



Hawaii Insurance

Content Outlines

- for examinations taken **before** February 1, 2012
- for examinations taken **on or after** February 1, 2012

**LIFE-GENERAL KNOWLEDGE
CONTENT OUTLINE**

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

I. TYPES OF POLICIES 12

A. Traditional whole life products

1. Ordinary (straight) life
2. Limited-pay and single-premium life
3. Adjustable life

B. Interest/market-sensitive life products

1. Universal life
2. Variable whole life
3. Variable universal life
4. Interest-sensitive whole life
5. Equity-indexed life

C. Term life

1. Types
 - a. Level
 - b. Decreasing
 - c. Return of premium
 - d. Annually renewable
 - e. Increasing term
2. Special features
 - a. Renewable
 - b. Convertible

D. Annuities

1. Single and flexible premium
2. Immediate and deferred
3. Fixed and variable
4. Indexed

E. Combination plans and variations

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

II. POLICY RIDERS, PROVISIONS, OPTIONS, AND EXCLUSIONS.....19

A. Policy riders

1. Waiver of premium and waiver of premium with disability income
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. Long term care
8. Return of premium

B. Policy provisions and options

1. Entire contract
2. Insuring clause
3. Free look

4. Consideration
5. Owner's rights
6. Beneficiary designations
 - a. Primary and contingent
 - b. Revocable and irrevocable
 - c. 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. Non-forfeiture options
11. Dividends and dividend options
12. Incontestability
13. Assignments
14. Suicide
15. Misstatement of age and gender
16. Settlement options
17. Accelerated death benefits

C. Policy exclusions

III. COMPLETING THE APPLICATION, UNDERWRITING, AND DELIVERING THE POLICY11

A. Completing the application

1. Required signatures
2. Changes in the application
3. Consequences of incomplete applications
4. Warranties and representations
5. Collecting the initial premium and issuing the receipt
6. Replacement
7. Disclosures at point of sale (e.g., HIPAA, HIV consent)
8. USA PATRIOT Act/anti-money laundering

B. Underwriting

1. Insurable interest
2. Medical information and consumer reports
3. Fair Credit Reporting Act
4. Risk classification
5. Stranger-originated life insurance (STOLI)
6. Investor-originated life insurance (IOLI)

C. Delivering the policy

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

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. Life insurance needs analysis/suitability**
 - 1. Personal insurance needs
 - 2. Business insurance needs
 - a. Key person
- E. Social Security benefits and taxes**
- F. Tax treatment of insurance premiums, proceeds, and dividends**
 - 1. Individual life
 - 2. Group life
 - 3. Modified Endowment Contracts (MECs)

- c. Nonresident
Ref: 431:9A-108
- d. Exemptions
Ref: 431:9A-104
- 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: 431:9A-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

**LIFE-HAWAII SPECIFIC
CONTENT OUTLINE**

State Statutes, Rules and Regulations

(30 scoreable questions plus 6 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
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

- II. HAWAII LAWS, RULES, AND REGULATIONS PERTINENT TO LIFE INSURANCE ONLY 10**
 - A. Marketing methods and practices**
 - 1. Replacement
Ref: 431: 10D-501 through 509
 - a. Definition
Ref: 431: 10D-502
 - b. Duties of producers
Ref: 431: 10D-503
 - c. Duties of insurers that use producers
Ref: 431: 10D-504
 - d. Duties of replacing insurers that use producers
Ref: 431: 10D-505
 - e. Duties of the existing insurer
431: 10D-506
 - 2. Annuities
 - a. Disclosure
Ref: 10D-601 thru 605
 - b. Suitability
Ref: 10D-621 thru 625
 - B. Variable Contracts**
Ref: 431:10D-118
 - C. Policy Clauses and Provisions**
 - 1. Protection of beneficiaries from creditors
Ref: 431:10-232
 - 2. Policy loan interest rate
Ref: 431:10D-103
 - 3. Spouse's rights
Ref: 431:10D-212
 - D. Group Life**
 - 1. Group requirements

- Ref: 431:10D-201*
- 2. Assignment of proceeds
Ref: 431:10D-215
- 3. Minimum number
Ref: 431:10D-202(4); 431:10A-117
- 4. Conversion
Ref: 431:10D-213 (8, 9, 10); 431:10D-214
- E. Participation in Surplus**
Ref: 431:10D-102(6)
- F. Credit Life**
Ref: 431:10B-101 thru 114

ACCIDENT AND HEALTH GENERAL KNOWLEDGE CONTENT OUTLINE

Product Knowledge, Terms and Concepts

(50 scoreable questions plus 10 pretest questions)

I. TYPES OF POLICIES14

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. Health Maintenance Organizations (HMOs)
4. Preferred Provider Organizations (PPOs)
5. Point of Service (POS) plans
6. Flexible Spending Accounts (FSAs)
7. Health Reimbursement Accounts (HRAs)
8. High Deductible Health Plans (HDHPs) and related Health Savings Accounts (HSAs)
9. Stop loss

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 (LTC)

1. Individual LTC contracts
2. Group/voluntary LTC contracts

G. Limited Benefit Plans

1. Cancer (or specified diseases) plans
2. Critical illness plans
3. Worksite (employer-sponsored) plans
4. Hospital indemnity plans
5. Dental
6. Vision

II. POLICY PROVISIONS, CLAUSES, AND RIDERS20

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	
13. Misstatement of age	
B. Optional provisions	
C. Other provisions and clauses	
1. Insuring clause	
2. Free look	
3. Consideration clause	
4. Probationary period	
5. Elimination period	
6. Waiver of premium	
7. Exclusions	
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/exclusions	
2. Guaranteed insurability	
3. Multiple indemnity (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. non-occupational	
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. Ensuring 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. Elements of a contract	
2. Insurable interest	
3. Warranties and representations	
4. Unique aspects of the health contract	
a. Conditional	
b. Unilateral	
c. Adhesion	
ACCIDENT & HEALTH- HAWAII SPECIFIC CONTENT OUTLINE	
State Statutes, Rules and Regulations	
<i>(30 scoreable questions plus 5 pretest questions)</i>	
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	
<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. Definitions.....	(2-3)
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>	
C. Licensing.....	(5-6)
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	
Ref: 431:9A-108	
d. Exemptions	
<i>Ref: 431:9A-104</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>	
D. Marketing practices.....	(8-10)
1. Unfair and deceptive practices	
<i>Ref: 431:13-101 thru 108</i>	
2. Reporting and accounting for premiums	
<i>Ref: 431:9A-123.5</i>	
3. Sharing commissions	
<i>Ref: 431:9A-113</i>	
4. Required records and record retention	
<i>Ref: 431:9A-123, 125</i>	
5. Controlled business	
<i>Ref: 431:9A-112.5</i>	
6. Premiums	
<i>Ref: 431:10-218</i>	
E. Guaranty Associations	(0-1)
<i>Ref: 431:16-201 thru 219</i>	
II. HAWAII LAWS, RULES, AND REGULATIONS PERTINENT TO ACCIDENT AND HEALTH INSURANCE ONLY.....	10
A. Marketing methods and practices.....	(3-4)
1. Prepaid health care	
<i>Ref: Title 21 – Chapters 393</i>	
2. Temporary Disability Insurance (TDI)	
<i>Ref: Title 21 – Chapters 392</i>	
B. Policy clauses and provisions	(2-4)
1. Mandated benefits	
<i>Ref: 431:10-212; 431:10-217.5; 431:10A: 115 thru 121; 431:10A-206 thru 208</i>	
2. Cancellation	
<i>Ref: 431:10A-106(7)</i>	
C. Long Term Care.....	(2-5)
1. Basic standards	
<i>Ref: 431:10H-107</i>	
2. Outline of coverage	
<i>Ref: 431:10H-112</i>	
3. Policy definitions	
<i>Ref: 431:10H-201</i>	
4. Suitability	

Ref: 431:10H-231

PROPERTY-GENERAL KNOWLEDGE CONTENT OUTLINE

Product Knowledge, Terms and Concepts

(50 scoreable questions plus 10 pretest questions)

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

I. TYPES OF POLICIES.....25

A. Homeowners

1. HO-2
2. HO-3
3. HO-4
4. HO-5
5. HO-6
6. HO-8

B. Dwelling policies

1. DP-1
2. DP-2
3. DP-3

C. Commercial lines

1. Commercial Package Policy (CPP)
2. Commercial property
 - a. Commercial building and business personal property form
 - b. Causes of loss forms
 - c. Business income
 - d. Extra expense
3. Business Owners Policy (BOP)
4. Builders Risk

D. Inland marine

1. Personal Articles floaters
2. Commercial Property floaters
3. Nationwide Definition

E. National Flood Insurance Program

F. Others

1. Earthquake
2. Mobile Homes
3. Watercraft
4. Farm Owners
5. Crop/hail
6. Windstorm

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

A. Insurance

1. Law of Large Numbers

B. Insurable interest

C. Risk

1. Pure vs. Speculative Risk

D. Hazard

1. Moral
2. Morale

- 3. Physical
- E. Peril**
- F. Loss**
 - 1. Direct
 - 2. Indirect
- G. Loss Valuation**
 - 1. Actual cash value
 - 2. Replacement cost
 - 3. Market value
 - 4. Stated value
 - 5. Salvage value
- H. Proximate cause**
 - I. Deductible**
 - J. Indemnity**
 - K. Limits of liability**
 - L. Coinsurance/Insurance to value**
 - M. Occurrence**
 - N. Cancellation**
 - O. Nonrenewal**
 - P. Vacancy and unoccupancy**
 - Q. Liability**
 - 1. Absolute
 - 2. Strict
 - 3. Vicarious
 - R. Negligence**
 - S. Binder**
 - T. Endorsements**
 - U. Medical Payments**
 - V. Blanket vs. Specific**
 - W. Burglary, Robbery, Theft, and Mysterious Disappearance**
- 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. Sources of underwriting information**
 - R. Fair Credit Reporting Act**
 - S. Privacy Protection (Gramm Leach Bliley)**
 - T. Policy Application**
 - Terrorism Risk Insurance Act (TRIA)**

**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 INSURANCE20**
 - 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
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-104
 - 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: 431:9A-123, 125

5. Controlled business <i>Ref: 431:9A-112.5</i>	
6. Premiums <i>Ref: 431:10-218</i>	
E. Guaranty Associations	(0-1)
<i>Ref: 431:16-101 thru 117</i>	
II. HAWAII LAWS, RULES AND REGULATIONS COMMON TO PROPERTY AND CASUALTY INSURANCE ONLY	2
A. Adjuster	(0-1)
1. Definition <i>Ref: 431:9-105</i>	
2. Qualification for license <i>Ref: 431:9-203,222</i>	
B. Unauthorized Insurers (Surplus Lines)	(1-2)
<i>Ref: 431:8-101 thru 302, 305 thru 320</i>	
C. Casualty, Surety, Property, Marine, and Transportation Rate Regulation	(0-1)
<i>Ref: 431:14-101 thru 118, 120</i>	
III. HAWAII LAWS, RULES AND REGULATIONS PERTINENT TO PROPERTY INSURANCE ONLY	4
A. Definitions	
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. Standard Form Fire Policy <i>Ref: 431:10-210</i>	
C. Multi-Peril Policies <i>Ref: 431:10-219</i>	
D. Overinsurance <i>Ref: 431:10E-102 thru 103</i>	
E. Hawaii Property Insurance Association (HPIA) <i>Ref: 431:21-101 thru 118</i>	

(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. Damage to Property of Others
(1) Per occurrence
(2) Annual Aggregate
B. Automobile: personal auto and business auto
1. Liability
a. Bodily Injury
b. Property Damage
c. Split Limits
d. Combined Single Limit
2. Medical Payments
3. Physical Damage (collision; other than collision; specified perils)
4. Uninsured motorists
5. Underinsured motorists
6. Who is an insured
7. Types of Auto
a. Owned
b. Non-owned
c. Hired
d. Temporary Substitute
e. Newly Acquired Autos
f. Transportation Expense and Rental Reimbursement Expense
8. Garage Coverage Form, including Garagekeepers Insurance
9. Exclusions
10. Individual Insured and Drive Other Car (DOC)
C. Workers Compensation Insurance, Employers Liability Insurance, and Related Issues
(This section does not deal with specifics of state law, which are addressed elsewhere in this outline.)
1. Standard policy concepts
a. Who is an employee/employer
b. Compensation
(1) Loss of wages
(2) Medical
(3) Disability
(4) Vocational Rehabilitation
(5) Death/Survivor
2. Work-related vs. non-work-related
3. Other states' insurance
4. Employers Liability
5. Exclusive remedy
6. Premium Determination

CASUALTY-GENERAL KNOWLEDGE CONTENT OUTLINE

Product Knowledge, Terms and Concepts

(50 scoreable questions plus 10 pretest questions)

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

I. TYPES OF POLICIES, BONDS, AND RELATED TERMS	23
A. Commercial general liability	
1. Exposures	
a. Premises and Operations	
b. Products and Completed Operations	
2. Coverage	
a. Coverage A: Bodily Injury and Property Damage Liability	

- D. Crime**
 - 1. Employee Dishonesty
 - 2. Theft
 - 3. Robbery
 - 4. Burglary
 - 5. Forgery and Alteration

- E. Bonds**
 - 1. Surety
 - 2. Fidelity

- F. Professional liability**
 - 1. Errors and Omissions
 - 2. Medical Malpractice
 - 3. Directors and Officers (D&O)
 - 4. Employment Practices Liability (EPLI)

- G. Umbrella/Excess Liability**

II. INSURANCE TERMS AND RELATED CONCEPTS 15

- A. Risk**
- B. Hazards**
 - 1. Moral
 - 2. Morale
 - 3. Physical
- C. Indemnity**
- D. Insurable interest**
- E. Actual cash value**
- F. Negligence**
- G. Liability**
- H. Occurrence**
 - I. Binders**
 - J. Warranties**
 - K. Representations**
 - L. Concealment**
 - M. Deposit Premium/Audit**
 - N. Certificate of Insurance**
 - O. Law of Large Numbers**
 - P. Pure vs. Speculative Risk**
 - Q. Endorsements**
 - R. Damages**
 - 1. Compensatory
 - a. General
 - b. Special
 - 2. Punitive
 - S. Compliance with provisions of Fair Credit Reporting Act**

III. POLICY PROVISIONS 12

- A. Declarations**
- B. Insuring agreement**
- C. Conditions**
- D. Exclusions and Limitations**
- E. Definition of the insured**
- F. Duties of the insured after a loss**
- G. Cancellation and nonrenewal provisions**
- H. Additional (supplementary) payments**
 - I. Proof of loss**
 - J. Notice of claim**

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

**CASUALTY-HAWAII SPECIFIC
CONTENT OUTLINE**

State Statutes, Rules and Regulations

(36 scoreable questions plus 7 pretest questions)

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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: 9A-123, 125</i>	
5. Controlled business <i>Ref: 431:9A-112.5</i>	
6. Premiums <i>Ref: 431:10-218</i>	
E. Guaranty Associations (0-1) <i>Ref: 431:16-101 thru 117</i>	
II. HAWAII LAWS, RULES AND REGULATIONS COMMON TO PROPERTY AND CASUALTY INSURANCE ONLY..... 2	
A. ADJUSTER (0-1)	
1. Definition <i>Ref: 431:9-105</i>	
2. Qualification for license <i>Ref: 431:9-203, 222</i>	
B. Unauthorized Insurers (Surplus Lines) (1-2) <i>Ref: 431:8-101 thru 302, 305 thru 320</i>	
C. Casualty, Surety, Property, Marine, and Transportation Rate Regulation (0-1) <i>Ref: 431:14-101 thru 118, 120</i>	
III. HAWAII LAWS, RULES, AND REGULATIONS PERTINENT TO CASUALTY INSURANCE ONLY14	
A. Definition of Casualty Insurance..... (0-1) <i>Ref: 431:1-209</i>	
B. Hawaii Motor Vehicle Insurance Law..... (6-8) <i>Ref: HRS 431:10C-101 through 608; HAR Title 16-Chapter 23:1-16; 57-60</i>	
1. Purpose <i>Ref: 431:10C-102</i>	
2. Compulsory insurance—required limits and coverages <i>Ref: 431:10C-103,105; 431:10C-301 thru 302</i>	
3. Right to sue <i>Ref: 431:10C-306</i>	
4. Obligation to pay Personal Injury Protection (PIP) benefits <i>Ref: 431:10C-304</i>	
5. Personal Injury Protection (PIP) <i>Ref: 431:10C-103.5</i>	
6. Premium determination <i>Ref: 431:10C-202, 203, 205, 207, 208</i>	
7. Hawaii Joint Underwriting Plan <i>Ref: 431:10C-401 thru 412</i>	
8. Renewal, nonrenewal and cancellation <i>Ref: 431:10C-109 thru 114</i>	
9. Options and deductibles <i>Ref: 431:10C-302;302.5; HAR 16-23-21 Title 16, Chapter 23:11(with Exhibit)</i>	
C. Financial Responsibility(0-1)	
1. Definition of proof of financial responsibility <i>Ref: 287-1</i>	
2. Proof required <i>Ref: 287-20, 21, 22, 37</i>	
D. Uninsured and Underinsured Motorists(1-2) <i>Ref: 431:10C-103; 431:10C-301 (b)(4)</i>	
E. Motorcycle and motor scooter insurance(0-1) <i>Ref: 431 10G-101 thru 301</i>	
F. Worker's Compensation.....(2-4) <i>Ref: 386-1, 3, 5, 6, 21, 31, 32, 82, 95, 121-124, 127</i>	
1. Definitions <i>Ref: 386-1</i>	
2. Requirements	
a. Exclusiveness of right to compensation <i>Ref: 386-5</i>	
b. Territorial applicability <i>Ref: 386-6</i>	
c. Reports <i>Ref: 386-95</i>	
3. Coverages	
a. Injuries covered <i>Ref: 386-3</i>	
b. Insurance contract <i>Ref: 386-124</i>	
c. Cancellation of insurance contracts <i>Ref: 386-127</i>	
d. Failure to provide coverage <i>Ref: 386-123</i>	
4. Benefits	
a. Medical care services and supplies <i>Ref: 386-21</i>	
b. Total disability <i>Ref: 386-31</i>	
c. Partial disability <i>Ref: 386-32</i>	
5. Hawaii Employers Mutual Insurance Company (HEMIC) <i>Ref: 431:14A-101 thru 119</i>	

**PERSONAL LINES-
GENERAL KNOWLEDGE
CONTENT OUTLINE**

Product Knowledge, Terms and Concepts

(75 scoreable questions plus 11 pretest questions)

I. TYPES OF PROPERTY POLICIES 10
A. Homeowners
1. HO-2
2. HO-3
3. HO-4
4. HO-5
5. HO-6
6. HO-8
B. Dwelling policies

1. DP-1	4. Stated value
2. DP-2	5. Salvage value
3. DP-3	H. Proximate cause
C. Inland marine	I. Deductible
1. Personal Articles floaters	J. Indemnity
2. Nationwide Definition	K. Limits of liability
D. National Flood Insurance Program	L. Coinsurance/Insurance to value
E. Others	M. Occurrence
1. Earthquake	N. Cancellation
2. Mobile Homes	O. Nonrenewal
3. Watercraft	P. Vacancy and unoccupancy
4. Crop/hail	Q. Liability
5. Windstorm	1. Absolute
II. TYPES OF CASUALTY POLICIES 13	2. Strict
A. Automobile: personal auto	3. Vicarious
1. Liability	R. Negligence
a. Bodily Injury	S. Binder
b. Property Damage	T. Endorsements
c. Split Limits	U. Medical Payments
d. Combined Single Limit	V. Blanket vs. Specific
2. Medical Payments	W. Burglary, Robbery, Theft, and Mysterious Disappearance
3. Physical Damage (collision; other than collision; specified perils)	X. Warranties
4. Uninsured motorists	Y. Representations
5. Underinsured motorists	Z. Concealment
6. Who is an insured	AA. Deposit Premium/Audit
7. Types of Auto	BB. Certificate of Insurance
a. Owned	CC. Damages
b. Non-owned	1. Compensatory
c. Hired	a. General
d. Temporary Substitute	b. Special
e. Newly Acquired Autos	2. Punitive
f. Transportation Expense and Rental Reimbursement Expense	DD. Compliance with Provisions of Fair Credit Reporting Act
8. Exclusions	IV. PROPERTY AND CASUALTY POLICY PROVISIONS AND CONTRACT LAW24
B. Umbrella/Excess liability	A. Declarations
III. PROPERTY AND CASUALTY INSURANCE TERMS AND RELATED CONCEPTS 28	B. Insuring agreement
A. Insurance	C. Conditions
1. Law of Large Numbers	D. Exclusions
B. Insurable interest	E. Definition of the insured
C. Risk	F. Duties of the insured
1. Pure vs. Speculative Risk	G. Obligations of the insurance company
D. Hazard	H. Mortgagee rights
1. Moral	I. Proof of loss
2. Morale	J. Notice of claim
3. Physical	K. Appraisal
E. Peril	L. Other Insurance Provision
F. Loss	M. Assignment
1. Direct	N. Subrogation
2. Indirect	O. Elements of a contract
G. Loss Valuation	P. Warranties, representations, and concealment
1. Actual cash value	Q. Sources of underwriting information
2. Replacement cost	R. Fair Credit Reporting Act
3. Market value	S. Privacy Protection (Gramm Leach Bliley)

- T. Policy Application
- U. Terrorism Risk Insurance Act (TRIA)
- V. Cancellation and nonrenewal provisions
- W. Additional (supplementary) payments
 - Arbitration

**PERSONAL LINES-
HAWAII SPECIFIC
CONTENT OUTLINE**

(36 scoreable questions plus 7 pretest questions)

- I. **HAWAII LAWS, RULES, AND REGULATIONS
COMMON TO LIFE, ACCIDENT AND HEALTH,
PROPERTY, CASUALTY AND PERSONAL LINES
INSURANCE20**
 - 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; 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
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-104
 - 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)**
Ref: 431:13-101 thru 108
 - 1. Reporting and accounting for premiums
Ref: 431:9A-123.5
 - 2. Sharing commissions
Ref: 431:9A-113
 - 3. Required records and record retention
Ref: 431:9A-123, 125
 - 4. Controlled business

Ref: 431:9A-112.5

5. Premiums
Ref: 431:10-218

E. Guaranty Associations (0-1)
Ref: 431:16-101 thru 117

II. HAWAII LAWS, RULES AND REGULATIONS COMMON TO PROPERTY, CASUALTY AND PERSONAL LINES INSURANCE ONLY 2

A. ADJUSTER (0-1)

1. Definition
Ref: 431:9-105

2. Qualification for license
Ref: 431:9-203, 222

B. Unauthorized Insurers (Surplus Lines) (1-2)
Ref: 431:8-101 thru 302, 305 thru 320

C. Casualty, Surety, Property, Marine, and Transportation Rate Regulation..... (0-1)
Ref: 431:14-101 thru 118, 120

III. HAWAII LAWS, RULES AND REGULATIONS PERTINENT TO PROPERTY INSURANCE ONLY 4

A. Definitions

1. Property insurance
Ref: 431:1-206; 431:10E-101 thru 103

2. Marine and transportation insurance
Ref: 431:1-207

B. Standard Form Fire Policy
Ref: 431:10-210

C. Multi-Peril Policies
Ref: 431:10-219

D. Overinsurance
Ref: 431:10E-102 thru 103

E. Hawaii Property Insurance Association (HPIA)
Ref: 431:21-101 thru 118

IV. HAWAII LAWS, RULES, AND REGULATIONS PERTINENT TO CASUALTY INSURANCE ONLY 10

A. Definition of Casualty Insurance..... (0-1)
Ref: 431:1-209

B. Hawaii Motor Vehicle Insurance Law..... (6-8)
Ref: HRS 431:10C-101 through 608; HAR Title 16-Chapter 23:1-16; 57-60

1. Purpose
Ref: 431:10C-102

2. Compulsory insurance—required limits and coverages
Ref: 431:10C-103.5 thru 103.6,105;431:10C-301 thru 302

3. Right to sue
Ref: 431:10C-306

4. Obligation to pay Personal Injury Protection (PIP) benefits
Ref: 431:10C-304

5. Personal Injury Protection (PIP)
Ref: 431:10C-103.5

6. Premium determination
Ref: 431:10C-202, 203, 205, 207, 208

7. Hawaii Joint Underwriting Plan
Ref: 431:10C-401 thru 412

8. Renewal, nonrenewal and cancellation
Ref: 431:10C-109 thru 114

9. Options and deductibles
Ref: 431:10C-302;302.5; HAR 16-23-11 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, 10F 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
 - 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)
- II. INSURANCE TERMS AND RELATED CONCEPTS
 - A. Insurance
 - B. Insurable interest
 - C. Independent Contractors
 - D. Contractual
 - 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

- C. Risk
 - D. Hazard
 - E. Peril
 - F. Loss
 - 1. Direct
 - 2. Indirect
 - G. Proximate cause
 - H. Deductible
 - I. Indemnity
 - J. Actual cash value
 - K. Replacement cost
 - L. Limits of liability
 - M. Coinsurance/Insurance to value
 - N. Pair and set clause
 - O. Extensions of coverage
 - P. Accident
 - Q. Occurrence
 - R. Cancellation
 - S. Vacancy and unoccupancy
 - T. Right of salvage
 - U. Abandonment
 - V. Liability
 - W. Negligence
 - X. Burglary
 - Y. Theft
 - Z. Binders
 - AA. Warranties
 - BB. Representations
 - CC. Concealment
 - DD. Bodily injury liability
 - EE. Property Damage liability
 - FF. Personal injury liability
 - GG. Insured contract
 - HH. Deposit Premium/Audit
 - II. Certificate of Insurance
- III. POLICY PROVISIONS AND CONTRACT**
- A. Declarations
 - B. Insuring agreement
 - C. Conditions
 - D. Exclusions
 - E. Definition of the insured
 - F. Duties of the insured
 - G. Obligations of the insurance company
 - H. Mortgagee rights
 - I. Proof of loss
 - J. Notice of claim
 - K. Appraisal
 - L. Other Insurance Provision
 - M. Assignment
 - N. Subrogation
 - O. Arbitration
 - P. Warranties, representations, and concealment
 - Q. Binders
 - R. Fair Credit Reporting Act
 - S. Cancellation and nonrenewal policies
- T. Additional (supplementary payments)
 - U. Claims made policy form
 - V. Salvage
 - W. Loss settlement provisions including consent to settle a loss
 - X. Limitations
- IV. HAWAII LAWS, 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-104
 - 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
 - 3. Sharing commissions
Ref: 431:9A-113
 - 4. Required records and record retention

Ref: 386-31

3. Partial disability
Ref: 386-32

4. Benefit Adjustment
Ref: 386-34

5. Payment after death
Ref: 386-35

E. Vocational Rehabilitation
Ref: 12-14-1, 23, 26, 30, 38, 40

F. Medical Fee Schedule
Ref: 12-15-1, 13, 15, 31, 38, 42, 55, 90, 92, 94

II. ADJUSTER..... (1-2)

A. Definitions
Ref: 431:9-105, 222.5

B. Qualification of license
Ref: 431:9-203, 222.5

III. MARKETING PRACTICES (1-2)

A. Unfair and deceptive practices
Ref: 431:13-101 thru 108

B. Required records and record retention
Ref: 9A-123, 125

**HAWAII TITLE INSURANCE
EXAMINATION CONTENT OUTLINE**

Product Knowledge, Terms, and Concepts

Hawaii Laws, Rules and Regulations

(92 scoreable questions)

I. TITLE INSURANCE TERMS AND CONCEPTS.....10

A. Commitment

B. Policy

C. Exception

D. Requirement

E. Endorsement

F. Insurer/Underwriter

G. Chain of Title

H. Closing and Settlement

I. Title Agent

J. Fiduciary Responsibilities

K. Search and Examination

 1. Title Plant

II. TITLE INSURANCE POLICIES.....20

A. Types of Policies

 1. Owners

 a. Residential/Plan Language

 b. ALTA Forms

 2. Loan

 3. Construction Loan

 4. Leasehold

B. Policy Provisions

 1. Insuring Clause

 2. Terms, Conditions, and Stipulations

 3. Exclusions

 4. Premiums

III. REAL ESTATE OWNERSHIP.....5-6

A. Joint Tenancy

B. Tenants In Common

C. Fee Simple

D. Life Estate

E. Leasehold

F. Tenants by Entirety

G. Severalty

IV. RIGHTS AND INTERESTS.....4

A. Easement and Right of Way

B. Liens

 1. Voluntary

 2. Involuntary

C. Covenants, Conditions, and Restrictions

D. Adverse Possession

V. LEGAL DESCRIPTIONS 1

A. Metes and Bounds

B. Lot and Block

C. File Plans

D. Land Court Descriptions

VI. METHODS OF TRANSFER/CONVEYANCES5-6

A. Warranty Deeds

B. Quitclaim Deeds

C. Deed into Trust

D. Foreclosure

E. Probate

VII. HAWAII INSURANCE LAWS AND REGULATIONS PERTINENT TO TITLE INSURANCE... ..46

A. Definitions and Scope
Ref: 431:20-101, 102 thru 125; 431:1-201, 431:1-212 thru 214; 431:3-101 thru 305; 431:6-101; 431:6-601, 602; 431:9A-102; 431:9A-141; 431:13-102; 431:13-108(j); 431:15-103

B. Rates

 1. Filing Requirements

 a. Closing/Settlement Fees
Ref: 431:20-119; 431:20-121; 431:10-218; 431:9A-113

 b. Title Insurance Premiums
Ref: 431:20-120

 2. Volume Discounts; *431:20-118; 431:20-120*

C. Consumer Protections

 1. Retention of Records/Response to Division Inquiries
Ref: 431:20-113, 431:9A-123; 431:2-208

 2. Search and examination
Ref: 431:20-113

D. Standards of Conduct/Licensing

 1. Insurance Commissioner

 a. Power and duties

- Ref: 431:20-121; 431:2-201 thru 204; 431:2- 207 thru 212*
- b. Hearings and penalties
Ref: 431:2-203; 431:9A-112, 126, 127, 129; 431:13-201 thru 204; 431:2-308; 431:13-106; 431:20-124, 125
 - c. License suspension and revocation
Ref: 431:9A-112, 126, 127, 129; 431:2-203
 - d. Insurer's guarantee fund
Ref: 431:20-108
2. Licensing and producers' legal responsibility
- a. Persons required to be licensed
Ref: 9A-103, 104
 - b. Payment and acceptance of commissions/fees
Ref: 431:9A-113
 - c. Fiduciary/commingling
Ref: 431:9A-123.5
 - d. Unauthorized entities
Ref: 431:20-10; 431:20-105, 106
 - e. Responsible Producer
Ref: 431:20-121
3. Unfair competition and deceptive practices
- Ref: 431:13-101 thru 108*
 - a. Controlled business
Ref: 431:9A-112.5
 - b. Rebates / Inducements
Ref: 431:20-118, 124; 431:13-103
 - c. Unfair claims practices
Ref: 431:20-118; 431:13-103

**LIFE-GENERAL KNOWLEDGE
CONTENT OUTLINE**

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

I. TYPES OF POLICIES 12

A. Traditional whole life products

1. Ordinary (straight) life
2. Limited-pay and single-premium life
3. Adjustable life

B. Interest/market-sensitive life products

1. Universal life
2. Variable whole life
3. Variable universal life
4. Interest-sensitive whole life
5. Equity-indexed life

C. Term life

1. Types
 - a. Level
 - b. Decreasing
 - c. Return of premium
 - d. Annually renewable
 - e. Increasing term
2. Special features
 - a. Renewable
 - b. Convertible

D. Annuities

1. Single and flexible premium
2. Immediate and deferred
3. Fixed and variable
4. Indexed

E. Combination plans and variations

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

II. POLICY RIDERS, PROVISIONS, OPTIONS, AND EXCLUSIONS.....19

A. Policy riders

1. Waiver of premium and waiver of premium with disability income
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. Long term care
8. Return of premium

B. Policy provisions and options

1. Entire contract
2. Insuring clause
3. Free look

4. Consideration
5. Owner's rights
6. Beneficiary designations
 - a. Primary and contingent
 - b. Revocable and irrevocable
 - c. 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. Non-forfeiture options
11. Dividends and dividend options
12. Incontestability
13. Assignments
14. Suicide
15. Misstatement of age and gender
16. Settlement options
17. Accelerated death benefits

C. Policy exclusions

III. COMPLETING THE APPLICATION, UNDERWRITING, AND DELIVERING THE POLICY11

A. Completing the application

1. Required signatures
2. Changes in the application
3. Consequences of incomplete applications
4. Warranties and representations
5. Collecting the initial premium and issuing the receipt
6. Replacement
7. Disclosures at point of sale (e.g., HIPAA, HIV consent)
8. USA PATRIOT Act/anti-money laundering

B. Underwriting

1. Insurable interest
2. Medical information and consumer reports
3. Fair Credit Reporting Act
4. Risk classification
5. Stranger-originated life insurance (STOLI)
6. Investor-originated life insurance (IOLI)

C. Delivering the policy

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

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. Life insurance needs analysis/suitability**
 - 1. Personal insurance needs
 - 2. Business insurance needs
 - a. Key person
- E. Social Security benefits and taxes**
- F. Tax treatment of insurance premiums, proceeds, and dividends**
 - 1. Individual life
 - 2. Group life
 - 3. Modified Endowment Contracts (MECs)

- c. Nonresident
Ref: 431:9A-108
- d. Exemptions
Ref: 431:9A-104
- 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: 431:9A-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

**LIFE-HAWAII SPECIFIC
CONTENT OUTLINE**

State Statutes, Rules and Regulations

(30 scoreable questions plus 6 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
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

- II. HAWAII LAWS, RULES, AND REGULATIONS PERTINENT TO LIFE INSURANCE ONLY 10**
 - A. Marketing methods and practices**
 - 1. Replacement
Ref: 431: 10D-501 through 509
 - a. Definition
Ref: 431: 10D-502
 - b. Duties of producers
Ref: 431: 10D-503
 - c. Duties of insurers that use producers
Ref: 431: 10D-504
 - d. Duties of replacing insurers that use producers
Ref: 431: 10D-505
 - e. Duties of the existing insurer
431: 10D-506
 - 2. Annuities
 - a. Disclosure
Ref: 10D-601 thru 605
 - b. Suitability
Ref: 10D-621 thru 625
 - B. Variable Contracts**
Ref: 431:10D-118
 - C. Policy Clauses and Provisions**
 - 1. Protection of beneficiaries from creditors
Ref: 431:10-232
 - 2. Policy loan interest rate
Ref: 431:10D-103
 - 3. Spouse's rights
Ref: 431:10D-212
 - D. Group Life**
 - 1. Group requirements

- Ref: 431:10D-201*
- 2. Assignment of proceeds
Ref: 431:10D-215
- 3. Minimum number
Ref: 431:10D-202(4); 431:10A-117
- 4. Conversion
Ref: 431:10D-213 (8, 9, 10); 431:10D-214
- E. Participation in Surplus**
Ref: 431:10D-102(6)
- F. Credit Life**
Ref: 431:10B-101 thru 114

ACCIDENT AND HEALTH GENERAL KNOWLEDGE CONTENT OUTLINE

Product Knowledge, Terms and Concepts

(50 scoreable questions plus 10 pretest questions)

I. TYPES OF POLICIES14

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. Health Maintenance Organizations (HMOs)
4. Preferred Provider Organizations (PPOs)
5. Point of Service (POS) plans
6. Flexible Spending Accounts (FSAs)
7. Health Reimbursement Accounts (HRAs)
8. High Deductible Health Plans (HDHPs) and related Health Savings Accounts (HSAs)
9. Stop loss

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 (LTC)

1. Individual LTC contracts
2. Group/voluntary LTC contracts

G. Limited Benefit Plans

1. Cancer (or specified diseases) plans
2. Critical illness plans
3. Worksite (employer-sponsored) plans
4. Hospital indemnity plans
5. Dental
6. Vision

II. POLICY PROVISIONS, CLAUSES, AND RIDERS20

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	
13. Misstatement of age	
B. Optional provisions	
C. Other provisions and clauses	
1. Insuring clause	
2. Free look	
3. Consideration clause	
4. Probationary period	
5. Elimination period	
6. Waiver of premium	
7. Exclusions	
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/exclusions	
2. Guaranteed insurability	
3. Multiple indemnity (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. non-occupational	
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. Ensuring 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. Elements of a contract	
2. Insurable interest	
3. Warranties and representations	
4. Unique aspects of the health contract	
a. Conditional	
b. Unilateral	
c. Adhesion	
 ACCIDENT & HEALTH- HAWAII SPECIFIC CONTENT OUTLINE State Statutes, Rules and Regulations <i>(30 scoreable questions plus 5 pretest questions)</i>	
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	
<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. Definitions.....	(2-3)
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
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-104

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: 431:9A-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

II. HAWAII LAWS, RULES, AND REGULATIONS PERTINENT TO ACCIDENT AND HEALTH INSURANCE ONLY..... 10

A. Marketing methods and practices..... (3-4)

1. Prepaid health care
Ref: Title 21 – Chapters 393

2. Temporary Disability Insurance (TDI)
Ref: Title 21 – Chapters 392

B. Policy clauses and provisions (2-4)

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..... (2-5)

1. Basic standards
Ref: 431:10H-107

2. Outline of coverage
Ref: 431:10H-112

3. Policy definitions
Ref: 431:10H-201

4. Suitability

Ref: 431:10H-231

**PROPERTY-GENERAL KNOWLEDGE
 CONTENT OUTLINE**

Product Knowledge, Terms and Concepts

(50 scoreable questions plus 10 pretest questions)

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

I. TYPES OF POLICIES.....25

A. Homeowners

1. HO-2
2. HO-3
3. HO-4
4. HO-5
5. HO-6
6. HO-8

B. Dwelling policies

1. DP-1
2. DP-2
3. DP-3

C. Commercial lines

1. Commercial Package Policy (CPP)
2. Commercial property
 - a. Commercial building and business personal property form
 - b. Causes of loss forms
 - c. Business income
 - d. Extra expense
3. Business Owners Policy (BOP)
4. Builders Risk

D. Inland marine

1. Personal Articles floaters
2. Commercial Property floaters
3. Nationwide Definition

E. National Flood Insurance Program

F. Others

1. Earthquake
2. Mobile Homes
3. Watercraft
4. Farm Owners
5. Crop/hail
6. Windstorm

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

A. Insurance

1. Law of Large Numbers

B. Insurable interest

C. Risk

1. Pure vs. Speculative Risk

D. Hazard

1. Moral
2. Morale

- 3. Physical
- E. Peril**
- F. Loss**
 - 1. Direct
 - 2. Indirect
- G. Loss Valuation**
 - 1. Actual cash value
 - 2. Replacement cost
 - 3. Market value
 - 4. Stated value
 - 5. Salvage value
- H. Proximate cause**
 - I. Deductible**
 - J. Indemnity**
 - K. Limits of liability**
 - L. Coinsurance/Insurance to value**
 - M. Occurrence**
 - N. Cancellation**
 - O. Nonrenewal**
 - P. Vacancy and unoccupancy**
 - Q. Liability**
 - 1. Absolute
 - 2. Strict
 - 3. Vicarious
 - R. Negligence**
 - S. Binder**
 - T. Endorsements**
 - U. Medical Payments**
 - V. Blanket vs. Specific**
 - W. Burglary, Robbery, Theft, and Mysterious Disappearance**
- 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. Sources of underwriting information**
 - R. Fair Credit Reporting Act**
 - S. Privacy Protection (Gramm Leach Bliley)**
 - T. Policy Application**
 - Terrorism Risk Insurance Act (TRIA)**

**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 INSURANCE20**
 - 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
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-104
 - 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: 431:9A-123, 125

5. Controlled business <i>Ref: 431:9A-112.5</i>	
6. Premiums <i>Ref: 431:10-218</i>	
E. Guaranty Associations	(0-1)
<i>Ref: 431:16-101 thru 117</i>	
II. HAWAII LAWS, RULES AND REGULATIONS COMMON TO PROPERTY AND CASUALTY INSURANCE ONLY	2
A. Adjuster	(0-1)
1. Definition <i>Ref: 431:9-105</i>	
2. Qualification for license <i>Ref: 431:9-203,222</i>	
B. Unauthorized Insurers (Surplus Lines)	(1-2)
<i>Ref: 431:8-101 thru 302, 305 thru 320</i>	
C. Casualty, Surety, Property, Marine, and Transportation Rate Regulation	(0-1)
<i>Ref: 431:14-101 thru 118, 120</i>	
III. HAWAII LAWS, RULES AND REGULATIONS PERTINENT TO PROPERTY INSURANCE ONLY	4
A. Definitions	
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. Standard Form Fire Policy <i>Ref: 431:10-210</i>	
C. Multi-Peril Policies <i>Ref: 431:10-219</i>	
D. Overinsurance <i>Ref: 431:10E-102 thru 103</i>	
E. Hawaii Property Insurance Association (HPIA) <i>Ref: 431:21-101 thru 118</i>	

(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. Damage to Property of Others
(1) Per occurrence
(2) Annual Aggregate
B. Automobile: personal auto and business auto
1. Liability
a. Bodily Injury
b. Property Damage
c. Split Limits
d. Combined Single Limit
2. Medical Payments
3. Physical Damage (collision; other than collision; specified perils)
4. Uninsured motorists
5. Underinsured motorists
6. Who is an insured
7. Types of Auto
a. Owned
b. Non-owned
c. Hired
d. Temporary Substitute
e. Newly Acquired Autos
f. Transportation Expense and Rental Reimbursement Expense
8. Garage Coverage Form, including Garagekeepers Insurance
9. Exclusions
10. Individual Insured and Drive Other Car (DOC)
C. Workers Compensation Insurance, Employers Liability Insurance, and Related Issues
(This section does not deal with specifics of state law, which are addressed elsewhere in this outline.)
1. Standard policy concepts
a. Who is an employee/employer
b. Compensation
(1) Loss of wages
(2) Medical
(3) Disability
(4) Vocational Rehabilitation
(5) Death/Survivor
2. Work-related vs. non-work-related
3. Other states' insurance
4. Employers Liability
5. Exclusive remedy
6. Premium Determination

CASUALTY-GENERAL KNOWLEDGE CONTENT OUTLINE

Product Knowledge, Terms and Concepts

(50 scoreable questions plus 10 pretest questions)

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

I. TYPES OF POLICIES, BONDS, AND RELATED TERMS	23
A. Commercial general liability	
1. Exposures	
a. Premises and Operations	
b. Products and Completed Operations	
2. Coverage	
a. Coverage A: Bodily Injury and Property Damage Liability	

- D. Crime**
 - 1. Employee Dishonesty
 - 2. Theft
 - 3. Robbery
 - 4. Burglary
 - 5. Forgery and Alteration

- E. Bonds**
 - 1. Surety
 - 2. Fidelity

- F. Professional liability**
 - 1. Errors and Omissions
 - 2. Medical Malpractice
 - 3. Directors and Officers (D&O)
 - 4. Employment Practices Liability (EPLI)

- G. Umbrella/Excess Liability**

II. INSURANCE TERMS AND RELATED CONCEPTS 15

- A. Risk**
- B. Hazards**
 - 1. Moral
 - 2. Morale
 - 3. Physical
- C. Indemnity**
- D. Insurable interest**
- E. Actual cash value**
- F. Negligence**
- G. Liability**
- H. Occurrence**
 - I. Binders**
 - J. Warranties**
 - K. Representations**
 - L. Concealment**
 - M. Deposit Premium/Audit**
 - N. Certificate of Insurance**
 - O. Law of Large Numbers**
 - P. Pure vs. Speculative Risk**
 - Q. Endorsements**
 - R. Damages**
 - 1. Compensatory
 - a. General
 - b. Special
 - 2. Punitive
 - S. Compliance with provisions of Fair Credit Reporting Act**

III. POLICY PROVISIONS 12

- A. Declarations**
- B. Insuring agreement**
- C. Conditions**
- D. Exclusions and Limitations**
- E. Definition of the insured**
- F. Duties of the insured after a loss**
- G. Cancellation and nonrenewal provisions**
- H. Additional (supplementary) payments**
 - I. Proof of loss**
 - J. Notice of claim**

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

**CASUALTY-HAWAII SPECIFIC
CONTENT OUTLINE**

State Statutes, Rules and Regulations

(36 scoreable questions plus 7 pretest questions)

- I. HAWAII LAWS, RULES, AND REGULATIONS COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY, CASUALTY AND PERSONAL LINES INSURANCE20**
 - 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
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-104
 - 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 <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: 9A-123, 125</i>	
5. Controlled business <i>Ref: 431:9A-112.5</i>	
6. Premiums <i>Ref: 431:10-218</i>	
E. Guaranty Associations (0-1) <i>Ref: 431:16-101 thru 117</i>	
II. HAWAII LAWS, RULES AND REGULATIONS COMMON TO PROPERTY AND CASUALTY INSURANCE ONLY..... 2	
A. ADJUSTER (0-1)	
1. Definition <i>Ref: 431:9-105</i>	
2. Qualification for license <i>Ref: 431:9-203, 222</i>	
B. Unauthorized Insurers (Surplus Lines) (1-2) <i>Ref: 431:8-101 thru 302, 305 thru 320</i>	
C. Casualty, Surety, Property, Marine, and Transportation Rate Regulation (0-1) <i>Ref: 431:14-101 thru 118, 120</i>	
III. HAWAII LAWS, RULES, AND REGULATIONS PERTINENT TO CASUALTY INSURANCE ONLY14	
A. Definition of Casualty Insurance..... (0-1) <i>Ref: 431:1-209</i>	
B. Hawaii Motor Vehicle Insurance Law..... (6-8) <i>Ref: HRS 431:10C-101 through 608; HAR Title 16-Chapter 23:1-16; 57-60</i>	
1. Purpose <i>Ref: 431:10C-102</i>	
2. Compulsory insurance—required limits and coverages <i>Ref: 431:10C-103,105; 431:10C-301 thru 302</i>	
3. Right to sue <i>Ref: 431:10C-306</i>	
4. Obligation to pay Personal Injury Protection (PIP) benefits <i>Ref: 431:10C-304</i>	
5. Personal Injury Protection (PIP) <i>Ref: 431:10C-103.5</i>	
6. Premium determination <i>Ref: 431:10C-202, 203, 205, 207, 208</i>	
7. Hawaii Joint Underwriting Plan <i>Ref: 431:10C-401 thru 412</i>	
8. Renewal, nonrenewal and cancellation <i>Ref: 431:10C-109 thru 114</i>	
9. Options and deductibles <i>Ref: 431:10C-302;302.5; HAR 16-23-21 Title 16, Chapter 23:11(with Exhibit)</i>	
C. Financial Responsibility(0-1)	
1. Definition of proof of financial responsibility <i>Ref: 287-1</i>	
2. Proof required <i>Ref: 287-20, 21, 22, 37</i>	
D. Uninsured and Underinsured Motorists(1-2) <i>Ref: 431:10C-103; 431:10C-301 (b)(4)</i>	
E. Motorcycle and motor scooter insurance(0-1) <i>Ref: 431 10G-101 thru 301</i>	
F. Worker's Compensation.....(2-4) <i>Ref: 386-1, 3, 5, 6, 21, 31, 32, 82, 95, 121-124, 127</i>	
1. Definitions <i>Ref: 386-1</i>	
2. Requirements	
a. Exclusiveness of right to compensation <i>Ref: 386-5</i>	
b. Territorial applicability <i>Ref: 386-6</i>	
c. Reports <i>Ref: 386-95</i>	
3. Coverages	
a. Injuries covered <i>Ref: 386-3</i>	
b. Insurance contract <i>Ref: 386-124</i>	
c. Cancellation of insurance contracts <i>Ref: 386-127</i>	
d. Failure to provide coverage <i>Ref: 386-123</i>	
4. Benefits	
a. Medical care services and supplies <i>Ref: 386-21</i>	
b. Total disability <i>Ref: 386-31</i>	
c. Partial disability <i>Ref: 386-32</i>	
5. Hawaii Employers Mutual Insurance Company (HEMIC) <i>Ref: 431:14A-101 thru 119</i>	

**PERSONAL LINES-
GENERAL KNOWLEDGE
CONTENT OUTLINE**

Product Knowledge, Terms and Concepts

(75 scoreable questions plus 11 pretest questions)

I. TYPES OF PROPERTY POLICIES 10
A. Homeowners
1. HO-2
2. HO-3
3. HO-4
4. HO-5
5. HO-6
6. HO-8
B. Dwelling policies

1. DP-1	
2. DP-2	
3. DP-3	
C. Inland marine	
1. Personal Articles floaters	
2. Nationwide Definition	
D. National Flood Insurance Program	
E. Others	
1. Earthquake	
2. Mobile Homes	
3. Watercraft	
4. Crop/hail	
5. Windstorm	
II. TYPES OF CASUALTY POLICIES	13
A. Automobile: personal auto	
1. Liability	
a. Bodily Injury	
b. Property Damage	
c. Split Limits	
d. Combined Single Limit	
2. Medical Payments	
3. Physical Damage (collision; other than collision; specified perils)	
4. Uninsured motorists	
5. Underinsured motorists	
6. Who is an insured	
7. Types of Auto	
a. Owned	
b. Non-owned	
c. Hired	
d. Temporary Substitute	
e. Newly Acquired Autos	
f. Transportation Expense and Rental Reimbursement Expense	
8. Exclusions	
B. Umbrella/Excess liability	
III. PROPERTY AND CASUALTY INSURANCE TERMS AND RELATED CONCEPTS	28
A. Insurance	
1. Law of Large Numbers	
B. Insurable interest	
C. Risk	
1. Pure vs. Speculative Risk	
D. Hazard	
1. Moral	
2. Morale	
3. Physical	
E. Peril	
F. Loss	
1. Direct	
2. Indirect	
G. Loss Valuation	
1. Actual cash value	
2. Replacement cost	
3. Market value	

4. Stated value	
5. Salvage value	
H. Proximate cause	
I. Deductible	
J. Indemnity	
K. Limits of liability	
L. Coinsurance/Insurance to value	
M. Occurrence	
N. Cancellation	
O. Nonrenewal	
P. Vacancy and unoccupancy	
Q. Liability	
1. Absolute	
2. Strict	
3. Vicarious	
R. Negligence	
S. Binder	
T. Endorsements	
U. Medical Payments	
V. Blanket vs. Specific	
W. Burglary, Robbery, Theft, and Mysterious Disappearance	
X. Warranties	
Y. Representations	
Z. Concealment	
AA. Deposit Premium/Audit	
BB. Certificate of Insurance	
CC. Damages	
1. Compensatory	
a. General	
b. Special	
2. Punitive	
DD. Compliance with Provisions of Fair Credit Reporting Act	
IV. PROPERTY AND CASUALTY POLICY PROVISIONS AND CONTRACT LAW	24
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. Sources of underwriting information	
R. Fair Credit Reporting Act	
S. Privacy Protection (Gramm Leach Bliley)	

- T. Policy Application
- U. Terrorism Risk Insurance Act (TRIA)
- V. Cancellation and nonrenewal provisions
- W. Additional (supplementary) payments
- Arbitration

**PERSONAL LINES-
HAWAII SPECIFIC
CONTENT OUTLINE**

(36 scoreable questions plus 7 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; 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
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-104
 - 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)
 - Ref: 431:13-101 thru 108*
 - 1. Reporting and accounting for premiums
Ref: 431:9A-123.5
 - 2. Sharing commissions
Ref: 431:9A-113
 - 3. Required records and record retention
Ref: 431:9A-123, 125
 - 4. Controlled business

Ref: 431:9A-112.5

5. Premiums
Ref: 431:10-218

E. Guaranty Associations (0-1)
Ref: 431:16-101 thru 117

II. HAWAII LAWS, RULES AND REGULATIONS COMMON TO PROPERTY, CASUALTY AND PERSONAL LINES INSURANCE ONLY 2

A. ADJUSTER (0-1)

1. Definition
Ref: 431:9-105

2. Qualification for license
Ref: 431:9-203, 222

B. Unauthorized Insurers (Surplus Lines) (1-2)
Ref: 431:8-101 thru 302, 305 thru 320

C. Casualty, Surety, Property, Marine, and Transportation Rate Regulation..... (0-1)
Ref: 431:14-101 thru 118, 120

III. HAWAII LAWS, RULES AND REGULATIONS PERTINENT TO PROPERTY INSURANCE ONLY 4

A. Definitions

1. Property insurance
Ref: 431:1-206; 431:10E-101 thru 103

2. Marine and transportation insurance
Ref: 431:1-207

B. Standard Form Fire Policy
Ref: 431:10-210

C. Multi-Peril Policies
Ref: 431:10-219

D. Overinsurance
Ref: 431:10E-102 thru 103

E. Hawaii Property Insurance Association (HPIA)
Ref: 431:21-101 thru 118

IV. HAWAII LAWS, RULES, AND REGULATIONS PERTINENT TO CASUALTY INSURANCE ONLY 10

A. Definition of Casualty Insurance..... (0-1)
Ref: 431:1-209

B. Hawaii Motor Vehicle Insurance Law..... (6-8)
Ref: HRS 431:10C-101 through 608; HAR Title 16-Chapter 23:1-16; 57-60

1. Purpose
Ref: 431:10C-102

2. Compulsory insurance—required limits and coverages
Ref: 431:10C-103.5 thru 103.6,105;431:10C-301 thru 302

3. Right to sue
Ref: 431:10C-306

4. Obligation to pay Personal Injury Protection (PIP) benefits
Ref: 431:10C-304

5. Personal Injury Protection (PIP)
Ref: 431:10C-103.5

6. Premium determination
Ref: 431:10C-202, 203, 205, 207, 208

7. Hawaii Joint Underwriting Plan
Ref: 431:10C-401 thru 412

8. Renewal, nonrenewal and cancellation
Ref: 431:10C-109 thru 114

9. Options and deductibles
Ref: 431:10C-302;302.5; HAR 16-23-11 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 2, 9A, 9N, 10F AND 13; SECTION 431: 10-218

**HAWAII ADJUSTER
EXAMINATION CONTENT OUTLINE**

Product Knowledge, Terms and Concepts

(140 scoreable questions)

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

I. TYPES OF POLICIES, BONDS, AND RELATED TERMS

A. Personal lines

1. Dwelling and contents (DP forms)
2. Personal liability
3. Homeowners (HO forms)
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
- 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-104
 - 3. Denial, suspension, revocation of licenses
Ref: 431:9A-112, 126, 127, 129
 - D. Marketing practices
 - 1. Unfair and deceptive practices
Ref: 431:13-101 thru 108
 - 2. Reporting and accounting for premiums
Ref: 431:9A-123.5
 - 3. Sharing commissions
Ref: 431:9A-113
 - 4. Required records and record retention
Ref: 9A-123, 125

- 5. Controlled business
Ref: 431:9A-112.5
 - 6. Premiums
Ref: 431:10-218
 - E. Guaranty Associations**
Ref: 431:16-101 thru 117
- V. HAWAII LAWS, RULES AND REGULATIONS COMMON TO PROPERTY AND CASUALTY INSURANCE ONLY**
- A. Adjuster**
 - 1. Definition
Ref: 431:9-105
 - 2. Qualification for license
Ref: 431:9-201 thru 224
 - B. Unauthorized Insurers (Surplus Lines)**
Ref: 431:8-101 thru 302, 305 thru 320
 - C. Casualty, Surety, Property, Marine, and Transportation Rate Regulation**
Ref: 431:14-101 thru 118, 120
- VI. HAWAII LAWS, RULES AND REGULATIONS PERTINENT TO PROPERTY INSURANCE ONLY**
- A. Definitions**
 - 1. Property insurance
Ref: 431:1-206; 431:10E-101 thru 103
 - 2. Marine and transportation insurance
Ref: 431:1-207
 - B. Standard Form Fire Policy**
Ref: 431:10-210
 - C. Multi-Peril Policies**
Ref: 431:10-219
 - D. Overinsurance**
Ref: 431:10E-102 thru 103
- VII. HAWAII LAWS, RULES, AND REGULATIONS PERTINENT TO CASUALTY INSURANCE ONLY**
- A. Definition of Casualty Insurance**
Ref: 431:1-209
 - B. Hawaii Motor Vehicle Insurance Law**
Ref: HRS 431:10C-101-608; HAR Title 16-Chapter 23:1-16; 57-60
 - 1. Purpose
Ref: 431:10C-102
 - 2. Compulsory insurance—required limits and coverages
Ref: 431:10C-103.5 thru 103.6, 105; 431:10C-301 thru 302
 - 3. Right to sue
Ref: 431:10C-306
 - 4. Obligation to pay Personal Injury Protection (PIP) benefits
Ref: 431:10C-304
 - 5. Personal Injury Protection (PIP)
Ref: 431:10C-103.5
 - 6. Premium determination
Ref: 431:10C-202, 203, 205, 207, 208
 - 7. Hawaii Joint Underwriting Plan

- Ref: 431:10C-401 thru 412*
- 8. Renewal, nonrenewal and cancellation
Ref: 431:10C-109 thru 114
- C. Financial Responsibility**
 - 1. Definition of proof of financial responsibility
Ref: 287-1
 - 2. Proof required
Ref: 287-20, 21, 22, 37
- D. Uninsured and Underinsured Motorists**
Ref: 431:10C-103; 431:10C-301 (b)(4)
- E. Worker's Compensation**
Ref: 386-1, 3, 5, 6, 21, 31, 32, 82, 95, 121-124, 127
 - 1. Definitions
Ref: 386-1
 - 2. Requirements
 - a. Exclusiveness of right to compensation
Ref: 386-5
 - 3. Coverages
 - a. Insurance contract
Ref: 386-124
 - 4. Benefits
 - b. Total disability
Ref: 386-31

HAWAII WORKERS COMPENSATION ADJUSTER

EXAMINATION CONTENT OUTLINE

(25 scoreable questions)

- I. WORKERS COMPENSATION.....(21-23)**
Ref: HRS 386-1, 3, 5, 6, 8, 21, 27, 31, 32, 41, 82, 92, 95, HAR 121-124, 127
 - A. Definitions**
Ref: 386-1
 - B. Requirements**
 - 1. Exclusiveness of right to compensation
Ref: HRS 386-5
 - 2. Territorial applicability
Ref: HRS 386-6
 - 3. Injury Reports
Ref: HRS 386-95
 - C. Coverages**
 - 1. Injuries covered
Ref: 386-3; 431:10c-305 (2), HRS
 - 2. Insurance contract
Ref: 386-124
 - 3. Cancellation of insurance contracts
Ref: 386-127
 - 4. Failure to provide coverage
Ref: 386-123
 - D. Benefits**
 - 1. Medical care services and supplies
Ref: 386-21, 386-23, 386-27
 - 2. Total disability
Ref: 386-31

- 3. Partial disability
Ref: 386-32
- 4. Benefit Adjustment
Ref: 386-34
- 5. Payment after death
Ref: 386-35
- E. Vocational Rehabilitation**
Ref: HAR 12-14-1, 23, 26, 30, 38, 40; HRS 386-25
- F. Medical Fee Schedule**
Ref: HAR 12-15-1, 13, 15, 31, 38, 42, 55, 90, 92, 94
- II. ADJUSTER..... (1-2)**
 - A. Definitions**
Ref: 431:9-105, 222.5
 - B. Qualification of license**
Ref: 431:9-203, 222.5
- III. MARKETING PRACTICES (1-2)**
 - A. Unfair and deceptive practices**
Ref: 431:13-101 thru 108
 - B. Required records and record retention**
Ref: 431:9A-123, 125

**HAWAII TITLE INSURANCE
EXAMINATION CONTENT OUTLINE**

Product Knowledge, Terms, and Concepts
Hawaii Laws, Rules and Regulations
(92 scoreable questions)

- I. TITLE INSURANCE TERMS AND CONCEPTS.....10**
 - A. Commitment**
 - B. Policy**
 - C. Exception**
 - D. Requirement**
 - E. Endorsement**
 - F. Insurer/Underwriter**
 - G. Chain of Title**
 - H. Closing and Settlement**
 - I. Title Agent**
 - J. Fiduciary Responsibilities**
 - K. Search and Examination**
 - 1. Title Plant**
- II. TITLE INSURANCE POLICIES.....20**
 - A. Types of Policies**
 - 1. Owners
 - a. Residential/Plan Language
 - b. ALTA Forms
 - 2. Loan
 - 3. Construction Loan
 - 4. Leasehold
 - B. Policy Provisions**
 - 1. Insuring Clause
 - 2. Terms, Conditions, and Stipulations
 - 3. Exclusions
 - 4. Premiums

- III. REAL ESTATE OWNERSHIP.....5-6**
 - A. Joint Tenancy**
 - B. Tenants In Common**
 - C. Fee Simple**
 - D. Life Estate**
 - E. Leasehold**
 - F. Tenants by Entirety**
 - G. Severalty**
- IV. RIGHTS AND INTERESTS.....4**
 - A. Easement and Right of Way**
 - B. Liens**
 - 1. Voluntary
 - 2. Involuntary
 - C. Covenants, Conditions, and Restrictions**
 - D. Adverse Possession**
- V. LEGAL DESCRIPTIONS1**
 - A. Metes and Bounds**
 - B. Lot and Block**
 - C. File Plans**
 - D. Land Court Descriptions**
- VI. METHODS OF TRANSFER/CONVEYANCES5-6**
 - A. Warranty Deeds**
 - B. Quitclaim Deeds**
 - C. Deed into Trust**
 - D. Foreclosure**
 - E. Probate**
- VII. HAWAII INSURANCE LAWS AND REGULATIONS PERTINENT TO TITLE INSURANCE... ..46**
 - A. Definitions and Scope**
Ref: 431:20-101, 102 thru 125; 431:1-201, 431:1-212 thru 214; 431:3-101 thru 305; 431:6-101; 431:6-601, 602; 431:9A-102; 431:9A-141; 431:13-102; 431:13-108(j); 431:15-103
 - B. Rates**
 - 1. Filing Requirements
 - a. Closing/Settlement Fees
Ref: 431:20-119; 431:20-121; 431:10-218; 431:9A-113
 - b. Title Insurance Premiums
Ref: 431:20-120
 - 2. Volume Discounts; *431:20-118; 431:20-120*
 - C. Consumer Protections**
 - 1. Retention of Records/Response to Division Inquiries
Ref: 431:20-113, 431:9A-123; 431:2-208
 - 2. Search and examination
Ref: 431:20-113
 - D. Standards of Conduct/Licensing**
 - 1. Insurance Commissioner
 - a. Power and duties
Ref: 431:20-121; 431:2-201 thru 204; 431:2- 207 thru 212
 - b. Hearings and penalties

- Ref: 431:2-203; 431:9A-112, 126, 127, 129;
431:13-201 thru 204; 431:2-308; 431:13-106;
431:20-124, 125*
- c. License suspension and revocation
Ref: 431:9A-112, 126, 127, 129; 431:2-203
 - d. Insurer's guarantee fund
Ref: 431:20-108
2. Licensing and producers' legal responsibility
- a. Persons required to be licensed
Ref: 9A-103, 104
 - b. Payment and acceptance of commissions/fees
Ref: 431:9A-113
 - c. Fiduciary/commingling
Ref: 431:9A-123.5
 - d. Unauthorized entities
Ref: 431:20-10; 431:20-105, 106
 - e. Responsible Producer
Ref: 431:20-121
3. Unfair competition and deceptive practices
Ref: 431:13-101 thru 108
- a. Controlled business
Ref: 431:9A-112.5
 - b. Rebates / Inducements
Ref: 431:20-118, 124; 431:13-103
 - c. Unfair claims practices
Ref: 431:20-118; 431:13-103