

**LIFE-GENERAL KNOWLEDGE  
CONTENT OUTLINE**

**Product Knowledge, Terms and Concepts**  
(50 scoreable questions plus 10 pretest questions)

**I. TYPES OF POLICIES ..... 12**

**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

**E. Combination plans and variations**

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

**II. POLICY RIDERS, PROVISIONS, OPTIONS, AND  
EXCLUSIONS  
18**

**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

**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
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**

**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

**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
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-HAWAII SPECIFIC  
CONTENT OUTLINE  
State Statutes and Rules**

*(30 scoreable questions plus 6 pretest questions)*

- I. HAWAII LAWS AND RULES COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY, CASUALTY AND PERSONAL LINES INSURANCE.....20**
  - A. Insurance Commissioner.....(1-2)**
    - 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.....(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 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  
*Ref: 431: 9A-112, 113, 126, 127, 129*
- 4. Renewal of license and continuing education  
*Ref: 431:9A-124*

**D. Marketing practices... (8-10)**

- 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..... (0-1)**

*Ref: 431:16-201 thru 218*

**II. HAWAII LAWS AND RULES PERTINENT TO LIFE INSURANCE ONLY..... 10**

- 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*

- 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**

**ACCIDENT AND 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



Ref: 431:10A-106(7)

**C. Long Term Care.....(2-5)**

- 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 10 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 ..... 25**

**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

**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..... 14**

**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 ..... 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)

**PROPERTY-HAWAII SPECIFIC  
CONTENT OUTLINE  
State Statutes and Rules**

(28 scoreable questions plus 5 pretest questions)

- I. **HAWAII LAWS AND RULES COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY, CASUALTY AND PERSONAL LINES INSURANCE.....20**
  - A. **Insurance Commissioner.....(1-2)**
    - 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.....(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 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  
*Ref: 431:9A-112, 113, 126, 127, 129*
    - 4. Renewal of license and continuing education  
*Ref: 431:9A-124*
  - D. **Marketing practices.....(8-10)**
    - 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..... (0-1)**  
*Ref: 431:16-101 thru 117*

- II. **HAWAII LAWS AND RULES COMMON TO PROPERTY AND CASUALTY INSURANCE ONLY .... 3**
  - A. **Adjuster..... (0-1)**
    - 1. Definition  
*Ref: 431:9-105, 229*
    - 2. Qualification for license  
*Ref: 431:9-203,222*
  - B. **Unauthorized Insurers (Surplus Lines)..... (1-2)**  
*Ref: 431:8-101 thru 302, 305 thru 320*
  - C. **Casualty, Surety, Property, Marine, and Transportation Rate Regulation..... (0-1)**  
*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*

**CASUALTY-GENERAL KNOWLEDGE  
CONTENT OUTLINE**

**Product Knowledge, Terms and Concepts**

(50 scoreable questions plus 10 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..... 25**
  - 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
    - (1) Occurrence
    - (2) Claims made
      - (a) Retroactive Date
  - b. Coverage B: Personal Injury and Advertising Injury
  - c. Coverage C: Medical Payments
  - d. Supplemental Payments
  - e. Who is an insured
  - f. Limits
    - (1) Per occurrence
    - (2) Annual Aggregate
  - g. 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. Garage Coverage Form, including Garagekeepers Insurance
  - 9. Exclusions
  - 10. Individual Insured and Drive Other Car (DOC)
- 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
- G. Umbrella/Excess Liability**

**II. INSURANCE TERMS AND RELATED CONCEPTS..... 14**

- 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..... 11**
- 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. Arbitration
- L. Other insurance
- M. Subrogation
- N. Loss settlement provisions including consent to settle a loss
- O. Terrorism Risk Insurance Act (TRIA)

**CASUALTY-HAWAII SPECIFIC  
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State Statutes and Rules**

(36 scoreable questions plus 7 pretest questions)

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*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*
- II. HAWAII LAWS AND RULES COMMON TO PROPERTY AND CASUALTY INSURANCE ONLY ..... 2
  - A. ADJUSTER ..... (0-1)
    - 1. Definition  
*Ref: 431:9-105*
    - 2. Qualification for license  
*Ref: 431:9-203, 222*
  - B. Unauthorized Insurers (Surplus Lines)..... (1-2)  
*Ref: 431:8-101 thru 302, 305 thru 320*
  - C. Casualty, Surety, Property, Marine, and Transportation Rate Regulation ..... (0-1)  
*Ref: 431:14-101 thru 118, 120*
- III. HAWAII LAWS AND RULES PERTINENT TO CASUALTY INSURANCE ONLY .....14
  - A. Definition of Casualty Insurance..... (0-1)  
*Ref: 431:1-209*
  - B. Hawaii Motor Vehicle Insurance Law ..... (6-8)  
*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-103,105; 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
- D. Marketing practices.....(8-10)
  - 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  
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  - 5. Controlled business  
*Ref: 431:9A-112.5*
  - 6. Premiums  
*Ref: 431:10-218*
- E. Guaranty Associations ..... (0-1)  
*Ref: 431:16-101 thru 117*



Ref: 431:10C-302;302.5; HAR 16-23-21 Title 16,  
Chapter 23:11(with Exhibit)

**C. Financial Responsibility.....(0-1)**

1. Definition of proof of financial responsibility

Ref: 287-1

2. Proof required

Ref: 287-20, 21, 22, 37

**D. Uninsured and Underinsured Motorists.....(1-2)**

Ref: 431:10C-103; 431:10C-301 (b)(4)

**E. Motorcycle and motor scooter insurance.....(0-1)**

Ref: 431 10G-101 thru 301

**F. Worker's Compensation.....(2-4)**

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

Ref: 386-127

- 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 11 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	
<b>H. Proximate cause</b>	
<b>I. Deductible</b>	
<b>J. Indemnity</b>	
<b>K. Limits of liability</b>	
<b>L. Coinsurance/Insurance to value</b>	
<b>M. Occurrence</b>	
<b>N. Cancellation</b>	
<b>O. Nonrenewal</b>	
<b>P. Vacancy and unoccupancy</b>	
<b>Q. Liability</b>	
1. Absolute	
2. Strict	
3. Vicarious	
<b>R. Negligence</b>	
<b>S. Binder</b>	
<b>T. Endorsements</b>	
<b>U. Blanket vs. Specific</b>	
<b>V. Burglary, Robbery, Theft, and Mysterious Disappearance</b>	
<b>W. Warranties</b>	
<b>X. Representations</b>	
<b>Y. Concealment</b>	
<b>Z. Deposit Premium/Audit</b>	
<b>AA. Certificate of Insurance</b>	
<b>BB. Damages</b>	
1. Compensatory	
a. General	
b. Special	
2. Punitive	
<b>CC. Compliance with Provisions of Fair Credit Reporting Act</b>	
<b>IV. PROPERTY AND CASUALTY POLICY PROVISIONS AND CONTRACT LAW ..... 24</b>	
<b>A. Declarations</b>	
<b>B. Insuring agreement</b>	
<b>C. Conditions</b>	
<b>D. Exclusions</b>	
<b>E. Definition of the insured</b>	
<b>F. Duties of the insured after a loss</b>	
<b>G. Obligations of the insurance company</b>	
<b>H. Mortgagee rights</b>	
<b>I. Proof of loss</b>	
<b>J. Notice of claim</b>	
<b>K. Appraisal</b>	
<b>L. Other Insurance Provision</b>	
<b>M. Subrogation</b>	
<b>N. Elements of a contract</b>	
<b>O. Sources of underwriting information</b>	
<b>P. Fair Credit Reporting Act</b>	
<b>Q. Privacy Protection (Gramm Leach Bliley)</b>	
<b>R. Policy Application</b>	
<b>S. Terrorism Risk Insurance Act (TRIA)</b>	
<b>T. Cancellation and nonrenewal provisions</b>	

<b>U. Supplementary payments</b>	
<b>V. Arbitration</b>	
<b>W. Loss settlement provisions including consent to settle a loss</b>	

**PERSONAL LINES-  
HAWAII SPECIFIC  
CONTENT OUTLINE**

(36 scoreable questions plus 7 pretest questions)

<b>I. HAWAII LAWS AND RULES COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY, CASUALTY AND PERSONAL LINES INSURANCE ..... 20</b>	
<b>A. Insurance Commissioner ..... (1-2)</b>	
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; 9A-112, 126, 127, 129; 431:13-201 thru 204</i>
<b>B. Definitions ..... (2-3)</b>	
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>
<b>C. Licensing ..... (5-6)</b>	
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>
<b>D. Marketing practices ..... (8-10)</b>	
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>	
4.	Required records and record retention	
	<i>Ref: 431:9A-123, 125</i>	
5.	Controlled business	
	<i>Ref: 431:9A-112.5</i>	
6.	Premiums	
	<i>Ref: 431:10-218</i>	
<b>E.</b>	<b>Guaranty Associations.....(0-1)</b>	
	<i>Ref: 431:16-101 thru 117</i>	
<b>II.</b>	<b>HAWAII LAWS AND RULES COMMON TO PROPERTY, CASUALTY AND PERSONAL LINES INSURANCE ONLY ..... 2</b>	
<b>A.</b>	<b>ADJUSTER .....(0-1)</b>	
1.	Definition	
	<i>Ref: 431:9-105, 229</i>	
2.	Qualification for license	
	<i>Ref: 431:9-203, 222</i>	
<b>B.</b>	<b>Unauthorized Insurers (Surplus Lines).....(1-2)</b>	
	<i>Ref: 431:8-101 thru 302, 305 thru 320</i>	
<b>C.</b>	<b>Casualty, Surety, Property, Marine, and Transportation Rate Regulation.....(0-1)</b>	
	<i>Ref: 431:14-101 thru 118, 120</i>	
<b>III.</b>	<b>HAWAII LAWS AND RULES PERTINENT TO PROPERTY INSURANCE ONLY ..... 4</b>	
<b>A.</b>	<b>Definitions</b>	
1.	Property insurance	
	<i>Ref: 431:1-206; 431:10E-101 thru 103</i>	
2.	Marine and transportation insurance	
	<i>Ref: 431:1-207</i>	
<b>B.</b>	<b>Standard Form Fire Policy</b>	
	<i>Ref: 431:10-210</i>	
<b>C.</b>	<b>Overinsurance</b>	
	<i>Ref: 431:10E-102 thru 103</i>	
<b>D.</b>	<b>Hawaii Property Insurance Association (HPIA)</b>	
	<i>Ref: 431:21-101 thru 118</i>	
<b>IV.</b>	<b>HAWAII LAWS AND RULES PERTINENT TO CASUALTY INSURANCE ONLY ..... 10</b>	
<b>A.</b>	<b>Definition of Casualty Insurance .....(0-1)</b>	
	<i>Ref: 431:1-209</i>	
<b>B.</b>	<b>Hawaii Motor Vehicle Insurance Law .....(6-8)</b>	
	<i>Ref: HRS 431:10C-101 through 608; HAR Title 16-Chapter 23:1-16; 57-60</i>	
1.	Purpose	
	<i>Ref: 431:10C-102</i>	
2.	Compulsory insurance—required limits and coverages	
	<i>Ref: 431:10C-103.5 thru 103.6,105;431:10C-301 thru 302</i>	
3.	Right to sue	
	<i>Ref: 431:10C-306</i>	
4.	Obligation to pay Personal Injury Protection (PIP) benefits	
	<i>Ref: 431:10C-304</i>	

5.	Personal Injury Protection (PIP)	
	<i>Ref: 431:10C-103.5</i>	
6.	Premium determination	
	<i>Ref: 431:10C-202, 203, 205, 207, 208</i>	
7.	Hawaii Joint Underwriting Plan	
	<i>Ref: 431:10C-401 thru 412; HAR 16-23-77</i>	
8.	Renewal, nonrenewal and cancellation	
	<i>Ref: 431:10C-109 thru 114</i>	
9.	Options and deductibles	
	<i>Ref: 431:10C-302;302.5; HAR 16-23-11 Title 16, Chapter 23:11(with Exhibit)</i>	
<b>C.</b>	<b>Financial Responsibility ..... (0-1)</b>	
1.	Definition of proof of financial responsibility	
	<i>Ref: 287-1</i>	
2.	Proof required	
	<i>Ref: 287-20, 21, 22, 37</i>	
<b>D.</b>	<b>Uninsured and Underinsured Motorists ..... (1-2)</b>	
	<i>Ref: 431:10C-103;431:10C-301 (b)(4)</i>	
<b>E.</b>	<b>Motorcycle and motor scooter insurance..... (0-1)</b>	
	<i>Ref: 431 10G-101 thru 301</i>	

## HAWAII SURETY EXAMINATION CONTENT OUTLINE

*(35 scoreable questions)*

<b>I.</b>	<b>CONTRACT PRINCIPLES</b>
<b>A.</b>	<b>Essential elements of a contract</b>
<b>B.</b>	<b>Parties of a contract</b>
<b>II.</b>	<b>FIDELITY AND SURETY CONTRACTS</b>
<b>A.</b>	<b>Definition of fidelity and surety</b>
<b>B.</b>	<b>Parties of a contract</b>
<b>C.</b>	<b>Obligation of the surety</b>
<b>D.</b>	<b>Parties to the surety</b>
	1. Principal
	2. Obligee
	3. Surety
<b>E.</b>	<b>Suretyship</b>
	1. Individual
	2. Corporate
<b>F.</b>	<b>Underwriting considerations</b>
<b>G.</b>	<b>Premiums and terms of obligations</b>
	1. Surety
	2. Fidelity
<b>H.</b>	<b>Claims</b>
<b>I.</b>	<b>Power of Attorney</b>
<b>III.</b>	<b>PURPOSE AND TYPE OF SURETY BONDS</b>
<b>A.</b>	<b>License and permit</b>
<b>B.</b>	<b>Public official</b>
<b>C.</b>	<b>Court</b>
	1. Judicial
	2. Fiduciary
<b>D.</b>	<b>Miscellaneous</b>
<b>E.</b>	<b>Contract</b>

#### 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  
*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

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