

**LIFE-GENERAL KNOWLEDGE  
CONTENT OUTLINE**

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

- I. **TYPES OF POLICIES** ..... 9
  - A. **Traditional whole life products**
    - 1. Ordinary (straight) life
    - 2. Limited-pay and single-premium life
    - 3. Adjustable life
  - B. **Interest-sensitive life products**
    - 1. Universal life
    - 2. Variable whole life
    - 3. Variable universal life
    - 4. Interest-sensitive whole life
  - C. **Term life**
    - 1. Level, decreasing, and increasing term
    - 2. Special features
      - a. Renewable
      - b. Convertible
  - D. **Annuities**
    - 1. Single, level, and flexible premium
    - 2. Immediate and deferred
    - 3. Fixed and variable
  - E. **Combination plans and variations**
    - 1. Joint life
    - 2. Survivorship life
- II. **POLICY RIDERS, PROVISIONS, OPTIONS,  
AND EXCLUSIONS** ..... 21
  - A. **Policy riders**
    - 1. Waiver of premium
    - 2. Guaranteed insurability
    - 3. Payor benefit
    - 4. Accidental death and/or accidental death and dismemberment
    - 5. Term riders
    - 6. Other insureds (e.g., spouse, children, nonfamily)
    - 7. Cost of living
  - B. **Policy provisions and options**
    - 1. Entire contract
    - 2. Insuring clause
    - 3. Free look
    - 4. Consideration
    - 5. Owner's rights
    - 6. Beneficiary designations
      - a. Primary and contingent
      - b. Revocable and irrevocable
      - c. Changes
      - d. Common disaster
      - e. Minor beneficiaries
    - 7. Premium Payment
      - a. Modes

- b. Grace period
- c. Automatic premium loan
- d. Level or flexible
- 8. Reinstatement
- 9. Policy loans, withdrawals, partial surrenders
- 10. Nonforfeiture options
- 11. Dividends and dividend options
- 12. Incontestability
- 13. Assignments
- 14. Suicide
- 15. Misstatement of age and gender
- 16. Settlement options

**C. Policy exclusions**

III. **COMPLETING THE APPLICATION, UNDERWRITING,  
AND DELIVERING THE POLICY** ..... 12

**A. Completing the application**

- 1. Required signatures
- 2. Changes in the application
- 3. Consequences of incomplete applications
- 4. Warranties and representations
- 5. Collecting the initial premium and issuing the receipt
- 6. Replacement
- 7. Disclosures at point of sale (i.e. HIPAA, HIV consent)

**B. Underwriting**

- 1. Insurable interest
- 2. Medical information and consumer reports
- 3. Fair Credit Reporting Act
- 4. Risk classification

**C. Delivering the policy**

- 1. When coverage begins
- 2. Explaining the policy and its provisions, riders, exclusions, and ratings to the client

**D. Do Not Call List**

IV. **TAXES, RETIREMENT, AND OTHER INSURANCE  
CONCEPTS** ..... 8

**A. Third-party ownership**

**B. Group life insurance**

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

**C. Retirement plans**

- 1. Tax-qualified plans
- 2. Nonqualified plans

**D. Business insurance**

**E. Social Security benefits and taxes**

**F. Tax treatment of insurance premiums,  
proceeds, dividends**

- 1. Individual life
- 2. Group life
- 3. Modified Endowment Contracts (MECs)

**G. Accelerated Death Benefits—Living Benefits**

**H. Endowments**

# LIFE-HAWAII SPECIFIC CONTENT OUTLINE

## State Statutes, Rules and Regulations

(30 scoreable questions plus 6 pretest questions)

<p><b>I. HAWAII LAWS, RULES, AND REGULATIONS COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY, CASUALTY AND PERSONAL LINES INSURANCE.....20</b></p> <p><b>A. Insurance Commissioner..... (1-2)</b></p> <ul style="list-style-type: none"> <li>1. General powers and duties <i>Ref: 431:2-201 thru 216; 431:3-217</i></li> <li>2. Examination of records <i>Ref: 431:2-301 thru 306</i></li> <li>3. Notice of hearings <i>Ref: 431:2-308; 431:13-106</i></li> <li>4. Penalties <i>Ref: 431:2-203; 431:9A-112, 126, 127, 129; 431:13-201 thru 204</i></li> </ul> <p><b>B. Definitions ..... (2-3)</b></p> <ul style="list-style-type: none"> <li>1. Authorized and unauthorized <i>Ref: 431:8-102 thru 201</i></li> <li>2. Domestic, foreign, and alien <i>Ref: 431:3-101; 431:3-104 thru 105</i></li> <li>3. Stock, reciprocal and mutual <i>Ref: 431:3-106, 108, 110</i></li> <li>4. Certificate of authority <i>Ref: 431:3-201 thru 206</i></li> <li>5. Insurance <i>Ref: 431:1-201 thru 216</i></li> </ul> <p><b>C. Licensing..... (5-6)</b></p> <ul style="list-style-type: none"> <li>1. General qualifications for licensing <i>Ref: 431:9A 101 through 130</i></li> <li>2. Persons required to be licensed <ul style="list-style-type: none"> <li>a. Producer <i>Ref: 431:9A-101 thru 109, 111, 113</i></li> <li>b. Temporary license <i>Ref: 431:9A-111</i></li> <li>c. Nonresident <i>Ref: 431:9A-108</i></li> <li>d. Exemptions <i>Ref: 431:9A-107, 109, 116</i></li> </ul> </li> <li>3. Denial, suspension, revocation of licenses <i>Ref: 431: 9A-112, 126, 127, 129</i></li> <li>4. Renewal of license and continuing education <i>Ref: 431:9A-124</i></li> </ul> <p><b>D. Marketing practices... (8-10)</b></p> <ul style="list-style-type: none"> <li>1. Unfair and deceptive practices <i>Ref: 431:13-101 thru 108</i></li> <li>2. Reporting and accounting for premiums <i>Ref: 431:9A-123.5</i></li> <li>3. Sharing commissions <i>Ref: 431:9A-113</i></li> <li>4. Required records and record retention <i>Ref: 431:9-229; 9A-123, 125</i></li> </ul>	<ul style="list-style-type: none"> <li>5. Controlled business <i>Ref: 431:9A-112.5</i></li> <li>6. Premiums <i>Ref: 431:10-218</i></li> </ul> <p><b>E. Guaranty Associations .....(0-1)</b> <i>Ref: 431:16-201 thru 219</i></p> <p><b>II. HAWAII LAWS, RULES, AND REGULATIONS PERTINENT TO LIFE INSURANCE ONLY ..... 10</b></p> <p><b>A. Marketing methods and practices</b></p> <ul style="list-style-type: none"> <li>1. Replacement <i>Ref: 431: 10D-501 through 509</i> <ul style="list-style-type: none"> <li>a. Definition <i>Ref: 431: 10D-502</i></li> <li>b. Duties of producers <i>Ref: 431: 10D-503</i></li> <li>c. Duties of insurers that use producers <i>Ref: 431: 10D-504</i></li> <li>d. Duties of replacing insurers that use producers <i>Ref: 431: 10D-505</i></li> <li>e. Duties of the existing insurer <i>431: 10D-506</i></li> </ul> </li> </ul> <p><b>B. Variable Contracts</b> <i>Ref: 431:10D-118</i></p> <p><b>C. Policy Clauses and Provisions</b></p> <ul style="list-style-type: none"> <li>1. Protection of beneficiaries from creditors <i>Ref: 431:10-232</i></li> <li>2. Policy loan interest rate <i>Ref: 431:10D-103</i></li> <li>3. Spouse's rights <i>Ref: 431:10D-212</i></li> </ul> <p><b>D. Group Life</b></p> <ul style="list-style-type: none"> <li>1. Group requirements <i>Ref: 431:10D-201</i></li> <li>2. Assignment of proceeds <i>Ref: 431:10D-215</i></li> <li>3. Minimum number <i>Ref: 431:10D-202(4); 431:10A-117</i></li> <li>4. Conversion <i>Ref: 431:10D-213 (8, 9, 10); 431:10D-214</i></li> </ul> <p><b>E. Participation in Surplus</b> <i>Ref: 431:10D-102(6)</i></p> <p><b>F. Credit Life</b> <i>Ref: 431:10B-101 thru 114</i></p>
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**ACCIDENT AND HEALTH  
GENERAL KNOWLEDGE  
CONTENT OUTLINE**

**Product Knowledge, Terms and Concepts**

*(50 scoreable questions plus 10 pretest questions)*

- I. TYPES OF POLICIES ..... 14**
  - A. Disability income**
    - 1. Individual disability income policy
    - 2. Business overhead expense policy
    - 3. Business disability buyout policy
    - 4. Group disability income policy
    - 5. Key employee/partner policies
  - B. Accidental death and dismemberment**
  - C. Medical expense insurance**
    - 1. Basic hospital, medical, and surgical policies
    - 2. Major medical policies
    - 3. Comprehensive major medical policies
    - 4. Health Maintenance Organizations (HMOs)
    - 5. Preferred provider organizations (PPOs)
    - 6. Service organizations (Blue Plans)
    - 7. Point of Service (POS) plans
    - 8. Medical Savings Accounts (MSAs)
    - 9. Flexible Spending Accounts (FSAs)
    - 10. Health Reimbursement Accounts (HRAs)
    - 11. High Deductible Health Plans (HDHPs) and related Health Savings Accounts (HSAs)
    - 12. Consumer Driven Health Plans (CDHPs)
  - D. Medicare supplement policies**
  - E. Group insurance**
    - 1. Group conversion
    - 2. Differences between individual and group contracts
    - 3. General concepts
    - 4. COBRA
    - 5. HIPAA
  - F. Long Term Care**
    - 1. Individual LTC contracts
    - 2. Group/voluntary LTC contracts
    - 3. Service days vs. calendar days
  - G. Cancer (for specified diseases) plans**
  - H. Critical illness plans**
  - I. Worksite (employer-sponsored) Plans**
- II. POLICY PROVISIONS, CLAUSES, AND RIDERS ..... 20**
  - A. Mandatory provisions**
    - 1. Entire contract
    - 2. Time limit on certain defenses (incontestable)
    - 3. Grace period
    - 4. Reinstatement
    - 5. Notice of claim
    - 6. Claim forms
    - 7. Proof of loss
    - 8. Time of payment of claims
    - 9. Payment of claims
    - 10. Physical examination and autopsy
    - 11. Legal actions
    - 12. Change of beneficiary
  - B. Optional provisions**
    - 1. Change of occupation
    - 2. Misstatement of age
    - 3. Illegal occupation
  - C. Other provisions and clauses**
    - 1. Insuring clause
    - 2. Free look (10-day, 20-day, etc.)
    - 3. Consideration clause
    - 4. Probationary period
    - 5. Elimination period
    - 6. Waiver of premium
    - 7. Exclusions
    - 8. Preexisting conditions
    - 9. Recurrent disability
    - 10. Coinsurance
    - 11. Deductibles
    - 12. Eligible expenses
    - 13. Copayments
    - 14. Pre-authorizations and prior approval requirements
    - 15. Usual, reasonable, and customary (URC) charges
    - 16. Lifetime, annual or per cause maximum benefit limits
  - D. Riders**
    - 1. Impairment rider
    - 2. Guaranteed insurability rider
    - 3. Multiple indemnity rider (double, triple)
  - E. Rights of renewability**
    - 1. Noncancelable
    - 2. Cancelable
    - 3. Guaranteed renewable
    - 4. Conditionally renewable
    - 5. Optionally renewable
    - 6. Period of time for renewal
- III. SOCIAL INSURANCE ..... 3**
  - A. Medicare**
    - 1. Primary, secondary payor
    - 2. Medicare Parts A,B,C,D
  - B. Medicaid**
  - C. Social Security benefits**
- IV. OTHER INSURANCE CONCEPTS ..... 4**
  - A. Total, partial, and residual disability**
  - B. Owner's rights**
  - C. Dependent children benefits**
  - D. Primary and contingent beneficiaries**
  - E. Modes of premium payments (annual, semiannual, etc.)**
  - F. Nonduplication and coordination of benefits (e.g., primary vs. excess)**
  - G. Occupational vs. nonoccupational**

- H. Tax treatment of premiums and proceeds of insurance contracts (e.g., disability income and medical expenses, etc.)
  - I. Managed care
  - J. Workers Compensation
  - K. Subrogation
- V. FIELD UNDERWRITING PROCEDURES..... 9
- A. Completing application and obtaining necessary signatures
  - B. Explaining sources of insurability information (e.g., MIB Report, Fair Credit Reporting Act, etc.)
  - C. Initial premium payment and receipt and consequences of the receipt (e.g. medical examination, etc.)
  - D. Submitting application (and initial premium if collected) to company for underwriting
  - E. Assuring delivery of policy and related documents to client
  - F. Explaining policy and its provisions, riders, exclusions, and ratings to clients
  - G. Replacement
  - H. Contract law
    - 1. Requirements of forming a contract
    - 2. Insurable interest
    - 3. Warranties and representations
    - 4. Unique aspects of the health contract
      - a. Conditional
      - b. Unilateral
      - c. Adhesion

- Ref: 431:3-101; 431:3-104 thru 105*
  - 3. Stock, reciprocal and mutual  
*Ref: 431:3-106, 108, 110*
  - 4. Certificate of authority  
*Ref: 431:3-201 thru 206*
  - 5. Insurance  
*Ref: 431:1-201 thru 216*
- C. Licensing.....(5-6)
- 1. General qualifications for licensing  
*Ref: 431:9A 101 through 130*
  - 2. Persons required to be licensed
    - a. Producer  
*Ref: 431:9A-101 thru 109, 111, 113*
    - b. Temporary license  
*Ref: 431:9A-111*
    - c. Nonresident  
*Ref: 431:9A-108*
    - d. Exemptions  
*Ref: 431:9A-107, 109, 116*
  - 3. Denial, suspension, revocation of licenses  
*Ref: 431:9A-112, 126, 127, 129*
  - 4. Renewal of license and continuing education  
*Ref: 431:9A-124*
- D. Marketing practices.....(8-10)
- 1. Unfair and deceptive practices  
*Ref: 431:13-101 thru 108*
  - 2. Reporting and accounting for premiums  
*Ref: 431:9A-123.5*
  - 3. Sharing commissions  
*Ref: 431:9A-113*
  - 4. Required records and record retention  
*Ref: 431:9-229; 9A-123, 125*
  - 5. Controlled business  
*Ref: 431:9A-112.5*
  - 6. Premiums  
*Ref: 431:10-218*
- E. Guaranty Associations.....(0-1)  
*Ref: 431:16-201 thru 219*

**ACCIDENT & HEALTH-  
HAWAII SPECIFIC  
CONTENT OUTLINE**

**State Statutes, Rules and Regulations**

(25 scoreable questions plus 5 pretest questions)

- I. HAWAII LAWS, RULES, AND REGULATIONS COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY, CASUALTY AND PERSONAL LINES INSURANCE.....20
  - A. Insurance Commissioner..... (1-2)
    - 1. General powers and duties  
*Ref: 431:2-201 thru 216; 431:3-217*
    - 2. Examination of records  
*Ref: 431:2-301 thru 306*
    - 3. Notice of hearings  
*Ref: 431:2-308; 431:13-106*
    - 4. Penalties  
*Ref: 431:2-203; 431:9A-112, 126, 127, 129; 431:13-201 thru 204*
  - B. Definitions..... (2-3)
    - 1. Authorized and unauthorized  
*Ref: 431:8-102 thru 201*
    - 2. Domestic, foreign, and alien
- II. HAWAII LAWS, RULES, AND REGULATIONS PERTINENT TO ACCIDENT AND HEALTH INSURANCE ONLY .....5
  - A. Marketing methods and practices .....3
    - 1. Prepaid health care  
*Ref: Title 21 – Chapters 393*
    - 2. Temporary Disability Insurance (TDI)  
*Ref: Title 21 – Chapters 392*
  - B. Policy clauses and provisions.....2
    - 1. Mandated benefits  
*Ref: 431:10-212; 431:10-217.5; 431:10A: 115 thru 121; 431:10A-206 thru 208*
    - 2. Cancellation  
*Ref: 431:10A-106(7)*
  - C. Long Term Care
    - 1. Basic standards  
*Ref: 431:10H-107*

- 2. Outline of coverage  
*Ref: 431:10H-112*
- 3. Policy definitions  
*Ref: 431:10H-201*
- 4. Suitability  
*Ref: 431:10H-231*

- O. Occurrence
- P. Cancellation
- Q. Nonrenewal
- R. Vacancy and unoccupancy
- S. Liability
- T. Negligence

**PROPERTY-GENERAL KNOWLEDGE  
CONTENT OUTLINE**

**Product Knowledge, Terms and Concepts**

*(50 scoreable questions plus 10 pretest questions)*

**Note:** To the extent that the specific contracts, forms, and endorsements dealt with in this outline are available in standardized versions, outline references are to items developed by (1) Insurance Services Office; (2) National Council on Compensation Insurance; (3) Surety Association of America.

**I. TYPES OF POLICIES ..... 25**

- A. Personal lines**
  - 1. Dwelling and contents (DP forms)
  - 2. Homeowners (HO forms)
  - 3. Mobile Homes
- B. Commercial lines**
  - 1. Commercial property
    - a. Commercial building and personal property form
    - b. Causes of loss forms
    - c. Business income
    - d. Extra expense
  - 2. Commercial Package Policy (CPP)
  - 3. Equipment Breakdown Coverage
  - 4. Businessowners Policy (BOP)
- C. Inland marine**
  - 1. Personal floaters
  - 2. Commercial floaters
  - 3. Nationwide Definition
- D. Others**
  - 1. Flood
  - 2. Earthquake

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

- A. Insurance**
- B. Insurable interest**
- C. Risk**
- D. Hazard**
- E. Peril**
- F. Loss**
  - 1. Direct
  - 2. Indirect
- G. Proximate cause**
- H. Deductible**
- I. Indemnity**
- J. Actual cash value**
- K. Replacement cost**
- L. Limits of liability**
- M. Coinsurance/Insurance to value**
- N. Accident**

**III. POLICY PROVISIONS AND CONTRACT LAW ..... 11**

- A. Declarations**
- B. Insuring agreement**
- C. Conditions**
- D. Exclusions**
- E. Definition of the insured**
- F. Duties of the insured**
- G. Obligations of the insurance company**
- H. Mortgagee rights**
- I. Proof of loss**
- J. Notice of claim**
- K. Appraisal**
- L. Other Insurance Provision**
- M. Assignment**
- N. Subrogation**
- O. Elements of a contract**
- P. Warranties, representations, and concealment**
- Q. Binders**
- R. Sources of insurability information**
- S. Fair Credit Reporting Act**

**PROPERTY-HAWAII SPECIFIC  
CONTENT OUTLINE**

**State Statutes, Rules and Regulations**

*(26 scoreable questions plus 5 pretest questions)*

**I. HAWAII LAWS, RULES, AND REGULATIONS COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY, CASUALTY AND PERSONAL LINES INSURANCE ..... 20**

- A. Insurance Commissioner ..... (1-2)**
  - 1. General powers and duties  
*Ref: 431:2-201 thru 216; 431:3-217*
  - 2. Examination of records  
*Ref: 431:2-301 thru 306*
  - 3. Notice of hearings  
*Ref: 431:2-308; 431:13-106*
  - 4. Penalties  
*Ref: 431:2-203; 431:9A-112, 126, 127, 129; 431:13-201 thru 204*
- B. Definitions..... (2-3)**
  - 1. Authorized and unauthorized  
*Ref: 431:8-102 thru 201*
  - 2. Domestic, foreign, and alien  
*Ref: 431:3-101; 431:3-104 thru 105*
  - 3. Stock, reciprocal and mutual  
*Ref: 431:3-106, 108, 110*
  - 4. Certificate of authority  
*Ref: 431:3-201 thru 206*

5. Insurance	
	<i>Ref: 431:1-201 thru 216</i>
<b>C. Licensing.....</b>	<b>(5-6)</b>
1. General qualifications for licensing	
	<i>Ref: 431:9A 101 through 130</i>
2. Persons required to be licensed	
a. Producer	
	<i>Ref: 431:9A-101 thru 109, 111, 113</i>
b. Temporary license	
	<i>Ref: 431:9A-111</i>
c. Nonresident	
	<i>Ref: 431:9A-108</i>
d. Exemptions	
	<i>Ref: 431:9A-107, 109, 116</i>
3. Denial, suspension, revocation of licenses	
	<i>Ref: 431:9A-112, 126, 127, 129</i>
4. Renewal of license and continuing education	
	<i>Ref: 431:9A-124</i>
<b>D. Marketing practices.....</b>	<b>(8-10)</b>
1. Unfair and deceptive practices	
	<i>Ref: 431:13-101 thru 108</i>
2. Reporting and accounting for premiums	
	<i>Ref: 431:9A-123.5</i>
3. Sharing commissions	
	<i>Ref: 431:9A-113</i>
4. Required records and record retention	
	<i>Ref: 431:9-229; 9A-123, 125</i>
5. Controlled business	
	<i>Ref: 431:9A-112.5</i>
6. Premiums	
	<i>Ref: 431:10-218</i>
<b>E. Guaranty Associations .....</b>	<b>(0-1)</b>
	<i>Ref: 431:16-101 thru 117</i>
<b>II. HAWAII LAWS, RULES AND REGULATIONS COMMON TO PROPERTY AND CASUALTY INSURANCE ONLY .....</b>	<b>2</b>
<b>A. Adjuster .....</b>	<b>(0-1)</b>
1. Definition	
	<i>Ref: 431:9-105</i>
2. Qualification for license	
	<i>Ref: 431:9-203,222</i>
<b>B. Unauthorized Insurers (Surplus Lines) .....</b>	<b>(1-2)</b>
	<i>Ref: 431:8-101 thru 302, 305 thru 320</i>
<b>C. Casualty, Surety, Property, Marine, and Transportation Rate Regulation .....</b>	<b>(0-1)</b>
	<i>Ref: 431:14-101 thru 118, 120</i>
<b>III. HAWAII LAWS, RULES AND REGULATIONS PERTINENT TO PROPERTY INSURANCE ONLY .....</b>	<b>4</b>
<b>A. Definitions</b>	
1. Property insurance	
	<i>Ref: 431:1-206; 431:10E-101 thru 103</i>
2. Marine and transportation insurance	
	<i>Ref: 431:1-207</i>
<b>B. Standard Form Fire Policy</b>	
	<i>Ref: 431:10-210</i>

<b>C. Multi-Peril Policies</b>	
	<i>Ref: 431:10-219</i>
<b>D. Overinsurance</b>	
	<i>Ref: 431:10E-102 thru 103</i>
<b>E. Hawaii Property Insurance Association (HPIA)</b>	
	<i>Ref: 431:21-101 thru 118</i>

## **CASUALTY-GENERAL KNOWLEDGE CONTENT OUTLINE**

### **Product Knowledge, Terms and Concepts**

*(50 scoreable questions plus 10 pretest questions)*

**Note:** To the extent that the specific contracts, forms and endorsements dealt with in this outline are available in standardized versions, outline references are to items developed by (1) Insurance Services Office; (2) National Council on Compensation Insurance; (3) Surety Association of America.

<b>I. TYPES OF POLICIES, BONDS, AND RELATED TERMS .....</b>	<b>23</b>
<b>A. Commercial general liability</b>	
1. Basic Hazards	
a. Premises and Operations	
b. Products and Completed Operations	
c. Independent Contractors	
d. Contractual	
2. Commercial General Liability Coverage Forms	
a. Coverage A: Bodily Injury and Property Damage Liability	
(1) Occurrence	
(2) Claims Made	
(a) Extended Reporting Periods: Basic and Supplemental	
(b) Retroactive Date	
b. Coverage B: Personal Injury and Advertising Injury	
c. Coverage C: Medical Payments	
d. Supplemental Payments	
e. Who is an insured	
f. Limits	
g. Conditions (The candidate also should be familiar with ISO's Common Policy Conditions)	
h. Definitions	
<b>B. Automotive: personal auto and business (commercial) auto</b>	
1. Liability	
2. Medical Payments	
3. Physical damage (collision and other than collision/comprehensive)	
4. Uninsured motorists	
5. <u>Under</u> insured motorists	
6. Who is an insured	
7. Types of Auto	
a. Owned	
b. Non-owned	

c. Hired	
d. Temporary Substitute	
8. Garage Coverage Form, including Garagekeepers insurance	
<b>C. Workers Compensation insurance, Employers Liability insurance, and Related Issues</b>	
(This section does not deal with specifics of state law, which are addressed elsewhere in this outline.)	
1. Standard policy concepts	
2. Work-related vs. non-work-related	
3. Other states' insurance	
<b>D. Crime</b>	
1. Employee theft	
2. Inside the premises-Theft of Money and securities	
3. Inside the premises-Robbery or Safe Burglary of Other Property	
4. Inside the premises-Robbery or Burglary of Other Property	
<b>E. Surety Bonding</b>	
1. Definitions	
a. Obligee	
b. Principal	
c. Surety	
<b>F. Professional liability</b>	
1. Errors and Omissions	
<b>G. Umbrella/Excess liability</b>	
<b>II. INSURANCE TERMS AND RELATED CONCEPTS ..... 15</b>	
<b>A. Risk</b>	
<b>B. Hazard</b>	
<b>C. Indemnity</b>	
<b>D. Insurable interest</b>	
<b>E. Actual cash value</b>	
<b>F. Negligence</b>	
<b>G. Liability</b>	
<b>H. Accident</b>	
<b>I. Occurrence</b>	
<b>J. Burglary</b>	
<b>K. Robbery</b>	
<b>L. Theft</b>	
<b>M. Mysterious disappearance</b>	
<b>N. Binders</b>	
<b>O. Warranties</b>	
<b>P. Representations</b>	
<b>Q. Concealment</b>	
<b>R. Bodily injury liability</b>	
<b>S. Property damage liability</b>	
<b>T. Personal injury liability</b>	
<b>U. Limits of liability</b>	
<b>V. Deductibles</b>	
<b>W. Insured contract</b>	
<b>X. Deposit Premium/Audit</b>	
<b>Y. Certificate of Insurance</b>	
<b>III. POLICY PROVISIONS ..... 12</b>	

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

**CASUALTY-HAWAII SPECIFIC  
CONTENT OUTLINE  
State Statutes, Rules and Regulations**

*(36 scoreable questions plus 7 pretest questions)*

<b>I. HAWAII LAWS, RULES, AND REGULATIONS COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY, CASUALTY AND PERSONAL LINES INSURANCE .....20</b>	
<b>A. Insurance Commissioner.....(1-2)</b>	
1. General powers and duties	<i>Ref: 431:2-201 thru 216; 431:3-217</i>
2. Examination of records	<i>Ref: 431:2-301 thru 306</i>
3. Notice of hearings	<i>Ref: 431:2-308; 431:13-106</i>
4. Penalties	<i>Ref: 431:2-203; 431:9A-112, 126, 127, 129; 431:13- 201 thru 204</i>
<b>B. Definitions.....(2-3)</b>	
1. Authorized and unauthorized	<i>Ref: 431:8-102 thru 201</i>
2. Domestic, foreign, and alien	<i>Ref: 431:3-101; 431:3-104 thru 105</i>
3. Stock, reciprocal and mutual	<i>Ref: 431:3-106, 108, 110</i>
4. Certificate of authority	<i>Ref: 431:3-201 thru 206</i>
5. Insurance	<i>Ref: 431:1-201 thru 216</i>
<b>C. Licensing. ....(5-6)</b>	
1. General qualifications for licensing	<i>Ref: 431:9A 101 through 130</i>
2. Persons required to be licensed	
a. Producer	

	<i>Ref: 431:9A-101 thru 109, 111, 113</i>		<i>Ref: 431:10C-304</i>
b. Temporary license	<i>Ref: 431:9A-111</i>	5. Personal Injury Protection (PIP)	<i>Ref: 431:10C-103.5</i>
c. Nonresident	<i>Ref: 431:9A-108</i>	6. Premium determination	<i>Ref: 431:10C-202, 203, 205, 207, 208</i>
d. Exemptions	<i>Ref: 431:9A-107, 109, 116</i>	7. Hawaii Joint Underwriting Plan	<i>Ref: 431:10C-401 thru 412</i>
3. Denial, suspension, revocation of licenses	<i>Ref: 431:9A-112, 126, 127, 129</i>	8. Renewal, nonrenewal and cancellation	<i>Ref: 431:10C-109 thru 114</i>
4. Renewal of license and continuing education	<i>Ref: 431:9A-124</i>	9. Options and deductibles	<i>Ref: 431:10C-302;302.5 Title 16, Chapter 23:11(with Exhibit)</i>
<b>D. Marketing practices.....(8-10)</b>		<b>C. Financial Responsibility .....(0-1)</b>	
1. Unfair and deceptive practices	<i>Ref: 431:13-101 thru 108</i>	1. Definition of proof of financial responsibility	<i>Ref: 287-1</i>
2. Reporting and accounting for premiums	<i>Ref: 431:9A-123.5</i>	2. Proof required	<i>Ref: 287-20, 21, 22, 37</i>
3. Sharing commissions	<i>Ref: 431:9A-113</i>	<b>D. Uninsured and Underinsured Motorists .....(1-2)</b>	<i>Ref: 431:10C-103; 431:10C-301 (b)(4)</i>
4. Required records and record retention	<i>Ref: 431:9-229; 9A-123, 125</i>	<b>E. Motorcycle and motor scooter insurance .....(0-1)</b>	<i>Ref: 431 10G-101 thru 301</i>
5. Controlled business	<i>Ref: 431:9A-112.5</i>	<b>F. Worker's Compensation.....(2-4)</b>	<i>Ref: 386-1, 3, 5, 6, 21, 31, 32, 82, 95, 121-124, 127</i>
6. Premiums	<i>Ref: 431:10-218</i>	1. Definitions	<i>Ref: 386-1</i>
<b>E. Guaranty Associations ..... (0-1)</b>	<i>Ref: 431:16-101 thru 117</i>	2. Requirements	
		a. Exclusiveness of right to compensation	<i>Ref: 386-5</i>
<b>II. HAWAII LAWS, RULES AND REGULATIONS COMMON TO PROPERTY AND CASUALTY INSURANCE ONLY..... 2</b>		b. Territorial applicability	<i>Ref: 386-6</i>
<b>A. ADJUSTER ..... (0-1)</b>		c. Reports	<i>Ref: 386-95</i>
1. Definition	<i>Ref: 431:9-105</i>	3. Coverages	
2. Qualification for license	<i>Ref: 431:9-203, 222</i>	a. Injuries covered	<i>Ref: 386-3</i>
<b>B. Unauthorized Insurers (Surplus Lines) ..... (1-2)</b>	<i>Ref: 431:8-101 thru 302, 305 thru 320</i>	b. Insurance contract	<i>Ref: 386-124</i>
<b>C. Casualty, Surety, Property, Marine, and Transportation Rate Regulation..... (0-1)</b>	<i>Ref: 431:14-101 thru 118, 120</i>	c. Cancellation of insurance contracts	<i>Ref: 386-127</i>
		d. Failure to provide coverage	<i>Ref: 386-123</i>
<b>III. HAWAII LAWS, RULES, AND REGULATIONS PERTINENT TO CASUALTY INSURANCE ONLY .....14</b>		4. Benefits	
<b>A. Definition of Casualty Insurance..... (0-1)</b>	<i>Ref: 431:1-209</i>	a. Medical care services and supplies	<i>Ref: 386-21</i>
<b>B. Hawaii Motor Vehicle Insurance Law..... (6-8)</b>	<i>Ref: 431:10C-101 through 608; Title 16-Chapter 23:1-16; 57-60</i>	b. Total disability	<i>Ref: 386-31</i>
1. Purpose	<i>Ref: 431:10C-102</i>	c. Partial disability	<i>Ref: 386-32</i>
2. Compulsory insurance—required limits and coverages	<i>Ref: 431:10C-103,105; 431:10C-301 thru 302</i>	5. Hawaii Employers Mutual Insurance Company (HEMIC)	<i>Ref: 431:14A-101 thru 119</i>
3. Right to sue	<i>Ref: 431:10C-306</i>		
4. Obligation to pay Personal Injury Protection (PIP) benefits			

**PERSONAL LINES-  
GENERAL KNOWLEDGE  
CONTENT OUTLINE**

**Product Knowledge, Terms and Concepts**

*( 75 scoreable questions plus 11 pretest questions)*

<p><b>I. TYPES OF PROPERTY POLICIES ..... 10</b></p> <p><b>A. Property: Personal lines</b></p> <p>    1. Dwelling and contents (DP forms)</p> <p>    2. Homeowners (HO forms)</p> <p><b>B. Inland marine</b></p> <p>    1. Personal floaters</p> <p><b>C. Other types of property policies</b></p> <p>    1. Flood</p> <p>    2. Personal Watercraft</p> <p>    3. Earthquake</p> <p>    4. Mobile Homes</p> <p><b>II. TYPES OF CASUALTY POLICIES..... 13</b></p> <p><b>A. Personal Automobile</b></p> <p>    1. Liability</p> <p>    2. Medical Payments</p> <p>    3. Physical damage (collision and other than collision)</p> <p>    4. Uninsured motorists</p> <p>    5. <u>Under</u>insured motorists</p> <p>    6. Who is an insured</p> <p>    7. Types of Auto</p> <p>        a. Owned</p> <p>        b. Temporary Substitute</p> <p>    8. Use and Eligibility of Auto</p> <p><b>B. Personal Liability</b></p> <p><b>C. Umbrella/Excess Liability</b></p> <p><b>D. Other Personal Exposures</b></p> <p>    1. Errors and Omissions</p> <p><b>III. PROPERTY AND CASUALTY INSURANCE TERMS AND RELATED CONCEPTS .....28</b></p> <p><b>A. Insurable interest</b></p> <p><b>B. Risk</b></p> <p><b>C. Hazard</b></p> <p><b>D. Peril</b></p> <p><b>E. Loss</b></p> <p>    1. Direct</p> <p>    2. Indirect</p> <p><b>F. Proximate cause</b></p> <p><b>G. Deductible</b></p> <p><b>H. Indemnity</b></p> <p><b>I. Actual cash value</b></p> <p><b>J. Replacement cost</b></p> <p><b>K. Limits of liability</b></p> <p><b>L. Pair and set clause</b></p> <p><b>M. Extensions of coverage</b></p> <p><b>N. Additional coverages</b></p> <p><b>O. Accident</b></p> <p><b>P. Occurrence</b></p>	<p><b>Q. Vacancy and unoccupancy</b></p> <p><b>R. Right of salvage</b></p> <p><b>S. Abandonment</b></p> <p><b>T. Liability</b></p> <p><b>U. Negligence</b></p> <p><b>V. Theft</b></p> <p><b>W. Burglary</b></p> <p><b>X. Robbery</b></p> <p><b>Y. Mysterious disappearance</b></p> <p><b>Z. Binders</b></p> <p><b>AA. Bodily injury liability</b></p> <p><b>BB. Property damage liability</b></p> <p><b>CC. Personal injury liability</b></p> <p><b>DD. Certificate of insurance</b></p> <p><b>EE. Risk management</b></p> <p><b>FF. Professional designations</b></p> <p><b>IV. PROPERTY AND CASUALTY POLICY PROVISIONS AND CONTRACT LAW .....24</b></p> <p><b>A. Declarations</b></p> <p><b>B. Insuring agreement</b></p> <p><b>C. Conditions</b></p> <p><b>D. Exclusions</b></p> <p><b>E. Definitions</b></p> <p><b>F. Duties of the insured after a loss</b></p> <p><b>G. Obligations of the insurance company</b></p> <p><b>H. Mortgagee rights</b></p> <p><b>I. Proof of loss</b></p> <p><b>J. Notice of claim</b></p> <p><b>K. Appraisal</b></p> <p><b>L. Other Insurance</b></p> <p><b>M. Assignment</b></p> <p><b>N. Subrogation</b></p> <p><b>O. Elements of a contract</b></p> <p><b>P. Sources of underwriting information</b></p> <p><b>Q. Compliance with provisions of Fair Credit Reporting Act</b></p> <p><b>R. Cancellation and Nonrenewal provisions</b></p> <p><b>S. Additional (supplementary) payments</b></p> <p><b>T. Loss settlement provisions including consent to settle a loss</b></p> <p><b>U. Limitations</b></p> <p><b>V. Representations and misrepresentations</b></p> <p><b>W. Concealment</b></p> <p><b>X. Arbitration</b></p> <p><b>Y. Coinsurance</b></p> <p><b>Z. Endorsements</b></p> <p><b>AA. Premium Payments</b></p> <p><b>BB. Effective dates of coverage</b></p>
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**PERSONAL LINES-  
HAWAII SPECIFIC  
CONTENT OUTLINE**

*(36 scoreable questions plus 7 pretest questions)*

<p><b>I. HAWAII LAWS, RULES, AND REGULATIONS COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY, CASUALTY AND PERSONAL LINES INSURANCE.....20</b></p> <p><b>A. Insurance Commissioner..... (1-2)</b></p> <p>1. General powers and duties <i>Ref: 431:2-201 thru 216; 431:3-217</i></p> <p>2. Examination of records <i>Ref: 431:2-301 thru 306</i></p> <p>3. Notice of hearings <i>Ref: 431:2-308; 431:13-106</i></p> <p>4. Penalties <i>Ref: 431:2-203; 9A-112, 126, 127, 129; 431:13-201 thru 204</i></p> <p><b>B. Definitions ..... (2-3)</b></p> <p>1. Authorized and unauthorized <i>Ref: 431:8-102 thru 201</i></p> <p>2. Domestic, foreign, and alien <i>Ref: 431:3-101; 431:3-104 thru 105</i></p> <p>3. Stock, reciprocal and mutual <i>Ref: 431:3-106, 108, 110</i></p> <p>4. Certificate of authority <i>Ref: 431:3-201 thru 206</i></p> <p>5. Insurance <i>Ref: 431:1-201 thru 216</i></p> <p><b>C. Licensing..... (5-6)</b></p> <p>1. General qualifications for licensing <i>Ref: 431:9A 101 through 130</i></p> <p>2. Persons required to be licensed</p> <p>a. Producer <i>Ref: 431:9A-101 thru 109, 111, 113</i></p> <p>b. Temporary license <i>Ref: 431:9A-111</i></p> <p>c. Nonresident <i>Ref: 431:9A-108</i></p> <p>d. Exemptions <i>Ref: 431:9A-107, 109, 116</i></p> <p>3. Denial, suspension, revocation of licenses <i>Ref: 431:9A-112, 126, 127, 129</i></p> <p>4. Renewal of license and continuing education <i>Ref: 431:9A-124</i></p> <p><b>D. Marketing practices ..... (8-10)</b> <i>Ref: 431:13-101 thru 108</i></p> <p>1. Reporting and accounting for premiums <i>Ref: 431:9A-123.5</i></p> <p>2. Sharing commissions <i>Ref: 431:9A-113</i></p> <p>3. Required records and record retention <i>Ref: 431:9-229; 9A-123, 125</i></p> <p>4. Controlled business</p>	<p><i>Ref: 431:9A-112.5</i></p> <p>5. Premiums <i>Ref: 431:10-218</i></p> <p><b>E. Guaranty Associations.....(0-1)</b> <i>Ref: 431:16-101 thru 117</i></p> <p><b>II. HAWAII LAWS, RULES AND REGULATIONS COMMON TO PROPERTY, CASUALTY AND PERSONAL LINES INSURANCE ONLY .....2</b></p> <p><b>A. ADJUSTER.....(0-1)</b></p> <p>1. Definition <i>Ref: 431:9-105</i></p> <p>2. Qualification for license <i>Ref: 431:9-203, 222</i></p> <p><b>B. Unauthorized Insurers (Surplus Lines).....(1-2)</b> <i>Ref: 431:8-101 thru 302, 305 thru 320</i></p> <p><b>C. Casualty, Surety, Property, Marine, and Transportation Rate Regulation.....(0-1)</b> <i>Ref: 431:14-101 thru 118, 120</i></p> <p><b>III. HAWAII LAWS, RULES AND REGULATIONS PERTINENT TO PROPERTY INSURANCE ONLY.....4</b></p> <p><b>A. Definitions</b></p> <p>1. Property insurance <i>Ref: 431:1-206; 431:10E-101 thru 103</i></p> <p>2. Marine and transportation insurance <i>Ref: 431:1-207</i></p> <p><b>B. Standard Form Fire Policy</b> <i>Ref: 431:10-210</i></p> <p><b>C. Multi-Peril Policies</b> <i>Ref: 431:10-219</i></p> <p><b>D. Overinsurance</b> <i>Ref: 431:10E-102 thru 103</i></p> <p><b>E. Hawaii Property Insurance Association (HPIA)</b> <i>Ref: 431:21-101 thru 118</i></p> <p><b>IV. HAWAII LAWS, RULES, AND REGULATIONS PERTINENT TO CASUALTY INSURANCE ONLY ..... 10</b></p> <p><b>A. Definition of Casualty Insurance .....(0-1)</b> <i>Ref: 431:1-209</i></p> <p><b>B. Hawaii Motor Vehicle Insurance Law .....(6-8)</b> <i>Ref: 431:10C-101 through 608; Title 16-Chapter 23:1-16; 57-60</i></p> <p>1. Purpose <i>Ref: 431:10C-102</i></p> <p>2. Compulsory insurance—required limits and coverages <i>Ref: 431:10C-103.5 thru 103.6,105;431:10C-301 thru 302</i></p> <p>3. Right to sue <i>Ref: 431:10C-306</i></p> <p>4. Obligation to pay Personal Injury Protection (PIP) benefits <i>Ref: 431:10C-304</i></p> <p>5. Personal Injury Protection (PIP) <i>Ref: 431:10C-103.5</i></p> <p>6. Premium determination <i>Ref: 431:10C-202, 203, 205, 207, 208</i></p>
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- 7. Hawaii Joint Underwriting Plan  
*Ref: 431:10C-401 thru 412*
- 8. Renewal, nonrenewal and cancellation  
*Ref: 431:10C-109 thru 114*
- 9. Options and deductibles  
*Ref: 431:10C-302;302.5 Title 16, Chapter 23:11(with Exhibit)*
- C. Financial Responsibility ..... (0-1)**
  - 1. Definition of proof of financial responsibility  
*Ref: 287-1*
  - 2. Proof required  
*Ref: 287-20, 21, 22, 37*
- D. Uninsured and Underinsured Motorists ..... (1-2)**  
*Ref: 431:10C-103;431:10C-301 (b)(4)*
- E. Motorcycle and motor scooter insurance ..... (0-1)**  
*Ref: 431 10G-101 thru 301*

## HAWAII SURETY EXAMINATION CONTENT OUTLINE

*(35 scoreable questions)*

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

- D. Financial institutions**
- V. BAIL BONDS**
  - A. Surety bail bond**
  - B. Surety bond fee**
  - C. Types of bail**
    - 1. Real property
    - 2. Cash
    - 3. Bail bond
  - D. Bail piece**
  - E. Acceptable collateral**
  - F. Appeal bonds**
  - G. Appointing company's underwriting standard**
- VI. HAWAII REVISED STATUTES, TITLE 24, CHAPTER 431, ARTICLES 9, 9A, 10 AND 13**

## HAWAII ADJUSTER EXAMINATION CONTENT OUTLINE

**Product Knowledge, Terms and Concepts**

*(140 scoreable questions)*

**Note:** To the extent that the specific contracts, forms, and endorsements dealt with in this outline are available in standardized versions, outline references are to items developed by (1) Insurance Services Office; (2) National Council on Compensation Insurance; (3) Surety Association of America.

- I. TYPES OF POLICIES, BONDS, AND RELATED TERMS**
  - A. Personal lines**
    - 1. Dwelling and contents (DP forms)
    - 2. Personal liability
    - 3. Homeowners (HO forms)
    - 4. Mobile Homes
  - B. Commercial lines**
    - 1. Commercial property
      - a. Commercial building and personal property form
      - b. Causes of loss forms
      - c. Business income
      - d. Extra expense
    - 2. Commercial Package Policy (CPP)
    - 3. Boiler and machinery coverage forms
    - 4. Businessowners Policy (BOP)
  - C. Inland marine**
    - 1. Personal floaters
    - 2. Commercial floaters
    - 3. Nationwide Definition
  - D. Others**
    - 1. Flood
    - 2. Personal Watercraft
    - 3. Earthquake
  - E. Commercial general liability**
    - 1. Basic Hazards
      - a. Premises and Operations
      - b. Products and Completed Operations

- c. Independent Contractors
  - d. Contractual
  - 2. Commercial General Liability Coverage Forms
    - a. Coverage A: Bodily Injury and Property Damage Liability
      - (1) Occurrence
      - (2) Claims Made
        - (a) Extended Reporting Periods: Basic and Supplemental
        - (b) Retroactive Date
    - b. Coverage B: Personal Injury and Advertising Injury
    - c. Coverage C: Medical Payments
    - d. Supplementary Payments
    - e. Who is an insured
    - f. Limits
    - g. Conditions (The candidate also should be familiar with ISO's Common Policy Conditions)
  - F. Automotive: personal auto and business (commercial) auto**
    - 1. Liability
    - 2. Medical
    - 3. Physical damage (collision and other than collision/comprehensive)
    - 4. Uninsured motorists
    - 5. Underinsured motorists
    - 6. Who is an insured
    - 7. Types of Auto
      - a. Owned
      - b. Non-owned
      - c. Temporary Substitute
    - 8. Garage Coverage Form, including Garagekeepers insurance
  - G. Workers Compensation insurance, Employers Liability insurance, and Related Issues**

(This section does not deal with specifics of state law, which are addressed elsewhere in this outline.)

    - 1. Standard policy concepts
    - 2. Work-related vs. non-work-related
    - 3. Other states' insurance
  - H. Bonding and Crime**
    - 1. Fidelity
    - 2. Crime
      - a. Theft, disappearance, and destruction
      - b. Robbery and safe burglary
      - c. Premises burglary
      - d. Custodian
      - e. Messenger
  - I. Professional liability**
    - 1. Errors and Omissions
  - J. Umbrella/Excess liability**
- II. INSURANCE TERMS AND RELATED CONCEPTS**
  - A. Insurance**
  - B. Insurable interest**
- C. Risk**
- D. Hazard**
- E. Peril**
- F. Loss**
  - 1. Direct
  - 2. Indirect
- G. Proximate cause**
- H. Deductible**
- I. Indemnity**
- J. Actual cash value**
- K. Replacement cost**
- L. Limits of liability**
- M. Coinsurance/Insurance to value**
- N. Pair and set clause**
- O. Extensions of coverage**
- P. Accident**
- Q. Occurrence**
- R. Cancellation**
- S. Vacancy and unoccupancy**
- T. Right of salvage**
- U. Abandonment**
- V. Liability**
- W. Negligence**
- X. Burglary**
- Y. Theft**
- Z. Binders**
- AA. Warranties**
- BB. Representations**
- CC. Concealment**
- DD. Bodily injury liability**
- EE. Property Damage liability**
- FF. Personal injury liability**
- GG. Insured contract**
- HH. Deposit Premium/Audit**
- II. Certificate of Insurance**
- III. POLICY PROVISIONS AND CONTRACT**
  - A. Declarations**
  - B. Insuring agreement**
  - C. Conditions**
  - D. Exclusions**
  - E. Definition of the insured**
  - F. Duties of the insured**
  - G. Obligations of the insurance company**
  - H. Mortgagee rights**
  - I. Proof of loss**
  - J. Notice of claim**
  - K. Appraisal**
  - L. Other Insurance Provision**
  - M. Assignment**
  - N. Subrogation**
  - O. Arbitration**
  - P. Warranties, representations, and concealment**
  - Q. Binders**
  - R. Fair Credit Reporting Act**
  - S. Cancellation and nonrenewal policies**

- T. **Additional (supplementary payments)**
  - U. **Claims made policy form**
  - V. **Salvage**
  - W. **Loss settlement provisions including consent to settle a loss**
  - X. **Limitations**
- Ref: 431:9-229; 9A-123, 125*
- 5. **Controlled business**  
*Ref: 431:9A-112.5*
  - 6. **Premiums**  
*Ref: 431:10-218*
- E. Guaranty Associations**  
*Ref: 431:16-101 thru 117*
- IV. HAWAII LAWS, RULES, AND REGULATIONS COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY, CASUALTY AND PERSONAL LINES INSURANCE**
- A. Insurance Commissioner**
- 1. **General powers and duties**  
*Ref: 431:2-201 thru 216; 431:3-217*
  - 2. **Examination of records**  
*Ref: 431:2-301 thru 306*
  - 3. **Notice of hearings**  
*Ref: 431:2-308; 431:13-106*
  - 4. **Penalties**  
*Ref: 431:2-203; 9A-112; 9A-126; 9A-127; 9A-129; 431:13-201 thru 204*
- B. Definitions ..... (2-3)**
- 1. **Authorized and unauthorized**  
*Ref: 431:8-102 thru 201*
  - 2. **Domestic, foreign, and alien**  
*Ref: 431:3-101; 431:3-104 thru 105*
  - 3. **Stock, reciprocal and mutual**  
*Ref: 431:3-106, 108, 110*
  - 4. **Certificate of authority**  
*Ref: 431:3-201 thru 206*
  - 5. **Insurance**  
*Ref: 431:1-201 thru 216*
- C. Licensing..... (5-6)**
- 1. **General qualifications for licensing**  
*Ref: 431:9A-101 thru 130*
  - 2. **Persons required to be licensed**
    - a. **Producer**  
*Ref: 431:9A-101 thru 109, 111, 113*
    - b. **Temporary license**  
*Ref: 431:9A-111*
    - c. **Nonresident**  
*Ref: 431:9A-108*
    - d. **Exemptions**  
*Ref: 431:9A-107, 109, 116*
  - 3. **Denial, suspension, revocation of licenses**  
*Ref: 431:9A-112, 126, 127, 129*
  - 4. **Extension of license and continuing education**  
*Ref: 431:9A-124*
- D. Marketing practices**
- 1. **Unfair and deceptive practices**  
*Ref: 431:13-101 thru 108*
  - 2. **Reporting and accounting for premiums**  
*Ref: 431:9A-123.5*
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**HAWAII WORKERS COMPENSATION  
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