# 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](https://home.psiexams.com/#/home)
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 online, 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.

Examination Fee $45

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.

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.

[Image of personal details form]

**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”.

[Image of login screen]

Note: The username is the email address you entered when creating the account.
5. You are now ready to schedule.


7. You will enter your personal information

   ★SSN
   XXXXX3333

   ★First Name
   David

   ★Last Name
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]

 psi
Click on the preferred test site.

<table>
<thead>
<tr>
<th>1. BEAUFORT</th>
<th>69 ROBERT SMALLS PKWY/SC-170 REGIONS BANK BUILDING, UNIT 14D BEAUFORT SC US 29902</th>
<th>2.48 miles</th>
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<tr>
<td>2. SAVANNAH</td>
<td>6001 Chatham Center Drive Chatham Center, Orlean Building #155 Savannah GA US 31405</td>
<td>39.87 miles</td>
</tr>
<tr>
<td>3. CHARLESTON</td>
<td>4600 GOER DR. SUITE 112A Charleston SC US 29406</td>
<td>51.09 miles</td>
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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.

**RETKING 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 (McDonalds 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 entrance 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 - POYNOY 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, hoodies, 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 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.

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

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.

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
Scores for proper education and study. Concentration tends to 1.

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.

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

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.

South Carolina Accident and Health Insurance Producer
Series 19-02
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)

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
<table>
<thead>
<tr>
<th>Transfer</th>
<th>Accident-only including South Carolina minimum standards</th>
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<tbody>
<tr>
<td>Elements of insurable risks</td>
<td>Hospital indemnity (income)</td>
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<tr>
<td>Adverse selection</td>
<td>Blanket insurance (teams, passengers, other)</td>
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<td>Law of large numbers</td>
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<td>Reinsurance</td>
<td>Vision care</td>
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<td>Specified disease</td>
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### 2.2 Insurers

<table>
<thead>
<tr>
<th>Types of insurers</th>
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<tr>
<td>Stock companies</td>
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<td>Mutual companies</td>
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<td>Fraternal benefit societies</td>
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<td>Lloyd's associations</td>
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<td>Alien Captive companies (Title 38, Ch 90-10)</td>
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<tr>
<td>Private versus government insurers</td>
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<td>Domestic, foreign and alien insurers</td>
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<td>Financial status (independent rating services)</td>
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<td>Marketing (distribution) systems</td>
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</table>

### 2.3 Producers and general rules of agency

<table>
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<th>Insurer as principal</th>
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<tbody>
<tr>
<td>Producer/insurer relationship</td>
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<td>Authority and powers of producers</td>
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<td>Express</td>
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<td>Implied</td>
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<td>Apparent</td>
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<td>Responsibilities to the applicant/insured</td>
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### 2.4 Contracts

<table>
<thead>
<tr>
<th>Elements of a legal contract</th>
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<tr>
<td>Offer and acceptance</td>
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<td>Consideration</td>
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<td>Competent parties</td>
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<td>Legal purpose</td>
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<td>Distinct characteristics of an insurance contract</td>
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<td>Contract of adhesion</td>
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<td>Aleatory contract</td>
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<td>Unilateral contract</td>
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<td>Conditional contract</td>
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<td>Legal interpretations affecting contracts</td>
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<td>Ambiguities in a contract of adhesion</td>
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<td>Reasonable expectations</td>
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<td>Indemnity</td>
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<td>Utmost good faith</td>
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<td>Representations/misrepresentations</td>
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<td>Warranties</td>
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<td>Concealment</td>
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<td>Fraud</td>
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### 3.0 Health Insurance Basics 18%

### 3.1 Definitions of perils

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<thead>
<tr>
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<tbody>
<tr>
<td>Sickness</td>
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</table>

### 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

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<td>Sales presentations (Reg 69-34.1)</td>
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<td>Outline of coverage (38-71-550)</td>
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<td>Nature and purpose</td>
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<td>Disclosure of information about individuals</td>
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<td>Application procedures</td>
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<tr>
<td>Requirements at delivery of policy</td>
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</table>

### 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

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Future increase option (FIO) (Guaranteed insurability rider)

Relation of earnings to insurance

(38-71-370(6))

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Rehabilitation benefit

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(nondisabling injury)

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5.3 Unique aspects of individual disability underwriting

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6.1 Medical plan concepts

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Characteristics

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6.3 Cost containment in health care delivery

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6.4 South Carolina eligibility requirements and offers (individual and/or group)

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6.5 HIPAA (Health Insurance Portability and Accountability Act) requirements (38-71-840)

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Pre-existing conditions (38-71-1330(5))

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6.6 Federal Patient Protection and Affordable Care Act (ACA)

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7.0 Group Health Insurance 9%

7.1 Characteristics of group insurance

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7.2 Types of eligible groups

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7.3 Marketing considerations

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7.4 Employer group health insurance

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Persistency factors

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Dependent eligibility

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7.5 Small employer medical plans

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Small employer carrier plans

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7.6 Health savings accounts (HSAs)

7.7 Health Reimburse Arrangements (HRAs)

8.0 Dental Insurance 3%

8.1 Types of dental treatment

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Orthodontics

8.2 Indemnity plans

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Combination plans

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8.3 Employer group dental expense

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9.0 Insurance for Senior Citizens and Special Needs Individuals 12%

9.1 Medicare

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Part B – Medical Insurance

Individual eligibility requirements

Enrollment

Coverages and cost-sharing amounts

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Part D – Prescription Drug Insurance

9.2 Medicare supplements (Reg 69-46)

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9.3 Other options for individuals with Medicare

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9.4 Long-term care (LTC) insurance (Reg 69-44)

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Home health care (69-44-12)

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Respite care

Benefit periods

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Return of premium

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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
10.0 Federal Tax Considerations for Health Insurance 2%

10.1 Personally-owned health insurance
- Disability income insurance
- Medical expense insurance
- Long-term care insurance

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

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:

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


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<th>South Carolina Casualty Insurance Producer</th>
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1.0 Insurance Regulation 15%

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2.0 General Insurance 5%

2.1 Concepts
- Risk management key terms
Risk
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Hazard
Peril
Loss

Methods of handling risk
Avoidance
Retention
Sharing
Reduction
Transfer

Elements of insurable risks
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Reinsurance

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Self-insured funds

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Reasonable expectations
Indemnity

Utmost good faith
Representations/misrepresentations

Warranties
Concealment
Fraud
Waiver and estoppel

3.0 Casualty Insurance Basics
3.1 Principles and concepts
Insurable interest
Underwriting

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

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Policy period
Policy territory
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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
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Restoration/nonreduction of limits
Named insured provisions
Duties after loss
Insurer provisions
Liberalization
Subrogation

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Duty to defend

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South Carolina Property and Casualty Insurance
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4.0 Homeowners (‘11) Policy
4.1 Coverage forms
HO-2 through HO-6, HO-8, Mobile Homeowner

4.2 Definitions
### 4.3 Section II – Liability coverages

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<td><strong>F</strong></td>
<td>Medical payments to others</td>
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#### Additional coverages

#### 4.4 Exclusions

#### 4.5 Conditions

#### 4.6 Selected endorsements

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<td>Permitted incidental occupancies</td>
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<td>Business pursuits</td>
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### 5.0 Auto Insurance 25%

#### 5.1 Laws

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<tr>
<td>South Carolina Motor Vehicle Financial Responsibility Act</td>
<td>RL Title 56, Chapter 9</td>
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<td>Required limits of liability</td>
<td>(38-77-140)</td>
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<tr>
<td>Uninsured/underinsured motorists</td>
<td>(38-77-140, 150-170, 180-230, 260)</td>
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<tr>
<td>Definitions</td>
<td>Bodily injury, property damage</td>
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<td>Required limits</td>
<td>Cancellation/nonrenewal</td>
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<td>Reasons</td>
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#### 5.2 Personal ('05) auto policy

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<td>Bodily injury and property damage</td>
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<td>Supplementary payments</td>
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<td>Medical payments coverage</td>
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#### 5.3 Commercial auto ('13)

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#### Coverage form sections

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<td></td>
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#### Exclusions

#### Conditions

#### Definitions

### 6.0 Commercial Package Policy (CPP) 9%

#### 6.1 Components of a commercial policy

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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:


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- 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

### Determining value and loss

- Burden of proof of value and loss
- Estimates
- Depreciation
- Salvage

- Claim settlement options

- Payment and discharge

## 3.4 Liability losses

- Investigation procedures
  - Verify coverage
  - Determine liability
  - Gathering evidence
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### Determining value of intangible damages

## 3.5 Coverage problems

- Dealing with coverage disputes
  - Reservation of rights letter
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- Settlement procedures
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- Subrogation procedures

- Alternative dispute resolution
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  - Arbitration
  - Competitive estimates
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## 4.0 Auto Insurance 14%

### 4.1 Laws

- South Carolina Motor Vehicle Financial Responsibility Act (RL Title 56, Chapter 9)
- Required limits of liability (38-77-140)
- Uninsured/underinsured motorist (38-77-150-170, 180-230, 260)

### Definitions

- Bodily injury
- Property damage
- Required limits
- Cancellation/nonrenewal (38-77-120-124, 390)

### Notice

- Constructive total loss
- Arbitration

## 4.2 Commercial auto ('10)

### 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

### Selected endorsements

- Lessor — additional insured and loss payee (CA 20 01)
- Mobile equipment (CA 20 15)
- Auto medical payments coverage (CA 99 03)
- Hired autos specified as covered autos you own (CA 99 16)
- Individual named insured (CA 99 17)

### Commercial carrier regulations

- The Motor Carrier Act of 1980
- 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

- Common policy declarations
- Common policy conditions

### Interline endorsements

- One or more coverage parts

### 5.2 Commercial general liability ('07)

#### 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

### 5.3 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)
- Spillage (CP 04 40)
- Peak season limit of insurance (CP 12 30)
- Value reporting form (CP 13 10)

### 5.4 Commercial crime (06)
#### General definitions
- Burglary
- Theft
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#### Crime coverage forms
- Commercial crime coverage forms
  - (discovery/loss sustained)
- Government crime coverage forms
  - (discovery/loss sustained)

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- 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
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- Funds transfer fraud
- Money orders and counterfeit money

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- Commercial inland marine conditions form

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- Accounts receivable
- Bailee's customer
- Commercial articles
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- Electronic data processing
- Equipment dealers
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- Coverage B – Other private structures
- Coverage C – Household personal property
- Coverage D – Loss of use
- Coverage E – Scheduled farm personal property
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#### Farm liability coverage form (06)
- Coverage H – Bodily injury and property
- Coverage J – Personal and advertising injury liability
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### 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

### 6.0 Businessowners (10) Policy 10%
#### 6.1 Characteristics and purpose

#### 6.2 Businessowners Section I – Property
- Coverage
- Exclusions
- Limits of insurance
- Deductibles
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- Optional coverages
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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
- 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) (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)
  - Benefits provided (RL 42-9-10-30, 200, 260, 290; RL 42-13-90; RL 42-15-10, 60-70)

#### 7.2 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
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#### 7.3 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
### 8.0 Marine Insurance 3%

#### 8.1 Hull coverage

**Characteristics and purpose**
- Assured
- Agreed value
- Deductible (or deductible average clause)
- Premium, return of premium and nonpayment of premium
- Adventure
- Causes of loss
- Claims (general provisions)
- 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

**Characteristics and purpose**
- Types of cargo losses
- Total loss – actual total loss versus constructive total loss
- Partial loss – particular average versus general average
- Sue and labor expenses
- Salvage charges and awards

#### 8.3 Protection and indemnity insurance

**Insuring agreements**
- Indemnity principle
- Liability of vessel owner
- Common covered losses

**Exclusions**
- Conditions regarding claims
- Other provisions

### 9.0 Surety and Fidelity 3%

#### 9.1 Surety bonds

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- 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

**Nature of fidelity bonds**
- Employee theft coverage
- Financial institution bonds
- Public employee bonds

### 10.0 Other Coverages and Options 5%

#### 10.1 Umbrella/excess liability policies

**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

#### 10.3 Surplus lines

**Definitions and markets**

#### 10.4 Aviation Insurance

**Aircraft hull**

**Aircraft liability**

#### 10.5 National Flood Insurance Program

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

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

**Eligibility**
- Coverage
- Limits
- Deductible

#### 10.7 Other policies

**Difference in conditions**

### Reference List

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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 42 - Workers' Compensation, 2012, South Carolina Legislature,** www.scstatehouse.gov/code/titl42.php
- **NFIP Dwelling Policy Form - Standard Flood Insurance Policy, FEMA,** www.fema.gov
#### 1.0 Insurance Regulation 18%
- Director’s general duties and powers (38-3-60, 110)
- Licensing requirements
- Qualifications (38-47-10)
- Nonresident (38-47-20)
- Emergency adjuster permit (Reg 69-1)
- Maintenance and duration (38-47-40)
- Change of address (38-47-15)
- 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)
  - Suspension, revocation or cancellation (38-47-70)
- Claim settlement laws and regulations (38-59-20)
- Federal Regulation
  - Fraud and false statements (18 USC 1033, 1034)

#### 2.0 Crop Insurance 58%
- Eligibility
  - Insureds
  - Insurable crops
- Application
  - Binder
- Declarations section
  - Required signatures
  - Required information
- Terms of coverage
  - Effective date
  - Inception of coverage
  - Expiration
  - Cancellation
  - Minimum loss
  - Perils insured against
  - Exclusions
- Limits of coverage
  - Insurable value
  - Deductibles
  - Reduction of insurance
- Other provisions
  - Replanting clause
  - Acreage variation
  - Fire department service charge
  - Pro rata liability clause
  - Fire and lightning coverage
- Subrogation
- Claim settlement practices
  - Notice of loss
  - Insured’s duties after loss
  - Appraisal
  - Arbitration
- Mandatory endorsements
  - NCIS - 444 Truck and Vine Crops
  - NCIS - 578 Tree Fruits
  - NCIS - 678 Field Diagram

#### 3.0 Loss Adjusting Procedures 24%
- Settling the claim
- Other insurance
  - Field inspections and counts
  - Closing the claim
  - Deferments
  - Unsettled claims (snags)

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**REFERENCE LIST**

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

- **NCIS 444 - Tomatoes, Truck and Vine Crops (Optional 10% Minimum Loss Or Excess Over 15% Loss)**, 2000, National Crop Insurance Services, (913) 685-2767, www.ag-risk.org

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**South Carolina Crop Insurance Producer**

**Series 19-22**

50 questions - 1 hour limit

#### 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 (38-43-10)
- 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; 38-43-130)

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4.0 Federal Multiple-Peril Crop Insurance Programs 50%

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5.0 Life Insurance Policy Provisions, Options and Riders 23%

5.1 Required provisions (38-63-220)

- Modifications (c)
- Right to examine (free look) (b)
- Payment of premiums (h)
- Grace period (i)
- Reinstatement (j)
- Incontestability (d)
- Misstatement of age or gender (e)
- Interest on insurance proceeds (f)

5.2 Policy loan and withdrawal options

- Cash loans
- Automatic premium loans
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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 Life, Accident and Health Insurance Producer Series 19-03
150 questions - 165-minute time limit

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- Process (38-43-100)
- Types of licensees
  - Producer (38-43-10, 30)
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  - Maintenance and duration (38-43-110)
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  - 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; 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)
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  - 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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Alien Captive companies (Title 38, Ch 90-10)
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Hospital outpatient benefits
Alternatives to hospital services
Utilization review
Prospective review
Concurrent review
Pre-certification review

11.4 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)

11.5 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)

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

12.0 Group Health Insurance 6%

12.1 Characteristics of group insurance

Group contract
Certificate of coverage
Experience rating versus community rating

12.2 Types of eligible groups

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

12.3 Marketing considerations

Advertising
Regulatory jurisdiction/place of delivery

12.4 Employer group health insurance
Insurer underwriting criteria

Characteristics of group
### Plan design factors
- Persistency factors
- Administrative capability

#### Eligibility for coverage (38-71-850)
- 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)

### 12.5 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

### 12.6 Health savings accounts (HSAs)

### 12.7 Health Reimburse Arrangements (HRAs)

### 13.0 Dental Insurance 2%
- **13.1 Types of dental treatment**
  - Diagnostic and preventive
  - Restorative
  - Oral surgery
  - Endodontics
  - Periodontics
  - Prosthodontics
  - Orthodontics

#### 13.2 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

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

### 14.0 Insurance for Senior Citizens and Special Needs Individuals 8%
- **14.1 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

#### 14.2 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)
  - Appropriate 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)

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

#### 14.4 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 period (38-72-60(F)(1))
    - Replacement (Reg 69-44 Sec 5)
    - Inflation protection (Reg 69-44 Sec 13(A))

#### 14.5 South Carolina Health Insurance Pool (38-74-10-90)
- Eligibility (38-74-30)
- Coverages and limits
- Exclusions

### 15.0 Federal Tax Considerations for Health Insurance 1%
15.1 Personally-owned health insurance
Disability income insurance
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

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 Motor Vehicle Damage Appraiser
Series 19-15
50 questions - 1 hour time limit

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)

Reinstatement (38-43-110(B))
Reporting of actions (38-43-247)
Change of address (38-43-107)
Assumed names (38-43-10(C))

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)
Definitions
Coverage for damage to your auto
Collision
Other than collision
Exclusions
General provisions

3.2 Commercial auto (13)
Section I – Covered autos
Section III – Physical damage coverage

4.0 Appraising Auto Physical Damage Claims 75%

4.1 Role of the appraiser (Reg 69-16)
Duties and responsibilities
Relationship to adjusters

4.2 Duties of insured after a loss
Notice to insurer
Minimizing the loss
Inspection and appraisal of vehicle

Special requirements

4.3 Determining value and loss
Adjustment procedures
Salvage
Appraisal
Depreciation
Repair or replacement
Repair options and procedures
Like kind and quality

Aftermarket parts
Partial loss versus total loss

4.4 Vehicle inspection
Proper vehicle identification and options ID
Estimate of repairs form

4.5 Vehicle parts and construction
Body
Front end
Rear body
Quarter panels
Doors
Roof
Bumpers/urethane repairs
Lamps
Cowl
Firewall

36
Floor pan  
Rocker panels  
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

REFERENCE LIST

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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
    - Representations/misrepresentations
    - Warranties
    - Concealment
    - Fraud
    - Waiver and estoppel
- 2.2 Insurance principles and concepts
  - Insurable interest
  - 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
### 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
- Limits of liability
  - Per occurrence (accident)
  - Per person
- Split
  - Combined single
  - Restoration/nonreduction of limits
- Coinsurance
- Vacancy or unoccupancy
- Named insured provisions
- Duties after loss
- Assignment
- Abandonment
- Insurer provisions
  - Liberalization
  - Subrogation
  - Salvage
  - Claim settlement options
  - Duty to defend
- 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)
- 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%
#### 3.1 Role of the adjuster
- Duties and responsibilities
- Staff and independent adjuster versus public adjuster

#### 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
- Determining value and loss
  - Burden of proof of value and loss
  - Estimates
  - Depreciation
  - Salvage
  - Claim settlement options
  - Payment and discharge

#### 3.4 Liability losses
- Investigation procedures
  - Verify coverage
  - Determine liability
  - Gathering evidence
  - Physical evidence
  - Witness statements
  - Determining value of intangible damages

#### 3.5 Coverage problems
- Dealing with coverage disputes
  - Reservation of rights letter
  - Nonwaiver agreement
  - Declaratory judgment action

#### 3.6 Claims adjustment procedures
- Settlement procedures
  - Advance payments
  - Draft authority
  - Execution of releases
  - 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)
4.7 Personal liability supplement

5.0 Homeowners ('00) Policy 22%
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 Section II — Liability coverages
   Coverage E — Personal liability
   Coverage F — Medical payments to others
      Additional coverages
5.5 Perils insured against
5.6 Exclusions
5.7 Conditions
5.8 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)
   Home day care (HO 04 97)
   Business pursuits (HO 24 71)
   Watercraft (HO 24 75)
   Personal injury (HO 24 82)
6.0 Auto Insurance 24%
6.1 Laws
   South Carolina Motor Vehicle Financial
      Responsibility Act (RL Title 56, Chapter 9)
      Required limits of liability (38-77-140)
   Uninsured/underinsured motorist (38-77-150-170, 180-230, 260)
      Definitions
      Bodily injury
      Property damage
      Required limits
   Cancellation/nonrenewal (38-77-120-124, 390)
      Reasons
      Notice
   Constructive total loss
   Arbitration
6.2 Personal (05) auto policy
   Definitions
   Liability coverage
      Bodily injury and property damage
      Supplementary payments
   Exclusions
   Medical payments coverage
   Uninsured motorists coverage
   Coverage for damage to your auto
   Collision
   Other than collision
   Deductibles
   Transportation expenses
   Exclusions
   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)
   Joint ownership coverage (PP 03 34)

7.0 Other Coverages and Options 3%
7.1 Umbrella/excess liability policies
   Personal (DL 98 01)
7.2 National Flood Insurance Program
   Write your own versus government
      Eligibility
      Coverage
      Limits
      Deductibles
7.3 South Carolina Wind and Hail Underwriting
   Association (SCWHUA) (38-75-310-460)
      Eligibility
      Coverage
      Limits
      Deductible
7.4 Other policies
   Boaters

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39
1.3 Federal regulation

South Carolina Personal Lines Insurance Producer
Series 19-17
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)
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 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
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**South Carolina Bail Bondsman/Runner**

**Series 19-16**

**60 questions; 1-hour time limit**

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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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  - Producer (38-43-10, 30)
  - Nonresident (38-43-70)
  - Broker (38-45-10, 38-45-20)
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9.4 Other policies
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- Personal Inland Marine

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### 2.0 General Insurance 7%

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### 2.2 Insurers

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Legal purpose

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Ambiguities in a contract of adhesion

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4.2 Coverage forms — Perils insured against

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- Home day care (HO 04 97)
- Earthquake (HO 04 54)
- Scheduled personal property (HO 04 61)
- Personal property replacement cost (HO 04 90)
- Business pursuits (HO 24 71)
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- Personal injury (HO 24 82)
- Water back-up (HO 04 95)

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#### 6.1 Laws

- South Carolina Motor Vehicle Financial Responsibility Act (RL Title 56, Chapter 9)
- Required limits of liability (38-77-140)
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#### 6.3.2 Coverage form sections

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- Exclusions
- Conditions
- Definitions

#### 6.3.3 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)
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### 7.0 Commercial Package Policy (CPP) 11%

#### 7.1 Components of a commercial policy

- Common policy declarations
- One or more coverage parts

#### 7.2 Commercial general liability ("13")

- Commercial general liability coverage forms
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- Personal and advertising injury liability
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- Commercial condominium unit-owners
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7.7 Farm coverage
Farm property coverage form ('03)
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Coverage C — Household personal property
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Farm liability coverage form (‘06)
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8.0 Businessowners ('10) Policy 6%
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8.2 Businessowners Section I — Property
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8.4 Businessowners Section III — Common Policy Conditions
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Protective safeguards (BP 04 30)
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Monopolistic versus competitive
Compulsory versus elective
South Carolina Workers' Compensation Law (RL Title 42)
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)
Benefits provided (RL 42-9-10-30, 200, 260, 290; RL 42-13-90; RL 42-15-10, 60-70)

9.2 Workers compensation and employers liability insurance policy
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### 9.3 Premium computation
- Job classification — payroll and rates
- Experience modification factor
- Premium discounts
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### 9.4 Sources of coverage
- South Carolina Workers' Compensation Uninsured
- Employers' Fund (RL 42-7-200)
- South Carolina residual workers compensation
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- Captive companies

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  - Surety bonds versus insurance
  - Parties of a surety bond — Principal, obligee, surety
- Contract bonds
- Purpose of license and permit bonds
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- Fiduciary bonds

#### 10.2 Fidelity coverages
- Nature of fidelity bonds
- Employee theft coverage
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### 11.0 Other Coverages and Options 6%
#### 11.1 Umbrella/excess liability policies
- Personal (DL 98 01)
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#### 11.2 Specialty liability insurance
- Errors and omissions
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- Liquor liability
- Employment practices liability
- Identity Fraud Expense Coverage
- (BP 14 01, HO 04 55)
- Employee Benefits Liability Coverage (CU 04 03)

#### 11.3 Surplus lines
- Definitions and markets
- Licensing requirements (38-45-10, 20)

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

#### 11.5 Other policies
- Boatowners
- 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 Property, Casualty, Surety and Marine Insurance Adjuster Series 19-11
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)
  - 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
  - Utmost good faith
  - Representations/misrepresentations
  - Warranties
  - Concealment
  - Fraud
  - Waiver and estoppel

### 2.2 Insurance principles and concepts
- Insurable interest
- 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
- Loss valuation
  - Actual cash value
  - Replacement cost
  - Functional replacement cost
  - Market value
  - Agreed value
  - Stated amount

### 2.3 Policy structure
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- 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
- Contribution by equal shares
- Limits of liability
  - Per occurrence (accident)
  - Per person
  - Split
  - Combined single
  - Coinsurance
  - Vacancy or unoccupancy
- Named insured provisions
- Duties after loss
- Assignment
- Abandonment
- Insurer provisions
  - Liberalization
  - Subrogation
  - Salvage
- Claim settlement options
  - Duty to defend
  - 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 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)

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

### 3.2 Claim reporting
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- Claim file documentation of events
- Types of reports
  - Initial or first field
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### 3.3 Property losses
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3.6 Claims adjustment procedures
Settlement procedures
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4.2 Coverage forms — Perils insured against
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Broad
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Coverage D — Fair rental value
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Additional coverages
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5.6 Exclusions
5.7 Conditions
5.8 Selected endorsements
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Limited fungi, wet or dry rot, or bacteria coverage (HO 04 26, HO 04 27)
Permitted incidental occupancies (HO 04 42)
Scheduled personal property (HO 04 61)
Personal property replacement cost (HO 04 90)
Home day care (HO 04 97)
Business pursuits (HO 24 71)
Watercraft (HO 24 75)
Personal injury (HO 24 82)
Personal Inland Marine
Water back-up (HO 04 95)
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6.0 Auto Insurance 19%
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- Conditions
- Definitions

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- Mobile equipment (CA 20 15)
- Auto medical payments coverage (CA 99 03)
- Hired autos specified as covered autos you own (CA 99 16)
- Individual named insured (CA 99 17)
- Driver other car coverage (DOC)

#### 7.0 Commercial Package Policy (CPP) 3%

#### 7.1 Components of a commercial policy
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- One or more coverage parts

#### 7.2 Commercial general liability (’13)

#### Commercial general liability coverage forms
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- Personal and advertising injury liability
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- Claims-made features
- Trigger
- Retroactive date
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- Claim information
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- Insured contract

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- Coverage forms
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  - Builders risk
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- Causes of loss forms
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  - Broad
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  - Ordinance or law (CP 04 05)
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- Robbery

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- Forgery or alteration
- Inside the premises — theft of money and securities
- Inside the premises — robbery or safe burglary of other property
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- Funds transfer fraud
- Money orders and counterfeit money
- Other crime coverage
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- Commercial inland marine conditions form
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Types of laws
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Compulsory versus elective
South Carolina Workers' Compensation Law (RL Title 42)
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)
Benefits provided (RL 42-9-10-30, 200, 260, 290; RL 42-13-90; RL 42-15-10, 60-70)
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12.6 South Carolina Wind and Hail Underwriting Association (SCWHUA) (38-75-310-460)
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Limits
Deductible
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NFIP Dwelling Policy Form - Standard Flood Insurance Policy, FEMA, [www.fema.gov](http://www.fema.gov)


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**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
   - 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
Determining value and loss
Burden of proof of value and loss
Estimates
Depreciation
Salvage
Claim settlement options
Payment and discharge

3.4 Coverage problems
Dealing with coverage disputes

3.5 Claims adjustment 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)
Home day care (HO 04 97)
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
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
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.

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


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**South Carolina Surety Insurance Producer Series 19-08**

<table>
<thead>
<tr>
<th>1.0 Insurance Regulation</th>
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| 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)         |     |
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)
Records maintenance (38-43-250)
Failure to act as fiduciary (38-43-240)
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)
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False financial statements (38-57-80)
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Rebating (38-57-130)
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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 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
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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
Warrants
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
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Bid
Performance
Payment
Maintenance
Purpose of license and permit bonds
Types of guarantees
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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
REFERENCE LIST

The following list of reference materials were used to verify the accuracy of the test items for the examinations. They are 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

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

- Wholesalers

### 3.1 United States and alien nonadmitted markets

- United States nonadmitted markets
  - Nonadmitted insurers
  - Insurance exchanges
  - Alien nonadmitted markets
  - Lloyd's of London
  - Other alien markets

### 3.0 Surplus Lines Markets and Practices 30%

- Alternative Markets
  - Captive insurers
  - Industrial insurers
  - Risk retention groups
  - Purchasing groups (38-87-90, 100)

- Eligible surplus lines insurers (38-45-90, 110, 170)
  - Requirements (38-5-180, 38-45-110, 38-75-770)
  - List of approved eligible surplus lines carriers
  - Diligent search (38-45-90)

- 3.4 Fees, records and surplus lines premium tax
  - Broker's fees (38-45-160)
  - Content and maintenance of records (38-45-80)
  - Amount of tax (38-45-20)

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- **Lloyd's of London**, http://www.lloyds.com

### South Carolina Producer's Examination for Title Insurance

**Series 19-10**

- **1.0 Insurance Regulation 10%**
  - Licensing
    - Process (38-43-100)
    - Types of licensees
      - Producer (38-43-10)
      - Nonresident (38-43-70)
      - Temporary (38-43-102)
    - 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))
      - Renewal (38-43-110; SC Reg. 69-33)
      - 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)
    - SC Reg. 69-18(2)(c)
  - Licensee 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)
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
Reasonable expectations
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
REFERENCE LIST

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- American Land Title Association (ALTA) Loan Policy, American Land Title Association, (202) 296-3671, www.alta.org/forms/

- American Land Title Association (ALTA) Owners Policy, American Land Title Association, (202) 296-3671, www.alta.org/forms/


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


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<td>100 questions</td>
<td>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)
  - 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)

Disiplinary 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 (38-43-240, 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)

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
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
Captive companies (Title 38, Ch 90)
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
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

3.0 Regulation of Variable Products 10%

3.1 Securities Exchange Act of 1933

3.2 Securities Exchange Act of 1934

Suitability
Compliance

3.3 Investment Company Act of 1940

3.4 State regulation of variable products

4.0 Nature of Variable Life Products 15%

4.1 Variable life versus variable universal life

4.2 Fixed premium payment versus flexible payment

4.3 Face value versus death benefit

4.4 Cash values

4.5 Separate accounts

4.6 Charges and fees

4.7 Loans

5.0 Annuities 30%

5.1 Annuity principles and concepts
Accumulation period versus annuity period
Owner, annuitant and beneficiary
Insurance aspects of annuities

5.2 Immediate versus deferred annuities
Single premium immediate annuities (SPIAs)
Deferred annuities
Premium payment options
Nonforfeiture
Surrender charges
Death benefits

5.3 Annuity (benefit) payment options
Life contingency options
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Single life versus multiple life
Annuities certain (types)

5.4 Variable annuities
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Free look
Contract charges
Sales charge
Deferred sales charge
Annual contract fee
Mortality and expense charge
Investment management charge
Federal tax considerations
7.1 General
7.0 Qualified Plans 10%

6.6 Section 1035 exchanges
7.0 Qualified Plans 10%
7.1 General requirements
ERISA 408(b)(2) disclosure rules
7.2 Federal tax considerations
Tax advantages for employers and employees

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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)
       (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)
   - Benefits provided (RL 42-9-10-30, 200, 260, 290; RL 42-13-90; RL 42-15-10, 60-70)

2.2 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

2.3 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

4.0 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)

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 INSURANCE EXAMINATION REGISTRATION FORM

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

Legal Name: ____________________________  ____________________________  M.I.

Social Security: _______ - _______ - _______  (FOR IDENTIFICATION PURPOSES ONLY)

Mailing Address: ____________________________________________  Apt/Ste

Street

City  State  Zip Code

Telephone:  _______  _______  _______  _______  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

(Check one)  ☐ First Time  ☐ Retake

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
All examination centers are equipped to provide access in accordance with the Americans with Disabilities Act (ADA) of 1990.

Applicants with disabilities or those who would otherwise have difficulty taking the examination should request for alternative arrangements by Clicking Here.

Requirements for exam accommodation requests:
You are required to submit documentation from the medical authority or learning institution that rendered a diagnosis. Verification must be 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