Delaware **Insurance Supplement**

A. Traditional whole life products

Examination Content Outlines

May 1, 2022

3. Free look

4. Consideration 5. Owner's rights

6. Beneficiary designations a. Primary and contingent b. Revocable and irrevocable

c. Common disaster

LIFE - GENERAL KNOWLEDGE **CONTENT OUTLINE**

Product Knowledge, Terms, and Concepts

(50 scoreable questions plus 5 pretest questions)	
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5. Indexed life	9. Policy loans, withdrawals, partial surrenders
C. Term life	10. Non-forfeiture options
1. Types	11. Dividends and dividend options (e.g., participating,
a. Level	non-participating)
b. Decreasing	12. Incontestability
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a. Renewable	16. Settlement options
b. Convertible	17. Accelerated death benefits
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deduction	7. Disclosures at point of sale (e.g. HIPAA, HIV
Guaranteed insurability	consent)
3. Payor benefit	USA PATRIOT Act/anti-money laundering
4. Assidental death and/or assidental death and	Gramm-Leach-Bliley Act (GLBA) Privacy

4. Accidental death and/or accidental death and

dismemberment

5. Term riders

9. Disability

10. Cost of Living

1. Entire contract 2. Insuring clause

6. Other insureds

7. Long term care

8. Return of premium

B. Policy provisions and options

B. Underwriting

1. Insurable interest

4. Risk classification

(STOLI/IOLI)

C. Delivering the policy

3. Fair Credit Reporting Act

1. When coverage begins

2. Medical information and consumer reports

5. Stranger/Investor-owned life insurance

Explaining the policy and its provisions, riders,	d. Exemptions from licensing
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D. Contract law	3. Authority
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b. Offer and Acceptance	b. License requirements
c. Competent parties	Ref: Title 18 Chapter 17
d. Legal purpose	c. Lines of authority
Unique aspects of the insurance contract	d. Termination of appointment
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B. Life Settlements	Ref: 1707(m)
C. Group life insurance	3. Compensation of licensees
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F. Social Security benefits	Ref: 323, 327, 328, 2307
	Cease and desist orders and penalties
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a. Fees and application	Ref: Regulation 1204
b. Prerequisites	F. Life insurance solicitation
c. Written examinations and exemptions	
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 G. Group life insurance 1. Types of groups Ref: 3101, 3106, 3107, 3109, 3110 2. Dependent coverage 	ACCIDENT & HEALTH – GENERAL KNOWLEDGE CONTENT OUTLINE
Ref: 3111	Product Knowledge, Terms, and Concepts
3. Required provisions *Ref: 3111 through 3125	(50 scoreable questions plus 5 pretest questions) I. TYPES OF POLICIES
4. Employee life insurance <i>Ref: 3102</i>	A. Disability income 1. Individual disability income policy
IV. INSURANCE ETHICS12	2. Business overhead expense policy
Ref: In addition to specific cites listed from Title 18, it is	3. Business disability buyout policy
recommended that the candidate review the following study	Group disability income policy
materials: Title 18 - Chapters 17, 23 & 24, Regulation 904,	5. Key employee policy
Ethics (Kaplan), Ethical Practices (Kaplan), Ethics for the	B. Accidental death and dismemberment
Insurance Professional (Kaplan), Ethics For the Field of	C. Medical expense insurance
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b. Implied	6. Flexible Spending Accounts (FSAs)
c. Apparent	7. High Deductible Health Plans (HDHPs) and related
Agency versus individual licensee	Health Savings Accounts (HSAs)
Ref: Title 18 Chapter 17, 1714	8. Health Reimbursement Accounts (HRAs)
4. Suitability	D. Medicare supplement policies E. Group insurance
5. Ethical behavior and good moral standards	Differences between individual and group contracts
B. Market Conduct examination	Solution of the second of
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D. Disclosure letters and forms	F. Individual/Group Long Term Care (LTC)
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•	2. Levels of care
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2. Churning	1. Dental
3. Commingling	2. Vision
Misrepresentation	3. Cancer
5. Defamation	Critical illness or specified disease
Coercion and intimidation	5. Worksite (employer-sponsored)
Ref: 2304(4)	6. Hospital indemnity
7. Unfair discrimination	7. Short-term medical
8. Rebating	8. Accident
Unfair claims settlement practices	II DOLLOV DDOVIGIONO OLANIOTO AND DIDEDO
Ref: Chapter 23	II. POLICY PROVISIONS, CLAUSES, AND RIDERS
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<i>Ref</i> : 2305(a)	
11. Publicized Founded Complaints	Time limit on certain defenses (incontestable)
Ref: 907	Grace period Reinstatement
G. Insurance fraud and Fraud Prevention Bureau	5. Notice of claim
Ref: Chapter 24	6. Claim forms
H. Advertisement procedures	7. Proof of loss
I. Privacy	8. Time of payment of claims
J. Conflict of issues and producer's	9. Payment of claims
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	11. Legal actions
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G. Group life insurance

12. Change of beneficiary 13. Misstatement of age or gender 14. Change of occupation 15. Illegal occupation 16. Relation of earnings to insurance B. Other provisions and clauses 1. Insuring clause 2. Free look 3. Consideration clause	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
 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 	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
limits C. Riders 1. Impairment/exclusions 2. Guaranteed insurability 3. Future increase option D. Rights of renewability 1. Noncancelable 2. Cancelable 3. Guaranteed renewable III. SOCIAL INSURANCE	ACCIDENT & HEALTH STATE SPECIFIC CONTENT OUTLINE State Statutes, Rules, and Regulations (42 scoreable questions plus 13 pretest questions) Ref: All references are to sections in Title 18, Chapter 17 unless otherwise noted. I. DELAWARE STATUTES, REGULATIONS, AND BULLETINS PERTINENT TO LIFE, ACCIDENT AND HEALTH, PROPERTY AND CASUALTY
C. Social Security benefits IV. OTHER INSURANCE CONCEPTS	INSURANCE
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	Ref: Regulation 504	IV. INSURANCE ETHICS12
В	. Marketing Practices5	Ref: In addition to specific cites listed from Title 18, it is
	Duties of licensed personnel	recommended that the candidate review the following study
	Record keeping	materials: Title 18 – Chapters 17, 23 & 24, Regulation 904,
	Ref: 1707(m)	Ethics (Kaplan), Ethical Practices (Kaplan), Ethics for the
	3. Compensation of licensees	Insurance Professional(Kaplan), Ethics For the Field of Insurance
	Ref: 1714	(Cape Education, Inc.).
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С	. Insurance Commissioner3	Market Conduct
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	Ref: 301	a. Express
	General powers and duties	b. Implied
	Ref: 309, 310, 311	c. Apparent
	3. Examination of insurers and producers	3. Agency versus individual licensee
	Ref: 318, 319, 322, 2306	Ref: Title 18 Chapter 17, 1714
	4. Hearings	4. Suitability
	Ref: 323, 327, 328, 2307	Ethical behavior and good moral standards
	5. Cease and desist orders and penalties	B. Market Conduct examination
	Ref: 2308, 2311	C. Binding coverage
	6. General penalties	D. Disclosure letters and forms
	Ref: 106, 1712	E. Errors and Omissions insurance
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	ND BULLETINS COMMON TO BOTH LIFE AND	Ref: 2303, 2304, 2305, 2315, 2316, Regulation 902
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		2. Churning
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	Ref: 3702-3706, 3713, Regulation 1901	4. Misrepresentation
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С	. Individual accident and health minimum	11. Publicized Founded Complaints
	standards	Ref: 907
	Ref: Regulation 1304	G. Insurance fraud and Fraud Prevention Bureau
D	. Group and blanket health insurance	Ref: Chapter 24
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	2. Required provisions	responsibilities
	Ref: 3501-3566	responsibilities
	3. Small employer health insurance	
	Ref: Chapter 72, Regulation 1308	PROPERTY – GENERAL KNOWLEDGE
	Medicare Secondary Payor	CONTENT OUTLINE
	Ref: Chapter 35	Product Knowledge, Terms, and Concepts
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6. HO-8	P. Vacancy and unoccupancy
B. Dwelling policies	Q. Liability
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2. DP-2	2. Strict
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e. Equipment breakdown	D. Exclusions
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4. Builders Risk	F. Duties of the insured
Cyber First-Party Coverage D. Inland marine	G. Obligations of the insurance company
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	I. Proof of loss
Commercial Property floaters Ational Flood Insurance Program	J. Notice of claim
F. Others	K. Appraisal
	L. Other Insurance Provision
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5. Windstorm	P. Sources of underwriting information
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B. Insurable interest	U. Territory
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I. Deductible	c. Limited Lines producer d. Producer/Consultant
J. Indemnity	
K. Limits of liability	Ref: 1702(i)
L. Coinsurance/Insurance to value	License requirements

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		a. Fees and application		Ref: Regulation 1901
		b. Prerequisites	C.	Fiduciary accounts
		c. Special qualifications		Ref: Reg 505
		d. Written examinations and exemptions	D.	Guaranty Association Act
		e. Exemptions from licensing		Ref: 4201–4206; 4208
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	٥.	a. Definitions		Ref: 4801
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		b. License requirements		Ref: 4802
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		c. Lines of authority		Ref: 4806
		d. Termination of appointment	_	Credit Scoring for Underwriting
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		Notice of address change		Ref: Title 18, Chapter 83, Reg 906
	٥.	Continuing education		1. Purpose
ь	M	Ref: Regulation 504		2. Scope
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	_	Ref: 309, 310, 311		Coverage available
	3.	Examination of insurers and producers		Limits of coverage
		Ref: 318, 319, 322, 2306		Effective date of coverage
	4.	Hearings		Binding authority of producers
	_	Ref: 323, 327, 328, 2307	В.	Declinations, renewal, and cancellation of
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	c	Ref: 2308, 2311		1. Definitions
	о.	General penalties		Ref: 4121
		Ref: 106		Notification and reasons for declination, non-
		WARE STATUTES, RULES, REGULATIONS,		renewal, and termination
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		rplus Lines Broker		Ref: 4123
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	2.	Conditions for procurement		5. Enforcement
		Ref: Chapter 19		Ref: 4125
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		Ref: Chapter 19		Ref: National Flood Insurance Program, Regulation 702
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		Ref: Chapter 17 & 19		Policies and Products Available
	6.	Records and annual statement		3. Who needs flood insurance
		Ref: Chapter 19		4. Flood Maps and Zone Determinations
	7.	Broker's affidavit		5. General Rules
		Ref: Chapter 19		6. Claims Handling Process
В.	Co	onsent of rate filings		7. Write Your Own Company

IV. INSURANCE ETHICS12	a. Premises and Operations		
Ref: In addition to specific cites listed from Title 18, it is	b. Products and Completed Operations		
recommended that the candidate review the following study	2. Coverage		
materials: Title 18 – Chapters 17, 23 & 24, Regulation 904,	a. Coverage A: Bodily Injury and Property Damage		
Ethics (Kaplan), Ethical Practices (Kaplan), Ethics for the	Liability (Occurrence, Claims made including		
Insurance Professional(Kaplan), Ethics For the Field of Insurance	Retroactive Date)		
(Cape Education, Inc.).	b. Coverage B: Personal Injury and Advertising		
A. Definitions	Injury		
Market Conduct	c. Coverage C: Medical Payments		
2. Authority	d. Supplemental Payments		
a. Express	e. Who is an insured		
b. Implied	f. First named insured		
c. Apparent	g. Limits (Per occurrence, Annual Aggregate)		
Agency versus individual licensee	h. Damage to Property of Others		
Ref: Title 18 Chapter 17, 1714	B. Automobile: personal auto and business auto		
4. Suitability	1. Liability		
5. Ethical behavior and good moral standards	a. Bodily Injury		
B. Market Conduct examination	b. Property Damage		
C. Binding coverage	c. Split Limits		
D. Disclosure letters and forms	d. Combined Single Limit		
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F. Unfair practices	Physical Damage (collision; other than collision;		
Ref: 2303, 2304, 2305, 2315, 2316, Regulation 902	specified perils)		
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2. Churning	5. Underinsured motorists		
3. Commingling			
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Misrepresentation Defamation	7. Types of Auto		
Coercion and intimidation	a. Owned		
	b. Non-owned		
Ref: 2304(4)	c. Hired		
7. Unfair discrimination	d. Temporary Substitute		
8. Rebating	e. Newly Acquired Autos		
9. Unfair claims settlement practices	f. Transportation Expense and Rental		
Ref: Chapter 23	Reimbursement Expense		
10. Coercion of debtors	8. Auto Dealers Coverage Form, including		
Ref: 2305(a)	Garagekeepers Insurance		
11. Publicized Founded Complaints	9. Exclusions		
Ref: 907	10. Individual Named Insured and Drive Other Car		
G. Insurance fraud and Fraud Prevention Bureau	(DOC)		
Ref: Chapter 24	11. Mobile equipment		
H. Advertisement procedures	C. Workers Compensation Insurance, Employers		
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J. Conflict of issues and producer's	(This section does not deal with specifics of state law, which		
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	State Statutes, Rules, and Regulations
II. INSURANCE TERMS AND RELATED CONCEPTS 15 A. Risk	(45 scoreable questions plus 9 pretest questions)
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1. Moral	otherwise noted.
2. Morale 3. Physical C. Indemnity	I. DELAWARE STATUTES, REGULATIONS, AND BULLETINS PERTINENT TO LIFE, ACCIDENT AND HEALTH, PROPERTY AND CASUALTY
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2. Replacement cost	responsibilities
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5. Salvage value	c. Limited Lines producer
F. Negligence G. Liability	d. Producer/Consultant
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I. Binders	a. Fees and application
J. Warranties	b. Prerequisites
K. Representations	c. Special qualifications
L. Concealment	d. Written examinations and exemptions
M. Deposit Premium/Audit	e. Exemptions from licensing
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O. Law of Large Numbers	3. Authority
P. Pure vs. Speculative Risk	a. Definitions
Q. Endorsements	Ref: 902–908
R. Damages	b. License requirements
1. Compensatory	Ref: Title 18 Chapter 17
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	Ref: Regulation 504 B. Marketing Practices5
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B. Insuring agreement	Ref: 1707(m)
C. Conditions	3. Compensation of licensees
D. Exclusions and Limitations	Ref: 1714

		4. Termination, suspension, fines	A.	Delaware Motorist Protection Act
	C.	Insurance Commissioner3		Ref: Title 21, 2118, Regulations 603, 901
		Election and term		 Required coverage and limits
		Ref: 301		2. Arbitration
		2. General powers and duties		Ref: Regulation 901
		Ref: 309, 310, 311		3. Insurance ID card
		3. Examination of insurers and producers		Ref: Regulation 606
		Ref: 318, 319, 322, 2306		4. Fines
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		Ref: 323, 327, 328, 2307		5. Form A
		 Cease and desist orders and penalties 		Ref: Regulation 603
		Ref: 2308, 2311	В	Uninsured and <u>Under</u> insured Motorists
		6. General penalties	5.	Coverage
		Ref: 106		Ref: 3902
		Rej. 100		Required coverage
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		1. Definitions		Ref: 3904
		Ref: Chapter 17 and Ch. 19		2. Notice
		2. Conditions for procurement		Ref: 3905
		Ref: Chapter 19		3. Hearing
		3. Endorsement of policy		Ref: 3906
		Ref: Chapter 19		Exclusion of designated person
		Liability of insurer		Ref: 3909
		Ref: Chapter 19		5. Request for driving records
		5. License suspension, revocation		Ref: 3913
			D.	Delaware Automobile Insurance Plan
		Ref: Chapter 17 & 19		Ref: Delaware Automobile Insurance Plan
		6. Records and annual statement		Producer and insurer responsibilities
		Ref: Chapter 19		Eligibility
		7. Broker's affidavit		Coverage and options
	_	Ref: Chapter 19		Ref: Title 21, 2118
	В.	Consent of rate filings		•
		Ref: Regulation 1901		4. Designation of carrier
	C.	Fiduciary accounts		5. Binding authority
		Ref: Reg 505	_	6. Collection of placement fee
	D.	Guaranty Association Act	E.	Defensive driving course credit
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	E.	Premium financing	F.	Private passenger automobile insurance rating
		1. Definitions		information
		Ref: 4801		Ref: Regulation 1902
		2. Licensing	G.	Workers Compensation
		Ref: 4802		Ref: Title 19
		3. Form of agreement		1. Applicability
		Ref: 4806		Ref: 2301, 2306, 2321
	F	Credit Scoring for Underwriting		2. Excluded employments
	••	Ref: Title 18, Chapter 83, Reg 906		Ref: 2307
				3. Executive offices, sole proprietors, partners
		1. Purpose		Ref: 2308
		2. Scope		Requirement for insurance policy
		3. Applicability		Minimum duration of incapacity
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8. Compensation for partial disability	 Publicized Founded Complaints
Ref: 2325	Ref: 907
9. Survivorship benefits	G. Insurance fraud and Fraud Prevention Bureau
Ref: 2330	Ref: Chapter 24
10. Burial expenses	H. Advertisement procedures
Ref: 2331	I. Privacy
11. Deductible options Form B	J. Conflict of issues and producer's
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12. Assigned Risk Plan	, , , , , , , , , , , , , , , , , , ,
Ref: Title 18, 2527; Title 21, 2905	PERSONAL LINES – GENERAL
13. Workplace safety	
Ref: Regulation 802	KNOWLEDGE
14. Worker's Compensation rating/classification	CONTENT OUTLINE
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15. Terrorism Risk Insurance Act	
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Ref: Title 19	2.110.2
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Ref: In addition to specific cites listed from Title 18, it is	
recommended that the candidate review the following study	4. HO-5
materials: Title 18 – Chapters 17, 23 & 24, Regulation 904,	5. HO-6
Ethics (Kaplan), Ethical Practices (Kaplan), Ethics for the	6. HO-8
Insurance Professional (Kaplan), Ethics For the Field of	B. Dwelling policies
Insurance (Cape Education, Inc.).	1. DP-1
A. Definitions	2. DP-2
Market Conduct	3. DP-3
2. Authority	C. Inland marine
a. Express	Personal Articles floaters
b. Implied	D. National Flood Insurance Program
c. Apparent	E. Others
Agency versus individual licensee	1. Earthquake
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5. Defamation	5. Underinsured motorists
Coercion and intimidation	
Ref: 2304(4)	6. Who is an insured
7. Unfair discrimination	7. Types of Auto
8. Rebating	a. Owned
9. Unfair claims settlement practices	b. Non-owned
Ref: Chapter 23	c. Hired
10. Coercion of debtors	d. Temporary Substitute
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1. Pure vs. Speculative Risk	G. Obligations of the insurance company
D. Hazard	H. Mortgagee rights
1. Moral	I. Proof of loss
2. Morale	J. Notice of claim
3. Physical	K. Appraisal
E. Peril	L. Other Insurance Provision
F. Loss	M. Subrogation
1. Direct	N. Elements of a contract
2. Indirect	O. Sources of underwriting information
G. Loss Valuation	P. Fair Credit Reporting Act
1. Actual cash value	Q. Privacy Protection (Gramm Leach Bliley)
2. Replacement cost	R. Policy Application
3. Market value	S. Terrorism Risk Insurance Act (TRIA)
4. Stated value	T. Cancellation and nonrenewal provisions
5. Salvage value	U. Supplementary payments
H. Proximate cause	V. Loss settlement provisions including consent to
I. Deductible	settle a loss
J. Indemnity	W. Territory
K. Limits of liability	
L. Coinsurance/Insurance to value	
M. Occurrence	PERSONAL LINES-STATE SPECIFIC
N. Cancellation	CONTENT OUTLINE
O. Nonrenewal	State Laws, Rules, and Regulations
P. Vacancy and unoccupancy	
Q. Liability	(40 questions plus 8 pretest questions) Ref: All references are to sections in Title 18, Chapter 17 unless
1. Absolute	otherwise noted.
2. Strict	omerwise notea.
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W. Warranties	b. Limited Lines producer
X. Representations	c. Producer/Consultant
Y. Concealment	Ref: 1702 (i)
Z. Deposit Premium/Audit	License requirements
AA. Certificate of Insurance	a. Fees and application
BB. Damages	b. Prerequisites
1. Compensatory	c. Special qualifications
a. General	d. Written examinations and exemptions
b. Special	e. Exemptions from licensing
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	3.	Authority			Ref: 4125	
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	••	Ref: 301		2.	Arbitration	
	2	General powers and duties		_	Ref: Regulation 901	
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	3	Examination of insurers and producers			Ref: Regulation 606	
	0.	Ref: 318, 319, 322, 2306		4.	Fines	
	4	Hearings		_	Ref: Title 21, 2118(s)(1)	
	٦.	Ref: 323, 327, 328, 2307		5.	Form A	
	5	Cease and desist orders and penalties	_		Ref: Regulation 603	
	٥.	Ref: 2308, 2311	В.		ninsured and <u>Under</u> insured Motorists	
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		f: Chapter 41		۷.	Notice	
	١.	Purpose and definitions		2	Ref: 3905	
	2	Ref: 4103, 4104		٥.	Hearing	
		Eligibility Coverage eveileble		4	Ref: 3906	
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	١.	Definitions			·	
	0	Ref: 4121			Eligibility	
	۷.	Notification and reasons for declination, non-		3.	Coverage and options	
		renewal, and termination		4	Ref: Title 21, 2118	
	_	Ref: 4122, Regulation 703			Designation of carrier	
	3.	Permissible cancellations			Binding authority	
		Ref: 4123	_		Collection of placement fee	
		D 1222 1 2	E.		efensive driving course credit	
	4.	Prohibited practices		Re	f: Regulation 607	
	_	Ref: 4124				
	5.	Enforcement				

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F.	Private passenger automobile insurance rating
	information

Ref: Regulation 1902

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Ref: In addition to specific cites listed from Title 18, it is recommended that the candidate review the following study materials: Title 18 – Chapters 17, 23 & 24, Regulation 904, Ethics (Kaplan), Ethical Practices (Kaplan), Ethics for the Insurance Professional (Kaplan), Ethics For the Field of Insurance (Cape Education, Inc.).

A. Definitions

- 1. Market Conduct
- 2. Authority
 - a. Express
 - b. Implied
 - c. Apparent
- 3. Agency versus individual licensee

Ref: Title 18 Chapter 17, 1714

- 4. Suitability
- 5. Ethical behavior and good moral standards
- **B. Market Conduct examination**
- C. Binding coverage
- D. Disclosure letters and forms
- E. Errors and Omissions insurance
- F. Unfair practices

Ref: 2303, 2304, 2305, 2315, 2316, Regulation 902

- 1. Twisting
- 2. Churning
- 3. Commingling
- 4. Misrepresentation
- 5. Defamation
- 6. Coercion and intimidation

Ref: 2304(4)

- 7. Unfair discrimination
- 8. Rebating
- 9. Unfair claims settlement practices

Ref: Chapter 23

10. Coercion of debtors

Ref: 2305(a)

11. Publicized Founded Complaints

Ref: 907

G. Insurance fraud and Fraud Prevention Bureau

Ref: Chapter 24

- H. Advertisement procedures
- I. Privacy
- J. Conflict of issues and producer's responsibilities

DELAWARE-PUBLIC ADJUSTER CONTENT OUTLINE

PRODUCT KNOWLEDGE, LAWS, AND REGULATIONS

(50 scoreable questions)

I. GENERAL PROPERTY INSURANCE PRODUCT KNOWLEDGE PERTINENT TO PUBLIC ADJUSTERS

Ref: All references are to Title 18, Chapter 17A of the Delaware Insurance Code and to general product knowledge, unless otherwise noted.

A. Standard Fire Policy

Ref: New York Standard Fire Policy

- 1. Basic coverages, provisions, and clauses
- 2. Limitations and restrictions
- 3. Proof of Loss
- 4. Loss requirements and inventories
- 5. Appraisal
- 6. Company options
- 7. Cancellation
- 8. Additional coverages
- 9. Replacement costs
- 10. Increase in hazard

B. Personal lines

- 1. Dwelling and contents (DP forms)
- 2. Homeowners (HO forms)
- 3. Mobile Homes
- 4. Condominium policies

C. Commercial lines

- 1. Commercial property
 - a. Commercial building and personal property form
 - b. Causes of loss forms
 - c. Business income
 - d. Extra expense
- 2. Commercial Package Policy (CPP)
- 3. Equipment Breakdown Coverage
- 4. Businessowners Policy (BOP)
- 5. Law and Ordinance Coverage
- 6. Condominium Association Coverage Form

D. Inland marine

- 1. Personal floaters
- 2. Commercial floaters
- 3. Nationwide Definition
- Builders' Risk coverage
- 5. Transportation coverage
- 6. Electronic Data Processing (EDP) coverage

E. Others

- 1. Aviation
- 2. National Flood Insurance Program
- 3. Personal Watercraft
- 4. Commercial Ocean Marine
- 5. Earthquake
- 6. Terrorism

F. Additional Coverages and Exclusions

- 1. Business Interruption
- 2. Time Element
- 3. Valuable Papers and Records

G. Crime

1. Employee Theft

Delaware Insurance Supplement - Examination Content Outlines

- 2. Inside the Premises-Theft of Money and Securities
- 3. Inside the Premises-Robbery or Safe Burglary of Other Property
- 4. Inside the Premises Robbery or Burglary of Other Property
- 5. Definitions
 - a. Custodian
 - b. Messenger
 - c. Guard or watchperson

H. Surety Bonding

- 1. Definitions
 - a. Obligee
 - b. Principal
 - c. Surety

II. PROPERTY POLICY PROVISIONS AND CONTRACT LAW

- 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
- M. Assignment
- N. Subrogation
- O. Elements of a contract
- P. Sources of underwriting information
- Q. Compliance with provisions of Fair Credit Reporting Act
- R. Cancellation and Nonrenewal provisions
- S. Additional (supplementary) payments
- T. Loss settlement provisions including consent to settle a loss
- **U.** Limitations
- V. Representations and misrepresentations
- W. Concealment
- X. Arbitration
- Y. Coinsurance
- Z. Endorsements
- AA. Warranties
- **BB. Replacement Cost**
- CC. Fraud

III. PROPERTY INSURANCE TERMS AND RELATED CONCEPTS

Ref: Fundamentals of Risk and Insurance by Emmett and Therese Vaughn (Wiley), Businessowners Policy Coverage by George Krauss and Commercial Property Coverage Guide by Hillman & McCracken (National Underwriter), Property Loss Adjusting (James Markham (IIA), BHM Insurance Services.

- A. Insurable interest
- B. Risk
- C. Hazard
 - 1. Physical
 - 2. Moral
 - 3. Morale
 - 4. Legal
- D. Peril
- E. Loss
 - 1. Direct
 - i. Dilect
 - 2. Indirect
- F. Proximate cause
- G. Deductible
- H. Indemnity
- I. Actual cash value
- J. Replacement cost
- K. Limits of liability
- L. Pair and set clause
- M. Extensions of coverage
- N. Additional coverages
- O. Accident
- P. Occurrence
- Q. Vacancy and unoccupancy
- R. Right of salvage
- S. Abandonment
- T. Liability
- U. Negligence
- V. Theft
- W. Burglary
- X. Robbery
- Y. Mysterious disappearance
- Z. Binders
- AA. Apportionment clause
- **BB.** Tariff Liability
- CC. Waiver/Non-Waiver Agreement
- **DD. Value Policy**
- EE. Estoppel
- FF. Reservation of Rights

IV. PUBLIC ADJUSTER

A. Loss Report

- 1. Essential Elements
 - a. Inception/Expiration Date
 - b. Occurrence Date
 - c. Identification of Parties Involved
 - d. Policy Form/Number
 - e. Description of Loss
 - f. Coverages
 - g. Deductibleh. Date of loss

B. Loss/Damage Valuation

- 1. Direct Loss vs. Indirect Loss (Loss of Use)
- 2. Damages
- 3. Scope of Loss or Damages

Delaware Insurance Supplement - Examination Content Outlines

V. DELAWARE STATUTES, REGULATIONS, AND BULLETINS PERTINENT TO PROPERTY INSURANCE AND THE LICENSING OF PUBLIC ADJUSTERS

All references are to Title 18 Chapter 17 and 17A of the Delaware Insurance Code except where otherwise specified below.

A. Definitions

- Persons required to be licensed and their responsibilities
 - a. Adjuster
 - b. License
 - c. Licensee
 - d. Public Adjuster
- 2. License requirements
 - a. Fees and application
 - b. Prerequisites
 - c. Special qualifications
 - d. Written examinations and exemptions
 - e. Exceptions to licensing
 - f. Surety bonds
- 3. Authority
 - a. Definitions
 - b. License requirements
- 4. Notice of address change
- 5. Continuing education
 - Ref: Regulation 504
- 6. Ownership of other entities
- 7. Contracts and Solicitation of Contracts
- 8. Regulation and Scope

B. Marketing Practices

- 1. Duties of licensed personnel
- 2. Record keeping
- 3. Compensation of licensees
- 4. License denial, suspension, revocation, and penalties
- 5. Prohibited Acts

C. Insurance Commissioner

 $Ref:\ Chapter\ 3\ unless\ otherwise\ specified$

- 1. Election and term
- 2. General powers and duties
- 3. Maintenance of Records

Ref: Chapter 17, Section 1707

- 4. Hearings
- 5. Cease and desist orders and penalties

Ref: Chapters 17 and 23

6. General penalties

Ref: Chapters 1,3, and 17

VI. INSURANCE ETHICS

Ref: In addition to specific cites listed from Title 18, it is recommended that the candidate review the following study materials: Title 18 – Chapters 17, 23 & 24, Regulations 902 and 904, Ethics (Bisys), Ethical Practices (Bisys), Ethics for the Insurance Professional (Kaplan), Ethics For the Field of

Insurance (Cape Education, Inc.), The Claims Environment (Edited by James Markham IIA) and BHM Insurance Services.

A. Definitions

- 1. Business Practices
- 2. Authority
 - a. Express
 - b. Implied
 - c. Apparent
- 3. Agency versus individual licensee *Ref: Title 18 Chapter 17*
- 4. Suitability
- 5. Ethical behavior and good moral standards
- **B.** Market Conduct examination
- C. Disclosure letters and forms
- D. Errors and Omissions insurance

E. Unfair practices

- 1. Commingling
- 2. Misrepresentation
- 3. Defamation
- 4. Coercion and intimidation
- Rebating
- 6. Unfair claims settlement practices
- 7. Publicized Founded Complaints *Ref: 907*
- F. Insurance fraud and Fraud Prevention Bureau
- G. Privacy
- H. Conflict of issues

VII. DELAWARE STATUTES, RULES, REGULATIONS, AND BULLETINS PERTINENT TO PROPERTY INSURANCE ONLY

DELAWARE-CASUALTY ADJUSTER CONTENT OUTLINE

(50 scoreable questions)

. TYPES OF POLICIES, BONDS, AND RELATED TERMS

- A. 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

<u>Delaware Insurance Supplement - Examination Content Outlines</u>

- d. Supplemental Payments
- e. Who is an insured
- f. Limits
- g. Conditions (The candidate also should be familiar with ISO's Common Policy Conditions)
- h. Definitions
- i. Extracontractual

B. Automotive: personal auto and business (commercial) auto

- 1. Liability
- 2. Medical Payments
- 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. Hired
 - d. Temporary Substitute
- 8. Garage Coverage Form, including Garagekeepers insurance

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
- 2. Work-related vs. non-work-related
- 3. Other states' insurance

D. Crime

- 1. Employee theft
- 2. Inside the premises-Theft of Money and securities
- Inside the premises-Robbery or Safe Burglary of Other Property
- 4. Inside the premises-Robbery or Burglary of Other Property

E. Surety Bonding

- 1. Definitions
 - a. Obligee
 - b. Principal
 - c. Surety

F. Professional liability

- 1. Errors and Omissions
- G. Umbrella/Excess liability

II. INSURANCE TERMS AND RELATED CONCEPTS

- A. Risk
- B. Hazard
- C. Indemnity
- D. Insurable interest
- E. Actual cash value
- F. Negligence
- G. Liability

- H. Accident
- I. Occurrence
- J. Burglary
- K. Robbery
- L. Theft
- M. Mysterious disappearance
- N. Binders
- O. Warranties
- P. Representations
- Q. Concealment
- R. Bodily injury liability
- S. Property damage liability
- T. Personal injury liability
- U. Limits of liability
- V. Deductibles
- W. Insured contract
- X. Deposit Premium/Audit
- Y. Certificate of Insurance

III. POLICY PROVISIONS

- A. Declarations
- B. Insuring agreement
- C. Conditions
- D. Exclusions
- E. Definition of the insured
- F. Duties of the insured after a loss
- G. Cancellation and nonrenewal provisions
- H. Additional (supplementary) payments
- I. Proof of loss
- J. Notice of claim
- K. Arbitration
- L. Other insurance
- M. Subrogation
- N. Compliance with provisions of Fair Credit Reporting Act
- O. Claims made policy form
- P. Salvage
- Q. Loss settlement provisions including consent to settle a loss

IV. DUTIES OF THE CASUALTY ADJUSTER

A. Loss Report

- 1. Essential Elements
 - a. Inception/Expiration Date
 - b. Occurrence Date
 - d. Identification of Parties Involved
 - d. Policy Form/Number
 - e. Description of Loss
 - f. Coverages
 - g. Deductible
 - h. Date of loss

B. Loss/Damage Valuation

- 1. Direct Loss vs. Indirect Loss (Loss of Use)
- 2. Damages
- 3. Scope of Loss or Damages

Delaware Insurance Supplement - Examination Content Outlines

V. DELAWARE STATUTES, REGULATIONS, AND BULLETINS PERTINENT TO CASUALTY INSURANCE AND THE LICENSING OF ADJUSTERS

All references are to Title 18 Chapter 17 of the Delaware Insurance Code except where otherwise specified below.

A. Definitions

- Persons required to be licensed and their responsibilities
 - a. Adjuster
 - b. License
 - c. Licensee
 - d. Public Adjuster
- 2. License requirements
 - a. Fees and application
 - b. Prerequisites
 - c. Special qualifications
 - d. Written examinations and exemptions
 - e. Exceptions to licensing
 - f. Surety bonds
- 3. Authority
 - a. Definitions
 - b. License requirements
- 4. Notice of address change
- 5. Continuing education

Ref: Regulation 504

- 6. Ownership of other entities
- 7. Contracts and Solicitation of Contracts
- 8. Regulation and Scope

B. Marketing Practices

- 1. Duties of licensed personnel
- 2. Record keeping
- 3. Compensation of licensees
- 4. License denial, suspension, revocation, and penalties
- 5. Prohibited Acts

C. Insurance Commissioner

 $Ref:\ Chapter\ 3\ unless\ otherwise\ specified$

- Election and term
- 2. General powers and duties
- 3. Maintenance of Records

Ref: Chapter 17, Section 1707

- 4. Hearings
- 5. Cease and desist orders and penalties *Ref: Chapters 17 and 23*
- 6. General penalties

Ref: Chapters 1, 3, and 17

VI. INSURANCE ETHICS

Ref: In addition to specific cites listed from Title 18, it is recommended that the candidate review the following study materials: Title 18 – Chapters 17, 23 & 24, Regulations 902 and 904, Ethics (Bisys), Ethical Practices (Bisys), Ethics for the Insurance Professional (Kaplan), Ethics For the Field of Insurance (Cape Education, Inc.), Target Ethics (Pentera), The Claims Environment (Edited by James Markham IIA) and BHM Insurance Services.

A. Definitions

- 1. Business Practices
- 2. Authority
 - a. Express
 - b. Implied
- c. Apparent3. Agency versus individual licensee

Ref: Title 18 Chapter 17

- 4. Suitability
- 5. Ethical behavior and good moral standards
- **B.** Market Conduct examination
- C. Disclosure letters and forms
- D. Errors and Omissions insurance

E. Unfair practices

- 1. Commingling
- 2. Misrepresentation
- 3. Defamation
- 4. Coercion and intimidation
- 5. Rebating
- 6. Unfair claims settlement practices
- 7. Publicized Founded Complaints *Ref: 907*
- F. Insurance fraud and Fraud Prevention Bureau
- G. Privacy
- H. Conflict of issues

VII. DELAWARE STATUTES, RULES, REGULATIONS, AND BULLETINS PERTINENT TO CASUALTY INSURANCE ONLY

A. Delaware Motorist Protection Act

Ref: Title 21, 2118, Regulations 603, 901

- 1. Required coverage and limits
- 2. Arbitration

Ref: Regulation 901

3. Insurance ID card

Ref: Regulation 606

4. Fines

Ref: Title 21, 2118(s)(1)

5. Form A

Ref: Regulation 603

6. Learner's Permit Prohibitions Ref: Title 21 Motor Vehicles

B. Uninsured and <u>Underinsured Motorists</u> Coverage

Ref: 3902

- 1. Required coverage
- 2. Option for additional coverage

C. Cancellation and nonrenewal of auto insurance

1. Reasons for

Ref: 3904

2. Notice

*Ref: 3905*3. Hearing

Ref: 3906

4. Exclusion of designated person *Ref: 3909*

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5. Request for driving records *Ref: 3913*

D. Delaware Automobile Insurance Plan

Ref: Delaware Automobile Insurance Plan

- 1. Producer and insurer responsibilities
- 2. Eligibility
- 3. Coverage and options
- 4. Designation of carrier
- 5. Binding authority
- 6. Collection of placement fee

E. Defensive driving course credit

Ref: Regulation 607

F. Private passenger automobile insurance rating information

Ref: Regulation 1902

G. Workers Compensation

Ref: Title 19

1. Applicability

Ref: 2301, 2306

2. Excluded employments

Ref: 2307

3. Executive offices, sole proprietors, partners

Ref: 2308

- 4. Requirement for insurance policy
- 5. Minimum duration of incapacity

Ref: 2321

6. Medical benefits required

Ref: 2322

7. Compensation for total disability

Ref: 2324

8. Compensation for partial disability

Ref: 2325

9. Survivorship benefits

Ref: 2330

10. Burial expenses

Ref: 2331

11. Deductible options Form B

Ref: Regulation 801

12. Assigned Risk Plan

Ref: Title 18, 2527; Title 21, 2905

13. Workplace safety

Ref: Regulation 802

14. Worker's Compensation rating/classification

Ref: Title 18, 2602

15. Terrorism Risk Insurance Act

 ${\it Ref: Domestic \ and \ Foreign \ Insurance \ Bulletin}$

16. Permanent Impairment and Disfigurement

Settlements

Ref: Title 19

DELAWARE-PROPERTY ADJUSTER CONTENT OUTLINE

(50 scoreable questions)

I. GENERAL PROPERTY INSURANCE PRODUCT KNOWLEDGE PERTINENT TO PROPERTY ADJUSTERS

Ref: All topics make reference to general product knowledge, unless otherwise noted.

A. Standard Fire Policy

Ref: New York Standard Fire Policy

- 1. Basic coverages, provisions, and clauses
- 2. Limitations and restrictions
- 3. Proof of Loss
- 4. Loss requirements and inventories
- 5. Appraisal
- 6. Company options
- 7. Cancellation
- 8. Additional coverages
- 9. Replacement costs
- 10. Increase in hazard

B. Personal lines

- 1. Dwelling and contents (DP forms)
- 2. Homeowners (HO forms)
- 3. Mobile Homes
- 4. Condominium policies

C. Commercial lines

- 1. Commercial property
 - a. Commercial building and personal property form
 - b. Causes of loss forms
 - c. Business income
 - d. Extra expense
- 2. Commercial Package Policy (CPP)
- 3. Equipment Breakdown Coverage
- 4. Businessowners Policy (BOP)
- 5. Law and Ordinance Coverage
- 6. Condominium Association Coverage Form

D. Inland marine

- 1. Personal floaters
- 2. Commercial floaters
- 3. Nationwide Definition
- 4. Builders' Risk coverage
- 5. Transportation coverage
- Electronic Data Processing (EDP) coverage

E. Others

- 1. Aviation
- 2. National Flood Insurance Program
- 3. Personal Watercraft
- 4. Commercial Ocean Marine
- 5. Earthquake
- 6. Terrorism

F. Additional Coverages and Exclusions

- 1. Business Interruption
- 2. Time Element
- 3. Valuable Papers and Records

G. Crime

1. Employee Theft

Delaware Insurance Supplement - Examination Content Outlines

- 2. Inside the Premises-Theft of Money and Securities
- Inside the Premises-Robbery or Safe Burglary of Other Property
- 4. Inside the Premises Robbery or Burglary of Other Property
- 5. Definitions
 - a. Custodian
 - b. Messenger
 - c. Guard or watchperson

II. PROPERTY POLICY PROVISIONS AND CONTRACT LAW

- 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
- M. Assignment
- N. Subrogation
- O. Elements of a contract
- P. Sources of underwriting information
- Q. Compliance with provisions of Fair Credit Reporting Act
- R. Cancellation and Nonrenewal provisions
- S. Additional (supplementary) payments
- T. Loss settlement provisions including consent to settle a loss
- **U.** Limitations
- V. Representations and misrepresentations
- W. Concealment
- X. Arbitration
- Y. Coinsurance
- Z. Endorsements
- AA. Warranties
- **BB.** Replacement Cost
- CC. Fraud

III. PROPERTY INSURANCE TERMS AND RELATED CONCEPTS

Ref: Fundamentals of Risk and Insurance by Emmett and Therese Vaughn (Wiley), Businessowners Policy Coverage by George Krauss and Commercial Property Coverage Guide by Hillman & McCracken (National Underwriter), Property Loss Adjusting (James Markham (IIA), BHM Insurance Services.

- A. Insurable interest
- B. Risk
- C. Hazard
 - 1. Physical

- 2. Moral
- 3. Morale
- 4. Legal
- D. Peril
- E. Loss
 - Direct
 Indirect
 - 2. Indirect
- F. Proximate cause
- G. Deductible
- H. Indemnity
- I. Actual cash value
- J. Replacement cost
- K. Limits of liability
- L. Pair and set clause
- M. Extensions of coverage
- N. Additional coverages
- O. Accident
- P. Occurrence
- Q. Vacancy and unoccupancy
- R. Right of salvage
- S. Abandonment
- T. Liability
- U. Negligence
- V. Theft
- W. Burglary
- X. Robbery
- Mysterious disappearance
- Z. Binders
- AA. Apportionment clause
- **BB.** Tariff Liability
- CC. Waiver/Non-Waiver Agreement
- **DD.** Value Policy
- EE. Estoppel
- FF. Reservation of Rights

IV. DUTIES OF THE PROPERTY ADJUSTER

A. Loss Report

- 1. Essential Elements
 - a. Inception/Expiration Date
 - b. Occurrence Date
 - c. Identification of Parties Involved
 - d. Policy Form/Number
 - e. Description of Loss
 - f. Coverages
 - g. Deductible
 - h. Date of loss

B. Loss/Damage Valuation

- 1. Direct Loss vs. Indirect Loss (Loss of Use)
- 2. Damages
- 3. Scope of Loss or Damages
- V. DELAWARE STATUTES, REGULATIONS, AND BULLETINS PERTINENT TO PROPERTY INSURANCE AND THE LICENSING OF PROPERTY ADJUSTERS

All references are to Title 18 Chapter 17 of the Delaware Insurance Code except where otherwise specified below.

Delaware Insurance Supplement - Examination Content Outlines

A. Definitions

- Persons required to be licensed and their responsibilities
 - a. Adjuster
 - b. License
 - c. Licensee
 - d. Public Adjuster
- 2. License requirements
 - a. Fees and application
 - b. Prerequisites
 - c. Special qualifications
 - d. Written examinations and exemptions
 - e. Exceptions to licensing
 - f. Surety bonds
- 3. Authority
 - a. Definitions
 - b. License requirements
- 4. Notice of address change
- 5. Continuing education *Ref: Regulation 504*
- 6. Ownership of other entities
- 7. Contracts and Solicitation of Contracts
- 8. Regulation and Scope

B. Marketing Practices

- 1. Duties of licensed personnel
- 2. Record keeping
- 3. License denial, suspension, revocation, and penalties
- 4. Prohibited Acts

C. Insurance Commissioner

Ref: Chapter 3 unless otherwise specified

- 1. Election and term
- 2. General powers and duties
- 3. Maintenance of Records *Ref: Chapter 17, Section 1707*
- 4. Hearings
- 5. Cease and desist orders and penalties *Ref: Chapters 17 and 23*
- 6. General penalties *Ref: Chapters 1, 3, and 17*

VI. INSURANCE ETHICS

Ref: In addition to specific cites listed from Title 18, it is recommended that the candidate review the following study materials: Title 18 – Chapters 17, 23 & 24, Regulations 902 and 904, Ethics (Bisys), Ethical Practices (Bisys), Ethics for the Insurance Professional (Kaplan), Ethics For the Field of Insurance (Cape Education, Inc.), The Claims Environment (Edited by James Markham IIA) and BHM Insurance Services.

A. Definitions

- 1. Business Practices
- 2. Authority
 - a. Express
 - b. Implied
 - c. Apparent
- 3. Suitability

- 4. Ethical behavior and good moral standards
- **B.** Market Conduct examination
- C. Disclosure letters and forms
- D. Errors and Omissions insurance
- E. Unfair practices
 - 1. Misrepresentation
 - 2. Defamation
 - 3. Coercion and intimidation
 - 4. Rebating
 - 5. Unfair claims settlement practices
 - 6. Publicized Founded Complaints *Ref:* 907
- F. Insurance fraud and Fraud Prevention Bureau
- G. Privacy
- H. Conflict of issues

DELAWARE-MOTOR VEHICLE ADJUSTER CONTENT OUTLINE

(50 scoreable questions)

I. BASIC CONCEPTS OF AUTOMOBILE INSURANCE

Ref: Policy

A. Coverages

- 1. Bodily injury and property damage
- 2. Medical payments
- 3. Physical damage
- 4. Extracontractual
 - a. Punitive damages
- 5. Personal Injury Protection

B. Definitions

- 1. Insured/covered person
- 2. Owned automobiles/covered automobiles
- 3. Non-owned automobiles
- 4. Temporary substitute automobiles
- 5. Actual Cash Value
- 6. Tort
- 7. Salvage
- C. Policy Components

II. DELAWARE STATUTES, REGULATIONS, AND BULLETINS PERTINENT TO PROPERTY INSURANCE AND THE LICENSING OF ADJUSTERS

All references are to Title 18 Chapter 17 of the Delaware Insurance Code except where otherwise specified below.

A. Definitions

- Persons required to be licensed and their responsibilities
 - a. Adjuster
 - b. License
 - c. Licensee
 - d. Public Adjuster
- 2. License requirements
 - a. Fees and application

Delaware Insurance Supplement - Examination Content Outlines

- b. Prerequisites
- c. Special qualifications
- d. Written examinations and exemptions
- e. Exceptions to licensing
- f. Surety bonds
- 3. Authority
 - a. Definitions
 - b. License requirements
- 4. Notice of address change
- 5. Continuing education

Ref: Regulation 504

- 6. Ownership of other entities
- 7. Contracts and Solicitation of Contracts
- 8. Regulation and Scope

B. Marketing Practices

- 1. Duties of licensed personnel
- 2. Record keeping
- 3. Compensation of licensees
- License denial, suspension, revocation, and penalties
- 5. Prohibited Acts

C. Insurance Commissioner

Ref: Chapter 3 unless otherwise specified

- 1. Election and term
- 2. General powers and duties
- 3. Maintenance of Records Ref: Chapter 17, Section 1707
- 4. Hearings
- 5. Cease and desist orders and penalties *Ref: Chapters 17 and 23*
- 6. General penalties *Ref: Chapters 1,3, and 17*

III. DELAWARE STATUTES, RULES, REGULATIONS, AND BULLETINS PERTINENT TO CASUALTY INSURANCE ONLY

A. Delaware Motorist Protection Act

Ref: Title 21, 2118, Regulations 603, 901

- 1. Required coverage and limits
- 2. Arbitration

Ref: Regulation 901

3. Insurance ID card

Ref: Regulation 606

4. Fines

Ref: Title 21, 2118(s)(1)

5. Form A

Ref: Regulation 603

6. Learner's Permit Prohibitions

Ref: Title 21 Motor Vehicles

B. Uninsured and <u>Under</u>insured Motorists Coverage

Ref: 3902

- 1. Required coverage
- 2. Option for additional coverage

C. Cancellation and nonrenewal of auto insurance

1. Reasons for

Ref: 3904

2. Notice

Ref: 3905

3. Hearing *Ref: 3906*

4. Exclusion of designated person

Ref: 3909

5. Request for driving records

Ref: 3913

D. Delaware Automobile Insurance Plan

Ref: Delaware Automobile Insurance Plan

- 1. Producer and insurer responsibilities
- 2. Eligibility
- 3. Coverage and options
- 4. Designation of carrier
- 5. Binding authority
- 6. Collection of placement fee

E. Defensive driving course credit

Ref: Regulation 607

F. Private passenger automobile insurance rating information

Ref: Regulation 1902

V. INSURANCE ETHICS

Ref: In addition to specific cites listed from Title 18, it is recommended that the candidate review the following study materials: Title 18 – Chapters 17, 23 & 24, Regulations 902 and 904, Ethics (Bisys), Ethical Practices (Bisys), Ethics for the Insurance Professional (Kaplan), Ethics For the Field of Insurance (Cape Education, Inc.), The Claims Environment (Edited by James Markham IIA) and BHM Insurance

A. Definitions

- 1. Business Practices
- 2. Authority
 - a. Express
 - b. Implied
 - c. Apparent
- 3. Agency versus individual licensee

Ref: Title 18 Chapter 17

- 4. Suitability
- 5. Ethical behavior and good moral standards
- **B.** Market Conduct examination
- C. Disclosure letters and forms
- D. Errors and Omissions insurance
- E. Unfair practices
 - 1. Commingling
 - 2. Misrepresentation
 - 3. Defamation
 - 4. Coercion and intimidation
 - 5. Rebating
 - 6. Unfair claims settlement practices
 - 7. Publicized Founded Complaints *Ref: 907*
- F. Insurance fraud and Fraud Prevention

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Bureau

- G. Privacy
- H. Conflict of issues

VI. DUTIES OF THE MOTOR VEHICLE ADJUSTER

A. Loss Report

- 1. Essential Elements
 - a. Inception/Expiration Date
 - b. Occurrence Date
 - c. Identification of Parties Involved
 - d. Policy Form/Number
 - e. Description of Loss
 - f. Coverages
 - g. Deductible
 - h. Date of loss

B. Loss/Damage Valuation

- 1. Direct Loss vs. Indirect Loss (Loss of Use)
- 2. Damages
- 3. Scope of Loss or Damages

DELAWARE-MARINE AND TRANSPORTATION ADJUSTER CONTENT OUTLINE

(50 scoreable questions)

I. GENERAL PROPERTY INSURANCE PRODUCT KNOWLEDGE PERTINENT TO MARINE AND TRANSPORTATION ADJUSTERS

Ref: All topics make reference to general product knowledge, unless otherwise noted.

A. Inland marine

- 1. Personal floaters
- 2. Commercial floaters
- 3. Nationwide Definition
- 4. Builders' Risk coverage
- 5. Transportation coverage
- 6. Electronic Data Processing (EDP) coverage

B. Other terms and related concepts

- 1. Commercial Ocean Marine
- 2. Terrorism

II. PROPERTY POLICY PROVISIONS AND CONTRACT LAW

- 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. Proof of loss
- I. Notice of claim
- J. Appraisal
- K. Other Insurance

- L. Assignment
- M. Subrogation
- N. Elements of a contract
- O. Sources of underwriting information
- P. Cancellation and Nonrenewal provisions
- Q. Additional (supplementary) payments
- R. Loss settlement provisions including consent to settle a loss
- S. Limitations
- T. Representations and misrepresentations
- **U.** Concealment
- V. Arbitration
- W. Coinsurance
- X. Endorsements
- Y. Warranties
- Z. Replacement Cost
- AA. Fraud

III. PROPERTY INSURANCE TERMS AND RELATED CONCEPTS

Ref: Fundamentals of Risk and Insurance by Emmett and Therese Vaughn (Wiley), Businessowners Policy Coverage by George Krauss and Commercial Property Coverage Guide by Hillman & McCracken (National Underwriter), Property Loss Adjusting (James Markham (IIA), BHM Insurance Services.

- A. Insurable interest
- B. Risk
- C. Hazard
 - 1. Physical
 - 2. Moral
 - 3. Morale
 - 4. Legal
- D. Peril
- E. Loss
 1. Direct
 - 2. Indirect
- F. Proximate cause
- G. Deductible
- H. Indemnity
- I. Actual cash value
- J. Replacement cost
- K. Limits of liability
- L. Pair and set clause
- M. Extensions of coverage
- N. Additional coverages
- O. Accident
- P. Occurrence
- Q. Right of salvage
- R. Abandonment
- S. Liability
- T. Negligence
- U. Theft
- V. Burglary
- W. Robbery
- X. Mysterious disappearance

Delaware Insurance Supplement - Examination Content Outlines

- Y. Binders
- Z. Apportionment clause
- AA. Tariff Liability
- **BB. Waiver/Non-Waiver Agreement**
- CC. Estoppel
- DD. Reservation of Rights

IV. DUTIES OF THE MARINE AND TRANSPORTATION ADJUSTER

A. Loss Report

- 1. Essential Elements
 - a. Inception/Expiration Date
 - b. Occurrence Date
 - c. Identification of Parties Involved
 - d. Policy Form/Number
 - e. Description of Loss
 - f. Coverages
 - g. Deductible
 - h. Date of loss

B. Loss/Damage Valuation

- 1. Direct Loss vs. Indirect Loss (Loss of Use)
- 2. Damages
- 3. Scope of Loss or Damages

V. DELAWARE STATUTES, REGULATIONS, AND BULLETINS PERTINENT TO PROPERTY INSURANCE AND THE LICENSING OF MARINE AND TRANSPORTATION ADJUSTERS

All references are to Title 18 Chapter 17 of the Delaware Insurance Code except where otherwise specified below.

A. Definitions

- Persons required to be licensed and their responsibilities
 - a. Adjuster
 - b. License
 - c. Licensee
- 2. License requirements
 - a. Fees and application
 - b. Prerequisites
 - c. Special qualifications
 - d. Written examinations and exemptions
 - e. Exceptions to licensing
- 3. Authority
 - a. Definitions
 - b. License requirements
- 4. Notice of address change
- 5. Ownership of other entities
- 6. Contracts and Solicitation of Contracts
- 7. Regulation and Scope

B. Marketing Practices

- 1. Duties of licensed personnel
- 2. Record keeping
- 3. License denial, suspension, revocation, and penalties
- 4. Prohibited Acts
- C. Insurance Commissioner

Ref: Chapter 3 unless otherwise specified

- 1. Election and term
- 2. General powers and duties
- 3. Maintenance of Records Ref: Chapter 17, Section 1707
- 4. Hearings
- 5. Cease and desist orders and penalties *Ref: Chapters 17 and 23*
- 6. General penalties

Ref: Chapters 1, 3, and 17

VI. INSURANCE ETHICS

Ref: In addition to specific cites listed from Title 18, it is recommended that the candidate review the following study materials: Title 18 – Chapters 17, 23 & 24, Regulations 902 and 904, Ethics (Bisys), Ethical Practices (Bisys), Ethics for the Insurance Professional (Kaplan), Ethics For the Field of Insurance (Cape Education, Inc.), The Claims Environment (Edited by James Markham IIA) and BHM Insurance Services.

A. Definitions

- 1. Business Practices
- 2. Authority
 - a. Express
 - b. Implied
 - c. Apparent
- 3. Agency versus individual license *Ref: Title 18, Chapter 17*
- 4. Suitability
- 5. Ethical behavior and good moral standards
- **B.** Market Conduct examination
- C. Disclosure letters and forms
- D. Errors and Omissions insurance
- E. Unfair practices
 - 1. Misrepresentation
 - 2. Defamation
 - 3. Coercion and intimidation
 - 4. Rebating
 - 5. Unfair claims settlement practices
 - 6. Publicized Founded Complaints *Ref*: 907
- F. Insurance fraud and Fraud Prevention Bureau
- G. Privacy
- H. Conflict of issues

DELAWARE-MARINE AND TRANSPORTATION PRODUCER CONTENT OUTLINE

State Statutes, Rules, and Regulations

(25 scoreable questions)

I. TERMS AND CONCEPTS

- A. Nation-wide marine definition
- B. Indemnity

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- C. General average loss
- D. Bailment
- E. Franchise clause
- F. Coinsurance
- G. Salvage

II. TYPES OF POLICIES

- A. Inland Marine Block
- B. Bailee's Customers
- C. Motor Truck Cargo
- D. Packaged Yacht
- E. Protection and Indemnity
- F. Hull policy

G. Inland Marine Floaters

- a. Personal Property
- b. Personal Effects
- c. Furs and Jewelry
- d. Fine Arts
- e. Physicians and Surgeons Equipment
- f. Wedding Present
- g. Salesmen
- h. Jeweler's
- i. Contractors Equipment

III. COVERAGES

- A. Jewelry
- B. Transportation
- C. Communication
- D. Collapse of bridges
- E. Flood
- F. Collision

IV. COMMON EXCLUSIONS

- A. Wear and tear
- B. Gradual deterioration
- C. Vermin

V. STATE STATUTES AND REGULATIONS PERTINENT TO ALL LINES

A. License Regulations

- Persons required to be licensed and responsibilities
 - a. Producer/Agent and Broker
 - b. Producer/Consultant *Ref: 1702 (i)*
- 2. License requirements
 - a. Fees and application
 - b. Prerequisites
 - c. Written examinations and exemptions
 - d. Exemptions from licensing
 - e. Insurer's appointment
- 3. Authority
 - a. Definitions

Ref: 902-908

- b. License requirements
 - Ref: Title 18 Chapter 17
- c. Lines of authority
- d. Termination of appointment
- 4. Notice of address change
- 5. Continuing education

Ref: Regulation 504

B. Marketing Practices

- 1. Duties of licensed personnel
- 2. Record keeping
- 3. Compensation of licensees
- 4. Termination, suspension, fines

C. Insurance Commissioner

- Election and term
 - Ref: 301
- 2. General powers and duties
 - Ref: 309, 310, 311
- 3. Examination of insurers and producers

Ref: 318, 319, 322, 2306

4. Hearings

Ref: 323, 327, 328, 2307

5. Cease and desist orders and penalties

Ref: 2308, 2311

6. General penalties

Ref: 106, 1712

DELAWARE-SURETY CONTENT OUTLINE

(25 scoreable questions)

References include: Surety Association of America, Surety Information Office, National Association of Surety Bond Producer; Delaware Code Chapter 77 Title 18 on Suretyship, Chapter 9 Title 18.

I. TERMS AND CONCEPTS

- A. Definition of fidelity
- B. Definition of surety

II. PURPOSE AND TYPE OF SURETY BONDS

- A. Parties to a surety bond
 - 1. Principal
 - 2. Obligee
 - 3. Surety
- B. Obligation of the surety
- C. Contract bonds
- D. License and permit bonds
- E. Public official bonds
- F. Court bonds
 - 1. Judicial
 - 2. Fiduciary
- G. Miscellaneous bonds
- H. Forms of Suretyship
 - 1. Individual
 - 2. Corporate
- I. Premiums and terms of obligations

III. PURPOSE AND TYPE OF FIDELITY BONDS

- A. Individual
- B. Schedule
- C. Blanket
- D. Financial institutions

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E. Premiums and terms of obligations

IV. DELAWARE STATUTES AND REGULATIONS

All references are to Title 18 Chapter 17 of the Delaware Insurance Code except where otherwise specified below.

A. Definitions

- 1. Persons required to be licensed and their responsibilities
 - a. Adjuster
 - b. License
 - c. Licensee
 - d. Surety Producer/Adjuster
- 2. License requirements
 - a. Fees and application
 - b. Prerequisites
 - c. Special qualifications
 - d. Written examinations and exemptions
 - e. Exceptions to licensing
 - f. Surety bonds
- 3. Authority
 - a. Definitions
 - b. License requirements
- 4. Notice of address change
- 5. Continuing education
 - Ref: Regulation 504
- 6. Ownership of other entities
- 7. Contracts and Solicitation of Contracts
- 8. Regulation and Scope

B. Marketing Practices

- 1. Duties of licensed personnel
- 2. Record keeping
- 3. Compensation of licensees
- 4. License denial, suspension, revocation, and penalties
- 5. Prohibited Acts

C. Insurance Commissioner

Ref: Chapter 3 unless otherwise specified

- 1. Election and term
- 2. General powers and duties
- 3. Maintenance of Records Ref: Chapter 17, Section 1707
- 4. Hearings
- 5. Cease and desist orders and penalties Ref: Chapters 17 and 23
- 6. General penalties

Ref: Chapters 1, 3, and 17

DELAWARE-SURETY ADJUSTER CONTENT OUTLINE

(75 scoreable questions)

References include: Surety Association of America, Surety Information Office, National Association of Surety Bond Producer; Delaware Code Chapter 77 Title 18 on Suretyship, Chapter 9 Title 18.

- **TERMS AND CONCEPTS**
 - C. Definition of fidelity
 - D. Definition of surety

PURPOSE AND TYPE OF SURETY BONDS

- A. Parties to a surety bond
 - 1. Principal
 - 2. Obligee
 - 3. Surety
- B. Obligation of the surety
- C. Contract bonds
- D. License and permit bonds
- E. Public official bonds
- F. Court bonds
 - 1. Judicial
 - 2. Fiduciary
- G. Miscellaneous bonds
- H. Forms of Suretyship
 - 1. Individual
 - 2. Corporate
- J. Premiums and terms of obligations

III. PURPOSE AND TYPE OF FIDELITY BONDS

- A. Individual
- B. Schedule
- C. Blanket
- D. Financial institutions
- E. Premiums and terms of obligations

IV. DELAWARE STATUTES AND REGULATIONS

All references are to Title 18 Chapter 17 of the Delaware Insurance Code except where otherwise specified below.

A. Definitions

- 1. Persons required to be licensed and their responsibilities
 - a. Adjuster
 - b. License
 - c. Licensee
 - d. Surety Producer/Adjuster
- 2. License requirements
- a. Fees and application
 - b. Prerequisites
 - c. Special qualifications
 - d. Written examinations and exemptions
 - e. Exceptions to licensing
 - f. Surety bonds
- 3. Authority
 - a. Definitions
 - b. License requirements
- 4. Notice of address change
- 5. Continuing education
 - Ref: Regulation 504
- 6. Ownership of other entities
- 7. Contracts and Solicitation of Contracts
- 8. Regulation and Scope
- **B. Marketing Practices**
 - 1. Duties of licensed personnel

<u>Delaware Insurance Supplement - Examination Content Outlines</u>

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	Ref: Chapters 17 and 23		Attachment of liens and judgments
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N	. Title Insurance		c. Special qualifications
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	ALTA Short Form and Residential Loan		c. Lines of authority
	5. ALTA Homeowners Policy of Title Insurance		d. Termination of appointment
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В	. Policy Provisions		B. Marketing Practices
	Covered risks		Duties of licensed personnel
	2. Terms and Conditions		2. Record keeping

- 3. Compensation of licensees
- 4. Termination, suspension, fines

C. Insurance Commissioner

1. Election and term

Ref: 301

2. General powers and duties

Ref: 309, 310, 311

3. Examination of insurers and producers

Ref: 318, 319, 322, 2306

4. Hearings

Ref: 323, 327, 328, 2307

5. Cease and desist orders and penalties

Ref: 2308, 2311

6. General penalties

Ref: 106

VIII. DELAWARE RULES AND STATUTES PERTINENT TO TITLE INSURANCE......3

Ref: Delaware Title Insurance Rating Bureau Manual.

DELAWARE-BAIL BONDS INSURANCE CONTENT OUTLINE

Product Knowledge, Terms, and Concepts State Statutes, Rules, and Regulations

(50 questions)

I. DELAWARE STATUTES, REGULATIONS, AND BULLETINS PERTINENT TO BAIL AND BAIL AGENTS

A. License Regulations

1. Persons required to be licensed and responsibilities

Ref: Title 18, Chapter 43

- 2. License requirements
 - a. Fees and application
 - b. Prerequisites

Ref: 4333

3. Special qualifications

Ref: 4344

4. Written examinations

Ref: 4337

5. Insurer's appointment

Ref: 4342, 4343

6. License renewal

Ref: 4335

7. Bonds

Ref: 4336

8. Issues of license; notice of refusal

Ref: 4338

9. Waiver of license fee

Ref: 4339

10. Business entity

11. Authority

a. Definitions

Ref: 4332

b. Termination of appointment

Ref: 4343

c. License required

Ref: 4332, 4333

12. Notice of address change

13. Continuing education

Ref: Regulation 504

B. Marketing Practices

Ref: Title 18, Chapter 43

1. Duties of licensed personnel

Ref: 4344

2. Record keeping

Ref: 4341

3. Collections and charges permitted *Ref:* 4347

4. Termination, suspension, fines

Ref: 4343, 4354

5. Display of license

Ref: 4346

6. Prohibited Practices

Ref: 4350

7. Collateral; fiduciary capacity

Ref: 4348

8. Court Registration Process

Ref: 4345

9. Trade Names

Ref. 4350

C. Insurance Commissioner

1. Election and Terms

Ref: 301

2. General powers and duties

Ref: 309, 310, 311

3. Examination of insurers and producers

Ref: 318, 319, 322, 2306

4. Hearings

Ref: 323, 327, 328, 2307

5. Cease and desist orders and penalties

Ref: 2308, 2311

6. General penalties

Ref: 106

7. Renewal/Continuing Education

Ref: Title 18, Chapter 17

II. INSURANCE ETHICS

Ref: In addition to specific cites listed from Title 18, it is recommended that the candidate review the following study materials: Title 18 – Chapters 43, Regulation 504.

A. Definitions

- Market Conduct
- 2. Authority
 - a. Express
 - b. Implied

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- c. Lingering implied
- d. Apparent
- 3. Agency versus individual licensee

Ref: Title 18 Chapter 43

4. Power of Attorney

Ref: 4351

- 5. Ethical behavior and good moral standards
- **B.** Market Conduct examination
- C. Binding coverage
- D. Disclosure letters and forms
- E. Errors and Omissions insurance
- F. Unfair practices

Ref: 2303, 2304, 2305, 2315, 2316, Regulation 902

- 1. Commingling
- 2. Misrepresentation
- 3. Defamation
- 4. Coercion, and intimidation

Ref: 2304(4)

- 5. Unfair discrimination
- 6. Rebating
- 7. Unfair trade practice

Ref: Chapter 23

8. Coercion of debtors

Ref: 2305(a)

G. Insurance fraud and Fraud Prevention Bureau

Ref: Chapter 24

- H. Advertisement procedures
- I. Consumer reports
- J. Privacy
- K. Conflict of issues and bail agents responsibilities
- L. Designated Responsible Bail Agents

III. BAIL BOND PROCEDURES

- A. General Duties
 - 1. Discharging bail/collateral
 - 2. Posting bail
 - 3. Application process for indemnitor
- B. Recommitment of defendant
- C. Bond forfeitures
- D. Bond posting/transfers
- E. Arrests/ Surrenders

IV. FIDUCIARY RESPONSIBILITIES

Ref: Title 18 Chapter 43

- A. Commissions, fees, premiums
- B. Recordkeeping
- C. Qualification bond
- D. Forfeitures
- E. Collateral
 - Receipts
 - 2. Maintenance
- F. Bond principal limits
- G. Limits
- V. DEFINITIONS

Ref: Black's Law Dictionary, Dictionary of Insurance Terms

- A. Bail
- B. Bail bonds
 - 1. Qualification bond
 - 2. Surety bond
 - 3. Appearance bond
 - 4. Cash bond
 - 5. Civil bond
 - 6. Personal Recognizance bond
- C. Collateral
- D. Forfeitures
- E. Power of attorney
- F. Recognizance
- G. Extradition
- H. Exoneration
- I. Surety
- J. Premium
- K. Indemnitor
- L. Principal/Defendant

DELAWARE-ADJUSTER WORKERS' COMPENSATION CONTENT OUTLINE

State Statutes, Rules, and Regulations

(50 scoreable questions)

All references are to sections in Title 18, Chapter 17 of the Delaware Insurance Code and to general product knowledge, unless otherwise noted.

I. INSURANCE TERMS AND CONCEPTS

- A. Arbitration
- B. Binder
- C. Concealment
- D. Deductible
- E. Definition of Insured
- F. Employer Classification
- G. Endorsement
- H. Hazard
- I. Indemnity
- J. Insurable Interest
- K. Liability
- L. Misrepresentation
- M. Risk
- N. Subrogation

II. THE INSURANCE CONTRACT

- A. Information Page
- B. Insuring Agreement, Conditions, and Exclusions
- C. Endorsement
- D. Limitations

III. ADJUSTER

- A. Roles and Responsibilities of Adjuster
- **B. Loss Report**
 - 1. Essential Elements

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- a. Inception/Expiration Date
- b. Occurrence Date
- c. Identification of Parties Involved
- d. Policy Form/Number
- e. Description of Loss
- f. Coverages
- g. Deductible
- h. Tort/Tort Feasors

C. Loss Valuation

- 1. Damages
 - a. Part of Body
 - b. Nature of Accident
 - c. Cause of Accident

IV. WORKERS' COMPENSATION INSURANCE, EMPLOYERS LIABILITY INSURANCE, AND RELATED ISSUES

(This section does not deal with specifics of state law.)

- A. Standard Policy Concepts
- **B.** Self-Insurers
- C. Work-Related vs. Non-Work-Related
- D. Other States' Coverage Insurance

V. DELAWARE STATUTES AND REGULATIONS COMMON TO ALL LINES OF INSURANCE

A. License Regulations

- Persons Required to be Licensed and Responsibilities
 - a. Producer/Agent and Broker
 - b. Producer/Consultant

Ref: 1702 (i)

- 2. License Requirements
 - a. Fees and Application
 - b. Prerequisites
 - c. Written Examinations and Exemptions
 - d. Exemptions from Licensing
 - e. Insurer's Appointment
- 3. Authority
 - a. Definitions

Ref: 902-908

b. License Requirements

Ref: Title 18, Chapter 17

- c. Lines of Authority
- d. Termination of Appointment
- 4. Notice of Address Change
- 5. Continuing Education

Ref: Regulation 504

B. Marketing Practices

- 1. Duties of Licensed Personnel
- 2. Record Keeping
- 3. Compensation of Licensees
- 4. Termination, Suspension, Fines

C. Insurance Commissioner

- 1. Election and Term
 - Ref: 301
- 2. General Powers and Duties

Ref: 309, 310, 311

3. Examination of Insurers and Producers

Ref: 318, 319, 322, 2306

4. Hearings

Ref: 323, 327, 328, 2307

5. Cease and Desist Orders and Penalties

Ref: 2308, 2311

6. General Penalties

Ref: 106, 1712

VI. DELAWARE LAWS, RULES, AND REGULATIONS PERTINENT TO WORKERS' COMPENSATION

All references are to sections in Title 19, Chapter 23 of the Delaware Insurance Code.

A. Purpose

B. Definitions

- 1. Employer
- 2. Employee
- 3. Total Disability
- 4. Partial Disability
- 5. Permanent Disability

C. Requirements/Procedures

- 1. Exclusiveness of Right to Compensation
- 2. Injury Reports
- 3. Compensation Claims

D. Coverages

- 1. Injuries Covered
- 2. Employment Covered
- 3. Employment Excluded
- 4. Sole Proprietors and Partners
- 5. Waiting Period
- 6. Who Must Provide

E. Benefits

- 1. Medical Care Services and Supplies
- 2. Income
 - a. Total Disability
 - b. Partial Disability
 - c. Weekly Wages
 - d. Payment
- 3. Vocational Rehabilitation
- 4. Death and Burial
- 5. Right to Sue
- F. Audits
- G. Workers' Compensation Assigned Risk Plan
- H. Industrial Accident Board

VII. DELAWARE WORKERS' COMPENSATION ADJUSTING

- A. Claims Practices
- B. Hearing
- C. Medical Examinations
- D. Settlements/Awards

DELAWARE-CROP PRODUCER CONTENT OUTLINE

Delaware Insurance Supplement - Examination Content Outlines

State Statutes, Rules, and Regulations

(50 scoreable questions)

References for this examination can be found at the following sources:

- Risk Management Agency Web site:

www.rma.usda.gov/publications

- National Crop Insurance Services Web site: www.ag-risk.org
- Individual crop insurance companies

I. GENERAL INSURANCE TERMS AND CONCEPTS

- A. Assignment
- **B.** Insurance Application
- C. Coinsurance
- D. Hazard
- E. Indemnity
- F. Insurable interest
- **G.** Insuring Agreement
- H. Limits of Liability
- I. Loss
 - 1. Direct
 - 2. Indirect
- J. Negligence
- K. Occurrence
- L. Peril
- M. Pro-rata liability
- N. Risk
- O. Crop Hail organizations
- P. Federal Crop Act of 1980

II. CROP HAIL INSURANCE

- A. Policy rates
- B. Coverages available
- C. Policy provisions
 - 1. NCIS general provisions
 - 2. NCIS Special provisions
- D. Liability

E. Claim Settlement Practices

- 1. Claims site assessment
 - a. Site testing
 - b. Standard measures
 - c. Location
- 2. Notice of loss
- 3. Insured's duties
- 4. Agent's duties (Agent Only)
- 5. Percentage Plan (Agent Only)
- 6. Arbitration and appraisal (Agent Only)
- 7. Loss payment
- F. Cancellation and nonrenewal
- G. NCIS policies

III. MULTIPLE PERIL CROP INSURANCE

A. Fundamentals of Multiple Peril Crop Insurance MPCI

- 1. Actual Production History (APH)
- 2. Production Reporting
- 3. Acreage Reporting
- 4. Important Dates

- 5. Written Agreements
- 6. Actuarial Documents
- 7. Insured Eligibility
- 8. Unit Structure
- 9. Coverage Levels
- 10. Administrative Fees
- 11. Life of the Policy
- 12. Yield/Revenue Guarantees

B. Plans of Insurance

- 1. Actual Production History (APH)
 - a. Buy-up Coverage
 - b. Catastrophic Risk Protection Coverage (CAT)
- 2. Crop Revenue Coverage (CRC)
- 3. Revenue Assurance (RA)
- 4. Income Protection (IP)
- 5. Group Risk Plan (GRP)
- 6. Group Risk Income Protection (GRIP)
- 7. Livestock Risk Protection (LRP)
- 8. Livestock Gross Margin (LGM)

C. Policy Provisions

- 1. Common/Basic Provisions
- 2. Coarse Grains Provisions
 - a. Replant
 - b. Prevented Planting
 - c. Late Planting
- Catastrophic Risk Protection Coverage (CAT)
 Endorsement

D. Claims

- 1. Covered Perils
- 2. Loss Reporting Requirements
- 3. Duties after a Loss

IV. DELAWARE LAWS, RULES, AND REGULATIONS PERTINENT TO CROP INSURANCE

A. License Regulations

- Persons required to be licensed and responsibilities
 - a. Producer/Agent and Broker
 - b. Producer/Consultant
- Ref: 1702 (i)
 2. License requirements
 - a. Fees and application
 - b. Prerequisites
 - c. Written examinations and exemptions
 - d. Exemptions from licensing
 - e. Insurer's appointment
- 3. Authority
 - a. Definitions of insurance

Ref: 902–908

b. License requirements

Ref: Title 18 Chapter 17

- c. Lines of authority
- d. Termination of appointment
- 4. Notice of address change
- 5. Continuing education

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Ref: Regulation 504

B. Marketing Practices

- 1. Duties of licensed personnel
- 2. Record keeping
- 3. Compensation of licensees
- 4. Termination, suspension, fines

C. Insurance Commissioner

1. Election and term

Ref: 301

2. General powers and duties

Ref: 309, 310, 311

3. Examination of insurers and producers

Ref: 318, 319, 322, 2306

4. Hearings

Ref: 323, 327, 328, 2307

5. Cease and desist orders and penalties

Ref: 2308, 2311

6. General penalties

Ref: 106, 1712

D. Producer fiduciary responsibilities