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

LIFE-HAWAII SPECIFIC CONTENT OUTLINE
State Statutes and Rules
(35 scoreable questions plus 6 pretest questions)

I. 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; 431:3-106
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 thru 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
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, 125
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, 125
6. Premiums
   Ref: 431:10-218

E. Guaranty Associations
   Ref: 431:16-201 thru 218

II. HAWAII LAWS AND RULES PERTINENT TO LIFE INSURANCE ONLY
A. Marketing methods and practices
1. Replacement
   Ref: 431:10D-501 through 509
   a. Definition
      Ref: 431:10D-502
   b. Duties of producers
      Ref: 431:10D-503
   c. Duties of insurers that use producers
      Ref: 431:10D-504
   d. Duties of replacing insurers that use producers
Ref: 431: 10D-505
e. Duties of the existing insurer
431: 10D-506

2. Annuities
   a. Disclosure
      Ref: 10D-601 thru 605
   b. Suitability
      Ref: 10D-621 thru 625

B. Variable Contracts
Ref: 431:10D-118

C. Policy Clauses and Provisions
   1. Protection of beneficiaries from creditors
      Ref: 431:10-232
   2. Policy loan interest rate
      Ref: 431:10D-103
   3. Spouse's rights
      Ref: 431:10D-212

D. Group Life
   1. Group requirements
      Ref: 431:10D-201, 202, 210
   2. Assignment of proceeds
      Ref: 431:10D-215
   3. Conversion
      Ref: 431:10D-213 (8, 9, 10); 431:10D-214

E. Participation in Surplus
Ref: 431:10D-102(6)

F. Credit Life
Ref: 431:10B-101 thru 114

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)
   1. Eligibility
   2. Levels of care

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............15
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 gender
   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

ACCIDENT AND HEALTH
GENERAL KNOWLEDGE
CONTENT OUTLINE
Product Knowledge, Terms and Concepts
(50 scoreable questions plus 5 pretest questions)

I. TYPES OF POLICIES ......................................................16
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)
   8. Health Reimbursement Accounts (HRAs)
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

IV. OTHER INSURANCE CONCEPTS ................................. 5
   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 ............................. 8
   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
         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
         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; 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, 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
      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
II. HAWAII LAWS AND RULES PERTINENT TO ACCIDENT AND HEALTH INSURANCE ONLY  ..........12
A. Marketing methods and practices
   1. Prepaid health care
      Ref: Title 21 – Chapters 393
   2. Temporary Disability Insurance (TDI)
      Ref: Title 21 – Chapters 392
B. Policy clauses and provisions
   1. Mandated benefits
      Ref: 431:10-212; 431:10-217.5; 431:10A: 115 thru 121, 133; 431:10A-206 thru 208
   2. Cancellation
      Ref: 431:10A-106(7)
C. Long Term Care
   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
   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. Indemnity
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
III. POLICY PROVISIONS AND CONTRACT LAW ................ 11
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-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
   3. Notice of hearings
      Ref: 431:2-308; 431:3-106
   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

II. HAWAII LAWS AND RULES COMMON TO
PROPERTY AND CASUALTY INSURANCE ONLY .....4
A. Adjuster
   1. Definition
      Ref: 431:9-105, 229
   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
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
D. Hawaii Property Insurance Association (HPIA)
Ref: 431:21-101 thru 118

CASUALTY-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, 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
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
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-HAWAII SPECIFIC CONTENT OUTLINE
State Statutes and Rules
(41 scoreable questions plus 7 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
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
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: 94A-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

II. HAWAII LAWS AND RULES COMMON TO PROPERTY AND CASUALTY INSURANCE ONLY ......2
A. ADJUSTER
1. Definition
   Ref: 431:9-105
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 CASUALTY INSURANCE ONLY .................................16
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
2. Compulsory insurance–required limits and coverages
   Ref: 431:10C-103,105; 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 16-23-21 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

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. Umbrella/Excess liability

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. Loss settlement provisions including consent to settle a loss
W. Territory

PERSONAL LINES-
HAWAII SPECIFIC CONTENT OUTLINE
(41 scoreable questions plus 7 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
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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; 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
HAWAII Insurance Supplement - Examination Content Outlines

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
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 Associations
   Ref: 431:16-101 thru 117
II. HAWAII LAWS AND RULES COMMON TO PROPERTY, CASUALTY AND PERSONAL LINES INSURANCE ONLY.......................................................... 2
A. ADJUSTER
   1. Definition
      Ref: 431:9-105, 229
   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 ................................................................. 5
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
D. Hawaii Property Insurance Association (HPIA)
   Ref: 431:21-101 thru 118
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-302.5; 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
   A. Definition of fidelity and surety
   B. Parties of a contract
   C. Obligation of the surety
   D. Parties to the surety
      1. Principal
      2. Obligee
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

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 policies)
   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
         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
   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

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
   Ref: HRS 386-1, 3, 5, 6, 8, 21, 27, 31, 32, 41, 82, 92, 95, 121-124, 127
   A. Definitions
      Ref: 386-1
   B. Requirements
1. Exclusiveness of right to compensation
   Ref: HRS 386-5
2. Territorial applicability
   Ref: HRS 386-6
3. Injury Reports
   Ref: HRS 386-95

C. Coverages
   1. Injuries covered
      Ref: 386-3; 431:10c-305 (2), HRS
2. Insurance contract
   Ref: 386-124
3. Cancellation of insurance contracts
   Ref: 386-127
4. Failure to provide coverage
   Ref: 386-123

D. Benefits
   1. Medical care services and supplies
      Ref: 386-21, 386-23, 386-27
2. Total disability
   Ref: 386-31
3. Partial disability
   Ref: 386-32
4. Benefit Adjustment
   Ref: 386-35
5. Payment after death
   Ref: 386-34

E. Vocational Rehabilitation
   Ref: HAR 12-14-1, 23, 26, 30, 38, 40; HRS 386-25

F. Medical Fee Schedule
   Ref: HAR 12-15-1, 13, 15, 31, 38, 42, 55, 90, 92, 94

II. ADJUSTER ...........................................(1-2)
A. Definitions
   Ref: 431:9-105, 222.5
B. Qualification of license
   Ref: 431:9-203, 222.5

III. MARKETING PRACTICES ............................(1-2)
A. Unfair and deceptive practices
   Ref: 431:13-101 thru 108
B. Required records and record retention
   Ref: 431:9-229

HAWAII TITLE INSURANCE EXAMINATION CONTENT OUTLINE
Product Knowledge, Terms, and Concepts
Hawaii Laws and Rules
(92 scoreable questions)

I. TITLE INSURANCE TERMS AND CONCEPTS......10
A. Commitment
B. Policy
C. Exception
D. Requirement
E. Endorsement
F. Insurer/Underwriter

G. Chain of Title
H. Closing and Settlement
I. Title Agent
J. Fiduciary Responsibilities
K. Search and Examination
   1. Title Plant
II. TITLE INSURANCE POLICIES.........................20
A. Types of Policies
   1. Owners
      a. Residential/Plan Language
      b. ALTA Forms
   2. Loan
   3. Construction Loan
   4. Leasehold
B. Policy Provisions
   1. Insuring Clause
   2. Terms, Conditions, and Stipulations
   3. Exclusions
   4. Premiums

III. REAL ESTATE OWNERSHIP.............................5-6
A. Joint Tenancy
B. Tenants In Common
C. Fee Simple
D. Life Estate
E. Leasehold
F. Tenants by Entirety
G. Severalty

IV. RIGHTS AND INTERESTS ...............................4
A. Easement and Right of Way
B. Liens
   1. Voluntary
   2. Involuntary
C. Covenants, Conditions, and Restrictions
D. Adverse Possession

V. LEGAL DESCRIPTIONS .................................1
A. Metes and Bounds
B. Lot and Block
C. File Plans
D. Land Court Descriptions

VI. METHODS OF TRANSFER/CONVEYANCES.............5-6
A. Warranty Deeds
B. Quitclaim Deeds
C. Deed into Trust
D. Foreclosure
E. Probate

VII. HAWAII INSURANCE LAWS PERTINENT TO TITLE INSURANCE.............................................46
A. Definitions and Scope
   thru 214; 431:3-101 thru 305; 431:6-101; 431:6-601,
   602; 431:9A-102; 431:9A-141; 431:13-102; 431:13-108(j); 431:15-103
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
      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
      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