38-75-1000)
  - Records maintenance (38-43-250)
  - Misappropriation of funds (38-43-130, 240, 420)
  - Blank forms (38-43-260)
  - Sharing commissions (38-43-200)
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- Unfair and prohibited practices (38-43-130)
  - Misrepresentation (38-57-40)
  - False advertising (38-57-50)
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  - Free insurance (38-57-170)
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  - Insurance fraud act (38-55-510 590)
- Consumer information privacy regulation (Reg 69-58 Sec 1-16)

**1.3 Federal regulation**

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**2.0 General Insurance 5%**

**2.1 Concepts**
- Risk management key terms
- Risk
- Exposure
- Hazard
- Peril
- Loss
- Methods of handling risk
- Avoidance
- Retention
- Sharing
- Reduction
- Transfer
- Elements of insurable risks
  - Adverse selection
  - Law of large numbers
  - Reinsurance

**2.2 Insurers**
- Types of insurers
  - Stock companies
  - Mutual companies
  - Fraternal benefit societies
  - Lloyd's associations
- Risk retention groups
- Definition and purpose of captive companies
- Self-insured funds
- Private versus government insurers
- Authorized versus unauthorized insurers
- Domestic, foreign and alien insurers
- Financial status (independent rating services)
- Marketing (distribution) systems

**2.3 Producers and general rules of agency**
- Insurer as principal
- Producer/insurer relationship
- Authority and powers of producers
  - Express
  - Implied
  - Apparent
  - Responsibilities to the applicant/insured

**2.4 Contracts**
- Elements of a legal contract
  - Offer and acceptance
  - Consideration
  - Competent parties
  - Legal purpose
- Distinct characteristics of an insurance contract
  - Contract of adhesion
  - Aleatory contract
  - Unilateral contract
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- Legal interpretations affecting contracts
  - Ambiguities in a contract of adhesion
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- Representations/misrepresentations
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7.4 National Flood Insurance Program

- Write your own versus government
- Eligibility
- Coverage
- Limits
- Deductibles

7.5 South Carolina Wind and Hail Underwriting Association (SCWHUA) (38-75-310-460)

| Eligibility |
| Coverage |
| Limits |
| Deductibles |

7.6 Other policies

- Boatiowners
- Personal Inland Marine

REFERENCE LIST

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This examination is CLOSED BOOK. The following reference material is not allowed in the examination center:


South Carolina Bail Bondsman/Runner
Series 19-16

60 questions; 1-hour time limit

1.0 Insurance Regulation 10%

- Licensing
  - Director’s general duties and powers (38-53-20)
  - Process (38-53-80, 90)
  - Persons to be licensed (38-53-80, 190)
  - Types of licensees
    - Professional bondsman (38-53-10(9)-40)
    - Accommodation bondsman (38-53-10(1))
    - Surety bondsman (38-53-10(12))
    - Runner (38-53-10(10))
  - Requirements
    - Appointment (38-53-230, 260)
    - Security deposits (38-53-270, 280, 300)
2.0 The Legal Framework  29%

Authority
Express
Implied
Apparent

Contracts
Elements of a legal contract
Offer and acceptance
Consideration
Competent parties
Legal purpose
Concealment

Fraud
Jurisdiction
Original Jurisdiction
Territorial
Subject matter
Personal

Appellate jurisdiction

Terminology
Acquit
Adjudicate
Ball piece
Capital offense
Conviction
Custody
Defendant
Disposition
Extradition
Felony
Fugitive
Hearing
Incarceration
Indictment
Misdemeanor
Mittimus

Recognizance
Suspend
Warrant
Writ

3.0 Bail Bond Principles and Practices 61%

Parties to a surety bond
Principal
Indemnitor for principal
Indemnity agreement

Obligee
Surety

Duties of bail bondsman
Premium receipt (38-53-170)
Power of attorney (38-53-200)
Collateral and trust obligations

Types of bonds and collateral
Cash
Property
Surety
Personal recognizance

Procedure
Writing and underwriting bonds
Application for bond (surety/defendant contract)
Collateral security
Surety contract
Posting the bond

Court procedures
Court appearances
Arraignment
Trial
Appeal

Conditions of release (38-53-250; RL 17-15-20-40)
Prior to trial (RL 17-15-10)
After conviction - stay of execution
Pending appeal

Failure to appear
Revocation of the right to bail
 Release of surety (38-53-50)

Surrender of principal (defendant) (38-53-60, 170(e))
Locate and arrest defendant
Exoneration of bond
Return of premium
Return of collateral

Bond forfeiture (38-53-70; RL 17-15-170-180)

Motion
Judgment
Dispersal of funds

Arrest after forfeiture

The Department approves prelicense education courses for Bail Bondsman. To receive credit for prelicense education, you must attend an approved course. Please visit the Department's Web site at www.doi.sc.gov or contact the Department at (803) 737-6134 for a list of approved prelicensing Bondsman sponsors.

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# Insurance Regulation 10%

## 1.0 Insurance Regulation 10%

- **1.1 Licensing**
  - Process (38-43-100)
  - Types of licensees
    - Producer (38-43-10, 30)
    - Nonresident (38-43-70)
    - Broker (38-45-10, 38-45-20)
  - Maintenance and duration (38-43-110)
  - Reinstatement (38-43-110(B))
  - Reporting of actions (38-43-247)
  - Change of address (38-43-107)
  - Assumed names (38-43-10(C))
  - Continuing education (38-43-106; 69-50)
  - Disciplinary actions
    - Cease and desist order (38-59-20, 38-59-270)
    - Hearings (38-3-170; 38-57-200)
    - Penalties (38-2-10-30, 38-43-130)

- **1.2 State regulation**
  - Director's general duties and powers (38-3-60, 110)
  - Company regulation
    - Certificate of authority (38-5-80)
    - Solvency (38-5-120)
  - Unfair claims settlement practices (38-59-20)
  - Examination of books and records (38-13-10-30)
  - Appointment (38-43-40, 50)
  - Termination of appointment (38-43-55)
  - Producer regulation
    - Commissions (38-43-200, 38-75-1000)
    - Records maintenance (38-43-250)
    - Misappropriation of funds (38-43-130, 240, 420)
    - Blank forms (38-43-260)
    - Sharing commissions (38-43-200)
    - Representing an unauthorized insurer (38-43-160-180)
    - Unfair and prohibited practices (38-43-130)
    - Misrepresentation (38-57-40)
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    - Twisting (38-57-60)
    - Free insurance (38-57-170)
    - Prohibited inducements (38-57-130, 150)
    - Insurance fraud act (38-55-510-590)
    - Consumer information privacy regulation (Reg 69-58 Sec 1-16)

- **1.3 Federal regulation**
  - Fair Credit Reporting Act (15 USC 1681-1681d)
  - Fraud and false statements (18 USC 1033, 1034)

## 2.0 General Insurance 5%

### 2.1 Concepts
- Risk management key terms
  - Risk
  - Exposure
  - Hazard
  - Peril
Loss costs

Components

Hazards
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- Moral
- Morale
- Legal

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Named perils versus special (open) perils

Direct loss

Consequential or indirect loss

Blanket versus specific insurance

Basic types of construction

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- Actual cash value
- Replacement cost
- Functional replacement cost
- Market value
- Agreed value
- Stated amount

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South Carolina Property and Casualty Insurance Guaranty Association (38-31-10-170)
Cancellation, nonrenewal and renewal (38-75-730, 740, 750)

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4.2 Coverage forms — Perils insured against
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- Coverage B — Other structures
- Coverage C — Personal property
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- Other coverages

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4.5 Conditions

4.6 Selected endorsements
- Special provisions — South Carolina (DP 01 39)
- Automatic increase in insurance (DP 04 11)
- Broad theft coverage (DP 04 72)
- Dwelling under construction (DP 11 43)

4.7 Personal liability supplement

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- HO-2 through HO-6, HO-8, Mobile Homeowner

5.2 Definitions

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- Coverage B — Other structures
- Coverage C — Personal property
- Coverage D — Loss of use
- Additional coverages

5.4 Perils insured against

5.5 Exclusions

5.6 Conditions

5.7 Selected endorsements
- Special provisions — South Carolina (HO 01 39)
- Limited fungi, wet or dry rot, or bacteria coverage (HO 04 26, HO 04 27)
- Permitted incidental occupancies (HO 04 42)
- Earthquake (HO 04 54)
- Scheduled personal property (HO 04 61)
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- Collision
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8.3 Businessowners Section III — Common Policy Conditions
8.4 Selected endorsements
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Licensing requirements
9.2 National Flood Insurance Program
Write your own versus government
Eligibility
Coverage
Limits
Deductibles
9.3 South Carolina Wind and Hail Underwriting Association (SCWHUA) (38-75-310-460)
Eligibility
Coverage
Limits
Deductibles
9.4 Other policies
Boatowners
Personal Inland Marine

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**NFIP Dwelling Policy Form - Standard Flood Insurance Policy, FEMA, www.fema.gov**


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In South Carolina, the following topics are covered:

- **Misappropriation of funds (38-43-130, 240, 420)**
- **Blank forms (38-43-260)**
- **Sharing commissions (38-43-200)**
- **Representing an unauthorized insurer (38-43-160-180)**
- **Unfair and prohibited practices (38-43-130)**
- **Misrepresentation (38-57-40)**
- **False advertising (38-57-50)**
- **Defamation (38-57-90)**
- **Boycott, coercion and intimidation (38-57-100)**
- **False financial statements (38-57-80)**
- **Unfair discrimination (38-55-50)**
- **Rebating (38-57-130)**
- **Twisting (38-57-60)**
- **Free insurance (38-57-170)**
- **Prohibited inducements (38-57-130, 150)**
- **Insurance fraud act (38-55-510-590)**

Consumer information privacy regulation (Reg 69-58 Sec 1-16)

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**1.3 Federal regulation**

Fair Credit Reporting Act (15 USC 1681-1681d)

Fraud and false statements (18 USC 1033, 1034)

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**2.0 General insurance 7%**

**2.1 Concepts**

- Risk management key terms
- Risk
- Exposure
- Hazard
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**South Carolina Property, Casualty, Surety and Marine Insurance Producer - Series 19-04**

150 questions - 165-minute time limit
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Consideration
Competent parties
Legal purpose
Distinct characteristics of an insurance contract
Contract of adhesion
Aleatory contract
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#### Reference List

The following list of reference materials were used to verify the accuracy of the text items for the examinations. They are listed for the purpose of test validation and do not constitute an endorsement or recommendation by PSI or the South Carolina Department of Insurance. Other publications are also available to study for the examinations.

This examination is CLOSED BOOK. The following reference material is not allowed in the examination center:

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**REFERENCE LIST**

The following list of reference materials were used to verify the accuracy of the test items for the examinations. They are listed for the purpose of test validation and do NOT constitute an endorsement or recommendation by PSI or the South Carolina Department of Insurance. Other publications are also available to study for the examinations.

This examination is CLOSED BOOK. The following reference material is not allowed in the examination center:


South Carolina Public Adjuster
Series 19-14
60 questions - 120-minute time limit

1.0 Insurance Regulation 10%
1.1 Director's general duties and powers (38-3-60, 110)
1.2 Licensing requirements
Qualifications (38-48-20)
Nonresident (38-47-20)
Process (38-48-30)
1.3 Maintenance and duration (38-48-60)
Change of address (38-48-30)
Contract requirements (38-48-80, 110)
Records (38-48-120)
1.4 Disciplinary actions (38-48-60)
Cease and desist order (38-59-20, 38-59-270)
Hearings (38-3-170; 38-57-200)
Penalties (38-2-10.30)
1.5 Claim settlement laws and regulations (38-48-70, 90)
1.6 Federal regulation
Fraud and false statements (18 USC 1033, 1034)
2.0 Insurance Basics 18%
2.1 Contract basics
Elements of a legal contract
Offer and acceptance
Consideration
Competent parties
Legal purpose
Distinct characteristics of an insurance contract
Contract of adhesion
Aleatory contract
Personal contract
Unilateral contract
Conditional contract
Legal interpretations affecting contracts
Ambiguities in a contract of adhesion

Reasonable expectations
Indemnity
Utmost good faith
Representations/misrepresentations
Warranties
Concealment
Fraud
Waiver and estoppel

2.2 Insurance principles and concepts
Insurable interest
Hazards
Physical
Moral
Morale
Causes of loss (perils)
Named perils versus special (open) perils
Direct loss
Consequential or indirect loss
Blanket versus specific insurance
Basic types of construction
Loss valuation
Actual cash value
Replacement cost
Functional replacement cost
Market value
Agreed value
Stated amount

2.3 Policy structure
Declarations
Definitions
Insuring agreement or clause
Additional/supplementary coverage
Conditions
Exclusions
Endorsements

2.4 Common policy provisions
Insureds — named, first named, additional
Policy period
Policy territory
Cancellation and nonrenewal
Deductibles
Other insurance
Nonconcurrency
Primary and excess
Pro rata
Restoration/nonreduction of limits
Coinsurance
Vacancy or unoccupancy
Assignment
Liberalization
Third-party provisions
Standard mortgage clause
Loss payable clause
No benefit to the bailee

2.5 South Carolina laws, regulations and required provisions
South Carolina Valued Policy Law (38-75-20, 30)
South Carolina Property and Casualty Insurance Guaranty Association (38-31-10-170)
Cancellation, nonrenewal and renewal (38-75-710-790)
Insurance fraud act (38-55-510-590)
Federal Terrorism Insurance Program (15 USC 6701; Public Law 107-297, 109-144, 110-160)
3.0 Adjusting Losses 23%

3.1 Role of the adjuster
- Duties and responsibilities
- Staff and independent adjuster versus public adjuster
- Relationship to the legal profession

3.2 Claim reporting
- Claim investigation
- Claim file documentation of events
- Types of reports
  - Initial or first field
  - Interim or status
  - Full formal

3.3 Property losses
- Duties of insured after a loss
- Notice to insurer
- Minimizing the loss
- Proof of loss
- Special requirements
- Production of books and records
- Abandonment

3.4 Coverage problems
- Dealing with coverage disputes

3.5 Adjustments procedures
- Subrogation procedures
- Alternative dispute resolution
- Appraisal
- Arbitration
- Competitive estimates
- Mediation
- Negotiation

4.0 Dwelling ('02) Policy 7%

4.1 Characteristics and purpose

4.2 Coverage forms – Perils insured against
- Basic
- Broad
- Special

4.3 Property coverages
- Coverage A – Dwelling
- Coverage B – Other structures
- Coverage C – Personal property
- Coverage D – Fair rental value
- Coverage E – Additional living expense
- Other coverages

4.4 General exclusions

4.5 Conditions

4.6 Selected endorsements
- Special provisions – South Carolina (DP 01 39)
- Automatic increase in insurance (DP 04 11)
- Broad theft coverage (DP 04 72)
- Dwelling under construction (DP 11 43)

5.0 Homeowners ('00) Policy 23%

5.1 Coverage forms
- HO-2 through HO-6
- HO-8

5.2 Definitions

5.3 Section I – Property coverages
- Coverage A – Dwelling
- Coverage B – Other structures
- Coverage C – Personal property
- Coverage D – Loss of use
- Additional coverages

5.4 Perils insured against

5.5 Exclusions

5.6 Conditions

5.7 Selected endorsements
- Special provisions – South Carolina (HO 01 39)
- Limited fungi, wet or dry rot, or bacteria coverage (HO 04 26, HO 04 27)
- Permitted incidental occupancies (HO 04 42)
- Earthquake (HO 04 54)
- Scheduled personal property (HO 04 61)
- Personal property replacement cost (HO 04 90)
- Personal Inland Marine

6.0 Commercial Package Policy (CPP) 9%

6.1 Components of a commercial policy
- Common policy declarations
- Common policy conditions
- Interline endorsements
- One or more coverage parts

6.2 Commercial property ('07)
- Commercial property conditions form
- Coverage forms
  - Building and personal property
  - Condominium association
  - Condominium commercial unit-owners
  - Builders risk
  - Business income
  - Legal liability
  - Extra expense
- Causes of loss forms
  - Basic
  - Broad
  - Special
- Selected endorsements
  - Ordinance or law (CP 04 05)
  - Spoilage (CP 04 40)
  - Peak season limit of insurance (CP 12 30)
  - Value reporting form (CP 13 10)

6.3 Commercial inland marine
- Nationwide marine definition
- Commercial inland marine conditions form
- Inland marine coverage forms
- Accounts receivable
- Bailee’s customer
- Commercial articles
- Contractors equipment floater
- Electronic data processing
- Equipment dealers
- Installation floater
- Jewelers block
- Signs
- Valuable papers and records

6.4 Equipment breakdown ('08)
- Equipment breakdown protection coverage form (EB 00 20)
- Selected endorsement
actual cash value (EB 99 59)

6.5 Farm coverage
Farm property coverage form (03)
Coverage A – Dwellings
Coverage B – Other private structures
Coverage C – Household personal property
Coverage D – Loss of use
Coverage E – Scheduled farm personal
property
Coverage F – Unscheduled farm personal
property
Coverage G – Other farm structures
Livestock coverage form
Mobile agricultural machinery and equipment
coverage form
Cause of loss (basic, broad, and special)
Exclusions
Additional coverages
Limits of insurance
Conditions
Definitions

7.0 Businessowners (‘10) Policy – Property 3%
7.1 Characteristics and purpose
7.2 Businessowners Section I – Property
Coverage
Exclusions
Limits of insurance
Deductibles
Loss conditions
General conditions
Optional coverages
Definitions

7.3 Businessowners Section III – Common
Policy Conditions
7.4 Selected endorsements
Protective safeguards (BP 04 30)
Utility services – direct damage (BP 04 56)
Utility services – time element (BP 04 57)

8.0 Other Coverages 7%
8.1 National Flood Insurance Program
Write your own versus government
Eligibility
Coverage
Limits
Deductibles
8.3 Other policies
Boatowners
Difference in conditions
Aircraft hull
8.2 Ocean marine insurance
Major coverages
Hull insurance
Cargo insurance
Freight insurance
Implied warranties
Perils
General and particular average

reference list
The following list of reference materials were used to verify the accuracy of the test items for the examinations. They are listed for the purpose of test validation and do not constitute an endorsement or recommendation by PSI or the South Carolina Department of Insurance. Other publications are also available to study for the examinations.

This examination is CLOSED BOOK. The following reference material is not allowed in the examination center:


Insurance-Basic-Guide/dp/1605851647


South Carolina Surety Insurance Producer
Series 19-08
50 questions - 1 hour time limit

1.0 Insurance Regulation 30%
1.1 Licensing
Process (38-43-100)
Types of licensees
Producer (38-43-10, 30)
Nonresident (38-43-70)
Broker (38-45-10, 38-45-20)
Maintenance and duration (38-43-110)
Reinstatement (38-43-110(B))
Reporting of actions (38-43-247)
Continuing education (38-43-106; 69-50)
Change of address (38-43-107)
Assumed names (38-43-10(C))
Disciplinary actions
Cease and desist order (38-59-20, 38-59-270)
Hearings (38-3-170; 38-57-200)
Penalties (38-2-10-30, 38-43-130)
1.2 State regulation
Director's general duties and powers (38-3-60, 110)
Company regulation
Certificate of authority (38-5-80)
Solvency (38-5-120)
Rates (38-3-110)
1.3 Federal regulation

Fair Credit Reporting Act (15 USC 1681-1681d)

Fraud and false statements (18 USC 1033, 1034)

2.0 General Insurance 20%

2.1 Concepts

Risk management key terms

Risk

Exposure

Hazard

Peril

Loss

Methods of handling risk

Avoidance

Retention

Sharing

Reduction

Transfer

Elements of insurable risks

Adverse selection

Law of large numbers

Reinsurance

2.2 Insurers

Types of insurers

Stock companies

Mutual companies

Fraternal benefit societies

Lloyd's associations

Risk retention groups

Definition and purpose of captive companies

Self-insured funds

Private versus government insurers

Authorized versus unauthorized insurers

Domestic, foreign and alien insurers

Financial status (independent rating services)

Marketing (distribution) systems

2.3 Producers and general rules of agency

Insurer as principal

Producer/insurer relationship

Authority and powers of producers

Express

Implied

Apparent

Responsibilities to the applicant/insured

2.4 Contracts

Elements of a legal contract

Offer and acceptance

Consideration

Competent parties

Legal purpose

Distinct characteristics of an insurance contract

Contract of adhesion

Aleatory contract

Unilateral contract

Conditional contract

Legal interpretations affecting contracts

Ambiguities in a contract of adhesion

Reasonable expectations

Indemnity

Utmost good faith

Representations/misrepresentations

Warranties

Concealment

Fraud

Waiver and estoppel

3.0 Surety Bonds 40%

3.1 Nature of surety bonds

Surety bonds versus insurance

Parties of a surety bond

Principal

Obligee

Surety

3.2 Types of surety bonds

Contract bonds

Bid

Performance

Payment

Maintenance

Purpose of license and permit bonds

Types of guarantees

Financial

Indemnity

Public official bond

Statutory, common law, or voluntary

Individual

Name schedule

Position schedule

Judicial bonds

Attachment

Garnishment

Replevin

Counter-replevin

Stay of execution

Release attachment

Bail

Appeal

Cost

Injunction

Dissolve injunction

Discharge mechanics lien
Fiduciary bonds
Probate
Equity
Miscellaneous surety bonds
Reclamation
Self-insurance workers compensation

4.0 Fidelity Coverages 10%

4.1 Nature of fidelity bonds
Inspecting agreement
Discovery versus loss sustained forms
Bond period
Discovery period
Limit of liability
Aggregate
Single loss
Termination of coverage

4.2 Employee theft coverage

Indirect bonds
Blanket
Scheduled
Named employee
Specified position
Pension plan, ERISA compliance

4.3 Financial institution bonds

Form 14 Securities dealers
Form 15 Finance companies
Form 23 Credit unions
Form 24 Banks and thrifts
Form 25 Insurance companies
A – Fidelity
B – On premises
C – In transit
D – Forgeries or alteration
E – Securities (forgery)

4.4 Public employee bonds

Coverage Form O – per loss

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This examination is CLOSED BOOK. The following reference material is not allowed in the examination center:


South Carolina Examination for Surplus Lines Insurance Broker
Series 19-26
50 questions - 1-hour time limit

1.0 Insurance Regulation 50%
1.1 Licensing
Who may be licensed
Resident (38-45-20)
Licensing requirements (38-5-180, 38-45-10, 20, 40)
Maintenance and duration
Term and reinstatement (38-45-50)
Change of address (38-45-35)
Disciplinary actions
Revocation (38-45-140; 38-2-10)
Penalties (38-45-150; 38-2-10)
Bulletin 2009-17
False advertising (38-57-50)

1.2 General requirements
South Carolina Property and Casualty Insurance Guaranty Association
Plan of operation (38-31-70)
Powers and duties of director (38-31-80)
Definitions (38-31-20)
Application of chapter (38-31-30)
Recovery rights and nonduplication (38-31-90, 100)
Rates and premiums (38-31-140)
Insurer regulation
Rates (38-3-110)
Policy forms (38-61-20)
Causes of Insolvencies
Key Indicators of Insolvencies
Roles and Concerns of Regulators
Personal liability (38-45-120, 38-25-360)

1.3 Surplus lines coverages and authority of broker
Types of coverages available
Characteristics and uses
Classification of Surplus Lines Risks
Distressed
Unique

High Capacity

Binding
Claims
Commissions (38-45-100)
Errors and omissions

1.4 General prohibitions
Unfair and prohibited practices
Misrepresentation (38-57-40)
Unfair discrimination (38-55-50)
Rebating (38-57-130)
Prohibited inducements (38-57-130, 150)
Unfair claim settlement practices (38-59-20)
Dodd-Frank changes

2.0 General Insurance 20%
2.1 Concepts
Risk management key terms
Risk
Exposure
3.2 General markets

3.1 United States and alien nonadmitted markets

3.0 Surplus Lines Markets and Practices
### Company regulation
- Certificate of authority (38-5-80)
- Solvency (38-5-120)
- Rates (38-3-110)
- Policy forms (38-61-20)
- Unfair claims settlement practices (38-59-20)
- Examination of books and records (38-13-10-30)
- Appointment (38-43-40, 50)
- Termination of appointment (38-43-55)

### Producer regulation
- Commissions (38-43-200, 38-75-1000)
- Record maintenance (38-43-250)
- Failure to act as fiduciary (38-43-240)
- Blank forms (38-43-260)
- Unfair inducements and marketing practices in obtaining title insurance business (Reg 69-18)
- Sharing commissions (38-43-200)
- Representing an unauthorized insurer (38-43-160-180)
- Financial interest (38-75-960)
- Unfair and prohibited practices (38-43-130)
- Misrepresentation (38-57-40)
- False advertising (38-57-50)
- Defamation (38-57-90)
- Boycott, coercion, and intimidation (38-57-100)
- False financial statements (38-57-80)
- Unfair discrimination (38-55-50)
- Rebating (38-57-130)
- Prohibited inducements (38-57-130, 150)
- Insurance fraud act (38-55-510-590)
- Consumer information privacy regulation (Reg 69-58 Sec 1-16)

### Federal Regulation
- Fair Credit Reporting Act (15 USC 1681-1681d)
- Fraud and false statements (18 USC 1033, 1034)

### 2.0 General Insurance 5%

#### Concepts
- Elements of insurable risks
- Insurable interest

#### Producers and general rules of agency
- Insurer as principal
- Producer/insurer relationship

#### Authority and powers of producers
- Express
- Implied
- Apparent

#### Responsibilities to the applicant/insured

#### Contracts
- Elements of legal contract
- Offer and acceptance
- Consideration
- Competent parties
- Legal purpose

#### Legal interpretations affecting contracts
- Ambiguities in a contract of adhesion
- Indemnity
- Utmost good faith
- Representations/misrepresentations
- Warranties
- Concealment
- Fraud
- Waiver and estoppel

### 3.0 Real Property 35%

#### Concepts, principles, and practices
- Definition of real property
- Types of real property
- Title to real property
- Marketable title
- Acquisition and transfer of real property
- Conveyances
- Deed covenants and warranties
- Encumbrances (29-1-10)
- Adverse possession
- Condemnation
- Accession
- Escheats
- Involuntary alienation
- Abandonment
- Judicial sales
- Decedents estates

#### Intestate
- Testate
- Trusts
- Types of joint ownership
- Tenants in common
- Joint tenancy

#### Acknowledgments
- Legal capacity of parties
- Individuals
- Corporations
- General partnerships
- Limited partnerships
- Fictitious names
- Trust agreements
- Limited Liability Company (LLC)
- Power of attorney

#### Legal descriptions
- Types of legal descriptions
- Types of measurements used
- Language of legal descriptions
- Structure and format
- Interpretation

#### Recording
- Requirements to record

### 4.0 Title Insurance 20%

#### Title insurance principles
- Risks covered by title insurance
- Risk of error in public records
- Hidden off-record title risks
- Risk of omission and commission by producer
- Entities that can be insured; need for insurance
- Individual
- Commercial

#### Interests that can be insured
- Fee simple estate
- Leasehold estate
- Life estate
- Easements

#### Title insurance forms
- Commitments
- Owner's policy
- Loan policy
- Title insurance policy structure and provisions
- Covered risks
- Schedule A
**5.0 Title Exceptions and Procedures for Clearing Title 30%**

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This examination is CLOSED BOOK. The following reference material is not allowed in the examination center:


- South Carolina Code of Laws, Title 29 - Mortgages and Other Liens, South Carolina Legislature, http://www.scstatehouse.gov


**South Carolina Variable Contracts Producer Series 19-07**

100 questions - 2-hour time limit

1.0 Insurance Regulation 15%

1.1 Licensing

- Process (38-43-100)
- Types of licensees
  - Producer (38-43-10, 30)
  - Nonresident (38-43-70)
  - Temporary (38-43-102)
  - Broker (38-45-10)
- Maintenance and duration (38-43-110)
- Reinstatement (38-43-110(B))
- Reporting of actions (38-43-247)
- Change of address (38-43-107)
- Assumed names (38-43-10(C))
- Continuing education (38-43-106; 69-50)
- Disciplinary actions
  - Cease and desist order (38-59-20, 38-59-270)
  - Hearings (38-3-170; 38-57-200)
  - Penalties (38-2-10-30, 38-43-130)

1.2 State regulation

- Director's general duties and powers (38-3-60, 110)
- Company regulation
  - Certificate of authority (38-5-80)
  - Solvency (38-5-120)
  - Unfair claims settlement practices (38-59-20)
  - Examination of books and records (38-13-10.30)
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<td>Distinct characteristics of an insurance contract</td>
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<td>Ambiguities in a contract of adhesion</td>
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<td>Indemnity</td>
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<td>Waiver and estoppel</td>
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<td>3.0 Regulation of Variable Products 10%</td>
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<td>3.1 Securities Exchange Act of 1933</td>
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<td>3.2 Securities Exchange Act of 1934</td>
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<td>3.3 Investment Company Act of 1940</td>
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<td>3.4 State regulation of variable products</td>
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<td>4.0 Nature of Variable Life Products 15%</td>
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<td>4.1 Variable life versus variable universal life</td>
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<td>4.2 Fixed premium payment versus flexible payment</td>
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<td>4.3 Face value versus death benefit</td>
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<td>4.4 Cash values</td>
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<td>4.5 Separate accounts</td>
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<td>4.6 Charges and fees</td>
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<td>4.7 Loans</td>
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<td>5.0 Annuities 30%</td>
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<td>5.1 Annuity principles and concepts</td>
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<td>Accumulation period versus annuity period</td>
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<td>5.3 Annuity (benefit) payment options</td>
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<td>Pure life versus life with guaranteed minimum</td>
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<td>Single life versus multiple life</td>
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<td>Annuities certain (types)</td>
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<td>5.4 Variable annuities</td>
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<td>Assets in a separate account</td>
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<td>Mortality and expense charge</td>
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7. Federal tax considerations

7.1 General

7.0 Qualified Plans 10%

6.6 Section 1035 exchanges

6.5 Rollovers and transfers (IRAs and qualified plans)

6.4 Taxation of individual retirement plans (IRAs)

6.3 Taxation of non-qualified annuities

6.2 Modified endowment contracts (MECs)

6.1 Taxation of personal life insurance

5.6 Uses of annuities

5.5 Annuity products

5.0 Federal Tax Considerations for Life Insurance and Annuities

4.7 Federal tax considerations

4.6 Uses of annuities

4.5 Annuity products

4.1 Federal tax considerations

3.3 Plan types, characteristics and purchasers

3.2 Taxation of distributions (age related)

3.1 Plan types, characteristics and purchasers

2.0 Federal Tax Considerations for Life Insurance and Annuities

1.0 Insurance Regulation 8%

1.1 Director’s general duties and powers (38-3-60, 110)

1.2 Licensing requirements

REFERENCE LIST

The following list of reference materials was used to verify the accuracy of the test items for the examinations. They are listed for the purpose of test validation and do not constitute an endorsement or recommendation by PSI or the South Carolina Department of Insurance. Other publications are also available to study for the examinations.

This examination is CLOSED BOOK. The following reference material is not allowed in the examination center:


South Carolina Workers Compensation Insurance

Adjuster Series 19-25

75 questions - 1.5-hour time limit

1.0 Insurance Regulation 8%

1.1 Director’s general duties and powers (38-3-60, 110)

1.2 Licensing requirements

Qualifications (38-47-10)

Nonresident (38-47-20)

Emergency adjuster permit (Reg 69-1)
1.3 Maintenance and duration (38-47-40)
Change of address (38-47-15)

1.4 Disciplinary actions
Cease and desist order (38-59-20, 38-59-270)
Hearings (38-3-170; 38-57-200)
Penalties (38-2-10-30; 38-47-70)

1.5 Claim settlement laws and regulations (38-59-20)

1.6 Federal regulation
Fraud and false statements (18 USC 1033, 1034)

2.0 Insurance Basics 20%

2.1 Contract basics
Elements of a legal contract
Offer and acceptance
Consideration
Competent parties
Legal purpose
Distinct characteristics of an insurance contract
Contract of adhesion
Aleatory contract
Personal contract
Unilateral contract
Conditional contract
Utmost good faith
Representations/misrepresentations
Warranties
Concealment
Fraud

2.2 Insurance principles and concepts
Negligence
Elements of a negligent act
Defenses against negligence
Absolute liability
Strict liability
Vicarious liability

2.3 Policy structure

2.4 Common policy provisions

2.5 South Carolina laws, regulations and required provisions
South Carolina Property and Casualty Insurance Guaranty Association (38-31-10-170)
Insurance fraud act (38-55-510-590)

3.0 Adjusting Losses 32%

3.1 Role of the adjuster
Duties and responsibilities
Relationship to the legal profession

3.2 Claim reporting

3.3 Liability losses

3.4 Coverage problems

3.5 Claims adjustment procedures

4.0 Workers Compensation Insurance 30%

4.1 Workers compensation laws
Types of laws
Monopolistic versus competitive
Compulsory versus elective
South Carolina Workers’ Compensation Law (RL Title 42)
Exclusive remedy (RL 42-1-540)
Employment covered (required, voluntary)
(38-2-130-150, 310, 360)
Covered injuries (38-42-1-160; 38-42-9-60; 38-42-15-20, 40)
Occupational disease (RL 42-11-10)
Benefits provided (RL 42-9-10-30, 200, 260, 290; RL 42-13-90; RL 42-15-10, 60-70)

4.2 Workers compensation and employers liability insurance policy

General section
Part One — Workers compensation insurance
Part Two — Employers liability insurance
Part Three — Other states insurance
Part Four — Your duties if injury occurs
Part Five — Premium
Part Six — Conditions
Selected endorsement
Voluntary compensation

4.3 Sources of coverage
South Carolina Workers’ Compensation Uninsured
Employers’ Fund (RL 42-7-200)
Self-insured employers (RL 42-5-20, 50)
South Carolina residual workers compensation
Voluntary market

4.4 Understanding the Language of Medical 10%

4.1 Medical terminology and abbreviations
Location terms
Movement terms
Prefixes, suffixes and root words
Abbreviations used in medical reports
Medical specialties

4.2 Basic human anatomy
Skeletal structure
Nervous system
Respiratory system
Cardiovascular system
Abdominal organs

4.3 Common occupational injuries and disease
Strains and sprains
Dislocations
Fractures
Soft tissue injuries
Brain injuries
Burn classifications
Cumulative trauma
Repetitive motion injuries
Lung diseases

4.4 Medical tests
Laboratory
Radiography (X-ray)
Magnetic resonance imaging (MRI)
Computerized tomography (CT or CAT)
Electromyography (EMG)
Nerve conduction studies
Myelography
Arthroscopy
Electrocardiogram (EKG or ECG)
Electroencephalography (EEG)

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

Legal Name: 
Last Name                                                                 First Name  M.I.

Social Security:             (FOR IDENTIFICATION PURPOSES ONLY)

Mailing Address:  Street       Apt/Ste 
City                     State        Zip Code

Telephone:  Cell  Race:______ Gender:____________________

Email: ___________________________ ___________________________

Examination: (check one)

☐ Accident and Health Insurance Producer - Series 19-02
☐ Casualty Insurance Producer - Series 19-06
☐ Commercial Lines Adjuster - Series 19-24
☐ Crop Hail Insurance Adjuster - Series 19-13
☐ Crop Insurance Producer - Series 19-22
☐ Life Insurance Producer - Series 19-01
☐ Life, Accident and Health Insurance Producer - Series 19-03
☐ Motor Vehicle Damage Appraiser - Series 19-15
☐ Personal Lines Adjuster - Series 19-23
☐ Personal Lines Insurance Producer - Series 19-17
☐ Professional Bail Bondsman/Runner - Series 19-16
☐ Property Insurance Producer - Series 19-05
☐ Property, Casualty, Surety & Marine Insurance Producer - Series 19-04
☐ Property, Casualty, Surety and Marine Adjuster - Series 19-11
☐ Public Adjuster - Series 19-14
☐ Surety Insurance Producer - Series 19-08
☐ Surplus Lines Broker - Series 19-26
☐ Title Insurance Producer - Series 19-10
☐ Variable Contracts Producer - Series 19-07
☐ Workers Compensation Insurance Adjuster - Series 19-25

Total Fee Included: $45 per examination. Checks, money orders and cashier’s checks will not be accepted.

Check one: ☐ VISA  ☐ MasterCard  ☐ American Express  ☐ Discover

Card Number: ___________________________ Exp. Date: ___________________________

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

Billing Street Address: ____________________________________________ Billing Zip Code: ______________________________

Cardholder Name (Print): __________________________________________ Signature: __________________________________________

I am submitting the Exam Accommodations Request and required documentation. ☐ Yes  ☐ No

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

Signature: __________________________________________ Date: __________________________________________

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

PSI Services LLC * ATTN: Examination Registration - SC INS
3210 E Tropicana Ave * Las Vegas, NV* 89121
(833) 518-7457* TTY (833) 518-7457
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You are required to submit documentation from the medical authority or learning institution that rendered a diagnosis. Verification must be uploaded to PSI on the letterhead stationery of the authority or specialist and include the following:

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

MAKE SURE YOU ARE REGISTERED FOR THE EXAMINATION BEFORE REQUESTING EXAMINATION ACCOMMODATIONS