PENNSYLVANIA INSURANCE DEPARTMENT

LICENSED EXAMINATION
CANDIDATE INFORMATION BOOKLET

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

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Effective 7/1/2018
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 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
- Apply for a license by submitting the appropriate fee and forms to the Department using the kiosk at the PSI test site.

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, option 3 or 866-283-7848
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](http://www.sircon.com/pennsylvania).

- Select Look up education courses/credits.
- 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 www.psiexams.com.

**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 www.psiexams.com.

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
- Complete and submit an application electronically to the Department using the kiosk at the PSI test site.
- Fingerprinting is 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;
- Submit the appropriate application and pay the license fee using the kiosk at the PSI test site; 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 1KG8Q3. Using the correct service code ensures the background check is processed for the correct agency and submitted for the correct purpose.
- The total fingerprinting fee is $23.85. Payment is made at the IdentoGO center after the applicant’s fingerprints have been submitted. Credit card, debit card, certified check or money order, are the only payment methods accepted. No cash transactions or personal checks will be accepted.
- As a reminder, individuals should not register for a fingerprinting appointment and submit their fingerprints until after they have passed any examination requirements and applied for licensure. Any fingerprint results received without a corresponding license application will be destroyed, and individuals will be required to repay the fingerprinting fee and resubmit their fingerprints at an IdentoGO center.

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

**EXAMINATION PAYMENT AND SCHEDULING PROCEDURES**

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

- Examination Fee for Single Examination $43
- Examination Fee for Combo Examination $53
NOTE: EXAMINATION FEES ARE NOT REFUNDABLE OR TRANSFERABLE. THE EXAMINATION FEE IS VALID FOR ONE YEAR FROM THE DATE OF PAYMENT.

ONLINE (WWW.PSIEXAMS.COM)

For the fastest and most convenient examination scheduling process, register for your examinations online by accessing PSI’s registration Web site at www.psiexams.com. Internet registration is available 24 hours a day.

- Log onto PSI’s Web site and create an account. The online form will ask you to enter your email address and to spell your name exactly as it appears on the identification that you will be presenting at the examination site.
- The form will ask you to choose the examination you wish to take, to enter personal and contact information, and to pay for and schedule the examination. The form allows you to enter a ZIP code to see a list of examination sites closest to you. Once you select the desired examination site, you will be able to choose an available date and time for your examination.

TELEPHONE REGISTRATION

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

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

FAX REGISTRATION

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

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

EMAIL REGISTRATION

Complete the PSI registration form (found at the end of this booklet), including your credit card number and expiration date. Email the completed form to PSI at examschedule@psionline.com. Email registrations are accepted 24 hours a day.

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

STANDARD MAIL REGISTRATION

Complete the PSI registration form (found at the end of this booklet), and send the form with the appropriate examination fee to PSI. You may pay fees by credit card (VISA, MasterCard, American Express or Discover), company check, money order or cashier’s check, made payable to PSI. Print your name in the memo section of the company check, money order or cashier’s check so we can ensure the payment is applied to your registration. CASH and PERSONAL CHECKS ARE NOT ACCEPTED.

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

RESCHEDULING/CANCELING AN EXAMINATION APPOINTMENT

You may cancel and reschedule an examination appointment without forfeiting your fee if your cancellation notice is received 2 days before the scheduled examination date. For example, for a Monday appointment, the cancellation notice would need to be received on the previous Saturday. You may reschedule online at www.psiexams.com or call PSI at (800) 733-9267.

Note: A voice mail 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.

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

MISSED APPOINTMENT OR LATE CANCELLATION

If you miss your appointment, you will not be able to take the examination as scheduled, further you will forfeit your examination fee, if you:
- Do not cancel your appointment 2 days before the scheduled examination date;
- Do not appear for your examination appointment;
- Arrive after examination start time;
- Do not present proper identification when you arrive for the examination.

EXAM ACCOMMODATIONS

All PSI examination centers are equipped to provide access in accordance with the Americans with Disabilities Act (ADA) of 1990, and exam accommodations will be made in meeting a candidate's needs. A candidate with a disability or a candidate who would otherwise have difficulty taking the examination must follow the instructions on the Exam Accommodations Request Form at the end of this Candidate Information Bulletin.

ENGLISH AS A SECOND LANGUAGE

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

In the event that severe weather or another emergency forces the closure of an examination site on a scheduled examination date, your examination will be rescheduled. PSI personnel will attempt to contact you in this situation. However, you may check the status of your examination schedule by calling (800) 733-9267. Every effort will be made to reschedule your examination at a convenient time as soon as possible. You will not be penalized. You will be rescheduled at no additional charge.

EXAMINATION SITE LOCATIONS

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

**Allentown**
1620 Pond Road, Suite 50
Allentown, PA 18104

Take Route 22, exit Cedar Crest Blvd North. Turn Right on North Cedar Crest Blvd. Turn left onto Winchester, then turn right onto Pond.

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

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

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

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

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

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

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

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

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

**Harrisburg**
2300 Varian Way, Suite 245
Harrisburg, PA 17110

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

From I-81 South, exit Progress Avenue and turn left at the exit. Go approximately 1 mile to Varian Way. Turn Right. Make immediate left into parking lot.

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

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

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

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

**Philadelphia (Bala Cynwyd)**
One Bala Avenue, Suite 315
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 right onto Monongahela Avenue. Turn right on South Braddock Avenue (IN THE EDGEWOOD TOWNE CENTER OFFICE BUILDING).

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

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

From I-81N take Exit 194 (Clarks Summit) and merge onto US6W/US11N. Continue on Routes 6 & 11 for approximately 3 miles until you see the Agway building on the left side of the road. Just before the Agway building, make a U-turn. After making the U turn you will see 2 houses before you see the PSI parking lot. PSI is located in a long brown brick building which is set back from the highway. There is a small red and white sign located at the entrance to the parking lot. (If approaching from the opposite direction (US6S/US11E) PSI is located on the right, approximately 100 feet after the Agway building).

Additionally, PSI has examination centers in many other regions across the United States. You may take this examination at any of these locations by following the instructions on the out-of-state request form found at the end of this bulletin.

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 examination fee will not be refunded.

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

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

<table>
<thead>
<tr>
<th>Examination</th>
<th>Examination Series</th>
<th>*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>Viatical Settlement Broker</td>
<td>16-17</td>
<td>No</td>
</tr>
<tr>
<td>Motor Vehicle Physical Damage Appraiser</td>
<td>16-20</td>
<td>No</td>
</tr>
<tr>
<td>Public Insurance Adjuster</td>
<td>16-19</td>
<td>No</td>
</tr>
<tr>
<td>Surplus Lines Producer</td>
<td>16-09</td>
<td>No</td>
</tr>
<tr>
<td>Title Insurance Agent</td>
<td>16-10</td>
<td>No</td>
</tr>
</tbody>
</table>

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

SECURITY PROCEDURES

The following security procedures apply during examinations:

- All examination sites will provide ear plugs upon request
- Calculators provided by PSI are allowed
- You will be given a piece of scratch paper and a pencil. These will be returned to the proctor at the end of your examination.
- All personal belongings of candidates, with the exception of close-fitting jackets or sweatshirts, should be placed in the secure storage provided at each site prior to entering the examination room. Personal belongings include, but are not limited to, the following items:
  - **Electronic devices of any type,** including cellular / mobile phones, recording devices, electronic watches, cameras, pagers, laptop computers, tablet computers (e.g., iPads), music players (e.g., iPods), smart watches, radios, or electronic games.
  - **Bulky or loose clothing or coats** that could be used to conceal recording devices or notes, including coats, shawls, hooded clothing, heavy jackets, or overcoats.
  - **Hats or headgear not worn for religious reasons** or as religious apparel, including hats, baseball caps, or visors.
  - **Other personal items,** including purses, notebooks, reference or reading material, briefcases, backpacks, wallets, pens, pencils, other writing devices, food, drinks, and good luck items.
- During the check in process, all candidates will be asked if they possess any prohibited items. Candidates may also be asked to empty their pockets and turn them out for the proctor to ensure they are empty. The proctor may also ask candidates to lift up the ends of their sleeves and the bottoms of their pant legs to ensure that notes or recording devices are not being hidden there.
- Proctors will also carefully inspect eyeglass frames, tie tacks, or any other apparel that could be used to harbor a recording device. Proctors will ask to inspect any such items in candidates’ pockets.
- If prohibited items are found during check-in, candidates shall put them in the provided secure storage or return these items to their vehicle. PSI will not be responsible for the security of any personal belongings or prohibited items.
- Any candidate possessing prohibited items in the examination room shall immediately have his or her test results invalidated, and PSI shall notify the examination sponsor of the occurrence.
- Any candidate seen giving or receiving assistance on an examination, found with unauthorized materials, or who violates any security regulations will be asked to surrender all examination materials and to leave the examination center. All such instances will be reported to the examination sponsor.
- Copying or communicating examination content is violation of a candidate’s contract with PSI, and federal and state law. Either may result in the disqualification of examination results and may lead to legal action.
- Once candidates have been seated and the examination begins, they may leave the examination room only to use the restroom, and only after obtaining permission from the proctor. Candidate will not receive extra time to complete the examination.

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

**IDENTIFICATION SCREEN**

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

**TUTORIAL**

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

**TEST QUESTION SCREEN**

The “function bar” at the top of the test question screen provides mouse-click access to the features available while taking the examination.

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

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

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

**Format 1 - Incomplete Sentence:**

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

**Format 2 - Direct Question:**

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

**Format 3 - All of the following except:**

The Business Auto Coverage Form covers losses from all of the following under comprehensive coverage EXCEPT:
A. Fire
B. Vandalism
*C. Freezing
D. Theft

**EXAMINATION REVIEW**

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

**SCORE REPORTING**

Your score will be given to you immediately following completion of the examination. The following summary describes the score reporting process:
- If you **pass**, you will receive a successful score report.
- If you **do not pass**, you will receive a diagnostic report indicating your strengths and weaknesses by examination type on the score report.

**DUPLICATE SCORE REPORTS**

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

**EXPERIMENTAL ITEMS**

In addition to the number of examination items specified in the “Examination Content Outlines”, a small number (5 to 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, you may complete and submit your application electronically using the kiosk at the PSI examination. If you are applying for a new resident insurance producer license or title agent license, you will also be required to provide fingerprints. The license application fee will be paid at the kiosk using a credit card. Your application and fee will be forwarded electronically to the Department.

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

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

STATUS OF LICENSE

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

INITIAL INSURANCE PRODUCER FEES

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

PAPER APPLICATIONS

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

OTHER LICENSE APPLICATION FORMS

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

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

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 www.psiexams.com.

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, option 3 or 866-283-7848.
**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%.

<table>
<thead>
<tr>
<th>PENNSYLVANIA PRODUCER’S EXAMINATION FOR LIFE INSURANCE SERIES 16-01</th>
</tr>
</thead>
<tbody>
<tr>
<td>100 Items - 120 Minutes</td>
</tr>
</tbody>
</table>

### 1.0 INSURANCE REGULATION (14%)

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

| 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

<p>| 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 |</p>
<table>
<thead>
<tr>
<th>Section</th>
<th>Topic</th>
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</thead>
<tbody>
<tr>
<td>3.0 LIFE INSURANCE BASICS (20%)</td>
<td></td>
</tr>
<tr>
<td>3.1</td>
<td>Insurable Interest (40 P.S. § 512)</td>
</tr>
<tr>
<td>3.2</td>
<td>Personal Uses of Life Insurance</td>
</tr>
<tr>
<td>3.3</td>
<td>Determining Amount of Personal Life Insurance</td>
</tr>
<tr>
<td>3.4</td>
<td>Business Uses of Life Insurance</td>
</tr>
<tr>
<td>3.5</td>
<td>Viatical and life settlements</td>
</tr>
<tr>
<td>3.6</td>
<td>Classes of life insurance policies</td>
</tr>
<tr>
<td>3.7</td>
<td>Factors in Premium Determination</td>
</tr>
<tr>
<td>3.8</td>
<td>Premium Frequency</td>
</tr>
<tr>
<td>3.9</td>
<td>Producer responsibilities</td>
</tr>
<tr>
<td>3.10</td>
<td>Field Underwriting</td>
</tr>
<tr>
<td>3.11</td>
<td>Policy Delivery</td>
</tr>
<tr>
<td>3.12</td>
<td>Company Underwriting</td>
</tr>
</tbody>
</table>

### 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
- Express
- Implied
- Apparent
- The Law of Agency

#### 2.5 Legal Interpretations Affecting Contracts
- Reasonable Expectations

---

### 3.0 LIFE INSURANCE BASICS (20%)

#### 3.1 Insurable Interest (40 P.S. § 512)
- Survivor Protection
- Estate Creation
- Liquidity
- Estate Conservation
- Asset Protection

#### 3.2 Personal Uses of Life Insurance
- Buy-Sell Funding
- Key Person Executive Compensation

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

#### 3.4 Business Uses of Life Insurance
- 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)

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

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

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

#### 3.8 Premium Frequency

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

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

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

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

#### 3.13 Classification of Risks
- 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)

### 5.6 Nonforfeiture Options
- Interest Only
- Life Income
- Fixed-Period
- Fixed-Amount Installments
- Retained Asset Account

#### 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 Riders Covering Additional Insureds

### 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)
### 6.5 Uses of Annuities

- Lump-Sum Settlements
- Retirement Income
- Education

### 7.0 FEDERAL TAX CONSIDERATIONS FOR LIFE INSURANCE (5%)

#### 7.0.1 Federal Tax Considerations for Life Insurance (5%)

**12a** Federal Tax Considerations for Life Insurance Qualified Plans

1. **Requirements of Life Insurance Qualified Plans**

   - Withdrawals
   - Rollovers versus Transfers

2. **Qualified Plan Types, Characteristics, and Purchasers**

   - Individual Retirement Accounts (IRAs; Traditional versus Roth; Immediate Annuity)
   - 401k
   - 403b

**12b** Federal Tax Considerations for Qualified Plans

1. **Requirements of Life Insurance Qualified Plans**

2. **Federal Tax Considerations for Qualified Plans**

   - Withdrawals
   - Rollovers versus Transfers

**12c** Federal Tax Considerations for Life Insurance (5%)

1. **Requirements of Life Insurance Qualified Plans**

2. **Federal Tax Considerations for Qualified Plans**

   - Withdrawals
   - Rollovers versus Transfers

**12d** Federal Tax Considerations for Life Insurance (5%)

1. **Requirements of Life Insurance Qualified Plans**

2. **Federal Tax Considerations for Qualified Plans**

   - Withdrawals
   - Rollovers versus Transfers

**12e** Federal Tax Considerations for Life Insurance (5%)

1. **Requirements of Life Insurance Qualified Plans**

2. **Federal Tax Considerations for Qualified Plans**

   - Withdrawals
   - Rollovers versus Transfers

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**PENNSYLVANIA PRODUCER'S EXAMINATION FOR ACCIDENT AND HEALTH INSURANCE**

**SERIES 16-02**

100 Items - 120 Minutes

### 1.0 INSURANCE REGULATION (13%)  

#### 1.1 Licensing

1. **Process and types**

2. **Requirements** (40 P.S. § 310.1, 310.3-310.14)

3. **Resident/nonresident** (40 P.S. § 310.3-310.5, 310.10)

4. **Temporary license** (40 P.S. § 310.9)

5. **Managers and exclusive general agents** (40 P.S. § 310.1, 310.31)

6. **Maintenance and duration**

   - Change in address (40 P.S. § 310.11(19))
   - Renewal (40 P.S. § 310.8)

7. **Duty to report administrative or criminal actions** (40 P.S. § 310.78)

8. **Assumed names** (40 P.S. § 310.7)

9. **Continuing education** (40 P.S. § 310.8(b), 310.6(a), 31 Pa. Code Ch. 39a)

10. **Waiver due to military or extenuating circumstances** (40 P.S. § 310.8)

11. **Disciplinary actions**

   - License denial, nonrenewal, suspension, or revocation (40 P.S. § 310.91, 310.11)

   - Penalties and fines for violations (40 P.S. §§ 310.12, 310.41a, 310.91, 1171.11)

   - Cease and desist order (40 P.S. §§ 310.91, 1171.9)

   - Civil
   - Criminal
   - Hearings
   - Consent agreement

#### 1.2 State regulation

1. **Acts constituting insurance transactions**

   - Negotiate, sell, solicit (40 P.S. §§ 310.1, 310.3, 310.8, 310.11)

2. **Commissioner's general duties and powers** (40 P.S. §§ 310.2, 1171.7)

3. **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(4), 310.42)

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

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

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

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

#### 1.3 Federal Regulation

1. **Fair Credit Reporting Act**

2. **Fraud and False Statements (18 USC Sections 1033 and 1034)**

3. **Privacy (Gramm-Leach-Bliley)**

4. **National Do Not Call List**

5. **Affordable Care Act**

### 2.0 GENERAL INSURANCE CONCEPTS (10%)

#### 2.1 Risk

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

2. **Elements of Insurable Risks**

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

#### 2.2 Classifications of Insurers

1. **Mutual, Stock**

2. **Admitted, Non-Admitted**

3. **Foreign, Domestic, Alien**

#### 2.3 Elements of a Contract

1. **Consideration**
Competent Parties
Legal Purpose
Offer
Acceptance

2.4 Authority and Powers of Producers
Express
Implied
Apparent

2.5 Legal Interpretations Affecting Contracts
Reasonable Expectations
Indemnity
Good Faith
Fraud

Warranties, Representations, Misrepresentations, and Concealment

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, 88.193)
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)
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
Standard
Substandard

3.10 Considerations in replacing health insurance
Pre-existing conditions
Waiting periods
Benefits, limitations and exclusions
Underwriting requirements
Producer's liability for errors and omissions
Pennsylvania replacement requirements (31 Pa. Code Ch. 88.101-103)

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
Coincidence
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)
## Individual Disability Income Insurance

- **5.3** Basic Total Disability Plan
- **Cost of Living Rider**
- **Future Increase Option Rider**
- **Change of Occupation**
- **Other Cash Benefits**
- **Refund Provisions**

## Unique Aspects of Individual Disability Underwriting

- **Benefit Limits**
- **Relation of earnings to insurance (40 P.S. § 753(B)(6))**
- **Pennsylvania minimum benefit standards (31 Pa. Code Ch. 88.167)**

## Group Disability Income Insurance

- **5.5** Short-Term Disability
- **Long-Term Disability**
- **Coordination of Benefits (Workers' Compensation Benefits and Social Insurance) (77 P.S. § 511 et seq)**
- **At-Work Benefits**

## Business Disability Insurance

- **5.6** Key Employee Disability Income
- **Disability Buy-Sell Policy**
- **Business Overhead Expense**

## Social Security Disability

- **5.7** Qualification for Disability Benefits
- **Definition of Disability**
- **Waiting Period**

## Medical Plans (14%)

### 6.0 Medical Plan Concepts

- **Fee-for-Service**
- **Prepaid**
- **Specified Coverage**
- **Comprehensive Coverage**
- **Dependent Coverage**

### 6.1 Provisions and Clauses

- **Deductibles**
- **Stop-Loss Provision**
- **Impairment Rider**

### 6.2 Types of Medical Plans

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

### 6.3 Cost Containment in Health Care Delivery

- **Managed Care**

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## Health Insurance Portability and Accountability Act (HIPAA) (40 P.S. § 981-1)

- **Eligibility Requirements**
- **Terms**
- **Privacy**
- **Portability**

## Pennsylvania mandated benefits (individual and group)

- **Postpartum coverage (40 P.S. § 1583)**
- **Routine pap smears (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))**
- **Orally administered chemotherapy medication (Act 73 of 2016)**
- **Mental health parity and addiction equity (40 P.S. § 908-11-908-16)**
8.2 Indemnity plans
- Choice of providers
- Scheduled versus nonscheduled plans
- Benefit categories
  - Diagnostic/preventive services
  - Basic services
  - Major services
  - Deductibles and coinsurance
  - Combination plans
- Exclusions
- Limitations
- Predetermination of benefits

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

9.0 HEALTH INSURANCE FOR SENIOR CITIZENS AND SPECIAL NEEDS INDIVIDUALS (14%)

9.1 Medicare
- Administration
- Eligibility
- Part A
- Part B
- Part C
- Part D
- Medicare Select

9.2 Medicare Supplement Insurance
- Open Enrollment (31 Pa. Code Ch 89.778)
- Types of Plans
- Standardized Plan Benefits
- Pennsylvania regulations and required provisions
- Standards for marketing (31 Pa. Code Ch. 89.786)
- Advertising (31 Pa. Code Ch. 89.785)
- Appropriateness of recommended purchase and excessive coverage (31 Pa. Code Ch. 89.787)
- Replacement (40 P.S. § 3108; 31 Pa. Code Ch. 89.784, 789)
- Minimum benefit standards (40 P.S. § 3105)
- Required disclosure provisions (40 P.S. § 3107; 31 Pa. Code Ch. 89.783)
- Permitted compensation arrangements (31 Pa. Code Ch. 89.782)
- Guaranteed issue (31 Pa. Code Ch. 89.790)

9.3 Other options for individuals with Medicare
- Employer Group Health Plans
- Medicaid

9.4 Long-Term Care Policies
- Eligibility for Benefits
- Benefit Periods and Amounts
- Exclusions
- Guaranteed Insurability Rider
- Cost of Living Rider

9.5 Levels of Long-Term Care
- Skilled
- Intermediate
- Custodial

9.6 Types of Long-Term Care
- Comprehensive Coverage
- Home Health

9.7 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)

10.0 FEDERAL TAX CONSIDERATIONS FOR HEALTH INSURANCE (5%)

10.1 Health Insurance Premiums and Benefits
- Individual
- Group
- Disability Income
- Business Disability Insurance
- Medical Expense
- Long-Term Care

10.2 Consumer-Driven Health Plans
- Health Savings Accounts (HSAs)
- Health Reimbursement Accounts (HRAs)
- Flexible Spending Accounts (FSAs)

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

1.0 INSURANCE REGULATION (23%)

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

Disciplinary actions
License denial, nonrenewal, suspension, or revocation
(40 P.S. § 310.91, 310.11)

Penalties and fines for violations (40 P.S. §§ 310.12,
310.41a, 310.91, 1171.11)

Cease and desist order (40 P.S. §§ 310.91, 1171.9)

Civil

Criminal

Hearings

Consent agreement

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(4), 310.42)

Unfair discrimination (40 P.S. § 1171.5; 31 Pa. Code §
145.4)
Replacement (40 P.S. § 625, 31 Pa Code Ch. 81)

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

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

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, 82.14, 82.81)

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

#### 3.8 Premium Frequency

#### 3.9 Producer responsibilities
- Sales presentations
- Advertising (31 Pa. Code Ch. 51.1–51.42)
- Life and Health Insurance Guaranty Association (40 P.S. § 991.121)
- 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, 88.193)
- 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)
- 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
- Underwriting requirements
- Producer’s liability for errors and omissions
- Pennsylvania replacement requirements (31 Pa. Code Ch. 88.101–103)

### 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
- 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 (13%)

#### 5.1 Standard Life Insurance Provisions (40 P.S. § 510)
- Ownership
- Assignment
- Right to Examine (Free Look) (40 P.S. § 510 (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...
### Settlement Options

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

### Nonforfeiture Options

- **Cash Surrender Value**
- **Extended Term**
- **Reduced Paid-Up Insurance**

### Policy Loan and Withdrawal Options

- **Loans**
  - **Automatic Premium Loans**
  - **Withdrawals Partial Surrenders**

### Dividend Options

- **Paid-Up Additions**
- **Cash Payment (Lump Sum)**
- **One Year Term**
- **Reduction of Premium**
- **Accumulation at Interest**

### Disability Riders

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

### Riders Covering Additional Insureds

- **Spouse**
- **Children**
- **Family**

### 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 (7%)

### Annuity Principles and Concepts

- **Accumulation Period versus Annuity Period**
- **Owner, Annuitant, and Beneficiary**
- **Right to Examine (40 P.S. § 510D)**

### Immediate versus Deferred Annuities

### Annuity (Benefit) Payment Options

- **Life Contingency Options**
- **Annuities Certain**
- **Pure Life versus Life with Guaranteed Minimum**
- **Single Life versus Multiple Life**

### Annuity Products

- **Fixed Annuities**
- **Equity Indexed Annuities**
- **Immediate Annuities**
- **Variable annuities**
  - **Assets in a separate account (31 Pa. Code Ch. 85.21)**

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### 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**
- **Proportionate Period**
- **Elimination Period**

### 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
- 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(8)(6))
- Pennsylvania minimum benefit standards (31 Pa. Code Ch. 88.167)

8.4 Unique Aspects of Individual Disability Underwriting
- Occupational Considerations
- Benefit Limits
- Policy Issue 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
  - Portability

9.6 Pennsylvania mandated benefits (individual and group)
- Postpartum coverage (40 P.S. § 1583)
- Routine pap smears (40 P.S. § 1574(2))
- Treatment for alcohol abuse and dependency (40 P.S. §§ 908-1-908-8)
- Serious mental illness (40 P.S. § 764g)
- Annual gynecological examinations (40 P.S. § 1574(1))
- Cancer therapy (40 P.S. § 764b)
- Mammography coverage (40 P.S. § 764c)
- Childhood immunizations (40 P.S. § 3503)
- Dependent child age limit (31 Pa. Code Ch. 88.32)
- Coverage of adopted children (40 P.S. § 775.1)
- Newborn child coverage (40 P.S. §§ 771-775.2; 31 Pa. Code Ch. 89.201-209)
- 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

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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

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- Integrated deductibles versus stand-alone plans
- Minimizing adverse selection

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- Eligibility
- Part A
- Part B
- Part C
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- Medicare Select

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- Types of Plans
- Standardized Plan Benefits
  - Pennsylvania regulations and required provisions
    - Standards for marketing (31 Pa. Code Ch. 89.786)
    - Advertising (31 Pa. Code Ch. 89.785)
    - Appropriateness of recommended purchase and excessive coverage (31 Pa. Code Ch. 89.787)
    - Replacement (40 P.S. § 3108; 31 Pa. Code Ch. 89.784, .789)
  - Minimum benefit standards (40 P.S. § 3105)
  - Required disclosure provisions (40 P.S. § 3107; 31 Pa. Code Ch. 89.783)
  - Permitted compensation arrangements (31 Pa. Code Ch. 89.782)
  - Guaranteed issue (31 Pa. Code Ch. 89.790)

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12.4 Long-Term Care Policies
- Eligibility for Benefits
- Benefit Periods and Amounts
- Exclusions
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- Cost of Living Rider

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- Custodial

12.6 Types of Long-Term Care
- Comprehensive Coverage
- Home Health
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- Community Care
- Partnership Coverage

12.7 Long-Term Care Pennsylvania regulations and required provisions

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- 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)
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- Permitted compensation arrangements (31 Pa. Code Ch. 89a.129)
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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)
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13.4 Taxation of Personal Life Insurance
- Premiums
- Dividends
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- Individual
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- Disability Income
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- Medical Expense
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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. § 310.20)
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. 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)(6))
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 § 310.1, 310.31)
Maintenance and duration
Change in address (40 P.S. § 310.11(19))
Renewal (40 P.S. § 310.8)
Duty to report administrative or criminal actions (40 P.S. § 310.78)
Assumed names (40 P.S. § 310.7)
Continuing education (40 P.S. § 310.6(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, 310.91, 310.11)
Cease and desist order (40 P.S. §§ 310.91, 310.11)
Civil
Criminal
Hearings
Consent agreement

2.0 GENERAL INSURANCE CONCEPTS (11%)
Replacement Cost
Functional Replacement Cost
Market Value
Agreed Value
Valued Policy

3.7 Basic Types of Construction

3.8 Policy Structure
Declarations
Definitions
Insuring Agreement
Supplementary Coverage
Conditions
Exclusions
Endorsements

3.9 Policy Conditions
Insureds
Policy Period
Policy Territory
Cancellation and Non-Renewal (40 P.S. 1171.5 (a)(9); 31 Pa Code Ch. 59; 40 P.S. §3401 et seq.)
Deductibles
Other insurance (e.g. Primary and Excess, Pro Rata, Nonconcurrency, Contribution by Equal Shares)

3.10 Coinsurance
Purpose
Definition
Calculation
Penalties
Total versus Partial Loss

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First Named Insured versus Other Insureds
Duties After Loss
Assignment
Waiver of Rights

3.13 Insurer Provisions
Liberalization
Subrogation
Claim Settlement Options
Duty to Defend

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

Pennsylvania Property and Casualty Insurance Guaranty Association (40 P.S. §§ 991.1801-1820)
Standard fire policy (40 P.S. § 636)
Cancellation and nonrenewal
Private residential (40 P.S. § 1171.5(a)(9); 31 Pa. Code Ch. 59.6)
Commercial (40 P.S. §§ 3401-3407; 31 Pa. Code Ch. 113.81-88)
Basic property insurance — death of named insured (40 P.S. § 636.1(a))
Binders (40 P.S. § 636)
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Purpose
Policy Definitions

4.2 Coverage Forms Specifying Perils Insured Against
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DP-2 Broad
DP-3 Special

4.3 Property Coverages
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Other Structures
Personal Property
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Additional Living Expense

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Automatic Increase in Insurance Coverage (Inflation Protection) (DP 04 11)
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4.6 Dwelling Policy Endorsements
Business Pursuits (HO 24 71)

5.0 Homeowners Policy Concepts (16%)

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Purpose
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Special

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Special (HO-3)
Contents Broad (HO-4)
Unit-Owners (HO-6)
Modified Coverages (HO-8)

5.4 Property Coverages
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Other Structures
Personal Property
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Additional Coverages

5.5 Liability Coverages
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Medical Payments to Others

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5.8 Homeowners Policy Endorsements
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   Exclusions
   Limits of insurance
   Deductibles
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   General conditions
   Optional coverages
   Definitions

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7.4 Selected endorsements
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   Utility services — direct damage (BP 04 56)
   Utility services — time element (BP 04 57)

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8.2 Mobile Home Policy
8.3 Purpose of Difference in Conditions
8.4 Flood Insurance
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   Eligibility
   Coverage
   Limits
   Deductibles

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8.6 Federal Crop Insurance (RMA)
8.7 Ocean Marine
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   Hull insurance
   Cargo insurance
   Freight insurance
   Implied warranties
   Perils
   General and particular average

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### 1.3 Federal regulation
- **Fair Credit Reporting Act**
- **Fraud and False Statements (18 USC Sections 1033 and 1034)**
- **Privacy (Gramm-Leach-Bliley)**
- **Terrorism Risk Insurance Act**
- **Motor Carrier Act (MCS-90 and others)**
- **Other federal regulations (e.g., Do Not Call List; https://www.donotcall.gov/)**

#### 2.0 GENERAL INSURANCE CONCEPTS (13%)

##### 2.1 Risk
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- **Elements of Insurable Risks**
- **Definitions (e.g., Risk, Hazard, Peril, Loss)**

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- **Legal Purpose**
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- **Apparent**
- **The Law of Agency**

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- **Process**
- **Results**

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| 3.8 | Policy Structure |
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|     | Private passenger auto (40 P.S §991.2001 et seq.) |
|     | Commercial (40 P.S. §§3401-3407; 31 Pa. Code Ch. 113.81-.88) |
|     | Insurance consultation services exemption (40 P.S. §§1841-1844) |
|     | Federal Terrorism Risk Insurance Program (15 USC 6701; Public Law 107-297, 109-144, 110-160) |

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| 5.4 | Other Commercial Automobile forms (e.g., Motor Carrier, Auto Dealers) |
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|     | Conditions |
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| PENNSYLVANIA PRODUCER’S EXAMINATION FOR PROPERTY AND CASUALTY INSURANCE SERIES 16-06 |
| 150 Items - 170 Minutes |

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- 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

- Amendment of policy provisions — Pennsylvania (PP 01 51)
- Towing and labor costs (PP 03 03)
- Extended non-owned coverage for named individual (PP 03 06)
- Miscellaneous type vehicle (PP 03 23)
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6.3 Personal Automobile Policy Liability ('05)

- Tort Election (Full or limited) (75 Pa. C.S. Ch. 17 §§ 1705)

Bodily Injury and Property Damage

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

6.5 Pennsylvania Assigned Risk Plan (75 Pa. C.S. 1741-1744)

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

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

7.0 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

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- Mobile equipment (CA 20 15)
- Drive other car coverage (CA 99 10)
- Individual named insured (CA 99 17)

7.7 Commercial carrier regulations

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Endorsement for motor carrier policies of insurance for public liability (MCS-90)

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### 9.0 COMMERCIAL GENERAL LIABILITY ('13) (7%)

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- Personal and Advertising Injury
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- Exclusions

#### 11.3 Businessowners Section II — Liability
- Coverages
- Exclusions
- Who is an insured
- Limits of insurance
- General conditions
- Definitions

#### 11.4 Businessowners Section III — Common Policy Conditions

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- Utility services — direct damage (BP 04 56)
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- Other States Insurance
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13.8 Residual markets including FAIR Plans (40 P.S. §§ 1600.101-.103)

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- Risk retention groups (40 P.S. §§ 991.1501-.1506)
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13.10 Federal Crop Insurance (RMA)

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- Major coverages
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- Foreign insurers

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- Other alien markets

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- Declarations (40 P.S. § 991.1609; 31 Pa. Code Ch. 124.5-.6)
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- Notice to insured (40 P.S. §§ 991.1608, 31 Pa. Code § 124.2)
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**Pennsylvania Producer’s Examination for Title Insurance**

SERIES 16-10

60 Items - 80 Minutes

**1.0 Insurance Regulation 12%**

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

6.4 Recording

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

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

100 Items - 120 Minutes

---

1.0 INSURANCE REGULATION (17%)

1a Licensing

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

1b Federal regulation

- Fair Credit Reporting Act
- Fraud and False Statements (18 USC Sections 1033 and 1034)
- Privacy (Gramm-Leach-Bliley)
- Other federal regulations (e.g., Do Not Call List; https://www.donotcall.gov/)

2.0 GENERAL INSURANCE CONCEPTS (13%)

2a Risk

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

2b Classifications of Insurers

- Mutual, Stock
- Admitted, Non-Admitted
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<th>3.0 PROPERTY AND CASUALTY INSURANCE BASICS (25%)</th>
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| 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. 5991.2001 et seq.) |
|      | Deductibles |
|      | Other insurance (e.g. Primary and Excess, Pro Rata, Nonconcurrency, Contribution by Equal Shares) |

| 3.14 | Limits of Liability |
|      | Per Accident |
|      | Per Occurrence |
|      | Per Person |
|      | Aggregate |
|      | Split |
|      | Combined Single Limit |

| 3.15 | Coinsurance |
|      | Purpose |
|      | Definition |
|      | Calculation |
|      | Penalties |
|      | Total versus Partial Loss |

| 3.16 | Specific, Scheduled, and Blanket Insurance |
| 3.17 | Named Insured Provisions |
|      | First Named Insured versus Other Insureds |
|      | Duties After Loss |
|      | Assignment |
|      | Waiver of Rights |

| 3.18 | Insurer Provisions |
|      | Liberalization |
|      | Subrogation |
|      | Claim Settlement Options |
|      | Duty to Defend |

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

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

| 4.0 DWELLING POLICY CONCEPTS (9%) |
| 4a | Dwelling Policy ('14) |
|    | Characteristics |
|    | Eligibility |
### Purpose

Policy Definitions

### 4b Coverage Forms Specifying Perils Insured Against

- DP-1 Basic
- DP-2 Broad
- DP-3 Special

### 4c Property Coverages

- Dwelling
- Other Structures
- Personal Property
- Fair Rental Value
- Additional Living Expense

### 4d Dwelling Policy Exclusions

### 4e Dwelling Policy Conditions

### 4f Dwelling Policy Endorsements

- Special Provisions - Pennsylvania (DP 01 37)
- Automatic Increase in Insurance Coverage (Inflation Protection) (DP 04 41)
- Dwelling Under Construction (DP 11 43)
- Theft Coverage (DP 04 72)
- Personal Liability Supplement

### 5.0 HOMEOWNERS POLICY CONCEPTS (15%)

#### 5.1 Homeowners Policy ('11)

- Characteristics
- Eligibility
- Purpose
- Policy Definitions

#### 5.2 Perils Insured Against

- Basic
- Broad
- Special

#### 5.3 Homeowners Policy Coverage Forms

- Broad (HO-2)
- Special (HO-3)
- Contents Broad (HO-4)
- Unit-Owners (HO-6)
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#### 5.4 Property Coverages

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- Personal Property
- Loss of Use
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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

### 5.9 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)

#### 6.0 PERSONAL AUTOMOBILE POLICY (17%)

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

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

#### 6.2 Motor Vehicle Financial Responsibility Law (75 Pa. C.S. Ch. 17 §§ 1701-1799)

#### 6.3 Personal Automobile Policy Liability ('05)

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

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

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

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

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

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

### 7.0 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
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| 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. §§ 1171.8-10)  
  - 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, 310.48, 1171.5(a)(1), 1171.5(a)(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)  
2.0 GENERAL INSURANCE 5%  
2.1 Concepts  
- Risk management key terms  
2.2 Contracts  
- Elements of a legal contract  
  - Offer and acceptance  
  - Consideration  
  - Competent parties  
  - Legal purpose  
  - Distinct characteristics of an insurance contract  
  - Contract of adhesion  
  - Aleatory contract  
  - Personal contract  
  - Unilateral contract  
  - Conditional contract  
- Legal interpretations affecting contracts  
  - Ambiguities in a contract of adhesion  
  - Reasonable expectations  
  - Indemnity  
  - Utmost good faith  
  - Representations/misrepresentations  
  - Warranties  
  - Concealment  
  - Fraud  
  - Waiver and estoppel  
2.3 Contracts  
- Term life insurance  
  - Level term  
  - Annual renewable term  
  - Level premium term  
  - Life expectancy contract  
  - Term-to-65 contract  
  - Decreasing term  
2.4 Whole life insurance  
  - Continuous premium (straight life)  
  - Limited payment  
  - Single premium  
  - Current assumption  
2.5 Flexible premium policies  
- Adjustable life  
- Universal life  
- Equity indexed universal life  
- Variable universal life  
2.6 Specialized policies  
- Joint life (first-to-die)  
- Survivorship life (second-to-die)
3.5 Group life insurance
- Characteristics of group plans
- Types of plan sponsors
- Group underwriting requirements
- Conversion to individual policy (40 P.S. § 532.7)

4.0 LIFE INSURANCE POLICY PROVISIONS, OPTIONS AND RIDERS 15%

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

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

4.3 Settlement options
- Cash payment
- Interest only
- Fixed-period installments
- Fixed-amount installments
- Life income
  - Single life
  - Joint and survivor
- Nonforfeiture options
- Cash surrender value
- Extended term
- Reduced paid-up insurance

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

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

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

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

4.8 Accelerated (living) benefit provision/rider
- Conditions for payment (31 Pa. Code Ch. 90f.3)
- Effect on death benefit (31 Pa. Code Ch. 90f.3)
- Exclusions and restrictions (31 Pa. Code Ch. 90f.4)

4.9 Riders covering additional insureds
- Spouse/other-insured term rider
- Children’s term rider
- Family term rider

4.10 Riders affecting the death benefit amount
- Accidental death
- Guaranteed insurability
- Cost of living
- Return of premium

5.0 VIATICAL SETTLEMENT PRINCIPLES AND PRACTICES 35%

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

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

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

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

PENNSYLVANIA PUBLIC INSURANCE ADJUSTER EXAMINATION SERIES 16-19
60 Items - 80 Minutes

1.0 INSURANCE REGULATION (15%)

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

1.2 Qualifications (63 P.S. § 1602)

1.3 Surety bond (63 P.S. § 1604)

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

1.5 Disciplinary actions
- Cease and desist orders (40 P.S. §§ 1171.8.:10)
| 1.6 | Claim settlement laws and regulations (40 P.S. §§ 1171.1-11, .13; 31 Pa. Code §§ 146.1-10) |
| 1.7 | Role of the adjuster |
| | Duties and responsibilities |
| | Independent adjuster versus public adjuster |
| | Resident versus nonresident public adjuster |
| | Relationship to the legal profession |
| 1.8 | Federal Regulation |
| | Fraud and False Statements (18 USC Sections 1033 and 1034) |
| | Privacy (Gramm-Leach-Bliley) |

2.0 GENERAL INSURANCE CONCEPTS (14%)

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

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

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

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

3.0 PROPERTY AND CASUALTY INSURANCE BASICS (19%)

3.1 Types of Hazards

3.2 Types of Perils
- Named
- Special

3.3 Types of Loss
- Direct
- Indirect

3.4 Loss Valuation
- Actual Cash Value
- Replacement Cost
- Functional Replacement Cost
- Market Value
- Agreed Value
- Valued Policy

3.5 Basic Types of Construction

3.6 Negligence
- Elements of a Negligent Act
- Defense Against Negligence

3.7 Accident versus Occurrence

3.8 Policy Structure
- Declarations
- Definitions
- Insuring Agreement
- Supplementary Coverage
- Conditions
- Exclusions
- Endorsements

3.9 Policy Conditions
- Insureds
- Policy Period
- Policy Territory
- Cancellation and Non-Renewal (40 P.S. § 1171.5 (a)(9); 31 Pa Code Ch. 59; 40 P.S. §991.2001 et seq.; 40 P.S. §3401 et seq.)
- Deductibles
- Other Insurance (e.g. Primary and Excess, Pro Rata, Nonconcurrency, Contribution by Equal Shares)

3.10 Coinsurance
- Purpose
- Definition
- Calculation
- Penalties
- Total versus Partial Loss

3.11 Specific, Scheduled, and Blanket Insurance

3.12 Vacant versus Unoccupied

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

3.14 Insurer Provisions
- Liberalization
- Claim Settlement Options
- Duty to Defend

3.15 Third-Party Provisions
- Standard Mortgage Clause
- Loss Payable Clause
- No Benefit to the Bailee

4.0 DWELLING POLICY CONCEPTS (6%)
4.1 Dwelling Policy ('14)
Characteristics
Eligibility
Purpose
Policy Definitions

4.2 Coverage Forms Specifying Perils Insured Against
DP-1 Basic
DP-2 Broad
DP-3 Special

4.3 Property Coverages
Coverage A - Dwelling
Coverage B - Other Structures
Coverage C - Personal Property
Coverage D - Fair Rental Value
Coverage E - Additional Living Expense

4.4 Dwelling Policy Exclusions

4.5 Dwelling Policy Conditions

4.6 Dwelling Policy Endorsements
Special provisions — Pennsylvania (DP 01 37)
Automatic Increase in Insurance Coverage (Inflation Protection) (DP 04 11)
Dwelling Under Construction (DP 11 43)
Broad Theft Coverage (DP 04 72)

5.0 HOMEOWNERS POLICY CONCEPTS (10%)

5.1 Homeowners Policy ('11 PA Version) — Section I
Characteristics
Eligibility
Purpose
Policy Definitions

5.2 Perils Insured Against
Basic
Broad
Special

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

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

5.5 Homeowners Policy Exclusions

5.6 Homeowners Policy Conditions

5.7 Homeowners Policy Endorsements
Business Pursuits
Home Day Care (HO 04 97)

Personal Property Replacement Cost — Pennsylvania (HO 23 63)
Watercraft
Special Provisions - Pennsylvania (HO 01 37)
Limited Fungi, Wet or Dry Rot, or Bacteria (HO 04 26, HO 04 27)
Permitted Incidental Occupancies (HO 04 42)

5.8 Scheduled Personal Property/Personal Articles Floater (HO 04 61)

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
8.3 Businessowners Section III – Common Policy Conditions

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

9.0 OTHER TYPES OF INSURANCE POLICIES (4%)

9.1 Farmowners/Ranchowners Policy

9.2 Mobile Home Policy

9.3 Flood Insurance
- Private vs. NFIP

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

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

### 4.3 Determining value and loss
- Adjustment procedure
- Salvage (31 Pa. Code Ch. 62.3)
- Appraisal (31 Pa. Code Ch. 62.3)
- Depreciation
- Repair or replacement (31 Pa. Code Ch. 62.3)
- "Like kind and quality" (31 Pa. Code Ch. 62.3)
- Aftermarket parts (31 Pa. Code Ch. 62.1; 62.3)
- Partial versus total loss
- Constructive total loss

### 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
- Frame
- Mechanical
  - Engine
  - Cooling system
  - Electrical system/computers
  - Exhaust system
  - Fuel system
  - Heating and air conditioning systems
  - Brakes/ABS
  - Steering
  - Suspension
  - Transmission
  - Air bags/SRS (seat belts)
- Glass
- Tires/wheels
- Interior
  - Seats
  - Dash
- Paint and Finish
  - Accessories (ex. Graphics, running boards, trailer hitch, bug screens, auxiliary lighting, tinted glass)

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

#### 5.1 Vehicle value, loss, parts and construction
- Appraisal (31 Pa. Code Ch. 62.3)
- Repair or replacement (ex. "like-kind and quality", aftermarket parts) (31 Pa. Code Ch. 62.3)
- Partial versus total loss
- Constructive total loss
- Body
  - Front end
  - Rear body
- Quarter panels
- Doors
- Roof
- Bumpers/urethane repairs
- Lamps
- Cowl
- Firewall
- Floor pan
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  - Air bags/SRS (seat belts)
- Glass
- Tires/wheels
- Interior
  - Seats
  - Dash
- Paint and Finish
  - Accessories (ex. Graphics, running boards, trailer hitch, bug screens, auxiliary lighting, tinted glass)
Last Name

Full First Name

Full Middle Name

Social Security Number  (FOR IDENTIFICATION PURPOSES ONLY)  

Cell Phone Number (including area code)

Mailing Address

City

State

Zip Code

Name of Your Pre-licensing Education Course Provider

Pre-licensing Course Completion Date (mm/dd/yyyy)

Email Address

DOB (mm/dd/yyyy)

Examination (Select One)

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<tr>
<th>Examination</th>
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EXAMINATION FEES ARE NOT REFUNDABLE OR TRANSFERABLE.
THE EXAMINATION FEE IS VALID FOR ONE YEAR FROM THE DATE OF PAYMENT.

(Check one)  ☐ First Time  ☐ Retake

You may pay by credit card, company check, cashier’s check or money order. Make check or money order payable to PSI and note your name on it.

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

Card No: ____________________________ Exp. Date: ____________________________

Card Verification No: ________________

The card verification number may be located on the back of the card (the last three digits on the signature strip) or on the front of the card (the four digits to the right and above the card account number).

Billing Street Address: ____________________________________________ Billing Zip Code: __________________

Cardholder Name (Print): ____________________________________________ Signature: ____________________________

I am faxing the Exam Accommodations Request form (at the end of this booklet) and required documentation.  ☐ Yes  ☐ No

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3210 E Tropicana * Las Vegas, NV * 89121
Fax (702) 932-2666 * (800) 733-9267 * TTY (800) 735-2929 ** www.psiexams.com
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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

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