

## LIFE – GENERAL KNOWLEDGE CONTENT OUTLINE

### Product Knowledge, Terms, and Concepts

(50 scoreable questions plus 5 pretest questions)

#### I. TYPES OF POLICIES .....15

##### A. Traditional whole life products

1. Ordinary whole life
2. Limited-pay and single-premium life

##### B. Interest/market-sensitive/adjustable life products

1. Universal life
2. Variable whole life
3. Variable universal life
4. Interest-sensitive whole life
5. Indexed life

##### C. Term life

1. Types
  - a. Level
  - b. Decreasing
  - c. Return of premium
  - d. Annually renewable
2. Special features
  - a. Renewable
  - b. Convertible

##### D. Annuities

1. Single and flexible premium
2. Immediate and deferred
3. Fixed and variable
4. Indexed
5. Accumulation and Annuity Periods
6. Payout options

##### E. Combination plans and variations

1. Joint life(first to die)
2. Survivorship life (second to die)

#### II. POLICY RIDERS, PROVISIONS, OPTIONS, AND EXCLUSIONS 15

##### A. Policy riders

1. Waiver of premium and waiver of monthly deduction
2. Guaranteed insurability
3. Payor benefit
4. Accidental death and/or accidental death and dismemberment
5. Term riders
6. Other insureds
7. Long term care
8. Return of premium
9. Disability
10. Cost of Living

##### B. Policy provisions and options

1. Entire contract
2. Insuring clause
3. Free look
4. Consideration
5. Owner's rights
6. Beneficiary designations
  - a. Primary and contingent

- b. Revocable and irrevocable
  - c. Common disaster
  - d. Minor beneficiaries
  - e. Designation by class
7. Premium Payment
  - a. Modes
  - b. Grace period
  - c. Automatic premium loan
  - d. Level or flexible
8. Reinstatement
9. Policy loans, withdrawals, partial surrenders
10. Non-forfeiture options
11. Dividends and dividend options (eg. participating, non-participating)
12. Incontestability
13. Assignments
14. Suicide
15. Misstatement of age and gender
16. Settlement options
17. Accelerated death benefits

##### C. Policy exclusions

1. War
2. Aviation
3. Dangerous Occupation

#### III. COMPLETING THE APPLICATION, UNDERWRITING, AND DELIVERING THE POLICES.....12

##### A. Completing the application

1. Required signatures
2. Changes in the application
3. Consequences of incomplete applications
4. Warranties and representations
5. Collecting the initial premium and issuing the receipt
6. Replacement
7. Disclosures at point of sale (e.g., HIPAA, HIV consent)
8. USA PATRIOT Act/anti-money laundering
9. Gramm-Leach-Bliley Act (GLBA) Privacy

##### B. Underwriting

1. Insurable interest
2. Medical information and consumer reports
3. Fair Credit Reporting Act
4. Risk classification
5. Stranger/Investor-owned life insurance (STOLI/IOLI)

##### C. Delivering the policy

1. When coverage begins
2. Explaining the policy and its provisions, riders, exclusions, and ratings to the client

##### D. Contract law

1. Elements of a contract
  - a. Consideration
  - b. Offer and Acceptance
  - c. Competent parties
  - d. Legal purpose
2. Unique aspects of the insurance contract
  - a. Conditional

- b. Unilateral
- c. Adhesion
- d. Aleatory

**IV. TAXES, RETIREMENT, AND OTHER INSURANCE CONCEPTS .....8**

- A. Third-party ownership**
- B. Viatical Settlements**
- C. Life Settlements**
- D. Group life insurance**
  - 1. Conversion privilege
  - 2. Contributory vs. noncontributory
- E. Retirement plans**
  - 1. Qualified plans
  - 2. Nonqualified plans
- F. Life insurance needs analysis/suitability**
  - 1. Personal insurance needs
  - 2. Business insurance needs
    - a. Key person
    - b. Buy sell
- G. Social Security benefits**
- H. Tax treatment of insurance premiums, proceeds, and dividends**
  - 1. Individual life
  - 2. Group life
  - 3. Modified Endowment Contracts (MECs)

**LIFE**  
**Maine-Specific Content Outline**  
**State Laws and Rules**

*(25 scoreable questions plus 5 pretest questions)*

**I. MAINE LAWS AND RULES COMMON TO LIFE, ACCIDENT, AND HEALTH INSURANCE .....20**

*Ref: All references are to sections in Title 24-A unless otherwise noted*

- A. Superintendent of Insurance**
  - 1. Broad powers  
*Ref: Chap. 3: 201, 211, 214, 221*
  - 2. Notice and hearing  
*Ref: Chap. 3: 229, 230, 236*
- B. Definitions**
  - 1. Authorized, unauthorized, and certificate of authority  
*Ref: Chap. 5: 404, 406*
  - 2. Domestic, foreign, and alien  
*Ref: Chap. 1: 6*
  - 3. Stock and mutual  
*Ref: Chap. 5: 400, 401*
  - 4. Transacting insurance  
*Ref: Chap. 1: 9*
  - 5. Maine Life and Health Insurance Guaranty Association  
*Ref: Chap. 62: 4602, 4603*
- C. Licensing requirements and limitations**  
*Ref: Chap. 16: 1402, 1410, 1411, 1413, 1415, 1416, 1419, 1420-A, 1420-D, 1420-E-1420-H, 1420-J, 1420-M, 1445, 1461, 1464-1468*
  - 1. Types of licenses
    - a. Producer
    - b. Consultant
    - c. Temporary
    - d. Nonresident
    - e. Limited
    - f. Adjuster
    - g. Business entity
  - 2. Exemptions/exceptions  
*Ref: Chap. 16: 1420-A, 1420-C*
  - 3. Appointment  
*Ref: Chap. 16: 1420-M, 1420-N*

- 4. License refusal, termination, expiration, revocation, suspension, and nonrenewal  
*Ref: Chap. 16: 1410, 1412, 1416-A, 1417-1418, 1420-E, 1420-F, 1420-K*
- 5. Educational Requirements  
*Ref: Chap. 16: 1482; Bureau Rule 542*

**D. Marketing practices**

*Ref: All references are to Chap. 23 unless otherwise noted*

- 1. Unfair practices
  - a. Claims methods and practices  
*Ref: 2164-D, 2186; Chap. 27: 2436, 2436-A; Chap. 33: 2709*
  - b. Excess charges  
*Ref: 2174*
  - c. Rebating  
*Ref: 2160, 2161, 2163, 2163-A*
  - d. Twisting  
*Ref: 2155*
  - e. Misrepresentation  
*Ref: 2153*
  - f. Defamation  
*Ref: 2157*
  - g. False information and advertising  
*Ref: 2154*
  - h. Penalties  
*Ref: Chap. 1: 12-A; Chap. 16: 1412, 1417, 1420-K*
  - i. Fraud  
*Ref: 2178, 2186*
  - j. Cross-selling/Unfair solicitation methods  
*Ref: 2152-B*
- 2. Producer responsibilities  
*Ref: Chap. 16: 1442, 1447, 1449, 1450; Chap. 27:2422*
- 3. Compensation of licensees  
*Ref: Chap. 16: 1449, 1450*
- 4. Privacy  
*Ref: Chap. 24: 2202, 2208*

**E. Third-party notice of cancellation and reinstatement**

*Ref: Bureau Rules 425, 580, 585; Chap. 67: 5016*

**II. MAINE LAWS AND RULES PERTINENT TO LIFE INSURANCE ONLY .....5**

*Ref: All references are to sections in Title 24-A unless otherwise noted*

**A. Solicitation and cost disclosure**

*Ref: Chap. 29, Chap. 31, Bureau Rule 240 and Appendices*

- 1. Buyer's guide
- 2. Policy summary
  - a. Dividends  
*Ref: Chap. 29: 2509*
  - b. Cost index
- 3. Illustrations  
*Ref: Bureau Rule 910*

**B. AIDS testing requirements**

*Ref: Bureau Rule 490*

**C. Changes in the application**

*Ref: Chap. 27: 2409*

**D. Policy provisions**

*Ref: Chap. 29: 2505, 2515-A*

**E. Viatical and life settlements**

*Ref: Chap. 85: 6802-A, 6808-A, 6809*

**F. Suitability and replacement**

*Ref: Bureau Rules 917, 919*

**ACCIDENT & HEALTH – GENERAL KNOWLEDGE CONTENT OUTLINE**  
**Product Knowledge, Terms, and Concepts**

*(50 scoreable questions plus 10 pretest questions)*

**I. TYPES OF POLICIES .....14**

**A. Disability income**

- 1. Individual disability income policy
- 2. Business overhead expense policy
- 3. Business disability buyout policy
- 4. Group disability income policy
- 5. Key employee policy

**B. Accidental death and dismemberment**

**C. Medical expense insurance**

- 1. Basic hospital, medical, and surgical policies
- 2. Major medical policies
- 3. Health Maintenance Organizations (HMOs)
- 4. Preferred Provider Organizations (PPOs)
- 5. Point of Service (POS) plans
- 6. Flexible Spending Accounts (FSAs)
- 7. High Deductible Health Plans (HDHPs) and related Health Savings Accounts (HSAs)

**D. Medicare supplement policies**

**E. Group insurance**

- 1. Differences between individual and group contracts
- 2. General characteristics
- 3. COBRA

**F. Individual/Group Long Term Care (LTC)**

**G. Other policies**

- 1. Dental
- 2. Vision
- 3. Cancer
- 4. Critical illness or specified disease
- 5. Worksite (employer-sponsored)
- 6. Hospital indemnity
- 7. Short-term medical
- 8. Accident

**II. POLICY PROVISIONS, CLAUSES, AND RIDERS .....20**

**A. Mandatory and optional provisions**

- 1. Entire contract
- 2. Time limit on certain defenses (incontestable)
- 3. Grace period
- 4. Reinstatement
- 5. Notice of claim
- 6. Claim forms
- 7. Proof of loss
- 8. Time of payment of claims
- 9. Payment of claims
- 10. Physical examination and autopsy
- 11. Legal actions
- 12. Change of beneficiary
- 13. Misstatement of age or sex
- 14. Change of occupation
- 15. Illegal occupation
- 16. Relation of earning to insurance

**B. Other provisions and clauses**

- 1. Insuring clause
- 2. Free look
- 3. Consideration clause
- 4. Probationary period
- 5. Elimination period
- 6. Waiver of premium
- 7. Exclusions and limitations
- 8. Preexisting conditions
- 9. Coinsurance
- 10. Deductibles
- 11. Eligible expenses
- 12. Copayments

- 13. Pre-authorizations and prior approval requirements
- 14. Usual, reasonable, and customary (URC) charges
- 15. Lifetime, annual, or per cause maximum benefit limits

**C. Riders**

- 1. Impairment/exclusions
- 2. Guaranteed insurability

**D. Rights of renewability**

- 1. Noncancelable
- 2. Cancelable
- 3. Guaranteed renewable

**III. SOCIAL INSURANCE .....3**

**A. Medicare (Parts A, B, C, D)**

**B. Medicaid**

**C. Social Security benefits**

**IV. OTHER INSURANCE CONCEPTS .....4**

**A. Total, partial, recurrent and residual disability**

**B. Owner's rights**

**C. Dependent children benefits**

**D. Primary and contingent beneficiaries**

**E. Modes of premium payments**

**F. Nonduplication and coordination of benefits (e.g., primary vs. excess)**

**G. Occupational vs. non-occupational**

**H. Tax treatment of premiums and proceeds of insurance contracts (e.g., disability income and medical expenses, etc.)**

**I. Managed care**

**J. Workers Compensation**

**K. Subrogation**

**V. FIELD UNDERWRITING PROCEDURES .....9**

**A. Completing the application**

**B. Explaining sources of insurability and HIPAA privacy information (e.g., MIB Report, Fair Credit Reporting Act, etc.)**

**C. Initial premium payment and receipt and consequences of the receipt (e.g., medical examination, etc.)**

**D. Submitting application (and initial premium if collected) to company for underwriting**

**E. Policy delivery**

**F. Explaining policy and its provisions, riders, exclusions, and ratings to clients**

**G. Replacement**

**H. Contract law**

- 1. Elements of a contract
- 2. Insurable interest
- 3. Warranties and representations
- 4. Unique aspects of the insurance contract
  - a. Conditional
  - b. Unilateral
  - c. Adhesion
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**ACCIDENT & HEALTH  
Maine-Specific Content Outline  
State Laws and Rules**

*(38 scoreable questions plus 5 pretest questions)*

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Ref: Chap. 3: 229, 230, 236

**B. Definitions**

1. Authorized, unauthorized, and certificate of authority  
Ref: Chap. 5: 404, 406
2. Domestic, foreign, and alien  
Ref: Chap. 1: 6
3. Stock and mutual  
Ref: Chap. 5: 400, 401
4. Transacting insurance  
Ref: Chap. 1: 9
5. Maine Life and Health Insurance Guaranty Association  
Ref: Chap. 62: 4602, 4603

**C. Licensing requirements and limitations**

Ref: Chap. 16: 1402, 1410, 1411, 1413, 1415, 1416, 1419, 1420-A, 1420-D, 1420-E-1420-H, 1420-J, 1420-M, 1445, 1461, 1464-1468

1. Types of licenses
  - a. Producer
  - b. Consultant
  - c. Temporary
  - d. Nonresident
  - e. Limited
  - f. Adjuster
  - g. Business entity
2. Exemptions/exceptions  
Ref: Chap. 16:1420-A, 1420-C
3. Appointment  
Ref: Chap. 16: 1420-M, 1420-N
4. License refusal, termination, expiration, revocation, suspension, and nonrenewal  
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5. Educational requirements  
Ref: 1482; Bureau Rule 542

**D. Marketing practices**

Ref: Chap. 23 unless otherwise noted

1. Unfair practices
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Ref: 2164-D, 2186; Chap. 27: 2436, 2436-A; Chap. 33: 2709
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Ref: Chap. 1: 12-A; Chap. 16: 1412, 1417, 1420-K
  - i. Fraud  
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  - j. Cross-selling/Unfair Solicitation Methods  
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- E. Third-party notice of cancellation**  
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**A. Policy rate discrimination**

Ref: Chap. 23: 2159; Chap. 33: 2736-C; Chap. 35: 2808-B

**B. Required policy provisions**

Ref: Chap. 33; Chap. 35

1. Coverage for newborns  
Ref: Chap. 33: 2743; Chap. 35: 2834
2. Coverage for maternity benefits  
Ref: Chap. 33: 2741; Chap. 35: 2832, 2834-A
3. Coverage for home health care  
Ref: Chap. 33: 2745; Chap. 35: 2837; Chap. 68: 5051-A
4. Coverage for chiropractic services  
Ref: Chap. 33: 2748; Chap. 35: 2840-A; Chap. 56: 4236
5. Coverage for domestic partners  
Ref: Chap. 33: 2741-A; Chap. 35: 2832-A
6. Renewal and cancellation  
Ref: Chap. 33: 2707, 2729, 2736-C, 2737-2739; Chap. 35: 2808-B; Chap. 36: 2850-B
7. Assignment  
Ref: Chap. 33: 2755; Chap. 35: 2827-A; Chap. 56: 4207-A
8. Coverage for dependent children  
Ref: Chap. 33: 2742-B; Chap. 35: 2832-A, 2833-A, 2833-B, 2834-B
9. Emergency services  
Ref: Chap. 56-A: 4320-C

**C. Medicare supplement**

Ref: Chap. 67: 5002-B, 5010-A, 5012; Bureau Rule 275

1. Benefit standards
2. Sale of insurance to beneficiaries
3. Preexisting conditions
4. Nursing home coverage
5. Guaranteed issue

**D. AIDS testing requirements**

Ref: Bureau Rule 490

**E. Long-Term Care/Partnership coverage**

Ref: Chap. 68-A: 5081; Chap. 68: 5051; Bureau Rule 425

**F. Continuity of coverage**

Ref: Chap. 36: 2848, 2849-B

**G. Small group and individual health insurance plans**

Ref: Chap. 33: 2736-C; Chap. 35: 2808-B; Chap. 36: 2850-B

1. Guaranteed issue
2. Guaranteed renewal
3. Coverage and benefits
4. Market practices
5. Rating practices

**H. Health Maintenance Organization (HMO)**

Ref: Chap. 56: 4202-A, 4207, 4209, 4210, 4227, 4234-B, 4234-C, 4236, 4249; Chap. 56-A: 4302

**I. Medical Utilization Review Entities**

Ref: Chap. 34: 2772, 2773; Bureau Rule 850

**J. Preferred Provider Arrangement**

Ref: Chap. 32

**K. Appeals, Grievances, and External Review**

Ref: Chap. 56-A: Bureau Rule 850

**L. Affordable Care Act**

1. Marketplace/The SHOP Exchange
2. Taxes, penalties, and subsidies
3. Essential health benefits
  1. Mental health parity
  2. Pediatric services

3. Preventive services

Ref: Chap. 56-A: 4309-A; 45 CFR

**M. Wellness Programs**

Ref: 45 CFR 146.121; Bulletin 382

**N. COBRA and state continuation coverage**

Ref: Chap. 35:2809-A (11)

**O. Pharmacy Benefit Managers**

Ref: Chap. 56-C

**LIFE, ACCIDENT & HEALTH  
COMBINED EXAM  
LIFE – GENERAL KNOWLEDGE CONTENT  
OUTLINE  
Product Knowledge, Terms, and Concepts**

(50 scoreable questions plus 5 pretest questions)

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  - 22. Lifetime, annual, or per cause maximum benefit limits
- C. Riders**
  - 1. Impairment/exclusions
  - 2. Guaranteed insurability
  - 3. Future increase option
- D. Rights of renewability**
  - 1. Noncancelable
  - 2. Cancelable
  - 3. Guaranteed renewable

**III. SOCIAL INSURANCE .....6**

- A. Medicare (Parts A, B, C, D)**
- B. Medicaid**
- C. Social Security benefits**

**VI. OTHER INSURANCE CONCEPTS .....4-5**

- A. Total, partial, recurrent and residual disability**
- B. Owner's rights**
- C. Dependent children benefits**
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- E. Modes of premium payments**
- F. Nonduplication and coordination of benefits (e.g., primary vs. excess)**
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- H. Tax treatment of premiums and proceeds of insurance contracts (e.g., disability income and medical expenses, etc.)**
  - I. Managed care**
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**VI. FIELD UNDERWRITING PROCEDURES .....8**

**L. COMPLETING THE APPLICATION**

**M. Explaining sources of insurability and HIPAA privacy information (e.g., MIB Report, Fair Credit Reporting Act, etc.)**

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State Laws and Rules**

*(36 scoreable questions plus 5 pretest questions)*

**I. MAINE LAWS AND RULES COMMON TO LIFE, ACCIDENT, AND HEALTH INSURANCE .....18**

*Ref: All references are to sections in Title 24-A unless otherwise noted*

**A. Superintendent of Insurance**

1. Broad powers  
*Ref: Chap. 3: 201, 211, 214, 221*
2. Notice and hearing  
*Ref: Chap. 3: 229, 230, 236*

**B. Definitions**

1. Authorized, unauthorized, and certificate of authority  
*Ref: Chap. 5: 404, 406*
2. Domestic, foreign, and alien  
*Ref: Chap. 1: 6*
3. Stock and mutual  
*Ref: Chap. 5: 400, 401*
4. Transacting insurance  
*Ref: Chap. 1: 9*
5. Maine Life and Health Insurance Guaranty Association  
*Ref: Chap. 62: 4602, 4603*

**C. Licensing requirements and limitations**

*Ref: Chap. 16: 1402, 1410, 1411, 1413, 1415, 1416, 1419, 1420-A, 1420-D, 1420-E- 1420-H, 1420-J, 1420-M, 1445, 1461, 1464-1468*

1. Types of licenses
  - a. Producer
  - b. Consultant
  - c. Temporary
  - d. Nonresident
  - e. Limited
  - f. Adjuster
  - g. Business entity
2. Exemptions/exceptions  
*Ref: Chap. 16: 1420-A, 1420-C*

3. Appointment

*Ref: Chap. 16: 1420-M, 1420-N*

4. License refusal, termination, expiration, revocation, suspension, and nonrenewal

*Ref: Chap. 16: 1410, 1412, 1416-A, 1417-1418, 1420-E, 1420-F, 1420-K*

5. Educational requirements

*Ref: Chap. 16: 1482; Bureau Rule 542*

**D. Marketing practices**

*Ref: All references are to Chap. 23 unless otherwise noted*

1. Unfair practices

a. Claims methods and practices

*Ref: 2164-D, 2186; Chap.27: 2436, 2436-A; Chap. 33: 2709*

b. Excess charges

*Ref: 2174*

c. Rebating

*Ref: 2160, 2161, 2163, 2163-A*

d. Twisting

*Ref: 2155*

e. Misrepresentation

*Ref: 2153*

f. Defamation

*Ref: 2157*

g. False information and advertising

*Ref: 2154*

h. Penalties

*Ref: Chap. 1: 12-A; Chap. 16: 1412, 1417, 1420-K*

i. Fraud

*Ref: 2178, 2186*

j. Cross-selling/Unfair Solicitation Methods

*Ref: 2152-B*

2. Producer responsibilities

*Ref: Chap. 16: 1442, 1447, 1449, 1450; Chap. 27: 2422*

3. Compensation of licensees

*Ref: Chap. 16: 1449, 1450*

4. Privacy

*Ref: Chap. 24: 2202; 2208*

**E. Third-party notice of cancellation**

*Ref: Bureau Rules 425, 580, 585; Chap. 67: 5016*

**II. MAINE LAWS AND RULES PERTINENT TO LIFE INSURANCE ONLY .....4**

*Ref: All references are to sections in Title 24-A unless otherwise noted*

**A. Solicitation and cost disclosure**

*Ref: Chap. 29; Chap. 31; Bureau Rule 240 and Appendices*

1. Buyer's guide

2. Policy summary

a. Dividends

*Ref: Chap. 29: 2509*

b. Cost index

3. Illustrations

*Ref: Bureau Rule 910*

**B. AIDS testing requirements**

*Ref: Bureau Rule 490*

**C. Changes in the application**

*Ref: Chap. 27: 2409*

**D. Policy provisions**

*Ref: Chap. 29: 2505, 2515-A*

**E. Viatical and life settlements**

*Ref: Chap. 85: 6802-A, 6808-A, 6809*

**F. Suitability and replacement**

*Ref: Bureau Rules 917, 919*

**III. MAINE LAWS AND RULES PERTINENT TO ACCIDENT AND HEALTH INSURANCE ONLY.....14**

*Ref: All references are to sections in Title 24-A unless otherwise noted*

**A. Policy rate discrimination**

*Ref: Chap. 23: 2159; Chap. 33: 2736-C; Chap. 35: 2808-B*

**B. Required policy provisions**

*Ref: Chap. 33; Chap. 35*

1. Coverage for newborns  
*Ref: Chap. 33: 2743; Chap. 35: 2834*
2. Coverage for maternity benefits  
*Ref: Chap. 33: 2741; Chap. 35: 2832, 2834-A*
3. Coverage for home health care  
*Ref: Chap. 33: 2745; Chap. 35: 2837; Chap. 68: 5051-A*
4. Coverage for chiropractic services  
*Ref: Chap. 33: 2748; Chap. 35: 2840-A; Chap. 56: 4236*
5. Coverage for domestic partners  
*Ref: Chap. 33: 2741-A; Chap. 35: 2832-A*
6. Renewal and cancellation  
*Ref: Chap. 33: 2707, 2729, 2736-C, 2737–2739; Chap. 35: 2808-B; Chap. 36: 2850-B*
7. Assignment  
*Ref: Chap. 33: 2755; Chap. 35: 2827-A; Chap. 56: 4207-A*
8. Coverage for dependent children  
*Ref: Chap. 33: 2742-B; Chap. 35: 2832-A, 2833-A, 2833-B, 2834-B*
9. Emergency services  
*Ref: Chap. 56-A: 4320-C*

**C. Medicare supplement**

*Ref: Chap. 67; 5002-B; 5010-A; 5012; Bureau Rule 275*

1. Benefit standards
2. Sale of insurance to beneficiaries
3. Preexisting conditions
4. Nursing home coverage
5. Guaranteed issue

**D. AIDS testing requirements**

*Ref: Bureau Rule 490*

**E. Long-Term Care/Partnership coverage**

*Ref: Chap. 68-A: 5081; Chap 68: 5051; Bureau Rule 425*

**F. Continuity of coverage**

*Ref: Chap. 36: 2848, 2849-B*

**G. Small group and individual health insurance plans**

*Ref: Chap. 33: 2736-C; Chap. 35: 2808-B; Chap. 36: 2850-B*

1. Guaranteed issue
2. Guaranteed renewal
3. Coverage and benefits
4. Market practices
5. Rating practices

**H. Health Maintenance Organization (HMO)**

*Ref: Chap. 56: 4202-A, 4207, 4209, 4210, 4227, 4234-B, 4234-C, 4236, 4249; Chap. 56-A: 4302*

**I. Medical Utilization Review Entities**

*Ref: Chap. 34: 2772, 2773; Bureau Rule 850*

**J. Preferred Provider Arrangement**

*Ref: Chap. 32*

**K. Appeals, Grievances, and External Review**

*Ref: Chap. 56-A: Bureau Rule 850*

**L. Affordable Care Act**

4. Marketplace/The SHOP Exchange
5. Taxes, penalties, and subsidies
6. Essential health benefits
  1. Mental health parity
  2. Pediatric services
  3. Preventive services

*Ref: Chap. 56-A: 4309-A; 45 CFR*

**M. Wellness Programs**

*Ref: 45 CFR 146.121; Bulletin 382*

**N. COBRA and state continuation coverage**

*Ref: Chap. 35: 2809-A (11)*

**O. Pharmacy Benefit Managers**

*Ref: Chap. 56-C*

**PROPERTY – GENERAL KNOWLEDGE  
CONTENT OUTLINE**

**Product Knowledge, Terms, and Concepts**

*(50 scoreable questions plus 5 pretest questions)*

**I. TYPES OF POLICIES .....22**

**A. Homeowners**

1. HO-2
2. HO-3
3. HO-4
4. HO-5
5. HO-6
6. HO-8

**B. Dwelling policies**

1. DP-1
2. DP-2
3. DP-3

**C. Commercial lines**

1. Commercial Package Policy (CPP)
2. Commercial property
  - a. Commercial building and business personal property form
  - b. Causes of loss forms
  - c. Business income
  - d. Extra expense
  - e. Equipment breakdown
3. Business Owners Policy (BOP)
4. Builders Risk
5. Cyber First-Party Coverage

**D. Inland marine**

1. Personal Articles floaters
2. Commercial Property floaters

**E. National Flood Insurance Program**

**F. Others**

1. Earthquake
2. Mobile Homes
3. Watercraft
4. Farm Owners
5. Windstorm

**II. INSURANCE TERMS AND RELATED CONCEPTS.....15**

**A. Insurance**

1. Law of Large Numbers

**B. Insurable interest**

**C. Risk**

1. Pure vs. Speculative Risk

**D. Hazard**

1. Moral
2. Morale
3. Physical

**E. Peril**

**F. Loss**

1. Direct
2. Indirect

**G. Loss Valuation**

1. Actual cash value
2. Replacement cost
3. Market value

- 4. Stated/agreed value
- 5. Salvage value
- H. Proximate cause**
  - I. Deductible**
  - J. Indemnity**
  - K. Limits of liability**
  - L. Coinsurance/Insurance to value**
  - M. Occurrence**
  - N. Cancellation**
  - O. Nonrenewal**
  - P. Vacancy and unoccupancy**
  - Q. Liability**
    - 1. Absolute
    - 2. Strict
    - 3. Vicarious
  - R. Negligence**
  - S. Binder**
  - T. Endorsements**
  - U. Blanket vs. Specific**
- III. POLICY PROVISIONS AND CONTRACT LAW.....13**
  - A. Declarations**
  - B. Insuring agreement**
  - C. Conditions**
  - D. Exclusions**
  - E. Definition of the insured**
  - F. Duties of the insured**
  - G. Obligations of the insurance company**
  - H. Mortgagee rights**
    - I. Proof of loss**
  - J. Notice of claim**
  - K. Appraisal**
  - L. Other Insurance Provision**
  - M. Subrogation**
  - N. Elements of a contract**
  - O. Warranties, representations, and concealment**
  - P. Sources of underwriting information**
  - Q. Fair Credit Reporting Act**
  - R. Privacy Protection (Gramm Leach Bliley)**
  - S. Policy Application**
  - T. Terrorism Risk Insurance Act (TRIA)**
  - U. Territory**

|  |
|--|
| <p><b>PROPERTY</b><br/> <b>Maine-Specific Content Outline</b><br/> <b>State Laws and Rules</b></p> |
|--|

*(30 scoreable questions plus 7 pretest questions)*

**I. MAINE LAWS AND RULES COMMON TO PROPERTY AND CASUALTY INSURANCE.....28**

*Ref: All references are to sections in Title 24-A unless otherwise noted*

**A. Superintendent of Insurance**

- 1. Broad powers  
*Ref: Chap. 3: 201, 211, 214, 221*
- 2. Notice and hearing  
*Ref: Chap. 3: 229, 230, 236*

**B. Definitions**

- 1. Authorized, unauthorized, and certificate of authority  
*Ref: Chap. 5: 404, 406, 410*
- 2. Surplus Lines law  
*Ref: Chap. 19: 2002-A, 2004, 2007*
- 3. Domestic, foreign, and alien  
*Ref: Chap. 1: 6*

- 4. Stock and mutual  
*Ref: Chap. 5: 400, 401*
- 5. Transacting insurance  
*Ref: Chap. 1: 9*
- 6. Maine Insurance Guaranty Association  
*Ref: Chap. 57: 4432, 4433, 4435, 4438, 4451*
- 7. Subrogation  
*Ref: Chap. 39: 2910-A*

**C. Licensing requirements and limitations**

*Ref: Chap. 16: 1402, 1410, 1411, 1413, 1417, 1419, 1420-A, 1420-D, 1420-E, 1420-H, 1420-J, 1420-K, 1420-M, 1461, 1463-1468*

- 1. Types of licenses
  - a. Producer
  - b. Consultant
  - c. Temporary
  - d. Nonresident
  - e. Adjuster
  - f. Business entity
- 2. Exemptions/exceptions  
*Ref: Chap. 16: 1420-A, 1420-C*
- 3. Appointment  
*Ref: Chap. 16: 1420-M, 1420-N*
- 4. License refusal, termination, expiration, revocation, suspension and nonrenewal  
*Ref: Chap. 16: 1410, 1412, 1416-A, 1417-1418, 1420-E, 1420-F, 1420-K*
- 5. Continuing Education  
*Ref: Chap. 16: 1482; Bureau Rule 542*

**D. Marketing and underwriting practices**

*Ref: Chap. 23 unless otherwise noted*

- 1. Unfair practices
  - a. Claims, methods, and practices  
*Ref: 2164-D, 2186; Chap. 27: 2436, 2436-A*
  - b. Excess charges  
*Ref: 2174, Chap. 27: 2412-A*
  - c. Rebating  
*Ref: 2162, 2163, 2163-A*
  - d. Discrimination  
*Ref: 2159-A, 2169-B; Chap. 39: 2902-C; Chap. 39: 2902-F, 2916; Chap. 41: 3058*
  - e. Misrepresentation  
*Ref: 2153, 2178*
  - f. Defamation  
*Ref: 2157*
  - g. False information and advertising  
*Ref: 2154*
  - h. Twisting  
*Ref: 2155*
  - i. Penalties  
*Ref: Chap. 1: 12-A; Chap. 16: 1412, 1417, 1420-K; Chap. 27: 2436*
- 2. Producer responsibilities  
*Ref: Chap. 16: 1442, 1447, 1449, 1450; Chap. 27: 2406, 2422*
- 3. Compensation of licensees  
*Ref: Chap. 16: 1420-L, 1450*
- 4. Roll-on coverages  
*Ref: Bulletin 143*
- 5. Surplus Lines  
*Ref: Chap. 19: 2004, 2006-2009, 2020*
- 6. Privacy  
*Ref: Chap. 24: 2202, 2215, 2208*

7. Credit Scoring

Ref: 2169-B; Chap. 39: 2902-C

**E. Cancellation and nonrenewal provisions**

1. Commercial lines

Ref: Chap. 39: 2908; Chap. 41: 3007; Title 39-A, Chap. 9: 403

2. Personal lines

Ref: Chap. 39: 2914, 2915, 2916-A, 2920, 2921; Chap. 41: 3049, 3051, 3057; Bulletin 316

**II. MAINE LAWS AND RULES PERTINENT TO PROPERTY INSURANCE.....2**

Ref: All references are to sections in Title 24-A unless otherwise noted

**A. Maine Standard Fire Policy**

Ref: Chap. 41: 3002

**B. Hurricane deductibles**

Ref: Chap. 41:3061, Rule 960

**CASUALTY – GENERAL KNOWLEDGE  
CONTENT OUTLINE**

**Product Knowledge, Terms, and Concepts**

(50 scoreable questions plus 5 pretest questions)

**I. TYPES OF POLICIES, BONDS, AND RELATED TERMS.....23**

1. Exposures

- a. Premises and Operations
- b. Products and Completed Operations

2. Coverage

- a. Coverage A: Bodily Injury and Property Damage Liability (Occurrence, Claims made including Retroactive Date)
- b. Coverage B: Personal Injury and Advertising Injury
- c. Coverage C: Medical Payments
- d. Supplemental Payments
- e. Who is an insured
- f. First named insured
- g. Limits (Per occurrence, Annual Aggregate)
- h. Damage to Property of Others

**B. Automobile: personal auto and business auto**

1. Liability

- a. Bodily Injury
- b. Property Damage
- c. Split Limits
- d. Combined Single Limit

2. Medical Payments

3. Physical Damage (collision; other than collision; specified perils)

4. Uninsured motorists

5. Underinsured motorists

6. Who is an insured

7. Types of Auto

- a. Owned
- b. Non-owned
- c. Hired
- d. Temporary Substitute
- e. Newly Acquired Autos
- f. Transportation Expense and Rental Reimbursement Expense

8. Auto Dealers Coverage Form, including Garagekeepers Insurance

9. Exclusions

10. Individual Named Insured and Drive Other Car (DOC)

11. Mobile equipment

**C. Workers Compensation Insurance, Employers Liability Insurance, and Related Issues**

(This section does not deal with specifics of state law, which are addressed elsewhere in this outline.)

1. Standard policy concepts

- a. Who is an employee/employer
- b. Compensation

2. Work-related vs. non-work-related

3. Other states' insurance

4. Employers Liability

5. Exclusive remedy

6. Premium Determination

**D. Crime**

1. Employee Dishonesty

2. Theft

3. Robbery

4. Burglary

5. Forgery and Alteration

6. Mysterious disappearance

**E. Bonds**

1. Surety

2. Fidelity

**F. Professional liability**

1. Errors and Omissions

2. Medical Malpractice

3. Directors and Officers (D&O)

4. Employment Practices Liability (EPLI)

5. Cyber liability and data breach, funds transfer

6. Liquor liability

**G. Umbrella/Excess Liability**

**H. Business Owners Policy (BOP)**

**II. INSURANCE TERMS AND RELATED CONCEPTS.....15**

**A. Risk**

**B. Hazards**

1. Moral

2. Morale

3. Physical

**C. Indemnity**

**D. Insurable interest**

**E. Loss valuation**

1. Actual cash value

2. Replacement cost

3. Market value

4. Stated/agreed value

5. Salvage value

**F. Negligence**

**G. Liability**

**H. Occurrence**

**I. Binders**

**J. Warranties**

**K. Representations**

**L. Concealment**

**M. Deposit Premium/Audit**

**N. Certificate of Insurance**

**O. Law of Large Numbers**

**P. Pure vs. Speculative Risk**

**Q. Endorsements**

**R. Damages**

1. Compensatory

- a. General
- b. Special
- 2. Punitive
- S. Compliance with provisions of Fair Credit Reporting Act**

**III. POLICY PROVISIONS.....12**

- A. Declarations**
- B. Insuring agreement**
- C. Conditions**
- D. Exclusions and Limitations**
- E. Definition of the insured**
- F. Duties of the insured after a loss**
- G. Cancellation and nonrenewal provisions**
- H. Supplementary payments**
- I. Proof of loss**
- J. Notice of claim**
- K. Other insurance**
- L. Subrogation**
- M. Loss settlement provisions including consent to settle a loss**
- N. Terrorism Risk Insurance Act (TRIA)**

**CASUALTY  
Maine-Specific Content Outline  
State Laws and Rules**

*(38 Scoreable questions plus 7 pretest questions)*

**I. MAINE LAWS AND RULES COMMON TO PROPERTY AND CASUALTY INSURANCE.....28**

*Ref: All references are to sections in Title 24-A unless otherwise noted*

- A. Superintendent of Insurance**
  - 1. Broad powers  
*Ref: Chap. 3: 201, 211, 214, 221*
  - 2. Notice and hearing  
*Ref: Chap. 3: 229, 230, 236*
- B. Definitions**
  - 1. Authorized, unauthorized, and certificate of authority  
*Ref: Chap. 5: 404, 406, 410*
  - 2. Surplus Lines law  
*Ref: Chap. 19: 2002-A, 2004, 2007*
  - 3. Domestic, foreign, and alien  
*Ref: Chap. 1: 6*
  - 4. Stock and mutual  
*Ref: Chap. 5: 400, 401*
  - 5. Transacting insurance  
*Ref: Chap. 1: 9*
  - 6. Maine Insurance Guaranty Association  
*Ref: Chap. 57: 4432, 4433, 4435, 4438, 4451*
  - 7. Subrogation  
*Ref: Chap. 39: 2910-A*
- C. Licensing requirements and limitations**  
*Ref: Chap. 16: 1402, 1410, 1411, 1413, 1417, 1419, 1420-A, 1420-D, 1420-E, 1420-H, 1420-J, 1420-K, 1420-M, 1461, -1468,*
  - 1. Types of licenses
    - a. Producer
    - b. Consultant
    - c. Temporary
    - d. Nonresident
    - e. Adjuster
    - f. Business entity
  - 2. Exemptions/exceptions  
*Ref: Chap. 16: 1420-A, 1420-C*
  - 3. Appointment

- Ref: Chap. 16: 1420-M, 1420-N*
- 4. License refusal, termination, expiration, revocation, suspension, and nonrenewal  
*Ref: Chap. 16: 1410, 1412, 1416-A, 1417-1418, 1420-E, 1420-F, 1420-K*

- 5. Continuing Education

*Ref: 1482; Bureau Rule 542*

**D. Marketing and underwriting practices**

*Ref: All references are to Chap. 23 unless otherwise noted*

- 1. Unfair practices
  - a. Claims methods and practices  
*Ref: 2164-D, 2186; Chap. 27: 2436, 2436-A*
  - b. Excess charges  
*Ref: 2174; Chap. 27: 2412-A*
  - c. Rebating  
*Ref: 2162-2163-A*
  - d. Discrimination  
*Ref: 2159-A, 2169-B; Chap. 39: 2902-C, 2902-F, 2916; Chap. 41: 3058*
  - e. Misrepresentation  
*Ref: 2153, 2178*
  - f. Defamation  
*Ref: 2157*
  - g. False information and advertising  
*Ref: 2154*
  - h. Twisting  
*Ref: 2155*
  - i. Penalties  
*Ref: Chap. 1: 12-A; Chap. 16: 1412, 1417, 1420-K; Chap. 27: 2436*
- 2. Producer responsibilities  
*Ref: Chap. 16: 1442, 1447, 1449, 1450; Chap. 27: 2406, 2422*
- 3. Compensation of licensees  
*Ref: Chap. 16: 1420-L, 1450*
- 4. Roll-on coverages  
*Ref: Bulletin 143*
- 5. Surplus Lines  
*Ref: Chap. 19: 2004, 2006-2009, 2020*
- 6. Privacy  
*Ref: Chap. 24: 2202, 2215, 2208*
- 7. Credit Scoring  
*Ref: 2169-B; Chap. 39: 2902-C*

**E. Cancellation and nonrenewal provisions**

- 1. Commercial lines  
*Ref: Chap 39: 2908; Chap. 41: 3007;; Title 39-A, Chap. 9: 403*
- 2. Personal lines  
*Ref: Chap 39: 2914, 2915, 2916-A, 2920, 2921; Chap. 41: 3049, 3051, 3057; Bulletin 316*

**II. MAINE LAWS AND RULES PERTINENT TO CASUALTY INSURANCE.....10**

*Ref: All references are to sections in Title 24-A unless otherwise noted*

**A. Automobile insurance**

- 1. Uninsured/Underinsured motorists  
*Ref: Chap. 39: 2902*
- 2. Excluded member of household  
*Ref: Chap. 39: 2902-D, 2914, 2916-A, 2916-B*
- 3. Financial responsibility  
*Ref: Title 29-A: Chap.13: 1551, 1601-1605A*
- 4. Maine Automobile-Insurance Plan  
*Ref: Chap. 25: 2325*

- a. Personal auto
- b. Commercial
- 5. Rental vehicle coverage  
*Ref: Chap. 39: 2927*
- 6. Transportation Network Company/ Peer to peer Coverage  
*Ref: Chap. 93*

**B. Workers' Compensation**

*Ref: All references are to sections in Title 39-A unless otherwise noted*

- 1. Definitions  
*Ref: Chap. 1: 102; Chap. 3: 151-A*
- 2. Requirements/Procedures  
*Ref: Chap. 5: 201, 204-206, 216; Chap. 7: 301; Chap. 9: 403; Title 24-A: 2382-D; Workers' Compensation Board Rules: Chap 1, Sec 1.7*
- 3. Coverages/benefits  
*Ref: Chap. 5: 201, 204-207, 211-218; Chap. 9: 401; Workers' Compensation Board Rules: Chap 1, Sec 1.1, 1.5; Chap. 8, Sec. 8.7*

**PROPERTY & CASUALTY  
COMBINED EXAM  
PROPERTY – GENERAL KNOWLEDGE  
CONTENT OUTLINE  
Product Knowledge, Terms, and Concepts**

*(75 scoreable questions plus 5 pretest questions)*

**I. TYPES OF POLICIES .....22**

**A. Homeowners**

- 1. HO-2
- 2. HO-3
- 3. HO-4
- 4. HO-5
- 5. HO-6
- 6. HO-8

**B. Dwelling policies**

- 1. DP-1
- 2. DP-2
- 3. DP-3

**C. Commercial lines**

- 1. Commercial Package Policy (CPP)
- 2. Commercial property
  - a. Commercial building and business personal property form
  - b. Causes of loss forms
  - c. Business income
  - d. Extra expense
  - e. Equipment breakdown
- 3. Business Owners Policy (BOP)
- 4. Builders Risk
- 5. Cyber First-Party Coverage

**D. Inland marine**

- 1. Personal Articles floaters
- 2. Commercial Property floaters

**E. National Flood Insurance Program**

**F. Others**

- 1. Earthquake
- 2. Mobile Homes
- 3. Watercraft
- 4. Farm Owners
- 5. Windstorm

**II. INSURANCE TERMS AND RELATED CONCEPTS .....15**

**A. Insurance**

- 1. Law of Large Numbers

**B. Insurable interest**

**C. Risk**

- 1. Pure vs. Speculative Risk

**D. Hazard**

- 1. Moral
- 2. Morale
- 3. Physical

**E. Peril**

**F. Loss**

- 1. Direct
- 2. Indirect

**G. Loss Valuation**

- 1. Actual cash value
- 2. Replacement cost
- 3. Market value
- 4. Stated/agreed value
- 5. Salvage value

**H. Proximate cause**

**I. Deductible**

**J. Indemnity**

**K. Limits of liability**

**L. Coinsurance/Insurance to value**

**M. Occurrence**

**N. Cancellation**

**O. Nonrenewal**

**P. Vacancy and unoccupancy**

**Q. Liability**

- 1. Absolute
- 2. Strict
- 3. Vicarious

**R. Negligence**

**S. Binder**

**T. Endorsements**

**U. Blanket vs. Specific**

**III. POLICY PROVISIONS AND CONTRACT LAW .....13**

**A. Declarations**

**B. Insuring agreement**

**C. Conditions**

**D. Exclusions**

**E. Definition of the insured**

**F. Duties of the insured**

**G. Obligations of the insurance company**

**H. Mortgagee rights**

**I. Proof of loss**

**J. Notice of claim**

**K. Appraisal**

**L. Other Insurance Provision**

**M. Subrogation**

**N. Elements of a contract**

**O. Warranties, representations, and concealment**

**P. Sources of underwriting information**

**Q. Fair Credit Reporting Act**

**R. Privacy Protection (Gramm Leach Bliley)**

**S. Policy Application**

**T. Terrorism Risk Insurance Act (TRIA)**

**U. Territory**

**PROPERTY & CASUALTY  
COMBINED EXAM**

# CASUALTY – GENERAL KNOWLEDGE CONTENT OUTLINE

## Product Knowledge, Terms, and Concepts

(50 scoreable questions plus 5 pretest questions)

### I. TYPES OF POLICIES, BONDS, AND RELATED TERMS.....23

#### A. Commercial general liability

1. Exposures
  - a. Premises and Operations
  - b. Products and Completed Operations
2. Coverage
  - a. Coverage A: Bodily Injury and Property Damage Liability (Occurrence, Claims made including Retroactive Date)
  - b. Coverage B: Personal Injury and Advertising Injury
  - c. Coverage C: Medical Payments
  - d. Supplemental Payments
  - e. Who is an insured
  - f. First named insured
  - g. Limits (Per occurrence, Annual Aggregate)

#### B. Automobile: personal auto and business auto

1. Liability
  - a. Bodily Injury
  - b. Property Damage
  - c. Split Limits
  - d. Combined Single Limit
2. Medical Payments
3. Physical Damage (collision; other than collision; specified perils)
4. Uninsured motorists
5. Underinsured motorists
6. Who is an insured
7. Types of Auto
  - a. Owned
  - b. Non-owned
  - c. Hired
  - d. Temporary Substitute
  - e. Newly Acquired Autos
  - f. Transportation Expense and Rental Reimbursement Expense
8. Auto Dealers Coverage Form, including Garagekeepers Insurance
9. Exclusions
10. Individual Named Insured and Drive Other Car (DOC)
11. Mobile equipment

#### C. Workers Compensation Insurance, Employers Liability Insurance, and Related Issues

(This section does not deal with specifics of state law, which are addressed elsewhere in this outline.)

1. Standard policy concepts
  - a. Who is an employee/employer
  - b. Compensation
2. Work-related vs. non-work-related
3. Other states' insurance
4. Employers Liability
5. Exclusive remedy
6. Premium Determination

#### D. Crime

1. Employee Dishonesty
2. Theft
3. Robbery
4. Burglary

5. Forgery and Alteration
6. Mysterious disappearance

#### E. Bonds

1. Surety
2. Fidelity

#### F. Professional liability

1. Errors and Omissions
2. Medical Malpractice
3. Directors and Officers (D&O)
4. Employment Practices Liability (EPLI)
5. Cyber liability and data breach, funds transfer
6. Liquor liability

#### G. Umbrella/Excess Liability

#### H. Business Owners Policy (BOP)

### II. INSURANCE TERMS AND RELATED CONCEPTS.....15

#### A. Risk

#### B. Hazards

1. Moral
2. Morale
3. Physical

#### C. Indemnity

#### D. Insurable interest

#### E. Loss valuation

1. Actual cash value
2. Replacement cost
3. Market value
4. Stated/agreed value
5. Salvage value

#### F. Negligence

#### G. Liability

#### H. Occurrence

#### I. Binders

#### J. Warranties

#### K. Representations

#### L. Concealment

#### M. Deposit Premium/Audit

#### N. Certificate of Insurance

#### O. Law of Large Numbers

#### P. Pure vs. Speculative Risk

#### Q. Endorsements

#### R. Damages

1. Compensatory
  - a. General
  - b. Special
2. Punitive

#### S. Compliance with provisions of Fair Credit Reporting Act

### III. POLICY PROVISIONS.....12

#### A. Declarations

#### B. Insuring agreement

#### C. Conditions

#### D. Exclusions and Limitations

#### E. Definition of the insured

#### F. Duties of the insured after a loss

#### G. Cancellation and nonrenewal provisions

#### H. Supplementary payments

#### I. Proof of loss

#### J. Notice of claim

#### K. Other insurance

#### L. Subrogation

- M. Loss settlement provisions including consent to settle a loss
- N. Terrorism Risk Insurance Act (TRIA)

**PROPERTY & CASUALTY  
COMBINED EXAM  
Maine-Specific Content Outline  
State Laws and Rules**

(40 scoreable questions plus 7 pretest questions)

**I. MAINE LAWS AND RULES COMMON TO PROPERTY AND CASUALTY INSURANCE.....28**

*Ref: All references are to sections in Title 24-A unless otherwise noted*

**A. Superintendent of Insurance**

- 1. Broad powers  
*Ref: Chap. 3: 201, 211, 214, 221*
- 2. Notice and hearing  
*Ref: Chap. 3: 229, 230, 236*

**B. Definitions**

- 1. Authorized, unauthorized, and certificate of authority  
*Ref: Chap. 5: 404, 406, 410*
- 2. Surplus Lines law  
*Ref: Chap. 19: 2002-A, 2004, 2007*
- 3. Domestic, foreign, and alien  
*Ref: Chap. 1: 6*
- 4. Stock and mutual  
*Ref: Chap. 5: 400, 401*
- 5. Transacting insurance  
*Ref: Chap. 1: 9*
- 6. Maine Insurance Guaranty Association  
*Ref: Chap. 57: 4432, 4433, 4435, 4438, 4451*
- 7. Subrogation  
*Ref: Chap. 39: 2910-A*

**C. Licensing requirements and limitations**

*Ref: Chap. 16: 1402, 1410, 1411, 1413, 1417, 1419, 1420-A, 1420-D, 1420-E, 1420-H, 1420-J, 1420-K, 1420-M, 1463, 1464–1468*

- 1. Types of licenses
  - a. Producer
  - b. Consultant
  - c. Temporary
  - d. Nonresident
  - e. Adjuster
  - f. Business entity
- 2. Exemptions/exceptions  
*Ref: Chap. 16:1420-A, 1420-C*
- 3. Appointment  
*Ref: Chap. 16: 1420-M, 1420-N*
- 4. License refusal, termination, expiration, revocation, suspension, and nonrenewal  
*Ref: Chap. 16: 1410, 1412, 1416-A, 1417, 1418, 1420-E, 1420-F, 1420-K*
- 5. Continuing Education  
*Ref: 1482; Bureau Rule 542*

**D. Marketing and underwriting practices**

*Ref: All references are to Chap. 23 unless otherwise noted*

- 1. Unfair practices
  - a. Claims methods and practices  
*Ref: 2164-D, 2186; Chap. 27: 2436, 2436-A*
  - b. Excess charges  
*Ref: 2174; Chap. 27: 2412-A*
  - c. Rebating  
*Ref: 2162–2163-A*

- d. Discrimination  
*Ref: 2159-A, 2169-B; Chap. 39: 2902-C, 2902-F, 2916; Chap. 41: 3058*
  - e. Misrepresentation  
*Ref: 2153, 2178*
  - f. Defamation  
*Ref: 2157*
  - g. False information and advertising  
*Ref: 2154*
  - h. Twisting  
*Ref: 2155*
  - i. Penalties  
*Ref: Chap. 1: 12-A; Chap. 16: 1412, 1417, 1420-K; Chap. 27: 2436*
  - 2. Producer responsibilities  
*Ref: Chap. 16: 1442, 1447, 1449, 1450; Chap. 27: 2422*
  - 3. Compensation of licensees  
*Ref: Chap. 16: 1420-L, 1450*
  - 4. Roll-on coverages  
*Ref: Bulletin 143*
  - 5. Surplus Lines  
*Ref: Chap. 19: 2004, 2006–2009, 2020*
  - 6. Privacy  
*Ref: Chap. 24: 2202, 2215, 2208*
  - 7. Credit Scoring  
*Ref: 2169-B; Chap. 39: 2902-C*
- E. Cancellation and nonrenewal provisions**
- 1. Commercial lines  
*Ref: Chap. 39: 2908; Chap. 41: 3007; Title 39-A Chap. 9: 403*
  - 2. Personal lines  
*Ref: Chap. 39: 2914, 2915, 2916-A, 2920, 2921; Chap. 41: 3049, 3051, 3057; Bulletin 316*

**II. MAINE LAWS AND RULES PERTINENT TO PROPERTY INSURANCE... ..2**

*Ref: All references are to sections in Title 24-A unless otherwise noted*

**A. Maine Standard Fire Policy**

*Ref: Chap. 41:3002*

**B. Hurricane deductibles**

*Ref: Chap. 41: 3061, Rule 960*

**III. MAINE LAWS AND RULES PERTINENT TO CASUALTY INSURANCE.....10**

*Ref: All references are to sections in Title 24-A unless otherwise noted*

**A. Automobile insurance**

- 1. Uninsured/Underinsured motorists  
*Ref: Chap. 39: 2902*
- 2. Excluded member of household  
*Ref: Chap. 39: 2902-D, 2914, 2916-A, 2916-B*
- 3. Financial responsibility  
*Ref: Title 29-A: Chap. 13: 1551, 1601–1605-A*
- 4. Maine Automobile Insurance Plan  
*Ref: Chap. 25: 2325*
  - a. Personal auto
  - b. Commercial
- 5. Rental vehicle coverage  
*Ref: Chap. 39: 2927*
- 6. Transportation Network Company/Peer to peer Coverage  
*Ref: Chap. 93*

**A. Workers' Compensation**

Ref: All references are to sections in Title 39-A unless otherwise noted.

1. Definitions  
Ref: Chap. 1: 102; Chap. 3: 151-A
2. Requirements/Procedures  
Ref: Chap. 5: 201, 204–206, 216; Chap. 7: 301; Chap. 9: 403; Title 24-A: 2382-D; Workers' Compensation Board Rules Chap. 1, Sec. 1.7
3. Coverages/benefits  
Ref: Chap. 5: 201, 204-207, 211- 218; Chap. 9: 401; Workers' Compensation Board Rules Chap. 1, Sec. 1.1, 1.5; Chap. 8, Sec. 8.7

**PERSONAL LINES – GENERAL KNOWLEDGE  
CONTENT OUTLINE**  
**Product Knowledge, Terms, and Concepts**

75 scoreable questions plus 5 pretest questions)

**I. TYPES OF PROPERTY POLICIES .....10**

- A. Homeowners**
  1. HO-2
  2. HO-3
  3. HO-4
  4. HO-5
  5. HO-6
  6. HO-8
- B. Dwelling policies**
  1. DP-1
  2. DP-2
  3. DP-3
- C. Inland marine**
  1. Personal Articles floaters
- D. National Flood Insurance Program**
- E. Others**
  1. Earthquake
  2. Mobile Homes
  3. Watercraft
  4. Windstorm

**II. TYPES OF CASUALTY POLICIES .....13**

- A. Automobile: personal auto**
  1. Liability
    - a. Bodily Injury
    - b. Property Damage
    - c. Split Limits
    - d. Combined Single Limit
  2. Medical Payments
  3. Physical Damage (collision; other than collision; specified perils)
  4. Uninsured motorists
  5. Underinsured motorists
  6. Who is an insured
  7. Types of Auto
    - a. Owned
    - b. Non-owned
    - c. Hired
    - d. Temporary Substitute
    - e. Newly Acquired Autos
    - f. Transportation Expense and Rental Reimbursement Expense
  8. Exclusions
- B. Umbrella/Excess liability**

**III. PROPERTY AND CASUALTY INSURANCE TERMS AND RELATED CONCEPTS .....28**

- A. Insurance**
  1. Law of Large Numbers
- B. Insurable interest**
- C. Risk**
  1. Pure vs. Speculative Risk
- D. Hazard**
  1. Moral
  2. Morale
  3. Physical
- E. Peril**
- F. Loss**
  1. Direct
  2. Indirect
- G. Loss Valuation**
  1. Actual cash value
  2. Replacement cost
  3. Market value
  4. Stated value
  5. Salvage value
- H. Proximate cause**
- I. Deductible**
- J. Indemnity**
- K. Limits of liability**
- L. Coinsurance/Insurance to value**
- M. Occurrence**
- N. Cancellation**
- O. Nonrenewal**
- P. Vacancy and unoccupancy**
- Q. Liability**
  1. Absolute
  2. Strict
  3. Vicarious
- R. Negligence**
- S. Binder**
- T. Endorsements**
- U. Blanket vs. Specific**
- V. Burglary, Robbery, Theft, and Mysterious Disappearance**
- W. Warranties**
- X. Representations**
- Y. Concealment**
- Z. Deposit Premium/Audit**
- AA. Certificate of Insurance**
- BB. Damages**
  1. Compensatory
    - a. General
    - b. Special
  2. Punitive
- CC. Compliance with Provisions of Fair Credit Reporting Act**

**IV. PROPERTY AND CASUALTY POLICY PROVISIONS AND CONTRACT LAW .....24**

- A. Declarations**
- B. Insuring agreement**
- C. Conditions**
- D. Exclusions**
- E. Definition of the insured**
- F. Duties of the insured after a loss**
- G. Obligations of the insurance company**
- H. Mortgagee rights**
- I. Proof of loss**

- J. Notice of claim
- K. Appraisal
- L. Other Insurance Provision
- M. Subrogation
- N. Elements of a contract
- O. Sources of underwriting information
- P. Fair Credit Reporting Act
- Q. Privacy Protection (Gramm Leach Bliley)
- R. Policy Application
- S. Terrorism Risk Insurance Act (TRIA)
- T. Cancellation and nonrenewal provisions
- U. Supplementary payments
- V. Arbitration
- W. Loss settlement provisions including consent to settle a loss
- X. Territory

**PERSONAL LINES  
Maine-Specific Content Outline  
State Laws and Rules**

*(25 scoreable questions plus 2 pretest questions)*

**I. MAINE LAWS AND RULES COMMON TO PROPERTY, CASUALTY & PERSONAL LINES INSURANCE.....20**

*Ref: All references are to sections in Title 24-A unless otherwise noted*

**A. Superintendent of Insurance**

- 1. Broad powers  
*Ref: Chap. 3: 201, 211, 214, 221*
- 2. Notice and hearing  
*Ref: Chap. 3: 229, 230, 236*

**B. Definitions**

- 1. Authorized, unauthorized, and certificate of authority  
*Ref: Chap. 5: 404, 406, 410*
- 2. Surplus Lines law  
*Ref: Chap. 19: 2002-A, 2004, 2007*
- 3. Domestic, foreign, and alien  
*Ref: Chap. 1: 6*
- 4. Stock and mutual  
*Ref: Chap. 5: 400, 401*
- 5. Transacting insurance  
*Ref: Chap. 1: 9*
- 6. Maine Insurance Guaranty Association  
*Ref: Chap. 57: 4432, 4433, 4435, 4438, 4451*
- 7. Subrogation  
*Ref: Chap. 39: 2910-A*

**C. Licensing requirements and Limitations**

*Ref: Chap. 16: 1402, 1410, 1411, 1413, 1417, 1419 1420-A, 1420-D, 1420-E, 1420-H, 1420-J, 1420-K, 1420-M, 1463-1468*

- 1. Types of licenses
  - a. Producer
  - b. Consultant
  - c. Temporary
  - d. Nonresident
  - e. Adjuster
  - f. Business entity
- 2. Exemptions/exceptions  
*Ref: Chap. 16: 1420-A, 1420-C*
- 3. Appointment  
*Ref: 1420-M, 1420-N*
- 4. License refusal, termination, expiration, revocation, suspension and nonrenewal  
*Ref: Chap. 16: 1410, 1412, 1416-A, 1417, 1418, 1420-E, 1420-F, 1420-K*

- 5. Continuing Education  
*Ref: 1482; Bureau Rule 542*

**D. Marketing and underwriting practices**

*Ref: Chap. 23*

- 1. Unfair practices
    - a. Claims methods and practices  
*Ref: 2164-D, 2186; Chap. 27: 2436, 2436-A*
    - b. Excess charges  
*Ref: 2174, 2412-A*
    - c. Rebating  
*Ref: 2160-2163, 2163-A*
    - d. Discrimination  
*Ref: 2159-A, 2169-B; Chap. 39: 2902-C, 2902-F, 2916; Chap. 41: 30582916; Chap. 41: 3058*
    - e. Misrepresentation  
*Ref: 2153, 2178*
    - f. Defamation  
*Ref: 2157*
    - g. False information and advertising  
*Ref: 2154*
    - h. Twisting  
*Ref: 2155*
    - i. Penalties  
*Ref: Chap. 1: 12-A; Chap. 16: 1412, 1417, 1420-K; Chap. 27: 2436*
  - 2. Producer responsibilities  
*Ref: Chap. 16: 1442, 1447, 1449, 1450; Chap. 27: 2422*
  - 3. Compensation of licensees  
*Ref: Chap. 16: 1450*
  - 4. Roll-on coverages  
*Ref: Bulletin 143*
  - 5. Surplus Lines  
*Ref: Chap. 19: 2004, 2006-2009, 2020*
  - 6. Privacy  
*Ref: Chap. 24: 2202, 2215, 2208*
- E. Cancellation and nonrenewal provisions**
- 1. Personal lines  
*Ref: Chap. 39: 2914, 2915, 2916-A, 2920, 2921; Chap. 41: 3049, 3051, 3057; Bulletin 204*

**II. MAINE LAWS AND RULES PERTINENT TO PERSONAL LINES INSURANCE .....5**

*Ref: All references are to sections in Title 24-A unless otherwise noted*

**A. Automobile insurance**

- 1. Uninsured/Underinsured motorists  
*Ref: Chap. 39: 2902*
- 2. Excluded member of household  
*Ref: Chap. 39: 2902-D, 2914, 2916-A, 2916-B*
- 3. Financial responsibility  
*Ref: Title 29-A: Chap. 13: 1551, 1601-1605-A*
- 4. Maine Automobile Insurance Plan  
*Ref: Chap. 25: 2325; Maine Automobile Insurance Plan*
  - a. Personal auto
  - b. Commercial
- 5. Rental Vehicle Coverage  
*Ref: Chap. 39: 2927*
- 6. Transportation Network Company/Peer to peer coverage  
*Ref: Chap. 93*

**B. Maine Standard Fire Policy**

*Ref: 3002*

**MAINE  
PROPERTY AND CASUALTY ADJUSTER EXAM**

(50 questions)

**I. TYPES OF PROPERTY AND CASUALTY POLICIES, BONDS, TERMS, RELATED TERMS AND CONCEPTS, AND PROVISIONS.....27**

Ref: General Text Knowledge (Refer to Part 1: General Property and Casualty Content Outlines in Section Three of Candidate Handbook)

**II. MAINE INSURANCE LAW COMMON TO PROPERTY AND CASUALTY.....5**

Ref: All references are to sections in Title 24-A unless otherwise noted

**A. Superintendent of Insurance**

1. Broad powers

Ref: Chap. 3: 201, 211, 214, 221

2. Notice and hearing

Ref: Chap. 3: 229, 230, 236

**B. Licensing Requirements**

Ref: All references are to sections in Chap. 16 unless otherwise noted

1. Types of licenses

a. Property and Casualty Adjuster

Ref: 1402, 1410, 1411, 1416-A, 1420-M, 1422, 1424-A-1426, 1427-A, 1471-1476

b. Multiple Peril Crop Insurance Adjuster (MPCI)

Ref: 1402-(9-A)

2. Exemptions/exceptions

Ref: 1402

3. License refusal, termination, expiration, revocation, suspension, and nonrenewal

Ref: 1410, 1412, 1416-A, 1417, 1418, 1420-E, 1420-F, 1420-K

**III. CLAIMS .....9**

Ref: Title 14: Chap. 741: 8101-8108; Title 24-A: Chap. 23: 2164-C, 2164-D; Chap. 27: 2436, 2436-A; Chap. 41:3041, 3042

**IV. CONTRACTS.....4**

Ref: Chap. 27:2406; Chap. 41: 3002, 3004

**V. MAINE AUTOMOBILE INSURANCE.....3**

Ref: Chap. 25: 2345; Chap. 39: 2902; Title 29-A: 1605

**A. Passenger**

**B. Commercial**

**VI. MAINE LAWS AND RULES PERTINENT TO PROPERTY INSURANCE .....2**

**A. Maine Standard Fire Policy**

Ref: Title 24-A Chap. 41: 3002=

**MAINE  
TITLE PRODUCER EXAM**

(30 questions)

**I. TYPES OF PROPERTY (POLICIES, BONDS, TERMS, RELATED CONCEPTS, AND PROVISIONS.....10**

Ref: General Text Knowledge (Refer to Part 1: General Property Content Outline in Section Three of Candidate Handbook)

**II. TITLE INSURANCE.....16**

Ref: General Title Insurance concepts and terminology

**III. MAINE INSURANCE LAW PERTINENT TO TITLE INSURANCE.....4**

Ref: All references are to sections in Title 24-A unless otherwise noted

**A. Superintendent of Insurance**

1. Broad powers

Ref: Chap. 3: 201, 211, 214, 221

2. Notice and hearing

Ref: Chap. 3: 229, 230, 236

**B. Licensing Requirements**

Ref: All references are to sections in Chap. 16 unless otherwise noted

1. Types of licenses

a. Producer

Ref: 1402, 1410, 1411, 1420-A, 1420-E, 1420-F, 1420-M, 1442, 1447, 1449, 2422

b. Limited

Ref: 709, 1416

2. Exemptions/exceptions

Ref: 1420-C

3. License refusal, termination, expiration, revocation, suspension, and nonrenewal

Ref: 1410, 1412, 1417-1418, 1416-A, 1420-E, 1420-F, 1420-K

**C. Policy forms and rates**

Ref: Chap. 25: 2304-A; Chap. 27:2412; Chap. 45: 3202

**D. Unfair discrimination**

Ref: Chap. 23: 2162

**MAINE  
CREDIT PRODUCER EXAM**

(30 questions)

**I. MAINE CREDIT .....24**

Ref: Title 24-A: Chap. 23: 2168-2171; Chap. 33: 2714; Chap. 35: 2826; Chap. 37; Chap. 40-A; Bureau Rule 220: Sec. 11

**II. MAINE INSURANCE LAW PERTINENT TO CREDIT INSURANCE.....4**

Ref: All references are to sections in Title 24-A unless otherwise noted

**A. Superintendent of Insurance**

1. Broad powers

Ref: Chap. 3: 201, 211, 214, 221

2. Notice and hearing

Ref: Chap. 3: 229, 230, 236

**B. Licensing Requirements**

Ref: All references are to sections in Chap. 16 unless otherwise noted

1. Types of licenses

a. Producer

Ref: 1402, 1420, 1411, 1415, 1420-A, 1420-E, 1420-F, 1420-M,

b. Limited

Ref: 1416, 1420-A

2. Exemptions/exceptions

Ref: 1420-A, 1420-C

3. License refusal, termination, expiration, revocation, suspension, and nonrenewal

Ref: 1410, 1412, 1416-A, 1417-1418, 1420-E, 1420-F, 1420-K

4. Producer responsibilities

Ref: 1442, 1447, 1449, 1450; Chap. 27:2422

**III. GENERAL INSURANCE CONCEPTS AND DEFINITIONS.....2**

Ref: Chap. 37: 2853, 2855(4)

**MAINE  
PROPERTY & CASUALTY  
CONSULTANT EXAM**

(85 questions)

**I. TYPES OF PROPERTY/CASUALTY POLICIES, RELATED TERMS, CONCEPTS, AND PROVISIONS .....29**

*Ref: General Text Knowledge (Refer to Part 1: General Property and Casualty Content Outline in Section Three of Candidate Handbook); Title 24-A: Chap. 39: 2902; Chap. 41: 3002*

**A. Bonds**

*Ref: General Knowledge*

**II. MAINE INSURANCE LAW .....13**

*Ref: Title 24-A: Chap. 1: 6; Chap. 3: 221; Chap. 16:1420-K, 1463, 1464, 1465, 1467, 1468; Chap. 19: 2004; Chap. 23: 2153, 2155, 2164; Chap. 27: 2406, 2436; Chap. 41: 3002; Chap. 57: 4432*

**III. MAINE TORT CLAIMS ACT .....7**

*Ref: Title 14 Chap. 741: 8101-8118*

**IV. BASIC RISK MANAGEMENT AND COVERAGE.....20**

*Ref: General Knowledge*

**V. MAINE WORKERS' COMPENSATION LAW .....16**

*Ref: All references are to sections in Title 39-A unless otherwise noted*

**A. Definitions**

*Ref: Chap. 1: 102; Chap. 3: 151-A*

**B. Requirements/Procedures**

*Ref: Chap. 5: 201, 204-206, 210; Chap. 7: 301; Workers' Compensation Board Rules Chap. 1, Sec. 1.7*

**C. Coverages/benefits**

*Ref: Chap. 1: 102; Chap. 5: 201, 204-207, 211-214, 216-218; Chap. 7: 306; Workers' Compensation Board Rules Chap. 1, Sec. 1.1, 1.5; Chap. 8, Sec. 8.7.*

**D. Maine Self-Insurance Requirements**

*Ref: Bureau Rule 250; Chap. 1: 102; Chap. 9: 403*

**MAINE  
LIFE & HEALTH CONSULTANT EXAM**

(70 questions)

**I. TYPES OF LIFE AND HEALTH INSURANCE POLICIES, TERMS, RELATED CONCEPTS, AND PROVISIONS .....30**

*Ref: General Text Knowledge (Refer to Part 1: General Life/Accident & Health Content Outline in Section Three of Candidate Handbook) Title 24-A: Chap. 16: 1410; Chap. 27: 2404, 2411; Chap. 29: 2507, 2508, 2510, 2525, 2529; Chap. 33: 2705, 2707, 2717, 2719, 2755; Chap. 35: 2827; Chap. 47: 3418*

**II. MAINE INSURANCE LAW COMMON TO LIFE AND HEALTH .....7**

*Ref: All references are to sections in Title 24-A unless otherwise noted*

**A. Superintendent of Insurance**

**1. Broad powers**

*Ref: Chap. 3: 201, 211, 214, 221*

**2. Notice and hearing**

*Ref: Chap. 3: 229, 230, 236, 1417, 1420-K*

**B. Licensing Requirements**

*Ref: All references are to sections in Chap. 16 unless otherwise noted*

**1. Types of licenses**

**a. Consultant**

*Ref: 1402, 1411, 1415, 1422, 1424-A, 1425-1426, 1427-A, 1461-1468*

**2. Exemptions/exceptions**

*Ref: 1402, 1411*

**3. License refusal, termination, expiration, revocation, suspension, and nonrenewal**

*Ref: 1410, 1412, 1416-A, 1417-1418, 1420-K, 1482*

**C. Marketing Practices**

*Ref: Chap. 23: 2152-B*

**1. Unfair Practices**

*Ref: 2155, 2160-2163-A, 2174, 2186*

**III. MAINE LAWS AND RULES PERTINENT TO LIFE INSURANCE ONLY .....6**

*Ref: All references are to sections in Title 24-A unless otherwise noted*

**A. Solicitation and cost disclosure**

*Ref: Chap. 29; Chap. 31; Bureau Rule 240 and Appendices*

**1. Buyer's Guide**

**2. Policy Summary**

*Ref: Chap. 29: 2509*

**a. Dividends**

**b. Cost index**

**3. Illustrations**

*Ref: Bureau Rule 910*

**4. Ten-Day Free Look Period**

*Ref: Chap. 29: 2515-A*

**5. Viatical and Life Settlements**

**a. Stranger-Originated Life Insurance ("STOLI")**

*Ref: Chap. 85; Bureau Rule 931*

**IV. MAINE LAWS AND RULES PERTINENT TO ACCIDENT AND HEALTH INSURANCE ONLY .....27**

*Ref: All references are to sections in Title 24-A unless otherwise noted*

**A. Policy rate discrimination**

*Ref: Chap. 23: 2159, 2169; Chap. 33: 2736-C, 2741; Chap. 35: 2808-B*

**B. Required provisions**

*Ref: Chap. 33; Chap. 35*

**1. Coverage for newborns**

*Ref: Chap. 33: 2743; Chap. 35: 2834*

**2. Coverage for maternity benefits**

*Ref: Chap. 33: 2741; Chap. 35: 2832, 2834-A*

**3. Coverage for home health care**

*Ref: Chap. 33: 2745; Chap. 35: 2837; Chap. 68: 5051-A*

**4. Coverage for chiropractic services**

*Ref: Chap. 33: 2748; Chap. 35: 2840-A, Chap. 56: 4236*

**5. Renewal and cancellation**

*Ref: Chap. 33: 2707, 2729, 2736-C, 2737, 2738; Chap. 35: 2808-B; Chap. 36: 2850-B; Bureau Rules 580, 585*

**6. Emergency services**

*Ref: Chap. 56-A: 4320-C*

**C. Medicare supplement**

*Ref: Chap. 67: 5002-B, 5010-A, 5012; Bureau Rule 275*

**1. Benefit standards**

**2. Sale of insurance to beneficiaries**

**3. Preexisting conditions**

**4. Nursing home coverage**

**D. AIDS testing requirements**

*Ref: Bureau Rule 490(3)*

**E. Long-Term Care**

*Ref: Chap. 68-A; Bureau Rule 425; Bulletin 368, 369*

**F. Continuity of coverage**

*Ref: Chap. 36: 2848, 2849-B, 2850*

**G. Small group and individual health insurance plans**

*Ref: Chap. 33: 2736-C; Chap. 35; 2808-B; Chap. 36: 2849-B*

**1. Guaranteed issue**

**2. Guaranteed renewal**

**3. Coverage and benefits**

**4. Market practices**

**H. Health Maintenance Organization (HMO)**

*Ref: Chap. 56: 4202-A, 4207, 4209, 4210, 4227, 4234-B, 4234-C, 4236, 4302, 4249*

**I. Medical Utilization Review Entities**

*Ref: Chap. 34: 2771-2773; Bureau Rule 850*

**J. Appeals, Grievances, and External Review**

*Ref: Chap. 56-A; Bureau Rule 850*

**K. Affordable Care Act**

**1. Marketplace/The SHOP Exchange**

**2. Taxes, penalties, and subsidies**

**3. Essential health benefits**

- a. Mental health parity
- b. Pediatric services
- c. Preventive services

Ref: Chap. 56-A: 4309-A; 45 CFR

**L. Wellness Programs**

Ref: 45 CFR 146.121; Bulletin 382

**M. COBRA and state continuation coverage**

Ref: Chap. 35: 2809-A(11)

**MAINE  
MULTIPLE-PERIL CROP INSURANCE ADJUSTER  
EXAM**

(50 scoreable questions)

**I. GENERAL INSURANCE TERMS AND CONCEPTS.....10**

**II. CROP INSURANCE.....25**

Ref: All references can be found in the Loss Adjustment Manual (LAM) on the USDA website

(<https://www.rma.usda.gov/handbooks/25000/>)

**A. Policy rates**

**B. Coverages available**

**C. Policy provisions**

**D. Liability**

**E. Claims Settlement Practices**

**F. Cancellation and nonrenewal**

**G. Fundamentals of Multiple-Peril Crop Insurance (MPCI)**

**H. Plans of Insurance**

**I. Policy Provisions**

**J. Claims**

**III. MAINE LAWS AND RULES FOR ALL LINES OF INSURANCE.....15**

Ref: All references are to sections in Title 24-A unless otherwise noted

**A. Superintendent of Insurance**

1. Broad powers

Ref: Chap. 3: 201, 211, 214, 221

2. Notice and hearing

Ref: Chap. 3: 229, 230, 236

**B. Definitions**

1. Authorized, unauthorized, and certificate of authority

Ref: Chap. 5: 404, 406

2. Domestic, foreign, and alien

Ref: Chap. 1: 6

3. Stock and mutual

Ref: Chap. 5: 400, 401

4. Transacting insurance

Ref: Chap. 1: 9

**C. Licensing requirements and limitations**

1. Types of licenses

a. Property and Casualty Adjuster

Ref: Chap. 16: 1402, 1410, 1411, 1416-A, , 1420-M, 1422, 1424-A, 1425-1426, 1427-A, 1471-1476

b. Multiple-Peril Crop Insurance Adjuster

Ref: Chap. 16: 1402(9-A)

2. Exemptions/exceptions

Ref: Chap.16: 1420-A, 1420-C

3. License refusal, termination, expiration, revocation, suspension, and nonrenewal

Ref: Chap. 16: 1410, 1412, 1416-A, 1417-1418, 1420-K,

**D. Marketing practices**

Ref: All references are to Chap. 23 unless otherwise noted

1. Unfair practices

a. Claims methods and practices

Ref: 2164-D, 2186; Chap. 27: 2436, 2436-A; Chap. 33: 2709

b. Excess charges

Ref: 2174

c. Rebating

Ref: 2160-2163-A

d. Twisting

Ref: 2155

e. Misrepresentation

Ref: 2153

f. Defamation

Ref: 2157

g. False information and advertising

Ref: 2154

h. Penalties

Ref: Chap. 1: 12-A; Chap. 16:1412, 1417, 1420-K; Chap. 27:2436

i. Fraud

Ref: 2178, 2186

j. Cross-selling/Unfair Solicitation Methods

Ref: 2152-B

2. Privacy

Ref: Chap. 24: 2202, 2208

**MAINE  
WORKERS' COMPENSATION ADJUSTER  
EXAM**

(50 questions)

**I. INSURANCE TERMS AND RELATED CONCEPTS.....3**

**A. Indemnity**

**B. Subrogation**

**C. Liability**

**D. Insurance Policy**

**E. Insuring clause**

**II. POLICY PROVISIONS.....2**

**A. Declarations**

**B. Insuring Agreement**

**C. Conditions**

**D. Exclusions**

**III. MAINE INSURANCE LAW PERTINENT TO WORKERS' COMPENSATION.....10**

Ref: All references are to sections in Title 24-A unless otherwise noted

**A. Regulatory authorities**

1. Superintendent of Insurance

a. Broad powers

Ref: Chap. 3: 201, 211, 214, 221

b. Notice and hearing

Ref: Chap. 3: 229, 230, 236

2. Workers' Compensation Board

Ref: Title 39-A 151-153

**B. Licensing Requirements**

Ref: All references are to sections in Chap. 16 unless otherwise noted

1. Types of licenses

a. Workers' Compensation Adjuster

Ref: Chap. 16: 1402, 1415

2. Exemptions/exceptions

Ref: 1402

3. License refusal, termination, expiration, revocation, suspension, and nonrenewal

Ref: 1410, 1412, 1416-A, 1417, 1418, 1420-E, 1420-F, 1420-K

**C. Marketing practices**

Ref: All references are to sections in Title 24-A unless otherwise noted

- 1. Unfair/Prohibited trade practices
  - a. Claims methods and practices  
*Ref: 2152*
  - b. Defamation  
*Ref: 2157*
  - c. Fraud  
*Ref: 2178*

**D. Definitions**

*Ref: Chap. 1: 6*

- 1. Foreign/Domestic/Alien

**IV. MAINE WORKERS' COMPENSATION LAW.....35**

*Ref: All references are to sections in Title 39-A: Chap. 1: 102-104; Chap. 3: 151-A, 153-A; Chap. 5: 201—207, 209-A, 211-213, 215-217, 221, 223; Chap. 7: 301-328, 354, 360, 602; Chap. 9: 401, 403 Workers' Compensation Board Rules Chap. 1, Sec. 1.1, 1.5, 1.7, Chap. 8, Sec. 8.7*

**A. Definitions**

**B. Requirements/Procedures/Penalties**

**C. Coverages/benefits**

**D. Medical Examinations**

**E. Dispute Resolution/Hearings/Appeal/Settlement Process**

**F. Apportionment**

**G. Employer Liability**