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

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Effective 7/1/2020
This Candidate Information Booklet provides information about the examination and application process for becoming licensed to sell, solicit, negotiate or provide insurance or other services and products in the Commonwealth of Pennsylvania.

Before being issued a license, you must pass an examination to prove your knowledge of insurance statutes, regulations, products and services. When you have successfully completed your examination, you will be eligible to apply to the Pennsylvania Insurance Department (the Department) for your license.

The Department has contracted with PSI to conduct its examination program. The Department and PSI work together to ensure that examinations meet statutory requirements and professional exam development standards.

Once a license is issued to an individual as an insurance producer, the licensee may then secure insurance appointments to represent the specific insurer if so desired. Please remember that you may not engage in the business of insurance or viatical settlements until the Department has issued to you one of the various licenses explained in this Candidate Information Booklet.

We wish you well in preparing for your examination and remind you that Act 147 of 2002 requires all insurance producers to complete 24 credit hours of continuing education courses each biennial license cycle to be eligible to renew their license.

Any questions about the license examinations should be directed to PSI. After you have successfully completed your examination(s), questions regarding the application process to obtain your license should be directed to the Department’s Bureau of Licensing and Enforcement via e-mail at ra-in-producer@pa.gov.

You must be licensed to sell, solicit or negotiate insurance in the Commonwealth of Pennsylvania, or be appropriately licensed to transact other insurance related functions such as appraise physical damage to motor vehicles. To be licensed there are various requirements you need to fulfill such as pre-licensing education and testing requirements. The licensing requirements are different, depending upon which license you would like to apply for and your status as a resident or a non-resident applicant.

To be licensed, you must:
- Complete any necessary pre-licensing requirements;
- Pass the required examination(s) for the type of license you are applying for; and
- After passing the examination use the kiosk at the PSI test site to complete your license application online at www.sircon.com/pennsylvania or www.nipr.com, or you may apply using your own computer.
- If required, submit applicable application materials

Note: Passing an examination does not guarantee that you will be issued a license. You must submit your license application to the Department within one year of passing the exam. Issuance of a license depends on review and approval of all license application materials.

For licensing information, please contact:

Pennsylvania Insurance Department
Bureau of Licensing and Enforcement
1209 Strawberry Square
Harrisburg, Pennsylvania 17120
Phone: 717.787.3840
Fax: 717.787.8553
Web site: www.insurance.pa.gov
E-mail: ra-in-producer@pa.gov

PRE-LICENSING EDUCATION REQUIREMENTS

Initial insurance producer applicants must first complete 24 hours of pre-licensing education credits. A list of approved courses can be found at http://www.sircon.com/pennsylvania.

- Select Look up education courses or transcript.
- Select Approved Courses Inquiry.
- Choose Pennsylvania and select Submit.
- Change the Education Type to Pre-Licensing Education.
- Select your preferred instruction method or leave blank and select Submit.
- By selecting the provider name, you will then be given contact information and a link to available course offerings for that particular provider.
- Once you have completed your pre-licensing education credits, you will be issued a certificate of completion and the provider will upload your course completion information to Vertafore/SIRCON.

WAIVER OF EXAMINATION

Some initial insurance producer candidates may be exempt from the pre-licensing education and examination requirement, depending on the type of professional designation held and/or the line of authority desired. The following classes of applicants are exempt from pre-licensing and written examination requirements:

- A business entity;
- A candidate who possesses the Professional Designation CLU-Chartered Life Underwriter applying for Life or Accident and Health Line;
- A candidate who has the Professional Designation CPCU-Chartered Property and Casualty Underwriter applying for Property, Casualty or Accident and Health Line of Authority;
- A candidate who has the Professional Designation CIC-Certified Insurance Counselor applying for Life, Accident and Health or Property and Casualty Line of Authority;
- A person who is licensed in another state as an Insurance Producer for the same lines of authority for which the person desires to be licensed in Pennsylvania;
- A person who has a line of authority limited to Limited Line Credit Insurance;
- A person who has a line of authority limited to a Limited Line; and
- An individual whose line of authority will be restricted to domestic mutual fire insurance and will be with a company writing only coverage other than insurance upon automobiles as authorized by Section 202(B)(1) through (3) of the Act of May 17, 1921, known as the Insurance Company Law of 1921.
Note: If you request an examination waiver, fingerprints are still required before an initial resident insurance producer license will be issued. See the Department's Web site at www.insurance.pa.gov for more information.

TYPES OF LICENSES

In accordance with Pennsylvania statutes and regulations, the Department grants the licenses listed below.

<table>
<thead>
<tr>
<th>License Type</th>
<th>Exam Series</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Life and Health</strong></td>
<td></td>
</tr>
<tr>
<td>Life Insurance, Annuities and Accident and Health</td>
<td>16-01 and 16-02, or 16-03</td>
</tr>
<tr>
<td>Life Insurance and Annuities</td>
<td>16-01</td>
</tr>
<tr>
<td>Accident and Health</td>
<td>16-02</td>
</tr>
<tr>
<td>Variable Life &amp; Variable Annuity</td>
<td>No exam (requires FINRA registration)</td>
</tr>
<tr>
<td><strong>Property</strong></td>
<td></td>
</tr>
<tr>
<td>Fire and Allied Lines</td>
<td>16-04 or 16-06</td>
</tr>
<tr>
<td>Inland Marine and Motor Vehicle Physical Damage</td>
<td>16-04 or 16-06</td>
</tr>
<tr>
<td>Domestic Mutual Fire (issued only to domestic mutual fire companies)</td>
<td>No exam</td>
</tr>
<tr>
<td><strong>Casualty</strong></td>
<td></td>
</tr>
<tr>
<td>Casualty and Allied Lines</td>
<td>16-05 or 16-06</td>
</tr>
<tr>
<td>Accident and Health</td>
<td>16-02 or 16-03</td>
</tr>
<tr>
<td>Bonds: All Classes</td>
<td>16-02 or 16-03</td>
</tr>
<tr>
<td>Liability other than Motor Vehicle</td>
<td>16-05 or 16-06</td>
</tr>
<tr>
<td>Workers’ Compensation Insurance</td>
<td>16-05 or 16-06</td>
</tr>
<tr>
<td><strong>Miscellaneous</strong></td>
<td></td>
</tr>
<tr>
<td>Nonprofit Hospitalization</td>
<td>16-02 or 16-03</td>
</tr>
<tr>
<td>Title Insurance</td>
<td>16-10</td>
</tr>
<tr>
<td>Health Maintenance Organization</td>
<td>16-02 or 16-03</td>
</tr>
<tr>
<td>Nonresidents</td>
<td>See Page 3</td>
</tr>
<tr>
<td>Securities Investment Loss</td>
<td>16-05</td>
</tr>
<tr>
<td><strong>Other Licenses</strong></td>
<td></td>
</tr>
<tr>
<td>Surplus Lines Producer</td>
<td>16-09</td>
</tr>
<tr>
<td>Public Adjuster</td>
<td>16-19*</td>
</tr>
<tr>
<td>Motor Vehicle Physical Damage Appraiser</td>
<td>16-20 **</td>
</tr>
<tr>
<td>Personal Lines</td>
<td>16-16</td>
</tr>
<tr>
<td>Viatical Settlement Broker</td>
<td>16-17</td>
</tr>
</tbody>
</table>

*The examination content outline and more specific information on taking this examination is available in the Pennsylvania Public Adjuster Candidate Information Booklet located online at https://home.psiexams.com/#/home.

**The examination content outline and more specific information on taking this examination is available in the Pennsylvania Motor Vehicle Physical Damage Appraiser Candidate Information Booklet located online at https://home.psiexams.com/#/home.

Combination examinations. A separate examination is given for each major line of insurance. Combination Line examinations (Life, Accident and Health; or Property and Casualty) combine the content of the single-line examinations. You must pass the overall examination to obtain a license in either line.

RESIDENT LICENSING REQUIREMENTS

Resident Insurance Producer

In order to qualify as a Pennsylvania resident insurance producer, you must:

- Be at least 18 years of age;
- Maintain a primary residence or business location in the Commonwealth of Pennsylvania;
- Possess the requisite professional competence, general fitness and integrity of character;
- Be able to read and write English, with or without visual or mechanical aids for the visually handicapped; and
- Pass the appropriate examination(s) required by statute 40 P.S. 310.5.

Initial resident individual producer applicants are required to be fingerprinted.

Title Insurance Agent license

A title insurance agent means an authorized person, firm, association, corporation or partnership, other than a bona fide salaried employee of the title insurer who, on behalf of the title insurer, performs the following acts, in conjunction with the issuance of a title insurance report or policy:

- Determines insurability and issues title insurance reports or policies or both;
- Performs one or more of the following:
  - Collects or disburses premiums, escrow or other funds;
  - Handles escrow, settlements or closings;
  - Solicits or negotiates title insurance business; or
  - Records closing documents.

An applicant for a Title Insurance Agent license is required to:

- Pass the Title Insurance Agent examination (applies to both resident and nonresident applicants); and
- After passing the examination use the kiosk at the PSI test site to complete your license application online at www.sircon.com/pennsylvania or www.nipr.com, or you may apply using your own computer.

Fingerprints are required for both resident and nonresident Title Insurance Agent applicants.

Surplus Lines license

A surplus lines producer is an individual, partnership or corporation licensed by the Department to place insurance coverage with an approved non-admitted company and who may receive a commission for placing the coverage.

Under Article XVI of the Insurance Company Law (40 P.S. Section 991.1601 et seq.), an applicant for a Resident Surplus Lines Producer license shall:

- Be currently licensed in good standing as a resident Pennsylvania Property and Casualty insurance producer;
- Pass the Pennsylvania Surplus Lines examination—there are no exemptions;
- After passing the examination use the kiosk at the PSI test site to complete your license application online at www.sircon.com/pennsylvania or www.nipr.com, or you may apply using your own computer; and
- If there is a partnership or corporation involved, a separate business entity application must also be submitted. Applicants can contact the Department for the application and statement of regulations.

Surplus Lines applicants do not require fingerprinting.
NONRESIDENT LICENSING REQUIREMENTS

A nonresident holds a resident license in a U.S. state or territory other than the Commonwealth of Pennsylvania. A nonresident applicant for an insurance producer license shall submit to the Department:

- As business entities: An application through www.sircon.com/pennsylvania or www.nipr.com by the designated licensee.

More information is available at www.insurance.pa.gov.

Reciprocal Agreements

Nonresident applicants shall be subject to the same burdens or prohibitions placed upon Pennsylvania residents who apply for a nonresident license in their home state.

Examinations for any lines of authority (other than Title Insurance) will be waived for a nonresident insurance producer license, provided that: 1) the application is for the same line of authority held in the applicant’s “home” state; and 2) the applicant’s home state grants a waiver of examination to Pennsylvania resident insurance producers. See section 40 P.S. 310.10.

Note: Nonresident title insurance agent license applicants must pass the Title Insurance Agent examination and submit fingerprints.

Surplus Lines Producer license

A nonresident Surplus Lines Producer license may only be obtained for the purpose of placing business on behalf of a Pennsylvania resident with an eligible surplus lines insurer. An applicant shall:

- Be currently licensed in Pennsylvania as a nonresident property and casualty insurance producer, either pass Pennsylvania’s surplus lines examination or hold surplus lines authority in his/her home state and apply under the reciprocity provision of Act 147 of 2002; and
- Submit an application online at www.sircon.com/pennsylvania or www.nipr.com and pay all fees by credit card. If there is a partnership or corporation involved, a licensing application for the business entity must also be submitted online at www.sircon.com/pennsylvania or www.nipr.com.

FINGERPRINT REQUIREMENTS

Act 147 of 2002, 40 P.S. 310.5, requires initial resident insurance producer applicants to provide fingerprint samples to the Pennsylvania Insurance Department. The Department uses this information to receive national criminal history background information from the Federal Bureau of Investigation (FBI). This applies to all initial applicants for a resident insurance producer license and applicants for a nonresident insurance producer license who do not qualify to apply for a license under reciprocity.

Note Limited Lines applicants who do not need to take either pre-examination education or an examination, still need to submit fingerprint samples. Title agent applicants do need to take an examination and submit fingerprint samples.

Fingerprints are not required for the following applicants: Motor Vehicle Physical Damage Appraiser (MVPDA), Non-resident Public Adjuster, Non-resident Producer, Viatical Settlement Broker, Surplus Lines, Add qualification applicants (those already licensed and wish to add a line of authority to your existing license).

FINGERPRINT PROCESS

The following fingerprinting guidelines apply to applicants for a new insurance producer license or title agent license:

- After passing the examination use the kiosk at the PSI test site to complete your license application online at www.sircon.com/pennsylvania or www.nipr.com, or you may apply using your own computer.
- Fingerprinting is required of all applicants for a new resident producer license and must be done at an IdentoGO enrollment center. Applicants are required to register online via the IdentoGO website at https://uenroll.identogo.com or by telephone at 844-321-2101 Monday through Friday, 8 A.M. to 6 P.M. EST. Following registration, the applicant will be provided with a registration number which they will take with them when they go to the IdentoGO site for fingerprinting. Applicants must be registered with IdentoGO prior to arriving at a fingerprinting site. When registering online an applicant must use the appropriate service code assigned to the Insurance Department, which is 1KGB03. Using the correct service code ensures the background check is processed for the correct agency and submitted for the correct purpose.
- The total fingerprinting fee is $23.85. Payment is made at the IdentoGO center after the applicant’s fingerprints have been submitted. Credit card, debit card, certified check or money order, are the only payment methods accepted. No cash transactions or personal checks will be accepted.
- As a reminder, individuals should not register for a fingerprinting appointment and submit their fingerprints until after they have passed any examination requirements and applied for licensure. Any fingerprint results received without a corresponding license application will be destroyed, and individuals will be required to repay the fingerprinting fee and resubmit their fingerprints at an IdentoGO center.

Fingerprint results will be returned to the Department from the FBI. The Department will review and evaluate the results as well as the license application to determine if all standards for licensure have been met.

EXAMINATION PAYMENT AND SCHEDULING PROCEDURES

It is your responsibility to contact PSI to pay and schedule for an examination. There is no limit to the number of times you may take an examination if you fail.

<table>
<thead>
<tr>
<th>Examination</th>
<th>Examination Series</th>
<th>Examination Fees</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life Insurance</td>
<td>16-01</td>
<td>$43.00</td>
</tr>
<tr>
<td>Accident and Health</td>
<td>16-02</td>
<td>$43.00</td>
</tr>
<tr>
<td>Life, Accident and Health</td>
<td>16-03</td>
<td>$53.00</td>
</tr>
<tr>
<td>Property and Allied Lines</td>
<td>16-04</td>
<td>$43.00</td>
</tr>
<tr>
<td>Casualty and Allied Lines</td>
<td>16-05</td>
<td>$43.00</td>
</tr>
<tr>
<td>Profession</td>
<td>Code</td>
<td>Fee</td>
</tr>
<tr>
<td>------------------------------------</td>
<td>------</td>
<td>------</td>
</tr>
<tr>
<td>Property and Casualty</td>
<td>16-06</td>
<td>$53.00</td>
</tr>
<tr>
<td>Surplus Lines Producer</td>
<td>16-09</td>
<td>$43.00</td>
</tr>
<tr>
<td>Title Insurance Agent</td>
<td>16-10</td>
<td>$43.00</td>
</tr>
<tr>
<td>Personal Lines</td>
<td>16-16</td>
<td>$43.00</td>
</tr>
<tr>
<td>Viatical Settlement Broker</td>
<td>16-17</td>
<td>$43.00</td>
</tr>
</tbody>
</table>

**ONLINE** ([https://home.psiexams.com/#/home](https://home.psiexams.com/#/home))

For the fastest and most convenient examination scheduling process, register for your examinations online by accessing PSI’s registration Website: [Click Here](https://home.psiexams.com/#/home)

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

   ![SIGN UP](https://home.psiexams.com/#/home)

2. **On a mobile phone, you need to select the icon on the top left corner. Then select “LOG IN” to create an account.**

   ![LOG IN](https://home.psiexams.com/#/home)

3. **You will be prompted to create an account with PSI**

   ![Create Account](https://home.psiexams.com/#/home)

   **IMPORTANT**

   You must enter your First and Last name exactly as it is displayed on your government issued ID.
4. After you submit the form, you will get a message that your account was created successfully. Click on “Login to Continue”.

![Account Registration]

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

5. You are now ready to schedule. Select the Jurisdiction, Account and the Test.

![Select Jurisdiction and Account]

6. You will enter your personal information.

![Personal Information]

Following Information is required for your examination record

- SSN
- First Name
- Last Name
7. You will enter payment.

8. 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 TEST CENTER

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

Find Test Location

I have a Test Center Code

Country

United States of America

Enter City / Postal Code

1501 Market St, Philadelphia

Preferred Month

June 2020

Search Exam Center
2. Click on the preferred test site.

<table>
<thead>
<tr>
<th>Distance</th>
<th>Test Center Name</th>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>7.3 miles</td>
<td>BRISTOL</td>
<td>1200 Veteran's Highway</td>
</tr>
<tr>
<td>13.5 miles</td>
<td>PHILADELPHIA</td>
<td>One Bala Avenue,Suite</td>
</tr>
<tr>
<td>19.4 miles</td>
<td>KING OF PRUSSIA</td>
<td>601 South Henderson Rd</td>
</tr>
<tr>
<td>43.9 miles</td>
<td>ALLENTOWN</td>
<td>1620 Pond Road,Suite</td>
</tr>
</tbody>
</table>

3. 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**

1. 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.

You are now scheduled and will receive an email confirmation.

**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 888-818-5822.

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

**RETAILING 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 888-818-5822.

**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 Booklet.

**ENGLISH AS A SECOND LANGUAGE**

Upon receipt of a personal letter requesting the authorization and a letter from your English instructor or sponsoring company (on letterhead), certifying that English is not your primary language, a candidate will be granted time and one-half to complete the examination. Please use the Exam Accommodations Request Form at the end of this Candidate Information Booklet to submit your request and provide the required documents.

**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 888-818-5822. 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.

**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.

Allentown
1620 Pond Road, Suite 50
Allentown, PA 18104
Take Route 22, exit Cedar Crest Blvd North. Turn Right on North Cedar Crest Blvd. Turn left onto Winchester, then turn right onto Pond.

Bristol
1200 Veteran's Highway, Suite B4
Bristol, PA 19007

On I-95 toward Bristol Township, exit Bristol then turn right at the stoplight. Office is the second building on the left. There are many entrances, but use the entrance under the clock tower.

Cranberry Township
Cranberry Corporate Business Center
213 Executive Dr., Suite 150
Cranberry Township, PA 16066

From I-79 exit Cranberry-Mars Route 228, go West. Cross over Route 19 onto Route 19. Go three traffic lights then turn right onto Executive Drive. Building is directly across from Hampton Inn.

Erie
2700 W. 21st Street, Suite 21 & 22
Erie, PA 16506

From Interstate 79 North, take the West 26th St., exit 182, or Rt. 20 West. Just after the 2nd light you'll see Bonnel Auto Sales on your right. Lowell Ave runs along the side of the Bonnel Auto Sales, make a right onto Lowell. Stay on Lowell until it intersects with West 21st St. Make the left onto 21st and our building sits on that corner. The 2700 is written across the front of the building.

From I-79 South coming from Erie proper same directions 26th St., exit 182 or Rt. 20 West right at Bonnel Auto Sales on Lowell. Stay on Lowell until West 21st St intersects. The office at 2700 West 21st St. sits on the left corner across the street from where you are now at the yield sign.

Greensburg
DiCesare Building
116 E. Pittsburgh St., Suite 101
Greensburg, PA 15601

From Route 30 East or West, exit Business 66 North (NB: NOT Turnpike 66.) Go about 1.5 miles into downtown Greensburg. Turn right in the direction of Route 30 East at the lights between First Commonwealth Bank and Citizen's Bank. Building will be about 500 feet on right, past the YMCA but before Co Go's garage.

Harrisburg
2300 Vartan Way, Suite 245
Harrisburg, PA 17110

From 83 North towards Harrisburg, take 581 West. Take I-81 North, exit Progress Avenue (exit 69) and turn left at the exit. Go approximately 1 mile to Vartan Way. Turn Right. Make immediate left into parking lot. From I-81 South, exit Progress Avenue and turn left at the exit. Go approximately 1 mile to Vartan Way. Turn Right. Make immediate left into parking lot.

Note: 2300 Vartan Way faces Progress Avenue. PSI is in the building with 4 radio stations, including Hot 92 and Wink 104.

King of Prussia
601 South Henderson Road, Suite 205
King of Prussia, PA 19406

Going East: Take I-76 East and exit #330 toward Gulph Mills. Turn left at the bottom of the ramp at the 1st traffic light (Gulph Road). Go North on Gulph. Turn right at the 3rd traffic light (Henderson Rd).

Going West: Take I-76 West and exit #330 toward Gulph Mills. Keep left at the fork in the ramp. Turn slight left onto Balligomingo Road. Turn right onto Trinity Lane and continue to follow Trinity. Turn slight left onto Swedeland Rd. Turn slight right onto S. Gulph Road. Turn slight right onto S. Henderson Rd.

Philadelphia (Bala Cynwyd)
One Bala Avenue, Suite 310
Bala Cynwyd, PA 19004

From I-76 exit City Line Avenue. Follow City Line Avenue South. The building is on Bala and City Line (next to the Bala Cynwyd railroad station). Note: This is NOT Bala Plaza.

Pittsburgh
Towne Center
1789 South Braddock Avenue, Suite 296
Pittsburgh, PA 15218

From I-376 East, go through Squirrel Hill tunnels. Exit #77 toward Swissville. Turn slight left onto Monongahela Avenue. Turn right on South Braddock Avenue (IN THE EDGEWOOD TOWNE CENTER OFFICE BUILDING).

All candidates should report to the PSI office 30 minutes prior to the published session time, and no earlier. If candidates wish to arrive earlier, they must wait in the Security Office's designated areas on the first floor, or outside of the building. The building management does not allow candidates to wait in the hallways, and/or common areas of other floors, including our own floor. Thank you for your cooperation.

Scranton
1125 Lackawanna Trail Rts 6 & 11
Clarks Summit, PA 18411

From I-81N take Exit 194 (Clarks Summit) and merge onto US6W/US11N. Continue on Routes 6 & 11 for approximately 3 miles until you see the Agway building on the left side of the road. Just before the Agway building, make a U-turn. After making the U turn you will see 2 houses before you see the PSI parking lot. PSI is located in a long brown brick building which is set back from the highway. There is a small red and white sign located at the entrance to the parking lot. (if approaching from the opposite direction (US65/US11E) PSI is located on the right, approximately 100 feet after the Agway 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 Exam Accommodations Request Form found at the end of this Booklet.

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.

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.

REQUIRED IDENTIFICATION

Candidates must register for the exam with their LEGAL first and last name as it appears on their government issued identification. All required identification below must match the first and last name under which the candidate is registered. Candidates are required to bring 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.

- **Primary Identification:** All candidates must provide 1 form of identification. ID must contain candidate’s photo, signature, and be valid and unexpired. Allowable forms of identification are as follows:
  - 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
- Canadian Government Issued ID
- US Employment Authorization Card

• Pre-licensing education certificate (applies only to initial resident producer applicants):
  If the test is marked with a “Yes” in the chart below, candidates must present their pre-licensing education certificate or an education verification letter from the Pennsylvania Insurance Department. If you fail, this must be presented for every attempt thereafter. Candidates will not be allowed to test without an education certificate or an education verification letter. A pre-licensing certificate is valid for one year from date of completion; an education verification letter is valid for one year from the date it was written). AN ELECTRONIC VERSION OR HARD COPY WILL BE ACCEPTED.

<table>
<thead>
<tr>
<th>Examination</th>
<th>Examination Series</th>
<th>*Prelicense Certificate Required?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life Insurance</td>
<td>16-01</td>
<td>Yes</td>
</tr>
<tr>
<td>Accident and Health</td>
<td>16-02</td>
<td>Yes</td>
</tr>
<tr>
<td>Life, Accident and Health</td>
<td>16-03</td>
<td>Yes</td>
</tr>
<tr>
<td>Property and Allied Lines</td>
<td>16-04</td>
<td>Yes</td>
</tr>
<tr>
<td>Casualty and Allied Lines</td>
<td>16-05</td>
<td>Yes</td>
</tr>
<tr>
<td>Property and Casualty</td>
<td>16-06</td>
<td>Yes</td>
</tr>
<tr>
<td>Personal Lines</td>
<td>16-16</td>
<td>Yes</td>
</tr>
<tr>
<td>Viatical Settlement Broker</td>
<td>16-17</td>
<td>No</td>
</tr>
<tr>
<td>Motor Vehicle Physical Damage Appraiser</td>
<td>16-20</td>
<td>No</td>
</tr>
<tr>
<td>Public Insurance Adjuster</td>
<td>16-19</td>
<td>No</td>
</tr>
<tr>
<td>Surplus Lines Producer</td>
<td>16-09</td>
<td>No</td>
</tr>
<tr>
<td>Title Insurance Agent</td>
<td>16-10</td>
<td>No</td>
</tr>
</tbody>
</table>

*Note: Candidates adding a Line of Authority must present their current license instead of the pre-licensing education certificate.

SECURITY PROCEDURES

The following security procedures apply during examinations administered at a PSI examination site:

• All examination sites will provide ear plugs upon request
• Calculators provided by PSI are allowed.
• You will be given a piece of scratch paper and a pencil. These will be returned to the proctor at the end of your examination.
• 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.
• During the check in process, all candidates will be asked if they possess any prohibited items. Candidates may also be asked to empty their pockets and turn them out for the proctor to ensure they are empty. The proctor may also ask candidates to lift up the ends of their sleeves and the bottoms of their pant legs to ensure that notes or recording devices are not being hidden there.
• Proctors will also carefully inspect eyeglass frames, tie tacks, or any other apparel that could be used to harbor a recording device. Proctors will ask to inspect any such items in candidates’ pockets.
• If prohibited items are found during check-in, candidates shall put them in the provided secure storage or return these items to their vehicle. PSI will not be responsible for the security of any personal belongings or prohibited items.
• Any candidate possessing prohibited items in the examination room shall immediately have his or her test results invalidated, and PSI shall notify the examination sponsor of the occurrence.
• Any candidate seen giving or receiving assistance on an examination, found with unauthorized materials, or who violates any security regulations will be asked to surrender all examination materials and to leave the examination center. All such instances will be reported to the examination sponsor.
• Copying or communicating examination content is violation of a candidate’s contract with PSI, and federal and state law. Either may result in the disqualification of examination results and may lead to legal action.
• Once candidates have been seated and the examination begins, they may leave the examination room only to use the restroom, and only after obtaining permission from the proctor. Candidate will not receive extra time to complete the examination.

TAKING THE EXAMINATION BY COMPUTER

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

IDENTIFICATION SCREEN

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

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

TEST QUESTION SCREEN

The “function bar” at the top of the test question screen 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.

Question 1 of 15
Answered: 7
Unanswered: 8
Marked: 0
View All
Time Left: 30

3. What do the stars on the United States of America’s flag represent?

(Choose from the following options)

☐ 1. Presidents
☐ 2. Colonies
☐ 3. States
☐ 4. Wars

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.

Question types. The questions in your licensing exam are multiple choice. Each provides four options from which you choose your answer.

Question formats. Three different multiple-choice formats are used. Each format is showing in the following examples. An asterisk (*) indicates the correct answer in each sample question.

Format 1 - Incomplete Sentence:

Actual cash value is generally accepted to mean:
A. Original purchase price of the property
B. Market value at the time of the loss
C. Cost to replace at the time of loss plus appreciation
*D. Cost to replace at the time of loss, less depreciation

Format 2 - Direct Question:

Which one of the following is covered under the Liability Coverage of the Business Auto Coverage Form?
A. Workers compensation
*B. Explosion
C. Expected injury
D. Pollution

Format 3 - All of the following except:

The Business Auto Coverage Form covers losses from all of the following under comprehensive coverage EXCEPT:
A. Fire
B. Vandalism
*C. Freezing
D. Theft
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 Department, will be continually evaluating the examinations being administered to ensure that the examinations accurately measure competency in the required knowledge areas. Comments may be entered on the computer keyboard during the examination. 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 a discrepancy is found during the comment review, PSI and the Department may re-evaluate candidates’ results and adjust them accordingly. This is the only review of the examination available to you.

SCORE REPORTING

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

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

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

EXPERIMENTAL ITEMS

In addition to the number of examination items specified in the “Examination Content Outlines”, a small number (5 to 10) of “experimental” questions may be administered to candidates during the examinations. These questions will not be scored and sufficient time to answer them is included in the examination time. The administration of such non-scored experimental questions is an essential step in developing future licensing examinations.

TIPS FOR PREPARING FOR YOUR LICENSE EXAMINATION

The following suggestions will help you prepare for your examination.

- Discuss new terms or concepts as frequently as you can with colleagues. This will test your understanding and reinforce ideas.
- Your studies will be most effective if you study frequently, for periods of about 45 to 60 minutes. Concentration tends to wander when you study for longer periods of time.

 OBTAINING YOUR LICENSE

Immediately after you pass your examination, use the kiosk at the PSI test site to complete your license application online at www.sircon.com/pennsylvania or www.nipr.com, or you may apply using your own computer. If you are applying for a new resident insurance producer license or title agent license, you will also be required to provide fingerprints.

NOTE: You must provide fingerprints to permit the Department to obtain a criminal history record report from the FBI. See page 3 for details.

It is your responsibility to ensure that the application has been properly completed and that the information is accurate. Applications that are found to contain inaccurate or untruthful responses may be denied. The Department strongly suggests that you complete the paper application for an individual resident insurance producer found online at www.insurance.pa.gov and retain it as a reference to expedite submitting your application electronically at the exam center.

STATUS OF LICENSE

After the Department has verified that you have passed the required examination and that you have met all standards for licensure, the Department will issue the appropriate license. The license will list the line or lines of authority granted, if applicable. You may view the status of your license application on the Department’s Web site at www.insurance.pa.gov. Once your license has been issued, you may print your license from the web site. Please be advised that the Department no longer mails licenses.

INITIAL INSURANCE PRODUCER FEES

- Resident insurance producer or title agent application fee = $55
- Non-resident title agent application fee = $110
- Fingerprinting fee = $23.85 (paid at an IdentoGO enrollment center upon fingerprint submission)
- Online service fees (if submitting your licensing application electronically) will be charged and may vary - the approximate fee is $12.50

PAPER APPLICATIONS

The option to apply using a paper application is only available if you are unable to apply online. Be advised that the paper licensing process will take considerably longer than the electronic method. If you must apply via paper, an application can be obtained from the Department’s web site at www.insurance.pa.gov. You must include a cover letter explaining why you are unable to apply online; otherwise, the application will be returned along with a letter telling you to apply online.
OTHER LICENSE APPLICATION FORMS

Different application forms are required for Partnerships or Corporations, Surplus Lines Producers, Viatical Settlement Brokers, Motor Vehicle Damage Appraisers and Public Adjusters. All applications are available from the Department’s web site at www.insurance.pa.gov, or upon request from the Department. Again, to expedite review of your application, you should file your application via Vertafore/SIRCON at www.sircon.com/pennsylvania and pay appropriate fees with a credit card.

The examination content outline and more specific information on taking this examination is available in the Pennsylvania Public Adjuster Candidate Information Booklet located online at https://home.psiexams.com/#/home.

The examination content outline and more specific information on taking this examination is available in the Pennsylvania Motor Vehicle Physical Damage Appraiser Candidate Information Booklet located online at https://home.psiexams.com/#/home.

CONTINUING EDUCATION

Licensed insurance producers are required to complete a minimum of 24 hours of continuing education credits to maintain their license. Failure to complete the minimum 24-hour requirement during your two-year licensing cycle will result in the termination of your license. See www.insurance.pa.gov for more information.

Insurance producers should not take any approved CE courses until they receive their license as they will not receive credit for any course taken before the issue date of their license. Information on continuing education can be obtained from the Department’s web site at www.insurance.pa.gov or by calling 717-787-3840.

ADDITIONAL LICENSING INFORMATION

Additional appointments. To obtain appointments with additional companies, for powers for which you are already qualified, you must enter into an agreement with the new company regarding the additional appointment. The insurance company is then responsible for reporting the appointment information to the Department. Title agents must have an appointment by a title insurer prior to transacting any business (40 P.S. 910-24.1).

Amended license. An amended license consists of adding an additional line of authority or status to an active license.

There is a $25 fee to amend an existing active license. An amended licensing application can be submitted online at www.sircon.com/pennsylvania. No pre-licensing education or fingerprint submission is required to amend a license by adding a line of authority to an existing active producer license.

Reporting requirements. All licensees are required to report name or address changes as well as criminal charges and convictions to the Department within 30 days.

Uniformity of licenses. A corporation or partnership must be properly licensed. In order for a partnership or corporation to be licensed, there must be a licensed individual designated as the responsible licensee for the entity (corporation) and hold the same line(s) of authority the entity is requesting.

Corporations. Business entities (corporations and partnerships) should submit a licensing application online at www.sircon.com/pennsylvania.

Fictitious Names. For any licensee, any assumed or fictitious name, style or designation must be filed with the Department for approval prior to using the alias or fictitious name. See instructions for this process at www.insurance.pa.gov.

EXAMINATION CONTENT OUTLINES AND STUDY MATERIALS

STUDY MATERIALS

In addition to any pre-licensing education that is required for the examination you are taking, you are free to use materials of your choice to prepare for the examination. Manuals have been prepared by different publishers to assist candidates specifically in preparing for license exams. Because of the number and the diversity of approach of these publications, neither the Department nor PSI reviews or approves study materials. However, the following sources may be a starting point in your search for study materials.


Purdon’s Pennsylvania Statutes Annotated, Titles 40 and 41: Insurance, West, (800) 733-2889; http://www.westgroup.com

Pennsylvania statutes. The examinations contain a section on Pennsylvania statutes. In addition to your study materials, you may wish to consult a standard statute reference, such as those available at most public or law libraries in Pennsylvania.

EXAMINATION CONTENT OUTLINES

Following are the individual examination content outlines indicating the examination time limit, minimum score required to pass, subject area and the number of items in each area. These outlines are the basis of the examination. Each examination will contain questions about the subjects in its outline. In order to pass the examination, you must achieve a minimum score of 70%.
**1.0 INSURANCE REGULATION (14%)**

<table>
<thead>
<tr>
<th>1.1 Licensing</th>
</tr>
</thead>
<tbody>
<tr>
<td>Process and types</td>
</tr>
<tr>
<td>Requirements (40 P.S. §§ 310.1, 310.3-310.14)</td>
</tr>
<tr>
<td>Resident/nonresident (40 P.S. §§ 310.3-310.5, 310.10)</td>
</tr>
<tr>
<td>Temporary license (40 P.S. § 310.9)</td>
</tr>
<tr>
<td>Managers and exclusive general agents (40 P.S. §§ 310.1, 310.31)</td>
</tr>
<tr>
<td>Maintenance and duration</td>
</tr>
<tr>
<td>Change in address (40 P.S. § 310.11(19))</td>
</tr>
<tr>
<td>Renewal (40 P.S. § 310.8)</td>
</tr>
<tr>
<td>Duty to report administrative or criminal actions (40 P.S. § 310.78)</td>
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<tr>
<td>Assumed names (40 P.S. § 310.7)</td>
</tr>
<tr>
<td>Continuing education (40 P.S. §§ 310.8(b), 310.6(a), 31 Pa. Code Ch. 39a)</td>
</tr>
<tr>
<td>Inactivity due to military or extenuating circumstances (40 P.S. § 310.8)</td>
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<tr>
<td>Disciplinary actions</td>
</tr>
<tr>
<td>License denial, nonrenewal, suspension, or revocation (40 P.S. §§ 310.91, 310.11)</td>
</tr>
<tr>
<td>Penalties and fines for violations (40 P.S. §§ 310.12, 310.41a, 310.91, 1171.11)</td>
</tr>
<tr>
<td>Cease and desist order (40 P.S. §§ 310.91, 1171.9)</td>
</tr>
<tr>
<td>Civil</td>
</tr>
<tr>
<td>Criminal</td>
</tr>
<tr>
<td>Hearings</td>
</tr>
<tr>
<td>Consent agreement</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>1.2 State regulation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Acts constituting insurance transactions</td>
</tr>
<tr>
<td>Negotiate, sell, solicit (40 P.S. §§ 310.1, 310.3, 310.8, 310.11)</td>
</tr>
<tr>
<td>Commissioner's general duties and powers (40 P.S. §§ 310.2, 1171.7)</td>
</tr>
<tr>
<td>Company regulation</td>
</tr>
<tr>
<td>Certificate of authority (40 P.S. §§ 47, 47a, 420)</td>
</tr>
<tr>
<td>Solvency (40 P.S. §§ 72, 112)</td>
</tr>
<tr>
<td>Policy forms and rates (40 P.S. §§ 510, 776.1-776.7, 1181-1199, 1221-1238)</td>
</tr>
<tr>
<td>Unfair claims settlement practices (40 P.S. § 1171.5(a)(10); 31 Pa. Code Ch. 146)</td>
</tr>
<tr>
<td>Producer regulation</td>
</tr>
<tr>
<td>Fiduciary responsibility (40 P.S. § 310.96; 31 Pa. Code Ch. § 37.81)</td>
</tr>
<tr>
<td>Examination of books and records (40 P.S. § 323.3-4)</td>
</tr>
<tr>
<td>Producer disclosure requirements (40 P.S. § 310.71(b))</td>
</tr>
<tr>
<td>Commissions and fees (40 P.S. §§ 310.72-310.74)</td>
</tr>
<tr>
<td>Prohibited acts (40 P.S. § 310.11)</td>
</tr>
<tr>
<td>Appointment procedures</td>
</tr>
<tr>
<td>Producer appointment (40 P.S. § 310.71, 31 Pa Code 37.61)</td>
</tr>
</tbody>
</table>

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**2.0 GENERAL INSURANCE CONCEPTS (10%)**

<table>
<thead>
<tr>
<th>2.1 Risk</th>
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</thead>
<tbody>
<tr>
<td>Methods of Handling Risk (e.g., Avoidance, Retention, Sharing, Reduction, Transfer)</td>
</tr>
<tr>
<td>Elements of Insurable Risks</td>
</tr>
<tr>
<td>Definitions (e.g., Risk, Hazard, Peril, Loss)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>2.2 Classifications of Insurers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mutual, Stock</td>
</tr>
<tr>
<td>Admitted, Non-Admitted</td>
</tr>
<tr>
<td>Foreign, Domestic, Alien</td>
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</tbody>
</table>

**2.3 Elements of a Contract**

| Consideration |
| Competent Parties |
| Legal Purpose |
| Offer |
| Acceptance |

<table>
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<tr>
<th>2.4 Authority and Powers of Producers</th>
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</thead>
<tbody>
<tr>
<td>Express</td>
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<tr>
<td>Implied</td>
</tr>
<tr>
<td>Apparent</td>
</tr>
<tr>
<td>The Law of Agency</td>
</tr>
</tbody>
</table>

| 2.5 Legal Interpretations Affecting Contracts |
| Reasonable Expectations |
| Indemnity |
| Good Faith |
| Fraud |
| Warranties, Representations, Misrepresentations, and Concealment |

**3.0 LIFE INSURANCE BASICS (20%)**

<table>
<thead>
<tr>
<th>3.1 Insurable Interest (40 P.S. §§ 512)</th>
</tr>
</thead>
</table>

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**Penalties and Fines for Violations**

| Appointment termination (40 P.S. § 310.71a) |
| Unfair insurance practices (40 P.S. §§ 1171.1-1171.5) |
| Rebates and Inducements (40 P.S. §§ 310.45, 310.46, 1171.5(a)(8)) |
| Misrepresentation (40 P.S. §§ 310.47-.48, 1171.5(a)(1),(2)) |
| Twisting (40 P.S. §§ 473) |
| False advertising (40 P.S. §§ 1171.5; 31 Pa. Code Ch. 51) |
| Defamation (40 P.S. §§ 1171.5(a)(3); 31 Pa. Code Ch. 51) |
| Boycott, coercion or intimidation (40 P.S. §§ 1171.5(a)(4)) |
| Misappropriation of funds (40 P.S. §§ 310.11(4), 310.42) |
| Unfair discrimination (40 P.S. §§ 1171.5; 31 Pa. Code §§ 145.4) |
| Replacement (40 P.S. § 625, 31 Pa Code Ch. 81) |
| Privacy (Gramm-Leach-Bliley) |
| National Do Not Call List |

**3.0 LIFE INSURANCE BASICS**

| Insurable Interest (40 P.S. § 512) |
3.2 Personal Uses of Life Insurance
   - Survivor Protection
   - Estate Creation
   - Liquidity
   - Estate Conservation
   - Asset Protection

3.3 Determining Amount of Personal Life Insurance
   - Human Life Value Approach
   - Needs Approach

3.4 Business Uses of Life Insurance
   - Buy-Sell Funding
   - Key Person
   - Executive Compensation

3.5 Viatical and life settlements
   - Disclosure to consumers (40 P.S. § 626.7)
   - General rules (40 P.S. § 626.8)
   - Definitions (40 P.S. § 626.2)

3.6 Classes of life insurance policies
   - Group versus individual
   - Permanent versus term
   - Participating versus nonparticipating
   - Fixed versus variable life insurance

3.7 Factors in Premium Determination
   - Mortality
   - Interest
   - Expense

3.8 Premium Frequency

3.9 Producer responsibilities
   - Sales presentations
   - Advertising (31 Pa. Code Ch. 51.1-36, .42)
   - Life and Health Insurance Guaranty Association (40 P.S. § 991.1717)
   - Life insurance disclosure statement (31 Pa. Code Ch. 83)
   - Illustrations (40 P.S. § 625.7-625.8)
   - Life insurance surrender comparison index disclosure (31 Pa. Code Ch. 83.51-.57)

3.10 Field Underwriting
   - Application Procedures
   - Warranties and Representations

3.11 Policy Delivery
   - Effective Date of Coverage
   - Premium Collection
   - Statement of Good Health
   - Delivery receipt requirement (40 P.S. § 625.4)

3.12 Company Underwriting
   - Sources of Information
   - Classifications of Risk (Preferred, Standard, Substandard, Declined)
   - Selection criteria and unfair discrimination (40 P.S. § 477a)

3.13 Classification of Risks
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   - Standard
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**Pennsylvania Producer’s Examination for Accident and Health Insurance**

**Series 16-02**

- 100 Items - 120 Minutes

### 1.0 INSURANCE REGULATION (13%)

#### 1.1 Licensing

- Process and types
- Requirements (40 P.S. § 310.1, 310.3-310.14)
- Resident/nonresident (40 P.S. § 310.3-310.5, 310.10)
- Temporary license (40 P.S. § 310.9)
- Managers and exclusive general agents (40 P.S. § 310.1, 310.31)
- Maintenance and duration
- Change in address (40 P.S. § 310.11(19))
- Renewal (40 P.S. § 310.8)
- Duty to report administrative or criminal actions (40 P.S. § 310.78)
- Assumed names (40 P.S. § 310.7)
- Continuing education (40 P.S. § 310.8(b), 310.6(a), 31 Pa. Code Ch. 39a)
- Waiver due to military or extenuating circumstances (40 P.S. § 310.8)
- Disciplinary actions
- License denial, nonrenewal, suspension, or revocation (40 P.S. § 310.91, 310.11)
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- Commissioner’s general duties and powers (40 P.S. §§ 310.2, 1171.7)
- Company regulation
- Certificate of authority (40 P.S. §§ 47, 47a, 420)
- Solvency (40 P.S. §§ 72, 112)
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Defamation (40 P.S. § 1171.5(a)(3); 31 Pa. Code Ch. 51)

Boycott, coercion or intimidation (40 P.S. § 1171.5(a)(4))

Misappropriation of funds (40 P.S. §§ 310.11(4), 310.42)

Unfair discrimination (40 P.S. § 1171.5; 31 Pa. Code § 145.4)

Replacement (40 P.S. § 625, 31 Pa Code Ch. 81)

Privacy of consumer financial information (40 P.S. § 310.77(a); 31 Pa. Code §§ 146a.1-.44)

Insurance fraud regulation (40 P.S. §§ 325.1-325.62; 18 Pa. C.S. § 4117)

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Privacy (Gramm-Leach-Bliley)

National Do Not Call List

Affordable Care Act

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Temporary license (40 P.S. § 310.9)
Managers and exclusive general agents (40 P.S. § 310.1, 310.31)

Maintenance and duration
Change in address (40 P.S. § 310.11(19))
Renewal (40 P.S. § 310.8)
Duty to report administrative or criminal actions (40 P.S. § 310.78)
Assumed names (40 P.S. § 310.7)
Continuing education (40 P.S. § 310.8(b), 310.6(a), 31 Pa. Code Ch. 39a)
Waiver due to military or extenuating circumstances (40 P.S. § 310.8)
Disciplinary actions
License denial, nonrenewal, suspension, or revocation (40 P.S. § 310.91, 310.11)

1.2 State regulation
Acts constituting insurance transactions
Negotiate, sell, solicit (40 P.S. §§ 310.1, 310.3, 310.8, 310.11)
Commissioner’s general duties and powers (40 P.S. §§ 310.2, 1171.7)
Company regulation
Certificate of authority (40 P.S. §§ 47, 47a, 420)
Solvency (40 P.S. §§ 72, 112)
Policy forms and rates (40 P.S. §§ 510, 776.1-776.7, 1181-1199, 1221-1238)
Unfair claims settlement practices (40 P.S. § 1171.5(a)(10); 31 Pa. Code Ch. 146)
Producer regulation
Fiduciary responsibility (40 P.S. § 310.96; 31 Pa. Code Ch. § 37.81)
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Prohibited acts (40 P.S. § 310.11)
Appointment procedures
Producer appointment (40 P.S. § 310.71, 31 Pa Code Ch. 37.61)
Appointment termination (40 P.S. § 310.71a)
Unfair insurance practices (40 P.S. §§ 1171.1-1171.5)
Rebates and Inducements (40 P.S. §§ 310.45, 310.46, 1171.5(a)(8))
Misrepresentation (40 P.S. §§ 310.47-.48, 1171.5(a)(1),(2))
Twisting (40 P.S. §§ 473)
False advertising (40 P.S. § 1171.5; 31 Pa. Code Ch. 51)
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Insurance fraud regulation (40 P.S. §§ 325.1-325.62; 18 Pa. C.S. § 4117)

Federal Regulation
Fair Credit Reporting Act
Fraud and False Statements (18 USC Sections 1033 and 1034)
Privacy (Gramm-Leach-Bliley)
National Do Not Call List
Affordable Care Act

2.0 GENERAL INSURANCE CONCEPTS (7%)
2.1 Risk
Methods of Handling Risk (e.g., Avoidance, Retention, Sharing, Reduction, Transfer)
Elements of Insurable Risks
Definitions (e.g., Risk, Hazard, Peril, Loss)

2.2 Classifications of Insurers
Mutual, Stock
Admitted, Non-Admitted
Foreign, Domestic, Alien

2.3 Elements of a Contract
Consideration
Competent Parties
Legal Purpose
Offer
Acceptance

2.4 Authority and Powers of Producers
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The Law of Agency

2.5 Legal Interpretations Affecting Contracts
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Good Faith
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Warranties, Representations, Misrepresentations, and Concealment

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Duty to Defend


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No Benefit to the Bailee

Leinholder’s rights


Pennsylvania Property and Casualty Guaranty Association (40 P.S. §§ 991.1801–1820)

Standard fire policy (40 P.S. § 636)

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Commercial (40 P.S. §§ 3401-3407; 31 Pa. Code Ch. 113.81-88)

Basic property insurance — death of named insured (40 P.S. § 636.1(a))

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**PENNSYLVANIA PRODUCER’S EXAMINATION FOR CASUALTY AND ALLIED LINES INSURANCE**

SERIES 16-05

100 Items - 120 Minutes
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| 3.12 Insurer Provisions |
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| Claim Settlement Options |
| Duty to Defend |

| Loss Payable Clause |
| No Benefit to the Bailee |
| Leinholder’s rights |

| Pennsylvania Property and Casualty Insurance Guaranty Association (40 P.S. §§ 991.1801–1820) |
| Cancellation and nonrenewal |
| Private residential (40 P.S. § 1171.5(a)(9); 31 Pa Code Ch. 59.6) |
| Private passenger auto (40 P.S § 991.2001 et seq.) |
| Commercial (40 P.S. §§ 3401–3407; 31 Pa. Code Ch. 113.81–.88) |
| Insurance consultation services exemption (40 P.S. §§ 1841–1844) |
| Federal Terrorism Risk Insurance Program (15 USC 6701; Public Law 107-297, 109-144, 110-160) |

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Fraud and False Statements (18 USC Sections 1033 and 1034)  
Privacy (Gramm-Leach-Bliley)  
Terrorism Risk Insurance Act  
Motor Carrier Act (MCS-90 and others)  
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**Pennsylvania Producer’s Examination for Property and Casualty Insurance Series 16-06**

**150 Items - 170 Minutes**

#### 1.0 Insurance Regulation (20%)

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- Resident/nonresident (40 P.S. § 310.3-310.5, 310.10)
- Temporary license (40 P.S. § 310.9)
- Managers and exclusive general agents (40 P.S. § 310.1, 310.31)

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**Maintenance and duration**

- Change in address (40 P.S. § 310.11(19))
- Renewal (40 P.S. § 310.8)
- Duty to report administrative or criminal actions (40 P.S. § 310.78)
- Assumed names (40 P.S. § 310.7)
- Continuing education (40 P.S. § 310.8(b), 310.6(a), 31 Pa. Code Ch. 39a)
- Inactivity due to military or extenuating circumstances (40 P.S. § 310.8)

**Disciplinary actions**

- License denial, nonrenewal, suspension, or revocation (40 P.S. § 310.91, 310.11)
- Penalties and fines for violations (40 P.S. §§ 310.12, 310.41a, 310.91, 1171.11)
- Cease and desist order (40 P.S. §§ 310.91, 1171.9)
- Civil
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- Hearings
- Consent agreement

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- Acts constituting insurance transactions
- Negotiate, sell, solicit (40 P.S. §§ 310.1, 310.3, 310.8, 310.11)
- Commissioner’s general duties and powers (40 P.S. §§ 310.2, 1171.7)
- Company regulation
- Certificate of authority (40 P.S. §§ 47, 47a, 420)
- Solvency (40 P.S. §§ 72, 112)
- Policy forms and rates (40 P.S. §§ 510, 776.1-776.7, 1181-1199, 1221-1238)
- Unfair claims settlement practices (40 P.S. § 1171.5(a)(10); 31 Pa. Code Ch. 146)
- Producer regulation
- Fiduciary responsibility (40 P.S. § 310.96; 31 Pa. Code Ch. § 37.81)
- Examination of books and records (40 P.S. § 323.3-4)
- Producer disclosure requirements (40 P.S. § 310.71(b))
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<td>Boatowners</td>
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<tr>
<td>Personal watercraft</td>
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<tr>
<td>Recreational vehicles</td>
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</tbody>
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**PENNSYLVANIA PRODUCER’S EXAMINATION FOR SURPLUS LINES INSURANCE SERIES 16-09**

60 Items - 80 Minutes

### 1.0 INSURANCE REGULATION 20% (12 ITEMS)

<table>
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<th>1.1 Licensing regulation for surplus lines</th>
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C. Corporations and partnerships
D. Current licensing requirements (40 P.S. § 991.1615(b))
E. Disciplinary actions
F. Grounds (40 P.S. § 991.1623)
G. Penalties (40 P.S. §§ 310.91, 1171.11, 991.1624-.1625)
H. Renewals (40 P.S. § 991.1615)
I. Authority of license (40 P.S. §§ 991.1616)

1.2 Unfair insurance practices (40 P.S. §§ 1171.1-11, 1171.13-.15)

1.3 Act 147 of 2002 (40 P.S. § 310.11; 40 P.S. §§ 310.71-310.74)

A. Prohibited acts (40 P.S. § 310.11)
B. Commissions and fees (40 P.S. §§ 310.72-310.74)

2.0 SURPLUS LINES MARKETS AND PRACTICES 80% (48 ITEMS)

2.1 Nonadmitted market

A. Insurance exchanges
B. Foreign insurers

2.2 Alien insurers

A. London market
B. Lloyd's of London
C. Other London companies
D. Other alien markets

2.3 Alternative markets

A. Risk retention groups (40 P.S. §§ 991.1501-.1506)
B. Purchasing groups (40 P.S. §§ 991.1502, .1508-.1512)
C. Independently procured insurance (40 P.S. § 991.1602, .1622)

2.4 Eligible surplus lines insurers

A. Requirements (40 P.S. § 991.1605; 31 Pa. Code Ch. 124.9-.10)
B. List of eligible surplus lines insurers (40 P.S. § 991.1605(b))
C. Withdrawal of eligibility (40 P.S. § 991.1607)
D. Service of process (40 P.S. § 991.1624)

2.5 Surplus lines coverages

A. Characteristics and uses
B. Types of coverages available

2.6 Requirements for placement of surplus lines insurance (40 P.S. §§ 991.1604, 991.1612)

A. Diligent search
B. Declarations (40 P.S. § 991.1609; 31 Pa. Code Ch. 124.5-.6)
C. Exempt risks (40 P.S. § 991.1610, 991.1604)
D. Notice to insured (40 P.S. § 991.1608, 31 Pa. Code § 124.2)
E. Unlicensed insurer
F. Pennsylvania Property and Casualty Insurance Guaranty Association (40 P.S. §§ 991.1801-.1820)
G. Evidence of insurance (40 P.S. § 991.1612; 31 Pa. Code Ch. 124.4)

2.7 Authority of surplus lines licensee

A. Binding (40 P.S. §§ 991.1614, .1618; 31 Pa. Code § 124.3)

2.8 Records of licensee

A. Content of records (40 P.S. § 991.1619(a))
B. Maintenance (40 P.S. § 991.1619(b), (c))
C. Reporting (40 P.S. § 991.1620, 991.1621)

2.9 Surplus lines tax (40 P.S. §§ 991.1621-1622)

A. Amount

Collection
Remittance
Tax report

2.10 Surplus lines advisory organization (40 P.S. § 991.1611)

A. Surplus lines stamping fee

Functions

PENNSYLVANIA PRODUCER’S EXAMINATION FOR TITLE INSURANCE SERIES 16-10

60 Items - 80 Minutes

1.0 INSURANCE REGULATION 12%

1.1 Licensing

A. Process (40 P.S. § 310.5)
B. Persons to be licensed
C. General requirements (40 P.S. §§ 310.5-310.8)
D. Title producer additional requirements (40 P.S. §§ 910-24, 24.1, 910.26.1, 910.07)
E. Appointment procedures (40 P.S. §§ 310.71, 910-26)
F. Maintenance and duration
G. Expiration (40 P.S. § 910-26)
H. Renewal (40 P.S. § 310.8)
I. Reporting of actions (40 P.S. § 310.78)
J. Assumed names (40 P.S. § 310.7)
K. Address change (40 P.S. § 310.11(19))
L. Continuing education (40 P.S. § 910-26)
M. Disciplinary actions
N. Cease and desist order (40 P.S. § 1171.9)
O. Revocation, suspension, nonrenewal or denial of license (40 P.S. § 310.91)
P. Fines (40 P.S. §§ 310.91, 1171.11)

1.2 State regulation

A. Commissioner’s general duties and powers (40 P.S. §§ 310.2, 1171.7)
B. Company regulation
C. Solvency (40 P.S. §§ 910-32-35)
D. Rates (40 P.S. §§ 910-37-39)
E. Unfair claims settlement practices (40 P.S. § 1171.5(a)(10))
F. Examination of title required (40 P.S. § 910-7)
G. Producer regulation
H. Charges for extra services (31 Pa. Code Ch. 125)
I. Unfair inducements and marketing practices in obtaining title insurance business (40 P.S. § 910-31; 31 Pa. Code Ch. 125)
J. Record keeping (40 P.S. § 910-27)
K. Prohibited acts (40 P.S. § 310.11)
L. Unfair insurance trade practices
M. Rebates and Inducements (40 P.S. §§ 910-47-.48, 1171.5(a)(1),(2))
N. Misrepresentation (40 P.S. §§ 310.47-.48, 1171.5(a)(1),(2))
O. Twisting (40 P.S. § 473)
P. False advertising (40 P.S. §§ 910-47, 1171.5; 31 Pa. Code Ch. 51)
Q. Defamation (40 P.S. § 1171.5(a)(3); 31 Pa. Code Ch. 51)
Boycott, coercion or intimidation (40 P.S. § 1171.5(a)(4))
Unfair discrimination (40 P.S. § 1171.5)

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

2.0 GENERAL INSURANCE 3%
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
Insurable interest
Law of large numbers
Reinsurance

2.2 Producers
Law of agency
Insurer as principal
Producer/insurer relationship
Authority and powers of producers
Express
Implied
Apparent

Responsibilities to the applicant/insured

2.3 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
Ultmost good faith
Representations/misrepresentations
Warranties
Concealment
Fraud
Waiver and estoppel

3.0 REAL PROPERTY 10%

3.1 Concepts, principles and practices
Definition of real property
Types of real property
Title to real property
 Marketable title

3.2 Acquisition and transfer of real property
Conveyances
Encumbrances
Adverse possession
Condemnation
Riparian Rights
Escheats
Involuntary transfer
Abandonment
Judicial sales
Decedents’ estates
Intestate
Testate
Trusts
Types of joint ownership
Tenants in common
Joint tenancy
Tenants by the entirety

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

4.0 TITLE INSURANCE 23%
4.1 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
Leasehold policy
Enhanced policies
Title insurance policy structure and provisions
Insuring provisions
  Schedule A
  Schedule B — Exceptions from coverage
  Exclusions from coverage
  Conditions and stipulations
  Endorsements

4.2 Title searching techniques
  Hard copy index
  Computer index
  Chain sheet

5.0 TITLE EXCEPTIONS AND PROCEDURES FOR CLEARING TITLE 21%

5.1 Principles and concepts
  General exceptions
  Voluntary and involuntary liens
  Federal liens
  Judgments
  Taxes and assessments
  Surveys
  Condominiums
  Water rights
  Mineral rights
  Equitable interests
  Attachments
  Executions
  Covenants
  Conditions
  Restrictions

5.2 Special problem areas and concerns
  Acknowledgments
  Mechanic’s lien
  Bankruptcy
  Probate
  Good faith
  Foreclosure
  Claims against the title
  Lis pendens

5.3 Principle of clearing title
  Releases
  Assignments
  Subordinations
  Affidavits

6.0 REAL ESTATE TRANSACTIONS 31%

6.1 Escrow principles
  Escrow terminology
  Types of escrows
  Escrow contracts
  Fiduciary responsibilities of Title Agents (40 P.S. §§ 310.96, 910-24.2)

6.2 Document preparation regulations and requirements
  Deeds
  Mortgages
  Notes
  Releases
  Acknowledgment forms

6.3 Settlement/closing procedures for all types of closings
  Scheduling of closing
  Types of documents used

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FHA requirements
VA requirements
Real Estate Settlement Procedures Act (RESPA)
Insured closing protection
Recording and disbursement procedures
Settlement statement, lender and government entity requirements
Contract sales
All-inclusive trust deed
Lot sales
Loan closings
Exchanges (including 1031)

6.4 Recording
  Types of records
  Types of recording systems
  Requirements to record
  Recording steps
  Acknowledgments
  Presumptions

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PENNSYLVANIA PRODUCER’S EXAMINATION FOR
PERSONAL LINES INSURANCE
SERIES 16-16

100 Items - 120 Minutes

1.0 INSURANCE REGULATION (17%)

1a Licensing
  Process and types
  Requirements (40 P.S. § 310.1, 310.3-310.14)
  Resident/nonresident (40 P.S. § 310.3-310.5, 310.10)
  Temporary license (40 P.S. § 310.9)
  Managers and exclusive general agents (40 P.S. § 310.1, 310.31)
  Maintenance and duration
  Change in address (40 P.S. § 310.11(19))
  Renewal (40 P.S. § 310.8)
  Duty to report administrative or criminal actions (40 P.S. § 310.78)
  Assumed names (40 P.S. § 310.7)
  Continuing education (40 P.S. § 310.8(b), 310.6(a), 31 Pa. Code Ch. 39a)
  Waiver due to military or extenuating circumstances (40 P.S. § 310.8)
  Disciplinary actions
  License denial, nonrenewal, suspension, or revocation (40 P.S. § 310.91, 310.11)
  Penalties and fines for violations (40 P.S. §§ 310.12, 310.41a, 310.91, 1171.11)
  Cease and desist order (40 P.S. §§ 310.91, 1171.9)
  Civil
  Criminal
  Hearings
  Consent agreement

1c State regulation
  Acts constituting insurance transactions
  Negotiate, sell, solicit (40 P.S. §§ 310.1, 310.3, 310.8, 310.11)
2.0 GENERAL INSURANCE CONCEPTS (13%)

2a Risk
- Methods of Handling Risk (e.g., Avoidance, Retention, Sharing, Reduction, Transfer)
- Elements of Insurable Risks
- Definitions (e.g., Risk, Hazard, Peril, Loss)

2b Classifications of Insurers
- Mutual, Stock
- Admitted, Non-Admitted
- Foreign, Domestic, Alien

2c Elements of a Contract
- Consideration
- Competent Parties

3.0 PROPERTY AND CASUALTY INSURANCE BASICS (25%)

3.1 Insurable Interest
3.2 Damages
- Compensatory versus Punitive
- General versus Special

3.3 Liability
- Absolute
- Strict
- Vicarious

3.4 Underwriting
- Purpose
- Process
- Results

3.5 Rate Development
- Types
- Components
- Basis

3.6 Types of Hazards

3.7 Types of Loss
- Direct
- Indirect

3.8 Loss valuation
- Actual Cash Value
- Replacement Cost
- Functional Replacement Cost
- Market Value
- Agreed Value
- Valued Policy

3.9 Basic Types of Construction

3.10 Negligence
- Torts
- Elements of a Negligent Act
- Defense Against Negligence

3.11 Accident versus Occurrence

3.12 Policy Structure
- Declarations

3.13 Policy Conditions
- Definitions
- Insuring Agreement
- Supplementary Coverage
- Conditions
- Exclusions
- Endorsements
### 3.14 Limits of Liability
- Per Accident
- Per Occurrence
- Per Person
- Aggregate
- Split
- Combined Single Limit

### 3.15 Coinsurance
- Purpose
- Definition
- Calculation
- Penalties
- Total versus Partial Loss

### 3.16 Specific, Scheduled, and Blanket Insurance

#### 3.17 Named Insured Provisions
- First Named Insured versus Other Insureds
- Duties After Loss
- Assignment
- Waiver of Rights

#### 3.18 Insurer Provisions
- Liberalization
- Subrogation
- Claim Settlement Options
- Duty to Defend

#### 3.19 Third-Party Provisions
- Loss Payable Clause
- No Benefit to the Bailee
- Leinholder’s rights

### 3.20 Pennsylvania Laws, Regulations and Required Provisions
- Pennsylvania Property and Casualty Insurance Guaranty Association (40 P.S. §§ 991.1801-.1820)
- Standard fire policy (40 P.S. § 636)
- Cancellation and nonrenewal
  - Private residential (40 P.S. § 1171.5(a)(9); 31 Pa. Code Ch. 59.6)
  - Private passenger auto (40 P.S § 991.2001 et seq.)
  - Basic property insurance – death of named insured (40 P.S. § 636.1(a))
- Binders (40 P.S. § 636)
- Insurance consultation services exemption (40 P.S. §§ 1841-1844)
- Federal Terrorism Risk Insurance Program (15 USC 6701; Public Law 107-297, 109-144, 110-160)

### 4.0 DWELLING POLICY CONCEPTS (9%)

#### 4a Dwelling Policy (’14)
- Characteristics
- Eligibility
- Purpose
- Policy Definitions

#### 4b Coverage Forms Specifying Perils Insured Against
- DP-1 Basic

#### 4c Property Coverages
- Dwelling
- Other Structures
- Personal Property
- Fair Rental Value
- Additional Living Expense

#### 4d Dwelling Policy Exclusions

#### 4e Dwelling Policy Conditions

#### 4f Dwelling Policy Endorsements
- Special Provisions - Pennsylvania (DP 01 37)
- Automatic Increase in Insurance Coverage (Inflation Protection) (DP 04 11)
- Dwelling Under Construction (DP 11 43)
- Theft Coverage (DP 04 72)
- Personal Liability Supplement

### 5.0 HOMEOWNERS POLICY CONCEPTS (15%)

#### 5.1 Homeowners Policy (’11)
- Characteristics
- Eligibility
- Purpose
- Policy Definitions

#### 5.2 Perils Insured Against
- Basic
- Broad
- Special

#### 5.3 Homeowners Policy Coverage Forms
- Broad (HO-2)
- Special (HO-3)
- Contents Broad (HO-4)
- Unit-Owners (HO-6)
- Modified Coverages (HO-8)

#### 5.4 Property Coverages
- Dwelling
- Other Structures
- Personal Property
- Loss of Use
- Additional Coverages

#### 5.5 Liability Coverages
- Personal Liability
- Medical Payments to Others

#### 5.6 Homeowners Policy Exclusions
- Vacant versus Unoccupied

#### 5.7 Homeowners Policy Conditions
- Standard Mortgage Clause

#### 5.8 Homeowners Policy Endorsements
- Business Pursuits (HO 24 71)
- Home Day Care (HO 04 97)
- Personal Injury (HO 24 82)
- Personal Property Replacement Cost - Pennsylvania (HO 23 63)
- Watercraft (HO 24 75)
- Identity Theft
- Water and Sewer Backup
- Special Provisions - Pennsylvania (HO 01 37)
- Limited Fungi, Wet or Dry Rot, or Bacteria (HO 04 26, HO 04 27)
5.9 Other Pen/Ex

6.0 Personal Automobile Policy (17%)

6.1 Personal Automobile Policy (75 Pa. C.S. Ch. 17 §§ 1701-1799)

Definitions
General Provisions
Conditions
Duties After an Accident
Endorsements
  Amendment of policy provisions — Pennsylvania (PP 01 51)
  Towing and labor costs (PP 03 03)
  Extended non-owned coverage for named individual (PP 03 06)
  Miscellaneous type vehicle (PP 03 23)
  Joint ownership coverage (PP 03 34)


6.3 Personal Automobile Policy Liability ('05)

Tort Election (Full or limited) (75 Pa. C.S. Ch. 17 §§ 1705)
Bodily Injury and Property Damage
Supplementary Payments
Persons Insured
Exclusions

6.4 Personal Injury Protection/First Party Benefits (75 Pa. C.S. Ch. 17 §§ 1711-1725)

6.5 Pennsylvania Automobile Insurance Plan (75 Pa. C.S. 1741-1744)

6.6 Uninsured/Underinsured Motorist Coverage (40 P.S. § 2000; 75 Pa. C.S. 1731, 1733-1734, 1736, 1738)

6.7 Physical Damage (75 Pa. C.S. Ch. 17 §§ 1792)

6.8 Proof of coverages (75 Pa. C.S. Ch. 17 §§ 1781-1787)

7.0 Other Types of Property and Casualty Insurance (4%)

7.1 Personal Umbrella and Excess Policies (DL 98 01)

Underlying Limits
Self-Insured Retention
Defense Costs
Follow Form

7.2 Mobile Home Policy

7.3 Purpose of Difference in Conditions

7.4 Flood Insurance

Private vs. NFIP
Eligibility
Coverage
Limits
Deductibles

Residual markets including FAIR Plans (40 P.S. §§ 1600.101-103)

7.5 Other policies

Boatowners
Personal watercraft
Recreational vehicles

SERIES 16-17
60 Items - 80 Minutes

1.0 Insurance Regulation 20%

1.1 Licensing

Process (40 P.S. § 626.3)
Types of licensees
Vitacy settlement broker (40 P.S. § 626.2)
Vitacy settlement provider (40 P.S. § 626.2)
Maintenance and duration
Renewal (40 P.S. § 626.3(e))
Disciplinary actions
Cease and desist order (40 P.S. §§ 1171.8-10)
Revocation, suspension or denial of license (40 P.S. § 626.4)
Penalties (40 P.S. § 1171.11, 626.12)

1.2 State regulation

Commissioner's general duties and powers (40 P.S. §§ 310.2, 1171.7)
Company regulation
Solvency (40 P.S. §§ 72, 112)
Policy forms (40 P.S. §§ 510, 776.1-776.7)
Unfair claims settlement practices (40 P.S. § 1171.5(a)(10); 31 Pa. Code Ch. 146)
Licensee regulation
Fiduciary responsibility (40 P.S. § 310.96)
Examination of books and records (40 P.S. §§ 626.16, 1171.5)
Unfair insurance practices
Rebates and Inducements Prohibited (40 P.S. §§ 310.45, 310.46, 1171.5(a)(8))
Misrepresentation (40 P.S. §§ 310.47-.48, 1171.5(a)(1),(2)
Twisting (40 P.S. §§ 473, 1171.4)
False advertising (40 P.S. § 1171.5; 31 Pa. Code Ch. 51)
Defamation (40 P.S. § 1171.5(a)(3); 31 Pa. Code Ch. 51)

Boycott, coercion or intimidation (40 P.S. § 1171.5(a)(4))
Misappropriation of funds (40 P.S. §§ 310.11(4), 310.42, 310.96)
Unfair discrimination (40 P.S. § 1171.5; 31 Pa. Code § 145.4)

Privacy of consumer financial and health information (31 Pa. Code §§ 146a.1-.44, 146b)
Insurance fraud regulation (40 P.S. §§ 325.1-.3, .21-.24, .41-.47, .61-.62; 18 Pa. C.S. 4117)
Fraudulent vitacy settlement act (40 P.S. § 626.2)

1.3 Federal regulation

Fraud and false statements (18 USC §§ 1033, 1034)
State securities regulation

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 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 LIFE INSURANCE POLICIES 25%

3.1 Term life insurance
Level term
Annual renewable term
Level premium term
Life expectancy contract
Term-to-65 contract
Decreasing term

3.2 Whole life insurance
Continuous premium (straight life)
Limited payment
Single premium
Current assumption

3.3 Flexible premium policies
Adjustable life
Universal life
Equity indexed universal life
Variable universal life

3.4 Specialized policies
Joint life (first-to-die)
Survivorship life (second-to-die)

3.5 Group life insurance
Characteristics of group plans
Types of plan sponsors
Group underwriting requirements

Conversion to individual policy (40 P.S. § 532.7)

4.0 LIFE INSURANCE POLICY PROVISIONS, OPTIONS AND RIDERS 15%

4.1 Standard provisions (40 P.S. § 510)
Ownership
Assignment
 Entire contract (d)
Modifications
Right to examine (free look) (40 P.S. § 510c(a))
Payment of premiums (a)
Grace period (b)
Reinstatement (k)
Incontestability (c)
Misstatement of age (e)
Exclusions
Payment of claims (l)
Prohibited provisions including backdating (40 P.S. § 511)
Insurable interest (40 P.S § 512)

4.2 Beneficiaries
Designation options
Individuals
Classes
Estates
Minors
Trusts
Revocable versus irrevocable
Common disaster clause
Spendthrift clause

4.3 Settlement options
Cash payment
Interest only
Fixed-period installments
Fixed-amount installments
Life income
Single life
Joint and survivor

4.4 Nonforfeiture options
Cash surrender value
Extended term
Reduced paid-up insurance

4.5 Policy loans and withdrawal options
Cash loans
Automatic premium loans
Withdrawals or partial surrenders

4.6 Dividend options
Cash payment
Reduction of premium payments
Accumulation at interest
One-year term option
Paid-up additions
Paid-up insurance

4.7 Disability riders
Waiver of premium
Waiver of cost of insurance
Disability income benefit

4.8 Accelerated (living) benefit provision/rider
Conditions for payment (31 Pa. Code Ch. 90f.3)
Effect on death benefit (31 Pa. Code Ch. 90f.3)
Exclusions and restrictions (31 Pa. Code Ch. 90f.4)
5.0 VIatical SETTLement PRINCIples AND PrACTICes 35%

5.1 Parties to a viatical settlement (40 P.S. § 626.2)
- Viator
- Viatical settlement provider
- Viatical settlement broker
- Viatical settlement purchaser
- Financing entity
- Independent escrow agent

5.2 Definitions (40 P.S. § 626.2)
- Chronically ill
- Terminally ill
- Viatical settlement contract
- Related provider trust

5.3 Application process
- Disclosures (including Broker commission disclosure) (40 P.S. § 626.7)
- Required documents (40 P.S. § 626.8)
- Confidentiality (40 P.S. § 626.6)

5.4 Procedure
- Rules of conduct (40 P.S. § 626.8)
- Viator proceeds (40 P.S. § 626.8(1))
- Advertising (40 P.S. § 626.2)
- Right to rescind (40 P.S. § 626.7(a)(5), .8(h))
- Prohibited activities (40 P.S. § 626.9)

Pennsylvania Public Insurance Adjuster Examination Series 16-19
60 Items - 80 Minutes

1.0 Insurance REGULATION (15%)

1.1 Licensing
- Definitions (63 P.S. § 1601)
- Application procedures and requirements (63 P.S. §§ 1602.1, 1602.2, 1602.5)
- Fees
- Fingerprinting

1.2 Qualifications (63 P.S. § 1602)

1.3 Surety bond (63 P.S. § 1604)

1.4 Maintenance and duration
- Continuing education requirements (63 P.S. § 1602.4)
- Renewal procedures (63 P.S. § 1602.4)
- Contract requirements (63 P.S. § 1605)

1.5 Disciplinary actions
- Cease and desist orders (40 P.S. §§ 1171.8-.10)
- Prohibited acts (63 P.S. § 1606)
- Penalties for violations (63 P.S. §§ 1606, 1607)
- Change in address (63 P.S. § 1606(18))

1.6 Claim settlement laws and regulations (40 P.S. §§ 1171.1-.11, .13; 31 Pa. Code §§ 146.1-.10)

1.7 Role of the adjuster
- Duties and responsibilities
  - Independent adjuster versus public adjuster
  - Resident versus nonresident public adjuster
  - Relationship to the legal profession

1.8 Federal Regulation
- Fraud and False Statements (18 USC Sections 1033 and 1034)
- Privacy (Gramm-Leach-Bliley)

2.0 General Insurance ConCepts (14%)

2.1 Classifications of Insurers
- Admitted, Non-Admitted
- Foreign, Domestic, Alien

2.2 Elements of a Contract
- Consideration
- Competent Parties
- Legal Purpose
- Offer
- Acceptance

2.3 Legal Interpretations Affecting Contracts
- Reasonable Expectations
- Indemnity
- Utmost Good Faith
- Fraud
- Warranties, Representations, Misrepresentations, and Concealment

2.4 Pennsylvania laws, regulations and required provisions
- Pennsylvania Property and Casualty Insurance Guaranty Association (40 P.S. §§ 991.1801-.1820)
- Standard fire policy (40 P.S. § 636)
- Cancellation and nonrenewal (Act 205 40 P.S. § 1171.5 & Act 86 40 P.S. § 3401)
- Private residential (40 P.S. § 1171.5(a); 31 Pa. Code Ch. 59)
- Commercial (40 P.S. §§ 3401-3407; 31 Pa. Code §§ 113.81-.88)
- Basic property insurance — death of named insured (40 P.S. § 636.1)
- Binders (40 P.S. § 636)
- Insurance consultation services exemption (40 P.S. §§ 1841-1844)
- Federal Terrorism Insurance Program (15 USC 6701; Public Law 107-297, 109-144, 110-160)

3.0 Property and Casualty Insurance Basics (19%)

3.1 Types of Hazards

3.2 Types of Perils
- Named
- Special

3.3 Types of Loss
- Direct
- Indirect

3.4 Loss Valuation
- Actual Cash Value
- Replacement Cost
- Functional Replacement Cost
4.0 DWELLING POLICY CONCEPTS (6%)

### 4.1 Dwelling Policy (‘14)
- Characteristics
- Eligibility

### 5.0 HOMEOWNERS POLICY CONCEPTS (10%)

#### 5.1 Homeowners Policy (‘11 PA Version) — Section I
- Characteristics
- Eligibility
- Purpose
- Policy Definitions

#### 5.2 Perils Insured Against
- Basic
- Broad
- Special

#### 5.3 Homeowners Policy Coverage Forms
- Broad (HO-2)
- Special (HO-3)
- Contents Broad (HO-4)
- Unit-Owners (HO-6)
  - Modified Coverages (HO-8)

#### 5.4 Property Coverages
- Coverage A - Dwelling
- Coverage B - Other Structures
- Coverage C - Personal Property
- Coverage D - Loss of Use
  - Additional Coverages

#### 5.5 Homeowners Policy Exclusions

#### 5.6 Homeowners Policy Conditions

#### 5.7 Homeowners Policy Endorsements
- Business Pursuits
- Home Day Care (HO 04 97)
- Personal Property Replacement Cost — Pennsylvania (HO 23 63)
- Watercraft
- Special Provisions - Pennsylvania (HO 01 37)
### 6.0 COMMERCIAL PROPERTY POLICIES (’12) (8%)

#### 6.1 Commercial Package Policy
- **Purpose**
- **Definition**
- **Coverage Parts**

#### 6.2 Commercial Policy Components
- **Declarations**
- **Conditions**
- **Insuring Agreements**
- **Exclusions**
- **Interline Endorsements**

#### 6.3 Commercial Property Forms
- **Coverage Forms for Building and Business Personal Property**
- **Builders Risk**
- **Business Income**
- **Extra Expense**
- **Legal Liability**
- **Cause of Loss Forms**

#### 6.4 Commercial Property Endorsements
- **Ordinance or Law (CP 04 05)**
- **Peak Season Limit of Insurance (CP 12 30)**
- **Spoilage (CP 04 40)**
- **Value Reporting Form (CP 13 10)**

#### 6.5 Equipment Breakdown Coverages (’13)
- **Equipment breakdown protection coverage form (EB 00 20)**
- **Selected endorsement**
  - **Actual cash value (EB 99 59)**

#### 6.6 Farm Property
- **Definitions**
- **Conditions and Exclusions**
- **Coverages**
  - **Farm property coverage form (’03)**
  - **Livestock coverage form**
  - **Mobile agricultural machinery and equipment coverage form**

### 7.0 COMMERCIAL INLAND MARINE (3%)

#### 7.1 Definitions
- **Conditions and Exclusions**
- **Coverages (e.g. Transportation, Contractor’s Floater, Equipment)**

### 8.0 BUSINESSOWNERS (’13) POLICY — PROPERTY (6%)

#### 8.1 Characteristics and purpose
#### 8.2 Businessowners Section I — Property
- **Coverage**
- **Exclusions**
- **Limits of insurance**

### 8.3 Businessowners Section III — Common Policy Conditions
### 8.4 Selected endorsements
- **Protective safeguards (BP 04 30)**
- **Utility services — direct damage (BP 04 56)**
- **Utility services — time element (BP 04 57)**

### 9.0 OTHER TYPES OF INSURANCE POLICIES (4%)

#### 9.1 Farmowners/Ranchowners Policy
#### 9.2 Mobile Home Policy
#### 9.3 Flood Insurance
- **Private vs. NFIP**
- **Coverage**
- **Limits**
- **Deductibles**
#### 9.4 Federal Crop (RMA)
#### 9.5 Ocean Marine
- **Major coverages**
- **Hull insurance**
- **Cargo insurance**
- **Freight insurance**
- **Implied warranties**
- **Perils**
- **General and particular average**
#### 9.6 Other policies
- **Aircraft hull**
- **Boatowners**
- **Difference in conditions**

### 10.0 ADJUSTMENT PROCESS (15%)

#### 10.1 Claim Notification Process
- **Date of Loss**
- **Location**
- **Parties Involved**
#### 10.2 Investigation and Evaluation of Loss/Claim Information
- **Determination of Applicable Coverage**
- **Inquiry into Relevant Information**
- **Purpose of Loss Reserves**
#### 10.3 Remedies for Disputes
- **Appraisal**
- **Mediation**
- **Arbitration**
- **Litigation**
#### 10.4 Finalization of Claim
- **Denial**
- **Settlement**
### 1.0 INSURANCE REGULATION 11%

<table>
<thead>
<tr>
<th>Section</th>
<th>Description</th>
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<tbody>
<tr>
<td>1.1</td>
<td>Authority of the Insurance Commissioner (63 P.S. § 860)</td>
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<tr>
<td>1.2</td>
<td>Licensing requirements</td>
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<tr>
<td></td>
<td>Qualifications (63 P.S. § 853; 31 Pa. Code Ch. 62.2)</td>
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<td>Grounds for license denial (63 P.S. § 856)</td>
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<td>Display (63 P.S. § 861)</td>
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<td>Maintenance and duration (63 P.S. § 854)</td>
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<td>1.4</td>
<td>Disciplinary actions</td>
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<td>Suspensions or revocations (63 P.S. § 855-856)</td>
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<td>Fines or imprisonment (63 P.S. § 859)</td>
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<td>1.5</td>
<td>Conduct standards (63 P.S. § 861; 31 Pa. Code Ch. 62.3)</td>
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<td>1.6</td>
<td>Federal regulation</td>
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<tr>
<td></td>
<td>Fair Credit Reporting Act (15 USC 1681-1681d)</td>
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<td></td>
<td>Fraud and false statements (18 USC 1033, 1034)</td>
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### 2.0 INSURANCE BASICS 1%

<table>
<thead>
<tr>
<th>Section</th>
<th>Description</th>
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<tbody>
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<td>2.1</td>
<td>Insurance principles and concepts</td>
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<td>Insurable interest</td>
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<td></td>
<td>Causes of loss (perils)</td>
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<td>Direct versus indirect loss</td>
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<td>Valuation</td>
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<td></td>
<td>Actual cash value</td>
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<td>Stated amount</td>
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<td>2.2</td>
<td>Common auto policy provisions</td>
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<tr>
<td></td>
<td>Insureds – named, first named, additional</td>
</tr>
<tr>
<td></td>
<td>Deductibles</td>
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<tr>
<td></td>
<td>Loss payable clause</td>
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<td></td>
<td>Abandonment</td>
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<td></td>
<td>Salvage</td>
</tr>
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### 3.0 AUTO INSURANCE 2%

<table>
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<tr>
<th>Section</th>
<th>Description</th>
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<tbody>
<tr>
<td>3.1</td>
<td>Personal auto ('05)</td>
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<tr>
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<td>Coverage for damage to your auto</td>
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<td>Collision</td>
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<td>Other than collision</td>
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<td></td>
<td>Deductibles</td>
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<td>Transportation expenses</td>
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<td>Exclusions</td>
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<td>General provisions</td>
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<td>Selected endorsements</td>
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<td>Miscellaneous type vehicle (PP 03 23)</td>
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<td>3.2</td>
<td>Commercial auto ('13)</td>
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<td></td>
<td>Section I – Covered autos</td>
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<tr>
<td></td>
<td>Section III – Physical damage</td>
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<tr>
<td></td>
<td>Exclusions</td>
</tr>
</tbody>
</table>

### 4.0 APPRAISING AUTO PHYSICAL DAMAGE CLAIMS 46%

<table>
<thead>
<tr>
<th>Section</th>
<th>Description</th>
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</thead>
<tbody>
<tr>
<td>4.1</td>
<td>Role of the appraiser (63 P.S. § 860; 31 Pa. Code Ch. 62.1)</td>
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<tr>
<td>4.2</td>
<td>Duties of insured after a loss</td>
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<td></td>
<td>Notice to insurer</td>
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<td></td>
<td>Minimizing the loss</td>
</tr>
<tr>
<td></td>
<td>Proof of loss</td>
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</tbody>
</table>

### 4.3 Determining value and loss

<table>
<thead>
<tr>
<th>Description</th>
</tr>
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<tbody>
<tr>
<td>Special requirements</td>
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<tr>
<td>Salvage (31 Pa. Code Ch. 62.3)</td>
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<td>Appraisal (31 Pa. Code Ch. 62.3)</td>
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<td>Depreciation</td>
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<td>Repair or replacement (31 Pa. Code Ch. 62.3)</td>
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<td>“Like kind and quality” (31 Pa. Code Ch. 62.3)</td>
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<tr>
<td>Aftermarket parts (31 Pa. Code Ch. 62.1; 62.3)</td>
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<tr>
<td>Partial versus total loss</td>
</tr>
<tr>
<td>Constructive total loss</td>
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</tbody>
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### 4.4 Vehicle inspection

<table>
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<tr>
<th>Description</th>
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<tbody>
<tr>
<td>Proper vehicle identification and options ID (63 P.S. §861)</td>
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<tr>
<td>Evaluate with regard to circumstances of accident</td>
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<tr>
<td>Estimate of repairs form</td>
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</table>

### 4.5 Vehicle parts and construction

<table>
<thead>
<tr>
<th>Body</th>
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<tbody>
<tr>
<td>Front end</td>
</tr>
<tr>
<td>Rear body</td>
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<tr>
<td>Quarter panels</td>
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<tr>
<td>Doors</td>
</tr>
<tr>
<td>Roof</td>
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<tr>
<td>Bumpers/urethane repairs</td>
</tr>
<tr>
<td>Lamps</td>
</tr>
<tr>
<td>Cowl</td>
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<tr>
<td>Firewall</td>
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<tr>
<td>Floor pan</td>
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<td>Rocker panels</td>
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<td>Pillars</td>
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<td>Substructure</td>
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<td>Frame</td>
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<td>Unibody</td>
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<td>Mechanical</td>
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<td>Engine</td>
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<td>Cooling system</td>
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<td>Electrical system/computers</td>
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<tr>
<td>Exhaust system</td>
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<td>Fuel system</td>
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<td>Heating and air conditioning systems</td>
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<td>Brakes/ABS</td>
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<td>Steering</td>
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<td>Suspension</td>
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<td>Transmission</td>
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<td>Air bags/SRS (seat belts)</td>
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<td>Glass</td>
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<tr>
<td>Tires</td>
</tr>
<tr>
<td>Interior</td>
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<tr>
<td>Paint</td>
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</tbody>
</table>

### 4.6 Auto arson and fraud

### 5.0 APPRAISING AUTO PHYSICAL DAMAGE CLAIMS — PRACTICAL APPLICATIONS 40%

<table>
<thead>
<tr>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vehicle value, loss, parts and construction</td>
</tr>
<tr>
<td>Appraisal (31 Pa. Code Ch. 62.3)</td>
</tr>
<tr>
<td>Repair or replacement (ex. “like-kind and quality”,</td>
</tr>
</tbody>
</table>
Aftermarket parts (31 Pa. Code Ch. 62.3)
Partial versus total loss
Constructive total loss

Body
Front end
Rear body
Quarter panels
Doors
Roof
Bumpers/urethane repairs
Lamps
Cowl
Firewall
Floor pan
Rocker panels
Pillars
Frame
Mechanical
Engine
Cooling system
Electrical system/computers
Exhaust system
Fuel system
Heating and air conditioning systems
Brakes/ABS
Steering

Suspension
Transmission
Air bags/SRS (seat belts)
Glass
Tires/wheels
Interior
Seats
Dash
Paint and Finish
Accessories (ex. Graphics, running boards, trailer hitch, bug screens, auxiliary lighting, tinted glass)

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**Exam Accommodations or Out-of-State Testing Request Instructions**

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
- English as a second language: Time and one-half will be approved if you include a letter from your English instructor or sponsoring company (on letterhead), certifying that English is not your primary language.

**Make sure you are registered for the examination before requesting examination accommodations**