1.0 Insurance Regulation 10%

1.1 Licensing

Process (38-43-100)

Types of licensees

Producer (38-43-10, 30)
Nonresident (38-43-70)
Temporary (38-43-102)
Broker (38-45-10)

Maintenance and duration (38-43-110)

Reinstatement (38-43-110(B))

Reporting of actions (38-43-247)

Change of address (38-43-107)

Assumed names (38-43-10(C))

Continuing education (38-43-106); 69-33 sect. (3)(c)

Disciplinary actions

Cease and desist order (38-57-200, 230)

Hearings (38-3-170; 38-57-200)

Penalties (38-2-10 30, 38-43-130)

1.2 State regulation

Director's general duties and powers (38-3-60, 110)

Company regulation

Certificate of authority (38-5-80)

Solvency (38-5-120)

Rates (38-3-110)

Policy forms (38-61-20)

Unfair claims settlement practices (38-59-20)

Examination of books and records (38-13-10-30)

Appointment (38-43-40, 50)

Termination of appointment (38-43-55)

Producer regulation

Records maintenance (38-43-250)

Misappropriation of funds (38-43-240, 420)

Blank forms (38-43-260)

Sharing commissions (38-43-200)

Representing an unauthorized insurer (38-43-160-180)

Unfair and prohibited practices

Misrepresentation (38-57-40)

False advertising (38-57-50)

Defamation (38-57-90)

Boycott, coercion and intimidation (38-57-100)

False financial statements (38-57-80)

Unfair discrimination (38-55-50)

Rebating (38-57-130)

Twisting (38-57-60)

Free insurance (38-57-170)

Prohibited inducements (38-57-130, 150)

Insurance fraud act (38-55-510-590)

Consumer information privacy regulation (Reg 69-58 Sec 1-16)

1.3 Federal regulation

Fair Credit Reporting Act (15 USC 1681-1681d)

Fraud and false statements (18 USC 1033, 1034)

2.0 General Insurance 10%

2.1 Concepts

Risk management key terms

Risk

Exposure

Hazard

Peril

Loss

Methods of handling risk

Avoidance

Retention

Sharing

Reduction

Transfer

Elements of insurable risks

Adverse selection

Law of large numbers

Reinsurance

2.2 Insurers

Types of insurers

Stock companies

Mutual companies

Fraternal benefit societies

Lloyd's associations

Captive companies (Title 38, Ch 90)

Private versus government insurers

Domestic, foreign and alien insurers

Financial status (independent rating services)

Marketing (distribution) systems

2.3 Producers and general rules of agency

Insurer as principal

Producer/insurer relationship

Authority and powers of producers

Express

Implied

Apparent

Responsibilities to the applicant/insured

2.4 Contracts

Elements of a legal contract

Offer and acceptance

Consideration

Competent parties

Legal purpose

Distinct characteristics of an insurance contract

Contract of adhesion

Aleatory contract

Personal contract

Unilateral contract

Conditional contract

Legal interpretations affecting contracts

Ambiguities in a contract of adhesion

Reasonable expectations

Indemnity

Utmost good faith

Representations/misrepresentations

Warranties

Concealment

FRAUD

Waiver and estoppel

3.0 Health Insurance Basics 22%

3.1 Definitions of perils

Accidental injury

Sickness

3.2 Principal types of losses and benefits

Loss of income from disability

Medical expense

Dental expense

Long-term care expense

3.3 Classes of health insurance policies
Individual versus group
Private versus government
Limited versus comprehensive

3.4 Limited policies
Limited benefits
Required notice to insured
Types of limited policies
Accident-only including South Carolina minimum standards
Hospital indemnity (income)
Credit disability
Blanket insurance (teams, passengers, other)
Prescription drugs
Vision care
Guaranteed insurability

3.5 Common exclusions from coverage

3.6 Producer responsibilities in individual health insurance
Marketing requirements
Advertising (Reg 69-17)
Life and Accident and Health Insurance Guaranty Association (38-29-130(5))
Sales presentations (Reg 69-34.1)
Outline of coverage (38-71-550)
Field underwriting
Nature and purpose
Disclosure of information about individuals
Application procedures
Requirements at delivery of policy

3.7 Individual underwriting by the insurer
Underwriting criteria
Sources of underwriting information
Application
Producer report
Attending physician statement
Investigative consumer (inspection) report
Medical Information Bureau (MIB)
Medical examinations and lab tests
Unfair discrimination (38-57-120(2))
Genetic testing (38-93-20)
Classification of risks
Preferred
Standard
Substandard

3.8 Considerations in replacing health insurance
Pre-existing conditions (38-71-730(4), 850; Reg 69-34 Sec E(6))
Benefits, limitations and exclusions
Underwriting requirements
Producer liability for errors and omissions

4.0 Individual Health and Disability Insurance Policy General 11%
4.1 Required provisions (38-71-340 (8)); 38-59-20; 38-59-230
Entire contract; changes (1)
Time limit on certain defenses (2)
Grace period (3)
Reinstatement (4)
Claim procedures (5-9)
Physical examinations and autopsy (10)
Legal actions (11)
Change of beneficiary (12)
Conformity with state statutes (13)

4.2 Optional provisions (38-71-370)
Change of occupation (1)
Misstatement of age (2)
Other insurance in this insurer (3)

Insurance with other insurers
Expense-incurred benefits (4)
Other benefits (5)
Unpaid premium (7)
Illegal occupation (8)
Intoxicants and narcotics (9)

4.3 Other general provisions
Right to examine (free look) (38-71-150)
Insuring clause
Consideration clause
Renewability clause
Noncancelable
Guaranteed renewable
Conditionally renewable
Renewable at option of insurer
Nonrenewable (cancelable, term)
Subrogation

5.0 Disability Income and Related Insurance 6%
5.1 Qualifying for disability benefits
Inability to perform duties
Own occupation
Any occupation
Pure loss of income (income replacement contracts)
Presumptive disability
Requirement to be under physician care

5.2 Individual disability income insurance
Basic total disability plan
Income benefits (monthly indemnity)
Elimination and benefit periods
Waiver of premium feature
Coordination with social insurance and workers compensation benefits
Additional monthly benefit (AMB)
Social insurance supplement (SIS)
Occupational versus nonoccupational coverage
At-work benefits
Partial disability benefit
Residual disability benefit
Other provisions affecting income benefits
Cost of living adjustment (COLA) rider
Future increase option (FIO) rider
Relation of earnings to insurance

5.3 Unique aspects of individual disability underwriting
Occupational considerations
Benefit limits
Policy issuance alternatives

5.4 Group disability income insurance
Group versus individual plans
Short-term disability (STD)
Long-term disability (LTD)

5.5 Business disability insurance
<table>
<thead>
<tr>
<th>Section</th>
<th>Title</th>
</tr>
</thead>
<tbody>
<tr>
<td>5.6</td>
<td>Social Security disability</td>
</tr>
<tr>
<td>5.7</td>
<td>Workers compensation</td>
</tr>
<tr>
<td>6.0</td>
<td>Medical Plans 10%</td>
</tr>
<tr>
<td>6.1</td>
<td>Medical plan concepts</td>
</tr>
<tr>
<td>6.2</td>
<td>Types of plans</td>
</tr>
<tr>
<td>6.4</td>
<td>South Carolina eligibility requirements and offers (individual and/or group)</td>
</tr>
<tr>
<td>6.5</td>
<td>HIPAA (Health Insurance Portability and Accountability Act) requirements (38-71-840)</td>
</tr>
<tr>
<td>7.0</td>
<td>Group Health Insurance 12%</td>
</tr>
<tr>
<td>7.1</td>
<td>Characteristics of group insurance</td>
</tr>
<tr>
<td>7.2</td>
<td>Types of eligible groups</td>
</tr>
<tr>
<td>7.3</td>
<td>Marketing considerations</td>
</tr>
<tr>
<td>7.4</td>
<td>Employer group health insurance</td>
</tr>
<tr>
<td>7.5</td>
<td>Small employer medical plans</td>
</tr>
<tr>
<td>7.6</td>
<td>Health savings accounts (HSAs)</td>
</tr>
<tr>
<td>7.7</td>
<td>Health Reimburse Arrangements (HRAs)</td>
</tr>
<tr>
<td>8.0</td>
<td>Dental Insurance 3%</td>
</tr>
<tr>
<td>8.1</td>
<td>Types of dental treatment</td>
</tr>
<tr>
<td>8.3</td>
<td>Employer group dental expense</td>
</tr>
</tbody>
</table>
9.0 Insurance for Senior Citizens and Special Needs Individuals

9.1 Medicare

Nature, financing and administration

Part A — Hospital Insurance

Individual eligibility requirements

Enrollment

Coverages and cost-sharing amounts

Part B — Medical Insurance

Individual eligibility requirements

Enrollment

Coverages and cost-sharing amounts

Exclusions

Claims terminology and other key terms

Part C — Medicare Advantage

Part D — Prescription Drug Insurance

9.2 Medicare supplements (Reg 69-46)

Purpose (Sec 1)

Open enrollment (Sec 11)

Standardized Medicare supplement plans (Sec 8)

Core benefits (B)

Additional benefits (C)

South Carolina regulations and required provisions

Advertising (Sec 19)

Standards for marketing (Sec 20)

Permitted compensation arrangements (Sec 16)

Appropriateness of recommended purchase and excessive insurance (Sec 21)

Required disclosure provisions (Sec 17)

Guaranteed issue for eligible persons (Sec 12)

Reporting of multiple policies (Sec 22)

Buyer’s guide (Sec 17(A)(6))

Right to return (Sec 17(A)(5))

Replacement (Sec 18, 23)

Benefit standards (Sec 8(A))

Pre-existing conditions (Sec 8(A)(1))

Outline of coverage (Sec 17(D))

Prohibited practices (Sec 20(B))

Medicare select (Sec 10)

9.3 Other options for individuals with Medicare

Employer group health plans

Disabled employees

Employees with kidney failure

Individuals age 65 or older

Medicaid

Eligibility

Benefits

9.4 Long-term care (LTC) insurance (Reg 69-44)

Eligibility for benefits

Levels of care

Skilled care

Intermediate care

Custodial care

Home health care (Reg 69-44 Sec 3(E))

Adult day care

Respite care

Benefit periods

Benefit amounts

Optional benefits

Guarantee of insurability

10.0 Federal Tax Considerations for Health Insurance

10.1 Personally-owned health insurance

Disability income insurance

Medical expense insurance

Long-term care insurance

10.2 Employer group health insurance

Medical and dental expense

Long-term care insurance

Accidental death and dismemberment

10.3 Medical expense coverage for sole proprietors and partners

10.4 Business disability insurance

Key person disability income

Buy-sell policy

10.5 Health savings accounts (HSAs)

REFERENCE LIST

The following list of reference materials were used to verify the accuracy of the test items for the examinations. They are listed for the purpose of test validation and do NOT constitute an endorsement or recommendation by PSI or the South Carolina Department of Insurance. Other publications are also available to study for the examinations.

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All About HSAs, U.S. Treasury Department, www.ustreas.gov/offices/public-affairs/hsa/


South Carolina Casualty Insurance Producer
Series 19-06
100 questions – 2 hour time limit

1.0 Insurance Regulation  15%

1.1 Licensing

- Process (38-43-100)

- Types of licensees
  - Producer (38-43-10, 30)
  - Nonresident (38-43-70)
  - Temporary (38-43-102)
  - Broker (38-45-10, 38-45-20)

- Maintenance and duration (38-43-110)

- Reinstatement (38-43-110(B))

- Reporting of actions (38-43-247)

- Change of address (38-43-107)

- Assumed names (38-43-10(C))

- Continuing education (38-43-106)

- Disciplinary actions
  - Cease and desist order (38-57-200, 230)
  - Hearings (38-3-170; 38-57-200)
  - Penalties (38-2-10-30, 38-43-130)

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- Director’s general duties and powers (38-3-60, 110)

- Company regulation
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  - Solvency (38-5-120)
  - Rates (38-3-110)
  - Policy forms (38-61-20)
  - Unfair claims settlement practices (38-59-20)
  - Examination of books and records (38-13-10-30)
  - Appointment (38-43-40, 50)
  - Termination of appointment (38-43-55)

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  - False financial statements (38-57-80)
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  - Rebating (38-57-130)
  - Twisting (38-57-60)
  - Free insurance (38-57-170)
  - Prohibited inducements (38-57-130, 150)
  - Insurance fraud act (38-55-510-590)
  - Consumer information privacy regulation (Reg 69-58 Sec 1-16)

1.3 Federal regulation

- Fair Credit Reporting Act (15 USC 1681-1681d)

- Fraud and false statements (18 USC 1033, 1034)

2.0 General Insurance  5%

2.1 Concepts

- Risk management key terms
  - Risk
  - Exposure
  - Hazard
  - Peril

2.2 Insurance Basics

- Methods of handling risk
  - Avoidance
  - Retention
  - Sharing
  - Reduction
  - Transfer

- Elements of insurable risks
  - Adverse selection
  - Law of large numbers
  - Reinsurance

2.3 Insurers

- Types of insurers
  - Stock companies
  - Mutual companies
  - Fraternal benefit societies
  - Lloyd’s associations
  - Risk retention groups

- Definition and purpose of captive companies
  - Self-insured funds

- Private versus government insurers
  - Authorized versus unauthorized insurers
  - Domestic, foreign and alien insurers

- Financial status (independent rating services)
  - Marketing (distribution) systems

2.4 Insurers

- Insurer as principal
  - Producer/insurer relationship

- Authority and powers of producers
  - Express
  - Implied
  - Apparent

- Responsibilities to the applicant/insured

2.5 Contracts

- Distinct characteristics of an insurance contract
  - Contract of adhesion
  - Aleatory contract
  - Personal contract

- Unilateral contract
  - Conditional contract

- Legal interpretations affecting contracts
  - Ambiguities in a contract of adhesion
  - Reasonable expectations

- Indemnity
  - Utmost good faith

- Representations/misrepresentations
  - Warranties

- Concealment
  - Fraud

- Waiver and estoppel

3.0 Casualty Insurance Basics  16%

3.1 Principles and concepts

- Insurable interest

- Underwriting

- Function

- Loss ratio

- Rates
Types
Loss costs
Components
Hazards
Physical
Moral
Morale
Legal
Negligence
Elements of a negligent act
Defenses against negligence
Damages
Compensatory — special versus general
Punitive
Absolute liability
Strict liability
Vicarious liability

3.2 Policy structure
Declarations
Definitions
Insuring agreement or clause
Additional/supplementary coverage
Conditions
Exclusions
Endorsements

3.3 Common policy provisions
Insureds — named, first named, additional
Policy period
Policy territory
Cancellation and nonrenewal
Deductibles
Other insurance
Nonconcurrency
Primary and excess
Pro rata
Contribution by equal shares
Limits of liability
Per occurrence (accident)
Per person
Aggregate — general versus products — completed operations
Split
Combined single
Policy limits
Restoration/nonreduction of limits
Named insured provisions
Duties after loss
Insurer provisions
Liberalization
Subrogation
Claim settlement options
Duty to defend

3.4 South Carolina laws, regulations and required provisions
South Carolina Property and Casualty Insurance
Guaranty Association (38-31-10-170)
Cancellation, nonrenewal and renewal (38-75-710-790)
Arbitration of property damage liability claims (38-77-710-770)
Federal Terrorism Insurance Program (15 USC 6701; Public Law 107-297, 109-144, 110-160)

4.0 Homeowners (‘11) Policy 9%
4.1 Coverage forms
HO-2 through HO-6, HO-8, Mobile Homeowner

4.2 Definitions

4.3 Section II — Liability coverages
Coverage E — Personal liability
Coverage F — Medical payments to others
Additional coverages

4.4 Exclusions

4.5 Conditions

4.6 Selected endorsements
Special provisions — South Carolina (HO 01 39)
Limited fungi, wet or dry rot, or bacteria coverage (HO 04 26, HO 04 27)
Permitted incidental occupancies (HO 04 42)
Home day care (HO 04 97)
Business pursuits (HO 24 71)
Watercraft (HO 24 75)
Personal injury (HO 24 82)
Water back-up (HO 04 95)

5.0 Auto Insurance 25%

5.1 Laws
South Carolina Motor Vehicle Financial Responsibility Act (RL Title 56, Chapter 9)
Required limits of liability (38-77-140)
Uninsured/underinsured motorist (38-77-150–170, 180–230, 260)
Definitions
Bodily injury
Property damage
Required limits
Cancellation/nonrenewal (38-77-120-124, 390; RL 56-10-280)
Reasons
Notice
Constructive total loss
Arbitration

5.2 Personal (‘05) auto policy
Definitions
Liability coverage
Bodily injury and property damage
Supplementary payments
Exclusions
Medical payments coverage
Uninsured motorists coverage
Duties after an accident or loss
General provisions
Selected endorsements
Amendment of policy provisions — South Carolina (PP 01 78)
Towing and labor costs (PP 03 03)
Extended non-owned coverage (PP 03 06)
Miscellaneous type vehicle (PP 03 23)

5.3 Commercial auto (‘13)
Commercial auto coverage forms
Business auto
Garage
Business auto physical damage
Truckers
Motor carrier
Coverage form sections
Covered autos
Liability coverage
Garagekeepers coverage
Physical damage coverage
Exclusions
Conditions
Definitions
<table>
<thead>
<tr>
<th>6.0 Commercial Package Policy (CPP) 9%</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>6.1 Components of a commercial policy</strong></td>
</tr>
<tr>
<td>Common policy declarations</td>
</tr>
<tr>
<td>Common policy conditions</td>
</tr>
<tr>
<td>Interline endorsements</td>
</tr>
<tr>
<td>One or more coverage parts</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>6.2 Commercial general liability ('13)</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Commercial general liability coverage forms</td>
</tr>
<tr>
<td>Bodily injury and property damage liability</td>
</tr>
<tr>
<td>Personal and advertising injury liability</td>
</tr>
<tr>
<td>Medical payments</td>
</tr>
<tr>
<td>Exclusions</td>
</tr>
<tr>
<td>Supplementary payments</td>
</tr>
<tr>
<td>Who is an insured</td>
</tr>
<tr>
<td>Limits of insurance</td>
</tr>
<tr>
<td>Conditions</td>
</tr>
<tr>
<td>Definitions</td>
</tr>
<tr>
<td>Occurrence versus claims-made</td>
</tr>
<tr>
<td>Claims-made features</td>
</tr>
<tr>
<td>Trigger</td>
</tr>
<tr>
<td>Retroactive date</td>
</tr>
<tr>
<td>Extended reporting periods — basic versus supplemental</td>
</tr>
<tr>
<td>Claim information</td>
</tr>
<tr>
<td>Premises and operations</td>
</tr>
<tr>
<td>Products and completed operations</td>
</tr>
<tr>
<td>Insured contract</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>6.3 Commercial crime ('06)</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>General definitions</td>
</tr>
<tr>
<td>Burglary</td>
</tr>
<tr>
<td>Theft</td>
</tr>
<tr>
<td>Robbery</td>
</tr>
<tr>
<td>Crime coverage forms</td>
</tr>
<tr>
<td>Commercial crime coverage forms</td>
</tr>
<tr>
<td>(discovery/loss sustained)</td>
</tr>
<tr>
<td>Government crime coverage forms</td>
</tr>
<tr>
<td>(discovery/loss sustained)</td>
</tr>
<tr>
<td>Coverages</td>
</tr>
<tr>
<td>Employee theft</td>
</tr>
<tr>
<td>Forgery or alteration</td>
</tr>
<tr>
<td>Inside the premises — theft of money and securities</td>
</tr>
<tr>
<td>Inside the premises — robbery or safe burglary of other property</td>
</tr>
<tr>
<td>Outside the premises</td>
</tr>
<tr>
<td>Computer fraud</td>
</tr>
<tr>
<td>Funds transfer fraud</td>
</tr>
<tr>
<td>Money orders and counterfeit money</td>
</tr>
<tr>
<td>Other crime coverage</td>
</tr>
<tr>
<td>Extortion — commercial entities (CR 04 03)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>6.4 Farm coverage</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Farm liability coverage form (06)</td>
</tr>
<tr>
<td>Coverage H — Bodily injury and property damage liability</td>
</tr>
<tr>
<td>Coverage I — Personal and advertising injury liability</td>
</tr>
<tr>
<td>Coverage J — Medical payments</td>
</tr>
<tr>
<td>Exclusions</td>
</tr>
<tr>
<td>Additional coverages</td>
</tr>
<tr>
<td>Limits of insurance</td>
</tr>
<tr>
<td>Conditions</td>
</tr>
<tr>
<td>Definitions</td>
</tr>
<tr>
<td><strong>7.0 Businessowners ('10) Policy — Liability 5%</strong></td>
</tr>
<tr>
<td><strong>7.1 Characteristics and purpose</strong></td>
</tr>
<tr>
<td><strong>7.2 Businessowners Section II — Liability</strong></td>
</tr>
<tr>
<td>Coverages</td>
</tr>
<tr>
<td>Exclusions</td>
</tr>
<tr>
<td>Who is an insured</td>
</tr>
<tr>
<td>Limits of insurance</td>
</tr>
<tr>
<td>General conditions</td>
</tr>
<tr>
<td>Definitions</td>
</tr>
<tr>
<td><strong>7.3 Businessowners Section III — Common Policy Conditions</strong></td>
</tr>
<tr>
<td><strong>7.4 Selected endorsements</strong></td>
</tr>
<tr>
<td>Hired auto and non-owned auto liability (BP 04 04)</td>
</tr>
<tr>
<td>Optional coverages</td>
</tr>
</tbody>
</table>

| **8.0 Workers Compensation Insurance 10%** |
| **8.1 Workers compensation laws** |
| Types of laws |
| Monopolistic versus competitive |
| Compulsory versus elective |
| South Carolina Workers' Compensation Law (RL Title 42) |
| Exclusive remedy (RL 42-1-540) |
| Employment covered (required, voluntary) (RL 42-1-130-150, 310, 360) |
| Covered injuries (RL 42-1-160; RL 42-9-60; RL 42-15-20, 40) |
| Occupational disease (RL 42-11-10) |
| Benefits provided (RL 42-9-10 30, 200, 260, 290; RL 42-13-90; RL 42-15-10, 60-70) |

| **8.2 Workers compensation and employers liability insurance policy** |
| General section |
| Part One — Workers compensation insurance |
| Part Two — Employers liability insurance |
| Part Three — Other states insurance |
| Part Four — Your duties if injury occurs |
| Part Five — Premium |
| Part Six — Conditions |
| Selected endorsement |
| Voluntary compensation |

| **8.3 Premium computation** |
| Job classification — payroll and rates |
| Experience modification factor |
| Premium discounts |
| Participation (dividend) plans |
| Audit |

| **8.4 Sources of coverage** |
| South Carolina Workers' Compensation Uninsured |
| Employers' Fund (RL 42-7-200) |
| South Carolina residual workers compensation |
| Voluntary market |
| Self-insured funds |
| Captive companies |

| **9.0 Surety and Fidelity 2%** |
| **9.1 Surety bonds** |
Nature of surety bonds
Surety bonds versus insurance
Parties of a surety bond — Principal, obligee, surety
Contract bonds
Purpose of license and permit bonds
Public official bond
Judicial bonds
Fiduciary bonds

9.2 Fidelity coverages
Nature of fidelity bonds
Employee theft coverage
Financial institution bonds
Public employee bonds

10.0 Other Coverages and Options 4%
10.1 Umbrella/excess liability policies
Personal (DL 98 01)
Commercial (CU 00 01)

10.2 Specialty liability insurance
Errors and omissions
Professional liability
Directors and officers liability
Fiduciary liability
Liquor liability
Employment practices liability

Identity Fraud Expense Coverage (BP 14 01, HO 04 55)
Employee Benefits Liability Coverage (CU 04 03)

10.3 Surplus lines
Definitions and markets
Licensing requirements

10.4 Aviation insurance
Aircraft liability

10.5 Other policies
Boatowners

Difference in conditions

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South Carolina Commercial Lines Adjuster Series 19-24
100 questions - 2 hour time limit

1.0 Insurance Regulation 10%
1.1 Director's general duties and powers (38-3-60, 110)
1.2 Licensing requirements
Qualifications (38-47-10)
Nonresident (38-47-20)
Emergency adjuster permit (Reg 69-1)
1.3 Maintenance and duration (38-47-40)
Change of address (38-47-15)
1.4 Disciplinary actions
Cease and desist order (38-57-200, 230)
Hearings (38-3-170; 38-57-200)
Penalties (38-2-10 30; 38-47-70)
1.5 Claim settlement laws and regulations (38-59-20)
1.6 Federal regulation
Fraud and false statements (18 USC 1033, 1034)

2.0 Insurance Basics 14%
2.1 Contract basics
Elements of a legal contract
Offer and acceptance
Consideration
Competent parties
Legal purpose

Distinct characteristics of an insurance contract
Contract of adhesion

2.2 Insurance principles and concepts
Insurable interest
Hazards
Physical
Moral
Morale
Negligence

Elements of a negligent act
Defenses against negligence

Damages
Compensatory — special versus general
Punitive
Absolute liability
Strict liability
Vicarious liability
Causes of loss (perils)
Named perils versus special (open) perils
Direct loss
Consequential or indirect loss
Blanket versus specific insurance
Basic types of construction
Loss valuation
Actual cash value
Replacement cost
Functional replacement cost
Market value
Agreed value
Stated amount
2.3 Policy structure
Declarations
Definitions
Insuring agreement or clause
Additional/supplementary coverage
Conditions
Exclusions
Endorsements
2.4 Common policy provisions
Insureds — named, first named, additional
Policy period
Policy territory
Cancellation and nonrenewal
Deductibles
Other insurance
Nonconcurrency
Primary and excess
Pro rata
Contribution by equal shares
Limits of liability
Per occurrence (accident)
Per person
Aggregate — general versus products — completed operations
Split
Combined single
Restoration/nonreduction of limits
Collusion
Vacancy or unoccupancy
Named insured provisions
Duties after loss
Assignment
Abandonment
Insurer provisions
Liberalization
Subrogation
Salvage
Claim settlement options
Duty to defend
Third-party provisions
Standard mortgage clause
Loss payable clause
No benefit to the bailee
2.5 South Carolina laws, regulations and required provisions
South Carolina Valued Policy Law (38-75-20, 30)
South Carolina Property and Casualty Insurance
Guaranty Association (38-31-10-170)
Cancellation, nonrenewal and renewal (38-75-710-790)
Insurance fraud act (38-55-510-590)
Arbitration of property damage liability claims (38-77-710-770)
Federal Terrorism Insurance Program (15 USC 6701; Public Law 107-297, 109-144, 110-160)
3.0 Adjusting Losses 20%
3.1 Role of the adjuster
Duties and responsibilities
Staff and independent adjuster versus public adjuster
Relationship to the legal profession
3.2 Claim reporting
Claim investigation
Claim file documentation of events
Types of reports
Initial or first field
Interim or status
Full formal
3.3 Property losses
Duties of insured after a loss
Notice to insurer
Minimizing the loss
Proof of loss
Special requirements
Production of books and records
Abandonment
Determining value and loss
Burden of proof of value and loss
Estimates
Depreciation
Salvage
Claim settlement options
Payment and discharge
3.4 Liability losses
Investigation procedures
Verify coverage
Determine liability
Gathering evidence
Physical evidence
Witness statements
Determining value of intangible damages
3.5 Coverage problems
Dealing with coverage disputes
Reservation of rights letter
Nonwaiver agreement
Declaratory judgment action
3.6 Claims adjustment procedures
Settlement procedures
Advance payments
Draft authority
Execution of releases
Subrogation procedures
Alternative dispute resolution
Appraisal
Arbitration
Competitive estimates
Mediation
Negotiation
4.0 Auto Insurance 14%
4.1 Laws
South Carolina Motor Vehicle Financial Responsibility Act (RL Title 56, Chapter 9)
Required limits of liability (38-77-140)
Uninsured/underinsured motorist (38-77-150-170, 180 230, 260)
Definitions

Bodily injury
Property damage
Required limits
Cancellation/nonrenewal (38-77-120-124, 390)

Reasons
Notice

Constructive total loss

Arbitration

4.2 Commercial auto ('10)
Commercial auto coverage forms
Business auto
Garage
Business auto physical damage
Truckers
Motor carrier

Coverage form sections
Covered autos
Liability coverage
Garagekeepers coverage
Physical damage coverage
Exclusions
Conditions
Definitions

Selected endorsements
Lessor — additional insured and loss payee (CA 20 01)
Mobile equipment (CA 20 15)
Auto medical payments coverage (CA 99 03)
Hired autos specified as covered autos you own (CA 99 16)
Individual named insured (CA 99 17)

Commercial carrier regulations
The Motor Carrier Act of 1980
Endorsement for motor carrier policies of
insurance for public liability (MCS-90)

5.0 Commercial Package Policy (CPP) 17%

5.1 Components of a commercial policy
Common policy declarations
Common policy conditions
Interline endorsements

One or more coverage parts

5.2 Commercial general liability ('07)
Commercial general liability coverage forms
Bodily injury and property damage liability
Personal and advertising injury liability
Medical payments
Exclusions

Supplementary payments
Who is an insured
Limits of insurance
Conditions
Definitions
Occurrence versus claims-made
Claims-made features

Trigger
Retroactive date
Extended reporting periods — basic versus
supplemental
Claim information
Premises and operations
Products and completed operations
Insured contract

5.3 Commercial property ('07)

Commercial property conditions form
Coverage forms
Building and personal property
Condominium association
Condominium commercial unit-owners
Builders risk
Business income
Legal liability
Extra expense

Causes of loss forms
Basic
Broad
Special

Selected endorsements
Ordinance or law (CP 04 05)
Spoilage (CP 04 40)
Peak season limit of insurance (CP 12 30)
Value reporting form (CP 13 10)

5.4 Commercial crime ('06)

General definitions
Burglary
Theft
Robbery

Crime coverage forms
Commercial crime coverage forms
(discovery/loss sustained)

Government crime coverage forms
(discovery/loss sustained)

Coverages
Employee theft
Forgery or alteration
Inside the premises — theft of money and
securities
Inside the premises — robbery or safe burglary
of other property
Outside the premises
Computer fraud
Funds transfer fraud
Money orders and counterfeit money

Other crime coverage
Extortion — commercial entities (CR 04 03)
Nationwide marine definition

Commercial inland marine conditions form
Inland marine coverage forms
Accounts receivable
Bailee's customer

Commercial articles
Contractors equipment floater
Electronic data processing
Equipment dealers
Installation floater
Jewelers block

Signs
Valuable papers and records

Transportation coverages
Common carrier cargo liability
Motor truck cargo forms

Transit coverage forms

5.7 Farm coverage
Farm property coverage form (03)
Coverage A — Dwellings
Coverage B — Other private structures
Coverage C — Household personal property
Coverage D — Loss of use
Coverage E — Scheduled farm personal property
Coverage F — Unscheduled farm personal property
Coverage G — Other farm structures
Farm liability coverage form ('06)
Coverage H — Bodily injury and property
Coverage I — Personal and advertising injury liability
Coverage J — Medical payments
Livestock coverage form
Mobile agricultural machinery and equipment
coverage form
Cause of loss (basic, broad and special)
Exclusions
Additional coverages
Limits of insurance
Conditions
Definitions
6.0 Businessowners ('10) Policy 10%
6.1 Characteristics and purpose
6.2 Businessowners Section I — Property
Coverage
Exclusions
Limits of insurance
Deductibles
Loss conditions
General conditions
Optional coverages
Definitions
6.3 Businessowners Section II — Liability
Coverages
Exclusions
Who is an insured
Limits of insurance
General conditions
Definitions
6.4 Businessowners Section III — Common
Policy Conditions
6.5 Selected endorsements
Hired auto and non-owned auto liability (BP 04 04)
Protective safeguards (BP 04 30)
Utility services — direct damage (BP 04 56)
Utility services — time element (BP 04 57)
7.0 Workers Compensation Insurance 4%
7.1 Workers compensation laws
Types of laws
Monopolistic versus competitive
Compulsory versus elective
South Carolina Workers’ Compensation Law (RL Title 42)
Exclusive remedy (RL 42-1-540)
Employment covered (required, voluntary) (RL 42-1-130-150, 310, 360)
Covered injuries (RL 42-1-160; RL 42-9-60; RL 42-15-20, 40)
Occupational disease (RL 42-11-10)
Benefits provided (RL 42-9-10 30, 200, 260, 290; RL 42-13-90; RL 42-15-10, 60-70)
7.2 Workers compensation and employers liability insurance policy
General section
Part One — Workers compensation insurance
Part Two — Employers liability insurance
Part Three — Other states insurance
Part Four — Your duties if injury occurs
Part Five — Premium
Part Six — Conditions
Selected endorsement
Voluntary compensation
7.3 Sources of coverage
South Carolina Workers’ Compensation Uninsured
Employers’ Fund (RL 42-7-200)
Self-insured employers (RL 42-5-20, 50)
South Carolina residual workers compensation
Voluntary market
8.0 Marine Insurance 3%
8.1 Hull coverage
Characteristics and purpose
Assured
Agreed value
Deductible (or deductible average clause)
Premium, return of premium and nonpayment of premium
Adventure
Causes of loss
Claims (general provisions)
General average and salvage
Sue and labor
Collision liability
Limitations of liability
Pilotage and towage
Change of ownership
Additional insurances
War, strikes, and related exclusions
8.2 Cargo coverage
Characteristics and purpose
Types of cargo losses
Total loss — actual total loss versus constructive total loss
Partial loss — particular average versus general average
Sue and labor expenses
Salvage charges and awards
8.3 Protection and indemnity insurance
Insuring agreements
Indemnity principle
Liability of vessel owner
Common covered losses
Exclusions
Conditions regarding claims
Other provisions
9.0 Surety and Fidelity 3%
9.1 Surety bonds
Nature of surety bonds
Surety bonds versus insurance
Parties of a surety bond — Principal, obligee, surety
Contract bonds
Purpose of license and permit bonds
Public official bond
Judicial bonds
Fiduciary bonds
9.2 Fidelity coverages
Nature of fidelity bonds
Employee theft coverage
Financial institution bonds
Public employee bonds
10.0 Other Coverages and Options 5%
10.1 Umbrella/excess liability policies
  Commercial (CU 00 01)
10.2 Specialty liability insurance
  Errors and omissions
  Professional liability
  Directors and officers liability
  Fiduciary liability
  Liquor liability
  Employment practices liability
10.3 Surplus lines
  Definitions and markets
  Licensing requirements
10.4 Aviation insurance
  Aircraft hull
  Aircraft liability
10.5 National Flood Insurance Program
  Write your own versus government
  Eligibility
  Coverage
  Limits
  Deductibles
10.6 South Carolina Wind and Hail Underwriting
  Association (SCWHUA) (38-75-310–460)
  Eligibility
  Coverage
  Limits
  Deductible
10.7 Other policies
  Difference in conditions

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This examination is CLOSED BOOK. The following reference material is not allowed in the examination center:


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South Carolina Crop Hail Insurance Adjuster Series 19-13
50 questions - 1 hour time limit

1.0 Insurance Regulation 18%
   Director’s general duties and powers (38-3-60, 110)
   Licensing requirements
     Qualifications (38-47-10)
     Nonresident (38-47-20)
     Emergency adjuster permit (Reg 69-1)
   Maintenance and duration (38-47-40)
   Change of address (38-47-15)
   Disciplinary actions
     Cease and desist order (38-57-200, 230)
     Hearings (38-3-170; 38-57-200)
     Penalties (38-2-10 30; 38-47-70)
     Suspension, revocation or cancellation (38-47-70)
   Claim settlement laws and regulations (38-59-20)
   Federal Regulation
     Fraud and false statements (18 USC 1033, 1034)

2.0 Crop Insurance 58%
   Eligibility
     Insureds
   Insurable crops
Application
Binder
Declarations section
Required signatures
Required information
Terms of coverage
Effective date
Inception of coverage
Cancellation
Expiration
Minimum loss
Perils insured against
Exclusions
Limits of coverage
Insurable value
Deductibles
Reduction of insurance
Other provisions
Replanting clause
Acreage variation
Fire department service charge
Pro rata liability clause
Fire and lightning coverage
Subrogation
Claim settlement practices
Notice of loss
Insured's duties after loss
Appraisal
Arbitration
Mandatory endorsements
NCIS - 444 Truck and Vine Crops
NCIS - 578 Tree Fruits
NCIS - 678 Field Diagram
3.0 Loss Adjusting Procedures 24%
Settling the claim
Other insurance
Field inspections and counts
Closing the claim
Deferments
Unsettled claims (snags)
Stages of growth

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This examination is CLOSED BOOK. The following reference material is not allowed in the examination center:


South Carolina Crop Insurance Producer Series 19-22
50 questions - 1 hour time limit

1.0 Insurance Regulation 15%
Licensing
Process (38-43-100)
Types of licensees
Producer (38-43-10)
Nonresident (38-43-70)
Temporary (38-43-102)
Broker (38-45-10)
Maintenance and duration
Change of address (38-43-107)
Reinstatement (38-43-110(B))
Reporting of actions (38-43-247)
Assumed names (38-43-10(C))
Continuing education (38-43-106)
Disciplinary actions
Cease and desist order (38-57-200, 230)
Hearings (38-3-170; 38-57-200)
Penalties (38-2-10 30, 38-43-130)
State Regulation
Director's general duties and powers (38-3-60, 110)
Company regulation
Certificate of authority (38-5-80)
Solvency (38-5-120)
Rates (38-3-110)
Policy forms (38-61-20)
Unfair claims settlement practices (38-59-20)
Examination of books and records (38-13-10-30)
Appointment (38-43-40, 50)
Termination of appointment (38-43-55)
Producer regulation
Record maintenance (38-43-250)
Failure to act as fiduciary (38-43-240)
Blank forms (38-43-260)
Sharing commissions (38-43-200)
Representing an unauthorized insurer (38-43-160-180)
Unfair and prohibited practices
Misrepresentation (38-57-40)
False advertising (38-57-50)
Defamation (38-57-90)
Boycott, coercion, and intimidation (38-57-100)
False financial statements (38-57-80)
Unfair discrimination (38-55-50)
Rebating (38-57-130)
Prohibited inducements (38-57-130, 150)
Twisting (38-57-60)
Free insurance (38-57-170)
Insurance fraud act (38-55-510–590)
Consumer information privacy regulation (Reg 69-58 Sec 1-16)

Federal Regulation
Fair Credit Reporting Act (15 USC 1681-1681d)
Fraud and false statements (18 USC 1033, 1034)

2.0 General Insurance 10%

Concepts

Risk management key terms
Risk
Exposure
Hazard
Peril
Loss

Methods of Handling Risk
Avoidance
Retention
Sharing
Reduction
Transfer

Elements of insurable risks
Adverse selection
Law of large numbers
Reinsurance

Insurers
Types of insurers
Stock companies
Mutual companies
Fraternal benefit societies
Lloyd’s associations
Risk retention groups
Captive companies (Title 38, Ch 90)
Private versus government insurers
Authorized versus unauthorized insurers
Domestic, foreign, and alien insurers
Financial status (independent rating services)

Marketing (distribution) systems
Producers and general rules of agency
Insurer as principal
Producer/insurer relationship
Authority and powers of producers
Express
Implied
Apparent

Responsibilities to the applicant/insured

Contracts
Elements of a legal contract
Offer and acceptance
Consideration
Competent parties
Legal purpose

Distinct characteristics of an insurance contract
Contract of adhesion
Aleatory contract
Personal contract
Unilateral contract
Conditional contract

Legal interpretations affecting contracts

Ambiguities in a contract of adhesion
Reasonable expectations
Indemnity
Utmost good faith
Representations/misrepresentations
Warranties
Concealment
Fraud
Waiver and estoppel

3.0 Crop Insurance 25%

Eligibility
Insureds
Insurable crops
Application
Binder
Declarations section
Required signatures
Required information

Terms of coverage
Effective date
Inception of coverage
Expiration
Cancellation
Minimum loss

Perils insured against

Limits of coverage
Insurable value
Deductibles
Reduction of insurance

Other provisions
Replanting clause
Acreage variation
Transit coverage
Fire department service charge
Pro rata liability clause
Fire and lightning coverage
Windrowed crops
Assignment
Subrogation

Claim settlement practices
Notice of loss
Insured’s duties after loss
Appraisal
Arbitration

Mandatory endorsements
NCIS - 444 Truck and Vine Crops
NCIS - 578 Tree Fruits
NCIS - 678 Field Diagram

4.0 Federal Multiple-Peril Crop Insurance Programs 50%

Basic crop insurance
Eligibility
Insureds
Insurable crops
Actuarial document books
Yield guarantee
Actual Production History (APH)
Assigned yield
Transitional yield
Coverage level

Covered causes of loss
Application
Basic unit
Administrative fee
Production records
Acreage reporting
Disqualification of producer
Life of policy
Continuous
Cancellation
Termination
Multiple peril policy options
Levels of coverage
Price election
Optional units
High-risk land exclusion
Hail and fire exclusion
Replant payments
Late planting coverage
Prevented planting coverage
Assignment of indemnity
Subrogation
Other provisions
Duties after loss
Insured
Insurer

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### 2.0 General Insurance 7%

#### 2.1 Concepts

- **Risk management key terms**
  - Risk
  - Exposure
  - Hazard
  - Peril
  - Loss

- **Methods of handling risk**
  - Avoidance
  - Retention
  - Sharing
  - Reduction
  - Transfer

- **Elements of insurable risks**
  - Adverse selection
  - Law of large numbers
  - Reinsurance

#### 2.2 Insurers

- **Types of insurers**
  - Stock companies
  - Mutual companies
  - Fraternal benefit societies
  - Lloyd's associations
  - Captive companies (Title 38, Ch 90)

- **Private versus government insurers**
  - Domestic, foreign and alien insurers

- **Financial status (independent rating services)**

#### 2.3 Producers and general rules of agency

- **Insurer as principal**
- **Producer/insurer relationship**
- **Authority and powers of producers**

- **Express**
- **Implied**
- **Apparent**

- **Responsibilities to the applicant/insured**

#### 2.4 Contracts

- **Elements of a legal contract**
- **Offer and acceptance**
- **Consideration**
- **Competent parties**
- **Legal purpose**

- **Distinct characteristics of an insurance contract**
- **Contract of adhesion**
- **Aleatory contract**
- **Personal contract**
- **Unilateral contract**
- **Conditional contract**

- **Legal interpretations affecting contracts**
- **Ambiguities in a contract of adhesion**
- **Reasonable expectations**
- **Indemnity**

### 3.0 Life Insurance Basics 26%

#### 3.1 Insurable interest

- **Survivor protection**
- **Estate creation**
- **Cash accumulation**
- **Liquidity**
- **Estate conservation**
- **Viatical settlements**
- **Life settlements**
- **Exemption from claims of creditors**
- **Exemption from probate**

#### 3.3 Determining amount of personal life insurance

- **Human life value approach**
- **Needs approach**
- **Types of information gathered**
- **Determining lump-sum needs**
- **Planning for income needs**

#### 3.4 Business uses of life insurance

- **Buy-sell funding**
- **Key person**
- **Deferred Compensation**
- **Executive bonuses**

#### 3.5 Classes of life insurance policies

- **Group versus individual**
- **Permanent versus term**
- **Participating versus nonparticipating**
- **Fixed versus variable life insurance and annuities**

#### 3.6 Premiums

- **Factors in premium determination**
- **Mortality**
- **Interest**
- **Expense**

- **Premium payment mode**

#### 3.7 Producer responsibilities

- **Solicitation and sales presentations**
  - **Advertising**
  - **Life and Accident and Health Insurance Guaranty Association (38-29-130(5))**
  - **Illustrations (Reg 69-40 Sec 5–8)**
  - **Policy summary (Reg 69-30(D),(E))**

- **Buyer’s guide (Reg 69-30(D),(E), Appendix)**
- **Life insurance policy cost comparison methods**
- **Replacement (38-63-220(b); Reg 69-12.1)**

- **Use and disclosure of insurance information**

#### 3.8 Individual underwriting by the insurer

- **Information sources and regulation**
<table>
<thead>
<tr>
<th>Application</th>
<th>Life income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Producer report</td>
<td>Single life</td>
</tr>
<tr>
<td>Attending physician statement</td>
<td>Life with term certain</td>
</tr>
<tr>
<td>Investigative consumer (inspection) report</td>
<td>Joint and survivor</td>
</tr>
<tr>
<td>Medical Information Bureau (MIB)</td>
<td>Joint life with term certain</td>
</tr>
<tr>
<td>Selection criteria and unfair discrimination (38-57-120(1))</td>
<td>5.4 Nonforfeiture options</td>
</tr>
<tr>
<td>Classification of risks</td>
<td>Cash surrender value</td>
</tr>
<tr>
<td>Preferred</td>
<td>Extended term</td>
</tr>
<tr>
<td>Standard</td>
<td>Reduced paid-up insurance</td>
</tr>
<tr>
<td>Substandard</td>
<td>5.5 Policy loan and withdrawal options</td>
</tr>
<tr>
<td><strong>4.0 Life Insurance Policies 17%</strong></td>
<td>Cash loans</td>
</tr>
<tr>
<td><strong>4.1 Term life insurance</strong></td>
<td>Automatic premium loans</td>
</tr>
<tr>
<td>Level term</td>
<td>Withdrawals or partial surrenders</td>
</tr>
<tr>
<td>Annual renewable term</td>
<td>5.6 Dividend options</td>
</tr>
<tr>
<td>Level premium term</td>
<td>Cash payment</td>
</tr>
<tr>
<td>Decreasing term</td>
<td>Reduction of premium payments</td>
</tr>
<tr>
<td><strong>4.2 Whole life insurance</strong></td>
<td>Accumulation at interest</td>
</tr>
<tr>
<td>Continuous premium (straight life)</td>
<td>One-year term option</td>
</tr>
<tr>
<td>Limited payment</td>
<td>Paid-up additions</td>
</tr>
<tr>
<td>Single premium</td>
<td>5.7 Disability riders</td>
</tr>
<tr>
<td><strong>4.3 Flexible premium policies</strong></td>
<td>Waiver of premium</td>
</tr>
<tr>
<td>Adjustable life</td>
<td>Waiver of cost of insurance</td>
</tr>
<tr>
<td>Universal life</td>
<td>Disability income benefit</td>
</tr>
<tr>
<td>Variable life</td>
<td>Payor benefit life/disability (juvenile insurance)</td>
</tr>
<tr>
<td><strong>4.4 Specialized policies</strong></td>
<td>5.8 Accelerated (living) benefit provisions/riders</td>
</tr>
<tr>
<td>Joint life (first-to-die)</td>
<td>Conditions for payment</td>
</tr>
<tr>
<td>Survivorship life (second-to-die)</td>
<td>Effect on death benefit</td>
</tr>
<tr>
<td>Final expense/pre-need</td>
<td>5.9 Riders covering additional insureds</td>
</tr>
<tr>
<td><strong>4.5 Group life insurance</strong></td>
<td>Spouse/other-insured term rider</td>
</tr>
<tr>
<td>Characteristics of group plans</td>
<td>Children's term rider</td>
</tr>
<tr>
<td>Types of plan sponsors</td>
<td>Family term rider</td>
</tr>
<tr>
<td>Group underwriting requirements</td>
<td>5.10 Riders affecting the death benefit amount</td>
</tr>
<tr>
<td>Conversion to individual policy (38-65-210(8–10))</td>
<td>Accidental death</td>
</tr>
<tr>
<td><strong>4.6 Credit life insurance (individual versus group)</strong></td>
<td>Guaranteed insurability</td>
</tr>
<tr>
<td><strong>5.0 Life Insurance Policy Provisions, Options and Riders 23%</strong></td>
<td>Cost of Living</td>
</tr>
<tr>
<td><strong>5.1 Required provisions (38-63-220)</strong></td>
<td>5.11 Standard Life Insurance Provisions</td>
</tr>
<tr>
<td>Modifications (c)</td>
<td>Ownership</td>
</tr>
<tr>
<td>Right to examine (free look) (b)</td>
<td>Assignment</td>
</tr>
<tr>
<td>Payment of premiums (h)</td>
<td>6.0 Annuities 7%</td>
</tr>
<tr>
<td>Grace period (i)</td>
<td>6.1 Annuity principles and concepts</td>
</tr>
<tr>
<td>Reinstatement (j)</td>
<td>Accumulation period versus annuity period</td>
</tr>
<tr>
<td>Incontestability (d)</td>
<td>Owner, annuitant and beneficiary</td>
</tr>
<tr>
<td>Misstatement of age or gender (e)</td>
<td>Insurance aspects of annuities</td>
</tr>
<tr>
<td>Interest on insurance proceeds (f)</td>
<td>6.2 Immediate versus deferred annuities</td>
</tr>
<tr>
<td>Entire contract (38-63-210)</td>
<td>Single premium immediate annuities (SPIAs)</td>
</tr>
<tr>
<td>Exclusions (38-63-225)</td>
<td>Deferred annuities</td>
</tr>
<tr>
<td><strong>5.2 Beneficiaries</strong></td>
<td>Premium payment options</td>
</tr>
<tr>
<td>Designation options</td>
<td>Nonforfeiture</td>
</tr>
<tr>
<td>Individuals</td>
<td>Surrender and withdrawal charges</td>
</tr>
<tr>
<td>Classes</td>
<td>Death benefits</td>
</tr>
<tr>
<td>Estates</td>
<td>6.3 Annuity (benefit) payment options</td>
</tr>
<tr>
<td>Minors</td>
<td>Life contingency options</td>
</tr>
<tr>
<td>Trusts</td>
<td>Pure life versus life with guaranteed minimum</td>
</tr>
<tr>
<td>Succession</td>
<td>Single life versus multiple life</td>
</tr>
<tr>
<td>Revocable versus irrevocable</td>
<td>Annuities certain (types)</td>
</tr>
<tr>
<td>Common disaster clause</td>
<td>6.4 Annuity products</td>
</tr>
<tr>
<td>Spendthrift clause</td>
<td>Fixed annuities</td>
</tr>
<tr>
<td><strong>5.3 Settlement options</strong></td>
<td>General account assets</td>
</tr>
<tr>
<td>Cash payment</td>
<td>Interest rate guarantees (minimum versus current)</td>
</tr>
<tr>
<td>Interest only</td>
<td>Level benefit payment amount</td>
</tr>
<tr>
<td>Fixed-period installments</td>
<td>Equity indexed annuities</td>
</tr>
<tr>
<td>Fixed-amount installments</td>
<td>Market value adjusted annuities</td>
</tr>
<tr>
<td>6.5 Uses of annuities</td>
<td></td>
</tr>
<tr>
<td>-----------------------------</td>
<td></td>
</tr>
<tr>
<td>Lump-sum settlements</td>
<td></td>
</tr>
<tr>
<td>Qualified retirement plans</td>
<td></td>
</tr>
<tr>
<td>Group versus individual annuities</td>
<td></td>
</tr>
<tr>
<td>Personal uses</td>
<td></td>
</tr>
<tr>
<td>Individual retirement plans (IRAs)</td>
<td></td>
</tr>
<tr>
<td>Tax-deferred growth</td>
<td></td>
</tr>
<tr>
<td>Retirement income</td>
<td></td>
</tr>
<tr>
<td>Education funds</td>
<td></td>
</tr>
</tbody>
</table>

| 7.0 Federal Tax Considerations for Life Insurance and Annuities | 3% |
|-----------------------------------------------------------------|
| 7.1 Taxation of personal life insurance                         |
| Amounts available to policyowner                               |
| Cash value increases                                          |
| Dividends                                                      |
| Policy loans                                                  |
| Surrenders                                                    |
| Amounts received by beneficiary                               |
| General rule and exceptions                                   |
| Settlement options                                            |
| Values included in insured’s estate                            |
| 7.2 Modified endorsement contracts (MECs)                      |
| Modified endorsement versus non-MEC life insurance             |
| Seven-pay test                                                |
| Distributions                                                 |
| 7.3 Taxation of non-qualified annuities                        |
| Individually-owned                                            |
| Accumulation phase (taxation issues related to withdrawals)   |
| Annuity phase and the exclusion ratio                         |
| Distributions at death                                        |
| Corporate-owned                                               |
| 7.4 Taxation of individual retirement plans (IRAs)             |
| Traditional IRAs                                              |
| Contributions and deductible amounts                          |
| Premature distributions (including taxation issues)           |
| Annuity phase benefit payments                                 |
| Values included in the annuitant’s estate                     |
| Amounts received by beneficiary                               |
| Required minimum distributions                                |
| Roth IRAs                                                     |
| Contributions and limits                                      |
| Distributions                                                 |
| 7.5 Rollovers and transfers (IRAs and qualified plans)        |
| 7.6 Section 1035 exchanges                                    |

<table>
<thead>
<tr>
<th>8.0 Qualified Plans 2%</th>
</tr>
</thead>
<tbody>
<tr>
<td>8.1 General requirements</td>
</tr>
<tr>
<td>ERISA 408(b)(2) disclosure rules</td>
</tr>
<tr>
<td>8.2 Federal tax considerations</td>
</tr>
<tr>
<td>Tax advantages for employers and employees</td>
</tr>
<tr>
<td>Taxation of distributions (age-related)</td>
</tr>
<tr>
<td>8.3 Plan types, characteristics and purchasers</td>
</tr>
<tr>
<td>Simplified employee pensions (SEPs)</td>
</tr>
<tr>
<td>Self-employed plans (HR 10 or Keogh plans)</td>
</tr>
<tr>
<td>Deferred compensation qualified plan, Roth option</td>
</tr>
<tr>
<td>Profit-sharing and 401(k) plans</td>
</tr>
<tr>
<td>SIMPLE plans</td>
</tr>
<tr>
<td>Defined benefit pension plans</td>
</tr>
<tr>
<td>Section 457 deferred compensation (nonqualified)</td>
</tr>
<tr>
<td>403(b) tax-sheltered annuities (TSAs)</td>
</tr>
</tbody>
</table>

### Reference List

The following list of reference materials were used to verify the accuracy of the test items for the examinations. They are listed for the purpose of test validation and do NOT constitute an endorsement or recommendation by PSI or the South Carolina Department of Insurance. Other publications are also available to study for the examinations.

This examination is CLOSED BOOK. The following reference material is not allowed in the examination center:


<table>
<thead>
<tr>
<th>South Carolina Life, Accident and Health Insurance Producer Series 19-03</th>
</tr>
</thead>
<tbody>
<tr>
<td>150 questions - 2.5-hour time limit</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>1.0 Insurance Regulation 15%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.1 Licensing</td>
</tr>
<tr>
<td>Process (38-43-100)</td>
</tr>
<tr>
<td>Types of licensees</td>
</tr>
<tr>
<td>Producer (38-43-10, 30)</td>
</tr>
<tr>
<td>Nonresident (38-43-70)</td>
</tr>
<tr>
<td>Temporary (38-43-102)</td>
</tr>
<tr>
<td>Broker (38-45-10, 38-45-20)</td>
</tr>
<tr>
<td>Maintenance and duration (38-43-110)</td>
</tr>
<tr>
<td>Reinstatement (38-43-110(B))</td>
</tr>
<tr>
<td>Reporting of actions (38-43-247)</td>
</tr>
<tr>
<td>Change of address (38-43-107)</td>
</tr>
<tr>
<td>Assumed names (38-43-10(C))</td>
</tr>
<tr>
<td>Continuing education (38-43-106); 69-33 sect. (3)(c)</td>
</tr>
<tr>
<td>Disciplinary actions</td>
</tr>
<tr>
<td>Cease and desist order (38-57-200, 230)</td>
</tr>
<tr>
<td>Hearings (38-3-170; 38-57-200)</td>
</tr>
<tr>
<td>Penalties (38-2-10-30, 38-43-130)</td>
</tr>
<tr>
<td>1.2 State regulation</td>
</tr>
<tr>
<td>Director’s general duties and powers (38-3-60, 110)</td>
</tr>
</tbody>
</table>
Company regulation
- Certificate of authority (38-5-80)
- Solvency (38-5-120)
- Rates (38-3-110)
- Policy forms (38-61-20)
- Unfair claims settlement practices (38-59-20)
- Examination of books and records (38-13-10-30)
- Appointment (38-43-40, 50)
- Termination of appointment (38-43-55)

Producer regulation
- Records maintenance (38-43-250)
- Misappropriation of funds (38-43-240, 420)
- Blank forms (38-43-260)
- Sharing commissions (38-43-200)
- Representing an unauthorized insurer (38-43-160-180)
- Unfair and prohibited practices
  - Misrepresentation (38-57-40)
  - False advertising (38-57-50)
  - Defamation (38-57-90)
  - Boycott, coercion and intimidation (38-57-100)
  - False financial statements (38-57-80)
  - Unfair discrimination (38-55-50)
  - Rebating (38-57-130)
  - Twisting (38-57-60)
  - Free insurance (38-57-170)
  - Prohibited inducements (38-57-130, 150)
- Insurance fraud act (38-55-510–590)
- Consumer information privacy regulation (Reg 69-58 Sec 1–16)

1.3 Federal regulation
- Fair Credit Reporting Act (15 USC 1681–1681d)
- Fraud and false statements (18 USC 1033, 1034)

2.0 General Insurance 5%

2.1 Concepts
- Risk management key terms
  - Risk
  - Exposure
  - Hazard
  - Peril
  - Loss
- Methods of handling risk
  - Avoidance
  - Retention
  - Sharing
  - Reduction
  - Transfer
- Elements of insurable risks
- Adverse selection
- Law of large numbers
- Reinsurance

2.2 Insurers
- Types of insurers
  - Stock companies
  - Mutual companies
  - Fraternal benefit societies
  - Lloyd's associations
  - Captive companies (Title 38, Ch 90)
  - Private versus government insurers
  - Domestic, foreign and alien insurers
  - Financial status (independent rating services)
  - Marketing (distribution) systems

2.3 Producers and general rules of agency
- Insurer as principal
  - Producer/insurer relationship
  - Authority and powers of producers
    - Express
    - Implied
    - Apparent
    - Responsibilities to the applicant/insured

2.4 Contracts
- Elements of a legal contract
  - Offer and acceptance
  - Consideration
  - Competent parties
  - Legal purpose
- Distinct characteristics of an insurance contract
  - Contract of adhesion
  - Aleatory contract
  - Personal contract
  - Unilateral contract
  - Conditional contract
- Legal interpretations affecting contracts
  - Ambiguities in a contract of adhesion
  - Reasonable expectations
  - Indemnity
  - Utmost good faith
  - Representations/misrepresentations
  - Warranties
  - Concealment
  - Fraud
  - Waiver and estoppel

3.0 Life Insurance Basics 9%

3.1 Insurable interest

3.2 Personal uses of life insurance
  - Survivor protection
  - Estate creation
  - Cash accumulation
  - Liquidity
  - Estate conservation
  - Viatical settlements
  - Life settlements
  - Exemption from claims of creditors
  - Exemption from probate

3.3 Determining amount of personal life insurance
  - Human life value approach
  - Needs approach
  - Types of information gathered
  - Determining lump-sum needs
  - Planning for income needs

3.4 Business uses of life insurance
  - Buy-sell funding
  - Key person
  - Deferred Compensation
  - Executive bonuses

3.5 Classes of life insurance policies
  - Group versus individual
  - Permanent versus term
  - Participating versus nonparticipating
  - Fixed versus variable life insurance and annuities
  - Regulation of variable products (SEC, FINRA and South Carolina) (Reg 69-12 Part A (Art IV), Part B (Art VI))

3.6 Premiums
  - Factors in premium determination
3.7 Producer responsibilities

Solicitation and sales presentations

Advertising

Life and Accident and Health Insurance

Guaranty Association (38-29-130(5))

Illustrations (Reg 69-40 Sec 5-8)

Policy summary (Reg 69-30(D), (E))

Buyer’s guide (Reg 69-30(D), (E), Appendix)

Life insurance policy cost comparison methods

Replacement (38-63-220(b); Reg 69-12.1)

Use and disclosure of insurance information

Field underwriting

Notice of information practices

Application procedures and timing of initial premium collection

Premium collection

Delivery

Policy review

Effective date of coverage

3.8 Individual underwriting by the insurer

Information sources and regulation

Application

Producer report

Attending physician statement

Investigative consumer (inspection) report

Medical Information Bureau (MIB)

Selection criteria and unfair discrimination (38-57-120(1))

4.0 Life Insurance Policies 6%

4.1 Term life insurance

Level term

Annual renewable term

Level premium term

Decreasing term

4.2 Whole life insurance

Continuous premium (straight life)

Limited payment

Single premium

4.3 Flexible premium policies

Adjustable life

Universal life

Variable life

4.4 Specialized policies

Joint life (first-to-die)

Survivorship life (second-to-die)

Final expense/pre-need

4.5 Group life insurance

Characteristics of group plans

Types of plan sponsors

Group underwriting requirements

Conversion to individual policy (38-65-210(8-10))

4.6 Credit life insurance (individual versus group)

5.0 Life Insurance Policy Provisions, Options and Riders 11%

5.1 Required provisions (38-63-120)

Modification (c)

Right to examine (free look) (b)

Payment of premiums (h)

Grace period (I)

Reinstatement (j)

Incontestability (d)

Misstatement of age or gender (e)

Interest on insurance proceeds (f)

Entire contract (38-63-210)

Exclusions (38-63-225)

5.2 Beneficiaries

Designation options

Individuals

Classes

Estates

Minors

Trusts

Succession

Revocable versus irrevocable

Common disaster clause

Spendthrift clause

5.3 Settlement options

Cash payment

Interest only

Fixed-period installments

Fixed-amount installments

Life income

Single life

Life with term certain

Joint and survivor

Joint life with term certain

5.4 Nonforfeiture options

Cash surrender value

Extended term

Reduced paid-up insurance

5.5 Policy loan and withdrawal options

Cash loans

Automatic premium loans

Withdrawals or partial surrenders

5.6 Dividend options

Cash payment

Reduction of premium payments

Accumulation at interest

One-year term option

Paid-up additions

5.7 Disability riders

Waiver of premium

Waiver of cost of insurance

Disability income benefit

Payor benefit life/disability (juvenile insurance)

5.8 Accelerated (living) benefit provisions/riders

Conditions for payment

Effect on death benefit

5.9 Riders covering additional insureds

Spouse/other-insured term rider

Children’s term rider

Family term rider

5.10 Riders affecting the death benefit amount

Accidental death

Guaranteed insurability

Cost of living


Ownership

Assignment

6.0 Annuities 4%

6.1 Annuity principles and concepts

Accumulation period versus annuity period

Owner, annuitant and beneficiary
### 6.0 Insurance aspects of annuities

#### 6.2 Immediate versus deferred annuities

**Single premium immediate annuities (SPIAs)**

**Deferred annuities**

- Premium payment options
- Nonforfeiture
- Surrender and withdrawal charges
- Death benefits

#### 6.3 Annuity (benefit) payment options

- Life contingency options
- Pure life versus life with guaranteed minimum
- Single life versus multiple life
- Annuities certain (types)

#### 6.4 Annuity products

- Fixed annuities
  - General account assets
  - Interest rate guarantees (minimum versus current)
  - Level benefit payment amount
  - Equity indexed annuities
  - Market value adjusted annuities
- Personal use
- Individual retirement plans (IRAs)
- Tax-deferred growth
- Retirement income
- Education funds

#### 6.5 Uses of annuities

- Lump-sum settlements
- Qualified retirement plans
- Group versus individual annuities
- Personal use
- Individual retirement plans (IRAs)
- Tax-deferred growth
- Retirement income
- Education funds

### 7.0 Federal Tax Considerations for Life Insurance and Annuities

#### 7.1 Taxation of personal life insurance

- Amounts available to policyowner
- Cash value increases
- Dividends
- Policy loans
- Surrenders
- Amounts received by beneficiary
- General rule and exceptions
- Settlement options
- Values included in insured's estate

#### 7.2 Modified endowment contracts (MECs)

- Modified endowment versus non-MEC life insurance
- Seven-pay test
- Distributions

#### 7.3 Taxation of non-qualified annuities

- Individually-owned
  - Accumulation phase (taxation issues related to withdrawals)
  - Annuity phase and the exclusion ratio
  - Distributions at death
- Corporate-owned

#### 7.4 Taxation of individual retirement plans (IRAs)

- Traditional IRAs
  - Contributions and deductible amounts
  - Premature distributions (including taxation issues)
  - Annuity phase benefit payments
  - Values included in the annuitant's estate
  - Amounts received by beneficiary
  - Required minimum distributions
- Roth IRAs
  - Contributions and limits
  - Distributions

### 7.5 Rollovers and transfers

- (IRAs and qualified plans)

### 7.6 Section 1035 exchanges

#### 8.0 Qualified Plans

#### 8.1 General requirements

- ERISA 408(b)(2) disclosure rules

#### 8.2 Federal tax considerations

- Tax advantages for employers and employees
- Taxation of distributions (age-related)

#### 8.3 Plan types, characteristics and purchasers

- Simplified employee pensions (SEPs)
- Self-employed plans (HR 10 or Keogh plans)
- Deferred compensation qualified plan, Roth options
- Profit-sharing and 401(k) plans
- SIMPLE plans
- Defined benefit pension plans
- Section 457 deferred compensation (nonqualified)
- 403(b) tax-sheltered annuities (TSAs)

### 9.0 Health Insurance Basics

#### 9.1 Definitions of perils

- Accidental injury
- Sickness

#### 9.2 Principal types of losses and benefits

- Loss of income from disability
- Medical expense
- Dental expense
- Long-term care expense

#### 9.3 Classes of health insurance policies

- Individual versus group
- Private versus government
- Limited versus comprehensive

#### 9.4 Limited policies

- Limited benefits
- Required notice to insured
- Types of limited policies
- Accident-only including South Carolina minimum standards
- Hospital indemnity (income)
- Credit disability
- Blanket insurance (teams, passengers, other)
- Prescription drugs
- Vision care
- Guaranteed insurability

#### 9.5 Common exclusions from coverage

#### 9.6 Producer responsibilities in individual health insurance

- Marketing requirements
- Advertising (Reg 69-17)
- Life and Accident and Health Insurance Guaranty Association (38-29-130(5))
- Sales presentations (Reg 69-34.1)
- Outline of coverage (38-71-550)

- Field underwriting
- Nature and purpose
- Disclosure of information about individuals
- Application procedures
- Requirements at delivery of policy

#### 9.7 Individual underwriting by the insurer

- Underwriting criteria
- Sources of underwriting information
- Application
- Producer report
- Attending physician statement
- Investigative consumer (inspection) report

### 9.8 Health Insurance Basics

- (continued)

### 9.9 Health Insurance Basics

- (continued)

### 9.10 Health Insurance Basics

- (continued)

### 9.11 Health Insurance Basics

- (continued)

### 9.12 Health Insurance Basics

- (continued)

### 9.13 Health Insurance Basics

- (continued)

### 9.14 Health Insurance Basics

- (continued)

### 9.15 Health Insurance Basics

- (continued)

### 9.16 Health Insurance Basics

- (continued)

### 9.17 Health Insurance Basics

- (continued)

### 9.18 Health Insurance Basics

- (continued)

### 9.19 Health Insurance Basics

- (continued)

### 9.20 Health Insurance Basics

- (continued)

### 9.21 Health Insurance Basics

- (continued)

### 9.22 Health Insurance Basics

- (continued)

### 9.23 Health Insurance Basics

- (continued)

### 9.24 Health Insurance Basics

- (continued)

### 9.25 Health Insurance Basics

- (continued)

### 9.26 Health Insurance Basics

- (continued)

### 9.27 Health Insurance Basics

- (continued)

### 9.28 Health Insurance Basics

- (continued)

### 9.29 Health Insurance Basics

- (continued)

### 9.30 Health Insurance Basics

- (continued)

### 9.31 Health Insurance Basics

- (continued)

### 9.32 Health Insurance Basics

- (continued)

### 9.33 Health Insurance Basics

- (continued)

### 9.34 Health Insurance Basics

- (continued)

### 9.35 Health Insurance Basics

- (continued)

### 9.36 Health Insurance Basics

- (continued)

### 9.37 Health Insurance Basics

- (continued)

### 9.38 Health Insurance Basics

- (continued)

### 9.39 Health Insurance Basics

- (continued)

### 9.40 Health Insurance Basics

- (continued)

### 9.41 Health Insurance Basics

- (continued)

### 9.42 Health Insurance Basics

- (continued)

### 9.43 Health Insurance Basics

- (continued)

### 9.44 Health Insurance Basics

- (continued)

### 9.45 Health Insurance Basics

- (continued)

### 9.46 Health Insurance Basics

- (continued)

### 9.47 Health Insurance Basics

- (continued)

### 9.48 Health Insurance Basics

- (continued)

### 9.49 Health Insurance Basics

- (continued)

### 9.50 Health Insurance Basics

- (continued)

### 9.51 Health Insurance Basics

- (continued)

### 9.52 Health Insurance Basics

- (continued)

### 9.53 Health Insurance Basics

- (continued)

### 9.54 Health Insurance Basics

- (continued)

### 9.55 Health Insurance Basics

- (continued)

### 9.56 Health Insurance Basics

- (continued)

### 9.57 Health Insurance Basics

- (continued)

### 9.58 Health Insurance Basics

- (continued)

### 9.59 Health Insurance Basics

- (continued)

### 9.60 Health Insurance Basics

- (continued)

### 9.61 Health Insurance Basics

- (continued)

### 9.62 Health Insurance Basics

- (continued)

### 9.63 Health Insurance Basics

- (continued)

### 9.64 Health Insurance Basics

- (continued)

### 9.65 Health Insurance Basics

- (continued)

### 9.66 Health Insurance Basics

- (continued)

### 9.67 Health Insurance Basics

- (continued)

### 9.68 Health Insurance Basics

- (continued)

### 9.69 Health Insurance Basics

- (continued)

### 9.70 Health Insurance Basics

- (continued)

### 9.71 Health Insurance Basics

- (continued)

### 9.72 Health Insurance Basics

- (continued)

### 9.73 Health Insurance Basics

- (continued)

### 9.74 Health Insurance Basics

- (continued)

### 9.75 Health Insurance Basics

- (continued)

### 9.76 Health Insurance Basics

- (continued)

### 9.77 Health Insurance Basics

- (continued)

### 9.78 Health Insurance Basics

- (continued)

### 9.79 Health Insurance Basics

- (continued)

### 9.80 Health Insurance Basics

- (continued)

### 9.81 Health Insurance Basics

- (continued)

### 9.82 Health Insurance Basics

- (continued)

### 9.83 Health Insurance Basics

- (continued)

### 9.84 Health Insurance Basics

- (continued)

### 9.85 Health Insurance Basics

- (continued)

### 9.86 Health Insurance Basics

- (continued)

### 9.87 Health Insurance Basics

- (continued)

### 9.88 Health Insurance Basics

- (continued)

### 9.89 Health Insurance Basics

- (continued)

### 9.90 Health Insurance Basics

- (continued)

### 9.91 Health Insurance Basics

- (continued)

### 9.92 Health Insurance Basics

- (continued)

### 9.93 Health Insurance Basics

- (continued)

### 9.94 Health Insurance Basics

- (continued)

### 9.95 Health Insurance Basics

- (continued)

### 9.96 Health Insurance Basics

- (continued)

### 9.97 Health Insurance Basics

- (continued)

### 9.98 Health Insurance Basics

- (continued)

### 9.99 Health Insurance Basics

- (continued)
Medical Information Bureau (MIB)
Medical examinations and lab tests
Unfair discrimination (38-57-120(2))
Genetic testing (38-93-20)
Classification of risks
Preferred
Standard
Substandard

9.8 Considerations in replacing health insurance
Pre-existing conditions (38-71-730(4), 850; Reg 69-34 Sec E(6))
Benefits, limitations and exclusions
Underwriting requirements
Producer liability for errors and omissions

10.0 Individual Health and Disability Insurance Policy General 5%
10.1 Required provisions (38-71-340 (8)); 38-59-20; 38-59-230
Entire contract; changes (1)
Time limit on certain defenses (2)
Grace period (3)
Reinstatement (4)
Claim procedures (5-9)
Physical examinations and autopsy (10)
Legal actions (11)
Change of beneficiary (12)
Conformity with state statutes (13)
10.2 Optional provisions (38-71-370)
Change of occupation (1)
Misstatement of age (2)
Other insurance in this insurer (3)
Insurance with other insurers
Expense-incurred benefits (4)
Other benefits (5)
Unpaid premium (7)
Illegal occupation (8)
Intoxicants and narcotics (9)
10.3 Other general provisions
Right to examine (free look) (38-71-150)
Insuring clause
Consideration clause
Renewability clause
Noncancelable
Guaranteed renewable
Conditionally renewable
Renewable at option of insurer
Nonrenewable (cancelable, term)
Subrogation

11.0 Disability Income and Related Insurance 6%
11.1 Qualifying for disability benefits
Inability to perform duties
Own occupation
Any occupation
Pure loss of income (income replacement contracts)
Presumptive disability
Requirement to be under physician care
11.2 Individual disability income insurance
Basic total disability plan
Income benefits (monthly indemnity)
Elimination and benefit periods
Waiver of premium feature
Coordination with social insurance and workers compensation benefits
Additional monthly benefit (AMB)
Social insurance supplement (SIS)
Occupational versus nonoccupational coverage
At-work benefits
Partial disability benefit
Residual disability benefit
Other provisions affecting income benefits
Cost of living adjustment (COLA) rider
Future increase option (FIo) rider
Relation of earnings to insurance (38-71-370(6))
Other cash benefits
Accidental death and dismemberment
Rehabilitation benefit
Medical reimbursement benefit (nondisabling injury)
Refund provisions
Return of premium
Cash surrender value
Exclusions
11.3 Unique aspects of individual disability underwriting
Occupational considerations
Benefit limits
Policy issuance alternatives
11.4 Group disability income insurance
Group versus individual plans
Short-term disability (STD)
Long-term disability (LTD)
11.5 Business disability insurance
Disability buy-sell policy
11.6 Social Security disability
Qualification for disability benefits
Definition of disability
Waiting period
Disability income benefits
11.7 Workers compensation
Eligibility
Benefits

12.0 Medical Plans 6%
12.1 Medical plan concepts
Fee-for-service basis versus prepaid basis
Specified coverages versus comprehensive care
Benefit schedule versus usual/reasonable/customary charges
Any provider versus limited choice of providers
Insureds versus subscribers/participants
12.2 Types of plans
Major medical insurance
Characteristics
Common limitations
Exclusions from coverage
Provisions affecting cost to insured
Health Maintenance Organizations (HMOs)
General characteristics
Preventive care services
Primary care physician (PCP) versus referral (specialty) physician
Emergency care
Hospital services
Preferred provider organizations (PPOs) and point-of-service (POS) plans
General characteristics
In-network and out-of-network provider access
<table>
<thead>
<tr>
<th>Section</th>
<th>Content</th>
</tr>
</thead>
<tbody>
<tr>
<td>12.3</td>
<td>Cost containment in health care delivery</td>
</tr>
<tr>
<td></td>
<td>Cost-saving services</td>
</tr>
<tr>
<td></td>
<td>Preventive care</td>
</tr>
<tr>
<td></td>
<td>Hospital outpatient benefits</td>
</tr>
<tr>
<td></td>
<td>Alternatives to hospital services</td>
</tr>
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<td>Concurrent review</td>
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<td>12.4</td>
<td>South Carolina eligibility requirements and offers (individual and/or group)</td>
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<td>Dependent child age limit (38-71-1330(5))</td>
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<td>Child enrollment; non-custodial parents (38-71-250)</td>
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<td>Newborn child coverage (38-71-135, 140)</td>
</tr>
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<td>Adopted and prospective adopted children (38-71-140(D), 143)</td>
</tr>
<tr>
<td>12.5</td>
<td>HIPAA (Health Insurance Portability and Accountability Act) requirements (38-71-840)</td>
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<td></td>
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</tr>
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<td>Pre-existing conditions (38-71-850)</td>
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<td>Creditable coverage (38-71-850)</td>
</tr>
<tr>
<td></td>
<td>Renewability (38-71-675, 870)</td>
</tr>
<tr>
<td>12.6</td>
<td>Federal Patient Protection and Affordable Care Act (PACA)</td>
</tr>
<tr>
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<td>Grandfather vs. Non-Grandfather Plans</td>
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<td>Age limit of dependent children</td>
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<td>13.0</td>
<td>Group Health Insurance 8%</td>
</tr>
<tr>
<td>13.1</td>
<td>Characteristics of group insurance</td>
</tr>
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<td>Certificate of coverage</td>
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<td>13.3</td>
<td>Marketing considerations</td>
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<td>Advertising</td>
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<td>Insurer underwriting criteria</td>
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<td></td>
<td>Characteristics of group</td>
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<td>Plan design factors</td>
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<td>Coordination of benefits provision (Reg 69-43)</td>
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<td>Continuation of coverage under COBRA</td>
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<td>South Carolina continuation and conversion rules (38-71-770)</td>
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<td>Small employer medical plans</td>
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<td></td>
<td>Health care center (HMO) plans</td>
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<td>Renewability</td>
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<td>13.6</td>
<td>Health savings accounts (HSAs)</td>
</tr>
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<td>Health Reimburse Arrangements (HRAs)</td>
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<td>Dental Insurance 2%</td>
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<td>Types of dental treatment</td>
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<td>Diagnostic and preventive</td>
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<td>Orthodontics</td>
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<td>Indemnity plans</td>
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<td>Choice of providers</td>
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<td>Employer group dental expense</td>
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<td>14.6</td>
<td>Health Reimburse Arrangements (HRAs)</td>
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<td>Insurance for Senior Citizens and Special Needs Individuals 8%</td>
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<td>15.1</td>
<td>Medicare</td>
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<td>Nature, financing and administration</td>
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<td>Part A — Hospital Insurance</td>
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<td>Individual eligibility requirements</td>
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<td>Part B — Medical Insurance</td>
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<td>Part C — Medicare Advantage</td>
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<td>Part D — Prescription Drug Insurance</td>
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<td>Medicare supplements (Reg 69-46)</td>
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<td>Purpose (Sec 1)</td>
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<td>Open enrollment (Sec 11)</td>
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<td>Standardized Medicare supplement plans (Sec 8)</td>
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<td>South Carolina regulations and required provisions</td>
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<td>Standards for marketing (Sec 20)</td>
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<td>Appropriateness of recommended purchase</td>
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<td>and excessive insurance (Sec 21)</td>
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<td>Required disclosure provisions (Sec 17)</td>
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Guaranteed issue for eligible persons (Sec 12)
Reporting of multiple policies (Sec 22)
Buyer's guide (Sec 17(A)(6))
Right to return (Sec 17(A)(5))
Replacement (Sec 18, 23)
Benefit standards (Sec 8(A))
Pre-existing conditions (Sec 8(A)(1))
Outline of coverage (Sec 17(D))
Prohibited practices (Sec 20(B))
Medicare select (Sec 10)

15.3 Other options for individuals with Medicare
Employer group health plans
Disabled employees
Employees with kidney failure
Individuals age 65 or older

Medicaid
Eligibility
Benefits

15.4 Long-term care (LTC) insurance (Reg 69-44)
Eligibility for benefits
Levels of care
Skilled care
Intermediate care
Custodial care
Home health care (Reg 69-44 Sec 3(E))
Adult day care
Respite care
Benefit periods
Benefit amounts
Optional benefits
Guarantee of insurability
Return of premium
Qualified LTC plans
Exclusions (Reg 69-44 Sec 3(B))
Underwriting considerations
South Carolina regulations and required provisions
Renewability (Reg 69-44 Sec 3(A), 4(A))
Outline of coverage (Reg 69-44 Sec 9)
Required disclosure provisions (Reg 69-44 Sec 4)
Replacement (Reg 69-44 Sec 5)
Inflation protection (Reg 69-44 Sec 13(A))

15.5 South Carolina Health Insurance Pool (38-74-10–90)
Eligibility (38-74-30)
Coverages and limits
Exclusions
Deductibles and coinsurance

16.0 Federal Tax Considerations for Health Insurance 3%
16.1 Personally-owned health insurance
Disability income insurance
Medical expense insurance
Long-term care insurance
16.2 Employer group health insurance
Medical and dental expense
Long-term care insurance
Accidental death and dismemberment
16.3 Medical expense coverage for sole proprietors and partners
16.4 Business disability insurance
Key person disability income
Buy-sell policy
16.5 Health savings accounts (HSAs)

The following list of reference materials were used to verify the accuracy of the test items for the examinations. They are listed for the purpose of test validation and do NOT constitute an endorsement or recommendation by PSI or the South Carolina Department of Insurance. Other publications are also available to study for the examinations.

This examination is CLOSED BOOK. The following reference material is not allowed in the examination center:


All About HSAs, U.S. Treasury Department, www.ustreas.gov/offices/public-affairs/hsa/


REFERENCE LIST

South Carolina Motor Vehicle Damage Appraiser
Series 19-15
50 questions - 1 hour time limit

1.0 Insurance Regulation 15%
1.1 Director’s general duties and powers (38-3-60, 110)
1.2 Licensing requirements
   Qualifications (38-49-20)
   1.3 Maintenance and duration (38-49-20; Reg 69-33)
   1.4 Disciplinary actions (38-49-40)
   1.5 Claim settlement laws and regulations (38-59-20; Reg 69-16)
   1.6 Federal regulation
      Fraud and false statements (18 USC 1033, 1034)

2.0 Insurance Basics 5%
2.1 Common auto policy provisions
   Insureds — named, first named, additional
   Deductibles
   Loss payable clause

3.0 Auto Insurance 5%
3.1 Personal auto (05)
   Definitions
   Coverage for damage to your auto
Collision
Other than collision
Exclusions

3.2 Commercial auto (’13)
Section I — Covered autos
Section III — Physical damage coverage
Exclusions

4.0 Appraising Auto Physical Damage Claims 75%
4.1 Role of the appraiser (Reg 69-16)
Duties and responsibilities
Relationship to adjusters
4.2 Duties of insured after a loss
Notice to insurer
Minimizing the loss
Inspection and appraisal of vehicle
Special requirements
4.3 Determining value and loss
Adjustment procedures
Salvage
Appraisal
Depreciation
Repair or replacement
Repair options and procedures
Like kind and quality
Aftermarket parts
Partial loss versus total loss
4.4 Vehicle inspection
Proper vehicle identification and options ID
Estimate of repairs form
4.5 Vehicle parts and construction
Body
Front end
Rear body
Quarter panels
Doors
Roof
Bumpers/urethane repairs
Lamps
Cowl
Firewall
Floor pan
Rocker panels
Pillars
Substructure
Frame
Unibody
Mechanical
Engine
Sensors
Cooling system
Electrical system/computers
Exhaust system
Fuel system
Heating and air conditioning systems
Brakes/ABS
Steering
Suspension
Drive Train
Transmission
Air bags/SRS (seat belts)
Glass

Tires
Interior
Paint

REFERENCE LIST
The following list of reference materials were used to verify the accuracy of the test items for the examinations. They are listed for the purpose of test validation and do NOT constitute an endorsement or recommendation by PSI or the South Carolina Department of Insurance. Other publications are also available to study for the examinations.

This examination is CLOSED BOOK. The following reference material is not allowed in the examination center:


South Carolina Personal Lines Adjuster
Series 19-23
100 questions - 2 hour time limit

1.0 Insurance Regulation 10%
1.1 Director’s general duties and powers (38-3-60, 110)
1.2 Licensing requirements
Qualifications (38-47-10)
Nonresident (38-47-20)
Emergency adjuster permit (Reg 69-1)
1.3 Maintenance and duration (38-47-40)
Change of address (38-47-15)
1.4 Disciplinary actions
Cease and desist order (38-57-200, 230)
Hearings (38-3-170; 38-57-200)
Penalties (38-2-10-30; 38-47-70)
1.5 Claim settlement laws and regulations (38-59-20)
1.6 Federal regulation
Fraud and false statements (18 USC 1033, 1034)

2.0 Insurance Basics 14%
2.1 Contract basics
Elements of a legal contract
Offer and acceptance
Payment and discharge

3.4 Liability losses

Investigation procedures

Verify coverage

Determine liability

Gathering evidence

Physical evidence

Witness statements

Determining value of intangible damages

3.5 Coverage problems

Dealing with coverage disputes

Reservation of rights letter

Nonwaiver agreement

Declaratory judgment action

3.6 Claims adjustment procedures

Settlement procedures

Advance payments

Draft authority

Execution of releases

Subrogation procedures

Alternative dispute resolution

Appraisal

Arbitration

Competitive estimates

Mediation

Negotiation

4.0 Dwelling (’02) Policy 7%

4.1 Characteristics and purpose

4.2 Coverage forms — Perils insured against

Basic

Broad

Special

4.3 Property coverages

Coverage A — Dwelling

Coverage B — Other structures

Coverage C — Personal property

Coverage D — Fair rental value

Coverage E — Additional living expense

Other coverages

4.4 General exclusions

4.5 Conditions

4.6 Selected endorsements

Special provisions — South Carolina (DP 01 39)

Automatic increase in insurance (DP 04 11)

Broad theft coverage (DP 04 72)

Dwelling under construction (DP 11 43)

4.7 Personal liability supplement

5.0 Homeowners (’00) Policy 22%

5.1 Coverage forms

HO-2 through HO-6

HO-8

5.2 Definitions

5.3 Section I — Property coverages

Coverage A — Dwelling

Coverage B — Other structures

Coverage C — Personal property

Coverage D — Loss of use

Additional coverages

5.4 Section II — Liability coverages

Coverage E — Personal liability

Coverage F — Medical payments to others

Additional coverages

5.5 Perils insured against

5.6 Exclusions

5.7 Conditions

5.8 Selected endorsements

Special provisions — South Carolina (HO 01 39)

Limited fungi, wet or dry rot, or bacteria coverage (HO 04 26, HO 04 27)

Permitted incidental occupancies (HO 04 42)

Earthquake (HO 04 54)

Scheduled personal property (HO 04 61)

Personal property replacement cost (HO 04 90)

Home day care (HO 04 97)

Business pursuits (HO 24 71)

Watercraft (HO 24 75)

Personal injury (HO 24 82)

6.0 Auto Insurance 24%

6.1 Laws

South Carolina Motor Vehicle Financial Responsibility Act (RL Title 56, Chapter 9)

Required limits of liability (38-77-140)

Uninsured/underinsured motorist (38-77-150–170, 180–230, 260)

Definitions

Bodily injury

Property damage

Required limits

Cancellation/nonrenewal (38-77-120-124, 390)

Reasons

Notice

Constructive total loss

Arbitration

6.2 Personal (’05) auto policy

Definitions

Liability coverage

Bodily injury and property damage

Supplementary payments

Exclusions

Medical payments coverage

Uninsured motorists coverage

Coverage for damage to your auto

Collision

Other than collision

Deductibles

Transportation expenses

Exclusions

Duties after an accident or loss

General provisions

Selected endorsements

Amendment of policy provisions — South Carolina (PP 01 78)

Towing and labor costs (PP 03 03)

Extended non-owned coverage (PP 03 06)

Miscellaneous type vehicle (PP 03 23)

Joint ownership coverage (PP 03 34)

7.0 Other Coverages and Options 3%

7.1 Umbrella/excess liability policies

Personal (DL 98 01)

7.2 National Flood Insurance Program

Write your own versus government

Eligibility

Coverage

Limits
7.3 South Carolina Wind and Hail Underwriting Association (SCWHUA) (38-75-310-460)

Eligibility
Coverage
Limits
Deductible

7.4 Other policies

Boatowners

REFERENCE LIST

The following list of reference materials were used to verify the accuracy of the test items for the examinations. They are listed for the purpose of test validation and do NOT constitute an endorsement or recommendation by PSI or the South Carolina Department of Insurance. Other publications are also available to study for the examinations.

This examination is CLOSED BOOK. The following reference material is not allowed in the examination center:


1.2 State regulation

Director’s general duties and powers (38-3-60, 110)
Company regulation
Certificate of authority (38-5-80)
Solvency (38-5-120)
Rates (38-3-110)
Policy forms (38-61-20)
Unfair claims settlement practices (38-59-20)
Examination of books and records (38-13-10-30)
Appointment (38-43-40, 50)
Termination of appointment (38-43-55)
Producer regulation
Records maintenance (38-43-250)
Misappropriation of funds (38-43-240, 420)
Blank forms (38-43-260)
Sharing commissions (38-43-200)
Representing an unauthorized insurer (38-43-160-180)
Unfair and prohibited practices
Misrepresentation (38-57-40)
False advertising (38-57-50)
Defamation (38-57-90)
Boycott, coercion and intimidation (38-57-100)
False financial statements (38-57-80)
Unfair discrimination (38-57-50)
Rebating (38-57-130)
Twisting (38-57-170)
Free insurance (38-57-150)
Prohibited inducements (38-57-130, 150)
Insurance fraud act (38-55-510–590)
Consumer information privacy regulation (Reg 69-58 Sec 1-16)

1.3 Federal regulation

Fair Credit Reporting Act (15 USC 1681-1681d)
Fraud and false statements (18 USC 1033, 1034)

2.0 General Insurance 5%

2.1 Concepts

Risk management key terms
Risk
Exposure
Hazard
Peril
Loss
Methods of handling risk
Avoidance
Retention
Sharing
Reduction
Transfer
Elements of insurable risks
Adverse selection
Law of large numbers
Reinsurance
2.2 Insurers
Types of insurers
- Stock companies
- Mutual companies
- Fraternal benefit societies
- Lloyd's associations
- Risk retention groups
Definition and purpose of captive companies
Self-insured funds
Private versus government insurers
Authorized versus unauthorized insurers
Domestic, foreign and alien insurers
Financial status (independent rating services)
Marketing (distribution) systems

2.3 Producers and general rules of agency
Insurer as principal
Producer/insurer relationship
Authority and powers of producers
Express
Implied
Apparent
Responsibilities to the applicant/insured

2.4 Contracts
Elements of a legal contract
- Offer and acceptance
- Consideration
- Competent parties
- Legal purpose
Distinct characteristics of an insurance contract
- Contract of adhesion
- Aleatory contract
- Personal contract
- Unilateral contract
- Conditional contract
Legal interpretations affecting contracts
- Ambiguities in a contract of adhesion
- Reasonable expectations
- Indemnity
- Utmost good faith
- Representations/misrepresentations
- Warranties
- Concealment
- Fraud
Waiver and estoppel

3.0 Property and Casualty Insurance Basics 15%
3.1 Principles and concepts
Insurable interest
Underwriting
- Function
- Loss ratio
Rates
- Types
- Loss costs
- Components
Hazard
- Physical
- Moral
- Morale
- Legal
Negligence
- Elements of a negligent act
- Defenses against negligence

3.2 Damages
- Compensatory — special versus general
- Punitive
- Absolute liability
- Strict liability
- Vicarious liability
- Causes of loss (perils)
- Named perils versus special (open) perils
- Consequential or indirect loss
- Blanket versus specific insurance
- Basic types of construction
- Loss valuation
- Actual cash value
- Replacement cost
- Functional replacement cost
- Market value
- Agreed value
- Stated amount

3.3 Policy structure
- Declarations
- Definitions
- Insuring agreement or clause
- Additional/supplementary coverage
- Conditions
- Exclusions
- Endorsements

3.4 South Carolina laws, regulations and required provisions
South Carolina Valued Policy Law (38-75-20, 30)
South Carolina Property and Casualty Insurance
Guaranty Association (38-31-10–170)
Cancellation, nonrenewal and renewal (38-75-710–790)
Arbitration of property damage liability claims (38-77-710–770)
Federal Terrorism Insurance Program (15 USC 6701; Public Law 107-297, 109-144, 110-160)

4.0 Dwelling (’02) Policy 10%

4.1 Characteristics and purpose

4.2 Coverage forms — Perils insured against
Basic
Broad
Special

4.3 Property coverages
Coverage A — Dwelling
Coverage B — Other structures
Coverage C — Personal property
Coverage D — Fair rental value
Coverage E — Additional living expense
Other coverages

4.4 General exclusions

4.5 Conditions

4.6 Selected endorsements
Special provisions — South Carolina (DP 01 39)
Automatic increase in insurance (DP 04 11)
Broad theft coverage (DP 04 72)
Dwelling under construction (DP 11 43)

4.7 Personal liability supplement

5.0 Homeowners (’11) Policy 20%

5.1 Coverage forms
HO-2 through HO-6, HO-8, Mobile Homeowner

5.2 Definitions

5.3 Section I — Property coverages
Coverage A — Dwelling
Coverage B — Other structures
Coverage C — Personal property
Coverage D — Loss of use
Additional coverages

5.4 Section II — Liability coverages
Coverage E — Personal liability
Coverage F — Medical payments to others
Additional coverages

5.5 Perils insured against

5.6 Exclusions

5.7 Conditions

5.8 Selected endorsements
Special provisions — South Carolina (HO 01 39)
Limited fungi, wet or dry rot, or bacteria coverage (HO 04 26, HO 04 27)
Permitted incidental occupancies (HO 04 42)
Home day care (HO 04 97)
Earthquake (HO 04 54)
Scheduled personal property (HO 04 61)
Personal property replacement cost (HO 04 90)
Business pursuits (HO 24 71)
Watercraft (HO 24 75)
Personal injury (HO 24 82)
Water back-up (HO 04 95)

6.0 Auto Insurance 25%

6.1 Laws
South Carolina Motor Vehicle Financial Responsibility Act (RL Title 56, Chapter 9)
REFERENCE LIST

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South Carolina Bail Bondsman/Runner
Series 19-16
60 questions - 1 hour time limit

1.0 Insurance Regulation 10%

Licensing
- Director's general duties and powers (38-53-20)
- Process (38-53-80, 90)
- Persons to be licensed (38-53-80, 190)
- Types of licensees
  - Professional bondsman (38-53-10(9)-40)
  - Accommodation bondsman (38-53-10(1))
  - Surety bondsman (38-53-10(12))
  - Runner (38-53-10(10))
- Requirements
  - Appointment (38-53-230, 260)
  - Security deposits (38-53-270, 280, 300)
- Maintenance and duration
  - Renewal (38-53-140)
  - Continuing education (38-53-85)
- Change of address (38-43-107)
- Disciplinary actions
  - Cease and desist order (38-53-150)
  - Suspension, revocation or nonrenewal (38-53-102, 150)
  - Fines (38-53-150(B), 340) 38-2-10
  - Criminal charges and convictions (38-53-150(6))
- Licensee Regulation
  - Record maintenance (38-43-250, 38-53-310)
  - Record examination (38-53-320)

2.0 The Legal Framework 29%

Authority
- Express
- Implied
- Apparent

Contracts
- Elements of a legal contract
- Offer and acceptance
- Consideration
- Competent parties
- Legal purpose
- Concealment
- Fraud

Jurisdiction
- Original Jurisdiction
- Territorial
- Subject matter
- Personal
- Appellate jurisdiction

Terminology
- Acquit
- Adjudicate
- Bail piece
- Capital offense
- Conviction
- Custody
- Defendant
- Disposition
- Extradition
- Felony
- Fugitive
- Hearing
- Incarceration
- Indictment
- Misdemeanor
- Mittimus
- Recognition
- Suspend
- Warrant
- Writ

3.0 Bail Bond Principles and Practices 61%

Parties to a surety bond
- Principal
- Indemnitor for principal
- Indemnity agreement
- Obligee
- Surety

Duties of bail bondsman
- Premium receipt (38-53-170)
- Power of attorney (38-53-200)

Collateral and trust obligations
- Types of bonds and collateral
  - Cash
  - Property
  - Surety
  - Personal recognizance

Procedure
Writing and underwriting bonds
Application for bond (surety/defendant contract)
Collateral security
Surety contract
Posting the bond
Court procedures
Court appearances
Arraignment
Trial
Appeal

Conditions of release (38-53-250; RL 17-15-20-40)
Prior to trial (RL 17-15-10)
After conviction - stay of execution
Pending appeal
Failure to appear
Revocation of the right to bail
Release of surety (38-53-50)
Surrender of principal (defendant) (38-53-60, 170(e))
Locate and arrest defendant
Exoneration of bond
Return of premium
Return of collateral
Bond forfeiture (38-53-70; RL 17-15-170-180)

Motion
Judgment
Dispersal of funds
Arrest after forfeiture

The Department approves prelicense education courses for Bail Bondsman. To receive credit for prelicense education, you must attend an approved course. Please visit the Department's Web site at www.doi.sc.gov or contact the Department at (803) 737-6134 for a list of approved prelicensing Bondsman sponsors.

REFERENCE LIST
The following list of reference materials were used to verify the accuracy of the test items for the examinations. They are listed for the purpose of test validation and do NOT constitute an endorsement or recommendation by PSI or the South Carolina Department of Insurance. Other publications are also available to study for the examinations.

This examination is CLOSED BOOK. The following reference material is not allowed in the examination center:


South Carolina Property Insurance Producer Series 19-05
100 questions - 2 hour time limit

1.0 Insurance Regulation 10%

1.1 Licensing
Process (38-43-100)
Types of licensees
Producer (38-43-10, 30)
Nonresident (38-43-70)
Temporary (38-43-102)
Broker (38-45-10, 38-45-20)

1.2 State regulation
Director's general duties and powers (38-3-60, 110)
Company regulation
Certificate of authority (38-5-80)
Solvency (38-5-120)
Rates (38-3-110)
Policy forms (38-61-20)
Unfair claims settlement practices (38-59-20)
Examination of books and records (38-13-10-30)
Appointment (38-43-40, 50)
Termination of appointment (38-43-55)
Producer regulation
Records maintenance (38-43-250)
Misappropriation of funds (38-43-240, 420)
Blank forms (38-43-260)
Sharing commissions (38-43-200)
Representing an unauthorized insurer (38-43-160-180)
Unfair and prohibited practices
Misrepresentation (38-43-160–180)
False advertising (38-57-50)
Defamation (38-57-90)
Boycott, coercion and intimidation (38-57-100)
False financial statements (38-57-80)
Unfair discrimination (38-55-50)
Rebating (38-57-130)
Twisting (38-57-60)
Free insurance (38-57-170)
Prohibited inducements (38-57-130, 150)
Insurance fraud act (38-55-510-590)
Consumer information privacy regulation (Reg 69-58 Sec 1-16)

1.3 Federal regulation
Fair Credit Reporting Act (15 USC 1681-1681d)
Fraud and false statements (18 USC 1033, 1034)

2.0 General Insurance 5%

2.1 Concepts
Risk management key terms
Risk
Exposure
Hazard
Peril
Loss

Methods of handling risk
Avoidance
Retention
Sharing
Reduction
Transfer

Elements of insurable risks
Adverse selection

Law of large numbers
<table>
<thead>
<tr>
<th>Section</th>
<th>Subsection</th>
<th>Topic</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.2 Insurers</td>
<td></td>
<td>Types of insurers</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Stock companies</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Mutual companies</td>
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<td></td>
<td>Fraternal benefit societies</td>
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<td>Lloyd's associations</td>
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<td>Risk retention groups</td>
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<tr>
<td></td>
<td></td>
<td>Definition and purpose of captive companies</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Self-insured funds</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Private versus government insurers</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Authorized versus unauthorized insurers</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Domestic, foreign and alien insurers</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Financial status (independent rating services)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Marketing (distribution) systems</td>
</tr>
<tr>
<td>2.3 Producers and general rules of agency</td>
<td>Insurer as principal</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Producer/insurer relationship</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Authority and powers of producers</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Express</td>
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</tr>
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<td></td>
<td>Implied</td>
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<tr>
<td></td>
<td>Apparent</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Responsibilities to the applicant/insured</td>
<td></td>
</tr>
<tr>
<td>2.4 Contracts</td>
<td>Elements of a legal contract</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Offer and acceptance</td>
<td></td>
</tr>
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<td></td>
<td>Consideration</td>
<td></td>
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<td></td>
<td>Competent parties</td>
<td></td>
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<tr>
<td></td>
<td>Legal purpose</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Distinct characteristics of an insurance contract</td>
<td></td>
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<tr>
<td></td>
<td>Contract of adhesion</td>
<td></td>
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<tr>
<td></td>
<td>Aleatory contract</td>
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<td>Personal contract</td>
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<td>Unilateral contract</td>
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<td></td>
<td>Conditional contract</td>
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<td></td>
<td>Legal interpretations affecting contracts</td>
<td></td>
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<tr>
<td></td>
<td>Ambiguities in a contract of adhesion</td>
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<td>Reasonable expectations</td>
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<td>Indemnity</td>
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<td></td>
<td>Utmost good faith</td>
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<td>Representations/misrepresentations</td>
<td></td>
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<td>Warranties</td>
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<td>Fraud</td>
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<tr>
<td></td>
<td>Waiver and estoppel</td>
<td></td>
</tr>
<tr>
<td>3.0 Property Insurance Basics</td>
<td>Insurable interest</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Underwriting</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Function</td>
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<td></td>
<td>Loss ratio</td>
<td></td>
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<td></td>
<td>Rates</td>
<td></td>
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<td></td>
<td>Types</td>
<td></td>
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<tr>
<td></td>
<td>Loss costs</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Components</td>
<td></td>
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<td></td>
<td>Hazards</td>
<td></td>
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<td></td>
<td>Physical</td>
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<td>Moral</td>
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<td>Legal</td>
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</tr>
<tr>
<td></td>
<td>Causes of loss (perils)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Named perils versus special (open) perils</td>
<td></td>
</tr>
<tr>
<td>3.1 Principles and concepts</td>
<td>Direct loss</td>
<td></td>
</tr>
<tr>
<td></td>
<td>CONSEQUENTIAL OR INDIRECT LOSS</td>
<td></td>
</tr>
<tr>
<td></td>
<td>BLANKET VERSUS SPECIFIC INSURANCE</td>
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<td></td>
<td>BASIC TYPES OF CONSTRUCTION</td>
<td></td>
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<tr>
<td></td>
<td>LOSS VALUATION</td>
<td></td>
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<tr>
<td></td>
<td>ACTUAL CASH VALUE</td>
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<td>REPLACEMENT COST</td>
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<td>STATED AMOUNT</td>
<td></td>
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<tr>
<td>3.2 Policy structure</td>
<td>Declarations</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Definitions</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Insuring agreement or clause</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Additional/supplementary coverage</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Conditions</td>
<td></td>
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<tr>
<td></td>
<td>Exclusions</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Endorsements</td>
<td></td>
</tr>
<tr>
<td>3.3 Common policy provisions</td>
<td>Insureds — named, first named, additional</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Policy period</td>
<td></td>
</tr>
<tr>
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<td>Policy territory</td>
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<td></td>
<td>Cancellation and nonrenewal</td>
<td></td>
</tr>
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<td></td>
<td>Deductibles</td>
<td></td>
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<td>Other insurance</td>
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<td>Nonconcurrency</td>
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<td>Primary and excess</td>
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<td>Pro rata</td>
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<td>Policy limits</td>
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<td></td>
<td>Restoration/nonreduction of limits</td>
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<td></td>
<td>Coinsurance</td>
<td></td>
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<tr>
<td></td>
<td>Vacancy or unoccupancy</td>
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<tr>
<td></td>
<td>Named insured provisions</td>
<td></td>
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<tr>
<td></td>
<td>Duties after loss</td>
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<td></td>
<td>Assignment</td>
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<td></td>
<td>Abandonment</td>
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<td></td>
<td>Insurer provisions</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Liberalization</td>
<td></td>
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<td>Subrogation</td>
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<td></td>
<td>Salvage</td>
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<td></td>
<td>Claim settlement options</td>
<td></td>
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<td></td>
<td>Third-party provisions</td>
<td></td>
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<td>Standard mortgage clause</td>
<td></td>
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<td>Loss payable clause</td>
<td></td>
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<tr>
<td></td>
<td>No benefit to the bailee</td>
<td></td>
</tr>
<tr>
<td>3.4 South Carolina laws, regulations and required provisions</td>
<td>South Carolina Valued Policy Law (38-75-20, 30)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>South Carolina Property and Casualty Insurance Guaranty Association (38-31-10–170)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Cancellation, nonrenewal and renewal (38-75-710–790)</td>
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</tr>
<tr>
<td></td>
<td>Federal Terrorism Insurance Program (15 USC 6701; Public Law 107-297, 109-144, 110-160)</td>
<td></td>
</tr>
<tr>
<td>4.0 Dwelling (‘02) Policy</td>
<td>Characteristics and purpose</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Coverage forms — Perils insured against</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Basic</td>
<td></td>
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<td>Broad</td>
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<td>Special</td>
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</tr>
<tr>
<td>4.1 Characteristics and purpose</td>
<td>Coverage A — Dwelling</td>
<td></td>
</tr>
</tbody>
</table>
Coverage B — Other structures
Coverage C — Personal property
Coverage D — Fair rental value
Coverage E — Additional living expense
Other coverages

4.4 General exclusions

4.5 Conditions

4.6 Selected endorsements
  Special provisions — South Carolina (DP 01 39)
  Automatic increase in insurance (DP 04 11)
  Broad theft coverage (DP 04 72)
  Dwelling under construction (DP 11 43)

4.7 Personal liability supplement

5.0 Homeowners (‘11) Policy  15%

5.1 Coverage forms
  HO-2 through HO-6, HO-8, Mobile Homeowner

5.2 Definitions

5.3 Section I — Property coverages
  Coverage A — Dwelling
  Coverage B — Other structures
  Coverage C — Personal property
  Coverage D — Loss of use
  Additional coverages

5.4 Perils insured against

5.5 Exclusions

5.6 Conditions

5.7 Selected endorsements
  Special provisions — South Carolina (HO 01 39)
  Limited fungi, wet or dry rot, or bacteria coverage (HO 04 26, HO 04 27)
  Permitted incidental occupancies (HO 04 42)
  Earthquake (HO 04 54)
  Scheduled personal property (HO 04 61)
  Personal property replacement cost (HO 04 90)

6.0 Auto Insurance  10%

6.1 Laws
  Cancellation/nonrenewal (38-77-120-124, 390; RL 56-10-280)

6.2 Personal (‘05) auto policy
  Definitions
  Coverage for damage to your auto
  Collision
  Other than collision
  Deductibles
  Transportation expenses
  Exclusions
  Duties after an accident or loss
  General provisions
  Selected endorsements
  Amendment of policy provisions — South Carolina (PP 01 78)
  Towing and labor costs (PP 03 03)
  Miscellaneous type vehicle (PP 03 23)

6.3 Commercial auto (‘13)
  Commercial auto coverage forms
  Business auto
  Garage
  Business auto physical damage

7.0 Commercial Package Policy (CPP)  12%

7.1 Components of a commercial policy
  Common policy declarations
  Common policy conditions
  Interline endorsements
  One or more coverage parts

7.2 Commercial property (‘12)
  Commercial property conditions form
  Coverage forms
  Building and personal property
  Condominium association
  Commercial condominium unit-owners
  Builders risk
  Business income
  Legal liability
  Extra expense
  Causes of loss forms
  Basic
  Broad
  Special
  Earthquake
  Selected endorsements
  Ordinance or law (CP 04 05)
  Spoilage (CP 04 40)
  Peak season limit of insurance (CP 12 30)
  Value reporting form (CP 13 10)

7.3 Commercial inland marine
  Nationwide marine definition
  Commercial inland marine conditions form
  Inland marine coverage forms
  Accounts receivable
  Bailee's customer
  Commercial articles
  Contractors equipment floater
  Electronic data processing
  Equipment dealers
  Installation floater
  Jewelers block
  Signs
  Valuable papers and records
  Transportation coverages
  Common carrier cargo liability
  Motor truck cargo forms
  Transit coverage forms

7.4 Equipment breakdown (‘11)
<table>
<thead>
<tr>
<th>Page Content</th>
<th>Reference Material</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Equipment breakdown protection coverage form (EB 00 20)</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Selected endorsement</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Actual cash value (EB 99 59)</strong></td>
<td></td>
</tr>
<tr>
<td><strong>7.5 Farm coverage</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Farm property coverage form (03)</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Coverage A — Dwellings</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Coverage B — Other private structures</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Coverage C — Household personal property</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Coverage D — Loss of use</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Coverage E — Scheduled farm personal property</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Coverage F — Unscheduled farm personal property</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Coverage G — Other farm structures</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Livestock coverage form</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Mobile agricultural machinery and equipment coverage form</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Cause of loss (basic, broad and special)</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Exclusions</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Additional coverages</strong></td>
<td></td>
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<tr>
<td><strong>Limits of insurance</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Conditions</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Definitions</strong></td>
<td></td>
</tr>
<tr>
<td><strong>8.0 Businessowners (’10) Policy — Property 8%</strong></td>
<td></td>
</tr>
<tr>
<td><strong>8.1 Characteristics and purpose</strong></td>
<td></td>
</tr>
<tr>
<td><strong>8.2 Businessowners Section I — Property</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Coverage</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Exclusions</strong></td>
<td></td>
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<tr>
<td><strong>Limits of insurance</strong></td>
<td></td>
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<tr>
<td><strong>Deductibles</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Loss conditions</strong></td>
<td></td>
</tr>
<tr>
<td><strong>General conditions</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Optional coverages</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Definitions</strong></td>
<td></td>
</tr>
<tr>
<td><strong>8.3 Businessowners Section III — Common Policy Conditions</strong></td>
<td></td>
</tr>
<tr>
<td><strong>8.4 Selected endorsements</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Protective safeguards (BP 04 30)</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Utility services — direct damage (BP 04 56)</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Utility services — time element. (BP 04 57)</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Optional coverages</strong></td>
<td></td>
</tr>
<tr>
<td><strong>9.0 Ocean Marine Insurance 3%</strong></td>
<td></td>
</tr>
<tr>
<td><strong>9.1 Hull coverage</strong></td>
<td></td>
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<tr>
<td><strong>Characteristics and purpose</strong></td>
<td></td>
</tr>
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<td><strong>Assured</strong></td>
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<td><strong>Agreed value</strong></td>
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<td><strong>Deductible (or deductible average clause)</strong></td>
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<td><strong>Premium, return of premium and nonpayment of premium</strong></td>
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<td><strong>Adventure</strong></td>
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<td><strong>Causes of loss</strong></td>
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<td><strong>Claims (general provisions)</strong></td>
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<td><strong>General average and salvage</strong></td>
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<td><strong>Sue and labor</strong></td>
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<td><strong>Collision liability</strong></td>
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<td><strong>Limitations of liability</strong></td>
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<td><strong>Pilotage and towage</strong></td>
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<td><strong>Change of ownership</strong></td>
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<td><strong>Additional insurances</strong></td>
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<td><strong>War, strikes, and related exclusions</strong></td>
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<td><strong>9.2 Cargo coverage</strong></td>
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<td><strong>Characteristics and purpose</strong></td>
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<td><strong>Types of cargo losses</strong></td>
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<td><strong>Total loss — actual total loss versus constructive total loss</strong></td>
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<td><strong>Partial loss — particular average versus</strong></td>
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<td><strong>general average</strong></td>
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<td><strong>Sue and labor expenses</strong></td>
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<td><strong>Salvage charges and awards</strong></td>
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<td><strong>9.3 Protection and indemnity insurance</strong></td>
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<td><strong>Insuring agreements</strong></td>
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<td><strong>Indemnity principle</strong></td>
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<td><strong>Liability of vessel owner</strong></td>
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<td><strong>Common covered losses</strong></td>
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<td><strong>Exclusions</strong></td>
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<td><strong>Conditions regarding claims</strong></td>
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<td><strong>Other provisions</strong></td>
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<td><strong>9.4 Implied Warranties</strong></td>
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<td><strong>10.0 Other Coverages and Options 7%</strong></td>
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<td><strong>10.1 Surplus</strong></td>
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<td><strong>Definitions and markets</strong></td>
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<td><strong>Licensing requirements</strong></td>
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<td><strong>10.2 Aviation insurance</strong></td>
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<td><strong>Aircraft hull</strong></td>
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<td><strong>10.3 National Flood Insurance Program</strong></td>
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<td><strong>Write your own versus government</strong></td>
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<td><strong>Eligibility</strong></td>
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<td><strong>Deductibles</strong></td>
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<td><strong>10.4 South Carolina Wind and Hail Underwriting Association (SCWHUA) (38-75-310-460)</strong></td>
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<td><strong>Eligibility</strong></td>
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<td><strong>10.5 Other policies</strong></td>
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<td><strong>Boatowners</strong></td>
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<td><strong>Difference in conditions</strong></td>
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This examination is CLOSED BOOK. The following reference material is not allowed in the examination center:

**South Carolina Property, Casualty, Surety and Marine Insurance Producer - Series 19-04**

150 questions - 2.5-hour time limit

### 1.0 Insurance Regulation 10%

#### 1.1 Licensing

Process (38-43-100)

Types of licensees
- Producer (38-43-10, 30)
- Nonresident (38-43-70)
- Temporary (38-43-102)
- Broker (38-45-10, 38-45-20)

Maintenance and duration (38-43-110)

Reinstatement (38-43-110(B))

Reporting of actions (38-43-247)

Change of address (38-43-107)

Assumed names (38-43-10(C))

Continuing education (38-43-106)

Disciplinary actions
- Cease and desist order (38-57-200, 230)
- Hearings (38-3-170; 38-57-200)
- Penalties (38-2-10–30, 38-43-130)

#### 1.2 State regulation

**Director's general duties and powers (38-3-60, 110)**

**Company regulation**
- Certificate of authority (38-5-80)
- Solvency (38-5-120)
- Rates (38-3-110)
- Policy forms (38-61-20)
- Unfair claims settlement practices (38-59-20)
- Examination of books and records (38-13-10-30)
- Appointment (38-43-40, 50)
- Termination of appointment (38-43-55)

**Producer regulation**
- Records maintenance (38-43-250)
- Misappropriation of funds (38-43-240, 420)
- Blank forms (38-43-260)
- Sharing commissions (38-43-200)
- Representing an unauthorized insurer (38-43-160-180)

#### 1.3 Federal regulation

**Fair Credit Reporting Act (15 USC 1681-1681d)**

**Fraud and false statements (18 USC 1033, 1034)**

### 2.0 General Insurance 7%

#### 2.1 Concepts

- Risk management key terms
- Risk
- Exposure
- Hazard
- Peril
- Loss

**Methods of handling risk**
- Avoidance
- Retention
- Sharing
- Reduction
- Transfer

**Elements of insurable risks**
- Adverse selection
- Law of large numbers
- Reinsurance

#### 2.2 Insurers

**Types of insurers**
- Stock companies
- Mutual companies
- Fraternal benefit societies
- Lloyd's associations
- Risk retention groups

**Definition and purpose of captive companies**
- Self-insured funds
- Private versus government insurers
- Authorized versus unauthorized insurers
- Domestic, foreign and alien insurers
- Financial status (independent rating services)
- Marketing (distribution) systems

#### 2.3 Producers and general rules of agency

**Insurer as principal**
- Producer/insurer relationship

**Authority and powers of producers**
- Express
- Implied
- Apparent
- Responsibilities to the applicant/insured

#### 2.4 Contracts

**Elements of a legal contract**
- Offer and acceptance
- Consideration
- Competent parties
- Legal purpose

**Distinct characteristics of an insurance contract**
- Contract of adhesion
- Aleatory contract
- Personal contract
- Unilateral contract
- Conditional contract

**Legal interpretations affecting contracts**
- Ambiguities in a contract of adhesion
- Reasonable expectations
- Indemnity
- Utmost good faith
- Representations/misrepresentations
- Warranties
- Concealment
- Fraud

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3.0 Property and Casualty Insurance Basics 16%

3.1 Principles and concepts

- Insurable interest
- Underwriting
- Function
- Loss ratio

Rates

- Types
- Loss costs
- Components

Hazards

- Physical
- Moral
- Morale
- Legal

Negligence

- Elements of a negligent act
- Defenses against negligence

Damages

- Compensatory – special versus general
- Punitive
- Absolute liability
- Strict liability
- Vicarious liability

Causes of loss (perils)

- Named perils versus special (open) perils
- Direct loss
- Consequential or indirect loss
- Blanket versus specific insurance

Basic types of construction

- Loss valuation
  - Actual cash value
  - Replacement cost
  - Functional replacement cost
  - Market value
  - Agreed value
  - Stated amount

3.2 Policy structure

- Declarations
- Definitions
- Insuring agreement or clause
- Additional/supplementary coverage

Conditions

- Exclusions
- Endorsements

3.3 Common policy provisions

- Insureds – named, first named, additional
- Policy period
- Policy territory
- Cancellation and nonrenewal
- Deductibles
- Other insurance
  - Nonconcurrency
  - Primary and excess
  - Pro rata
  - Contribution by equal shares
- Limits of liability
  - Per occurrence (accident)
  - Per person
  - Aggregate – general versus products – completed operations

3.4 South Carolina laws, regulations and required provisions

- South Carolina Valued Policy Law (38-75-20, 30)
- South Carolina Property and Casualty Insurance Guaranty Association (38-31-10-170)
- Cancellation, nonrenewal and renewal (38-75-710–790)
- Arbitration of property damage liability claims (38-77-710–770)
- Federal Terrorism Insurance Program (15 USC 6701; Public Law 107-297, 109-144, 110-160)

4.0 Dwelling ('02) Policy 5%

4.1 Characteristics and purpose

4.2 Coverage forms – Perils insured against

- Basic
- Broad
- Special

4.3 Property coverages

- Coverage A – Dwelling
- Coverage B – Other structures
- Coverage C – Personal property
- Coverage D – Fair rental value
- Coverage E – Additional living expense
- Other coverages

4.4 General exclusions

4.5 Conditions

4.6 Selected endorsements

- Special provisions – South Carolina (DP 01 39)
- Automatic increase in insurance (DP 04 11)
- Broad theft coverage (DP 04 72)
- Dwelling under construction (DP 11 43)

4.7 Personal liability supplement

5.0 Homeowners ('11) Policy 13%

5.1 Coverage forms

- HO-2 through HO-6, HO-8, Mobile Homeowner

5.2 Definitions

5.3 Section I – Property coverages

- Coverage A – Dwelling
- Coverage B – Other structures
- Coverage C – Personal property
- Coverage D – Loss of use
- Additional coverages

5.4 Section II – Liability coverages

- Coverage E – Personal liability
- Coverage F – Medical payments to others
5.5 Perils insured against
5.6 Exclusions
5.7 Conditions
5.8 Selected endorsements

Special provisions — South Carolina (HO 01 39)
Limited fungi, wet or dry rot, or bacteria coverage (HO 04 26, HO 04 27)

Permitted incidental occupancies (HO 04 42)
Home day care (HO 04 97)
Earthquake (HO 04 54)
Scheduled personal property (HO 04 61)
Personal property replacement cost (HO 04 90)
Business pursuits (HO 24 71)
Watercraft (HO 24 75)
Personal injury (HO 24 82)
Water back-up (HO 04 95)

6.0 Auto Insurance 18%

6.1 Laws
South Carolina Motor Vehicle Financial Responsibility Act (RL Title 56, Chapter 9)
Required limits of liability (38-77-140)
Uninsured/underinsured motorist (38-77-150–170, 180–230, 260)
Definitions
Bodily injury
Property damage
Required limits
Cancellation/nonrenewal (38-77-120-124, 390; RL 56-10-280)
Reasons
Notice
Constructive total loss
Arbitration

6.2 Personal ('05) auto policy
Definitions
Liability coverage
Bodily injury and property damage
Supplementary payments
Exclusions
Medical payments coverage
Uninsured motorists coverage
Coverage for damage to your auto
Collision
Other than collision
Deductibles
Transportation expenses
Exclusions
Duties after an accident or loss
General provisions
Selected endorsements
Amendment of policy provisions — South Carolina (PP 01 78)
Towing and labor costs (PP 03 03)
Extended non-owned coverage (PP 03 06)
Miscellaneous type vehicle (PP 03 23)

6.3 Commercial auto ('13)
Commercial auto coverage forms
Business auto
Garage
Business auto physical damage
Truckers
Motor carrier
Coverage form sections

6.4 Commercial auto ('13)

Covered autos
Liability coverage
Garagekeepers coverage
Physical damage coverage
Exclusions
Conditions
Definitions
Selected endorsements
Lessor — additional insured and loss payee (CA 20 01)
Employees as insureds (CA 99 33)
Auto medical payments coverage (CA 99 03)
Hired autos specified as covered autos you own (CA 99 16)
Individual named insured (CA 99 17)
Drive other car coverage (DOC)
Commercial carrier regulations
The Motor Carrier Act of 1980
Endorsement for motor carrier policies of insurance for public liability (MCS-90)

7.0 Commercial Package Policy (CPP) 9%

7.1 Components of a commercial policy
Common policy declarations
Common policy conditions
Interline endorsements
One or more coverage parts

7.2 Commercial general liability ('13)
Commercial general liability coverage forms
Bodily injury and property damage liability
Personal and advertising injury liability
Medical payments
Exclusions
Supplementary payments
Who is an insured
Limits of insurance
Conditions
Definitions
Occurrence versus claims-made
Claims-made features
Trigger
Retroactive date
Extended reporting periods — basic versus supplemental
Claim information
Premises and operations
Products and completed operations
Insured contract

7.3 Commercial property ('10)
Commercial property conditions form
Coverage forms
Building and personal property
Condominium association
Commercial condominium unit-owners
Builders risk
Business income
Legal liability
Extra expense
Causes of loss forms
Basic
Broad
Special
Earthquake
Selected endorsements
Ordinance or law (CP 04 05)
### 7.4 Commercial crime ('06)

**General definitions**
- Burglary
- Theft
- Robbery

**Crime coverage forms**
- Commercial crime coverage forms (discovery/loss sustained)
- Government crime coverage forms (discovery/loss sustained)

**Coverages**
- Employee theft
- Forgery or alteration
- Inside the premises — theft of money and securities
- Inside the premises — robbery or safe burglary of other property
- Outside the premises
- Computer fraud
- Funds transfer fraud
- Money orders and counterfeit money

**Other crime coverage**
- Extortion — commercial entities (CR 04 03)

### 7.5 Commercial inland marine

**Nationwide marine definition**
- Commercial inland marine conditions form

**Inland marine coverage forms**
- Accounts receivable
- Bailee’s customer
- Commercial articles
- Contractors equipment floater
- Electronic data processing
- Equipment dealers
- Installation floater
- Jewelers block
- Signs
- Valuable papers and records
- Transportation coverage
- Common carrier cargo liability
- Motor truck cargo forms

**Transit coverage forms**

**Equipment breakdown ('11)**
- Equipment breakdown protection coverage form (EB 00 20)

**Selected endorsement**
- Actual cash value (EB 99 59)

### 7.7 Farm coverage

**Farm property coverage form ('03)**
- Coverage A — Dwellings
- Coverage B — Other private structures
- Coverage C — Household personal property
- Coverage D — Loss of use
- Coverage E — Scheduled farm personal property
- Coverage F — Unscheduled farm personal property
- Coverage G — Other farm structures

**Farm liability coverage form ('06)**
- Coverage H — Bodily injury and property damage liability
- Coverage I — Personal and advertising injury liability
- Coverage J — Medical payments

**Livestock coverage form**

**Mobile agricultural machinery and equipment coverage form**
- Cause of loss (basic, broad and special)
- Exclusions
- Additional coverages
- Limits of insurance
- Conditions
- Definitions

### 8.0 Businessowners ('10) Policy 6%

#### 8.1 Characteristics and purpose

#### 8.2 Businessowners Section I — Property

**Coverages**
- Exclusions
- Limits of insurance
- Deductibles
- Loss conditions
- General conditions
- Optional coverages
- Definitions

#### 8.3 Businessowners Section II — Liability

**Coverages**
- Exclusions
- Who is an insured
- Limits of insurance
- General conditions
- Definitions

#### 8.4 Businessowners Section III — Common Policy Conditions

#### 8.5 Selected endorsements

- Hired auto and non-owned auto liability (BP 04 04)
- Protective safeguards (BP 04 30)
- Utility services — direct damage (BP 04 56)
- Utility services — time element (BP 04 57)
- Optional coverages

### 9.0 Workers Compensation Insurance 4%

#### 9.1 Workers Compensation laws

**Types of laws**
- Monopolistic versus competitive
- Compulsory versus elective

- South Carolina Workers’ Compensation Law (RL Title 42)
  - Exclusive remedy (RL 42-1-540)
  - Employment covered (required, voluntary) (RL 42-1-130-150, 310, 360)
  - Covered injuries (RL 42-1-160; RL 42-9-60; RL 42-15-20, 40)
  - Occupational disease (RL 42-11-10)
  - Benefits provided (RL 42-9-10-30, 200, 260, 290; RL 42-13-90; RL 42-15-10, 60-70)

#### 9.2 Workers Compensation and Employers

**liability insurance policy**

**General section**
- Part One — Workers compensation insurance
- Part Two — Employers liability insurance
- Part Three — Other states insurance
- Part Four — Your duties if injury occurs
- Part Five — Premium
- Part Six — Conditions
- Selected endorsement

**Voluntary compensation**

#### 9.3 Premium computation

**Job classification — payroll and rates**
- Experience modification factor
- Premium discounts
- Participation (dividend) plans
Audit

9.4 Sources of coverage
South Carolina Workers' Compensation Uninsured
Employers' Fund (RL 42-7-200)
South Carolina residual workers compensation
Voluntary market
Self-insured funds
Captive companies

10.0 Ocean Marine Insurance 3%
10.1 Hull coverage
Characteristics and purpose
Assured
Agreed value
Deductible (or deductible average clause)
Premium, return of premium and nonpayment
Adventure
Causes of loss
Claims (general provisions)
General average and salvage
Sue and labor
Collision liability
Limitations of liability
Pilotage and towage
Change of ownership
Additional insurances
War, strikes, and related exclusions

10.2 Cargo coverage
Characteristics and purpose
Types of cargo losses
Total loss — actual total loss versus
constructive total loss
Partial loss — particular average versus
general average
Sue and labor expenses
Salvage charges and awards

10.3 Protection and indemnity insurance
Insuring agreements
Indemnity principle
Liability of vessel owner
Common covered losses
Exclusions
Conditions regarding claims
Other provisions

10.4 Implied Warranties

11.0 Surety and Fidelity 3%
11.1 Surety bonds
Nature of surety bonds
Surety bonds versus insurance
Parties of a surety bond — Principal, obligee, surety
Contract bonds
Purpose of license and permit bonds
Public official bond
Judicial bonds
Fiduciary bonds

11.2 Fidelity coverages
Nature of fidelity bonds
Employee theft coverage
Financial institution bonds
Public employee bonds

12.0 Other Coverages and Options 6%
12.1 Umbrella/excess liability policies
Personal (DL 98 01)
Commercial (CU 00 01)

12.2 Specialty liability insurance
Errors and omissions
Professional liability
Directors and officers liability
Fiduciary liability
Liquor liability
Employment practices liability
Identity Fraud Expense Coverage
(BP 14 01, HO 04 55)
Employee Benefits Liability Coverage (CU 04 03)

12.3 Surplus lines
Definitions and markets
Licensing requirements (38-45-10)

12.4 Aviation insurance
Aircraft hull
Aircraft liability

12.5 National Flood Insurance Program
Write your own versus government
Eligibility
Coverage
Limits
Deductibles

12.6 South Carolina Wind and Hail Underwriting Association (SCWHUA) (38-75-310-460)
Eligibility
Coverage
Limits
Deductibles

12.7 Other policies
Boatowners
Difference in conditions
Personal Inland Marine

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South Carolina Property, Casualty, Surety and Marine Insurance Adjuster Series 19-11
100 questions - 2 hour time limit

1.0 Insurance Regulation 10%
1.1 Director’s general duties and powers (38-3-60, 110)
1.2 Licensing requirements
   Qualifications (38-47-10)
   Emergency adjuster permit (Reg 69-1)
1.3 Maintenance and duration (38-47-40)
   Change of address (38-47-15)
1.4 Disciplinary actions
   Cease and desist order (38-57-200, 230)
   Hearings (38-3-170; 38-57-200)
   Penalties (38-2-10-30; 38-47-70)
1.5 Claim settlement laws and regulations (38-59-20)
1.6 Federal regulation
   Fraud and false statements (18 USC 1033, 1034)

2.0 Insurance Basics 14%
2.1 Contract basics
   Elements of a legal contract
   Offer and acceptance
   Consideration
   Competent parties
   Legal purpose
   Distinct characteristics of an insurance contract
   Contract of adhesion
   Aleatory contract
   Personal contract
   Unilateral contract
   Conditional contract
   Legal interpretations affecting contracts
   Ambiguities in a contract of adhesion
   Reasonable expectations
   Indemnity
   Utmost good faith
   Representations/misrepresentations
   Warranties
   Concealment
   Fraud
   Waiver and estoppel
2.2 Insurance principles and concepts
   Insurable interest
   Hazards
   Physical
   Moral
   Morale
   Negligence
   Elements of a negligent act
   Defenses against negligence
   Damages
   Compensatory – special versus general
   Punitive
   Absolute liability
   Strict liability
   Vicarious liability
   Causes of loss (perils)
   Named perils versus special (open) perils
   Direct loss
   Consequential or indirect loss
   Blanket versus specific insurance
   Basic types of construction
   Loss valuation
   Actual cash value
   Replacement cost
   Functional replacement cost
   Market value
   Agreed value
   Stated amount

2.3 Policy structure
   Declarations
   Definitions
   Insuring agreement or clause
   Additional/supplementary coverage
   Conditions
   Exclusions
   Endorsements

2.4 Common policy provisions
   Insureds — named, first named, additional
   Policy period
   Policy territory
   Cancellation and nonrenewal
   Deductibles
   Other insurance
   Nonconcurrency
   Primary and excess
   Pro rata
   Contribution by equal shares
   Limits of liability
   Per occurrence (accident)
   Per person
   Split
   Combined single
   Coinsurance
   Loss payable clause
   No benefit to the bailee
2.5 South Carolina laws, regulations and required provisions

South Carolina Valued Policy Law (38-75-20, 30)
South Carolina Property and Casualty Insurance
Cancellation, nonrenewal and renewal (38-75-710-790)
Insurance fraud act (38-55-510-590)
Arbitration of property damage liability claims (38-77-710-770)
Federal Terrorism Insurance Program (15 USC 6701; Public Law 107-297, 109-144, 110-160)

3.0 Adjusting Losses 20%

3.1 Role of the adjuster
Duties and responsibilities
Staff and independent adjuster versus public adjuster
Relationship to the legal profession

3.2 Claim reporting
Claim investigation
Claim file documentation of events
Types of reports
Initial or first field
Interim or status
Full formal

3.3 Property losses
Duties of insured after a loss
Notice to insurer
Minimizing the loss
Proof of loss
Production of books and records
Abandonment
Determining value and loss
Burden of proof of value and loss
Estimates
Depreciation
Salvage
Claim settlement options
Payment and discharge

3.4 Liability losses
Investigation procedures
Verify coverage
Determine liability
Gathering evidence
Physical evidence
Witness statements
Determining value of intangible damages

3.5 Coverage problems
Dealing with coverage disputes
Reservation of rights letter
Nonwaiver agreement
Declaratory judgment action

3.6 Claims adjustment procedures
Settlement procedures
Advance payments
Draft authority
Execution of releases
Subrogation procedures
Alternative dispute resolution
Appraisal
Arbitration
Competitive estimates
Mediation
Negotiation

4.0 Dwelling ('02) Policy 7%
4.1 Characteristics and purpose

4.2 Coverage forms — Perils insured against
Basic
Broad
Special

4.3 Property coverages
Coverage A — Dwelling
Coverage B — Other structures
Coverage C — Personal property
Coverage D — Fair rental value
Coverage E — Additional living expense
Other coverages

4.4 General exclusions

4.5 Conditions

4.6 Selected endorsements
Special provisions – South Carolina (DP 01 39)
Automatic increase in insurance (DP 04 11)
Broad theft coverage (DP 04 72)
Dwelling under construction (DP 11 43)

4.7 Personal liability supplement

5.0 Homeowners ('11) Policy 15%

5.1 Coverage forms
HO-2 through HO-6
HO-8

5.2 Definitions

5.3 Section I — Property coverages
Coverage A — Dwelling
Coverage B — Other structures
Coverage C — Personal property
Coverage D — Loss of use
Additional coverages

5.4 Section II — Liability coverages
Coverage E — Personal liability
Coverage F — Medical payments to others
Additional coverages

5.5 Perils insured against

5.6 Exclusions

5.7 Conditions

5.8 Selected endorsements
Special provisions – South Carolina (HO 01 39)
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Scheduled personal property (HO 04 61)
Personal property replacement cost (HO 04 90)
Home day care (HO 04 97)
Business pursuits (HO 24 71)
Watercraft (HO 24 75)
Personal injury (HO 24 82)
Personal Inland Marine
Water back-up (HO 04 95)

6.0 Auto Insurance 19%

6.1 Laws
South Carolina Motor Vehicle Financial Responsibility Act (RL Title 56, Chapter 9)
Required limits of liability (38-77-140)
Uninsured/underinsured motorist (38-77-150-170, 180-230, 260)
Definitions
Bodily injury
Property damage
Required limits
Cancellation/nonrenewal (38-77-120-124, 390)
Reasons
### Notice

#### Constructive total loss

#### Arbitration

#### 6.2 Personal ('05) auto policy

**Definitions**

- Liability coverage
- Bodily injury and property damage
- Supplementary payments
- Exclusions
- Medical payments coverage
- Uninsured motorists coverage
- Coverage for damage to your auto
- Collision
- Other than collision
- Deductibles
- Transportation expenses
- Exclusions
- Duties after an accident or loss

**General provisions**

**Selected endorsements**

- Amendment of policy provisions - South Carolina (PP 01 78)
- Towing and labor costs (PP 03 03)
- Extended non-owned coverage (PP 03 06)
- Joint ownership coverage (PP 03 34)

#### 6.3 Commercial auto ('13)

**Commercial auto coverage forms**

- Business auto
- Garage
- Business auto physical damage
- Truckers
- Motor carrier

**Coverage form sections**

- Covered autos
- Liability coverage
- Garagekeepers coverage
- Physical damage coverage
- Exclusions
- Conditions

**Definitions**

**Selected endorsements**

- Lessor — additional insured and loss payee (CA 20 01)
- Mobile equipment (CA 20 15)
- Auto medical payments coverage (CA 99 03)
- Hired autos specified as covered autos you own (CA 99 16)
- Individual named insured (CA 99 17)

**Driver other car coverage (DOC)**

#### 7.0 Commercial Package Policy (CPP) 3%

#### 7.1 Components of a commercial policy

- Common policy declarations
- Common policy conditions
- Interline endorsements

**One or more coverage parts**

#### 7.2 Commercial general liability ('13)

**Commercial general liability coverage forms**

- Bodily injury and property damage liability
- Personal and advertising injury liability
- Medical payments
- Exclusions
- Supplementary payments
- Who is an insured
- Limits of insurance

**Conditions**

**Definitions**

- Occurrence versus claims-made
- Claims-made features
- Trigger
- Retroactive date
- Extended reporting periods — basic versus supplemental
- Claim information
- Premises and operations
- Products and completed operations
- Insured contract

#### 7.3 Commercial property ('10)

**Commercial property conditions form**

**Coverage forms**

- Building and personal property
- Condominium association
- Commercial condominium unit-owners
- Builders risk
- Business income
- Legal liability
- Extra expense

**Causes of loss forms**

- Basic
- Broad
- Special

- Earthquake

**Selected endorsements**

- Ordinance or law (CP 04 05)
- Spoilage (CP 04 40)
- Peak season limit of insurance (CP 12 30)

#### 7.4 Commercial crime ('06)

**General definitions**

- Burglary
- Theft
- Robbery

**Coverages**

- Employee theft
- Forgery or alteration
- Inside the premises — theft of money and securities
- Inside the premises — robbery or safe burglary of other property
- Outside the premises
- Computer fraud
- Funds transfer fraud
- Money orders and counterfeit money

**Other crime coverage**

- Extortion — commercial entities (CR 04 03)

#### 7.5 Commercial inland marine

**Nationwide marine definition**

**Commercial inland marine conditions form**

**Transportation coverages**

- Common carrier cargo liability
- Motor truck cargo forms
- Transit coverage forms

#### 7.6 Farm coverage

**Farm property coverage form ('03)**

- Coverage A — Dwellings
- Coverage B — Other private structures
- Coverage C — Household personal property
- Coverage D — Loss of use
- Coverage E — Scheduled farm personal
property
Coverage F — Unscheduled farm personal property
Coverage G — Other farm structures
Farm liability coverage form (06)
Coverage H — Bodily injury and property damage liability
Coverage I — Personal and advertising injury liability
Livestock coverage form
Mobile agricultural machinery and equipment coverage form
Cause of loss (basic, broad and special)
Exclusions
Additional coverages
Limits of insurance
Definitions
7.7 Equipment breakdown (’11)
Equipment breakdown protection coverage form (EB 00 20)
Selected endorsement
Actual cash value (EB 99 59)
8.0 Businessowners (’10) Policy 3%
8.1 Characteristics and purpose
8.2 Businessowners Section I — Property Coverage
Exclusions
Limits of insurance
Deductibles
Loss conditions
Optional coverages
Definitions
8.3 Businessowners Section II — Liability Coverage
Exclusions
Who is an insured
Limits of insurance
General conditions
Definitions
8.4 Businessowners Section III — Common Policy Conditions
8.5 Selected endorsements
Hired auto and non-owned auto liability (BP 04 04)
Protective safeguards (BP 04 30)
9.0 Workers Compensation Insurance 3%
9.1 Workers compensation laws
Types of laws
Monopolistic versus competitive
Compulsory versus elective
South Carolina Workers’ Compensation Law (RL Title 42)
Exclusive remedy (RL 42-1-540)
Employment covered (required, voluntary) (RL 42-1-130-150, 310, 360)
Covered injuries (RL 42-1-160; RL 42-9-60; RL 42-15-20, 40)
Occupational disease (RL 42-11-10)
Benefits provided (RL 42-9-10 30, 200, 260, 290; RL 42-13-90; RL 42-15-10, 60-70)
9.2 Workers compensation and employers liability insurance policy
General section
Part One — Workers compensation insurance
Part Two — Employers liability insurance
Part Three — Other states insurance
Part Four — Your duties if injury occurs
Part Five — Premium
Part Six — Conditions
9.3 Sources of coverage
South Carolina Workers’ Compensation Uninsured
Employers’ Fund (RL 42-7-200)
Self-insured employers (RL 42-5-20, 50)
South Carolina residual workers compensation
Voluntary market
Self-insured funds
Captive companies
10.0 Marine Insurance 2%
10.1 Hull coverage
Characteristics and purpose
Causes of loss
Claims (general provisions)
Collision liability
Limitations of liability
10.2 Cargo coverage
Characteristics and purpose
10.3 Protection and indemnity insurance
Insuring agreements
Indemnity principle
Liability of vessel owner
Common covered losses
Exclusions
Conditions regarding claims
11.0 Surety and Fidelity 2%
11.1 Surety bonds
Nature of surety bonds
Surety bonds versus insurance
Parties of a surety bond — Principal, obligee, surety
Contract bonds
Purpose of license and permit bonds
Public official bond
Fiduciary bonds
11.2 Fidelity coverages
Nature of fidelity bonds
Employee theft coverage
12.0 Other Coverages and Options 2%
12.1 Umbrella/excess liability policies
Personal (DL 98 01)
Commercial (CU 00 01)
12.2 Specialty liability insurance
Errors and omissions
Professional liability
Directors and officers liability
Fiduciary liability
Liquor liability
Employment practices liability
12.3 Surplus lines
Definitions and markets
Licensing requirements
12.4 Aviation insurance
Aircraft hull
Aircraft liability
12.5 National Flood Insurance Program
Write your own versus government
Eligibility
Coverage
Limits
Deductibles

12.6 South Carolina Wind and Hail Underwriting
Association (SCWHUA) (38-75-310–460)
Eligibility
Coverage
Limits
Deductible

REFERENCE LIST
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This examination is CLOSED BOOK. The following reference material is not allowed in the examination center:


South Carolina Public Adjuster
Series 19-14
60 questions - 1 hour time limit

1.0 Insurance Regulation 10%
1.1 Director’s general duties and powers (38-3-60, 110)
1.2 Licensing requirements
  Qualifications (38-48-20)
  Nonresident (38-47-20)

Process (38-48-30)
1.3 Maintenance and duration (38-48-60)
  Change of address (38-48-30)
  Contract requirements (38-48-80, 110)
  Records (38-48-120)
1.4 Disciplinary actions (38-48-60)
  Cease and desist order (38-57-200, 230)
  Hearings (38-3-170; 38-57-200)
  Penalties (38-2-10-30)
1.5 Claim settlement laws and regulations (38-48-70, 90)
1.6 Federal regulation
  Fraud and false statements (18 USC 1033, 1034)

2.0 Insurance Basics 18%
2.1 Contract basics
  Elements of a legal contract
  Offer and acceptance
  Consideration
  Competent parties
  Legal purpose
  Distinct characteristics of an insurance contract
  Contract of adhesion
  Aleatory contract
  Personal contract
  Unilateral contract
  Conditional contract
  Legal interpretations affecting contracts
  Ambiguities in a contract of adhesion
  Reasonable expectations
  Indemnity
  Utmost good faith
  Representations/misrepresentations
  Warranties
  Concealment
  Fraud
  Waiver and estoppel

2.2 Insurance principles and concepts
  Insurable interest
  Hazards
  Physical
  Moral
  Morale
  Causes of loss (perils)
  Named perils versus special (open) perils
  Direct loss
  Consequential or indirect loss
  Blanket versus specific insurance
  Basic types of construction
  Loss valuation
  Actual cash value
  Replacement cost
  Functional replacement cost
  Market value
  Agreed value
  Stated amount

2.3 Policy structure
  Declarations
  Definitions
  Insuring agreement or clause
  Additional/supplementary coverage
  Conditions
  Exclusions
  Endorsements
### 2.4 Common policy provisions

<table>
<thead>
<tr>
<th>Provisions</th>
<th>Policies</th>
</tr>
</thead>
<tbody>
<tr>
<td>Insureds — named, first named, additional</td>
<td></td>
</tr>
<tr>
<td>Policy period</td>
<td></td>
</tr>
<tr>
<td>Policy territory</td>
<td></td>
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<tr>
<td>Cancellation and nonrenewal</td>
<td></td>
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<tr>
<td>Deductibles</td>
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<tr>
<td>Other insurance</td>
<td></td>
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<tr>
<td>Nonconcurrency</td>
<td></td>
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<tr>
<td>Primary and excess</td>
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<td>Pro rata</td>
<td></td>
</tr>
<tr>
<td>Restoration/nonreduction of limits</td>
<td></td>
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<tr>
<td>Coinsurance</td>
<td></td>
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<tr>
<td>Vacancy or unoccupancy</td>
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<tr>
<td>Assignment</td>
<td></td>
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<tr>
<td>Liberalization</td>
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<tr>
<td>Third-party provisions</td>
<td></td>
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<tr>
<td>Standard mortgage clause</td>
<td></td>
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<tr>
<td>Loss payable clause</td>
<td></td>
</tr>
<tr>
<td>No benefit to the bailee</td>
<td></td>
</tr>
</tbody>
</table>

### 2.5 South Carolina laws, regulations and required provisions

- South Carolina Valued Policy Law (38-75-20, 30)
- South Carolina Property and Casualty Insurance Guaranty Association (38-31-10-170)
- Cancellation, nonrenewal and renewal (38-75-710-790)
- Insurance fraud act (38-55-510–590)
- Federal Terrorism Insurance Program (15 USC 6701; Public Law 107-297, 109-144, 110-160)

### 3.0 Adjusting Losses 23%

#### 3.1 Role of the adjuster
- Duties and responsibilities
- Staff and independent adjuster versus public adjuster
- Relationship to the legal profession

#### 3.2 Claim reporting
- Claim investigation
- Claim file documentation of events
- Types of reports
  - Initial or first field
  - Interim or status
  - Full formal

#### 3.3 Property losses
- Duties of insured after a loss
- Notice to insurer
- Minimizing the loss
- Proof of loss
  - Special requirements
  - Production of books and records
  - Abandonment
- Determining value and loss
- Burden of proof of value and loss
- Estimates
- Depreciation
- Salvage
- Claim settlement options
- Payment and discharge

#### 3.4 Coverage problems
- Dealing with coverage disputes

#### 3.5 Claims adjustment procedures
- Subrogation procedures
- Alternative dispute resolution
- Appraisal
- Arbitration

### 4.0 Dwelling ('02) Policy 7%

#### 4.1 Characteristics and purpose

#### 4.2 Coverage forms — Perils insured against
- Basic
- Broad
- Special

#### 4.3 Property coverages
- Coverage A — Dwelling
- Coverage B — Other structures
- Coverage C — Personal property
- Coverage D — Fair rental value
- Coverage E — Additional living expense
- Other coverages

#### 4.4 General exclusions

#### 4.5 Conditions

#### 4.6 Selected endorsements
- Special provisions — South Carolina (DP 01 39)
- Automatic increase in insurance (DP 04 11)
- Broad theft coverage (DP 04 72)
- Dwelling under construction (DP 11 43)

### 5.0 Homeowners ('00) Policy 23%

#### 5.1 Coverage forms
- HO-2 through HO-6
- HO-8

#### 5.2 Definitions

#### 5.3 Section I — Property coverages
- Coverage A — Dwelling
- Coverage B — Other structures
- Coverage C — Personal property
- Coverage D — Loss of use
- Additional coverages

#### 5.4 Perils insured against

#### 5.5 Exclusions

#### 5.6 Conditions

#### 5.7 Selected endorsements
- Special provisions — South Carolina (HO 01 39)
- Limited fungi, wet or dry rot, or bacteria coverage (HO 04 26, HO 04 27)
- Permitted incidental occupancies (HO 04 42)
- Earthquake (HO 04 54)
- Scheduled personal property (HO 04 61)
- Personal property replacement cost (HO 04 90)
- Home day care (HO 04 97)
- Personal Inland Marine

### 6.0 Commercial Package Policy (CPP) 9%

#### 6.1 Components of a commercial policy
- Common policy declarations
- Common policy conditions
- Interline endorsements
- One or more coverage parts

#### 6.2 Commercial property ('07)
- Coverage forms
  - Building and personal property
  - Condominium association
  - Condominium commercial unit-owners
  - Builders risk
  - Business income
  - Legal liability
<table>
<thead>
<tr>
<th>Extra expense</th>
<th>Protective safeguards (BP 04 30)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Causes of loss forms</td>
<td>Utility services — direct damage (BP 04 56)</td>
</tr>
<tr>
<td>Basic</td>
<td>Utility services — time element (BP 04 57)</td>
</tr>
<tr>
<td>Broad</td>
<td></td>
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<tr>
<td>Special</td>
<td></td>
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<tr>
<td></td>
<td>8.0 Other Coverages 7%</td>
</tr>
<tr>
<td></td>
<td>8.1 National Flood Insurance Program</td>
</tr>
<tr>
<td></td>
<td>Write your own versus government</td>
</tr>
<tr>
<td></td>
<td>Eligibility</td>
</tr>
<tr>
<td></td>
<td>Coverage</td>
</tr>
<tr>
<td></td>
<td>Limits</td>
</tr>
<tr>
<td></td>
<td>Deductibles</td>
</tr>
<tr>
<td>Selected endorsements</td>
<td>8.3 Other policies</td>
</tr>
<tr>
<td>Ordinance or law (CP 04 05)</td>
<td>Boatowners</td>
</tr>
<tr>
<td>Spoilage (CP 04 40)</td>
<td>Difference in conditions</td>
</tr>
<tr>
<td>Peak season limit of insurance (CP 12 30)</td>
<td>Aircraft hull</td>
</tr>
<tr>
<td>Value reporting form (CP 13 10)</td>
<td>8.2 Ocean marine insurance</td>
</tr>
<tr>
<td></td>
<td>Major coverages</td>
</tr>
<tr>
<td>6.3 Commercial inland marine</td>
<td>Hull insurance</td>
</tr>
<tr>
<td>Nationwide marine definition</td>
<td>Cargo insurance</td>
</tr>
<tr>
<td>Commercial inland marine conditions form</td>
<td>Freight insurance</td>
</tr>
<tr>
<td>Inland marine coverage forms</td>
<td>Implied warranties</td>
</tr>
<tr>
<td>Accounts receivable</td>
<td>Perils</td>
</tr>
<tr>
<td>Bailee's customer</td>
<td>General and particular average</td>
</tr>
<tr>
<td>Commercial articles</td>
<td></td>
</tr>
<tr>
<td>Contractors equipment floater</td>
<td></td>
</tr>
<tr>
<td>Electronic data processing</td>
<td></td>
</tr>
<tr>
<td>Equipment dealers</td>
<td></td>
</tr>
<tr>
<td>Installation floater</td>
<td></td>
</tr>
<tr>
<td>Jewelers block</td>
<td></td>
</tr>
<tr>
<td>Signs</td>
<td>6.4 Equipment breakdown ('08)</td>
</tr>
<tr>
<td>Valuable papers and records</td>
<td>Equipment breakdown protection coverage form (EB 00 20)</td>
</tr>
<tr>
<td></td>
<td>Selected endorsement</td>
</tr>
<tr>
<td>6.5 Farm coverage</td>
<td>Actual cash value (EB 99 59)</td>
</tr>
<tr>
<td>Farm property coverage form ('03)</td>
<td></td>
</tr>
<tr>
<td>Coverage A — Dwellings</td>
<td></td>
</tr>
<tr>
<td>Coverage B — Other private structures</td>
<td></td>
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<tr>
<td>Coverage C — Household personal property</td>
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<td>Coverage D — Loss of use</td>
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<td>Coverage E — Scheduled farm personal property</td>
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</tr>
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<td>Coverage F — Unscheduled farm personal property</td>
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<tr>
<td>Coverage G — Other farm structures</td>
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<td>Livestock coverage form</td>
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<tr>
<td>Mobile agricultural machinery and equipment coverage form</td>
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<tr>
<td>Cause of loss (basic, broad, and special)</td>
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<td>Exclusions</td>
<td></td>
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<tr>
<td>Additional coverages</td>
<td></td>
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<tr>
<td>Limits of insurance</td>
<td></td>
</tr>
<tr>
<td>Conditions</td>
<td></td>
</tr>
<tr>
<td>Definitions</td>
<td></td>
</tr>
<tr>
<td>7.0 Businessowners ('10) Policy — Property 3%</td>
<td></td>
</tr>
<tr>
<td>7.1 Characteristics and purpose</td>
<td></td>
</tr>
<tr>
<td>7.2 Businessowners Section I — Property</td>
<td></td>
</tr>
<tr>
<td>Coverage</td>
<td></td>
</tr>
<tr>
<td>Exclusions</td>
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<td>Limits of insurance</td>
<td></td>
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<tr>
<td>Deductibles</td>
<td></td>
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<tr>
<td>Loss conditions</td>
<td></td>
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<tr>
<td>General conditions</td>
<td></td>
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<tr>
<td>Optional coverages</td>
<td></td>
</tr>
<tr>
<td>Definitions</td>
<td></td>
</tr>
<tr>
<td>7.3 Businessowners Section III — Common</td>
<td></td>
</tr>
<tr>
<td>Policy Conditions</td>
<td></td>
</tr>
<tr>
<td>7.4 Selected endorsements</td>
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- **NFIP Dwelling Policy Form - Standard Flood Insurance Policy, FEMA, [www.fema.gov](http://www.fema.gov)**
1.0 Insurance Regulation 30% (15 items)

1.1 Licensing

Process (38-43-100)
Types of licensees
Producer (38-43-10, 30)
Nonresident (38-43-70)
Temporary (38-43-102)
Broker (38-45-10, 38-45-20)
Maintenance and duration (38-43-110)
Reinstatement (38-43-110(B))
Reporting of actions (38-43-247)
Continuing education (38-43-106)
Change of address (38-43-107)
Assumed names (38-43-10(C))

Disciplinary actions
Cease and desist order (38-57-200, 230)
Hearings (38-3-170; 38-57-200)
Penalties (38-2-10-30, 38-43-130)

1.2 State regulation

Director's general duties and powers (38-3-60, 110)
Company regulation
Certificate of authority (38-5-80)
Solvency (38-5-120)
Rates (38-3-110)
Policy forms (38-61-20)
Unfair claims settlement practices (38-59-20)
Examination of books and records (38-13-10-30)
Appointment (38-43-40, 50)
Termination of appointment (38-43-55)

Producer regulation
Records maintenance (38-43-250)
Failure to act as fiduciary (38-43-240)
Blank forms (38-43-260)
Sharing commissions (38-43-200)
Representing an unauthorized insurer (38-43-160-180)

Unfair and prohibited practices
Misrepresentation (38-57-40)
False advertising (38-57-50)
Defamation (38-57-90)
Boycott, coercion and intimidation (38-57-100)
False financial statements (38-57-80)
Unfair discrimination (38-55-50)
Rebating (38-57-130)
Twisting (38-57-60)
Free insurance (38-57-170)
Prohibited inducements (38-57-130, 150)
Insurance fraud act (38-55-510-590)
Consumer information privacy regulation (Reg 69-58 Sec 1-16)

1.3 Federal regulation

Fair Credit Reporting Act (15 USC 1681-1681d)
Fraud and false statements (18 USC 1033, 1034)

2.0 General Insurance 20% (10 items)

2.1 Concepts
Risk management key terms
Risk
Exposure
Hazard
Peril

Loss
Methods of handling risk
Avoidance
Retention
Sharing
Reduction
Transfer

Elements of insurable risks
Adverse selection
Law of large numbers
Reinsurance

2.2 Insurers

Types of insurers
Stock companies
Mutual companies
Fraternal benefit societies
Lloyd's associations
Risk retention groups
Definition and purpose of captive companies
Self-insured funds
Private versus government insurers
Authorized versus unauthorized insurers
Domestic, foreign and alien insurers
Financial status (independent rating services)
Marketing (distribution) systems

2.3 Producers and general rules of agency

Insurer as principal
Producer/insurer relationship
Authority and powers of producers
Express
Implied
Apparent
Responsibilities to the applicant/insured

2.4 Contracts

Elements of a legal contract
Offer and acceptance
Consideration
Competent parties
Legal purpose
Distinct characteristics of an insurance contract
Contract of adhesion
Aleatory contract
Personal contract
Unilateral contract
Conditional contract

Legal interpretations affecting contracts
Ambiguities in a contract of adhesion
Reasonable expectations
Indemnity
Utmost good faith
Representations/misrepresentations
Warranties
Concealment
Fraud
Waiver and estoppel

3.0 Surety Bonds 40% (20 items)

3.1 Nature of surety bonds
Surety bonds versus insurance
Parties of a surety bond
Principal
Obligee
Surety
### 3.2 Types of surety bonds

- **Contract bonds**
  - Bid
  - Performance
  - Payment
  - Maintenance

- **Purpose of license and permit bonds**
- **Types of guarantees**
  - Financial
  - Indemnity

- **Public official bond**
  - Statutory, common law, or voluntary
  - Individual
  - Name schedule
  - Position schedule

- **Judicial bonds**
  - Attachment
  - Garnishment
  - Replevin
  - Counter-replevin
  - Stay of execution
  - Release attachment
  - Bail
  - Appeal
  - Cost
  - Injunction
  - Dissolve injunction
  - Discharge mechanics lien

- **Fiduciary bonds**
  - Probate
  - Equity

- **Miscellaneous surety bonds**
  - Reclamation
  - Self-insurance workers compensation
  - Customs

### 4.0 Fidelity Coverages 10% (6 items)

### 4.1 Nature of fidelity bonds

- Insuring agreement
- Discovery versus loss sustained forms
- Bond period
- Discovery period
- Limit of liability
- Aggregate
- Single loss
- Termination of coverage

### 4.2 Employee theft coverage

- Individual bonds
- Blanket
- Scheduled
- Named employee
- Specified position
- Pension plan, ERISA compliance

### 4.3 Financial institution bonds

- Form 14 Securities dealers
- Form 15 Finance companies
- Form 23 Credit unions
- Form 24 Banks and thrifts
- Form 25 Insurance companies
- A — Fidelity
- B — On premises
- C — In transit
- D — Forgery or alteration

### E — Securities (forgery)

### 4.4 Public employee bonds

- Coverage Form O — per loss

### REFERENCE LIST

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This examination is CLOSED BOOK. The following reference material is not allowed in the examination center:


### South Carolina Examination for Surplus Lines Insurance Broker Series 19-26

50 questions – 1 hour time limit

#### 1.0 Insurance Regulation 50%

##### 1.1 Licensing

- Who may be licensed
- Resident (38-45-20)
- Licensing requirements (38-5-180, 38-45-10, 20, 40)
- Maintenance and duration
- Term and reinstatement (38-45-50)
- Change of address (38-45-35)
- Disciplinary actions
- Revocation (38-45-140; 38-2-10)
- Penalties (38-45-150; 38-2-10)
- Bulletin 2009-17

##### 1.2 General requirements

- South Carolina Property and Casualty Insurance Guaranty Association
- Plan of operation (38-31-70)
- Powers and duties of director (38-31-80)
- Definitions (38-31-20)
- Application of chapter (38-31-30)
- Recovery rights and nonduplication (38-31-90, 100)
- Financial report (38-31-120)
- Rates and premiums (38-31-140)
- Immunity (38-31-150)
- Insurer regulation
- Solvency (38-5-120)
Rates (38-3-110)  
Policy forms (38-61-20)  
Causes of Insolvencies  
Key Indicators of Insolvencies  
Roles and Concerns of Regulators  
Personal liability (38-45-120, 38-25-360)  

1.3 Surplus lines coverages and authority of broker  
Types of coverages available  
Characteristics and uses  
Classification of Surplus Lines Risks  
    Distressed  
    Unique  
    High Capacity  
Binding  
Claims  
Commissions (38-45-100)  
Errors and omissions  

1.4 General prohibitions  
Unfair and prohibited practices  
    Misrepresentation (38-57-40)  
    False advertising (38-57-50)  
    Unfair discrimination (38-55-50)  
    Rebating (38-57-130)  
    Prohibited inducements (38-57-130, 150)  
Unfair claim settlement practices (38-59-20)  

Dodd-Frank changes  

2.0 General Insurance 20%  
2.1 Concepts  
Risk management key terms  
    Risk  
    Exposure  
    Hazard  
    Peril  
    Loss  
Methods of handling risk  
    Avoidance  
    Retention  
    Sharing  
    Reduction  
    Transfer  
Elements of insurable risks  
    Adverse selection  
    Law of large numbers  
    Reinsurance  

2.2 Insurers  
Types of insurers  
    Lloyd's associations  
    Risk retention groups  
    Private versus government insurers  
    Authorized versus unauthorized insurers  
    Domestic, foreign and alien insurers  
    Financial status (independent rating services)  
    Marketing (distribution) systems  

2.3 Producers and general rules of agency  
Insurer as principal  
    Producer/insurer relationship  
    Authority and powers of producers  
    Express  
    Implied  
    Apparent  
    Responsibilities to the applicant/insured  

2.4 Contracts  
Elements of a legal contract  
    Offer and acceptance  
    Consideration  
    Competent parties  
    Legal purpose  
    Distinct characteristics of an insurance contract  
    Contract of adhesion  
    Aleatory contract  
    Personal contract  
    Unilateral contract  
    Conditional contract  
    Legal interpretations affecting contracts  
    Ambiguities in a contract of adhesion  
    Reasonable expectations  
    Indemnity  
    Utmost good faith  
    Representations/misrepresentations  
    Warranties  
    Concealment  
    Fraud  
    Waiver and estoppel  

3.0 Surplus Lines Markets and Practices 30%  
3.1 United States and alien nonadmitted markets  
    United States nonadmitted markets  
    Nonadmitted insurers  
    Insurance exchanges  
    Alien nonadmitted markets  
    Lloyd's of London  
    Other alien markets  

3.2 General markets  
    Wholesalers  
    Alternative Markets  
    Captive insurers  
    Industrial insureds  
    Risk retention groups  
    Purchasing groups (38-87-90, 100)  

3.3 Eligible surplus lines insurers (38-45-90, 110, 170)  
    Requirements (38-5-180, 38-45-110, 38-75-770)  
    List of approved eligible surplus lines carriers  
    Diligent search (38-45-90)  

3.4 Fees, records and surplus lines premium tax  
    Broker's fees (38-45-160)  
    Content and maintenance of records (38-45-80)  
    Amount of tax (38-45-20)  

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This examination is CLOSED BOOK. The following reference material is not allowed in the examination center:  


### South Carolina Producer’s Examination for Title Insurance Series 19-10
60 questions - 1 hour time limit

#### 1.0 Insurance Regulation 10%

**Licensing**
- Process (38-43-100)
- Types of licensees
  - Producer (38-43-10)
  - Nonresident (38-43-70)
  - Temporary (38-43-102)
- Maintenance and duration
  - Change of address (38-43-107)
  - Reinstatement (38-43-110(B))
  - Reporting of actions (38-43-247)
  - Assumed names (38-43-10(C))
  - Renewal (38-43-110; SC Reg. 69-33)

**Disciplinary actions**
- Cease and desist order (38-57-200, 230)
- Hearings (38-3-170; 38-57-200)
- Penalties (38-2-10–30, 38-43-130)
- SC Reg. 69-18(2)(c)

**Licensee Regulation**
- Director’s general duties and powers (38-3-60, 110)

**Company regulation**
- Certificate of authority (38-5-80)
- Solvency (38-5-120)
- Rates (38-3-110)
- Policy forms (38-61-20)
- Unfair claims settlement practices (38-59-20)
- Examination of books and records (38-13-10–30)
- Appointment (38-43-40, 50)
- Termination of appointment (38-43-55)

**Producer regulation**
- Commissions (38-43-200)
- Record maintenance (38-43-250)
- Failure to act as fiduciary (38-43-240)
- Blank forms (38-43-260)
- Unfair inducements and marketing practices in obtaining title insurance business (Reg 69-18)
- Sharing commissions (38-43-200)
- Representing an unauthorized insurer (38-43-160-180)
- Financial interest (38-75-960)

**Unfair and prohibited practices**
- Misrepresentation (38-57-40)
- False advertising (38-57-50)
- Defamation (38-57-90)
- Boycott, coercion, and intimidation (38-57-100)
- False financial statements (38-57-80)
- Unfair discrimination (38-55-50)
- Rebating (38-57-130)
- Prohibited inducements (38-57-130, 150)
- Insurance fraud act (38-55-510-590)
- Consumer information privacy regulation (Reg 69-58 Sec 1-16)

#### 2.0 General Insurance 5%

**Concepts**
- Elements of insurable risks
- Insurable interest

**Producers and general rules of agency**
- Insurer as principal
- Producer insurer relationship
- Authority and powers of producers
- Express
- Implied
- Apparent
- Responsibilities to the applicant/insured

**Contracts**
- Elements of legal contract
- Offer and acceptance
- Consideration
- Competent parties
- Legal purpose

**Legal interpretations affecting contracts**
- Ambiguities in a contract of adhesion
- Reasonable expectations
- Indemnity
- Utmost good faith
- Representations/misrepresentations
- Warranties
- Concealment
- Fraud
- Waiver and estoppel

#### 3.0 Real Property 35%

**Concepts, principles, and practices**
- Definition of real property
- Types of real property
- Title to real property
- Marketable title

**Acquisition and transfer of real property**
- Conveyances
  - Deed covenants and warranties
- Encumbrances (29-1-10)
- Adverse possession
- Condemnation
- Accession
- Escheats
- Involuntary alienation
- Abandonment
- Judicial sales
- Decedents estates
  - Intestate
  - Testate
- Trusts
- Types of joint ownership
  - Tenants in common
  - Joint tenancy
- Acknowledgments
- Legal capacity of parties
  - Individuals
  - Corporations
- General partnerships
- Limited partnerships
- Fictitious names
<table>
<thead>
<tr>
<th><strong>Trust agreements</strong></th>
<th><strong>Insuring manufactured homes as real property</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Legal descriptions</strong></td>
<td><strong>Principle of clearing title</strong></td>
</tr>
<tr>
<td>Types of legal descriptions</td>
<td><strong>Releases</strong></td>
</tr>
<tr>
<td>Types of measurements used</td>
<td><strong>Assignments</strong></td>
</tr>
<tr>
<td>Language of legal descriptions</td>
<td><strong>Subordinations</strong></td>
</tr>
<tr>
<td>Structure and format</td>
<td><strong>Affidavits</strong></td>
</tr>
<tr>
<td>Interpretation</td>
<td><strong>Settlement or closing procedures</strong></td>
</tr>
<tr>
<td><strong>Recording</strong></td>
<td><strong>Closing protection letter</strong></td>
</tr>
<tr>
<td>Requirements to record</td>
<td><strong>4.0 Title Insurance 20%</strong></td>
</tr>
<tr>
<td><strong>Title insurance principles</strong></td>
<td><strong>Title insurance forms</strong></td>
</tr>
<tr>
<td>Risks covered by title insurance</td>
<td><strong>Commitments</strong></td>
</tr>
<tr>
<td>Risk of error in public records</td>
<td><strong>Owner’s policy</strong></td>
</tr>
<tr>
<td>Hidden off-record title risks</td>
<td><strong>Loan policy</strong></td>
</tr>
<tr>
<td>Entities that can be insured; need for insurance</td>
<td><strong>Title insurance policy structure and provisions</strong></td>
</tr>
<tr>
<td>Individual</td>
<td><strong>Covered risks</strong></td>
</tr>
<tr>
<td>Commercial</td>
<td><strong>Schedule A</strong></td>
</tr>
<tr>
<td>Interests that can be insured</td>
<td><strong>Schedule B - Exceptions from coverage</strong></td>
</tr>
<tr>
<td>Fee simple estate</td>
<td><strong>Exclusions from coverage</strong></td>
</tr>
<tr>
<td>Leasehold estate</td>
<td><strong>Conditions</strong></td>
</tr>
<tr>
<td>Life estate</td>
<td><strong>Endorsements</strong></td>
</tr>
<tr>
<td>Easements</td>
<td><strong>5.0 Title Exceptions and Procedures for Clearing Title 30%</strong></td>
</tr>
<tr>
<td>Title insurance forms</td>
<td><strong>Principles and concepts</strong></td>
</tr>
<tr>
<td>Commitments</td>
<td><strong>General exceptions</strong></td>
</tr>
<tr>
<td>Owner’s policy</td>
<td><strong>Voluntary and involuntary liens</strong></td>
</tr>
<tr>
<td>Loan policy</td>
<td><strong>Federal liens</strong></td>
</tr>
<tr>
<td>Title insurance policy structure and provisions</td>
<td><strong>Mortgage</strong></td>
</tr>
<tr>
<td>Covered risks</td>
<td><strong>Judgments</strong></td>
</tr>
<tr>
<td>Schedule A</td>
<td><strong>Taxes and assessments</strong></td>
</tr>
<tr>
<td>Schedule B - Exceptions from coverage</td>
<td><strong>Surveys</strong></td>
</tr>
<tr>
<td>Exclusions from coverage</td>
<td><strong>Condominiums</strong></td>
</tr>
<tr>
<td>Conditions</td>
<td><strong>Water rights</strong></td>
</tr>
<tr>
<td>Endorsements</td>
<td><strong>Mineral rights</strong></td>
</tr>
<tr>
<td><strong>Unauthorized practices of law</strong></td>
<td><strong>Equitable interests</strong></td>
</tr>
<tr>
<td>Special problem areas and concerns</td>
<td><strong>Executions</strong></td>
</tr>
<tr>
<td>Acknowledgments</td>
<td><strong>Covenants</strong></td>
</tr>
<tr>
<td>Mechanic’s lien</td>
<td><strong>Conditions</strong></td>
</tr>
<tr>
<td>Bankruptcy</td>
<td><strong>Restrictions</strong></td>
</tr>
<tr>
<td>Probate</td>
<td><strong>Unlawful practices of law</strong></td>
</tr>
<tr>
<td>Good faith</td>
<td><strong>Settlement or closing procedures</strong></td>
</tr>
<tr>
<td>Foreclosure</td>
<td><strong>Closing protection letter</strong></td>
</tr>
<tr>
<td>Claims against the title</td>
<td><strong>Lis pendens</strong></td>
</tr>
<tr>
<td>Lis pendens</td>
<td></td>
</tr>
</tbody>
</table>

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- American Land Title Association (ALTA) Loan Policy, American Land Title Association, (202) 296-3671, www.alta.org/forms/
- American Land Title Association (ALTA) Owners Policy, American Land Title Association, (202) 296-3671, www.alta.org/forms/
- South Carolina Code of Laws, Title 29 - Mortgages and Other Liens, South Carolina Legislature, http://www.scstatehouse.gov
1.0 Insurance Regulation 15%

1.1 Licensing

   Process (38-43-100)

   Types of licensees

      Producer (38-43-10, 30)
      Nonresident (38-43-70)
      Temporary (38-43-102)
      Broker (38-45-10)

   Maintenance and duration (38-43-110)

   Reinstatement (38-43-110(B))

   Reporting of actions (38-43-247)

   Change of address (38-43-107)

   Assumed names (38-43-10(C))

   Continuing education (38-43-106)

   Disciplinary actions

      Cease and desist order (38-57-200, 230)

      Hearings (38-3-170; 38-57-200)

      Penalties (38-2-10–30, 38-43-130)

1.2 State regulation

   Director's general duties and powers (38-3-60, 110)

   Company regulation

      Certificate of authority (38-5-80)

      Solvency (38-5-120)

      Rates (38-3-110)

      Policy forms (38-61-20)

   Unfair claims settlement practices (38-59-20)

   Examination of books and records (38-13-10–30)

   Appointment (38-43-40, 50)

   Termination of appointment (38-43-55)

   Producer regulation

      Records maintenance (38-43-250)

      Misappropriation of funds (38-43-240, 420)

   Blank forms (38-43-260)

   Sharing commissions (38-43-200)

   Representing an unauthorized insurer (38-43-160-180)

   Unfair and prohibited practices

      Misrepresentation (38-57-40)

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      Defamation (38-57-90)

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      False financial statements (38-57-80)

   Unfair discrimination (38-55-50)

   Rebating (38-57-130)

   Twisting (38-57-60)

   Free insurance (38-57-170)

   Prohibited inducements (38-57-130, 150)

   Insurance fraud act (38-55-510 590)

   Consumer information privacy regulation (Reg 69-58 Sec 1-16)

1.3 Federal regulation

   Fair Credit Reporting Act (15 USC 1681-1681d)

   Fraud and false statements (18 USC 1033, 1034)

2.0 General Insurance 10%

2.1 Concepts

   Risk management key terms

      Risk

      Exposure

      Hazard

      Peril

      Loss

   Methods of handling risk

      Avoidance

      Retention

      Sharing

      Reduction

      Transfer

   Elements of insurable risks

      Adverse selection

      Law of large numbers

      Reinsurance

2.2 Insurers

   Types of insurers

      Stock companies

      Mutual companies

      Fraternal benefit societies

      Lloyd's associations

      Captive companies (Title 38, Ch 90)

      Private versus government insurers

   Domestic, foreign and alien insurers

   Financial status (independent rating services)

   Marketing (distribution) systems

2.3 Producers and general rules of agency

   Insurer as principal

   Producer/insurer relationship

   Authority and powers of producers

   Express

   Implied

   Apparent

   Responsibilities to the applicant/insured

2.4 Contracts

   Elements of a legal contract

      Offer and acceptance

      Consideration

      Competent parties

      Legal purpose

   Distinct characteristics of an insurance contract

      Contract of adhesion

      Aleatory contract

      Personal contract

      Unilateral contract

      Conditional contract

   Legal interpretations affecting contracts

      Ambiguities in a contract of adhesion

      Reasonable expectations

      Indemnity

      Utmost good faith

   Representations/misrepresentations

   Warranties

   Concealment

   Fraud

   Waiver and estoppel

3.0 Regulation of Variable Products 10%

3.1 Securities Exchange Act of 1933

3.2 Securities Exchange Act of 1934

3.3 Investment Company Act of 1940

3.4 State regulation of variable products

4.0 Nature of Variable Life Products 15%

4.1 Variable life versus variable universal life

4.2 Fixed premium payment versus flexible payment

4.3 Face value versus death benefit
| 4.4 Cash values |
| 4.5 Separate accounts |
| 4.6 Charges and fees |
| 4.7 Loans |

<table>
<thead>
<tr>
<th>5.0 Annuities 30%</th>
</tr>
</thead>
<tbody>
<tr>
<td>5.1 Annuity principles and concepts</td>
</tr>
<tr>
<td>Accumulation period versus annuity period</td>
</tr>
<tr>
<td>Owner, annuitant and beneficiary</td>
</tr>
<tr>
<td>Insurance aspects of annuities</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>5.2 Immediate versus deferred annuities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single premium immediate annuities (SPIAs)</td>
</tr>
<tr>
<td>Deferred annuities</td>
</tr>
<tr>
<td>Premium payment options</td>
</tr>
<tr>
<td>Nonforfeiture</td>
</tr>
<tr>
<td>Surrender charges</td>
</tr>
<tr>
<td>Death benefits</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>5.3 Annuity (benefit) payment options</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life contingency options</td>
</tr>
<tr>
<td>Pure life versus life with guaranteed minimum</td>
</tr>
<tr>
<td>Single life versus multiple life</td>
</tr>
<tr>
<td>Annuities certain (types)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>5.4 Variable annuities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Assets in a separate account</td>
</tr>
<tr>
<td>Free look</td>
</tr>
<tr>
<td>Contract charges</td>
</tr>
<tr>
<td>Sales charge</td>
</tr>
<tr>
<td>Deferred sales charge</td>
</tr>
<tr>
<td>Annual contract fee</td>
</tr>
<tr>
<td>Mortality and expense charge</td>
</tr>
<tr>
<td>Investment management charge</td>
</tr>
<tr>
<td>State premium tax</td>
</tr>
<tr>
<td>Accumulation period — units</td>
</tr>
<tr>
<td>Annuity period — units</td>
</tr>
<tr>
<td>Assumed interest rate (AIR)</td>
</tr>
<tr>
<td>Combination annuities — contracts with fixed and variable accounts</td>
</tr>
<tr>
<td>Riders (living benefits and death benefits)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>5.5 Annuity products</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fixed annuities</td>
</tr>
<tr>
<td>General account assets</td>
</tr>
<tr>
<td>Interest rate guarantees (minimum versus current)</td>
</tr>
<tr>
<td>Level benefit payment amount</td>
</tr>
<tr>
<td>Equity indexed annuities</td>
</tr>
<tr>
<td>Market value adjusted annuities</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>5.6 Uses of annuities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lump-sum settlements</td>
</tr>
<tr>
<td>Qualified retirement plans</td>
</tr>
<tr>
<td>Group versus individual annuities</td>
</tr>
<tr>
<td>Personal uses</td>
</tr>
<tr>
<td>Individual retirement plans (IRAs)</td>
</tr>
<tr>
<td>Tax-deferred growth</td>
</tr>
<tr>
<td>Retirement income</td>
</tr>
<tr>
<td>Education funds</td>
</tr>
<tr>
<td>Settlement options</td>
</tr>
<tr>
<td>Values included in insured’s estate</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>6.2 Modified endowment contracts (MECs)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Modified endowment versus non-MEC life insurance</td>
</tr>
<tr>
<td>Seven-pay test</td>
</tr>
<tr>
<td>Distributions</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>6.3 Taxation of non-qualified annuities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individually-owned</td>
</tr>
<tr>
<td>Accumulation phase (taxation issues related to withdrawals)</td>
</tr>
<tr>
<td>Annuity phase and the exclusion ratio</td>
</tr>
<tr>
<td>Distributions at death</td>
</tr>
<tr>
<td>Corporate-owned</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>6.4 Taxation of individual retirement plans (IRAs)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Traditional IRAs</td>
</tr>
<tr>
<td>Contributions and deductible amounts</td>
</tr>
<tr>
<td>Premature distributions (including taxation issues)</td>
</tr>
<tr>
<td>Annuity phase benefit payments</td>
</tr>
<tr>
<td>Values included in the annuitant’s estate</td>
</tr>
<tr>
<td>Amounts received by beneficiary</td>
</tr>
<tr>
<td>Required minimum distributions</td>
</tr>
<tr>
<td>Roth IRAs</td>
</tr>
<tr>
<td>Contributions and limits</td>
</tr>
<tr>
<td>Distributions</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>6.5 Rollovers and transfers (IRAs and qualified plans)</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>6.6 Section 1035 exchanges</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>7.0 Federal Tax Considerations for Life Insurance and Annuities 10%</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>7.1 General requirements</th>
</tr>
</thead>
<tbody>
<tr>
<td>ERISA 408(b)(2) disclosure rules</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>7.2 Federal tax considerations</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tax advantages for employers and employees</td>
</tr>
<tr>
<td>Taxation of distributions (age related)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>7.3 Plan types, characteristics and purchasers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Simplified employee pension (SEPs)</td>
</tr>
<tr>
<td>Self-employed plans (HR 10 Keogh plans)</td>
</tr>
<tr>
<td>Deferred compensation qualified plan, Roth option</td>
</tr>
<tr>
<td>Profit-sharing and 401(k) plans</td>
</tr>
<tr>
<td>SIMPLE plans</td>
</tr>
<tr>
<td>Defined benefit pension plans</td>
</tr>
<tr>
<td>Section 457 deferred compensation (nonqualified)</td>
</tr>
<tr>
<td>403(b) tax-sheltered annuities (TSAs)</td>
</tr>
</tbody>
</table>

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South Carolina Workers Compensation Insurance
Adjuster Series 19-25
75 questions - 1.5 hour time limit

1.0 Insurance Regulation 8%
1.1 Director’s general duties and powers (38-3-60, 110)
1.2 Licensing requirements
   Qualifications (38-47-10)
   Nonresident (38-47-20)
   Emergency adjuster permit (Reg 69-1)
1.3 Maintenance and duration (38-47-40)
   Change of address (38-47-15)
1.4 Disciplinary actions
   Cease and desist order (38-57-200, 230)
   Hearings (38-3-170; 38-57-200)
   Penalties (38-2-10-30; 38-47-70)
1.5 Claim settlement laws and regulations (38-59-20)
1.6 Federal regulation
   Fraud and false statements (38-3-60, 110)

2.0 Insurance Basics 20%
2.1 Contract basics
   Elements of a legal contract
      Offer and acceptance
      Consideration
      Competent parties
      Legal purpose
   Distinct characteristics of an insurance contract
      Contract of adhesion
      Aleatory contract
      Personal contract
      Unilateral contract
      Conditional contract
      Utmost good faith
      Representations/misrepresentations
      Warranties
      Concealment
      Fraud
2.2 Insurance principles and concepts
   Negligence
   Elements of a negligent act
   Defenses against negligence
2.3 Policy structure
2.4 Common policy provisions
2.5 South Carolina laws, regulations and required provisions
   South Carolina Property and Casualty Insurance
   Guaranty Association (38-31-10-170)
   Insurance fraud act (38-55-510-590)

3.0 Adjusting Losses 32%
3.1 Role of the adjuster
   Duties and responsibilities
   Relationship to the legal profession
3.2 Claim reporting
3.3 Liability losses
3.4 Coverage problems
3.5 Claims adjustment procedures

4.0 Workers Compensation Insurance 30%
4.1 Workers compensation laws
   Types of laws
   Monopolistic versus competitive
   Compulsory versus elective
   South Carolina Workers Compensation Law (RL Title 42)
   Exclusive remedy (RL 42-1-540)
   Employment covered (required, voluntary)
      (RL 42-1-130-150, 130, 360)
   Covered injuries (RL 42-1-160; RL 42-9-60; RL 42-15-20, 40)
   Occupational disease (RL 42-11-10)
   Benefits provided (RL 42-9-10-30, 200, 260, 290; RL 42-13-90; RL 42-15-10, 60-70)
4.2 Workers compensation and employers liability insurance policy
   General section
   Part One — Workers compensation insurance
   Part Two — Employers liability insurance
   Part Three — Other states insurance
   Part Four — Your duties if injury occurs
   Part Five — Premium
   Part Six — Conditions
   Selected endorsement
   Voluntary compensation
4.3 Sources of coverage
   South Carolina Workers Compensation Uninsured Employers’ Fund (RL 42-7-200)
   Self-insured employers (RL 42-5-20, 50)
   South Carolina residual workers compensation
   Voluntary market

4.0 Understanding the Language of Medical 10%
4.1 Medical terminology and abbreviations
   Location terms
   Movement terms
   Prefixes, suffixes and root words
   Abbreviations used in medical reports
   Medical specialties
4.2 Basic human anatomy
   Skeletal structure
   Nervous system
   Respiratory system
   Cardiovascular system
   Abdominal organs
4.3 Common occupational injuries and disease

- Strains and sprains
- Dislocations
- Fractures
- Soft tissue injuries
- Brain injuries
- Burn classifications
- Cumulative trauma
- Repetitive motion injuries
- Lung diseases

4.4 Medical tests

- Laboratory
- Radiography (X-ray)
- Magnetic resonance imaging (MRI)
- Computerized tomography (CT or CAT)
- Electromyography (EMG)
- Nerve conduction studies
- Myelography
- Arthroscopy
- Electrocardiogram (EKG or ECG)
- Electroencephalography (EEG)

REFERENCE LIST

The following list of reference materials were used to verify the accuracy of the test items for the examinations. They are listed for the purpose of test validation and do NOT constitute an endorsement or recommendation by PSI or the South Carolina Department of Insurance. Other publications are also available to study for the examinations.

This examination is CLOSED BOOK. The following reference material is not allowed in the examination center:

Be prepared with the following information before you begin the registration process. Read the Candidate Information Bulletin before filling out this registration form. You must provide all information requested and submit the appropriate fee. Registration forms that are incomplete or not accompanied by the proper fee will be returned unprocessed. Examination fees are not refundable or transferable.

1. **Legal Name:**
   - Last Name
   - First Name
   - M.I.

2. **Social Security:**
   - (FOR IDENTIFICATION PURPOSES ONLY)

3. **Mailing Address:**
   - Street
   - Apt/Ste
   - City
   - State
   - Zip Code

4. **Telephone:**
   - Cell
   - Office

5. **Email:**
   - @

6. **Examination:** (check one)
   - Accident and Health Insurance Producer - Series 19-02
   - Casualty Insurance Producer - Series 19-06
   - Commercial Lines Adjuster - Series 19-24
   - Crop Hail Insurance Adjuster - Series 19-13
   - Crop Insurance Producer - Series 19-22
   - Life Insurance Producer - Series 19-01
   - Life, Accident and Health Insurance Producer - Series 19-03
   - Motor Vehicle Damage Appraiser - Series 19-15
   - Personal Lines Adjuster - Series 19-23
   - Personal Lines Insurance Producer - Series 19-17
   - Professional Bail Bondsman/Runner - Series 19-16
   - Property Insurance Producer - Series 19-05
   - Property, Casualty, Surety & Marine Insurance Producer - Series 19-04
   - Property, Casualty, Surety and Marine Adjuster - Series 19-11
   - Public Adjuster - Series 19-14
   - Survery Insurance Producer - Series 19-08
   - Surplus Lines Broker - Series 19-26
   - Title Insurance Producer - Series 19-10
   - Variable Contracts Producer - Series 19-07
   - Workers Compensation Insurance Adjuster - Series 19-25
   - First Time
   - Retake

7. **Total Fee Included:** $45 per examination. You may pay by credit card, company check, cashier’s check or money order. Make check or money order payable to PSI. Cash and personal checks are not accepted.

   If paying by credit card, check one:
   - VISA
   - MasterCard
   - American Express
   - Discover

   Card Number: ________________________________ Exp. Date: ________________

   Card Verification No: ________________

   The card verification number may be located on the back of the card (the last three digits on the signature strip) or on the front of the card (the four digits to the right and above the card account number).

   Billing Street Address: ________________________________ Billing Zip Code: ________________

   Cardholder Name (Print): ________________________________ Signature: ________________________________

8. I am faxing the Special Arrangement Request (at the end of this bulletin) and required documentation.  
   - Yes
   - No

9. **Affidavit:** I certify that the information provided on this registration form (and/or telephonically to PSI) is correct. I understand that any falsification of information may result in denial of licensure. I have read and understand the Candidate Information Bulletin.

   Signature: ________________________________ Date: ________________________________

If you are registering by mail or fax, sign and date this registration form on the lines provided.

Complete and forward this registration form with the applicable examination fee to:

PSI Services LLC * ATTN: Examination Registration SC INS
3210 E Tropicana Ave * Las Vegas, NV* 89121
Fax (702) 932-2666 * (800) 733-9267 * TTY (800) 735-2929 * www.psiexams.com
All examination centers are equipped to provide access in accordance with the Americans with Disabilities Act (ADA) of 1990. Applicants with disabilities or those who would otherwise have difficulty taking the examination may request special examination arrangements.

Candidates who wish to request special arrangements because of a disability should fax this form and supporting documentation to PSI at (702) 932-2666.

Requirements for special arrangement requests

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

- Description of the disability and limitations related to testing
- Recommended accommodation/modification
- Name, title and telephone number of the medical authority or specialist
- Original signature of the medical authority or specialist

Date: _____________________________________ Social Security #: ____________________________________

Legal Name: ______________________________________________________________________________________

Last Name                                                         First Name

Address: ______________________________________________________________________________________

Street                                                 City, State, Zip Code

Telephone: (________) ________ - ______________     (________) ________ - ______________

Home                      Work

Email Address: ________________________________

Check any special arrangements you require (requests must concur with documentation submitted):

☐ Reader (as accommodation for visual impairment or learning disability)
☐ Extended time (Additional time requested: ______________)
☐ Large-print written examination
☐ Other __________________________________________

Complete and fax this form, along with supporting documentation, to (702) 932-2666.

After 4 business days, please call (702) 939-6750 and leave a voice message.

PSI Special Accommodations will call you back to schedule the examination within 48 hours.

DO NOT SCHEDULE YOUR EXAMINATION UNTIL THIS DOCUMENTATION HAS BEEN RECEIVED AND PROCESSED BY PSI SPECIAL ACCOMMODATIONS.