



PSI Services LLC
 3210 E Tropicana
 Las Vegas, NV 89121
 (888) 818-5822
 E-mail: PAIns@psionline.com
psiexams.com

PENNSYLVANIA INSURANCE DEPARTMENT



**LICENSING EXAMINATION
 CANDIDATE INFORMATION BOOKLET**

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Please refer to our website to check for the most updated information at <https://home.psiexams.com/#/home>

A MESSAGE FROM THE COMMISSIONER

This Candidate Information Booklet provides information about the examination and application process for becoming licensed to sell, solicit, negotiate or provide insurance or other services and products in the Commonwealth of Pennsylvania.

Before being issued a license, you must pass an examination to prove your knowledge of insurance statutes, regulations, products and services. When you have successfully completed your examination, you will be eligible to apply to the Pennsylvania Insurance Department (the Department) for your license.

The Department has contracted with PSI to conduct its examination program. The Department and PSI work together to ensure that examinations meet statutory requirements and professional exam development standards.

Once a license is issued to an individual as an insurance producer, the licensee may then secure insurer appointments to represent the specific insurer if so desired. Please remember that you may not engage in the business of insurance or viatical settlements until the Department has issued to you one of the various licenses explained in this Candidate Information Booklet.

We wish you well in preparing for your examination and remind you that Act 147 of 2002 requires all insurance producers to complete 24 credit hours of continuing education courses each biennial license cycle to be eligible to renew their license.

Any questions about the license examinations should be directed to PSI. After you have successfully completed your examination(s), questions regarding the application process to obtain your license should be directed to the Department's Bureau of Licensing and Enforcement via e-mail at ra-in-producer@pa.gov.

THE LICENSURE PROCESS

You must be licensed to sell, solicit or negotiate insurance in the Commonwealth of Pennsylvania, or be appropriately licensed to transact other insurance related functions such as appraise physical damage to motor vehicles. To be licensed there are various requirements you need to fulfill such as pre-licensing education and testing requirements. The licensing requirements are different, depending upon which license you would like to apply for and your status as a resident or a non-resident applicant.

To be licensed, you must:

- Complete any necessary pre-licensing requirements;
- Pass the required examination(s) for the type of license you are applying for; and
- After passing the examination use the kiosk at the PSI test site to complete your license application online at www.sircon.com/pennsylvania or www.nipr.com, or you may apply using your own computer.
- If required, submit applicable application materials

Note: Passing an examination does not guarantee that you will be issued a license. You must submit your license application to the Department within one year of passing the exam. Issuance

of a license depends on review and approval of all license application materials.

For licensing information, please contact:

Pennsylvania Insurance Department Bureau of Licensing and Enforcement

1209 Strawberry Square

Harrisburg, Pennsylvania 17120

Phone: 717.787.3840

Fax: 717.787.8553

Web site: www.insurance.pa.gov

E-mail: ra-in-producer@pa.gov

PRE-LICENSING EDUCATION REQUIREMENTS

Initial insurance producer applicants must first complete 24 hours of pre-licensing education credits. A list of approved courses can be found at <http://www.sircon.com/pennsylvania>.

- Select *Look up education courses or transcript*.
- Select *Approved Courses Inquiry*.
- Choose *Pennsylvania* and select *Submit*.
- Change the Education Type to *Pre-Licensing Education*.
- Select your preferred instruction method or leave blank and select *Submit*.
- By selecting the provider name, you will then be given contact information and a link to available course offerings for that particular provider.
- Once you have completed your pre-licensing education credits, you will be issued a certificate of completion and the provider will upload your course completion information to Vertafore/SIRCON.

WAIVER OF EXAMINATION

Some initial insurance producer candidates may be exempt from the pre-licensing education and examination requirement, depending on the type of professional designation held and/or the line of authority desired. The following classes of applicants are **exempt** from pre-licensing and written examination requirements:

- A business entity;
- A candidate who possesses the Professional Designation CLU-Chartered Life Underwriter applying for Life or Accident and Health Line;
- A candidate who has the Professional Designation CPCU-Chartered Property and Casualty Underwriter applying for Property, Casualty or Accident and Health Line of Authority;
- A candidate who has the Professional Designation CIC-Certified Insurance Counselor applying for Life, Accident and Health or Property and Casualty Line of Authority;
- A person who is licensed in another state as an Insurance Producer for the same lines of authority for which the person desires to be licensed in Pennsylvania;
- A person who has a line of authority limited to Limited Line Credit Insurance;
- A person who has a line of authority limited to a Limited Line; and
- An individual whose line of authority will be restricted to domestic mutual fire insurance and will be with a company writing only coverage other than insurance upon automobiles as authorized by Section 202(B)(1) through (3) of the Act of May 17, 1921, known as the Insurance Company Law of 1921.



Note: If you request an examination waiver, fingerprints are still required before an initial resident insurance producer license will be issued. See the Department's Web site at www.insurance.pa.gov for more information.

TYPES OF LICENSES

In accordance with Pennsylvania statutes and regulations, the Department grants the licenses listed below.

Life and Health	Exam Series
Life Insurance, Annuities and Accident and Health	16-01 and 16-02, or 16-03
Life Insurance and Annuities	16-01
Accident and Health	16-02
Variable Life & Variable Annuity	No exam (requires FINRA registration)

Property	Exam Series
Fire and Allied Lines	16-04 or 16-06
Inland Marine and Motor Vehicle Physical Damage	16-04 or 16-06
Domestic Mutual Fire (issued only to domestic mutual fire companies)	No exam

Casualty	Exam Series
Casualty and Allied Lines	16-05 or 16-06
Accident and Health	16-02 or 16-03
Bonds: All Classes	16-05 or 16-06
Liability other than Motor Vehicle	16-05 or 16-06
Workers' Compensation Insurance	16-05 or 16-06

Miscellaneous	Exam Series
Nonprofit Hospitalization	16-02 or 16-03
Title Insurance	16-10
Health Maintenance Organization	16-02 or 16-03
Nonresidents	See Page 3
Securities Investment Loss	16-05

Other Licenses	Exam Series
Surplus Lines Producer	16-09
Public Adjuster	16-19*
Motor Vehicle Physical Damage Appraiser	16-20 **
Personal Lines	16-16
Viatical Settlement Broker	16-17

*The examination content outline and more specific information on taking this examination is available in the **Pennsylvania Public Adjuster Candidate Information Booklet** located online at <https://home.psiexams.com/#/home>.

The examination content outline and more specific information on taking this examination is available in the **Pennsylvania Motor Vehicle Physical Damage Appraiser Candidate Information Booklet located online at <https://home.psiexams.com/#/home>.

Combination examinations. A separate examination is given for each major line of insurance. Combination Line examinations (Life, Accident and Health; or Property and Casualty) combine the content of the single-line examinations. You must pass the overall examination to obtain a license in either line.

RESIDENT LICENSING REQUIREMENTS

Resident Insurance Producer

In order to qualify as a Pennsylvania resident insurance producer, you must:

- Be at least 18 years of age;
- Maintain a primary residence or business location in the Commonwealth of Pennsylvania;
- Possess the requisite professional competence, general fitness and integrity of character;
- Be able to read and write English, with or without visual or mechanical aids for the visually handicapped; and
- Pass the appropriate examination(s) required by statute 40 P.S. 310.5.
- **Initial resident individual producer applicants are required to be fingerprinted**

Title Insurance Agent license

A title insurance agent means an authorized person, firm, association, corporation or partnership, other than a bona fide salaried employee of the title insurer who, on behalf of the title insurer, performs the following acts, in conjunction with the issuance of a title insurance report or policy:

- Determines insurability and issues title insurance reports or policies or both; and
- Performs one or more of the following:
 - Collects or disburses premiums, escrow or other funds;
 - Handles escrow, settlements or closings;
 - Solicits or negotiates title insurance business; or
 - Records closing documents.

An applicant for a **Title Insurance Agent** license is required to:

- Pass the Title Insurance Agent examination (applies to both resident and nonresident applicants); and
- After passing the examination use the kiosk at the PSI test site to complete your license application online at www.sircon.com/pennsylvania or www.nipr.com, or you may apply using your own computer.
- **Fingerprints are required for both resident and non-resident Title Insurance Agent applicants.**

Surplus Lines license

A surplus lines producer is an individual, partnership or corporation licensed by the Department to place insurance coverage with an approved non-admitted company and who may receive a commission for placing the coverage.

Under Article XVI of the Insurance Company Law (40 P.S. Section 991.1601 et seq.), an applicant for a Resident **Surplus Lines Producer** license shall:

- Be currently licensed in good standing as a resident Pennsylvania Property and Casualty insurance producer;
- Pass the Pennsylvania Surplus Lines examination—there are no exemptions;
- After passing the examination use the kiosk at the PSI test site to complete your license application online at www.sircon.com/pennsylvania or www.nipr.com, or you may apply using your own computer; and
- If there is a partnership or corporation involved, a separate business entity application must also be submitted. Applicants can contact the Department for the application and statement of regulations.
- **Surplus Lines applicants do not require fingerprinting.**



NONRESIDENT LICENSING REQUIREMENTS

A nonresident holds a resident license in a U.S. state or territory other than the Commonwealth of Pennsylvania. A nonresident applicant for an insurance producer license shall submit to the Department:

- As individuals: An application through www.sircon.com/pennsylvania or www.nipr.com.
- As business entities: An application through www.sircon.com/pennsylvania or www.nipr.com by the designated licensee.

More information is available at www.insurance.pa.gov.

Reciprocal Agreements

Nonresident applicants shall be subject to the same burdens or prohibitions placed upon Pennsylvania residents who apply for a nonresident license in their home state.

Examinations for any lines of authority (other than Title Insurance) will be waived for a nonresident insurance producer license, provided that: 1) the application is for the same line of authority held in the applicant's "home" state; and 2) the applicant's home state grants a waiver of examination to Pennsylvania resident insurance producers. See section 40 P.S. 310.10.

Note: Nonresident title insurance agent license applicants **must pass** the Title Insurance Agent examination and submit fingerprints.

Surplus Lines Producer license

A nonresident Surplus Lines Producer license may only be obtained for the purpose of placing business on behalf of a Pennsylvania resident with an eligible surplus lines insurer. An applicant shall:

- Be currently licensed in Pennsylvania as a nonresident property and casualty insurance producer, either pass Pennsylvania's surplus lines examination or hold surplus lines authority in his/her home state and apply under the reciprocity provision of Act 147 of 2002; and
- Submit an application online at www.sircon.com/pennsylvania or www.nipr.com and pay all fees by credit card. If there is a partnership or corporation involved, a licensing application for the business entity must also be submitted online at www.sircon.com/pennsylvania or www.nipr.com.

FINGERPRINT REQUIREMENTS

Act 147 of 2002, 40 P.S. 310.5, requires initial resident insurance producer applicants to provide fingerprint samples to the Pennsylvania Insurance Department. The Department uses this information to receive national criminal history background information from the Federal Bureau of Investigation (FBI). This applies to all initial applicants for a resident insurance producer license and applicants for a nonresident insurance producer license who do not qualify to apply for a license under reciprocity.

Note Limited Lines applicants who do not need to take either pre-examination education or an examination, still need to submit fingerprint samples. Title agent applicants do need to take an examination and submit fingerprint samples.

Fingerprints are not required for the following applicants: Motor Vehicle Physical Damage Appraiser (MVPDA), Non-resident Public Adjuster, Non-resident Producer, Viatical Settlement Broker, Surplus Lines, Add qualification applicants (those already licensed and wish to add a line of authority to your existing license).

FINGERPRINT PROCESS

The following fingerprinting guidelines apply to applicants for a new insurance producer license or title agent license:

- After passing the examination use the kiosk at the PSI test site to complete your license application online at www.sircon.com/pennsylvania or www.nipr.com, or you may apply using your own computer.
- Fingerprinting is required of all applicants for a new resident producer license and must be done at an IdentoGO enrollment center. Applicants are required to register online via the IdentoGO website at <https://uenroll.identogo.com> or by telephone at 844-321-2101 Monday through Friday, 8 A.M. to 6 P.M. EST. Following registration, the applicant will be provided with a registration number which they will take with them when they go to the IdentoGO site for fingerprinting. Applicants must be registered with IdentoGO prior to arriving at a fingerprinting site. When registering online an applicant must use the appropriate service code assigned to the Insurance Department, which is 1KG8Q3. Using the correct service code ensures the background check is processed for the correct agency and submitted for the correct purpose.
- The total fingerprinting fee is \$23.85. Payment is made at the IdentoGO center after the applicant's fingerprints have been submitted. Credit card, debit card, certified check or money order, are the only payment methods accepted. No cash transactions or personal checks will be accepted.
- **As a reminder, individuals should not register for a fingerprinting appointment and submit their fingerprints until after they have passed any examination requirements and applied for licensure. Any fingerprint results received without a corresponding license application will be destroyed, and individuals will be required to repay the fingerprinting fee and resubmit their fingerprints at an IdentoGO center.**

Fingerprint results will be returned to the Department from the FBI. The Department will review and evaluate the results as well as the license application to determine if all standards for licensure have been met.

EXAMINATION PAYMENT AND SCHEDULING PROCEDURES

It is your responsibility to contact PSI to pay and schedule for an examination. There is no limit to the number of times you may take an examination if you fail.

Examination	Examination Series	Examination Fees
Life Insurance	16-01	\$43.00
Accident and Health	16-02	\$43.00
Life, Accident and Health	16-03	\$53.00
Property and Allied Lines	16-04	\$43.00
Casualty and Allied Lines	16-05	\$43.00



Property and Casualty	16-06	\$53.00
Surplus Lines Producer	16-09	\$43.00
Title Insurance Agent	16-10	\$43.00
Personal Lines	16-16	\$43.00
Viatical Settlement Broker	16-17	\$43.00

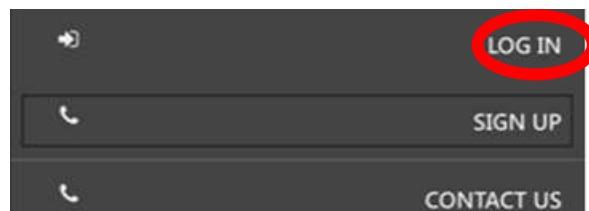
ONLINE (<https://home.psiexams.com/#/home>)

For the fastest and most convenient examination scheduling process, register for your examinations online by accessing PSI’s registration Website: [Click Here](#)

1. Select “SIGN UP” to create an account.



2. On a mobile phone, you need to select the icon on the top left corner. Then select “LOG IN” to create an account.



3. You will be prompted to create an account with PSI

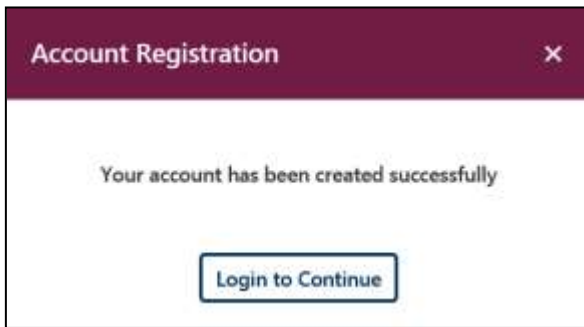
SSN (required)
XXXXXX4444
First Name (required)
hello
Last Name (required)
dolly
School/Provider (required)
--Select a School/Provider--

IMPORTANT

You must enter your First and Last name exactly as it is displayed on your government issued ID.



4. After you submit the form, you will get a message that your account was created successfully. Click on “Login to Continue”.



Note: The username is the email address you entered when creating the account.

5. You are now ready to schedule. Select the Jurisdiction, Account and the Test.

A screenshot of a web form with three main sections. The first section is titled "Select Jurisdiction" and contains a dropdown menu with "Pennsylvania" selected. The second section is titled "Select Account" and contains a dropdown menu with "PA Insurance" selected. The third section is titled "License Name" and contains a list of four options: "PA Accident and Health", "PA Casualty and Allied Lines", "PA Life Insurance", and "PA Life, Accident, and Health".

6. You will enter your personal information.


A screenshot of a web application interface. At the top, there is a horizontal navigation bar with four icons and labels: "SEARCH EXAM" (magnifying glass icon), "ELIGIBILITY RECORD" (checkmark icon, highlighted with a dark red background), "PAYMENT" (credit card icon), and "SCHEDULE EXAM" (calendar icon). Below the navigation bar, the text "Following Information is required for your examination record" is displayed. There are three input fields: the first is for "SSN" (marked with a red star) and is empty; the second is for "First Name" (marked with a red star) and contains the text "Cathy"; the third is for "Last Name" (marked with a red star) and contains the text "Miller".

7. You will enter payment.

Payment

Credit Card
** Please provide credit card holder name, street details in English.
Please enter a valid Visa, MasterCard, American Express, Discover or JCB card number. Diner 's Club card is currently not accepted.

Credit Card Number *
Credit Card Number 
Please enter a valid card number

Expiration Date * **CW ***
MM / YYYY 

Card Holder Name *
Name on Card

Billing Street Address *
Enter Address

Postal Code *
Enter Postal Code

I acknowledge that I have read and understood all information and agreements attached, and agree to abide by and be bound by these Terms & Conditions


Payment Summary


Total Amount Due	USD
Balance Amount	USD

8. You will now select if you want to test at a PSI test site or Remotely proctored online from a computer at a remote location.

Please select a delivery mode for scheduling ✕

Delivery mode


Test Center 

Remote Online Proctored Exam 


DELIVERY MODE TEST CENTER

1. Enter the “City or Postal Code” and select “Preferred Month” to take the Exam. Then select “Search Exam Center”.


Find Test Location

[I have a Test Center Code](#) 

Country
United States of America

Enter City / Postal Code
1501 Market St, Philadelphi 

Preferred Month
June 2020



2. Click on the preferred test site.

	Distance	Test Center Name	Address
<input type="checkbox"/>	7.3 miles	BRISTOL	1200 Veteran's Highwa
<input type="checkbox"/>	13.5 miles	PHILADELPHIA	One Bala Avenue,Suite
<input type="checkbox"/>	19.4 miles	KING OF PRUSSIA	601 South Henderson F
<input type="checkbox"/>	43.9 miles	ALLENTOWN	1620 Pond Road,Suite level),Allentown,Penns

3. Then click on the date and time to make an appointment to take the Exam.

PHILADELPHIA, Pennsylvania

One Bala Avenue,Suite 310,Bala Cynwyd,Pennsylvania,19004

October 2019

Su	Mo	Tu	We	Th	Fr	Sa
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

Available Start Time(s) for 01 October 2019

09:00 AM 01:30 PM

You are now scheduled and will receive an email confirmation.

DELIVERY MODE REMOTE ONLINE PROCTORED EXAM

1. Select Country and Time zone.

PA Accident and Health

Proctored Exam

PA Accident and Health (120 minutes)

Country: United States of America

Timezone: America/Los_Angeles

You are eligible to take WA Life Producer exam until Sep 12, 2020.

Select the date and time you will be taking the exam. **DO NOT HIT CONTINUE. YOU MUST FIRST CHECK THE COMPATIBILITY OF YOUR COMPUTER** to include Audio/Video Check, Webcam Check and System Check. You must use Google Chrome Browser. Please note that if your computer performs any system update (i.e. software, server, firewall, webcam, etc.) from the time you schedule your exam to when you attempt to launch your exam, you may experience issues with your compatibility. It is best to conduct another compatibility check on the machine that you will be taking your exam at least 24 hours prior to your scheduled exam. You may also check your compatibility before or after registering for your exam by [clicking here](#).

September 2019

Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

■ Available Dates
 ■ Selected Date

Available Start Time(s) for Sep, 20 2019

02:00 PM	02:30 PM	03:00 PM	03:30 PM
04:00 PM	04:30 PM	05:00 PM	05:30 PM
06:00 PM	06:30 PM	07:00 PM	07:30 PM
08:00 PM	08:30 PM	09:00 PM	09:30 PM

Before taking a remote online proctored exam, check system compatibility - [click HERE](#)

If you have any questions regarding your compatibility check, or if you experience issues launching your exam, you may contact our remote proctoring technical support team at (844) 267-1017. You may also initiate a chat after you close the Secure Browser Software by [clicking here](#).

You are now scheduled and will receive an email confirmation.

RESCHEDULING/CANCELING AN EXAMINATION APPOINTMENT

You may cancel and reschedule an examination appointment without forfeiting your fee if your *cancellation notice is received 2 days before the scheduled examination date*. For example, for a Monday appointment, the cancellation notice would need to be received on the previous Saturday. You may reschedule online at <https://home.psiexams.com/#/home> or call PSI at 888-818-5822.

Note: A voice mail or email message is not an acceptable form of cancellation. Please use the PSI Website or call PSI and speak directly to a Customer Service Representative.

RETAKE A FAILED EXAMINATION

It is not possible to make a new examination appointment on the same day you have taken an examination; this is due to processing and reporting scores. A candidate who tests unsuccessfully on a Wednesday can call the next day, Thursday, and retest as soon as Friday, depending upon space availability. You may schedule online at <https://home.psiexams.com/#/home> or call PSI at 888-818-5822.

MISSED APPOINTMENT OR LATE CANCELLATION

If you miss your appointment, you will not be able to take the examination as scheduled, further you will forfeit your examination fee, if you:

- Do not cancel your appointment 2 days before the scheduled examination date;
- Do not appear for your examination appointment;
- Arrive after examination start time;
- Do not present proper identification when you arrive for the examination.

EXAM ACCOMMODATIONS

All PSI examination centers are equipped to provide access in accordance with the Americans with Disabilities Act (ADA) of

1990, and exam accommodations will be made in meeting a candidate's needs. A candidate with a disability or a candidate who would otherwise have difficulty taking the examination must follow the instructions on the Exam Accommodations Request Form at the end of this Candidate Information Booklet.

ENGLISH AS A SECOND LANGUAGE

Upon receipt of a personal letter requesting the authorization and a letter from your English instructor or sponsoring company (on letterhead), certifying that English is not your primary language, a candidate will be granted time and one-half to complete the examination. Please use the Exam Accommodations Request Form at the end of this Candidate Information Booklet to submit your request and provide the required documents.

EXAMINATION SITE CLOSING FOR AN EMERGENCY

In the event that severe weather or another emergency forces the closure of an examination site on a scheduled examination date, your examination will be rescheduled. PSI personnel will attempt to contact you in this situation. However, you may check the status of your examination schedule by calling 888-818-5822. Every effort will be made to reschedule your examination at a convenient time as soon as possible. You will not be penalized. You will be rescheduled at no additional charge.

EXAMINATION SITE LOCATIONS

The following directions are generated from the most current mapping services available. However, new road construction and highway modifications may result in some discrepancies. If you are not familiar with the specific area of the examination site, please consult a reliable map prior to your examination date.

Allentown
 BCY Testing Solution
 961 Macron Blvd, Suite 101
 Allentown, PA 18109



From the West-Take Rte 78 E to Rte 22 E to Route 987 N -Airport Rd. From the E/NJ areas -Take Rte 78 W to Rte 33 N to Route 22 West to Rte 987 N-Airport Rd. From Scranton/Wilkes-Barre/Poconos Areas-Take PA Turnpike South-Rte 476 to Lehigh Valley exit to Rte 22 E to Route 987 N -Airport Rd. Parking all around the building is free. If you enter through the front of the building BCY is located on the first floor, down the left hallway and on the left -Suite 101. All candidates are required to bring and wear a facemask/face cover for their appt. Candidates without masks will be turned away.

Bristol

1200 Veteran's Highway, Suite B4
Bristol, PA 19007

On I-95 toward Bristol Township, exit Bristol then turn right at the stoplight. Office is the second building on the left. There are many entrances, but use the entrance under the clock tower.

Cranberry Township

Cranberry Corporate Business Center
213 Executive Dr., Suite 150
Cranberry Township, PA 16066

From I-79 exit Cranberry-Mars Route 228, go West. Cross over Route 19 onto Freedom Road. Go three traffic lights then turn right onto Executive Drive. Building is directly across from Hampton Inn.

Erie

2700 W. 21st Street, Suite 21 & 22
Erie, PA 16506

From Interstate 79 North, take the West 26th St., exit 182, or Rt. 20 West. Just after the 2nd light you'll see Bonnel Auto Sales on your right. Lowell Ave runs along the side of the Bonnel Auto Sales, make a right onto Lowell. Stay on Lowell until it intersects with West 21st St. Make the left onto 21st and our building sits on that corner. The 2700 is written across the front of the building.

Greensburg

DiCesare Building
116 E. Pittsburgh St., Suite 101
Greensburg, PA 15601

From Route 30 East or West, exit Business 66 North (NB. NOT Turnpike 66.) Go about 1.5 miles into downtown Greensburg. Turn right in the direction of Route 30 East at the lights between First Commonwealth Bank and Citizen's Bank. Building will be about 500 feet on right, past the YMCA but before Co Go's garage.

Harrisburg

4309 Linglestown Rd, Suite 114
Harrisburg, PA 17112

From I-81S - Take exit 72 towards Linglestown. Merge onto N Mountain Road. Go 1.1 miles and take the traffic circle. Take the third exit onto Linglestown Rd. At the next traffic circle, take the second exit to remain on Linglestown Rd. Go 1.5 miles and the office building will be on your left.

From I-81N - Take exit 72B towards Linglestown. Merge onto N Mountain Road. Go 1.1 miles and take the traffic circle. Take the third exit onto Linglestown Rd. At the next traffic circle, take the second exit to remain on Linglestown Rd. Go 1.5 miles and the office building will be on your left.

King of Prussia

601 South Henderson Road, Suite 205
King of Prussia, PA 19406

Going East: Take I-76 East and exit #330 toward Gulph Mills. Turn slight left to take the PA-320 North Ramp toward Bridgeport/I-76/King of Prussia. Turn left onto S. Gulph Road and then turn slight right onto S. Henderson Road.

Leola

12 Keystone Court, Suite 12
Leola, PA 17540

Site is located right off West Main Street in the Leola Business Center, the building is visible from the street. Free parking is available.

Philadelphia (Bala Cynwyd)

One Bala Avenue, Suite 310
Bala Cynwyd, PA 19004

From I-76 exit City Line Avenue. Follow City Line Avenue South. The building is on Bala and City Line (next to the Bala Cynwyd railroad station). Note: This is NOT Bala Plaza.

Pittsburgh

Towne Center
1789 South Braddock Avenue, Suite 296
Pittsburgh, PA 15218

From I-376 East, go through Squirrel Hill tunnels. Exit #77 toward Swissville. Turn slight left onto Monongahela Avenue. Turn right on South Braddock Avenue (IN THE EDGEWOOD TOWNE CENTER OFFICE BUILDING). All candidates should report to the PSI office 30 minutes prior to the published session time, and no earlier. If candidates wish to arrive earlier, they must wait in the Security Office's designated areas on the first floor, or outside of the building. The building management does not allow candidates to wait in the hallways, and/or common areas of other floors, including our own floor. Thank you for your cooperation.

Scranton

1125 Lackawanna Trail Rts 6&11
Clarks Summit, PA 18411

From I-81N take Exit 194 (Clarks Summit) and merge onto US6W/US/11N. Continue on Routes 6 & 11 for approximately 3 miles until you see the Agway building on the left side of the road. Just before the Agway building, make a U-turn. After making the U turn you will see 2 houses before you see the PSI parking lot. PSI is located in a long brown brick building which is set back from the highway. There is a small red and white sign located at the entrance to the parking lot. (If approaching from the opposite direction (US6S/US11E) PSI is located on the right, approximately 100 feet after the Agway building).

Additionally, PSI has examination centers in many other regions across the United States. You may take the written examination at any of these locations by following the instructions on the Exam Accommodations Request Form found at the end of this Booklet.

REPORTING TO THE EXAMINATION SITE

On the day of the examination, you should arrive 30 minutes before your appointment. This extra time is for sign-in, identification, and familiarizing you with the examination process. If you arrive late, you may not be admitted to the examination site and you will forfeit your examination registration fee.

Person(s) accompanying an examination candidate may not wait in the examination center, inside the building or on the building's property. This applies to guests of any nature, including drivers, children, friends, family, colleagues or instructors.

REQUIRED IDENTIFICATION

Candidates must register for the exam with their LEGAL first and last name as it appears on their government issued identification. All required identification below must match the first and last name under which the candidate is registered. Candidates are required to bring one (1) form of valid (non-expired) signature bearing identification to the test site. If the candidate fails to bring proper identification or the candidate names do not match, the candidate will not be allowed to test and their examination fee will not be refunded.



- **Primary Identification:** All candidates must provide 1 form of identification. ID must contain candidate's photo, signature, and be valid and unexpired. Allowable forms of identification are as follows:
 - State issued driver's license
 - State issued identification card
 - State issued Learners Permit
 - US Government Issued Passport
 - US Government Issued Military Identification Card
 - US Government Issued Alien Registration Card
 - Canadian Government Issued ID
 - US Employment Authorization Card
- **Pre-licensing education certificate (applies only to initial resident producer applicants):**
 If the test is marked with a "Yes" in the chart below, candidates must present their pre-licensing education certificate or an education verification letter from the Pennsylvania Insurance Department. If you fail, this must be presented for every attempt thereafter. Candidates will not be allowed to test without an education certificate or an education verification letter. A pre-licensing certificate is valid for one year from date of completion; an education verification letter is valid for one year from the date it was written). **AN ELECTRONIC VERSION OR HARD COPY WILL BE ACCEPTED.**

Examination	Examination Series	*Prelicense Certificate Required?
Life Insurance	16-01	Yes
Accident and Health	16-02	Yes
Life, Accident and Health	16-03	Yes
Property and Allied Lines	16-04	Yes
Casualty and Allied Lines	16-05	Yes
Property and Casualty	16-06	Yes
Personal Lines	16-16	Yes
Viatical Settlement Broker	16-17	No
Motor Vehicle Physical Damage Appraiser	16-20	No
Public Insurance Adjuster	16-19	No
Surplus Lines Producer	16-09	No
Title Insurance Agent	16-10	No

***Note:** Candidates adding a Line of Authority must present their current license instead of the pre-licensing education certificate.

SECURITY PROCEDURES

The following security procedures apply during examinations administered at a PSI examination site:

- All examination sites will provide ear plugs upon request
- Calculators provided by PSI are allowed.
- You will be given a piece of scratch paper and a pencil. These will be returned to the proctor at the end of your examination.
- All personal belongings of candidates should be placed in the secure storage provided at each site prior to entering the examination room. Personal belongings include, but are not limited to, the following items:
 - **Electronic devices of any type, including cellular / mobile phones, recording devices, electronic watches, cameras, pagers, laptop computers, tablet**

- **computers (e.g., iPads), music players (e.g., iPods), smart watches, radios, or electronic games.**
- **Bulky or loose clothing or coats** that could be used to conceal recording devices or notes. For security purposes outerwear such as, but not limited to: open sweaters, cardigans, shawls, scarves, hoodies, vests, jackets and coats are not permitted in the testing room. **In the event you are asked to remove the outerwear, appropriate attire, such as a shirt or blouse should be worn underneath.**
- **Hats or headgear not worn for religious reasons** or as religious apparel, including hats, baseball caps, or visors.
- **Other personal items**, including purses, notebooks, reference or reading material, briefcases, backpacks, wallets, pens, pencils, other writing devices, food, drinks, and good luck items.
- Although secure storage for personal items is provided at the examination site for your convenience, PSI is not responsible for any damage, loss, or theft of any personal belongings or prohibited items brought to, stored at, or left behind at the examination site. PSI assumes no duty of care with respect to such items and makes no representation that the secure storage provided will be effective in protecting such items. If you leave any items at the examination site after your examination and do not claim them within 30 days, they will be disposed of or donated, at PSI's sole discretion.
- During the check in process, all candidates will be asked if they possess any prohibited items. Candidates may also be asked to empty their pockets and turn them out for the proctor to ensure they are empty. The proctor may also ask candidates to lift up the ends of their sleeves and the bottoms of their pant legs to ensure that notes or recording devices are not being hidden there.
- Proctors will also carefully inspect eyeglass frames, tie tacks, or any other apparel that could be used to harbor a recording device. Proctors will ask to inspect any such items in candidates' pockets.
- If prohibited items are found during check-in, candidates shall put them in the provided secure storage or return these items to their vehicle. PSI will not be responsible for the security of any personal belongings or prohibited items.
- Any candidate possessing prohibited items in the examination room shall immediately have his or her test results invalidated, and PSI shall notify the examination sponsor of the occurrence.
- Any candidate seen giving or receiving assistance on an examination, found with unauthorized materials, or who violates any security regulations will be asked to surrender all examination materials and to leave the examination center. All such instances will be reported to the examination sponsor.
- Copying or communicating examination content is violation of a candidate's contract with PSI, and federal and state law. Either may result in the disqualification of examination results and may lead to legal action.
- Once candidates have been seated and the examination begins, they may leave the examination room only to use the restroom, and only after obtaining permission from the proctor. Candidate will not receive extra time to complete the examination.



TAKING THE EXAMINATION BY COMPUTER

The examination will be administered via computer. You will be using a mouse and computer keyboard.

IDENTIFICATION SCREEN

You will be directed to a semiprivate testing station to take the examination. When you are seated at the testing station, you will be prompted to confirm your name, identification number, and the examination for which you are registered.

TUTORIAL

Before you start your examination, an introductory tutorial is provided on the computer screen. The time you spend on this tutorial, up to 15 minutes, DOES NOT count as part of your examination time. Sample questions are included following the tutorial so that you may practice answering questions, and reviewing your answers.

TEST QUESTION SCREEN

The “function bar” at the top of the test question screen provides mouse-click access to the features available while taking the examination.

3. What do the stars on the United States of America's flag represent?

(Choose from the following options)

- 1. Presidents
- 2. Colonies
- 3. States
- 4. Wars

<< Back Next >>

IMPORTANT: After you have entered your responses, you will later be able to return to any question(s) and change your response, provided the examination time has not run out.

One question appears on the screen at a time. During the examination, minutes remaining will be displayed at the top of the screen and updated as you record your answers

Question types. The questions in your licensing exam are multiple choice. Each provides four options from which you choose your answer.

Question formats. Three different multiple-choice formats are used. Each format is showing in the following examples. An asterisk (*) indicates the correct answer in each sample question.

Format 1 - Incomplete Sentence:

Actual cash value is generally accepted to mean:

- A. Original purchase price of the property
- B. Market value at the time of the loss
- C. Cost to replace at the time of loss plus appreciation
- *D. Cost to replace at the time of loss, less depreciation

Format 2 - Direct Question:

Which one of the following is covered under the Liability Coverage of the Business Auto Coverage Form?

- A. Workers compensation
- *B. Explosion
- C. Expected injury
- D. Pollution

Format 3 - All of the following except:

The Business Auto Coverage Form covers losses from all of the following under comprehensive coverage EXCEPT:

- A. Fire
- B. Vandalism
- *C. Freezing
- D. Theft

REMOTE ONLINE PROCTORED EXAMINATION

Proctors for online testing will communicate with candidates on-screen during the test and pause the exam whenever unauthorized persons or activity appear on video monitors or in audio recordings. The proctor will pause the exam whenever a candidate leaves the testing station, or an interruption occurs. The proctor may end the test if an interruption is not corrected appropriately. Immediate on-screen results will be displayed on your screen once you complete BOTH your exam AND the survey following the exam. Paper score reports will not be available upon completion of the exam for this remotely proctored location. A military ID will not be accepted for a remotely proctored exam, however, all other Identification noted above are acceptable for this delivery mode.

Before your exam begins, please be aware of the following testing rules:

- ✓ Please be reminded that earbuds, earphones, hats, caps, hood, shades or anything that can be placed on the head or face is NOT allowed.
- ✓ Food, Drinks, or Breaks are not allowed. All personal items must be removed from the work area.
- ✓ Candidates are not allowed to have scratch paper.
- ✓ You are not allowed to leave the station during the exam. If you need to use the restroom before the exam begins, please do so now.
- ✓ Please do your best to avoid covering your mouth for the whole duration of exam. Be aware that talking/whispering/mouthing is not allowed during exam.
- ✓ You must keep both of your hands on or above the desktop during the exam.
- ✓ Also note that under no circumstances are you allowed to take a screenshot or photo of the exam or the exam results at any time during or after the session.

Violating any of these rules will result in a warning and may result in exam termination.



BE SURE TO CHECK THE COMPATIBILITY OF YOUR COMPUTER to include Audio/Video Check, Webcam Check and System Check. Prior to scheduling, [click here](#). You must use Google Chrome Browser.

PA Accident and Health
Proctored Exam

PA Accident and Health (120 minutes)

Country: --Select-- Timezone: --Select--

Before taking a remote online proctored exam, check system compatibility - [click HERE](#)

Please note that if your computer performs any system update (i.e. software, server, firewall, webcam, etc.) from the time you schedule your exam to when you attempt to launch your exam, you may experience issues with your compatibility. It is best to conduct another compatibility check on the machine that you will be taking your exam at least 24 hours prior to your scheduled exam. You may also check your compatibility before or after registering for your exam by [clicking here](#).

REQUIREMENTS	STATUS	YOUR SYSTEM
Webcam	✓	Integrated Camera (04f2:b5ab)
Microphone	✓	Default - Microphone Array (Realtek High Definition Audio)
PSI Communication Protocol	✓	Connected
Testing System Access	✓	Allowed
PSI System Storage	✓	Allowed
PSI Video Streaming	✓	Allowed

System Check

REQUIREMENTS	STATUS	YOUR SYSTEM
Browser and Version - Chrome 38.0 and above.	✓	Chrome 75.0
Platform - Windows 7, Windows 8, Windows 8.1, Windows 10 or later and Mac OS X 10.10 or later	✓	Windows 10
Javascript - Enabled.	✓	Enabled
Cookies - Enabled.	✓	Enabled
Upload and Download Minimum Bandwidth - At least 250 kbps.	✓	1448282

LAUNCHING THE EXAMINATION

You can launch the examination up to 30 minutes before the scheduled start time.

Online Exam

PA Accident and Health - Scheduled for Test

Eligibility End Date: Sep 17, 2020

EXAM DATE: Sep 30, 2019

START TIME: 11:00 AM

TIME ZONE: America/Chicago

EXAM DURATION: 150 minutes

Before taking a remote online proctored exam, check system compatibility - [click HERE](#)

[Launch Exam](#)

[View Details](#)

If you have any questions regarding your compatibility check, or if you experience issues launching your exam, you may contact our remote proctoring technical support at (844) 267-1017. You may also initiate a chat after you close the Secure Browser Software by [clicking here](#).

EXAMINATION REVIEW

PSI, in cooperation with the Department, will be continually evaluating the examinations being administered to ensure that the examinations accurately measure competency in the required knowledge areas. Comments may be entered on the computer keyboard during the examination. Your comments regarding the questions and the examinations are welcomed. Comments will be analyzed by PSI examination development staff. While PSI does not respond to individuals regarding these comments, all substantive comments are reviewed. If a discrepancy is found during the comment review, PSI and the Department may re-evaluate candidates' results and adjust them accordingly. **This is the only review of the examination available to you.**

SCORE REPORTING

Your score will be displayed on screen at the end of the examination and a score report will be emailed to you. If you fail, the emailed score report will include the diagnostic report indicating your strengths and weaknesses by examination type.

Candidates taking a remotely proctored exam: Please note that you must select to end both the exam portion and survey portion of your test in order to receive your on-screen results and emailed score report. If you do not receive your emailed score report, you may reach out to scorereport@psionline.com.

You may request a duplicate score report after your examination by emailing scorereport@psionline.com. Include your name, candidate ID number and confirmation number. Your candidate ID number and confirmation number is on your exam confirmation email. Please allow up to 72 hours to receive your duplicate score report.

EXPERIMENTAL ITEMS

In addition to the number of examination items specified in the "Examination Content Outlines", a small number (5 to 10) of "experimental" questions may be administered to candidates during the examinations. These questions will not be scored and sufficient time to answer them is included in the examination time. The administration of such non-scored experimental questions is an essential step in developing future licensing examinations.

TIPS FOR PREPARING FOR YOUR LICENSE EXAMINATION

The following suggestions will help you prepare for your examination.

- Only consider the actual information given in the question, do not read into the question by considering any possibilities or exceptions.
- Planned preparation increases your likelihood of passing.
- Start with a current copy of this Candidate Information Booklet and use the examination content outline as the basis of your study.
- Read study materials that cover all the topics in the content outline.
- Take notes on what you study. Putting information in writing helps you commit it to memory and it is also an excellent business practice.



- Discuss new terms or concepts as frequently as you can with colleagues. This will test your understanding and reinforce ideas.
- Your studies will be most effective if you study frequently, for periods of about 45 to 60 minutes. Concentration tends to wander when you study for longer periods of time.

OBTAINING YOUR LICENSE

Immediately after you pass your examination, use the kiosk at the PSI test site to complete your license application online at www.sircon.com/pennsylvania or www.nipr.com, or you may apply using your own computer. If you are applying for a new resident insurance producer license or title agent license, you will also be required to provide fingerprints.

NOTE: You must provide fingerprints to permit the Department to obtain a criminal history record report from the FBI. See page 3 for details.

It is your responsibility to ensure that the application has been properly completed and that the information is accurate. Applications that are found to contain inaccurate or untruthful responses may be denied. The Department strongly suggests that you complete the paper application for an individual resident insurance producer found online at www.insurance.pa.gov and retain it as a reference to expedite submitting your application electronically at the exam center.

STATUS OF LICENSE

After the Department has verified that you have passed the required examination and that you have met all standards for licensure, the Department will issue the appropriate license. The license will list the line or lines of authority granted, if applicable. You may view the status of your license application on the Department's Web site at www.insurance.pa.gov. Once your license has been issued, you may print your license from the web site. Please be advised that the Department no longer mails licenses.

INITIAL INSURANCE PRODUCER FEES

- Resident insurance producer or title agent application fee = \$55
- Non-resident title agent application fee = \$110
- Fingerprinting fee = \$23.85 (paid at an IdentGO enrollment center upon fingerprint submission)
- Online service fees (if submitting your licensing application electronically) will be charged and may vary - the approximate fee is \$12.50

PAPER APPLICATIONS

The option to apply using a paper application is only available if you are unable to apply online. Be advised that the paper licensing process will take considerably longer than the electronic method. If you must apply via paper, an application can be obtained from the Department's web site at www.insurance.pa.gov. You must include a cover letter explaining why you are unable to apply online; otherwise, the application will be returned along with a letter telling you to apply online.

OTHER LICENSE APPLICATION FORMS

Different application forms are required for Partnerships or Corporations, Surplus Lines Producers, Viatical Settlement Brokers, Motor Vehicle Damage Appraisers and Public Adjusters. All applications are available from the Department's web site at www.insurance.pa.gov. or upon request from the Department. Again, to expedite review of your application, you should file your application via Vertafore/SIRCON at www.sircon.com/pennsylvania and pay appropriate fees with a credit card.

The examination content outline and more specific information on taking this examination is available in the **Pennsylvania Public Adjuster Candidate Information Booklet** located online at <https://home.psiexams.com/#/home>.

The examination content outline and more specific information on taking this examination is available in the **Pennsylvania Motor Vehicle Physical Damage Appraiser Candidate Information Booklet** located online at <https://home.psiexams.com/#/home>.

CONTINUING EDUCATION

Licensed insurance producers are required to complete a minimum of 24 hours of continuing education credits to maintain their license. Failure to complete the minimum 24-hour requirement during your two-year licensing cycle will result in the termination of your license. See www.insurance.pa.gov for more information.

Insurance producers should not take any approved CE courses until they receive their license as they will not receive credit for any course taken before the issue date of their license. Information on continuing education can be obtained from the Department's web site at www.insurance.pa.gov or by calling 717-787-3840.

ADDITIONAL LICENSING INFORMATION

Additional appointments. To obtain appointments with additional companies, for powers for which you are already qualified, you must enter into an agreement with the new company regarding the additional appointment. The insurance company is then responsible for reporting the appointment information to the Department. Title agents must have an appointment by a title insurer prior to transacting any business (40 P.S. 910-24.1).

Amended license. An amended license consists of adding an additional line of authority or status to an active license.

There is a \$25 fee to amend an existing active license. An amended licensing application can be submitted online at www.sircon.com/pennsylvania. No pre-licensing education or fingerprint submission is required to amend a license by adding a line of authority to an existing active producer license.

Reporting requirements. All licensees are required to report name or address changes as well as criminal charges and convictions to the Department within 30 days.

Uniformity of licenses. A corporation or partnership must be properly licensed. In order for a partnership or corporation to be licensed, there must be a licensed individual designated as the responsible licensee for the entity (corporation) and hold the same line(s) of authority the entity is requesting.

Corporations. Business entities (corporations and partnerships) should submit a licensing application online at www.sircon.com/pennsylvania.

Fictitious Names. For any licensee, any assumed or fictitious name, style or designation must be filed with the Department for approval prior to using the alias or fictitious name. See instructions for this process at www.insurance.pa.gov.

EXAMINATION CONTENT OUTLINES AND STUDY MATERIALS

STUDY MATERIALS

In addition to any pre-licensing education that is required for the examination you are taking, you are free to use materials of your choice to prepare for the examination. Manuals have been prepared by different publishers to assist candidates specifically in preparing for license exams. Because of the number and the diversity of approach of these publications, **neither the Department nor PSI reviews or approves study materials.** However, the following sources may be a starting point in your search for study materials.

Pennsylvania Insurance Laws and Pennsylvania Insurance Regulations, BHM Insurance Services, (302) 678-8795; (800) 543-3635.

Purdon's Pennsylvania Statutes Annotated, Titles 40 and 41: Insurance, West, (800) 733-2889; <http://www.westgroup.com>

Pennsylvania statutes. The examinations contain a section on Pennsylvania statutes. In addition to your study materials, you may wish to consult a standard statute reference, such as those available at most public or law libraries in Pennsylvania.

EXAMINATION CONTENT OUTLINES

Following are the individual examination content outlines indicating the examination time limit, minimum score required to pass, subject area and the number of items in each area. These outlines are the basis of the examination. Each examination will contain questions about the subjects in its outline. In order to pass the examination, you must achieve a minimum score of 70%.



**PENNSYLVANIA PRODUCER'S EXAMINATION FOR LIFE INSURANCE
SERIES 16-01**

100 Items - 120 Minutes

1.0 INSURANCE REGULATION (14%)

1.1	Licensing
	Process and types
	Requirements (40 P.S. § 310.1, 310.3-310.14)
	Resident/nonresident (40 P.S. § 310.3-310.5, 310.10)
	Temporary license (40 P.S. § 310.9)
	Managers and exclusive general agents (40 P.S. § 310.1, 310.31)
	Maintenance and duration
	Change in address (40 P.S. § 310.11(19))
	Renewal (40 P.S. § 310.8)
	Duty to report administrative or criminal actions (40 P.S. § 310.78)
	Assumed names (40 P.S. § 310.7)
	Continuing education (40 P.S. § 310.8(b), 310.6(a), 31 Pa. Code Ch. 39a)
	Inactivity due to military or extenuating circumstances (40 P.S. § 310.8)
	Disciplinary actions
	License denial, nonrenewal, suspension, or revocation (40 P.S. § 310.91, 310.11)
	Penalties and fines for violations (40 P.S. §§ 310.12, 310.41a, 310.91, 1171.11)
	Cease and desist order (40 P.S. §§ 310.91, 1171.9)
	Civil
	Criminal
	Hearings
	Consent agreement
1.2	State regulation
	Acts constituting insurance transactions
	Negotiate, sell, solicit (40 P.S. §§ 310.1, 310.3, 310.8, 310.11)
	Commissioner's general duties and powers (40 P.S. §§ 310.2, 1171.7)
	Company regulation
	Certificate of authority (40 P.S. §§ 47, 47a, 420)
	Solvency (40 P.S. §§ 72, 112)
	Policy forms and rates (40 P.S. §§ 510, 776.1-776.7, 1181-1199, 1221-1238)
	Unfair claims settlement practices (40 P.S. § 1171.5(a)(10); 31 Pa. Code Ch. 146)
	Producer regulation
	Fiduciary responsibility (40 P.S. § 310.96; 31 Pa. Code Ch. § 37.81)
	Examination of books and records (40 P.S. § 323.3-4)
	Producer disclosure requirements (40 P.S. § 310.71(b))
	Commissions and fees (40 P.S. §§ 310.72-310.74)
	Prohibited acts (40 P.S. § 310.11)
	Appointment procedures
	Producer appointment (40 P.S. § 310.71, 31 Pa Code 37.61)

	Appointment termination (40 P.S. § 310.71a)
	Unfair insurance practices (40 P.S. §§ 1171.1 1171.5)
	Rebates and Inducements (40 P.S. §§ 310.45, 310.46, 1171.5(a)(8))
	Misrepresentation (40 P.S. §§ 310.47-.48, 1171.5(a)(1),(2))
	Twisting (40 P.S. §§ 473)
	False advertising (40 P.S. § 1171.5; 31 Pa. Code Ch. 51)
	Defamation (40 P.S. § 1171.5(a)(3); 31 Pa. Code Ch. 51)
	Boycott, coercion or intimidation (40 P.S. § 1171.5(a)(4))
	Misappropriation of funds (40 P.S. §§ 310.11(4), 310.42)
	Unfair discrimination (40 P.S. § 1171.5; 31 Pa. Code § 145.4)
	Replacement (40 P.S. § 625, 31 Pa Code Ch. 81)
	Privacy of consumer financial information (40 P.S. § 310.77(a); 31 Pa. Code §§ 146a.1-.44)
	Insurance fraud regulation (40 P.S. §§ 325.1-325.62; 18 Pa. C.S. § 4117)
1.3	Federal Regulation
	Fair Credit Reporting Act
	Fraud and False Statements (18 USC Sections 1033 and 1034)
	Privacy (Gramm-Leach-Bliley)
	National Do Not Call List
2.0 GENERAL INSURANCE CONCEPTS (10%)	
2.1	Risk
	Methods of Handling Risk (e.g., Avoidance, Retention, Sharing, Reduction, Transfer)
	Elements of Insurable Risks
	Definitions (e.g., Risk, Hazard, Peril, Loss)
2.2	Classifications of Insurers
	Mutual, Stock
	Admitted, Non-Admitted
	Foreign, Domestic, Alien
2.3	Elements of a Contract
	Consideration
	Competent Parties
	Legal Purpose
	Offer
	Acceptance
2.4	Authority and Powers of Producers
	Express
	Implied
	Apparent
	The Law of Agency
2.5	Legal Interpretations Affecting Contracts
	Reasonable Expectations
	Indemnity
	Good Faith
	Fraud
	Warranties, Representations, Misrepresentations, and Concealment
3.0 LIFE INSURANCE BASICS (20%)	
3.1	Insurable Interest (40 P.S. § 512)



3.2	Personal Uses of Life Insurance
	Survivor Protection
	Estate Creation
	Liquidity
	Estate Conservation
	Asset Protection
3.3	Determining Amount of Personal Life Insurance
	Human Life Value Approach
	Needs Approach
3.4	Business Uses of Life Insurance
	Buy-Sell Funding
	Key Person
	Executive Compensation
3.5	Viatical and life settlements
	Disclosure to consumers (40 P.S. § 626.7)
	General rules (40 P.S. § 626.8)
	Definitions (40 P.S. § 626.2)
3.6	Classes of life insurance policies
	Group versus individual
	Permanent versus term
	Participating versus nonparticipating
	Fixed versus variable life insurance
	General account versus separate account (40 P.S. § 506.2; 31 Pa. Code Ch. 82.41-.51)
	Regulation of variable life insurance (31 Pa. Code Ch. 82.1, .14, .81)
3.7	Factors in Premium Determination
	Mortality
	Interest
	Expense
3.8	Premium Frequency
3.9	Producer responsibilities
	Sales presentations
	Advertising (31 Pa. Code Ch. 51.1-.36, .42)
	Life and Health Insurance Guaranty Association (40 P.S. § 991.1717)
	Life insurance disclosure statement (31 Pa. Code Ch. 83)
	Illustrations (40 P.S. § 625.7-625.8)
	Life insurance surrender comparison index disclosure (31 Pa. Code Ch. 83.51-.57)
3.10	Field Underwriting
	Application Procedures
	Warranties and Representations
3.11	Policy Delivery
	Effective Date of Coverage
	Premium Collection
	Statement of Good Health
	Delivery receipt requirement (40 P.S. § 625.4)
3.12	Company Underwriting
	Sources of Information
	Classifications of Risk (Preferred, Standard, Substandard, Declined)
	Selection criteria and unfair discrimination (40 P.S. § 477a)
3.13	Classification of Risks
	Preferred
	Standard
	Substandard

4.0 TYPES OF LIFE INSURANCE POLICIES (17%)

4.1	Term Life Insurance
	Level
	Decreasing
	Increasing Term
	Renewable Term
4.2	Whole (Permanent, Ordinary) Life Insurance
	Single Premium
	Continuous Premium
	Limited Payment Life
	Adjustable Life
4.3	Universal Life
4.4	Index Whole Life
4.5	Specialized Policies
	Joint Life
	Survivorship Life
	Juvenile
	Return of Premium Term Insurance
4.6	Group Life Insurance
	Eligible Groups
	Characteristics of Group Life Insurance
	Conversion to individual policy (40 P.S. § 532.7)
5.0 LIFE INSURANCE POLICY PROVISIONS, OPTIONS, AND RIDERS (22%)	
5.1	Standard Life Insurance Provisions (40 P.S. § 510)
	Ownership
	Assignment
	Right to Examine (Free Look) (40 P.S. § 510C (a), (2), (3), (b1))
	Payment of Premiums (a)
	Grace Period (b)
	Misstatement of Age/Sex (e)
	Incontestability (c)
	Reinstatement (k)
	Entire Contract (d)
	Payment of claims (l)
	Prohibited provisions including backdating (40 P.S. § 511)
5.2	Beneficiary Designation Options
	Individuals
	Classes
	Estates
	Minors
	Trusts
5.3	Types of Beneficiaries
	Revocable versus Irrevocable
	Primary and Contingent
5.4	Beneficiary-Related Clauses
	Common Disaster
	Spendthrift
	Effects of Divorce on Designation of Beneficiaries (20 Pa C.S.A. § 6111.2)
5.5	Settlement Options
	Cash Payment (Lump Sum)
	Interest Only
	Life Income
	Fixed-Period
	Fixed-Amount Installments
	Retained Asset Account
5.6	Nonforfeiture Options



	Cash Surrender Value
	Extended Term
	Reduced Paid-Up Insurance
5.7	Policy Loan and Withdrawal Options
	Loans
	Automatic Premium Loans
	Withdrawals Partial Surrenders
5.8	Dividend Options
	Paid-Up Additions
	Cash Payment (Lump Sum)
	One Year Term
	Reduction of Premium
	Accumulation at Interest
5.9	Disability Riders
	Waiver of Premium
	Disability Income Benefit
	Payor Benefit Life
5.10	Riders Covering Additional Insureds
	Spouse
	Children
	Family
5.11	Riders Affecting Death Benefit Amount
	Accidental Death
	Guaranteed Insurability
	Cost of Living
	Return of Premium
	Accelerated (Living) Benefit Provision Rider
	Conditions for payment (31 Pa. Code Ch. 90f.3)
	Effect on death benefit (31 Pa. Code Ch. 90f.3)
	Exclusions and restrictions (31 Pa. Code Ch. 90f.4)
	Long-Term Care Rider
5.12	Policy Exclusions
6.0 ANNUITIES (12%)	
6.1	Annuity Principles and Concepts
	Accumulation Period versus Annuity Period
	Owner, Annuitant, and Beneficiary
	Right to Examine (40 P.S. § 510D)
6.2	Immediate versus Deferred Annuities
6.3	Annuity (Benefit) Payment Options
	Life Contingency Options
	Annuities Certain
	Pure Life versus Life with Guaranteed Minimum
	Single Life versus Multiple Life
6.4	Annuity Products
	Fixed Annuities
	Equity Indexed Annuities
	Immediate Annuities
	Variable annuities
	Assets in a separate account (31 Pa. Code Ch. 85.21-.27)
	Regulation of variable annuities (SEC, FINRA and Pennsylvania) (31 Pa. Code Ch. 85.1-.4)
	Suitability of annuities (Act 48 of 2018)
6.5	Uses of Annuities
	Lump-Sum Settlements
	Retirement Income
	Education
7.0 FEDERAL TAX CONSIDERATIONS FOR LIFE INSURANCE (5%)	

12a	Requirements of Life Insurance Qualified Plans
12b	Federal Tax Considerations for Qualified Plans
	Withdrawals
	Rollovers versus Transfers
12c	Qualified Plan Types, Characteristics, and Purchasers
	Individual Retirement Accounts (IRAs; Traditional versus Roth; Immediate Annuity)
	401k
	403b
12d	Taxation of Personal Life Insurance
	Premiums
	Dividends
	Settlements
12e	Modified Endowment Contracts (MECs)

**PENNSYLVANIA PRODUCER'S EXAMINATION FOR ACCIDENT AND HEALTH INSURANCE
SERIES 16-02**

100 Items - 120 Minutes

1.0 INSURANCE REGULATION (13%)	
1.1	Licensing
	Process and types
	Requirements (40 P.S. § 310.1, 310.3-310.14)
	Resident/nonresident (40 P.S. § 310.3-310.5, 310.10)
	Temporary license (40 P.S. § 310.9)
	Managers and exclusive general agents (40 P.S. § 310.1, 310.31)
	Maintenance and duration
	Change in address (40 P.S. § 310.11(19))
	Renewal (40 P.S. § 310.8)
	Duty to report administrative or criminal actions (40 P.S. § 310.78)
	Assumed names (40 P.S. § 310.7)
	Continuing education (40 P.S. § 310.8(b), 310.6(a), 31 Pa. Code Ch. 39a)
	Waiver due to military or extenuating circumstances (40 P.S. § 310.8)
	Disciplinary actions
	License denial, nonrenewal, suspension, or revocation (40 P.S. § 310.91, 310.11)
	Penalties and fines for violations (40 P.S. §§ 310.12, 310.41a, 310.91, 1171.11)
	Cease and desist order (40 P.S. §§ 310.91, 1171.9)
	Civil
	Criminal
	Hearings
	Consent agreement
1.2	State regulation
	Acts constituting insurance transactions
	Negotiate, sell, solicit (40 P.S. §§ 310.1, 310.3, 310.8, 310.11)
	Commissioner's general duties and powers (40 P.S. §§ 310.2, 1171.7)
	Company regulation
	Certificate of authority (40 P.S. §§ 47, 47a, 420)
	Solvency (40 P.S. §§ 72, 112)



	Policy forms and rates (40 P.S. §§ 510, 776.1-776.7, 1181-1199, 1221-1238)
	Unfair claims settlement practices (40 P.S. § 1171.5(a)(10); 31 Pa. Code Ch. 146)
	Producer regulation
	Fiduciary responsibility (40 P.S. § 310.96; 31 Pa. Code Ch. § 37.81)
	Examination of books and records (40 P.S. § 323.3-4)
	Producer disclosure requirements (40 P.S. § 310.71(b))
	Commissions and fees (40 P.S. §§ 310.72-310.74)
	Prohibited acts (40 P.S. § 310.11)
	Appointment procedures
	Producer appointment (40 P.S. § 310.71, 31 Pa Code 37.61)
	Appointment termination (40 P.S. § 310.71a)
	Unfair insurance practices (40 P.S. §§ 1171.1 1171.5)
	Rebates and Inducements (40 P.S. §§ 310.45, 310.46, 1171.5(a)(8))
	Misrepresentation (40 P.S. §§ 310.47-.48, 1171.5(a)(1),(2))
	Twisting (40 P.S. §§ 473)
	False advertising (40 P.S. § 1171.5; 31 Pa. Code Ch. 51)
	Defamation (40 P.S. § 1171.5(a)(3); 31 Pa. Code Ch. 51)
	Boycott, coercion or intimidation (40 P.S. § 1171.5(a)(4))
	Misappropriation of funds (40 P.S. §§ 310.11(4), 310.42)
	Unfair discrimination (40 P.S. § 1171.5; 31 Pa. Code § 145.4)
	Replacement (40 P.S. § 625, 31 Pa Code Ch. 81)
	Privacy of consumer financial information (40 P.S. § 310.77(a); 31 Pa. Code §§ 146a.1-.44)
	Insurance fraud regulation (40 P.S. §§ 325.1-325.62; 18 Pa. C.S. § 4117)
1.3	Federal Regulation
	Fair Credit Reporting Act
	Fraud and False Statements (18 USC Sections 1033 and 1034)
	Privacy (Gramm-Leach-Bliley)
	National Do Not Call List
	Affordable Care Act
2.0 GENERAL INSURANCE CONCEPTS (10%)	
2.1	Risk
	Methods of Handling Risk (e.g., Avoidance, Retention, Sharing, Reduction, Transfer)
	Elements of Insurable Risks
	Definitions (e.g., Risk, Hazard, Peril, Loss)
2.2	Classifications of Insurers
	Mutual, Stock
	Admitted, Non-Admitted
	Foreign, Domestic, Alien
2.3	Elements of a Contract
	Consideration
	Competent Parties
	Legal Purpose
	Offer
	Acceptance
2.4	Authority and Powers of Producers

	Express
	Implied
	Apparent
	The Law of Agency
2.5	Legal Interpretations Affecting Contracts
	Reasonable Expectations
	Indemnity
	Good Faith
	Fraud
	Warranties, Representations, Misrepresentations, and Concealment
3.0 ACCIDENT AND HEALTH INSURANCE BASICS (10%)	
3.1	Producer responsibilities
	Sales presentations
	Advertising (31 Pa. Code Ch. 51.1-.36, .42)
	Life and Health Insurance Guaranty Association (40 P.S. § 991.1717)
	Outline of coverage (40 P.S. § 991.1111; 31 Pa. Code Ch. 88.181)
3.2	Field Underwriting
	Application Procedures
	Warranties and Representations
3.3	Policy Delivery
	Effective Date of Coverage
	Premium Collection
	Statement of Good Health
	Delivery receipt requirement (40 P.S. § 625.4)
3.4	Company Underwriting
	Sources of Information
	Classifications of Risk (Preferred, Standard, Substandard, Declined)
3.5	Definitions of Perils
	Accidental Injury
	Sickness
3.6	Types of Losses and Benefits
	Loss of Income from Disability (Short-Term/Long-Term Disability)
	Medical Expense
	Long-Term Care Expense
	Prescriptions
3.7	Limited Health Insurance Policies
	Accidental Death and Dismemberment
	Hospital Indemnity
	Critical Illness/Dread Disease (31 Pa. Code Ch. 88.169, .193)
	Vision Care
	Hearing
	Dental
3.8	Common exclusions from coverage (31 Pa. Code Ch. 88.84)
	Pre-existing conditions (31 Pa. Code Ch. 88.51)
	Intentionally self-inflicted injuries (1)(ii)
	War or act of war (1)(i)
	Elective cosmetic surgery (1)(vii)
	Conditions covered by workers compensation (1)(iii)
	Commission of or attempt to commit a felony
3.9	Classification of Risks
	Preferred
	Standard

	Substandard
3.10	Considerations in replacing health insurance
	Pre-existing conditions
	Waiting periods
	Benefits, limitations and exclusions
	Underwriting requirements
	Producer's liability for errors and omissions
	Pennsylvania replacement requirements (31 Pa. Code Ch. 88.101-.103)
4.0 INDIVIDUAL ACCIDENT AND HEALTH INSURANCE POLICY PROVISIONS (13%)	
4.1	Required Provisions (40 P.S. § 753(A))
	Time Limit on Certain Defenses (2)
	Grace Period (3)
	Reinstatement (4)
	Claim Forms (6)
	Proof of Loss (7)
	Time of Payment of Claims (8)
	Physical Examinations and Autopsy (10)
	Legal Actions (11)
	Entire Contract (1)
	Payment of Claims (9)
	Change of Beneficiary (12)
	Notice of Claim (5)
4.2	General Policy Provisions (40 P.S. § 753(B))
	Change of Occupation (1)
	Misstatement of Age/Sex (2)
	Other insurance in this insurer (3)
	Insurance with other insurers
	Expense-incurred benefits (4)
	Other benefits (5)
	Unpaid premium (7)
	Cancellation (8)
	Conformity with state statutes (9)
	Illegal Occupation (10)
	Intoxicants, Narcotics, or Other Controlled Substances (11)
4.3	Other General Provisions
	Right to Examine/Free Look (40 P.S. § 752(A)(10); 31 Pa. Code Ch. 89.73)
	Insuring Clause
	Consideration Clause
	Renewability Clause
	Coinsurance
	Probationary Period
	Elimination Period
	Exclusions
5.0 DISABILITY INCOME AND RELATED INSURANCE (10%)	
5.1	Benefits Determination for Disability
	Indemnity
5.2	Qualifications of Disability
	Total (Own Occupation, Any Occupation)
	Partial (31 Pa. Code Ch. 88.138)
	Permanent
	Presumptive
	Recurrent
	Residual (31 Pa. Code Ch. 88.139)
	Inability to Perform Duties (31 Pa. Code Ch. 88.137)

	Occupational versus Non-Occupational
5.3	Individual Disability Income Insurance
	Basic Total Disability Plan
	Cost of Living Rider
	Future Increase Option Rider
	Change of Occupation
	Other Cash Benefits
	Refund Provisions
	Exclusions
	Waiver of Premium
	Probationary Period
	Elimination Period
	Benefit Limits
	Relation of earnings to insurance (40 P.S. § 753(B)(6))
	Pennsylvania minimum benefit standards (31 Pa. Code Ch. 88.167)
5.4	Unique Aspects of Individual Disability Underwriting
	Occupational Considerations
	Benefit Limits
	Policy Issuance Alternatives
5.5	Group Disability Income Insurance
	Short-Term Disability
	Long-Term Disability
	Coordination of Benefits (Workers' Compensation Benefits and Social Insurance) (77 P.S. § 511 et seq)
	At-Work Benefits
5.6	Business Disability Insurance
	Key Employee Disability Income
	Disability Buy-Sell Policy
	Business Overhead Expense
5.7	Social Security Disability
	Qualification for Disability Benefits
	Definition of Disability
	Waiting Period
6.0 MEDICAL PLANS (14%)	
6.1	Medical Plan Concepts
	Fee-for-Service
	Prepaid
	Specified Coverage
	Comprehensive Coverage
	Dependent Coverage
6.2	Provisions and Clauses
	Deductibles
	Stop-Loss Provision
	Impairment Rider
6.3	Types of Medical Plans
	Basic Plans
	Major Medical Insurance
	Health Maintenance Organizations (HMOs)
	Preferred Provider Organizations (PPOs)
	Point-of-Service (POS) Plans
6.4	Cost Containment in Health Care Delivery
	Managed Care
	Preventive Care
	Outpatient Benefits
	Utilization Management
	Preauthorization
	Gatekeeper

6.5	Health Insurance Portability and Accountability Act (HIPAA) (40 P.S. § 981-1)
	Eligibility Requirements
	Terms
	Privacy
	Portability
6.6	Pennsylvania mandated benefits (individual and group)
	Postpartum coverage (40 P.S. § 1583)
	Routine pap smears (40 P.S. § 1574(2))
	Treatment for alcohol abuse and dependency (40 P.S. §§ 908-1-908-8)
	Serious mental illness (40 P.S. § 764g)
	Annual gynecological examinations (40 P.S. § 1574(1))
	Cancer therapy (40 P.S. § 764b)
	Mammography coverage (40 P.S. § 764c)
	Childhood immunizations (40 P.S. § 3503)
	Dependent child age limit (31 Pa. Code Ch. 88.32)
	Coverage of adopted children (40 P.S. § 775.1)
	Newborn child coverage (40 P.S. §§ 771-775.2; 31 Pa. Code Ch. 89.201-.209)
	Physically handicapped/mentally retarded children (40 P.S. § 752(A)(9))
	Medical foods (40 P.S. § 3901-3909)
	Orally administered chemotherapy medication (Act 73 of 2016)
	Mental health parity and addiction equity (40 P.S. § 908-11-908-16)
7.0 GROUP HEALTH INSURANCE (9%)	
7.1	Characteristics of Group Health Insurance
	Group Contract
	Certificate of Coverage
	Eligible Groups
	Contributory versus Non-Contributory
7.2	Employer Group Health Insurance
	Underwriting Criteria
	Eligibility for Insurance
	Pre-existing conditions (31 Pa. Code Ch. 89.402-.406)
	Conversion of Coverage (40 P.S. §§ 756.2, 981-9)
	Open Enrollment
	Probation Period
	Coordination of Benefits
7.3	COBRA
	Eligibility
	Duration of Coverage
	Premium
8.0 DENTAL INSURANCE (2%)	
8.1	Categories of dental treatment
	Diagnostic and preventive
	Restorative
	Oral surgery
	Endodontics
	Periodontics
	Prosthodontics
	Orthodontics
8.2	Indemnity plans
	Choice of providers
	Scheduled versus nonscheduled plans
	Benefit categories
	Diagnostic/preventive services

	Basic services
	Major services
	Deductibles and coinsurance
	Combination plans
	Exclusions
	Limitations
	Predetermination of benefits
8.3	Employer group dental expense
	Integrated deductibles versus stand-alone plans
	Minimizing adverse selection
9.0 HEALTH INSURANCE FOR SENIOR CITIZENS AND SPECIAL NEEDS INDIVIDUALS (14%)	
9.1	Medicare
	Administration
	Eligibility
	Part A
	Part B
	Part C
	Part D
	Medicare Select
9.2	Medicare Supplement Insurance
	Open Enrollment (31 Pa. Code Ch 89.778)
	Types of Plans
	Standardized Plan Benefits
	Pennsylvania regulations and required provisions
	Standards for marketing (31 Pa. Code Ch. 89.786)
	Advertising (31 Pa. Code Ch. 89.785)
	Appropriateness of recommended purchase and excessive coverage (31 Pa. Code Ch. 89.787)
	Replacement (40 P.S. § 3108; 31 Pa. Code Ch. 89.784, .789)
	Minimum benefit standards (40 P.S. § 3105)
	Required disclosure provisions (40 P.S. § 3107; 31 Pa. Code Ch. 89.783)
	Permitted compensation arrangements (31 Pa. Code Ch. 89.782)
	Guaranteed issue (31 Pa. Code Ch. 89.790)
9.3	Other options for individuals with Medicare
	Employer Group Health Plans
	Medicaid
9.4	Long-Term Care Policies
	Eligibility for Benefits
	Benefit Periods and Amounts
	Exclusions
	Guaranteed Insurability Rider
	Cost of Living Rider
9.5	Levels of Long-Term Care
	Skilled
	Intermediate
	Custodial
9.6	Types of Long-Term Care
	Comprehensive Coverage
	Home Health
	Adult Daycare
	Respite Care
	Community Care
	Partnership Coverage
9.7	Long-Term Care Pennsylvania regulations and required

	provisions
	Outline of coverage (40 P.S. § 991.1111; 31 Pa. Code Ch. 89a.107, 126)
	Right to examine (free look) (40 P.S. § 991.1110)
	Pre-existing conditions (40 P.S. §§ 991.1105(c), 1107)
	Continuation and conversion (31 Pa. Code Ch. 89a.105)
	Unintentional lapse (31 Pa. Code Ch. 89a.106)
	Required disclosure provisions (31 Pa. Code Ch. 89a.107)
	Inflation protection (31 Pa. Code Ch. 89a.112)
	Nonforfeiture benefit (31 Pa. Code Ch. 89a.123)
	Benefit triggers (31 Pa. Code Ch. 89a.124, 125)
	Replacement (31 Pa. Code Ch. 89a.113, 122)
	Standards for marketing (31 Pa. Code Ch. 89a.120)
	Suitability of recommended purchase (31 Pa. Code Ch. 89a.121)
	Shopper's guide (31 Pa. Code Ch. 89a.127)
	Permitted compensation arrangements (31 Pa. Code Ch. 89a.129)
	Penalties (31 Pa. Code Ch. 89a.128)
10.0 FEDERAL TAX CONSIDERATIONS FOR HEALTH INSURANCE (5%)	
10.1	Health Insurance Premiums and Benefits
	Individual
	Group
	Disability Income
	Business Disability Insurance
	Medical Expense
	Long-Term Care
10.2	Consumer-Driven Health Plans
	Health Savings Accounts (HSAs)
	Health Reimbursement Accounts (HRAs)
	Flexible Spending Accounts (FSAs)

**PENNSYLVANIA PRODUCER'S EXAMINATION FOR
LIFE, ACCIDENT AND HEALTH INSURANCE
SERIES 16-03**

150 Items - 170 Minutes

1.0 INSURANCE REGULATION (21%)	
1.1	Licensing
	Process and types
	Requirements (40 P.S. § 310.1, 310.3-310.14)
	Resident/nonresident (40 P.S. § 310.3-310.5, 310.10)
	Temporary license (40 P.S. § 310.9)
	Managers and exclusive general agents (40 P.S. § 310.1, 310.31)
	Maintenance and duration
	Change in address (40 P.S. § 310.11(19))
	Renewal (40 P.S. § 310.8)
	Duty to report administrative or criminal actions (40 P.S. § 310.78)
	Assumed names (40 P.S. § 310.7)
	Continuing education (40 P.S. § 310.8(b), 310.6(a), 31 Pa. Code Ch. 39a)
	Waiver due to military or extenuating circumstances (40 P.S. § 310.8)
	Disciplinary actions
	License denial, nonrenewal, suspension, or revocation (40 P.S. § 310.91, 310.11)

	Penalties and fines for violations (40 P.S. §§ 310.12, 310.41a, 310.91, 1171.11)
	Cease and desist order (40 P.S. §§ 310.91, 1171.9)
	Civil
	Criminal
	Hearings
	Consent agreement
1.2	State regulation
	Acts constituting insurance transactions
	Negotiate, sell, solicit (40 P.S. §§ 310.1, 310.3, 310.8, 310.11)
	Commissioner's general duties and powers (40 P.S. §§ 310.2, 1171.7)
	Company regulation
	Certificate of authority (40 P.S. §§ 47, 47a, 420)
	Solvency (40 P.S. §§ 72, 112)
	Policy forms and rates (40 P.S. §§ 510, 776.1-776.7, 1181-1199, 1221-1238)
	Unfair claims settlement practices (40 P.S. § 1171.5(a)(10); 31 Pa. Code Ch. 146)
	Producer regulation
	Fiduciary responsibility (40 P.S. § 310.96; 31 Pa. Code Ch. § 37.81)
	Examination of books and records (40 P.S. § 323.3-4)
	Producer disclosure requirements (40 P.S. § 310.71(b))
	Commissions and fees (40 P.S. §§ 310.72-310.74)
	Prohibited acts (40 P.S. § 310.11)
	Appointment procedures
	Producer appointment (40 P.S. § 310.71, 31 Pa Code 37.61)
	Appointment termination (40 P.S. § 310.71a)
	Unfair insurance practices (40 P.S. §§ 1171.1-1171.5)
	Rebates and Inducements (40 P.S. §§ 310.45, 310.46, 1171.5(a)(8))
	Misrepresentation (40 P.S. §§ 310.47-.48, 1171.5(a)(1), (2))
	Twisting (40 P.S. §§ 473)
	False advertising (40 P.S. § 1171.5; 31 Pa. Code Ch. 51)
	Defamation (40 P.S. § 1171.5(a)(3); 31 Pa. Code Ch. 51)
	Boycott, coercion or intimidation (40 P.S. § 1171.5(a)(4))
	Misappropriation of funds (40 P.S. §§ 310.11(4), 310.42)
	Unfair discrimination (40 P.S. § 1171.5; 31 Pa. Code § 145.4)
	Replacement (40 P.S. § 625, 31 Pa Code Ch. 81)
	Privacy of consumer financial information (40 P.S. § 310.77(a); 31 Pa. Code §§ 146a.1-.44)
	Insurance fraud regulation (40 P.S. §§ 325.1-325.62; 18 Pa. C.S. § 4117)
	Federal Regulation
	Fair Credit Reporting Act
	Fraud and False Statements (18 USC Sections 1033 and 1034)
	Privacy (Gramm-Leach-Bliley)
	National Do Not Call List
	Affordable Care Act
2.0 GENERAL INSURANCE CONCEPTS (7%)	



2.1	Risk
	Methods of Handling Risk (e.g., Avoidance, Retention, Sharing, Reduction, Transfer)
	Elements of Insurable Risks
	Definitions (e.g., Risk, Hazard, Peril, Loss)
2.2	Classifications of Insurers
	Mutual, Stock
	Admitted, Non-Admitted
	Foreign, Domestic, Alien
2.3	Elements of a Contract
	Consideration
	Competent Parties
	Legal Purpose
	Offer
	Acceptance
2.4	Authority and Powers of Producers
	Express
	Implied
	Apparent
	The Law of Agency
2.5	Legal Interpretations Affecting Contracts
	Reasonable Expectations
	Indemnity
	Good Faith
	Fraud
	Warranties, Representations, Misrepresentations, and Concealment
3.0 LIFE, ACCIDENT, AND HEALTH INSURANCE BASICS (14%)	
3.1	Insurable Interest (40 P.S. § 512)
3.2	Personal Uses of Life Insurance
	Survivor Protection
	Estate Creation
	Liquidity
	Estate Conservation
	Asset Protection
3.3	Determining Amount of Personal Life Insurance
	Human Life Value Approach
	Needs Approach
3.4	Business Uses of Life Insurance
	Buy-Sell Funding
	Key Person
	Executive Compensation
3.5	Viatical and life settlements
	Disclosure to consumers (40 P.S. § 626.7)
	General rules (40 P.S. § 626.8)
	Definitions (40 P.S. § 626.2)
3.6	Classes of life insurance policies
	Group versus individual
	Permanent versus term
	Participating versus nonparticipating
	Fixed versus variable life insurance
	General account versus separate account (40 P.S. § 506.2; 31 Pa. Code Ch. 82.41-.51)
	Regulation of variable life insurance (31 Pa. Code Ch. 82.1, .14, .81)
3.7	Factors in Premium Determination
	Mortality
	Interest

	Expense
3.8	Premium Frequency
3.9	Producer responsibilities
	Sales presentations
	Advertising (31 Pa. Code Ch. 51.1-.36, .42)
	Life and Health Insurance Guaranty Association (40 P.S. § 991.1717)
	Life insurance disclosure statement (31 Pa. Code Ch. 83) Illustrations (40 P.S. § 625.7-625.8)
	Life insurance surrender comparison index disclosure (31 Pa. Code Ch. 83.51-.57)
3.10	Field Underwriting
	Application Procedures
	Warranties and Representations
3.11	Policy Delivery
	Effective Date of Coverage
	Premium Collection
	Statement of Good Health
	Delivery receipt requirement (40 P.S. § 625.4)
3.12	Company Underwriting
	Sources of Information
	Classifications of Risk (Preferred, Standard, Substandard, Declined)
	Selection criteria and unfair discrimination (40 P.S. § 477a)
3.13	Definitions of Perils
	Accidental Injury
	Sickness
3.14	Types of Losses and Benefits
	Loss of Income from Disability (Short-Term/Long-Term Disability)
	Medical Expense
	Long-Term Care Expense
	Prescriptions
3.15	Limited Health Insurance Policies
	Accidental Death and Dismemberment
	Hospital Indemnity
	Critical Illness/Dread Disease (31 Pa. Code Ch. 88.169, .193)
	Vision Care
	Hearing
	Dental
3.16	Common exclusions from coverage (31 Pa. Code Ch. 88.84)
	Pre-existing conditions (31 Pa. Code Ch. 88.51)
	Intentionally self-inflicted injuries (1)(ii)
	War or act of war (1)(i)
	Elective cosmetic surgery (1)(vii)
	Conditions covered by workers' compensation (1)(iii)
	Commission of or attempt to commit a felony
3.17	Classification of Risks
	Preferred
	Standard
	Substandard
3.18	Considerations in replacing health insurance
	Pre-existing conditions
	Waiting periods
	Benefits, limitations and exclusions
	Underwriting requirements

	Producer's liability for errors and omissions
	Pennsylvania replacement requirements (31 Pa. Code Ch. 88.101-.103)
4.0 TYPES OF LIFE INSURANCE POLICIES (8%)	
4.1	Term Life Insurance
	Level
	Decreasing
	Increasing Term
	Renewable Term
4.2	Whole (Permanent, Ordinary) Life Insurance
	Single Premium
	Continuous Premium
	Limited Payment Life
	Adjustable Life
4.3	Universal Life
4.4	Index Whole Life
4.5	Specialized Policies
	Joint Life
	Survivorship Life
	Juvenile
	Return of Premium Term Insurance
4.6	Group Life Insurance
	Eligible Groups
	Characteristics of Group Life Insurance
	Conversion to individual policy (40 P.S. § 532.7)
5.0 LIFE INSURANCE POLICY PROVISIONS, OPTIONS, AND RIDERS (13%)	
5.1	Standard Life Insurance Provisions (40 P.S. § 510)
	Ownership
	Assignment
	Right to Examine (Free Look) (40 P.S. § 510C (a), (2), (3), (b1))
	Payment of Premiums (a)
	Grace Period (b)
	Misstatement of Age/Sex (e)
	Incontestability (c)
	Reinstatement (k)
	Entire Contract (d)
	Payment of claims (l)
	Prohibited provisions including backdating (40 P.S. § 511)
5.2	Beneficiary Designation Options
	Individuals
	Classes
	Estates
	Minors
	Trusts
5.3	Types of Beneficiaries
	Revocable versus Irrevocable
	Primary and Contingent
5.4	Beneficiary-Related Clauses
	Common Disaster
	Spendthrift
	Effects of Divorce on Designation of Beneficiaries (20 Pa C.S.A. § 6111.2)
5.5	Settlement Options
	Cash Payment (Lump Sum)
	Interest Only
	Life Income

	Fixed-Period
	Fixed-Amount Installments
	Retained Asset Account
5.6	Nonforfeiture Options
	Cash Surrender Value
	Extended Term
	Reduced Paid-Up Insurance
5.7	Policy Loan and Withdrawal Options
	Loans
	Automatic Premium Loans
	Withdrawals Partial Surrenders
5.8	Dividend Options
	Paid-Up Additions
	Cash Payment (Lump Sum)
	One Year Term
	Reduction of Premium
	Accumulation at Interest
5.9	Disability Riders
	Waiver of Premium
	Disability Income Benefit
	Payor Benefit Life
5.10	Riders Covering Additional Insureds
	Spouse
	Children
	Family
5.11	Riders Affecting Death Benefit Amount
	Accidental Death
	Guaranteed Insurability
	Cost of Living
	Return of Premium
	Accelerated (Living) Benefit Provision Rider
	Conditions for payment (31 Pa. Code Ch. 90f.3)
	Effect on death benefit (31 Pa. Code Ch. 90f.3)
	Exclusions and restrictions (31 Pa. Code Ch. 90f.4)
	Long-Term Care Rider
	Policy Exclusions
6.0 ANNUITIES (9%)	
6.1	Annuity Principles and Concepts
	Accumulation Period versus Annuity Period
	Owner, Annuitant, and Beneficiary
	Right to Examine (40 P.S. § 510D)
6.2	Immediate versus Deferred Annuities
6.3	Annuity (Benefit) Payment Options
	Life Contingency Options
	Annuities Certain
	Pure Life versus Life with Guaranteed Minimum
	Single Life versus Multiple Life
6.4	Annuity Products
	Fixed Annuities
	Equity Indexed Annuities
	Immediate Annuities
	Variable annuities
	Assets in a separate account (31 Pa. Code Ch. 85.21-.27)
	Regulation of variable annuities (SEC, FINRA and Pennsylvania) (31 Pa. Code Ch. 85.1-.4)
	Suitability of annuities (Act 48 of 2018)
6.5	Uses of Annuities

	Lump-Sum Settlements
	Retirement Income
	Education
7.0 INDIVIDUAL ACCIDENT AND HEALTH INSURANCE POLICY PROVISIONS (7%)	
7.1	Required Provisions (40 P.S. § 753(A))
	Time Limit on Certain Defenses (2)
	Grace Period (3)
	Reinstatement (4)
	Claim Forms (6)
	Proof of Loss (7)
	Time of Payment of Claims (8)
	Physical Examinations and Autopsy (10)
	Legal Actions (11)
	Entire Contract (1)
	Payment of Claims (9)
	Change of Beneficiary (12)
	Notice of Claim (5)
7.2	General Policy Provisions (40 P.S. § 753(B))
	Change of Occupation (1)
	Misstatement of Age/Sex (2)
	Other insurance in this insurer (3)
	Insurance with other insurers
	Expense-incurred benefits (4)
	Other benefits (5)
	Unpaid premium (7)
	Cancellation (8)
	Conformity with state statutes (9)
	Illegal Occupation (10)
	Intoxicants, Narcotics, or Other Controlled Substances (11)
7.3	Other General Provisions
	Right to Examine/Free Look (40 P.S. § 752(A)(10); 31 Pa. Code Ch. 89.73)
	Insuring Clause
	Consideration Clause
	Renewability Clause
	Coinsurance
	Probationary Period
	Elimination Period
	Exclusions
8.0 DISABILITY INCOME AND RELATED INSURANCE (4%)	
8.1	Benefits Determination for Disability
	Indemnity
8.2	Qualifications of Disability
	Total (Own Occupation, Any Occupation)
	Partial (31 Pa. Code Ch. 88.138)
	Permanent
	Presumptive
	Recurrent
	Residual (31 Pa. Code Ch. 88.139)
	Inability to Perform Duties (31 Pa. Code Ch. 88.137)
	Occupational versus Non-Occupational
8.3	Individual Disability Income Insurance
	Basic Total Disability Plan
	Cost of Living Rider
	Future Increase Option Rider
	Change of Occupation

	Other Cash Benefits
	Refund Provisions
	Exclusions
	Waiver of Premium
	Probationary Period
	Elimination Period
	Benefit Limits
	Relation of earnings to insurance (40 P.S. § 753(B)(6))
	Pennsylvania minimum benefit standards (31 Pa. Code Ch. 88.167)
8.4	Unique Aspects of Individual Disability Underwriting
	Occupational Considerations
	Benefit Limits
	Policy Issuance Alternatives
8.5	Group Disability Income Insurance
	Short-Term Disability
	Long-Term Disability
	Coordination of Benefits (Workers' Compensation Benefits and Social Insurance) (77 P.S. § 511 et seq)
	At-Work Benefits
8.6	Business Disability Insurance
	Key Employee Disability Income
	Disability Buy-Sell Policy
	Business Overhead Expense
8.7	Social Security Disability
	Qualification for Disability Benefits
	Definition of Disability
	Waiting Period
9.0 MEDICAL PLANS (4%)	
9.1	Medical Plan Concepts
	Fee-for-Service
	Prepaid
	Specified Coverage
	Comprehensive Coverage
	Dependent Coverage
9.2	Provisions and Clauses
	Deductibles
	Stop-Loss Provision
	Impairment Rider
9.3	Types of Medical Plans
	Basic Plans
	Major Medical Insurance
	Health Maintenance Organizations (HMOs)
	Preferred Provider Organizations (PPOs)
	Point-of-Service (POS) Plans
9.4	Cost Containment in Health Care Delivery
	Managed Care
	Preventive Care
	Outpatient Benefits
	Utilization Management
	Preauthorization
	Gatekeeper
9.5	Health Insurance Portability and Accountability Act (HIPAA) (40 P.S. § 981-1)
	Eligibility Requirements
	Terms
	Privacy
	Portability

9.6	Pennsylvania mandated benefits (individual and group)
	Postpartum coverage (40 P.S. § 1583)
	Routine pap smears (40 P.S. § 1574(2))
	Treatment for alcohol abuse and dependency (40 P.S. §§ 908-1-908-8)
	Serious mental illness (40 P.S. § 764g)
	Annual gynecological examinations (40 P.S. § 1574(1))
	Cancer therapy (40 P.S. § 764b)
	Mammography coverage (40 P.S. § 764c)
	Childhood immunizations (40 P.S. § 3503)
	Dependent child age limit (31 Pa. Code Ch. 88.32)
	Coverage of adopted children (40 P.S. § 775.1)
	Newborn child coverage (40 P.S. §§ 771-775.2; 31 Pa. Code Ch. 89.201-.209)
	Physically handicapped/mentally retarded children (40 P.S. § 752(A)(9))
	Medical foods (40 P.S. § 3901-3909)
	Orally administered chemotherapy medication (Act 73 of 2016)
	Mental health parity and addiction equity (40 P.S. § 908-11--908-16)
10.0 GROUP HEALTH INSURANCE (3%)	
10.1	Characteristics of Group Health Insurance
	Group Contract
	Certificate of Coverage
	Eligible Groups
	Contributory versus Non-Contributory
10.2	Employer Group Health Insurance
	Underwriting Criteria
	Eligibility for Insurance
	Pre-existing conditions (31 Pa. Code Ch. 89.402-.406)
	Conversion of Coverage (40 P.S. §§ 756.2, 981-9)
	Open Enrollment
	Probation Period
	Coordination of Benefits
10.3	COBRA
	Eligibility
	Duration of Coverage
	Premium
11.0 DENTAL INSURANCE (1%)	
11.1	Categories of dental treatment
	Diagnostic and preventive
	Restorative
	Oral surgery
	Endodontics
	Periodontics
	Prosthodontics
	Orthodontics
11.2	Indemnity plans
	Choice of providers
	Scheduled versus nonscheduled plans
	Benefit categories
	Diagnostic/preventive services
	Basic services
	Major services
	Deductibles and coinsurance
	Combination plans
	Exclusions

	Limitations
	Predetermination of benefits
11.3	Employer group dental expense
	Integrated deductibles versus stand-alone plans
	Minimizing adverse selection
12.0 HEALTH INSURANCE FOR SENIOR CITIZENS AND SPECIAL NEEDS INDIVIDUALS (7%)	
12.1	Medicare
	Administration
	Eligibility
	Part A
	Part B
	Part C
	Part D
	Medicare Select
12.2	Medicare Supplement Insurance
	Open Enrollment (31 Pa. Code Ch 89.778)
	Types of Plans
	Standardized Plan Benefits
	Pennsylvania regulations and required provisions
	Standards for marketing (31 Pa. Code Ch. 89.786)
	Advertising (31 Pa. Code Ch. 89.785)
	Appropriateness of recommended purchase and excessive coverage (31 Pa. Code Ch. 89.787)
	Replacement (40 P.S. § 3108; 31 Pa. Code Ch. 89.784, .789)
	Minimum benefit standards (40 P.S. § 3105)
	Required disclosure provisions (40 P.S. § 3107; 31 Pa. Code Ch. 89.783)
	Permitted compensation arrangements (31 Pa. Code Ch. 89.782)
	Guaranteed issue (31 Pa. Code Ch. 89.790)
12.3	Other options for individuals with Medicare
	Employer Group Health Plans
	Medicaid
12.4	Long-Term Care Policies
	Eligibility for Benefits
	Benefit Periods and Amounts
	Exclusions
	Guaranteed Insurability Rider
	Cost of Living Rider
12.5	Levels of Long-Term Care
	Skilled
	Intermediate
	Custodial
12.6	Types of Long-Term Care
	Comprehensive Coverage
	Home Health
	Adult Daycare
	Respite Care
	Community Care
	Partnership Coverage
12.7	Long-Term Care Pennsylvania regulations and required provisions
	Outline of coverage (40 P.S. § 991.1111; 31 Pa. Code Ch. 89a.107, 126)
	Right to examine (free look) (40 P.S. § 991.1110)
	Pre-existing conditions (40 P.S. §§ 991.1105(c), 1107)

	Continuation and conversion (31 Pa. Code Ch. 89a.105)
	Unintentional lapse (31 Pa. Code Ch. 89a.106)
	Required disclosure provisions (31 Pa. Code Ch. 89a.107)
	Inflation protection (31 Pa. Code Ch. 89a.112)
	Nonforfeiture benefit (31 Pa. Code Ch. 89a.123)
	Benefit triggers (31 Pa. Code Ch. 89a.124, 125)
	Replacement (31 Pa. Code Ch. 89a.113, 122)
	Standards for marketing (31 Pa. Code Ch. 89a.120)
	Suitability of recommended purchase (31 Pa. Code Ch. 89a.121)
	Shopper's guide (31 Pa. Code Ch. 89a.127)
	Permitted compensation arrangements (31 Pa. Code Ch. 89a.129)
	Penalties (31 Pa. Code Ch. 89a.128)
13.0 FEDERAL TAX CONSIDERATIONS FOR LIFE AND HEALTH INSURANCE (2%)	
13.1	Requirements of Life Insurance Qualified Plans
13.2	Federal Tax Considerations for Qualified Plans
	Withdrawals
	Rollovers versus Transfers
13.3	Qualified Plan Types, Characteristics, and Purchasers
	Individual Retirement Accounts (IRAs; Traditional versus Roth; Immediate Annuity)
	401k
	403b
13.4	Taxation of Personal Life Insurance
	Premiums
	Dividends
	Settlements
13.5	Modified Endowment Contracts (MECs)
13.6	Health Insurance Premiums and Benefits
	Individual
	Group
	Disability Income
	Business Disability Insurance
	Medical Expense
	Long-Term Care
13.7	Consumer-Driven Health Plans
	Health Savings Accounts (HSAs)
	Health Reimbursement Accounts (HRAs)
	Flexible Spending Accounts (FSAs)

**PENNSYLVANIA PRODUCER'S EXAMINATION FOR
PROPERTY AND ALLIED LINES INSURANCE
SERIES 16-04**

100 Items - 120 Minutes

1.0 INSURANCE REGULATION (21%)	
1.1	Licensing
	Process and types
	Requirements (40 P.S. § 310.1, 310.3-310.14)
	Resident/nonresident (40 P.S. § 310.3-310.5, 310.10)
	Temporary license (40 P.S. § 310.9)
	Managers and exclusive general agents (40 P.S. § 310.1, 310.31)
	Maintenance and duration
	Change in address (40 P.S. § 310.11(19))
	Renewal (40 P.S. § 310.8)

	Duty to report administrative or criminal actions (40 P.S. § 310.78)
	Assumed names (40 P.S. § 310.7)
	Continuing education (40 P.S. § 310.8(b), 310.6(a), 31 Pa. Code Ch. 39a)
	Waiver due to military or extenuating circumstances (40 P.S. § 310.8)
	Disciplinary actions
	License denial, nonrenewal, suspension, or revocation (40 P.S. § 310.91, 310.11)
	Penalties and fines for violations (40 P.S. §§ 310.12, 310.41a, 310.91, 1171.11)
	Cease and desist order (40 P.S. §§ 310.91, 1171.9)
	Civil
	Criminal
	Hearings
	Consent agreement
1.2	State regulation
	Acts constituting insurance transactions
	Negotiate, sell, solicit (40 P.S. §§ 310.1, 310.3, 310.8, 310.11)
	Commissioner's general duties and powers (40 P.S. §§ 310.2, 1171.7)
	Company regulation
	Certificate of authority (40 P.S. §§ 47, 47a, 420)
	Solvency (40 P.S. §§ 72, 112)
	Policy forms and rates (40 P.S. §§ 510, 776.1-776.7, 1181-1199, 1221-1238)
	Unfair claims settlement practices (40 P.S. § 1171.5(a)(10); 31 Pa. Code Ch. 146)
	Producer regulation
	Fiduciary responsibility (40 P.S. § 310.96; 31 Pa. Code Ch. § 37.81)
	Examination of books and records (40 P.S. § 323.3-4)
	Producer disclosure requirements (40 P.S. § 310.71(b))
	Commissions and fees (40 P.S. §§ 310.72-310.74)
	Prohibited acts (40 P.S. § 310.11)
	Appointment procedures
	Producer appointment (40 P.S. § 310.71, 31 Pa Code 37.61)
	Appointment termination (40 P.S. § 310.71a)
	Unfair insurance practices (40 P.S. §§ 1171.1-1171.5)
	Rebates and Inducements Prohibited (40 P.S. §§ 310.45, 310.46, 1171.5(a)(8))
	Misrepresentation (40 P.S. §§ 310.47-.48, 1171.5(a)(1),(2))
	Twisting (40 P.S. §§ 473)
	False advertising (40 P.S. § 1171.5; 31 Pa. Code Ch. 51)
	Defamation (40 P.S. § 1171.5(a)(3); 31 Pa. Code Ch. 51)
	Boycott, coercion or intimidation (40 P.S. § 1171.5(a)(4))
	Misappropriation of funds (40 P.S. §§ 310.11(4), 310.42)
	Unfair discrimination (40 P.S. § 1171.5; 31 Pa. Code § 145.4)
	Agency Termination (40 P.S. § 241, Act 143)
	Privacy of consumer financial information (40 P.S. § 310.77(a); 31 Pa. Code §§ 146a.1-.44)



	Insurance fraud regulation (40 P.S. §§ 325.1-325.62; 18 Pa. C.S. § 4117)
1.3	Federal regulation
	Fair Credit Reporting Act
	Fraud and False Statements (18 USC Sections 1033 and 1034)
	Privacy (Gramm-Leach-Bliley)
	Terrorism Risk Insurance Act
	Motor Carrier Act (MCS-90 and others)
	Other federal regulations (e.g., Do Not Call List; https://www.donotcall.gov/)
2.0 GENERAL INSURANCE CONCEPTS (11%)	
2.1	Risk
	Methods of Handling Risk (e.g., Avoidance, Retention, Sharing, Reduction, Transfer)
	Elements of Insurable Risks
	Definitions (e.g., Risk, Hazard, Peril, Loss)
2.2	Classifications of Insurers
	Mutual, Stock
	Admitted, Non-Admitted
	Foreign, Domestic, Alien
2.3	Elements of a Contract
	Consideration
	Competent Parties
	Legal Purpose
	Offer
	Acceptance
2.4	Authority and Powers of Producers
	Express
	Implied
	Apparent
	The Law of Agency
2.5	Legal Interpretations Affecting Contracts
	Reasonable Expectations
	Indemnity
	Good Faith
	Fraud
	Warranties, Representations, Misrepresentations, and Concealment
3.0 PROPERTY INSURANCE BASICS (22%)	
3.1	Insurable Interest
3.2	Underwriting
	Purpose
	Process
	Results
3.3	Rate Development
	Types
	Components
	Basis
3.4	Types of Hazards
3.5	Types of Loss
	Direct
	Indirect
3.6	Loss valuation
	Actual Cash Value
	Replacement Cost
	Functional Replacement Cost
	Market Value
	Agreed Value

	Valued Policy
3.7	Basic Types of Construction
3.8	Policy Structure
	Declarations
	Definitions
	Insuring Agreement
	Supplementary Coverage
	Conditions
	Exclusions
	Endorsements
3.9	Policy Conditions
	Insureds
	Policy Period
	Policy Territory
	Cancellation and Non-Renewal (40 P.S. 1171.5 (a)(9); 31 Pa Code Ch. 59; 40 P.S. §3401 et seq.)
	Deductibles
	Other insurance (e.g. Primary and Excess, Pro Rata, Nonconcurrency, Contribution by Equal Shares)
3.10	Coinsurance
	Purpose
	Definition
	Calculation
	Penalties
	Total versus Partial Loss
3.11	Specific, Scheduled, and Blanket Insurance
3.12	Named Insured Provisions
	First Named Insured versus Other Insureds
	Duties After Loss
	Assignment
	Waiver of Rights
3.13	Insurer Provisions
	Liberalization
	Subrogation
	Claim Settlement Options
	Duty to Defend
3.14	Third-Party Provisions
	Loss Payable Clause
	No Benefit to the Bailee
	Leinholder's rights
3.15	Pennsylvania Laws, Regulations and Required Provisions
	Pennsylvania Property and Casualty Insurance Guaranty Association (40 P.S. §§ 991.1801-.1820)
	Standard fire policy (40 P.S. § 636)
	Cancellation and nonrenewal
	Private residential (40 P.S. § 1171.5(a)(9); 31 Pa. Code Ch. 59.6)
	Commercial (40 P.S. §§ 3401-3407; 31 Pa. Code Ch. 113.81-.88)
	Basic property insurance – death of named insured (40 P.S. § 636.1(a))
	Binders (40 P.S. § 636)
	Insurance consultation services exemption (40 P.S. §§ 1841-1844)
	Federal Terrorism Risk Insurance Program (15 USC 6701; Public Law 107-297, 109-144, 110-160)
4.0 DWELLING POLICY CONCEPTS (7%)	
4.1	Dwelling Policy ('14)

	Characteristics
	Eligibility
	Purpose
	Policy Definitions
4.2	Coverage Forms Specifying Perils Insured Against
	DP-1 Basic
	DP-2 Broad
	DP-3 Special
4.3	Property Coverages
	Dwelling
	Other Structures
	Personal Property
	Fair Rental Value
	Additional Living Expense
4.4	Dwelling Policy Exclusions
4.5	Dwelling Policy Conditions
4.6	Dwelling Policy Endorsements
	Special Provisions - Pennsylvania (DP 01 37)
	Automatic Increase in Insurance Coverage (Inflation Protection) (DP 04 11)
	Dwelling Under Construction (DP 11 43)
	Theft Coverage (DP 04 72)
	Personal Liability Supplement
5.0 HOMEOWNERS POLICY CONCEPTS (16%)	
5.1	Homeowners Policy ('11)
	Characteristics
	Eligibility
	Purpose
	Policy Definitions
5.2	Perils Insured Against
	Basic
	Broad
	Special
5.3	Homeowners Policy Coverage Forms
	Broad (HO-2)
	Special (HO-3)
	Contents Broad (HO-4)
	Unit-Owners (HO-6)
	Modified Coverages (HO-8)
5.4	Property Coverages
	Dwelling
	Other Structures
	Personal Property
	Loss of Use
	Additional Coverages
5.5	Liability Coverages
	Personal Liability
	Medical Payments to Others
5.6	Homeowners Policy Exclusions
	Vacant versus Unoccupied
5.7	Homeowners Policy Conditions
	Standard Mortgage Clause
5.8	Homeowners Policy Endorsements
	Business Pursuits (HO 24 71)
	Home Day Care (HO 04 97)
	Personal Injury (HO 24 82)
	Personal Property Replacement Cost - Pennsylvania (HO 23 63)

	Watercraft (HO 24 75)
	Identity Theft
	Water and Sewer Backup
	Special Provisions - Pennsylvania (HO 01 37)
	Limited Fungi, Wet or Dry Rot, or Bacteria (HO 04 26, HO 04 27)
	Permitted Incidental Occupancies (HO 04 42)
	Identity Fraud Expense (HO 04 55)
	Earthquake Coverage (HO 04 54)
5.9	Scheduled Personal Property/Personal Articles Floater (HO 04 61)
6.0 COMMERCIAL PROPERTY POLICIES ('12) (11%)	
6.1	Commercial Package Policy
	Purpose
	Definition
	Coverage parts
6.2	Commercial Policy Components
	Declarations
	Conditions
	Insuring Agreements
	Exclusions
	Interline Endorsements
6.3	Commercial Property Forms
	Coverage Forms for Building and Business Personal Property
	Builders Risk
	Business Income
	Extra Expense
	Legal Liability
	Cause of Loss Forms
6.4	Commercial Property Endorsements
	Ordinance or Law (CP 04 05)
	Peak Season Limit of Insurance (CP 12 30)
	Spoilage (CP 04 40)
	Value Reporting Form (CP 13 10)
6.5	Commercial Inland Marine
	Definitions
	Conditions and Exclusions
	Coverages (e.g. Transportation, Contractor's Floater, Equipment)
6.6	Equipment Breakdown Coverages
	Equipment Breakdown Protection Coverage Form (EB 00 20)
	Selected endorsement
	Actual Cash Value (EB 99 59)
6.7	Farm Property
	Definitions
	Conditions and Exclusions
	Coverages
	Farm property coverage form ('03)
	Livestock coverage form
	Mobile agricultural machinery and equipment coverage form
7.0 BUSINESSOWNERS ('13) POLICY – PROPERTY (8%)	
7.1	Characteristics and purpose
7.2	Businessowners Section I – Property
	Coverage
	Exclusions
	Limits of insurance

	Deductibles
	Loss conditions
	General conditions
	Optional coverages
	Definitions
7.3	Businessowners Section III – Common Policy Conditions
7.4	Selected endorsements
	Protective safeguards (BP 04 30)
	Utility services – direct damage (BP 04 56)
	Utility services – time element (BP 04 57)
8.0 OTHER TYPES OF PROPERTY INSURANCE (4%)	
8.1	Farmowners/Ranchowners Policy
8.2	Mobile Home Policy
8.3	Purpose of Difference in Conditions
8.4	Flood Insurance
	Private vs. NFIP
	Eligibility
	Coverage
	Limits
	Deductibles
8.5	Residual markets including FAIR Plans (40 P.S. §§ 1600.101-.103)
8.6	Federal Crop Insurance (RMA)
8.7	Ocean Marine
	Major coverages
	Hull insurance
	Cargo insurance
	Freight insurance
	Implied warranties
	Perils
	General and particular average
8.8	Other policies
	Aircraft hull
	Boatowners
	Personal watercraft
	Recreational vehicles

	Pa. Code Ch. 39a)
	Waiver due to military or extenuating circumstances (40 P.S. § 310.8)
	Disciplinary actions
	License denial, nonrenewal, suspension, or revocation (40 P.S. § 310.91, 310.11)
	Penalties and fines for violations (40 P.S. §§ 310.12, 310.41a, 310.91, 1171.11)
	Cease and desist order (40 P.S. §§ 310.91, 1171.9)
	Civil
	Criminal
	Hearings
	Consent agreement
1.2	State regulation
	Acts constituting insurance transactions
	Negotiate, sell, solicit (40 P.S. §§ 310.1, 310.3, 310.8, 310.11)
	Commissioner's general duties and powers (40 P.S. §§ 310.2, 1171.7)
	Company regulation
	Certificate of authority (40 P.S. §§ 47, 47a, 420)
	Solvency (40 P.S. §§ 72, 112)
	Policy forms and rates (40 P.S. §§ 510, 776.1-776.7, 1181-1199, 1221-1238)
	Unfair claims settlement practices (40 P.S. § 1171.5(a)(10); 31 Pa. Code Ch. 146)
	Producer regulation
	Fiduciary responsibility (40 P.S. § 310.96; 31 Pa. Code Ch. § 37.81)
	Examination of books and records (40 P.S. § 323.3-4)
	Producer disclosure requirements (40 P.S. § 310.71(b))
	Commissions and fees (40 P.S. §§ 310.72-310.74)
	Prohibited acts (40 P.S. § 310.11)
	Appointment procedures
	Producer appointment (40 P.S. § 310.71, 31 Pa Code 37.61)
	Appointment termination (40 P.S. § 310.71a)
	Unfair insurance practices (40 P.S. §§ 1171.1-1171.5)
	Rebates and Inducements (40 P.S. §§ 310.45, 310.46, 1171.5(a)(8))
	Misrepresentation (40 P.S. §§ 310.47-.48, 1171.5(a)(1),(2))
	Twisting (40 P.S. §§ 473)
	False advertising (40 P.S. § 1171.5; 31 Pa. Code Ch. 51)
	Defamation (40 P.S. § 1171.5(a)(3); 31 Pa. Code Ch. 51)
	Boycott, coercion or intimidation (40 P.S. § 1171.5(a)(4))
	Misappropriation of funds (40 P.S. §§ 310.11(4), 310.42)
	Unfair discrimination (40 P.S. § 1171.5; 31 Pa. Code § 145.4)
	Agency Termination (40 P.S. § 241, Act 143)
	Privacy of consumer financial information (40 P.S. § 310.77(a); 31 Pa. Code §§ 146a.1-.44)
	Insurance fraud regulation (40 P.S. §§ 325.1-325.62; 18 Pa. C.S. § 4117)
1.3	Federal regulation
	Fair Credit Reporting Act

**PENNSYLVANIA PRODUCER'S EXAMINATION FOR CASUALTY AND ALLIED LINES INSURANCE
SERIES 16-05**

100 Items - 120 Minutes

1.0 INSURANCE REGULATION (23%)	
1.1	Licensing
	Process and types
	Requirements (40 P.S. § 310.1, 310.3-310.14)
	Resident/nonresident (40 P.S. § 310.3-310.5, 310.10)
	Temporary license (40 P.S. § 310.9)
	Managers and exclusive general agents (40 P.S. § 310.1, 310.31)
	Maintenance and duration
	Change in address (40 P.S. § 310.11(19))
	Renewal (40 P.S. § 310.8)
	Duty to report administrative or criminal actions (40 P.S. § 310.78)
	Assumed names (40 P.S. § 310.7)
	Continuing education (40 P.S. § 310.8(b), 310.6(a), 31



	Fraud and False Statements (18 USC Sections 1033 and 1034)
	Privacy (Gramm-Leach-Bliley)
	Terrorism Risk Insurance Act
	Motor Carrier Act (MCS-90 and others)
	Other federal regulations (e.g., Do Not Call List; https://www.donotcall.gov/)
2.0 GENERAL INSURANCE CONCEPTS (13%)	
2.1	Risk
	Methods of Handling Risk (e.g., Avoidance, Retention, Sharing, Reduction, Transfer)
	Elements of Insurable Risks
	Definitions (e.g., Risk, Hazard, Peril, Loss)
2.2	Classifications of Insurers
	Mutual, Stock
	Admitted, Non-Admitted
	Foreign, Domestic, Alien
2.3	Elements of a Contract
	Consideration
	Competent Parties
	Legal Purpose
	Offer
	Acceptance
2.4	Authority and Powers of Producers
	Express
	Implied
	Apparent
	The Law of Agency
2.5	Legal Interpretations Affecting Contracts
	Reasonable Expectations
	Indemnity
	Good Faith
	Fraud
	Warranties, Representations, Misrepresentations, and Concealment
3.0 CASUALTY INSURANCE BASICS (22%)	
3.1	Damages
	Compensatory versus Punitive
	General versus Special
3.2	Liability
	Absolute
	Strict
	Vicarious
3.3	Underwriting
	Purpose
	Process
	Results
3.4	Rate Development
	Types
	Components
	Basis
3.5	Types of Hazards
3.6	Negligence
	Torts
	Elements of a Negligent Act
	Defense Against Negligence
3.7	Accident versus Occurrence
3.8	Policy Structure
	Declarations

	Definitions
	Insuring Agreement
	Supplementary Coverage
	Conditions
	Exclusions
	Endorsements
3.9	Policy Conditions
	Insureds
	Policy Period
	Policy Territory
	Cancellation and Non-Renewal (40 P.S. 1171.5 (a)(9); 31 Pa Code Ch. 59; 40 P.S. §991.2001 et seq.; 40 P.S. §3401 et seq.)
	Deductibles
	Other insurance (e.g. Primary and Excess, Pro Rata, Nonconcurrency, Contribution by Equal Shares)
3.10	Limits of Liability
	Per Accident
	Per Occurrence
	Per Person
	Aggregate
	Split
	Combined Single Limit
3.11	Named Insured Provisions
	First Named Insured versus Other Insureds
	Duties After Loss
	Assignment
	Waiver of Rights
3.12	Insurer Provisions
	Liberalization
	Subrogation
	Claim Settlement Options
	Duty to Defend
3.13	Third-Party Provisions
	Loss Payable Clause
	No Benefit to the Bailee
	Leinholder's rights
3.14	Pennsylvania Laws, Regulations and Required Provisions
	Pennsylvania Property and Casualty Insurance Guaranty Association (40 P.S. §§ 991.1801-.1820)
	Cancellation and nonrenewal
	Private residential (40 P.S. § 1171.5(a)(9); 31 Pa. Code Ch. 59.6)
	Private passenger auto (40 P.S. § 991.2001 et seq.)
	Commercial (40 P.S. §§ 3401-3407; 31 Pa. Code Ch. 113.81-.88)
	Insurance consultation services exemption (40 P.S. §§ 1841-1844)
	Federal Terrorism Risk Insurance Program (15 USC 6701; Public Law 107-297, 109-144, 110-160)
4.0 PERSONAL AUTOMOBILE POLICY (6%)	
4.1	Personal Automobile Policy (75 Pa. C.S. Ch. 17 §§ 1701-1799)
	Definitions
	General Provisions
	Conditions
	Duties After an Accident
	Endorsements
	Amendment of policy provisions – Pennsylvania (PP)

	01 51)
	Towing and labor costs (PP 03 03)
	Extended non-owned coverage for named individual (PP 03 06)
	Miscellaneous type vehicle (PP 03 23)
	Joint ownership coverage (PP 03 34)
4.2	Motor Vehicle Financial Responsibility Law (75 Pa. C.S. Ch. 17 §§ 1701-1799)
4.3	Personal Automobile Policy Liability ('05)
	Tort Election (Full or limited) (75 Pa. C.S. Ch. 17 §§ 1705)
	Bodily Injury and Property Damage
	Supplementary Payments
	Persons Insured
	Exclusions
4.4	Personal Injury Protection/First Party Benefits (75 Pa. C.S. Ch. 17 §§ 1711-1725)
4.5	Pennsylvania Automobile Insurance Plan (75 Pa. C.S. 1741-1744)
4.6	Uninsured/Underinsured Motorist Coverage (40 P.S. § 2000; 75 Pa. C.S. 1731, 1733-1734, 1736, 1738)
4.7	Physical Damage (75 Pa. C.S. Ch. 17 §§ 1792)
4.8	Proof of coverages (75 Pa. C.S. Ch. 17 §§ 1781-1787)
5.0 COMMERCIAL AUTOMOBILE POLICY ('13) (5%)	
5.1	Commercial Automobile Policy (75 Pa. C.S. Ch. 17 §§ 1701 et seq)
	Definitions
	Provisions and Conditions
	Duties After an Accident
	Endorsements
5.2	Commercial Automobile Policy Liability
	Bodily Injury and Property Damage
	Supplementary Payments
	Persons Insured
	Exclusions
5.3	Physical Damage
5.4	Other Commercial Automobile forms (e.g., Motor Carrier, Auto Dealers)
5.5	Proof of coverages (75 Pa. C.S. Ch. 17 §§ 1781-1787)
5.6	Selected endorsements
	Lessor – additional insured and loss payee (CA 20 01)
	Mobile equipment (CA 20 15)
	Drive other car coverage (CA 99 10)
	Individual named insured (CA 99 17)
5.7	Commercial carrier regulations
	The Motor Carrier Act of 1980
	Endorsement for motor carrier policies of insurance for public liability (MCS-90)
6.0 COMMERCIAL GENERAL LIABILITY ('13) (8%)	
6.1	Commercial Policy Components
	Declarations
	Conditions
	Interline Endorsements
6.2	Commercial General Liability coverages
	Bodily Injury and Property Damage
	Personal and Advertising Injury
	Medical Payments
	Fire Damage
	Supplementary Payments
6.3	Elements of Commercial General Liability

	Conditions
	Definitions
	Exclusions
6.4	Occurrence versus Claims-Made
6.5	Claims-Made Features
	Trigger
	Retroactive Date
	Prior Acts
	Extended Reporting Periods
	Claim Information
6.6	Commercial General Liability Exposures
	Premises and Operations
	Products and Completed Operations
	Contractual Liability
7.0 COMMERCIAL CRIME ('15) (3%)	
7.1	Definitions
7.2	Insuring Agreements
7.3	Coverage Form Classifications (types of coverage forms only)
7.4	Other crime coverages
	Lessees of Safe Deposit Boxes (CR 04 09)
	Securities Deposited with Others (CR 04 10)
	Guests' Property (CR 04 11)
	Safe Depository (CR 04 12)
8.0 BUSINESSOWNERS ('13) POLICY – LIABILITY (8%)	
8.1	Characteristics and purpose
8.2	Businessowners Section II – Liability
	Coverages
	Exclusions
	Who is an insured
	Limits of insurance
	General conditions
	Definitions
8.3	Businessowners Section III – Common Policy Conditions
8.4	Selected endorsements
	Hired and non-owned auto liability (BP 04 04)
9.0 WORKERS' COMPENSATION INSURANCE (8%)	
9.1	Definitions
9.2	Coverages
	Workers' Compensation Insurance
	Employers Liability Insurance
	Other States Insurance
	Self-insured employers and employer groups (77 P.S. § 501)
	State Workers Insurance Fund (77 P.S. § 2601 et seq)
9.3	Benefits (77 P.S. § 511 et seq)
	Death
	Medical
	Survivor
	Rehabilitation
	Lost Wages
9.4	Levels of Disability
	Permanent Partial
	Permanent Total
	Temporary Partial
	Temporary Total
	Impairment Rating
9.5	Accident versus Occupational Disease and Illness

9.6	Federal Laws
	Federal Employers Liability Act (FELA) (45 USC 51- 60)
	Jones Act (46 USC 688)
	Longshore and Harbor Workers' Compensation Act (33 USC 904)
	Federal Mine Safety and Health Act (30 USC 801-944)
	Migrant Farm Workers
9.7	Pennsylvania Workers Compensation Act (Title 77)
	Exclusive remedy (77 P.S. §§ 72, 481)
	Employment covered (required, elective) (77 P.S. §§ 1, 21-22, 461-463, 676)
	Covered injuries (77 P.S. §§ 41, 411, 411.2, 431, 602, 631)
	Occupational disease (77 P.S. §§ 27.1, 413)
	Benefits provided (77 P.S. §§ 511, 511.2, 512-514, 516, 531, 541-542, 561-562, 582, 717.1)
	Subsequent injury fund (77 P.S. § 517)
9.8	Rating and Job Classification
	Experience Rating
	Premium Basis
9.9	Claim Reporting Procedures
10.0 OTHER TYPES OF CASUALTY INSURANCE (4%)	
10.1	Specialty Liability Insurance
	Directors and Officers
	Professional/Errors and Omissions
	Employment Practices
	Employee Benefits
	Internet Liability and Network Protection
10.2	Surety Bonds
	Types
	Parties to a Bond
10.3	Personal Umbrella, Commercial Umbrella, and Excess Policies (DL 98 01, CU 00 01)
	Underlying Limits
	Self-Insured Retention
	Defense Costs
	Follow Form
10.4	Alternative funding mechanisms
	Risk retention groups (40 P.S. §§ 991.1501-.1506)
	Risk purchasing groups (40 P.S. §§ 991.1508-.1512)
10.5	Ocean Marine
	Protection and Indemnity
10.6	Other policies
	Aircraft liability
	Boatowners

**PENNSYLVANIA PRODUCER'S EXAMINATION FOR
PROPERTY AND CASUALTY INSURANCE
SERIES 16-06**

150 Items - 170 Minutes

1.0 INSURANCE REGULATION (20%)	
1.1	Licensing
	Process and types
	Requirements (40 P.S. § 310.1, 310.3-310.14)
	Resident/nonresident (40 P.S. § 310.3-310.5, 310.10)
	Temporary license (40 P.S. § 310.9)
	Managers and exclusive general agents (40 P.S. § 310.1, 310.31)

	Maintenance and duration
	Change in address (40 P.S. § 310.11(19))
	Renewal (40 P.S. § 310.8)
	Duty to report administrative or criminal actions (40 P.S. § 310.78)
	Assumed names (40 P.S. § 310.7)
	Continuing education (40 P.S. § 310.8(b), 310.6(a), 31 Pa. Code Ch. 39a)
	Inactivity due to military or extenuating circumstances (40 P.S. § 310.8)
	Disciplinary actions
	License denial, nonrenewal, suspension, or revocation (40 P.S. § 310.91, 310.11)
	Penalties and fines for violations (40 P.S. §§ 310.12, 310.41a, 310.91, 1171.11)
	Cease and desist order (40 P.S. §§ 310.91, 1171.9)
	Civil
	Criminal
	Hearings
	Consent agreement
1.2	State regulation
	Acts constituting insurance transactions
	Negotiate, sell, solicit (40 P.S. §§ 310.1, 310.3, 310.8, 310.11)
	Commissioner's general duties and powers (40 P.S. §§ 310.2, 1171.7)
	Company regulation
	Certificate of authority (40 P.S. §§ 47, 47a, 420)
	Solvency (40 P.S. §§ 72, 112)
	Policy forms and rates (40 P.S. §§ 510, 776.1-776.7, 1181-1199, 1221-1238)
	Unfair claims settlement practices (40 P.S. § 1171.5(a)(10); 31 Pa. Code Ch. 146)
	Producer regulation
	Fiduciary responsibility (40 P.S. § 310.96; 31 Pa. Code Ch. § 37.81)
	Examination of books and records (40 P.S. § 323.3-4)
	Producer disclosure requirements (40 P.S. § 310.71(b))
	Commissions and fees (40 P.S. §§ 310.72-310.74)
	Prohibited acts (40 P.S. § 310.11)
	Appointment procedures
	Producer appointment (40 P.S. § 310.71, 31 Pa Code 37.61)
	Appointment termination (40 P.S. § 310.71a)
	Unfair insurance practices (40 P.S. §§ 1171.1-1171.5)
	Rebates and Inducements (40 P.S. §§ 310.45, 310.46, 1171.5(a)(8))
	Misrepresentation (40 P.S. §§ 310.47-.48, 1171.5(a)(1), (2))
	Twisting (40 P.S. §§ 473)
	False advertising (40 P.S. § 1171.5; 31 Pa. Code Ch. 51)
	Defamation (40 P.S. § 1171.5(a)(3); 31 Pa. Code Ch. 51)
	Boycott, coercion or intimidation (40 P.S. § 1171.5(a)(4))
	Misappropriation of funds (40 P.S. §§ 310.11(4), 310.42)
	Unfair discrimination (40 P.S. § 1171.5; 31 Pa. Code § 145.4)



	Agency Termination (40 P.S. § 241, Act 143)
	Privacy of consumer financial information (40 P.S. § 310.77(a); 31 Pa. Code §§ 146a.1-.44)
	Insurance fraud regulation (40 P.S. §§ 325.1-325.62; 18 Pa. C.S. § 4117)
1.3	Federal Regulation
	Fair Credit Reporting Act
	Fraud and False Statements (18 USC Sections 1033 and 1034)
	Privacy (Gramm-Leach-Bliley)
	Terrorism Risk Insurance Act
	Motor Carrier Act (MCS-90 and others)
	Other federal regulations (e.g., Do Not Call List; https://www.donotcall.gov/)
2.0 GENERAL INSURANCE CONCEPTS (8%)	
2.1	Risk
	Methods of Handling Risk (e.g., Avoidance, Retention, Sharing, Reduction, Transfer)
	Elements of Insurable Risks
	Definitions (e.g., Risk, Hazard, Peril, Loss)
2.2	Classifications of Insurers
	Mutual, Stock
	Admitted, Non-Admitted
	Foreign, Domestic, Alien
2.3	Elements of a Contract
	Consideration
	Competent Parties
	Legal Purpose
	Offer
	Acceptance
2.4	Authority and Powers of Producers
	Express
	Implied
	Apparent
	The Law of Agency
2.5	Legal Interpretations Affecting Contracts
	Reasonable Expectations
	Indemnity
	Good Faith
	Fraud
	Warranties, Representations, Misrepresentations, and Concealment
3.0 PROPERTY AND CASUALTY INSURANCE BASICS (14%)	
3.1	Insurable Interest
3.2	Damages
	Compensatory versus Punitive
	General versus Special
3.3	Liability
	Absolute
	Strict
	Vicarious
3.4	Underwriting
	Purpose
	Process
	Results
3.5	Rate Development
	Types
	Components
	Basis

3.6	Types of Hazards
3.7	Types of Loss
	Direct
	Indirect
3.8	Loss valuation
	Actual Cash Value
	Replacement Cost
	Functional Replacement Cost
	Market Value
	Agreed Value
	Valued Policy
3.9	Basic Types of Construction
3.10	Negligence
	Torts
	Elements of a Negligent Act
	Defense Against Negligence
3.11	Accident versus Occurrence
3.12	Policy Structure
	Declarations
	Definitions
	Insuring Agreement
	Supplementary Coverage
	Conditions
	Exclusions
	Endorsements
3.13	Policy Conditions
	Insureds
	Policy Period
	Policy Territory
	Cancellation and Non-Renewal (40 P.S. 1171.5 (a)(9); 31 Pa Code Ch. 59; 40 P.S. §991.2001 et seq.; 40 P.S. §3401 et seq.)
	Deductibles
	Other insurance (e.g. Primary and Excess, Pro Rata, Nonconcurrency, Contribution by Equal Shares)
3.14	Limits of Liability
	Per Accident
	Per Occurrence
	Per Person
	Aggregate
	Split
	Combined Single Limit
3.15	Coinsurance
	Purpose
	Definition
	Calculation
	Penalties
	Total versus Partial Loss
3.16	Specific, Scheduled, and Blanket Insurance
3.17	Named Insured Provisions
	First Named Insured versus Other Insureds
	Duties After Loss
	Assignment
	Waiver of Rights
3.18	Insurer Provisions
	Liberalization
	Subrogation
	Claim Settlement Options

	Duty to Defend
3.19	Third-Party Provisions
	Loss Payable Clause
	No Benefit to the Bailee
	Leinholder's rights
3.20	Pennsylvania Laws, Regulations and Required Provisions
	Pennsylvania Property and Casualty Insurance Guaranty Association (40 P.S. §§ 991.1801-.1820)
	Standard fire policy (40 P.S. § 636)
	Cancellation and nonrenewal
	Private residential (40 P.S. § 1171.5(a)(9); 31 Pa. Code Ch. 59.6)
	Commercial (40 P.S. §§ 3401-3407; 31 Pa. Code Ch. 113.81-.88)
	Private passenger auto (40 P.S. § 991.2001 et seq.)
	Basic property insurance – death of named insured (40 P.S. § 636.1(a))
	Binders (40 P.S. § 636)
	Insurance consultation services exemption (40 P.S. §§ 1841-1844)
	Federal Terrorism Risk Insurance Program (15 USC 6701; Public Law 107-297, 109-144, 110-160)
4.0 DWELLING POLICY CONCEPTS (4%)	
4.1	Dwelling Policy ('14)
	Characteristics
	Eligibility
	Purpose
	Policy Definitions
4.2	Coverage Forms Specifying Perils Insured Against
	DP-1 Basic
	DP-2 Broad
	DP-3 Special
4.3	Property Coverages
	Dwelling
	Other Structures
	Personal Property
	Fair Rental Value
	Additional Living Expense
4.4	Dwelling Policy Exclusions
4.5	Dwelling Policy Conditions
4.6	Dwelling Policy Endorsements
	Special Provisions - Pennsylvania (DP 01 37)
	Automatic Increase in Insurance Coverage (Inflation Protection) (DP 04 11)
	Dwelling Under Construction (DP 11 43)
	Theft Coverage (DP 04 72)
	Personal Liability Supplement
5.0 HOMEOWNERS POLICY CONCEPTS (7%)	
5.1	Homeowners Policy ('11)
	Characteristics
	Eligibility
	Purpose
	Policy Definitions
5.2	Perils Insured Against
	Basic
	Broad
	Special
5.3	Homeowners Policy Coverage Forms
	Broad (HO-2)

	Special (HO-3)
	Contents Broad (HO-4)
	Unit-Owners (HO-6)
	Modified Coverages (HO-8)
5.4	Property Coverages
	Dwelling
	Other Structures
	Personal Property
	Loss of Use
	Additional Coverages
5.5	Liability Coverages
	Personal Liability
	Medical Payments to Others
5.6	Homeowners Policy Exclusions
	Vacant versus Unoccupied
5.7	Homeowners Policy Conditions
	Standard Mortgage Clause
5.8	Homeowners Policy Endorsements
	Business Pursuits (HO 24 71)
	Home Day Care (HO 04 97)
	Personal Injury (HO 24 82)
	Personal Property Replacement Cost - Pennsylvania (HO 23 63)
	Watercraft (HO 24 75)
	Identity Theft
	Water and Sewer Backup
	Special Provisions - Pennsylvania (HO 01 37)
	Limited Fungi, Wet or Dry Rot, or Bacteria (HO 04 26, HO 04 27)
	Permitted Incidental Occupancies (HO 04 42)
	Identity Fraud Expense (HO 04 55)
	Earthquake Coverage (HO 04 54)
	Scheduled Personal Property/Personal Articles Floater (HO 04 61)
6.0 PERSONAL AUTOMOBILE POLICY (10%)	
6.1	Personal Automobile Policy (75 Pa. C.S. Ch. 17 §§ 1701-1799)
	Definitions
	General Provisions
	Conditions
	Duties After an Accident
	Endorsements
	Amendment of policy provisions – Pennsylvania (PP 01 51)
	Towing and labor costs (PP 03 03)
	Extended non-owned coverage for named individual (PP 03 06)
	Miscellaneous type vehicle (PP 03 23)
	Joint ownership coverage (PP 03 34)
6.2	Motor Vehicle Financial Responsibility Law (75 Pa. C.S. Ch. 17 §§ 1701-1799)
6.3	Personal Automobile Policy Liability ('05)
	Tort Election (Full or limited) (75 Pa. C.S. Ch. 17 §§ 1705)
	Bodily Injury and Property Damage
	Supplementary Payments
	Persons Insured
	Exclusions
6.4	Personal Injury Protection/First Party Benefits (75 Pa.

	C.S. Ch. 17 §§ 1711-1725)
6.5	Pennsylvania Assigned Risk Plan (75 Pa. C.S. 1741-1744)
6.6	Uninsured/Underinsured Motorist Coverage (40 P.S. § 2000; 75 Pa. C.S. 1731, 1733-1734, 1736, 1738)
6.7	Physical Damage (75 Pa. C.S. Ch. 17 §§ 1792)
6.8	Proof of coverages (75 Pa. C.S. Ch. 17 §§ 1781-1787)
7.0 COMMERCIAL AUTOMOBILE POLICY ('13) (5%)	
7.1	Commercial Automobile Policy (75 Pa. C.S. Ch. 17 §§ 1701 et seq) Definitions Provisions and Conditions Duties After an Accident Endorsements
7.2	Commercial Automobile Policy Liability Bodily Injury and Property Damage Supplementary Payments Persons Insured Exclusions
7.3	Physical Damage
7.4	Other Commercial Automobile forms (e.g., Motor Carrier, Auto Dealers)
7.5	Proof of coverages (75 Pa. C.S. Ch. 17 §§ 1781-1787)
7.6	Selected endorsements Lessor – additional insured and loss payee (CA 20 01) Mobile equipment (CA 20 15) Drive other car coverage (CA 99 10) Individual named insured (CA 99 17)
7.7	Commercial carrier regulations The Motor Carrier Act of 1980 Endorsement for motor carrier policies of insurance for public liability (MCS-90)
8.0 COMMERCIAL PROPERTY POLICIES ('12) (7%)	
8.1	Commercial Package Policy Purpose Definition Coverage parts
8.2	Commercial Policy Components Declarations Conditions Insuring Agreements Exclusions Interline Endorsements
8.3	Commercial Property Forms Coverage Forms for Building and Business Personal Property Builders Risk Business Income Extra Expense Legal Liability Cause of Loss Forms
8.4	Commercial Property Endorsements Ordinance or Law (CP 04 05) Peak Season Limit of Insurance (CP 12 30) Spoilage (CP 04 40) Value Reporting Form (CP 13 10)
8.5	Commercial Inland Marine Definitions Conditions and Exclusions Coverages (e.g. Transportation, Contractor's Floater,

	Equipment)
8.6	Equipment Breakdown Coverages Equipment Breakdown Protection Coverage Form (EB 00 20) Selected endorsement Actual Cash Value (EB 99 59)
8.7	Farm Property Definitions Conditions and Exclusions Coverages Farm property coverage form ('03) Livestock coverage form Mobile agricultural machinery and equipment coverage form
9.0 COMMERCIAL GENERAL LIABILITY ('13) (7%)	
9.1	Commercial Policy Components Declarations Conditions Interline Endorsements
9.2	Commercial General Liability coverages Bodily Injury and Property Damage Personal and Advertising Injury Medical Payments Fire Damage Supplementary Payments
9.3	Elements of Commercial General Liability Conditions Definitions Exclusions
9.4	Occurrence versus Claims-Made
9.5	Claims-Made Features Trigger Retroactive Date Prior Acts Extended Reporting Periods Claim Information
9.6	Commercial General Liability Exposures Premises and Operations Products and Completed Operations Contractual Liability
10.0 COMMERCIAL CRIME ('15) (2%)	
10.1	Definitions
10.2	Insuring Agreements
10.3	Coverage Form Classifications (types of coverage forms only)
10.4	Other crime coverages Lessees of Safe Deposit Boxes (CR 04 09) Securities Deposited with Others (CR 04 10) Guests' Property (CR 04 11) Safe Depository (CR 04 12)
11.0 BUSINESSOWNERS ('13) POLICY – PROPERTY (3%)	
11.1	Characteristics and purpose
11.2	Businessowners Section I – Property Coverage Exclusions Limits of insurance Deductibles Loss conditions General conditions

	Optional coverages
	Definitions
11.3	Businessowners Section II – Liability
	Coverages
	Exclusions
	Who is an insured
	Limits of insurance
	General conditions
	Definitions
11.4	Businessowners Section III – Common Policy Conditions
11.5	Selected endorsements
	Hired and non-owned auto liability (BP 04 04)
	Protective safeguards (BP 04 30)
	Utility services – direct damage (BP 04 56)
	Utility services – time element (BP 04 57)
12.0 WORKERS' COMPENSATION INSURANCE (5%)	
12.1	Definitions
12.2	Coverages
	Workers' Compensation Insurance
	Employers Liability Insurance
	Other States Insurance
	Self-insured employers and employer groups (77 P.S. § 501)
	State Workers Insurance Fund (77 P.S. § 2601 et seq)
12.3	Benefits (77 P.S. § 511 et seq)
	Death
	Medical
	Survivor
	Rehabilitation
	Lost Wages
12.4	Levels of Disability
	Permanent Partial
	Permanent Total
	Temporary Partial
	Temporary Total
	Impairment Rating
12.5	Accident versus Occupational Disease and Illness
12.6	Federal Laws
	Federal Employers Liability Act (FELA) (45 USC 51- 60)
	Jones Act (46 USC 688)
	Longshore and Harbor Workers' Compensation Act (33 USC 904)
	Migrant Farm Workers
	Federal Mine Safety and Health Act (30 USC 801-944)
12.7	Pennsylvania Workers Compensation Act (Title 77)
	Exclusive remedy (77 P.S. §§ 72, 481)
	Employment covered (required, elective) (77 P.S. §§ 1, 21-22, 461-463, 676)
	Covered injuries (77 P.S. §§ 41, 411, 411.2, 431, 602, 631)
	Occupational disease (77 P.S. §§ 27.1, 413)
	Benefits provided (77 P.S. §§ 511, 511.2, 512-514, 516, 531, 541-542, 561-562, 582, 717.1)
	Subsequent injury fund (77 P.S. § 517)
12.8	Rating and Job Classification
	Experience Rating
	Premium Basis
12.9	Claim Reporting Procedures
13.0 OTHER TYPES OF PROPERTY AND CASUALTY INSURANCE (8%)	

13.1	Specialty Liability Insurance
	Directors and Officers
	Professional/Errors and Omissions
	Employment Practices
	Employee Benefits
	Internet Liability and Network Protection
13.2	Surety Bonds
	Types
	Parties to a Bond
13.3	Personal Umbrella, Commercial Umbrella, and Excess Policies (DL 98 01, CU 00 01)
	Underlying Limits
	Self-Insured Retention
	Defense Costs
	Follow Form
13.4	Farmowners/Ranchowners Policy
13.5	Mobile Home Policy
13.6	Purpose of Difference in Conditions
13.7	Flood Insurance
	Private vs. NFIP
	Eligibility
	Coverage
	Limits
	Deductibles
13.8	Residual markets including FAIR Plans (40 P.S. §§ 1600.101-.103)
13.9	Alternative funding mechanisms
	Risk retention groups (40 P.S. §§ 991.1501-.1506)
	Risk purchasing groups (40 P.S. §§ 991.1508-.1512)
13.10	Federal Crop Insurance (RMA)
13.11	Ocean Marine
	Major coverages
	Hull insurance
	Cargo insurance
	Freight insurance
	Implied warranties
	Perils
	General and particular average
	Protection and Indemnity
13.12	Other policies
	Aircraft hull
	Aircraft liability
	Boatowners
	Personal watercraft
	Recreational vehicles

**PENNSYLVANIA PRODUCER'S EXAMINATION FOR
SURPLUS LINES INSURANCE
SERIES 16-09**

60 Items - 80 Minutes

1.0 INSURANCE REGULATION 20% (12 ITEMS)	
1.1	Licensing regulation for surplus lines
	Purpose (40 P.S. § 991.1601)
	Definitions (40 P.S. § 991.1602)
	Who may be licensed (40 P.S. §§ 991.1603, .1615)
	Individuals



	Corporations and partnerships
	Current licensing requirements (40 P.S. § 991.1615(b))
	Disciplinary actions
	Grounds (40 P.S. § 991.1623)
	Penalties (40 P.S. §§ 310.91, 1171.11, 991.1624-.1625)
	Renewals (40 P.S. § 991.1615)
	Authority of license (40 P.S. §§ 991.1616)
1.2	Unfair insurance practices (40 P.S. §§ 1171.1-.11, 1171.13-.15)
1.3	Act 147 of 2002 (40 P.S. § 310.11; 40 P.S. §§ 310.71-310.74)
	Prohibited acts (40 P.S. § 310.11)
	Commissions and fees (40 P.S. §§ 310.72-310.74)
	Producer disclosure (40 P.S. § 310.71)
2.0 SURPLUS LINES MARKETS AND PRACTICES 80% (48 ITEMS)	
2.1	Nonadmitted market
	Insurance exchanges
	Foreign insurers
2.2	Alien insurers
	London market
	Lloyd's of London
	Other London companies
	Other alien markets
2.3	Alternative markets
	Risk retention groups (40 P.S. §§ 991.1501-1506)
	Purchasing groups (40 P.S. §§ 991.1502, .1508-1512)
	Independently procured insurance (40 P.S. § 991.1602, .1622)
2.4	Eligible surplus lines insurers
	Requirements (40 P.S. § 991.1605; 31 Pa. Code Ch. 124.9-.10)
	List of eligible surplus lines insurers (40 P.S. § 991.1605(b))
	Withdrawal of eligibility (40 P.S. § 991.1607)
	Service of process (40 P.S. § 991.1624)
2.5	Surplus lines coverages
	Characteristics and uses
	Types of coverages available
2.6	Requirements for placement of surplus lines insurance (40 P.S. §§ 991.1604, 991.1612)
	Diligent search
	Declarations (40 P.S. § 991.1609; 31 Pa. Code Ch. 124.5-.6)
	Exempt risks (40 P.S. § 991.1610, 991.1604)
	Notice to insured (40 P.S. § 991.1608, 31 Pa. Code § 124.2)
	Unlicensed insurer
	Pennsylvania Property and Casualty Insurance Guaranty Association (40 P.S. §§ 991.1801-.1820)
	Evidence of insurance (40 P.S. § 991.1612; 31 Pa. Code Ch. 124.4)
2.7	Authority of surplus lines licensee
	Binding (40 P.S. §§ 991.1614, .1618; 31 Pa. Code § 124.3)
2.8	Records of licensee
	Content of records (40 P.S. § 991.1619(a))
	Maintenance (40 P.S. § 991.1619(b), (c))
	Reporting (40 P.S. § 991.1620, 991.1621)
2.9	Surplus lines tax (40 P.S. §§ 991.1621-1622)
	Amount

	Collection
	Remittance
	Tax report
2.10	Surplus lines advisory organization (40 P.S. § 991.1611)
	Surplus lines stamping fee
	Functions

**PENNSYLVANIA PRODUCER'S EXAMINATION FOR
TITLE INSURANCE
SERIES 16-10**

60 Items - 80 Minutes

1.0 INSURANCE REGULATION 12%	
1.1	Licensing
	Process (40 P.S. § 310.5)
	Persons to be licensed
	General requirements (40 P.S. §§ 310.5-310.8)
	Title producer additional requirements (40 P.S. §§ 910-24, 24.1, 910.26.1, 910.07)
	Appointment procedures (40 P.S. §§ 310.71, 910-26)
	Maintenance and duration
	Expiration (40 P.S. § 910-26)
	Renewal (40 P.S. § 310.8)
	Reporting of actions (40 P.S. § 310.78)
	Assumed names (40 P.S. § 310.7)
	Address change (40 P.S. § 310.11(19))
	Continuing education (40 P.S. § 910-26)
	Disciplinary actions
	Cease and desist order (40 P.S. § 1171.9)
	Revocation, suspension, nonrenewal or denial of license (40 P.S. § 310.91)
	Fines (40 P.S. §§ 310.91, 1171.11)
1.2	State regulation
	Commissioner's general duties and powers (40 P.S. §§ 310.2, 1171.7)
	Company regulation
	Solvency (40 P.S. §§ 910-32-35)
	Rates (40 P.S. §§ 910-37-39)
	Unfair claims settlement practices (40 P.S. § 1171.5(a)(10))
	Examination of title required (40 P.S. § 910-7)
	Producer regulation
	Charges for extra services (31 Pa. Code Ch. 125)
	Unfair inducements and marketing practices in obtaining title insurance business (40 P.S. § 910-31; 31 Pa. Code Ch. 125)
	Record keeping (40 P.S. § 910-27)
	Prohibited acts (40 P.S. § 310.11)
	Unfair insurance trade practices
	Rebates and Inducements (40 P.S. §§ 310.45, 310.46, 1171.5(a)(8))
	Misrepresentation (40 P.S. §§ 310.47-.48, 1171.5(a)(1), (2))
	Twisting (40 P.S. § 473)
	False advertising (40 P.S. §§ 910-47, 1171.5; 31 Pa. Code Ch. 51)
	Defamation (40 P.S. § 1171.5(a)(3); 31 Pa. Code Ch.



	51)
	Boycott, coercion or intimidation (40 P.S. § 1171.5(a)(4))
	Unfair discrimination (40 P.S. § 1171.5)
1.3	Federal regulation
	Fair Credit Reporting Act (15 USC 1681-1681d)
	Fraud and false statements (18 USC 1033, 1034)
2.0 GENERAL INSURANCE 3%	
2.1	Concepts
	Risk management key terms
	Risk
	Exposure
	Hazard
	Peril
	Loss
	Methods of handling risk
	Avoidance
	Retention
	Sharing
	Reduction
	Transfer
	Elements of insurable risks
	Adverse selection
	Insurable interest
	Law of large numbers
	Reinsurance
2.2	Producers
	Law of agency
	Insurer as principal
	Producer/insurer relationship
	Authority and powers of producers
	Express
	Implied
	Apparent
	Responsibilities to the applicant/insured
2.3	Contracts
	Elements of a legal contract
	Offer and acceptance
	Consideration
	Competent parties
	Legal purpose
	Distinct characteristics of an insurance contract
	Contract of adhesion
	Aleatory contract
	Personal contract
	Unilateral contract
	Conditional contract
	Legal interpretations affecting contracts
	Ambiguities in a contract of adhesion
	Reasonable expectations
	Indemnity
	Utmost good faith
	Representations/misrepresentations
	Warranties
	Concealment
	Fraud
	Waiver and estoppel
3.0 REAL PROPERTY 10%	

3.1	Concepts, principles and practices
	Definition of real property
	Types of real property
	Title to real property
	Marketable title
3.2	Acquisition and transfer of real property
	Conveyances
	Encumbrances
	Adverse possession
	Condemnation
	Riparian Rights
	Escheats
	Involuntary transfer
	Abandonment
	Judicial sales
	Decedents' estates
	Intestate
	Testate
	Trusts
	Types of joint ownership
	Tenants in common
	Joint tenancy
	Tenants by the entirety
	Acknowledgments
	Legal capacity of parties
	Individuals
	Corporations
	General partnerships
	Limited partnerships
	Fictitious names
	Trust agreements
	Limited Liability Company (LLC)
3.3	Legal descriptions
	Types of legal descriptions
	Types of measurements used
	Language of legal descriptions
	Structure and format
	Interpretation
4.0 TITLE INSURANCE 23%	
4.1	Title insurance principles
	Risks covered by title insurance
	Risk of error in public records
	Hidden off-record title risks
	Risk of omission and commission by producer
	Entities that can be insured; need for insurance
	Individual
	Commercial
	Interests that can be insured
	Fee simple estate
	Leasehold estate
	Life estate
	Easements
	Title insurance forms
	Commitments
	Owner's policy
	Loan policy
	Leasehold policy
	Enhanced policies

	Title insurance policy structure and provisions
	Insuring provisions
	Schedule A
	Schedule B – Exceptions from coverage
	Exclusions from coverage
	Conditions and stipulations
	Endorsements
4.2	Title searching techniques
	Hard copy index
	Computer index
	Chain sheet
5.0 TITLE EXCEPTIONS AND PROCEDURES FOR CLEARING TITLE 21%	
5.1	Principles and concepts
	General exceptions
	Voluntary and involuntary liens
	Federal liens
	Judgments
	Taxes and assessments
	Surveys
	Condominiums
	Water rights
	Mineral rights
	Equitable interests
	Attachments
	Executions
	Covenants
	Conditions
	Restrictions
5.2	Special problem areas and concerns
	Acknowledgments
	Mechanic's lien
	Bankruptcy
	Probate
	Good faith
	Foreclosure
	Claims against the title
	Lis pendens
5.3	Principle of clearing title
	Releases
	Assignments
	Subordinations
	Affidavits
6.0 REAL ESTATE TRANSACTIONS 31%	
6.1	Escrow principles
	Escrow terminology
	Types of escrows
	Escrow contracts
	Fiduciary responsibilities of Title Agents (40 P.S. §§ 310.96, 910-24.2)
6.2	Document preparation regulations and requirements
	Deeds
	Mortgages
	Notes
	Releases
	Acknowledgment forms
6.3	Settlement/closing procedures for all types of closings
	Scheduling of closing
	Types of documents used

	FHA requirements
	VA requirements
	Real Estate Settlement Procedures Act (RESPA)
	Insured closing protection
	Recording and disbursement procedures
	Settlement statement, lender and government entity requirements
	Contract sales
	All-inclusive trust deed
	Lot sales
	Loan closings
	Exchanges (including 1031)
6.4	Recording
	Types of records
	Types of recording systems
	Requirements to record
	Recording steps
	Acknowledgments
	Presumptions

**PENNSYLVANIA PRODUCER'S EXAMINATION FOR
PERSONAL LINES INSURANCE
SERIES 16-16**

100 Items - 120 Minutes

1.0 INSURANCE REGULATION (17%)	
1a	Licensing
	Process and types
	Requirements (40 P.S. § 310.1, 310.3-310.14)
	Resident/nonresident (40 P.S. § 310.3-310.5, 310.10)
	Temporary license (40 P.S. § 310.9)
	Managers and exclusive general agents (40 P.S. § 310.1, 310.31)
	Maintenance and duration
	Change in address (40 P.S. § 310.11(19))
	Renewal (40 P.S. § 310.8)
	Duty to report administrative or criminal actions (40 P.S. § 310.78)
	Assumed names (40 P.S. § 310.7)
	Continuing education (40 P.S. § 310.8(b), 310.6(a), 31 Pa. Code Ch. 39a)
	Waiver due to military or extenuating circumstances (40 P.S. § 310.8)
	Disciplinary actions
	License denial, nonrenewal, suspension, or revocation (40 P.S. § 310.91, 310.11)
	Penalties and fines for violations (40 P.S. §§ 310.12, 310.41a, 310.91, 1171.11)
	Cease and desist order (40 P.S. §§ 310.91, 1171.9)
	Civil
	Criminal
	Hearings
	Consent agreement
1c	State regulation
	Acts constituting insurance transactions
	Negotiate, sell, solicit (40 P.S. §§ 310.1, 310.3, 310.8, 310.11)



	Commissioner's general duties and powers (40 P.S. §§ 310.2, 1171.7)
	Company regulation
	Certificate of authority (40 P.S. §§ 47, 47a, 420)
	Solvency (40 P.S. §§ 72, 112)
	Policy forms and rates (40 P.S. §§ 510, 776.1-776.7, 1181-1199, 1221-1238)
	Unfair claims settlement practices (40 P.S. § 1171.5(a)(10); 31 Pa. Code Ch. 146)
	Producer regulation
	Fiduciary responsibility (40 P.S. § 310.96; 31 Pa. Code Ch. § 37.81)
	Examination of books and records (40 P.S. § 323.3-4)
	Producer disclosure requirements (40 P.S. § 310.71(b))
	Commissions and fees (40 P.S. §§ 310.72-310.74)
	Prohibited acts (40 P.S. § 310.11)
	Appointment procedures
	Producer appointment (40 P.S. § 310.71, 31 Pa Code 37.61)
	Appointment termination (40 P.S. § 310.71a)
	Unfair insurance practices (40 P.S. §§ 1171.1-1171.5)
	Rebates and inducements (40 P.S. §§ 310.45, 310.46, 1171.5(a)(8))
	Misrepresentation (40 P.S. §§ 310.47-.48, 1171.5(a)(1),(2))
	Twisting (40 P.S. §§ 473)
	False advertising (40 P.S. § 1171.5; 31 Pa. Code Ch. 51)
	Defamation (40 P.S. § 1171.5(a)(3); 31 Pa. Code Ch. 51)
	Boycott, coercion or intimidation (40 P.S. § 1171.5(a)(4))
	Misappropriation of funds (40 P.S. §§ 310.11(4), 310.42)
	Unfair discrimination (40 P.S. § 1171.5; 31 Pa. Code § 145.4)
	Agency Termination (40 P.S. § 241, Act 143)
	Privacy of consumer financial information (40 P.S. § 310.77(a); 31 Pa. Code §§ 146a.1-.44)
	Insurance fraud regulation (40 P.S. §§ 325.1-325.62; 18 Pa. C.S. § 4117)
1b	Federal regulation
	Fair Credit Reporting Act
	Fraud and False Statements (18 USC Sections 1033 and 1034)
	Privacy (Gramm-Leach-Bliley)
	Other federal regulations (e.g., Do Not Call List; https://www.donotcall.gov/)
2.0 GENERAL INSURANCE CONCEPTS (13%)	
2a	Risk
	Methods of Handling Risk (e.g., Avoidance, Retention, Sharing, Reduction, Transfer)
	Elements of Insurable Risks
	Definitions (e.g., Risk, Hazard, Peril, Loss)
2b	Classifications of Insurers
	Mutual, Stock
	Admitted, Non-Admitted
	Foreign, Domestic, Alien
2c	Elements of a Contract
	Consideration
	Competent Parties

	Legal Purpose
	Offer
	Acceptance
2d	Authority and Powers of Producers
	Express
	Implied
	Apparent
	The Law of Agency
2e	Legal Interpretations Affecting Contracts
	Reasonable Expectations
	Indemnity
	Good Faith
	Fraud
	Warranties, Representations, Misrepresentations, and Concealment
3.0 PROPERTY AND CASUALTY INSURANCE BASICS (25%)	
3.1	Insurable Interest
3.2	Damages
	Compensatory versus Punitive
	General versus Special
3.3	Liability
	Absolute
	Strict
	Vicarious
3.4	Underwriting
	Purpose
	Process
	Results
3.5	Rate Development
	Types
	Components
	Basis
3.6	Types of Hazards
3.7	Types of Loss
	Direct
	Indirect
3.8	Loss valuation
	Actual Cash Value
	Replacement Cost
	Functional Replacement Cost
	Market Value
	Agreed Value
	Valued Policy
3.9	Basic Types of Construction
3.10	Negligence
	Torts
	Elements of a Negligent Act
	Defense Against Negligence
3.11	Accident versus Occurrence
3.12	Policy Structure
	Declarations
	Definitions
	Insuring Agreement
	Supplementary Coverage
	Conditions
	Exclusions
	Endorsements
3.13	Policy Conditions

	Insureds
	Policy Period
	Policy Territory
	Cancellation and Non-Renewal (40 P.S. 1171.5 (a)(9); 31 Pa Code Ch. 59; 40 P.S. §991.2001 et seq.)
	Deductibles
	Other insurance (e.g. Primary and Excess, Pro Rata, Nonconcurrency, Contribution by Equal Shares)
3.14	Limits of Liability
	Per Accident
	Per Occurrence
	Per Person
	Aggregate
	Split
	Combined Single Limit
3.15	Coinsurance
	Purpose
	Definition
	Calculation
	Penalties
	Total versus Partial Loss
3.16	Specific, Scheduled, and Blanket Insurance
3.17	Named Insured Provisions
	First Named Insured versus Other Insureds
	Duties After Loss
	Assignment
	Waiver of Rights
3.18	Insurer Provisions
	Liberalization
	Subrogation
	Claim Settlement Options
	Duty to Defend
3.19	Third-Party Provisions
	Loss Payable Clause
	No Benefit to the Bailee
	Leinholder's rights
3.20	Pennsylvania Laws, Regulations and Required Provisions
	Pennsylvania Property and Casualty Insurance Guaranty Association (40 P.S. §§ 991.1801-.1820)
	Standard fire policy (40 P.S. § 636)
	Cancellation and nonrenewal
	Private residential (40 P.S. § 1171.5(a)(9); 31 Pa. Code Ch. 59.6)
	Private passenger auto (40 P.S. § 991.2001 et seq.)
	Basic property insurance – death of named insured (40 P.S. § 636.1(a))
	Binders (40 P.S. § 636)
	Insurance consultation services exemption (40 P.S. §§ 1841-1844)
	Federal Terrorism Risk Insurance Program (15 USC 6701; Public Law 107-297, 109-144, 110-160)
4.0 DWELLING POLICY CONCEPTS (9%)	
4a	Dwelling Policy ('14)
	Characteristics
	Eligibility
	Purpose
	Policy Definitions
4b	Coverage Forms Specifying Perils Insured Against
	DP-1 Basic

	DP-2 Broad
	DP-3 Special
4c	Property Coverages
	Dwelling
	Other Structures
	Personal Property
	Fair Rental Value
	Additional Living Expense
4d	Dwelling Policy Exclusions
4e	Dwelling Policy Conditions
4f	Dwelling Policy Endorsements
	Special Provisions - Pennsylvania (DP 01 37)
	Automatic Increase in Insurance Coverage (Inflation Protection) (DP 04 11)
	Dwelling Under Construction (DP 11 43)
	Theft Coverage (DP 04 72)
	Personal Liability Supplement
5.0 HOMEOWNERS POLICY CONCEPTS (15%)	
5.1	Homeowners Policy ('11)
	Characteristics
	Eligibility
	Purpose
	Policy Definitions
5.2	Perils Insured Against
	Basic
	Broad
	Special
5.3	Homeowners Policy Coverage Forms
	Broad (HO-2)
	Special (HO-3)
	Contents Broad (HO-4)
	Unit-Owners (HO-6)
	Modified Coverages (HO-8)
5.4	Property Coverages
	Dwelling
	Other Structures
	Personal Property
	Loss of Use
	Additional Coverages
5.5	Liability Coverages
	Personal Liability
	Medical Payments to Others
5.6	Homeowners Policy Exclusions
	Vacant versus Unoccupied
5.7	Homeowners Policy Conditions
	Standard Mortgage Clause
5.8	Homeowners Policy Endorsements
	Business Pursuits (HO 24 71)
	Home Day Care (HO 04 97)
	Personal Injury (HO 24 82)
	Personal Property Replacement Cost - Pennsylvania (HO 23 63)
	Watercraft (HO 24 75)
	Identity Theft
	Water and Sewer Backup
	Special Provisions - Pennsylvania (HO 01 37)
	Limited Fungi, Wet or Dry Rot, or Bacteria (HO 04 26, HO 04 27)



	Permitted Incidental Occupancies (HO 04 42)
	Identity Fraud Expense (HO 04 55)
	Earthquake Coverage (HO 04 54)
5.9	Scheduled Personal Property/Personal Articles Floater (HO 04 61)
6.0 PERSONAL AUTOMOBILE POLICY (17%)	
6.1	Personal Automobile Policy (75 Pa. C.S. Ch. 17 §§ 1701-1799)
	Definitions
	General Provisions
	Conditions
	Duties After an Accident
	Endorsements
	Amendment of policy provisions – Pennsylvania (PP 01 51)
	Towing and labor costs (PP 03 03)
	Extended non-owned coverage for named individual (PP 03 06)
	Miscellaneous type vehicle (PP 03 23)
	Joint ownership coverage (PP 03 34)
6.2	Motor Vehicle Financial Responsibility Law (75 Pa. C.S. Ch. 17 §§ 1701-1799)
6.3	Personal Automobile Policy Liability ('05)
	Tort Election (Full or limited) (75 Pa. C.S. Ch. 17 §§ 1705)
	Bodily Injury and Property Damage
	Supplementary Payments
	Persons Insured
	Exclusions
6.4	Personal Injury Protection/First Party Benefits (75 Pa. C.S. Ch. 17 §§ 1711-1725)
6.5	Pennsylvania Automobile Insurance Plan (75 Pa. C.S. 1741-1744)
6.6	Uninsured/Underinsured Motorist Coverage (40 P.S. § 2000; 75 Pa. C.S. 1731, 1733-1734, 1736, 1738)
6.7	Physical Damage (75 Pa. C.S. Ch. 17 §§ 1792)
6.8	Proof of coverages (75 Pa. C.S. Ch. 17 §§ 1781-1787)
7.0 OTHER TYPES OF PROPERTY AND CASUALTY INSURANCE (4%)	
7.1	Personal Umbrella and Excess Policies (DL 98 01)
	Underlying Limits
	Self-Insured Retention
	Defense Costs
	Follow Form
7.2	Mobile Home Policy
7.3	Purpose of Difference in Conditions
7.4	Flood Insurance
	Private vs. NFIP
	Eligibility
	Coverage
	Limits
	Deductibles
7.5	Residual markets including FAIR Plans (40 P.S. §§ 1600.101-.103)
7.6	Other policies
	Boatowners
	Personal watercraft
	Recreational vehicles

SERIES 16-17

60 Items - 80 Minutes

1.0 INSURANCE REGULATION 20%	
1.1	Licensing
	Process (40 P.S. § 626.3)
	Types of licensees
	Viatical settlement broker (40 P.S. § 626.2)
	Viatical settlement provider (40 P.S. § 626.2)
	Maintenance and duration
	Renewal (40 P.S. § 626.3(e))
	Disciplinary actions
	Cease and desist order (40 P.S. §§ 1171.8-.10)
	Revocation, suspension or denial of license (40 P.S. § 626.4)
	Penalties (40 P.S. § 1171.11, 626.12)
1.2	State regulation
	Commissioner's general duties and powers (40 P.S. §§ 310.2, 1171.7)
	Company regulation
	Solvency (40 P.S. §§ 72, 112)
	Policy forms (40 P.S. §§ 510, 776.1-776.7)
	Unfair claims settlement practices (40 P.S. § 1171.5(a)(10); 31 Pa. Code Ch. 146)
	Licensee regulation
	Fiduciary responsibility (40 P.S. § 310.96)
	Examination of books and records (40 P.S. §§ 626.16, 1171.5)
	Unfair insurance practices
	Rebates and Inducements Prohibited (40 P.S. §§ 310.45, 310.46, 1171.5(a)(8))
	Misrepresentation (40 P.S. §§ 310.47-.48, 1171.5(a)(1),(2))
	Twisting (40 P.S. §§ 473, 1171.4)
	False advertising (40 P.S. § 1171.5; 31 Pa. Code Ch. 51)
	Defamation (40 P.S. § 1171.5(a)(3); 31 Pa. Code Ch. 51)
	Boycott, coercion or intimidation (40 P.S. § 1171.5(a)(4))
	Misappropriation of funds (40 P.S. §§ 310.11(4), 310.42, 310.96)
	Unfair discrimination (40 P.S. § 1171.5; 31 Pa. Code § 145.4)
	Privacy of consumer financial and health information (31 Pa. Code §§ 146a.1-.44, 146b)
	Insurance fraud regulation (40 P.S. §§ 325.1-.3, .21-.24, .41-.47, .61-.62; 18 Pa. C.S. 4117)
	Fraudulent viatical settlement act (40 P.S. § 626.2)
1.3	Federal regulation
	Fraud and false statements (18 USC §§ 1033, 1034)
	State securities regulation
2.0 GENERAL INSURANCE 5%	
2.1	Concepts
	Risk management key terms
	Risk
	Exposure
	Hazard
	Peril

	Loss
	Methods of handling risk
	Avoidance
	Retention
	Sharing
	Reduction
	Transfer
	Elements of insurable risks
	Adverse selection
	Law of large numbers
	Reinsurance
2.2	Contracts
	Elements of a legal contract
	Offer and acceptance
	Consideration
	Competent parties
	Legal purpose
	Distinct characteristics of an insurance contract
	Contract of adhesion
	Aleatory contract
	Personal contract
	Unilateral contract
	Conditional contract
	Legal interpretations affecting contracts
	Ambiguities in a contract of adhesion
	Reasonable expectations
	Indemnity
	Utmost good faith
	Representations/misrepresentations
	Warranties
	Concealment
	Fraud
	Waiver and estoppel
3.0 LIFE INSURANCE POLICIES 25%	
3.1	Term life insurance
	Level term
	Annual renewable term
	Level premium term
	Life expectancy contract
	Term-to-65 contract
	Decreasing term
3.2	Whole life insurance
	Continuous premium (straight life)
	Limited payment
	Single premium
	Current assumption
3.3	Flexible premium policies
	Adjustable life
	Universal life
	Equity indexed universal life
	Variable universal life
3.4	Specialized policies
	Joint life (first-to-die)
	Survivorship life (second-to-die)
3.5	Group life insurance
	Characteristics of group plans
	Types of plan sponsors
	Group underwriting requirements

	Conversion to individual policy (40 P.S. § 532.7)
4.0 LIFE INSURANCE POLICY PROVISIONS, OPTIONS AND RIDERS 15%	
4.1	Standard provisions (40 P.S. § 510)
	Ownership
	Assignment
	Entire contract (d)
	Modifications
	Right to examine (free look) (40 P.S. § 510c(a))
	Payment of premiums (a)
	Grace period (b)
	Reinstatement (k)
	Incontestability (c)
	Misstatement of age (e)
	Exclusions
	Payment of claims (l)
	Prohibited provisions including backdating (40 P.S. § 511)
	Insurable interest (40 P.S. § 512)
4.2	Beneficiaries
	Designation options
	Individuals
	Classes
	Estates
	Minors
	Trusts
	Revocable versus irrevocable
	Common disaster clause
	Spendthrift clause
4.3	Settlement options
	Cash payment
	Interest only
	Fixed-period installments
	Fixed-amount installments
	Life income
	Single life
	Joint and survivor
4.4	Nonforfeiture options
	Cash surrender value
	Extended term
	Reduced paid-up insurance
4.5	Policy loans and withdrawal options
	Cash loans
	Automatic premium loans
	Withdrawals or partial surrenders
4.6	Dividend options
	Cash payment
	Reduction of premium payments
	Accumulation at interest
	One-year term option
	Paid-up additions
	Paid-up insurance
4.7	Disability riders
	Waiver of premium
	Waiver of cost of insurance
	Disability income benefit
4.8	Accelerated (living) benefit provision/rider
	Conditions for payment (31 Pa. Code Ch. 90f.3)
	Effect on death benefit (31 Pa. Code Ch. 90f.3)
	Exclusions and restrictions (31 Pa. Code Ch. 90f.4)

4.9	Riders covering additional insureds
	Spouse/other-insured term rider
	Children's term rider
	Family term rider
4.10	Riders affecting the death benefit amount
	Accidental death
	Guaranteed insurability
	Cost of living
	Return of premium
5.0 VIATICAL SETTLEMENT PRINCIPLES AND PRACTICES 35%	
5.1	Parties to a viatical settlement (40 P.S. § 626.2)
	Viator
	Viatical settlement provider
	Viatical settlement broker
	Viatical settlement purchaser
	Financing entity
	Independent escrow agent
5.2	Definitions (40 P.S. § 626.2)
	Chronically ill
	Terminally ill
	Viatical settlement contract
	Related provider trust
5.3	Application process
	Disclosures (including Broker commission disclosure) (40 P.S. § 626.7)
	Required documents (40 P.S. § 626.8)
	Confidentiality (40 P.S. § 626.6)
5.4	Procedure
	Rules of conduct (40 P.S. § 626.8)
	Viator proceeds (40 P.S. § 626.8(i))
	Advertising (40 P.S. § 626.2)
	Right to rescind (40 P.S. § 626.7(a)(5), .8(h))
	Prohibited activities (40 P.S. § 626.9)

**PENNSYLVANIA PUBLIC INSURANCE ADJUSTER EXAMINATION
SERIES 16-19**

60 Items - 80 Minutes

1.0 INSURANCE REGULATION (15%)

1.1	Licensing
	Definitions (63 P.S. § 1601)
	Application procedures and requirements (63 P.S. §§ 1602.1, 1602.2, 1602.5)
	Fees
	Fingerprinting
1.2	Qualifications (63 P.S. § 1602)
1.3	Surety bond (63 P.S. § 1604)
1.4	Maintenance and duration
	Continuing education requirements (63 P.S. § 1602.4)
	Renewal procedures (63 P.S. § 1602.4)
	Contract requirements (63 P.S. § 1605)
1.5	Disciplinary actions
	Cease and desist orders (40 P.S. §§ 1171.8-.10)
	Prohibited acts (63 P.S. § 1606)
	Penalties for violations (63 P.S. §§ 1606, 1607)
	Change in address (63 P.S. § 1606(18))
1.6	Claim settlement laws and regulations (40 P.S. §§

	1171.1-.11, .13; 31 Pa. Code §§ 146.1-.10)
1.7	Role of the adjuster
	Duties and responsibilities
	Independent adjuster versus public adjuster
	Resident versus nonresident public adjuster
	Relationship to the legal profession
1.8	Federal Regulation
	Fraud and False Statements (18 USC Sections 1033 and 1034)
	Privacy (Gramm-Leach-Bliley)

2.0 GENERAL INSURANCE CONCEPTS (14%)

2.1	Classifications of Insurers
	Admitted, Non-Admitted
	Foreign, Domestic, Alien
2.2	Elements of a Contract
	Consideration
	Competent Parties
	Legal Purpose
	Offer
	Acceptance
2.3	Legal Interpretations Affecting Contracts
	Reasonable Expectations
	Indemnity
	Utmost Good Faith
	Fraud
	Warranties, Representations, Misrepresentations, and Concealment
2.4	Pennsylvania laws, regulations and required provisions
	Pennsylvania Property and Casualty Insurance Guaranty Association (40 P.S. §§ 991.1801-.1820)
	Standard fire policy (40 P.S. § 636)
	Cancellation and nonrenewal (Act 205 40 P.S. 1171.5 & Act 86 40 P.S. 3401)
	Private residential (40 P.S. § 1171.5(a); 31 Pa. Code Ch. 59)
	Commercial (40 P.S. §§ 3401-3407; 31 Pa. Code §§ 113.81-.88)
	Basic property insurance – death of named insured (40 P.S. § 636.1)
	Binders (40 P.S. § 636)
	Insurance consultation services exemption (40 P.S. §§ 1841-1844)
	Federal Terrorism Insurance Program (15 USC 6701; Public Law 107-297, 109-144, 110-160)

3.0 PROPERTY AND CASUALTY INSURANCE BASICS (19%)

3.1	Types of Hazards
3.2	Types of Perils
	Named
	Special
3.3	Types of Loss
	Direct
	Indirect
3.4	Loss Valuation
	Actual Cash Value
	Replacement Cost
	Functional Replacement Cost



	Market Value
	Agreed Value
	Valued Policy
3.5	Basic Types of Construction
3.6	Negligence
	Elements of a Negligent Act
	Defense Against Negligence
3.7	Accident versus Occurrence
3.8	Policy Structure
	Declarations
	Definitions
	Insuring Agreement
	Supplementary Coverage
	Conditions
	Exclusions
	Endorsements
3.9	Policy Conditions
	Insureds
	Policy Period
	Policy Territory
	Cancellation and Non-Renewal (40 P.S. 1171.5 (a)(9); 31 Pa Code Ch. 59; 40 P.S. §991.2001 et seq.; 40 P.S. §3401 et seq.)
	Deductibles
	Other Insurance (e.g. Primary and Excess, Pro Rata, Nonconcurrency, Contribution by Equal Shares)
3.10	Coinsurance
	Purpose
	Definition
	Calculation
	Penalties
	Total versus Partial Loss
3.11	Specific, Scheduled, and Blanket Insurance
3.12	Vacant versus Unoccupied
3.13	Named Insured Provisions
	First Named Insured versus Other Insureds
	Duties After Loss
	Assignment
	Waiver of Rights
3.14	Insurer Provisions
	Liberalization
	Claim Settlement Options
	Duty to Defend
3.15	Third-Party Provisions
	Standard Mortgage Clause
	Loss Payable Clause
	No Benefit to the Bailee

4.0 DWELLING POLICY CONCEPTS (6%)

4.1	Dwelling Policy ('14)
	Characteristics
	Eligibility

	Purpose
	Policy Definitions
4.2	Coverage Forms Specifying Perils Insured Against
	DP-1 Basic
	DP-2 Broad
	DP-3 Special
4.3	Property Coverages
	Coverage A - Dwelling
	Coverage B - Other Structures
	Coverage C - Personal Property
	Coverage D - Fair Rental Value
	Coverage E - Additional Living Expense
4.4	Dwelling Policy Exclusions
4.5	Dwelling Policy Conditions
4.6	Dwelling Policy Endorsements
	Special provisions – Pennsylvania (DP 01 37)
	Automatic Increase in Insurance Coverage (Inflation Protection) (DP 04 11)
	Dwelling Under Construction (DP 11 43)
	Broad Theft Coverage (DP 04 72)

5.0 HOMEOWNERS POLICY CONCEPTS (10%)

5.1	Homeowners Policy ('11 PA Version) – Section I
	Characteristics
	Eligibility
	Purpose
	Policy Definitions
5.2	Perils Insured Against
	Basic
	Broad
	Special
5.3	Homeowners Policy Coverage Forms
	Broad (HO-2)
	Special (HO-3)
	Contents Broad (HO-4)
	Unit-Owners (HO-6)
	Modified Coverages (HO-8)
5.4	Property Coverages
	Coverage A - Dwelling
	Coverage B - Other Structures
	Coverage C - Personal Property
	Coverage D - Loss of Use
	Additional Coverages
5.5	Homeowners Policy Exclusions
5.6	Homeowners Policy Conditions
5.7	Homeowners Policy Endorsements
	Business Pursuits
	Home Day Care (HO 04 97)
	Personal Property Replacement Cost – Pennsylvania (HO 23 63)
	Watercraft
	Special Provisions - Pennsylvania (HO 01 37)

	Limited Fungi, Wet or Dry Rot, or Bacteria (HO 04 26, HO 04 27)
	Permitted Incidental Occupancies (HO 04 42)
5.8	Scheduled Personal Property/Personal Articles Floater (HO 04 61)

6.0 COMMERCIAL PROPERTY POLICIES ('12) (8%)

6.1	Commercial Package Policy
	Purpose
	Definition
	Coverage Parts
6.2	Commercial Policy Components
	Declarations
	Conditions
	Insuring Agreements
	Exclusions
	Interline Endorsements
6.3	Commercial Property Forms
	Coverage Forms for Building and Business Personal Property
	Builders Risk
	Business Income
	Extra Expense
	Legal Liability
	Cause of Loss Forms
6.4	Commercial Property Endorsements
	Ordinance or Law (CP 04 05)
	Peak Season Limit of Insurance (CP 12 30)
	Spoilage (CP 04 40)
	Value Reporting Form (CP 13 10)
6.5	Equipment Breakdown Coverages ('13)
	Equipment breakdown protection coverage form (EB 00 20)
	Selected endorsement
	Actual cash value (EB 99 59)
6.6	Farm Property
	Definitions
	Conditions and Exclusions
	Coverages
	Farm property coverage form ('03)
	Livestock coverage form
	Mobile agricultural machinery and equipment coverage form

7.0 COMMERCIAL INLAND MARINE (3%)

7.1	Definitions
	Conditions and Exclusions
	Coverages (e.g. Transportation, Contractor's Floater, Equipment)

8.0 BUSINESSOWNERS ('13) POLICY – PROPERTY (6%)

8.1	Characteristics and purpose
8.2	Businessowners Section I – Property
	Coverage
	Exclusions
	Limits of insurance

	Deductibles
	Loss conditions
	General conditions
	Optional coverages
	Definitions
8.3	Businessowners Section III – Common Policy Conditions
8.4	Selected endorsements
	Protective safeguards (BP 04 30)
	Utility services – direct damage (BP 04 56)
	Utility services – time element (BP 04 57)

9.0 OTHER TYPES OF INSURANCE POLICIES (4%)

9.1	Farmowners/Ranchowners Policy
9.2	Mobile Home Policy
9.3	Flood Insurance
	Private vs. NFIP
	Eligibility
	Coverage
	Limits
	Deductibles
9.4	Federal Crop (RMA)
9.5	Ocean Marine
	Major coverages
	Hull insurance
	Cargo insurance
	Freight insurance
	Implied warranties
	Perils
	General and particular average
9.6	Other policies
	Aircraft hull
	Boatowners
	Difference in conditions

10.0 ADJUSTMENT PROCESS (15%)

10.1	Claim Notification Process
	Date of Loss
	Location
	Parties Involved
10.2	Investigation and Evaluation of Loss/Claim Information
	Determination of Applicable Coverage
	Inquiry into Relevant Information
	Purpose of Loss Reserves
10.3	Remedies for Disputes
	Appraisal
	Mediation
	Arbitration
	Litigation
10.4	Finalization of Claim
	Denial
	Settlement

	Closing Claim
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**PENNSYLVANIA MOTOR VEHICLE PHYSICAL DAMAGE
APPRAISER EXAMINATION
SERIES 16-20**

100 Items - 200 Minutes

1.0 INSURANCE REGULATION 11%	
1.1	Authority of the Insurance Commissioner (63 P.S. § 860)
1.2	Licensing requirements
	Qualifications (63 P.S. § 853; 31 Pa. Code Ch. 62.2)
	Grounds for license denial (63 P.S. § 856)
	Display (63 P.S. § 861)
1.3	Maintenance and duration (63 P.S. § 854)
1.4	Disciplinary actions
	Suspensions or revocations (63 P.S. § 855-856)
	Fines or imprisonment (63 P.S. § 859)
1.5	Conduct standards (63 P.S. § 861; 31 Pa. Code Ch. 62.3)
1.6	Federal regulation
	Fair Credit Reporting Act (15 USC 1681-1681d)
	Fraud and false statements (18 USC 1033, 1034)
2.0 INSURANCE BASICS 1%	
2.1	Insurance principles and concepts
	Insurable interest
	Causes of loss (perils)
	Direct versus indirect loss
	Valuation
	Actual cash value
	Stated amount
2.2	Common auto policy provisions
	Insureds – named, first named, additional
	Deductibles
	Loss payable clause
	Abandonment
	Salvage
3.0 AUTO INSURANCE 2%	
3.1	Personal auto ('05)
	Coverage for damage to your auto
	Collision
	Other than collision
	Deductibles
	Transportation expenses
	Exclusions
	General provisions
	Selected endorsements
	Miscellaneous type vehicle (PP 03 23)
3.2	Commercial auto ('13)
	Section I – Covered autos
	Section III – Physical damage
	Exclusions
4.0 APPRAISING AUTO PHYSICAL DAMAGE CLAIMS 46%	
4.1	Role of the appraiser (63 P.S. § 860; 31 Pa. Code Ch. 62.1)
4.2	Duties of insured after a loss
	Notice to insurer
	Minimizing the loss
	Proof of loss

	Inspection and appraisal of vehicle (63 P.S. § 861)
	Special requirements
4.3	Determining value and loss
	Adjustment procedure
	Salvage (31 Pa. Code Ch. 62.3)
	Appraisal (31 Pa. Code Ch. 62.3)
	Depreciation
	Repair or replacement (31 Pa. Code Ch. 62.3)
	Repair options and procedures (31 Pa. Code Ch. 62.3)
	"Like kind and quality" (31 Pa. Code Ch. 62.3)
	Aftermarket parts (31 Pa. Code Ch. 62.1; 62.3)
	Partial versus total loss
	Constructive total loss
4.4	Vehicle inspection
	Proper vehicle identification and options ID (63 P.S. § 861)
	Evaluate with regard to circumstances of accident
	Estimate of repairs form
4.5	Vehicle parts and construction
	Body
	Front end
	Rear body
	Quarter panels
	Doors
	Roof
	Bumpers/urethane repairs
	Lamps
	Cowl
	Firewall
	Floor pan
	Rocker panels
	Pillars
	Substructure
	Frame
	Unibody
	Mechanical
	Engine
	Cooling system
	Electrical system/computers
	Exhaust system
	Fuel system
	Heating and air conditioning systems
	Brakes/ABS
	Steering
	Suspension
	Transmission
	Air bags/SRS (seat belts)
	Glass
	Tires
	Interior
	Paint
4.6	Auto arson and fraud

5.0 APPRAISING AUTO PHYSICAL DAMAGE CLAIMS – PRACTICAL APPLICATIONS 40%	
5.1	Vehicle value, loss, parts and construction
	Appraisal (31 Pa. Code Ch. 62.3)
	Repair or replacement (ex. "like-kind and quality",



	aftermarket parts) (31 Pa. Code Ch. 62.3)
	Partial versus total loss
	Constructive total loss
	Body
	Front end
	Rear body
	Quarter panels
	Doors
	Roof
	Bumpers/urethane repairs
	Lamps
	Cowl
	Firewall
	Floor pan
	Rocker panels
	Pillars
	Frame
	Mechanical
	Engine
	Cooling system
	Electrical system/computers
	Exhaust system
	Fuel system
	Heating and air conditioning systems
	Brakes/ABS
	Steering

	Suspension
	Transmission
	Air bags/SRS (seat belts)
	Glass
	Tires/wheels
	Interior
	Seats
	Dash
	Paint and Finish
	Accessories (ex. Graphics, running boards, trailer hitch, bug screens, auxiliary lighting, tinted glass)



EXAM ACCOMMODATIONS OR OUT-OF-STATE TESTING REQUEST INSTRUCTIONS

All examination centers are equipped to provide access in accordance with the Americans with Disabilities Act (ADA) of 1990.

Applicants with disabilities or those who would otherwise have difficulty taking the examination should request for alternative arrangements by [Clicking Here](#).

Requirements for exam accommodation requests:

You are required to submit documentation from the medical authority or learning institution that rendered a diagnosis. Verification must be uploaded to PSI on the letterhead stationery of the authority or specialist and include the following:

- Description of the disability and limitations related to testing
- Recommended accommodation/modification
- Name, title and telephone number of the medical authority or specialist
- Original signature of the medical authority or specialist
- English as a second language: Time and one-half will be approved if you include a letter from your English instructor or sponsoring company (on letterhead), certifying that English is not your primary language.

**MAKE SURE YOU ARE REGISTERED FOR THE EXAMINATION BEFORE
REQUESTING EXAMINATION ACCOMMODATIONS**



PSI Services LLC
3210 E Tropicana
Las Vegas, NV 89121