Maine Insurance Supplement

Examination Content Outlines

Effective Date: November 15, 2018

LIFE – GENERAL KNOWLEDGE CONTENT OUTLINE

Product Knowledge, Terms, and Concepts

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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

A. Policy riders

- 1. Waiver of premium and waiver of monthly deduction
- 2. Guaranteed insurability
- 3. Payor benefit
- 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
- 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
- Disclosures at point of sale (e.g., HIPAA, HIV consent)
- 8. USA PATRIOT Act/anti-money laundering

B. Underwriting

- 1. Insurable interest
- 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

Maine-Specific Content Outline State Laws and Rules

(25 scoreable questions plus 5 pretest questions)

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

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

A. Superintendent of Insurance.....

1. Broad powers

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

2. Notice and hearing

Ref: Chap. 3: 229, 230, 236

B. Definitions

1. Authorized, unauthorized, and certificate of authority *Ref: Chap. 5: 404, 406*

2. Domestic, foreign, and alien

Ref: Chap. 1: 6

3. Stock and mutual

Ref: Chap. 5: 400, 401
4. Transacting insurance

Ref: Chap. 1: 9

5. Maine Life and Health Insurance Guaranty
Association

Ref: Chap. 62: 4602, 4603

C. Licensing requirements and limitations.....

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

- 1. Types of licenses
 - a. Producer
 - b. Consultant
 - c. Temporary
 - d. Nonresident
 - e. Limited
 - f. Adjuster
 - g. Business entity
- 2. Exemptions/exceptions

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

3. Appointment

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

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

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

5. Educational Requirements

Ref: Chap. 16: 1482; Bureau Rule 542

D. Marketing practices.....

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

1. Unfair practices

a. Claims methods and practices

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

b. Excess charges *Ref: 2174*

c. Rebating

Ref: 2160, 2161, 2163, 2163-A

d. Twisting

Ref: 2155

e. Misrepresentation

Ref: 2153

f. Defamation Ref: 2157

g. False information and advertising

Ref: 2154

h. Penalties

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

i. Fraud

Ref: 2178, 2186

j. Cross-selling/Unfair solicitation methods Ref: 2152-B

2. Producer responsibilities

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

3. Compensation of licensees

Ref: Chap. 16: 1449, 1450

4. Privacy

Ref: Chap. 24: 2202, 2208

E. Third-party notice of cancellation and reinstatement Ref: Bureau Rules 425, 580, 585; Chap. 67: 5016	 Differences between individual and group contracts General characteristics
II. MAINE LAWS AND RULES PERTINENT TO LIFE	3. COBRA
INSURANCE ONLY5	F. Individual/Group Long Term Care (LTC)
Ref: All references are to sections in Title 24-A unless otherwise	G. Other policies
noted	1. Dental
A. Solicitation and cost disclosure	2. Vision
Ref: Chap. 29, Chap. 31, Bureau Rule 240 and Appendices	3. Cancer
1. Buyer's guide	4. Critical illness or specified disease
2. Policy summary	5. Worksite (employer-sponsored)
a. Dividends	6. Hospital indemnity
Ref: Chap. 29: 2509	7. Short-term medical
b. Cost index	8. Accident
3. Illustrations	
Ref: Bureau Rule 910	II. POLICY PROVISIONS, CLAUSES, AND RIDERS20
B. AIDS testing requirements	A. Mandatory and optional provisions
Ref: Bureau Rule 490	1. Entire contract
C. Changes in the application	Time limit on certain defenses (incontestable)
Ref: Chap. 27: 2409	3. Grace period
D. Policy provisions	4. Reinstatement
Ref: Chap. 29: 2505, 2515-A	5. Notice of claim
E. Viatical and life settlements	6. Claim forms
Ref: Chap. 85: 6802-A, 6808-A, 6809	7. Proof of loss
F. Suitability and replacement	8. Time of payment of claims
Ref: Bureau Rules 917, 919	9. Payment of claims
Kej. Dureuu Kutes 917, 919	Physical examination and autopsy
	11. Legal actions
ACCIDENT & HEALTH – GENERAL KNOWLEDGE	12. Change of beneficiary
CONTENT OUTLINE	13. Misstatement of age or sex
Product Knowledge, Terms, and Concepts	14. Change of occupation
	15. Illegal occupation
(50 scoreable questions plus 10 pretest questions)	Relation of earning to insurance
I. TYPES OF POLICIES14	B. Other provisions and clauses
A. Disability income	Insuring clause
Individual disability income policy	2. Free look
Business overhead expense policy	3. Consideration clause
Business disability buyout policy	Probationary period
Group disability income policy	5. Elimination period
5. Key employee policy	6. Waiver of premium
B. Accidental death and dismemberment	7. Exclusions and limitations
	8. Preexisting conditions
C. Medical expense insurance 1. Basic hospital, medical, and surgical policies	9. Coinsurance
Major medical policies	10. Deductibles
·	11. Eligible expenses
Health Maintenance Organizations (HMOs) Preferred Provides Organizations (PROs)	12. Copayments
Preferred Provider Organizations (PPOs) Point of Service (POS) plans	13. Pre-authorizations and prior approval requirements
5. Point of Service (POS) plans	14. Usual, reasonable, and customary (URC) charges
6. Flexible Spending Accounts (FSAs)	15. Lifetime, annual, or per cause maximum benefit
7. High Deductible Health Plans (HDHPs) and related	limits
Health Savings Accounts (HSAs)	C. Riders
D. Medicare supplement policies	1. Impairment/exclusions
E. Group insurance	•

Guaranteed insurability Rights of renewability Noncancelable	ACCIDENT & HEALTH Maine-Specific Content Outline State Laws and Rules
Cancelable Guaranteed renewable	(38 scoreable questions plus 5 pretest questions)
III. SOCIAL INSURANCE	I. MAINE LAWS AND RULES COMMON TO LIFE, ACCIDENT, AND HEALTH INSURANCE
I. Managed care J. Workers Compensation	4. Transacting insurance
K. Subrogation	Ref: Chap. 1: 9 5. Maine Life and Health Insurance Guaranty
 V. FIELD UNDERWRITING PROCEDURES	Association Ref: Chap. 62: 4602, 4603 C. Licensing requirements and limitations
	D. Marketing practices

1. Unfair practices

a. Claims methods and practices

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

b. Excess charges

Ref: 2174

c. Rebating

Ref: 2160, 2161, 2163, 2163-A

d. Twisting

Ref: 2155

e. Misrepresentation

Ref: 2153

f. Defamation

Ref: 2157

g. False information and advertising

Ref: 2154

h. Penalties

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

i. Fraud

Ref: 2178, 2186

j. Cross-selling/Unfair Solicitation Methods

Ref: 2152-B

2. Producer responsibilities

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

3. Compensation of licensees

Ref: Chap. 16: 1449, 1450

4. Privacy

Ref: Chap. 24: 2202, 2208

E. Third-party notice of cancellation

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

II. MAINE LAWS AND RULES PERTINENT TO ACCIDENT AND HEALTH INSURANCE ONLY20

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

A. Policy rate discrimination

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

B. Required policy provisions

Ref: Chap. 33; Chap. 35

1. Coverage for newborns

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

2. Coverage for maternity benefits

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

3. Coverage for home health care

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

4. Coverage for chiropractic services

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

5. Coverage for domestic partners

Ref: Chap. 33: 2741-A; Chap. 35: 2832-A

6. Renewal and cancellation

Ref: Chap. 33: 2707, 2729, 2736-C, 2737-2739; Chap. 35: 2808-B; Chap. 36: 2850-B

7. Assignment

Ref: Chap. 33: 2755; Chap. 35: 2827-A; Chap. 56: 4207-A

8. Coverage for dependent children

Ref: Chap. 33: 2742-B; Chap. 35: 2832-A, 2833-A, 2833-B, 2834-B

9. Emergency services

Ref: Chap. 56-A: 4320-C

C. Medicare supplement

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

1. Benefit standards

2. Sale of insurance to beneficiaries

3. Preexisting conditions

4. Nursing home coverage

D. AIDS testing requirements Ref: Bureau Rule 490

E. Long-Term Care/Partnership coverage

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

F. Continuity of coverage

Ref: Chap. 36: 2848, 2849-B

G. Small group and individual health insurance plans

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

1. Guaranteed issue

2. Guaranteed renewal

3. Coverage and benefits

4. Market practices

5. Rating practices

H. Health Maintenance Organization (HMO)

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

I. Medical Utilization Review Entities

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

J. Preferred Provider Arrangement Ref: Chap. 32

K. Appeals, Grievances, and External Review

Ref: Chap. 56-A: Bureau Rule 850

L. Affordable Care Act

1. Marketplace/The SHOP Exchange

2. Taxes, penalties, and subsidies

3. Essential health benefits

1. Mental health parity

2. Pediatric services

3. Preventive services Ref: Chap. 56-A: 4309-A; 45 CFR

M. Wellness Programs

Ref: 45 CFR 146.121; Bulletin 382

N. COBRA and state continuation coverage

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

LIFE, ACCIDENT & HEALTH COMBINED EXAM 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

A. Policy riders

- 1. Waiver of premium and waiver of monthly deduction
- 2. Guaranteed insurability
- 3. Payor benefit
- 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
- 8. 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
- 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
- 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 CONCEPTS8

- A. Third-party ownership
- **B. Viatical Settlements**
- C. Life Settlements

D. Group life insurance

- 1. Conversion privilege
- 2. Contributory vs. noncontributory

Maine Insurance Supplement - Examination Content Outlines

November 15, 2018

E. Retirement plans	5. Worksite (employer-sponsored)
1. Qualified plans	6. Hospital indemnity
2. Nonqualified plans	7. Short-term medical
F. Life insurance needs analysis/suitability	8. Accident
1. Personal insurance needs	II DOLICY PROVISIONS CLAUSES AND DIDERS
2. Business insurance needs	II. POLICY PROVISIONS, CLAUSES, AND RIDERS
a. Key person	National provisions Entire contract
b. Buy sell	
G. Social Security benefits	Time limit on certain defenses (incontestable) Green period
H. Tax treatment of insurance premiums, proceeds, and	3. Grace period
dividends	Reinstatement Notice of claim
1. Individual life	
2. Group life	6. Claim forms
3. Modified Endowment Contracts (MECs)	7. Proof of loss
	8. Time of payment of claims
LIFE, ACCIDENT, AND HEALTH	9. Payment of claims
COMBINED EXAM	10. Physical examination and autopsy
	11. Legal actions
ACCIDENT & HEALTH – GENERAL KNOWLEDGE	12. Change of beneficiary
CONTENT OUTLINE	13. Misstatement of age or sex
Product Knowledge, Terms, and Concepts	14. Change of occupation
(E0 converted supertions when 40 protect supertions)	15. Illegal occupation
(50 scoreable questions plus 10 pretest questions)	16. Relation of earning to insurance B. Other provisions and clauses
I. TYPES OF POLICIES14	•
A. Disability income	Insuring clause Free look
1. Individual disability income policy	3. Consideration clause
2. Business overhead expense policy	
3. Business disability buyout policy	4. Probationary period
4. Group disability income policy	5. Elimination period6. Waiver of premium
5. Key employee policy	7. Exclusions and limitations
B. Accidental death and dismemberment	8. Preexisting conditions
C. Medical expense insurance	16. Coinsurance
 Basic hospital, medical, and surgical policies 	17. Deductibles
2. Major medical policies	18. Eligible expenses
3. Health Maintenance Organizations (HMOs)	19. Copayments
4. Preferred Provider Organizations (PPOs)	20. Pre-authorizations and prior approval requirements
5. Point of Service (POS) plans	20. Pre-authorizations and phot approval requirements 21. Usual, reasonable, and customary (URC) charges
6. Flexible Spending Accounts (FSAs)	· · · · · · · · · · · · · · · · · · ·
7. High Deductible Health Plans (HDHPs) and related	Lifetime, annual, or per cause maximum benefit limits
Health Savings Accounts (HSAs)	C. Riders
D. Medicare supplement policies	3. Impairment/exclusions
E. Group insurance	Guaranteed insurability
1. Differences between individual and group contracts	D. Rights of renewability
2. General characteristics	Noncancelable
3. COBRA	2. Cancelable
F. Individual/Group Long Term Care (LTC)	
G. Other policies	3. Guaranteed renewable
1. Dental	III. SOCIAL INSURANCE 3
2. Vision	A. Medicare (Parts A, B, C, D)
3. Cancer	B. Medicaid
4. Critical illness or specified disease	C. Social Security benefits

IV. OTHER INSURANCE CONCEPTS4 A. Total, partial, recurrent and residual disability	2. Notice and hearing <i>Ref: Chap. 3: 229, 230, 236</i>
B. Owner's rights	B. Definitions
C. Dependent children benefits	1. Authorized, unauthorized, and certificate of
D. Primary and contingent beneficiaries	authority
E. Modes of premium payments	Ref: Chap. 5: 404, 406
F. Nonduplication and coordination of benefits (e.g.,	2. Domestic, foreign, and alien
primary vs. excess)	Ref: Chap. 1: 6
G. Occupational vs. non-occupational	Stock and mutual
H. Tax treatment of premiums and proceeds of insurance	Ref: Chap. 5: 400, 401
contracts (e.g., disability income and medical	4. Transacting insurance
expenses, etc.)	Ref: Chap. 1: 9
I. Managed care	5. Maine Life and Health Insurance Guaranty
J. Workers Compensation	Association
K. Subrogation	Ref: Chap. 62: 4602, 4603
	C. Licensing requirements and limitations
V. FIELD UNDERWRITING PROCEDURES9	Ref: Chap. 16: 1402, 1410, 1411, 1413, 1415, 1416, 1419,
A. Completing the application	1420-A, 1420-D, 1420-E- 1420-H, 1420-J, 1420-M, 1445,
B. Explaining sources of insurability and HIPAA privacy	1461, 1464–1468
information (e.g., MIB Report, Fair Credit Reporting Act,	1. Types of licenses
etc.)	a. Producer
C. Initial premium payment and receipt and consequences	b. Consultant
of the receipt (e.g., medical examination, etc.)	c. Temporary
D. Submitting application (and initial premium if collected)	d. Nonresident
to company for underwriting	e. Limited
E. Policy delivery	f. Adjuster
F. Explaining policy and its provisions, riders, exclusions,	g. Business entity
and ratings to clients	2. Exemptions/exceptions
G. Replacement	·
H. Contract law	<i>Ref: Chap. 16: 1420-A, 1420-C</i> 3. Appointment
Elements of a contract	Ref: Chap. 16: 1420-М, 1420-N
2. Insurable interest	• •
Warranties and representations	License refusal, termination, expiration, revocation suspension, and nonrenewal
Unique aspects of the insurance contract	•
a. Conditional	Ref: Chap. 16: 1410, 1412, 1416-A, 1417–1418, 1420-E
b. Unilateral	1420-F, 1420-K
c. Adhesion	5. Educational requirements
d. Aleatory	Ref: Chap. 16: 1482; Bureau Rule 542
	D. Marketing practices
LIFE, ACCIDENT, AND HEALTH	Ref: All references are to Chap. 23 unless otherwise noted
COMBINED EXAM	Unfair practices Claims methods and practices
Maine-Specific Content Outline	a. Claims methods and practices
State Laws and Rules	Ref: 2164-D, 2186; Chap.27: 2436, 2436-A; Chap.
	33: 2709
(36 scoreable questions plus 5 pretest questions)	b. Excess charges
I. MAINE LAWS AND RULES COMMON TO LIFE, ACCIDENT,	Ref: 2174
AND HEALTH INSURANCE18	c. Rebating
Ref: All references are to sections in Title 24-A unless otherwise noted	Ref: 2160, 2161, 2163, 2163-A
A. Superintendent of Insurance	d. Twisting
1. Broad powers	Ref: 2155
Ref: Chap. 3: 201, 211, 214, 221	e. Misrepresentation
V , , , ==-	Ref: 2153

f. Defamation

Ref: 2157

g. False information and advertising

Ref: 2154

h. Penalties

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

i. Fraud

Ref: 2178, 2186

j. Cross-selling/Unfair Solicitation Methods

Ref: 2152-B

2. Producer responsibilities

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

3. Compensation of licensees

Ref: Chap. 16: 1449, 1450

4. Privacy

Ref: Chap. 24: 2202; 2208

E. Third-party notice of cancellation

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

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

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

A. Solicitation and cost disclosure

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

- 1. Buyer's guide
- 2. Policy summary
 - a. Dividends

Ref: Chap. 29: 2509

- b. Cost index
- 3. Illustrations

Ref: Bureau Rule 910

B. AIDS testing requirements

Ref: Bureau Rule 490

C. Changes in the application

Ref: Chap. 27: 2409

D. Policy provisions

Ref: Chap. 29: 2505, 2515-A

E. Viatical and life settlements

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

F. Suitability and replacement

Ref: Bureau Rules 917, 919

III. MAINE LAWS AND RULES PERTINENT TO ACCIDENT AND HEALTH INSURANCE ONLY14

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

A. Policy rate discrimination

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

B. Required policy provisions

Ref: Chap. 33; Chap. 35

1. Coverage for newborns

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

2. Coverage for maternity benefits

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

3. Coverage for home health care

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

4. Coverage for chiropractic services

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

5. Coverage for domestic partners

Ref: Chap. 33: 2741-A; Chap. 35: 2832-A

6. Renewal and cancellation

Ref: Chap. 33: 2707, 2729, 2736-C, 2737- 2739; Chap. 35: 2808-B; Chap. 36: 2850-B

7. Assignment

Ref: Chap. 33: 2755; Chap. 35: 2827-A; Chap. 56: 4207-A

8. Coverage for dependent children

Ref: Chap. 33: 2742-B; Chap. 35: 2832-A, 2833-A, 2833-B, 2834-B

9. Emergency services *Ref: Chap. 56-A: 4320-C*

C. Medicare supplement

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

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

D. AIDS testing requirements

Ref: Bureau Rule 490

E. Long-Term Care/Partnership coverage

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

F. Continuity of coverage

Ref: Chap. 36: 2848, 2849-B

G. Small group and individual health insurance plans

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

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

H. Health Maintenance Organization (HMO)

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

I. Medical Utilization Review Entities

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

J. Preferred Provider Arrangement

Ref: Chap. 32

K. Appeals, Grievances, and External Review

Ref: Chap. 56-A: Bureau Rule 850

L. Affordable Care Act

- 4. Marketplace/The SHOP Exchange
- 5. Taxes, penalties, and subsidies
- 6. Essential health benefits
 - 1. Mental health parity
 - 2. Pediatric services3. Preventive services

Ref: Chap. 56-A: 4309-A; 45 CFR M. Wellness Programs Ref: 45 CFR 146.121; Bulletin 382 N. COBRA and state continuation coverage Ref: Chap. 35: 2809-A (11)	1. Moral 2. Morale 3. Physical E. Peril F. Loss
PROPERTY – GENERAL KNOWLEDGE CONTENT OUTLINE	1. Direct 2. Indirect G. Loss Valuation
Product Knowledge, Terms, and Concepts	1. Actual cash value
(50 scoreable questions plus 10 pretest questions)	2. Replacement cost
I. TYPES OF POLICIES25	Market value Stated/agreed value
A. Homeowners	Salvage value
1. HO-2	H. Proximate cause
2. HO-3	I. Deductible
3. HO-4	J. Indemnity
4. HO-5	K. Limits of liability
5. HO-6	L. Coinsurance/Insurance to value
6. HO-8	M. Occurrence
B. Dwelling policies	N. Cancellation
1. DP-1	O. Nonrenewal
2. DP-2	P. Vacancy and unoccupancy
3. DP-3	Q. Liability
C. Commercial lines	1. Absolute
Commercial Package Policy (CPP)	2. Strict
2. Commercial property	3. Vicarious
 a. Commercial building and business personal property 	R. Negligence
form	S. Binder
b. Causes of loss forms	T. Endorsements
c. Business income	U. Blanket vs. Specific
d. Extra expense	III. POLICY PROVISIONS AND CONTRACT LAW11
e. Equipment breakdown	A. Declarations
3. Business Owners Policy (BOP)	B. Insuring agreement
4. Builders Risk	C. Conditions
D. Inland marine	D. Exclusions
1. Personal Articles floaters	E. Definition of the insured
2. Commercial Property floaters	F. Duties of the insured
E. National Flood Insurance Program	G. Obligations of the insurance company
F. Others	H. Mortgagee rights
1. Earthquake	I. Proof of loss
2. Mobile Homes	J. Notice of claim
3. Watercraft	K. Appraisal
4. Farm Owners 5. Windstorm	L. Other Insurance Provision
5. Windstorm	M. Subrogation
II. INSURANCE TERMS AND RELATED CONCEPTS14	N. Elements of a contract
A. Insurance	O. Warranties, representations, and concealment
1. Law of Large Numbers	P. Sources of underwriting information
B. Insurable interest	Q. Fair Credit Reporting Act
C. Risk	R. Privacy Protection (Gramm Leach Bliley)
Pure vs. Speculative Risk	S. Policy Application
D Hazard	

T. Terrorism Risk Insurance Act (TRIA)

PROPERTY Maine-Specific Content Outline State Laws and Rules

(30 scoreable questions plus 7 pretest questions)

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

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

A. Superintendent of Insurance.....

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

B. Definitions

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

C. Licensing requirements and limitations

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

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

Ref: Chap. 23unless otherwise noted

- 1. Unfair practices
 - a. Claims, methods, and practices

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

b. Excess charges

Ref: 2174, Chap. 27: 2412-A

c. Rebating

Ref: 2162, 2163, 2163-A

d. Discrimination

Ref: 2159-A, 2169-B; Chap. 39: 2902-C; Chap. 39: 2902-F, 2916; Chap. 41: 3058

e. Misrepresentation

Ref: 2153, 2178

f. Defamation

Ref: 2157

g. False information and advertising

Ref: 2154

h. Twisting

Ref: 2155 i. Penalties

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

2. Producer responsibilities

Ref: Chap. 16: 1442, 1447, 1449, 1450; Chap. 27: 2406, 2422

3. Compensation of licensees

Ref: Chap. 16: 1420-L, 1450

4. Roll-on coverages

Ref: Bulletin 143

5. Surplus Lines

Ref: Chap. 19: 2004, 2006-2009, 2020

6. Privacy

Ref: Chap. 24: 2202, 2215, 2208

7. Credit Scoring

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

E. Cancellation and nonrenewal provisions.....

1. Commercial lines

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

2. Personal lines

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

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

A. Maine Standard Fire Policy

Ref: Chap. 41: 3002

B. Hurricane deductibles

Ref: Chap. 41:3061, Rule 960

CASUALTY – GENERAL KNOWLEDGE CONTENT OUTLINE

Product Knowledge, Terms, and Concepts

(50 scoreable questions plus 10 pretest questions)	Standard policy concepts
I. TYPES OF POLICIES, BONDS, AND	a. Who is an employee/employer
RELATED TERMS25	b. Compensation
A. Commercial general liability	Work-related vs. non-work-related
Exposures	3. Other states' insurance
a. Premises and Operations	Employers Liability
·	Exclusive remedy
b. Products and Completed Operations	6. Premium Determination
Coverage a. Coverage A: Bodily Injury and Property Damage	D. Crime
	Employee Dishonesty
Liability (1) Operations	2. Theft
(1) Occurrence	3. Robbery
(2) Claims made	4. Burglary
(a) Retroactive Date	5. Forgery and Alteration
b. Coverage B: Personal Injury and Advertising Injury	6. Mysterious disappearance
c. Coverage C: Medical Payments	E. Bonds
d. Supplemental Payments	1. Surety
e. Who is an insured	2. Fidelity
f. Limits	F. Professional liability
(1) Per occurrence	1. Errors and Omissions
(2) Annual Aggregate	2. Medical Malpractice
g. Damage to Property of Others	3. Directors and Officers (D&O)
B. Automobile: personal auto and business auto	4. Employment Practices Liability (EPLI)
1. Liability	5. Cyber liability and data breach
a. Bodily Injury	G. Umbrella/Excess Liability
b. Property Damage	
c. Split Limits	II. INSURANCE TERMS AND RELATED CONCEPTS 1
d. Combined Single Limit	A. Risk
2. Medical Payments	B. Hazards
Physical Damage (collision; other than collision;	1. Moral
specified perils)	2. Morale
Uninsured motorists	3. Physical
Underinsured motorists	C. Indemnity
6. Who is an insured	D. Insurable interest
7. Types of Auto	E. Loss valuation
a. Owned	Actual cash value
b. Non-owned	Replacement cost
c. Hired	3. Market value
d. Temporary Substitute	Stated/agreed value
e. Newly Acquired Autos	5. Salvage value
f. Transportation Expense and Rental Reimbursement	F. Negligence
Expense	G. Liability
8. Garage Coverage Form, including Garagekeepers	H. Occurrence

10. Individual Insured and Drive Other Car (DOC)

Insurance

9. Exclusions

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

are addressed elsewhere in this outline.)

(This section does not deal with specifics of state law, which

I. Binders

J. Warranties K. Representations

L. Concealment

M. Deposit Premium/Audit	Stock and mutual
N. Certificate of Insurance	Ref: Chap. 5: 400, 401
O. Law of Large Numbers	5. Transacting insurance
P. Pure vs. Speculative Risk	Ref: Chap. 1: 9
Q. Endorsements	6. Maine Insurance Guaranty Association
R. Damages	Ref: Chap. 57: 4432, 4433, 4435, 4438, 4451
1. Compensatory	7. Subrogation
a. General	Ref: Chap. 39: 2910-A
b. Special	C. Licensing requirements and limitations
2. Punitive	Ref: Chap. 16: 1402, 1410, 1411, 1413, 1417, 1419, 1420-
S. Compliance with provisions of Fair Credit Reporting	А, 1420-D, 1420-E, 1420-H, 1420-J, 1420-K, 1420-М,
Act	1461, –1468,
III. DOLLOV DDOVIGIONO	1. Types of licenses
III. POLICY PROVISIONS11	a. Producer
A. Declarations	b. Consultant
B. Insuring agreement	c. Temporary
C. Conditions	d. Nonresident
D. Exclusions and Limitations	e. Adjuster
E. Definition of the insured	f. Business entity
F. Duties of the insured after a loss	2. Exemptions/exceptions
G. Cancellation and nonrenewal provisions	Ref: Chap. 16: 1420-A, 1420-C
H. Supplementary payments	3. Appointment
I. Proof of loss	Ref: Chap. 16: 1420-M, 1420-N
J. Notice of claim	4. License refusal, termination, expiration, revocation,
K. Arbitration	suspension, and nonrenewal
L. Other insurance	Ref: Chap. 16: 1410, 1412, 1416-A, 1417-1418, 1420-E,
M. Subrogation	1420-F, 1420-K
N. Loss settlement provisions including consent to settle	5. Continuing Education
a loss	Ref: 1482; Bureau Rule 542
O. Terrorism Risk Insurance Act (TRIA)	D. Marketing and underwriting practices
	Ref: All references are to Chap. 23 unless otherwise noted
CASUALTY	Unfair practices
Maine-Specific Content Outline	a. Claims methods and practices
State Laws and Rules	Ref: 2164-D, 2186; Chap. 27: 2436, 2436-A
(38 Scoreable questions plus 7 pretest questions)	b. Excess charges
(30 Scoreable questions plus 1 pretest questions)	Ref: 2174; Chap. 27: 2412-A
. MAINE LAWS AND RULES COMMON TO PROPERTY AND	c. Rebating
CASUALTY INSURANCE28	Ref: 2162-2163-A
Ref: All references are to sections in Title 24-A unless otherwise noted	d. Discrimination
A. Superintendent of Insurance	Ref: 2159-A, 2169-B; Chap. 39: 2902-C, 2902-F,
1. Broad powers	2916; Chap. 41: 3058
Ref: Chap. 3: 201, 211, 214, 221	e. Misrepresentation
2. Notice and hearing	Ref: 2153, 2178
Ref: Chap. 3: 229, 230, 236	f. Defamation
B. Definitions	Ref: 2157
 Authorized, unauthorized, and certificate of authority 	g. False information and advertising
Ref: Chap. 5: 404, 406, 410	Ref: 2154
2. Surplus Lines law	h. Twisting
Ref: Chap. 19: 2002-A, 2004, 2007	Ref: 2155
3. Domestic, foreign, and alien	i. Penalties
Ref: Chap. 1: 6	เ. คะแลแยง

Ref: Chap. 1: 12-A; Chap. 16: 1412, 1417, 1420-K; Chap. 27: 2436 2. Producer responsibilities Perf. Chap. 16: 1442, 1447, 1449, 1450; Chap. 27: 2406, 2422	Ref: Chap. 5: 201, 204–207, 211–218; Chap. 7: 325; Chap. 9: 401; Workers' Compensation Board Rules: Chap 1, Sec 1.1, 1.5; Chap. 8, Sec. 8.7
Ref: Chap. 16: 1442, 1447, 1449, 1450; Chap. 27: 2406, 2422 3. Compensation of licensees Ref: Chap. 16: 1420-L, 1450 4. Roll-on coverages	PROPERTY & CASUALTY COMBINED EXAM PROPERTY – GENERAL KNOWLEDGE
Ref: Bulletin 143	CONTENT OUTLINE
5. Surplus Lines Ref: Chap. 19: 2004, 2006–2009, 2020	Product Knowledge, Terms, and Concepts
6. Privacy	(50 scoreable questions plus 10 pretest questions)
Ref: Chap. 24: 2202, 2215, 2208 7. Credit Scoring	I. TYPES OF POLICIES25
Ref: 2169-B; Chap. 39: 2902-C	A. Homeowners
E. Cancellation and nonrenewal provisions	1. HO-2
Commercial lines	2. HO-3
	3. HO-4
Ref: Chap 39: 2908; Chap. 41: 3007;; Title 39-A, Chap. 9:	4. HO-5
403	5. HO-6
2. Personal lines	6. HO-8
Ref: Chap 39: 2914, 2915, 2916-A, 2920, 2921; Chap. 41:	B. Dwelling policies
3049, 3051, 3057; Bulletin 316	1. DP-1
II. MAINE LAWS AND RULES PERTINENT TO CASUALTY	2. DP-2
INSURANCE10	3. DP-3
Ref: All references are to sections in Title 24-A unless otherwise	C. Commercial lines
noted	Commercial Package Policy (CPP)
A. Automobile insurance	Commercial property
 Uninsured/<u>Underinsured motorists</u> 	a. Commercial building and business personal
Ref: Chap. 39: 2902	property form
2. Excluded member of household	b. Causes of loss forms
Ref: Chap. 39: 2902-D, 2914, 2916-A, 2916-B	c. Business income
3. Financial responsibility	d. Extra expense
Ref: Title 29-A: Chap.13: 1551, 1601–1605A	e. Equipment breakdown
4. Maine Automobile-Insurance Plan	Business Owners Policy (BOP)
Ref: Chap. 25: 2325	4. Builders Risk
a. Personal auto	D. Inland marine
b. Commercial	Personal Articles floaters
5. Rental vehicle coverage	Commercial Property floaters
Ref: Chap. 39: 2927	E. National Flood Insurance Program
6. Transportation Network Company Coverage	F. Others
Ref: Chap. 93	1. Earthquake
	2. Mobile Homes
B. Workers' Compensation	3. Watercraft
Ref: All references are to sections in Title 39-A unless otherwise	4. Farm Owners
noted	5. Windstorm
1. Definitions	3. Willustofffi
Ref: Chap. 1: 102; Chap. 3: 151-A	II. INSURANCE TERMS AND RELATED CONCEPTS 14
2. Requirements/Procedures	A. Insurance
Ref: Chap. 5: 201, 204–206, 216; Chap. 7: 301; Chap. 9: 403;	1. Law of Large Numbers
Title 24-A: 2382-D; Workers' Compensation Board Rules:	B. Insurable interest
Chap 1, Sec 1.7	C. Risk
3. Coverages/benefits	Pure vs. Speculative Risk

D. Hazard	S. Policy Application
1. Moral	T. Terrorism Risk Insurance Act (TRIA)
2. Morale	
3. Physical	PROPERTY & CASUALTY
E. Peril	COMBINED EXAM
F. Loss	CASUALTY – GENERAL KNOWLEDGE
1. Direct	CONTENT OUTLINE
2. Indirect	
G. Loss Valuation	Product Knowledge, Terms, and Concepts
1. Actual cash value	(50 scoreable questions plus 10 pretest questions)
2. Replacement cost	
3. Market value	I. TYPES OF POLICIES, BONDS, AND
4. Stated/agreed value	RELATED TERMS
5. Salvage value	A. Commercial general liability
H. Proximate cause	1. Exposures
I. Deductible	a. Premises and Operations
J. Indemnity	b. Products and Completed Operations
K. Limits of liability	2. Coverage
L. Coinsurance/Insurance to value	 Coverage A: Bodily Injury and Property Damage
M. Occurrence	Liability
N. Cancellation	(1) Occurrence
O. Nonrenewal	(2) Claims made
P. Vacancy and unoccupancy	(a) Retroactive Date
Q. Liability	 b. Coverage B: Personal Injury and Advertising
1. Absolute	Injury
2. Strict	c. Coverage C: Medical Payments
3. Vicarious	d. Supplemental Payments
R. Negligence	e. Who is an insured
S. Binder	f. Limits
T. Endorsements	(1) Per occurrence
U. Blanket vs. Specific	(2) Annual Aggregate
·	g. Damage to Property of Others
III. POLICY PROVISIONS AND CONTRACT LAW11	B. Automobile: personal auto and business auto
A. Declarations	1. Liability
B. Insuring agreement	a. Bodily Injury
C. Conditions	b. Property Damage
D. Exclusions	c. Split Limits
E. Definition of the insured	d. Combined Single Limit
F. Duties of the insured	Medical Payments
G. Obligations of the insurance company	Physical Damage (collision; other than collision;
H. Mortgagee rights	specified perils)
I. Proof of loss	4. Uninsured motorists
J. Notice of claim	Underinsured motorists
K. Appraisal	6. Who is an insured
L. Other Insurance Provision	7. Types of Auto
M. Subrogation	a. Owned
N. Elements of a contract	b. Non-owned
O. Warranties, representations, and concealment	c. Hired
P. Sources of underwriting information	d. Temporary Substitute
Q. Fair Credit Reporting Act	e. Newly Acquired Autos
R. Privacy Protection (Gramm Leach Bliley)	

f. Transportation Expense and Rental Reimbursement	G. Liability
Expense	H. Occurrence
8. Garage Coverage Form, including Garagekeepers	I. Binders
Insurance	J. Warranties
9. Exclusions	K. Representations
10. Individual Insured and Drive Other Car (DOC)	L. Concealment
C. Workers Compensation Insurance, Employers Liability	M. Deposit Premium/Audit
Insurance, and Related Issues	N. Certificate of Insurance
(This section does not deal with specifics of state law, which are	O. Law of Large Numbers
addressed elsewhere in this outline.)	P. Pure vs. Speculative Risk
Standard policy concepts	Q. Endorsements
a. Who is an employee/employer	R. Damages
b. Compensation	1. Compensatory
2. Work-related vs. non-work-related	a. General
3. Other states' insurance	b. Special
4. Employers Liability	2. Punitive
5. Exclusive remedy	S. Compliance with provisions of Fair Credit
6. Premium Determination	Reporting Act
D. Crime	W DOLLOV PROVIOUS
1. Employee Dishonesty	III. POLICY PROVISIONS11 A. Declarations
2. Theft	
3. Robbery	B. Insuring agreement
4. Burglary	C. Conditions
5. Forgery and Alteration	D. Exclusions and Limitations E. Definition of the insured
6. Mysterious disappearance	
E. Bonds	F. Duties of the insured after a loss
1. Surety	G. Cancellation and nonrenewal provisions
2. Fidelity	H. Supplementary payments
F. Professional liability	I. Proof of loss
1. Errors and Omissions	J. Notice of claim
2. Medical Malpractice	K. Arbitration
3. Directors and Officers (D&O)	L. Other insurance
4. Employment Practices Liability (EPLI)	M. Subrogation
5. Cyber liability and data breach	N. Loss settlement provisions including consent to
G. Umbrella/Excess Liability	settle a loss
II. INSURANCE TERMS AND RELATED CONCEPTS14	O. Terrorism Risk Insurance Act (TRIA)
A. Risk	
	PROPERTY & CASUALTY
B. Hazards	COMBINED EXAM
1. Moral	Maine-Specific Content Outline
2. Morale	State Laws and Rules
3. Physical	(40 scoreable questions plus 7 pretest questions)
C. Indemnity	(10 doordable questions plas 1 protest questions)
D. Insurable interest	I. MAINE LAWS AND RULES COMMON TO PROPERTY
E. Loss valuation	AND CASUALTY INSURANCE28
Actual cash value Replacement cost	Ref: All references are to sections in Title 24-A unless otherwise
Replacement cost Market value	noted
3. Market value	A. Superintendent of Insurance
4. Stated/agreed value	1. Broad powers
5. Salvage value	Ref: Chap. 3: 201, 211, 214, 221
F. Negligence	2. Notice and hearing

B. Definitions Ref: 2157 1. Authorized, unauthorized, and certificate of authority g. False information and advertising Ref: Chap. 5: 404, 406, 410 Ref: 2154 2. Surplus Lines law h. Twisting Ref: Chap. 19: 2002-A, 2004, 2007 Ref: 2155 3. Domestic, foreign, and alien i. Penalties Ref: Chap. 1: 6 Ref: Chap. 1: 12-A; Chap. 16: 1412, 1417, 1420-K; 4. Stock and mutual Chap. 27: 2436 Ref: Chap. 5: 400, 401 2. Producer responsibilities 5. Transacting insurance Ref: Chap. 16: 1442, 1447, 1449, 1450; Chap. 27: 2422 Ref: Chap. 1: 9 3. Compensation of licensees 6. Maine Insurance Guaranty Association Ref: Chap. 16: 1420-L, 1450 Ref: Chap. 57: 4432, 4433, 4435, 4438, 4451 4. Roll-on coverages 7. Subrogation Ref: Bulletin 143 Ref: Chap. 39: 2910-A 5. Surplus Lines C. Licensing requirements and limitations Ref: Chap. 19: 2004, 2006-2009, 2020 Ref: Chap. 16: 1402, 1410, 1411, 1413, 1417, 1419, 1420-A, 6. Privacy 1420-D, 1420-E, 1420-H, 1420-J, 1420-K, 1420-M, 1463, 1464-Ref: Chap. 24: 2202, 2215, 2208 7. Credit Scoring 1. Types of licenses Ref: 2169-B; Chap. 39: 2902-C a. Producer E. Cancellation and nonrenewal provisions..... b. Consultant 1. Commercial lines c. Temporary Ref: Chap. 39: 2908; Chap. 41: 3007; Title 39-A Chap. 9: 403 d. Nonresident e. Adjuster 2. Personal lines f. Business entity Ref: Chap. 39: 2914, 2915, 2916-A, 2920, 2921; Chap. 2. Exemptions/exceptions 41: 3049, 3051, 3057; Bulletin 316 Ref: Chap. 16:1420-A, 1420-C II. MAINE LAWS AND RULES PERTINENT TO PROPERTY 3. Appointment Ref: Chap. 16: 1420-M, 1420-N Ref: All references are to sections in Title 24-A unless otherwise 4. License refusal, termination, expiration, revocation, noted suspension, and nonrenewal A. Maine Standard Fire Policy Ref: Chap. 16: 1410, 1412, 1416-A, 1417, 1418, 1420-E, Ref: Chap. 41:3002 1420-F, 1420-K B. Hurricane deductibles 5. Continuing Education Ref: Chap. 41: 3061, Rule 960 Ref: 1482; Bureau Rule 542 III. MAINE LAWS AND RULES PERTINENT TO CASUALTY D. Marketing and underwriting practices INSURANCE...... 10 Ref: All references are to Chap. 23unless otherwise noted Ref: All references are to sections in Title 24-A unless otherwise 1. Unfair practices noted a. Claims methods and practices A. Automobile insurance..... Ref: 2164-D, 2186; Chap. 27: 2436, 2436-A 1. Uninsured/Underinsured motorists b. Excess charges Ref: Chap. 39: 2902 Ref: 2174; Chap. 27: 2412-A 2. Excluded member of household c. Rebating Ref: Chap. 39: 2902-D, 2914, 2916-A, 2916-B Ref: 2162-2163-A 3. Financial responsibility d. Discrimination Ref: Title 29-A: Chap. 13: 1551, 1601-1605-A Ref: 2159-A, 2169-B; Chap. 39: 2902-C, 2902-F, 2916; 4. Maine Automobile-Insurance Plan Chap. 41: 3058 Ref: Chap. 25: 2325 e. Misrepresentation a. Personal auto Ref: 2153, 2178

f. Defamation

Ref: Chap. 3: 229, 230, 236

b. Commercial	d. Combined Single Limit
5. Rental vehicle coverage	2. Medical Payments
Ref. Chap. 39: 2927	3. Physical Damage (collision; other than collision;
6. Transportation Network Company Coverage	specified perils)
Ref: Chap. 93	4. Uninsured motorists
A. Workers' Compensation	5. Underinsured motorists
Ref: All references are to sections in Title 39-A unless otherwise	6. Who is an insured
noted.	7. Types of Auto
1. Definitions	a. Owned
Ref: Chap. 1: 102; Chap. 3: 151-A	b. Non-owned
2. Requirements/Procedures	c. Hired
Ref: Chap. 5: 201, 204–206, 216; Chap. 7: 301; Chap. 9:	d. Temporary Substitute
403; Title 24-A: 2382-D; Workers' Compensation Board	e. Newly Acquired Autos
Rules Chap. 1, Sec. 1.7	f. Transportation Expense and Rental
3. Coverages/benefits	Reimbursement Expense
Ref: Chap. 5: 201, 204-207, 211- 218; Chap. 7: 325; Chap. 9:	8. Exclusions
401; Workers' Compensation Board Rules Chap. 1, Sec. 1.1,	B. Umbrella/Excess liability
1.5; Chap. 8, Sec. 8.7	·
Tie, enapt of section	III. PROPERTY AND CASUALTY INSURANCE TERMS AND
	RELATED CONCEPTS28
PERSONAL LINES – GENERAL KNOWLEDGE	A. Insurance
CONTENT OUTLINE	1. Law of Large Numbers
Product Knowledge, Terms, and Concepts	B. Insurable interest
	C. Risk
(75 scoreable questions plus 11 pretest questions)	1. Pure vs. Speculative Risk
I. TYPES OF PROPERTY POLICIES10	D. Hazard
A. Homeowners	1. Moral
1. HO-2	2. Morale
2. HO-3	3. Physical
3. HO-4	E. Peril
4. HO-5	F. Loss
5. HO-6	1. Direct
6. HO-8	2. Indirect
B. Dwelling policies	G. Loss Valuation
1. DP-1	Actual cash value
2. DP-2	Replacement cost
3. DP-3	3. Market value
C. Inland marine	4. Stated value
Personal Articles floaters	5. Salvage value
	H. Proximate cause
D. National Flood Insurance Program	I. Deductible
E. Others	J. Indemnity
Earthquake Mobile Homes	K. Limits of liability
Watercraft	L. Coinsurance/Insurance to value
4. Windstorm	M. Occurrence
II. TYPES OF CASUALTY POLICIES13	N. Cancellation
A. Automobile: personal auto	O. Nonrenewal
1. Liability	P. Vacancy and unoccupancy
т. стартку a. Bodily Injury	Q. Liability
b. Property Damage	1. Absolute
c. Split Limits	2. Strict
c. opiil Liniilo	3. Vicarious

R. Negligence S. Binder	I. MAINE LAWS AND RULES COMMON TO PROPERTY, CASUALTY & PERSONAL LINES INSURANCE
T. Endorsements	Ref: All references are to sections in Title 24-A unless otherwise
U. Blanket vs. Specific	noted
V. Burglary, Robbery, Theft, and Mysterious	A. Superintendent of Insurance
Disappearance	1. Broad powers
W. Warranties	Ref: Chap. 3: 201, 211, 214, 221
X. Representations	Notice and hearing
Y. Concealment	Ref: Chap. 3: 229, 230, 236
Z. Deposit Premium/Audit	B. Definitions
AA. Certificate of Insurance	1. Authorized, unauthorized, and certificate of
BB. Damages	authority
1. Compensatory	Ref: Chap. 5: 404, 406, 410
a. General	2. Surplus Lines law
b. Special	Ref: Chap. 19: 2002-A, 2004, 2007
2. Punitive	3. Domestic, foreign, and alien
CC. Compliance with Provisions of Fair Credit Reporting	Ref: Chap. 1: 6
Act	4. Stock and mutual
Act	Ref: Chap. 5: 400, 401
IV. PROPERTY AND CASUALTY POLICY PROVISIONS AND	5. Transacting insurance
CONTRACT LAW24	Ref: Chap. 1: 9
A. Declarations	Maine Insurance Guaranty Association
B. Insuring agreement	Ref: Chap. 57: 4432, 4433, 4435, 4438, 4451
C. Conditions	7. Subrogation
D. Exclusions	Ref: Chap. 39: 2910-A
E. Definition of the insured	C. Licensing requirements and Limitations
F. Duties of the insured after a loss	Ref: Chap. 16: 1402, 1410, 1411, 1413, 1417, 1419 1420-A,
G. Obligations of the insurance company	1420-D, 1420-E, 1420-H, 1420-J, 1420-K, 1420-M, 1463-
H. Mortgagee rights	1468
I. Proof of loss	1. Types of licenses
J. Notice of claim	a. Producer
K. Appraisal	b. Consultant
L. Other Insurance Provision	c. Temporary
M. Subrogation	d. Nonresident
N. Elements of a contract	e. Adjuster
O. Sources of underwriting information	•
P. Fair Credit Reporting Act	f. Business entity
Q. Privacy Protection (Gramm Leach Bliley)	2. Exemptions/exceptions
R. Policy Application	Ref: Chap. 16: 1420-A, 1420-C
S. Terrorism Risk Insurance Act (TRIA)	3. Appointment
T. Cancellation and nonrenewal provisions	Ref: 1420-M, 1420-N
U. Supplementary payments	4. License refusal, termination, expiration, revocation,
V. Arbitration	suspension and nonrenewal
W. Loss settlement provisions including consent to settle	Ref: Chap. 16: 1410, 1412, 1416-A, 1417, 1418, 1420-E,
a loss	1420-F, 1420-K

PERSONAL LINES Maine-Specific Content Outline State Laws and Rules

(25 scoreable questions plus 2 pretest questions)

Ref: Chap. 23

1. Unfair practices

5. Continuing Education Ref: 1482; Bureau Rule 542

a. Claims methods and practices

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

D. Marketing and underwriting practices.....

c. Rebating	
Ref: 2160–2163, 2163-A	
d. Discrimination	MAINE
Ref: 2159-A, 2169-B; Chap. 39: 2902-C, 2902-F, 2916; Chap. 41: 30582916; Chap. 41: 3058	PROPERTY AND CASUALTY ADJUSTER EXAM
e. Misrepresentation	(50 questions)
Ref: 2153, 2178 f. Defamation Ref: 2157	I. TYPES OF PROPERTY AND CASUALTY POLICIES, BONDS, TERMS, RELATED TERMS AND CONCEPTS, AND PROVISIONS27
 g. False information and advertising Ref: 2154 h. Twisting Ref: 2155 	Ref: General Text Knowledge (Refer to Part 1: General Property and Casualty Content Outlines in Section Three of Candidate Handbook)
i. Penalties Ref: Chap. 1: 12-A; Chap. 16: 1412, 1417, 1420-K; Chap.	II. MAINE INSURANCE LAW COMMON TO PROPERTY AND CASUALTY
27: 2436	noted
2. Producer responsibilities	A. Superintendent of Insurance
Ref: Chap. 16: 1442, 1447, 1449, 1450; Chap. 27: 2422	Broad powers
3. Compensation of licensees Ref: Chap. 16: 1450	Ref: Chap. 3: 201, 211, 214, 221
	2. Notice and hearing
4. Roll-on coverages	Ref: Chap. 3: 229, 230, 236
Ref: Bulletin 143	
5. Surplus Lines	B. Licensing Requirements
Ref: Chap. 19: 2004, 2006–2009, 2020	Ref: All references are to sections in Chap. 16 unless otherwise noted
6. Privacy	1. Types of licenses
Ref: Chap. 24: 2202, 2215, 2208	71
E. Cancellation and nonrenewal provisions	a. Property and Casualty Adjuster Ref: 1402, 1410, 1411, 1416-A, 1420-M, 1422, 1424-
1. Personal lines	*
Ref: Chap. 39: 2914, 2915, 2916-A, 2920, 2921; Chap. 41: 3049, 3051, 3057; Bulletin 204	A-1426, 1427-A, 1471–1476 b. Multiple Peril Crop Insurance Adjuster (MPCI) Ref: 1402-(9-A)
II. MAINE LAWS AND RULES PERTINENT TO PERSONAL LINES INSURANCE5	2. Exemptions/exceptions
Ref: All references are to sections in Title 24-A unless otherwise	Ref: 1402
noted	License refusal, termination, expiration, revocation,
A. Automobile insurance	suspension, and nonrenewal
1. Uninsured/ <u>Under</u> insured motorists <i>Ref: Chap. 39: 2902</i>	Ref: 1410, 1412, 1416-A, 1417, 1418, 1420-E, 1420-F, 1420-K
Excluded member of household	III. CLAIMS9
Ref: Chap. 39: 2902-D, 2914, 2916-A, 2916-B	Ref: Title 14: Related Laws; Title 24-A: Chap. 23: 2164-C, 2164-
3. Financial responsibility	D; Chap. 27: 2436, 2436-A; Chap. 41:3041, 3042
Ref: Title 29-A: Chap. 13: 1551, 1601–1605-A	IV. CONTRACTS4
4. Maine Automobile Insurance Plan Ref: Chap. 25: 2325; Maine Automobile Insurance Plan	Ref: Chap. 27:2406; Chap. 41: 3002, 3004
a. Personal auto	V. MAINE AUTOMOBILE INSURANCE 3
b. Commercial	Ref: Chap. 25: 2345; Chap. 39: 2902; Title 29-A: 1605
5. Rental Vehicle Coverage Ref: Chap. 39: 2927	A. Passenger B. Commercial
6. Transportation Network Company coverage <i>Ref. Chap. 93</i>	

B. Maine Standard Fire Policy

Ref: 3002

b. Excess charges

Ref: 2174, 2412-A

VI. MAINE LAWS AND RULES PERTINENT TO PROPERTY INSURANCE	Ref: Title 24-A: Chap. 23: 2168–2171; Chap. 33: 2714; Chap. 35:
A. Maine Standard Fire Policy	2826; Chap. 37; Chap. 40-A; Bureau Rule 220: Sec. 11
Ref: Title 24-A Chap. 41: 3002=	II. MAINE INSURANCE LAW PERTINENT TO CREDIT INSURANCE
MAINE	noted
TITLE PRODUCER EXAM	A. Superintendent of Insurance
TITLE I RODOCER EXAM	Supermendent of insurance I. Broad powers
(30 questions)	Ref: Chap. 3: 201, 211, 214, 221
I. TYPES OF PROPERTY POLICIES, BONDS, TERMS,	2. Notice and hearing
RELATED CONCEPTS, AND PROVISIONS10	Ref: Chap. 3: 229, 230, 236
Ref: General Text Knowledge (Refer to Part 1: General Property	B. Licensing Requirements
Content Outline in Section Three of Candidate Handbook)	Ref: All references are to sections in Chap. 16 unless
· ·	otherwise noted
II. TITLE INSURANCE16	1. Types of licenses
Ref: General Title Insurance concepts and terminology	a. Producer
III. MAINE INSURANCE LAW PERTINENT TO TITLE	Ref: 1402, 1420, 1411, 1415, 1420-A, 1420-E, 1420-
INSURANCE4	F, 1420-M,
Ref: All references are to sections in Title 24-A unless otherwise	b. Limited
noted	Ref: 1416, 1420-A
A. Superintendent of Insurance	2. Exemptions/exceptions
Broad powers	Ref: 1420-A, 1420-C
Ref: Chap. 3: 201, 211, 214, 221	3. License refusal, termination, expiration, revocation,
2. Notice and hearing	suspension, and nonrenewal
Ref: Chap. 3: 229, 230, 236	Ref: 1410, 1412, 1416-A, 1417-1418, 1420-E, 1420-F,
B. Licensing Requirements	1420-K
Ref: All references are to sections in Chap. 16 unless otherwise	4. Producer responsibilities
noted	Ref: 1442, 1447, 1449, 1450; Chap. 27:2422
1. Types of licenses	III OFNEDAL INCUDANCE CONCEDTS AND
a. Producer	III. GENERAL INSURANCE CONCEPTS AND DEFINITIONS2
Ref: 1402, 1410, 1411, 1420-A, 1420-E, 1420-F, 1420-M, 1442, 1447, 1449, 2422	Ref: Chap. 37: 2853, 2855(4)
b. Limited	
Ref: 709, 1416	MAINE
2. Exemptions/exceptions	PROPERTY & CASUALTY
Ref: 1420-C	CONSULTANT EXAM
License refusal, termination, expiration, revocation, suspension, and nonrenewal	(85 questions)
Ref: 1410, 1412, 1417–1418, 1416-A, 1420-E, 1420-F, 1420-K	I. TYPES OF PROPERTY/CASUALTY POLICIES,
C. Policy forms and rates	RELATED TERMS, CONCEPTS, AND PROVISIONS 29
Ref: Chap. 25: 2304-A; Chap. 27:2412; Chap. 45: 3202	Ref: General Text Knowledge (Refer to Part 1: General Property
D. Unfair discrimination	and Casualty Content Outline in Section Three of Candidate
Ref: Chap. 23: 2162	Handbook); Title 24-A: Chap. 39: 2902; Chap. 41: 3002
	A. Bonds
MAINE	Ref: General Knowledge
CREDIT PRODUCER EXAM	II. MAINE INSURANCE LAW13
	Ref: Title 24-A: Chap. 1: 6; Chap. 3: 221; Chap. 16:1420-K,
(30 questions) I. MAINE CREDIT24	1463, 1464, 1465, 1467, 1468; Chap. 19: 2004; Chap. 23: 2153, 2155, 2164; Chap. 27: 2406, 2436; Chap. 41: 3002; Chap. 57:
	4432

III. MAINE TORT CLAIMS ACT7	III. MAINE LAWS AND RULES PERTINENT TO LIFE INSURANCE ONLY6
Ref: Title 14 Chap. 741: 8101–8118	Ref: All references are to sections in Title 24-A unless otherwise
IV. BASIC RISK MANAGEMENT AND COVERAGE20	noted
Ref: General Knowledge	A. Solicitation and cost disclosure
V. MAINE WORKERS' COMPENSATION LAW16	Ref: Chap. 29; Chap. 31; Bureau Rule 240 and Appendices
	1. Buyer's Guide
Ref: All references are to sections in Title 39-A unless otherwise noted	2. Policy Summary
A. Definitions	Ref: Chap. 29: 2509 a. Dividends
Ref: Chap. 1: 102; Chap. 3: 151-A	b. Cost index
B. Requirements/Procedures	3. Illustrations
Ref: Chap. 5: 201, 204–206, 210; Chap. 7: 301; Workers'	Ref: Bureau Rule 910
Compensation Board Rules Chap. 1, Sec. 1.7	4. Ten-Day Free Look Period
C. Coverages/benefits	Ref: Chap. 29: 2515-A
Ref: Chap. 1: 102; Chap. 5: 201, 204-207, 211-214, 216-218;	5. Viatical and Life Settlements
Chap. 7: 306; Workers' Compensation Board Rules Chap. 1, Sec.	a. Stranger-Originated Life Insurance ("STOLI")
1.1, 1.5; Chap. 8, Sec. 8.7.	Ref: Chap. 85; Bureau Rule 931
D. Maine Self-Insurance Requirements	IV. MAINE LAWS AND RULES PERTINENT TO ACCIDENT
Ref: Bureau Rule 250; Chap. 1: 102; Chap. 9: 403	AND HEALTH INSURANCE ONLY27
J	Ref: All references are to sections in Title 24-A unless otherwise
	noted
MAINE	A. Policy rate discrimination
LIFE & HEALTH CONSULTANT EXAM	Ref: Chap. 23: 2159, 2169; Chap. 33: 2736-C, 2741; Chap. 35: 2808-B
(70 questions)	B. Required provisions
	Ref: Chap. 33; Chap. 35
I. TYPES OF LIFE AND HEALTH INSURANCE POLICIES,	Coverage for newborns
TERMS, RELATED CONCEPTS, AND PROVISIONS30	Ref: Chap. 33: 2743Chap. 35: 2834
Ref: General Text Knowledge (Refer to Part 1: General Life/Accident &	2. Goverage for maternity benefits
Health Content Outline in Section Three of Candidate Handbook) Title 24-A: Chap. 16: 1410; Chap. 27: 2404, 2411; Chap. 29: 2507, 2508,	Ref: Chap. 33: 2741; Chap. 35: 2832, 2834-A
2510, 2525, 2529; Chap. 33: 2705, 2707, 2717, 2719, 2755; Chap. 35:	3. Coverage for home health care
2827; Chap. 47: 3418	Ref: Chap. 33: 2745; Chap. 35:2837; Chap. 68:5051-A 4. Coverage for chiropractic services
II MAINE NOUBANCE LAW COMMON TO LIFE AND LIFALTH	Ref: Chap. 33: 2748; Chap. 35: 2840-A, Chap. 56: 4236
II. MAINE INSURANCE LAW COMMON TO LIFE AND HEALTH 7	5. Renewal and cancellation
Ref: All references are to sections in Title 24-A unless otherwise noted	Ref: Chap. 33: 2707, 2729, 2736-C, 2737, 2738; Chap.
A. Superintendent of Insurance	35:2808-B; Chap. 36: 2850-B; Bureau Rules 580, 585
1. Broad powers	6. Emergency services
Ref: Chap. 3: 201, 211, 214, 221	Ref: Chap.56-A: 4320-C
2. Notice and hearing	C. Medicare supplement Ref: Chap. 67: 5002-B, 5010-A, 5012; Bureau Rule 275
Ref: Chap. 3: 229, 230, 236, 1417, 1420-K	1. Benefit standards
B. Licensing Requirements	Sale of insurance to beneficiaries
Ref: All references are to sections in Chap. 16 unless otherwise noted	3. Preexisting conditions
1. Types of licenses	4. Nursing home coverage
a. Consultant	D. AIDS testing requirements
Ref: 1402, 1411, 1415, 1422, 1424-A, 1425-1426, 1427-A,	Ref: Bureau Rule 490(3)
1461–1468	E. Long-Term Care Ref: Chap. 68-A; Bureau Rule 425; Bulletin 368, 369
2. Exemptions/exceptions	F. Continuity of coverage
Ref: 1402, 1411	Ref: Chap. 36: 2848, 2849-B, 2850
License refusal, termination, expiration, revocation, suspension, and nonrenewal	G. Small group and individual health insurance plans
Ref: 1410, 1412, 1416-A, 1417–1418, 1420-K, 1482	Ref: Chap. 33: 2736-C; Chap. 35; 2808-B; Chap. 36: 2849-
C. Marketing Practices	B
Ref: Chap. 23: 2152-B	1. Guaranteed issue
Unfair Practices	Coverage and benefits
Ref: 2155, 2160–2163-A, 2174, 2186	Coverage and benefits Market practices
	H. Health Maintenance Organization (HMO)

Ref: Chap. 56: 4202-A, 4207, 4209, 4210, 4227, 4234-B, 4234-C, 4236, 4302, 4249 I. Medical Utilization Review Entities Ref: Chap. 34: 2771-2773; Bureau Rule 850 J. Appeals, Grievances, and External Review Ref: Chap. 56-A; Bureau Rule 850 K. Affordable Care Act 1. Marketplace/The SHOP Exchange 2. Taxes, penalties, and subsidies 3. Essential health benefits a. Mental health parity b. Pediatric services c. Preventive services Ref: Chap. 56-A: 4309-A; 45 CFR L. Wellness Programs Ref: 45 CFR 146.121; Bulletin 382 M. COBRA and state continuation coverage Ref: Chap. 35: 2809-A(11)	E. Claims 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 5. Percentage Plan 6. Arbitration 7. Loss payment F. Cancellation and nonrenewal G. Fundamentals of Multiple-Peril Crop Insurance (MPCI) 1. Production reporting 2. Acreage reporting 3. Important dates 4. Written agreements 5. High risk land
MAINE	6. Actuarial documents 7. Insured eligibility
MULTIPLE-PERIL CROP INSURANCE ADJUSTER	8. Units
EXAM	9. Coverage levels
(50 scoreable questions)	10. Administrative fees
(or scoreable questions)	11. Life of the policy
I. GENERAL INSURANCE TERMS AND CONCEPTS10	12. Yield/Revenue guarantees H. Plans of Insurance
A. Actual cash value	Actual Production History (APH)
B. Assignment	a. Buy-up Coverage
C. Binder	b. Catastrophic Risk Protection Coverage (CAT)
D. Coinsurance	2. Crop Revenue Coverage (CRC)
E. Hazard	3. Adjusted Gross Revenue (AGR)
F. Indemnity	4. Adjusted Gross Revenue-Lite (AGR-L)
G. Insurable interest	5. Dollar (DO) 6. Nursery
H. Insuring agreement	7. Livestock Gross Margin (LGM)
I. Limits of liability	I. Policy Provisions
J. Loss	1. Common/Basic Provisions
1. Direct	2. Crop Provisions
2. Indirect	a. Replant
K. Negligence	b. Prevented Plantingc. Late Planting
	3. Special Provisions
L. Occurrence	4. Endorsements
M. Peril	J. Claims
N. Pro-rata liability	1. Covered Perils
O. Risk	Loss Reporting Requirements
P. Subrogation	3. Insured's Duties after a Loss
Q. Tort Law	4. Adjuster's Duties after a Loss
R. Federal Acts	III. MAINE LAWS AND RULES FOR ALL LINES OF
II. CROP INSURANCE25	INSURANCE15
Ref: All references can be found in the Loss Adjustment Manual (LAM) on the USDA website	Ref: All references are to sections in Title 24-A unless otherwise noted
(http://www.rma.usda.gov/handbooks/25000/index.html)	A. Superintendent of Insurance
A. Policy rates	1. Broad powers
B. Coverages available	Ref: Chap. 3: 201, 211, 214, 221
C. Policy provisions	2. Notice and hearing
FCIC general provisions FCIC special provisions	Ref: Chap. 3: 229, 230, 236
D. Liability	B. Definitions

Ref: Chap. 5: 404, 406 2. Domestic, foreign, and alien	WORKERS' COMPENSATION ADJUSTER EXAM
Ref: Chap. 1: 6 3. Stock and mutual Ref: Chap. 5: 400, 401 4. Transacting insurance Ref: Chap. 1: 9	(50 questions) I. INSURANCE TERMS AND RELATED CONCEPTS3 A. Indemnity B. Subrogation C. Liability
C. Licensing requirements and limitations 1. Types of licenses	D. Insurance Policy E. Insuring clause
 a. Property and Casualty Adjuster Ref: Chap. 16: 1402, 1410, 1411, 1416-A, 1420-M, 1422, 1424-A, 1425-1426, 1427-A, 1471-1476 b. Multiple-Peril Crop Insurance Adjuster Ref: Chap. 16: 1402(9-A) 	II. POLICY PROVISIONS
2. Exemptions/exceptions Ref: Chap.16: 1420-A, 1420-C	III. MAINE INSURANCE LAW PERTINENT TO WORKERS' COMPENSATION10
3. Appointment **Ref: Chap. 16: 1420-M, 1420-N	Ref: All references are to sections in Title 24-A unless otherwise noted
 License refusal, termination, expiration, revocation, suspension, and nonrenewal Ref: Chap. 16: 1410, 1412, 1416-A, 1417-1418, 1420-K, 	A. Regulatory authorities 1. Superintendent of Insurance a. Broad powers
D. Marketing practices Ref: All references are to Chap. 23 unless otherwise noted	Ref: Chap. 3: 201, 211, 214, 221 b. Notice and hearing
Unfair practices a. Claims methods and practices	Ref: Chap. 3: 229, 230, 236 2. Workers' Compensation Board
Ref: 2164-D, 2186; Chap. 27: 2436, 2436-A; Chap. 33: 2709	Ref:Title 39-A 151-153 B. Licensing Requirements
b. Excess charges *Ref: 2174	Ref: All references are to sections in Chap. 16 unless otherwise noted
c. Rebating <i>Ref:</i> 2160-2163-A	 Types of licenses Workers' Compensation Adjuster
d. Twisting Ref: 2155	Ref: Chap. 16: 1402, 1415 2. Exemptions/exceptions
e. Misrepresentation **Ref: 2153	<i>Ref: 1402</i>3. License refusal, termination, expiration, revocation,
f. Defamation Ref: 2157	suspension, and nonrenewal <i>Ref</i> : 1410, 1412, 1416-A, 1417, 1418, 1420-E, 1420-F,
g. False information and advertising *Ref: 2154	1420-K C. Marketing practices
h. Penalties **Ref: Chap. 1: 12-A; Chap. 16:1412, 1417, 1420-K; **Chap. 27:2436	Ref: All references are to sections in Title 24-A unless otherwise noted 1. Unfair/Prohibited trade practices a. Claims methods and practices
i. Fraud <i>Ref</i> : 2178, 2186	Ref: 2152 b. Defamation Ref: 2157
j. Cross-selling/Unfair Solicitation Methods *Ref: 2152-B	c. Fraud <i>Ref</i> : 2178
2. Privacy Ref: Chap. 24: 2202, 2208	D. Definitions Ref: Chap. 1: 6 1. Foreign/Domestic/Alien
	IV. MAINE WORKERS' COMPENSATION LAW35

1. Authorized, unauthorized, and certificate of authority

MAINE

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

- A. Definitions
- B. Requirements/Procedures/Penalties
- C. Coverages/benefits
- D. Medical Examinations
- E. Dispute Resolution/Hearings/Appeal/Settlement Process
- F. Apportionment
- G. Employer Liability