# PENNSYLVANIA INSURANCE DEPARTMENT

## LICENSING EXAMINATION CANDIDATE INFORMATION BOOKLET

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>A Message from the Commissioner</td>
<td>1</td>
</tr>
<tr>
<td>The Licensure Process</td>
<td>1</td>
</tr>
<tr>
<td>Fingerprint Requirements</td>
<td>3</td>
</tr>
<tr>
<td>Examination Payment and Scheduling Procedures</td>
<td>3</td>
</tr>
<tr>
<td>Fees</td>
<td>3</td>
</tr>
<tr>
<td>On-line Testing at a PSI test site</td>
<td>4</td>
</tr>
<tr>
<td>Testing remotely</td>
<td>6</td>
</tr>
<tr>
<td>Rescheduling/Canceling an Examination</td>
<td>7</td>
</tr>
<tr>
<td>Re-taking a Failed Examination</td>
<td>7</td>
</tr>
<tr>
<td>Missed Appointment or Late Cancellation</td>
<td>7</td>
</tr>
<tr>
<td>Exam Accommodations</td>
<td>7</td>
</tr>
<tr>
<td>English as a Second Language</td>
<td>7</td>
</tr>
<tr>
<td>Emergency Examination Site Closing</td>
<td>7</td>
</tr>
<tr>
<td>Examination Site Location</td>
<td>7</td>
</tr>
<tr>
<td>Reporting to the Examination Site</td>
<td>8</td>
</tr>
<tr>
<td>Required Identification</td>
<td>8</td>
</tr>
<tr>
<td>Security Procedures</td>
<td>9</td>
</tr>
<tr>
<td>Taking the Examination by Computer</td>
<td>10</td>
</tr>
<tr>
<td>Tutorial</td>
<td>10</td>
</tr>
<tr>
<td>Test Question Screen</td>
<td>10</td>
</tr>
<tr>
<td>Remote Online Proctored Exam</td>
<td>10</td>
</tr>
<tr>
<td>Examination Review</td>
<td>10</td>
</tr>
<tr>
<td>Score Reporting</td>
<td>11</td>
</tr>
<tr>
<td>Duplicate Score Reports</td>
<td>11</td>
</tr>
<tr>
<td>Experimental Items</td>
<td>11</td>
</tr>
<tr>
<td>Tips for Preparing for your License Examination</td>
<td>11</td>
</tr>
<tr>
<td>Obtaining your License</td>
<td>11</td>
</tr>
<tr>
<td>Continuing Education</td>
<td>12</td>
</tr>
<tr>
<td>Additional Licensing Information</td>
<td>12</td>
</tr>
<tr>
<td>Examination Content Outlines and Study Materials</td>
<td>12</td>
</tr>
</tbody>
</table>

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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 pre-licensing education and testing requirements. The licensing requirements are different, depending upon which license you would like to apply for and your status as a resident or a non-resident applicant.

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

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

For licensing information, please contact:

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

PRE-LICENSING EDUCATION REQUIREMENTS

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

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

WAIVER OF EXAMINATION

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

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

TYPES OF LICENSES

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

<table>
<thead>
<tr>
<th>Life and Health</th>
<th>Exam Series</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life Insurance, Annuities and Accident and Health</td>
<td>16-01 and 16-02, or 16-03</td>
</tr>
<tr>
<td>Life Insurance and Annuities</td>
<td>16-01</td>
</tr>
<tr>
<td>Accident and Health</td>
<td>16-02</td>
</tr>
<tr>
<td>Variable Life &amp; Variable Annuity</td>
<td>No exam (requires FINRA registration)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Property</th>
<th>Exam Series</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fire and Allied Lines</td>
<td>16-04 or 16-06</td>
</tr>
<tr>
<td>Inland Marine and Motor Vehicle Physical Damage</td>
<td>16-04 or 16-06</td>
</tr>
<tr>
<td>Domestic Mutual Fire (issued only to domestic mutual fire companies)</td>
<td>No exam</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Casualty</th>
<th>Exam Series</th>
</tr>
</thead>
<tbody>
<tr>
<td>Casualty and Allied Lines</td>
<td>16-05 or 16-06</td>
</tr>
<tr>
<td>Accident and Health</td>
<td>16-02 or 16-03</td>
</tr>
<tr>
<td>Bonds: All Classes</td>
<td>16-05 or 16-06</td>
</tr>
<tr>
<td>Liability other than Motor Vehicle</td>
<td>16-05 or 16-06</td>
</tr>
<tr>
<td>Workers’ Compensation Insurance</td>
<td>16-05 or 16-06</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Miscellaneous</th>
<th>Exam Series</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nonprofit Hospitalization</td>
<td>16-02 or 16-03</td>
</tr>
<tr>
<td>Title Insurance</td>
<td>16-10</td>
</tr>
<tr>
<td>Health Maintenance Organization</td>
<td>16-02 or 16-03</td>
</tr>
<tr>
<td>Nonresidents</td>
<td>See Page 3</td>
</tr>
<tr>
<td>Securities Investment Loss</td>
<td>16-05</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Other Licenses</th>
<th>Exam Series</th>
</tr>
</thead>
<tbody>
<tr>
<td>Surplus Lines Producer</td>
<td>16-09</td>
</tr>
<tr>
<td>Public Adjuster</td>
<td>16-19*</td>
</tr>
<tr>
<td>Motor Vehicle Physical Damage Appraiser</td>
<td>16-20 **</td>
</tr>
<tr>
<td>Personal Lines</td>
<td>16-16</td>
</tr>
<tr>
<td>Viatical Settlement Broker</td>
<td>16-17</td>
</tr>
</tbody>
</table>

*The examination content outline and more specific information on taking this examination is available in the Pennsylvania Public Adjuster Candidate Information Booklet located online at https://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://test-takers.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 www.sicon.com/pennsylvania or www.nipr.com, or you may apply using your own computer.

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

Surplus Lines license

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

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

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

- Surplus Lines applicants do not require fingerprinting.
NONRESIDENT LICENSING REQUIREMENTS

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

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

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

Reciprocal Agreements

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

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

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

Surplus Lines Producer license

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

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

FINGERPRINT REQUIREMENTS

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

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

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

FINGERPRINT PROCESS

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

- After passing the examination use the kiosk at the PSI test site to complete your license application online at www.sircon.com/pennsylvania or www.nipr.com, or you may apply using your own computer.
- Fingerprinting is required of all applicants for a new resident producer license and must be done at an IdentoGO enrollment center. Applicants are required to register online via the IdentoGO website at https://uenroll.identogo.com or by telephone at 844-321-2101 Monday through Friday, 8 A.M. to 6 P.M. EST. Following registration, the applicant will be provided with a registration number which they will take with them when they go to the IdentoGO site for fingerprinting. Applicants must be registered with IdentoGO prior to arriving at a fingerprinting site. When registering online an applicant must use the appropriate service code assigned to the Insurance Department, which is 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. Any fingerprint results received without a corresponding license application will be destroyed, and individuals will be required to repay the fingerprinting fee and resubmit their fingerprints at an IdentoGO center.

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

EXAMINATION PAYMENT AND SCHEDULING PROCEDURES

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

<table>
<thead>
<tr>
<th>Examination</th>
<th>Examination Series</th>
<th>Examination Fees</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life Insurance</td>
<td>16-01</td>
<td>$43.00</td>
</tr>
<tr>
<td>Accident and Health</td>
<td>16-02</td>
<td>$43.00</td>
</tr>
<tr>
<td>Life, Accident and Health</td>
<td>16-03</td>
<td>$53.00</td>
</tr>
<tr>
<td>Property and Allied Lines</td>
<td>16-04</td>
<td>$43.00</td>
</tr>
<tr>
<td>Casualty and Allied Lines</td>
<td>16-05</td>
<td>$43.00</td>
</tr>
</tbody>
</table>
EXAMINATION FEES ARE NOT REFUNDABLE OR TRANSFERABLE.

ONLINE

1. Go to: https://test-takers.psiexams.com/pain

2. Select TESTS to create an account.

3. Select the examination and you are ready to create an account. Select 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.
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.

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

3. You are now ready to pay.
4. Once payment has been made you will receive a message confirming the test center, booked date, and booked time.

Scheduling via Remote Proctor

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

2. You are now ready to pay.

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.
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 COMPATIBILITY OF YOUR COMPUTER** to include Audio/Video Check, Webcam Check and System Check. Prior to testing, CLICK HERE.

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.

**RETAILING A FAILED EXAMINATION**

It is not possible to make a new examination appointment on the same day you have taken an examination; this is due to processing and reporting scores. A candidate who tests unsuccessfully on a Wednesday can call the next day, Thursday, and retest as soon as Friday, depending upon space availability. You may schedule online at https://test-takers.psiexams.com/pain or call PSI at 888-818-5822.

**MISSING 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 Clicking Here.

**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 Clicking Here.

**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 Bonnell Auto Sales on your right. Lowell Ave runs along the side of the Bonnell 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 Go Go’s garage.

Harrisburg
4309 Linglestown Rd, Suite 114
Harrisburg, PA 17112
From I-81S - 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 Ave. Turn right on South Braddock Avenue (IN THE EDGWOOD 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 18441
From I-81N take Exit 194 (Clarks Summit) and merge onto US6/W/US11N. Continue on Routes 6 & 11 for approximately 3 miles until you see the Agway building on the left side of the road. Just before the Agway building, make a U-turn. After making the U turn you will see 2 houses before you see the PSI parking lot. PSI is located in a long brown brick building which is set back from the highway. There is a small red and white sign located at the entrance to the parking lot. (If approaching from the opposite direction (US65/US11E) PSI is located on the right, approximately 100 feet after the Agway building).

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

REPORTING TO THE EXAMINATION SITE

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

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

REQUIRED IDENTIFICATION

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

- **Primary Identification**: All candidates must provide 1 form of identification. ID must contain candidate’s photo, signature, and be valid and unexpired. Allowable forms of identification are as follows:
  - State issued driver’s license
  - State issued identification card
  - 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.

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

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

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:**

- 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.
  - 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 examinations 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](http://www.sircon.com/pennsylvania) or [www.nipr.com](http://www.nipr.com), or you may apply using your own computer. If you are applying for a new resident insurance producer license or title agent license, you will also be required to provide fingerprints.

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

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

**STATUS OF LICENSE**

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

**INITIAL INSURANCE PRODUCER FEES**

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

**PAPER APPLICATIONS**

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

**OTHER LICENSE APPLICATION FORMS**

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

The examination content outline and more specific information on taking this examination is available in the Pennsylvania Public Adjuster Candidate Information Booklet located online at [https://test-takers.psiexams.com/pain](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://test-takers.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 www.insurance.pa.gov for more information.

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

ADDITIONAL LICENSING INFORMATION

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

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

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

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

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

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

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

EXAMINATION CONTENT OUTLINES AND STUDY MATERIALS

STUDY MATERIALS

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


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

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

EXAMINATION CONTENT OUTLINES

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

<table>
<thead>
<tr>
<th>Section</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1.1 Licensing</strong></td>
<td></td>
</tr>
<tr>
<td>1.1.1 Process and types</td>
<td></td>
</tr>
<tr>
<td>Requirements (40 P.S. § 310.1, 310.3-310.14)</td>
<td></td>
</tr>
<tr>
<td>Resident/nonresident (40 P.S. § 310.3-310.5, 310.10)</td>
<td></td>
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<tr>
<td>Temporary license (40 P.S. § 310.9)</td>
<td></td>
</tr>
<tr>
<td>Managers and exclusive general agents (40 P.S. § 310.1, 310.31)</td>
<td></td>
</tr>
<tr>
<td>Maintenance and duration</td>
<td></td>
</tr>
<tr>
<td>Change in contact information (40 P.S. § 310.11(19))</td>
<td></td>
</tr>
<tr>
<td>Renewal (40 P.S. § 310.8)</td>
<td></td>
</tr>
<tr>
<td>Duty to report administrative or criminal actions (40 P.S. § 310.78)</td>
<td></td>
</tr>
<tr>
<td>Assumed names (40 P.S. § 310.7)</td>
<td></td>
</tr>
<tr>
<td>Continuing education (40 P.S. § 310.8(b), 310.6(a), 31 Pa. Code Ch. 39a)</td>
<td></td>
</tr>
<tr>
<td>Inactivity due to military or extenuating circumstances (40 P.S. § 310.8)</td>
<td></td>
</tr>
<tr>
<td>Disciplinary actions</td>
<td></td>
</tr>
<tr>
<td>License denial, nonrenewal, suspension, or revocation (40 P.S. § 310.91, 310.11)</td>
<td></td>
</tr>
<tr>
<td>Penalties and fines for violations (40 P.S. §§ 310.12, 310.41a, 310.91, 1171.11)</td>
<td></td>
</tr>
<tr>
<td>Cease and desist order (40 P.S. §§ 310.91, 1171.9) Civil</td>
<td></td>
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<tr>
<td>Criminal</td>
<td></td>
</tr>
<tr>
<td>Hearings</td>
<td></td>
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<tr>
<td>Consent agreement</td>
<td></td>
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<tr>
<td><strong>1.2 State regulation</strong></td>
<td></td>
</tr>
<tr>
<td>Acts constituting insurance transactions</td>
<td></td>
</tr>
<tr>
<td>Negotiate, sell, solicit (40 P.S. §§ 310.1, 310.3, 310.8, 310.11)</td>
<td></td>
</tr>
<tr>
<td>Commissioner’s general duties and powers (40 P.S. §§ 310.2, 1171.7)</td>
<td></td>
</tr>
<tr>
<td>Company regulation</td>
<td></td>
</tr>
<tr>
<td>Certificate of authority (40 P.S. §§ 47, 47a, 420)</td>
<td></td>
</tr>
<tr>
<td>Solvency (40 P.S. §§ 72, 112)</td>
<td></td>
</tr>
<tr>
<td>Policy forms and rates (40 P.S. §§ 510, 776.1-776.7, 1181-1199, 1221-1238)</td>
<td></td>
</tr>
<tr>
<td>Unfair claims settlement practices (40 P.S. § 1171.5(a)(10); 31 Pa. Code Ch. 146)</td>
<td></td>
</tr>
<tr>
<td>Producer regulation</td>
<td></td>
</tr>
<tr>
<td>Fiduciary responsibility (40 P.S. § 310.96; 31 Pa. Code Ch. § 37.81)</td>
<td></td>
</tr>
<tr>
<td>Examination of books and records (40 P.S. § 323.3-4)</td>
<td></td>
</tr>
<tr>
<td>Producer disclosure requirements (40 P.S. § 310.71(b))</td>
<td></td>
</tr>
<tr>
<td>Commissions and fees (40 P.S. §§ 310.72-310.74)</td>
<td></td>
</tr>
<tr>
<td>Prohibited acts (40 P.S. § 310.11)</td>
<td></td>
</tr>
<tr>
<td>Appointment procedures</td>
<td></td>
</tr>
<tr>
<td>Producer appointment (40 P.S. § 310.71, 31 Pa Code Ch. 37.61)</td>
<td></td>
</tr>
</tbody>
</table>

### 2.0 GENERAL INSURANCE CONCEPTS (10%)

<table>
<thead>
<tr>
<th>Section</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>2.1 Risk</strong></td>
<td></td>
</tr>
<tr>
<td>Methods of Handling Risk (e.g., Avoidance, Retention, Sharing, Reduction, Transfer)</td>
<td></td>
</tr>
<tr>
<td>Elements of Insurable Risks</td>
<td></td>
</tr>
<tr>
<td>Definitions (e.g., Risk, Hazard, Peril, Loss)</td>
<td></td>
</tr>
<tr>
<td><strong>2.2 Classifications of Insurers</strong></td>
<td></td>
</tr>
<tr>
<td>Mutual, Stock</td>
<td></td>
</tr>
<tr>
<td>Admitted, Non-Admitted</td>
<td></td>
</tr>
<tr>
<td>Foreign, Domestic, Alien</td>
<td></td>
</tr>
<tr>
<td><strong>2.3 Elements of a Contract</strong></td>
<td></td>
</tr>
<tr>
<td>Consideration</td>
<td></td>
</tr>
<tr>
<td>Competent Parties</td>
<td></td>
</tr>
<tr>
<td>Legal Purpose</td>
<td></td>
</tr>
<tr>
<td>Offer</td>
<td></td>
</tr>
<tr>
<td>Acceptance</td>
<td></td>
</tr>
<tr>
<td><strong>2.4 Authority and Powers of Producers</strong></td>
<td></td>
</tr>
<tr>
<td>Express</td>
<td></td>
</tr>
<tr>
<td>Implied</td>
<td></td>
</tr>
<tr>
<td>Apparent</td>
<td></td>
</tr>
<tr>
<td>The Law of Agency</td>
<td></td>
</tr>
<tr>
<td><strong>2.5 Legal Interpretations Affecting Contracts</strong></td>
<td></td>
</tr>
<tr>
<td>Reasonable Expectations</td>
<td></td>
</tr>
<tr>
<td>Indemnity</td>
<td></td>
</tr>
<tr>
<td>Good Faith</td>
<td></td>
</tr>
<tr>
<td>Fraud</td>
<td></td>
</tr>
<tr>
<td>Warranties, Representations, Misrepresentations, and Concealment</td>
<td></td>
</tr>
</tbody>
</table>

### 3.0 LIFE INSURANCE BASICS (20%)

<table>
<thead>
<tr>
<th>Section</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>3.1 Insurable Interest</strong> (40 P.S. § 512)</td>
<td></td>
</tr>
</tbody>
</table>
3.2 Personal Uses of Life Insurance
- Survivor Protection
- Estate Creation
- Liquidity
- Estate Conservation
- Asset Protection

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

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

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

3.6 Classes of life insurance policies
- Group versus individual
- Permanent versus term
- Participating versus nonparticipating
- Fixed versus variable life insurance
  - General account versus separate account (40 P.S. § 506.2; 31 Pa. Code Ch. 82.41-.51)
  - 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. 51.1-.36, .42)
- Life and Health Insurance Guaranty Association (40 P.S. § 991.1717)
- Life insurance disclosure statement (31 Pa. Code Ch. 83)
- Illustrations (40 P.S. § 625.7-625.8)
- Life insurance surrender comparison index disclosure (31 Pa. Code Ch. 83.51-.57)

3.10 Field Underwriting
- Application Procedures
- Warranties and Representations

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

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

3.13 Classification of Risks
- Preferred
- Standard
- Substandard

4.0 TYPES OF LIFE INSURANCE POLICIES (17%)

4.1 Term Life Insurance
- 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)

5.0 LIFE INSURANCE POLICY PROVISIONS, OPTIONS, AND RIDERS (22%)

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
- Common Disaster
- Spendthrift
- Effects of Divorce on Designation of Beneficiaries (20 Pa C.S.A. § 6111.2)

5.5 Settlement Options
- Cash Payment (Lump Sum)
- Interest Only
- Life Income
- Fixed-Period
- Fixed-Amount Installments
- Retained Asset Account

5.6 Nonforfeiture Options
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
- Waiver of Premium
- Disability Income Benefit
- Payor Benefit Life

5.10 Riders Covering Additional Insureds
- Spouse
- Children
- 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

5.12 Policy Exclusions

6.0 ANNUITIES (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. 85.1-.4)
- Suitability of annuities (Act 48 of 2018)

6.5 Uses of Annuities
- Lump-Sum Settlements
- Retirement Income
- Education

7.0 FEDERAL TAX CONSIDERATIONS FOR LIFE INSURANCE (5%)
2.0 GENERAL 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
- Consideration
- Competent Parties
- Legal Purpose
- Offer
- Acceptance

### 2.4 Authority and Powers of Producers

---

### 3.0 ACCIDENT AND HEALTH INSURANCE BASICS (10%)

### 3.1 Producer responsibilities
- Sales presentations
  - Advertising (31 Pa. Code Ch. 51.1-36, .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
- Loss of Income from Disability (Short-Term/Long-Term Disability)
- Medical Expense
- Long-Term Care Expense
- Prescriptions

### 3.7 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

### 3.8 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

### 3.9 Classification of Risks
- Preferred
### 4.0 INDIVIDUAL ACCIDENT AND HEALTH INSURANCE POLICY PROVISIONS (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
- Coinurance
- Probationary Period
- Elimination Period
- Exclusions

### 5.0 DISABILITY 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)

### 6.0 MEDICAL PLANS (14%)

#### 6.1 Medical Plan Concepts
- Fee-for-Service
- Prepaid
  - Specified Coverage
  - Comprehensive Coverage
  - Dependent Coverage

#### 6.2 Provisions and Clauses
- Deductibles
- Stop-Loss Provision
- Impairment Rider

#### 6.3 Types of Medical Plans
- 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
  - Utilization Management
  - Preauthorization

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**5.0 INDIVIDUAL DISABILITY INCOME AND RELATED INSURANCE (10%)**

#### 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))

**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

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**3.10 Considerations in replacing health insurance**

#### 3.10.1 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. 88.101–103)
<table>
<thead>
<tr>
<th>Page</th>
<th>Section</th>
<th>Text</th>
</tr>
</thead>
<tbody>
<tr>
<td>6.5</td>
<td>6.5</td>
<td><strong>Group Health Insurance</strong>&lt;br&gt;<strong>Health Insurance Portability and Accountability Act (HIPAA) (40 P.S. § 981-1)</strong>&lt;br&gt;Eligibility Requirements&lt;br&gt;Terms&lt;br&gt;Privacy&lt;br&gt;Portability</td>
</tr>
<tr>
<td>6.6</td>
<td>6.6</td>
<td><strong>Pennsylvania mandated benefits (individual and group)</strong>&lt;br&gt;Postpartum coverage (40 P.S. § 1583)&lt;br&gt;Routine pap smears (40 P.S. § 1574(2))&lt;br&gt;Treatment for alcohol abuse and dependency (40 P.S. §§ 908-1-908-8)&lt;br&gt;Serious mental illness (40 P.S. § 764g)&lt;br&gt;Annual gynecological examinations (40 P.S. § 1574(1))&lt;br&gt;Cancer therapy (40 P.S. § 764b)&lt;br&gt;Mammography coverage (40 P.S. § 764c)&lt;br&gt;Childhood immunizations (40 P.S. § 3503)&lt;br&gt;Dependent child age limit (31 Pa. Code Ch. 88.32)&lt;br&gt;Coverage of adopted children (40 P.S. § 775.1)&lt;br&gt;Newborn child coverage (40 P.S. §§ 771-775.2; 31 Pa. Code Ch. 89.201-209)&lt;br&gt;Physically handicapped/mentally retarded children (40 P.S. § 752(A)(9))&lt;br&gt;Medical foods (40 P.S. § 3901-3909)&lt;br&gt;Orally administered chemotherapy medication (Act 73 of 2016)&lt;br&gt;Mental health parity and addiction equity (40 P.S. § 908-11-908-16)</td>
</tr>
<tr>
<td>7.0</td>
<td>7.0</td>
<td><strong>GROUP HEALTH INSURANCE (9%)</strong>&lt;br&gt;<strong>Characteristics of Group Health Insurance</strong>&lt;br&gt;Group Contract&lt;br&gt;Certificate of Coverage&lt;br&gt;Eligible Groups&lt;br&gt;Contributory versus Non-Contributory</td>
</tr>
<tr>
<td>7.1</td>
<td>7.1</td>
<td><strong>Employer Group Health Insurance</strong>&lt;br&gt;Underwriting Criteria&lt;br&gt;Eligibility for Insurance&lt;br&gt;Pre-existing conditions (31 Pa. Code Ch. 89.402-.406)&lt;br&gt;Conversion of Coverage (40 P.S. §§ 756.2, 981-9)&lt;br&gt;Open Enrollment&lt;br&gt;Probation Period&lt;br&gt;Coordination of Benefits</td>
</tr>
<tr>
<td>7.2</td>
<td>7.2</td>
<td><strong>COBRA</strong>&lt;br&gt;Eligibility&lt;br&gt;Duration of Coverage&lt;br&gt;Premium</td>
</tr>
<tr>
<td>8.0</td>
<td>8.0</td>
<td><strong>DENTAL INSURANCE (2%)</strong>&lt;br&gt;<strong>Categories of dental treatment</strong>&lt;br&gt;Diagnostic and preventive&lt;br&gt;Restorative&lt;br&gt;Oral surgery&lt;br&gt;Endodontics&lt;br&gt;Periodontics&lt;br&gt;Prosthodontics&lt;br&gt;Orthodontics&lt;br&gt;<strong>Indemnity plans</strong>&lt;br&gt;Choice of providers&lt;br&gt;Scheduled versus nonscheduled plans&lt;br&gt;Benefit categories</td>
</tr>
<tr>
<td>8.1</td>
<td>8.1</td>
<td><strong>Diagnostic/preventive services</strong>&lt;br&gt;Basic services&lt;br&gt;Major services&lt;br&gt;Deductibles and coinsurance&lt;br&gt;Combination plans&lt;br&gt;Exclusions&lt;br&gt;Limitations&lt;br&gt;Predetermination of benefits</td>
</tr>
<tr>
<td>8.3</td>
<td>8.3</td>
<td><strong>Employer group dental expense</strong>&lt;br&gt;Integrated deductibles versus stand-alone plans&lt;br&gt;Minimizing adverse selection</td>
</tr>
<tr>
<td>9.0</td>
<td>9.0</td>
<td><strong>HEALTH INSURANCE FOR SENIOR CITIZENS AND SPECIAL NEEDS INDIVIDUALS (14%)</strong>&lt;br&gt;<strong>Medicare</strong>&lt;br&gt;Administration&lt;br&gt;Eligibility&lt;br&gt;Part A&lt;br&gt;Part B&lt;br&gt;Part C&lt;br&gt;Part D&lt;br&gt;Medicare Select</td>
</tr>
<tr>
<td>9.1</td>
<td>9.1</td>
<td><strong>Medicare Supplement Insurance</strong>&lt;br&gt;Open Enrollment (31 Pa. Code Ch 89.778)&lt;br&gt;Types of Plans&lt;br&gt;Standardized Plan Benefits&lt;br&gt;Pennsylvania regulations and required provisions&lt;br&gt;Standards for marketing (31 Pa. Code Ch. 89.786)&lt;br&gt;Advertising (31 Pa. Code Ch. 89.785)&lt;br&gt;Appropriateness of recommended purchase and excessive coverage (31 Pa. Code Ch. 89.787)&lt;br&gt;Replacement (40 P.S. § 3108; 31 Pa. Code Ch. 89.784, 789)&lt;br&gt;Minimum benefit standards (40 P.S. § 3105)&lt;br&gt;Required disclosure provisions (40 P.S. § 3107; 31 Pa. Code Ch. 89.783)&lt;br&gt;Permitted compensation arrangements (31 Pa. Code Ch. 89.782)&lt;br&gt;Guaranteed issue (31 Pa. Code Ch. 89.790)</td>
</tr>
<tr>
<td>9.3</td>
<td>9.3</td>
<td><strong>Other options for individuals with Medicare</strong>&lt;br&gt;Employer Group Health Plans&lt;br&gt;Medicaid</td>
</tr>
<tr>
<td>9.4</td>
<td>9.4</td>
<td><strong>Long-Term Care Policies</strong>&lt;br&gt;Eligibility for Benefits&lt;br&gt;Benefit Periods and Amounts&lt;br&gt;Exclusions&lt;br&gt;Guaranteed Insurability Rider&lt;br&gt;Cost of Living Rider</td>
</tr>
<tr>
<td>9.5</td>
<td>9.5</td>
<td><strong>Levels of Long-Term Care</strong>&lt;br&gt;Skilled&lt;br&gt;Intermediate&lt;br&gt;Custodial</td>
</tr>
<tr>
<td>9.6</td>
<td>9.6</td>
<td><strong>Types of Long-Term Care</strong>&lt;br&gt;Comprehensive Coverage&lt;br&gt;Home Health&lt;br&gt;Adult Daycare&lt;br&gt;Respite Care&lt;br&gt;Community Care&lt;br&gt;Partnership Coverage</td>
</tr>
<tr>
<td>9.7</td>
<td>Long-Term Care Pennsylvania regulations and required provisions</td>
<td></td>
</tr>
<tr>
<td>-----</td>
<td>---------------------------------------------------------------</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Outline of coverage (40 P.S. § 991.1111; 31 Pa. Code Ch. 89a.107, 126)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Right to examine (free look) (40 P.S. § 991.1110)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Pre-existing conditions (40 P.S. §§ 991.1105(c), 1107)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Continuation and conversion (31 Pa. Code Ch. 89a.105)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Unintentional lapse (31 Pa. Code Ch. 89a.106)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Required disclosure provisions (31 Pa. Code Ch. 89a.107)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Inflation protection (31 Pa. Code Ch. 89a.112)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Nonforfeiture benefit (31 Pa. Code Ch. 89a.123)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Benefit triggers (31 Pa. Code Ch. 89a.124, 125)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Replacement (31 Pa. Code Ch. 89a.113, 122)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Standards for marketing (31 Pa. Code Ch. 89a.120)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Suitability of recommended purchase (31 Pa. Code Ch. 89a.121)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Shopper’s guide (31 Pa. Code Ch. 89a.127)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Permitted compensation arrangements (31 Pa. Code Ch. 89a.129)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Penalties (31 Pa. Code Ch. 89a.128)</td>
<td></td>
</tr>
<tr>
<td>10.0</td>
<td>FEDERAL TAX CONSIDERATIONS FOR HEALTH INSURANCE (5%)</td>
<td></td>
</tr>
<tr>
<td>10.1</td>
<td>Health Insurance Premiums and Benefits</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Individual</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Group</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Disability Income</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Business Disability Insurance</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Medical Expense</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Long-Term Care</td>
<td></td>
</tr>
<tr>
<td>10.2</td>
<td>Consumer-Driven Health Plans</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Health Savings Accounts (HSAs)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Health Reimbursement Accounts (HRAs)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Flexible Spending Accounts (FSAs)</td>
<td></td>
</tr>
</tbody>
</table>

**PENNSYLVANIA PRODUCER’S EXAMINATION FOR LIFE, ACCIDENT AND HEALTH INSURANCE SERIES 16-03**

150 Items - 170 Minutes

<table>
<thead>
<tr>
<th>1.0</th>
<th>INSURANCE REGULATION (21%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.1</td>
<td>Licensing</td>
</tr>
<tr>
<td></td>
<td>Process and types</td>
</tr>
<tr>
<td></td>
<td>Requirements (40 P.S. § 310.1, 310.3-310.14)</td>
</tr>
<tr>
<td></td>
<td>Resident/nonresident (40 P.S. § 310.3-310.5, 310.10)</td>
</tr>
<tr>
<td></td>
<td>Temporary license (40 P.S. § 310.9)</td>
</tr>
<tr>
<td></td>
<td>Managers and exclusive general agents (40 P.S. § 310.1, 310.31)</td>
</tr>
<tr>
<td></td>
<td>Maintenance and duration</td>
</tr>
<tr>
<td></td>
<td>Change in contact information (40 P.S. § 310.11(19))</td>
</tr>
<tr>
<td></td>
<td>Renewal (40 P.S. § 310.8)</td>
</tr>
<tr>
<td></td>
<td>Duty to report administrative or criminal actions (40 P.S. § 310.78)</td>
</tr>
<tr>
<td></td>
<td>Assumed names (40 P.S. § 310.7)</td>
</tr>
<tr>
<td></td>
<td>Continuing education (40 P.S. § 310.8(b), 310.6(a), 31 Pa. Code Ch. 39a)</td>
</tr>
<tr>
<td></td>
<td>Waiver due to military or extenuating circumstances (40 P.S. § 310.8)</td>
</tr>
<tr>
<td></td>
<td>Disciplinary actions</td>
</tr>
<tr>
<td></td>
<td>License denial, nonrenewal, suspension, or revocation</td>
</tr>
</tbody>
</table>

|     | (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. §§ 310.47-48, 1171.5(a)(1,2)) |
|     | Twisting (40 P.S. §§ 473) |
|     | False advertising (40 P.S. § 1171.5; 31 Pa. Code Ch. 51) |
|     | Defamation (40 P.S. § 1171.5(a)(3); 31 Pa. Code Ch. 51) |
|     | Boycott, coercion or intimidation (40 P.S. § 1171.5(a)(4)) |
|     | Misappropriation of funds (40 P.S. §§ 310.11(4), 310.42) |
|     | Unfair discrimination (40 P.S. § 1171.5; 31 Pa. Code § 145.4) |
|     | Replacement (40 P.S. § 625, 31 Pa Code Ch. 81) |
|     | Privacy of consumer financial information (40 P.S. § 310.77a; 31 Pa. Code §§ 146a.1-.44) |
|     | Insurance fraud regulation (40 P.S. §§ 325.1-325.62; 18 Pa. C.S. § 4117) |
|     | Federal Regulation |
|     | Fair Credit Reporting Act |
|     | Fraud and False Statements (18 USC Sections 1033 and 1034) |
|     | Privacy (Gramm-Leach-Bliley) |
|     | National Do Not Call List |
|     | Affordable Care Act |
## 2.0 GENERAL INSURANCE CONCEPTS (7%)

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

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

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

### 2.4 Authority and Powers of Producers
- 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 LIFE, ACCIDENT, AND HEALTH INSURANCE BASICS (14%)

### 3.1 Insurable Interest (40 P.S. § 512)

### 3.2 Personal Uses of Life Insurance
- Survivor Protection
- Estate Creation
- Liquidity
- Estate Conservation
- Asset Protection

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

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

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

### 3.6 Classes of life insurance policies
- Group versus individual
- Permanent versus term
- Participating versus nonparticipating
- Fixed versus variable life insurance
- General account versus separate account (40 P.S. § 506.2; 31 Pa. Code Ch. 82.41-.51)
- Regulation of variable life insurance (31 Pa. Code Ch. 82.1, .14, .81)

### 3.7 Factors in Premium Determination
- Mortality
- Interest

### 3.8 Premium Frequency
- Expense

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

### 3.10 Field Underwriting
- Application Procedures
- Warranties and Representations

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

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

### 3.13 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
- Preferred
- Standard
- Substandard

### 3.18 Considerations in replacing health insurance
- Pre-existing conditions
- Waiting periods
- Benefits, limitations and exclusions
### 4.0 TYPES OF LIFE INSURANCE POLICIES (8%)

#### 4.1 Term Life Insurance
- 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

#### 5.0 LIFE INSURANCE POLICY PROVISIONS, OPTIONS, AND RIDERS (13%)

#### 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
- Common Disaster
- Spendthrift
- Effects of Divorce on Designation of Beneficiaries (20 Pa C.S.A.§ 6111.2)

#### 5.5 Settlement Options
- Cash Payment (Lump Sum)
- Interest Only

### 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
- Waiver of Premium
- Disability Income Benefit
- Payor Benefit Life

### 5.10 Riders Covering Additional Insureds
- Spouse
- Children
- 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 ANNUITIES (9%)

#### 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. 85.1-.4)
- Suitability of annuities (Act 48 of 2018)
## 6.5 Uses of Annuities
- Lump-Sum Settlements
- Retirement Income
- Education

## 7.0 INDIVIDUAL ACCIDENT AND HEALTH INSURANCE POLICY PROVISIONS (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

## 8.0 DISABILITY INCOME AND RELATED INSURANCE (4%)

### 8.1 Benefits Determination for Disability
- Indemnity

### 8.2 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)
- Inability to Perform Duties (31 Pa. Code Ch. 88.137)
- Occupational versus Non-Occupational

### 8.3 Individual Disability Income Insurance
- Basic Total Disability Plan
- Cost of Living Rider
- Future Increase Option Rider

## 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
- Waiting Period

## 9.0 MEDICAL PLANS (4%)

### 9.1 Medical Plan Concepts
- Fee-for-Service
- Prepaid
- Specified Coverage
- Comprehensive Coverage
- Dependent Coverage

### 9.2 Provisions and Clauses
- Deductibles
- Stop-Loss Provision
- Impairment Rider

### 9.3 Types of Medical Plans
- Basic Plans
- Major Medical Insurance
- Health Maintenance Organizations (HMOs)
- Preferred Provider Organizations (PPOs)
- Point-of-Service (POS) Plans

### 9.4 Cost Containment in Health Care Delivery
- Managed Care
- Preventive Care
- Outpatient Benefits
- Utilization Management
- Preauthorization
- Gatekeeper

### 9.5 Health Insurance Portability and Accountability Act (HIPAA) (40 P.S. § 981-1)
- Eligibility Requirements
- Terms
- Privacy
### 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. 89.201-.209)
- 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)

### 10.0 GROUP HEALTH INSURANCE (3%)

#### 10.1 Characteristics of Group Health Insurance
- Group Contract
- Certificate of Coverage
- Eligible Groups
- Contributory versus Non-Contributory

#### 10.2 Employer Group Health Insurance
- Underwriting Criteria
- Eligibility for Insurance
- Pre-existing conditions (31 Pa. Code Ch. 89.402-.406)
- 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

### 11.0 DENTAL 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

### 12.0 HEALTH INSURANCE FOR SENIOR CITIZENS AND SPECIAL NEEDS INDIVIDUALS (7%)

#### 12.1 Medicare
- Administration
- Eligibility
- Part A
- Part B
- Part C
- Part D
- Medicare Select

#### 12.2 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 disclosure 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)

13.0 FEDERAL TAX CONSIDERATIONS FOR LIFE AND HEALTH INSURANCE (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
    Long-Term Care
13.7 Consumer-Driven Health Plans
    Health Savings Accounts (HSAs)
    Health Reimbursement Accounts (HRAs)
    Flexible Spending Accounts (FSAs)

Pennsylvania Producer’s Examination for Property and Allied Lines Insurance Series 16-04

100 Items - 120 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
    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. §§ 310.47-.48, 1171.5(a)(1),(2))
    Twisting (40 P.S. §§ 473)
    False advertising (40 P.S. § 1171.5; 31 Pa. Code Ch. 51)
    Defamation (40 P.S. § 1171.5(a)(3); 31 Pa. Code Ch. 51)
    Boycott, coercion or intimidation (40 P.S. § 1171.5(a)(4))
    Misappropriation of funds (40 P.S. §§ 310.11, 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. §
3.0 PROPERTY INSURANCE BASICS (22%)

1.3 Federal regulation

2.0 GENERAL INSURANCE CONCEPTS (11%)

2.1 Risk

2.2 Classifications of Insurers

2.3 Elements of a Contract

2.4 Authority and Powers of Producers

2.5 Legal Interpretations Affecting Contracts

3.0 Insurable Interest

3.1 Underwriting

3.2 Rate Development

3.3 Types of Hazards

3.4 Types of Loss

3.5 Loss valuation

3.6 Policy Conditions

4.0 DWELLING POLICY CONCEPTS (7%)

Agreed Value
Valued Policy
Large Policy
Basic Policy
Basic Policy

3.10 Coinsurance

3.11 Specific, Scheduled, and Blanket Insurance


3.13 Insurer Provisions


1.3 Federal regulation

1.3 Fair Credit Reporting Act

1.3 Fraud and False Statements (18 USC Sections 1033 and 1034)

1.3 Privacy (Gramm-Leach-Bliley)

1.3 Terrorism Risk Insurance Act

1.3 Motor Carrier Act (MCS-90 and others)

1.3 Other federal regulations (e.g., Do Not Call List; https://www.donotcall.gov/)

2.1 Risk

2.1 Methods of Handling Risk (e.g., Avoidance, Retention, Sharing, Reduction, Transfer)

2.1 Elements of Insurable Risks

2.1 Definitions (e.g., Risk, Hazard, Peril, Loss)

2.2 Classifications of Insurers

2.2 Mutual, Stock

2.2 Admitted, Non-Admitted

2.2 Foreign, Domestic, Alien

2.3 Elements of a Contract

2.3 Consideration

2.3 Competent Parties

2.3 Legal Purpose

2.3 Offer

2.3 Acceptance

2.4 Authority and Powers of Producers

2.4 Express

2.4 Implied

2.4 Apparent

2.4 The Law of Agency

2.5 Legal Interpretations Affecting Contracts

2.5 Reasonable Expectations

2.5 Indemnity

2.5 Good Faith

2.5 Fraud

2.5 Warranties, Representations, Misrepresentations, and Concealment

3.1 Insurable Interest

3.2 Underwriting

3.2 Purpose

3.2 Process

3.2 Results

3.3 Rate Development

3.3 Types

3.3 Components

3.3 Basis

3.4 Types of Hazards

3.5 Types of Loss

3.5 Direct

3.5 Indirect

3.6 Loss valuation

3.6 Actual Cash Value

3.6 Replacement Cost

3.6 Functional Replacement Cost

3.6 Market Value

3.7 Basic Types of Construction

3.8 Policy Structure

3.8 Declarations

3.8 Definitions

3.8 Insuring Agreement

3.8 Supplementary Coverage

3.8 Conditions

3.8 Exclusions

3.8 Endorsements

3.9 Policy Conditions

3.9 Insureds

3.9 Policy Period

3.9 Policy Territory

3.9 Cancellation and Non-Renewal (40 P.S. 1171.5(9); 31 Pa Code Ch. 59; 40 P.S. §3401 et seq.)

3.9 Deductibles

3.9 Other insurance (e.g. Primary and Excess, Pro Rata, Nonconcurrency, Contribution by Equal Shares)

3.10 Coinsurance

3.10 Purpose

3.10 Definition

3.10 Calculation

3.10 Penalties

3.10 Total versus Partial Loss

3.11 Specific, Scheduled, and Blanket Insurance


3.12 First Named Insured versus Other Insureds

3.12 Duties After Loss

3.12 Assignment

3.12 Waiver of Rights

3.13 Insurer Provisions

3.13 Liberalization

3.13 Subrogation

3.13 Claim Settlement Options

3.13 Duty to Defend


3.14 Loss Payable Clause

3.14 No Benefit to the Bailee

3.14 Leinholder’s rights


3.15 Pennsylvania Property and Casualty Insurance

3.15 Guaranty Association (40 P.S. §§ 991.1801-1820)

3.15 Standard fire policy (40 P.S. § 636)

3.15 Cancellation and nonrenewal

3.15 Private residential (40 P.S. § 1171.5(a)(9); 31 Pa Code Ch. 59.6)

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

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

3.15 Binders (40 P.S. § 636)

3.15 Insurance consultation services exemption (40 P.S. §§ 1841-1844)

3.15 Federal Terrorism Risk Insurance Program (15 USC 6701; Public Law 107-297, 109-144, 110-160)
5.0 HOMEOWNERS 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)

6.0 COMMERCIAL 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
- 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
- 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 form

7.0 BUSINESSOWNERS ('13) POLICY – PROPERTY (8%)

7.1 Characteristics and purpose

7.2 Businessowners Section I – Property
- Coverage
- Exclusions
1.0 INS

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)

2.0 BUSINESS OWNERS RANCH OWNERS SECTION III – COMMON POLICY CONDITIONS

3.0 OTHER TYPES OF PROPERTY INSURANCE (4%)

4.0 PURPOSE OF DIFFERENCE IN CONDITIONS

5.0 FLOOD INSURANCE

6.0 RESIDUAL MARKETS INCLUDING FAIR PLANS (40 P.S. §§ 1600.101-103)

7.0 FEDERAL CROP INSURANCE (RMA)

8.0 OCEAN MARINE

9.0 OTHER POLICIES

10.0 PENNSYLVANIA PRODUCER’S EXAMINATION FOR CASUALTY AND ALLIED LINES INSURANCE SERIES 16-05

100 ITEMS - 120 MINUTES

11.0 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)

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 Ch. 146)
  - Appointment termination (40 P.S. § 310.71a)
- Unfair insurance practices (40 P.S. §§ 1171.1-1171.5)
- Rebates and inducements (40 P.S. §§ 310.45, 310.46, 1171.5(a)(8))
- Misrepresentation (40 P.S. §§ 310.47-.48, 1171.5(a)(1),(2))
- Twisting (40 P.S. §§ 473)
- False advertising (40 P.S. § 1171.5; 31 Pa. Code Ch. 51)
- Defamation (40 P.S. § 1171.5(a)(3); 31 Pa. Code Ch. 51)
- Boycott, coercion or intimidation (40 P.S. § 1171.5(a)(4))
- Misappropriation of funds (40 P.S. §§ 310.11(4), 310.42)
- Unfair discrimination (40 P.S. § 1171.5; 31 Pa. Code § 145.4)
- Agency Termination (40 P.S. § 241, Act 143)
- Privacy of consumer financial information (40 P.S. § 310.77(a); 31 Pa. Code §§ 146a.1-.44)
- Insurance fraud regulation (40 P.S. §§ 325.1-325.62; 18 Pa. C.S. § 4117)

1.3 Federal regulation
<table>
<thead>
<tr>
<th>2.0 GENERAL INSURANCE CONCEPTS (13%)</th>
<th>3.0 CASUALTY INSURANCE BASICS (22%)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>2.1 Risk</strong></td>
<td><strong>3.1 Damages</strong></td>
</tr>
<tr>
<td>Methods of Handling Risk (e.g., Avoidance, Retention, Sharing, Reduction, Transfer)</td>
<td>Compensatory versus Punitive</td>
</tr>
<tr>
<td>Elements of Insurable Risks</td>
<td>General versus Special</td>
</tr>
<tr>
<td>Definitions (e.g., Risk, Hazard, Peril, Loss)</td>
<td><strong>3.2 Liability</strong></td>
</tr>
<tr>
<td><strong>2.2 Classifications of Insurers</strong></td>
<td>Absolute</td>
</tr>
<tr>
<td>Mutual, Stock</td>
<td>Strict</td>
</tr>
<tr>
<td>Admitted, Non-Admitted</td>
<td>Vicarious</td>
</tr>
<tr>
<td>Foreign, Domestic, Alien</td>
<td><strong>3.3 Underwriting</strong></td>
</tr>
<tr>
<td><strong>2.3 Elements of a Contract</strong></td>
<td>Purpose</td>
</tr>
<tr>
<td>Consideration</td>
<td>Process</td>
</tr>
<tr>
<td>Competent Parties</td>
<td>Results</td>
</tr>
<tr>
<td>Legal Purpose</td>
<td><strong>3.4 Rate Development</strong></td>
</tr>
<tr>
<td>Offer</td>
<td>Types</td>
</tr>
<tr>
<td>Acceptance</td>
<td>Components</td>
</tr>
<tr>
<td><strong>2.4 Authority and Powers of Producers</strong></td>
<td>Basis</td>
</tr>
<tr>
<td>Express</td>
<td><strong>3.5 Types of Hazards</strong></td>
</tr>
<tr>
<td>Implied</td>
<td><strong>3.6 Negligence</strong></td>
</tr>
<tr>
<td>Apparent</td>
<td>Torts</td>
</tr>
<tr>
<td>The Law of Agency</td>
<td>Elements of a Negligent Act</td>
</tr>
<tr>
<td><strong>2.5 Legal Interpretations Affecting Contracts</strong></td>
<td>Defense Against Negligence</td>
</tr>
<tr>
<td>Reasonable Expectations</td>
<td><strong>3.7 Accident versus Occurrence</strong></td>
</tr>
<tr>
<td>Indemnity</td>
<td><strong>3.8 Policy Structure</strong></td>
</tr>
<tr>
<td>Good Faith</td>
<td></td>
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<td>Fraud</td>
<td></td>
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<tr>
<td>Warranties, Representations, Misrepresentations, and Concealment</td>
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<tr>
<td><em>3.0 CASUALTY INSURANCE BASICS (22%)</em></td>
<td><strong>4.0 PERSONAL AUTOMOBILE POLICY (6%)</strong></td>
</tr>
<tr>
<td><strong>3.1 Damages</strong></td>
<td><strong>4.1 Personal Automobile Policy (75 Pa. C.S. Ch. 17 §§ 1701-1799)</strong></td>
</tr>
<tr>
<td>Compensatory versus Punitive</td>
<td>Declarations</td>
</tr>
<tr>
<td>General versus Special</td>
<td>Definitions</td>
</tr>
<tr>
<td><strong>3.2 Liability</strong></td>
<td>Insuring Agreement</td>
</tr>
<tr>
<td>Absolute</td>
<td>Supplementary Coverage</td>
</tr>
<tr>
<td>Strict</td>
<td>Conditions</td>
</tr>
<tr>
<td>Vicarious</td>
<td>Exclusions</td>
</tr>
<tr>
<td><strong>3.3 Underwriting</strong></td>
<td><strong>3.13 Third-Party Provisions</strong></td>
</tr>
<tr>
<td>Purpose</td>
<td>Loss Payable Clause</td>
</tr>
<tr>
<td>Process</td>
<td>No Benefit to the Bailee</td>
</tr>
<tr>
<td>Results</td>
<td>Leinholder's rights</td>
</tr>
<tr>
<td><strong>3.4 Rate Development</strong></td>
<td><strong>3.14 Pennsylvania Laws, Regulations and Required Provisions</strong></td>
</tr>
<tr>
<td>Types</td>
<td>Pennsylvania Property and Casualty Insurance Guaranty Association (40 P.S. §§ 991.1801-.1820)</td>
</tr>
<tr>
<td>Components</td>
<td>Cancellation and nonrenewal</td>
</tr>
<tr>
<td>Basis</td>
<td>Private residential (40 P.S. § 1171.5(a)(9); 31 Pa. Code Ch. 59.6)</td>
</tr>
<tr>
<td><strong>3.5 Types of Hazards</strong></td>
<td>Private passenger auto (40 P.S § 991.2001 et seq.)</td>
</tr>
<tr>
<td><strong>3.6 Negligence</strong></td>
<td>Commercial (40 P.S. §§ 3401-3407; 31 Pa. Code Ch. 113.81-.88)</td>
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<tr>
<td>Torts</td>
<td>Insurance consultation services exemption (40 P.S. §§ 1841-1844)</td>
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<td>Elements of a Negligent Act</td>
<td>Federal Terrorism Risk Insurance Program (15 USC 6701; Public Law 107-297, 109-144, 110-160)</td>
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<td>Defense Against Negligence</td>
<td><strong>4.1 Personal Automobile Policy (75 Pa. C.S. Ch. 17 §§ 1701-1799)</strong></td>
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<td>Duties After an Accident</td>
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**9.0 PERSONAL AUTO INSURANCE (2%)**

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<tr>
<td>Declaratory Judgments</td>
<td>Declarations</td>
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<tr>
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<td>Insuring Agreement</td>
</tr>
<tr>
<td>Supplementary Agreement</td>
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**10.0 ADDITIONAL RISK INSURANCE BASICS (3%)**

<table>
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<tbody>
<tr>
<td><em>10.0 ADDITIONAL RISK INSURANCE BASICS (3%)</em></td>
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**11.0 INSURANCE (2%)**

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<td>6.0 COMMERCIAL GENERAL LIABILITY ('13) (8%)</td>
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<tr>
<td><strong>6.1 Commercial Policy Components</strong></td>
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<td>Declarations</td>
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<td>Conditions</td>
<td></td>
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<td>Interline Endorsements</td>
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<td><strong>6.2 Commercial General Liability coverages</strong></td>
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<tr>
<td>Bodily Injury and Property Damage</td>
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<td>Personal and Advertising Injury</td>
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<td>Medical Payments</td>
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<td>Fire Damage</td>
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<td>Supplementary Payments</td>
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6.3 Elements of Commercial General Liability
- Conditions
- Definitions
- Exclusions

6.4 Occurrence versus Claims-Made
- Trigger
- Retrospective 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 COMMERCIAL CRIME ('15) (3%)
7.1 Definitions
7.2 Insuring Agreements
7.3 Coverage Form Classifications (types of coverage forms 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 Depositary (CR 04 12)

8.0 BUSINESSOWNERS ('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 Businessowners Section III — Common Policy Conditions
8.4 Selected endorsements
- Hired and non-owned auto liability (BP 04 04)

9.0 WORKERS’ COMPENSATION INSURANCE (8%)
9.1 Definitions
9.2 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)
9.3 Benefits (77 P.S. § 511 et seq)
-Death
- Medical
- Survivor
- Rehabilitation
- Lost Wages
9.4 Levels of Disability
- Permanent Partial
- Permanent Total
- Temporary Partial
- Temporary Total
- Impairment Rating
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)
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 OTHER TYPES OF CASUALTY INSURANCE (4%)
10.1 Specialty Liability Insurance
Directors and Officers
Professional/Errors and Omissions
Employment Practices
Employee Benefits
Internet Liability and Network Protection
10.2 Surety Bonds
Types
Parties to a Bond
10.3 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. §§ 991.1501 - 1506)
Risk purchasing groups (40 P.S. §§ 991.1508 - 1512)
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)
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Producer appointment (40 P.S. § 310.71, 31 Pa Code Ch. 37.61)
Appointment termination (40 P.S. § 310.71a)
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Misappropriation of funds (40 P.S. §§ 310.11(4), 310.42)
Unfair discrimination (40 P.S. § 1171.5; 31 Pa. Code $
### 2.0 GENERAL 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
- 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

### 3.0 PROPERTY 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

#### 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. §3401 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
4.0 DWELLING POLICY CONCEPTS (4%)

<table>
<thead>
<tr>
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<tbody>
<tr>
<td>Duty to Defend</td>
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<tr>
<td>Liability</td>
</tr>
<tr>
<td>No Benefit to the Bailee</td>
</tr>
<tr>
<td>Leinholder’s rights</td>
</tr>
</tbody>
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- 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. 113.81–.88)
  - Private passenger auto (40 P.S. § 991.2001 et seq.)
- Basic property insurance — death of named insured (40 P.S. § 636.1(a))
- Binders (40 P.S. § 636)
- Insurance consultation services exemption (40 P.S. §§ 1841-1844)
- Federal Terrorism Risk Insurance Program (15 USC 6701; Public Law 107-297, 109-144, 110-160)

4. Dwellings Policy Concepts (4%)

- 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 HOMEOWNERS POLICY CONCEPTS (7%)

5.1 Homeowners Policy (11)

- Characteristics
- Eligibility
- Purpose
- Policy Definitions

5.2 Perils Insured Against

- Basic
- Broad
- Special

5.3 Homeowners Policy Coverage Forms

<table>
<thead>
<tr>
<th>5.4 Property Coverages</th>
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<tbody>
<tr>
<td>Dwelling</td>
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<tr>
<td>Other Structures</td>
</tr>
<tr>
<td>Personal Property</td>
</tr>
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<td>Loss of Use</td>
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<td>Additional Coverages</td>
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</tbody>
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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)
- Scheduled Personal Property/Personal Articles Floater (HO 04 61)

6.0 PERSONAL AUTOMOBILE POLICY (10%)

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

- Definitions
- General Provisions
- Conditions
- Duties After an Accident
- Endorsements


6.3 Personal Automobile Policy Liability (05)

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

### 8.0 COMMERCIAL 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

### 8.6 Equipment Breakdown Coverages
- Equipment Breakdown Protection Coverage Form (EB 00 20)
- Selected endorsement
- Actual Cash Value (EB 99 59)

### 9.0 COMMERCIAL 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
- Supplementary Payments

#### 9.3 Elements of Commercial General Liability
- Conditions
- Definitions
- Exclusions

#### 9.4 Occurrence versus Claims-Made

#### 9.5 Claims-Made Features
- Trigger
- Retroactive Date
- Prior Acts
- Extended Reporting Periods
- Claim Information

### 10.0 COMMERCIAL CRIME ('15) (2%)

#### 10.1 Definitions

#### 10.2 Insuring Agreements

#### 10.3 Coverage Form Classifications (types of coverage forms 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)

### 11.0 BUSINESSOWNERS ('13) POLICY — PROPERTY (3%)

#### 11.1 Characteristics and purpose

#### 11.2 Businessowners Section I — Property
- Coverage
- Exclusions
- Limits of insurance
- Deductibles
- Loss conditions
13.0 OTHER 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
- Types
- 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. §§ 1600.101-103)

13.9 Alternative funding mechanisms
- Risk retention groups (40 P.S. §§ 991.1501-1506)
- Risk purchasing groups (40 P.S. §§ 991.1508-1512)

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
- Recreational vehicles

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)
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<thead>
<tr>
<th>1.0 INSURANCE REGULATION 12%</th>
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<tbody>
<tr>
<td>1.1 Licensing</td>
<td>Process (40 P.S. § 310.5)</td>
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<td>Title producer additional requirements (40 P.S. §§ 910-24, 24.1, 910.26.1, 910-07)</td>
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<td>Appointment procedures (40 P.S. §§ 310.71, 910-26)</td>
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<td>Revocation, suspension, nonrenewal or denial of license (40 P.S. § 310.91)</td>
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<td>Fines (40 P.S. §§ 310.91, 1171.11)</td>
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<td>1.2 State regulation</td>
<td>Commissioner's general duties and powers (40 P.S. §§ 310.2, 1171.7)</td>
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<td>Company regulation</td>
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<td>Solvency (40 P.S. §§ 910-32-35)</td>
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<td>Unfair claims settlement practices (40 P.S. § 1171.5(a)(10))</td>
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<td>Charges for extra services (31 Pa. Code Ch. 125)</td>
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<td>Unfair inducements and marketing practices in obtaining title insurance business (40 P.S. § 910-31; 31 Pa. Code Ch. 125)</td>
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<td>Unfair discrimination (40 P.S. § 1171.5)</td>
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### 1.3 Federal regulation

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

### 2.0 GENERAL INSURANCE 3%

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

#### 2.2 Producers
- Law of agency
- Insurer as principal
- Producer/insurer relationship
- Authority and powers of producers
  - Express
  - Implied
- Apparent
- Responsibilities to the applicant/insured

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

### 3.0 REAL PROPERTY 10%

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

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

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

### 4.0 TITLE INSURANCE 23%

#### 4.1 Title insurance principles
- Risks covered by title insurance
- Risk of error in public records
- Hidden off-record title risks
- Risk of omission and commission by producer
- Entities that can be insured; need for insurance
  - Individual
  - Commercial
  - Interests that can be insured
    - Fee simple estate
    - Leasehold estate
    - Life estate
    - Easements
- Title insurance forms
  - Commitments
  - Owner’s policy
  - Loan policy
  - Leasehold policy
5.0 TITLE EXCEPTIONS AND PROCEDURES FOR CLEARING TITLE 21%

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

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

5.3 Principle of clearing title
- Releases
- Assignments
- Subordinations
- Affidavits

6.0 REAL ESTATE TRANSACTIONS 31%

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

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

6.3 Settlement/closing procedures for all types of closings
- Scheduling of closing
2b Elements of a Contract

Consideration
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<tr>
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<th>Policy Conditions</th>
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<td></td>
<td>Duties After Loss</td>
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<tr>
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<td>Binders (40 P.S. § 636)</td>
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<td>Insurance consultation services exemption (40 P.S. §§ 1841-1844)</td>
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<tbody>
<tr>
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<td>Dwelling Policy ('14)</td>
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<tr>
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<td>Eligibility</td>
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<td>Purpose</td>
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<td>Coverage Forms Specifying Perils Insured Against</td>
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| 4e  | Dwelling Policy Conditions |

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<tr>
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<tr>
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<td>Dwelling Under Construction (DP 11 43)</td>
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<td>Unit-Owners (HO-6)</td>
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<th>Homeowners Policy Exclusions</th>
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<td>Business Pursuits (HO 24 71)</td>
</tr>
<tr>
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<td>Home Day Care (HO 04 97)</td>
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<td>Personal Injury (HO 24 82)</td>
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<td>Limited Fungi, Wet or Dry Rot, or Bacteria (HO 04 26, HO</td>
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7.0 OTHER TYPES OF PROPERTY AND CASUALTY INSURANCE (4%)

7.1 Personal Umbrella and Excess Policies (DL 98 01)
- Underlying Limits
- Self-Insured Retention
- Defense Costs
- Follow Form

7.2 Mobile Home Policy

7.3 Purpose of Difference in Conditions

7.4 Flood Insurance
- Private vs. NFIP
- Eligibility
- Coverage
- Limits
- Deductibles

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

7.6 Other policies
- Boatowners
- Personal watercraft
- Recreational vehicles

PENNSYLVANIA EXAMINATION FOR VIATICAL SETTLEMENT BROKER
SERIES 16-17

60 Items - 80 Minutes

1.0 INSURANCE 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. §§ 1171.8-1171.10)
  - Revocation, suspension or denial of license (40 P.S. § 626.4)
  - Penalties (40 P.S. § 1171.11, 626.12)

1.2 State regulation
- Commissioner’s general duties and powers (40 P.S. §§ 310.2, 1171.7)
- Company regulation
  - Solvency (40 P.S. §§ 72, 112)
  - Policy forms (40 P.S. §§ 510, 776.1-776.7)
  - Unfair claims settlement practices (40 P.S. § 1171.5(a)(10); 31 Pa. Code Ch. 146)
- Licensee regulation
  - Fiduciary responsibility (40 P.S. § 310.96)
  - Examination of books and records (40 P.S. §§ 626.16, 1171.5)
- Unfair insurance practices
  - Rebates and inducements prohibited (40 P.S. §§ 310.45, 310.46, 1171.5(a)(8))
  - Misrepresentation (40 P.S. §§ 310.47-.48, 1171.5(a)(1),(2)
  - Twisting (40 P.S. §§ 473, 1171.4)
  - False advertising (40 P.S. § 1171.5; 31 Pa. Code Ch. 51)
- Defamation (40 P.S. § 1171.5(a)(3); 31 Pa. Code Ch. 51)
  - Boycott, coercion or intimidation (40 P.S. § 1171.5(a)(4))
  - Misappropriation of funds (40 P.S. §§ 310.11(4), 310.42, 310.96)
  - Unfair discrimination (40 P.S. § 1171.5; 31 Pa. Code § 145.4)
- Privacy of consumer financial and health information (31 Pa. Code §§ 146a.1-.44, 146b)
- Insurance fraud regulation (40 P.S. §§ 325.1-.3, .21-.24, .41-.47, .61-.62; 18 Pa. C.S. 4117)
- Fraudulent viatical settlement act (40 P.S. § 626.2)

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

2.0 GENERAL INSURANCE 5%

2.1 Concepts
- Risk management key terms
  - Risk
- Exposure
- Hazard
3.0 LIFE INSURANCE POLICIES 25%

3.1 Term life insurance

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

3.2 Whole life insurance

Continuous premium (straight life)
Limited payment
Single premium
Current assumption

3.3 Flexible premium policies

Adjustable life
Universal life
Equity indexed universal life
Variable universal life

3.4 Specialized policies

Joint life (first-to-die)
Survivorship life (second-to-die)

3.5 Group life insurance

Characteristics of group plans
Types of plan sponsors

<table>
<thead>
<tr>
<th>Peril</th>
<th>Group underwriting requirements</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loss</td>
<td>Conversion to individual policy (40 P.S. § 532.7)</td>
</tr>
</tbody>
</table>

4.0 LIFE INSURANCE POLICY PROVISIONS, OPTIONS AND RIDERS 15%

4.1 Standard provisions (40 P.S. § 510)

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

4.2 Beneficiaries

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

4.3 Settlement options

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

4.4 Nonforfeiture options

Cash surrender value
Extended term
Reduced paid-up insurance

4.5 Policy loans and withdrawal options

Cash loans
Automatic premium loans
Withdrawals or partial surrenders

4.6 Dividend options

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

4.7 Disability riders

Waiver of premium
Waiver of cost of insurance
Disability income benefit

4.8 Accelerated (living) benefit provision/rider

Conditions for payment (31 Pa. Code Ch. 90f.3)
Effect on death benefit (31 Pa. Code Ch. 90f.3)
<table>
<thead>
<tr>
<th>1.0 INSURANCE REGULATION (15%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.1 Licensing</td>
</tr>
<tr>
<td>- Definitions (63 P.S. § 1601)</td>
</tr>
<tr>
<td>- Application procedures and requirements (63 P.S. §§ 1602.1, 1602.2, 1602.5)</td>
</tr>
<tr>
<td>- Fees</td>
</tr>
<tr>
<td>- Fingerprinting</td>
</tr>
<tr>
<td>1.2 Qualifications (63 P.S. § 1602)</td>
</tr>
<tr>
<td>1.3 Surety bond (63 P.S. § 1604)</td>
</tr>
<tr>
<td>1.4 Maintenance and duration</td>
</tr>
<tr>
<td>- Continuing education requirements (63 P.S. § 1602.4)</td>
</tr>
<tr>
<td>- Renewal procedures (63 P.S. § 1602.4)</td>
</tr>
<tr>
<td>- Contract requirements (63 P.S. § 1605)</td>
</tr>
<tr>
<td>1.5 Disciplinary actions</td>
</tr>
<tr>
<td>- Cease and desist orders (40 P.S. §§ 1171.8 .10)</td>
</tr>
<tr>
<td>- Prohibited acts (63 P.S. § 1606)</td>
</tr>
<tr>
<td>- Penalties for violations (63 P.S. §§ 1606, 1607)</td>
</tr>
<tr>
<td>- Change in address (63 P.S. § 1606(18))</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>5.0 VIATICAL SETTLEMENT PRINCIPLES AND PRACTICES 35%</th>
</tr>
</thead>
<tbody>
<tr>
<td>5.1 Parties to a viatical settlement (40 P.S. § 626.2)</td>
</tr>
<tr>
<td>- Viator</td>
</tr>
<tr>
<td>- Viatical settlement provider</td>
</tr>
<tr>
<td>- Viatical settlement broker</td>
</tr>
<tr>
<td>- Viatical settlement purchaser</td>
</tr>
<tr>
<td>- Financing entity</td>
</tr>
<tr>
<td>- Independent escrow agent</td>
</tr>
<tr>
<td>5.2 Definitions (40 P.S. § 626.2)</td>
</tr>
<tr>
<td>- Chronically ill</td>
</tr>
<tr>
<td>- Terminally ill</td>
</tr>
<tr>
<td>- Viatical settlement contract</td>
</tr>
<tr>
<td>- Related provider trust</td>
</tr>
<tr>
<td>5.3 Application process</td>
</tr>
<tr>
<td>- Disclosures (including Broker commission disclosure) (40 P.S. § 626.7)</td>
</tr>
<tr>
<td>- Required documents (40 P.S. § 626.8)</td>
</tr>
<tr>
<td>- Confidentiality (40 P.S. § 626.6)</td>
</tr>
<tr>
<td>5.4 Procedure</td>
</tr>
<tr>
<td>- Rules of conduct (40 P.S. § 626.8)</td>
</tr>
<tr>
<td>- Viator proceeds (40 P.S. § 626.8(i))</td>
</tr>
<tr>
<td>- Advertising (40 P.S. § 626.2)</td>
</tr>
<tr>
<td>- Right to rescind (40 P.S. § 626.7(a)(5), .8(h))</td>
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<tr>
<td>- Prohibited activities (40 P.S. § 626.9)</td>
</tr>
</tbody>
</table>

PENNSYLVANIA PUBLIC INSURANCE ADJUSTER EXAMINATION
SERIES 16-19

60 Items - 80 Minutes

1.6 Claim settlement laws and regulations (40 P.S. §§ 1171.1-11, .13; 31 Pa. Code §§ 146.1-.10)
<table>
<thead>
<tr>
<th>Functional Replacement Cost</th>
</tr>
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<tbody>
<tr>
<td>Market Value</td>
</tr>
<tr>
<td>Agreed Value</td>
</tr>
<tr>
<td>Valued Policy</td>
</tr>
<tr>
<td>3.5 Basic Types of Construction</td>
</tr>
<tr>
<td>3.6 Negligence</td>
</tr>
<tr>
<td>Elements of a Negligent Act</td>
</tr>
<tr>
<td>Defense Against Negligence</td>
</tr>
<tr>
<td>3.7 Accident versus Occurrence</td>
</tr>
<tr>
<td>3.8 Policy Structure</td>
</tr>
<tr>
<td>Declarations</td>
</tr>
<tr>
<td>Definitions</td>
</tr>
<tr>
<td>Supplementary Agreement</td>
</tr>
<tr>
<td>Conditions</td>
</tr>
<tr>
<td>Exclusions</td>
</tr>
<tr>
<td>Endorsements</td>
</tr>
<tr>
<td>3.9 Policy Conditions</td>
</tr>
<tr>
<td>Insureds</td>
</tr>
<tr>
<td>Policy Period</td>
</tr>
<tr>
<td>Policy Territory</td>
</tr>
<tr>
<td>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.)</td>
</tr>
<tr>
<td>Deductibles</td>
</tr>
<tr>
<td>Other Insurance (e.g. Primary and Excess, Pro Rata, Nonconcurrency, Contribution by Equal Shares)</td>
</tr>
<tr>
<td>3.10 Coinsurance</td>
</tr>
<tr>
<td>Purpose</td>
</tr>
<tr>
<td>Definition</td>
</tr>
<tr>
<td>Calculation</td>
</tr>
<tr>
<td>Penalties</td>
</tr>
<tr>
<td>Total versus Partial Loss</td>
</tr>
<tr>
<td>3.11 Specific, Scheduled, and Blanket Insurance</td>
</tr>
<tr>
<td>3.12 Vacant versus Unoccupied</td>
</tr>
<tr>
<td>First Named Insured versus Other Insureds</td>
</tr>
<tr>
<td>Duties After Loss</td>
</tr>
<tr>
<td>Assignment</td>
</tr>
<tr>
<td>Waiver of Rights</td>
</tr>
<tr>
<td>3.14 Insurer Provisions</td>
</tr>
<tr>
<td>Liberalization</td>
</tr>
<tr>
<td>Claim Settlement Options</td>
</tr>
<tr>
<td>Duty to Defend</td>
</tr>
<tr>
<td>3.15 Third-Party Provisions</td>
</tr>
<tr>
<td>Standard Mortgage Clause</td>
</tr>
<tr>
<td>Loss Payable Clause</td>
</tr>
<tr>
<td>No Benefit to the Bailee</td>
</tr>
</tbody>
</table>

| 4.0 DWELLING POLICY CONCEPTS (6%) |
| 4.1 Dwelling Policy ('14) |
| Characteristics |

| 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 HOMEOWNERS POLICY CONCEPTS (10%) |
| 5.1 Homeowners Policy ('11 PA Version) — Section I |
| Characteristics |
| Eligibility |
| Purpose |
| Policy Definitions |

| 5.2 Perils Insured Against |
| Basic |
| Broad |
| Special |

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

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

| 5.5 Homeowners Policy Exclusions |

| 5.6 Homeowners Policy Conditions |

<p>| 5.7 Homeowners Policy Endorsements |
| Business Pursuits |
| Home Day Care (HO 04 97) |
| Personal Property Replacement Cost — Pennsylvania (HO 23 63) |
| Watercraft |</p>
<table>
<thead>
<tr>
<th>5.8</th>
<th>Scheduled Personal Property/Personal Articles Floater (HO 04 61)</th>
</tr>
</thead>
</table>

### 6.0 COMMERCIAL PROPERTY POLICIES (12%) (8%)

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

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

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

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

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

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

### 7.0 COMMERCIAL INLAND MARINE (3%)

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

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

#### 8.1 Characteristics and purpose

#### 8.2 Businessowners Section I — Property
- **Coverage**
- **Exclusions**

### 8.3 Businessowners Section III — Common Policy Conditions
- ** Definitions**

### 8.4 Selected endorsements
- **Protective safeguards (BP 04 30)**
- **Utility services — direct damage (BP 04 56)**
- **Utility services — time element (BP 04 57)**

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

#### 9.1 Farmowners/Ranchowners Policy

#### 9.2 Mobile Home Policy

#### 9.3 Flood Insurance
- **Private vs. NFIP**
- **Eligibility**
- **Coverage**
- **Limits**
- **Deductibles**

#### 9.4 Federal Crop (RMA)

#### 9.5 Ocean Marine
- **Major coverages**
- **Hull insurance**
- **Cargo insurance**
- **Freight insurance**
- **Implied warranties**
- **Perils**
- **General and particular average**

#### 9.6 Other policies
- **Aircraft hull**
- **Boatowners**
- **Difference in conditions**

### 10.0 ADJUSTMENT PROCESS (15%)

#### 10.1 Claim Notification Process
- **Date of Loss**
- **Location**
- **Parties Involved**

#### 10.2 Investigation and Evaluation of Loss/Claim Information
- **Determination of Applicable Coverage**
- **Inquiry into Relevant Information**
- **Purpose of Loss Reserves**

#### 10.3 Remedies for Disputes
- **Appraisal**
- **Mediation**
- **Arbitration**
- **Litigation**

#### 10.4 Finalization of Claim
- **Denial**
Settlement
Closing Claim

### PENNSYLVANIA MOTOR VEHICLE PHYSICAL DAMAGE APPRAISER EXAMINATION

**SERIES 16-20**

**100 Items - 200 Minutes**

#### 1.0 INSURANCE 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 INSURANCE 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
   - Insureds – named, first named, additional
   - Deductibles
   - Loss payable clause
   - Abandonment
   - Salvage

#### 3.0 AUTO INSURANCE 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)
   - Section I – Covered autos
   - Section III – Physical damage
   - Exclusions

#### 4.0 APPRAISING AUTO PHYSICAL DAMAGE CLAIMS 46%

4.1 Role of the appraiser (63 P.S. § 860; 31 Pa. Code Ch. 62.1)
4.2 Duties of insured after a loss
   - Notice to insurer
   - Minimizing the loss

### 4.3 Determining value and loss

- Proof of loss
- Inspection and appraisal of vehicle (63 P.S. § 861)
- Special requirements

#### 4.4 Vehicle inspection

- Proper vehicle identification and options ID (63 P.S. § 861)
- Evaluate with regard to circumstances of accident
- Estimate of repairs form

#### 4.5 Vehicle parts and construction

- Body
  - Front end
  - Rear body
- Quarter panels
- Doors
- Roof
- Bumpers/urethane repairs
- Lamps
- Cowl
- Firewall
- 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
- Tires
- Interior
- Paint

#### 4.6 Auto arson and fraud

#### 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)
<table>
<thead>
<tr>
<th>Repair or replacement (ex. “like-kind and quality”, aftermarket parts) (31 Pa. Code Ch. 62.3)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Partial versus total loss</td>
</tr>
<tr>
<td>Constructive total loss</td>
</tr>
<tr>
<td><strong>Body</strong></td>
</tr>
<tr>
<td>Front end</td>
</tr>
<tr>
<td>Rear body</td>
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<td>Quarter panels</td>
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<td>Doors</td>
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<td>Bumpers/urethane repairs</td>
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<tr>
<td>Lamps</td>
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<td>Cowl</td>
</tr>
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<td>Firewall</td>
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</tr>
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</tr>
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</tr>
<tr>
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</tr>
<tr>
<td>Heating and air conditioning systems</td>
</tr>
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<td>Brakes/ABS</td>
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<td>Suspension</td>
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<td>Transmission</td>
</tr>
<tr>
<td>Air bags/SRS (seat belts)</td>
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<td><strong>Glass</strong></td>
</tr>
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<td>Tires/wheels</td>
</tr>
<tr>
<td>Interior</td>
</tr>
<tr>
<td>Seats</td>
</tr>
<tr>
<td>Dash</td>
</tr>
<tr>
<td><strong>Paint and Finish</strong></td>
</tr>
<tr>
<td>Accessories (ex. Graphics, running boards, trailer hitch, bug screens, auxiliary lighting, tinted glass)</td>
</tr>
</tbody>
</table>
All examination centers are equipped to provide access in accordance with the Americans with Disabilities Act (ADA) of 1990.

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

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

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

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