

**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

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

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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
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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)
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3. Consequences of incomplete applications
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9. Gramm-Leach-Bliley Act (GLBA) Privacy

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2. Medical information and consumer reports
3. Fair Credit Reporting Act
4. Risk classification
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- 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
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 - a. Conditional
 - b. Unilateral
 - c. Adhesion
 - d. Aleatory

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- 1. Individual life
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**LIFE-HAWAII SPECIFIC
CONTENT OUTLINE
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(35 scoreable questions plus 6 pretest questions)

I. HAWAII LAWS AND RULES COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY, CASUALTY AND PERSONAL LINES INSURANCE23

A. Insurance Commissioner

- 1. General powers and duties
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- 2. Examination of records
Ref: 431:2-301 thru 306
- 3. Notice of hearings
Ref: 431:2-308; 431:13-106
- 4. Penalties
Ref: 431:2-203; 431:9A-112, 126, 127, 129; 431:13-201 thru 204

B. Definitions

- 1. Authorized and unauthorized
Ref: 431:8-102 thru 204
- 2. Domestic, foreign, and alien
Ref: 431:3-101; 431:3-104 thru 105
- 3. Stock, reciprocal and mutual
Ref: 431:3-106, 108, 110
- 4. Certificate of authority
Ref: 431:3-201 thru 206
- 5. Insurance
Ref: 431:1-201 thru 216

C. Licensing

- 1. General qualifications for licensing
Ref: 431:9A 101 through 130
- 2. Persons required to be licensed
 - a. Producer
Ref: 431:9A-101 thru 109, 111, 113, 114, 115, 124; 431C-3
 - b. Temporary license
Ref: 431:9A-111
 - c. Nonresident
Ref: 431:9A-108
 - d. Exemptions
Ref: 431:9A-104
- 3. Denial, suspension, revocation of licenses
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- 4. Renewal of license and continuing education
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- 1. Unfair and deceptive practices
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- 2. Reporting and accounting for premiums
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- 3. Sharing commissions
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- 4. Required records and record retention
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- 5. Controlled business
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**ACCIDENT AND HEALTH
GENERAL KNOWLEDGE
CONTENT OUTLINE**

Product Knowledge, Terms and Concepts

(50 scoreable questions plus 5 pretest questions)

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- B. Accidental death and dismemberment**
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1. Elements of a contract	
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3. Warranties and representations	
4. Unique aspects of the insurance contract	
a. Conditional	
b. Unilateral	
c. Adhesion	
d. Aleatory	

**ACCIDENT & HEALTH-
HAWAII SPECIFIC
CONTENT OUTLINE
State Statutes and Rules**

(35 scoreable questions plus 5 pretest questions)

I. HAWAII LAWS AND RULES COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY, CASUALTY AND PERSONAL LINES INSURANCE.....	23
A. Insurance Commissioner	
1. General powers and duties	<i>Ref: 431:2-201 thru 216; 431:3-217</i>
2. Examination of records	<i>Ref: 431:2-301 thru 306</i>
3. Notice of hearings	<i>Ref: 431:2-308; 431:13-106</i>
4. Penalties	<i>Ref: 431:2-203; 431:9A-112, 126, 127, 129; 431:13-201 thru 204</i>
B. Definitions	
1. Authorized and unauthorized	<i>Ref: 431:8-102 thru 204</i>
2. Domestic, foreign, and alien	<i>Ref: 431:3-101; 431:3-104 thru 105</i>
3. Stock, reciprocal and mutual	<i>Ref: 431:3-106, 108, 110</i>
4. Certificate of authority	<i>Ref: 431:3-201 thru 206</i>
5. Insurance	<i>Ref: 431:1-201 thru 216</i>
C. Licensing	
1. General qualifications for licensing	<i>Ref: 431:9A 101 through 130</i>
2. Persons required to be licensed	
a. Producer	<i>Ref: 431:9A-101 thru 109, 111, 113, 114, 115, 124; 431C-3</i>
b. Temporary license	<i>Ref: 431:9A-111</i>
c. Nonresident	<i>Ref: 431:9A-108</i>
d. Exemptions	<i>Ref: 431:9A-104</i>
3. Denial, suspension, revocation of licenses	<i>Ref: 431:9A-112, 113, 126, 127, 129</i>
4. Renewal of license and continuing education	<i>Ref: 431:9A-124</i>
D. Marketing practices	
1. Unfair and deceptive practices	<i>Ref: 431:13-101 thru 108</i>
2. Reporting and accounting for premiums	<i>Ref: 431:9A-123.5</i>
3. Sharing commissions	<i>Ref: 431:9A-113</i>
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E. Guaranty Associations

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2. Temporary Disability Insurance (TDI)

Ref: Title 21 – Chapters 392

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Ref: 431:10-212; 431:10-217.5; 431:10A: 115 thru 121, 133; 431:10A-206 thru 208

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Ref: 431:10A-106(7)

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1. Basic standards

Ref: 431:10H-107

2. Outline of coverage

Ref: 431:10H-112

3. Policy definitions

Ref: 431:10H-201

4. Suitability

Ref: 431:10H-231

PROPERTY-GENERAL KNOWLEDGE CONTENT OUTLINE

Product Knowledge, Terms and Concepts

(50 scoreable questions plus 5 pretest questions)

Note: To the extent that the specific contracts, forms, and endorsements dealt with in this outline are available in standardized versions, outline references are to items developed by (1) Insurance Services Office; (2) National Council on Compensation Insurance; (3) Surety Association of America.

I. TYPES OF POLICIES 22

A. Homeowners

- 1. HO-2
- 2. HO-3
- 3. HO-4
- 4. HO-5
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B. Dwelling policies

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b. Causes of loss forms

c. Business income

d. Extra expense

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D. Inland marine

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II. INSURANCE TERMS AND RELATED CONCEPTS 15

A. Insurance

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2. Morale

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F. Loss

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1. Actual cash value

2. Replacement cost

3. Market value

4. Stated/agreed value

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K. Limits of liability

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M. Occurrence

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- B. Insuring agreement
- C. Conditions
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- 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-HAWAII SPECIFIC
CONTENT OUTLINE
State Statutes and Rules**

(33 scoreable questions plus 5 pretest questions)

- I. **HAWAII LAWS AND RULES COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY, CASUALTY AND PERSONAL LINES INSURANCE 23**
 - A. **Insurance Commissioner**
 - 1. General powers and duties
Ref: 431:2-201 thru 216; 431:3-217
 - 2. Examination of records
Ref: 431:2-301 thru 306
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Ref: 431:3-201 thru 206
 - 5. Insurance

Ref: 431:1-201 thru 216

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- 1. General qualifications for licensing
Ref: 431:9A 101 through 130
- 2. Persons required to be licensed
 - a. Producer
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 - b. Temporary license
Ref: 431:9A-111
 - c. Nonresident
Ref: 431:9A-108
 - d. Exemptions
Ref: 431:9A-104
- 3. Denial, suspension, revocation of licenses
Ref: 431:9A-112, 113, 126, 127, 129
- 4. Renewal of license and continuing education
Ref: 431:9A-124

D. Marketing practices

- 1. Unfair and deceptive practices
Ref: 431:13-101 thru 108
- 2. Reporting and accounting for premiums
Ref: 431:9A-123.5
- 3. Sharing commissions
Ref: 431:9A-113
- 4. Required records and record retention
Ref: 431:9A-123, 125
- 5. Controlled business
Ref: 431:9A-112.5
- 6. Premiums
Ref: 431:10-218

E. Guaranty Association

Ref: 431:16-101 thru 117

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- 1. Definition
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- 2. Qualification for license
Ref: 431:9-203,222

B. Unauthorized Insurers (Surplus Lines)

Ref: 431:8-101 thru 302, 305 thru 320

C. Casualty, Surety, Property, Marine, and Transportation Rate Regulation

Ref: 431:14-101 thru 118, 120

III. HAWAII LAWS AND RULES PERTINENT TO PROPERTY INSURANCE ONLY 6

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- 1. Property insurance
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D. Hawaii Property Insurance Association (HPIA)

**CASUALTY-GENERAL KNOWLEDGE
CONTENT OUTLINE**

Product Knowledge, Terms and Concepts

(50 scoreable questions plus 5 pretest questions)

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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)
 - 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 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

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- 1. Employee Dishonesty
- 2. Theft
- 3. Robbery
- 4. Burglary
- 5. Forgery and Alteration
- 6. Mysterious disappearance

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- 1. Surety
- 2. Fidelity

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- 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

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II. INSURANCE TERMS AND RELATED CONCEPTS15

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

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- E. Definition of the insured
- F. Duties of the insured after a loss
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- 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)

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(41 scoreable questions plus 7 pretest questions)

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- 5. Controlled business
Ref: 431:9A-112.5
- 6. Premiums
Ref: 431:10-218

E. Guaranty Association

Ref: 431:16-101 thru 117

II. HAWAII LAWS AND RULES COMMON TO PROPERTY AND CASUALTY INSURANCE ONLY2

A. ADJUSTER

- 1. Definition
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- 2. Qualification for license
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B. Unauthorized Insurers (Surplus Lines)

Ref: 431:8-101 thru 302, 305 thru 320

C. Casualty, Surety, Property, Marine, and Transportation Rate Regulation

Ref: 431:14-101 thru 118, 120

III. HAWAII LAWS AND RULES PERTINENT TO CASUALTY INSURANCE ONLY16

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B. Hawaii Motor Vehicle Insurance Law

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- 1. Purpose

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 3. Right to sue
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 4. Obligation to pay Personal Injury Protection (PIP) benefits
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 5. Personal Injury Protection (PIP)
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 7. Hawaii Joint Underwriting Plan
Ref: 431:10C-401 thru 412; HAR 16-23-77
 8. Renewal, nonrenewal and cancellation
Ref: 431:10C-109 thru 114
 9. Options and deductibles
Ref: 431:10C-302;302.5; HAR 16-23-21 Title 16, Chapter 23:11(with Exhibit)
- C. Financial Responsibility**
1. Definition of proof of financial responsibility
Ref: 287-1
 2. Proof required
Ref: 287-20, 21, 22, 37
- D. Uninsured and Underinsured Motorists**
Ref: 431:10C-103; 431:10C-301 (b)(4)
- E. Motorcycle and motor scooter insurance**
Ref: 431 10G-101 thru 301
- F. Worker's Compensation**
Ref: 386-1, 3, 5, 6, 21, 31, 32, 82, 95, 121-124, 127
1. Definitions
Ref: 386-1
 2. Requirements
 - a. Exclusiveness of right to compensation
Ref: 386-5
 - b. Territorial applicability
Ref: 386-6
 - c. Reports
Ref: 386-95
 3. Coverages
 - a. Injuries covered
Ref: 386-3
 - b. Insurance contract
Ref: 386-124
 - c. Cancellation of insurance contracts
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 - d. Failure to provide coverage
Ref: 386-123
 4. Benefits
 - a. Medical care services and supplies
Ref: 386-21
 - b. Total disability
Ref: 386-31
 - c. Partial disability

- Ref: 386-32*
5. Hawaii Employers Mutual Insurance Company (HEMIC)
Ref: 431:14A-101 thru 115

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**
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- B. Dwelling policies**
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- E. Others**
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- II. TYPES OF CASUALTY POLICIES.....13**
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 - 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
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- B. Umbrella/Excess liability**

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- 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
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- CC. Compliance with Provisions of Fair Credit Reporting Act**

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- E. Definition of the insured**
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- 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. Loss settlement provisions including consent to settle a loss**
- W. Territory**

**PERSONAL LINES-
HAWAII SPECIFIC
CONTENT OUTLINE**

(41 scoreable questions plus 7 pretest questions)

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 - 2. Examination of records
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 - 3. Notice of hearings
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 - 4. Penalties
Ref: 431:2-203; 9A-112, 126, 127, 129; 431:13-201 thru 204
 - B. Definitions**
 - 1. Authorized and unauthorized
Ref: 431:8-102 thru 204
 - 2. Domestic, foreign, and alien
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 - 3. Stock, reciprocal and mutual
Ref: 431:3-106, 108, 110
 - 4. Certificate of authority
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 - 1. General qualifications for licensing

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2. Persons required to be licensed

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b. Temporary license
Ref: 431:9A-111

c. Nonresident
Ref: 431:9A-108

d. Exemptions
Ref: 431:9A-104

3. Denial, suspension, revocation of licenses
Ref: 431:9A-112, 113, 126, 127, 129

4. Renewal of license and continuing education
Ref: 431:9A-124

D. Marketing practices

1. Unfair and deceptive practices
Ref: 431:13-101 thru 108

2. Reporting and accounting for premiums
Ref: 431:9A-123.5

3. Sharing commissions
Ref: 431:9A-113

4. Required records and record retention
Ref: 431:9A-123, 125

5. Controlled business
Ref: 431:9A-112.5

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E. Guaranty Associations
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A. ADJUSTER

1. Definition
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2. Qualification for license
Ref: 431:9-203, 222

B. Unauthorized Insurers (Surplus Lines)
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C. Casualty, Surety, Property, Marine, and Transportation Rate Regulation
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B. Standard Form Fire Policy
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C. Overinsurance
Ref: 431:10E-102 thru 103

D. Hawaii Property Insurance Association (HPIA)

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IV. HAWAII LAWS AND RULES PERTINENT TO CASUALTY INSURANCE ONLY.....11

A. Definition of Casualty Insurance
Ref: 431:1-209

B. Hawaii Motor Vehicle Insurance Law
Ref: HRS 431:10C-101 through 608; HAR Title 16-Chapter 23:1-16; 57-60

1. Purpose
Ref: 431:10C-102

2. Compulsory insurance—required limits and coverages
Ref: 431:10C-103.5 thru 103.6,105;431:10C-301 thru 302

3. Right to sue
Ref: 431:10C-306

4. Obligation to pay Personal Injury Protection (PIP) benefits
Ref: 431:10C-304

5. Personal Injury Protection (PIP)
Ref: 431:10C-103.5

6. Premium determination
Ref: 431:10C-202, 203, 205, 207, 208

7. Hawaii Joint Underwriting Plan
Ref: 431:10C-401 thru 412; HAR 16-23-77

8. Renewal, nonrenewal and cancellation
Ref: 431:10C-109 thru 114

9. Options and deductibles
Ref: 431:10C-302;302.5; HAR 16-23-11 Title 16, Chapter 23:11(with Exhibit)

C. Financial Responsibility

1. Definition of proof of financial responsibility
Ref: 287-1

2. Proof required
Ref: 287-20, 21, 22, 37

D. Uninsured and Underinsured Motorists
Ref: 431:10C-103;431:10C-301 (b)(4)

E. Motorcycle and motor scooter insurance
Ref: 431 10G-101 thru 301

HAWAII SURETY EXAMINATION CONTENT OUTLINE

(35 scoreable questions)

I. CONTRACT PRINCIPLES

A. Essential elements of a contract

B. Parties of a contract

II. FIDELITY AND SURETY CONTRACTS

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B. Parties of a contract

C. Obligation of the surety

D. Parties to the surety

1. Principal

2. Obligee

- 3. Surety
 - E. Suretyship**
 - 1. Individual
 - 2. Corporate
 - F. Underwriting considerations**
 - G. Premiums and terms of obligations**
 - 1. Surety
 - 2. Fidelity
 - H. Claims**
 - I. Power of Attorney**
- III. PURPOSE AND TYPE OF SURETY BONDS**
- A. License and permit**
 - B. Public official**
 - C. Court**
 - 1. Judicial
 - 2. Fiduciary
 - D. Miscellaneous**
 - E. Contract**
- IV. PURPOSE AND TYPE OF FIDELITY BONDS**
- A. Individual**
 - B. Schedule**
 - C. Blank**
 - D. Financial institutions**
- V. BAIL BONDS**
- A. Surety bail bond**
 - B. Surety bond fee**
 - C. Types of bail**
 - 1. Real property
 - 2. Cash
 - 3. Bail bond
 - D. Bail piece**
 - E. Acceptable collateral**
 - F. Appeal bonds**
 - G. Appointing company's underwriting standard**
- VI. HAWAII REVISED STATUTES, TITLE 24, CHAPTER 431, ARTICLES 2, 9A, 9N, 10F AND 13; SECTION 431: 10-218**

HAWAII ADJUSTER EXAMINATION CONTENT OUTLINE

Product Knowledge, Terms and Concepts

(140 scoreable questions)

Note: To the extent that the specific contracts, forms, and endorsements dealt with in this outline are available in standardized versions, outline references are to items developed by (1) Insurance Services Office; (2) National Council on Compensation Insurance; (3) Surety Association of America.

- I. TYPES OF POLICIES, BONDS, AND RELATED TERMS**
 - A. Personal lines**
 - 1. Dwelling and contents (DP forms)
 - 2. Personal liability

- 3. Homeowners (HO forms)
- B. Commercial lines**
 - 1. Commercial property
 - a. Commercial building and personal property forms
 - b. Causes of loss forms
 - c. Business income
 - d. Extra expense
 - 2. Commercial Package Policy (CPP)
 - 3. Boiler and machinery coverage forms
 - 4. Businessowners Policy (BOP)
- C. Inland marine**
 - 1. Personal floaters
 - 2. Commercial floaters
 - 3. Nationwide Definition
- D. Others**
 - 1. Flood
 - 2. Personal Watercraft
 - 3. Earthquake
- E. Commercial general liability**
 - 1. Basic Hazards
 - a. Premises and Operations
 - b. Products and Completed Operations
 - c. Independent Contractors
 - d. Contractual
 - 2. Commercial General Liability Coverage Forms
 - a. Coverage A: Bodily Injury and Property Damage Liability
 - (1) Occurrence
 - (2) Claims Made
 - (a) Extended Reporting Periods: Basic and Supplemental
 - (b) Retroactive Date
 - b. Coverage B: Personal Injury and Advertising Injury
 - c. Coverage C: Medical Payments
 - d. Supplementary Payments
 - e. Who is an insured
 - f. Limits
 - g. Conditions (The candidate also should be familiar with ISO's Common Policy Conditions)
- F. Automotive: personal auto and business (commercial) auto**
 - 1. Liability
 - 2. Medical
 - 3. Physical damage (collision and other than collision/comprehensive)
 - 4. Uninsured motorists
 - 5. Underinsured motorists
 - 6. Who is an insured
 - 7. Types of Auto
 - a. Owned
 - b. Non-owned
 - c. Temporary Substitute

- 8. Garage Coverage Form, including Garagekeepers insurance
 - G. 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
 - 2. Work-related vs. non-work-related
 - 3. Other states' insurance
 - H. Bonding and Crime**
 - 1. Fidelity
 - 2. Crime
 - a. Theft, disappearance, and destruction
 - b. Robbery and safe burglary
 - c. Premises burglary
 - d. Custodian
 - e. Messenger
 - I. Professional liability**
 - 1. Errors and Omissions
 - J. Umbrella/Excess liability**
- II. INSURANCE TERMS AND RELATED CONCEPTS**
- A. Insurance**
 - B. Insurable interest**
 - C. Risk**
 - D. Hazard**
 - E. Peril**
 - F. Loss**
 - 1. Direct
 - 2. Indirect
 - G. Proximate cause**
 - H. Deductible**
 - I. Indemnity**
 - J. Actual cash value**
 - K. Replacement cost**
 - L. Limits of liability**
 - M. Coinsurance/Insurance to value**
 - N. Pair and set clause**
 - O. Extensions of coverage**
 - P. Accident**
 - Q. Occurrence**
 - R. Cancellation**
 - S. Vacancy and unoccupancy**
 - T. Right of salvage**
 - U. Abandonment**
 - V. Liability**
 - W. Negligence**
 - X. Burglary**
 - Y. Theft**
 - Z. Binders**
 - AA. Warranties**
 - BB. Representations**
 - CC. Concealment**
 - DD. Bodily injury liability**
 - EE. Property Damage liability**
 - FF. Personal injury liability**

- GG. Insured contract**
 - HH. Deposit Premium/Audit**
 - II. Certificate of Insurance**
- III. POLICY PROVISIONS AND CONTRACT**
- 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. Assignment**
 - N. Subrogation**
 - O. Arbitration**
 - P. Warranties, representations, and concealment**
 - Q. Binders**
 - R. Fair Credit Reporting Act**
 - S. Cancellation and nonrenewal policies**
 - T. Additional (supplementary payments)**
 - U. Claims made policy form**
 - V. Salvage**
 - W. Loss settlement provisions including consent to settle a loss**
 - X. Limitations**
- IV. HAWAII LAWS AND RULES COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY, CASUALTY AND PERSONAL LINES INSURANCE**
- A. Insurance Commissioner**
 - 1. General powers and duties
Ref: 431:2-201 thru 216; 431:3-217
 - 2. Examination of records
Ref: 431:2-301 thru 306
 - 3. Notice of hearings
Ref: 431:2-308; 431:13-106
 - 4. Penalties
Ref: 431:2-203; 9A-112; 9A-126; 9A-127; 9A-129; 431:13-201 thru 204
 - B. Definitions.....(2-3)**
 - 1. Authorized and unauthorized
Ref: 431:8-102 thru 204
 - 2. Domestic, foreign, and alien
Ref: 431:3-101; 431:3-104 thru 105
 - 3. Stock, reciprocal and mutual
Ref: 431:3-106, 108, 110
 - 4. Certificate of authority
Ref: 431:3-201 thru 206
 - 5. Insurance
Ref: 431:1-201 thru 216
 - C. Licensing.....(5-6)**

1. General qualifications for licensing
Ref: 431:9A-101 thru 130
 2. Persons required to be licensed
 - a. Producer
Ref: 431:9A-101 thru 109, 111, 113, 114, 115, 124
 - b. Temporary license
Ref: 431:9A-111
 - c. Nonresident
Ref: 431:9A-108
 - d. Exemptions
Ref: 431:9A-104
 3. Denial, suspension, revocation of licenses
Ref: 431:9A-112, 113, 126, 127, 129
- D. Marketing practices**
1. Unfair and deceptive practices
Ref: 431:13-101 thru 108
 2. Reporting and accounting for premiums
Ref: 431:9A-123.5
 3. Sharing commissions
Ref: 431:9A-113
 4. Required records and record retention
Ref: 9A-123, 125
 5. Controlled business
Ref: 431:9A-112.5
 6. Premiums
Ref: 431:10-218
- E. Guaranty Associations**
Ref: 431:16-101 thru 117
- V. HAWAII LAWS AND RULES COMMON TO PROPERTY AND CASUALTY INSURANCE ONLY**
- A. Adjuster**
1. Definition
Ref: 431:9-105, 229
 2. Qualification for license
Ref: 431:9-201 thru 224
- B. Unauthorized Insurers (Surplus Lines)**
Ref: 431:8-101 thru 302, 305 thru 320
- C. Casualty, Surety, Property, Marine, and Transportation Rate Regulation**
Ref: 431:14-101 thru 118, 120
- VI. HAWAII LAWS AND RULES PERTINENT TO PROPERTY INSURANCE ONLY**
- A. Definitions**
1. Property insurance
Ref: 431:1-206; 431:10E-101 thru 103
 2. Marine and transportation insurance
Ref: 431:1-207
- B Standard Form Fire Policy**
Ref: 431:10-210
- C. Overinsurance**
Ref: 431:10E-102 thru 103
- VII. HAWAII LAWS AND RULES PERTINENT TO CASUALTY INSURANCE ONLY**

- A. Definition of Casualty Insurance**
Ref: 431:1-209
- B. Hawaii Motor Vehicle Insurance Law**
Ref: HRS 431:10C-101-608; HAR Title 16-Chapter 23:1-16; 57-60
1. Purpose
Ref: 431:10C-102
 2. Compulsory insurance—required limits and coverages
Ref: 431:10C-103.5 thru 103.6, 105; 431:10C-301 thru 302
 3. Right to sue
Ref: 431:10C-306
 4. Obligation to pay Personal Injury Protection (PIP) benefits
Ref: 431:10C-304
 5. Personal Injury Protection (PIP)
Ref: 431:10C-103.5
 6. Premium determination
Ref: 431:10C-202, 203, 205, 207, 208
 7. Hawaii Joint Underwriting Plan
Ref: 431:10C-401 thru 412
 8. Renewal, nonrenewal and cancellation
Ref: 431:10C-109 thru 114
- C. Financial Responsibility**
1. Definition of proof of financial responsibility
Ref: 287-1
 2. Proof required
Ref: 287-20, 21, 22, 37
- D. Uninsured and Underinsured Motorists**
Ref: 431:10C-103; 431:10C-301 (b)(4)
- E. Worker's Compensation**
Ref: 386-1, 3, 5, 6, 21, 31, 32, 82, 95, 121-124, 127
1. Definitions
Ref: 386-1
 2. Requirements
 - a. Exclusiveness of right to compensation
Ref: 386-5
 3. Coverages
 - a. Insurance contract
Ref: 386-124
 4. Benefits
 - b. Total disability
Ref: 386-31

**HAWAII WORKERS COMPENSATION
ADJUSTER
EXAMINATION CONTENT OUTLINE
(25 scoreable questions)**

- I. WORKERS COMPENSATION.....(21-23)**
Ref: HRS 386-1, 3, 5, 6, 8, 21, 27, 31, 32, 41, 82, 92, 95, HAR 121-124, 127
- A. Definitions**
Ref: 386-1
- B. Requirements**

1. Exclusiveness of right to compensation	
<i>Ref: HRS 386-5</i>	
2. Territorial applicability	
<i>Ref: HRS 386-6</i>	
3. Injury Reports	
<i>Ref: HRS 386-95</i>	
C. Coverages	
1. Injuries covered	
<i>Ref: 386-3; 431:10c-305 (2), HRS</i>	
2. Insurance contract	
<i>Ref: 386-124</i>	
3. Cancellation of insurance contracts	
<i>Ref: 386-127</i>	
4. Failure to provide coverage	
<i>Ref: 386-123</i>	
D. Benefits	
1. Medical care services and supplies	
<i>Ref: 386-21, 386-23, 386-27</i>	
2. Total disability	
<i>Ref: 386-31</i>	
3. Partial disability	
<i>Ref: 386-32</i>	
4. Benefit Adjustment	
<i>Ref: 386-35</i>	
5. Payment after death	
<i>Ref: 386-34</i>	
E. Vocational Rehabilitation	
<i>Ref: HAR 12-14-1, 23, 26, 30, 38, 40; HRS 386-25</i>	
F. Medical Fee Schedule	
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<i>Ref: 431:13-101 thru 108</i>	
B. Required records and record retention	
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HAWAII TITLE INSURANCE EXAMINATION CONTENT OUTLINE

Product Knowledge, Terms, and Concepts

Hawaii Laws and Rules

(92 scoreable questions)

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C. Exception	
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E. Endorsement	
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b. ALTA Forms	
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C. Fee Simple	
D. Life Estate	
E. Leasehold	
F. Tenants by Entirety	
G. Severalty	
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B. Rates	

1. Filing Requirements
 - a. Closing/Settlement Fees
Ref: 431:20-119; 431:20-121; 431:10-218; 431:9A-113
 - b. Title Insurance Premiums
Ref: 431:20-120
2. Volume Discounts; *431:20-118; 431:20-120*

C. Consumer Protections

1. Retention of Records/Response to Division Inquiries
Ref: 431:20-113, 431:9A-123; 431:2-208
2. Search and examination
Ref: 431:20-113

D. Standards of Conduct/Licensing

1. Insurance Commissioner
 - a. Power and duties
Ref: 431:20-121; 431:2-201 thru 204; 431:2- 207 thru 212
 - b. Hearings and penalties
Ref: 431:2-203; 431:9A-112, 126, 127, 129; 431:13-201 thru 204; 431:2-308; 431:13-106; 431:20-124, 125
 - c. License suspension and revocation
Ref: 431:9A-112, 113, 126, 127, 129; 431:2-203
 - d. Insurer's guarantee fund
Ref: 431:20-108
2. Licensing and producers' legal responsibility
 - a. Persons required to be licensed
Ref: 9A-103, 104
 - b. Payment and acceptance of commissions/fees
Ref: 431:9A-113
 - c. Fiduciary/commingling
Ref: 431:9A-123.5
 - d. Unauthorized entities
Ref: 431:20-105, 106
 - e. Responsible Producer
Ref: 431:20-121
3. Unfair competition and deceptive practices
Ref: 431:13-101 thru 108, 123.5
 - a. Controlled business
Ref: 431:9A-112.5
 - b. Rebates / Inducements
Ref: 431:20-118, 124; 431:13-103
 - c. Unfair claims practices
Ref: 431:20-118; 431:13-103