

**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 POLICY 11**

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)

4. Transacting insurance

Ref: Chap. 1: 9

5. Maine Life and Health Insurance Guaranty Association

Ref: Chap. 62: 4602, 4603

C. Licensing requirements and limitations.....5

Ref: Chap. 16: 1402, 1410, 1411, 1413, 1419, 1420-D, 1420-E, 1420-F, 1420-G, 1420-H, 1420-J, 1420-M, 1445, 1461, 1464-1468

1. Types of licenses

- a. Producer
- b. Consultant
- c. Temporary
- d. Nonresident
- e. Limited
- f. Adjuster

2. Exemptions/exceptions

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

3. Appointment

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

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

Ref: Chap. 16: 1410, 1412, 1416-A, 1417-1418, 1420-E, 1420-K, 1482

5. Continuing Education

Ref: Chap. 16: 1482; Bureau Rule 542

D. Marketing practices7

Ref: Chap. 23 unless otherwise noted

1. Unfair practices

- a. Claims methods and practices
Ref: Chap. 27: 2164-D, 2436, 2436-A, 2709
- b. Excess charges
Ref: 2174
- c. Rebating
Ref: 2160, 2163, 2163-A
- d. Twisting
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- e. Misrepresentation
Ref: 2153
- f. Defamation
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- g. False information and advertising
Ref: 2154
- h. Penalties
Ref: Chap. 1: 12-A; Chap. 16: 1412
- i. Fraud
Ref: 2178, 2186
- j. Cross-selling/Unfair Solicitation Methods
Ref: 2152-B

2. Producer responsibilities

Ref: Chap. 16: 1442, 1447, 1449, 1450

LIFE
Maine-Specific Content Outline
State Laws and Rules

(22 scoreable questions plus 3 pretest questions)

I. MAINE LAWS AND RULES COMMON TO LIFE, ACCIDENT AND HEALTH INSURANCE..... 18

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

A. Superintendent of Insurance 2

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

B. Definitions..... 4

- 1. Authorized, unauthorized and certificate of authority
Ref: Chap. 5: 404, 406
- 2. Domestic, foreign and alien
Ref: Chap. 1: 6
- 3. Stock and mutual
Ref: Chap. 5: 400, 401

- 3. Compensation of licensees
Ref: Chap. 16: 1449, 1450
- 4. Privacy
Ref: Chap. 24: 2208

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

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

A. Solicitation and cost disclosure

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

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

Ref: Chap. 29: 2509

- b. Cost index

- 3. Illustrations

Ref: Bureau Rule 910

B. AIDS testing requirements

Ref: Bureau Rule 490

C. Changes in the application

Ref: Chap. 27: 2409

D. Policy provisions

Ref: Chap. 29: 2515-A, 2505

E. Viatical and life settlements

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

F. Suitability and Replacement

Ref: Bureau Rules 917, 919

- 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

**ACCIDENT & 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. 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)

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
Maine-Specific Content Outline
State Laws and Rules**

(32 scoreable questions plus 4 pretest questions)

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Ref: Chap. 5: 404, 406
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C. Licensing requirements and limitations 5

Ref: Chap. 16: 1402, 1410, 1411, 1413, 1419, 1420-D, 1420-E, 1420-F, 1420-G, 1420-H, 1420-J, 1420-M, 1445, 1461, 1464-1468

1. Types of licenses
 - a. Producer
 - b. Consultant
 - c. Temporary
 - d. Nonresident
 - e. Limited
 - f. Adjuster
2. Exemptions/exceptions
Ref: 1420-A, 1420-C
3. Appointment
Ref: 1420-M, 1420-N
4. License refusal, termination, expiration, revocation, suspension and nonrenewal

Ref: Chap. 16: 1410, 1412, 1416-A, 1417-1418, 1420-E, 1420-K, 1482

5. Continuing Education

Ref: 1482; Bureau Rule 542

D. Marketing practices..... 7

Ref: Chap. 23

1. Unfair practices

a. Claims methods and practices

Ref: Chap 27: 2164-D, 2436, 2436-A, 2709

b. Excess charges

Ref: 2174

c. Rebating

Ref: 2160, 2161, 2163, 2163-A

d. Twisting

Ref: 2155

e. Misrepresentation

Ref: 2153

f. Defamation

Ref: 2157

g. False information and advertising

Ref: 2154

h. Penalties

Ref: Chap. 1: 12-A; Chap. 16: 1412

i. Fraud

Ref: 2178, 2186

j. Cross-selling/Unfair Solicitation Methods

Ref: 2152-B

2. Producer responsibilities

Ref: Chap. 16: 1442, 1447, 1449, 1450

3. Compensation of licensees

Ref: Chap. 16: 1449, 1450

4. Privacy

Ref: Chap. 24: 2208

II. MAINE LAWS AND RULES PERTINENT TO ACCIDENT AND HEALTH INSURANCE ONLY 14

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A. Policy rate discrimination..... 1

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

B. Required policy provisions 2

Ref: Chap. 33; Chap. 35

1. Coverage for newborns

Ref: 2743, 2834

2. Coverage for maternity benefits

Ref: 2741, 2832

3. Coverage for home health care

Ref: 2745, 2837, 5051-A

4. Coverage for chiropractic services

Ref: 2748, 2840-A, 4236

5. Coverage for domestic partners

Ref: 2741-A, 2832-A

6. Renewal and cancellation

Ref: 2707, 2729, 2736-C, 2737-2738, 2739, 2808-B, 2850-B

7. Assignment

Ref: 2755, 2827-A, 4207-A

8. Coverage for dependent children

Ref: 2742-B, 2832-A, 2833-A, 2833-B, 2834-B

C. Medicare supplement..... 2

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

1. Minimum standards

2. Sale of insurance to the elderly

3. Preexisting conditions

4. Nursing home coverage

D. AIDS testing requirements..... 1

Ref: Bureau Rule 490

E. Long Term Care 2

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

F. Continuity of Coverage 1

Ref: Chap. 36: 2848, 2849-B

G. Small group and individual health insurance plans 3

Ref: Chap. 33: 2736-C; Chap. 35: 2808-B, 2850-B; Chap. 36: Bureau Rule 750

1. Guaranteed issue

2. Guaranteed renewal

3. Coverage and Benefits

4. Market practices

5. Rating practices

H. Health Maintenance Organization (HMO) 0-1

Ref: Chap. 56: 4202-A, 4207, 4209, 4210, 4227, 4234-B, 4234-C, 4236, 4249, 4302; Bureau Rule 750 Part 2

I. Medical Utilization Review Entities 0-1

Ref: Chap. 34: 2771, 2772, 2773; Bureau Rule 850

J. Preferred Provider Arrangement..... 0-1

Ref: Chap. 32

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15. Misstatement of age and gender
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- 8. Coverage for dependent children
Ref: 2742-B, 2832-A 2833-A, 2833-B, 2834-B

C. Medicare supplement2

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

- 1. Minimum standards
- 2. Sale of insurance to the elderly
- 3. Preexisting conditions
- 4. Nursing home coverage

D. AIDS testing requirements..... 1

Ref: Bureau Rule 490

E. Long Term Care 2

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

F. Continuity of Coverage 1

Ref: Chap. 36: 2848, 2849-B

G. Small group and individual health insurance

Plans 3

Ref: Chap. 33: 2736-C; Chap. 35: 2808-B, 2850-B; Chap. 36; Bureau Rule 750

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

H. Health Maintenance Organization (HMO)0-1

Ref: Chap. 56: 4202-A, 4207, 4209, 4210, 4227, 4234-B, 4234-C, 4236, 4249, 4302; Bureau Rule 750 Part 2

I. Medical Utilization Review Entities0-1

Ref: Chap. 34: 2771, 2772, 2773; Bureau Rule 850

J. Preferred Provider Arrangement.....0-1

Ref: Chap. 32

**PROPERTY – GENERAL KNOWLEDGE
CONTENT OUTLINE
Product Knowledge, Terms and Concepts**

(50 scoreable questions plus 10 pretest questions)

I. TYPES OF POLICIES25

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**
- U. Terrorism Risk Insurance Act (TRIA)**

PROPERTY
Maine-Specific Content Outline
State Laws and Rules

(30 scoreable questions plus 4 pretest questions)

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

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

A. Superintendent of Insurance 2

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

B. Definitions..... 4

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

C. Licensing requirements and limitations 7

Ref: Chap. 16: 1402, 1410, 1411, 1413, 1417, 1419, 1420-A, 1420-D, 1420-E, 1420-H, 1420-J, 1420-K, 1420-M, 1463, 1464-1468, 1482

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

D. Marketing and Underwriting Practices..... 10

Ref: Chap. 23

- 1. Unfair practices
 - a. Claims methods and practices
Ref: 2164-D, 2186, 2436, 2436-A
 - b. Excess charges
Ref: 2174, 2412-A, 1450
 - c. Rebating
Ref: 2160, 2161, 2162, 2163, 2163-A
 - d. Discrimination
Ref: 2159-A, 2169-B, 2902-C, 2902-F, 2916, 3058
 - e. Misrepresentation

Ref: 2153, 2178

- f. Defamation
Ref: 2157
- g. False information and advertising
Ref: 2154
- h. Twisting
Ref: 2155
- i. Penalties
Ref: Chap. 1: 12-A; Chap. 23: 2436
- 2. Producer responsibilities
Ref: Chap. 16: 1442, 1447, 1449, 1450; Chap. 27: 2406, 2422
- 3. Compensation of licensees
Ref: Chap. 16: 1420-L, 1450
- 4. Roll-on's
Ref: Bulletin 143
- 5. Surplus Lines
Ref: 2004, 2006-2009, 2020
- 6. Privacy
Ref: 2215
- 7. Credit Scoring
Ref: 2169-B

E. Cancellation and nonrenewal provisions..... 5

- 1. Commercial lines
Ref: Chap. 39: 2908; Chap. 41: 3007; Bulletin 204; Title 39-A: 403
- 2. Personal lines
Ref: Chap. 39: 2914, 2915, 2916-A, 2920, 2921; Chap. 41: 3049, 3051, 3057; Bulletin 204

II. MAINE LAWS AND RULES PERTINENT TO PROPERTY INSURANCE..... 2

A. Maine Standard Fire Policy

Ref: 3002

**CASUALTY – GENERAL KNOWLEDGE
CONTENT OUTLINE
Product Knowledge, Terms and Concepts**

(50 scoreable questions plus 10 pretest questions)

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
(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
- 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)

- Ref: 1420-C*
- 3. Appointment
Ref: 1420-M, 1420-N
- 4. License refusal, termination, expiration, revocation, suspension and nonrenewal
Ref: Chap. 16: 1412, 1417, 1418, 1420-E, 1420-F, 1420-K
- 5. Continuing Education
Ref: 1482; Bureau Rule 542

D. Marketing and Underwriting Practices 10

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

- 1. Unfair practices
 - a. Claims methods and practices
Ref: 2164-D, 2186, 2436, 2436-A
 - b. Excess charges
Ref: 2174, 2412-A, 1450
 - c. Rebating
Ref: 2160, 2161, 2162, 2163, 2163-A
 - d. Discrimination
Ref: 2159-A, 2169-B, 2902-C, 2902-F, 2916, 3058
 - e. Misrepresentation
Ref: 2153, 2178
 - f. Defamation
Ref: 2157
 - g. False information and advertising
Ref: 2154
 - h. Twisting
Ref: 2155
 - i. Penalties
Ref: Chap. 1: 12-A; Chap. 23: 2436
- 2. Producer responsibilities
Ref: Chap. 16: 1442, 1447, 1449, 1450; Chap. 27: 2406, 2422
- 3. Compensation of licensees
Ref: Chap. 16: 1420-L, 1450
- 4. Roll-on's
Ref: Bulletin 143
- 5. Surplus Lines
Ref: 2004, 2006–2009, 2020
- 6. Privacy
Ref: 2215
- 7. Credit Scoring
Ref: 2169-B

E. Cancellation and nonrenewal provisions 5

- 1. Commercial lines
Ref: Chap 39: 2908; Chap. 41: 3007; Bulletin 204; Title 39-A: 403
- 2. Personal lines
Ref: Chap 39: 2914, 2915, 2916-A, 2920, 2921; Chap. 41: 3049, 3051, 3057; Bulletin 204

CASUALTY
Maine-Specific Content Outline
State Laws and Rules

(38 Scoreable questions plus 4 pretest questions)

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

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

- A. Superintendent of Insurance 2**
 - 1. Broad powers
Ref: Chap. 3: 201, 211, 221
 - 2. Notice and hearing
Ref: Chap. 3: 229, 230, 236
- B. Definitions 4**
 - 1. Authorized, unauthorized and certificate of authority
Ref: Chap. 5: 404, 406, 410
 - 2. Surplus Lines law
Ref: Chap. 19: 2002-A, 2004, 2007
 - 3. Domestic, foreign and alien
Ref: Chap. 1: 6
 - 4. Stock and mutual
Ref: Chap. 5: 400, 401
 - 5. Transacting insurance
Ref: Chap. 1: 9
 - 6. Maine Insurance Guaranty Association
Ref: Chap. 57: 4432, 4433, 4435, 4438, 4451
- C. Licensing requirements and Limitations 7**
Ref: Chap. 16: 1402, 1410, 1411, 1413, 1417, 1419, 1420-A, 1420-D, 1420-E, 1420-H, 1420-J, 1420-K, 1420-M, 1463, 1464–1468, 1482
 - 1. Types of licenses
 - a. Producer
 - b. Consultant
 - c. Temporary
 - d. Nonresident
 - e. Adjuster
 - f. Business entity
 - 2. Exemptions/exceptions

II. MAINE LAWS AND RULES PERTINENT TO CASUALTY INSURANCE..... 10

A. Automobile insurance..... 5

1. Uninsured/Underinsured motorists
Ref: Chap. 39: 2902
2. Excluded member of household
Ref: Chap. 39: 2902-D, 2914, 2916-A, 2916-B
3. Financial responsibility
Ref: Title 29-A: Chap.13: 1551, 1601–1605A
4. Maine Automobile-Insurance Plan
Ref: Chap. 25: 2325
 - a. Private passenger
Ref: Study section 27 of the Maine Automobile Insurance Plan (refer to www.aipso.com)
 - b. Commercial
5. Rental Vehicle Coverage
Ref: Chap. 39: 2927

B. Workers' compensation..... 5

- Ref: All references are to sections in Title 39-A and Workers' Compensation Board Rules and Regulations unless otherwise noted*
1. Definitions
Ref: Chap. 1: 102
 2. Requirements/Procedures
Ref: Chap. 5: 201, 204–206, 216; Chap. 7: 301; Chap. 9: 403; Title 24-A: 2382-D; Workers' Compensation Board Rules and Regulations: Chap 1, Sec 1.7
 3. Coverages/benefits
Ref: Chap. 5: 201, 204–207, 211–218; Chap. 7: 325; Chap. 9: 401; Workers' Compensation Board Rules and Regulations: Chap 1, Sec 1.1, 1.5, 8.7

**PROPERTY & CASUALTY
COMBINED EXAM
PROPERTY – GENERAL KNOWLEDGE
CONTENT OUTLINE
Product Knowledge, Terms and Concepts**

(50 scoreable questions plus 10 pretest questions)

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
- U. Terrorism Risk Insurance Act (TRIA)

**PROPERTY & CASUALTY
COMBINED EXAM
CASUALTY – GENERAL KNOWLEDGE
CONTENT OUTLINE
Product Knowledge, Terms and Concepts**

(50 scoreable questions plus 10 pretest questions)

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
 - (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	
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)	

<p>PROPERTY & CASUALTY COMBINED EXAM Maine-Specific Content Outline State Laws and Rules</p>

(40 scoreable questions plus 4 pretest questions)

I. MAINE LAWS AND RULES COMMON TO PROPERTY AND CASUALTY INSURANCE28	
<i>Ref: All references are to sections in Title 24-A unless otherwise noted</i>	
A. Superintendent of Insurance2	
1. Broad powers	
<i>Ref: Chap. 3: 201, 211, 221</i>	
2. Notice and hearing	
<i>Ref: Chap. 3: 229, 230, 236</i>	
B. Definitions4	
1. Authorized, unauthorized and certificate of authority	
<i>Ref: Chap. 5: 404, 406, 410</i>	
2. Surplus Lines law	
<i>Ref: Chap. 19: 2002-A, 2004, 2007</i>	
3. Domestic, foreign and alien	
<i>Ref: Chap. 1: 6</i>	
4. Stock and mutual	
<i>Ref: Chap. 5: 400, 401</i>	
5. Transacting insurance	
<i>Ref: Chap. 1: 9</i>	
6. Maine Insurance Guaranty Association	
<i>Ref: Chap. 57: 4432, 4433, 4435, 4438, 4451</i>	
C. Licensing requirements and limitations7	
<i>Ref: Chap. 16: 1402, 1410, 1411, 1413, 1417, 1419, 1420-A, 1420-D, 1420-E, 1420-H, 1420-J, 1420-K, 1420-M, 1463, 1464-1468, 1482</i>	
1. Types of licenses	

a. Producer	
b. Consultant	
c. Temporary	
d. Nonresident	
e. Adjuster	
f. Business entity	
2. Exemptions/exceptions	
<i>Ref: 1420-C</i>	
3. Appointment	
<i>Ref: 1420-M, 1420-N</i>	
4. License refusal, termination, expiration, revocation, suspension and nonrenewal	
<i>Ref: Chap. 16: 1412, 1417, 1418, 1420-E, 1420-F, 1420-K</i>	
5. Continuing Education	
<i>Ref: 1482; Bureau Rule 542</i>	
D. Marketing and underwriting practices 10	
<i>Ref: Chap. 23</i>	
1. Unfair practices	
a. Claims methods and practices	
<i>Ref: 2164-D, 2186, 2436, 2436-A</i>	
b. Excess charges	
<i>Ref: 2174, 2412-A, 1450</i>	
c. Rebating	
<i>Ref: 2160–2163, 2163-A</i>	
d. Discrimination	
<i>Ref: 2159-A, 2169-B, 2902-C, 2902-F, 2916, 3058</i>	
e. Misrepresentation	
<i>Ref: 2153, 2178</i>	
f. Defamation	
<i>Ref: 2157</i>	
g. False information and advertising	
<i>Ref: 2154</i>	
h. Twisting	
<i>Ref: 2155</i>	
i. Penalties	
<i>Ref: Chap. 1: 12-A; Chap. 23: 2436</i>	
2. Producer responsibilities	
<i>Ref: Chap. 16: 1442, 1447, 1449, 1450; Chap. 27: 2422</i>	
3. Compensation of licensees	
<i>Ref: Chap. 16: 1420-L, 1450</i>	
4. Roll-on's	
<i>Ref: Bulletin 143</i>	
5. Surplus Lines	
<i>Ref: 2004, 2006–2009, 2020</i>	
6. Privacy	
<i>Ref: 2215</i>	
7. Credit Scoring	
<i>Ref: 2169-B</i>	
E. Cancellation and nonrenewal provisions 5	
1. Commercial lines	

<i>Ref: Chap. 39: 2908; Chap. 41: 3007; Bulletin 204; Title 39-A: 403</i>	
2. Personal lines	
<i>Ref: Chap. 39: 2914, 2915, 2916-A, 2920, 2921; Chap. 41: 3049, 3051, 3057; Bulletin 204</i>	

II. MAINE LAWS AND RULES PERTINENT TO PROPERTY INSURANCE.....2

A. Maine Standard Fire Policy

Ref: 3002

III. MAINE LAWS AND RULES PERTINENT TO CASUALTY INSURANCE..... 10

A. Automobile insurance 5

1. Uninsured/Underinsured motorists	
<i>Ref: Chap. 39: 2902</i>	
2. Excluded member of household	
<i>Ref: Chap. 39: 2902-D, 2914, 2916-A, 2916-B</i>	
3. Financial responsibility	
<i>Ref: Title 29-A: Chap. 13: 1551, 1601–1605-A</i>	
4. Maine Automobile-Insurance Plan	
<i>Ref: Chap. 25: 2325</i>	
a. Private passenger	
<i>Ref: Study section 27 of the Maine Automobile Insurance Plan (refer to www.aipso.com)</i>	
b. Commercial	
5. Rental Vehicle Coverage	
<i>Ref: Chap. 39: 2927</i>	

B. Workers' compensation 5

Ref: All references are to sections in Title 39-A unless otherwise noted.

1. Definitions	
<i>Ref: Chap. 1: 102</i>	
2. Requirements/Procedures	
<i>Ref: Chap. 5: 201, 204–206, 216; Chap. 7: 301; Chap. 9: 403; Title 24-A: 2382-D; Workers' Compensation Board Rules and Regulations Chap. 1, Sec. 1.7</i>	
3. Coverages/benefits	
<i>Ref: Chap. 5: 201, 204-207, 211- 218; Chap. 7: 325; Chap. 9: 401; Workers' Compensation Board Rules and Regulations Chap. 1, Sec. 1.1, 1.5, 8.7</i>	

<p>PERSONAL LINES – GENERAL KNOWLEDGE CONTENT OUTLINE</p> <p>Product Knowledge, Terms and Concepts</p>
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(75 scoreable questions plus 11 pretest questions)

I. TYPES OF PROPERTY POLICIES 10

A. Homeowners

1. HO-2	
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- 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

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- 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. Garage Coverage Form, including Garagekeepers Insurance
 - 9. Exclusions
 - 10. Individual Insured and Drive Other Car (DOC)
- 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 LAW24

- 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**
- X. Arbitration**

Ref: Chap. 16: 1402, 1410, 1411, 1413, 1417, 1419 1420-A, 1420-D, 1420-E, 1420-H, 1420-J, 1420-K, 1420-M, 1463-1468, 1482

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

D. Marketing and underwriting practices 6

Ref: Chap. 23

- 1. Unfair practices
 - a. Claims methods and practices
Ref: 2164-D, 2186, 2436, 2436-A
 - b. Excess charges
Ref: 2174, 2412-A
 - c. Rebating
Ref: 2160-2163, 2163-A
 - d. Discrimination
Ref: 2159-A, 2169-B, 2902-C, 2902-F, 2916, 3058
 - e. Misrepresentation
Ref: 2153, 2178
 - f. Defamation
Ref: 2157
 - g. False information and advertising
Ref: 2154
 - h. Twisting
Ref: 2155
 - i. Penalties
Ref: Chap. 1: 12-A; Chap. 23: 2436
- 2. Producer responsibilities
Ref: Chap. 16: 1442, 1447, 1449, 1450; Chap. 27: 2422
- 3. Compensation of licensees
Ref: Chap. 16: 1450
- 4. Roll-on's
Ref: Bulletin 143
- 5. Surplus Lines
Ref: 2004, 2006-2009, 2020
- 6. Privacy
Ref: 2215

**PERSONAL LINES
Maine-Specific Content Outline
State Laws and Rules**

(25 scoreable questions plus 2 pretest questions)

I. MAINE LAWS AND RULES COMMON TO PROPERTY, CASUALTY & PERSONAL LINES INSURANCE 20

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

- A. Superintendent of Insurance 2**
 - 1. Broad powers
Ref: Chap. 3: 201, 211, 221
 - 2. Notice and hearing
Ref: Chap. 3: 229, 230, 236
- B. Definitions 4**
 - 1. Authorized, unauthorized and certificate of authority
Ref: Chap. 5: 404, 406, 410
 - 2. Surplus Lines law
Ref: Chap. 19: 2002-A, 2004, 2007
 - 3. Domestic, foreign and alien
Ref: Chap. 1: 6
 - 4. Stock and mutual
Ref: Chap. 5: 400, 401
 - 5. Transacting insurance
Ref: Chap. 1: 9
 - 6. Maine Insurance Guaranty Association
Ref: Chap. 57: 4432, 4433, 4435, 4438, 4451
- C. Licensing requirements and Limitations 5**

E. Cancellation and nonrenewal provisions 3
 1. Personal lines
Ref: Chap. 39: 2914, 2915, 2916-A, 2920, 2921; Chap. 41: 3049, 3051, 3057; Bulletin 204

II. MAINE LAWS AND RULES PERTINENT TO PERSONAL LINES INSURANCE 5

A. Automobile insurance
 1. Uninsured/Underinsured motorists
Ref: Chap. 39: 2902
 2. Excluded member of household
Ref: Chap. 39: 2902-D, 2914, 2916-A, 2916-B
 3. Financial responsibility
Ref: Title 29-A: Chap. 13: 1551, 1601–1605-A
 4. Maine Automobile Insurance Plan
Ref: Chap. 25: 2325; Maine Automobile Insurance Plan
 a. Private passenger
 b. Commercial
 5. Rental Vehicle Coverage
Ref: Chap. 39: 2927
B. Maine Standard Fire Policy
Ref: 3002

3. License refusal, termination, expiration, revocation, suspension and nonrenewal
Ref: Chap. 16: 1412, 1417, 1418, 1420-E, 1420-F, 1420-K

III. CLAIMS 9
Ref: Title 14: Related Laws; Title 24-A: 2164-C, 2164-D, 2436, 2436-A, 3041, 3042

IV. MAINE WORKERS' COMPENSATION LAW 9
Ref: All references are to sections in Title 39-A: 102, 201–203, 204–206, 211, 215–217, 301–328; Workers' Compensation Board Rules and Regulations Chap. 1, Sec. 1.1, 1.5, 1.7, 8.7

- A. Definitions**
- B. Requirements/Procedures**
- C. Coverages/benefits**

V. CONTRACTS 4
Ref: Chap. 27; Title 24-A: 2406, 3002, 3004

VI. MAINE AUTOMOBILE INSURANCE..... 3
Ref: Maine Automobile Insurance Plan; Title 29-A: 1605; Title 24-A: 2902

- A. Passenger**
- B. Commercial**

VII. MAINE LAWS AND RULES PERTINENT TO PROPERTY INSURANCE 2
A. Maine Standard Fire Policy
Ref: 3002

**MAINE
 PROPERTY AND CASUALTY ADJUSTER EXAM**
 (77 questions)

I. TYPES OF PROPERTY AND CASUALTY POLICIES, BONDS, TERMS, RELATED TERMS AND CONCEPTS, AND PROVISIONS 45
Ref: General Text Knowledge (Refer to Part 1: General Property and Casualty Content Outlines in Section Three of Candidate Handbook)

II. MAINE INSURANCE LAW COMMON TO PROPERTY AND CASUALTY 5
Ref: All references are to sections in Title 24-A unless otherwise noted

A. Superintendent of Insurance
 1. Broad powers
Ref: Chap. 3: 201, 211, 221
 2. Notice and hearing
Ref: Chap. 3: 229, 230, 236
B. Licensing Requirements
Ref: Chap. 16
 1. Types of licenses
 a. Property and Casualty Adjuster
Ref: 1402, 1410, 1411, 1416-A, 1420-E, 1420-M, 1422–1427-A, 1450, 1471–1476
 b. Multiple-Peril Crop Insurance Adjuster (MPCI)
Ref: Title 24-A: 1402, 9-A
 2. Exemptions/exceptions
Ref: 1402

**MAINE
 TITLE PRODUCER EXAM**
 (25 questions)

I. TYPES OF PROPERTY POLICIES, BONDS, TERMS, RELATED CONCEPTS AND PROVISIONS..... 8
Ref: General Text Knowledge (Refer to Part 1: General Property Content Outline in Section Three of Candidate Handbook)

II. TITLE INSURANCE..... 14
Ref: General Title Insurance concepts and terminology

III. MAINE INSURANCE LAW PERTINENT TO TITLE INSURANCE..... 3
A. Superintendent of Insurance
 1. Broad powers
Ref: Chap. 3: 201, 211, 221
 2. Notice and hearing
Ref: Chap. 3: 229, 230, 236
B. Licensing Requirements
Ref: Chap. 16
 1. Types of licenses

- a. Producer
Ref: 1402, 1410, 1411, 1420-A, 1420-E, 1420-F, 1420-M, 1442, 1447, 1449, 2422
- b. Limited
Ref: 1416
- 2. Exemptions/exceptions
Ref: 1420-C
- 3. License refusal, termination, expiration, revocation, suspension and nonrenewal
Ref: 1412, 1417-1418, 1420-E, 1420-F, 1420-K
- C. Policy rates**
Ref: Chap. 25: 2304-A
- D. Unfair discrimination**
Ref: 2162

**MAINE
CREDIT PRODUCER EXAM**
(25 questions)

- I. MAINE CREDIT 20**
Ref: Title 24-A: Chap. 23: 2168-2171; Chap. 33: 2714; Chap. 35: 2826; Chap. 37; Chap. 40-A; Bureau Rule 220: Sec. 11
- II. MAINE INSURANCE LAW PERTINENT TO CREDIT INSURANCE 3**
Ref: All references are to sections in Title 24-A unless otherwise noted
 - A. Superintendent of Insurance**
 - 1. Broad powers
Ref: Chap. 3: 201, 211, 221
 - 2. Notice and hearing
Ref: Chap. 3: 229, 230, 236
 - B. Licensing Requirements**
Ref: Chap. 16
 - 1. Types of licenses
 - a. Producer
Ref: 1402, 1420, 1411, 1415, 1420-A, 1420-E, 1420-F, 1420-M, 2422
 - b. Limited
Ref: 1416, 1420-A
 - 2. Exemptions/exceptions
Ref: 1420-C
 - 3. License refusal, termination, expiration, revocation, suspension and nonrenewal
Ref: 1412, 1417-1418, 1420-E, 1420-F, 1420-K
 - 4. Producer responsibilities
Ref: 1449
- III. GENERAL INSURANCE CONCEPTS AND DEFINITIONS
2**
Ref: Chap. 37: 2853, 2855(4)

**MAINE
PROPERTY & CASUALTY
CONSULTANT EXAM**

(85 questions)

- I. TYPES OF PROPERTY/CASUALTY POLICIES, RELATED TERMS, CONCEPTS AND PROVISIONS29**
Ref: General Text Knowledge (Refer to Part 1: General Property and Casualty Content Outline in Section Three of Candidate Handbook)
- II. MAINE INSURANCE LAW 13**
Ref: Title 24-A, M.R.S.A. 6, 1420-K, 1463, 1464, 1465, 1467, 2004, 2155, 2406, 3002
- III. MAINE TORT CLAIMS ACT7**
Ref: Title 14: 8101-8118
- IV. MAINE SELF INSURANCE REQUIREMENTS 8**
Ref: Bureau Rule 250; Title 39-A: 403
- V. BASIC RISK MANAGEMENT AND COVERAGE20**
Ref: General Knowledge
- VI. MAINE WORKERS' COMPENSATION LAW 8**
Ref: All references are to sections in Title 39-A unless otherwise noted
 - A. Definitions**
Ref: Chap. 1: 102; Chap. 3: 151-A
 - B. Requirements/Procedures**
Ref: Chap. 5: 201, 204-206, 210, 301; Workers' Compensation Board Rules and Regulations Chap. 1, Sec. 1.7
 - C. Coverages/benefits**
Ref: Chap. 5: 201, 204-207, 211-214, 216-218; Workers' Compensation Board Rules and Regulations Chap. 1, Sec. 1.1, 1.5, 8.7

**MAINE
LIFE & HEALTH CONSULTANT EXAM**

(70 questions)

- I. TYPES OF LIFE AND HEALTH INSURANCE POLICIES, TERMS, RELATED CONCEPTS AND PROVISIONS 37**
Ref: General Text Knowledge (Refer to Part 1: General Life/Accident & Health Content Outline in Section Three of Candidate Handbook)
- II. MAINE INSURANCE LAW COMMON TO LIFE ANDHEALTH**
Ref: All references are to sections in Title 24-A unless otherwise noted
 - A. Superintendent of Insurance**

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

B. Licensing Requirements

Ref: Chap. 16

1. Types of licenses
 - a. Consultant
Ref: 1402, 1411, 1415, 1422–1427-A, 1461–1468
2. Exemptions/exceptions
Ref: 1402
3. License refusal, termination, expiration, revocation, suspension and nonrenewal
Ref: 1412, 1417–1418, 1420-K, 1482

C. Marketing Practices

Ref: Chap. 23, 2152-B

1. Unfair Practices
Ref: 2155, 2160–2163, 2174, 2186

III. MAINE LAWS AND RULES PERTINENT TO LIFE INSURANCE ONLY 6

A. Solicitation and cost disclosure

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

1. Buyer's Guide
2. Policy Summary
Ref: Chap. 29: 2509
 - a. Dividends
 - b. Cost index
3. Illustrations
Ref: Bureau Rule 910
4. Viatical and Life Settlements
 - a. Stranger-Originated Life Insurance ("STOLI")
Ref: Chap. 85; Bureau Rule 931

IV. MAINE LAWS AND RULES PERTINENT TO ACCIDENT AND HEALTH INSURANCE ONLY 20

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

A. Policy rate discrimination

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

B. Required provisions

Ref: Chap. 33; Chap. 35

1. Coverage for newborns
Ref: 2743, 2834
2. Coverage for maternity benefits
Ref: 2741, 2832, 2834-A
3. Coverage for home health care
Ref: 2745, 2837, 5051-A
4. Coverage for chiropractic services
Ref: 2748, 2840-A, 4236
5. Renewal and cancellation
Ref: 2729, 2736-C, 2737, 2738, 2808-B, 2850-B; Bureau Rule 580, 585

C. Medicare supplement

Ref: Chap. 67; Bureau Rule 275

1. Minimum standards
2. Sale of insurance to the elderly
3. Preexisting conditions
4. Nursing home coverage

D. AIDS testing requirements

Ref: Bureau Rule 490(3)

E. Long Term Care

Ref: Chap. 68-A; Bureau Rule 425; Bulletin 362, 368, 369

F. Continuity of coverage

Ref: Chap. 36: 2848, 2849-B

G. Small group and individual health insurance plans

Ref: Chap. 33: 2736-C; Chap. 35; Bureau Rule 750; 2808-B

1. Guaranteed issue
2. Guaranteed renewal
3. Coverage and Benefits
4. Market practices

H. Health Maintenance Organization (HMO)

Ref: Chap. 56: 4202-A, 4207, 4209, 4210, 4234-B, 4234-C, 4236, 4249; Bureau Rule 750 Part 2

I. Medical Utilization Review Entities

Ref: Chap. 34: 2771, 2772

**MAINE
MULTIPLE-PERIL CROP INSURANCE
ADJUSTER EXAM**

(50 scoreable questions)

I. GENERAL INSURANCE TERMS AND CONCEPTS 10

- A. Actual cash value**
- B. Assignment**
- C. Binder**
- D. Coinsurance**
- E. Hazard**
- F. Indemnity**
- G. Insurable interest**
- H. Insuring Agreement**
 - I. Limits of Liability**
- J. Loss**
 - 1. Direct
 - 2. Indirect
- K. Negligence**
- L. Occurrence**
- M. Peril**
- N. Pro-rata liability**
- O. Risk**
- P. Subrogation**
- Q. Tort Law**

R. Federal Acts	
II. CROP INSURANCE.....	25
<i>Ref: All references can be found in the Loss Adjustment Manual (LAM) on the USDA website (http://www.rma.usda.gov/handbooks/25000/index.html)</i>	
A. Policy rates	
B. Coverages available	
C. Policy provisions	
1. FCIC general provisions	
2. FCIC special provisions	
D. Liability	
E. Claim Settlement Practices	
1. Claims site assessment	
a. Site testing	
b. Standard measures	
c. Location	
2. Notice of loss	
3. Insured's duties	
4. Agent's duties	
5. Percentage Plan	
6. Arbitration	
7. Loss payment	
F. Cancellation and nonrenewal	
G. Fundamentals of Multiple-Peril Crop Insurance (MPCI)	
1. Production Reporting	
2. Acreage Reporting	
3. Important Dates	
4. Written Agreements	
5. High Risk Land	
6. Actuarial Documents	
7. Insured Eligibility	
8. Units	
9. Coverage Levels	
10. Administrative Fees	
11. Life of the Policy	
12. Yield/Revenue Guarantees.	
H. Plans of Insurance	
1. Actual Production History (APH)	
a. Buy-up Coverage	
b. Catastrophic Risk Protection Coverage (CAT)	
2. Crop Revenue Coverage (CRC)	
3. Adjusted Gross Revenue (AGR)	
4. Adjusted Gross Revenue-Lite (AGR-L)	
5. Dollar (DO)	
6. Nursery	
7. Livestock Gross Margin (LGM)	
I. Policy Provisions	
1. Common/Basic Provisions	
2. Crop Provisions	
a. Replant	
b. Prevented Planting	
c. Late Planting	
3. Special Provisions	
4. Endorsements	
J. Claims	
1. Covered Perils	
2. Loss Reporting Requirements	
3. Insured's Duties after a Loss	
4. Adjuster's Duties after a Loss	

III. MAINE LAWS AND RULES FOR ALL LINES OF INSURANCE.....	15
<i>Ref: All references are to sections in Title 24-A unless otherwise noted</i>	
A. Superintendent of Insurance	
1. Broad powers	
<i>Ref: Chap. 3: 201, 211, 221</i>	
2. Notice and hearing	
<i>Ref: Chap. 3: 229, 230, 236</i>	
B. Definitions	
1. Authorized, unauthorized and certificate of authority	
<i>Ref: Chap. 5: 404, 406</i>	
2. Domestic, foreign and alien	
<i>Ref: Chap. 1: 6</i>	
3. Stock and mutual	
<i>Ref: Chap. 5: 400, 401</i>	
4. Transacting insurance	
<i>Ref: Chap. 1: 9</i>	
C. Licensing requirements and limitations	
1. Types of licenses	
a. Property and Casualty Adjuster	
<i>Ref: 1402, 1410, 1411, 1416-A, 1420-E, 1420-M, 1422-1427-A, 1450, 1471-1476</i>	
b. Multiple-Peril Crop Insurance Adjuster	
<i>Ref: Title 24-A: 1402, 9-A</i>	
2. Exemptions/exceptions	
<i>Ref: 1420-A, 1420-C</i>	
3. Appointment	
<i>Ref: 1420-M, 1420-N</i>	
4. License refusal, termination, expiration, revocation, suspension and nonrenewal	
<i>Ref: Chap. 16: 1410, 1412, 1416-A, 1417-1418, 1420-E, 1420-K, 1482</i>	
D. Marketing practices	
<i>Ref: Chap. 23 unless otherwise noted</i>	
1. Unfair practices	
a. Claims methods and practices	
<i>Ref: Chap. 27: 2436, 2436-A, 2709</i>	
b. Excess charges	
<i>Ref: 2174</i>	
c. Rebating	
<i>Ref: 2160, 2163, 2163-A</i>	
d. Twisting	
<i>Ref: 2155</i>	
e. Misrepresentation	
<i>Ref: 2153</i>	
f. Defamation	
<i>Ref: 2157</i>	
g. False information and advertising	
<i>Ref: 2154</i>	
h. Penalties	

Ref: Chap. 1: 12-A; Chap. 16:1412

i. Fraud

Ref: 2178, 2186

j. Cross-selling/Unfair Solicitation Methods

Ref: 2152-B

2. Privacy

Ref: Chap. 24: 2208