



PSI Services LLC
3210 E Tropicana
Las Vegas, NV 89121
www.psiexams.com

SOUTH CAROLINA DEPARTMENT OF INSURANCE



INSURANCE LICENSING EXAMINATION CANDIDATE INFORMATION BULLETIN

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Please refer to our website to check for the most updated information at www.psiexams.com

South Carolina Examination Procedure Checklist

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

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

Prepare for your examination:

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

Register for your examination:

- Complete the registration form on line, at www.psiexams.com, and submit it to PSI via the Internet or;
- Completely fill out the PSI Registration Form (see page 2) and mail or fax to PSI or;
- Call (800) 733-9267 to register.
- Send online _____ (no wait time for scheduling the examination date).
- Mailed on _____ (allow 2 weeks for processing before scheduling the examination date).
- Faxed on _____ (allow 4 business days for processing before scheduling the examination date).
- Phoned on _____ (no wait for scheduling the examination date).

Schedule your examination:

- Once you have paid, you are responsible for contacting PSI to schedule an appointment to take the examination. You may either schedule via the Internet, or schedule over the telephone at (800) 733-9267.
- Scheduled for:
- Examination Date: _____
- Examination Time: _____
- Test Center Location: _____
- To change scheduled date, call back by _____

Take your examination:

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

After your examination:

- Upon passing the examination, your results will be made available to the State.
- Apply for your license through the South Carolina Department of Insurance (see instructions on page 6).



EXAMINATIONS BY PSI SERVICES LLC

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

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

EXAMINATION REGISTRATION PAYMENT AND SCHEDULING PROCEDURES

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

Examination Fee	\$45
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NOTE: EXAMINATION FEES ARE NOT REFUNDABLE OR TRANSFERABLE. THE EXAMINATION FEE IS VALID FOR ONE YEAR FROM THE DATE OF PAYMENT.

THE EXAMINATION FEE IS FOR FIRST TIME AND RETAKE EXAMINATIONS.

ON-LINE (WWW.PSIEXAMS.COM)

For the fastest and most convenient examination scheduling process, PSI recommends that you register for your examinations using the Internet. You register online by accessing PSI's registration website at www.psiexams.com. Internet registration is available 24 hours a day.

- Log onto PSI's website and create an account. You will be asked to put in your email address and the spelling of your name exactly as it is shown on your identification that will be presented at the examination site.
- You will be asked to select the examination. You will then enter your personal and contact information. You will then be ready to pay and schedule for the examination. Enter your zip code and a list of the examination sites closest to you will appear. Once you select the desired examination site, available dates will appear.

TELEPHONE

Call (800) 733-9267, PSI registrars are available to receive payment and to schedule your appointment for the examination. Please call Monday through Friday between 7:30 am and 10:00 pm, and Saturday-Sunday between 9:00 am and 5:30 pm, Eastern Time.

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

FAX REGISTRATION

Complete the PSI registration form (found at the end of this bulletin), including your credit card number and expiration date. Fax the completed form to PSI (702) 932-2666. Fax registrations are accepted 24 hours a day.

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

STANDARD MAIL REGISTRATION

Complete the PSI registration form (found at the end of this bulletin). Payment of fees can be made by credit card (VISA MasterCard, American Express or Discover), money order, company check or cashier's check. Make your money order or check payable to PSI and print your name on it to ensure that your fees are properly assigned. **CASH and PERSONAL CHECKS ARE NOT ACCEPTED.** Send the registration form and payment to PSI.

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

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 www.psiexams.com or call PSI at (800) 733-9267.

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

RETAKING A FAILED EXAMINATION

It is not possible to make a new examination appointment on the same day you have taken an examination; this is due to processing and reporting scores. A candidate who tests unsuccessfully on a Wednesday can call the next day, Thursday, and retake as soon as Friday, depending upon space availability. You may schedule online at www.psiexams.com or call PSI at (800) 733-9267.

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.

REASONABLE ACCOMMODATION

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



1990, and every reasonable accommodation will be made in meeting a candidate's needs. Applicants with disabilities or those who would otherwise have difficulty taking the examination must fill out the Reasonable Accommodation Request form at the end of this Candidate Information Bulletin and fax to PSI (702) 932-2666.

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 (800) 733-9267. Every effort will be made to reschedule your examination at a convenient time as soon as possible. You will not be penalized. You will be rescheduled at no additional charge.

SOCIAL SECURITY NUMBER CONFIDENTIALITY

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

EXAMINATION SITE LOCATIONS

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

AIKEN

Aiken Technical College
2276 Jefferson Davis Hwy
Graniteville, SC 29829

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

BEAUFORT/HILTON HEAD

Regions Bank Building
69 Robert Smalls Pky/SC-170, Unit 4D
Beaufort, South Carolina 29906

From I-95, take the US-17N exit (Exit Number 33) towards Beaufort. After approximately 9 miles, US 21 splits off to the right and goes to Beaufort and US 17 goes to the left towards Charleston. Continue towards Beaufort on US 21 for approximately 12 miles. Turn sharp right onto SC 170 (McDonalds is on the corner) and continue for .3 miles. The building is on your left.

CHARLESTON

4600 Goer Drive, Suite 112A
North Charleston, South Carolina 29406

At juncture of I-26 and I-526, head Southeast in the direction of Charleston. Next exit is Montague Ave, exit East Montague. Take first right at Sheraton Hotel (this is Goer Drive, formally Marriott Drive).

Coming from Charleston, exit at East Montague. Continue East and take the first right on to Goer Drive. Site is adjacent to the Sheraton Hotel.

Upon entering the building, site is Room 112A, left down the hall.

CHARLOTTE

Tyvola Executive Park 1
5701 Westpark Dr, #202
Charlotte, NC 28217

From I-77S towards Columbia, exit Tyvola Road (Exit #5). Turn left at Tyvola Road. Make a right at Westpark Dr.

From I-77N, exit Tyvola Road (Exit #5) towards Coliseum Area. Bear right at Tyvola Road. Turn right at Westpark Dr.

COLUMBIA

Synergy Business Park
Congaree Building
121 Executive Center Drive, Suite 143
Columbia, South Carolina 29210

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

FLORENCE - SOUTHEASTERN INSTITUTE OF MAINTENANCE AND TECHNOLOGY

1951 Pisgah Rd
Florence, South Carolina 29501

From the South take I-95 North toward Florence. Turn right onto US-52 N via exit 164 toward Darlington. Travel 1.6 miles to Florence-Darlington Technical College (FDTC) and turn right at the SIMT sign. Follow this road through the FDTC campus to the SIMT entrance.

From the North via I-95, take I-95 South toward Florence. Turn right onto US-52 N via Exit 164 toward Darlington. Travel 1.6 miles to Florence-Darlington Technical College (FDTC) and turn right at the SIMT sign. Follow this road through the FDTC campus to the SIMT entrance.

GRANITEVILLE - AIKEN TECHNICAL COLLEGE

2276 Jefferson Davis Hwy, room 742
Graniteville, South Carolina 29829

From S Carolina 191 S and US-1 S/Canal St., toward Hard St., turn right onto S Carolina 104/Brantley St. Continue to follow S Carolina 104, turn left onto Baker St. Turn right onto US-1 S/US-78 W/Jefferson Davis Hwy.

GREENVILLE/SPARTANBURG

150 Executive Center Drive, Ste 219
Greenville, South Carolina 29615

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

MYRTLE BEACH

1601 North Oak Street, Suite 305
Myrtle Beach, South Carolina 29577

From the west: Take Rte 501 to 17 Bypass North. Take 17 Bypass North one exit to 10th Avenue (Mr Joe White Ave). Turn right and go about 2 miles to Oak St. Take left on Oak St and follow to #1601 (Myrtle Offices). Go around to back of building. PSI is in Suite #305



From the south: Take 17 Bypass North to 10th Avenue. Turn right and follow above directions.

From the North: Take Rte 31 to Robert Grissom Parkway. Follow RGP to 21st Avenue. Turn left on 21st Ave and follow to Oak St. Turn right on Oak St and follow to #1601.(Myrtle Offices). PSI is around the back of building.

Additionally, PSI has examination centers in many other regions across the United States. You may take this examination at any of these locations by calling PSI at 800-733-9267. (Bail Bondsman candidates are not allowed to test out-of-state.)

REPORTING TO THE EXAMINATION SITE

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

REQUIRED IDENTIFICATION

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

IDENTIFICATION - Choose One

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

PRELICENSING CERTIFICATE OF COMPLETION

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

SECURITY PROCEDURES

The following security procedures apply during examinations:

- You will have access to an online calculator.
- No children, notes, books, briefcases, backpacks, hats, cellular telephones, or pagers are allowed in the examination area. (Note: There is no space to store these materials at the examination center.) Small purses (size of a wallet) will be permitted. Larger purses cannot be taken to the candidate's seat.
- No smoking, eating, or drinking is allowed in the examination center.
- Once you have been seated and the examination begins, you may leave the examination center only to use the restroom, and only after obtaining permission from the proctor. You will not receive extra time to complete the examination.

- Any candidate seen giving or receiving assistance, 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 Department and you may be denied licensure.
- Copying or communicating examination content is a violation of security regulations and may result in the cancellation of your examination results or legal action taken under copyright laws.

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

The screenshot shows a web-based examination interface. At the top, there is a navigation bar with icons for 'Mark', 'Comments', 'Goto', 'Help', and 'End'. Below this is a status bar displaying 'Question: 3 of 40', 'Answered: 2', 'Unanswered: 1', 'Marked: 0', 'View: All', and 'Time Left(Min): 3:59'. The main content area contains a question: '3. What do the stars on the United States of America's flag represent?'. Below the question, it says '(Choose from the following options)'. There are four radio button options: '1. Presidents', '2. Colonies', '3. States', and '4. Wars'. At the bottom of the question area, there are two buttons: '<< Back' and 'Next >>'.

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

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

EXAMINATION REVIEW

PSI, in cooperation with the South Carolina Department of Insurance, will be consistently evaluating the examinations being administered to ensure that the examinations accurately measure competency in the required knowledge areas. While taking the



examination, examinees will have the opportunity to provide comments on any questions, by clicking the Comments button on the Exam Question Screen. Your comments regarding the questions and the examinations are welcomed. Comments will be analyzed by PSI examination development staff. While PSI does not respond to individuals regarding these comments, all substantive comments are reviewed. If an error affecting examination scores is discovered as a result, which occurs very rarely, the examination scores of all affected candidates will be automatically adjusted. **This is the only review of the examination available to candidates.**

APPEALS

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

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

SCORE REPORTING

Your score will be given to you immediately following completion of the examination. In order to pass the examination, you must achieve a minimum score of 70%. The following summary describes the score reporting process:

- **On screen** - your score will appear immediately on the computer screen. This will happen automatically at the end of the time allowed for the examination;
 - If you **pass**, you will immediately receive a successful notification.
 - If you **do not pass**, you will receive a diagnostic report indicating your strengths and weaknesses by examination type with the score report.
- **On paper** - a score report will be printed at the examination site.

DUPLICATE SCORE REPORTS

You may request a duplicate score report after your examination by emailing scorereport@psionline.com or by calling 800-733-9267.

EXPERIMENTAL ITEMS

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

TIPS FOR PREPARING FOR YOUR LICENSE EXAMINATION

The following suggestions will help you prepare for your examination.

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

Now you can take the practice exam online at www.psiexams.com to prepare for your South Carolina Insurance Examination.

Please note that practice exams are intended only to help testing candidates become familiar with the general types of questions that will appear on a licensing examination. They ARE NOT a substitute for proper education and study. Furthermore, scoring well on the practice exam does not guarantee a positive outcome on an actual licensing examination.

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

APPLYING FOR LICENSURE

For licensing information, please contact:

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

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

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

SLED REPORT

All resident license applications require that the South Carolina State Law Enforcement Division (SLED) conduct a background investigation. If your application requires that you submit a



SLED Criminal History Report, you can obtain the report from SLED by submitting a written request to the address below or through their Web site.

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

There is a \$25 fee for this report. SLED only accepts company checks or money orders. A SLED report expires 90 days after issuance.

APPOINTMENT PAPERWORK AND FEES

Over 25 appointments. Insurers with more than 25 appointments per year must appoint online through the National Insurance Producer Registry (NIPR) at www.nipr.com.

Under 25 appointments. Insurers with less than 25 appointments each year in South Carolina may submit the appointment paperwork to the Department. All appointment paperwork submitted to the Department requires a notarized wet ink signature by the required individual(s). Appointment fees must be paid in advance by the sponsoring insurer. Therefore, the Department does not accept licensing and appointment requests by fax. All appointment requests must be submitted by the sponsoring insurer with original paperwork. (See S.C. Code Ann. Section 38-43-80.)

APPOINTMENT CANCELLATIONS

All insurers must cancel producer appointments within 30 days from the date that the producer’s contract was canceled by the insurer. (See S.C. Code Ann. Section 38-43-50.).

Over 25 appointments. Insurers with 25 or more cancellations/terminations each year must cancel/terminate online through the National Insurance Producer Registry (NIPR) at www.nipr.com.

Under 25 appointments. Insurers with less than 25 cancellations each year may apply online or must submit to the Department an original South Carolina termination form (Form 3505).

CHANGE OF ADDRESS OR NAME

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

CONTINUING EDUCATION

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

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

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

Exemptions to CE requirements:

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

EXAMINATION CONTENT OUTLINES

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

South Carolina Accident and Health Insurance Producer Series 19-02 100 questions - 2 hour time limit
1.0 Insurance Regulation 10%
1.1 Licensing
Process (38-43-100)
Types of licensees
Producer (38-43-10, 30)
Nonresident (38-43-70)
Temporary (38-43-102)
Broker (38-45-10)
Maintenance and duration (38-43-110)
Reinstatement (38-43-110(B))
Reporting of actions (38-43-247)
Change of address (38-43-107)
Assumed names (38-43-10(C))
Continuing education (38-43-106); 69-33 sect. (3)(c)
Disciplinary actions
Cease and desist order (38-57-200, 230)
Hearings (38-3-170; 38-57-200)
Penalties (38-2-10-30, 38-43-130)
1.2 State regulation



Director's general duties and powers (38-3-60, 110)
Company regulation
Certificate of authority (38-5-80)
Solvency (38-5-120)
Rates (38-3-110)
Policy forms (38-61-20)
Unfair claims settlement practices (38-59-20)
Examination of books and records (38-13-10-30)
Appointment (38-43-40, 50)
Termination of appointment (38-43-55)
Producer regulation
Records maintenance (38-43-250)
Misappropriation of funds (38-43-240, 420)
Blank forms (38-43-260)
Sharing commissions (38-43-200)
Representing an unauthorized insurer (38-43-160-180)
Unfair and prohibited practices
Misrepresentation (38-57-40)
False advertising (38-57-50)
Defamation (38-57-90)
Boycott, coercion and intimidation (38-57-100)
False financial statements (38-57-80)
Unfair discrimination (38-55-50)
Rebating (38-57-130)
Twisting (38-57-60)
Free insurance (38-57-170)
Prohibited inducements (38-57-130, 150)
Insurance fraud act (38-55-510-590)
Consumer information privacy regulation (Reg 69-58 Sec 1-16)
1.3 Federal regulation
Fair Credit Reporting Act (15 USC 1681-1681d)
Fraud and false statements (18 USC 1033, 1034)
2.0 General Insurance 10%
2.1 Concepts
Risk management key terms
Risk
Exposure
Hazard
Peril
Loss
Methods of handling risk
Avoidance
Retention
Sharing
Reduction
Transfer
Elements of insurable risks
Adverse selection
Law of large numbers
Reinsurance
2.2 Insurers
Types of insurers
Stock companies
Mutual companies
Fraternal benefit societies
Lloyd's associations
Captive companies (Title 38, Ch 90)
Private versus government insurers
Domestic, foreign and alien insurers
Financial status (independent rating services)
Marketing (distribution) systems
2.3 Producers and general rules of agency

Insurer as principal
Producer/insurer relationship
Authority and powers of producers
Express
Implied
Apparent
Responsibilities to the applicant/insured
2.4 Contracts
Elements of a legal contract
Offer and acceptance
Consideration
Competent parties
Legal purpose
Distinct characteristics of an insurance contract
Contract of adhesion
Aleatory contract
Personal contract
Unilateral contract
Conditional contract
Legal interpretations affecting contracts
Ambiguities in a contract of adhesion
Reasonable expectations
Indemnity
Utmost good faith
Representations/misrepresentations
Warranties
Concealment
Fraud
Waiver and estoppel
3.0 Health Insurance Basics 22%
3.1 Definitions of perils
Accidental injury
Sickness
3.2 Principal types of losses and benefits
Loss of income from disability
Medical expense
Dental expense
Long-term care expense
3.3 Classes of health insurance policies
Individual versus group
Private versus government
Limited versus comprehensive
3.4 Limited policies
Limited benefits
Required notice to insured
Types of limited policies
Accident-only including South Carolina minimum standards
Hospital indemnity (income)
Credit disability
Blanket insurance (teams, passengers, other)
Prescription drugs
Vision care
Guaranteed insurability
3.5 Common exclusions from coverage
3.6 Producer responsibilities in individual health insurance
Marketing requirements
Advertising (Reg 69-17)
Life and Accident and Health Insurance
Guaranty Association (38-29-130(5))
Sales presentations (Reg 69-34.1)
Outline of coverage (38-71-550)
Field underwriting

Nature and purpose
Disclosure of information about individuals
Application procedures
Requirements at delivery of policy
3.7 Individual underwriting by the insurer
Underwriting criteria
Sources of underwriting information
Application
Producer report
Attending physician statement
Investigative consumer (inspection) report
Medical Information Bureau (MIB)
Medical examinations and lab tests
Unfair discrimination (38-57-120(2))
Genetic testing (38-93-20)
Classification of risks
Preferred
Standard
Substandard
3.8 Considerations in replacing health insurance
Pre-existing conditions (38-71-730(4), 850; Reg 69-34 Sec E(6))
Benefits, limitations and exclusions
Underwriting requirements
Producer liability for errors and omissions
4.0 Individual Health and Disability Insurance Policy General 11%
4.1 Required provisions (38-71-340 (8)); 38-59-20; 38-59-230
Entire contract; changes (1)
Time limit on certain defenses (2)
Grace period (3)
Reinstatement (4)
Claim procedures (5-9)
Physical examinations and autopsy (10)
Legal actions (11)
Change of beneficiary (12)
Conformity with state statutes (13)
4.2 Optional provisions (38-71-370)
Change of occupation (1)
Misstatement of age (2)
Other insurance in this insurer (3)
Insurance with other insurers
Expense-incurred benefits (4)
Other benefits (5)
Unpaid premium (7)
Illegal occupation (8)
Intoxicants and narcotics (9)
4.3 Other general provisions
Right to examine (free look) (38-71-150)
Insuring clause
Consideration clause
Renewability clause
Noncancelable
Guaranteed renewable
Conditionally renewable
Renewable at option of insurer
Nonrenewable (cancelable, term)
Subrogation
5.0 Disability Income and Related Insurance 6%
5.1 Qualifying for disability benefits
Inability to perform duties
Own occupation
Any occupation
Pure loss of income (income replacement

contracts)
Presumptive disability
Requirement to be under physician care
5.2 Individual disability income insurance
Basic total disability plan
Income benefits (monthly indemnity)
Elimination and benefit periods
Waiver of premium feature
Coordination with social insurance and workers compensation benefits
Additional monthly benefit (AMB)
Social insurance supplement (SIS)
Occupational versus nonoccupational coverage
At-work benefits
Partial disability benefit
Residual disability benefit
Other provisions affecting income benefits
Cost of living adjustment (COLA) rider
Future increase option (FIO) rider
Relation of earnings to insurance (38-71-370(6))
Other cash benefits
Accidental death and dismemberment
Rehabilitation benefit
Medical reimbursement benefit (nondisabling injury)
Refund provisions
Return of premium
Cash surrender value
Exclusions
5.3 Unique aspects of individual disability underwriting
Occupational considerations
Benefit limits
Policy issuance alternatives
5.4 Group disability income insurance
Group versus individual plans
Short-term disability (STD)
Long-term disability (LTD)
5.5 Business disability insurance
Disability buy-sell policy
5.6 Social Security disability
Qualification for disability benefits
Definition of disability
Waiting period
Disability income benefits
5.7 Workers compensation
Eligibility
Benefits
6.0 Medical Plans 10%
6.1 Medical plan concepts
Fee-for-service basis versus prepaid basis
Specified coverages versus comprehensive care
Benefit schedule versus usual/reasonable/customary charges
Any provider versus limited choice of providers
Insureds versus subscribers/participants
6.2 Types of plans
Major medical insurance
Characteristics
Common limitations
Exclusions from coverage
Provisions affecting cost to insured

Health Maintenance Organizations (HMOs)
General characteristics
Preventive care services
Primary care physician (PCP) versus referral (specialty) physician
Emergency care
Hospital services
Preferred provider organizations (PPOs) and point-of-service (POS) plans
General characteristics
In-network and out-of-network provider access
PCP referral
6.3 Cost containment in health care delivery
Cost-saving services
Preventive care
Hospital outpatient benefits
Alternatives to hospital services
Utilization review
Prospective review
Concurrent review
6.4 South Carolina eligibility requirements and offers (individual and/or group)
Dependent child age limit (38-71-1330(5))
Child enrollment; non-custodial parents (38-71-250)
Physically or mentally handicapped dependents (38-71-350, 780)
Newborn child coverage (38-71-135, 140)
Adopted and prospective adopted children (38-71-140(D), 143)
6.5 HIPAA (Health Insurance Portability and Accountability Act) requirements (38-71-840)
Eligibility
Guaranteed issue
Pre-existing conditions (38-71-850)
Creditable coverage (38-71-850)
Renewability (38-71-675, 870)
6.6 Federal Patient Protection and Affordable Care Act (ACA)
Preexisting conditions
Grandfather vs. Non-Grandfather Plans
Annual and lifetime dollar limits
Preventive care
Age limit of dependent children
7.0 Group Health Insurance 12%
7.1 Characteristics of group insurance
Group contract
Certificate of coverage
Experience rating versus community rating
7.2 Types of eligible groups
Employment-related groups
Individual employer groups
Associations (alumni, professional, other)
Customer groups (depositors, creditor-debtor, other)
7.3 Marketing considerations
Advertising
Regulatory jurisdiction/place of delivery
7.4 Employer group health insurance
Insurer underwriting criteria
Characteristics of group
Plan design factors
Persistency factors
Administrative capability
Eligibility for coverage
Annual open enrollment
Employee eligibility
Dependent eligibility

Coordination of benefits provision (Reg 69-43)
Change of insurance companies or loss of coverage
Coinsurance and deductible carryover
No-loss no-gain
Events that terminate coverage
Extension of benefits
Continuation of coverage under COBRA
South Carolina continuation and conversion rules (38-71-770)
7.5 Small employer medical plans
Definition of small employer (38-71-920, 1340)
Benefit plans offered
Health care center (HMO) plans
Small employer carrier plans
Eligibility of employees
Renewability
7.6 Health savings accounts (HSAs)
7.7 Health Reimburse Arrangements (HRAs)
8.0 Dental Insurance 3%
8.1 Types of dental treatment
Diagnostic and preventive
Restorative
Oral surgery
Endodontics
Periodontics
Prosthodontics
Orthodontics
8.2 Indemnity plans
Choice of providers
Scheduled versus nonscheduled plans
Benefit categories
Diagnostic/preventive services
Basic services
Major services
Deductibles and coinsurance
Combination plans
Exclusions
Limitations
Predetermination of benefits
8.3 Employer group dental expense
Integrated deductibles versus stand-alone plans
Minimizing adverse selection
9.0 Insurance for Senior Citizens and Special Needs Individuals 14%
9.1 Medicare
Nature, financing and administration
Part A – Hospital Insurance
Individual eligibility requirements
Enrollment
Coverages and cost-sharing amounts
Part B – Medical Insurance
Individual eligibility requirements
Enrollment
Coverages and cost-sharing amounts
Exclusions
Claims terminology and other key terms
Part C – Medicare Advantage
Part D – Prescription Drug Insurance
9.2 Medicare supplements (Reg 69-46)
Purpose (Sec 1)
Open enrollment (Sec 11)
Standardized Medicare supplement plans (Sec 8)
Core benefits (B)

Additional benefits (C)
South Carolina regulations and required provisions
Advertising (Sec 19)
Standards for marketing (Sec 20)
Permitted compensation arrangements (Sec 16)
Appropriateness of recommended purchase and excessive insurance (Sec 21)
Required disclosure provisions (Sec 17)
Guaranteed issue for eligible persons (Sec 12)
Reporting of multiple policies (Sec 22)
Buyer's guide (Sec 17(A)(6))
Right to return (Sec 17(A)(5))
Replacement (Sec 18, 23)
Benefit standards (Sec 8(A))
Pre-existing conditions (Sec 8(A)(1))
Outline of coverage (Sec 17(D))
Prohibited practices (Sec 20(B))
Medicare select (Sec 10)
9.3 Other options for individuals with Medicare
Employer group health plans
Disabled employees
Employees with kidney failure
Individuals age 65 or older
Medicaid
Eligibility
Benefits
9.4 Long-term care (LTC) insurance (Reg 69-44)
Eligibility for benefits
Levels of care
Skilled care
Intermediate care
Custodial care
Home health care (Reg 69-44 Sec 3(E))
Adult day care
Respite care
Benefit periods
Benefit amounts
Optional benefits
Guarantee of insurability
Return of premium
Qualified LTC plans
Exclusions (Reg 69-44 Sec 3(B))
Underwriting considerations
South Carolina regulations and required provisions
Renewability (Reg 69-44 Sec 3(A), 4(A))
Outline of coverage (Reg 69-44 Sec 9)
Required disclosure provisions (Reg 69-44 Sec 4)
Replacement (Reg 69-44 Sec 5)
Inflation protection (Reg 69-44 Sec 3(F))
9.5 South Carolina Health Insurance Pool (38-74-10-90)
Eligibility (38-74-30)
Coverages and limits
Exclusions
Deductibles and coinsurance
10.0 Federal Tax Considerations for Health Insurance 2%
10.1 Personally-owned health insurance
Disability income insurance
Medical expense insurance
Long-term care insurance
10.2 Employer group health insurance
Medical and dental expense
Long-term care insurance

Accidental death and dismemberment
10.3 Medical expense coverage for sole proprietors and partners
10.4 Business disability insurance
Key person disability income
Buy-sell policy
10.5 Health savings accounts (HSAs)

REFERENCE LIST

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Life and Health Insurance License Exam Manual, 2010, 2nd Edition, Kaplan Financial Education, (800) 824-8742, www.kfeducation.com

South Carolina Code of Laws, Title 38 - Insurance, 2012, South Carolina Legislature, <http://www.scstatehouse.gov>

South Carolina Code of Regulations, Chapter 69 - Department of Insurance, 2012, South Carolina Legislature, www.scstatehouse.gov/coderegs/c069.php

All About HSAs, U.S. Treasury Department, www.ustreas.gov/offices/public-affairs/hsa/

Consolidated Omnibus Budget Reconciliation Act of 1986 (COBRA), U.S. Social Security Administration, www.ssa.gov/OP_Home/comp2/F099-272.html

Group Benefits: Basic Concepts and Alternatives, Julie York, 2012, 13th Edition, The American College, (888) 263-7265, www.theamericancollege.edu

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Dictionary of Insurance Terms, Harvey W. Rubin, 2008, 5th Edition, Barron's Educational Series, Inc., (800) 645-3476, www.barronseduc.com, ISBN 0-7641-3884-7

Introduction to Risk Management and Insurance, Mark S. Dorfman, 2008, 9th Edition, Prentice-Hall, (800) 382-3419, www.prenhall.com, ISBN 0-13-224227-3

Life & Health Insurance, Kenneth Black, Jr., Harold D. Skipper, Jr., 2000, 13th Edition, Prentice-Hall, (800) 382-3419, www.prenhall.com, ISBN 0138912505

Life & Health Pathfinder, William H. Cummings, J. Mack Spears, Pathfinder Publishers, (800) 592-4242, www.pathfinderedu.com

15 USC 1681- The Fair Credit Reporting Act, Federal Trade Commission, <http://www.ftc.gov/os/statutes/031224fcra.pdf>

18 USC Chapter 47, Sections 1033 and 1034, U.S. Code, <http://uscode.house.gov/download/pls/18C47.txt>

South Carolina Casualty Insurance Producer Series 19-06 100 questions - 2 hour time limit
1.0 Insurance Regulation 15%
1.1 Licensing
Process (38-43-100)
Types of licensees



Producer (38-43-10, 30)
Nonresident (38-43-70)
Temporary (38-43-102)
Broker (38-45-10, 38-45-20)
Maintenance and duration (38-43-110)
Reinstatement (38-43-110(B))
Reporting of actions (38-43-247)
Change of address (38-43-107)
Assumed names (38-43-10(C))
Continuing education (38-43-106)
Disciplinary actions
Cease and desist order (38-57-200, 230)
Hearings (38-3-170; 38-57-200)
Penalties (38-2-10-30, 38-43-130)
1.2 State regulation
Director's general duties and powers (38-3-60, 110)
Company regulation
Certificate of authority (38-5-80)
Solvency (38-5-120)
Rates (38-3-110)
Policy forms (38-61-20)
Unfair claims settlement practices (38-59-20)
Examination of books and records (38-13-10-30)
Appointment (38-43-40, 50)
Termination of appointment (38-43-55)
Producer regulation
Records maintenance (38-43-250)
Misappropriation of funds (38-43-240, 420)
Blank forms (38-43-260)
Sharing commissions (38-43-200)
Representing an unauthorized insurer (38-43-160-180)
Unfair and prohibited practices
Misrepresentation (38-57-40)
False advertising (38-57-50)
Defamation (38-57-90)
Boycott, coercion and intimidation (38-57-100)
False financial statements (38-57-80)
Unfair discrimination (38-55-50)
Rebating (38-57-130)
Twisting (38-57-60)
Free insurance (38-57-170)
Prohibited inducements (38-57-130, 150)
Insurance fraud act (38-55-510-590)
Consumer information privacy regulation (Reg 69-58 Sec 1-16)
1.3 Federal regulation
Fair Credit Reporting Act (15 USC 1681-1681d)
Fraud and false statements (18 USC 1033, 1034)
2.0 General Insurance 5%
2.1 Concepts
Risk management key terms
Risk
Exposure
Hazard
Peril
Loss
Methods of handling risk
Avoidance
Retention
Sharing
Reduction
Transfer
Elements of insurable risks

Adverse selection
Law of large numbers
Reinsurance
2.2 Insurers
Types of insurers
Stock companies
Mutual companies
Fraternal benefit societies
Lloyd's associations
Risk retention groups
Definition and purpose of captive companies
Self-insured funds
Private versus government insurers
Authorized versus unauthorized insurers
Domestic, foreign and alien insurers
Financial status (independent rating services)
Marketing (distribution) systems
2.3 Producers and general rules of agency
Insurer as principal
Producer/insurer relationship
Authority and powers of producers
Express
Implied
Apparent
Responsibilities to the applicant/insured
2.4 Contracts
Elements of a legal contract
Offer and acceptance
Consideration
Competent parties
Legal purpose
Distinct characteristics of an insurance contract
Contract of adhesion
Aleatory contract
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 Casualty Insurance Basics 16%
3.1 Principles and concepts
Insurable interest
Underwriting
Function
Loss ratio
Rates
Types
Loss costs
Components
Hazards
Physical
Moral
Morale
Legal

Negligence
Elements of a negligent act
Defenses against negligence
Damages
Compensatory – special versus general
Punitive
Absolute liability
Strict liability
Vicarious liability
3.2 Policy structure
Declarations
Definitions
Insuring agreement or clause
Additional/supplementary coverage
Conditions
Exclusions
Endorsements
3.3 Common policy provisions
Insureds – named, first named, additional
Policy period
Policy territory
Cancellation and nonrenewal
Deductibles
Other insurance
Nonconcurrency
Primary and excess
Pro rata
Contribution by equal shares
Limits of liability
Per occurrence (accident)
Per person
Aggregate – general versus products – completed operations
Split
Combined single
Policy limits
Restoration/nonreduction of limits
Named insured provisions
Duties after loss
Insurer provisions
Liberalization
Subrogation
Claim settlement options
Duty to defend
3.4 South Carolina laws, regulations and required provisions
South Carolina Property and Casualty Insurance
Guaranty Association (38-31-10-170)
Cancellation, nonrenewal and renewal (38-75-710-790)
Arbitration of property damage liability claims (38-77-710-770)
Federal Terrorism Insurance Program (15 USC 6701; Public Law 107-297, 109-144, 110-160)
4.0 Homeowners ('11) Policy 9%
4.1 Coverage forms
HO-2 through HO-6, HO-8, Mobile Homeowner
4.2 Definitions
4.3 Section II – Liability coverages
Coverage E – Personal liability
Coverage F – Medical payments to others
Additional coverages
4.4 Exclusions
4.5 Conditions
4.6 Selected endorsements
Special provisions – South Carolina (HO 01 39)

Limited fungi, wet or dry rot, or bacteria coverage (HO 04 26, HO 04 27)
Permitted incidental occupancies (HO 04 42)
Home day care (HO 04 97)
Business pursuits (HO 24 71)
Watercraft (HO 24 75)
Personal injury (HO 24 82)
Water back-up (HO 04 95)
5.0 Auto Insurance 25%
5.1 Laws
South Carolina Motor Vehicle Financial
Responsibility Act (RL Title 56, Chapter 9)
Required limits of liability (38-77-140)
Uninsured/underinsured motorist (38-77-150-170, 180-230, 260)
Definitions
Bodily injury
Property damage
Required limits
Cancellation/nonrenewal (38-77-120-124, 390; RL 56-10-280)
Reasons
Notice
Constructive total loss
Arbitration
5.2 Personal ('05) auto policy
Definitions
Liability coverage
Bodily injury and property damage
Supplementary payments
Exclusions
Medical payments coverage
Uninsured motorists coverage
Duties after an accident or loss
General provisions
Selected endorsements
Amendment of policy provisions – South
Carolina (PP 01 78)
Towing and labor costs (PP 03 03)
Extended non-owned coverage (PP 03 06)
Miscellaneous type vehicle (PP 03 23)
5.3 Commercial auto ('13)
Commercial auto coverage forms
Business auto
Garage
Business auto physical damage
Truckers
Motor carrier
Coverage form sections
Covered autos
Liability coverage
Garagekeepers coverage
Physical damage coverage
Exclusions
Conditions
Definitions
Selected endorsements
Lessor – additional insured and loss payee (CA 20 01)
Employees as insureds (CA 99 33)
Auto medical payments coverage (CA 99 03)
Hired autos specified as covered autos you own (CA 99 16)
Individual named insured (CA 99 17)
Drive other car coverage (DOC)
Commercial carrier regulations

The Motor Carrier Act of 1980
Endorsement for motor carrier policies of insurance for public liability (MCS-90)
6.0 Commercial Package Policy (CPP) 9%
6.1 Components of a commercial policy
Common policy declarations
Common policy conditions
Interline endorsements
One or more coverage parts
6.2 Commercial general liability ('13)
Commercial general liability coverage forms
Bodily injury and property damage liability
Personal and advertising injury liability
Medical payments
Exclusions
Supplementary payments
Who is an insured
Limits of insurance
Conditions
Definitions
Occurrence versus claims-made
Claims-made features
Trigger
Retroactive date
Extended reporting periods – basic versus supplemental
Claim information
Premises and operations
Products and completed operations
Insured contract
6.3 Commercial crime ('06)
General definitions
Burglary
Theft
Robbery
Crime coverage forms
Commercial crime coverage forms (discovery/loss sustained)
Government crime coverage forms (discovery/loss sustained)
Coverages
Employee theft
Forgery or alteration
Inside the premises – theft of money and securities
Inside the premises – robbery or safe burglary of other property
Outside the premises
Computer fraud
Funds transfer fraud
Money orders and counterfeit money
Other crime coverage
Extortion – commercial entities (CR 04 03)
6.4 Farm coverage
Farm liability coverage form ('06)
Coverage H – Bodily injury and property damage liability
Coverage I – Personal and advertising injury liability
Coverage J – Medical payments
Exclusions
Additional coverages
Limits of insurance
Conditions

Definitions
7.0 Businessowners ('10) Policy – Liability 5%
7.1 Characteristics and purpose
7.2 Businessowners Section II – Liability
Coverages
Exclusions
Who is an insured
Limits of insurance
General conditions
Definitions
7.3 Businessowners Section III – Common Policy Conditions
7.4 Selected endorsements
Hired auto and non-owned auto liability (BP 04 04)
Optional coverages
8.0 Workers Compensation Insurance 10%
8.1 Workers compensation laws
Types of laws
Monopolistic versus competitive
Compulsory versus elective
South Carolina Workers' Compensation Law (RL Title 42)
Exclusive remedy (RL 42-1-540)
Employment covered (required, voluntary) (RL 42-1-130-150, 310, 360)
Covered injuries (RL 42-1-160; RL 42-9-60; RL 42-15-20, 40)
Occupational disease (RL 42-11-10)
Benefits provided (RL 42-9-10-30, 200, 260, 290; RL 42-13-90; RL 42-15-10, 60-70)
8.2 Workers compensation and employers liability insurance policy
General section
Part One – Workers compensation insurance
Part Two – Employers liability insurance
Part Three – Other states insurance
Part Four – Your duties if injury occurs
Part Five – Premium
Part Six – Conditions
Selected endorsement
Voluntary compensation
8.3 Premium computation
Job classification – payroll and rates
Experience modification factor
Premium discounts
Participation (dividend) plans
Audit
8.4 Sources of coverage
South Carolina Workers' Compensation Uninsured Employers' Fund (RL 42-7-200)
South Carolina residual workers compensation
Voluntary market
Self-insured funds
Captive companies
9.0 Surety and Fidelity 2%
9.1 Surety bonds
Nature of surety bonds
Surety bonds versus insurance
Parties of a surety bond – Principal, obligee, surety
Contract bonds
Purpose of license and permit bonds
Public official bond
Judicial bonds

Fiduciary bonds
9.2 Fidelity coverages
Nature of fidelity bonds
Employee theft coverage
Financial institution bonds
Public employee bonds
10.0 Other Coverages and Options 4%
10.1 Umbrella/excess liability policies
Personal (DL 98 01)
Commercial (CU 00 01)
10.2 Specialty liability insurance
Errors and omissions
Professional liability
Directors and officers liability
Fiduciary liability
Liquor liability
Employment practices liability
Identity Fraud Expense Coverage (BP 14 01, HO 04 55)
Employee Benefits Liability Coverage (CU 04 03)
10.3 Surplus lines
Definitions and markets
Licensing requirements
10.4 Aviation insurance
Aircraft liability
10.5 Other policies
Boatowners
Difference in conditions

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South Carolina Code of Laws, Title 38 - Insurance, 2012, South Carolina Legislature, <http://www.scstatehouse.gov>

South Carolina Code of Laws, Title 42 - Workers' Compensation, 2012, South Carolina Legislature, www.scstatehouse.gov/code/title42.php

The Institutes' Handbook of Insurance Policies, 2011, 10th Edition, The Institutes, (610) 644-2101, www.aicpcu.org

Property and Casualty Licensing Basics, James J. Smith, 2007, 5th Edition, Bromley Smith Publishers, (732) 449-9288, www.bromleysmithpublishers.com

Property & Casualty Pathfinder, William H. Cummings, J. Mack Spears, Pathfinder Publishers, (800) 592-4242, www.pathfinderedu.com

15 USC 1681- The Fair Credit Reporting Act, Federal Trade Commission, <http://www.ftc.gov/os/statutes/031224fcra.pdf>

18 USC Chapter 47, Sections 1033 and 1034, U.S. Code, <http://uscode.house.gov/download/pls/18C47.txt>

South Carolina Commercial Lines Adjuster Series 19-24 100 questions - 2 hour time limit
1.0 Insurance Regulation 10%
1.1 Director's general duties and powers (38-3-60, 110)
1.2 Licensing requirements
Qualifications (38-47-10)
Nonresident (38-47-20)
Emergency adjuster permit (Reg 69-1)
1.3 Maintenance and duration (38-47-40)
Change of address (38-47-15)
1.4 Disciplinary actions
Cease and desist order (38-57-200, 230)
Hearings (38-3-170; 38-57-200)
Penalties (38-2-10-30; 38-47-70)
1.5 Claim settlement laws and regulations (38-59-20)
1.6 Federal regulation
Fraud and false statements (18 USC 1033, 1034)
2.0 Insurance Basics 14%
2.1 Contract basics
Elements of a legal contract
Offer and acceptance
Consideration
Competent parties
Legal purpose
Distinct characteristics of an insurance contract
Contract of adhesion
Aleatory contract
Personal contract
Unilateral contract
Conditional contract
Legal interpretations affecting contracts
Ambiguities in a contract of adhesion
Reasonable expectations
Indemnity
Utmost good faith
Representations/misrepresentations
Warranties
Concealment
Fraud
Waiver and estoppel
2.2 Insurance principles and concepts
Insurable interest
Hazards
Physical
Moral
Morale
Negligence
Elements of a negligent act
Defenses against negligence
Damages
Compensatory – special versus general
Punitive
Absolute liability
Strict liability
Vicarious liability
Causes of loss (perils)
Named perils versus special (open) perils
Direct loss
Consequential or indirect loss
Blanket versus specific insurance
Basic types of construction



Loss valuation
Actual cash value
Replacement cost
Functional replacement cost
Market value
Agreed value
Stated amount
2.3 Policy structure
Declarations
Definitions
Insuring agreement or clause
Additional/supplementary coverage
Conditions
Exclusions
Endorsements
2.4 Common policy provisions
Insureds – named, first named, additional
Policy period
Policy territory
Cancellation and nonrenewal
Deductibles
Other insurance
Nonconcurrency
Primary and excess
Pro rata
Contribution by equal shares
Limits of liability
Per occurrence (accident)
Per person
Aggregate – general versus products – completed operations
Split
Combined single
Restoration/nonreduction of limits
Coinsurance
Vacancy or unoccupancy
Named insured provisions
Duties after loss
Assignment
Abandonment
Insurer provisions
Liberalization
Subrogation
Salvage
Claim settlement options
Duty to defend
Third-party provisions
Standard mortgage clause
Loss payable clause
No benefit to the bailee
2.5 South Carolina laws, regulations and required provisions
South Carolina Valued Policy Law (38-75-20, 30)
South Carolina Property and Casualty Insurance Guaranty Association (38-31-10-170)
Cancellation, nonrenewal and renewal (38-75-710-790)
Insurance fraud act (38-55-510-590)
Arbitration of property damage liability claims (38-77-710-770)
Federal Terrorism Insurance Program (15 USC 6701; Public Law 107-297, 109-144, 110-160)
3.0 Adjusting Losses 20%
3.1 Role of the adjuster
Duties and responsibilities
Staff and independent adjuster versus public

adjuster
Relationship to the legal profession
3.2 Claim reporting
Claim investigation
Claim file documentation of events
Types of reports
Initial or first field
Interim or status
Full formal
3.3 Property losses
Duties of insured after a loss
Notice to insurer
Minimizing the loss
Proof of loss
Special requirements
Production of books and records
Abandonment
Determining value and loss
Burden of proof of value and loss
Estimates
Depreciation
Salvage
Claim settlement options
Payment and discharge
3.4 Liability losses
Investigation procedures
Verify coverage
Determine liability
Gathering evidence
Physical evidence
Witness statements
Determining value of intangible damages
3.5 Coverage problems
Dealing with coverage disputes
Reservation of rights letter
Nonwaiver agreement
Declaratory judgment action
3.6 Claims adjustment procedures
Settlement procedures
Advance payments
Draft authority
Execution of releases
Subrogation procedures
Alternative dispute resolution
Appraisal
Arbitration
Competitive estimates
Mediation
Negotiation
4.0 Auto Insurance 14%
4.1 Laws
South Carolina Motor Vehicle Financial Responsibility Act (RL Title 56, Chapter 9)
Required limits of liability (38-77-140)
Uninsured/underinsured motorist (38-77-150-170, 180-230, 260)
Definitions
Bodily injury
Property damage
Required limits
Cancellation/nonrenewal (38-77-120-124, 390)
Reasons
Notice

Constructive total loss
Arbitration
4.2 Commercial auto (*10)
Commercial auto coverage forms
Business auto
Garage
Business auto physical damage
Truckers
Motor carrier
Coverage form sections
Covered autos
Liability coverage
Garagekeepers coverage
Physical damage coverage
Exclusions
Conditions
Definitions
Selected endorsements
Lessor – additional insured and loss payee (CA 20 01)
Mobile equipment (CA 20 15)
Auto medical payments coverage (CA 99 03)
Hired autos specified as covered autos you own (CA 99 16)
Individual named insured (CA 99 17)
Commercial carrier regulations
The Motor Carrier Act of 1980
Endorsement for motor carrier policies of insurance for public liability (MCS-90)
5.0 Commercial Package Policy (CPP) 17%
5.1 Components of a commercial policy
Common policy declarations
Common policy conditions
Interline endorsements
One or more coverage parts
5.2 Commercial general liability (*07)
Commercial general liability coverage forms
Bodily injury and property damage liability
Personal and advertising injury liability
Medical payments
Exclusions
Supplementary payments
Who is an insured
Limits of insurance
Conditions
Definitions
Occurrence versus claims-made
Claims-made features
Trigger
Retroactive date
Extended reporting periods – basic versus supplemental
Claim information
Premises and operations
Products and completed operations
Insured contract
5.3 Commercial property (*07)
Commercial property conditions form
Coverage forms
Building and personal property
Condominium association
Condominium commercial unit-owners
Builders risk
Business income

Legal liability
Extra expense
Causes of loss forms
Basic
Broad
Special
Selected endorsements
Ordinance or law (CP 04 05)
Spoilage (CP 04 40)
Peak season limit of insurance (CP 12 30)
Value reporting form (CP 13 10)
5.4 Commercial crime (*06)
General definitions
Burglary
Theft
Robbery
Crime coverage forms
Commercial crime coverage forms (discovery/loss sustained)
Government crime coverage forms (discovery/loss sustained)
Coverages
Employee theft
Forgery or alteration
Inside the premises – theft of money and securities
Inside the premises – robbery or safe burglary of other property
Outside the premises
Computer fraud
Funds transfer fraud
Money orders and counterfeit money
Other crime coverage
Extortion – commercial entities (CR 04 03)
Nationwide marine definition
Commercial inland marine conditions form
Inland marine coverage forms
Accounts receivable
Bailee's customer
Commercial articles
Contractors equipment floater
Electronic data processing
Equipment dealers
Installation floater
Jewelers block
Signs
Valuable papers and records
Transportation coverages
Common carrier cargo liability
Motor truck cargo forms
Transit coverage forms
5.7 Farm coverage
Farm property coverage form (*03)
Coverage A – Dwellings
Coverage B – Other private structures
Coverage C – Household personal property
Coverage D – Loss of use
Coverage E – Scheduled farm personal property
Coverage F – Unscheduled farm personal property
Coverage G – Other farm structures
Farm liability coverage form (*06)
Coverage H – Bodily injury and property



Coverage I – Personal and advertising injury liability
Coverage J – Medical payments
Livestock coverage form
Mobile agricultural machinery and equipment coverage form
Cause of loss (basic, broad and special)
Exclusions
Additional coverages
Limits of insurance
Conditions
Definitions
6.0 Businessowners ('10) Policy 10%
6.1 Characteristics and purpose
6.2 Businessowners Section I – Property
Coverage
Exclusions
Limits of insurance
Deductibles
Loss conditions
General conditions
Optional coverages
Definitions
6.3 Businessowners Section II – Liability
Coverages
Exclusions
Who is an insured
Limits of insurance
General conditions
Definitions
6.4 Businessowners Section III – Common
Policy Conditions
6.5 Selected endorsements
Hired auto and non-owned auto liability (BP 04 04)
Protective safeguards (BP 04 30)
Utility services – direct damage (BP 04 56)
Utility services – time element (BP 04 57)
7.0 Workers Compensation Insurance 4%
7.1 Workers compensation laws
Types of laws
Monopolistic versus competitive
Compulsory versus elective
South Carolina Workers' Compensation Law (RL Title 42)
Exclusive remedy (RL 42-1-540)
Employment covered (required, voluntary) (RL 42-1-130-150, 310, 360)
Covered injuries (RL 42-1-160; RL 42-9-60; RL 42-15-20, 40)
Occupational disease (RL 42-11-10)
Benefits provided (RL 42-9-10-30, 200, 260, 290; RL 42-13-90; RL 42-15-10, 60-70)
7.2 Workers compensation and employers liability insurance policy
General section
Part One – Workers compensation insurance
Part Two – Employers liability insurance
Part Three – Other states insurance
Part Four – Your duties if injury occurs
Part Five – Premium
Part Six – Conditions
Selected endorsement
Voluntary compensation
7.3 Sources of coverage
South Carolina Workers' Compensation Uninsured
Employers' Fund (RL 42-7-200)

Self-insured employers (RL 42-5-20, 50)
South Carolina residual workers compensation
Voluntary market
8.0 Marine Insurance 3%
8.1 Hull coverage
Characteristics and purpose
Assured
Agreed value
Deductible (or deductible average clause)
Premium, return of premium and nonpayment of premium
Adventure
Causes of loss
Claims (general provisions)
General average and salvage
Sue and labor
Collision liability
Limitations of liability
Pilotage and towage
Change of ownership
Additional insurances
War, strikes, and related exclusions
8.2 Cargo coverage
Characteristics and purpose
Types of cargo losses
Total loss – actual total loss versus constructive total loss
Partial loss – particular average versus general average
Sue and labor expenses
Salvage charges and awards
8.3 Protection and indemnity insurance
Insuring agreements
Indemnity principle
Liability of vessel owner
Common covered losses
Exclusions
Conditions regarding claims
Other provisions
9.0 Surety and Fidelity 3%
9.1 Surety bonds
Nature of surety bonds
Surety bonds versus insurance
Parties of a surety bond – Principal, obligee, surety
Contract bonds
Purpose of license and permit bonds
Public official bond
Judicial bonds
Fiduciary bonds
9.2 Fidelity coverages
Nature of fidelity bonds
Employee theft coverage
Financial institution bonds
Public employee bonds
10.0 Other Coverages and Options 5%
10.1 Umbrella/excess liability policies
Commercial (CU 00 01)
10.2 Specialty liability insurance
Errors and omissions
Professional liability
Directors and officers liability
Fiduciary liability

Liquor liability
Employment practices liability
10.3 Surplus lines
Definitions and markets
Licensing requirements
10.4 Aviation insurance
Aircraft hull
Aircraft liability
10.5 National Flood Insurance Program
Write your own versus government
Eligibility
Coverage
Limits
Deductibles
10.6 South Carolina Wind and Hail Underwriting
Association (SCWHUA) (38-75-310-460)
Eligibility
Coverage
Limits
Deductible
10.7 Other policies
Difference in conditions

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South Carolina Code of Laws, Title 38 – Insurance, 2012, South Carolina Legislature, <http://www.scstatehouse.gov>

South Carolina Code of Regulations, Chapter 69 - Department of Insurance, 2012, South Carolina Legislature, www.scstatehouse.gov/coderegs/c069.php

South Carolina Code of Laws, Title 42 - Workers' Compensation, 2012, South Carolina Legislature, www.scstatehouse.gov/code/title42.php

The Institutes' Handbook of Insurance Policies, 2011, 10th Edition, The Institutes, (610) 644-2101, www.aicpcu.org

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

Dictionary of Insurance Terms, Harvey W. Rubin, 2008, 5th Edition, Barron's Educational Series, Inc., (800) 645-3476, www.barronseduc.com, ISBN 0-7641-3884-7

Introduction to Risk Management and Insurance, Mark S. Dorfman, 2008, 9th Edition, Prentice-Hall, (800) 382-3419, www.prenhall.com, ISBN 0-13-224227-3

Property and Casualty Insurance: A Basic Guide, Ernest H. Gore, 2008, Elizabeth Publishing, (760) 360-2001, www.elizabethpublishingcompany.com, ISBN 978-1-60585-164-8

Property and Liability Insurance Principles, 5th Edition, The Institutes, (610) 644-2101, www.aicpcu.org

South Carolina Crop Hail Insurance Adjuster Series 19-13 50 questions - 1 hour time limit	
1.0 Insurance Regulation 18%	
Director's general duties and powers (38-3-60, 110)	
Licensing requirements	
Qualifications (38-47-10)	
Nonresident (38-47-20)	
Emergency adjuster permit (Reg 69-1)	
Maintenance and duration (38-47-40)	
Change of address (38-47-15)	
Disciplinary actions	
Cease and desist order (38-57-200, 230)	
Hearings (38-3-170; 38-57-200)	
Penalties (38-2-10-30; 38-47-70)	
Suspension, revocation or cancellation (38-47-70)	
Claim settlement laws and regulations (38-59-20)	
Federal Regulation	
Fraud and false statements (18 USC 1033, 1034)	
2.0 Crop Insurance 58%	
Eligibility	
Insureds	
Insurable crops	
Application	
Binder	
Declarations section	
Required signatures	
Required information	
Terms of coverage	
Effective date	
Inception of coverage	
Expiration	
Cancellation	
Minimum loss	
Perils insured against	
Exclusions	
Limits of coverage	
Insurable value	
Deductibles	
Reduction of insurance	
Other provisions	
Replanting clause	
Acreage variation	
Fire department service charge	
Pro rata liability clause	
Fire and lightning coverage	
Subrogation	
Claim settlement practices	
Notice of loss	
Insured's duties after loss	
Appraisal	
Arbitration	
Mandatory endorsements	
NCIS - 444 Truck and Vine Crops	
NCIS - 578 Tree Fruits	
NCIS - 678 Field Diagram	
3.0 Loss Adjusting Procedures 24%	
Settling the claim	
Other insurance	
Field inspections and counts	
Closing the claim	
Deferments	



Unsettled claims (snags)
Stages of growth

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South Carolina Code of Laws, Title 38 - Insurance, 2012, South Carolina Legislature, <http://www.scstatehouse.gov>

Common Crop Insurance Policy, Basic Provisions - Reinsured Version (11-BR), National Crop Insurance Services, (913) 685-2767, www.ag-risk.org

NCIS 3 - Crop Hail Insurance Policy General Provisions, 2012, National Crop Insurance Services, (913) 685-2767, www.ag-risk.org

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

NCIS 457 - Optional Fire and Lightning Coverage on Crops Planted in Small Grain Crop, Stubble or Residue, 2007, National Crop Insurance Services, (913) 685-2767, www.ag-risk.org

NCIS 5 - Crop Hail Insurance Policy Jacket, 2010, National Crop Insurance Services, (913) 685-2767, www.ag-risk.org

NCIS 578 - Tree Fruits, Grapes, Bush Fruits, and Berries (Excess Over Loss-Optional XS15%-XS25%), 2009, National Crop Insurance Services, (913) 685-2767, www.ag-risk.org

NCIS 678 - Crop-Field Location Diagram, 1992, National Crop Insurance Services, (913) 685-2767, www.ag-risk.org

Insurance Dictionary, 2003, Silver Lake Publishing, www.silverlakepub.com, ISBN 1-56343-749-X

South Carolina Crop Insurance Producer	
Series 19-22	
50 questions - 1 hour time limit	
1.0 Insurance Regulation 15%	
Licensing	
Process (38-43-100)	
Types of licensees	
Producer (38-43-10)	
Nonresident (38-43-70)	
Temporary (38-43-102)	
Broker (38-45-10)	
Maintenance and duration	
Change of address (38-43-107)	
Reinstatement (38-43-110(B))	
Reporting of actions (38-43-247)	
Assumed names (38-43-10(C))	
Continuing education (38-43-106)	
Disciplinary actions	
Cease and desist order (38-57-200, 230)	
Hearings (38-3-170; 38-57-200)	

Penalties (38-2-10-30, 38-43-130)
State Regulation
Director's general duties and powers (38-3-60, 110)
Company regulation
Certificate of authority (38-5-80)
Solvency (38-5-120)
Rates (38-3-110)
Policy forms (38-61-20)
Unfair claims settlement practices (38-59-20)
Examination of books and records (38-13-10-30)
Appointment (38-43-40, 50)
Termination of appointment (38-43-55)
Producer regulation
Record maintenance (38-43-250)
Failure to act as fiduciary (38-43-240)
Blank forms (38-43-260)
Sharing commissions (38-43-200)
Representing an unauthorized insurer (38-43-160-180)
Unfair and prohibited practices
Misrepresentation (38-57-40)
False advertising (38-57-50)
Defamation (38-57-90)
Boycott, coercion, and intimidation (38-57-100)
False financial statements (38-57-80)
Unfair discrimination (38-55-50)
Rebating (38-57-130)
Prohibited inducements (38-57-130, 150)
Twisting (38-57-60)
Free insurance (38-57-170)
Insurance fraud act (38-55-510-590)
Consumer information privacy regulation (Reg 69-58 Sec 1-16)
Federal Regulation
Fair Credit Reporting Act (15 USC 1681-1681d)
Fraud and false statements (18 USC 1033, 1034)
2.0 General Insurance 10%
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
Insurers
Types of insurers
Stock companies
Mutual companies
Fraternal benefit societies
Lloyd's associations
Risk retention groups
Captive companies (Title 38, Ch 90)
Private versus government insurers



Authorized versus unauthorized insurers
Domestic, foreign, and alien insurers
Financial status (independent rating services)
Marketing (distribution) systems
Producers and general rules of agency
Insurer as principal
Producer/insurer relationship
Authority and powers of producers
Express
Implied
Apparent
Responsibilities to the applicant/insured
Contracts
Elements of 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 Crop Insurance 25%
Eligibility
Insureds
Insurable crops
Application
Binder
Declarations section
Required signatures
Required information
Terms of coverage
Effective date
Inception of coverage
Expiration
Cancellation
Minimum loss
Perils insured against
Limits of coverage
Insurable value
Deductibles
Reduction of insurance
Other provisions
Replanting clause
Acreage variation
Transit coverage
Fire department service charge
Pro rata liability clause
Fire and lightning coverage
Windrowed crops

Assignment
Subrogation
Claim settlement practices
Notice of loss
Insured's duties after loss
Appraisal
Arbitration
Mandatory endorsements
NCIS - 444 Truck and Vine Crops
NCIS - 578 Tree Fruits
NCIS - 678 Field Diagram
4.0 Federal Multiple-Peril Crop Insurance Programs 50%
Basic crop insurance
Eligibility
Insureds
Insurable crops
Actuarial document books
Yield guarantee
Actual Production History (APH)
Assigned yield
Transitional yield
Coverage level
Covered causes of loss
Application
Basic unit
Administrative fee
Production records
Acreage reporting
Disqualification of producer
Life of policy
Continuous
Cancellation
Termination
Multiple peril policy options
Levels of coverage
Price election
Optional units
High-risk land exclusion
Hail and fire exclusion
Replant payments
Late planting coverage
Prevented planting coverage
Transfer of coverage
Assignment of indemnity
Subrogation
Other provisions
Duties after loss
Insured
Insurer

REFERENCE LIST

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South Carolina Code of Laws, Title 38 - Insurance, 2012, South Carolina Legislature, <http://www.scstatehouse.gov>

Common Crop Insurance Policy, Basic Provisions - Reinsured Version (11-BR), National Crop Insurance Services, (913) 685-2767, www.ag-risk.org

A Quick Guide to Crop Insurance - Comparison of Federal Crop Insurance to Private Crop-Hail Insurance, 2009, National Crop Insurance Services, (913) 685-2767, www.ag-risk.org

FCIC 09-CAT - Multiple Peril Catastrophic Risk Protection Endorsement, 2009, Federal Crop Insurance Corporation, (202) 690-2803, www.rma.usda.gov/fcic/

FCIC 98-041 - Coarse Grains Crop Provisions, Federal Crop Insurance Corporation, (202) 690-2803, www.rma.usda.gov/fcic/

Loss Adjustment Manual (LAM) Standards Handbook, 2012, U.S. Department of Agriculture, http://www.rma.usda.gov/handbooks/25000/2012/12_25010-1h.pdf

NCIS 3 - Crop Hail Insurance Policy General Provisions, 2012, National Crop Insurance Services, (913) 685-2767, www.ag-risk.org

NCIS 457 - Optional Fire and Lightning Coverage on Crops Planted in Small Grain Crop, Stubble or Residue, 2007, National Crop Insurance Services, (913) 685-2767, www.ag-risk.org

NCIS 5 - Crop Hail Insurance Policy Jacket, 2010, National Crop Insurance Services, (913) 685-2767, www.ag-risk.org

NCIS 578 - Tree Fruits, Grapes, Bush Fruits, and Berries (Excess Over Loss-Optional XS15%-XS25%), 2009, National Crop Insurance Services, (913) 685-2767, www.ag-risk.org

NCIS 678 - Crop-Field Location Diagram, 1992, National Crop Insurance Services, (913) 685-2767, www.ag-risk.org

NCIS 700 B - Multiple Peril Crop Insurance - Common Crop Insurance Policy, National Crop Insurance Services, (913) 685-2767, www.ag-risk.org

18 USC Chapter 47, Sections 1033 and 1034, U.S. Code, <http://uscode.house.gov/download/pls/18C47.txt>

South Carolina Life Insurance Producer Series 19-01 100 questions - 2 hour time limit
1.0 Insurance Regulation 15%
1.1 Licensing
Process (38-43-100)
Types of licensees
Producer (38-43-10, 30)
Nonresident (38-43-70)
Temporary (38-43-102)
Broker (38-45-10, 38-45-20)
Maintenance and duration (38-43-110)
Reinstatement (38-43-110(B))
Reporting of actions (38-43-247)
Change of address (38-43-107)
Assumed names (38-43-10(C))
Continuing education (38-43-106); 69-33 sect. (3)(c)
Disciplinary actions
Cease and desist order (38-57-200, 230)
Hearings (38-3-170; 38-57-200)
Penalties (38-2-10-30, 38-43-130)
1.2 State regulation
Director's general duties and powers (38-3-60, 110)

Company regulation
Certificate of authority (38-5-80)
Solvency (38-5-120)
Rates (38-3-110)
Policy forms (38-61-20)
Unfair claims settlement practices (38-59-20)
Examination of books and records (38-13-10-30)
Appointment (38-43-40, 50)
Termination of appointment (38-43-55)
Producer regulation
Records maintenance (38-43-250)
Misappropriation of funds (38-43-240, 420)
Blank forms (38-43-260)
Sharing commissions (38-43-200)
Representing an unauthorized insurer (38-43-160-180)
Unfair and prohibited practices
Misrepresentation (38-57-40)
False advertising (38-57-50)
Defamation (38-57-90)
Boycott, coercion and intimidation (38-57-100)
False financial statements (38-57-80)
Unfair discrimination (38-55-50)
Rebating (38-57-130)
Twisting (38-57-60)
Free insurance (38-57-170)
Prohibited inducements (38-57-130, 150)
Insurance fraud act (38-55-510-590)
Consumer information privacy regulation (Reg 69-58 Sec 1-16)
1.3 Federal regulation
Fair Credit Reporting Act (15 USC 1681-1681d)
Fraud and false statements (18 USC 1033, 1034)
2.0 General Insurance 7%
2.1 Concepts
Risk management key terms
Risk
Exposure
Hazard
Peril
Loss
Methods of handling risk
Avoidance
Retention
Sharing
Reduction
Transfer
Elements of insurable risks
Adverse selection
Law of large numbers
Reinsurance
2.2 Insurers
Types of insurers
Stock companies
Mutual companies
Fraternal benefit societies
Lloyd's associations
Captive companies (Title 38, Ch 90)
Private versus government insurers
Domestic, foreign and alien insurers
Financial status (independent rating services)
Marketing (distribution) systems
2.3 Producers and general rules of agency



Insurer as principal
Producer/insurer relationship
Authority and powers of producers
Express
Implied
Apparent
Responsibilities to the applicant/insured
2.4 Contracts
Elements of a legal contract
Offer and acceptance
Consideration
Competent parties
Legal purpose
Distinct characteristics of an insurance contract
Contract of adhesion
Aleatory contract
Personal contract
Unilateral contract
Conditional contract
Legal interpretations affecting contracts
Ambiguities in a contract of adhesion
Reasonable expectations
Indemnity
Utmost good faith
Representations/misrepresentations
Warranties
Concealment
Fraud
Waiver and estoppel
3.0 Life Insurance Basics 26%
3.1 Insurable interest
3.2 Personal uses of life insurance
Survivor protection
Estate creation
Cash accumulation
Liquidity
Estate conservation
Viatical settlements
Life settlements
Exemption from claims of creditors
Exemption from probate
3.3 Determining amount of personal life insurance
Human life value approach
Needs approach
Types of information gathered
Determining lump-sum needs
Planning for income needs
3.4 Business uses of life insurance
Buy-sell funding
Key person
Deferred Compensation
Executive bonuses
3.5 Classes of life insurance policies
Group versus individual
Permanent versus term
Participating versus nonparticipating
Fixed versus variable life insurance and annuities
Regulation of variable products (SEC, FINRA and South Carolina) (Reg 69-12 Part A (Art IV), Part B (Art VI))
3.6 Premiums
Factors in premium determination
Mortality

Interest
Expense
Premium payment mode
3.7 Producer responsibilities
Solicitation and sales presentations
Advertising
Life and Accident and Health Insurance
Guaranty Association (38-29-130(5))
Illustrations (Reg 69-40 Sec 5-8)
Policy summary (Reg 69-30(D), (E))
Buyer's guide (Reg 69-30(D), (E), Appendix)
Life insurance policy cost comparison methods
Replacement (38-63-220(b); Reg 69-12.1)
Use and disclosure of insurance information
Field underwriting
Notice of information practices
Application procedures and timing of initial premium collection
Premium collection
Delivery
Policy review
Effective date of coverage
3.8 Individual underwriting by the insurer
Information sources and regulation
Application
Producer report
Attending physician statement
Investigative consumer (inspection) report
Medical Information Bureau (MIB)
Selection criteria and unfair discrimination (38-57-120(1))
Classification of risks
Preferred
Standard
Substandard
4.0 Life Insurance Policies 17%
4.1 Term life insurance
Level term
Annual renewable term
Level premium term
Decreasing term
4.2 Whole life insurance
Continuous premium (straight life)
Limited payment
Single premium
4.3 Flexible premium policies
Adjustable life
Universal life
Variable life
4.4 Specialized policies
Joint life (first-to-die)
Survivorship life (second-to-die)
Final expense/pre-need
4.5 Group life insurance
Characteristics of group plans
Types of plan sponsors
Group underwriting requirements
Conversion to individual policy (38-65-210(8-10))
4.6 Credit life insurance (individual versus group)
5.0 Life Insurance Policy Provisions, Options and Riders 23%
5.1 Required provisions (38-63-220)
Modifications (c)
Right to examine (free look) (b)

Payment of premiums (h)
Grace period (i)
Reinstatement (j)
Incontestability (d)
Misstatement of age or gender (e)
Interest on insurance proceeds (f)
Entire contract (38-63-210)
Exclusions (38-63-225)
5.2 Beneficiaries
Designation options
Individuals
Classes
Estates
Minors
Trusts
Succession
Revocable versus irrevocable
Common disaster clause
Spendthrift clause
5.3 Settlement options
Cash payment
Interest only
Fixed-period installments
Fixed-amount installments
Life income
Single life
Life with term certain
Joint and survivor
Joint life with term certain
5.4 Nonforfeiture options
Cash surrender value
Extended term
Reduced paid-up insurance
5.5 Policy loan and withdrawal options
Cash loans
Automatic premium loans
Withdrawals or partial surrenders
5.6 Dividend options
Cash payment
Reduction of premium payments
Accumulation at interest
One-year term option
Paid-up additions
5.7 Disability riders
Waiver of premium
Waiver of cost of insurance
Disability income benefit
Payor benefit life/disability (juvenile insurance)
5.8 Accelerated (living) benefit provisions/riders
Conditions for payment
Effect on death benefit
5.9 Riders covering additional insureds
Spouse/other-insured term rider
Children's term rider
Family term rider
5.10 Riders affecting the death benefit amount
Accidental death
Guaranteed insurability
Cost of living
5.11 Standard Life Insurance Provisions
Ownership
Assignment

6.0 Annuities 7%
6.1 Annuity principles and concepts
Accumulation period versus annuity period
Owner, annuitant and beneficiary
Insurance aspects of annuities
6.2 Immediate versus deferred annuities
Single premium immediate annuities (SPIAs)
Deferred annuities
Premium payment options
Nonforfeiture
Surrender and withdrawal charges
Death benefits
6.3 Annuity (benefit) payment options
Life contingency options
Pure life versus life with guaranteed minimum
Single life versus multiple life
Annuities certain (types)
6.4 Annuity products
Fixed annuities
General account assets
Interest rate guarantees (minimum versus current)
Level benefit payment amount
Equity indexed annuities
Market value adjusted annuities
6.5 Uses of annuities
Lump-sum settlements
Qualified retirement plans
Group versus individual annuities
Personal uses
Individual retirement plans (IRAs)
Tax-deferred growth
Retirement income
Education funds
7.0 Federal Tax Considerations for Life Insurance and Annuities 3%
7.1 Taxation of personal life insurance
Amounts available to policyowner
Cash value increases
Dividends
Policy loans
Surrenders
Amounts received by beneficiary
General rule and exceptions
Settlement options
Values included in insured's estate
7.2 Modified endowment contracts (MECs)
Modified endowment versus non-MEC life insurance
Seven-pay test
Distributions
7.3 Taxation of non-qualified annuities
Individually-owned
Accumulation phase (taxation issues related to withdrawals)
Annuity phase and the exclusion ratio
Distributions at death
Corporate-owned
7.4 Taxation of individual retirement plans (IRAs)
Traditional IRAs
Contributions and deductible amounts
Premature distributions (including taxation issues)
Annuity phase benefit payments
Values included in the annuitant's estate
Amounts received by beneficiary

Required minimum distributions
Roth IRAs
Contributions and limits
Distributions
7.5 Rollovers and transfers (IRAs and qualified plans)
7.6 Section 1035 exchanges
8.0 Qualified Plans 2%
8.1 General requirements
ERISA 408(b)(2) disclosure rules
8.2 Federal tax considerations
Tax advantages for employers and employees
Taxation of distributions (age-related)
8.3 Plan types, characteristics and purchasers
Simplified employee pensions (SEPs)
Self-employed plans (HR 10 or Keogh plans)
Deferred compensation qualified plan, Roth option
Profit-sharing and 401(k) plans
SIMPLE plans
Defined benefit pension plans
Section 457 deferred compensation (nonqualified)
403(b) tax-sheltered annuities (TSAs)

REFERENCE LIST

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Life and Health Insurance License Exam Manual, 2010, 2nd Edition, Kaplan Financial Education, (800) 824-8742, www.kfeducation.com

South Carolina Code of Laws, Title 38 – Insurance, 2012, South Carolina Legislature, <http://www.scstatehouse.gov>

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Dictionary of Insurance Terms, Harvey W. Rubin, 2008, 5th Edition, Barron's Educational Series, Inc., (800) 645-3476, www.barronseduc.com, ISBN 0-7641-3884-7

Introduction to Risk Management and Insurance, Mark S. Dorfman, 2008, 9th Edition, Prentice-Hall, (800) 382-3419, www.prenhall.com, ISBN 0-13-224227-3

Life and Health Insurance Licensing Basics, James J. Smith, Bromley Smith Publishers, (732) 449-9288, www.bromleysmithpublishers.com

Life & Health Pathfinder, William H. Cummings, J. Mack Spears, Pathfinder Publishers, (800) 592-4242, www.pathfinderedu.com

Life Insurance Handbook, Louis S. Shuntich, 2003, Marketplace Books, www.marketplacebooks.com

McGill's Life Insurance, Edward E. Graves, 2009, 7th Edition, The American College, (888) 263-7265, www.theamericancollege.edu

15 USC 1681- The Fair Credit Reporting Act, Federal Trade Commission, <http://www.ftc.gov/os/statutes/031224fcra.pdf>

18 USC Chapter 47, Sections 1033 and 1034, U.S. Code, <http://uscode.house.gov/download/pls/18C47.txt>

South Carolina Life, Accident and Health Insurance Producer Series 19-03
150 questions - 165 minute time limit
1.0 Insurance Regulation 15%
1.1 Licensing
Process (38-43-100)
Types of licensees
Producer (38-43-10, 30)
Nonresident (38-43-70)
Temporary (38-43-102)
Broker (38-45-10, 38-45-20)
Maintenance and duration (38-43-110)
Reinstatement (38-43-110(B))
Reporting of actions (38-43-247)
Change of address (38-43-107)
Assumed names (38-43-10(C))
Continuing education (38-43-106); 69-33 sect. (3)(c)
Disciplinary actions
Cease and desist order (38-57-200, 230)
Hearings (38-3-170; 38-57-200)
Penalties (38-2-10-30, 38-43-130)
1.2 State regulation
Director's general duties and powers (38-3-60, 110)
Company regulation
Certificate of authority (38-5-80)
Solvency (38-5-120)
Rates (38-3-110)
Policy forms (38-61-20)
Unfair claims settlement practices (38-59-20)
Examination of books and records (38-13-10-30)
Appointment (38-43-40, 50)
Termination of appointment (38-43-55)
Producer regulation
Records maintenance (38-43-250)
Misappropriation of funds (38-43-240, 420)
Blank forms (38-43-260)
Sharing commissions (38-43-200)
Representing an unauthorized insurer (38-43-160-180)
Unfair and prohibited practices
Misrepresentation (38-57-40)
False advertising (38-57-50)
Defamation (38-57-90)
Boycott, coercion and intimidation (38-57-100)
False financial statements (38-57-80)
Unfair discrimination (38-55-50)
Rebating (38-57-130)
Twisting (38-57-60)
Free insurance (38-57-170)
Prohibited inducements (38-57-130, 150)
Insurance fraud act (38-55-510-590)
Consumer information privacy regulation (Reg 69-58 Sec 1-16)
1.3 Federal regulation
Fair Credit Reporting Act (15 USC 1681-1681d)
Fraud and false statements (18 USC 1033, 1034)
2.0 General Insurance 5%
2.1 Concepts
Risk management key terms
Risk
Exposure
Hazard
Peril



Loss
Methods of handling risk
Avoidance
Retention
Sharing
Reduction
Transfer
Elements of insurable risks
Adverse selection
Law of large numbers
Reinsurance
2.2 Insurers
Types of insurers
Stock companies
Mutual companies
Fraternal benefit societies
Lloyd's associations
Captive companies (Title 38, Ch 90)
Private versus government insurers
Domestic, foreign and alien insurers
Financial status (independent rating services)
Marketing (distribution) systems
2.3 Producers and general rules of agency
Insurer as principal
Producer/insurer relationship
Authority and powers of producers
Express
Implied
Apparent
Responsibilities to the applicant/insured
2.4 Contracts
Elements of a legal contract
Offer and acceptance
Consideration
Competent parties
Legal purpose
Distinct characteristics of an insurance contract
Contract of adhesion
Aleatory contract
Personal contract
Unilateral contract
Conditional contract
Legal interpretations affecting contracts
Ambiguities in a contract of adhesion
Reasonable expectations
Indemnity
Utmost good faith
Representations/misrepresentations
Warranties
Concealment
Fraud
Waiver and estoppel
3.0 Life Insurance Basics 9%
3.1 Insurable interest
3.2 Personal uses of life insurance
Survivor protection
Estate creation
Cash accumulation
Liquidity
Estate conservation
Viatical settlements
Life settlements

Exemption from claims of creditors
Exemption from probate
3.3 Determining amount of personal life insurance
Human life value approach
Needs approach
Types of information gathered
Determining lump-sum needs
Planning for income needs
3.4 Business uses of life insurance
Buy-sell funding
Key person
Deferred Compensation
Executive bonuses
3.5 Classes of life insurance policies
Group versus individual
Permanent versus term
Participating versus nonparticipating
Fixed versus variable life insurance and annuities
Regulation of variable products (SEC, FINRA and South Carolina) (Reg 69-12 Part A (Art IV), Part B (Art VI))
3.6 Premiums
Factors in premium determination
Mortality
Interest
Expense
Premium payment mode
3.7 Producer responsibilities
Solicitation and sales presentations
Advertising
Life and Accident and Health Insurance Guaranty Association (38-29-130(5))
Illustrations (Reg 69-40 Sec 5-8)
Policy summary (Reg 69-30(D), (E))
Buyer's guide (Reg 69-30(D), (E), Appendix)
Life insurance policy cost comparison methods
Replacement (38-63-220(b); Reg 69-12.1)
Use and disclosure of insurance information
Field underwriting
Notice of information practices
Application procedures and timing of initial premium collection
Premium collection
Delivery
Policy review
Effective date of coverage
3.8 Individual underwriting by the insurer
Information sources and regulation
Application
Producer report
Attending physician statement
Investigative consumer (inspection) report
Medical Information Bureau (MIB)
Selection criteria and unfair discrimination (38-57-120(1))
4.0 Life Insurance Policies 6%
4.1 Term life insurance
Level term
Annual renewable term
Level premium term
Decreasing term
4.2 Whole life insurance
Continuous premium (straight life)
Limited payment

Single premium
4.3 Flexible premium policies
Adjustable life
Universal life
Variable life
4.4 Specialized policies
Joint life (first-to-die)
Survivorship life (second-to-die)
Final expense/pre-need
4.5 Group life insurance
Characteristics of group plans
Types of plan sponsors
Group underwriting requirements
Conversion to individual policy (38-65-210(8-10))
4.6 Credit life insurance (individual versus group)
5.0 Life Insurance Policy Provisions, Options and Riders 11%
5.1 Required provisions (38-63-220)
Modifications (c)
Right to examine (free look) (b)
Payment of premiums (h)
Grace period (i)
Reinstatement (j)
Incontestability (d)
Misstatement of age or gender (e)
Interest on insurance proceeds (f)
Entire contract (38-63-210)
Exclusions (38-63-225)
5.2 Beneficiaries
Designation options
Individuals
Classes
Estates
Minors
Trusts
Succession
Revocable versus irrevocable
Common disaster clause
Spendthrift clause
5.3 Settlement options
Cash payment
Interest only
Fixed-period installments
Fixed-amount installments
Life income
Single life
Life with term certain
Joint and survivor
Joint life with term certain
5.4 Nonforfeiture options
Cash surrender value
Extended term
Reduced paid-up insurance
5.5 Policy loan and withdrawal options
Cash loans
Automatic premium loans
Withdrawals or partial surrenders
5.6 Dividend options
Cash payment
Reduction of premium payments
Accumulation at interest
One-year term option
Paid-up additions

5.7 Disability riders
Waiver of premium
Waiver of cost of insurance
Disability income benefit
Payor benefit life/disability (juvenile insurance)
5.8 Accelerated (living) benefit provisions/riders
Conditions for payment
Effect on death benefit
5.9 Riders covering additional insureds
Spouse/other-insured term rider
Children's term rider
Family term rider
5.10 Riders affecting the death benefit amount
Accidental death
Guaranteed insurability
Cost of living
5.11 Standard Life Insurance Provisions
Ownership
Assignment
6.0 Annuities 4%
6.1 Annuity principles and concepts
Accumulation period versus annuity period
Owner, annuitant and beneficiary
Insurance aspects of annuities
6.2 Immediate versus deferred annuities
Single premium immediate annuities (SPIAs)
Deferred annuities
Premium payment options
Nonforfeiture
Surrender and withdrawal charges
Death benefits
6.3 Annuity (benefit) payment options
Life contingency options
Pure life versus life with guaranteed minimum
Single life versus multiple life
Annuities certain (types)
6.4 Annuity products
Fixed annuities
General account assets
Interest rate guarantees (minimum versus current)
Level benefit payment amount
Equity indexed annuities
Market value adjusted annuities
6.5 Uses of annuities
Lump-sum settlements
Qualified retirement plans
Group versus individual annuities
Personal uses
Individual retirement plans (IRAs)
Tax-deferred growth
Retirement income
Education funds
7.0 Federal Tax Considerations for Life Insurance and Annuities 3%
7.1 Taxation of personal life insurance
Amounts available to policyowner
Cash value increases
Dividends
Policy loans
Surrenders
Amounts received by beneficiary
General rule and exceptions

Settlement options
Values included in insured's estate
7.2 Modified endowment contracts (MECs)
Modified endowment versus non-MEC life insurance
Seven-pay test
Distributions
7.3 Taxation of non-qualified annuities
Individually-owned
Accumulation phase (taxation issues related to withdrawals)
Annuity phase and the exclusion ratio
Distributions at death
Corporate-owned
7.4 Taxation of individual retirement plans (IRAs)
Traditional IRAs
Contributions and deductible amounts
Premature distributions (including taxation issues)
Annuity phase benefit payments
Values included in the annuitant's estate
Amounts received by beneficiary
Required minimum distributions
Roth IRAs
Contributions and limits
Distributions
7.5 Rollovers and transfers (IRAs and qualified plans)
7.6 Section 1035 exchanges
8.0 Qualified Plans 1%
8.1 General requirements
ERISA 408(b)(2) disclosure rules
8.2 Federal tax considerations
Tax advantages for employers and employees
Taxation of distributions (age-related)
8.3 Plan types, characteristics and purchasers
Simplified employee pensions (SEPs)
Self-employed plans (HR 10 or Keogh plans)
Deferred compensation qualified plan, Roth options
Profit-sharing and 401(k) plans
SIMPLE plans
Defined benefit pension plans
Section 457 deferred compensation (nonqualified)
403(b) tax-sheltered annuities (TSAs)
9.0 Health Insurance Basics 8%
9.1 Definitions of perils
Accidental injury
Sickness
9.2 Principal types of losses and benefits
Loss of income from disability
Medical expense
Dental expense
Long-term care expense
9.3 Classes of health insurance policies
Individual versus group
Private versus government
Limited versus comprehensive
9.4 Limited policies
Limited benefits
Required notice to insured
Types of limited policies
Accident-only including South Carolina minimum standards
Hospital indemnity (income)
Credit disability
Blanket insurance (teams, passengers, other)

Prescription drugs
Vision care
Guaranteed insurability
9.5 Common exclusions from coverage
9.6 Producer responsibilities in individual health insurance
Marketing requirements
Advertising (Reg 69-17)
Life and Accident and Health Insurance
Guaranty Association (38-29-130(5))
Sales presentations (Reg 69-34.1)
Outline of coverage (38-71-550)
Field underwriting
Nature and purpose
Disclosure of information about individuals
Application procedures
Requirements at delivery of policy
9.7 Individual underwriting by the insurer
Underwriting criteria
Sources of underwriting information
Application
Producer report
Attending physician statement
Investigative consumer (inspection) report
Medical Information Bureau (MIB)
Medical examinations and lab tests
Unfair discrimination (38-57-120(2))
Genetic testing (38-93-20)
Classification of risks
Preferred
Standard
Substandard
9.8 Considerations in replacing health insurance
Pre-existing conditions (38-71-730(4), 850; Reg 69-34 Sec E(6))
Benefits, limitations and exclusions
Underwriting requirements
Producer liability for errors and omissions
10.0 Individual Health and Disability Insurance Policy General 5%
10.1 Required provisions (38-71-340 (8)); 38-59-20; 38-59-230
Entire contract; changes (1)
Time limit on certain defenses (2)
Grace period (3)
Reinstatement (4)
Claim procedures (5-9)
Physical examinations and autopsy (10)
Legal actions (11)
Change of beneficiary (12)
Conformity with state statutes (13)
10.2 Optional provisions (38-71-370)
Change of occupation (1)
Misstatement of age (2)
Other insurance in this insurer (3)
Insurance with other insurers
Expense-incurred benefits (4)
Other benefits (5)
Unpaid premium (7)
Illegal occupation (8)
Intoxicants and narcotics (9)
10.3 Other general provisions
Right to examine (free look) (38-71-150)
Insuring clause

Consideration clause
Renewability clause
Noncancelable
Guaranteed renewable
Conditionally renewable
Renewable at option of insurer
Nonrenewable (cancelable, term)
Subrogation
11.0 Disability Income and Related Insurance 6%
11.1 Qualifying for disability benefits
Inability to perform duties
Own occupation
Any occupation
Pure loss of income (income replacement contracts)
Presumptive disability
Requirement to be under physician care
11.2 Individual disability income insurance
Basic total disability plan
Income benefits (monthly indemnity)
Elimination and benefit periods
Waiver of premium feature
Coordination with social insurance and workers compensation benefits
Additional monthly benefit (AMB)
Social insurance supplement (SIS)
Occupational versus nonoccupational coverage
At-work benefits
Partial disability benefit
Residual disability benefit
Other provisions affecting income benefits
Cost of living adjustment (COLA) rider
Future increase option (FIO) rider
Relation of earnings to insurance (38-71-370(6))
Other cash benefits
Accidental death and dismemberment
Rehabilitation benefit
Medical reimbursement benefit (nondisabling injury)
Refund provisions
Return of premium
Cash surrender value
Exclusions
11.3 Unique aspects of individual disability underwriting
Occupational considerations
Benefit limits
Policy issuance alternatives
11.4 Group disability income insurance
Group versus individual plans
Short-term disability (STD)
Long-term disability (LTD)
11.5 Business disability insurance
Disability buy-sell policy
11.6 Social Security disability
Qualification for disability benefits
Definition of disability
Waiting period
Disability income benefits
11.7 Workers compensation
Eligibility
Benefits
12.0 Medical Plans 6%

12.1 Medical plan concepts
Fee-for-service basis versus prepaid basis
Specified coverages versus comprehensive care
Benefit schedule versus usual/reasonable/customary charges
Any provider versus limited choice of providers
Insureds versus subscribers/participants
12.2 Types of plans
Major medical insurance
Characteristics
Common limitations
Exclusions from coverage
Provisions affecting cost to insured
Health Maintenance Organizations (HMOs)
General characteristics
Preventive care services
Primary care physician (PCP) versus referral (specialty) physician
Emergency care
Hospital services
Preferred provider organizations (PPOs) and point-of-service (POS) plans
General characteristics
In-network and out-of-network provider access
PCP referral
12.3 Cost containment in health care delivery
Cost-saving services
Preventive care
Hospital outpatient benefits
Alternatives to hospital services
Utilization review
Prospective review
Concurrent review
12.4 South Carolina eligibility requirements and offers (individual and/or group)
Dependent child age limit (38-71-1330(5))
Child enrollment; non-custodial parents (38-71-250)
Physically or mentally handicapped dependents (38-71-350, 780)
Newborn child coverage (38-71-135, 140)
Adopted and prospective adopted children (38-71-140(D), 143)
12.5 HIPAA (Health Insurance Portability and Accountability Act) requirements (38-71-840)
Eligibility
Guaranteed issue
Pre-existing conditions (38-71-850)
Creditable coverage (38-71-850)
Renewability (38-71-675, 870)
12.6 Federal Patient Protection and Affordable Care Act (PACA)
Preexisting conditions
Grandfather vs. Non-Grandfather Plans
Annual and lifetime dollar limits
Preventive care
Age limit of dependent children
13.0 Group Health Insurance 8%
13.1 Characteristics of group insurance
Group contract
Certificate of coverage
Experience rating versus community rating
13.2 Types of eligible groups
Employment-related groups
Individual employer groups

Associations (alumni, professional, other)
Customer groups (depositors, creditor-debtor, other)
13.3 Marketing considerations
Advertising
Regulatory jurisdiction/place of delivery
13.4 Employer group health insurance
Insurer underwriting criteria
Characteristics of group
Plan design factors
Persistency factors
Administrative capability
Eligibility for coverage (38-71-850)
Annual open enrollment
Employee eligibility
Dependent eligibility
Coordination of benefits provision (Reg 69-43)
Change of insurance companies or loss of coverage
Coinsurance and deductible carryover
No-loss no-gain
Events that terminate coverage
Extension of benefits
Continuation of coverage under COBRA
South Carolina continuation and conversion rules (38-71-770)
13.5 Small employer medical plans
Definition of small employer (38-71-920, 1340)
Benefit plans offered
Health care center (HMO) plans
Small employer carrier plans
Eligibility of employees
Renewability
13.6 Health savings accounts (HSAs)
13.7 Health Reimburse Arrangements (HRAs)
14.0 Dental Insurance 2%
14.1 Types of dental treatment
Diagnostic and preventive
Restorative
Oral surgery
Endodontics
Periodontics
Prosthodontics
Orthodontics
14.2 Indemnity plans
Choice of providers
Scheduled versus nonscheduled plans
Benefit categories
Diagnostic/preventive services
Basic services
Major services
Deductibles and coinsurance
Combination plans
Exclusions
Limitations
Predetermination of benefits
14.3 Employer group dental expense
Integrated deductibles versus stand-alone plans
Minimizing adverse selection
15.0 Insurance for Senior Citizens and Special Needs Individuals 8%
15.1 Medicare
Nature, financing and administration
Part A – Hospital Insurance
Individual eligibility requirements

Enrollment
Coverages and cost-sharing amounts
Part B – Medical Insurance
Individual eligibility requirements
Enrollment
Coverages and cost-sharing amounts
Exclusions
Claims terminology and other key terms
Part C – Medicare Advantage
Part D – Prescription Drug Insurance
15.2 Medicare supplements (Reg 69-46)
Purpose (Sec 1)
Open enrollment (Sec 11)
Standardized Medicare supplement plans (Sec 8)
Core benefits (B)
Additional benefits (C)
South Carolina regulations and required provisions
Advertising (Sec 19)
Standards for marketing (Sec 20)
Permitted compensation arrangements (Sec 16)
Appropriateness of recommended purchase and excessive insurance (Sec 21)
Required disclosure provisions (Sec 17)
Guaranteed issue for eligible persons (Sec 12)
Reporting of multiple policies (Sec 22)
Buyer's guide (Sec 17(A)(6))
Right to return (Sec 17(A)(5))
Replacement (Sec 18, 23)
Benefit standards (Sec 8(A))
Pre-existing conditions (Sec 8(A)(1))
Outline of coverage (Sec 17(D))
Prohibited practices (Sec 20(B))
Medicare select (Sec 10)
15.3 Other options for individuals with Medicare
Employer group health plans
Disabled employees
Employees with kidney failure
Individuals age 65 or older
Medicaid
Eligibility
Benefits
15.4 Long-term care (LTC) insurance (Reg 69-44)
Eligibility for benefits
Levels of care
Skilled care
Intermediate care
Custodial care
Home health care (Reg 69-44 Sec 3(E))
Adult day care
Respite care
Benefit periods
Benefit amounts
Optional benefits
Guarantee of insurability
Return of premium
Qualified LTC plans
Exclusions (Reg 69-44 Sec 3(B))
Underwriting considerations
South Carolina regulations and required provisions
Renewability (Reg 69-44 Sec 3(A), 4(A))
Outline of coverage (Reg 69-44 Sec 9)
Required disclosure provisions (Reg 69-44 Sec 4)

Replacement (Reg 69-44 Sec 5)
Inflation protection (Reg 69-44 Sec 13(A))
15.5 South Carolina Health Insurance Pool (38-74-10-90)
Eligibility (38-74-30)
Coverages and limits
Exclusions
Deductibles and coinsurance
16.0 Federal Tax Considerations for Health Insurance 3%
16.1 Personally-owned health insurance
Disability income insurance
Medical expense insurance
Long-term care insurance
16.2 Employer group health insurance
Medical and dental expense
Long-term care insurance
Accidental death and dismemberment
16.3 Medical expense coverage for sole proprietors and partners
16.4 Business disability insurance
Key person disability income
Buy-sell policy
16.5 Health savings accounts (HSAs)

South Carolina Motor Vehicle Damage Appraiser Series 19-15 50 questions - 1 hour time limit	
1.0 Insurance Regulation 15%	
1.1 Director's general duties and powers (38-3-60, 110)	
1.2 Licensing requirements	
Qualifications (38-49-20)	
1.3 Maintenance and duration (38-49-20; Reg 69-33)	
1.4 Disciplinary actions (38-49-40)	
1.5 Claim settlement laws and regulations (38-59-20; Reg 69-16)	
1.6 Federal regulation	
Fraud and false statements (18 USC 1033, 1034)	
2.0 Insurance Basics 5%	
2.1 Common auto policy provisions	
Insureds – named, first named, additional	
Deductibles	
Loss payable clause	
3.0 Auto Insurance 5%	
3.1 Personal auto ('05)	
Definitions	
Coverage for damage to your auto	
Collision	
Other than collision	
Exclusions	
General provisions	
3.2 Commercial auto ('13)	
Section I – Covered autos	
Section III – Physical damage coverage	
Exclusions	
4.0 Appraising Auto Physical Damage Claims 75%	
4.1 Role of the appraiser (Reg 69-16)	
Duties and responsibilities	
Relationship to adjusters	
4.2 Duties of insured after a loss	
Notice to insurer	
Minimizing the loss	
Inspection and appraisal of vehicle	
Special requirements	
4.3 Determining value and loss	
Adjustment procedures	
Salvage	
Appraisal	
Depreciation	
Repair or replacement	
Repair options and procedures	
Like kind and quality	
Aftermarket parts	
Partial loss versus total loss	
4.4 Vehicle inspection	
Proper vehicle identification and options ID	
Estimate of repairs form	
4.5 Vehicle parts and construction	
Body	
Front end	
Rear body	
Quarter panels	
Doors	
Roof	
Bumpers/urethane repairs	

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Life Insurance Handbook, Louis S. Shuntich, 2003, Marketplace Books, www.marketplacebooks.com

15 USC 1681- The Fair Credit Reporting Act, Federal Trade Commission, <http://www.ftc.gov/os/statutes/031224fcra.pdf>



Lamps
Cowl
Firewall
Floor pan
Rocker panels
Pillars
Substructure
Frame
Unibody
Mechanical
Engine
Sensors
Cooling system
Electrical system/computers
Exhaust system
Fuel system
Heating and air conditioning systems
Brakes/ABS
Steering
Suspension
Drive Train
Transmission
Air bags/SRS (seat belts)
Glass
Tires
Interior
Paint

South Carolina Personal Lines Adjuster Series 19-23 100 questions - 2 hour time limit	
1.0 Insurance Regulation 10%	
1.1 Director's general duties and powers (38-3-60, 110)	
1.2 Licensing requirements	
Qualifications (38-47-10)	
Nonresident (38-47-20)	
Emergency adjuster permit (Reg 69-1)	
1.3 Maintenance and duration (38-47-40)	
Change of address (38-47-15)	
1.4 Disciplinary actions	
Cease and desist order (38-57-200, 230)	
Hearings (38-3-170; 38-57-200)	
Penalties (38-2-10-30; 38-47-70)	
1.5 Claim settlement laws and regulations (38-59-20)	
1.6 Federal regulation	
Fraud and false statements (18 USC 1033, 1034)	
2.0 Insurance Basics 14%	
2.1 Contract basics	
Elements of a legal contract	
Offer and acceptance	
Consideration	
Competent parties	
Legal purpose	
Distinct characteristics of an insurance contract	
Contract of adhesion	
Aleatory contract	
Personal contract	
Unilateral contract	
Conditional contract	
Legal interpretations affecting contracts	
Ambiguities in a contract of adhesion	
Reasonable expectations	
Indemnity	
Utmost good faith	
Representations/misrepresentations	
Warranties	
Concealment	
Fraud	
Waiver and estoppel	
2.2 Insurance principles and concepts	
Insurable interest	
Hazards	
Physical	
Moral	
Morale	
Negligence	
Elements of a negligent act	
Defenses against negligence	
Damages	
Compensatory — special versus general	
Punitive	
Absolute liability	
Strict liability	
Vicarious liability	
Causes of loss (perils)	
Named perils versus special (open) perils	
Direct loss	

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South Carolina Code of Regulations, Chapter 69 - Department of Insurance, 2012, South Carolina Legislature, www.scstatehouse.gov/coderegs/c069.php

Dictionary of Insurance Terms, Harvey W. Rubin, 2008, 5th Edition, Barron's Educational Series, Inc., (800) 645-3476, www.barronseduc.com, ISBN 0-7641-3884-7

Insurance Law: A Guide to Fundamental Principles, Legal Doctrines, and Commercial Practices, Keeton and Widiss, 1988, Thomson/West, (800) 344-5008, www.store.westlaw.com, ISBN 0894630776

Property and Casualty Licensing Basics, James J. Smith, 2007, 5th Edition, Bromley Smith Publishers, (732) 449-9288, www.bromleysmithpublishers.com

Property & Casualty Pathfinder, William H. Cummings, J. Mack Spears, Pathfinder Publishers, (800) 592-4242, www.pathfinderedu.com

Property and Liability Insurance Principles, 5th Edition, The Institutes, (610) 644-2101, www.aicpcu.org



Consequential or indirect loss
Blanket versus specific insurance
Basic types of construction
Loss valuation
Actual cash value
Replacement cost
Functional replacement cost
Market value
Agreed value
Stated amount
2.3 Policy structure
Declarations
Definitions
Insuring agreement or clause
Additional/supplementary coverage
Conditions
Exclusions
Endorsements
2.4 Common policy provisions
Insureds – named, first named, additional
Policy period
Policy territory
Cancellation and nonrenewal
Deductibles
Other insurance
Nonconcurrency
Primary and excess
Pro rata
Limits of liability
Per occurrence (accident)
Per person
Split
Combined single
Restoration/nonreduction of limits
Coinsurance
Vacancy or unoccupancy
Named insured provisions
Duties after loss
Assignment
Abandonment
Insurer provisions
Liberalization
Subrogation
Salvage
Claim settlement options
Duty to defend
Third-party provisions
Standard mortgage clause
Loss payable clause
No benefit to the bailee
2.5 South Carolina laws, regulations and required provisions
South Carolina Valued Policy Law (38-75-20, 30)
South Carolina Property and Casualty Insurance Guaranty Association (38-31-10-170)
Cancellation, nonrenewal and renewal (38-75-710-790)
Insurance fraud act (38-55-510-590)
Arbitration of property damage liability claims (38-77-710-770)
Federal Terrorism Insurance Program (15 USC 6701; Public Law 107-297, 109-144, 110-160)
3.0 Adjusting Losses 20%
3.1 Role of the adjuster

Duties and responsibilities
Staff and independent adjuster versus public adjuster
Relationship to the legal profession
3.2 Claim reporting
Claim investigation
Claim file documentation of events
Types of reports
Initial or first field
Interim or status
Full formal
3.3 Property losses
Duties of insured after a loss
Notice to insurer
Minimizing the loss
Proof of loss
Special requirements
Production of books and records
Abandonment
Determining value and loss
Burden of proof of value and loss
Estimates
Depreciation
Salvage
Claim settlement options
Payment and discharge
3.4 Liability losses
Investigation procedures
Verify coverage
Determine liability
Gathering evidence
Physical evidence
Witness statements
Determining value of intangible damages
3.5 Coverage problems
Dealing with coverage disputes
Reservation of rights letter
Nonwaiver agreement
Declaratory judgment action
3.6 Claims adjustment procedures
Settlement procedures
Advance payments
Draft authority
Execution of releases
Subrogation procedures
Alternative dispute resolution
Appraisal
Arbitration
Competitive estimates
Mediation
Negotiation
4.0 Dwelling ('02) Policy 7%
4.1 Characteristics and purpose
4.2 Coverage forms – Perils insured against
Basic
Broad
Special
4.3 Property coverages
Coverage A – Dwelling
Coverage B – Other structures
Coverage C – Personal property
Coverage D – Fair rental value

Coverage E – Additional living expense
Other coverages
4.4 General exclusions
4.5 Conditions
4.6 Selected endorsements
Special provisions – South Carolina (DP 01 39)
Automatic increase in insurance (DP 04 11)
Broad theft coverage (DP 04 72)
Dwelling under construction (DP 11 43)
4.7 Personal liability supplement
5.0 Homeowners ('00) Policy 22%
5.1 Coverage forms
HO-2 through HO-6
HO-8
5.2 Definitions
5.3 Section I – Property coverages
Coverage A – Dwelling
Coverage B – Other structures
Coverage C – Personal property
Coverage D – Loss of use
Additional coverages
5.4 Section II – Liability coverages
Coverage E – Personal liability
Coverage F – Medical payments to others
Additional coverages
5.5 Perils insured against
5.6 Exclusions
5.7 Conditions
5.8 Selected endorsements
Special provisions – South Carolina (HO 01 39)
Limited fungi, wet or dry rot, or bacteria coverage (HO 04 26, HO 04 27)
Permitted incidental occupancies (HO 04 42)
Earthquake (HO 04 54)
Scheduled personal property (HO 04 61)
Personal property replacement cost (HO 04 90)
Home day care (HO 04 97)
Business pursuits (HO 24 71)
Watercraft (HO 24 75)
Personal injury (HO 24 82)
6.0 Auto Insurance 24%
6.1 Laws
South Carolina Motor Vehicle Financial Responsibility Act (RL Title 56, Chapter 9)
Required limits of liability (38-77-140)
Uninsured/underinsured motorist (38-77-150-170, 180-230, 260)
Definitions
Bodily injury
Property damage
Required limits
Cancellation/nonrenewal (38-77-120-124, 390)
Reasons
Notice
Constructive total loss
Arbitration
6.2 Personal ('05) auto policy
Definitions
Liability coverage
Bodily injury and property damage
Supplementary payments
Exclusions

Medical payments coverage
Uninsured motorists coverage
Coverage for damage to your auto
Collision
Other than collision
Deductibles
Transportation expenses
Exclusions
Duties after an accident or loss
General provisions
Selected endorsements
Amendment of policy provisions – South Carolina (PP 01 78)
Towing and labor costs (PP 03 03)
Extended non-owned coverage (PP 03 06)
Miscellaneous type vehicle (PP 03 23)
Joint ownership coverage (PP 03 34)
7.0 Other Coverages and Options 3%
7.1 Umbrella/excess liability policies
Personal (DL 98 01)
7.2 National Flood Insurance Program
Write your own versus government
Eligibility
Coverage
Limits
Deductibles
7.3 South Carolina Wind and Hail Underwriting Association (SCWHUA) (38-75-310-460)
Eligibility
Coverage
Limits
Deductible
7.4 Other policies
Boatowners

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

Dictionary of Insurance Terms, Harvey W. Rubin, 2008, 5th Edition, Barron's Educational Series, Inc., (800) 645-3476, www.barronseduc.com, ISBN 0-7641-3884-7

Introduction to Risk Management and Insurance, Mark S. Dorfman, 2008, 9th Edition, Prentice-Hall, (800) 382-3419, www.prenhall.com, ISBN 0-13-224227-3



Property and Casualty Insurance: A Basic Guide, Ernest H. Gore, 2008, Elizabeth Publishing, (760) 360-2001, www.elizabethpublishingcompany.com, ISBN 978-1-60585-164-8

Property and Casualty Licensing Basics, James J. Smith, 2007, 5th Edition, Bromley Smith Publishers, (732) 449-9288, www.bromleysmithpublishers.com

Property & Casualty Pathfinder, William H. Cummings, J. Mack Spears, Pathfinder Publishers, (800) 592-4242, www.pathfinderedu.com

Property and Liability Insurance Principles, 5th Edition, The Institutes, (610) 644-2101, www.aicpcu.org

South Carolina Personal Lines Insurance Producer Series 19-17 100 questions - 2 hour time limit
1.0 Insurance Regulation 15%
1.1 Licensing
Process (38-43-100)
Types of licensees
Producer (38-43-10, 30)
Nonresident (38-43-70)
Temporary (38-43-102)
Broker (38-45-10, 38-45-20)
Maintenance and duration (38-43-110)
Reinstatement (38-43-110(B))
Reporting of actions (38-43-247)
Change of address (38-43-107)
Assumed names (38-43-10(C))
Continuing education (38-43-106)
Disciplinary actions
Cease and desist order (38-57-200, 230)
Hearings (38-3-170; 38-57-200)
Penalties (38-2-10-30, 38-43-130)
1.2 State regulation
Director's general duties and powers (38-3-60, 110)
Company regulation
Certificate of authority (38-5-80)
Solvency (38-5-120)
Rates (38-3-110)
Policy forms (38-61-20)
Unfair claims settlement practices (38-59-20)
Examination of books and records (38-13-10-30)
Appointment (38-43-40, 50)
Termination of appointment (38-43-55)
Producer regulation
Records maintenance (38-43-250)
Misappropriation of funds (38-43-240, 420)
Blank forms (38-43-260)
Sharing commissions (38-43-200)
Representing an unauthorized insurer (38-43-160-180)
Unfair and prohibited practices
Misrepresentation (38-57-40)
False advertising (38-57-50)
Defamation (38-57-90)
Boycott, coercion and intimidation (38-57-100)
False financial statements (38-57-80)
Unfair discrimination (38-55-50)
Rebating (38-57-130)
Twisting (38-57-60)

Free insurance (38-57-170)
Prohibited inducements (38-57-130, 150)
Insurance fraud act (38-55-510-590)
Consumer information privacy regulation (Reg 69-58 Sec 1-16)
1.3 Federal regulation
Fair Credit Reporting Act (15 USC 1681-1681d)
Fraud and false statements (18 USC 1033, 1034)
2.0 General Insurance 5%
2.1 Concepts
Risk management key terms
Risk
Exposure
Hazard
Peril
Loss
Methods of handling risk
Avoidance
Retention
Sharing
Reduction
Transfer
Elements of insurable risks
Adverse selection
Law of large numbers
Reinsurance
2.2 Insurers
Types of insurers
Stock companies
Mutual companies
Fraternal benefit societies
Lloyd's associations
Risk retention groups
Definition and purpose of captive companies
Self-insured funds
Private versus government insurers
Authorized versus unauthorized insurers
Domestic, foreign and alien insurers
Financial status (independent rating services)
Marketing (distribution) systems
2.3 Producers and general rules of agency
Insurer as principal
Producer/insurer relationship
Authority and powers of producers
Express
Implied
Apparent
Responsibilities to the applicant/insured
2.4 Contracts
Elements of a legal contract
Offer and acceptance
Consideration
Competent parties
Legal purpose
Distinct characteristics of an insurance contract
Contract of adhesion
Aleatory contract
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 Property and Casualty Insurance Basics 15%
3.1 Principles and concepts
Insurable interest
Underwriting
Function
Loss ratio
Rates
Types
Loss costs
Components
Hazards
Physical
Moral
Morale
Legal
Negligence
Elements of a negligent act
Defenses against negligence
Damages
Compensatory – special versus general
Punitive
Absolute liability
Strict liability
Vicarious liability
Causes of loss (perils)
Named perils versus special (open) perils
Direct loss
Consequential or indirect loss
Blanket versus specific insurance
Basic types of construction
Loss valuation
Actual cash value
Replacement cost
Functional replacement cost
Market value
Agreed value
Stated amount
3.2 Policy structure
Declarations
Definitions
Insuring agreement or clause
Additional/supplementary coverage
Conditions
Exclusions
Endorsements
3.3 Common policy provisions
Insureds – named, first named, additional
Policy period
Policy territory
Cancellation and nonrenewal
Deductibles
Other insurance
Nonconcurrency
Primary and excess
Pro rata

Limits of liability
Per occurrence (accident)
Per person
Split
Combined single
Policy limits
Restoration/nonreduction of limits
Coinsurance
Vacancy or unoccupancy
Named insured provisions
Duties after loss
Assignment
Abandonment
Insurer provisions
Liberalization
Subrogation
Salvage
Claim settlement options
Duty to defend
Third-party provisions
Standard mortgage clause
Loss payable clause
No benefit to the bailee
3.4 South Carolina laws, regulations and required provisions
South Carolina Valued Policy Law (38-75-20, 30)
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Cancellation, nonrenewal and renewal (38-75-710-790)
Arbitration of property damage liability claims (38-77-710-770)
Federal Terrorism Insurance Program (15 USC 6701; Public Law 107-297, 109-144, 110-160)
4.0 Dwelling ('02) Policy 10%
4.1 Characteristics and purpose
4.2 Coverage forms – Perils insured against
Basic
Broad
Special
4.3 Property coverages
Coverage A – Dwelling
Coverage B – Other structures
Coverage C – Personal property
Coverage D – Fair rental value
Coverage E – Additional living expense
Other coverages
4.4 General exclusions
4.5 Conditions
4.6 Selected endorsements
Special provisions – South Carolina (DP 01 39)
Automatic increase in insurance (DP 04 11)
Broad theft coverage (DP 04 72)
Dwelling under construction (DP 11 43)
4.7 Personal liability supplement
5.0 Homeowners ('11) Policy 20%
5.1 Coverage forms
HO-2 through HO-6, HO-8, Mobile Homeowner
5.2 Definitions
5.3 Section I – Property coverages
Coverage A – Dwelling
Coverage B – Other structures
Coverage C – Personal property
Coverage D – Loss of use
Additional coverages



5.4 Section II – Liability coverages
Coverage E – Personal liability
Coverage F – Medical payments to others
Additional coverages
5.5 Perils insured against
5.6 Exclusions
5.7 Conditions
5.8 Selected endorsements
Special provisions – South Carolina (HO 01 39)
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Home day care (HO 04 97)
Earthquake (HO 04 54)
Scheduled personal property (HO 04 61)
Personal property replacement cost (HO 04 90)
Business pursuits (HO 24 71)
Watercraft (HO 24 75)
Personal injury (HO 24 82)
Water back-up (HO 04 95)
6.0 Auto Insurance 25%
6.1 Laws
South Carolina Motor Vehicle Financial Responsibility Act (RL Title 56, Chapter 9)
Required limits of liability (38-77-140)
Uninsured/underinsured motorist (38-77-150-170, 180-230, 260)
Definitions
Bodily injury
Property damage
Required limits
Cancellation/nonrenewal (38-77-120-124, 390; RL 56-10-280)
Reasons
Notice
Constructive total loss
Arbitration
6.2 Personal ('05) auto policy
Definitions
Liability coverage
Bodily injury and property damage
Supplementary payments
Exclusions
Medical payments coverage
Uninsured motorists coverage
Coverage for damage to your auto
Collision
Other than collision
Deductibles
Transportation expenses
Exclusions
Duties after an accident or loss
General provisions
Selected endorsements
Amendment of policy provisions – South Carolina (PP 01 78)
Towing and labor costs (PP 03 03)
Extended non-owned coverage (PP 03 06)
Miscellaneous type vehicle (PP 03 23)
7.0 Other Coverages and Options 10%
7.1 Umbrella/excess liability policies
Personal (DL 98 01)
7.2 Specialty liability insurance

Identity Fraud Expense Coverage (BP 14 01, HO 04 55)
7.3 Surplus Lines
Definitions and markets
Licensing requirements
7.4 National Flood Insurance Program
Write your own versus government
Eligibility
Coverage
Limits
Deductibles
7.5 South Carolina Wind and Hail Underwriting Association (SCWHUA) (38-75-310-460)
Eligibility
Coverage
Limits
Deductibles
7.6 Other policies
Boatowners
Personal Inland Marine

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15 USC 1681- The Fair Credit Reporting Act, Federal Trade Commission, <http://www.ftc.gov/os/statutes/031224fcra.pdf>

18 USC Chapter 47, Sections 1033 and 1034, U.S. Code, <http://uscode.house.gov/download/pls/18C47.txt>

South Carolina Bail Bondsman/Runner Series 19-16
60 questions -65 minute time limit
1.0 Insurance Regulation 10%
Licensing
Director's general duties and powers (38-53-20)
Process (38-53-80, 90)



Persons to be licensed (38-53-80, 190)
Types of licensees
Professional bondsman (38-53-10(9)-40)
Accommodation bondsman (38-53-10(1))
Surety bondsman (38-53-10(12))
Runner (38-53-10(10))
Requirements
Appointment (38-53-230, 260)
Security deposits (38-53-270, 280, 300)
Maintenance and duration
Renewal (38-53-140)
Continuing education (38-53-85)
Change of address (38-43-107)
Disciplinary actions
Cease and desist order (38-53-150)
Suspension, revocation or nonrenewal (38-53-102, 150)
Fines (38-53-150(B), 340) 38-2-10
Criminal charges and convictions (38-53-150(6))
Licensee Regulation
Record maintenance (38-43-250, 38-53-310)
Record examination (38-53-320)
Prohibited acts (38-53-170)
Return of collateral (38-53-170(e))
Federal Regulation
Fair Credit Reporting Act (15 USC 1681-1681d)
Fraud and false statements (18 USC 1033, 1034)
2.0 The Legal Framework 29%
Authority
Express
Implied
Apparent
Contracts
Elements of a legal contract
Offer and acceptance
Consideration
Competent parties
Legal purpose
Concealment
Fraud
Jurisdiction
Original Jurisdiction
Territorial
Subject matter
Personal
Appellate jurisdiction
Terminology
Acquit
Adjudicate
Bail piece
Capital offense
Conviction
Custody
Defendant
Disposition
Extradition
Felony
Fugitive
Hearing
Incarceration
Indictment
Misdemeanor
Mittimus

Recognizance
Suspend
Warrant
Writ
3.0 Bail Bond Principles and Practices 61%
Parties to a surety bond
Principal
Indemnitor for principal
Indemnity agreement
Obligee
Surety
Duties of bail bondsman
Premium receipt (38-53-170)
Power of attorney (38-53-200)
Collateral and trust obligations
Types of bonds and collateral
Cash
Property
Surety
Personal recognizance
Procedure
Writing and underwriting bonds
Application for bond (surety/defendant contract)
Collateral security
Surety contract
Posting the bond
Court procedures
Court appearances
Arraignment
Trial
Appeal
Conditions of release (38-53-250; RL 17-15-20-40)
Prior to trial (RL 17-15-10)
After conviction - stay of execution
Pending appeal
Failure to appear
Revocation of the right to bail
Release of surety (38-53-50)
Surrender of principal (defendant) (38-53-60, 170(e))
Locate and arrest defendant
Exoneration of bond
Return of premium
Return of collateral
Bond forfeiture (38-53-70; RL 17-15-170-180)
Motion
Judgment
Dispersal of funds
Arrest after forfeiture

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

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South Carolina Property Insurance Producer Series 19-05 100 questions - 2 hour time limit
1.0 Insurance Regulation 10%
1.1 Licensing
Process (38-43-100)
Types of licensees
Producer (38-43-10, 30)
Nonresident (38-43-70)
Temporary (38-43-102)
Broker (38-45-10, 38-45-20)
Maintenance and duration (38-43-110)
Reinstatement (38-43-110(B))
Reporting of actions (38-43-247)
Change of address (38-43-107)
Assumed names (38-43-10(C))
Continuing education (38-43-106)
Disciplinary actions
Cease and desist order (38-57-200, 230)
Hearings (38-3-170; 38-57-200)
Penalties (38-2-10-30, 38-43-130)
1.2 State regulation
Director's general duties and powers (38-3-60, 110)
Company regulation
Certificate of authority (38-5-80)
Solvency (38-5-120)
Rates (38-3-110)
Policy forms (38-61-20)
Unfair claims settlement practices (38-59-20)
Examination of books and records (38-13-10-30)
Appointment (38-43-40, 50)
Termination of appointment (38-43-55)
Producer regulation
Records maintenance (38-43-250)
Misappropriation of funds (38-43-240, 420)
Blank forms (38-43-260)
Sharing commissions (38-43-200)
Representing an unauthorized insurer (38-43-160-180)
Unfair and prohibited practices
Misrepresentation (38-57-40)
False advertising (38-57-50)
Defamation (38-57-90)
Boycott, coercion and intimidation (38-57-100)
False financial statements (38-57-80)
Unfair discrimination (38-55-50)
Rebating (38-57-130)
Twisting (38-57-60)
Free insurance (38-57-170)

Prohibited inducements (38-57-130, 150)
Insurance fraud act (38-55-510-590)
Consumer information privacy regulation (Reg 69-58 Sec 1-16)
1.3 Federal regulation
Fair Credit Reporting Act (15 USC 1681-1681d)
Fraud and false statements (18 USC 1033, 1034)
2.0 General Insurance 5%
2.1 Concepts
Risk management key terms
Risk
Exposure
Hazard
Peril
Loss
Methods of handling risk
Avoidance
Retention
Sharing
Reduction
Transfer
Elements of insurable risks
Adverse selection
Law of large numbers
Reinsurance
2.2 Insurers
Types of insurers
Stock companies
Mutual companies
Fraternal benefit societies
Lloyd's associations
Risk retention groups
Definition and purpose of captive companies
Self-insured funds
Private versus government insurers
Authorized versus unauthorized insurers
Domestic, foreign and alien insurers
Financial status (independent rating services)
Marketing (distribution) systems
2.3 Producers and general rules of agency
Insurer as principal
Producer/insurer relationship
Authority and powers of producers
Express
Implied
Apparent
Responsibilities to the applicant/insured
2.4 Contracts
Elements of a legal contract
Offer and acceptance
Consideration
Competent parties
Legal purpose
Distinct characteristics of an insurance contract
Contract of adhesion
Aleatory contract
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 Property Insurance Basics 18%
3.1 Principles and concepts
Insurable interest
Underwriting
Function
Loss ratio
Rates
Types
Loss costs
Components
Hazards
Physical
Moral
Morale
Legal
Causes of loss (perils)
Named perils versus special (open) perils
Direct loss
Consequential or indirect loss
Blanket versus specific insurance
Basic types of construction
Loss valuation
Actual cash value
Replacement cost
Functional replacement cost
Market value
Agreed value
Stated amount
3.2 Policy structure
Declarations
Definitions
Insuring agreement or clause
Additional/supplementary coverage
Conditions
Exclusions
Endorsements
3.3 Common policy provisions
Insureds – named, first named, additional
Policy period
Policy territory
Cancellation and nonrenewal
Deductibles
Other insurance
Nonconcurrency
Primary and excess
Pro rata
Policy limits
Policy limits
Restoration/nonreduction of limits
Coinsurance
Vacancy or unoccupancy
Named insured provisions
Duties after loss
Assignment
Abandonment
Insurer provisions

Liberalization
Subrogation
Salvage
Claim settlement options
Third-party provisions
Standard mortgage clause
Loss payable clause
No benefit to the bailee
3.4 South Carolina laws, regulations and required provisions
South Carolina Valued Policy Law (38-75-20, 30)
South Carolina Property and Casualty Insurance Guaranty Association (38-31-10-170)
Cancellation, nonrenewal and renewal (38-75-710-790)
Federal Terrorism Insurance Program (15 USC 6701; Public Law 107-297, 109-144, 110-160)
4.0 Dwelling (*02) Policy 12%
4.1 Characteristics and purpose
4.2 Coverage forms – Perils insured against
Basic
Broad
Special
4.3 Property coverages
Coverage A – Dwelling
Coverage B – Other structures
Coverage C – Personal property
Coverage D – Fair rental value
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7.2 Commercial property ('12)
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Ordinance or law (CP 04 05)
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7.3 Commercial inland marine
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9.2 Cargo coverage
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9.3 Protection and indemnity insurance
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10.2 Aviation insurance
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10.3 National Flood Insurance Program
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10.4 South Carolina Wind and Hail Underwriting Association (SCWHUA) (38-75-310-460)
Eligibility
Coverage
Limits
Deductibles
10.5 Other policies
Boatowners
Difference in conditions
Personal Inland Marine

Insurance. Other publications are also available to study for the examinations.

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

Property and Casualty Insurance License Exam Manual, 2010, 1st Edition, Revised, Kaplan Financial Education, (800) 824-8742, www.kfeducation.com

South Carolina Code of Laws, Title 38 - Insurance, 2012, South Carolina Legislature, <http://www.scstatehouse.gov>

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

The Institutes' Handbook of Insurance Policies, 2011, 10th Edition, The Institutes, (610) 644-2101, www.aicpcu.org

Dictionary of Insurance Terms, Harvey W. Rubin, 2008, 5th Edition, Barron's Educational Series, Inc., (800) 645-3476, www.barronseduc.com, ISBN 0-7641-3884-7

Property and Casualty Licensing Basics, James J. Smith, 2007, 5th Edition, Bromley Smith Publishers, (732) 449-9288, www.bromleysmithpublishers.com

Property & Casualty Pathfinder, William H. Cummings, J. Mack Spears, Pathfinder Publishers, (800) 592-4242, www.pathfinderedu.com

Property and Liability Insurance Principles, 5th Edition, The Institutes, (610) 644-2101, www.aicpcu.org

15 USC 1681- The Fair Credit Reporting Act, Federal Trade Commission, <http://www.ftc.gov/os/statutes/031224fcra.pdf>

18 USC Chapter 47, Sections 1033 and 1034, U.S. Code, <http://uscode.house.gov/download/pls/18C47.txt>

South Carolina Property, Casualty, Surety and Marine Insurance Producer - Series 19-04 150 questions - 165 minute time limit
1.0 Insurance Regulation 10%
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Solvency (38-5-120)
Rates (38-3-110)
Policy forms (38-61-20)
Unfair claims settlement practices (38-59-20)

REFERENCE LIST

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



Examination of books and records (38-13-10-30)
Appointment (38-43-40, 50)
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Personal contract
Unilateral contract
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Ambiguities in a contract of adhesion
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12.6 South Carolina Wind and Hail Underwriting Association (SCWHUA) (38-75-310-460)
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12.7 Other policies
Boatowners
Difference in conditions
Personal Inland Marine

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South Carolina Code of Laws, Title 38 - Insurance, 2012, South Carolina Legislature, <http://www.scstatehouse.gov>

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Property and Casualty Licensing Basics, James J. Smith, 2007, 5th Edition, Bromley Smith Publishers, (732) 449-9288, www.bromleysmithpublishers.com

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18 USC Chapter 47, Sections 1033 and 1034, U.S. Code, <http://uscode.house.gov/download/pls/18C47.txt>

South Carolina Property, Casualty, Surety and Marine Insurance Adjuster Series 19-11	
100 questions - 2 hour time limit	
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Named perils versus special (open) perils
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Nonwaiver agreement
Declaratory judgment action
3.6 Claims adjustment procedures
Settlement procedures
Advance payments
Draft authority
Execution of releases
Subrogation procedures
Alternative dispute resolution
Appraisal
Arbitration
Competitive estimates
Mediation
Negotiation
4.0 Dwelling ('02) Policy 7%
4.1 Characteristics and purpose
4.2 Coverage forms – Perils insured against
Basic
Broad
Special
4.3 Property coverages
Coverage A – Dwelling
Coverage B – Other structures
Coverage C – Personal property
Coverage D – Fair rental value
Coverage E – Additional living expense
Other coverages
4.4 General exclusions
4.5 Conditions
4.6 Selected endorsements
Special provisions – South Carolina (DP 01 39)
Automatic increase in insurance (DP 04 11)
Broad theft coverage (DP 04 72)
Dwelling under construction (DP 11 43)
4.7 Personal liability supplement
5.0 Homeowners ('11) Policy 15%
5.1 Coverage forms
HO-2 through HO-6
HO-8
5.2 Definitions
5.3 Section I – Property coverages
Coverage A – Dwelling
Coverage B – Other structures
Coverage C – Personal property
Coverage D – Loss of use
Additional coverages
5.4 Section II – Liability coverages
Coverage E – Personal liability
Coverage F – Medical payments to others
Additional coverages
5.5 Perils insured against
5.6 Exclusions
5.7 Conditions
5.8 Selected endorsements
Special provisions – South Carolina (HO 01 39)

Limited fungi, wet or dry rot, or bacteria coverage (HO 04 26, HO 04 27)
Permitted incidental occupancies (HO 04 42)
Scheduled personal property (HO 04 61)
Personal property replacement cost (HO 04 90)
Home day care (HO 04 97)
Business pursuits (HO 24 71)
Watercraft (HO 24 75)
Personal injury (HO 24 82)
Personal Inland Marine
Water back-up (HO 04 95)
6.0 Auto Insurance 19%
6.1 Laws
South Carolina Motor Vehicle Financial Responsibility Act (RL Title 56, Chapter 9)
Required limits of liability (38-77-140)
Uninsured/underinsured motorist (38-77-150-170, 180-230, 260)
Definitions
Bodily injury
Property damage
Required limits
Cancellation/nonrenewal (38-77-120-124, 390)
Reasons
Notice
Constructive total loss
Arbitration
6.2 Personal ('05) auto policy
Definitions
Liability coverage
Bodily injury and property damage
Supplementary payments
Exclusions
Medical payments coverage
Uninsured motorists coverage
Coverage for damage to your auto
Collision
Other than collision
Deductibles
Transportation expenses
Exclusions
Duties after an accident or loss
General provisions
Selected endorsements
Amendment of policy provisions - South Carolina (PP 01 78)
Towing and labor costs (PP 03 03)
Extended non-owned coverage (PP 03 06)
Joint ownership coverage (PP 03 34)
6.3 Commercial auto ('13)
Commercial auto coverage forms
Business auto
Garage
Business auto physical damage
Truckers
Motor carrier
Coverage form sections
Covered autos
Liability coverage
Garagekeepers coverage
Physical damage coverage
Exclusions
Conditions
Definitions

Selected endorsements
Lessor – additional insured and loss payee (CA 20 01)
Mobile equipment (CA 20 15)
Auto medical payments coverage (CA 99 03)
Hired autos specified as covered autos you own (CA 99 16)
Individual named insured (CA 99 17)
Driver other car coverage (DOC)
7.0 Commercial Package Policy (CPP) 3%
7.1 Components of a commercial policy
Common policy declarations
Common policy conditions
Interline endorsements
One or more coverage parts
7.2 Commercial general liability ('13)
Commercial general liability coverage forms
Bodily injury and property damage liability
Personal and advertising injury liability
Medical payments
Exclusions
Supplementary payments
Who is an insured
Limits of insurance
Conditions
Definitions
Occurrence versus claims-made
Claims-made features
Trigger
Retroactive date
Extended reporting periods – basic versus supplemental
Claim information
Premises and operations
Products and completed operations
Insured contract
7.3 Commercial property ('10)
Commercial property conditions form
Coverage forms
Building and personal property
Condominium association
Commercial condominium unit-owners
Builders risk
Business income
Legal liability
Extra expense
Causes of loss forms
Basic
Broad
Special
Earthquake
Selected endorsements
Ordinance or law (CP 04 05)
Spoilage (CP 04 40)
Peak season limit of insurance (CP 12 30)
7.4 Commercial crime ('06)
General definitions
Burglary
Theft
Robbery
Coverages
Employee theft
Forgery or alteration
Inside the premises – theft of money and

securities
Inside the premises – robbery or safe burglary
of other property
Outside the premises
Computer fraud
Funds transfer fraud
Money orders and counterfeit money
Other crime coverage
Extortion – commercial entities (CR 04 03)
7.5 Commercial inland marine
Nationwide marine definition
Commercial inland marine conditions form
Transportation coverages
Common carrier cargo liability
Motor truck cargo forms
Transit coverage forms
7.6 Farm coverage
Farm property coverage form ('03)
Coverage A – Dwellings
Coverage B – Other private structures
Coverage C – Household personal property
Coverage D – Loss of use
Coverage E – Scheduled farm personal property
Coverage F – Unscheduled farm personal property
Coverage G – Other farm structures
Farm liability coverage form ('06)
Coverage H – Bodily injury and property damage liability
Coverage I – Personal and advertising injury liability
Coverage J – Medical payments
Livestock coverage form
Mobile agricultural machinery and equipment coverage form
Cause of loss (basic, broad and special)
Exclusions
Additional coverages
Limits of insurance
Conditions
Definitions
7.7 Equipment breakdown ('11)
Equipment breakdown protection coverage form (EB 00 20)
Selected endorsement
Actual cash value (EB 99 59)
8.0 Businessowners ('10) Policy 3%
8.1 Characteristics and purpose
8.2 Businessowners Section I – Property
Coverage
Exclusions
Limits of insurance
Deductibles
Loss conditions
General conditions
Optional coverages
Definitions
8.3 Businessowners Section II – Liability
Coverages
Exclusions
Who is an insured
Limits of insurance

General conditions
Definitions
8.4 Businessowners Section III – Common
Policy Conditions
8.5 Selected endorsements
Hired auto and non-owned auto liability (BP 04 04)
Protective safeguards (BP 04 30)
9.0 Workers Compensation Insurance 3%
9.1 Workers compensation laws
Types of laws
Monopolistic versus competitive
Compulsory versus elective
South Carolina Workers' Compensation Law (RL Title 42)
Exclusive remedy (RL 42-1-540)
Employment covered (required, voluntary) (RL 42-1-130-150, 310, 360)
Covered injuries (RL 42-1-160; RL 42-9-60; RL 42-15-20, 40)
Occupational disease (RL 42-11-10)
Benefits provided (RL 42-9-10-30, 200, 260, 290; RL 42-13-90; RL 42-15-10, 60-70)
9.2 Workers compensation and employers
liability insurance policy
General section
Part One – Workers compensation insurance
Part Two – Employers liability insurance
Part Three – Other states insurance
Part Four – Your duties if injury occurs
Part Five – Premium
Part Six – Conditions
9.3 Sources of coverage
South Carolina Workers' Compensation Uninsured
Employers' Fund (RL 42-7-200)
Self-insured employers (RL 42-5-20, 50)
South Carolina residual workers compensation
Voluntary market
Self-insured funds
Captive companies
10.0 Marine Insurance 2%
10.1 Hull coverage
Characteristics and purpose
Causes of loss
Claims (general provisions)
Collision liability
Limitations of liability
10.2 Cargo coverage
Characteristics and purpose
10.3 Protection and indemnity insurance
Insuring agreements
Indemnity principle
Liability of vessel owner
Common covered losses
Exclusions
Conditions regarding claims
11.0 Surety and Fidelity 2%
11.1 Surety bonds
Nature of surety bonds
Surety bonds versus insurance
Parties of a surety bond – Principal, obligee, surety
Contract bonds
Purpose of license and permit bonds
Public official bond

Fiduciary bonds
11.2 Fidelity coverages
Nature of fidelity bonds
Employee theft coverage
12.0 Other Coverages and Options 2%
12.1 Umbrella/excess liability policies
Personal (DL 98 01)
Commercial (CU 00 01)
12.2 Specialty liability insurance
Errors and omissions
Professional liability
Directors and officers liability
Fiduciary liability
Liquor liability
Employment practices liability
12.3 Surplus lines
Definitions and markets
Licensing requirements
12.4 Aviation insurance
Aircraft hull
Aircraft liability
12.5 National Flood Insurance Program
Write your own versus government
Eligibility
Coverage
Limits
Deductibles
12.6 South Carolina Wind and Hail Underwriting
Association (SCWHUA) (38-75-310-460)
Eligibility
Coverage
Limits
Deductible

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South Carolina Code of Laws, Title 38 - Insurance, 2012, South Carolina Legislature, <http://www.scstatehouse.gov>

South Carolina Code of Regulations, Chapter 69 - Department of Insurance, 2012, South Carolina Legislature, www.scstatehouse.gov/coderegs/c069.php

South Carolina Code of Laws, Title 42 - Workers' Compensation, 2012, South Carolina Legislature, www.scstatehouse.gov/code/title42.php

The Institutes' Handbook of Insurance Policies, 2011, 10th Edition, The Institutes, (610) 644-2101, www.aicpcu.org

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

Dictionary of Insurance Terms, Harvey W. Rubin, 2008, 5th Edition, Barron's Educational Series, Inc., (800) 645-3476, www.barronseduc.com, ISBN 0-7641-3884-7



Introduction to Risk Management and Insurance, Mark S. Dorfman, 2008, 9th Edition, Prentice-Hall, (800) 382-3419, www.prenhall.com, ISBN 0-13-224227-3

Property and Casualty Insurance: A Basic Guide, Ernest H. Gore, 2008, Elizabeth Publishing, (760) 360-2001, www.elizabethpublishingcompany.com, ISBN 978-1-60585-164-8

Property and Casualty Licensing Basics, James J. Smith, 2007, 5th Edition, Bromley Smith Publishers, (732) 449-9288, www.bromleysmithpublishers.com

Property & Casualty Pathfinder, William H. Cummings, J. Mack Spears, Pathfinder Publishers, (800) 592-4242, www.pathfinderedu.com

Property and Liability Insurance Principles, 5th Edition, The Institutes, (610) 644-2101, www.aicpcu.org

South Carolina Public Adjuster Series 19-14 60 questions - 65 minute time limit
1.0 Insurance Regulation 10%
1.1 Director's general duties and powers (38-3-60, 110)
1.2 Licensing requirements
Qualifications (38-48-20)
Nonresident (38-47-20)
Process (38-48-30)
1.3 Maintenance and duration (38-48-60)
Change of address (38-48-30)
Contract requirements (38-48-80, 110)
Records (38-48-120)
1.4 Disciplinary actions (38-48-60)
Cease and desist order (38-57-200, 230)
Hearings (38-3-170; 38-57-200)
Penalties (38-2-10-30)
1.5 Claim settlement laws and regulations (38-48-70, 90)
1.6 Federal regulation
Fraud and false statements (18 USC 1033, 1034)
2.0 Insurance Basics 18%
2.1 Contract basics
Elements of a legal contract
Offer and acceptance
Consideration
Competent parties
Legal purpose
Distinct characteristics of an insurance contract
Contract of adhesion
Aleatory contract
Personal contract
Unilateral contract
Conditional contract
Legal interpretations affecting contracts
Ambiguities in a contract of adhesion
Reasonable expectations
Indemnity
Utmost good faith
Representations/misrepresentations
Warranties
Concealment
Fraud
Waiver and estoppel
2.2 Insurance principles and concepts
Insurable interest
Hazards

Physical
Moral
Morale
Causes of loss (perils)
Named perils versus special (open) perils
Direct loss
Consequential or indirect loss
Blanket versus specific insurance
Basic types of construction
Loss valuation
Actual cash value
Replacement cost
Functional replacement cost
Market value
Agreed value
Stated amount
2.3 Policy structure
Declarations
Definitions
Insuring agreement or clause
Additional/supplementary coverage
Conditions
Exclusions
Endorsements
2.4 Common policy provisions
Insureds – named, first named, additional
Policy period
Policy territory
Cancellation and nonrenewal
Deductibles
Other insurance
Nonconcurrency
Primary and excess
Pro rata
Restoration/nonreduction of limits
Coinsurance
Vacancy or unoccupancy
Assignment
Liberalization
Third-party provisions
Standard mortgage clause
Loss payable clause
No benefit to the bailee
2.5 South Carolina laws, regulations and required provisions
South Carolina Valued Policy Law (38-75-20, 30)
South Carolina Property and Casualty Insurance Guaranty Association (38-31-10-170)
Cancellation, nonrenewal and renewal (38-75-710-790)
Insurance fraud act (38-55-510-590)
Federal Terrorism Insurance Program (15 USC 6701; Public Law 107-297, 109-144, 110-160)
3.0 Adjusting Losses 23%
3.1 Role of the adjuster
Duties and responsibilities
Staff and independent adjuster versus public adjuster
Relationship to the legal profession
3.2 Claim reporting
Claim investigation
Claim file documentation of events
Types of reports
Initial or first field



Interim or status
Full formal
3.3 Property losses
Duties of insured after a loss
Notice to insurer
Minimizing the loss
Proof of loss
Special requirements
Production of books and records
Abandonment
Determining value and loss
Burden of proof of value and loss
Estimates
Depreciation
Salvage
Claim settlement options
Payment and discharge
3.4 Coverage problems
Dealing with coverage disputes
3.5 Claims adjustment procedures
Subrogation procedures
Alternative dispute resolution
Appraisal
Arbitration
Competitive estimates
Mediation
Negotiation
4.0 Dwelling ('02) Policy 7%
4.1 Characteristics and purpose
4.2 Coverage forms – Perils insured against
Basic
Broad
Special
4.3 Property coverages
Coverage A – Dwelling
Coverage B – Other structures
Coverage C – Personal property
Coverage D – Fair rental value
Coverage E – Additional living expense
Other coverages
4.4 General exclusions
4.5 Conditions
4.6 Selected endorsements
Special provisions – South Carolina (DP 01 39)
Automatic increase in insurance (DP 04 11)
Broad theft coverage (DP 04 72)
Dwelling under construction (DP 11 43)
5.0 Homeowners ('00) Policy 23%
5.1 Coverage forms
HO-2 through HO-6
HO-8
5.2 Definitions
5.3 Section I – Property coverages
Coverage A – Dwelling
Coverage B – Other structures
Coverage C – Personal property
Coverage D – Loss of use
Additional coverages
5.4 Perils insured against
5.5 Exclusions
5.6 Conditions
5.7 Selected endorsements

Special provisions – South Carolina (HO 01 39)
Limited fungi, wet or dry rot, or bacteria coverage (HO 04 26, HO 04 27)
Permitted incidental occupancies (HO 04 42)
Earthquake (HO 04 54)
Scheduled personal property (HO 04 61)
Personal property replacement cost (HO 04 90)
Home day care (HO 04 97)
Personal Inland Marine
6.0 Commercial Package Policy (CPP) 9%
6.1 Components of a commercial policy
Common policy declarations
Common policy conditions
Interline endorsements
One or more coverage parts
6.2 Commercial property ('07)
Commercial property conditions form
Coverage forms
Building and personal property
Condominium association
Condominium commercial unit-owners
Builders risk
Business income
Legal liability
Extra expense
Causes of loss forms
Basic
Broad
Special
Selected endorsements
Ordinance or law (CP 04 05)
Spoilage (CP 04 40)
Peak season limit of insurance (CP 12 30)
Value reporting form (CP 13 10)
6.3 Commercial inland marine
Nationwide marine definition
Commercial inland marine conditions form
Inland marine coverage forms
Accounts receivable
Bailee's customer
Commercial articles
Contractors equipment floater
Electronic data processing
Equipment dealers
Installation floater
Jewelers block
Signs
Valuable papers and records
6.4 Equipment breakdown ('08)
Equipment breakdown protection coverage form (EB 00 20)
Selected endorsement
Actual cash value (EB 99 59)
6.5 Farm coverage
Farm property coverage form ('03)
Coverage A – Dwellings
Coverage B – Other private structures
Coverage C – Household personal property
Coverage D – Loss of use
Coverage E – Scheduled farm personal property
Coverage F – Unscheduled farm personal property

Coverage G – Other farm structures
Livestock coverage form
Mobile agricultural machinery and equipment coverage form
Cause of loss (basic, broad, and special)
Exclusions
Additional coverages
Limits of insurance
Conditions
Definitions
7.0 Businessowners (10) Policy – Property 3%
7.1 Characteristics and purpose
7.2 Businessowners Section I – Property
Coverage
Exclusions
Limits of insurance
Deductibles
Loss conditions
General conditions
Optional coverages
Definitions
7.3 Businessowners Section III – Common Policy Conditions
7.4 Selected endorsements
Protective safeguards (BP 04 30)
Utility services – direct damage (BP 04 56)
Utility services – time element (BP 04 57)
8.0 Other Coverages 7%
8.1 National Flood Insurance Program
Write your own versus government
Eligibility
Coverage
Limits
Deductibles
8.3 Other policies
Boatowners
Difference in conditions
Aircraft hull
8.2 Ocean marine insurance
Major coverages
Hull insurance
Cargo insurance
Freight insurance
Implied warranties
Perils
General and particular average

South Carolina Code of Regulations, Chapter 69 - Department of Insurance, 2012, South Carolina Legislature, www.scstatehouse.gov/coderegs/c069.php

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

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Property and Liability Insurance Principles, 5th Edition, The Institutes, (610) 644-2101, www.aicpcu.org

South Carolina Surety Insurance Producer	
Series 19-08	
50 questions - 1 hour time limit	
1.0 Insurance Regulation 30% (15 items)	
1.1 Licensing	
Process (38-43-100)	
Types of licensees	
Producer (38-43-10, 30)	
Nonresident (38-43-70)	
Temporary (38-43-102)	
Broker (38-45-10, 38-45-20)	
Maintenance and duration (38-43-110)	
Reinstatement (38-43-110(B))	
Reporting of actions (38-43-247)	
Continuing education (38-43-106)	
Change of address (38-43-107)	
Assumed names (38-43-10(C))	
Disciplinary actions	
Cease and desist order (38-57-200, 230)	
Hearings (38-3-170; 38-57-200)	
Penalties (38-2-10-30, 38-43-130)	
1.2 State regulation	
Director's general duties and powers (38-3-60, 110)	
Company regulation	
Certificate of authority (38-5-80)	
Solvency (38-5-120)	
Rates (38-3-110)	
Policy forms (38-61-20)	
Unfair claims settlement practices (38-59-20)	
Examination of books and records (38-13-10-30)	
Appointment (38-43-40, 50)	
Termination of appointment (38-43-55)	
Producer regulation	
Records maintenance (38-43-250)	
Failure to act as fiduciary (38-43-240)	
Blank forms (38-43-260)	
Sharing commissions (38-43-200)	

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South Carolina Code of Laws, Title 38 - Insurance, 2012, South Carolina Legislature, <http://www.scstatehouse.gov>



Representing an unauthorized insurer (38-43-160-180)
Unfair and prohibited practices
Misrepresentation (38-57-40)
False advertising (38-57-50)
Defamation (38-57-90)
Boycott, coercion and intimidation (38-57-100)
False financial statements (38-57-80)
Unfair discrimination (38-55-50)
Rebating (38-57-130)
Twisting (38-57-60)
Free insurance (38-57-170)
Prohibited inducements (38-57-130, 150)
Insurance fraud act (38-55-510-590)
Consumer information privacy regulation (Reg 69-58 Sec 1-16)
1.3 Federal regulation
Fair Credit Reporting Act (15 USC 1681-1681d)
Fraud and false statements (18 USC 1033, 1034)
2.0 General Insurance 20% (10 items)
2.1 Concepts
Risk management key terms
Risk
Exposure
Hazard
Peril
Loss
Methods of handling risk
Avoidance
Retention
Sharing
Reduction
Transfer
Elements of insurable risks
Adverse selection
Law of large numbers
Reinsurance
2.2 Insurers
Types of insurers
Stock companies
Mutual companies
Fraternal benefit societies
Lloyd's associations
Risk retention groups
Definition and purpose of captive companies
Self-insured funds
Private versus government insurers
Authorized versus unauthorized insurers
Domestic, foreign and alien insurers
Financial status (independent rating services)
Marketing (distribution) systems
2.3 Producers and general rules of agency
Insurer as principal
Producer/insurer relationship
Authority and powers of producers
Express
Implied
Apparent
Responsibilities to the applicant/insured
2.4 Contracts
Elements of a legal contract
Offer and acceptance
Consideration
Competent parties

Legal purpose
Distinct characteristics of an insurance contract
Contract of adhesion
Aleatory contract
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 Surety Bonds 40% (20 items)
3.1 Nature of surety bonds
Surety bonds versus insurance
Parties of a surety bond
Principal
Obligee
Surety
3.2 Types of surety bonds
Contract bonds
Bid
Performance
Payment
Maintenance
Purpose of license and permit bonds
Types of guarantees
Financial
Indemnity
Public official bond
Statutory, common law, or voluntary
Individual
Name schedule
Position schedule
Judicial bonds
Attachment
Garnishment
Replevin
Counter-replevin
Stay of execution
Release attachment
Bail
Appeal
Cost
Injunction
Dissolve injunction
Discharge mechanics lien
Fiduciary bonds
Probate
Equity
Miscellaneous surety bonds
Reclamation
Self-insurance workers compensation
Customs
4.0 Fidelity Coverages 10% (5 items)
4.1 Nature of fidelity bonds
Insuring agreement

Discovery versus loss sustained forms
Bond period
Discovery period
Limit of liability
Aggregate
Single loss
Termination of coverage
4.2 Employee theft coverage
Individual bonds
Blanket
Scheduled
Named employee
Specified position
Pension plan, ERISA compliance
4.3 Financial institution bonds
Form 14 Securities dealers
Form 15 Finance companies
Form 23 Credit unions
Form 24 Banks and thrifts
Form 25 Insurance companies
A – Fidelity
B – On premises
C – In transit
D – Forgery or alteration
E – Securities (forgery)
4.4 Public employee bonds
Coverage Form O – per loss

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Property & Casualty Pathfinder, William H. Cummings, J. Mack Spears, Pathfinder Publishers, (800) 592-4242, www.pathfinderedu.com

15 USC 1681- The Fair Credit Reporting Act, Federal Trade Commission, <http://www.ftc.gov/os/statutes/031224fcra.pdf>

18 USC Chapter 47, Sections 1033 and 1034, U.S. Code, <http://uscode.house.gov/download/pls/18C47.txt>

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

1.0 Insurance Regulation 46%
1.1 Licensing
Who may be licensed
Resident (38-45-20)
Licensing requirements (38-5-180, 38-45-10, 20, 40)
Maintenance and duration
Term and reinstatement (38-45-50)
Change of address (38-45-35)
Disciplinary actions
Revocation (38-45-140; 38-2-10)
Penalties (38-45-150; 38-2-10)
Bulletin 2009-17
1.2 General requirements
South Carolina Property and Casualty Insurance Guaranty Association
Plan of operation (38-31-70)
Powers and duties of director (38-31-80)
Definitions (38-31-20)
Application of chapter (38-31-30)
Recovery rights and nonduplication (38-31-90, 100)
Rates and premiums (38-31-140)
Insurer regulation
Rates (38-3-110)
Policy forms (38-61-20)
Causes of Insolvencies
Key Indicators of Insolvencies
Roles and Concerns of Regulators
Personal liability (38-45-120, 38-25-360)
1.3 Surplus lines coverages and authority of broker
Types of coverages available
Characteristics and uses
Classification of Surplus Lines Risks
Distressed
Unique
High Capacity
Binding
Claims
Commissions (38-45-100)
Errors and omissions
1.4 General prohibitions
Unfair and prohibited practices
Misrepresentation (38-57-40)
False advertising (38-57-50)
Unfair discrimination (38-55-50)
Rebating (38-57-130)
Prohibited inducements (38-57-130, 150)
Unfair claim settlement practices (38-59-20)
Dodd-Frank changes
2.0 General Insurance 20%
2.1 Concepts
Risk management key terms
Risk
Exposure
Hazard
Peril
Loss
Methods of handling risk
Avoidance
Retention
Sharing
Reduction
Transfer



Elements of insurable risks
Adverse selection
Law of large numbers
Reinsurance
2.2 Insurers
Types of insurers
Lloyd's associations
Risk retention groups
Private versus government insurers
Authorized versus unauthorized insurers
Domestic, foreign and alien insurers
Financial status (independent rating services)
Marketing (distribution) systems
2.3 Producers and general rules of agency
Insurer as principal
Producer/insurer relationship
Authority and powers of producers
Express
Implied
Apparent
Responsibilities to the applicant/insured
2.4 Contracts
Elements of a legal contract
Offer and acceptance
Consideration
Competent parties
Legal purpose
Distinct characteristics of an insurance contract
Contract of adhesion
Aleatory contract
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 Surplus Lines Markets and Practices 34%
3.1 United States and alien nonadmitted markets
United States nonadmitted markets
Nonadmitted insurers
Insurance exchanges
Alien nonadmitted markets
Lloyd's of London
Other alien markets
3.2 General markets
Wholesalers
Alternative Markets
Captive insurers
Industrial insureds
Risk retention groups
Purchasing groups (38-87-90, 100)
3.3 Eligible surplus lines insurers (38-45-90,110, 170)
Requirements (38-5-180, 38-45-110, 38-75-770)
List of approved eligible surplus lines carriers
Diligent search (38-45-90)

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

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South Carolina Code of Laws, Title 38 - Insurance, 2012, South Carolina Legislature, <http://www.scstatehouse.gov>

Property and Casualty Licensing Basics, James J. Smith, 2007, 5th Edition, Bromley Smith Publishers, (732) 449-9288, www.bromleysmithpublishers.com

Property & Casualty Pathfinder, William H. Cummings, J. Mack Spears, Pathfinder Publishers, (800) 592-4242, www.pathfinderedu.com

Lloyd's of London website, www.lloyds.com

Surplus Lines Insurance Operations, 2006, 1st Edition, The Institutes, (610) 644-2101, www.aicpcu.org

South Carolina Producer's Examination for Title Insurance Series 19-10 60 questions - 65 minute time limit	
1.0 Insurance Regulation 10%	
Licensing	
Process (38-43-100)	
Types of licensees	
Producer (38-43-10)	
Nonresident (38-43-70)	
Temporary (38-43-102)	
Maintenance and duration	
Change of address (38-43-107)	
Reinstatement (38-43-110(B))	
Reporting of actions (38-43-247)	
Assumed names (38-43-10(C))	
Renewal (38-43-110; SC Reg. 69-33)	
Disciplinary actions	
Cease and desist order (38-57-200, 230)	
Hearings (38-3-170; 38-57-200)	
Penalties (38-2-10-30, 38-43-130)	
SC Reg. 69-18(2)(c)	
Licensee Regulation	
Director's general duties and powers (38-3-60, 110)	
Company regulation	
Certificate of authority (38-5-80)	
Solvency (38-5-120)	
Rates (38-3-110)	
Policy forms (38-61-20)	
Unfair claims settlement practices (38-59-20)	
Examination of books and records (38-13-10-30)	



Appointment (38-43-40, 50)
Termination of appointment (38-43-55)
Producer regulation
Commissions (38-43-200)
Record maintenance (38-43-250)
Failure to act as fiduciary (38-43-240)
Blank forms (38-43-260)
Unfair inducements and marketing practices in obtaining title insurance business (Reg 69-18)
Sharing commissions (38-43-200)
Representing an unauthorized insurer (38-43-160-180)
Financial interest (38-75-960)
Unfair and prohibited practices
Misrepresentation (38-57-40)
False advertising (38-57-50)
Defamation (38-57-90)
Boycott, coercion, and intimidation (38-57-100)
False financial statements (38-57-80)
Unfair discrimination (38-55-50)
Rebating (38-57-130)
Prohibited inducements (38-57-130, 150)
Insurance fraud act (38-55-510-590)
Consumer information privacy regulation (Reg 69-58 Sec 1-16)
Federal Regulation
Fair Credit Reporting Act (15 USC 1681-1681d)
Fraud and false statements (18 USC 1033, 1034)
2.0 General Insurance 5%
Concepts
Elements of insurable risks
Insurable interest
Producers and general rules of agency
Insurer as principal
Producer/insurer relationship
Authority and powers of producers
Express
Implied
Apparent
Responsibilities to the applicant/insured
Contracts
Elements of legal contract
Offer and acceptance
Consideration
Competent parties
Legal purpose
Legal interpretations affecting contracts
Ambiguities in a contract of adhesion
Reasonable expectations
Indemnity
Utmost good faith
Representations/misrepresentations
Warranties
Concealment
Fraud
Waiver and estoppel
3.0 Real Property 35%
Concepts, principles, and practices
Definition of real property
Types of real property
Title to real property
Marketable title
Acquisition and transfer of real property
Conveyances

Deed covenants and warranties
Encumbrances (29-1-10)
Adverse possession
Condemnation
Accession
Escheats
Involuntary alienation
Abandonment
Judicial sales
Decedents estates
Intestate
Testate
Trusts
Types of joint ownership
Tenants in common
Joint tenancy
Acknowledgments
Legal capacity of parties
Individuals
Corporations
General partnerships
Limited partnerships
Fictitious names
Trust agreements
Limited Liability Company (LLC)
Legal descriptions
Types of legal descriptions
Types of measurements used
Language of legal descriptions
Structure and format
Interpretation
Recording
Requirements to record
4.0 Title Insurance 20%
Title insurance principles
Risks covered by title insurance
Risk of error in public records
Hidden off-record title risks
Risk of omission and commission by producer
Entities that can be insured; need for insurance
Individual
Commercial
Interests that can be insured
Fee simple estate
Leasehold estate
Life estate
Easements
Title insurance forms
Commitments
Owner's policy
Loan policy
Title insurance policy structure and provisions
Covered risks
Schedule A
Schedule B - Exceptions from coverage
Exclusions from coverage
Conditions
Endorsements
5.0 Title Exceptions and Procedures for Clearing Title 30%
Principles and concepts
General exceptions
Voluntary and involuntary liens

Federal liens
Mortgage
Judgments
Taxes and assessments
Surveys
Condominiums
Water rights
Mineral rights
Equitable interests
Executions
Covenants
Conditions
Restrictions
Unauthorized practices of law
Special problem areas and concerns
Acknowledgments
Mechanic's lien
Bankruptcy
Probate
Good faith
Foreclosure
Claims against the title
Lis pendens
Insuring manufactured homes as real property
Principle of clearing title
Releases
Assignments
Subordinations
Affidavits
Settlement or closing procedures
Closing protection letter

South Carolina Code of Laws, Title 15 - Civil Remedies and Procedure, South Carolina Legislature, <http://www.scstatehouse.gov>

Immanuel Baptist Church of North Augusta v Barnes, South Carolina Supreme Court, <http://m.sccourts.org/opinions/displayUnPubOpinion.cfm?caseNo=2005-UP-150>

Morgan v. Blackwell, South Carolina Supreme Court, http://sc.findacase.com/research/wfrmDocViewer.aspx/xq/fac.19850909_0040192.SC.htm/qx

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

South Carolina Code of Laws, Title 26 - Notaries Public and Acknowledgments, South Carolina Legislature, <http://www.scstatehouse.gov>

South Carolina Code of Laws, Title 27 - Property and Conveyances, South Carolina Legislature, <http://www.scstatehouse.gov>

South Carolina Code of Laws, Title 62 - South Carolina Probate Code, South Carolina Legislature, <http://www.scstatehouse.gov>

18 USC Chapter 47, Sections 1033 and 1034, U.S. Code, <http://uscode.house.gov/download/pls/18C47.txt>

28 USC 3201 - Judgment Lines, U.S. Code, <http://www.law.cornell.edu/uscode/text/28/3201>

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South Carolina Code of Laws, Title 38 - Insurance, 2012, South Carolina Legislature, <http://www.scstatehouse.gov>

South Carolina Code of Regulations, Chapter 69 - Department of Insurance, 2012, South Carolina Legislature, www.scstatehouse.gov/coderegs/c069.php

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

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

Black's Law Dictionary, Bryan A. Garner, 2006, 3rd Edition, Thomson/West, (800) 344-5008, www.blackslawdictionary.com, ISBN 0-314-15862-6

South Carolina Code of Laws, Title 33 - Corporations, Partnerships, and Associations, South Carolina Legislature, <http://www.scstatehouse.gov>

South Carolina Variable Contracts Producer	
Series 19-07	
100 questions - 2 hour time limit	
1.0 Insurance Regulation 15%	
1.1 Licensing	
Process (38-43-100)	
Types of licensees	
Producer (38-43-10, 30)	
Nonresident (38-43-70)	
Temporary (38-43-102)	
Broker (38-45-10)	
Maintenance and duration (38-43-110)	
Reinstatement (38-43-110(B))	
Reporting of actions (38-43-247)	
Change of address (38-43-107)	
Assumed names (38-43-10(C))	
Continuing education (38-43-106)	
Disciplinary actions	
Cease and desist order (38-57-200, 230)	
Hearings (38-3-170; 38-57-200)	
Penalties (38-2-10-30, 38-43-130)	
1.2 State regulation	
Director's general duties and powers (38-3-60, 110)	
Company regulation	
Certificate of authority (38-5-80)	
Solvency (38-5-120)	
Rates (38-3-110)	
Policy forms (38-61-20)	
Unfair claims settlement practices (38-59-20)	
Examination of books and records (38-13-10-30)	
Appointment (38-43-40, 50)	
Termination of appointment (38-43-55)	
Producer regulation	
Records maintenance (38-43-250)	
Misappropriation of funds (38-43-240, 420)	
Blank forms (38-43-260)	



Sharing commissions (38-43-200)
Representing an unauthorized insurer (38-43-160-180)
Unfair and prohibited practices
Misrepresentation (38-57-40)
False advertising (38-57-50)
Defamation (38-57-90)
Boycott, coercion and intimidation (38-57-100)
False financial statements (38-57-80)
Unfair discrimination (38-55-50)
Rebating (38-57-130)
Twisting (38-57-60)
Free insurance (38-57-170)
Prohibited inducements (38-57-130, 150)
Insurance fraud act (38-55-510-590)
Consumer information privacy regulation (Reg 69-58 Sec 1-16)
1.3 Federal regulation
Fair Credit Reporting Act (15 USC 1681-1681d)
Fraud and false statements (18 USC 1033, 1034)
2.0 General Insurance 10%
2.1 Concepts
Risk management key terms
Risk
Exposure
Hazard
Peril
Loss
Methods of handling risk
Avoidance
Retention
Sharing
Reduction
Transfer
Elements of insurable risks
Adverse selection
Law of large numbers
Reinsurance
2.2 Insurers
Types of insurers
Stock companies
Mutual companies
Fraternal benefit societies
Lloyd's associations
Captive companies (Title 38, Ch 90)
Private versus government insurers
Domestic, foreign and alien insurers
Financial status (independent rating services)
Marketing (distribution) systems
2.3 Producers and general rules of agency
Insurer as principal
Producer/insurer relationship
Authority and powers of producers
Express
Implied
Apparent
Responsibilities to the applicant/insured
2.4 Contracts
Elements of a legal contract
Offer and acceptance
Consideration
Competent parties
Legal purpose
Distinct characteristics of an insurance contract

Contract of adhesion
Aleatory contract
Personal contract
Unilateral contract
Conditional contract
Legal interpretations affecting contracts
Ambiguities in a contract of adhesion
Reasonable expectations
Indemnity
Utmost good faith
Representations/misrepresentations
Warranties
Concealment
Fraud
Waiver and estoppel
3.0 Regulation of Variable Products 10%
3.1 Securities Exchange Act of 1933
3.2 Securities Exchange Act of 1934
Suitability
Compliance
3.3 Investment Company Act of 1940
3.4 State regulation of variable products
4.0 Nature of Variable Life Products 15%
4.1 Variable life versus variable universal life
4.2 Fixed premium payment versus flexible payment
4.3 Face value versus death benefit
4.4 Cash values
4.5 Separate accounts
4.6 Charges and fees
4.7 Loans
5.0 Annuities 30%
5.1 Annuity principles and concepts
Accumulation period versus annuity period
Owner, annuitant and beneficiary
Insurance aspects of annuities
5.2 Immediate versus deferred annuities
Single premium immediate annuities (SPIAs)
Deferred annuities
Premium payment options
Nonforfeiture
Surrender charges
Death benefits
5.3 Annuity (benefit) payment options
Life contingency options
Pure life versus life with guaranteed minimum
Single life versus multiple life
Annuities certain (types)
5.4 Variable annuities
Assets in a separate account
Free look
Contract charges
Sales charge
Deferred sales charge
Annual contract fee
Mortality and expense charge
Investment management charge
State premium tax
Accumulation period – units
Annuity period – units
Assumed interest rate (AIR)
Combination annuities – contracts with fixed and variable accounts

Riders (living benefits and death benefits)
5.5 Annuity products
Fixed annuities
General account assets
Interest rate guarantees (minimum versus current)
Level benefit payment amount
Equity indexed annuities
Market value adjusted annuities
5.6 Uses of annuities
Lump-sum settlements
Qualified retirement plans
Group versus individual annuities
Personal uses
Individual retirement plans (IRAs)
Tax-deferred growth
Retirement income
Education funds
7.0 Federal Tax Considerations for Life Insurance and Annuities 10%
6.1 Taxation of personal life insurance
Amounts available to policyowner
Cash value increases
Dividends
Policy loans
Surrenders
Amounts received by beneficiary
General rule and exceptions
Settlement options
Values included in insured's estate
6.2 Modified endowment contracts (MECs)
Modified endowment versus non-MEC life insurance
Seven-pay test
Distributions
6.3 Taxation of non-qualified annuities
Individually-owned
Accumulation phase (taxation issues related to withdrawals)
Annuity phase and the exclusion ratio
Distributions at death
Corporate-owned
6.4 Taxation of individual retirement plans (IRAs)
Traditional IRAs
Contributions and deductible amounts
Premature distributions (including taxation issues)
Annuity phase benefit payments
Values included in the annuitant's estate
Amounts received by beneficiary
Required minimum distributions
Roth IRAs
Contributions and limits
Distributions
6.5 Rollovers and transfers (IRAs and qualified plans)
6.6 Section 1035 exchanges
7.0 Qualified Plans 10%
7.1 General requirements
ERISA 408(b)(2) disclosure rules
7.2 Federal tax considerations
Tax advantages for employers and employees
Taxation of distributions (age related)
7.3 Plan types, characteristics and purchasers
Simplified employee pension (SEPs)
Self-employed plans (HR 10 Keogh plans)
Deferred compensation qualified plan, Roth option

Profit-sharing and 401(k) plans
SIMPLE plans
Defined benefit pension plans
Section 457 deferred compensation (nonqualified)
403(b) tax-sheltered annuities (TSAs)

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South Carolina Code of Regulations, Chapter 69 - Department of Insurance, 2012, South Carolina Legislature, www.scstatehouse.gov/coderegs/c069.php

Investment Company Act of 1940, U.S. Securities and Exchange Commission, <http://www.sec.gov/about/laws/ica40.pdf>

Dictionary of Insurance Terms, Harvey W. Rubin, 2008, 5th Edition, Barron's Educational Series, Inc., (800) 645-3476, www.barronseduc.com, ISBN 0-7641-3884-7

Introduction to Risk Management and Insurance, Mark S. Dorfman, 2008, 9th Edition, Prentice-Hall, (800) 382-3419, www.prenhall.com, ISBN 0-13-224227-3

Life and Health Insurance Licensing Basics, James J. Smith, Bromley Smith Publishers, (732) 449-9288, www.bromleysmithpublishers.com

Life & Health Pathfinder, William H. Cummings, J. Mack Spears, Pathfinder Publishers, (800) 592-4242, www.pathfinderedu.com

Life Insurance Handbook, Louis S. Shuntich, 2003, Marketplace Books, www.marketplacebooks.com

McGill's Life Insurance, Edward E. Graves, 2009, 7th Edition, The American College, (888) 263-7265, www.theamericancollege.edu

Securities Exchange Act of 1934, U.S. Securities and Exchange Commission, <http://www.sec.gov/about/laws/sea34.pdf>

Securities Act of 1933, U.S. Securities and Exchange Commission, <http://www.sec.gov/about/laws/sa33.pdf>

South Carolina Workers Compensation Insurance	
Adjuster Series 19-25	
75 questions - 1.5 hour time limit	
1.0 Insurance Regulation 8%	
1.1 Director's general duties and powers (38-3-60, 110)	
1.2 Licensing requirements	
Qualifications (38-47-10)	
Nonresident (38-47-20)	
Emergency adjuster permit (Reg 69-1)	
1.3 Maintenance and duration (38-47-40)	
Change of address (38-47-15)	
1.4 Disciplinary actions	
Cease and desist order (38-57-200, 230)	
Hearings (38-3-170; 38-57-200)	



Penalties (38-2-10-30; 38-47-70)
1.5 Claim settlement laws and regulations (38-59-20)
1.6 Federal regulation
Fraud and false statements (18 USC 1033, 1034)
2.0 Insurance Basics 20%
2.1 Contract basics
Elements of a legal contract
Offer and acceptance
Consideration
Competent parties
Legal purpose
Distinct characteristics of an insurance contract
Contract of adhesion
Aleatory contract
Personal contract
Unilateral contract
Conditional contract
Utmost good faith
Representations/misrepresentations
Warranties
Concealment
Fraud
2.2 Insurance principles and concepts
Negligence
Elements of a negligent act
Defenses against negligence
Absolute liability
Strict liability
Vicarious liability
2.3 Policy structure
2.4 Common policy provisions
2.5 South Carolina laws, regulations and required provisions
South Carolina Property and Casualty Insurance Guaranty Association (38-31-10-170)
Insurance fraud act (38-55-510-590)
3.0 Adjusting Losses 32%
3.1 Role of the adjuster
Duties and responsibilities
Relationship to the legal profession
3.2 Claim reporting
3.3 Liability losses
3.4 Coverage problems
3.5 Claims adjustment procedures
4.0 Workers Compensation Insurance 30%
2.1 Workers compensation laws
Types of laws
Monopolistic versus competitive
Compulsory versus elective
South Carolina Workers' Compensation Law (RL Title 42)
Exclusive remedy (RL 42-1-540)
Employment covered (required, voluntary) (RL 42-1-130-150, 310, 360)
Covered injuries (RL 42-1-160; RL 42-9-60; RL 42-15-20, 40)
Occupational disease (RL 42-11-10)
Benefits provided (RL 42-9-10-30, 200, 260, 290; RL 42-13-90; RL 42-15-10, 60-70)
2.2 Workers compensation and employers liability insurance policy
General section
Part One – Workers compensation insurance

Part Two – Employers liability insurance
Part Three – Other states insurance
Part Four – Your duties if injury occurs
Part Five – Premium
Part Six – Conditions
Selected endorsement
Voluntary compensation
2.3 Sources of coverage
South Carolina Workers' Compensation Uninsured Employers' Fund (RL 42-7-200)
Self-insured employers (RL 42-5-20, 50)
South Carolina residual workers compensation
Voluntary market
4.0 Understanding the Language of Medical 10%
4.1 Medical terminology and abbreviations
Location terms
Movement terms
Prefixes, suffixes and root words
Abbreviations used in medical reports
Medical specialties
4.2 Basic human anatomy
Skeletal structure
Nervous system
Respiratory system
Cardiovascular system
Abdominal organs
4.3 Common occupational injuries and disease
Strains and sprains
Dislocations
Fractures
Soft tissue injuries
Brain injuries
Burn classifications
Cumulative trauma
Repetitive motion injuries
Lung diseases
4.4 Medical tests
Laboratory
Radiography (X-ray)
Magnetic resonance imaging (MRI)
Computerized tomography (CT or CAT)
Electromyography (EMG)
Nerve conduction studies
Myelography
Arthroscopy
Electrocardiogram (EKG or ECG)
Electroencephalography (EEG)

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South Carolina Code of Regulations, Chapter 69 - Department of Insurance, 2012, South Carolina Legislature, www.scstatehouse.gov/coderegs/c069.php

South Carolina Code of Laws, Title 42 - Workers' Compensation, 2012, South Carolina Legislature, www.scstatehouse.gov/code/title42.php

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

Dictionary of Insurance Terms, Harvey W. Rubin, 2008, 5th Edition, Barron's Educational Series, Inc., (800) 645-3476, www.barronseduc.com, ISBN 0-7641-3884-7

Introduction to Risk Management and Insurance, Mark S. Dorfman, 2008, 9th Edition, Prentice-Hall, (800) 382-3419, www.prenhall.com, ISBN 0-13-224227-3

Property and Casualty Insurance: A Basic Guide, Ernest H. Gore, 2008, Elizabeth Publishing, (760) 360-2001, www.elizabethpublishingcompany.com, ISBN 978-1-60585-164-8

Property and Casualty Licensing Basics, James J. Smith, 2007, 5th Edition, Bromley Smith Publishers, (732) 449-9288, www.bromleysmithpublishers.com

Property & Casualty Pathfinder, William H. Cummings, J. Mack Spears, Pathfinder Publishers, (800) 592-4242, www.pathfinderedu.com

Property and Liability Insurance Principles, 5th Edition, The Institutes, (610) 644-2101, www.aicpcu.org



SOUTH CAROLINA INSURANCE EXAMINATION REGISTRATION FORM

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

1. **Legal Name:**
Last Name First Name M.I.

2. **Social Security:** - - (FOR IDENTIFICATION PURPOSES ONLY)

3. **Mailing Address:**
Street Apt/Ste

City State Zip Code

4. **Telephone:** Cell - Office -

5. **Email:** _____@_____

6. **Examination: (check one)**

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

(Check one) First Time Retake

7. **Total Fee Included: \$45 per examination.** You may pay by credit card, company check, cashier's check or money order. Make check or money order payable to PSI. Cash and personal checks are not accepted.

If paying by credit card, check one: VISA MasterCard American Express Discover

Card Number: _____ Exp. Date: _____

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

Billing Street Address: _____ Billing Zip Code: _____

Cardholder Name (Print):_____ Signature:_____

8. I am faxing a Reasonable Accommodation Request (at the end of this bulletin) and required documentation. Yes No

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

Signature:_____ Date:_____

If you are registering by mail or fax, sign and date this registration form on the lines provided.
 Complete and forward this registration form with the applicable examination fee to:
 PSI Services LLC * ATTN: Examination Registration - SC INS
 3210 E Tropicana Ave * Las Vegas, NV* 89121
 Fax (702) 932-2666 * (800) 733-9267 * TTY (800) 735-2929 * www.psiexams.com





REASONABLE ACCOMMODATION REQUEST FORM

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 may request reasonable accommodation.

Candidates who wish to request reasonable accommodation because of a disability should fax this form and supporting documentation to PSI at (702) 932-2666.

Requirements for reasonable accommodation requests:

You are required to submit documentation from the medical authority or learning institution that rendered a diagnosis. Verification must be submitted 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

Date: _____ Social Security #: _____

Legal Name: _____
Last Name First Name

Address: _____
Street City, State, Zip Code

Telephone: (_____) _____ - _____ (_____) _____ - _____
Home Work

Email Address: _____

Check any reasonable accommodations you require (requests must concur with documentation submitted):

- Reader (as accommodation for visual impairment or learning disability)
- Extended time (Additional time requested: _____)
- Large-print written examination
- Other _____

*Out-of-State Testing Request (this request does not require documentation)

Site requested: _____

* You may email your out-of-state request to OutofStateRequest@psionline.com.

- Complete and fax this form, along with supporting documentation, to (702) 932-2666.
- After 4 business days, please call (702) 939-6750 and leave a voice message.
- PSI Accommodations will call you back to schedule the examination within 48 hours.

DO NOT SCHEDULE YOUR EXAMINATION UNTIL THIS DOCUMENTATION HAS BEEN RECEIVED AND PROCESSED BY PSI ACCOMMODATIONS.

PSI Services LLC
3210 E Tropicana
Las Vegas, NV 89121