

PSI Services LLC 3210 E Tropicana Las Vegas, NV 89121 (888) 818-5822 E-mail: PAIns@psionline.com https://test-takers.psiexams.com/pain

# PENNSYLVANIA INSURANCE DEPARTMENT



# LICENSING EXAMINATION CANDIDATE INFORMATION BOOKLET

A Message from the Commissioner The Licensure Process	
Fingerprint Requirements	
Examination Payment and Scheduling Procedures	
Fees	3
On-line Testing at a PSI test site	4
Testing remotely	6
Rescheduling/Canceling an Examination	7
Re-taking a Failed Examination	7
Missed Appointment or Late Cancellation	7
Exam Accommodations	7
English as a Second Language	7
Emergency Examination Site Closing	7
Examination Site Location	7
Reporting to the Examination Site	8
Required Identification	8

Security Procedures	9
Taking the Examination by Computer	10
Tutorial	
Test Question Screen	
Remote Online Proctored Exam	
Examination Review	10
Score Reporting	11
Duplicate Score Reports	
Experimental Items	
Tips for Preparing for your License Examination	
Obtaining your License	
Continuing Education	
Additional Licensing Information	12
Examination Content Outlines and Study Materials	12

Copyright © 2023 by PSI Services LLC

Updated 3/1/2023

# A MESSAGE FROM THE COMMISSIONER

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

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

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

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

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

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

# THE LICENSURE PROCESS

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

To be licensed, you must:

- Somplete any necessary pre-licensing requirements;
- **P**ass the required examination(s) for the type of license you are applying for; and
- After passing the examination use the kiosk at the PSI test site to complete your license application online at <u>www.sircon.com/pennsylvania</u> or <u>www.nipr.com</u>, or you may apply using your own computer.
- **1** If required, submit applicable application materials

**Note:** Passing an examination does not guarantee that you will be issued a license. You must submit your license application to the Department within one year of passing the exam. Issuance

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

For licensing information, please contact:

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

# PRE-LICENSING EDUCATION REQUIREMENTS

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

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

# WAIVER OF EXAMINATION

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

- A business entity;
- A candidate who possesses the Professional Designation CLU-Chartered Life Underwriter applying for Life or Accident and Health Line;
- A candidate who has the Professional Designation CPCU-Chartered Property and Casualty Underwriter applying for Property, Casualty or Accident and Health Line of Authority;
- A candidate who has the Professional Designation CIC-Certified Insurance Counselor applying for Life, Accident and Health or Property and Casualty Line of Authority;
- A person who is licensed in another state as an Insurance Producer for the same lines of authority for which the person desires to be licensed in Pennsylvania;
- A person who has a line of authority limited to Limited Line Credit Insurance;
- A person who has a line of authority limited to a Limited Line; and
- An individual whose line of authority will be restricted to domestic mutual fire insurance and will be with a company writing only coverage other than insurance upon automobiles as authorized by Section 202(B)(1) through (3) of the Act of May 17, 1921, known as the Insurance Company Law of 1921.



**Note:** If you request an examination waiver, fingerprints are still required before an initial resident insurance producer license will be issued. See the Department's Web site at www.insurance.pa.gov for more information.

# TYPES OF LICENSES

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

Life and Health	Exam Series
Life Insurance, Annuities and Accident and	16-01 and 16-02, or
Health	16-03
Life Insurance and Annuities	16-01
Accident and Health	16-02
Variable Life & Variable Annuity	No exam (requires
	FINRA registration)

Property	Exam Series
Fire and Allied Lines	16-04 or 16-06
Inland Marine and Motor Vehicle Physical Damage	16-04 or 16-06
Domestic Mutual Fire (issued only to domestic mutual fire companies)	No exam

Casualty	Exam Series
Casualty and Allied Lines	16-05 or 16-06
Accident and Health	16-02 or 16-03
Bonds: All Classes	16-05 or 16-06
Liability other than Motor Vehicle	16-05 or 16-06
Workers' Compensation Insurance	16-05 or 16-06

Miscellaneous	Exam Series
Nonprofit Hospitalization	16-02 or 16-03
Title Insurance	16-10
Health Maintenance Organization	16-02 or 16-03
Nonresidents	See Page 3
Securities Investment Loss	16-05
Other Licenses	Exam Series
Surplus Lines Producer	16-09
Public Adjuster	16-19*
Motor Vehicle Physical Damage Appraiser	16-20 **

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

16-16

16-17

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

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

# RESIDENT LICENSING REQUIREMENTS

## Resident Insurance Producer

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

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

# Title Insurance Agent license

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

- Determines insurability and issues title insurance reports or policies or both; and
  - Performs one or more of the following:
    - Collects or disburses premiums, escrow or other funds;
    - Handles escrow, settlements or closings;
    - Solicits or negotiates title insurance business; or
    - Records closing documents.
- An applicant for a **Title Insurance Agent** license is required to: Pass the Title Insurance Agent examination (applies to
  - both resident and nonresident applicants); and
  - After passing the examination use the kiosk at the PSI test site to complete your license application online at <u>www.sircon.com/pennsylvania</u> or <u>www.nipr.com</u>, or you may apply using your own computer.
  - Fingerprints are required for both resident and nonresident Title Insurance Agent applicants.

## **Surplus Lines license**

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

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

- Be currently licensed in good standing as a resident Pennsylvania Property and Casualty insurance producer;
- Pass the Pennsylvania Surplus Lines examination—there are no exemptions;
- After passing the examination use the kiosk at the PSI test site to complete your license application online at <u>www.sircon.com/pennsylvania</u> or <u>www.nipr.com</u>, or you may apply using your own computer; and
- If there is a partnership or corporation involved, a separate business entity application must also be submitted. Applicants can contact the Department for the application and statement of regulations.
- Surplus Lines applicants do not require fingerprinting.



Personal Lines

Viatical Settlement Broker

#### NONRESIDENT LICENSING REQUIREMENTS

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

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

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

#### **Reciprocal Agreements**

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

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

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

#### Surplus Lines Producer license

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

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

# FINGERPRINT REQUIREMENTS

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

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

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

## FINGERPRINT PROCESS

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

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

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

# EXAMINATION PAYMENT AND SCHEDULING PROCEDURES

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

Examination	Examination Series	Examination Fees
Life Insurance	16-01	\$43.00
Accident and Health	16-02	\$43.00
Life, Accident and Health	16-03	\$53.00
Property and Allied Lines	16-04	\$43.00
Casualty and Allied Lines	16-05	\$43.00



16-06	\$53.00
16-09	\$43.00
16-10	\$43.00
16-16	\$43.00
16-17	\$43.00
	16-09 16-10 16-16

EXAMINATION FEES ARE NOT REFUNDABLE OR TRANSFERABLE.

# **ONLINE**

- 1. Go to: https://test-takers.psiexams.com/pain
- 2. Select **TESTS** to create an account.

CONTACT US HELP

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

To continue the booking process and schedule your test, you must login or create an account.

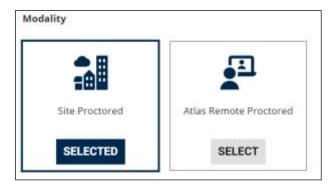
LOGIN/REGISTER

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

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

ID *	
First Name *	Last Name *
Middle Name	Generation
Email *	
Password *	Your password must contain:     At least one capital letter A-Z     At least one lower case letter a-z     At least one number 0-9
Confirm Password *	<ul> <li>At least one special character I@#V\$%V^&amp;V*</li> <li>At least 8 and up to 32 characters</li> </ul>

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



# Scheduling at a Test Center

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

Search	Test Center Location	Radius	
City, I	province, or postal code	5	
Мар	Osnerd Camerily Thousand	hesperie	
	Caka Pasadena atta	San Bernardico	+
Go gle	Tomanon 👜 (i) (i) Comma Netwoord Particular Vegi eine Stort Roope Net	Riveraide Marane Valle	-

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

Choose a Date and Time

<		Oc	tober 2	021		>	Time slots available fo October 08, 2021
Sun	Mon	Tue	Wed	Thu	Fri	Sat	08:00 AM
					1	2	01:30 PM
3	4	5	6	7		(9)	
(10)	(11)	(12)	(13)	(14)	(15)	(15)	
(17)	(18)	(19)	20	(II)	(22)	(23)	
(24)	3	(20)	(27)	(28)	$\simeq$	30	
$\simeq$	0	0	O	9	(29)	$\odot$	
(31)							
		0		Selected.			

3. You are now ready to pay.

Address 1 *	Order Summary Commence Commence Presses Tex
Contrast 12	Mechanical Bus and Law \$100.0
Address 2	Total Frice
Address 3	CON



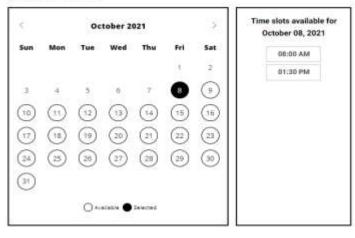
4. Once payment has been made you will receive a message confirming the test center, booked date, and booked time.

Email Address:	Home Phone;	Office Phone:
asingla81@psionline.com	111224444	2221112345

## Scheduling via Remote Proctor

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

Choose a Date and Time



2. You are now ready to pay.

lling Address		
	Order Summary	
Address 1 *	Conversion Coveractor Practice Test	
	Mechanical Bus and Law	\$100.00.05
Address 2	Total Price	
Address 3		CONTINU

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

Review Booking:		
Email Address:	Home Phone:	Office Phone:
asingla81@psionline.com	111224444	2221112345
		By continuing, you agree to The Company's
Wednesday, October 06, 2021		Conditions of Use And Privacy Notice.
5:30 PM Pacific Time		CONFIRM
Before taking your remote online compatibility - click HERE	proctored exam, please check	system



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

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

1	O Instant 22 Journal Until test	
😫 We	ednesday, October 06, 2021 Add to Calendar •	
0 5:3	30 PM Pacific Time	
Erici	al-package	
Mer	re.Information	_
Before	a taking your remote online proctored exam, please check system compatibility -	click MERE

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

#### **RESCHEDULING/CANCELING AN EXAMINATION APPOINTMENT**

You may cancel and reschedule an examination appointment without forfeiting your fee if your *cancellation notice is received 2 days before the scheduled examination date*. For example, for a Monday appointment, the cancellation notice would need to be received on the previous Saturday. You may reschedule online at https://test-takers.psiexams.com/pain. or call PSI at 888-818-5822.

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

# **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 retest as soon as Friday, depending upon space availability. You may schedule online at

https://test-takers.psiexams.com/pain or call PSI at 888-818-5822.

# MISSED APPOINTMENT OR LATE CANCELLATION

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

- Do not cancel your appointment 2 days before the scheduled examination date;
- Do not appear for your examination appointment;
- Arrive after examination start time;
- Do not present proper identification when you arrive for the examination.

#### EXAM ACCOMMODATIONS

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



1990, and exam accommodations will be made in meeting a candidate's needs. Applicants with disabilities or those who would otherwise have difficulty taking the examination should request for alternative arrangements by <u>Clicking Here</u>.

## ENGLISH AS A SECOND LANGUAGE

Upon receipt of a personal letter requesting the authorization and a letter from your English instructor or sponsoring company (on letterhead), certifying that English is not your primary language, a candidate will be granted time and one-half to complete the examination. Please request for alternative arrangements by <u>Clicking Here</u>.

#### EXAMINATION SITE CLOSING FOR AN EMERGENCY

In the event that severe weather or another emergency forces the closure of an examination site on a scheduled examination date, your examination will be rescheduled. PSI personnel will attempt to contact you in this situation. However, you may check the status of your examination schedule by calling 888-818-5822. Every effort will be made to reschedule your examination at a convenient time as soon as possible. You will not be penalized. You will be rescheduled at no additional charge.

# **EXAMINATION SITE LOCATIONS**

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

> Allentown BCY Testing Solution 961 Macron Blvd, Suite 101 Allentown, PA 18109

From the West-Take Rte 78 E to Rte 22 E to Route 987 N -Airport Rd. From the E/NJ areas -Take Rte 78 W to Rte 33 N to Route 22 West to Rte 987 N-Airport Rd. From Scranton/Wilkes-Barre/Poconos Areas-Take PA Turnpike South-Rte 476 to Lehigh Valley exit to Rte 22 E to Route 987 N -Airport Rd. Parking all around the building is free. If you enter through the front of the building BCY is located on the first floor, down the left hallway and on the left -Suite 101. All candidates are required to bring and wear a facemask/face cover for their appt. Candidates without masks will be turned away.

#### Bristol

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

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

Butler

## 485 Airport Rd, Butler County Airfield Butler, PA 16002

If coming from Butler: Take Rt. 8 South past the Harley Davidson Motorcycle shop, proceed to the second red light (about 6 miles) and make a right onto Airport Road. Continue straight, through the pillars to the end where you see the AirQuest Aviation sign, bare to the right and follow to AirQuest Aviation. Please feel free to call us from your cell phone at 724-586-6023.

#### Erie

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

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

# Greensburg

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

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

#### Harrisburg

4309 Linglestown Rd, Suite 114 Harrisburg, PA 17112

From I-815 - Take exit 72 towards Linglestown. Merge onto N Mountain Road. Go 1.1 miles and take the traffic circle. Take the third exit onto Linglestown Rd. At the next traffic circle, take the second exit to remain on Linglestown Rd. Go 1.5 miles and the office building will be on your left.

From I-81N - Take exit 72B towards Linglestown. Merge onto N Mountain Road. Go 1.1 miles and take the traffic circle. Take the third exit onto Linglestown Rd. At the next traffic circle, take the second exit to remain on Linglestown Rd. Go 1.5 miles and the office building will be on your left.

## King of Prussia

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

Going East: Take I-76 East and exit #330 toward Gulph Mills. Turn slight left to take the PA-320 North Ramp toward Bridgeport/I-76/King of Prussia. Turn left onto S. Gulph Road and then turn slight right onto S. Henderson Road.

#### Leola 12 Keystone Court, Suite 12 Leola, PA 17540

Site is located right off West Main Street in the Leola Business Center, the building is visible from the street. Free parking is available.

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

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

#### Pittsburgh

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

From I-376 East, go through Squirrel Hill tunnels. Exit #77 toward Swissville. Turn slight left onto Monongahela Avenue. Turn right on South Braddock Avenue (IN THE EDGEWOOD TOWNE CENTER OFFICE BUILDING). All candidates should report to the PSI office 30 minutes prior to the published session time, and no earlier. If candidates wish to arrive earlier, they must wait in the Security Office's designated areas on the first floor, or outside of the building. The building management does not allow candidates to wait in the hallways, and/or common areas of other floors, including our own floor. Thank you for your cooperation.

#### Scranton

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

From I-81N take Exit 194 (Clarks Summit) and merge onto US6W/US/11N. Continue on Routes 6 & 11 for approximately 3 miles until you see the Agway building on the left side of the road. Just before the Agway building, make a U-turn. After making the U turn you will see 2 houses before you see the PSI parking lot. PSI is located in a long brown brick building which is set back from the highway. There is a small red and white sign located at the entrance to the parking lot.

(If approaching from the opposite direction (US6S/US11E) PSI is located on the right, approximately 100 feet after the Agway building).

Additionally, PSI has examination centers in many other regions across the United States. You may take the written examination at any of these locations by following the instructions on the Exam Accommodations Request Form found at the end of this Booklet.

# **REPORTING TO THE EXAMINATION SITE**

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

Person(s) accompanying an examination candidate may not wait in the examination center, inside the building or on the building's property. This applies to guests of any nature, including drivers, children, friends, family, colleagues or instructors.

#### **REQUIRED IDENTIFICATION**

Candidates must register for the exam with their LEGAL first and last name as it appears on their government issued identification. All required identification below must match the first and last name under which the candidate is registered. Candidates are required to bring one (1) form of valid (nonexpired) signature bearing identification to the test site. If the candidate fails to bring proper identification or the candidate



names do not match, the candidate will not be allowed to test and their examination fee will not be refunded.

- **Primary Identification:** All candidates must provide 1 form of identification. ID must contain candidate's photo, signature, and be <u>valid and unexpired</u>. Allowable forms of identification are as follows:
  - State issued driver's license
  - State issued identification card
  - State issued Learners Permit
  - US Government Issued Passport
  - US Government Issued Military Identification Card
  - US Government Issued Alien Registration Card
  - Canadian Government Issued ID
  - US Employment Authorization Card
- Pre-licensing education certificate (applies only to initial resident producer applicants):

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

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

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

Personal Lines certificate can either have Personal Lines or Property & Casualty on the certificate.

# SECURITY PROCEDURES

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

If testing at a PSI test site you will be given a piece of scratch paper and a pencil. You will return the scratch paper and pencil during check-out.

**Prohibited Items:** 

psi

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

## Prohibited Behavior:

- Giving or receiving assistance on an examination.
- Copying or communicating examination content.
- Using outside references or resources during an exam, examples:
  - Browsing other local resources.
  - Browsing the internet.
  - Attempting to use a computer or computer program not provided or approved by PSI.
  - Attempting to use a telephone or mobile device.
  - Using notepad on the computer.
  - Using an application on the computer not provided by PSI.
- Engaging in disruptive behavior during check-in or during an exam, examples:
  - Acting in an inappropriate manner.
  - Using abusive language.
  - Speaking aloud.
  - Causing noise unrelated to keyboard typing.
- Engaging in prohibited behavior during check-in or during an exam, examples:
  - Reading questions out loud.
  - Leaving the room without proctor approval.
  - Using instant messaging, or other electronic communication.
  - Capturing a picture or video of exam items.
  - Attempting to use telephone or mobile device.
  - $\circ$  Obstructing the proctor's view (camera or in person).
  - Having inappropriate materials on desktop (explicit).
  - Changing spaces during the exam without proctor approval.
  - Not focusing eyes on the screen.

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

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

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

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

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

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

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

- Temporarily moving out of the camera's line of sight.
- Candidates are not allowed to have scratch paper.
- Adequate lighting for the proctor to see candidate's activity.
- Internet service must be sufficient to administer the exam, see page 12 for requirements.
- Web camera must be placed for ideal viewing by the proctor.
- Candidate may not change computers during the exam.
- Candidate may not change spaces during the exam.
- Candidate must follow proctor instructions, which may include, but are not limited to:
  - Keeping hands on the desktop.
  - Keeping eyes on the computer screen.
  - Not fidgeting during the exam.
  - Keeping hands away from face.
- Please do your best to avoid covering your mouth for the whole duration of exam. Be aware that talking/whispering/mouthing is not allowed during exam.

 Breaks are NOT allowed during remote online proctored examinations. If you believe you cannot complete your examination without a break, please do not register for remote online proctored examinations.

# TAKING THE EXAMINATION BY COMPUTER

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

# TUTORIAL

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

## TEST QUESTION SCREEN

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.

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

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

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

## Format 1 - Incomplete Sentence:

Actual cash value is generally accepted to mean:

- A. Original purchase price of the property
- B. Market value at the time of the loss
- C. Cost to replace at the time of loss plus appreciation
- \*D. Cost to replace at the time of loss, less depreciation

# Format 2 - Direct Question:

Which one of the following is covered under the Liability Coverage of the Business Auto Coverage Form?

- A. Workers compensation
- \*B. Explosion
- C. Expected injury
- D. Pollution
- Format 3 All of the following except:

The Business Auto Coverage Form covers losses from all of the following under comprehensive coverage EXCEPT:

- A. Fire
- B. Vandalism
- \*C. Freezing
- D. Theft

## EXAMINATION REVIEW

PSI, in cooperation with the Department, will be continually evaluating the examinations being administered to ensure that the examinations accurately measure competency in the required knowledge areas. Comments may be entered on the computer keyboard during the examination. Your comments regarding the questions and the examinations are welcomed. Comments will be analyzed by PSI examination development staff. While PSI does not respond to individuals regarding these comments, all substantive comments are reviewed. If a discrepancy is found during the comment review, PSI and the Department may re-evaluate candidates' results and adjust them accordingly. This is the only review of the examination available to you.

# SCORE REPORTING

Your score will be displayed on screen at the end of the examination and a score report will be emailed to you. If you fail, the emailed score report will include the diagnostic report indicating your strengths and weaknesses by examination type. You may request a duplicate score report after your examination by emailing scorereport@psionline.com.

# EXPERIMENTAL ITEMS

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

# TIPS FOR PREPARING FOR YOUR LICENSE EXAMINATION

The following suggestions will help you prepare for your examination.

- 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 Booklet 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.

# **OBTAINING YOUR LICENSE**

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



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

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

## STATUS OF LICENSE

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

## **INITIAL INSURANCE PRODUCER FEES**

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

# PAPER APPLICATIONS

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

#### OTHER LICENSE APPLICATION FORMS

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

The examination content outline and more specific information on taking this examination is available in the **Pennsylvania Public Adjuster** Candidate Information Booklet located online at https://test-takers.psiexams.com/pain. The examination content outline and more specific information on taking this examination is available in the **Pennsylvania Motor Vehicle Physical Damage Appraiser** Candidate Information Booklet located online at https://testtakers.psiexams.com/pain.

# **CONTINUING EDUCATION**

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

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

# ADDITIONAL LICENSING INFORMATION

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

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

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

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

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

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

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

# EXAMINATION CONTENT OUTLINES AND STUDY MATERIALS

# STUDY MATERIALS

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

Pennsylvania Insurance Laws and Pennsylvania Insurance Regulations, BHM Insurance Services, (302) 678-8795; (800) 543-3635.

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

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

# EXAMINATION CONTENT OUTLINES

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



# PENNSYLVANIA PRODUCER'S EXAMINATION FOR LIFE INSURANCE SERIES 16-01

# 100 Items - 120 Minutes

# 1.0 INSURANCE REGULATION (14%)

1.1	Licensing
	Process and types
	Requirements (40 P.S. § 310.1, 310.3-310.14)
	Resident/nonresident (40 P.S. § 310.3-310.5, 310.10)
	Temporary license (40 P.S. § 310.9)
	Managers and exclusive general agents (40 P.S. §
	310.1, 310.31)
	Maintenance and duration
	Change in contact information (40 P.S. § 310.11(19))
	Renewal (40 P.S. § 310.8)
	Duty to report administrative or criminal actions (40
	P.S. § 310.78)
	Assumed names (40 P.S. § 310.7)
	Continuing education (40 P.S. § 310.8(b), 310.6(a), 31
	Pa. Code Ch. 39a)
	Inactivity due to military or extenuating circumstances
	(40 P.S. § 310.8)
	Disciplinary actions
	License denial, nonrenewal, suspension, or revocation
	(40 P.S. § 310.91, 310.11)
	Penalties and fines for violations (40 P.S. §§ 310.12,
	310.41a, 310.91, 1171.11)
	Cease and desist order (40 P.S. §§ 310.91, 1171.9)
	Civil
	Criminal
	Hearings
	Consent agreement
1.2	State regulation
	Acts constituting insurance transactions
	Negotiate, sell, solicit (40 P.S. §§ 310.1, 310.3, 310.8, 310.11)
	310.11)
	Commissioner's general duties and powers (40 P.S. §§
	Commissioner's general duties and powers (40 P.S. §§
	Commissioner's general duties and powers (40 P.S. §§ 310.2, 1171.7)
	Commissioner's general duties and powers (40 P.S. §§ 310.2, 1171.7) Company regulation
	Commissioner's general duties and powers (40 P.S. §\$ 310.2, 1171.7)Company regulationCertificate of authority (40 P.S. §\$ 47, 47a, 420)Solvency (40 P.S. §\$ 72, 112)Policy forms and rates (40 P.S. §\$ 510, 776.1-776.7,
	Commissioner's general duties and powers (40 P.S. §§ 310.2, 1171.7) Company regulation Certificate of authority (40 P.S. §§ 47, 47a, 420) Solvency (40 P.S. §§ 72, 112)
	Commissioner's general duties and powers (40 P.S. §§ 310.2, 1171.7)           Company regulation           Certificate of authority (40 P.S. §§ 47, 47a, 420)           Solvency (40 P.S. §§ 72, 112)           Policy forms and rates (40 P.S. §§ 510, 776.1-776.7, 1181-1199, 1221-1238)
	Commissioner's general duties and powers (40 P.S. §§ 310.2, 1171.7)           Company regulation           Certificate of authority (40 P.S. §§ 47, 47a, 420)           Solvency (40 P.S. §§ 72, 112)           Policy forms and rates (40 P.S. §§ 510, 776.1-776.7, 1181-1199, 1221-1238)           Unfair claims settlement practices (40 P.S. §
	Commissioner's general duties and powers (40 P.S. §§ 310.2, 1171.7)           Company regulation           Certificate of authority (40 P.S. §§ 47, 47a, 420)           Solvency (40 P.S. §§ 72, 112)           Policy forms and rates (40 P.S. §§ 510, 776.1-776.7, 1181-1199, 1221-1238)           Unfair claims settlement practices (40 P.S. § 1171.5(a)(10); 31 Pa. Code Ch. 146)
	Commissioner's general duties and powers (40 P.S. §\$310.2, 1171.7)Company regulationCertificate of authority (40 P.S. §\$ 47, 47a, 420)Solvency (40 P.S. §\$ 72, 112)Policy forms and rates (40 P.S. §\$ 510, 776.1-776.7, 1181-1199, 1221-1238)Unfair claims settlement practices (40 P.S. § 1171.5(a)(10); 31 Pa. Code Ch. 146)Producer regulation
	<ul> <li>Commissioner's general duties and powers (40 P.S. §§ 310.2, 1171.7)</li> <li>Company regulation</li> <li>Certificate of authority (40 P.S. §§ 47, 47a, 420)</li> <li>Solvency (40 P.S. §§ 72, 112)</li> <li>Policy forms and rates (40 P.S. §§ 510, 776.1-776.7, 1181-1199, 1221-1238)</li> <li>Unfair claims settlement practices (40 P.S. § 1171.5(a)(10); 31 Pa. Code Ch. 146)</li> <li>Producer regulation</li> <li>Fiduciary responsibility (40 P.S. § 310.96; 31 Pa. Code</li> </ul>
	<ul> <li>Commissioner's general duties and powers (40 P.S. §§ 310.2, 1171.7)</li> <li>Company regulation</li> <li>Certificate of authority (40 P.S. §§ 47, 47a, 420)</li> <li>Solvency (40 P.S. §§ 72, 112)</li> <li>Policy forms and rates (40 P.S. §§ 510, 776.1-776.7, 1181-1199, 1221-1238)</li> <li>Unfair claims settlement practices (40 P.S. § 1171.5(a)(10); 31 Pa. Code Ch. 146)</li> <li>Producer regulation</li> <li>Fiduciary responsibility (40 P.S. § 310.96; 31 Pa. Code Ch. § 37.81)</li> </ul>
	Commissioner's general duties and powers (40 P.S. §§ 310.2, 1171.7)Company regulationCertificate of authority (40 P.S. §§ 47, 47a, 420)Solvency (40 P.S. §§ 72, 112)Policy forms and rates (40 P.S. §§ 510, 776.1-776.7, 1181-1199, 1221-1238)Unfair claims settlement practices (40 P.S. § 1171.5(a)(10); 31 Pa. Code Ch. 146)Producer regulationFiduciary responsibility (40 P.S. § 310.96; 31 Pa. Code Ch. § 37.81)Examination of books and records (40 P.S. § 323.3-4)Producer disclosure requirements (40 P.S. § 310.71(b))
	Commissioner's general duties and powers (40 P.S. §\$310.2, 1171.7)Company regulationCertificate of authority (40 P.S. §\$ 47, 47a, 420)Solvency (40 P.S. §\$ 72, 112)Policy forms and rates (40 P.S. §\$ 510, 776.1-776.7, 1181-1199, 1221-1238)Unfair claims settlement practices (40 P.S. § 1171.5(a)(10); 31 Pa. Code Ch. 146)Producer regulationFiduciary responsibility (40 P.S. § 310.96; 31 Pa. Code Ch. § 37.81)Examination of books and records (40 P.S. § 323.3-4)Producer disclosure requirements (40 P.S. § 310.72-310.74)
	Commissioner's general duties and powers (40 P.S. §§ 310.2, 1171.7)Company regulationCertificate of authority (40 P.S. §§ 47, 47a, 420)Solvency (40 P.S. §§ 72, 112)Policy forms and rates (40 P.S. §§ 510, 776.1-776.7, 1181-1199, 1221-1238)Unfair claims settlement practices (40 P.S. § 1171.5(a)(10); 31 Pa. Code Ch. 146)Producer regulationFiduciary responsibility (40 P.S. § 310.96; 31 Pa. Code Ch. § 37.81)Examination of books and records (40 P.S. § 323.3-4)Producer disclosure requirements (40 P.S. § 310.71(b))Commissions and fees (40 P.S. §§ 310.72-310.74)Prohibited acts (40 P.S. § 310.11)
	Commissioner's general duties and powers (40 P.S. §§ 310.2, 1171.7)Company regulationCertificate of authority (40 P.S. §§ 47, 47a, 420)Solvency (40 P.S. §§ 72, 112)Policy forms and rates (40 P.S. §§ 510, 776.1-776.7, 1181-1199, 1221-1238)Unfair claims settlement practices (40 P.S. § 1171.5(a)(10); 31 Pa. Code Ch. 146)Producer regulationFiduciary responsibility (40 P.S. § 310.96; 31 Pa. Code Ch. § 37.81)Examination of books and records (40 P.S. § 323.3-4)Producer disclosure requirements (40 P.S. § 310.71(b))Commissions and fees (40 P.S. §§ 310.72-310.74)

	Appointment termination $(40 \text{ D} \text{ C} \text{ S} 210 \text{ 71a})$
	Appointment termination (40 P.S. § 310.71a)
	Unfair insurance practices (40 P.S. §§ 1171.1 1171.5) Rebates and Inducements (40 P.S. §§
	310.45, 310.46, 1171.5(a)(8))
	Misrepresentation (40 P.S. §§ 310.4748,
	1171.5(a)(1),(2))
	Twisting (40 P.S. §§ 473)
	False advertising (40 P.S. § 1171.5; 31 Pa. Code Ch. 51)
	Defamation (40 P.S. § 1171.5(a)(3); 31 Pa. Code Ch.
	51)
	Boycott, coercion or intimidation (40 P.S. §
	1171.5(a)(4))
	Misappropriation of funds (40 P.S. §§ 310.11(4), 310.42
	Unfair discrimination (40 P.S. § 1171.5; 31 Pa. Code § 145.4)
	Replacement (40 P.S. § 625, 31 Pa Code Ch. 81)
	Privacy of consumer financial information (40 P.S. §
	310.77(a); 31 Pa. Code §§ 146a.144)
	Insurance fraud regulation (40 P.S. §§ 325.1-325.62; 18 Pa. C.S. § 4117)
1.3	Federal Regulation
1.5	Fair Credit Reporting Act
	Fraud and False Statements (18 USC Sections 1033 and
	1034)
	Drivery (Cremer Least Diller)
	Privacy (Gramm-Leach-Bulley)
	Privacy (Gramm-Leach-Bliley) National Do Not Call List
0 GENE	National Do Not Call List RAL INSURANCE CONCEPTS (10%)
<mark>0 GENE</mark> 2.1	National Do Not Call List
	National Do Not Call List RAL INSURANCE CONCEPTS (10%)
	National Do Not Call List         RAL INSURANCE CONCEPTS (10%)         Risk         Methods of Handling Risk (e.g., Avoidance, Retention,
	National Do Not Call List RAL INSURANCE CONCEPTS (10%) Risk Methods of Handling Risk (e.g., Avoidance, Retention, Sharing, Reduction, Transfer)
	National Do Not Call List         RAL INSURANCE CONCEPTS (10%)         Risk         Methods of Handling Risk (e.g., Avoidance, Retention, Sharing, Reduction, Transfer)         Elements of Insurable Risks
2.1	National Do Not Call List         RAL INSURANCE CONCEPTS (10%)         Risk         Methods of Handling Risk (e.g., Avoidance, Retention, Sharing, Reduction, Transfer)         Elements of Insurable Risks         Definitions (e.g., Risk, Hazard, Peril, Loss)
2.1	National Do Not Call List         RAL INSURANCE CONCEPTS (10%)         Risk         Methods of Handling Risk (e.g., Avoidance, Retention, Sharing, Reduction, Transfer)         Elements of Insurable Risks         Definitions (e.g., Risk, Hazard, Peril, Loss)         Classifications of Insurers
2.1	National Do Not Call List         RAL INSURANCE CONCEPTS (10%)         Risk         Methods of Handling Risk (e.g., Avoidance, Retention, Sharing, Reduction, Transfer)         Elements of Insurable Risks         Definitions (e.g., Risk, Hazard, Peril, Loss)         Classifications of Insurers         Mutual, Stock
2.1	National Do Not Call List         RAL INSURANCE CONCEPTS (10%)         Risk         Methods of Handling Risk (e.g., Avoidance, Retention, Sharing, Reduction, Transfer)         Elements of Insurable Risks         Definitions (e.g., Risk, Hazard, Peril, Loss)         Classifications of Insurers         Mutual, Stock         Admitted, Non-Admitted
2.1	National Do Not Call List         RAL INSURANCE CONCEPTS (10%)         Risk         Methods of Handling Risk (e.g., Avoidance, Retention, Sharing, Reduction, Transfer)         Elements of Insurable Risks         Definitions (e.g., Risk, Hazard, Peril, Loss)         Classifications of Insurers         Mutual, Stock         Admitted, Non-Admitted         Foreign, Domestic, Alien
2.1	National Do Not Call List         RAL INSURANCE CONCEPTS (10%)         Risk         Methods of Handling Risk (e.g., Avoidance, Retention, Sharing, Reduction, Transfer)         Elements of Insurable Risks         Definitions (e.g., Risk, Hazard, Peril, Loss)         Classifications of Insurers         Mutual, Stock         Admitted, Non-Admitted         Foreign, Domestic, Alien         Elements of a Contract
2.1	National Do Not Call List         RAL INSURANCE CONCEPTS (10%)         Risk         Methods of Handling Risk (e.g., Avoidance, Retention, Sharing, Reduction, Transfer)         Elements of Insurable Risks         Definitions (e.g., Risk, Hazard, Peril, Loss)         Classifications of Insurers         Mutual, Stock         Admitted, Non-Admitted         Foreign, Domestic, Alien         Elements of a Contract         Consideration
2.1	National Do Not Call List         RAL INSURANCE CONCEPTS (10%)         Risk         Methods of Handling Risk (e.g., Avoidance, Retention, Sharing, Reduction, Transfer)         Elements of Insurable Risks         Definitions (e.g., Risk, Hazard, Peril, Loss)         Classifications of Insurers         Mutual, Stock         Admitted, Non-Admitted         Foreign, Domestic, Alien         Elements of a Contract         Consideration         Competent Parties
2.1	National Do Not Call List         RAL INSURANCE CONCEPTS (10%)         Risk         Methods of Handling Risk (e.g., Avoidance, Retention, Sharing, Reduction, Transfer)         Elements of Insurable Risks         Definitions (e.g., Risk, Hazard, Peril, Loss)         Classifications of Insurers         Mutual, Stock         Admitted, Non-Admitted         Foreign, Domestic, Alien         Elements of a Contract         Consideration         Competent Parties         Legal Purpose
2.1	National Do Not Call List         RAL INSURANCE CONCEPTS (10%)         Risk         Methods of Handling Risk (e.g., Avoidance, Retention, Sharing, Reduction, Transfer)         Elements of Insurable Risks         Definitions (e.g., Risk, Hazard, Peril, Loss)         Classifications of Insurers         Mutual, Stock         Admitted, Non-Admitted         Foreign, Domestic, Alien         Elements of a Contract         Consideration         Competent Parties         Legal Purpose         Offer
2.1 2.2 2.3	National Do Not Call List         RAL INSURANCE CONCEPTS (10%)         Risk         Methods of Handling Risk (e.g., Avoidance, Retention, Sharing, Reduction, Transfer)         Elements of Insurable Risks         Definitions (e.g., Risk, Hazard, Peril, Loss)         Classifications of Insurers         Mutual, Stock         Admitted, Non-Admitted         Foreign, Domestic, Alien         Elements of a Contract         Consideration         Competent Parties         Legal Purpose         Offer         Acceptance
2.1 2.2 2.3	National Do Not Call List         RAL INSURANCE CONCEPTS (10%)         Risk         Methods of Handling Risk (e.g., Avoidance, Retention, Sharing, Reduction, Transfer)         Elements of Insurable Risks         Definitions (e.g., Risk, Hazard, Peril, Loss)         Classifications of Insurers         Mutual, Stock         Admitted, Non-Admitted         Foreign, Domestic, Alien         Elements of a Contract         Consideration         Competent Parties         Legal Purpose         Offer         Acceptance         Authority and Powers of Producers
2.1 2.2 2.3	National Do Not Call List         RAL INSURANCE CONCEPTS (10%)         Risk         Methods of Handling Risk (e.g., Avoidance, Retention, Sharing, Reduction, Transfer)         Elements of Insurable Risks         Definitions (e.g., Risk, Hazard, Peril, Loss)         Classifications of Insurers         Mutual, Stock         Admitted, Non-Admitted         Foreign, Domestic, Alien         Elements of a Contract         Consideration         Competent Parties         Legal Purpose         Offer         Acceptance         Authority and Powers of Producers         Express
2.1 2.2 2.3	National Do Not Call List         RAL INSURANCE CONCEPTS (10%)         Risk         Methods of Handling Risk (e.g., Avoidance, Retention, Sharing, Reduction, Transfer)         Elements of Insurable Risks         Definitions (e.g., Risk, Hazard, Peril, Loss)         Classifications of Insurers         Mutual, Stock         Admitted, Non-Admitted         Foreign, Domestic, Alien         Elements of a Contract         Consideration         Competent Parties         Legal Purpose         Offer         Acceptance         Authority and Powers of Producers         Express         Implied
2.1 2.2 2.3	National Do Not Call List         RAL INSURANCE CONCEPTS (10%)         Risk         Methods of Handling Risk (e.g., Avoidance, Retention, Sharing, Reduction, Transfer)         Elements of Insurable Risks         Definitions (e.g., Risk, Hazard, Peril, Loss)         Classifications of Insurers         Mutual, Stock         Admitted, Non-Admitted         Foreign, Domestic, Alien         Elements of a Contract         Consideration         Competent Parties         Legal Purpose         Offer         Acceptance         Authority and Powers of Producers         Express         Implied         Apparent
2.1 2.2 2.3 2.4	National Do Not Call List         RAL INSURANCE CONCEPTS (10%)         Risk         Methods of Handling Risk (e.g., Avoidance, Retention, Sharing, Reduction, Transfer)         Elements of Insurable Risks         Definitions (e.g., Risk, Hazard, Peril, Loss)         Classifications of Insurers         Mutual, Stock         Admitted, Non-Admitted         Foreign, Domestic, Alien         Elements of a Contract         Consideration         Competent Parties         Legal Purpose         Offer         Acceptance         Authority and Powers of Producers         Express         Implied         Apparent         The Law of Agency
2.1 2.2 2.3 2.4	National Do Not Call List         Risk         Rethods of Handling Risk (e.g., Avoidance, Retention, Sharing, Reduction, Transfer)         Elements of Insurable Risks         Definitions (e.g., Risk, Hazard, Peril, Loss)         Classifications of Insurers         Mutual, Stock         Admitted, Non-Admitted         Foreign, Domestic, Alien         Elements of a Contract         Consideration         Competent Parties         Legal Purpose         Offer         Acceptance         Authority and Powers of Producers         Express         Implied         Apparent         The Law of Agency         Legal Interpretations Affecting Contracts
2.1 2.2 2.3 2.4	National Do Not Call List         Risk         Risk         Methods of Handling Risk (e.g., Avoidance, Retention, Sharing, Reduction, Transfer)         Elements of Insurable Risks         Definitions (e.g., Risk, Hazard, Peril, Loss)         Classifications of Insurers         Mutual, Stock         Admitted, Non-Admitted         Foreign, Domestic, Alien         Elements of a Contract         Consideration         Competent Parties         Legal Purpose         Offer         Acceptance         Authority and Powers of Producers         Express         Implied         Apparent         The Law of Agency         Legal Interpretations Affecting Contracts         Reasonable Expectations
2.1 2.2 2.3 2.4	National Do Not Call List         RAL INSURANCE CONCEPTS (10%)         Risk         Methods of Handling Risk (e.g., Avoidance, Retention, Sharing, Reduction, Transfer)         Elements of Insurable Risks         Definitions (e.g., Risk, Hazard, Peril, Loss)         Classifications of Insurers         Mutual, Stock         Admitted, Non-Admitted         Foreign, Domestic, Alien         Elements of a Contract         Consideration         Competent Parties         Legal Purpose         Offer         Acceptance         Authority and Powers of Producers         Express         Implied         Apparent         The Law of Agency         Legal Interpretations Affecting Contracts         Reasonable Expectations
2.1 2.2 2.3 2.4	National Do Not Call List         Risk         Methods of Handling Risk (e.g., Avoidance, Retention, Sharing, Reduction, Transfer)         Elements of Insurable Risks         Definitions (e.g., Risk, Hazard, Peril, Loss)         Classifications of Insurers         Mutual, Stock         Admitted, Non-Admitted         Foreign, Domestic, Alien         Elements of a Contract         Consideration         Competent Parties         Legal Purpose         Offer         Acceptance         Authority and Powers of Producers         Express         Implied         Apparent         The Law of Agency         Legal Interpretations Affecting Contracts         Reasonable Expectations         Indemnity         Good Faith         Fraud         Warranties, Representations, Misrepresentations, and
2.1 2.2 2.3 2.4 2.5	National Do Not Call List         RAL INSURANCE CONCEPTS (10%)         Risk         Methods of Handling Risk (e.g., Avoidance, Retention, Sharing, Reduction, Transfer)         Elements of Insurable Risks         Definitions (e.g., Risk, Hazard, Peril, Loss)         Classifications of Insurers         Mutual, Stock         Admitted, Non-Admitted         Foreign, Domestic, Alien         Elements of a Contract         Consideration         Competent Parties         Legal Purpose         Offer         Acceptance         Authority and Powers of Producers         Express         Implied         Apparent         The Law of Agency         Legal Interpretations Affecting Contracts         Reasonable Expectations         Indemnity         Good Faith         Fraud



3.2	Personal Uses of Life Insurance Survivor Protection
	Estate Creation
	Liquidity
	Estate Conservation
	Asset Protection
3,3	Determining Amount of Personal Life Insurance
	Human Life Value Approach
2.4	Needs Approach
3.4	Business Uses of Life Insurance
	Buy-Sell Funding
	Key Person
2.5	Executive Compensation
3.5	Viatical and life settlements
	Disclosure to consumers (40 P.S. § 626.7)
	General rules (40 P.S. § 626.8)
	Definitions (40 P.S. § 626.2)
3.6	Classes of life insurance policies
	Group versus individual
	Permanent versus term
	Participating versus nonparticipating
	Fixed versus variable life insurance
	General account versus separate account (40 P.S. §
	506.2; 31 Pa. Code Ch. 82.4151)
	Regulation of variable life insurance (31 Pa. Code Ch
	82.1, .14, .81)
3.7	Factors in Premium Determination
	Mortality
	Interest
	Expense
3.8	Premium Frequency
3.9	Producer responsibilities
	Sales presentations
	Advertising (31 Pa. Code Ch. 51.136, .42)
	Life and Health Insurance Guaranty Association (40 P.S. 991.1717)
	Life insurance disclosure statement (31 Pa. Code Ch. 83)
	Illustrations (40 P.S. § 625.7-625.8)
	Life insurance surrender comparison index disclosure (31 Pa. Code Ch. 83.5157)
3.10	Field Underwriting
	Application Procedures
	Warranties and Representations
3.11	Policy Delivery
	Effective Date of Coverage
	Premium Collection
	Statement of Good Health
	Delivery receipt requirement (40 P.S. § 625.4)
3.12	Company Underwriting
	Sources of Information
	Classifications of Risk (Preferred, Standard, Substandard Declined)
	Selection criteria and unfair discrimination (40 P.S. § 477a)
3.13	Classification of Risks
	Preferred
	Standard

4.1	Term Life Insurance
7.1	Level
	Decreasing Term
	Increasing Term
	Renewable Term
4.2	Whole (Permanent, Ordinary) Life Insurance
	Single Premium
	Continuous Premium
	Limited Payment Life
	Adjustable Life
4.3	Universal Life
4.4	Index Whole Life
4.5	Specialized Policies
	Joint Life
	Survivorship Life
	Juvenile
	Return of Premium Term Insurance
4.6	Group Life Insurance
	Eligible Groups
	Characteristics of Group Life Insurance
	Conversion to individual policy (40 P.S. § 532.7)
5.0 LIFE II (22%)	SURANCE POLICY PROVISIONS, OPTIONS, AND RIDERS
5.1	Standard Life Insurance Provisions (40 P.S. § 510)
	Ownership
	Assignment
	Right to Examine (Free Look) (40 P.S. § 510C (a), (2), (3),
	(b1))
	Payment of Premiums (a)
	Grace Period (b)
	Misstatement of Age/Sex (e)
	Incontestability (c)
	Reinstatement (k)
	Entire Contract (d)
	Payment of claims (l)
	Prohibited provisions including backdating (40 P.S. § 511)
5.2	Beneficiary Designation Options
	Individuals
	Classes
	Estates
	Minors
	Trusts
5.3	Types of Beneficiaries
	Revocable versus Irrevocable
	Primary and Contingent
5.4	Beneficiary-Related Clauses
3.4	Common Disaster
	Spendthrift
	Effects of Divorce on Designation of Beneficiaries (20 Pa
5.5	C.S.A.S 6111.2) Settlement Options
5.5	Cash Payment (Lump Sum)
	Interest Only
	Life Income
	Fixed-Period
	Fixed-Amount Installments
	Retained Asset Account
5.6	Nonforfeiture Options



	Cash Surrender Value
	Extended Term
	Reduced Paid-Up Insurance
5.7	Policy Loan and Withdrawal Options
	Loans
	Automatic Premium Loans
	Withdrawals Partial Surrenders
5.8	Dividend Options
	Paid-Up Additions
	Cash Payment (Lump Sum)
	One Year Term
	Reduction of Premium
5.0	Accumulation at Interest
5.9	Disability Riders
	Waiver of Premium
	Disability Income Benefit
5.10	Payor Benefit Life Riders Covering Additional Insureds
5.10	Spouse
	Children
	Family
5.11	Riders Affecting Death Benefit Amount
5.11	Accidental Death
	Guaranteed Insurability
	Cost of Living
	Return of Premium
	Accelerated (Living) Benefit Provision Rider
	Conditions for payment (31 Pa. Code Ch. 90f.3)
	Effect on death benefit (31 Pa. Code Ch. 90f.3)
	Exclusions and restrictions (31 Pa. Code Ch. 90f.4)
	Long-Term Care Rider
5.12	Policy Exclusions
5.0 ANNU	ITIES (12%)
6.1	Annuity Principles and Concepts
	Accumulation Period versus Annuity Period
	Owner, Annuitant, and Beneficiary
	Right to Examine (40 P.S. § 510D)
6.2	Immediate versus Deferred Annuities
6.3	Annuity (Benefit) Payment Options
	Life Contingency Options
	Annuities Certain
	Pure Life versus Life with Guaranteed Minimum
	Single Life versus Multiple Life
6.4	Annuity Products
	Fixed Annuities
	Equity Indexed Annuities
	Immediate Annuities
	Variable annuities
	Assets in a separate account (31 Pa. Code Ch. 85.21- .27)
	Regulation of variable annuities (SEC, FINRA and
	Pennsylvania) (31 Pa. Code Ch. 85.14)
	Suitability of annuities (Act 48 of 2018)
6.5	Uses of Annuities
6.5	Lump-Sum Settlements
6.5	

12a	Requirements of Life Insurance Qualified Plans	
12b	Federal Tax Considerations for Qualified Plans	
	Withdrawals	
	Rollovers versus Transfers	
12c	Qualified Plan Types, Characteristics, and Purchasers	
	Individual Retirement Accounts (IRAs; Traditional versus Roth; Immediate Annuity)	
	401k	
	403b	
12d	Taxation of Personal Life Insurance	
	Premiums	
	Dividends	
	Settlements	
12e	Modified Endowment Contracts (MECs)	

## PENNSYLVANIA PRODUCER'S EXAMINATION FOR ACCIDENT AND HEALTH INSURANCE SERIES 16-02

100 Items - 120 Minutes

1.0 INSUR	ANCE REGULATION (13%)
1.1	Licensing
	Process and types
	Requirements (40 P.S. § 310.1, 310.3-310.14)
	Resident/nonresident (40 P.S. § 310.3-310.5, 310.10)
	Temporary license (40 P.S. § 310.9)
	Managers and exclusive general agents (40 P.S. §
	310.1, 310.31)
	Maintenance and duration
	Change in contact information (40 P.S. § 310.11(19))
	Renewal (40 P.S. § 310.8)
	Duty to report administrative or criminal actions (40 P.S. § 310.78)
	Assumed names (40 P.S. § 310.7)
	Continuing education (40 P.S. § 310.8(b), 310.6(a), 31 Pa. Code Ch. 39a)
	Waiver due to military or extenuating circumstances
	(40 P.S. § 310.8)
	Disciplinary actions
	License denial, nonrenewal, suspension, or revocation
	(40 P.S. § 310.91, 310.11)
	Penalties and fines for violations (40 P.S. §§ 310.12,
	310.41a, 310.91, 1171.11)
	Cease and desist order (40 P.S. §§ 310.91, 1171.9)
	Civil
	Criminal
	Hearings
	Consent agreement
1.2	State regulation
	Acts constituting insurance transactions
	Negotiate, sell, solicit (40 P.S. §§ 310.1, 310.3, 310.8,
	310.11)
	Commissioner's general duties and powers (40 P.S. §§
	310.2, 1171.7)
	Company regulation
	Certificate of authority (40 P.S. §§ 47, 47a, 420)
	Solvency (40 P.S. §§ 72, 112)

	Policy forms and rates (40 P.S. §§ 510, 776.1-776.7, 1181-1199, 1221-1238)
	Unfair claims settlement practices (40 P.S. §
	1171.5(a)(10); 31 Pa. Code Ch. 146) Producer regulation
	Fiduciary responsibility (40 P.S. § 310.96; 31 Pa. Code
	Ch. \$ 37.81)
	Examination of books and records (40 P.S. § 323.3-4)
	Producer disclosure requirements (40 P.S. § 310.71(b))
	Commissions and fees (40 P.S. §§ 310.72-310.74)
	Prohibited acts (40 P.S. § 310.11)
	Appointment procedures
	Producer appointment (40 P.S. § 310.71, 31 Pa Code 37.61)
	Appointment termination (40 P.S. § 310.71a)
	Unfair insurance practices (40 P.S. §§ 1171.1 1171.5)
	Rebates and Inducements (40 P.S. §§
	310.45, 310.46, 1171.5(a)(8))
	Misrepresentation (40 P.S. §§ 310.4748,
	1171.5(a)(1),(2))
	Twisting (40 P.S. §§ 473) False advertising (40 P.S. § 1171.5; 31 Pa. Code Ch. 51)
	Defamation (40 P.S. § 1171.5(a)(3); 31 Pa. Code Ch.
	51)
	Boycott, coercion or intimidation (40 P.S. § 1171.5(a)(4))
	Misappropriation of funds (40 P.S. §§ 310.11(4), 310.42)
	Unfair discrimination (40 P.S. § 1171.5; 31 Pa. Code §
	145.4)
	Replacement (40 P.S. § 625, 31 Pa Code Ch. 81)
	Privacy of consumer financial information (40 P.S. § 310.77(a); 31 Pa. Code §§ 146a.144)
	Insurance fraud regulation (40 P.S. §§ 325.1-325.62; 18
	Pa. C.S. § 4117)
1.3	Federal Regulation
	Fair Credit Reporting Act
	Fraud and False Statements (18 USC Sections 1033 and 1034)
	Privacy (Gramm-Leach-Bliley)
	National Do Not Call List
	Affordable Care Act
	AL INSURANCE CONCEPTS (10%)
2.1	Risk
	Methods of Handling Risk (e.g., Avoidance, Retention, Sharing, Reduction, Transfer)
	Elements of Insurable Risks
	Definitions (e.g., Risk, Hazard, Peril, Loss)
2.2	Classifications of Insurers
	Mutual, Stock Admitted, Non-Admitted
	Foreign, Domestic, Alien
2.3	Elements of a Contract
2.0	Consideration
	Competent Parties
	Legal Purpose
	Offer
	Acceptance

	Express
	Implied
	Apparent
	The Law of Agency
2.5	
2.5	Legal Interpretations Affecting Contracts
	Reasonable Expectations
	Indemnity
	Good Faith
	Fraud
	Warranties, Representations, Misrepresentations, and Concealment
.0 ACCIE	DENT AND HEALTH INSURANCE BASICS (10%)
3.1	Producer responsibilities
	Sales presentations
	Advertising (31 Pa. Code Ch. 51.136, .42)
	Life and Health Insurance Guaranty Association (40 P.S. § 991.1717)
	Outline of coverage (40 P.S. § 991.1111; 31 Pa. Code Ch. 88.181)
3.2	Field Underwriting
	Application Procedures
	Warranties and Representations
3.3	Policy Delivery
	Effective Date of Coverage
	Premium Collection
	Statement of Good Health
	Delivery receipt requirement (40 P.S. § 625.4)
3.4	Company Underwriting
	Sources of Information
	Classifications of Risk (Preferred, Standard, Substandard, Declined)
3.5	Definitions of Perils
	Accidental Injury
	Sickness
3.6	Types of Losses and Benefits
510	Loss of Income from Disability (Short-Term/Long-Term Disability)
	Medical Expense
	Long-Term Care Expense
	Prescriptions
3.7	Limited Health Insurance Policies
5.7	Accidental Death and Dismemberment
	Hospital Indemnity
	Critical Illness/Dread Disease (31 Pa. Code Ch. 88.169, .193)
	Vision Care
	Hearing
	Dental
	Common exclusions from coverage (31 Pa. Code Ch.
3.8	88.84)       Pre-existing conditions (31 Pa. Code Ch. 88.51; 31 Pa.
	Code Ch. 89.402)
	Intentionally self-inflicted injuries (1)(ii)
	War or act of war (1)(i)
	Elective cosmetic surgery (1)(vii)
	Conditions covered by workers compensation (1)(iii)
	Commission of or attempt to commit a felony
3.9	Classification of Risks



	Standard
	Substandard
3.10	Considerations in replacing health insurance
	Pre-existing conditions
	Waiting periods
	Benefits, limitations and exclusions
	Underwriting requirements
	Producer's liability for errors and omissions
	Pennsylvania replacement requirements (31 Pa. Code
	Ch. 88.101103)
	DUAL ACCIDENT AND HEALTH INSURANCE POLICY SIONS (13%)
4.1	Required Provisions (40 P.S. § 753(A))
	Time Limit on Certain Defenses (2)
	Grace Period (3)
	Reinstatement (4)
	Claim Forms (6)
	Proof of Loss (7)
	Time of Payment of Claims (8)
	Physical Examinations and Autopsy (10)
	Legal Actions (11)
	Entire Contract (1)
	Payment of Claims (9)
	Change of Beneficiary (12)
	Notice of Claim (5)
4.2	General Policy Provisions (40 P.S. § 753(B))
	Change of Occupation (1)
	Misstatement of Age/Sex (2)
	Other insurance in this insurer (3)
	Insurance with other insurers
	Expense-incurred benefits (4)
	Other benefits (5)
	Unpaid premium (7)
	Cancellation (8)
	Conformity with state statutes (9)
	Illegal Occupation (10)
	Intoxicants, Narcotics, or Other Controlled Substances (11)
4.3	Other General Provisions
	Right to Examine/Free Look (40 P.S. § 752(A)(10); 31 Pa. Code Ch. 89.73)
	Insuring Clause
	Consideration Clause
	Renewability Clause
	Coinsurance
	Probationary Period
	Elimination Period
5.0 DISABI	Exclusions LITY INCOME AND RELATED INSURANCE (10%)
5.1	Benefits Determination for Disability
	Indemnity
5.2	Qualifications of Disability
	Total (Own Occupation, Any Occupation)
	Partial (31 Pa. Code Ch. 88.138)
	Permanent
	Presumptive
	Recurrent
	Residual (31 Pa. Code Ch. 88.139)
	nosiduar (31 1 a. code cii. 00.137)

	Inability to Perform Duties (31 Pa. Code Ch. 88.137)
	Occupational versus Non-Occupational
5.3	Individual Disability Income Insurance
	Basic Total Disability Plan
	Cost of Living Rider
	Future Increase Option Rider
	Change of Occupation
	Other Cash Benefits
	Refund Provisions
	Exclusions
	Waiver of Premium
	Probationary Period
	Elimination Period
	Benefit Limits
	Relation of earnings to insurance (40 P.S. § 753(B)(6))
	Pennsylvania minimum benefit standards (31 Pa. Code Ch 88.167)
5.4	Unique Aspects of Individual Disability Underwriting
	Occupational Considerations
	Benefit Limits
	Policy Issuance Alternatives
5.5	Group Disability Income Insurance
	Short-Term Disability
	Long-Term Disability
	Coordination of Benefits (Workers' Compensation Benefits and Social Insurance) (77 P.S. § 511 et seq)
	At-Work Benefits
5.6	Business Disability Insurance
	Key Employee Disability Income
	Disability Buy-Sell Policy
	Business Overhead Expense
5.7	Social Security Disability
	Qualification for Disability Benefits
	Definition of Disability
	Waiting Period
5.0 MEDIO	CAL PLANS (14%)
6.1	Medical Plan Concepts
	Fee-for-Service
	Prepaid
	Specified Coverage
	Comprehensive Coverage
	Dependent Coverage
6.2	Provisions and Clauses
<b>U.</b> 2	Deductibles
	Stop-Loss Provision
	Impairment Rider
6.3	Types of Medical Plans
0.3	
	Basic Plans
	Major Medical Insurance
	Health Maintenance Organizations (HMOs)
	Preferred Provider Organizations (PPOs)
	Point-of-Service (POS) Plans
6.4	Cost Containment in Health Care Delivery
	Managed Care
	Preventive Care
	Outpatient Benefits
	outpatient benefits
	Utilization Management



	Catakaanar
	Gatekeeper
6.5	Health Insurance Portability and Accountability Act (HIPAA) (40 P.S. § 981-1)
	Eligibility Requirements
	Terms
	Privacy
	Portability
6.6	Pennsylvania mandated benefits (individual and group) Postpartum coverage (40 P.S. § 1583)
	Routine pap smears (40 P.S. § 1574(2))
	Treatment for alcohol abuse and dependency (40 P.S. §§
	908-1-908-8)
	Serious mental illness (40 P.S. § 764g)
	Annual gynecological examinations (40 P.S. § 1574(1))
	Cancer therapy (40 P.S. § 764b)
	Mammography coverage (40 P.S. § 764c)
	Childhood immunizations (40 P.S. § 3503)
	Dependent child age limit (31 Pa. Code Ch. 88.32)
	Coverage of adopted children (40 P.S. § 775.1)
	Newborn child coverage (40 P.S. §§ 771-775.2; 31 Pa. Code Ch. 89.201209)
	Physically handicapped/mentally retarded children (40
	P.S. § 752(A)(9))
	Medical foods (40 P.S. § 3901-3909)
	Orally administered chemotherapy medication (Act 73 of 2016)
	Mental health parity and addiction equity (40 P.S. § 908- 11-908-16)
	P HEALTH INSURANCE (9%)
7.1	Characteristics of Group Health Insurance
	Group Contract
	Certificate of Coverage
	Eligible Groups
	Contributory versus Non-Contributory
7.2	Employer Group Health Insurance
	Underwriting Criteria
	Eligibility for Insurance
	Pre-existing conditions (31 Pa. Code Ch. 89.402406)
	Conversion of Coverage (40 P.S. §§ 756.2, 981-9)
	Open Enrollment
	Probation Period
	Coordination of Benefits
7.3	COBRA
	Eligibility
	Duration of Coverage
	Premium
8.0 DENT	AL INSURANCE (2%)
8.1	Categories 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
9.1	/IDUALS (14%) Medicare
9.1	Administration
	Eligibility
	Part A Part B
	Part C Part D
9.2	Medicare Select
9.2	Medicare Supplement Insurance
	Open Enrollment (31 Pa. Code Ch 89.778)
	Types of Plans
	Standardized Plan Benefits
	Pennsylvania regulations and required provisions
	Standards for marketing (31 Pa. Code Ch. 89.786)
	Advertising (31 Pa. Code Ch. 89.785)
	Appropriateness of recommended purchase and excessive
	coverage (31 Pa. Code Ch. 89.787)
	Replacement (40 P.S. § 3108; 31 Pa. Code Ch. 89.784, .789)
	Minimum benefit standards (40 P.S. § 3105)
	Required disclosure provisions (40 P.S. § 3107; 31 Pa.
	Code Ch. 89.783)
	Permitted compensation arrangements (31 Pa. Code Ch.
	89.782)
	Guaranteed issue (31 Pa. Code Ch. 89.790)
9.3	Other options for individuals with Medicare
7.5	Employer Group Health Plans
	Medicaid
9.4	Long-Term Care Policies
	Eligibility for Benefits
	Benefit Periods and Amounts
	Exclusions
	Guaranteed Insurability Rider
	Cost of Living Rider
9.5	Levels of Long-Term Care
7.5	Skilled
	Intermediate
	Custodial
9.6	Types of Long-Term Care
7.0	Comprehensive Coverage
	Home Health
	Adult Daycare
	Respite Care
	Community Care
	Partnership Coverage

9.7	Long-Term Care Pennsylvania regulations and required provisions
7.1	Outline of coverage (40 P.S. § 991.1111; 31 Pa. Code Ch. 89a.107, 126)
	Right to examine (free look) (40 P.S. § 991.1110)
	Pre-existing conditions (40 P.S. §§ 991.1105(c), 1107)
	Continuation and conversion (31 Pa. Code Ch. 89a.105)
	Unintentional lapse (31 Pa. Code Ch. 89a.106)
	Required disclosure provisions (31 Pa. Code Ch. 89a.107)
	Inflation protection (31 Pa. Code Ch. 89a.112)
	Nonforfeiture benefit (31 Pa. Code Ch. 89a.123)
	Benefit triggers (31 Pa. Code Ch. 89a.124, 125)
	Replacement (31 Pa. Code Ch. 89a.113, 122)
	Standards for marketing (31 Pa. Code Ch. 89a.120)
	Suitability of recommended purchase (31 Pa. Code Ch. 89a.121)
	Shopper's guide (31 Pa. Code Ch. 89a.127)
	Permitted compensation arrangements (31 Pa. Code Ch. 89a.129)
	Penalties (31 Pa. Code Ch. 89a.128)
10.0 FEDE	RAL TAX CONSIDERATIONS FOR HEALTH INSURANCE (5%)
10.1	Health Insurance Premiums and Benefits
	Individual
	Group
	Disability Income
	Business Disability Insurance
	Medical Expense
	Long-Term Care
10.2	Consumer-Driven Health Plans
	Health Savings Accounts (HSAs)
	Health Reimbursement Accounts (HRAs)
	Flexible Spending Accounts (FSAs)

# PENNSYLVANIA PRODUCER'S EXAMINATION FOR LIFE, ACCIDENT AND HEALTH INSURANCE SERIES 16-03

150 Items - 170 Minutes

# 1.0 INSURANCE REGULATION (21%)

1.1	Licensing
	Process and types
	Requirements (40 P.S. § 310.1, 310.3-310.14)
	Resident/nonresident (40 P.S. § 310.3-310.5, 310.10)
	Temporary license (40 P.S. § 310.9)
	Managers and exclusive general agents (40 P.S. § 310.1, 310.31)
	Maintenance and duration
	Change in contact information (40 P.S. § 310.11(19))
	Renewal (40 P.S. § 310.8)
	Duty to report administrative or criminal actions (40 P.S. § 310.78)
	Assumed names (40 P.S. § 310.7)
	Continuing education (40 P.S. § 310.8(b), 310.6(a), 31 Pa. Code Ch. 39a)
	Waiver due to military or extenuating circumstances (40 P.S. § 310.8)
	Disciplinary actions
	License denial, nonrenewal, suspension, or revocation

	(40 P.S. § 310.91, 310.11)
	Penalties and fines for violations (40 P.S. §§ 310.12,
	310.41a, 310.91, 1171.11)
	Cease and desist order (40 P.S. §§ 310.91, 1171.9)
	Civil
	Criminal
	Hearings
	Consent agreement
1.2	State regulation
1.2	Acts constituting insurance transactions
	Negotiate, sell, solicit (40 P.S. §§ 310.1, 310.3, 310.8,
	310.11)
	Commissioner's general duties and powers (40 P.S. §§ 310.2, 1171.7)
	Company regulation
	Certificate of authority (40 P.S. §§ 47, 47a, 420)
	Solvency (40 P.S. §§ 72, 112)
	Policy forms and rates (40 P.S. §§ 510, 776.1-776.7, 1181-1199, 1221-1238)
	Unfair claims settlement practices (40 P.S. §
	1171.5(a)(10); 31 Pa. Code Ch. 146)
	Producer regulation
	Fiduciary responsibility (40 P.S. § 310.96; 31 Pa. Code Ch. § 37.81)
	Examination of books and records (40 P.S. § 323.3-4)
	Producer disclosure requirements (40 P.S. § 310.71(b))
	Commissions and fees (40 P.S. §§ 310.72-310.74)
	Prohibited acts (40 P.S. § 310.11)
	Appointment procedures
	Producer appointment (40 P.S. § 310.71, 31 Pa Code 37.61)
	Appointment termination (40 P.S. § 310.71a)
	Unfair insurance practices (40 P.S. §§ 1171.1-1171.5)
	Rebates and Inducements (40 P.S. §§
	310.45, 310.46, 1171.5(a)(8))
	Misrepresentation (40 P.S. §§ 310.4748,
	1171.5(a)(1),(2))
	Twisting (40 P.S. §§ 473)
	False advertising (40 P.S. § 1171.5; 31 Pa. Code Ch. 51)
	Defamation (40 P.S. § 1171.5(a)(3); 31 Pa. Code Ch.
	51)
	Boycott, coercion or intimidation (40 P.S. § 1171.5(a)(4))
	Misappropriation of funds (40 P.S. §§ 310.11(4), 310.42)
	Unfair discrimination (40 P.S. § 1171.5; 31 Pa. Code §
	145.4)
	Replacement (40 P.S. § 625, 31 Pa Code Ch. 81)
	Privacy of consumer financial information (40 P.S. §
	310.77(a); 31 Pa. Code §§ 146a.144)
	Insurance fraud regulation (40 P.S. §§ 325.1-325.62; 18 Pa. C.S. § 4117)
	Federal Regulation
	Fair Credit Reporting Act
	Fraud and False Statements (18 USC Sections 1033 and 1034)
	Privacy (Gramm-Leach-Bliley)
	National Do Not Call List
	Affordable Care Act



	Risk
	Methods of Handling Risk (e.g., Avoidance, Retention, Sharing, Reduction, Transfer)
	Elements of Insurable Risks
	Definitions (e.g., Risk, Hazard, Peril, Loss)
2.2	Classifications of Insurers
	Mutual, Stock
	Admitted, Non-Admitted
	Foreign, Domestic, Alien
2.3	Elements of a Contract
	Consideration
	Competent Parties
	Legal Purpose
	Offer
	Acceptance
2.4	Authority and Powers of Producers
	Express
	Implied
	Apparent
	The Law of Agency
2.5	Legal Interpretations Affecting Contracts
	Reasonable Expectations
	Indemnity
	Good Faith
	Fraud
	Warranties, Representations, Misrepresentations, and
	Concealment
	ACCIDENT AND HEALTH INCLIDANCE DACICS (4.49/)
	ACCIDENT, AND HEALTH INSURANCE BASICS (14%)
3.1	Insurable Interest (40 P.S. § 512)
3.1	Insurable Interest (40 P.S. § 512) Personal Uses of Life Insurance Survivor Protection
3.1	Insurable Interest (40 P.S. § 512) Personal Uses of Life Insurance
3.1	Insurable Interest (40 P.S. § 512) Personal Uses of Life Insurance Survivor Protection
3.1	Insurable Interest (40 P.S. § 512)         Personal Uses of Life Insurance         Survivor Protection         Estate Creation
3.1	Insurable Interest (40 P.S. \$ 512)         Personal Uses of Life Insurance         Survivor Protection         Estate Creation         Liquidity
3.1	Insurable Interest (40 P.S. \$ 512)         Personal Uses of Life Insurance         Survivor Protection         Estate Creation         Liquidity         Estate Conservation
3.1 3.2	Insurable Interest (40 P.S. \$ 512)         Personal Uses of Life Insurance         Survivor Protection         Estate Creation         Liquidity         Estate Conservation         Asset Protection
3.1 3.2	Insurable Interest (40 P.S. \$ 512)         Personal Uses of Life Insurance         Survivor Protection         Estate Creation         Liquidity         Estate Conservation         Asset Protection         Determining Amount of Personal Life Insurance         Human Life Value Approach         Needs Approach
3.1 3.2	Insurable Interest (40 P.S. § 512)Personal Uses of Life InsuranceSurvivor ProtectionEstate CreationLiquidityEstate ConservationAsset ProtectionDetermining Amount of Personal Life InsuranceHuman Life Value Approach
3.1 3.2 3.3	Insurable Interest (40 P.S. \$ 512)         Personal Uses of Life Insurance         Survivor Protection         Estate Creation         Liquidity         Estate Conservation         Asset Protection         Determining Amount of Personal Life Insurance         Human Life Value Approach         Needs Approach
3.1 3.2 3.3	Insurable Interest (40 P.S. \$ 512)Personal Uses of Life InsuranceSurvivor ProtectionEstate CreationLiquidityEstate ConservationAsset ProtectionDetermining Amount of Personal Life InsuranceHuman Life Value ApproachNeeds ApproachBusiness Uses of Life Insurance
3.1 3.2 3.3	Insurable Interest (40 P.S. \$ 512)Personal Uses of Life InsuranceSurvivor ProtectionEstate CreationLiquidityEstate ConservationAsset ProtectionDetermining Amount of Personal Life InsuranceHuman Life Value ApproachNeeds ApproachBusiness Uses of Life InsuranceBuy-Sell Funding
3.1 3.2 3.3	Insurable Interest (40 P.S. \$ 512)Personal Uses of Life InsuranceSurvivor ProtectionEstate CreationLiquidityEstate ConservationAsset ProtectionDetermining Amount of Personal Life InsuranceHuman Life Value ApproachNeeds ApproachBusiness Uses of Life InsuranceBuy-Sell FundingKey Person
3.1 3.2 3.3 3.4	Insurable Interest (40 P.S. \$ 512)Personal Uses of Life InsuranceSurvivor ProtectionEstate CreationLiquidityEstate ConservationAsset ProtectionDetermining Amount of Personal Life InsuranceHuman Life Value ApproachNeeds ApproachBusiness Uses of Life InsuranceBuy-Sell FundingKey PersonExecutive Compensation
3.1 3.2 3.3 3.4	Insurable Interest (40 P.S. § 512)Personal Uses of Life InsuranceSurvivor ProtectionEstate CreationLiquidityEstate ConservationAsset ProtectionDetermining Amount of Personal Life InsuranceHuman Life Value ApproachNeeds ApproachBusiness Uses of Life InsuranceBuy-Sell FundingKey PersonExecutive CompensationViatical and life settlements
3.1 3.2 3.3 3.4	Insurable Interest (40 P.S. § 512)Personal Uses of Life InsuranceSurvivor ProtectionEstate CreationLiquidityEstate ConservationAsset ProtectionDetermining Amount of Personal Life InsuranceHuman Life Value ApproachNeeds ApproachBuy-Sell FundingKey PersonExecutive CompensationViatical and life settlementsDisclosure to consumers (40 P.S. § 626.7)
3.1 3.2 3.3 3.4	Insurable Interest (40 P.S. \$ 512)Personal Uses of Life InsuranceSurvivor ProtectionEstate CreationLiquidityEstate ConservationAsset ProtectionDetermining Amount of Personal Life InsuranceHuman Life Value ApproachNeeds ApproachBusiness Uses of Life InsuranceBuy-Sell FundingKey PersonExecutive CompensationViatical and life settlementsDisclosure to consumers (40 P.S. \$ 626.7)General rules (40 P.S. \$ 626.8)
3.1 3.2 3.3 3.4 3.5	Insurable Interest (40 P.S. § 512)Personal Uses of Life InsuranceSurvivor ProtectionEstate CreationLiquidityEstate ConservationAsset ProtectionDetermining Amount of Personal Life InsuranceHuman Life Value ApproachNeeds ApproachBusiness Uses of Life InsuranceBuy-Sell FundingKey PersonExecutive CompensationViatical and life settlementsDisclosure to consumers (40 P.S. § 626.7)General rules (40 P.S. § 626.2)
3.1 3.2 3.3 3.4 3.5	Insurable Interest (40 P.S. § 512)Personal Uses of Life InsuranceSurvivor ProtectionEstate CreationLiquidityEstate ConservationAsset ProtectionDetermining Amount of Personal Life InsuranceHuman Life Value ApproachNeeds ApproachBusiness Uses of Life InsuranceBuy-Sell FundingKey PersonExecutive CompensationViatical and life settlementsDisclosure to consumers (40 P.S. § 626.7)General rules (40 P.S. § 626.2)Classes of life insurance policies
3.1 3.2 3.3 3.4 3.5	Insurable Interest (40 P.S. § 512)Personal Uses of Life InsuranceSurvivor ProtectionEstate CreationLiquidityEstate ConservationAsset ProtectionDetermining Amount of Personal Life InsuranceHuman Life Value ApproachNeeds ApproachBuy-Sell FundingKey PersonExecutive CompensationViatical and life settlementsDisclosure to consumers (40 P.S. § 626.7)General rules (40 P.S. § 626.2)Classes of life insurance policiesGroup versus individualPermanent versus term
3.1 3.2 3.3 3.4 3.5	Insurable Interest (40 P.S. § 512)Personal Uses of Life InsuranceSurvivor ProtectionEstate CreationLiquidityEstate ConservationAsset ProtectionDetermining Amount of Personal Life InsuranceHuman Life Value ApproachNeeds ApproachBuy-Sell FundingKey PersonExecutive CompensationViatical and life settlementsDisclosure to consumers (40 P.S. § 626.7)General rules (40 P.S. § 626.2)Classes of life insurance policiesGroup versus individual
3.1 3.2 3.3 3.4 3.5	Insurable Interest (40 P.S. § 512)Personal Uses of Life InsuranceSurvivor ProtectionEstate CreationLiquidityEstate ConservationAsset ProtectionDetermining Amount of Personal Life InsuranceHuman Life Value ApproachNeeds ApproachBuy-Sell FundingKey PersonExecutive CompensationViatical and life settlementsDisclosure to consumers (40 P.S. § 626.7)General rules (40 P.S. § 626.2)Classes of life insurance policiesGroup versus individualPermanent versus termParticipating versus nonparticipatingFixed versus variable life insuranceGeneral account versus separate account (40 P.S. §
3.1 3.2 3.3 3.4 3.5	Insurable Interest (40 P.S. § 512)Personal Uses of Life InsuranceSurvivor ProtectionEstate CreationLiquidityEstate ConservationAsset ProtectionDetermining Amount of Personal Life InsuranceHuman Life Value ApproachNeeds ApproachBusiness Uses of Life InsuranceBuy-Sell FundingKey PersonExecutive CompensationViatical and life settlementsDisclosure to consumers (40 P.S. § 626.7)General rules (40 P.S. § 626.8)Definitions (40 P.S. § 626.2)Classes of life insurance policiesGroup versus individualPermanent versus termParticipating versus nonparticipatingFixed versus variable life insuranceGeneral account versus separate account (40 P.S. § 506.2; 31 Pa. Code Ch. 82.4151)Regulation of variable life insurance (31 Pa. Code Ch
3.1 3.2 3.3 3.4 3.5 3.6	Insurable Interest (40 P.S. § 512)Personal Uses of Life InsuranceSurvivor ProtectionEstate CreationLiquidityEstate ConservationAsset ProtectionDetermining Amount of Personal Life InsuranceHuman Life Value ApproachNeeds ApproachBusiness Uses of Life InsuranceBuy-Sell FundingKey PersonExecutive CompensationViatical and life settlementsDisclosure to consumers (40 P.S. § 626.7)General rules (40 P.S. § 626.8)Definitions (40 P.S. § 626.2)Classes of life insurance policiesGroup versus individualPermanent versus termParticipating versus nonparticipatingFixed versus variable life insuranceGeneral account versus separate account (40 P.S. § 506.2; 31 Pa. Code Ch. 82.4151)Regulation of variable life insurance (31 Pa. Code Ch. 82.1, .14, .81)
3.1 3.2 3.3 3.4 3.5	Insurable Interest (40 P.S. § 512)Personal Uses of Life InsuranceSurvivor ProtectionEstate CreationLiquidityEstate ConservationAsset ProtectionDetermining Amount of Personal Life InsuranceHuman Life Value ApproachNeeds ApproachBusiness Uses of Life InsuranceBuy-Sell FundingKey PersonExecutive CompensationViatical and life settlementsDisclosure to consumers (40 P.S. § 626.7)General rules (40 P.S. § 626.8)Definitions (40 P.S. § 626.2)Classes of life insurance policiesGroup versus individualPermanent versus termParticipating versus nonparticipatingFixed versus variable life insuranceGeneral account versus separate account (40 P.S. § 506.2; 31 Pa. Code Ch. 82.4151)Regulation of variable life insurance (31 Pa. Code Ch

3.8	Expense Premium Frequency
3.9	Producer responsibilities
5.7	Sales presentations
	Advertising (31 Pa. Code Ch. 51.136, .42)
	Life and Health Insurance Guaranty Association (40 P.S. 991.1717)
	Life insurance disclosure statement (31 Pa. Code Ch. 83
	Illustrations (40 P.S. § 625.7-625.8)
	Life insurance surrender comparison index disclosure (3 Pa. Code Ch. 83.5157)
3.10	Field Underwriting
	Application Procedures
	Warranties and Representations
3.11	Policy Delivery
	Effective Date of Coverage
	Premium Collection
	Statement of Good Health
	Delivery receipt requirement (40 P.S. § 625.4)
3.12	Company Underwriting
	Sources of Information
	Classifications of Risk (Preferred, Standard, Substandard Declined)
	Selection criteria and unfair discrimination (40 P.S. § 477a)
3.13	Definitions of Perils
	Accidental Injury
	Sickness
3.14	Types of Losses and Benefits
	Loss of Income from Disability (Short-Term/Long-Term Disability)
	Medical Expense
	Long-Term Care Expense
	Prescriptions
3.15	Limited Health Insurance Policies
	Accidental Death and Dismemberment
	Hospital Indemnity
	Critical Illness/Dread Disease (31 Pa. Code Ch. 88.169, .193)
	Vision Care
	Hearing
	Dental
3.16	Common exclusions from coverage (31 Pa. Code Ch. 88.84)
	Pre-existing conditions (31 Pa. Code Ch. 88.51; 31 Pa. Code Ch. 89.402)
	Intentionally self-inflicted injuries (1)(ii)
	War or act of war (1)(i)
	Elective cosmetic surgery (1)(vii)
	Conditions covered by workers' compensation (1)(iii)
	Commission of or attempt to commit a felony
3.17	Classification of Risks
5.17	Preferred
	Standard Substandard
2.40	Substandard
3.18	Considerations in replacing health insurance
	Pre-existing conditions
	Waiting periods
	Benefits, limitations and exclusions



	I had a second the second se
	Underwriting requirements
	Producer's liability for errors and omissions
	Pennsylvania replacement requirements (31 Pa. Code
	Ch. 88.101103) 5 OF LIFE INSURANCE POLICIES (8%)
	Term Life Insurance
4.1	
	Level
	Decreasing
	Increasing Term
	Renewable Term
4.2	Whole (Permanent, Ordinary) Life Insurance
	Single Premium
	Continuous Premium
	Limited Payment Life
	Adjustable Life
4.3	Universal Life
4.4	Index Whole Life
4.5	Specialized Policies
	Joint Life
	Survivorship Life
	Juvenile
	Return of Premium Term Insurance
4.6	Group Life Insurance
	Eligible Groups
	Characteristics of Group Life Insurance
	Conversion to individual policy (40 P.S. § 532.7) NSURANCE POLICY PROVISIONS, OPTIONS, AND RIDERS
5.0 LIFE I (13%)	
5.1	Standard Life Insurance Provisions (40 P.S. § 510)
5.1	
	Ownership
	Ownership Assignment
	Assignment
	Assignment Right to Examine (Free Look) (40 P.S. § 510C (a), (2), (3),
	Assignment Right to Examine (Free Look) (40 P.S. § 510C (a), (2), (3), (b1))
	Assignment Right to Examine (Free Look) (40 P.S. § 510C (a), (2), (3), (b1)) Payment of Premiums (a)
	Assignment Right to Examine (Free Look) (40 P.S. § 510C (a), (2), (3), (b1)) Payment of Premiums (a) Grace Period (b)
	Assignment Right to Examine (Free Look) (40 P.S. § 510C (a), (2), (3), (b1)) Payment of Premiums (a) Grace Period (b) Misstatement of Age/Sex (e)
	Assignment Right to Examine (Free Look) (40 P.S. § 510C (a), (2), (3), (b1)) Payment of Premiums (a) Grace Period (b) Misstatement of Age/Sex (e) Incontestability (c)
	Assignment         Right to Examine (Free Look) (40 P.S. § 510C (a), (2), (3), (b1))         Payment of Premiums (a)         Grace Period (b)         Misstatement of Age/Sex (e)         Incontestability (c)         Reinstatement (k)
	Assignment         Right to Examine (Free Look) (40 P.S. § 510C (a), (2), (3), (b1))         Payment of Premiums (a)         Grace Period (b)         Misstatement of Age/Sex (e)         Incontestability (c)         Reinstatement (k)         Entire Contract (d)
5.2	Assignment         Right to Examine (Free Look) (40 P.S. § 510C (a), (2), (3), (b1))         Payment of Premiums (a)         Grace Period (b)         Misstatement of Age/Sex (e)         Incontestability (c)         Reinstatement (k)         Entire Contract (d)         Payment of claims (l)
5.2	Assignment         Right to Examine (Free Look) (40 P.S. § 510C (a), (2), (3), (b1))         Payment of Premiums (a)         Grace Period (b)         Misstatement of Age/Sex (e)         Incontestability (c)         Reinstatement (k)         Entire Contract (d)         Payment of claims (l)         Prohibited provisions including backdating (40 P.S. § 511)
5.2	Assignment         Right to Examine (Free Look) (40 P.S. § 510C (a), (2), (3), (b1))         Payment of Premiums (a)         Grace Period (b)         Misstatement of Age/Sex (e)         Incontestability (c)         Reinstatement (k)         Entire Contract (d)         Payment of claims (l)         Prohibited provisions including backdating (40 P.S. § 511)         Beneficiary Designation Options
5.2	Assignment         Right to Examine (Free Look) (40 P.S. § 510C (a), (2), (3), (b1))         Payment of Premiums (a)         Grace Period (b)         Misstatement of Age/Sex (e)         Incontestability (c)         Reinstatement (k)         Entire Contract (d)         Payment of claims (l)         Prohibited provisions including backdating (40 P.S. § 511)         Beneficiary Designation Options         Individuals
5.2	Assignment         Right to Examine (Free Look) (40 P.S. § 510C (a), (2), (3), (b1))         Payment of Premiums (a)         Grace Period (b)         Misstatement of Age/Sex (e)         Incontestability (c)         Reinstatement (k)         Entire Contract (d)         Prohibited provisions including backdating (40 P.S. § 511)         Beneficiary Designation Options         Individuals         Classes
5.2	Assignment         Right to Examine (Free Look) (40 P.S. § 510C (a), (2), (3), (b1))         Payment of Premiums (a)         Grace Period (b)         Misstatement of Age/Sex (e)         Incontestability (c)         Reinstatement (k)         Entire Contract (d)         Payment of claims (l)         Prohibited provisions including backdating (40 P.S. § 511)         Beneficiary Designation Options         Individuals         Classes         Estates
5.2	Assignment         Right to Examine (Free Look) (40 P.S. § 510C (a), (2), (3), (b1))         Payment of Premiums (a)         Grace Period (b)         Misstatement of Age/Sex (e)         Incontestability (c)         Reinstatement (k)         Entire Contract (d)         Payment of claims (l)         Prohibited provisions including backdating (40 P.S. § 511)         Beneficiary Designation Options         Individuals         Classes         Estates         Minors
	Assignment         Right to Examine (Free Look) (40 P.S. § 510C (a), (2), (3), (b1))         Payment of Premiums (a)         Grace Period (b)         Misstatement of Age/Sex (e)         Incontestability (c)         Reinstatement (k)         Entire Contract (d)         Payment of claims (l)         Prohibited provisions including backdating (40 P.S. § 511)         Beneficiary Designation Options         Individuals         Classes         Estates         Minors         Trusts
	Assignment         Right to Examine (Free Look) (40 P.S. § 510C (a), (2), (3), (b1))         Payment of Premiums (a)         Grace Period (b)         Misstatement of Age/Sex (e)         Incontestability (c)         Reinstatement (k)         Entire Contract (d)         Payment of claims (l)         Prohibited provisions including backdating (40 P.S. § 511)         Beneficiary Designation Options         Individuals         Classes         Estates         Minors         Trusts         Types of Beneficiaries
	Assignment         Right to Examine (Free Look) (40 P.S. § 510C (a), (2), (3), (b1))         Payment of Premiums (a)         Grace Period (b)         Misstatement of Age/Sex (e)         Incontestability (c)         Reinstatement (k)         Entire Contract (d)         Prohibited provisions including backdating (40 P.S. § 511)         Beneficiary Designation Options         Individuals         Classes         Estates         Minors         Trusts         Types of Beneficiaries         Revocable versus Irrevocable
5.3	Assignment         Right to Examine (Free Look) (40 P.S. § 510C (a), (2), (3), (b1))         Payment of Premiums (a)         Grace Period (b)         Misstatement of Age/Sex (e)         Incontestability (c)         Reinstatement (k)         Entire Contract (d)         Payment of claims (l)         Prohibited provisions including backdating (40 P.S. § 511)         Beneficiary Designation Options         Individuals         Classes         Estates         Minors         Trusts         Types of Beneficiaries         Revocable versus Irrevocable         Primary and Contingent
5.3	Assignment         Right to Examine (Free Look) (40 P.S. § 510C (a), (2), (3), (b1))         Payment of Premiums (a)         Grace Period (b)         Misstatement of Age/Sex (e)         Incontestability (c)         Reinstatement (k)         Entire Contract (d)         Payment of claims (l)         Prohibited provisions including backdating (40 P.S. § 511)         Beneficiary Designation Options         Individuals         Classes         Estates         Minors         Trusts         Types of Beneficiaries         Revocable versus Irrevocable         Primary and Contingent         Beneficiary-Related Clauses
5.3	Assignment         Right to Examine (Free Look) (40 P.S. § 510C (a), (2), (3), (b1))         Payment of Premiums (a)         Grace Period (b)         Misstatement of Age/Sex (e)         Incontestability (c)         Reinstatement (k)         Entire Contract (d)         Payment of claims (l)         Prohibited provisions including backdating (40 P.S. § 511)         Beneficiary Designation Options         Individuals         Classes         Estates         Minors         Trusts         Types of Beneficiaries         Revocable versus Irrevocable         Primary and Contingent         Beneficiary-Related Clauses         Common Disaster         Spendthrift
5.3	Assignment         Right to Examine (Free Look) (40 P.S. § 510C (a), (2), (3), (b1))         Payment of Premiums (a)         Grace Period (b)         Misstatement of Age/Sex (e)         Incontestability (c)         Reinstatement (k)         Entire Contract (d)         Payment of claims (l)         Prohibited provisions including backdating (40 P.S. § 511)         Beneficiary Designation Options         Individuals         Classes         Estates         Minors         Trusts         Types of Beneficiaries         Revocable versus Irrevocable         Primary and Contingent         Beneficiary-Related Clauses         Common Disaster
5.3	AssignmentRight to Examine (Free Look) (40 P.S. § 510C (a), (2), (3), (b1))Payment of Premiums (a)Grace Period (b)Misstatement of Age/Sex (e)Incontestability (c)Reinstatement (k)Entire Contract (d)Payment of claims (l)Prohibited provisions including backdating (40 P.S. § 511)Beneficiary Designation OptionsIndividualsClassesEstatesMinorsTrustsTypes of BeneficiariesRevocable versus IrrevocablePrimary and ContingentBeneficiary-Related ClausesCommon DisasterSpendthriftEffects of Divorce on Designation of Beneficiaries (20 Pa
5.3	AssignmentRight to Examine (Free Look) (40 P.S. § 510C (a), (2), (3), (b1))Payment of Premiums (a)Grace Period (b)Misstatement of Age/Sex (e)Incontestability (c)Reinstatement (k)Entire Contract (d)Payment of claims (l)Prohibited provisions including backdating (40 P.S. § 511)Beneficiary Designation OptionsIndividualsClassesEstatesMinorsTrustsTypes of BeneficiariesRevocable versus IrrevocablePrimary and ContingentBeneficiary-Related ClausesCommon DisasterSpendthriftEffects of Divorce on Designation of Beneficiaries (20 Pa C.S.A.S 6111.2)

	Life Income
	Fixed-Period
	Fixed-Amount Installments
	Retained Asset Account
5.6	Nonforfeiture Options
	Cash Surrender Value
	Extended Term
	Reduced Paid-Up Insurance
5.7	Policy Loan and Withdrawal Options
	Loans
	Automatic Premium Loans
	Withdrawals Partial Surrenders
5.8	Dividend Options
	Paid-Up Additions
	Cash Payment (Lump Sum)
	One Year Term
	Reduction of Premium
	Accumulation at Interest
5.9	Disability Riders
5.7	Waiver of Premium
	Disability Income Benefit
	Payor Benefit Life
5.10	Riders Covering Additional Insureds
5.10	
	Spouse Children
	Children
= 44	Family
5.11	Riders Affecting Death Benefit Amount
	Accidental Death
	Guaranteed Insurability
	Cost of Living
	Return of Premium
	Accelerated (Living) Benefit Provision Rider
	Conditions for payment (31 Pa. Code Ch. 90f.3)
	Effect on death benefit (31 Pa. Code Ch. 90f.3)
	Exclusions and restrictions (31 Pa. Code Ch. 90f.4)
	Long-Term Care Rider
	Policy Exclusions
6.0 ANNUI	TIES (9%)
6.0 ANNUI 6.1	TIES (9%) Annuity Principles and Concepts
	TIES (9%) Annuity Principles and Concepts Accumulation Period versus Annuity Period
	TIES (9%)         Annuity Principles and Concepts         Accumulation Period versus Annuity Period         Owner, Annuitant, and Beneficiary
	TIES (9%) Annuity Principles and Concepts Accumulation Period versus Annuity Period Owner, Annuitant, and Beneficiary Right to Examine (40 P.S. § 510D)
	TIES (9%)         Annuity Principles and Concepts         Accumulation Period versus Annuity Period         Owner, Annuitant, and Beneficiary
6.1	TIES (9%) Annuity Principles and Concepts Accumulation Period versus Annuity Period Owner, Annuitant, and Beneficiary Right to Examine (40 P.S. § 510D)
6.1 6.2	TIES (9%) Annuity Principles and Concepts Accumulation Period versus Annuity Period Owner, Annuitant, and Beneficiary Right to Examine (40 P.S. § 510D) Immediate versus Deferred Annuities
6.1 6.2	TIES (9%)         Annuity Principles and Concepts         Accumulation Period versus Annuity Period         Owner, Annuitant, and Beneficiary         Right to Examine (40 P.S. § 510D)         Immediate versus Deferred Annuities         Annuity (Benefit) Payment Options
6.1 6.2	TIES (9%)         Annuity Principles and Concepts         Accumulation Period versus Annuity Period         Owner, Annuitant, and Beneficiary         Right to Examine (40 P.S. § 510D)         Immediate versus Deferred Annuities         Annuity (Benefit) Payment Options         Life Contingency Options
6.1 6.2	TIES (9%)         Annuity Principles and Concepts         Accumulation Period versus Annuity Period         Owner, Annuitant, and Beneficiary         Right to Examine (40 P.S. § 510D)         Immediate versus Deferred Annuities         Annuity (Benefit) Payment Options         Life Contingency Options         Annuities Certain
6.1 6.2	TIES (9%)         Annuity Principles and Concepts         Accumulation Period versus Annuity Period         Owner, Annuitant, and Beneficiary         Right to Examine (40 P.S. § 510D)         Immediate versus Deferred Annuities         Annuity (Benefit) Payment Options         Life Contingency Options         Annuities Certain         Pure Life versus Life with Guaranteed Minimum
6.1 6.2 6.3	TIES (9%)         Annuity Principles and Concepts         Accumulation Period versus Annuity Period         Owner, Annuitant, and Beneficiary         Right to Examine (40 P.S. § 510D)         Immediate versus Deferred Annuities         Annuity (Benefit) Payment Options         Life Contingency Options         Annuities Certain         Pure Life versus Life with Guaranteed Minimum         Single Life versus Multiple Life
6.1 6.2 6.3	TIES (9%)         Annuity Principles and Concepts         Accumulation Period versus Annuity Period         Owner, Annuitant, and Beneficiary         Right to Examine (40 P.S. § 510D)         Immediate versus Deferred Annuities         Annuity (Benefit) Payment Options         Life Contingency Options         Annuities Certain         Pure Life versus Life with Guaranteed Minimum         Single Life versus Multiple Life         Annuity Products
6.1 6.2 6.3	TIES (9%)         Annuity Principles and Concepts         Accumulation Period versus Annuity Period         Owner, Annuitant, and Beneficiary         Right to Examine (40 P.S. § 510D)         Immediate versus Deferred Annuities         Annuity (Benefit) Payment Options         Life Contingency Options         Annuities Certain         Pure Life versus Life with Guaranteed Minimum         Single Life versus Multiple Life         Annuity Products         Fixed Annuities
6.1 6.2 6.3	TIES (9%)         Annuity Principles and Concepts         Accumulation Period versus Annuity Period         Owner, Annuitant, and Beneficiary         Right to Examine (40 P.S. § 510D)         Immediate versus Deferred Annuities         Annuity (Benefit) Payment Options         Life Contingency Options         Annuities Certain         Pure Life versus Life with Guaranteed Minimum         Single Life versus Multiple Life         Annuity Products         Fixed Annuities         Equity Indexed Annuities
6.1 6.2 6.3	TIES (9%)         Annuity Principles and Concepts         Accumulation Period versus Annuity Period         Owner, Annuitant, and Beneficiary         Right to Examine (40 P.S. § 510D)         Immediate versus Deferred Annuities         Annuity (Benefit) Payment Options         Life Contingency Options         Annuities Certain         Pure Life versus Life with Guaranteed Minimum         Single Life versus Multiple Life         Annuity Products         Fixed Annuities         Equity Indexed Annuities         Immediate Annuities         Variable annuities
6.1 6.2 6.3	TIES (9%)         Annuity Principles and Concepts         Accumulation Period versus Annuity Period         Owner, Annuitant, and Beneficiary         Right to Examine (40 P.S. § 510D)         Immediate versus Deferred Annuities         Annuity (Benefit) Payment Options         Life Contingency Options         Annuities Certain         Pure Life versus Life with Guaranteed Minimum         Single Life versus Multiple Life         Annuity Products         Fixed Annuities         Equity Indexed Annuities         Immediate Annuities
6.1 6.2 6.3	TIES (9%)Annuity Principles and ConceptsAccumulation Period versus Annuity PeriodOwner, Annuitant, and BeneficiaryRight to Examine (40 P.S. § 510D)Immediate versus Deferred AnnuitiesAnnuity (Benefit) Payment OptionsLife Contingency OptionsAnnuities CertainPure Life versus Life with Guaranteed MinimumSingle Life versus Multiple LifeAnnuity ProductsFixed AnnuitiesEquity Indexed AnnuitiesImmediate AnnuitiesVariable annuitiesAssets in a separate account (31 Pa. Code Ch. 85.2127)
6.1 6.2 6.3	TIES (9%)Annuity Principles and ConceptsAccumulation Period versus Annuity PeriodOwner, Annuitant, and BeneficiaryRight to Examine (40 P.S. § 510D)Immediate versus Deferred AnnuitiesAnnuity (Benefit) Payment OptionsLife Contingency OptionsAnnuities CertainPure Life versus Life with Guaranteed MinimumSingle Life versus Multiple LifeAnnuity ProductsFixed AnnuitiesEquity Indexed AnnuitiesImmediate AnnuitiesVariable annuitiesAssets in a separate account (31 Pa. Code Ch. 85.21-



6.5	Uses of Annuities
	Lump-Sum Settlements
	Retirement Income
	Education
	IDUAL ACCIDENT AND HEALTH INSURANCE POLICY ISIONS (7%)
7.1	Required Provisions (40 P.S. § 753(A))
	Time Limit on Certain Defenses (2)
	Grace Period (3)
	Reinstatement (4)
	Claim Forms (6)
	Proof of Loss (7)
	Time of Payment of Claims (8)
	Physical Examinations and Autopsy (10)
	Legal Actions (11)
	Entire Contract (1)
	Payment of Claims (9)
	Change of Beneficiary (12)
	Notice of Claim (5)
7.2	General Policy Provisions (40 P.S. § 753(B))
	Change of Occupation (1)
	Misstatement of Age/Sex (2)
	Other insurance in this insurer (3)
	Insurance with other insurers
	Expense-incurred benefits (4)
	Other benefits (5)
	Unpaid premium (7)
	Cancellation (8)
	Conformity with state statutes (9)
	Illegal Occupation (10)
	Intoxicants, Narcotics, or Other Controlled Substances (11)
7.3	Other General Provisions
	Right to Examine/Free Look (40 P.S. § 752(A)(10); 31 Pa. Code Ch. 89.73)
	Insuring Clause
	Consideration Clause
	Renewability Clause
	Coinsurance
	Probationary Period
	Elimination Period
	Exclusions
	SILITY INCOME AND RELATED INSURANCE (4%)
8.1	Benefits Determination for Disability
	Indemnity Our life actions of Disability
8.2	Qualifications of Disability
	Total (Own Occupation, Any Occupation)Partial (31 Pa. Code Ch. 88.138)
	Permanent Presumptive
	Presumptive Recurrent
	Recurrent
	Residual (31 Pa. Code Ch. 88.139)
	Inability to Perform Duties (31 Pa. Code Ch. 88.137)
8.3	Inability to Perform Duties (31 Pa. Code Ch. 88.137) Occupational versus Non-Occupational
8.3	Inability to Perform Duties (31 Pa. Code Ch. 88.137)         Occupational versus Non-Occupational         Individual Disability Income Insurance
8.3	Inability to Perform Duties (31 Pa. Code Ch. 88.137) Occupational versus Non-Occupational

	Change of Occupation
	Other Cash Benefits
	Refund Provisions
	Exclusions
	Waiver of Premium
	Probationary Period
	Elimination Period
	Benefit Limits
	Relation of earnings to insurance (40 P.S. § 753(B)(6))
	Pennsylvania minimum benefit standards (31 Pa. Code Ch. 88.167)
8.4	Unique Aspects of Individual Disability Underwriting
	Occupational Considerations
	Benefit Limits
	Policy Issuance Alternatives
8.5	Group Disability Income Insurance
	Short-Term Disability
	Long-Term Disability
	Coordination of Benefits (Workers' Compensation
	Benefits and Social Insurance) (77 P.S. § 511 et seq)
	At-Work Benefits
8.6	Business Disability Insurance
	Key Employee Disability Income
	Disability Buy-Sell Policy
	Business Overhead Expense
8.7	Social Security Disability
	Qualification for Disability Benefits
	Definition of Disability
	Definition of Disability
9.0 MEDIO	
9.0 MEDIO 9.1	Definition of Disability Waiting Period
	Definition of Disability Waiting Period CAL PLANS (4%)
	Definition of Disability Waiting Period CAL PLANS (4%) Medical Plan Concepts
	Definition of Disability Waiting Period CAL PLANS (4%) Medical Plan Concepts Fee-for-Service
	Definition of Disability Waiting Period CAL PLANS (4%) Medical Plan Concepts Fee-for-Service Prepaid Specified Coverage
	Definition of Disability Waiting Period CAL PLANS (4%) Medical Plan Concepts Fee-for-Service Prepaid Specified Coverage Comprehensive Coverage
	Definition of Disability Waiting Period CAL PLANS (4%) Medical Plan Concepts Fee-for-Service Prepaid Specified Coverage
9.1	Definition of Disability Waiting Period CAL PLANS (4%) Medical Plan Concepts Fee-for-Service Prepaid Specified Coverage Comprehensive Coverage Dependent Coverage Provisions and Clauses
9.1	Definition of Disability Waiting Period CAL PLANS (4%) Medical Plan Concepts Fee-for-Service Prepaid Specified Coverage Comprehensive Coverage Dependent Coverage Provisions and Clauses Deductibles
9.1	Definition of Disability Waiting Period CAL PLANS (4%) Medical Plan Concepts Fee-for-Service Prepaid Specified Coverage Comprehensive Coverage Dependent Coverage Provisions and Clauses Deductibles Stop-Loss Provision
9.1	Definition of Disability Waiting Period CAL PLANS (4%) Medical Plan Concepts Fee-for-Service Prepaid Specified Coverage Comprehensive Coverage Dependent Coverage Provisions and Clauses Deductibles Stop-Loss Provision Impairment Rider
9.1	Definition of Disability Waiting Period CAL PLANS (4%) Medical Plan Concepts Fee-for-Service Prepaid Specified Coverage Comprehensive Coverage Dependent Coverage Provisions and Clauses Deductibles Stop-Loss Provision Impairment Rider Types of Medical Plans
9.1	Definition of Disability         Waiting Period         CAL PLANS (4%)         Medical Plan Concepts         Fee-for-Service         Prepaid         Specified Coverage         Comprehensive Coverage         Dependent Coverage         Provisions and Clauses         Deductibles         Stop-Loss Provision         Impairment Rider         Types of Medical Plans         Basic Plans
9.1	Definition of Disability Waiting Period CAL PLANS (4%) Medical Plan Concepts Fee-for-Service Prepaid Specified Coverage Comprehensive Coverage Dependent Coverage Provisions and Clauses Deductibles Stop-Loss Provision Impairment Rider Types of Medical Plans Basic Plans Major Medical Insurance
9.1	Definition of Disability         Waiting Period         CAL PLANS (4%)         Medical Plan Concepts         Fee-for-Service         Prepaid         Specified Coverage         Comprehensive Coverage         Dependent Coverage         Provisions and Clauses         Deductibles         Stop-Loss Provision         Impairment Rider         Types of Medical Plans         Basic Plans         Major Medical Insurance         Health Maintenance Organizations (HMOs)
9.1	Definition of Disability         Waiting Period         CAL PLANS (4%)         Medical Plan Concepts         Fee-for-Service         Prepaid         Specified Coverage         Comprehensive Coverage         Dependent Coverage         Provisions and Clauses         Deductibles         Stop-Loss Provision         Impairment Rider         Types of Medical Plans         Basic Plans         Major Medical Insurance         Health Maintenance Organizations (HMOs)         Preferred Provider Organzations (PPOs)
9.1	Definition of Disability         Waiting Period         CAL PLANS (4%)         Medical Plan Concepts         Fee-for-Service         Prepaid         Specified Coverage         Comprehensive Coverage         Dependent Coverage         Provisions and Clauses         Deductibles         Stop-Loss Provision         Impairment Rider         Types of Medical Plans         Basic Plans         Major Medical Insurance         Health Maintenance Organizations (HMOs)         Preferred Provider Organzations (PPOs)         Point-of-Service (POS) Plans
9.1	Definition of Disability         Waiting Period         CAL PLANS (4%)         Medical Plan Concepts         Fee-for-Service         Prepaid         Specified Coverage         Comprehensive Coverage         Dependent Coverage         Provisions and Clauses         Deductibles         Stop-Loss Provision         Impairment Rider         Types of Medical Plans         Basic Plans         Major Medical Insurance         Health Maintenance Organizations (HMOs)         Preferred Provider Organzations (PPOs)         Point-of-Service (POS) Plans         Cost Containment in Health Care Delivery
9.1	Definition of Disability         Waiting Period         CAL PLANS (4%)         Medical Plan Concepts         Fee-for-Service         Prepaid         Specified Coverage         Comprehensive Coverage         Dependent Coverage         Provisions and Clauses         Deductibles         Stop-Loss Provision         Impairment Rider         Types of Medical Plans         Basic Plans         Major Medical Insurance         Health Maintenance Organizations (HMOs)         Preferred Provider Organzations (PPOs)         Point-of-Service (POS) Plans         Cost Containment in Health Care Delivery         Managed Care
9.1	Definition of Disability         Waiting Period         CAL PLANS (4%)         Medical Plan Concepts         Fee-for-Service         Prepaid         Specified Coverage         Comprehensive Coverage         Dependent Coverage         Provisions and Clauses         Deductibles         Stop-Loss Provision         Impairment Rider         Types of Medical Plans         Basic Plans         Major Medical Insurance         Health Maintenance Organizations (HMOs)         Preferred Provider Organzations (PPOs)         Point-of-Service (POS) Plans         Cost Containment in Health Care Delivery         Managed Care         Preventive Care
9.1	Definition of Disability         Waiting Period         CAL PLANS (4%)         Medical Plan Concepts         Fee-for-Service         Prepaid         Specified Coverage         Comprehensive Coverage         Dependent Coverage         Provisions and Clauses         Deductibles         Stop-Loss Provision         Impairment Rider         Types of Medical Plans         Basic Plans         Major Medical Insurance         Health Maintenance Organizations (HMOs)         Preferred Provider Organzations (PPOs)         Point-of-Service (POS) Plans         Cost Containment in Health Care Delivery         Managed Care         Preventive Care         Outpatient Benefits
9.1	Definition of Disability         Waiting Period         CAL PLANS (4%)         Medical Plan Concepts         Fee-for-Service         Prepaid         Specified Coverage         Comprehensive Coverage         Dependent Coverage         Provisions and Clauses         Deductibles         Stop-Loss Provision         Impairment Rider         Types of Medical Plans         Basic Plans         Major Medical Insurance         Health Maintenance Organizations (HMOs)         Preferred Provider Organzations (PPOs)         Point-of-Service (POS) Plans         Cost Containment in Health Care Delivery         Managed Care         Preventive Care         Outpatient Benefits         Utilization Management
9.1	Definition of DisabilityWaiting PeriodCAL PLANS (4%)Medical Plan ConceptsFee-for-ServicePrepaidSpecified CoverageComprehensive CoverageDependent CoverageProvisions and ClausesDeductiblesStop-Loss ProvisionImpairment RiderTypes of Medical PlansBasic PlansMajor Medical InsuranceHealth Maintenance Organizations (HMOs)Preferred Provider Organzations (PPOs)Point-of-Service (POS) PlansCost Containment in Health Care DeliveryManaged CarePreventive CareOutpatient BenefitsUtilization ManagementPreauthorization
9.1	Definition of DisabilityWaiting PeriodCAL PLANS (4%)Medical Plan ConceptsFee-for-ServicePrepaidSpecified CoverageComprehensive CoverageDependent CoverageProvisions and ClausesDeductiblesStop-Loss ProvisionImpairment RiderTypes of Medical PlansBasic PlansMajor Medical InsuranceHealth Maintenance Organizations (HMOs)Preferred Provider Organzations (PPOs)Point-of-Service (POS) PlansCost Containment in Health Care DeliveryManaged CarePreventive CareOutpatient BenefitsUtilization ManagementPreauthorizationGatekeeper
9.1	Definition of Disability         Waiting Period         CAL PLANS (4%)         Medical Plan Concepts         Fee-for-Service         Prepaid         Specified Coverage         Comprehensive Coverage         Dependent Coverage         Provisions and Clauses         Deductibles         Stop-Loss Provision         Impairment Rider         Types of Medical Plans         Basic Plans         Major Medical Insurance         Health Maintenance Organizations (HMOs)         Preferred Provider Organzations (PPOs)         Point-of-Service (POS) Plans         Cost Containment in Health Care Delivery         Managed Care         Preventive Care         Outpatient Benefits         Utilization Management         Preauthorization         Gatekeeper         Health Insurance Portability and Accountability Act (HIPAA) (40 P.S. § 981-1)
9.1	Definition of DisabilityWaiting PeriodCAL PLANS (4%)Medical Plan ConceptsFee-for-ServicePrepaidSpecified CoverageComprehensive CoverageDependent CoverageProvisions and ClausesDeductiblesStop-Loss ProvisionImpairment RiderTypes of Medical PlansBasic PlansMajor Medical InsuranceHealth Maintenance Organizations (HMOs)Preferred Provider Organzations (PPOs)Point-of-Service (POS) PlansCost Containment in Health Care DeliveryManaged CarePreventive CareOutpatient BenefitsUtilization ManagementPreauthorizationGatekeeperHealth Insurance Portability and Accountability Act
9.1	Definition of Disability         Waiting Period         CAL PLANS (4%)         Medical Plan Concepts         Fee-for-Service         Prepaid         Specified Coverage         Comprehensive Coverage         Dependent Coverage         Provisions and Clauses         Deductibles         Stop-Loss Provision         Impairment Rider         Types of Medical Plans         Basic Plans         Major Medical Insurance         Health Maintenance Organizations (HMOs)         Preferred Provider Organzations (PPOs)         Point-of-Service (POS) Plans         Cost Containment in Health Care Delivery         Managed Care         Preventive Care         Outpatient Benefits         Utilization Management         Preauthorization         Gatekeeper         Health Insurance Portability and Accountability Act (HIPAA) (40 P.S. § 981-1)



	Portability
9.6	Pennsylvania mandated benefits (individual and group)
	Postpartum coverage (40 P.S. § 1583)
	Routine pap smears (40 P.S. § 1574(2))
	Treatment for alcohol abuse and dependency (40 P.S. §§ 908-1-908-8)
	Serious mental illness (40 P.S. § 764g)
	Annual gynecological examinations (40 P.S. § 1574(1))
	Cancer therapy (40 P.S. § 764b)
	Mammography coverage (40 P.S. § 764c)
	Childhood immunizations (40 P.S. § 3503)
	Dependent child age limit (31 Pa. Code Ch. 88.32)
	Coverage of adopted children (40 P.S. § 775.1)
	Newborn child coverage (40 P.S. §§ 771-775.2; 31 Pa. Code Ch. 89.201209)
	Physically handicapped/mentally retarded children (40 P.S. § 752(A)(9))
	Medical foods (40 P.S. § 3901-3909)
	Orally administered chemotherapy medication (Act 73 of 2016)
	Mental health parity and addiction equity (40 P.S. § 908-11908-16)
	JP HEALTH INSURANCE (3%)
10.1	Characteristics of Group Health Insurance
	Group Contract
	Certificate of Coverage
	Eligible Groups
10.2	Contributory versus Non-Contributory
10.2	Employer Group Health Insurance Underwriting Criteria
	Eligibility for Insurance
	Pre-existing conditions (31 Pa. Code Ch. 89.402406)
	Conversion of Coverage (40 P.S. §§ 756.2, 981-9)
	Open Enrollment
	Probation Period
	Coordination of Benefits
10.3	COBRA
	Eligibility
	Duration of Coverage
	Premium
	AL INSURANCE (1%)
11.1	Categories of dental treatment Diagnostic and preventive
	Restorative
	Oral surgery
	Endodontics
	Periodontics
	Prosthodontics
	Orthodontics
11.2	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
11.3	Employer group dental expense
	Integrated deductibles versus stand-alone plans
	Minimizing adverse selection
	TH INSURANCE FOR SENIOR CITIZENS AND SPECIAL NEEDS /IDUALS (7%)
12.1	Medicare
12.1	Administration
	Eligibility
	Part A
	Part B
	Part C
	Part D
	Medicare Select
12.2	Medicare Supplement Insurance
12.2	Open Enrollment (31 Pa. Code Ch 89.778)
	Types of Plans
	Standardized Plan Benefits
	Pennsylvania regulations and required provisions
	Standards for marketing (31 Pa. Code Ch. 89.786)
	Advertising (31 Pa. Code Ch. 89.785)
	Appropriateness of recommended purchase and
	excessive coverage (31 Pa. Code Ch. 89.787)
	Replacement (40 P.S. § 3108; 31 Pa. Code Ch. 89.784,
	.789)
	Minimum benefit standards (40 P.S. § 3105)
	Required disclosure provisions (40 P.S. § 3107; 31 Pa. Code Ch. 89.783)
	Permitted compensation arrangements (31 Pa. Code Ch. 89.782)
	Guaranteed issue (31 Pa. Code Ch. 89.790)
12.3	Other options for individuals with Medicare
	Employer Group Health Plans
	Medicaid
12.4	Long-Term Care Policies
	Eligibility for Benefits
	Benefit Periods and Amounts
	Exclusions
	Guaranteed Insurability Rider
	Cost of Living Rider
12.5	Levels of Long-Term Care
	Skilled
	Intermediate
	Custodial
12.6	Types of Long-Term Care
	Comprehensive Coverage
	Home Health
	Adult Daycare
	Respite Care
	Community Care
	Partnership Coverage
12.7	Long-Term Care Pennsylvania regulations and required provisions
	Outline of coverage (40 P.S. § 991.1111; 31 Pa. Code Ch. 89a.107, 126)
	Right to examine (free look) (40 P.S. § 991.1110)

	Pre-existing conditions (40 P.S. §§ 991.1105(c), 1107)
	Continuation and conversion (31 Pa. Code Ch. 89a.105)
	Unintentional lapse (31 Pa. Code Ch. 89a.106)
	Required disclosure provisions (31 Pa. Code Ch. 89a.107)
	Inflation protection (31 Pa. Code Ch. 89a.112)
	Nonforfeiture benefit (31 Pa. Code Ch. 89a.123)
	Benefit triggers (31 Pa. Code Ch. 89a.124, 125)
	Replacement (31 Pa. Code Ch. 89a.113, 122)
	Standards for marketing (31 Pa. Code Ch. 89a.120)
	Suitability of recommended purchase (31 Pa. Code Ch.
	89a.121)
	Shopper's guide (31 Pa. Code Ch. 89a.127)
	Permitted compensation arrangements (31 Pa. Code Ch. 89a.129)
	Penalties (31 Pa. Code Ch. 89a.128)
	RAL TAX CONSIDERATIONS FOR LIFE AND HEALTH RANCE (2%)
13.1	Requirements of Life Insurance Qualified Plans
13.2	Federal Tax Considerations for Qualified Plans
	Withdrawals
	Rollovers versus Transfers
13.3	Qualified Plan Types, Characteristics, and Purchasers
	Individual Retirement Accounts (IRAs; Traditional versus Roth; Immediate Annuity)
	401k
	403b
13.4	Taxation of Personal Life Insurance
	Premiums
	Dividends
	Settlements
13.5	Modified Endowment Contracts (MECs)
13.6	Health Insurance Premiums and Benefits
	Individual
	Group
	Disability Income
	Business Disability Insurance
	Medical Expense
	Medical Expense Long-Term Care
13.7	
13.7	Long-Term Care
13.7	Long-Term Care Consumer-Driven Health Plans

# PENNSYLVANIA PRODUCER'S EXAMINATION FOR PROPERTY AND ALLIED LINES INSURANCE SERIES 16-04

100 Items - 120 Minutes

1.0 INSUE	1.0 INSURANCE REGULATION (21%)	
1.1	Licensing	
	Process and types	
	Requirements (40 P.S. § 310.1, 310.3-310.14)	
	Resident/nonresident (40 P.S. § 310.3-310.5, 310.10)	
	Temporary license (40 P.S. § 310.9)	
	Managers and exclusive general agents (40 P.S. §	
	310.1, 310.31)	
	Maintenance and duration	
	Change in contact information (40 P.S. § 310.11(19))	

	Renewal (40 P.S. § 310.8)
	Duty to report administrative or criminal actions (40
	P.S. § 310.78)
	Assumed names (40 P.S. § 310.7)
	Continuing education (40 P.S. § 310.8(b), 310.6(a), 31 Pa. Code Ch. 39a)
	Waiver due to military or extenuating circumstances
	(40 P.S. \$ 310.8)
	Disciplinary actions
	License denial, nonrenewal, suspension, or revocation (40 P.S. § 310.91, 310.11)
	Penalties and fines for violations (40 P.S. §§ 310.12,
	310.41a, 310.91, 1171.11)
	Cease and desist order (40 P.S. §§ 310.91, 1171.9)
	Civil
	Criminal
	Hearings
	Consent agreement
1.2	State regulation
	Acts constituting insurance transactions
	Negotiate, sell, solicit (40 P.S. §§ 310.1, 310.3, 310.8, 310.11)
	Commissioner's general duties and powers (40 P.S. §§
	310.2, 1171.7)
	Company regulation
	Certificate of authority (40 P.S. §§ 47, 47a, 420)
	Solvency (40 P.S. §§ 72, 112)
	Policy forms and rates (40 P.S. §§ 510, 776.1-776.7,
	1181-1199, 1221-1238)
	Unfair claims settlement practices (40 P.S. §
	1171.5(a)(10); 31 Pa. Code Ch. 146)
	Producer regulation
	Fiduciary responsibility (40 P.S. § 310.96; 31 Pa. Code
	Ch. § 37.81)
	Examination of books and records (40 P.S. § 323.3-4)
	Producer disclosure requirements (40 P.S. § 310.71(b))
	Commissions and fees (40 P.S. §§ 310.72-310.74)
	Prohibited acts (40 P.S. § 310.11)
	Appointment procedures
	Producer appointment (40 P.S. § 310.71, 31 Pa Code
	37.61)
	Appointment termination (40 P.S. § 310.71a)
	Unfair insurance practices (40 P.S. §§ 1171.1-1171.5)
	Rebates and Inducements Prohibited (40 P.S. §§
	310.45, 310.46, 1171.5(a)(8))
	Misrepresentation (40 P.S. §§ 310.4748, 1171.5(a)(1),(2))
	Twisting (40 P.S. §§ 473)
	False advertising (40 P.S. § 1171.5; 31 Pa. Code Ch. 51)
	Defamation (40 P.S. § 1171.5(a)(3); 31 Pa. Code Ch.
	51)
	Boycott, coercion or intimidation (40 P.S. § 1171.5(a)(4))
	Misappropriation of funds (40 P.S. §§ 310.11(4), 310.42
	Unfair discrimination (40 P.S. § 1171.5; 31 Pa. Code §
	145.4)
	Agency Termination (40 P.S. § 241, Act 143)
	Privacy of consumer financial information (40 P.S. §



-	
	310.77(a); 31 Pa. Code §§ 146a.144)
	Insurance fraud regulation (40 P.S. §§ 325.1-325.62; 18
	Pa. C.S. § 4117)
1.3	Federal regulation
	Fair Credit Reporting Act
	Fraud and False Statements (18 USC Sections 1033 and
	1034)
	Privacy (Gramm-Leach-Bliley)
	Terrorism Risk Insurance Act
	Motor Carrier Act (MCS-90 and others)
	Other federal regulations (e.g., Do Not Call List; https://www.donotcall.gov/)
2.0 GEN	ERAL INSURANCE CONCEPTS (11%)
2.1	Risk
	Methods of Handling Risk (e.g., Avoidance, Retention, Sharing, Reduction, Transfer)
	Elements of Insurable Risks
	Definitions (e.g., Risk, Hazard, Peril, Loss)
2.2	Classifications of Insurers
	Mutual, Stock
	Admitted, Non-Admitted
	Foreign, Domestic, Alien
2.3	Elements of a Contract
	Consideration
	Competent Parties
	Legal Purpose
	Offer
	Acceptance
2.4	Authority and Powers of Producers
	Express
	Implied
	Apparent
	The Law of Agency
2.5	Legal Interpretations Affecting Contracts
	Reasonable Expectations
	Indemnity
	Good Faith
	Fraud
	Warranties, Representations, Misrepresentations, and
3 0 PRO	Concealment PERTY INSURANCE BASICS (22%)
3.1	Insurable Interest
3.2	Underwriting
	Purpose
	Process
	Results
3.3	Rate Development
	Types
	Components
	Basis
3.4	Types of Hazards
3.5	Types of Loss
	Direct
	Indirect
3.6	Loss valuation
	Actual Cash Value
	Replacement Cost
	Functional Replacement Cost
	Market Value

	Valued Policy
3.7	Basic Types of Construction
3.8	Policy Structure
	Declarations
	Definitions
	Insuring Agreement
	Supplementary Coverage
	Conditions
	Exclusions
	Endorsements
3.9	Policy Conditions
	Insureds
	Policy Period
	Policy Territory
	Cancellation and Non-Renewal (40 P.S. 1171.5 (a)(9); 31 Pa Code Ch. 59; 40 P.S. §3401 et seq.)
	Deductibles
	Other insurance (e.g. Primary and Excess, Pro Rata,
	Nonconcurrency, Contribution by Equal Shares)
3.10	Coinsurance
	Purpose
	Definition
	Calculation
	Penalties
	Total versus Partial Loss
3.11	Specific, Scheduled, and Blanket Insurance
3.12	Named Insured Provisions
	First Named Insured versus Other Insureds
	Duties After Loss
	Assignment
	Waiver of Rights
3.13	Insurer Provisions
	Liberalization
	Subrogation
	Claim Settlement Options
	Duty to Defend
3.14	Third-Party Provisions
	Loss Payable Clause
	No Benefit to the Bailee
	Leinholder's rights
3.15	Pennsylvania Laws, Regulations and Required Provision
	Pennsylvania Property and Casualty Insurance
	Guaranty Association (40 P.S. §§ 991.18011820)
	Standard fire policy (40 P.S. § 636)
	Cancellation and nonrenewal
	Private residential (40 P.S. § 1171.5(a)(9); 31 Pa. Code Ch. 59.6)
	Commercial (40 P.S. §§ 3401-3407; 31 Pa. Code Ch 113.8188)
	Basic property insurance – death of named insured (40 P.S. § 636.1(a))
	Binders (40 P.S. § 636)
	Insurance consultation services exemption (40 P.S. §§
	1841-1844)
	Federal Terrorism Risk Insurance Program (15 USC 6701;
	Public Law 107-297, 109-144, 110-160)



4.1	Dwelling Policy ('14)
	Characteristics
	Eligibility
	Purpose
	Policy Definitions
4.2	Coverage Forms Specifying Perils Insured Against
	DP-1 Basic
	DP-2 Broad
	DP-3 Special
4.3	Property Coverages
	Dwelling
	Other Structures
	Personal Property
	Fair Rental Value
	Additional Living Expense
4.4	Dwelling Policy Exclusions
4.5	Dwelling Policy Conditions
4.6	Dwelling Policy Endorsements
	Special Provisions - Pennsylvania (DP 01 37)
	Automatic Increase in Insurance Coverage (Inflation
	Protection) (DP 04 11)
	Dwelling Under Construction (DP 11 43)
	Theft Coverage (DP 04 72)
	Personal Liability Supplement
5.0 HOM	EOWNERS POLICY CONCEPTS (16%)
5.1	Homeowners Policy ('11)
	Characteristics
	Eligibility
	Purpose
	Policy Definitions
5.2	Perils Insured Against
	Basic
	Broad
	Special
5.3	Homeowners Policy Coverage Forms
	Broad (HO-2)
	Special (HO-3)
	Contents Broad (HO-4)
	Unit-Owners (HO-6)
	Modified Coverages (HO-8)
5.4	Property Coverages
	Dwelling
	Other Structures
	Personal Property
	Loss of Use
	Additional Coverages
5.5	Liability Coverages
	Personal Liability
	Medical Payments to Others
5.6	Homeowners Policy Exclusions
	Vacant versus Unoccupied
5.7	Homeowners Policy Conditions
	Standard Mortgage Clause
5.8	Homeowners Policy Endorsements
	Business Pursuits (HO 24 71)
	Home Day Care (HO 04 97)
	Personal Injury (HO 24 82)
	Personal Property Replacement Cost - Pennsylvania (HO

	23 63)
	Watercraft (HO 24 75)
	Identity Theft
	Water and Sewer Backup
	Special Provisions - Pennsylvania (HO 01 37)
	Limited Fungi, Wet or Dry Rot, or Bacteria (HO 04 26, HO 04 27)
	Permitted Incidental Occupancies (HO 04 42)
	Identity Fraud Expense (HO 04 55)
	Earthquake Coverage (HO 04 54)
5.9	Scheduled Personal Property/Personal Articles Floater (HO 04 61)
	MERCIAL PROPERTY POLICIES ('12) (11%)
6.1	Commercial Package Policy
	Purpose
	Definition
	Coverage parts
6.2	Commercial Policy Components
	Declarations
	Conditions
	Insuring Agreements
	Exclusions
	Interline Endorsements
6.3	Commercial Property Forms
0.0	Coverage Forms for Building and Business Personal Property
	Builders Risk
	Business Income
	Extra Expense
	Legal Liability
	Cause of Loss Forms
6.4	Commercial Property Endorsements
•	Ordinance or Law (CP 04 05)
	Peak Season Limit of Insurance (CP 12 30)
	Spoilage (CP 04 40)
	Value Reporting Form (CP 13 10)
6.5	Commercial Inland Marine
0.0	Definitions
	Conditions and Exclusions
	Coverages (e.g. Transportation, Contractor's Floater, Equipment)
6.6	Equipment Breakdown Coverages
	Equipment Breakdown Protection Coverage Form (EB 00 20)
	Selected endorsement
	Actual Cash Value (EB 99 59)
6.7	Farm Property
	Definitions
	Conditions and Exclusions
	Coverages
	Farm property coverage form ('03)
	Livestock coverage form
	Mobile agricultural machinery and equipment coverage
.0 BUSI	form NESSOWNERS ('13) POLICY – PROPERTY (8%)
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 OTHE	ER TYPES OF PROPERTY INSURANCE (4%)
8.1	Farmowners/Ranchowners Policy
8.2	Mobile Home Policy
8.3	Purpose of Difference in Conditions
8.4	Flood Insurance
	Private vs. NFIP
	Eligibility
	Coverage
	Limits
	Deductibles
8.5	Residual markets including FAIR Plans (40 P.S. §§ 1600.101103)
8.6	Federal Crop Insurance (RMA)
8.7	Ocean Marine
	Major coverages
	Hull insurance
	Cargo insurance
	Freight insurance
	Implied warranties
	Perils
	General and particular average
8.8	Other policies
	Aircraft hull
	Boatowners
	Personal watercraft
	Recreational vehicles
L	

# PENNSYLVANIA PRODUCER'S EXAMINATION FOR CASUALTY AND ALLIED LINES INSURANCE SERIES 16-05

100 Items - 120 Minutes

1.0 INSUR	1.0 INSURANCE REGULATION (23%)	
1.1	Licensing	
	Process and types	
	Requirements (40 P.S. § 310.1, 310.3-310.14)	
	Resident/nonresident (40 P.S. § 310.3-310.5, 310.10)	
	Temporary license (40 P.S. § 310.9)	
	Managers and exclusive general agents (40 P.S. §	
	310.1, 310.31)	
	Maintenance and duration	
	Change in contact information (40 P.S. § 310.11(19))	
	Renewal (40 P.S. § 310.8)	
	Duty to report administrative or criminal actions (40	
	P.S. § 310.78)	
	Assumed names (40 P.S. § 310.7)	

	Continuing education (40 P.S. § 310.8(b), 310.6(a), 31 Pa. Code Ch. 39a)
	Waiver due to military or extenuating circumstances
	(40 P.S. § 310.8) Disciplinary actions
	License denial, nonrenewal, suspension, or revocation
	(40 P.S. § 310.91, 310.11)
	Penalties and fines for violations (40 P.S. §§ 310.12,
	310.41a, 310.91, 1171.11)
	Cease and desist order (40 P.S. §§ 310.91, 1171.9)
	Civil
	Criminal
	Hearings
	Consent agreement
1.2	State regulation
	Acts constituting insurance transactions
	Negotiate, sell, solicit (40 P.S. §§ 310.1, 310.3, 310.8,
	310.11)
	Commissioner's general duties and powers (40 P.S. §§ 310.2, 1171.7)
	Company regulation
	Certificate of authority (40 P.S. §§ 47, 47a, 420)
	Solvency (40 P.S. §§ 72, 112)
	Policy forms and rates (40 P.S. §§ 510, 776.1-776.7, 1181-1199, 1221-1238)
	Unfair claims settlement practices (40 P.S. §
	1171.5(a)(10); 31 Pa. Code Ch. 146)
	Producer regulation
	Fiduciary responsibility (40 P.S. § 310.96; 31 Pa. Code Ch. § 37.81)
	Examination of books and records (40 P.S. § 323.3-4)
	Producer disclosure requirements (40 P.S. § 310.71(b))
	Commissions and fees (40 P.S. §§ 310.72-310.74)
	Prohibited acts (40 P.S. § 310.11)
	Appointment procedures
	Producer appointment (40 P.S. § 310.71, 31 Pa Code 37.61)
	Appointment termination (40 P.S. § 310.71a)
	Unfair insurance practices (40 P.S. §§ 1171.1-1171.5)
	Rebates and Inducements (40 P.S. §§
	310.45, 310.46, 1171.5(a)(8))
	Misrepresentation (40 P.S. §§ 310.4748,
	1171.5(a)(1),(2))
	Twisting (40 P.S. §§ 473)
	False advertising (40 P.S. § 1171.5; 31 Pa. Code Ch. 51
	Defamation (40 P.S. § 1171.5(a)(3); 31 Pa. Code Ch. 51)
	Boycott, coercion or intimidation (40 P.S. § 1171.5(a)(4))
	Misappropriation of funds (40 P.S. §§ 310.11(4), 310.42
	Unfair discrimination (40 P.S. § 1171.5; 31 Pa. Code § 145.4)
	Agency Termination (40 P.S. § 241, Act 143)
	Privacy of consumer financial information (40 P.S. §
	310.77(a); 31 Pa. Code §§ 146a.144)
	Insurance fraud regulation (40 P.S. §§ 325.1-325.62; 18 Pa C.S. § 4117)
1.3	Federal regulation

	1
	Fair Credit Reporting Act
	Fraud and False Statements (18 USC Sections 1033 and 1034)
	Privacy (Gramm-Leach-Bliley)
	Terrorism Risk Insurance Act
	Motor Carrier Act (MCS-90 and others)
	Other federal regulations (e.g., Do Not Call List;
	https://www.donotcall.gov/)
	RAL INSURANCE CONCEPTS (13%)
2.1	Risk
	Methods of Handling Risk (e.g., Avoidance, Retention, Sharing, Reduction, Transfer)
	Elements of Insurable Risks
	Definitions (e.g., Risk, Hazard, Peril, Loss)
2.2	Classifications of Insurers
	Mutual, Stock
	Admitted, Non-Admitted
	Foreign, Domestic, Alien
2.3	Elements of a Contract
	Consideration
	Competent Parties
	Legal Purpose
	Offer
	Acceptance
2.4	Authority and Powers of Producers
	Express
	Implied
	Apparent
	The Law of Agency
2.5	Legal Interpretations Affecting Contracts
2.5	Reasonable Expectations
	Indemnity
	Good Faith
	Fraud
	Warranties, Representations, Misrepresentations, and
	Concealment
3.0 CASUA	ALTY INSURANCE BASICS (22%)
3.1	Damages
	Compensatory versus Punitive
	General versus Special
3.2	Liability
	Absolute
	Strict
	Vicarious
3.3	Underwriting
	Purpose
	Process
	Results
3.4	Rate Development
	Types
	Components
	Basis
3.5	Types of Hazards
3.5	Negligence
3.0	Torts
	Elements of a Negligent Act
	Defense Against Negligence
3.7	Accident versus Occurrence
3.8	Policy Structure
3.0	Foncy Sulucture

	Declarations
	Definitions
	Insuring Agreement
	Supplementary Coverage
	Conditions
	Exclusions
	Endorsements
3.9	Policy Conditions
	Insureds
	Policy Period
	Policy Territory
	Cancellation and Non-Renewal (40 P.S. 1171.5 (a)(9); 31 Pa Code Ch. 59; 40 P.S. §991.2001 et seq.; 40 P.S. §3401
	et seq.) Deductibles
	Other insurance (e.g. Primary and Excess, Pro Rata, Nonconcurrency, Contribution by Equal Shares)
3.10	Limits of Liability
	Per Accident
	Per Occurrence
	Per Person
	Aggregate
	Split
	Combined Single Limit
3.11	Named Insured Provisions
	First Named Insured versus Other Insureds
	Duties After Loss
	Assignment
	Waiver of Rights
3.12	Insurer Provisions
	Liberalization
	Subrogation
	Claim Settlement Options
	Duty to Defend
3.13	Third-Party Provisions
5115	Loss Payable Clause
	No Benefit to the Bailee
	Leinholder's rights
3.14	Pennsylvania Laws, Regulations and Required Provisions
5,14	Pennsylvania Laws, Regulations and Required Provisions Pennsylvania Property and Casualty Insurance Guaranty Association (40 P.S. §§ 991.18011820)
	Cancellation and nonrenewal
	Private residential (40 P.S. § 1171.5(a)(9); 31 Pa. Code Ch. 59.6)
	Private passenger auto (40 P.S § 991.2001 et seq.)
	Commercial (40 P.S. §§ 3401-3407; 31 Pa. Code Ch. 113.8188)
	Insurance consultation services exemption (40 P.S. §§ 1841-1844)
	Federal Terrorism Risk Insurance Program (15 USC 6701; Public Law 107-297, 109-144, 110-160)
	NAL AUTOMOBILE POLICY (6%)
4.1	Personal Automobile Policy (75 Pa. C.S. Ch. 17 §§ 1701- 1799)
	Definitions
	General Provisions
	Conditions
	Duties After an Ancident
	Duties After an Accident



	Amendment of policy provisions – Pennsylvania (PP
	01 51)
	Towing and labor costs (PP 03 03)
	Extended non-owned coverage for named individual (PP 03 06)
	Miscellaneous type vehicle (PP 03 23)
	Joint ownership coverage (PP 03 34)
4.2	Motor Vehicle Financial Responsibility Law (75 Pa. C.S. Ch. 17 §§ 1701-1799)
4.3	Personal Automobile Policy Liability ('05)
	Tort Election (Full or limited) (75 Pa. C.S. Ch. 17 §§ 1705)
	Bodily Injury and Property Damage
	Supplementary Payments
	Persons Insured
	Exclusions
4.4	Personal Injury Protection/First Party Benefits (75 Pa. C.S. Ch. 17 §§ 1711-1725)
4.5	Pennsylvania Automobile Insurance Plan (75 Pa. C.S. 1741-1744)
4.6	Uninsured/Underinsured Motorist Coverage (40 P.S. § 2000; 75 Pa. C.S. 1731, 1733-1734, 1736, 1738)
4.7	Physical Damage (75 Pa. C.S. Ch. 17 §§ 1792)
4.8	Proof of coverages (75 Pa. C.S. Ch. 17 §§ 1781-1787)
5.0 COMM	ERCIAL AUTOMOBILE POLICY ('13) (5%)
5.1	Commercial Automobile Policy (75 Pa. C.S. Ch. 17 §§
	1701 et seq)
	Definitions
	Provisions and Conditions
	Duties After an Accident
	Endorsements
5.2	Commercial Automobile Policy Liability
	Bodily Injury and Property Damage
	Supplementary Payments
	Persons Insured
	Exclusions
5.3	Physical Damage
5.4	Other Commercial Automobile forms (e.g., Motor Carrier, Auto Dealers)
5.5	Proof of coverages (75 Pa. C.S. Ch. 17 §§ 1781-1787)
5.6	Selected endorsements
	Lessor – additional insured and loss payee (CA 20 01)
	Mobile equipment (CA 20 15)
	Drive other car coverage (CA 99 10)
	Individual named insured (CA 99 17)
5.7	Commercial carrier regulations
	The Motor Carrier Act of 1980
	Endorsement for motor carrier policies of insurance for
	public liability (MCS-90)
6.0 COMM	ERCIAL GENERAL LIABILITY ('13) (8%)
6.1	Commercial Policy Components
	Declarations
	Conditions
	Interline Endorsements
6.2	Commercial General Liability coverages
	Bodily Injury and Property Damage
	Personal and Advertising Injury
	Medical Payments
	Fire Damage
1	Supplementary Payments

6.3	
	Elements of Commercial General Liability
	Conditions
	Definitions
	Exclusions
6.4	Occurrence versus Claims-Made
6.5	Claims-Made Features
	Trigger
	Retroactive Date
	Prior Acts
	Extended Reporting Periods
	Claim Information
6.6	Commercial General Liability Exposures
	Premises and Operations
	Products and Completed Operations
	Contractual Liability
7.0 COMN	ERCIAL CRIME ('15) (3%)
7.1	Definitions
7.2	Insuring Agreements
	Coverage Form Classifications (types of coverage forms
7.3	only)
7.4	Other crime coverages
	Lessees of Safe Deposit Boxes (CR 04 09)
	Securities Deposited with Others (CR 04 10)
	Guests' Property (CR 04 11)
	Safe Depository (CR 04 12)
	ESSOWNERS ('13) POLICY – LIABILITY (8%)
8.1	Characteristics and purpose
8.2	Businessowners Section II – Liability
	Coverages
	Exclusions
	Who is an insured
	Limits of insurance
	General conditions
	Definitions
8.3	Definitions Businessowners Section III – Common Policy Conditions
8.3 8.4	Definitions Businessowners Section III – Common Policy Conditions Selected endorsements
8.4	Definitions Businessowners Section III – Common Policy Conditions Selected endorsements Hired and non-owned auto liability (BP 04 04)
8.4 9.0 WORK	Definitions Businessowners Section III – Common Policy Conditions Selected endorsements Hired and non-owned auto liability (BP 04 04) EERS' COMPENSATION INSURANCE (8%)
8.4 9.0 WORk 9.1	Definitions Businessowners Section III – Common Policy Conditions Selected endorsements Hired and non-owned auto liability (BP 04 04) ERS' COMPENSATION INSURANCE (8%) Definitions
8.4 9.0 WORK	Definitions Businessowners Section III – Common Policy Conditions Selected endorsements Hired and non-owned auto liability (BP 04 04) (ERS' COMPENSATION INSURANCE (8%) Definitions Coverages
8.4 9.0 WORk 9.1	Definitions Businessowners Section III – Common Policy Conditions Selected endorsements Hired and non-owned auto liability (BP 04 04) ERS' COMPENSATION INSURANCE (8%) Definitions Coverages Workers' Compensation Insurance
8.4 9.0 WORk 9.1	Definitions Businessowners Section III – Common Policy Conditions Selected endorsements Hired and non-owned auto liability (BP 04 04) ERS' COMPENSATION INSURANCE (8%) Definitions Coverages Workers' Compensation Insurance Employers Liability Insurance
8.4 9.0 WORk 9.1	Definitions Businessowners Section III – Common Policy Conditions Selected endorsements Hired and non-owned auto liability (BP 04 04) ERS' COMPENSATION INSURANCE (8%) Definitions Coverages Workers' Compensation Insurance Employers Liability Insurance Other States Insurance
8.4 9.0 WORk 9.1	Definitions Businessowners Section III – Common Policy Conditions Selected endorsements Hired and non-owned auto liability (BP 04 04) ERS' COMPENSATION INSURANCE (8%) Definitions Coverages Workers' Compensation Insurance Employers Liability Insurance
8.4 9.0 WORk 9.1	Definitions Businessowners Section III – Common Policy Conditions Selected endorsements Hired and non-owned auto liability (BP 04 04) ERS' COMPENSATION INSURANCE (8%) Definitions Coverages Workers' Compensation Insurance Employers Liability Insurance Other States Insurance Self-insured employers and employer groups (77 P.S. § 501)
8.4 9.0 WORk 9.1	Definitions         Businessowners Section III – Common Policy Conditions         Selected endorsements         Hired and non-owned auto liability (BP 04 04)         COMPENSATION INSURANCE (8%)         Definitions         Coverages         Workers' Compensation Insurance         Employers Liability Insurance         Other States Insurance         Self-insured employers and employer groups (77 P.S. \$ 501)         State Workers Insurance Fund (77 P.S. \$ 2601 et seq)
8.4 9.0 WORK 9.1 9.2	Definitions         Businessowners Section III – Common Policy Conditions         Selected endorsements         Hired and non-owned auto liability (BP 04 04)         CERS' COMPENSATION INSURANCE (8%)         Definitions         Coverages         Workers' Compensation Insurance         Employers Liability Insurance         Other States Insurance         Self-insured employers and employer groups (77 P.S. § 501)         State Workers Insurance Fund (77 P.S. § 2601 et seq)         Benefits (77 P.S. § 511 et seq)
8.4 9.0 WORK 9.1 9.2	Definitions         Businessowners Section III – Common Policy Conditions         Selected endorsements         Hired and non-owned auto liability (BP 04 04)         COMPENSATION INSURANCE (8%)         Definitions         Coverages         Workers' Compensation Insurance         Employers Liability Insurance         Other States Insurance         Self-insured employers and employer groups (77 P.S. \$ 501)         State Workers Insurance Fund (77 P.S. \$ 2601 et seq)
8.4 9.0 WORK 9.1 9.2	Definitions         Businessowners Section III – Common Policy Conditions         Selected endorsements         Hired and non-owned auto liability (BP 04 04)         COMPENSATION INSURANCE (8%)         Definitions         Coverages         Workers' Compensation Insurance         Employers Liability Insurance         Other States Insurance         Self-insured employers and employer groups (77 P.S. § 501)         State Workers Insurance Fund (77 P.S. § 2601 et seq)         Benefits (77 P.S. § 511 et seq)         Death         Medical
8.4 9.0 WORK 9.1 9.2	Definitions         Businessowners Section III – Common Policy Conditions         Selected endorsements         Hired and non-owned auto liability (BP 04 04)         IERS' COMPENSATION INSURANCE (8%)         Definitions         Coverages         Workers' Compensation Insurance         Employers Liability Insurance         Other States Insurance         Self-insured employers and employer groups (77 P.S. § 501)         State Workers Insurance Fund (77 P.S. § 2601 et seq)         Benefits (77 P.S. § 511 et seq)         Death         Medical         Survivor
8.4 9.0 WORK 9.1 9.2	Definitions         Businessowners Section III – Common Policy Conditions         Selected endorsements         Hired and non-owned auto liability (BP 04 04)         ERS' COMPENSATION INSURANCE (8%)         Definitions         Coverages         Workers' Compensation Insurance         Employers Liability Insurance         Other States Insurance         Self-insured employers and employer groups (77 P.S. § 501)         State Workers Insurance Fund (77 P.S. § 2601 et seq)         Benefits (77 P.S. § 511 et seq)         Death         Medical         Survivor         Rehabilitation
8.4 9.0 WORK 9.1 9.2	Definitions         Businessowners Section III – Common Policy Conditions         Selected endorsements         Hired and non-owned auto liability (BP 04 04)         CERS' COMPENSATION INSURANCE (8%)         Definitions         Coverages         Workers' Compensation Insurance         Employers Liability Insurance         Other States Insurance         Self-insured employers and employer groups (77 P.S. § 501)         State Workers Insurance Fund (77 P.S. § 2601 et seq)         Benefits (77 P.S. § 511 et seq)         Death         Medical         Survivor         Rehabilitation         Lost Wages
8.4 9.0 WORK 9.1 9.2	DefinitionsBusinessowners Section III – Common Policy ConditionsSelected endorsementsHired and non-owned auto liability (BP 04 04)CERS' COMPENSATION INSURANCE (8%)DefinitionsCoveragesWorkers' Compensation InsuranceEmployers Liability InsuranceOther States InsuranceSelf-insured employers and employer groups (77 P.S. § 501)State Workers Insurance Fund (77 P.S. § 2601 et seq)Benefits (77 P.S. § 511 et seq)DeathMedicalSurvivorRehabilitationLost WagesLevels of Disability
8.4 9.0 WORK 9.1 9.2	Definitions         Businessowners Section III – Common Policy Conditions         Selected endorsements         Hired and non-owned auto liability (BP 04 04)         COMPENSATION INSURANCE (8%)         Definitions         Coverages         Workers' Compensation Insurance         Employers Liability Insurance         Other States Insurance         Self-insured employers and employer groups (77 P.S. § 501)         State Workers Insurance Fund (77 P.S. § 2601 et seq)         Benefits (77 P.S. § 511 et seq)         Death         Medical         Survivor         Rehabilitation         Lost Wages         Levels of Disability         Permanent Partial
8.4 9.0 WORK 9.1 9.2	DefinitionsBusinessowners Section III – Common Policy ConditionsSelected endorsementsHired and non-owned auto liability (BP 04 04) <b>ERS' COMPENSATION INSURANCE (8%)</b> DefinitionsCoveragesWorkers' Compensation InsuranceEmployers Liability InsuranceOther States InsuranceSelf-insured employers and employer groups (77 P.S. § 501)State Workers Insurance Fund (77 P.S. § 2601 et seq)Benefits (77 P.S. § 511 et seq)DeathMedicalSurvivorRehabilitationLost WagesLevels of DisabilityPermanent PartialPermanent Total
8.4 9.0 WORK 9.1 9.2	DefinitionsBusinessowners Section III – Common Policy ConditionsSelected endorsementsHired and non-owned auto liability (BP 04 04) <b>ERS' COMPENSATION INSURANCE (8%)</b> DefinitionsCoveragesWorkers' Compensation InsuranceEmployers Liability InsuranceOther States InsuranceSelf-insured employers and employer groups (77 P.S. § 501)State Workers Insurance Fund (77 P.S. § 2601 et seq)Benefits (77 P.S. § 511 et seq)DeathMedicalSurvivorRehabilitationLost WagesLevels of DisabilityPermanent PartialPermanent TotalTemporary Partial
8.4 9.0 WORK 9.1 9.2	DefinitionsBusinessowners Section III – Common Policy ConditionsSelected endorsementsHired and non-owned auto liability (BP 04 04) <b>ERS' COMPENSATION INSURANCE (8%)</b> DefinitionsCoveragesWorkers' Compensation InsuranceEmployers Liability InsuranceOther States InsuranceSelf-insured employers and employer groups (77 P.S. § 501)State Workers Insurance Fund (77 P.S. § 2601 et seq)Benefits (77 P.S. § 511 et seq)DeathMedicalSurvivorRehabilitationLost WagesLevels of DisabilityPermanent PartialPermanent Total

9.5	Accident versus Occupational Disease and Illness
9.6	Federal Laws
	Federal Employers Liability Act (FELA) (45 USC 51-60)
	Jones Act (46 USC 688)
	Longshore and Harbor Workers' Compensation Act (33 USC 904)
	Federal Mine Safety and Health Act (30 USC 801-944)
	Migrant Farm Workers
9.7	Pennsylvania Workers Compensation Act (Title 77)
7.1	Exclusive remedy (77 P.S. §§ 72, 481)
	Employment covered (required, elective) (77 P.S. §§ 1, 21-22, 461-463, 676)
	Covered injuries (77 P.S. §§ 41, 411, 411.2, 431, 602, 631)
	Occupational disease (77 P.S. §§ 27.1, 413) Benefits provided (77 P.S. §§ 511, 511.2, 512-514, 516,
	531, 541-542, 561-562, 582, 717.1)
	Subsequent injury fund (77 P.S. § 517)
9.8	Rating and Job Classification
	Experience Rating
	Premium Basis
9.9	Claim Reporting Procedures
10.0 OTH 10.1	ER TYPES OF CASUALTY INSURANCE (4%)
10,1	Specialty Liability Insurance
	Directors and Officers
	Professional/Errors and Omissions
	Employment Practices
	Employee Benefits
10.2	Internet Liability and Network Protection
10.2	Surety Bonds
	Types Parties to a Pond
10.3	Parties to a Bond
10.5	Personal Umbrella, Commercial Umbrella, and Excess Policies (DL 98 01, CU 00 01)
	Underlying Limits
	Self-Insured Retention
	Defense Costs
	Follow Form
10.4	Alternative funding mechanisms
	Risk retention groups (40 P.S. §§ 991.15011506)
	Risk purchasing groups (40 P.S. §§ 991.15081512)
10.5	Ocean Marine
	Protection and Indemnity
10.6	Other policies
	Aircraft liability
	Boatowners

PENNSYLVANIA PRODUCER'S EXAMINATION FOR
PROPERTY AND CASUALTY INSURANCE
SERIES 16-06

150 Items - 170 Minutes

# 1.0 INSURANCE REGULATION (20%)

1.1	Licensing
	Process and types
	Requirements (40 P.S. § 310.1, 310.3-310.14)
	Resident/nonresident (40 P.S. § 310.3-310.5, 310.10)
	Temporary license (40 P.S. § 310.9)
	Managers and exclusive general agents (40 P.S. §

	310.1, 310.31)
	Maintenance and duration
	Change in contact information (40 P.S. § 310.11(19)) Renewal (40 P.S. § 310.8)
	Duty to report administrative or criminal actions (40 P.S. § 310.78)
	Assumed names (40 P.S. § 310.7)
	Continuing education (40 P.S. § 310.8(b), 310.6(a), 31 Pa. Code Ch. 39a)
	Inactivity due to military or extenuating circumstances
	(40 P.S. § 310.8) Disciplinary actions
	License denial, nonrenewal, suspension, or revocation (40 P.S. § 310.91, 310.11)
	Penalties and fines for violations (40 P.S. §§ 310.12, 310.41a, 310.91, 1171.11)
	Cease and desist order (40 P.S. §§ 310.91, 1171.9)
	Civil
	Criminal
	Hearings
	Consent agreement
1.2	State regulation
	Acts constituting insurance transactions
	Negotiate, sell, solicit (40 P.S. §§ 310.1, 310.3, 310.8,
	310.11)
	Commissioner's general duties and powers (40 P.S. §§
	310.2, 1171.7)
	Company regulation
	Certificate of authority (40 P.S. §§ 47, 47a, 420)
	Solvency (40 P.S. §§ 72, 112)
	Policy forms and rates (40 P.S. §§ 510, 776.1-776.7, 1181-1199, 1221-1238)
	Unfair claims settlement practices (40 P.S. §
	1171.5(a)(10); 31 Pa. Code Ch. 146)
	Producer regulation
	Fiduciary responsibility (40 P.S. § 310.96; 31 Pa. Code
	Ch. § 37.81)
	Examination of books and records (40 P.S. § 323.3-4)
	Producer disclosure requirements (40 P.S. § 310.71(b))
	Commissions and fees (40 P.S. §§ 310.72-310.74)
	Prohibited acts (40 P.S. § 310.11)
	Appointment procedures
	Producer appointment (40 P.S. § 310.71, 31 Pa Code 37.61)
	Appointment termination (40 P.S. § 310.71a)
	Unfair insurance practices (40 P.S. §§ 1171.1-1171.5)
	Rebates and Inducements (40 P.S. §§
	310.45, 310.46, 1171.5(a)(8))
	Misrepresentation (40 P.S. §§ 310.4748, 1171.5(a)(1),(2))
	Twisting (40 P.S. §§ 473)
	False advertising (40 P.S. § 1171.5; 31 Pa. Code Ch. 51)
	Defamation (40 P.S. § 1171.5(a)(3); 31 Pa. Code Ch.
	Defamation (40 P.S. § 1171.5(a)(3); 31 Pa. Code Ch. 51) Boycott, coercion or intimidation (40 P.S. §
	Defamation (40 P.S. § 1171.5(a)(3); 31 Pa. Code Ch. 51)



	145.4)
	Agency Termination (40 P.S. § 241, Act 143) Privacy of consumer financial information (40 P.S. §
	310.77(a); 31 Pa. Code §§ 146a.144)
	Insurance fraud regulation (40 P.S. §§ 325.1-325.62; 18 Pa. C.S. § 4117)
1.3	Federal Regulation
	Fair Credit Reporting Act
	Fraud and False Statements (18 USC Sections 1033 and 1034)
	Privacy (Gramm-Leach-Bliley)
	Terrorism Risk Insurance Act
	Motor Carrier Act (MCS-90 and others)
	Other federal regulations (e.g., Do Not Call List; https://www.donotcall.gov/)
	ERAL INSURANCE CONCEPTS (8%)
2.1	Risk
	Methods of Handling Risk (e.g., Avoidance, Retention, Sharing, Reduction, Transfer)
	Elements of Insurable Risks
	Definitions (e.g., Risk, Hazard, Peril, Loss)
2.2	Classifications of Insurers
	Mutual, Stock
	Admitted, Non-Admitted
2.2	Foreign, Domestic, Alien
2.3	Elements of a Contract Consideration
	Consideration Competent Parties
	Legal Purpose
	Offer
	Acceptance
2.4	Authority and Powers of Producers
	Express
	Implied
	Apparent
	The Law of Agency
2.5	Legal Interpretations Affecting Contracts
	Reasonable Expectations
	Indemnity
	Good Faith
	Fraud
	Warranties, Representations, Misrepresentations, and Concealment
3.0 PROF	PERTY AND CASUALTY INSURANCE BASICS (14%)
3.1	Insurable Interest
3.2	Damages
	Compensatory versus Punitive
	General versus Special
3.3	Liability
	Absolute
	Strict
	Vicarious
3.4	Underwriting
	Purpose
	Process
	Results
3.5	Rate Development
	Types
	Components

	Basis
3.6	Types of Hazards
3.7	Types of Loss
	Direct
	Indirect
3.8	Loss valuation
	Actual Cash Value
	Replacement Cost
	Functional Replacement Cost
	Market Value
	Agreed Value
	Valued Policy
3.9	Basic Types of Construction
3.10	Negligence
	Torts
	Elements of a Negligent Act
	Defense Against Negligence
3.11	Accident versus Occurrence
3.12	Policy Structure
	Declarations
	Definitions
	Insuring Agreement
	Supplementary Coverage
	Conditions
	Exclusions
	Endorsements
3.13	Policy Conditions
	Insureds
	Policy Period
	Policy Territory
	Cancellation and Non-Renewal (40 P.S. 1171.5 (a)(9); 31 Pa Code Ch. 59; 40 P.S. §991.2001 et seq.; 40 P.S. §340' et seq.)
	Deductibles
	Other insurance (e.g. Primary and Excess, Pro Rata, Nonconcurrency, Contribution by Equal Shares)
3.14	Limits of Liability
	Per Accident
	Per Occurrence
	Per Person
	Aggregate
	Split
	Combined Single Limit
3.15	Coinsurance
	Purpose
	Definition
	Calculation
	Penalties
	Total versus Partial Loss
3.16	Specific, Scheduled, and Blanket Insurance
3.10	Named Insured Provisions
3.17	First Named Insured Provisions
	Duties After Loss
	Assignment
	Waiver of Rights
3.18	Insurer Provisions
	Liberalization
	Subrogation

psi

	Claim Settlement Options
	Duty to Defend
2 10	
3.19	Third-Party Provisions
	Loss Payable Clause
	No Benefit to the Bailee
2.20	Leinholder's rights
3.20	Pennsylvania Laws, Regulations and Required Provisions
	Pennsylvania Property and Casualty Insurance Guaranty Association (40 P.S. §§ 991.18011820)
	Standard fire policy (40 P.S. § 636)
	Cancellation and nonrenewal
	Private residential (40 P.S. § 1171.5(a)(9); 31 Pa. Code Ch. 59.6)
	Commercial (40 P.S. §§ 3401-3407; 31 Pa. Code Ch. 113.8188)
	Private passenger auto (40 P.S § 991.2001 et seq.)
	Basic property insurance – death of named insured (40
	P.S. § 636.1(a))
	Binders (40 P.S. § 636)
	Insurance consultation services exemption (40 P.S. §§
	1841-1844) Federal Terrorism Risk Insurance Program (15 USC 6701;
4.0 DWEL	Public Law 107-297, 109-144, 110-160)
4.1	Dwelling Policy ('14)
	Characteristics
	Eligibility
	Purpose
	Policy Definitions
4.2	Coverage Forms Specifying Perils Insured Against
	DP-1 Basic
	DP-2 Broad
	DP-3 Special
4.3	Property Coverages
	Dwelling
	Other Structures
	Personal Property
	Fair Rental Value
	Additional Living Expense
4.4	Dwelling Policy Exclusions
4.5	Dwelling Policy Conditions
4.6	Dwelling Policy Endorsements
	Special Provisions - Pennsylvania (DP 01 37)
	Automatic Increase in Insurance Coverage (Inflation
	Protection) (DP 04 11)
	Dwelling Under Construction (DP 11 43)
	Theft Coverage (DP 04 72)
	Personal Liability Supplement
5.0 HOME	OWNERS POLICY CONCEPTS (7%)
5.1	Homeowners Policy ('11)
	Characteristics
	Eligibility
	Purpose
	Policy Definitions
5.2	Perils Insured Against
	Basic
	Broad
	Special
	•

	Broad (HO-2)
	Special (HO-3)
	Contents Broad (HO-4)
	Unit-Owners (HO-6)
	Modified Coverages (HO-8)
5.4	Property Coverages
	Dwelling
	Other Structures
	Personal Property
	Loss of Use
	Additional Coverages
5.5	Liability Coverages
	Personal Liability
	Medical Payments to Others
5.6	Homeowners Policy Exclusions
	Vacant versus Unoccupied
5.7	Homeowners Policy Conditions
	Standard Mortgage Clause
5.8	Homeowners Policy Endorsements
	Business Pursuits (HO 24 71)
	Home Day Care (HO 04 97)
	Personal Injury (HO 24 82)
	Personal Property Replacement Cost - Pennsylvania (HO 23 63)
	Watercraft (HO 24 75)
	Identity Theft
	Water and Sewer Backup
	Special Provisions - Pennsylvania (HO 01 37)
	Limited Fungi, Wet or Dry Rot, or Bacteria (HO 04 26, HO 04 27)
	Permitted Incidental Occupancies (HO 04 42)
	Identity Fraud Expense (HO 04 55)
	Identity Fraud Expense (HO 04 55)
	Identity Fraud Expense (HO 04 55) Earthquake Coverage (HO 04 54) Scheduled Personal Property/Personal Articles Floater (HO 04 61)
6.0 PERS(	Identity Fraud Expense (HO 04 55) Earthquake Coverage (HO 04 54) Scheduled Personal Property/Personal Articles Floater (HO 04 61) DNAL AUTOMOBILE POLICY (10%)
6.0 PERS( 6.1	Identity Fraud Expense (HO 04 55) Earthquake Coverage (HO 04 54) Scheduled Personal Property/Personal Articles Floater (HO 04 61)
	Identity Fraud Expense (HO 04 55)Earthquake Coverage (HO 04 54)Scheduled Personal Property/Personal Articles Floater (HO 04 61)ONAL AUTOMOBILE POLICY (10%)Personal Automobile Policy (75 Pa. C.S. Ch. 17 §§ 1701- 1799)Definitions
	Identity Fraud Expense (HO 04 55) Earthquake Coverage (HO 04 54) Scheduled Personal Property/Personal Articles Floater (HO 04 61) ONAL AUTOMOBILE POLICY (10%) Personal Automobile Policy (75 Pa. C.S. Ch. 17 §§ 1701- 1799)
	Identity Fraud Expense (HO 04 55)         Earthquake Coverage (HO 04 54)         Scheduled Personal Property/Personal Articles Floater (HO 04 61)         DNAL AUTOMOBILE POLICY (10%)         Personal Automobile Policy (75 Pa. C.S. Ch. 17 §§ 1701-1799)         Definitions         General Provisions         Conditions
	Identity Fraud Expense (HO 04 55)         Earthquake Coverage (HO 04 54)         Scheduled Personal Property/Personal Articles Floater (HO 04 61)         DNAL AUTOMOBILE POLICY (10%)         Personal Automobile Policy (75 Pa. C.S. Ch. 17 §§ 1701-1799)         Definitions         General Provisions
	Identity Fraud Expense (HO 04 55)         Earthquake Coverage (HO 04 54)         Scheduled Personal Property/Personal Articles Floater (HO 04 61)         DNAL AUTOMOBILE POLICY (10%)         Personal Automobile Policy (75 Pa. C.S. Ch. 17 §§ 1701-1799)         Definitions         General Provisions         Conditions
	Identity Fraud Expense (HO 04 55)         Earthquake Coverage (HO 04 54)         Scheduled Personal Property/Personal Articles Floater (HO 04 61)         DNAL AUTOMOBILE POLICY (10%)         Personal Automobile Policy (75 Pa. C.S. Ch. 17 §§ 1701-1799)         Definitions         General Provisions         Conditions         Duties After an Accident
	Identity Fraud Expense (HO 04 55)         Earthquake Coverage (HO 04 54)         Scheduled Personal Property/Personal Articles Floater (HO 04 61)         DNAL AUTOMOBILE POLICY (10%)         Personal Automobile Policy (75 Pa. C.S. Ch. 17 §§ 1701-1799)         Definitions         General Provisions         Conditions         Duties After an Accident         Endorsements         Amendment of policy provisions – Pennsylvania (PP 01
	Identity Fraud Expense (HO 04 55)         Earthquake Coverage (HO 04 54)         Scheduled Personal Property/Personal Articles Floater (HO 04 61)         DNAL AUTOMOBILE POLICY (10%)         Personal Automobile Policy (75 Pa. C.S. Ch. 17 §§ 1701-1799)         Definitions         General Provisions         Conditions         Duties After an Accident         Endorsements         Amendment of policy provisions – Pennsylvania (PP 01 51)
	Identity Fraud Expense (HO 04 55)         Earthquake Coverage (HO 04 54)         Scheduled Personal Property/Personal Articles Floater (HO 04 61)         DNAL AUTOMOBILE POLICY (10%)         Personal Automobile Policy (75 Pa. C.S. Ch. 17 §§ 1701-1799)         Definitions         General Provisions         Conditions         Duties After an Accident         Endorsements         Amendment of policy provisions – Pennsylvania (PP 01 51)         Towing and labor costs (PP 03 03)         Extended non-owned coverage for named individual (PP 03 06)
	Identity Fraud Expense (HO 04 55)         Earthquake Coverage (HO 04 54)         Scheduled Personal Property/Personal Articles Floater (HO 04 61)         DNAL AUTOMOBILE POLICY (10%)         Personal Automobile Policy (75 Pa. C.S. Ch. 17 §§ 1701-1799)         Definitions         General Provisions         Conditions         Duties After an Accident         Endorsements         Amendment of policy provisions – Pennsylvania (PP 01 51)         Towing and labor costs (PP 03 03)         Extended non-owned coverage for named individual (PP 03 06)         Miscellaneous type vehicle (PP 03 23)
6.1	Identity Fraud Expense (HO 04 55)         Earthquake Coverage (HO 04 54)         Scheduled Personal Property/Personal Articles Floater (HO 04 61)         DNAL AUTOMOBILE POLICY (10%)         Personal Automobile Policy (75 Pa. C.S. Ch. 17 §§ 1701-1799)         Definitions         General Provisions         Conditions         Duties After an Accident         Endorsements         Amendment of policy provisions – Pennsylvania (PP 01 51)         Towing and labor costs (PP 03 03)         Extended non-owned coverage for named individual (PP 03 06)         Miscellaneous type vehicle (PP 03 23)         Joint ownership coverage (PP 03 34)         Motor Vehicle Financial Responsibility Law (75 Pa. C.S.
6.1	Identity Fraud Expense (HO 04 55)Earthquake Coverage (HO 04 54)Scheduled Personal Property/Personal Articles Floater (HO 04 61)ONAL AUTOMOBILE POLICY (10%)Personal Automobile Policy (75 Pa. C.S. Ch. 17 §\$ 1701- 1799)Definitions General ProvisionsConditionsDuties After an AccidentEndorsementsAmendment of policy provisions - Pennsylvania (PP 01 51)Towing and labor costs (PP 03 03)Extended non-owned coverage for named individual (PP 03 06)Miscellaneous type vehicle (PP 03 23) Joint ownership coverage (PP 03 34)Motor Vehicle Financial Responsibility Law (75 Pa. C.S. Ch. 17 §\$ 1701-1799)
6.1	Identity Fraud Expense (HO 04 55)Earthquake Coverage (HO 04 54)Scheduled Personal Property/Personal Articles Floater (HO 04 61)ONAL AUTOMOBILE POLICY (10%)Personal Automobile Policy (75 Pa. C.S. Ch. 17 §\$ 1701- 1799)Definitions General ProvisionsConditions Duties After an AccidentEndorsementsAmendment of policy provisions – Pennsylvania (PP 01 51)Towing and labor costs (PP 03 03)Extended non-owned coverage for named individual (PP 03 06)Miscellaneous type vehicle (PP 03 23) Joint ownership coverage (PP 03 34)Motor Vehicle Financial Responsibility Law (75 Pa. C.S. Ch. 17 §\$ 1701-1799)Personal Automobile Policy Liability ('05) Tort Election (Full or limited) (75 Pa. C.S. Ch. 17 §\$
6.1	Identity Fraud Expense (HO 04 55)Earthquake Coverage (HO 04 54)Scheduled Personal Property/Personal Articles Floater (HO 04 61)ONAL AUTOMOBILE POLICY (10%)Personal Automobile Policy (75 Pa. C.S. Ch. 17 §\$ 1701- 1799)Definitions General ProvisionsConditions Duties After an AccidentEndorsementsAmendment of policy provisions – Pennsylvania (PP 01 51)Towing and labor costs (PP 03 03)Extended non-owned coverage for named individual (PP 03 06)Miscellaneous type vehicle (PP 03 23) Joint ownership coverage (PP 03 34)Motor Vehicle Financial Responsibility Law (75 Pa. C.S. Ch. 17 §\$ 1701-1799)Personal Automobile Policy Liability ('05) Tort Election (Full or limited) (75 Pa. C.S. Ch. 17 §\$ 1705)
6.1	Identity Fraud Expense (HO 04 55)Earthquake Coverage (HO 04 54)Scheduled Personal Property/Personal Articles Floater (HO 04 61)ONAL AUTOMOBILE POLICY (10%)Personal Automobile Policy (75 Pa. C.S. Ch. 17 §§ 1701- 1799)Definitions General ProvisionsConditionsDuties After an AccidentEndorsementsAmendment of policy provisions – Pennsylvania (PP 01 51)Towing and labor costs (PP 03 03)Extended non-owned coverage for named individual (PP 03 06)Miscellaneous type vehicle (PP 03 23) Joint ownership coverage (PP 03 34)Motor Vehicle Financial Responsibility Law (75 Pa. C.S. Ch. 17 §§ 1701-1799)Personal Automobile Policy Liability ('05)Tort Election (Full or limited) (75 Pa. C.S. Ch. 17 §§ 1705)Bodily Injury and Property Damage
6.1	Identity Fraud Expense (HO 04 55)Earthquake Coverage (HO 04 54)Scheduled Personal Property/Personal Articles Floater (HO 04 61)ONAL AUTOMOBILE POLICY (10%)Personal Automobile Policy (75 Pa. C.S. Ch. 17 §§ 1701- 1799)Definitions General ProvisionsConditions Duties After an AccidentEndorsementsAmendment of policy provisions – Pennsylvania (PP 01 51)Towing and labor costs (PP 03 03)Extended non-owned coverage for named individual (PP 03 06)Miscellaneous type vehicle (PP 03 23) Joint ownership coverage (PP 03 34)Motor Vehicle Financial Responsibility Law (75 Pa. C.S. Ch. 17 §§ 1701-1799)Personal Automobile Policy Liability ('05) Tort Election (Full or limited) (75 Pa. C.S. Ch. 17 §§ 1705)



6.4	Personal Injury Protection/First Party Benefits (75 Pa. C.S. Ch. 17 §§ 1711-1725)
6.5	Pennsylvania Assigned Risk Plan (75 Pa. C.S. 1741-1744)
6.6	Uninsured/Underinsured Motorist Coverage (40 P.S. § 2000; 75 Pa. C.S. 1731, 1733-1734, 1736, 1738)
6.7	Physical Damage (75 Pa. C.S. Ch. 17 §§ 1792)
6.8	Proof of coverages (75 Pa. C.S. Ch. 17 §§ 1781-1787)
7.0 COM	AERCIAL AUTOMOBILE POLICY ('13) (5%)
7.1	Commercial Automobile Policy (75 Pa. C.S. Ch. 17 §§ 1701 et seq)
	Definitions
	Provisions and Conditions
	Duties After an Accident
	Endorsements
7.2	Commercial Automobile Policy Liability
	Bodily Injury and Property Damage
	Supplementary Payments
	Persons Insured
	Exclusions
7.3	Physical Damage
7.4	Other Commercial Automobile forms (e.g., Motor Carrier, Auto Dealers)
7.5	Proof of coverages (75 Pa. C.S. Ch. 17 §§ 1781-1787)
7.6	Selected endorsements
	Lessor – additional insured and loss payee (CA 20 01)
	Mobile equipment (CA 20 15)
	Drive other car coverage (CA 99 10)
	Individual named insured (CA 99 17)
7.7	Commercial carrier regulations
	The Motor Carrier Act of 1980
	Endorsement for motor carrier policies of insurance for public liability (MCS-90)
	AERCIAL PROPERTY POLICIES ('12) (7%)
8.1	Commercial Package Policy
	Purpose
	Definition
	Coverage parts
8.2	Commercial Policy Components
	Declarations
	Conditions
	Insuring Agreements
	Exclusions
	Interline Endorsements
8.3	Commercial Property Forms
	Coverage Forms for Building and Business Personal Property
	Builders Risk
	Business Income
	Extra Expense
	Legal Liability
	Cause of Loss Forms
8.4	Commercial Property Endorsements
	Ordinance or Law (CP 04 05)
	Peak Season Limit of Insurance (CP 12 30)
	Spoilage (CP 04 40)
	Value Reporting Form (CP 13 10)
8.5	Commercial Inland Marine
	Definitions
	Conditions and Exclusions

	Coverages (e.g. Transportation, Contractor's Floater, Equipment)
8.6	Equipment Breakdown Coverages
	Equipment Breakdown Protection Coverage Form (EB 00 20)
	Selected endorsement
	Actual Cash Value (EB 99 59)
8.7	Farm Property
	Definitions
	Conditions and Exclusions
	Coverages
	Farm property coverage form ('03)
	Livestock coverage form
	Mobile agricultural machinery and equipment coverage form
	ERCIAL GENERAL LIABILITY ('13) (7%)
9.1	Commercial Policy Components
	Declarations
	Conditions
• •	Interline Endorsements
9.2	Commercial General Liability coverages
	Bodily Injury and Property Damage
	Personal and Advertising Injury
	Medical Payments
	Fire Damage
0.2	Supplementary Payments
9.3	Elements of Commercial General Liability
	Conditions Definitions
	Exclusions
9.4	Occurrence versus Claims-Made
9.5	Claims-Made Features
7.5	Trigger
	Retroactive Date
	Prior Acts
	Extended Reporting Periods
	Claim Information
9.6	Commercial General Liability Exposures
	Premises and Operations
	Products and Completed Operations
	Contractual Liability
0.0 COM	MERCIAL CRIME ('15) (2%)
10.1	Definitions
10.2	Insuring Agreements
	Coverage Form Classifications (types of coverage forms
10.3	only)
10.4	Other crime coverages
	Lessees of Safe Deposit Boxes (CR 04 09)
	Securities Deposited with Others (CR 04 10)
	Guests' Property (CR 04 11)
	Safe Depository (CR 04 12) NESSOWNERS ('13) POLICY – PROPERTY (3%)
11.1	Characteristics and purpose
11.2	Businessowners Section I – Property
	Coverage
	Exclusions
	Limits of insurance
	Deductibles



	General conditions
	Optional coverages
	Definitions
11.3	Businessowners Section II – Liability
	Coverages
	Exclusions
	Who is an insured
	Limits of insurance
	General conditions
	Definitions
11.4	Businessowners Section III – Common Policy Conditions
11.5	Selected endorsements
	Hired 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)
	KERS' COMPENSATION INSURANCE (5%)
12.1	Definitions
12.2	Coverages
	Workers' Compensation Insurance
	Employers Liability Insurance
	Other States Insurance
	Self-insured employers and employer groups (77 P.S. § 501)
	State Workers Insurance Fund (77 P.S. § 2601 et seq)
12.3	Benefits (77 P.S. § 511 et seq)
	Death
	Medical
	Survivor
	Rehabilitation
	Lost Wages
12.4	Levels of Disability
	Permanent Partial
	Permanent Total
	Temporary Partial
	Temporary Total
	Impairment Rating
12.5	Accident versus Occupational Disease and Illness
12.6	Federal Laws
	Federal Employers Liability Act (FELA) (45 USC 51-60)
	Jones Act (46 USC 688)
	Longshore and Harbor Workers' Compensation Act (33 USC 904)
	Migrant Farm Workers
	Federal Mine Safety and Health Act (30 USC 801-944)
12.7	Pennsylvania Workers Compensation Act (Title 77)
	Exclusive remedy (77 P.S. §§ 72, 481)
	Employment covered (required, elective) (77 P.S. §§ 1, 21-22, 461-463, 676)
	Covered injuries (77 P.S. §§ 41, 411, 411.2, 431, 602, 631)
	Occupational disease (77 P.S. §§ 27.1, 413)
	Benefits provided (77 P.S. §§ 511, 511.2, 512-514, 516, 531, 541-542, 561-562, 582, 717.1)
	Subsequent injury fund (77 P.S. § 517)
12.8	Rating and Job Classification
	Experience Rating
	Premium Basis
12.9	Claim Reporting Procedures

.0 OTHI	ER TYPES OF PROPERTY AND CASUALTY INSURANCE (8%)
13.1	Specialty Liability Insurance
	Directors and Officers
	Professional/Errors and Omissions
	Employment Practices
	Employee Benefits
	Internet Liability and Network Protection
13.2	Surety Bonds
	Туреѕ
	Parties to a Bond
13.3	Personal Umbrella, Commercial Umbrella, and Excess Policies (DL 98 01, CU 00 01)
	Underlying Limits
	Self-Insured Retention
	Defense Costs
	Follow Form
13.4	Farmowners/Ranchowners Policy
13.5	Mobile Home Policy
13.6	Purpose of Difference in Conditions
13.7	Flood Insurance
	Private vs. NFIP
	Eligibility
	Coverage
	Limits
	Deductibles
13.8	Residual markets including FAIR Plans (40 P.S. §§ 1600.101103)
13.9	Alternative funding mechanisms
	Risk retention groups (40 P.S. §§ 991.15011506)
	Risk purchasing groups (40 P.S. §§ 991.15081512)
13.10	Federal Crop Insurance (RMA)
13.11	Ocean Marine
	Major coverages
	Hull insurance
	Cargo insurance
	Freight insurance
	Implied warranties
	Perils
	General and particular average
	Protection and Indemnity
13.12	Other policies
	Aircraft hull
	Aircraft liability
	Boatowners
	Personal watercraft

# PENNSYLVANIA PRODUCER'S EXAMINATION FOR SURPLUS LINES INSURANCE SERIES 16-09

60 Items - 80 Minutes

1.0 INSURANCE REGULATION 20% (12 ITEMS)	
1.1	Licensing regulation for surplus lines
	Purpose (40 P.S. § 991.1601)
	Definitions (40 P.S. § 991.1602)
	Who may be licensed (40 P.S. §§ 991.1603, .1615)



	Individuals
	Corporations and partnerships
	Current licensing requirements (40 P.S. § 991.1615(b))
	Disciplinary actions
	Grounds (40 P.S. § 991.1623)
	Penalties (40 P.S. §§ 310.91, 1171.11, 991.16241625)
	Renewals (40 P.S. § 991.1615)
	Authority of license (40 P.S. §§ 991.1616)
1.2	Unfair insurance practices (40 P.S. §§ 1171.111,
	1171.1315)
1.3	Act 147 of 2002 (40 P.S. § 310.11; 40 P.S. §§ 310.71- 310.74)
	Prohibited acts (40 P.S. § 310.11)
	Commissions and fees (40 P.S. §§ 310.72-310.74)
	Producer disclosure (40 P.S. § 310.71)
	LUS LINES MARKETS AND PRACTICES 80% (48 ITEMS)
2.1	Nonadmitted market
	Insurance exchanges
	Foreign insurers
2.2	Alien insurers
	London market
	Lloyd's of London
	Other London companies
	Other alien markets
2.3	Alternative markets
	Risk retention groups (40 P.S. §§ 991.1501-1506)
	Purchasing groups (40 P.S. §§ 991.1502, .1508-1512)
	Independently procured insurance (40 P.S. § 991.1602, .1622)
2.4	Eligible surplus lines insurers
	Requirements (40 P.S. § 991.1605; 31 Pa. Code Ch. 124.910)
	List of eligible surplus lines insurers (40 P.S. § 991.1605(b))
	Withdrawal of eligibility (40 P.S. § 991.1607)
	Service of process (40 P.S. § 991.1624)
2.5	Surplus lines coverages
	Characteristics and uses
	Types of coverages available
2.6	Requirements for placement of surplus lines insurance (40 P.S. §§ 991.1604, 991.1612)
	Diligent search
	Declarations (40 P.S. § 991.1609; 31 Pa. Code Ch. 124.56)
	Exempt risks (40 P.S. § 991.1610, 991.1604)
	Notice to insured (40 P.S. § 991.1608, 31 Pa. Code §
	124.2)
	Unlicensed insurer
	Pennsylvania Property and Casualty Insurance Guaranty
	Association (40 P.S. §§ 991.18011820)
	Evidence of insurance (40 P.S. § 991.1612; 31 Pa. Code
	Ch. 124.4)
2.7	Authority of surplus lines licensee
	Binding (40 P.S. §§ 991.1614, .1618; 31 Pa. Code § 124.3)
	Records of licensee
2.8	
2.8	Content of records (40 P.S. § 991.1619(a))
2.8	Content of records (40 P.S. § 991.1619(a)) Maintenance (40 P.S. § 991.1619(b), (c))
2.8	

	Amount
	Collection
	Remittance
	Tax report
2.10	Surplus lines advisory organization (40 P.S. § 991.1611)
	Surplus lines stamping fee
	Functions

# PENNSYLVANIA PRODUCER'S EXAMINATION FOR TITLE INSURANCE SERIES 16-10

# 60 Items - 80 Minutes

O INSU	RANCE REGULATION 12%
1.1	Licensing
	Process (40 P.S. § 310.5)
	Persons to be licensed
	General requirements (40 P.S. §§ 310.5-310.8)
	Title producer additional requirements (40 P.S. §§ 910-24, 24.1, 910.26.1, 910-07)
	Appointment procedures (40 P.S. §§ 310.71, 910-26)
	Maintenance and duration
	Expiration (40 P.S. § 910-26)
	Renewal (40 P.S. § 310.8)
	Reporting of actions (40 P.S. § 310.78)
	Assumed names (40 P.S. § 310.7)
	Address change (40 P.S. § 310.11(19))
	Continuing education (40 P.S. § 910-26)
	Disciplinary actions
	Cease and desist order (40 P.S. § 1171.9)
	Revocation, suspension, nonrenewal or denial of
	license (40 P.S. § 310.91)
	Fines (40 P.S. §§ 310.91, 1171.11)
1.2	State regulation
	Commissioner's general duties and powers (40 P.S. §§
	310.2, 1171.7)
	Company regulation
	Solvency (40 P.S. §§ 910-32-35)
	Rates (40 P.S. §§ 910-37-39)
	Unfair claims settlement practices (40 P.S. §
	1171.5(a)(10))
	Examination of title required (40 P.S. § 910-7)
	Producer regulation
	Charges for extra services (31 Pa. Code Ch. 125)
	Unfair inducements and marketing practices in
	obtaining title insurance business (40 P.S. § 910-31; 31
	Pa. Code Ch. 125)
	Record keeping (40 P.S. § 910-27)
	Prohibited acts (40 P.S. § 310.11)
	Unfair insurance trade practices
	Rebates and Inducements (40 P.S. §§
	310.45, 310.46, 1171.5(a)(8))
	Misrepresentation (40 P.S. §§ 310.4748,
	1171.5(a)(1),(2))
	Twisting (40 P.S. § 473)
	False advertising (40 P.S. §§ 910-47, 1171.5; 31 Pa.
	Code Ch. 51)

	Defamation (40 P.S. § 1171.5(a)(3); 31 Pa. Code Ch. 51)
	Boycott, coercion or intimidation (40 P.S. § 1171.5(a)(4))
	Unfair discrimination (40 P.S. § 1171.5)
1.3	Federal regulation
	Fair Credit Reporting Act (15 USC 1681-1681d)
	Fraud and false statements (18 USC 1033, 1034)
2.0 GENE	RAL INSURANCE 3%
2.1	Concepts
	Risk management key terms
	Risk
	Exposure
	Hazard
	Peril
	Loss
	Methods of handling risk
	Avoidance
	Retention
	Sharing
	Reduction
	Transfer
	Elements of insurable risks
	Adverse selection
	Insurable interest
	Law of large numbers
	Reinsurance
2.2	Producers
	Law of agency
	Insurer as principal
	Producer/insurer relationship
	Authority and powers of producers
	Express
	Implied
	Apparent
	Responsibilities to the applicant/insured
2.3	Contracts
	Elements of a legal contract
	Offer and acceptance
	Consideration
	Competent parties
	Legal purpose
	Distinct characteristics of an insurance contract
	Contract of adhesion
	Aleatory contract
	Personal contract
	Unilateral contract
	Conditional contract
	Legal interpretations affecting contracts
	Ambiguities in a contract of adhesion
	Reasonable expectations
	Indemnity
	Utmost good faith
	Representations/misrepresentations
	Warranties
	Concealment
	Fraud

3.0 REAL	PROPERTY 10%
3.1	Concepts, principles and practices
	Definition of real property
	Types of real property
	Title to real property
	Marketable title
3.2	Acquisition and transfer of real property
	Conveyances
	Encumbrances
	Adverse possession
	Condemnation
	Riparian Rights
	Escheats
	Involuntary transfer
	Abandonment
	Judicial sales
	Decedents' estates
	Intestate
	Testate
	Trusts
	Types of joint ownership
	Tenants in common
	Joint tenancy
	Tenants by the entirety
	Acknowledgments
	Legal capacity of parties
	Individuals
	Corporations
	General partnerships
	Limited partnerships
	Fictitious names
	Trust agreements
	Limited Liability Company (LLC)
3.3	Legal descriptions
5.5	Types of legal descriptions
	Types of measurements used
	Language of legal descriptions Structure and format
	Interpretation E INSURANCE 23%
4.1	Title insurance principles
	Risks covered by title insurance
	Risk of error in public records
	Hidden off-record title risks
	Risk of omission and commission by producer
	Entities that can be insured; need for insurance
	Individual
	Commercial
	Interests that can be insured
	Fee simple estate
	Leasehold estate
	Life estate
	Easements
	Title insurance forms
	Commitments
	Owner's policy
	Loan policy
	Leasehold policy



	Enhanced policies
	Title insurance policy structure and provisions
	Insuring provisions
	Schedule A
	Schedule B — Exceptions from coverage
	Exclusions from coverage
	Conditions and stipulations
	Endorsements
4.2	Title searching techniques
	Hard copy index
	Computer index
	Chain sheet
5.0 TITLE	EXCEPTIONS AND PROCEDURES FOR CLEARING TITLE 21%
5.1	Principles and concepts
	General exceptions
	Voluntary and involuntary liens
	Federal liens
	Judgments
	Taxes and assessments
	Surveys
	Condominiums
	Water rights
	Mineral rights
	Equitable interests
	Attachments
	Executions
	Covenants
	Conditions
	Restrictions
5.2	Special problem areas and concerns
	Acknowledgments
	Mechanic's lien
	Bankruptcy
	Probate
	Good faith
	Foreclosure
	Claims against the title
	Lis pendens
5.3	Principle of clearing title
	Releases
	Assignments
	Subordinations
	Affidavits
	ESTATE TRANSACTIONS 31%
6.1	Escrow principles
	Escrow terminology
	Types of escrows
	Escrow contracts
	Fiduciary responsibilities of Title Agents (40 P.S. §§
	310.96, 910-24.2)
	Document preparation regulations and requirements
6.2	
6.2	Deeds
6.2	
6.2	Deeds
6.2	Deeds Mortgages Notes Releases
6.2	Deeds Mortgages Notes

#### PENNSYLVANIA PRODUCER'S EXAMINATION FOR PERSONAL LINES INSURANCE SERIES 16-16

#### 100 Items - 120 Minutes

1.0 INSU	RANCE REGULATION (17%)
1a	Licensing
	Process and types
	Requirements (40 P.S. § 310.1, 310.3-310.14)
	Resident/nonresident (40 P.S. § 310.3-310.5, 310.10)
	Temporary license (40 P.S. § 310.9)
	Managers and exclusive general agents (40 P.S. § 310.1, 310.31)
	Maintenance and duration
	Change in contact information (40 P.S. § 310.11(19))
	Renewal (40 P.S. § 310.8)
	Duty to report administrative or criminal actions (40 P.S. § 310.78)
	Assumed names (40 P.S. § 310.7)
	Continuing education (40 P.S. § 310.8(b), 310.6(a), 31 Pa. Code Ch. 39a)
	Waiver due to military or extenuating circumstances (40 P.S. § 310.8)
	Disciplinary actions
	License denial, nonrenewal, suspension, or revocation (40 P.S. § 310.91, 310.11)
	Penalties and fines for violations (40 P.S. §§ 310.12, 310.41a, 310.91, 1171.11)
	Cease and desist order (40 P.S. §§ 310.91, 1171.9)
	Civil
	Criminal
	Hearings
	Consent agreement
1c	State regulation
	Acts constituting insurance transactions
	Negotiate, sell, solicit (40 P.S. §§ 310.1, 310.3, 310.8,



	310.11)
	Commissioner's general duties and powers (40 P.S. §§
	310.2, 1171.7)
	Company regulation
	Certificate of authority (40 P.S. §§ 47, 47a, 420)
	Solvency (40 P.S. §§ 72, 112)
	Policy forms and rates (40 P.S. §§ 510, 776.1-776.7,
	1181-1199, 1221-1238)
	Unfair claims settlement practices (40 P.S. §
	1171.5(a)(10); 31 Pa. Code Ch. 146)
	Producer regulation
	Fiduciary responsibility (40 P.S. § 310.96; 31 Pa. Code
	Ch. § 37.81)
	Examination of books and records (40 P.S. § 323.3-4)
	Producer disclosure requirements (40 P.S. § 310.71(b))
	Commissions and fees (40 P.S. §§ 310.72-310.74)
	Prohibited acts (40 P.S. § 310.11)
	Appointment procedures
	Producer appointment (40 P.S. § 310.71, 31 Pa Code 37.61)
	Appointment termination (40 P.S. § 310.71a)
	Unfair insurance practices (40 P.S. §§ 1171.1-1171.5)
	Rebates and Inducements (40 P.S. §§
	310.45, 310.46, 1171.5(a)(8))
	Misrepresentation (40 P.S. §§ 310.4748,
	1171.5(a)(1),(2))
	Twisting (40 P.S. §§ 473)
	False advertising (40 P.S. § 1171.5; 31 Pa. Code Ch. 51)
	Defamation (40 P.S. § 1171.5(a)(3); 31 Pa. Code Ch. 51)
	Boycott, coercion or intimidation (40 P.S. § 1171.5(a)(4))
	Misappropriation of funds (40 P.S. §§ 310.11(4), 310.42)
	Unfair discrimination (40 P.S. § 1171.5; 31 Pa. Code § 145.4)
	Agency Termination (40 P.S. § 241, Act 143)
	Privacy of consumer financial information (40 P.S. §
	310.77(a); 31 Pa. Code §§ 146a.144)
	Insurance fraud regulation (40 P.S. §§ 325.1-325.62; 18
	Pa. C.S. § 4117)
1b	Federal regulation
	Fair Credit Reporting Act
	Fraud and False Statements (18 USC Sections 1033 and 1034)
	Privacy (Gramm-Leach-Bliley)
	Other federal regulations (e.g., Do Not Call List; https://www.donotcall.gov/)
2.0 GENE	RAL INSURANCE CONCEPTS (13%)
2a	Risk
	Methods of Handling Risk (e.g., Avoidance, Retention, Sharing, Reduction, Transfer)
	Elements of Insurable Risks
	Definitions (e.g., Risk, Hazard, Peril, Loss)
2b	
	Classifications of Insurers
	Mutual, Stock
	Mutual, Stock
2c	Mutual, Stock Admitted, Non-Admitted

	Competent Parties
	Legal Purpose
	Offer
	Acceptance
2d	Authority and Powers of Producers
	Express
	Implied
	Apparent
	The Law of Agency
2e	Legal Interpretations Affecting Contracts
	Reasonable Expectations
	Indemnity
	Good Faith
	Fraud
	Warranties, Representations, Misrepresentations, and
	Concealment ERTY AND CASUALTY INSURANCE BASICS (25%)
3.1	Insurable Interest
3.2	Damages
3.2	Compensatory versus Punitive
	General versus Special
3.3	Liability
5.5	Absolute
	Strict
	Vicarious
3.4	
3.4	Underwriting
	Purpose
	Process
3.5	Results
3.5	Rate Development
	Types
	Components Basis
3.6	Types of Hazards
3.7	Types of Loss
3.7	Direct
2.0	Indirect
3.8	Loss valuation
	Actual Cash Value
	Replacement Cost
	Functional Replacement Cost
	Market Value
	Agreed Value
2.0	Valued Policy Paris Types of Construction
3.9	Basic Types of Construction
3.10	Negligence
	Torts
	Elements of a Negligent Act
	Defense Against Negligence
3.11	Accident versus Occurrence
3.12	Policy Structure
	Declarations
	Definitions
	Insuring Agreement
	Supplementary Coverage
	Conditions
	Exclusions
	Endorsements

3.13	Policy Conditions
	Insureds
	Policy Period
	Policy Territory
	Cancellation and Non-Renewal (40 P.S. 1171.5 (a)(9); 31 Pa Code Ch. 59; 40 P.S. \$991.2001 et seq.)
	Deductibles
	Other insurance (e.g. Primary and Excess, Pro Rata, Nonconcurrency, Contribution by Equal Shares)
3.14	Limits of Liability
	Per Accident
	Per Occurrence
	Per Person
	Aggregate
	Split
	Combined Single Limit
3.15	Coinsurance
	Purpose
	Definition
	Calculation
	Penalties
	Total versus Partial Loss
3.16	Specific, Scheduled, and Blanket Insurance
3.17	Named Insured Provisions
	First Named Insured versus Other Insureds
	Duties After Loss
	Assignment
	Waiver of Rights
3.18	Insurer Provisions
	Liberalization
	Subrogation
	Claim Settlement Options
	Duty to Defend
3.19	Third-Party Provisions
	Loss Payable Clause
	No Benefit to the Bailee
	Leinholder's rights
3.20	Pennsylvania Laws, Regulations and Required Provisions
	Pennsylvania Property and Casualty Insurance Guaranty Association (40 P.S. §§ 991, 1801-, 1820)
	Standard fire policy (40 P.S. § 636)
	Cancellation and nonrenewal
	Private residential (40 P.S. § 1171.5(a)(9); 31 Pa.
	Code Ch. 59.6)
	Private passenger auto (40 P.S § 991.2001 et seq.)
	Basic property insurance – death of named insured (40 P.S. § 636.1(a))
	Binders (40 P.S. § 636)
	Insurance consultation services exemption (40 P.S. §§ 1841-1844)
	Federal Terrorism Risk Insurance Program (15 USC 6701; Public Law 107-297, 109-144, 110-160)
	LING POLICY CONCEPTS (9%)
4a	Dwelling Policy ('14)
	Characteristics
	Eligibility
	Purpose Policy Definitions

	DP-1 Basic
	DP-2 Broad
	DP-3 Special
<b>4c</b>	Property Coverages
	Dwelling
	Other Structures
	Personal Property
	Fair Rental Value
	Additional Living Expense
4d	Dwelling Policy Exclusions
4e	Dwelling Policy Conditions
4f	Dwelling Policy Endorsements
	Special Provisions - Pennsylvania (DP 01 37)
	Automatic Increase in Insurance Coverage (Inflation Protection) (DP 04 11)
	Dwelling Under Construction (DP 11 43)
	Theft Coverage (DP 04 72)
	Personal Liability Supplement
0 HOME	OWNERS POLICY CONCEPTS (15%)
5.1	Homeowners Policy ('11)
	Characteristics
	Eligibility
	Purpose
	Policy Definitions
5.2	Perils Insured Against
	Basic
	Broad
	Special
5.3	Homeowners Policy Coverage Forms
5.5	Broad (HO-2)
	Special (HO-3)
	Contents Broad (HO-4)
	Unit-Owners (HO-6)
	Modified Coverages (HO-8)
5.4	Property Coverages
J.4	Dwelling
	Other Structures
	Personal Property
	Loss of Use
	Additional Coverages
5.5	Liability Coverages
	Personal Liability
<b>F</b> (	Medical Payments to Others
5.6	Homeowners Policy Exclusions
	Vacant versus Unoccupied
5.7	Homeowners Policy Conditions
	Standard Mortgage Clause
5.8	Homeowners Policy Endorsements
	Business Pursuits (HO 24 71)
	Home Day Care (HO 04 97)
	Personal Injury (HO 24 82)
	Personal Property Replacement Cost - Pennsylvania (HO 23 63)
	Watercraft (HO 24 75)
	Identity Theft
	Water and Sewer Backup
	Special Provisions - Pennsylvania (HO 01 37)
	Limited Fungi, Wet or Dry Rot, or Bacteria (HO 04 26, HC

	04 27)
	Permitted Incidental Occupancies (HO 04 42)
	Identity Fraud Expense (HO 04 55)
5.9	Earthquake Coverage (HO 04 54) Scheduled Personal Property/Personal Articles Floater
5.9	(HO 04 61)
	6.0 PERSONAL AUTOMOBILE POLICY (17%)
6.1	Personal Automobile Policy (75 Pa. C.S. Ch. 17 §§ 1701- 1799)
	Definitions
	General Provisions
	Conditions
	Duties After an Accident
	Endorsements
	Amendment of policy provisions — Pennsylvania (PP 01 51)
	Towing and labor costs (PP 03 03)
	Extended non-owned coverage for named individual (PP 03 06)
	Miscellaneous type vehicle (PP 03 23)
	Joint ownership coverage (PP 03 34)
	Motor Vehicle Financial Responsibility Law (75 Pa. C.S.
6.2	Ch. 17 §§ 1701-1799)
6.3	Personal Automobile Policy Liability ('05)
	Tort Election (Full or limited) (75 Pa. C.S. Ch. 17 §§ 1705)
	Bodily Injury and Property Damage
	Supplementary Payments
	Persons Insured
	Exclusions
6.4	Personal Injury Protection/First Party Benefits (75 Pa. C.S. Ch. 17 §§ 1711-1725)
6.5	Pennsylvania Automobile Insurance Plan (75 Pa. C.S. 1741-1744)
6.6	Uninsured/Underinsured Motorist Coverage (40 P.S. § 2000; 75 Pa. C.S. 1731, 1733-1734, 1736, 1738)
6.7	Physical Damage (75 Pa. C.S. Ch. 17 §§ 1792)
6.8	Proof of coverages (75 Pa. C.S. Ch. 17 §§ 1781-1787)
7.0 OTHE	R TYPES OF PROPERTY AND CASUALTY INSURANCE (4%)
7.1	Personal Umbrella and Excess Policies (DL 98 01)
	Underlying Limits
	Underlying Limits Self-Insured Retention
	Self-Insured Retention
7.2	Self-Insured Retention Defense Costs
7.2 7.3	Self-Insured Retention       Defense Costs       Follow Form
	Self-Insured Retention Defense Costs Follow Form Mobile Home Policy
7.3	Self-Insured Retention Defense Costs Follow Form Mobile Home Policy Purpose of Difference in Conditions
7.3	Self-Insured Retention Defense Costs Follow Form Mobile Home Policy Purpose of Difference in Conditions Flood Insurance
7.3	Self-Insured Retention         Defense Costs         Follow Form         Mobile Home Policy         Purpose of Difference in Conditions         Flood Insurance         Private vs. NFIP
7.3	Self-Insured Retention         Defense Costs         Follow Form         Mobile Home Policy         Purpose of Difference in Conditions         Flood Insurance         Private vs. NFIP         Eligibility
7.3	Self-Insured Retention         Defense Costs         Follow Form         Mobile Home Policy         Purpose of Difference in Conditions         Flood Insurance         Private vs. NFIP         Eligibility         Coverage         Limits         Deductibles
7.3	Self-Insured Retention         Defense Costs         Follow Form         Mobile Home Policy         Purpose of Difference in Conditions         Flood Insurance         Private vs. NFIP         Eligibility         Coverage         Limits
7.3 7.4	Self-Insured Retention         Defense Costs         Follow Form         Mobile Home Policy         Purpose of Difference in Conditions         Flood Insurance         Private vs. NFIP         Eligibility         Coverage         Limits         Deductibles         Residual markets including FAIR Plans (40 P.S. §§
7.3 7.4 7.5	Self-Insured Retention         Defense Costs         Follow Form         Mobile Home Policy         Purpose of Difference in Conditions         Flood Insurance         Private vs. NFIP         Eligibility         Coverage         Limits         Deductibles         Residual markets including FAIR Plans (40 P.S. \$\$ 1600.101103)
7.3 7.4 7.5	Self-Insured Retention         Defense Costs         Follow Form         Mobile Home Policy         Purpose of Difference in Conditions         Flood Insurance         Private vs. NFIP         Eligibility         Coverage         Limits         Deductibles         Residual markets including FAIR Plans (40 P.S. §§ 1600.101103)         Other policies

## PENNSYLVANIA EXAMINATION FOR VIATICAL SETTLEMENT BROKER SERIES 16-17

#### 60 Items - 80 Minutes

0 INSUR	ANCE REGULATION 20%
1.1	Licensing
	Process (40 P.S. § 626.3)
	Types of licensees
	Viatical settlement broker (40 P.S. § 626.2)
	Viatical settlement provider (40 P.S. § 626.2)
	Maintenance and duration
	Renewal (40 P.S. § 626.3(e))
	Disciplinary actions
	Cease and desist order (40 P.S. §§ 1171.810)
	Revocation, suspension or denial of license (40 P.S. § 626.4)
	Penalties (40 P.S. § 1171.11, 626.12)
1.2	State regulation
	Commissioner's general duties and powers (40 P.S. §§
	310.2, 1171.7)
	Company regulation
	Solvency (40 P.S. §§ 72, 112)
	Policy forms (40 P.S. §§ 510, 776.1-776.7)
	Unfair claims settlement practices (40 P.S. §
	1171.5(a)(10); 31 Pa. Code Ch. 146)
	Licensee regulation
	Fiduciary responsibility (40 P.S. § 310.96)
	Examination of books and records (40 P.S. §§ 626.16, 1171.5)
	Unfair insurance practices
	Rebates and Inducements Prohibited (40 P.S. §§ 310.45,
	310.46, 1171.5(a)(8))
	Misrepresentation (40 P.S. §§ 310.4748, 1171.5 (a)(1),(2)
	Twisting (40 P.S. §§ 473, 1171.4)
	False advertising (40 P.S. § 1171.5; 31 Pa. Code Ch. 51)
	Defamation (40 P.S. § 1171.5(a)(3); 31 Pa. Code Ch.
	51)
	Boycott, coercion or intimidation (40 P.S. § 1171.5(a)(4))
	Misappropriation of funds (40 P.S. §§ 310.11(4), 310.42,
	310.96)
	Unfair discrimination (40 P.S. § 1171.5; 31 Pa. Code § 145.4)
	Privacy of consumer financial and health information (31
	Pa. Code §§ 146a.144, 146b)
	Insurance fraud regulation (40 P.S. §§ 325.13, .2124,
	.4147, .6162; 18 Pa. C.S. 4117)
	Fraudulent viatical settlement act (40 P.S. § 626.2)
1.3	Federal regulation
	Fraud and false statements (18 USC §§ 1033, 1034) State securities regulation
0 GENE	RAL INSURANCE 5%
2.1	Concepts
	Risk management key terms
	Risk
	Exposure
	Hazard

	Denil
	Peril
	Methods of handling risk
	Avoidance
	Retention
	Sharing
	Reduction
	Transfer
	Elements of insurable risks
	Adverse selection
	Law of large numbers
	Reinsurance
2.2	Contracts
	Elements of a legal contract
	Offer and acceptance
	Consideration
	Competent parties
	Legal purpose
	Distinct characteristics of an insurance contract
	Contract of adhesion
	Aleatory contract
	Personal contract
	Unilateral contract
	Conditional contract
	Legal interpretations affecting contracts
	Ambiguities in a contract of adhesion
	Reasonable expectations
	Indemnity
	Utmost good faith
	Representations/misrepresentations
	Warranties
	Concealment
	Fraud
	Waiver and estoppel
-	NSURANCE POLICIES 25%
3.1	Term life insurance
	Level term
	Annual renewable term
	Level premium term
	Life expectancy contract
	Term-to-65 contract
	Decreasing term
3.2	Whole life insurance
	Continuous premium (straight life)
	Limited payment
	Single premium
	Current assumption
3.3	Flexible premium policies
	Adjustable life
	Universal life
	Equity indexed universal life
	Variable universal life
3.4	Specialized policies
	Joint life (first-to-die)
	Survivorship life (second-to-die)
3.5	Group life insurance
	Characteristics of group plans
	Types of plan sponsors

	Group underwriting requirements
	Conversion to individual policy (40 P.S. § 532.7)
.0 LIFE II	NSURANCE POLICY PROVISIONS, OPTIONS AND RIDERS 15%
4.1	Standard provisions (40 P.S. § 510)
	Ownership
	Assignment
	Entire contract (d)
	Modifications
	Right to examine (free look) (40 P.S. § 510c(a))
	Payment of premiums (a)
	Grace period (b)
	Reinstatement (k)
	Incontestability (c)
	Misstatement of age (e)
	Exclusions
	Payment of claims (l)
	Prohibited provisions including backdating (40 P.S. § 511)
	Insurable interest (40 P.S § 512)
4.2	Beneficiaries
	Designation options
	Individuals
	Classes
	Estates
	Minors
	Trusts
	Revocable versus irrevocable
	Common disaster clause
4.2	Spendthrift clause
4.3	Settlement options
	Cash payment
	Interest only
	Fixed-period installments Fixed-amount installments
	Life income
	Single life Joint and survivor
4.4	Nonforfeiture options
4.4	Cash surrender value
	Extended term
	Reduced paid-up insurance
4.5	Policy loans and withdrawal options
4.5	Cash loans
	Automatic premium loans
	Withdrawals or partial surrenders
4.6	Dividend options
- <b>7.</b> 0	Cash payment
	Reduction of premium payments
	Accumulation at interest
	One-year term option
	Paid-up additions
	Paid-up additions Paid-up insurance
4.7	Disability riders
4.7	Waiver of premium
	Waiver of premium Waiver of cost of insurance
1 9	Disability income benefit
4.8	Accelerated (living) benefit provision/rider Conditions for payment (31 Pa. Code Ch. 90f.3)
	Conditions for payment (51 Pa. Code Ch. 901.5)

psi

	Exclusions and restrictions (31 Pa. Code Ch. 90f.4)
4.9	Riders covering additional insureds
	Spouse/other-insured term rider
	Children's term rider
	Family term rider
4.10	Riders affecting the death benefit amount
	Accidental death
	Guaranteed insurability
	Cost of living
	Return of premium
5.0 VIATIO	AL SETTLEMENT PRINCIPLES AND PRACTICES 35%
5.1	Parties to a viatical settlement (40 P.S. § 626.2)
	Viator
	Viatical settlement provider
	Viatical settlement broker
	Viatical settlement purchaser
	Financing entity
	Independent escrow agent
5.2	Definitions (40 P.S. § 626.2)
	Chronically ill
	Terminally ill
	Viatical settlement contract
	Related provider trust
5.3	Application process
	Disclosures (including Broker commission disclosure) (40
	P.S. § 626.7)
	Required documents (40 P.S. § 626.8)
	Confidentiality (40 P.S. § 626.6)
5.4	Procedure
	Rules of conduct (40 P.S. § 626.8)
	Viator proceeds (40 P.S. § 626.8(i))
	Advertising (40 P.S. § 626.2)
	Right to rescind (40 P.S. § 626.7(a)(5), .8(h))
	Prohibited activities (40 P.S. § 626.9)

## PENNSYLVANIA PUBLIC INSURANCE ADJUSTER EXAMINATION SERIES 16-19

60 Items - 80 Minutes

## 1.0 INSURANCE REGULATION (15%)

1.1	Licensing
	Definitions (63 P.S. § 1601)
	Application procedures and requirements (63 P.S. §§
	1602.1, 1602.2, 1602.5)
	Fees
	Fingerprinting
1.2	Qualifications (63 P.S. § 1602)
1.3	Surety bond (63 P.S. § 1604)
1.4	Maintenance and duration
	Continuing education requirements (63 P.S. § 1602.4)
	Renewal procedures (63 P.S. § 1602.4)
	Contract requirements (63 P.S. § 1605)
1.5	Disciplinary actions
	Cease and desist orders (40 P.S. §§ 1171.810)
	Prohibited acts (63 P.S. § 1606)
	Penalties for violations (63 P.S. §§ 1606, 1607)
	Change in address (63 P.S. § 1606(18))

1.6	Claim settlement laws and regulations (40 P.S. §§ 1171.111, .13; 31 Pa. Code §§ 146.110)
1.7	Role of the adjuster
	Duties and responsibilities
	Independent adjuster versus public adjuster
	Resident versus nonresident public adjuster
	Relationship to the legal profession
1.8	Federal Regulation
	Fraud and False Statements (18 USC Sections 1033 and
	1034)
2.0 GENE	Privacy (Gramm-Leach-Bliley) ERAL INSURANCE CONCEPTS (14%)
2.1	Classifications of Insurers
	Admitted, Non-Admitted
	Foreign, Domestic, Alien
2.2	Elements of a Contract
	Consideration
	Competent Parties
	Legal Purpose
	Offer
	Acceptance
2.3	Legal Interpretations Affecting Contracts
	Reasonable Expectations
	Indemnity
	Utmost Good Faith
	Fraud
	Warranties, Representations, Misrepresentations, and Concealment
2.4	Pennsylvania laws, regulations and required provisions
	Pennsylvania Property and Casualty Insurance
	Guaranty Association (40 P.S. §§ 991.18011820)
	Standard fire policy (40 P.S. § 636)
	Cancellation and nonrenewal (Act 205 40 P.S. 1171.5 & Act 86 40 P.S. 3401)
	Private residential (40 P.S. § 1171.5(a); 31 Pa. Code Ch. 59)
	Commercial (40 P.S. §§ 3401-3407; 31 Pa. Code §§ 113.8188)
	Basic property insurance – death of named insured (40 P.S. § 636.1)
	Binders (40 P.S. § 636)
	Insurance consultation services exemption (40 P.S. §§ 1841-1844)
	Federal Terrorism Insurance Program (15 USC 6701; Public Law 107-297, 109-144, 110-160)
3.0 PROPE	ERTY AND CASUALTY INSURANCE BASICS (19%)
3.1	Types of Hazards
3.2	Types of Perils
	Named
	Special
3.3	Types of Loss
3.3	
	Direct
	Indirect
3.4	Loss Valuation
	Actual Cash Value
	Replacement Cost



	Functional Replacement Cost
	Market Value
	Agreed Value
2.5	Valued Policy
3.5	Basic Types of Construction
3.6	Negligence
	Elements of a Negligent Act
	Defense Against Negligence
3.7	Accident versus Occurrence
3.8	Policy Structure
	Declarations
	Definitions
	Insuring Agreement
	Supplementary Coverage
	Conditions
	Exclusions
	Endorsements
3.9	Policy Conditions
	Insureds
	Policy Period
	Policy Territory
	Cancellation and Non-Renewal (40 P.S. 1171.5 (a)(9); 31 Pa Code Ch. 59; 40 P.S. §991.2001 et seq.; 40 P.S. §3401 et seq.)
	Deductibles
	Other Insurance (e.g. Primary and Excess, Pro Rata,
2.40	Nonconcurrency, Contribution by Equal Shares)
3.10	Coinsurance
	Purpose Definition
	Calculation Penalties
2.44	Total versus Partial Loss
3.11	Specific, Scheduled, and Blanket Insurance
3.12	Vacant versus Unoccupied
3,13	Named Insured Provisions
	First Named Insured versus Other Insureds
	Duties After Loss
	Assignment
2.4.4	Waiver of Rights
3.14	Insurer Provisions
	Liberalization
	Claim Settlement Options
2.45	Duty to Defend
3.15	Third-Party Provisions
	Standard Mortgage Clause
	Loss Payable Clause
	No Benefit to the Bailee
	LING POLICY CONCEPTS (6%)
4.1	Dwelling Policy ('14)
	Characteristics

	Eligibility
	Purpose
	Policy Definitions
4.2	Coverage Forms Specifying Perils Insured Against
	DP-1 Basic
	DP-2 Broad
	DP-3 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
4.4	Dwelling Policy Exclusions
4.5	Dwelling Policy Conditions
4.6	Dwelling Policy Endorsements
	Special provisions — Pennsylvania (DP 01 37)
	Automatic Increase in Insurance Coverage (Inflation Protection) (DP 04 11)
	Dwelling Under Construction (DP 11 43)
	Broad Theft Coverage (DP 04 72)
5.0 HOME	OWNERS POLICY CONCEPTS (10%)
5.1	Homeowners Policy ('11 PA Version) – Section I
	Characteristics
	Eligibility
	Purpose
	Policy Definitions
5.2	Perils Insured Against
	Basic
	Broad
	Special
5,3	Homeowners Policy Coverage Forms
	Broad (HO-2)
	Special (HO-3)
	Contents Broad (HO-4)
	Unit-Owners (HO-6)
	Modified Coverages (HO-8)
5.4	Property Coverages
	Coverage A - Dwelling
	Coverage B - Other Structures
	Coverage C - Personal Property
	Coverage D - Loss of Use
	Additional Coverages
5.5	Homeowners Policy Exclusions
5.6	Homeowners Policy Conditions
5.7	Homeowners Policy Endorsements
	Business Pursuits
	Home Day Care (HO 04 97)
	Personal Property Replacement Cost – Pennsylvania
	(HO 23 63)
	Watercraft



	Special Provisions - Pennsylvania (HO 01 37)
	Limited Fungi, Wet or Dry Rot, or Bacteria (HO 04 26, HO 04 27)
	Permitted Incidental Occupancies (HO 04 42)
5.8	Scheduled Personal Property/Personal Articles Floater (HO 04 61)
.0 COMM	AERCIAL PROPERTY POLICIES ('12) (8%)
6.1	Commercial Package Policy
	Purpose
	Definition
	Coverage Parts
6.2	Commercial Policy Components
	Declarations
	Conditions
	Insuring Agreements
	Exclusions
	Interline Endorsements
6.3	Commercial Property Forms
	Coverage Forms for Building and Business Personal
	Property Builders Risk
	Business Income
	Extra Expense Legal Liability
	Cause of Loss Forms
6.4	Commercial Property Endorsements
0.4	Ordinance or Law (CP 04 05)
	Peak Season Limit of Insurance (CP 12 30)
	Spoilage (CP 04 40)
	Value Reporting Form (CP 13 10)
6.5	Equipment Breakdown Coverages ('13)
0.5	Equipment breakdown coverages (13)
	00 20)
	Selected endorsement
	Actual cash value (EB 99 59)
6.6	Farm Property
	Definitions
	Conditions and Exclusions
	Coverages
	Farm property coverage form ('03)
	Livestock coverage form
	Mobile agricultural machinery and equipment coverage form
.0 COMN	AERCIAL INLAND MARINE (3%)
7.1	Definitions
	Conditions and Exclusions
	Coverages (e.g. Transportation, Contractor's Floater,
	Equipment)
.0 BUSIN	IESSOWNERS ('13) POLICY – PROPERTY (6%)
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 III – Common Policy Condition
8.4	Selected endorsements
	Protective safeguards (BP 04 30)
	Utility services — direct damage (BP 04 56)
	Utility services — time element (BP 04 57)
O OTHE	R TYPES OF INSURANCE POLICIES (4%)
9.1	Farmowners/Ranchowners Policy
9.2	Mobile Home Policy
9.3	Flood Insurance
	Private vs. NFIP
	Eligibility
	Coverage
	Limits
	Deductibles
9.4	Federal Crop (RMA)
9.5	Ocean Marine
	Major coverages
	Hull insurance
	Cargo insurance
	Cargo insurance Freight insurance
	Freight insurance Implied warranties Perils
	Freight insurance         Implied warranties         Perils         General and particular average
9.6	Freight insurance         Implied warranties         Perils         General and particular average         Other policies
9.6	Freight insurance         Implied warranties         Perils         General and particular average         Other policies         Aircraft hull
9.6	Freight insurance         Implied warranties         Perils         General and particular average         Other policies         Aircraft hull         Boatowners
	Freight insurance         Implied warranties         Perils         General and particular average         Other policies         Aircraft hull         Boatowners         Difference in conditions
.0 ADJI	Freight insurance         Implied warranties         Perils         General and particular average         Other policies         Aircraft hull         Boatowners         Difference in conditions
	Freight insurance         Implied warranties         Perils         General and particular average         Other policies         Aircraft hull         Boatowners         Difference in conditions
.0 ADJI	Freight insurance         Implied warranties         Perils         General and particular average         Other policies         Aircraft hull         Boatowners         Difference in conditions         USTMENT PROCESS (15%)         Claim Notification Process         Date of Loss
.0 ADJI	Freight insurance         Implied warranties         Perils         General and particular average         Other policies         Aircraft hull         Boatowners         Difference in conditions         JSTMENT PROCESS (15%)         Claim Notification Process         Date of Loss         Location
.0 ADJI 10.1	Freight insurance         Implied warranties         Perils         General and particular average         Other policies         Aircraft hull         Boatowners         Difference in conditions         JSTMENT PROCESS (15%)         Claim Notification Process         Date of Loss         Location         Parties Involved
.0 ADJI	Freight insurance         Implied warranties         Perils         General and particular average         Other policies         Aircraft hull         Boatowners         Difference in conditions         JSTMENT PROCESS (15%)         Claim Notification Process         Date of Loss         Location         Parties Involved         Investigation and Evaluation of Loss/Claim Information
.0 ADJI 10.1	Freight insurance         Implied warranties         Perils         General and particular average         Other policies         Aircraft hull         Boatowners         Difference in conditions         JSTMENT PROCESS (15%)         Claim Notification Process         Date of Loss         Location         Parties Involved         Investigation and Evaluation of Loss/Claim Information         Determination of Applicable Coverage
.0 ADJI 10.1	Freight insurance         Implied warranties         Perils         General and particular average         Other policies         Aircraft hull         Boatowners         Difference in conditions         JTMENT PROCESS (15%)         Claim Notification Process         Date of Loss         Location         Parties Involved         Investigation and Evaluation of Loss/Claim Information         Determination of Applicable Coverage         Inquiry into Relevant Information
.0 ADJI 10.1 10.2	Freight insurance         Implied warranties         Perils         General and particular average         Other policies         Aircraft hull         Boatowners         Difference in conditions         USTMENT PROCESS (15%)         Claim Notification Process         Date of Loss         Location         Parties Involved         Investigation and Evaluation of Loss/Claim Information         Determination of Applicable Coverage         Inquiry into Relevant Information         Purpose of Loss Reserves
.0 ADJI 10.1	Freight insurance         Implied warranties         Perils         General and particular average         Other policies         Aircraft hull         Boatowners         Difference in conditions         JSTMENT PROCESS (15%)         Claim Notification Process         Date of Loss         Location         Parties Involved         Investigation and Evaluation of Loss/Claim Information         Determination of Applicable Coverage         Inquiry into Relevant Information         Purpose of Loss Reserves         Remedies for Disputes
.0 ADJI 10.1 10.2	Freight insurance         Implied warranties         Perils         General and particular average         Other policies         Aircraft hull         Boatowners         Difference in conditions         JTMENT PROCESS (15%)         Claim Notification Process         Date of Loss         Location         Parties Involved         Investigation and Evaluation of Loss/Claim Information         Determination of Applicable Coverage         Inquiry into Relevant Information         Purpose of Loss Reserves         Remedies for Disputes         Appraisal
.0 ADJI 10.1 10.2	Freight insurance         Implied warranties         Perils         General and particular average         Other policies         Aircraft hull         Boatowners         Difference in conditions         JSTMENT PROCESS (15%)         Claim Notification Process         Date of Loss         Location         Parties Involved         Investigation and Evaluation of Loss/Claim Information         Determination of Applicable Coverage         Inquiry into Relevant Information         Purpose of Loss Reserves         Remedies for Disputes         Appraisal         Mediation
.0 ADJI 10.1 10.2	Freight insurance         Implied warranties         Perils         General and particular average         Other policies         Aircraft hull         Boatowners         Difference in conditions         JTMENT PROCESS (15%)         Claim Notification Process         Date of Loss         Location         Parties Involved         Investigation and Evaluation of Loss/Claim Information         Determination of Applicable Coverage         Inquiry into Relevant Information         Purpose of Loss Reserves         Remedies for Disputes         Appraisal         Mediation         Arbitration
.0 ADJI 10.1 10.2	Freight insurance         Implied warranties         Perils         General and particular average         Other policies         Aircraft hull         Boatowners         Difference in conditions         JSTMENT PROCESS (15%)         Claim Notification Process         Date of Loss         Location         Parties Involved         Investigation and Evaluation of Loss/Claim Information         Determination of Applicable Coverage         Inquiry into Relevant Information         Purpose of Loss Reserves         Remedies for Disputes         Appraisal         Mediation



Settlement
Closing Claim

### PENNSYLVANIA MOTOR VEHICLE PHYSICAL DAMAGE APPRAISER EXAMINATION SERIES 16-20

100 Items - 200 Minutes

.0 INSUI	RANCE REGULATION 11%
1.1	Authority of the Insurance Commissioner (63 P.S. § 860)
1.2	Licensing requirements
	Qualifications (63 P.S. § 853; 31 Pa. Code Ch. 62.2)
	Grounds for license denial (63 P.S. § 856)
	Display (63 P.S. § 861)
1.3	Maintenance and duration (63 P.S. § 854)
1.4	Disciplinary actions
	Suspensions or revocations (63 P.S. § 855-856)
	Fines or imprisonment (63 P.S. § 859)
1.5	Conduct standards (63 P.S. § 861; 31 Pa. Code Ch. 62.3)
1.6	Federal regulation
	Fair Credit Reporting Act (15 USC 1681-1681d)
	Fraud and false statements (18 USC 1033, 1034)
2.0 INSUI	RANCE BASICS 1%
2.1	Insurance principles and concepts
	Insurable interest
	Causes of loss (perils)
	Direct versus indirect loss
	Valuation
	Actual cash value
	Stated amount
2.2	Common auto policy provisions
2.2	Insureds – named, first named, additional
	Deductibles
	Loss payable clause
	Abandonment
	Salvage
3.0 AUTC	DINSURANCE 2%
3.1	Personal auto ('05)
	Coverage for damage to your auto
	Collision
	Other than collision
	Deductibles
	Transportation expenses
	Exclusions
	General provisions
	Selected endorsements
	Miscellaneous type vehicle (PP 03 23)
3.2	Commercial auto ('13)
5.2	Section I – Covered autos
	Section III – Physical damage
	Exclusions
	AISING AUTO PHYSICAL DAMAGE CLAIMS 46%
NO AFFIN	Role of the appraiser (63 P.S. § 860; 31 Pa. Code Ch.
4.1	62.1)
	62.1) Duties of insured after a loss
4.1 4.2	62.1) Duties of insured after a loss Notice to insurer

Proof of loss Inspection and appraisal of vehicle (63 P.S. § 861) Special requirements Determining value and loss Adjustment procedure Salvage (31 Pa. Code Ch. 62.3) Appraisal (31 Pa. Code Ch. 62.3) Depreciation Repair or replacement (31 Pa. Code Ch. 62.3) Repair options and procedures (31 Pa. Code Ch. 62.3) "Like kind and quality" (31 Pa. Code Ch. 62.3) Aftermarket parts (31 Pa. Code Ch. 62.1; 62.3) Partial versus total loss Constructive total loss Vehicle inspection Proper vehicle identification and options ID (63 P.S. §861) Evaluate with regard to circumstances of accident Estimate of repairs form Vehicle parts and construction Body
Special requirementsDetermining value and lossAdjustment procedureSalvage (31 Pa. Code Ch. 62.3)Appraisal (31 Pa. Code Ch. 62.3)DepreciationRepair or replacement (31 Pa. Code Ch. 62.3)"Like kind and quality" (31 Pa. Code Ch. 62.3)"Like kind and quality" (31 Pa. Code Ch. 62.3)Aftermarket parts (31 Pa. Code Ch. 62.1; 62.3)Partial versus total lossConstructive total lossVehicle inspectionProper vehicle identification and options ID (63 P.S. \$861)Evaluate with regard to circumstances of accident Estimate of repairs formVehicle parts and construction Body
Determining value and loss         Adjustment procedure         Salvage (31 Pa. Code Ch. 62.3)         Appraisal (31 Pa. Code Ch. 62.3)         Depreciation         Repair or replacement (31 Pa. Code Ch. 62.3)         "Like kind and quality" (31 Pa. Code Ch. 62.3)         Aftermarket parts (31 Pa. Code Ch. 62.3)         Partial versus total loss         Constructive total loss         Vehicle inspection         Proper vehicle identification and options ID (63 P.S. \$861)         Evaluate with regard to circumstances of accident         Estimate of repairs form         Vehicle parts and construction         Body
Adjustment procedure Salvage (31 Pa. Code Ch. 62.3) Appraisal (31 Pa. Code Ch. 62.3) Depreciation Repair or replacement (31 Pa. Code Ch. 62.3) "Like kind and quality" (31 Pa. Code Ch. 62.3) Aftermarket parts (31 Pa. Code Ch. 62.3) Aftermarket parts (31 Pa. Code Ch. 62.1; 62.3) Partial versus total loss Constructive total loss Vehicle inspection Proper vehicle identification and options ID (63 P.S. \$861) Evaluate with regard to circumstances of accident Estimate of repairs form Vehicle parts and construction Body
Salvage (31 Pa. Code Ch. 62.3) Appraisal (31 Pa. Code Ch. 62.3) Depreciation Repair or replacement (31 Pa. Code Ch. 62.3) "Like kind and quality" (31 Pa. Code Ch. 62.3) "Like kind and quality" (31 Pa. Code Ch. 62.3) Aftermarket parts (31 Pa. Code Ch. 62.1; 62.3) Partial versus total loss Constructive total loss Vehicle inspection Proper vehicle identification and options ID (63 P.S. §861) Evaluate with regard to circumstances of accident Estimate of repairs form Vehicle parts and construction Body
Appraisal (31 Pa. Code Ch. 62.3) Depreciation Repair or replacement (31 Pa. Code Ch. 62.3) Repair options and procedures (31 Pa. Code Ch. 62.3) "Like kind and quality" (31 Pa. Code Ch. 62.3) Aftermarket parts (31 Pa. Code Ch. 62.1; 62.3) Partial versus total loss Constructive total loss <b>Vehicle inspection</b> Proper vehicle identification and options ID (63 P.S. §861) Evaluate with regard to circumstances of accident Estimate of repairs form <b>Vehicle parts and construction</b> Body
Depreciation Repair or replacement (31 Pa. Code Ch. 62.3) Repair options and procedures (31 Pa. Code Ch. 62.3) "Like kind and quality" (31 Pa. Code Ch. 62.3) Aftermarket parts (31 Pa. Code Ch. 62.1; 62.3) Partial versus total loss Constructive total loss Vehicle inspection Proper vehicle identification and options ID (63 P.S. §861) Evaluate with regard to circumstances of accident Estimate of repairs form Vehicle parts and construction Body
Repair or replacement (31 Pa. Code Ch. 62.3)         Repair options and procedures (31 Pa. Code Ch. 62.3)         "Like kind and quality" (31 Pa. Code Ch. 62.3)         Aftermarket parts (31 Pa. Code Ch. 62.1; 62.3)         Partial versus total loss         Constructive total loss         Vehicle inspection         Proper vehicle identification and options ID (63 P.S. \$861)         Evaluate with regard to circumstances of accident         Estimate of repairs form         Vehicle parts and construction         Body
Repair options and procedures (31 Pa. Code Ch. 62.3)"Like kind and quality" (31 Pa. Code Ch. 62.3)Aftermarket parts (31 Pa. Code Ch. 62.1; 62.3)Partial versus total lossConstructive total lossConstructive total lossVehicle inspectionProper vehicle identification and options ID (63 P.S. \$861)Evaluate with regard to circumstances of accidentEstimate of repairs formVehicle parts and constructionBody
"Like kind and quality" (31 Pa. Code Ch. 62.3) Aftermarket parts (31 Pa. Code Ch. 62.1; 62.3) Partial versus total loss Constructive total loss Vehicle inspection Proper vehicle identification and options ID (63 P.S. §861) Evaluate with regard to circumstances of accident Estimate of repairs form Vehicle parts and construction Body
Aftermarket parts (31 Pa. Code Ch. 62.1; 62.3) Partial versus total loss Constructive total loss Vehicle inspection Proper vehicle identification and options ID (63 P.S. §861) Evaluate with regard to circumstances of accident Estimate of repairs form Vehicle parts and construction Body
Partial versus total loss Constructive total loss Vehicle inspection Proper vehicle identification and options ID (63 P.S. §861) Evaluate with regard to circumstances of accident Estimate of repairs form Vehicle parts and construction Body
Constructive total loss Vehicle inspection Proper vehicle identification and options ID (63 P.S. \$861) Evaluate with regard to circumstances of accident Estimate of repairs form Vehicle parts and construction Body
Vehicle inspection         Proper vehicle identification and options ID (63 P.S.         \$861)         Evaluate with regard to circumstances of accident         Estimate of repairs form         Vehicle parts and construction         Body
Proper vehicle identification and options ID (63 P.S. \$861) Evaluate with regard to circumstances of accident Estimate of repairs form Vehicle parts and construction Body
\$861) Evaluate with regard to circumstances of accident Estimate of repairs form Vehicle parts and construction Body
Evaluate with regard to circumstances of accident Estimate of repairs form Vehicle parts and construction Body
Estimate of repairs form Vehicle parts and construction Body
Vehicle parts and construction Body
Body
•
Front end
Rear body
Quarter panels
Doors
Roof
Bumpers/urethane repairs
Lamps
Cowl
Firewall
Floor pan
Rocker panels
Pillars
Substructure
Frame
Unibody
Mechanical
Engine
Cooling system
Electrical system/computers
Exhaust system
Fuel system
Heating and air conditioning systems
Brakes/ABS
Steering
Suspension
Transmission
Air bags/SRS (seat belts)
Glass
Tiros
Tires
Tires Interior Paint

5.0 APPRAISING AUTO PHYSICAL DAMAGE CLAIMS – PRACTICAL		
APPLICATIONS 40%		
5.1	Vehicle value, loss, parts and construction	
	Appraisal (31 Pa. Code Ch. 62.3)	



Repair or replacement (ex. "like-kind and quality",
aftermarket parts) (31 Pa. Code Ch. 62.3)
Partial versus total loss
Constructive total loss
Body
Front end
Rear body
Quarter panels
Doors
Roof
Bumpers/urethane repairs
Lamps
Cowl
Firewall
Floor pan
Rocker panels
Pillars
Frame
Mechanical
Engine
Cooling system
Electrical system/computers
Exhaust system
Fuel system
Heating and air conditioning systems
Brakes/ABS
Steering
Suspension
Transmission
Air bags/SRS (seat belts)
Glass
Tires/wheels
Interior
Seats
Dash
Paint and Finish
Accessories (ex. Graphics, running boards, trailer hitch,
bug screens, auxiliary lighting, tinted glass)

psi



EXAM ACCOMMODATIONS OR OUT-OF-STATE TESTING REQUEST INSTRUCTIONS

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

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

#### Requirements for exam accommodation requests:

You are required to submit documentation from the medical authority or learning institution that rendered a diagnosis. Verification must be uploaded to PSI on the letterhead stationery of the authority or specialist and include the following:

- Description of the disability and limitations related to testing
- Recommended accommodation/modification
- > Name, title and telephone number of the medical authority or specialist
- **Driginal signature of the medical authority or specialist**
- Sensitive the second language: Time and one-half will be approved if you include a letter from your English instructor or sponsoring company (on letterhead), certifying that English is not your primary language.

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



PSI Services LLC 3210 E Tropicana Las Vegas, NV 89121