



Delaware Insurance CANDIDATE HANDBOOK

June 2025

STATE LICENSING INFORMATION

Candidates may contact the State of Delaware Department of Insurance with questions about obtaining or maintaining a license after the examination has been passed.

State of Delaware Department of Insurance

1351 West North Street, Suite 101
Dover, DE 19904

Phone

(302) 674-7390 (Licensing)

Website

www.insurance.delaware.gov

EXAMINATION INFORMATION

Candidates may contact Pearson VUE with questions about this handbook or about an upcoming examination.

Pearson VUE / Delaware Insurance

Attn: Regulatory Program

5601 Green Valley Dr. Bloomington, MN 55437

Phone

(800) 274-0455

Email

pearsonvuecustomerservice@pearson.com

Website

www.pearsonvue.com

QUICK REFERENCE

RESERVATIONS

Before making an exam reservation

Candidates should thoroughly review this handbook, which contains examination content outlines and important information regarding eligibility and the examination and licensing application process.

Making an exam reservation

Online reservations are available 24 hours a day/7 days a week via the following web site <https://www.pearsonvue.com/us/en/de/insurance.html>.

If candidates wish to schedule by phone, they may contact Pearson VUE's Call Center at 800-274-0455.

Candidates should make a reservation online or by phone at least twenty-four (24) hours before the desired examination date. **Walk-in examinations are not available.**

SCHEDULES & FEES

Test Center locations

A list of test centers appears on the back cover of this handbook. Candidates should contact Pearson VUE to confirm specific locations and examination schedules.

Exam fees

The examination fee (as detailed on the back cover) must be paid at the time of reservation by credit card, debit card, or voucher. **Fees will not be accepted at the test center. Examination fees are non-refundable and non-transferable, except as detailed in the Change/Cancel Policy.**

EXAM DAY

What to bring to the exam

Candidates should bring to the examination proper identification, and other materials as dictated by the state licensing agency. A complete list appears in **What to Bring**.

Exam procedures

Candidates should report to the test center at least thirty (30) minutes before the examination begins to complete registration. The time allotted for the examinations is detailed on the back cover, and each candidate will leave the test center with an official score report in hand.

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OVERVIEW

The candidate handbook is a useful tool in preparing for an examination.

It is highly recommended that you review the Delaware Insurance Licensing Candidate Handbook, with special attention to the content outlines, before taking the examination.

Individuals who wish to obtain an insurance license in the State of Delaware must:

1. Make a reservation and pay the examination fee.

Make a reservation (online or by phone) with Pearson VUE for the examination. See **Exam Reservations**.

2. Go to the test center.

Go to the test center on the day of the examination, bringing along all required materials. See **Exam Day**.

3. Apply for a license.

After passing the examination, apply for your license by contacting the State of Delaware Department of Insurance. **For more information regarding obtaining a license go to www.insurance.delaware.gov.**

INTRODUCTION

CONTACT INFORMATION

Candidates may contact Pearson VUE with questions about this handbook or an examination.

FOR EXAMINATIONS Pearson VUE/Delaware Insurance Attn: Regulatory Program 5601 Green Valley Dr., Bloomington, MN 55437		
Phone: (800) 274-0455	Website: www.pearsonvue.com	Email: pearsonvuecustomerservice@pearson.com

Live Chat is available to address your support inquiries and is the quickest way to reach a customer service agent. It's available from 8:00 AM through 5:00 PM Central Time, Monday through Friday, subject to change during locally designated holidays.

Please visit <https://www.pearsonvue.com/us/en/de/insurance.html#contact> for further information.

Candidates may contact the Delaware Department of Insurance with questions about obtaining or maintaining a license

FOR STATE LICENSING State of Delaware Department of Insurance 1351 West North Street, Suite 101, Dover, DE 19904	
Phone: (302) 674-7390 (Licensing)	Website: www.insurance.delaware.gov

LICENSURE PROCESS

Licensure is the process by which an agency of state government or other jurisdiction grants permission to individuals to engage in the practice of, and prohibits all others from legally practicing, a particular profession, vocation, or occupation. By ensuring a minimum level of competence, the licensure process protects the general public. The state regulatory agency is responsible for establishing the acceptable standard of safe practice and for determining whether an individual meets that standard.

The State of Delaware has retained the services of Pearson VUE to develop and administer its insurance licensing examination program. Pearson VUE is a leading provider of assessment services to regulatory agencies and national associations.

PRACTICE TESTS

Practice tests are offered exclusively online at <https://www.pearsonvue.com/us/en/practicetests/insurance.html>, giving candidates even more opportunity to succeed on insurance examinations. Our practice tests will not only help prepare candidates for the types of questions they will see on the licensure exam but also familiarize them with taking computer-based examinations.

Pearson VUE offers practice tests in the areas of Life, Health, and Property and Casualty that contain questions developed by subject matter experts using concepts found in the general portion of the licensure examination. The tests closely reflect the format of the real licensure examination, can be scored instantly, and provide immediate feedback to help candidates identify correct and incorrect answers. Candidates can purchase practice tests anytime at <https://www.pearsonvue.com/us/en/practicetests/insurance.html>.

ELIGIBILITY FOR THE EXAM

The Delaware Department of Insurance does not require a specific program of pre-licensing education or otherwise pre-screen examination candidates. Candidates may refer to **Delaware State Licensing Requirements**.

DELAWARE STATE LICENSING REQUIREMENTS

DELAWARE LICENSING PROCEDURES

The Delaware Insurance Department accepts only electronic license and renewal applications.

Applicants may apply online through the NIPR (National Insurance Producer Registry). The NIPR Gateway is a communication network that electronically links state insurance departments with the entities they regulate. The website address to submit an application is www.nipr.com.

Examination information may be obtained through our contractor, Pearson VUE. They may be contacted at 800-274-0455 or on the web at <https://www.pearsonvue.com/us/en/de/insurance.html#contact>.

PRODUCER

Resident

- Electronic Submission: www.nipr.com
- Examination(s) from Pearson VUE
- State Criminal Background Report (DE State Police 302-739-2528)
- Once the application has been submitted through NIPR, please fax the State Criminal Background Report to: 302-736-7906. Examination results are received electronically from Pearson VUE and do not need to be faxed to the Department.
- \$125.00 Fee

Nonresident

- Electronic Submission: www.nipr.com
- \$125.00 Fee

BAIL PRODUCER

Resident

- Electronic Submission: www.nipr.com
- Examination(s) from Pearson VUE
- State Criminal Background Report (DE State Police 302-739-2528)
- Applicants applying for the Line(s) of authority **Bail Agent** (Bail Agent means a person required to be licensed under the laws of this State to sell, solicit or negotiate contracts of surety bail bond insurance and appointed by a surety insurer that is authorized to transact business in this State to sell, solicit or negotiate contracts of surety bail bond insurance.) or **Property Bail Agent** (Property bail agent" means any person, not appointed by a surety insurer, who pledges United States currency, United States postal money orders or cashier's checks or other property as security or surety for a bail bond in connection with a judicial proceeding and receives or is promised therefore money or other things of value.) are required to file a bond in the amount of \$50,000 with the Department. The bond may be faxed to 302-736-7906.
- **Property Bail Agents** are required to provide a copy of their fee schedule and contract. This may be faxed to 302-736-7906.
- Once the application has been submitted through NIPR, please fax the State Criminal Background Report to: 302-736-7906. Examination results are received electronically from Pearson VUE and do not need to be faxed to the Department.
- \$225.00 Fee

SURPLUS LINES BROKER

Resident

Please Note: To qualify for a Surplus Line Broker License, the applicant must have an active Producer License for the LOAs they are requesting. A Surplus Line Broker License may be issued for one or more of the following LOAs: Property, Casualty, Surety, Marine & Transportation, and Personal Lines.

- Electronic Submission: www.nipr.com
- \$275.00 Fee

Nonresident

- Electronic Submission: www.nipr.com
- \$275.00 Fee

FRATERNAL PRODUCER

Resident

- Electronic Submission: www.nipr.com
- State Criminal Background Report (302-739-2528)
- Please fax the State Criminal Background Report to: 302-736-7906.
- \$125.00 Fee

Nonresident

- Electronic Submission: www.nipr.com
- \$125.00 Fee

LIMITED LINES PRODUCER

- Limited Lines Producer Licenses are issued for the following Lines of Authority:
- Automobile Club
- Credit
- Life (Pre-Need Insurance) – Examination from Pearson VUE is required for a resident applicant.
- Title - Proof of Admittance to the Delaware Bar or examination from Pearson VUE is required for a resident applicant.
- Travel Accident & Baggage

Resident

- Electronic Submission: www.nipr.com
- State Criminal Background Report (302-739-2528)
- Please fax the State Criminal Background Report to: 302-736-7906.
- \$125.00 Fee

Nonresident

- Electronic Submission: www.nipr.com
- \$125.00 Fee

ADJUSTER

Resident

- Electronic Submission: www.nipr.com
- Examination(s) from Pearson VUE
- State Criminal Background Report (302-739-2528)
- Once the application has been submitted through NIPR, please fax the State Criminal Background Report to: 302-736-7906. Examination results are received electronically from Pearson VUE and do not need to be faxed to the Department.
- \$125.00 Fee

Nonresident

- Nonresident licensees licensed in their home state where an exam has been taken may apply online at www.nipr.com.

- Nonresident licensees who hold a license in a state other than their home state (where an exam has been taken) are required to complete a Form 2A (<https://insurance.delaware.gov/wp-content/uploads/sites/15/2025/06/NEW2A.pdf>) and submit to the Department.
- Nonresident applicants who are not licensed in any state are required to take the Delaware exam and obtain a Criminal Background Report from their resident State Police Department. The Form 2A (<https://insurance.delaware.gov/wp-content/uploads/sites/15/2025/06/NEW2A.pdf>) and the Criminal Background Report must be submitted to the Department. Examination results are received electronically from Pearson VUE and do not need to be submitted to the Department.
- \$125.00 Fee

PUBLIC ADJUSTER

Resident

- Electronic Submission: www.nipr.com
- Examination from Pearson VUE
- State Criminal Background Report (302-739-2528)
- Bond in the amount of \$20,000
- Copy of Contract (Title 18 Chapter 17A)
- Please fax the State Criminal Background Report, Bond, and copy of contract to: 302-736-7906. Examination results are received electronically from Pearson VUE and do not need to be submitted to the Department.
- \$125.00 Fee

Nonresident

- Electronic Submission: www.nipr.com
- Bond in the amount of \$20,000
- Copy of Contract (Title 18 Chapter 17A)
- Please fax the Bond, and copy of contract to: 302-736-7906.
- \$125.00 Fee

MOTOR VEHICLE APPRAISER

Resident

- Electronic Submission: www.nipr.com
- Examination from Pearson VUE
- State Criminal Background Report
- Please fax the State Criminal Background Report to: 302-736-7906. Examination results are received electronically from Pearson VUE and do not need to be faxed to the Department.
- \$125.00 Fee

Nonresident

- Electronic Submission: www.nipr.com
- \$125.00 Fee

APPRENTICE ADJUSTER/ MOTOR VEHICLE APPRAISER (VALID FOR 1 YEAR)

Resident/Nonresident

- Electronic Submission: www.nipr.com
- Please fax the following to 302-736-7906:
 - 1) A statement from a duly licensed adjuster/appraiser assuming full responsibility for the activities of the applicant and certification that the applicant is a full-time employee under his/her supervision.
 - 2) A State Criminal Report from the applicant's state of residence.
- \$75.00 Fee

BUSINESS ENTITY AGENCY LICENSE

A business entity acting as an insurance producer is required to obtain an insurance producer license. Application may be made online at www.nipr.com.

Before approving the application, the Insurance Commissioner shall find that:

- The business entity has paid the fees set forth in Title 18 Delaware Code, Chapter 7; and
- The business entity has designated a licensed producer responsible for the business entity's compliance with the insurance laws, rules and regulations of this state.
- \$125.00 Fee

CHANGE OF NAME

Report any change in name to the Insurance Department within THIRTY (30) DAYS of the change on a Form 2C (<https://insurance.delaware.gov/wp-content/uploads/sites/15/2025/06/NEW2C.pdf>). A fee of \$50, proof of name change, and a Form 2C are required for change of name. A revised license will be forwarded to the licensee.

CHANGE OF ADDRESS

Address changes may be made online at: www.nipr.com and must be reported within THIRTY (30) Days of the change.

LICENSING FEES

Producer, Adjuster, Public Adjuster, Appraiser, Limited Lines Producer, Fraternal Producer	\$125
Surplus Lines Broker	\$275
Apprentice License	\$ 75
Business Entity	\$125
Company Appointment	\$ 75
Amendment (Form 2C)	\$ 50

CONTINUING EDUCATION REQUIREMENTS

Continuing Education requirements must be maintained in order to continue a license. Failure to meet the continuing education requirements can result in penalties up to and including suspension of license and/or \$2,000 fine. Continuing Education requirements were established in order to insure a high level of professionalism for the benefit of Delaware Consumers. Please refer to Regulation 504 (<http://regulations.delaware.gov/AdminCode/title18/500/504.shtml#TopOfPage>) for the Continuing Education requirements.

EXAM RESERVATIONS

WALK-IN EXAMINATIONS ARE NOT AVAILABLE.

MAKING A RESERVATION

Online reservations are the most efficient way for candidates to schedule their examination. Candidates **must** go to <https://www.pearsonvue.com/us/en/de/insurance.html> to make an online reservation for an examination. First-time users are required to create an account. The candidate will need to fill in all required fields, which are preceded by an asterisk (*), on the online form in order to create an ID and be assigned a password. Step-by-step instructions will lead the candidate through the rest of the examination reservation process.

Candidates are responsible for knowing which examination they need to take. A Pearson VUE representative will help candidates select a convenient examination date and location and will answer questions. The reservation will be made based on the next available examination date.

Candidates **must** make an online reservation at least twenty-four (24) hours before the desired examination date. Candidates who wish to make a phone reservation at (800) 274-0455 must also do so at least twenty-four (24) hours before the desired examination date.

Before making a reservation, candidates should have the following:

- Legal name, address, Social Security number, daytime telephone number, and date of birth.
- The name of the examination(s).
- The preferred examination date and test center location (a list of test centers appears on the back cover of this handbook).
- For major line exams: the provider code number, the course completion date, and the instructor code number (**all** educational requirements must be **completed** before an examination can be reserved). This information will be supplied by the provider after candidates complete their educational requirements.

EXAM FEES

The examination fee (\$90) must be paid at the time of reservation by credit card, debit card, or voucher. **Payment will not be accepted at the test center.** Examination fees are non-refundable and non-transferable. Candidates are responsible for knowing the proper examination fees.

Candidates scheduling more than one (major line) exam in the same day will pay only one examination fee (excluding Personal Lines). For example, if you schedule Life and A&H in the same day, you will pay only one fee of \$90.

Vouchers

Vouchers offer another convenient way to pay for tests. Vouchers can be purchased online at <https://voucherstore.pearsonvue.com/order?clientCode=DEINS> by credit card either singly or in volume. To redeem a voucher as payment when scheduling a test, simply indicate voucher as the payment method and provide the voucher number. **All vouchers are pre-paid. Vouchers are non-refundable and non-returnable.**

Vouchers expire twelve (12) months from the date they are issued. Voucher expiration dates cannot be extended. The exam must be taken by the expiration date printed on the voucher.

CHANGE/CANCEL POLICY

Candidates should call (800) 274-0455 at least forty-eight (48) hours before the examination to change or cancel a reservation. Candidates who change or cancel a reservation with proper notice may either transfer the fee to a new reservation or request a refund. **Candidates who change or cancel a reservation without proper notice will forfeit the examination fee.**

Candidates are individually liable for the full amount of the examination fee once a reservation has been made, whether individually or by a third party.

ABSENCE/LATENESS POLICY

Candidates who are late or absent from an exam may call Pearson VUE within 14 days of the exam date to request an excused absence for the following reasons:

- Illness of the candidate or of the candidate's immediate family member
- Death in their immediate family
- Disabling traffic accident
- Court appearance or jury duty
- Military duty
- Weather emergency

A case number will be assigned and instructions provided for emailing supporting documentation. **Candidates absent from or late to an exam who have not changed or canceled the reservation according to the *Change/Cancel Policy* will not be admitted to the exam and will forfeit the exam fee.**

WEATHER DELAYS AND CANCELLATIONS

If severe weather or a natural disaster makes the Pearson VUE test center inaccessible or unsafe, the examination may be delayed or canceled. Pearson VUE will notify and reschedule candidates in the case of severe weather.

ACCOMMODATIONS

Pearson VUE complies with the provisions of the Americans with Disabilities Act as amended. The purpose of accommodations is to provide candidates with full access to the test. Accommodations are not a guarantee of improved performance or test completion. Pearson VUE provides reasonable and appropriate accommodations to individuals with documented disabilities who demonstrate a need for accommodations.

Test accommodations may include things such as:

- A separate testing room
- Extra testing time
- A Reader or Recorder, for individuals with mobility or vision impairments and cannot read or write on their own

Test accommodations are individualized and considered on a case-by-case basis. All candidates who are requesting accommodations because of a disability must provide appropriate documentation of their condition and how it is expected to affect their ability to take the test under standard conditions. This may include:

- Supporting documentation from the professional who diagnosed the condition, including the credentials that qualify the professional to make this diagnosis
- A description of past accommodations the candidate has received

The steps to follow when requesting test accommodations vary, depending on your test program sponsor. To begin, go to <https://www.pearsonvue.com/us/en/test-takers/accommodations.html>, and then select your test program sponsor from the alphabetized list. Candidates who have additional questions concerning test accommodations may contact the ADA Coordinator at accommodationspearsonvue@pearson.com.

EXAM DAY

WHAT TO BRING

Required Materials

All candidates are required to bring identification that is deemed acceptable, listed under **Acceptable Forms of Candidate Identification**, to the test center on the day of examination.

REQUIRED MATERIALS

Candidates who do not present the required items will be denied admission to the examination, will be considered absent, and will forfeit the examination fee.

Acceptable Forms of Candidate Identification

Candidate must present **two (2)** forms of current signature identification. The primary identification must be government-issued and photo-bearing with a signature, and the secondary identification must contain a valid signature. Identification must be in English.

Primary ID (photograph and signature, not expired)

- Government-issued Driver's License
- U.S. Dept of State Driver's License
- U.S. Learner's Permit (plastic card only with photo and signature)
- National/State/Country Identification Card
- Passport
- Passport cards
- Military ID
- Military ID for spouses and dependents
- Alien Registration Card (green card, Permanent Resident Visa)

Secondary ID (signature, not expired)

- U.S. Social Security card
- Debit (ATM) or Credit card
- Any form of ID on the Primary ID list

If the ID presented has an embedded signature that is not visible (microchip), or is difficult or impossible to read, the candidate must present another form of identification from the Primary ID or Secondary ID list that contains a visible signature.

Pearson VUE does not recognize grace periods. For example, if a candidate's driver's license expired yesterday and the state allows a 30-day grace period for renewing the ID, the ID is considered to be expired.

EXAM PROCEDURES

Candidates should report to the test center thirty (30) minutes before the examination and check in with the test center administrator. The candidate's identification and other documentation will be reviewed and they will be photographed for the score report.

Candidates are required to review and sign a Candidate Rules Agreement form. If the Candidate Rules Agreement is not followed and/or cheating or tampering with the examination is suspected, the incident will be reported as such and the appropriate action will be taken. The examination fee will not be refunded, the exam may be determined invalid, and/or the state may take further action such as prohibiting candidates from retaking the examination and/or denying a license.

Candidates will have an opportunity to take a tutorial on the computer on which the examination will be administered. The time spent on this tutorial will not reduce the examination time. The examination administrators will answer questions, but candidates should be aware that the administrators are not familiar with the content of the examinations or with the state's licensing requirements. Examination administrators have been instructed not to advise candidates on requirements for licensure.

Candidates may begin the examination once they are familiar with the computer and certify that they have read and understood the State Rules. The examination begins the moment a candidate looks at the first examination question. The time allotted for each examination is detailed on the back cover. The examination will end automatically when the examination time has expired, and candidates will leave the test center with their official score report scores in hand.

SCORE REPORTING

When candidates complete the examination, they will receive a score report marked “pass” or “fail.” Candidates who pass the examination will receive a score report that includes information on how to apply for a license.

Candidates who fail the examination will receive a score report that includes a diagnostic score report. The Producer examinations consist of two portions: content and statutes and regulations. Major Line Producer candidates are required to retake only the portion of the examination they failed. However, a candidate must pass the failed portion within one (1) year of passing the first portion in order to pass the entire examination. If the candidate does not pass both portions within one (1) year, he/she must retake the entire examination.

RETAKING THE EXAM

Reservations for reexamination cannot be made at the test center, and candidates must wait twenty-four (24) hours before rescheduling.

REVIEW OF EXAMS

For security reasons, examination material is not available to candidates for review.

SCORE EXPLANATION

The passing score of an examination is set by the State of Delaware Department of Insurance in conjunction with Pearson VUE. Raw scores are converted into scaled scores that can range from 0 to 100. The scaled score that is reported is neither the number of questions answered correctly nor the percentage of questions answered correctly. Any score below the minimum required passing score indicates how close the candidate came to passing, rather than the actual number or percentage of questions the candidate answered correctly. Some exams require a scaled score of 70 to pass and others require a scaled score of 80 to pass. The passing score will be listed on your score report.

DUPLICATE SCORE REPORTS

As of September 24, 2022, candidates may obtain a copy of their score report by logging into their Pearson VUE account. For candidates who tested prior to September 24, 2022, a duplicate score report can be requested by emailing Pearson VUE at pearsonvuecustomerservice@pearson.com.

QUESTIONS OR COMMENTS ABOUT THE EXAM

For security reasons, examination material is not available to candidates for review. Candidates who have questions, comments, or concerns about the examinations, or who wish to verify any data held in Pearson VUE files, should direct written inquiries to Pearson VUE at the address provided on the inside front cover of this handbook.

In all correspondence, candidates should provide their name and address information. If questions or comments concern an examination already taken, candidates should also include:

- (1) Name of the examination
- (2) Date the examination was taken
- (3) Location of the test center

TEST CENTER POLICIES

The following policies are observed at each test center. **Candidates who violate any of these policies will not be permitted to finish the examination and will be dismissed from the test center, forfeiting the examination fee.**

- **No personal items are allowed in the testing room.** Personal items include but are not limited to: cellular phones, hand-held computers or other electronic devices, pagers, watches, wallets, purses, firearms or other weapons, hats, bags, coats, books, and/or notes, pens, or pencils.
- Candidates must store all personal items in a secure area as indicated by the administrator, or return items to their vehicle. All electronic devices must be turned off before storing them in a locker. **The test center is not responsible for lost, stolen, or misplaced personal items.**
- Studying **is not** allowed in the test center. Visitors, children, family, or friends **are not** allowed in the test center.
- Dictionaries, books, papers (including scratch paper), and reference materials are not permitted in the examination room (unless permitted by the exam sponsor), and candidates are strongly urged not to bring such materials to the test center. Upon entering and being seated in the testing room, the test administrator will provide the candidate with materials to make notes or calculations and any other items specified by the exam sponsor. **The candidate may not write on these items before the exam begins or remove these items from the testing room.**
- Eating, drinking, chewing gum, smoking, and/or making noise that creates a disturbance for other candidates is prohibited during the exam.
- Break policies are established by the exam sponsor. Most sponsors allow unscheduled breaks. To request an unscheduled break, the candidate **must** raise their hand to get the administrator's attention. **The exam clock will not stop while the candidate is taking a break.**
- Candidates must leave the testing room for all breaks. However, candidates **are not permitted to leave the floor or building for any reason during this time, unless specified by the administrator and the exam sponsor.** If a candidate is discovered to have left the floor or building they will not be permitted to proceed with the examination and may forfeit the exam fees.
- While taking a break, candidates are permitted to access personal items that are being stored during the exam only if necessary—for example, personal medication that must be taken at a specific time. **However, a candidate must receive permission from the administrator prior to accessing personal items that have been stored.** Candidates are **not** allowed access to other items, including, but not limited to, cellular phones, exam notes, and study guides, unless the exam sponsor specifically permits this.
- Any candidate discovered causing a disturbance of any kind or engaging in any kind of misconduct—giving or receiving help; using notes, books, or other aids; taking part in an act of impersonation; or removing examination materials or notes from the examination room—will be summarily dismissed from the examination and will be reported to the state licensing agency. Decisions regarding disciplinary measures are the responsibility of the state licensing agency.

EXAM SECURITY PROCEDURES

Pearson VUE maintains examination administration and examination security standards designed to ensure that all candidates are given the same opportunity to demonstrate their abilities and to prevent some candidates from gaining an unfair advantage over others because of testing irregularities or misconduct. Pearson VUE routinely reviews irregularities and examination scores believed to be earned under unusual or nonstandard circumstances.

Pearson VUE maintains the right to question any examination score whose validity is in doubt because the score may have been obtained unfairly. Pearson VUE first undertakes a confidential review of the circumstances contributing to the questions about score validity. Then, if there is sufficient cause to question the score, Pearson VUE will refer the matter to the state licensing agency, which will make the final decision on whether or not to cancel the score.

The performance of all candidates is monitored and may be analyzed statistically for the purpose of detecting and verifying fraud. If it is determined that a score has questionable validity, the Office of the Insurance Commissioner will be so notified and will determine whether the candidate's scores will be released.

HOW TO PREPARE FOR THE EXAM

CONTENT OUTLINES

Each examination is based on a detailed content outline of topics, subtopics, and references to applicable state laws, statutes, and regulations. These content outlines are provided to publishers of study materials and to state-approved education providers for their use in developing and updating their educational materials and programs. Content outlines are updated periodically to reflect changes in practice, state laws, and regulations. The Delaware Department of Insurance offers these content outlines as a part of this guide.

EXAM CONTENT

The content of the general examination is based upon information obtained from a job analysis performed by Pearson VUE. Responses from insurance professionals were analyzed to determine the nature and scope of tasks they perform and the knowledge and skills needed to perform them. This information provides the basis upon which examination questions are written and ensures that the examinations reflect the practice of insurance. The examination has been developed to reflect the laws, statutes, rules, and regulations for the practice of insurance in Delaware, and it has been reviewed and approved by Delaware insurance professionals.

The examination contains pretest questions on which statistical information is being collected for use in constructing future examinations. Pretest questions are mixed in with the scored questions and are not identified, and responses to them do not affect a candidate's score.

All examination questions, each form of the examination, and any other examination materials are copyrighted and are the property of Pearson VUE. Consequently, any distribution of the examination content or materials through any form of reproduction or oral or written communication is strictly prohibited and punishable by law.

STUDY MATERIALS

Study materials may not all consistently cover exactly the same topics because some may be outdated. If there is any doubt as to what to study, the outlines in this handbook take priority. Pearson VUE does not review or endorse any particular study reference materials, but we offer the following information on acquiring the study materials.

Standard Statute References

In addition to acquiring study materials, candidates may wish to consult standard statute references available at public or law libraries.

Delaware statutes may also be ordered from:

National Insurance Law Service (NILS Publishing)

21625 Prairie Street
Chatsworth, CA 91311-5898 (800) 423-5910

Insurance Agents & Brokers

PO Box 2023
Mechanicsburg, PA 17055 (800) 998-9644

BHM Insurance Services, L.L.C.

306 South State Street
Dover, DE 19901 (302) 678-8795
Study material for: DE Laws & Regulations,
Appraisers, Adjusters (Property,
Casualty Workers Compensation),
Ethics, Bail Bond Agent, Surety, & Public Adjusters.

MOTOR VEHICLE PHYSICAL DAMAGE APPRAISER

- Title 18 Del. C., Chapter 17, sec.1702(C)
- Regulation No. 602
- Regulation No. 603
- Regulation No. 901
- Regulation No. 902
- ASE Certification Training

DELAWARE

Insurance Content Outlines

Content outlines: effective January 15, 2025

Delaware Surety Adjuster outline: effective July 15, 2025

LIFE – GENERAL KNOWLEDGE CONTENT OUTLINE

Product Knowledge, Terms, and Concepts

(50 scoreable questions plus 5 pretest questions)

I. TYPES OF POLICIES 15

A. Traditional whole life products

1. Ordinary whole life
2. Limited-pay and single-premium life

B. Interest/market-sensitive/adjustable life products

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

C. Term life

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

D. Annuities

1. Single and flexible premium
2. Immediate and deferred
3. Fixed and variable
4. Indexed
5. Accumulation and Annuity Periods
6. Payout options

E. Combination plans and variations

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

II. LIFE PROVISIONS, RIDERS, OPTIONS, AND EXCLUSIONS.....1 5

A. Policy riders

1. Waiver of premium and waiver of monthly deduction
2. Guaranteed insurability
3. Payor benefit
4. Accidental death and/or accidental death and dismemberment
5. Term riders
6. Other insureds
7. Long term care
8. Return of premium
9. Disability
10. Cost of Living

B. Policy provisions and options

1. Entire contract
2. Insuring clause

3. Free look
4. Consideration
5. Owner's rights
6. Beneficiary designations
 - a. Primary and contingent
 - b. Revocable and irrevocable
 - c. Common disaster
 - d. Minor beneficiaries
 - e. Designation by class
7. Premium Payment
 - a. Modes
 - b. Grace period
 - c. Automatic premium loan
 - d. Level or flexible
8. Reinstatement
9. Policy loans, withdrawals, partial surrenders
10. Non-forfeiture options
11. Dividends and dividend options (e.g., participating, non-participating)
12. Incontestability
13. Assignments
14. Suicide
15. Misstatement of age or gender
16. Settlement options
17. Accelerated death benefits

C. Policy exclusions

1. War
2. Aviation
3. Dangerous Occupation

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

A. Completing the application

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

B. Underwriting

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

C. Delivering the policy

1. When coverage begins

2. Explaining the policy and its provisions, riders, exclusions, and ratings to the client

D. Contract law

1. Elements of a legal contract
 - a. Consideration
 - b. Offer and Acceptance
 - c. Competent parties
 - d. Legal purpose
2. Unique aspects of the insurance contract
 - a. Conditional
 - b. Unilateral
 - c. Adhesion
 - d. Aleatory

IV. RETIREMENT AND OTHER INSURANCE CONCEPTS ..8

A. Third-party ownership

B. Life Settlements

C. Group life insurance

1. Conversion privilege
2. Contributory vs. noncontributory

D. Retirement plans

1. Qualified plans
2. Nonqualified plans

E. Life insurance needs analysis/suitability

1. Personal insurance needs
2. Business insurance needs
 - a. Key person
 - b. Buy sell

F. Social Security benefits

G. Tax treatment of insurance premiums, proceeds, and dividends

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

**LIFE-STATE SPECIFIC
CONTENT OUTLINE**

State Statutes, Rules, and Regulations

(40 scoreable questions plus 6 pretest questions)

Ref: All references are to sections in Title 18, Chapter 17 unless otherwise noted.

I. DELAWARE STATUTES, REGULATIONS, AND BULLETINS PERTINENT TO LIFE, ACCIDENT AND HEALTH, PROPERTY AND CASUALTY INSURANCE13

A. License Regulations.....5

1. Persons required to be licensed and responsibilities
 - a. Producer/Agent
 - b. Producer/Consultant*Ref: 1702 (i)*
2. License requirements
 - a. Fees and application
 - b. Prerequisites
 - c. Written examinations and exemptions
 - d. Exemptions from licensing
 - e. Insurer's appointment

3. Authority
 - a. Definitions
Ref: 902-908
 - b. License requirements
Ref: Title 18 Chapter 17
 - c. Lines of authority
 - d. Termination of appointment
4. Notice of address change
5. Continuing education
Ref: Regulation 504

B. Marketing Practices.....5

1. Duties of licensed personnel
2. Record keeping
Ref: 1707(m)
3. Compensation of licensees
Ref: 1714
4. Termination, suspension, fines

C. Insurance Commissioner.....3

1. Election and term
Ref: 301
2. General powers and duties
Ref: 309, 310, 311
3. Examination of insurers and producers
Ref: 318, 319, 322, 2306
4. Hearings
Ref: 323, 327, 328, 2307
5. Cease and desist orders and penalties
Ref: 2308, 2311
6. General penalties
Ref: 106, 1712

II. DELAWARE STATUTES, RULES, REGULATIONS, AND BULLETINS COMMON TO BOTH LIFE AND HEALTH INSURANCE5

A. Credit Life and Health

Ref: 3702-3706, 3713, Regulation 1901

B. Life and Health Guaranty Association Act

Ref: 4401, 18 Del. C. Chapter 44

III. DELAWARE STATUTES, RULES, REGULATIONS, AND BULLETINS PERTINENT TO LIFE INSURANCE ONLY.....10

A. Life insurance standard provisions

Ref: 2901-2915

B. Annuity and endowment contracts standard provisions

Ref: 2918-2924

C. Standard Nonforfeiture Law

Ref: 2929

D. Prohibited policies

Ref: 2933

E. Policy replacement

Ref: Regulation 1204

F. Life insurance solicitation

Ref: Regulation 1203

G. Group life insurance

1. Types of groups
Ref: 3101, 3106, 3107, 3109, 3110

2. Dependent coverage
Ref: 3111
3. Required provisions
Ref: 3111 through 3125
4. Employee life insurance
Ref: 3102

IV. INSURANCE ETHICS12

Ref: In addition to specific cites listed from Title 18, it is recommended that the candidate review the following study materials: Title 18 – Chapters 17, 23 & 24, Regulation 904, Ethics (Kaplan), Ethical Practices (Kaplan), Ethics for the Insurance Professional (Kaplan), Ethics For the Field of Insurance (Cape Education, Inc.).

A. Definitions

1. Market Conduct
2. Authority
 - a. Express
 - b. Implied
 - c. Apparent
3. Agency versus individual licensee
Ref: Title 18 Chapter 17, 1714
4. Suitability
5. Ethical behavior and good moral standards

B. Market Conduct examination

C. Binding coverage

D. Disclosure letters and forms

E. Errors and Omissions insurance

F. Unfair practices

Ref: 2303, 2304, 2305, 2315, 2316, Regulation 902

1. Twisting
2. Churning
3. Commingling
4. Misrepresentation
5. Defamation
6. Coercion and intimidation

Ref: 2304(4)

7. Unfair discrimination
8. Rebating
9. Unfair claims settlement practices

Ref: Chapter 23

10. Coercion of debtors

Ref: 2305(a)

11. Publicized Founded Complaints

Ref: 907

G. Insurance fraud and Fraud Prevention Bureau

Ref: Chapter 24

H. Advertisement procedures

I. Privacy

J. Conflict of issues and producer's responsibilities

(50 scoreable questions plus 5 pretest questions)

I. TYPES OF POLICIES 16

A. Disability income

1. Individual disability income policy
2. Business overhead expense policy
3. Business disability buyout policy
4. Group disability income policy
5. Key employee policy

B. Accidental death and dismemberment

C. Medical expense insurance

1. Basic hospital, medical, and surgical policies
2. Major medical policies
3. Health Maintenance Organizations (HMOs)
4. Preferred Provider Organizations (PPOs)
5. Point of Service (POS) plans
6. Flexible Spending Accounts (FSAs)
7. High Deductible Health Plans (HDHPs) and related Health Savings Accounts (HSAs)
8. Health Reimbursement Accounts (HRAs)

D. Medicare supplement policies

E. Group insurance

1. Differences between individual and group contracts
2. General characteristics
3. COBRA

F. Individual/Group Long Term Care (LTC)

1. Eligibility
2. Levels of care

G. Other policies

1. Dental
2. Vision
3. Cancer
4. Critical illness or specified disease
5. Worksite (employer-sponsored)
6. Hospital indemnity
7. Short-term medical
8. Accident

II. POLICY PROVISIONS, CLAUSES, AND RIDERS15

A. Mandatory and optional provisions

1. Entire contract
2. Time limit on certain defenses (incontestable)
3. Grace period
4. Reinstatement
5. Notice of claim
6. Claim forms
7. Proof of loss
8. Time of payment of claims
9. Payment of claims
10. Physical examination and autopsy
11. Legal actions
12. Change of beneficiary
13. Misstatement of age or gender
14. Change of occupation
15. Illegal occupation
16. Relation of earnings to insurance

B. Other provisions and clauses

1. Insuring clause

ACCIDENT & HEALTH – GENERAL KNOWLEDGE CONTENT OUTLINE

Product Knowledge, Terms, and Concepts

2. Free look	
3. Consideration clause	
4. Probationary period	
5. Elimination period	
6. Waiver of premium	
7. Exclusions and limitations	
8. Preexisting conditions	
9. Coinsurance	
10. Deductibles	
11. Eligible expenses	
12. Copayments	
13. Pre-authorizations and prior approval requirements	
14. Usual, reasonable, and customary (URC) charges	
15. Lifetime, annual, or per cause maximum benefit limits	
C. Riders	
1. Impairment/exclusions	
2. Guaranteed insurability	
3. Future increase option	
D. Rights of renewability	
1. Noncancelable	
2. Cancelable	
3. Guaranteed renewable	
III. SOCIAL INSURANCE	6
A. Medicare (Parts A, B, C, D)	
B. Medicaid	
C. Social Security benefits	
IV. OTHER INSURANCE CONCEPTS	5
A. Total, partial, recurrent and residual disability	
B. Owner's rights	
C. Dependent children benefits	
D. Primary and contingent beneficiaries	
E. Modes of premium payments	
F. Nonduplication and coordination of benefits (e.g., primary vs. excess)	
G. Occupational vs. non-occupational	
H. Tax treatment of premiums and proceeds of insurance contracts (e.g., disability income and medical expenses, etc.)	
I. Managed care	
J. Workers Compensation	
1. Impact on health insurance benefits	
K. Subrogation	
L. Cost containment	
V. FIELD UNDERWRITING PROCEDURES	8
A. Completing the application	
B. Explaining sources of insurability and HIPAA privacy information (e.g., MIB Report, Fair Credit Reporting Act, etc.)	
C. Initial premium payment and receipt and consequences of the receipt (e.g., medical examination, etc.)	
D. Submitting application (and initial premium if collected) to company for underwriting	
E. Policy delivery	

F. Explaining policy and its provisions, riders, exclusions, and ratings to clients

G. Replacement

H. Contract law

1. Elements of a contract
2. Insurable interest
3. Warranties and representations
4. Unique aspects of the insurance contract
 - a. Conditional
 - b. Unilateral
 - c. Adhesion
 - d. Aleatory

ACCIDENT & HEALTH STATE SPECIFIC CONTENT OUTLINE

State Statutes, Rules, and Regulations

(42 scoreable questions plus 13 pretest questions)

Ref: All references are to sections in Title 18, Chapter 17 unless otherwise noted.

I. DELAWARE STATUTES, REGULATIONS, AND BULLETINS PERTINENT TO LIFE, ACCIDENT AND HEALTH, PROPERTY AND CASUALTY INSURANCE	13
A. LICENSE REGULATIONS	5
1. Persons required to be licensed and responsibilities <ol style="list-style-type: none"> a. Producer/Agent b. Producer/Consultant <i>Ref: 1702 (i)</i>	
2. License requirements <ol style="list-style-type: none"> a. Fees and application b. Prerequisites c. Written examinations and exemptions d. Exemptions from licensing e. Insurer's appointment 	
3. Authority <ol style="list-style-type: none"> a. Definitions b. License requirements c. Lines of authority d. Termination of appointment <i>Ref: 902–908</i>	
4. Notice of address change	
5. Continuing education	
<i>Ref: Regulation 504</i>	
B. Marketing Practices	5
1. Duties of licensed personnel	
2. Record keeping	
<i>Ref: 1707(m)</i>	
3. Compensation of licensees	
<i>Ref: 1714</i>	
4. Termination, suspension, fines	
C. Insurance Commissioner	3
1. Election and term	

	Ref: 301
2. General powers and duties	Ref: 309, 310, 311
3. Examination of insurers and producers	Ref: 318, 319, 322, 2306
4. Hearings	Ref: 323, 327, 328, 2307
5. Cease and desist orders and penalties	Ref: 2308, 2311
6. General penalties	Ref: 106, 1712
II. DELAWARE STATUTES, RULES, REGULATIONS, AND BULLETINS COMMON TO BOTH LIFE AND HEALTH INSURANCE	5
A. Credit Life and Health	Ref: 3702-3706, 3713, Regulation 1901
B. Life and Health Guaranty Association Act	Ref: 4401, 18 Del. C. Chapter 44
III. DELAWARE STATUTES, RULES, REGULATIONS, AND BULLETINS PERTINENT TO HEALTH INSURANCE ONLY.....	12
A. Individual Health insurance required provisions	Ref: 3301-3316, 3335, 3336
B. Individual Health insurance optional provisions	Ref: 3317, 3325
C. Individual accident and health minimum standards	Ref: Regulation 1304
D. Group and blanket health insurance	
1. Definitions	Ref: 3502, 3540
2. Required provisions	Ref: 3501- 3566
3. Small employer health insurance	Ref: Chapter 72, Regulation 1308
4. Medicare Secondary Payor	Ref: Chapter 35
E. Long Term Care	Ref: Chapter 71, Regulation 1404
F. Medicare Supplement	Ref: Chapter 34, Regulation 1501
G. AIDS related testing	Ref: Chapter 74, Regulation 1209
IV. INSURANCE ETHICS	12
Ref: In addition to specific cites listed from Title 18, it is recommended that the candidate review the following study materials: Title 18 – Chapters 17, 23 & 24, Regulation 904, Ethics (Kaplan), Ethical Practices (Kaplan), Ethics for the Insurance Professional(Kaplan), Ethics For the Field of Insurance (Cape Education, Inc.).	
A. Definitions	
1. Market Conduct	
2. Authority	
a. Express	
b. Implied	

c. Apparent
3. Agency versus individual licensee
Ref: Title 18 Chapter 17, 1714
4. Suitability
5. Ethical behavior and good moral standards
B. Market Conduct examination
C. Binding coverage
D. Disclosure letters and forms
E. Errors and Omissions insurance
F. Unfair practices
Ref: 2303, 2304, 2305, 2315, 2316, Regulation 902
1. Twisting
2. Churning
3. Commingling
4. Misrepresentation
5. Defamation
6. Coercion and intimidation
Ref: 2304(4)
7. Unfair discrimination
8. Rebating
9. Unfair claims settlement practices
Ref: Chapter 23
10. Coercion of debtors
Ref: 2305(a)
11. Publicized Founded Complaints
Ref: 907
G. Insurance fraud and Fraud Prevention Bureau
Ref: Chapter 24
H. Advertisement procedures
I. Privacy
J. Conflict of issues and producer's responsibilities

PROPERTY – GENERAL KNOWLEDGE CONTENT OUTLINE

Product Knowledge, Terms, and Concepts

(50 scoreable questions plus 5 pretest questions)

I. TYPES OF POLICIES	22
A. Homeowners	
1. HO-2	
2. HO-3	
3. HO-4	
4. HO-5	
5. HO-6	
6. HO-8	
B. Dwelling policies	
1. DP-1	
2. DP-2	
3. DP-3	
C. Commercial lines	
1. Commercial Package Policy (CPP)	
2. Commercial property	
a. Commercial building and business personal property form	
b. Causes of loss forms	

c. Business income	
d. Extra expense	
e. Equipment breakdown	
3. Business Owners Policy (BOP)	
4. Builders Risk	
5. Cyber First-Party Coverage	
D. Inland marine	
1. Personal Articles floaters	
2. Commercial Property floaters	
E. National Flood Insurance Program	
F. Others	
1. Earthquake	
2. Mobile Homes	
3. Watercraft	
4. Farm Owners	
5. Windstorm	
II. INSURANCE TERMS AND RELATED CONCEPTS.....15	
A. Insurance	
1. Law of Large Numbers	
B. Insurable interest	
C. Risk	
1. Pure vs. Speculative Risk	
D. Hazard	
1. Moral	
2. Morale	
3. Physical	
E. Peril	
F. Loss	
1. Direct	
2. Indirect	
G. Loss Valuation	
1. Actual cash value	
2. Replacement cost	
3. Market value	
4. Stated/agreed value	
5. Salvage value	
H. Proximate cause	
I. Deductible	
J. Indemnity	
K. Limits of liability	
L. Coinsurance/Insurance to value	
M. Occurrence	
N. Cancellation	
O. Nonrenewal	
P. Vacancy and unoccupancy	
Q. Liability	
1. Absolute	
2. Strict	
3. Vicarious	
R. Negligence	
S. Binder	
T. Endorsements	
U. Blanket vs. Specific	
III. POLICY PROVISIONS AND CONTRACT LAW.....13	
A. Declarations	
B. Insuring agreement	

C. Conditions	
D. Exclusions	
E. Definition of the insured	
F. Duties of the insured	
G. Obligations of the insurance company	
H. Mortgagee rights	
I. Proof of loss	
J. Notice of claim	
K. Appraisal	
L. Other Insurance Provision	
M. Subrogation	
N. Elements of a contract	
O. Warranties, representations, and concealment	
P. Sources of underwriting information	
Q. Fair Credit Reporting Act	
R. Privacy Protection (Gramm Leach Bliley)	
S. Policy Application	
T. Terrorism Risk Insurance Act (TRIA)	
U. Territory	

PROPERTY-STATE SPECIFIC CONTENT OUTLINE

State Statutes, Rules, and Regulations

(35 questions plus 7 pretest questions)

Ref: All references are to sections in Title 18, Chapter 17 unless otherwise noted.

I. DELAWARE STATUTES, REGULATIONS, AND BULLETINS PERTINENT TO LIFE, ACCIDENT AND HEALTH, PROPERTY AND CASUALTY INSURANCE.13	
A. License Regulations5	
1. Persons required to be licensed and responsibilities	
a. Producer/Agent	
b. Surplus lines broker	
c. Limited Lines producer	
d. Producer/Consultant	
<i>Ref: 1702(i)</i>	
2. License requirements	
a. Fees and application	
b. Prerequisites	
c. Special qualifications	
d. Written examinations and exemptions	
e. Exemptions from licensing	
f. Insurer's appointment	
3. Authority	
a. Definitions	
<i>Ref: 902-908</i>	
b. License requirements	
<i>Ref: Title 18 Chapter 17</i>	
c. Lines of authority	
d. Termination of appointment	
4. Notice of address change	
5. Continuing education	
<i>Ref: Regulation 504</i>	
B. Marketing Practices.....5	

1. Duties of licensed personnel	
2. Record keeping	
<i>Ref: 1707(m)</i>	
3. Compensation of licensees	
<i>Ref: 1714</i>	
4. Termination, suspension, fines	
C. Insurance Commissioner.....	3
1. Election and term	
<i>Ref: 301</i>	
2. General powers and duties	
<i>Ref: 309, 310, 311</i>	
3. Examination of insurers and producers	
<i>Ref: 318, 319, 322, 2306</i>	
4. Hearings	
<i>Ref: 323, 327, 328, 2307</i>	
5. Cease and desist orders and penalties	
<i>Ref: 2308, 2311</i>	
6. General penalties	
<i>Ref: 106</i>	
II. DELAWARE STATUTES, RULES, REGULATIONS, AND BULLETINS COMMON TO BOTH PROPERTY AND CASUALTY INSURANCE	5
A. Surplus Lines Broker	
1. Definitions	
<i>Ref: Chapters 17 & 19</i>	
2. Conditions for procurement	
<i>Ref: Chapter 19</i>	
3. Endorsement of policy	
<i>Ref: Chapter 19</i>	
4. Liability of insurer	
<i>Ref: Chapter 19</i>	
5. License suspension, revocation	
<i>Ref: Chapter 17 & 19</i>	
6. Records and annual statement	
<i>Ref: Chapter 19</i>	
7. Broker's affidavit	
<i>Ref: Chapter 19</i>	
B. Consent of rate filings	
<i>Ref: Regulation 1901</i>	
C. Fiduciary accounts	
<i>Ref: Reg 505</i>	
D. Guaranty Association Act	
<i>Ref: 4201–4206; 4208</i>	
E. Premium financing	
1. Definitions	
<i>Ref: 4801</i>	
2. Licensing	
<i>Ref: 4802</i>	
3. Form of agreement	
<i>Ref: 4806</i>	
F. Credit Scoring for Underwriting	
<i>Ref: Title 18, Chapter 83, Reg 906</i>	
1. Purpose	
2. Scope	
3. Applicability	
4. Written notice to consumers	
5. Prohibited practices	

III. DELAWARE STATUTES, RULES, REGULATIONS, AND BULLETINS PERTINENT TO PROPERTY INSURANCE ONLY.....	5
A. Delaware FAIR Plan	
<i>Ref: Chapter 41</i>	
1. Purpose and definitions	
<i>Ref: 4103, 4104</i>	
2. Eligibility	
3. Coverage available	
4. Limits of coverage	
5. Effective date of coverage	
6. Binding authority of producers	
B. Declinations, renewal, and cancellation of Property insurance contracts	
1. Definitions	
<i>Ref: 4121</i>	
2. Notification and reasons for declination, non-renewal, and termination	
<i>Ref: 4122, Regulation 703</i>	
3. Permissible cancellations	
<i>Ref: 4123</i>	
4. Prohibited practices	
<i>Ref: 4124</i>	
5. Enforcement	
<i>Ref: 4125</i>	
6. Disclosures	
<i>Ref: Regulation 702</i>	
C. National Flood Insurance Program	
<i>Ref: National Flood Insurance Program, Regulation 702</i>	
1. Definitions	
2. Policies and Products Available	
3. Who needs flood insurance	
4. Flood Maps and Zone Determinations	
5. General Rules	
6. Claims Handling Process	
7. Write Your Own Company	
IV. INSURANCE ETHICS	12
<i>Ref: In addition to specific cites listed from Title 18, it is recommended that the candidate review the following study materials: Title 18 – Chapters 17, 23 & 24, Regulation 904, Ethics (Kaplan), Ethical Practices (Kaplan), Ethics for the Insurance Professional(Kaplan), Ethics For the Field of Insurance (Cape Education, Inc.).</i>	
A. Definitions	
1. Market Conduct	
2. Authority	
a. Express	
b. Implied	
c. Apparent	
3. Agency versus individual licensee	
<i>Ref: Title 18 Chapter 17, 1714</i>	
4. Suitability	
5. Ethical behavior and good moral standards	
B. Market Conduct examination	
C. Binding coverage	
D. Disclosure letters and forms	
E. Errors and Omissions insurance	

F. Unfair practices

Ref: 2303, 2304, 2305, 2315, 2316, Regulation 902

1. Twisting
2. Churning
3. Commingling
4. Misrepresentation
5. Defamation
6. Coercion and intimidation
Ref: 2304(4)
7. Unfair discrimination
8. Rebating
9. Unfair claims settlement practices
Ref: Chapter 23
10. Coercion of debtors
Ref: 2305(a)
11. Publicized Founded Complaints
Ref: 907

G. Insurance fraud and Fraud Prevention Bureau

Ref: Chapter 24

H. Advertisement procedures

I. Privacy

J. Conflict of issues and producer's responsibilities

CASUALTY – GENERAL KNOWLEDGE CONTENT OUTLINE

Product Knowledge, Terms, and Concepts

(50 scoreable questions plus 5 pretest questions)

I. TYPES OF POLICIES, BONDS, AND RELATED TERMS.....23

A. Commercial general liability

1. Exposures
 - a. Premises and Operations
 - b. Products and Completed Operations
2. Coverage
 - a. Coverage A: Bodily Injury and Property Damage Liability (Occurrence, Claims made including Retroactive Date)
 - b. Coverage B: Personal Injury and Advertising Injury
 - c. Coverage C: Medical Payments
 - d. Supplemental Payments
 - e. Who is an insured
 - f. First named insured
 - g. Limits (Per occurrence, Annual Aggregate)
 - h. Damage to Property of Others

B. Automobile: personal auto and business auto

1. Liability
 - a. Bodily Injury
 - b. Property Damage
 - c. Split Limits
 - d. Combined Single Limit
2. Medical Payments

3. Physical Damage (collision; other than collision; specified perils)
4. Uninsured motorists
5. Underinsured motorists
6. Who is an insured
7. Types of Auto
 - a. Owned
 - b. Non-owned
 - c. Hired
 - d. Temporary Substitute
 - e. Newly Acquired Autos
 - f. Transportation Expense and Rental Reimbursement Expense
8. Auto Dealers Coverage Form, including Garagekeepers Insurance
9. Exclusions
10. Individual Named Insured and Drive Other Car (DOC)
11. Mobile equipment

C. Workers Compensation Insurance, Employers Liability Insurance, and Related Issues

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

1. Standard policy concepts
 - a. Who is an employee/employer
 - b. Compensation
2. Work-related vs. non-work-related
3. Other states' insurance
4. Employers Liability
5. Exclusive remedy
6. Premium Determination

D. Crime

1. Employee Dishonesty
2. Theft
3. Robbery
4. Burglary
5. Forgery and Alteration
6. Mysterious disappearance

E. Bonds

1. Surety
2. Fidelity

F. Professional liability

1. Errors and Omissions
2. Medical Malpractice
3. Directors and Officers (D&O)
4. Employment Practices Liability (EPLI)
5. Cyber liability and data breach, funds transfer
6. Liquor liability

G. Umbrella/Excess Liability

H. Business Owners Policy (BOP)

II. INSURANCE TERMS AND RELATED CONCEPTS.....15

A. Risk

B. Hazards

1. Moral
2. Morale
3. Physical

C. Indemnity	
D. Insurable interest	
E. Loss valuation	
1. Actual cash value	
2. Replacement cost	
3. Market value	
4. Stated/agreed value	
5. Salvage value	
F. Negligence	
G. Liability	
H. Occurrence	
I. Binders	
J. Warranties	
K. Representations	
L. Concealment	
M. Deposit Premium/Audit	
N. Certificate of Insurance	
O. Law of Large Numbers	
P. Pure vs. Speculative Risk	
Q. Endorsements	
R. Damages	
1. Compensatory	
a. General	
b. Special	
2. Punitive	
S. Compliance with provisions of Fair Credit Reporting Act	
III. POLICY PROVISIONS	12
A. Declarations	
B. Insuring agreement	
C. Conditions	
D. Exclusions and Limitations	
E. Definition of the insured	
F. Duties of the insured after a loss	
G. Cancellation and nonrenewal provisions	
H. Supplementary payments	
I. Proof of loss	
J. Notice of claim	
K. Other insurance	
L. Subrogation	
M. Loss settlement provisions including consent to settle a loss	
N. Terrorism Risk Insurance Act (TRIA)	

CASUALTY–STATE SPECIFIC CONTENT OUTLINE

State Statutes, Rules, and Regulations

(45 scoreable questions plus 9 pretest questions)

Ref: All references are to sections in Title 18, Chapter 17 unless otherwise noted.

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b. Surplus lines broker	
c. Limited Lines producer	
d. Producer/Consultant	
<i>Ref: 1702 (i)</i>	
2. License requirements	
a. Fees and application	
b. Prerequisites	
c. Special qualifications	
d. Written examinations and exemptions	
e. Exemptions from licensing	
f. Insurer's appointment	
3. Authority	
a. Definitions	
<i>Ref: 902–908</i>	
b. License requirements	
<i>Ref: Title 18 Chapter 17</i>	
c. Lines of authority	
d. Termination of appointment	
4. Notice of address change	
5. Continuing education	
<i>Ref: Regulation 504</i>	
B. Marketing Practices.....	5
1. Duties of licensed personnel	
2. Record keeping	
<i>Ref: 1707(m)</i>	
3. Compensation of licensees	
<i>Ref: 1714</i>	
4. Termination, suspension, fines	
C. Insurance Commissioner.....	3
1. Election and term	
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2. General powers and duties	
<i>Ref: 309, 310, 311</i>	
3. Examination of insurers and producers	
<i>Ref: 318, 319, 322, 2306</i>	
4. Hearings	
<i>Ref: 323, 327, 328, 2307</i>	
5. Cease and desist orders and penalties	
<i>Ref: 2308, 2311</i>	
6. General penalties	
<i>Ref: 106</i>	

II. DELAWARE STATUTES, RULES, REGULATIONS, AND BULLETINS COMMON TO BOTH PROPERTY AND CASUALTY INSURANCE

A. Surplus Lines Broker

1. Definitions
Ref: Chapter 17 and Ch. 19
2. Conditions for procurement
Ref: Chapter 19
3. Endorsement of policy
Ref: Chapter 19
4. Liability of insurer
Ref: Chapter 19

5. License suspension, revocation <i>Ref: Chapter 17 & 19</i>	
6. Records and annual statement <i>Ref: Chapter 19</i>	
7. Broker's affidavit <i>Ref: Chapter 19</i>	
B. Consent of rate filings <i>Ref: Regulation 1901</i>	
C. Fiduciary accounts <i>Ref: Reg 505</i>	
D. Guaranty Association Act <i>Ref: 4201–4206; 4208</i>	
E. Premium financing	
1. Definitions <i>Ref: 4801</i>	
2. Licensing <i>Ref: 4802</i>	
3. Form of agreement <i>Ref: 4806</i>	
F. Credit Scoring for Underwriting <i>Ref: Title 18, Chapter 83, Reg 906</i>	
1. Purpose	
2. Scope	
3. Applicability	
4. Written notice to consumers	
5. Prohibited practices	
III. DELAWARE STATUTES, RULES, REGULATIONS, AND BULLETINS PERTINENT TO CASUALTY INSURANCE ONLY.....	15
A. Delaware Motorist Protection Act <i>Ref: Title 21, 2118, Regulations 603, 901</i>	
1. Required coverage and limits	
2. Arbitration <i>Ref: Regulation 901</i>	
3. Insurance ID card <i>Ref: Regulation 606</i>	
4. Fines <i>Ref: Title 21, 2118(s)(1)</i>	
5. Form A <i>Ref: Regulation 603</i>	
B. Uninsured and Underinsured Motorists Coverage <i>Ref: 3902</i>	
1. Required coverage	
2. Option for additional coverage	
C. Cancellation and nonrenewal of auto insurance	
1. Reasons for <i>Ref: 3904</i>	
2. Notice <i>Ref: 3905</i>	
3. Hearing <i>Ref: 3906</i>	
4. Exclusion of designated person <i>Ref: 3909</i>	
5. Request for driving records <i>Ref: 3913</i>	
D. Delaware Automobile Insurance Plan <i>Ref: Delaware Automobile Insurance Plan</i>	
1. Producer and insurer responsibilities	
2. Eligibility	
3. Coverage and options <i>Ref: Title 21, 2118</i>	
4. Designation of carrier	
5. Binding authority	
6. Collection of placement fee	
E. Defensive driving course credit <i>Ref: Regulation 607</i>	
F. Private passenger automobile insurance rating information <i>Ref: Regulation 1902</i>	
G. Workers Compensation <i>Ref: Title 19</i>	
1. Applicability <i>Ref: 2301, 2306, 2321</i>	
2. Excluded employments <i>Ref: 2307</i>	
3. Executive offices, sole proprietors, partners <i>Ref: 2308</i>	
4. Requirement for insurance policy	
5. Minimum duration of incapacity <i>Ref: 2321</i>	
6. Medical benefits required <i>Ref: 2322</i>	
7. Compensation for total disability <i>Ref: 2324</i>	
8. Compensation for partial disability <i>Ref: 2325</i>	
9. Survivorship benefits <i>Ref: 2330</i>	
10. Burial expenses <i>Ref: 2331</i>	
11. Deductible options Form B <i>Ref: Regulation 801</i>	
12. Assigned Risk Plan <i>Ref: Title 18, 2527; Title 21, 2905</i>	
13. Workplace safety <i>Ref: Regulation 802</i>	
14. Worker's Compensation rating/classification <i>Ref: Title 18, 2602</i>	
15. Terrorism Risk Insurance Act <i>Ref: Domestic and Foreign Insurance Bulletin</i>	
16. Permanent Impairment and Disfigurement Settlements <i>Ref: Title 19</i>	
IV. INSURANCE ETHICS	12
<i>Ref: In addition to specific cites listed from Title 18, it is recommended that the candidate review the following study materials: Title 18 – Chapters 17, 23 & 24, Regulation 904, Ethics (Kaplan), Ethical Practices (Kaplan), Ethics for the Insurance Professional (Kaplan), Ethics For the Field of Insurance (Cape Education, Inc.).</i>	
A. Definitions	
1. Market Conduct	
2. Authority	

- a. Express
- b. Implied
- c. Apparent
- 3. Agency versus individual licensee
Ref: Title 18 Chapter 17, 1714
- 4. Suitability
- 5. Ethical behavior and good moral standards

B. Market Conduct examination

C. Binding coverage

D. Disclosure letters and forms

E. Errors and Omissions insurance

F. Unfair practices

Ref: 2303, 2304, 2305, 2315, 2316, Regulation 902

- 1. Twisting
- 2. Churning
- 3. Commingling
- 4. Misrepresentation
- 5. Defamation
- 6. Coercion and intimidation
Ref: 2304(4)
- 7. Unfair discrimination
- 8. Rebating
- 9. Unfair claims settlement practices
Ref: Chapter 23

10. Coercion of debtors

Ref: 2305(a)

11. Publicized Founded Complaints

Ref: 907

G. Insurance fraud and Fraud Prevention Bureau

Ref: Chapter 24

H. Advertisement procedures

I. Privacy

J. Conflict of issues and producer's responsibilities

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

(75 scoreable questions plus 5 pretest questions)

I. TYPES OF PROPERTY POLICIES10

A. Homeowners

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

B. Dwelling policies

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

C. Inland marine

- 1. Personal Articles floaters

D. National Flood Insurance Program

E. Others

- 1. Earthquake
- 2. Mobile Homes
- 3. Watercraft
- 4. Windstorm

II. TYPES OF CASUALTY POLICIES13

A. Automobile: personal auto

- 1. Liability
 - a. Bodily Injury
 - b. Property Damage
 - c. Split Limits
 - d. Combined Single Limit
- 2. Medical Payments
- 3. Physical Damage (collision; other than collision; specified perils)
- 4. Uninsured motorists
- 5. Underinsured motorists
- 6. Who is an insured
- 7. Types of Auto
 - a. Owned
 - b. Non-owned
 - c. Hired
 - d. Temporary Substitute
 - e. Newly Acquired Autos
 - f. Transportation Expense and Rental Reimbursement Expense
- 8. Exclusions

B. Umbrella/Excess liability

III. PROPERTY AND CASUALTY INSURANCE TERMS AND RELATED CONCEPTS28

A. Insurance

- 1. Law of Large Numbers

B. Insurable interest

C. Risk

- 1. Pure vs. Speculative Risk

D. Hazard

- 1. Moral
- 2. Morale
- 3. Physical

E. Peril

F. Loss

- 1. Direct
- 2. Indirect

G. Loss Valuation

- 1. Actual cash value
- 2. Replacement cost
- 3. Market value
- 4. Stated value
- 5. Salvage value

H. Proximate cause

I. Deductible

J. Indemnity

K. Limits of liability

L. Coinsurance/Insurance to value

M. Occurrence

N. Cancellation

O. Nonrenewal

P. Vacancy and unoccupancy

Q. Liability

1. Absolute
2. Strict
3. Vicarious

R. Negligence

S. Binder

T. Endorsements

U. Blanket vs. Specific

**V. Burglary, Robbery, Theft, and Mysterious
Disappearance**

W. Warranties

X. Representations

Y. Concealment

Z. Deposit Premium/Audit

AA. Certificate of Insurance

BB. Damages

1. Compensatory
 - a. General
 - b. Special
2. Punitive

**CC. Compliance with Provisions of Fair Credit
Reporting Act**

**IV. PROPERTY AND CASUALTY POLICY PROVISIONS
AND CONTRACT LAW24**

A. Declarations

B. Insuring agreement

C. Conditions

D. Exclusions

E. Definition of the insured

F. Duties of the insured after a loss

G. Obligations of the insurance company

H. Mortgagee rights

I. Proof of loss

J. Notice of claim

K. Appraisal

L. Other Insurance Provision

M. Subrogation

N. Elements of a contract

O. Sources of underwriting information

P. Fair Credit Reporting Act

Q. Privacy Protection (Gramm Leach Bliley)

R. Policy Application

S. Terrorism Risk Insurance Act (TRIA)

T. Cancellation and nonrenewal provisions

U. Supplementary payments

**V. Loss settlement provisions including consent to
settle a loss**

W. Territory

**PERSONAL LINES—STATE SPECIFIC
CONTENT OUTLINE**

State Laws, Rules, and Regulations

(40 questions plus 8 pretest questions)

*Ref: All references are to sections in Title 18, Chapter 17 unless
otherwise noted.*

**I. DELAWARE STATUTES, REGULATIONS, AND
BULLETINS PERTINENT TO LIFE, ACCIDENT AND
HEALTH, PROPERTY, CASUALTY AND PERSONAL
LINES INSURANCE13**

A. License Regulations.....5

1. Persons required to be licensed and
responsibilities
 - a. Producer/Agent
 - b. Limited Lines producer
 - c. Producer/Consultant*Ref: 1702 (i)*
2. License requirements
 - a. Fees and application
 - b. Prerequisites
 - c. Special qualifications
 - d. Written examinations and exemptions
 - e. Exemptions from licensing
 - f. Insurer's appointment

3. Authority

- a. Definitions

Ref: 902–908

- b. License requirements

Ref: Title 18 Chapter 17

- c. Lines of authority

- d. Termination of appointment

4. Notice of address change

5. Continuing education

Ref: Regulation 504

B. Marketing Practices.....5

1. Duties of licensed personnel

2. Record keeping

Ref: 1707(m)

3. Compensation of licensees

Ref: 1714

4. Termination, suspension, fines

C. Insurance Commissioner.....3

1. Election and term

Ref: 301

2. General powers and duties

Ref: 309, 310, 311

3. Examination of insurers and producers

Ref: 318, 319, 322, 2306

4. Hearings

Ref: 323, 327, 328, 2307

5. Cease and desist orders and penalties

Ref: 2308, 2311

6. General penalties

Ref: 106

**II. DELAWARE STATUTES, RULES, REGULATIONS,
AND BULLETINS PERTINENT TO PROPERTY
INSURANCE ONLY.....5**

A. Delaware FAIR Plan

Ref: Chapter 41

1. Purpose and definitions

Ref: 4103, 4104

2. Eligibility	<i>Ref: 3909</i>
3. Coverage available	5. Request for driving records
4. Limits of coverage	<i>Ref: 3913</i>
5. Effective date of coverage	D. Delaware Automobile Insurance Plan
6. Binding authority of producers	<i>Ref: Delaware Automobile Insurance Plan</i>
B. Declinations, renewal, and cancellation of Property insurance contracts	1. Producer and insurer responsibilities
1. Definitions	2. Eligibility
<i>Ref: 4121</i>	3. Coverage and options
2. Notification and reasons for declination, non-renewal, and termination	<i>Ref: Title 21, 2118</i>
<i>Ref: 4122, Regulation 703</i>	4. Designation of carrier
3. Permissible cancellations	5. Binding authority
<i>Ref: 4123</i>	6. Collection of placement fee
4. Prohibited practices	E. Defensive driving course credit
<i>Ref: 4124</i>	<i>Ref: Regulation 607</i>
5. Enforcement	F. Private passenger automobile insurance rating information
<i>Ref: 4125</i>	<i>Ref: Regulation 1902</i>
6. Disclosures	IV. INSURANCE ETHICS12
<i>Ref: Regulation 702</i>	<i>Ref: In addition to specific cites listed from Title 18, it is recommended that the candidate review the following study materials: Title 18 – Chapters 17, 23 & 24, Regulation 904, Ethics (Kaplan), Ethical Practices (Kaplan), Ethics for the Insurance Professional (Kaplan), Ethics For the Field of Insurance (Cape Education, Inc.).</i>
C. National Flood Insurance Program	A. Definitions
<i>Ref: National Flood Insurance Program, Regulation 702</i>	1. Market Conduct
1. Definitions	2. Authority
2. Policies and Products Available	a. Express
3. Who needs flood insurance	b. Implied
4. Flood Maps and Zone Determinations	c. Apparent
5. General Rules	3. Agency versus individual licensee
6. Claims Handling Process	<i>Ref: Title 18 Chapter 17, 1714</i>
7. Write Your Own Company	4. Suitability
III. DELAWARE STATUTES, RULES, REGULATIONS, AND BULLETINS PERTINENT TO CASUALTY INSURANCE ONLY.....10	5. Ethical behavior and good moral standards
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<i>Ref: Title 21, 2118, Regulations 603, 901</i>	C. Binding coverage
1. Required coverage and limits	D. Disclosure letters and forms
2. Arbitration	E. Errors and Omissions insurance
<i>Ref: Regulation 901</i>	F. Unfair practices
3. Insurance ID card	<i>Ref: 2303, 2304, 2305, 2315, 2316, Regulation 902</i>
<i>Ref: Regulation 606</i>	1. Twisting
4. Fines	2. Churning
<i>Ref: Title 21, 2118(s)(1)</i>	3. Commingling
5. Form A	4. Misrepresentation
<i>Ref: Regulation 603</i>	5. Defamation
B. Uninsured and Underinsured Motorists Coverage	6. Coercion and intimidation
<i>Ref: 3902</i>	<i>Ref: 2304(4)</i>
1. Required coverage	7. Unfair discrimination
2. Option for additional coverage	8. Rebating
C. Cancellation and nonrenewal of auto insurance	9. Unfair claims settlement practices
1. Reasons for	<i>Ref: Chapter 23</i>
<i>Ref: 3904</i>	10. Coercion of debtors
2. Notice	<i>Ref: 2305(a)</i>
<i>Ref: 3905</i>	11. Publicized Founded Complaints
3. Hearing	<i>Ref: 907</i>
<i>Ref: 3906</i>	
4. Exclusion of designated person	

G. Insurance fraud and Fraud Prevention Bureau

Ref: Chapter 24

H. Advertisement procedures

I. Privacy

J. Conflict of issues and producer's responsibilities

**DELAWARE-PUBLIC ADJUSTER
CONTENT OUTLINE
PRODUCT KNOWLEDGE, LAWS, AND
REGULATIONS**

(50 scoreable questions)

**I. GENERAL PROPERTY INSURANCE PRODUCT
KNOWLEDGE PERTINENT TO PUBLIC ADJUSTERS**

Ref: All references are to Title 18, Chapter 17A of the Delaware Insurance Code and to general product knowledge, unless otherwise noted.

A. Standard Fire Policy

Ref: New York Standard Fire Policy

1. Basic coverages, provisions, and clauses
2. Limitations and restrictions
3. Proof of Loss
4. Loss requirements and inventories
5. Appraisal
6. Company options
7. Cancellation
8. Additional coverages
9. Replacement costs
10. Increase in hazard

B. Personal lines

1. Dwelling and contents (DP forms)
2. Homeowners (HO forms)
3. Mobile Homes
4. Condominium policies

C. Commercial lines

1. Commercial property
 - a. Commercial building and personal property form
 - b. Causes of loss forms
 - c. Business income
 - d. Extra expense
2. Commercial Package Policy (CPP)
3. Equipment Breakdown Coverage
4. Businessowners Policy (BOP)
5. Law and Ordinance Coverage
6. Condominium Association Coverage Form

D. Inland marine

1. Personal floaters
2. Commercial floaters
3. Nationwide Definition
4. Builders' Risk coverage
5. Transportation coverage
6. Electronic Data Processing (EDP) coverage

E. Others

1. Aviation
2. National Flood Insurance Program
3. Personal Watercraft
4. Commercial Ocean Marine
5. Earthquake
6. Terrorism

F. Additional Coverages and Exclusions

1. Business Interruption
2. Time Element
3. Valuable Papers and Records

G. Crime

1. Employee Theft
2. Inside the Premises-Theft of Money and Securities
3. Inside the Premises-Robbery or Safe Burglary of Other Property
4. Inside the Premises - Robbery or Burglary of Other Property
5. Definitions
 - a. Custodian
 - b. Messenger
 - c. Guard or watchperson

H. Surety Bonding

1. Definitions
 - a. Obligor
 - b. Principal
 - c. Surety

**II. PROPERTY POLICY PROVISIONS AND CONTRACT
LAW**

A. Declarations

B. Insuring agreement

C. Conditions

D. Exclusions

E. Definition of the insured

F. Duties of the insured after a loss

G. Obligations of the insurance company

H. Mortgagee rights

I. Proof of loss

J. Notice of claim

K. Appraisal

L. Other Insurance

M. Assignment

N. Subrogation

O. Elements of a contract

P. Sources of underwriting information

**Q. Compliance with provisions of
Fair Credit Reporting Act**

R. Cancellation and Nonrenewal provisions

S. Additional (supplementary) payments

**T. Loss settlement provisions including consent
to settle a loss**

U. Limitations

V. Representations and misrepresentations

W. Concealment

X. Arbitration

Y. Coinsurance

Z. Endorsements

AA. Warranties

BB. Replacement Cost

CC. Fraud

III. PROPERTY INSURANCE TERMS AND RELATED CONCEPTS

Ref: Fundamentals of Risk and Insurance by Emmett and Therese Vaughn (Wiley), Businessowners Policy Coverage by George Krauss and Commercial Property Coverage Guide by Hillman & McCracken (National Underwriter), Property Loss Adjusting (James Markham (IIA), BHM Insurance Services.

A. Insurable interest

B. Risk

C. Hazard

1. Physical

2. Moral

3. Morale

4. Legal

D. Peril

E. Loss

1. Direct

2. Indirect

F. Proximate cause

G. Deductible

H. Indemnity

I. Actual cash value

J. Replacement cost

K. Limits of liability

L. Pair and set clause

M. Extensions of coverage

N. Additional coverages

O. Accident

P. Occurrence

Q. Vacancy and unoccupancy

R. Right of salvage

S. Abandonment

T. Liability

U. Negligence

V. Theft

W. Burglary

X. Robbery

Y. Mysterious disappearance

Z. Binders

AA. Apportionment clause

BB. Tariff Liability

CC. Waiver/Non-Waiver Agreement

DD. Value Policy

EE. Estoppel

FF. Reservation of Rights

IV. PUBLIC ADJUSTER

A. Loss Report

1. Essential Elements

a. Inception/Expiration Date

b. Occurrence Date

c. Identification of Parties Involved

d. Policy Form/Number

e. Description of Loss

f. Coverages

g. Deductible

h. Date of loss

B. Loss/Damage Valuation

1. Direct Loss vs. Indirect Loss (Loss of Use)

2. Damages

3. Scope of Loss or Damages

V. DELAWARE STATUTES, REGULATIONS, AND BULLETINS PERTINENT TO PROPERTY INSURANCE AND THE LICENSING OF PUBLIC ADJUSTERS

All references are to Title 18 Chapter 17 and 17A of the Delaware Insurance Code except where otherwise specified below.

A. Definitions

1. Persons required to be licensed and their responsibilities

a. Adjuster

b. License

c. Licensee

d. Public Adjuster

2. License requirements

a. Fees and application

b. Prerequisites

c. Special qualifications

d. Written examinations and exemptions

e. Exceptions to licensing

f. Surety bonds

3. Authority

a. Definitions

b. License requirements

4. Notice of address change

5. Continuing education

Ref: Regulation 504

6. Ownership of other entities

7. Contracts and Solicitation of Contracts

8. Regulation and Scope

B. Marketing Practices

1. Duties of licensed personnel

2. Record keeping

3. Compensation of licensees

4. License denial, suspension, revocation, and penalties

5. Prohibited Acts

C. Insurance Commissioner

Ref: Chapter 3 unless otherwise specified

1. Election and term

2. General powers and duties

3. Maintenance of Records

Ref: Chapter 17, Section 1707

4. Hearings

5. Cease and desist orders and penalties

Ref: Chapters 17 and 23

6. General penalties

Ref: Chapters 1,3, and 17

VI. INSURANCE ETHICS

Ref: In addition to specific cites listed from Title 18, it is recommended that the candidate review the following study materials: Title 18 – Chapters 17, 23 & 24, Regulations 902 and 904, Ethics (Bisys), Ethical Practices (Bisys), Ethics for the Insurance Professional (Kaplan), Ethics For the Field of Insurance (Cape Education, Inc.), The Claims Environment (Edited by James Markham IIA) and BHM Insurance Services.

A. Definitions

1. Business Practices
2. Authority
 - a. Express
 - b. Implied
 - c. Apparent
3. Agency versus individual licensee
Ref: Title 18 Chapter 17
4. Suitability
5. Ethical behavior and good moral standards

B. Market Conduct examination

C. Disclosure letters and forms

D. Errors and Omissions insurance

E. Unfair practices

1. Commingling
2. Misrepresentation
3. Defamation
4. Coercion and intimidation
5. Rebating
6. Unfair claims settlement practices
7. Publicized Founded Complaints

Ref: 907

F. Insurance fraud and Fraud Prevention Bureau

G. Privacy

H. Conflict of issues

VII. DELAWARE STATUTES, RULES, REGULATIONS, AND BULLETINS PERTINENT TO PROPERTY INSURANCE ONLY

DELAWARE–CASUALTY ADJUSTER CONTENT OUTLINE

(50 scoreable questions plus 5 pretest questions)

I. TYPES OF POLICIES, BONDS, AND RELATED TERMS

A. Commercial general liability

1. Basic Hazards
 - a. Premises and Operations
 - b. Products and Completed Operations
 - c. Independent Contractors
 - d. Contractual
2. Commercial General Liability Coverage Forms
 - a. Coverage A: Bodily Injury and Property Damage Liability
 - (1) Occurrence
 - (2) Claims Made

- (a) Extended Reporting Periods: Basic and Supplemental
- (b) Retroactive Date

- b. Coverage B: Personal Injury and Advertising Injury
- c. Coverage C: Medical Payments
- d. Supplemental Payments
- e. Who is an insured
- f. Limits
- g. Conditions (The candidate also should be familiar with ISO's Common Policy Conditions)
- h. Definitions
- i. Extracontractual

B. Automotive: personal auto and business (commercial) auto

1. Liability
2. Medical Payments
3. Physical damage (collision and other than collision/comprehensive)
4. Uninsured motorists
5. Underinsured motorists
6. Who is an insured
7. Types of Auto
 - a. Owned
 - b. Non-owned
 - c. Hired
 - d. Temporary Substitute
8. Garage Coverage Form, including Garagekeepers insurance

C. Workers Compensation insurance, Employers Liability insurance, and Related Issues

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

1. Standard policy concepts
2. Work-related vs. non-work-related
3. Other states' insurance

D. Crime

1. Employee theft
2. Inside the premises-Theft of Money and securities
3. Inside the premises-Robbery or Safe Burglary of Other Property
4. Inside the premises-Robbery or Burglary of Other Property

E. Surety Bonding

1. Definitions
 - a. Obligee
 - b. Principal
 - c. Surety

F. Professional liability

1. Errors and Omissions

G. Umbrella/Excess liability

II. INSURANCE TERMS AND RELATED CONCEPTS

A. Risk

B. Hazard

- C. Indemnity
- D. Insurable interest
- E. Actual cash value
- F. Negligence
- G. Liability
- H. Accident
- I. Occurrence
- J. Burglary
- K. Robbery
- L. Theft
- M. Mysterious disappearance
- N. Binders
- O. Warranties
- P. Representations
- Q. Concealment
- R. Bodily injury liability
- S. Property damage liability
- T. Personal injury liability
- U. Limits of liability
- V. Deductibles
- W. Insured contract
- X. Deposit Premium/Audit
- Y. Certificate of Insurance

III. POLICY PROVISIONS

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

IV. DUTIES OF THE CASUALTY ADJUSTER

A. Loss Report

- 1. Essential Elements
 - a. Inception/Expiration Date
 - b. Occurrence Date
 - d. Identification of Parties Involved
 - d. Policy Form/Number
 - e. Description of Loss
 - f. Coverages
 - g. Deductible
 - h. Date of loss

B. Loss/Damage Valuation

- 1. Direct Loss vs. Indirect Loss (Loss of Use)

- 2. Damages
- 3. Scope of Loss or Damages

V. DELAWARE STATUTES, REGULATIONS, AND BULLETINS PERTINENT TO CASUALTY INSURANCE AND THE LICENSING OF ADJUSTERS

All references are to Title 18 Chapter 17 of the Delaware Insurance Code except where otherwise specified below.

A. Definitions

- 1. Persons required to be licensed and their responsibilities
 - a. Adjuster
 - b. License
 - c. Licensee
 - d. Public Adjuster
- 2. License requirements
 - a. Fees and application
 - b. Prerequisites
 - c. Special qualifications
 - d. Written examinations and exemptions
 - e. Exceptions to licensing
 - f. Surety bonds
- 3. Authority
 - a. Definitions
 - b. License requirements
- 4. Notice of address change
- 5. Continuing education
Ref: Regulation 504
- 6. Ownership of other entities
- 7. Contracts and Solicitation of Contracts
- 8. Regulation and Scope

B. Marketing Practices

- 1. Duties of licensed personnel
- 2. Record keeping
- 3. Compensation of licensees
- 4. License denial, suspension, revocation, and penalties
- 5. Prohibited Acts

C. Insurance Commissioner

Ref: Chapter 3 unless otherwise specified

- 1. Election and term
- 2. General powers and duties
- 3. Maintenance of Records
Ref: Chapter 17, Section 1707
- 4. Hearings
- 5. Cease and desist orders and penalties
Ref: Chapters 17 and 23
- 6. General penalties
Ref: Chapters 1, 3, and 17

VI. INSURANCE ETHICS

Ref: In addition to specific cites listed from Title 18, it is recommended that the candidate review the following study materials: Title 18 – Chapters 17, 23 & 24, Regulations 902 and 904, Ethics (Bisys), Ethical Practices (Bisys), Ethics for the Insurance Professional (Kaplan), Ethics For the Field of Insurance (Cape Education, Inc.), Target Ethics (Penterra), The

A. Definitions

1. Business Practices
2. Authority
 - a. Express
 - b. Implied
 - c. Apparent
3. Agency versus individual licensee
Ref: Title 18 Chapter 17
4. Suitability
5. Ethical behavior and good moral standards

B. Market Conduct examination

C. Disclosure letters and forms

D. Errors and Omissions insurance

E. Unfair practices

1. Commingling
2. Misrepresentation
3. Defamation
4. Coercion and intimidation
5. Rebating
6. Unfair claims settlement practices
7. Publicized Founded Complaints
Ref: 907

F. Insurance fraud and Fraud Prevention Bureau

G. Privacy

H. Conflict of issues

VII. DELAWARE STATUTES, RULES, REGULATIONS, AND BULLETINS PERTINENT TO CASUALTY INSURANCE ONLY

A. Delaware Motorist Protection Act

Ref: Title 21, 2118, Regulations 603, 901

1. Required coverage and limits
2. Arbitration
Ref: Regulation 901
3. Insurance ID card
Ref: Regulation 606
4. Fines
Ref: Title 21, 2118(s)(1)
5. Form A
Ref: Regulation 603
6. Learner's Permit Prohibitions
Ref: Title 21 Motor Vehicles

B. Uninsured and Underinsured Motorists Coverage

Ref: 3902

1. Required coverage
2. Option for additional coverage

C. Cancellation and nonrenewal of auto insurance

1. Reasons for
Ref: 3904
2. Notice
Ref: 3905
3. Appeal
Ref: 3906
4. Exclusion of designated person
Ref: 3909

5. Request for driving records

Ref: 3913

D. Delaware Automobile Insurance Plan

Ref: Delaware Automobile Insurance Plan

1. Producer and insurer responsibilities
2. Eligibility
3. Coverage and options
4. Designation of carrier
5. Binding authority
6. Collection of placement fee

E. Defensive driving course credit

Ref: Regulation 607

F. Private passenger automobile insurance rating information

Ref: Regulation 1902

G. Workers Compensation

Ref: Title 19

1. Applicability
Ref: 2301, 2306
2. Excluded employments
Ref: 2307
3. Executive offices, sole proprietors, partners
Ref: 2308
4. Requirement for insurance policy
5. Minimum duration of incapacity
Ref: 2321
6. Medical benefits required
Ref: 2322
7. Compensation for total disability
Ref: 2324
8. Compensation for partial disability
Ref: 2325
9. Survivorship benefits
Ref: 2330
10. Burial expenses
Ref: 2331
11. Deductible options Form B
Ref: Regulation 801
12. Assigned Risk Plan
Ref: Title 18, 2527; Title 21, 2905
13. Workplace safety
Ref: Regulation 802
14. Worker's Compensation rating/classification
Ref: Title 18, 2602
15. Terrorism Risk Insurance Act
Ref: Domestic and Foreign Insurance Bulletin
16. Permanent Impairment and Disfigurement Settlements
Ref: Title 19

**DELAWARE-PROPERTY ADJUSTER
CONTENT OUTLINE**

(50 scoreable questions plus 5 pretest questions)

I. GENERAL PROPERTY INSURANCE PRODUCT KNOWLEDGE PERTINENT TO PROPERTY ADJUSTERS

Ref: All topics make reference to general product knowledge, unless otherwise noted.

A. Standard Fire Policy

Ref: New York Standard Fire Policy

1. Basic coverages, provisions, and clauses
2. Limitations and restrictions
3. Proof of Loss
4. Loss requirements and inventories
5. Appraisal
6. Company options
7. Cancellation
8. Additional coverages
9. Replacement costs
10. Increase in hazard

B. Personal lines

1. Dwelling and contents (DP forms)
2. Homeowners (HO forms)
3. Mobile Homes
4. Condominium policies

C. Commercial lines

1. Commercial property
 - a. Commercial building and personal property form
 - b. Causes of loss forms
 - c. Business income
 - d. Extra expense
2. Commercial Package Policy (CPP)
3. Equipment Breakdown Coverage
4. Businessowners Policy (BOP)
5. Law and Ordinance Coverage
6. Condominium Association Coverage Form

D. Inland marine

1. Personal floaters
2. Commercial floaters
3. Nationwide Definition
4. Builders' Risk coverage
5. Transportation coverage
6. Electronic Data Processing (EDP) coverage

E. Others

1. Aviation
2. National Flood Insurance Program
3. Personal Watercraft
4. Commercial Ocean Marine
5. Earthquake
6. Terrorism

F. Additional Coverages and Exclusions

1. Business Interruption
2. Time Element
3. Valuable Papers and Records

G. Crime

1. Employee Theft
2. Inside the Premises-Theft of Money and Securities

3. Inside the Premises-Robbery or Safe Burglary of Other Property
4. Inside the Premises - Robbery or Burglary of Other Property
5. Definitions
 - a. Custodian
 - b. Messenger
 - c. Guard or watchperson

II. PROPERTY POLICY PROVISIONS AND CONTRACT LAW

A. Declarations

B. Insuring agreement

C. Conditions

D. Exclusions

E. Definition of the insured

F. Duties of the insured after a loss

G. Obligations of the insurance company

H. Mortgagee rights

I. Proof of loss

J. Notice of claim

K. Appraisal

L. Other Insurance

M. Assignment

N. Subrogation

O. Elements of a contract

P. Sources of underwriting information

Q. Compliance with provisions of Fair Credit Reporting Act

R. Cancellation and Nonrenewal provisions

S. Additional (supplementary) payments

T. Loss settlement provisions including consent to settle a loss

U. Limitations

V. Representations and misrepresentations

W. Concealment

X. Arbitration

Y. Coinsurance

Z. Endorsements

AA. Warranties

BB. Replacement Cost

CC. Fraud

III. PROPERTY INSURANCE TERMS AND RELATED CONCEPTS

Ref: Fundamentals of Risk and Insurance by Emmett and Therese Vaughn (Wiley), Businessowners Policy Coverage by George Krauss and Commercial Property Coverage Guide by Hillman & McCracken (National Underwriter), Property Loss Adjusting (James Markham (IIA), BHM Insurance Services.

A. Insurable interest

B. Risk

C. Hazard

1. Physical
2. Moral
3. Morale
4. Legal

- D. Peril
 - E. Loss
 - 1. Direct
 - 2. Indirect
 - F. Proximate cause
 - G. Deductible
 - H. Indemnity
 - I. Actual cash value
 - J. Replacement cost
 - K. Limits of liability
 - L. Pair and set clause
 - M. Extensions of coverage
 - N. Additional coverages
 - O. Accident
 - P. Occurrence
 - Q. Vacancy and unoccupancy
 - R. Right of salvage
 - S. Abandonment
 - T. Liability
 - U. Negligence
 - V. Theft
 - W. Burglary
 - X. Robbery
 - Y. Mysterious disappearance
 - Z. Binders
 - AA. Apportionment clause
 - BB. Tariff Liability
 - CC. Waiver/Non-Waiver Agreement
 - DD. Value Policy
 - EE. Estoppel
 - FF. Reservation of Rights
- IV. DUTIES OF THE PROPERTY ADJUSTER**
- A. Loss Report**
 - 1. Essential Elements
 - a. Inception/Expiration Date
 - b. Occurrence Date
 - c. Identification of Parties Involved
 - d. Policy Form/Number
 - e. Description of Loss
 - f. Coverages
 - g. Deductible
 - h. Date of loss
 - B. Loss/Damage Valuation**
 - 1. Direct Loss vs. Indirect Loss (Loss of Use)
 - 2. Damages
 - 3. Scope of Loss or Damages
- V. DELAWARE STATUTES, REGULATIONS, AND BULLETINS PERTINENT TO PROPERTY INSURANCE AND THE LICENSING OF PROPERTY ADJUSTERS**
- All references are to Title 18 Chapter 17 of the Delaware Insurance Code except where otherwise specified below.*
- A. Definitions**
 - 1. Persons required to be licensed and their responsibilities
 - a. Adjuster
 - b. License
 - c. Licensee
 - d. Public Adjuster
 - 2. License requirements
 - a. Fees and application
 - b. Prerequisites
 - c. Special qualifications
 - d. Written examinations and exemptions
 - e. Exceptions to licensing
 - f. Surety bonds
 - 3. Authority
 - a. Definitions
 - b. License requirements
 - 4. Notice of address change
 - 5. Continuing education
 - Ref: Regulation 504*
 - 6. Ownership of other entities
 - 7. Contracts and Solicitation of Contracts
 - 8. Regulation and Scope
 - B. Marketing Practices**
 - 1. Duties of licensed personnel
 - 2. Record keeping
 - 3. License denial, suspension, revocation, and penalties
 - 4. Prohibited Acts
 - C. Insurance Commissioner**
 - Ref: Chapter 3 unless otherwise specified*
 - 1. Election and term
 - 2. General powers and duties
 - 3. Maintenance of Records
 - Ref: Chapter 17, Section 1707*
 - 4. Hearings
 - 5. Cease and desist orders and penalties
 - Ref: Chapters 17 and 23*
 - 6. General penalties
 - Ref: Chapters 1, 3, and 17*
- VI. INSURANCE ETHICS**
- Ref: In addition to specific cites listed from Title 18, it is recommended that the candidate review the following study materials: Title 18 – Chapters 17, 23 & 24, Regulations 902 and 904, Ethics (Bisys), Ethical Practices (Bisys), Ethics for the Insurance Professional (Kaplan), Ethics For the Field of Insurance (Cape Education, Inc.), The Claims Environment (Edited by James Markham IIA) and BHM Insurance Services.*
- A. Definitions**
 - 1. Business Practices
 - 2. Authority
 - a. Express
 - b. Implied
 - c. Apparent
 - 3. Suitability
 - 4. Ethical behavior and good moral standards
 - B. Market Conduct examination**
 - C. Disclosure letters and forms**
 - D. Errors and Omissions insurance**
 - E. Unfair practices**

1. Misrepresentation
2. Defamation
3. Coercion and intimidation
4. Rebating
5. Unfair claims settlement practices
6. Publicized Founded Complaints

Ref: 907

F. Insurance fraud and Fraud Prevention Bureau

G. Privacy

H. Conflict of issues

DELAWARE–MOTOR VEHICLE ADJUSTER CONTENT OUTLINE

(50 scoreable questions)

**I. BASIC CONCEPTS OF AUTOMOBILE
INSURANCE**

Ref: Policy

A. Coverages

1. Bodily injury and property damage
2. Medical payments
3. Physical damage
4. Extracontractual
 - a. Punitive damages
5. Personal Injury Protection

B. Definitions

1. Insured/covered person
2. Owned automobiles/covered automobiles
3. Non-owned automobiles
4. Temporary substitute automobiles
5. Actual Cash Value
6. Tort
7. Salvage

C. Policy Components

**II. DELAWARE STATUTES, REGULATIONS, AND
BULLETINS PERTINENT TO PROPERTY
INSURANCE AND THE LICENSING OF ADJUSTERS**

*All references are to Title 18 Chapter 17 of the Delaware
Insurance Code except where otherwise specified below.*

A. Definitions

1. Persons required to be licensed and their responsibilities
 - a. Adjuster
 - b. License
 - c. Licensee
 - d. Public Adjuster
2. License requirements
 - a. Fees and application
 - b. Prerequisites
 - c. Special qualifications
 - d. Written examinations and exemptions
 - e. Exceptions to licensing
 - f. Surety bonds
3. Authority
 - a. Definitions

- b. License requirements
4. Notice of address change
5. Continuing education
Ref: Regulation 504
6. Ownership of other entities
7. Contracts and Solicitation of Contracts
8. Regulation and Scope

B. Marketing Practices

1. Duties of licensed personnel
2. Record keeping
3. Compensation of licensees
4. License denial, suspension, revocation, and penalties
5. Prohibited Acts

C. Insurance Commissioner

Ref: Chapter 3 unless otherwise specified

1. Election and term
2. General powers and duties
3. Maintenance of Records
Ref: Chapter 17, Section 1707
4. Hearings
5. Cease and desist orders and penalties
Ref: Chapters 17 and 23
6. General penalties
Ref: Chapters 1, 3, and 17

**III. DELAWARE STATUTES, RULES, REGULATIONS,
AND BULLETINS PERTINENT TO CASUALTY
INSURANCE ONLY**

A. Delaware Motorist Protection Act

Ref: Title 21, 2118, Regulations 603, 901

1. Required coverage and limits
2. Arbitration
Ref: Regulation 901
3. Insurance ID card
Ref: Regulation 606
4. Fines
Ref: Title 21, 2118(s)(1)
5. Form A
Ref: Regulation 603
6. Learner's Permit Prohibitions
Ref: Title 21 Motor Vehicles

**B. Uninsured and Underinsured Motorists
Coverage**

Ref: 3902

1. Required coverage
2. Option for additional coverage

**C. Cancellation and nonrenewal of auto
insurance**

1. Reasons for
Ref: 3904
2. Notice
Ref: 3905
3. Hearing
Ref: 3906
4. Exclusion of designated person
Ref: 3909
5. Request for driving records

Ref: 3913

D. Delaware Automobile Insurance Plan

Ref: *Delaware Automobile Insurance Plan*

1. Producer and insurer responsibilities
2. Eligibility
3. Coverage and options
4. Designation of carrier
5. Binding authority
6. Collection of placement fee

E. Defensive driving course credit

Ref: *Regulation 607*

F. Private passenger automobile insurance rating information

Ref: *Regulation 1902*

IV. INSURANCE ETHICS

Ref: *In addition to specific cites listed from Title 18, it is recommended that the candidate review the following study materials: Title 18 – Chapters 17, 23 & 24, Regulations 902 and 904, Ethics (Bisys), Ethical Practices (Bisys), Ethics for the Insurance Professional (Kaplan), Ethics For the Field of Insurance (Cape Education, Inc.), The Claims Environment (Edited by James Markham IIA) and BHM Insurance Services.*

A. Definitions

1. Business Practices
2. Authority
 - a. Express
 - b. Implied
 - c. Apparent
3. Agency versus individual licensee
Ref: *Title 18 Chapter 17*
4. Suitability
5. Ethical behavior and good moral standards

B. Market Conduct examination

C. Disclosure letters and forms

D. Errors and Omissions insurance

E. Unfair practices

1. Commingling
2. Misrepresentation
3. Defamation
4. Coercion and intimidation
5. Rebating
6. Unfair claims settlement practices
7. Publicized Founded Complaints

Ref: 907

F. Insurance fraud and Fraud Prevention

Bureau

G. Privacy

H. Conflict of issues

V. DUTIES OF THE MOTOR VEHICLE ADJUSTER

A. Loss Report

1. Essential Elements
 - a. Inception/Expiration Date
 - b. Occurrence Date
 - c. Identification of Parties Involved
 - d. Policy Form/Number

e. Description of Loss

f. Coverages

g. Deductible

h. Date of loss

B. Loss/Damage Valuation

1. Direct Loss vs. Indirect Loss (Loss of Use)
2. Damages
3. Scope of Loss or Damages

**DELAWARE–MARINE AND
TRANSPORTATION ADJUSTER
CONTENT OUTLINE**

(50 scoreable questions)

**I. GENERAL PROPERTY INSURANCE PRODUCT
KNOWLEDGE PERTINENT TO MARINE AND
TRANSPORTATION ADJUSTERS**

Ref: *All topics make reference to general product knowledge, unless otherwise noted.*

A. Inland marine

1. Personal floaters
2. Commercial floaters
3. Nationwide Definition
4. Builders' Risk coverage
5. Transportation coverage
6. Electronic Data Processing (EDP) coverage

B. Other terms and related concepts

1. Commercial Ocean Marine
2. Terrorism

**II. PROPERTY POLICY PROVISIONS AND CONTRACT
LAW**

A. Declarations

B. Insuring agreement

C. Conditions

D. Exclusions

E. Definition of the insured

F. Duties of the insured after a loss

G. Obligations of the insurance company

H. Proof of loss

I. Notice of claim

J. Appraisal

K. Other Insurance

L. Assignment

M. Subrogation

N. Elements of a contract

O. Sources of underwriting information

P. Cancellation and Nonrenewal provisions

Q. Additional (supplementary) payments

R. Loss settlement provisions including consent to settle a loss

S. Limitations

T. Representations and misrepresentations

U. Concealment

V. Arbitration

W. Coinsurance

- X. Endorsements
- Y. Warranties
- Z. Replacement Cost
- AA. Fraud

III. PROPERTY INSURANCE TERMS AND RELATED CONCEPTS

Ref: Fundamentals of Risk and Insurance by Emmett and Therese Vaughn (Wiley), Businessowners Policy Coverage by George Krauss and Commercial Property Coverage Guide by Hillman & McCracken (National Underwriter), Property Loss Adjusting (James Markham (IIA), BHM Insurance Services.

- A. Insurable interest
- B. Risk
- C. Hazard
 - 1. Physical
 - 2. Moral
 - 3. Morale
 - 4. Legal
- D. Peril
- E. Loss
 - 1. Direct
 - 2. Indirect
- F. Proximate cause
- G. Deductible
- H. Indemnity
- I. Actual cash value
- J. Replacement cost
- K. Limits of liability
- L. Pair and set clause
- M. Extensions of coverage
- N. Additional coverages
- O. Accident
- P. Occurrence
- Q. Right of salvage
- R. Abandonment
- S. Liability
- T. Negligence
- U. Theft
- V. Burglary
- W. Robbery
- X. Mysterious disappearance
- Y. Binders
- Z. Apportionment clause
- AA. Tariff Liability
- BB. Waiver/Non-Waiver Agreement
- CC. Estoppel
- DD. Reservation of Rights

IV. DUTIES OF THE MARINE AND TRANSPORTATION ADJUSTER

- A. Loss Report
 - 1. Essential Elements
 - a. Inception/Expiration Date
 - b. Occurrence Date
 - c. Identification of Parties Involved
 - d. Policy Form/Number

- e. Description of Loss
- f. Coverages
- g. Deductible
- h. Date of loss

B. Loss/Damage Valuation

- 1. Direct Loss vs. Indirect Loss (Loss of Use)
- 2. Damages
- 3. Scope of Loss or Damages

V. DELAWARE STATUTES, REGULATIONS, AND BULLETINS PERTINENT TO PROPERTY INSURANCE AND THE LICENSING OF MARINE AND TRANSPORTATION ADJUSTERS

All references are to Title 18 Chapter 17 of the Delaware Insurance Code except where otherwise specified below.

A. Definitions

- 1. Persons required to be licensed and their responsibilities
 - a. Adjuster
 - b. License
 - c. Licensee
- 2. License requirements
 - a. Fees and application
 - b. Prerequisites
 - c. Special qualifications
 - d. Written examinations and exemptions
 - e. Exceptions to licensing
- 3. Authority
 - a. Definitions
 - b. License requirements
- 4. Notice of address change
- 5. Ownership of other entities
- 6. Contracts and Solicitation of Contracts
- 7. Regulation and Scope

B. Marketing Practices

- 1. Duties of licensed personnel
- 2. Record keeping
- 3. License denial, suspension, revocation, and penalties
- 4. Prohibited Acts

C. Insurance Commissioner

Ref: Chapter 3 unless otherwise specified

- 1. Election and term
- 2. General powers and duties
- 3. Maintenance of Records
 - Ref: Chapter 17, Section 1707*
- 4. Hearings
- 5. Cease and desist orders and penalties
 - Ref: Chapters 17 and 23*
- 6. General penalties
 - Ref: Chapters 1, 3, and 17*

VI. INSURANCE ETHICS

Ref: In addition to specific cites listed from Title 18, it is recommended that the candidate review the following study materials: Title 18 – Chapters 17, 23 & 24, Regulations 902 and 904, Ethics (Bisys), Ethical Practices (Bisys), Ethics for the

Insurance Professional (Kaplan), Ethics For the Field of Insurance (Cape Education, Inc.), The Claims Environment (Edited by James Markham IIA) and BHM Insurance Services.

A. Definitions

1. Business Practices
2. Authority
 - a. Express
 - b. Implied
 - c. Apparent
3. Agency versus individual license
Ref: Title 18, Chapter 17
4. Suitability
5. Ethical behavior and good moral standards

B. Market Conduct examination

C. Disclosure letters and forms

D. Errors and Omissions insurance

E. Unfair practices

1. Misrepresentation
2. Defamation
3. Coercion and intimidation
4. Rebating
5. Unfair claims settlement practices
6. Publicized Founded Complaints

Ref: 907

F. Insurance fraud and Fraud Prevention Bureau

G. Privacy

H. Conflict of issues

DELAWARE–MARINE AND TRANSPORTATION PRODUCER CONTENT OUTLINE

State Statutes, Rules, and Regulations

(25 scoreable questions)

I. TERMS AND CONCEPTS

- A. Nation-wide marine definition**
- B. Indemnity**
- C. General average loss**
- D. Bailment**
- E. Franchise clause**
- F. Coinsurance**
- G. Salvage**

II. TYPES OF POLICIES

- A. Inland Marine Block**
- B. Bailee's Customers**
- C. Motor Truck Cargo**
- D. Packaged Yacht**
- E. Protection and Indemnity**
- F. Hull policy**
- G. Inland Marine Floaters**
 - a. Personal Property
 - b. Personal Effects
 - c. Furs and Jewelry
 - d. Fine Arts

- e. Physicians and Surgeons Equipment
- f. Wedding Present
- g. Salesmen
- h. Jeweler's
- i. Contractors Equipment

III. COVERAGES

A. Jewelry

B. Transportation

C. Communication

D. Collapse of bridges

E. Flood

F. Collision

IV. COMMON EXCLUSIONS

A. Wear and tear

B. Gradual deterioration

C. Vermin

V. STATE STATUTES AND REGULATIONS PERTINENT TO ALL LINES

A. License Regulations

1. Persons required to be licensed and responsibilities
 - a. Producer/Agent and Broker
 - b. Producer/Consultant*Ref: 1702 (i)*
2. License requirements
 - a. Fees and application
 - b. Prerequisites
 - c. Written examinations and exemptions
 - d. Exemptions from licensing
 - e. Insurer's appointment
3. Authority
 - a. Definitions
Ref: 902–908
 - b. License requirements
Ref: Title 18 Chapter 17
 - c. Lines of authority
 - d. Termination of appointment
4. Notice of address change
5. Continuing education
Ref: Regulation 504

B. Marketing Practices

1. Duties of licensed personnel
2. Record keeping
3. Compensation of licensees
4. Termination, suspension, fines

C. Insurance Commissioner

1. Election and term
Ref: 301
2. General powers and duties
Ref: 309, 310, 311
3. Examination of insurers and producers
Ref: 318, 319, 322, 2306
4. Hearings
Ref: 323, 327, 328, 2307
5. Cease and desist orders and penalties
Ref: 2308, 2311
6. General penalties
Ref: 106, 1712

DELAWARE–SURETY CONTENT OUTLINE

(25 scoreable questions)

References include: Surety Association of America, Surety Information Office, National Association of Surety Bond Producers; Delaware Code Chapter 77 Title 18 on Suretyship, Chapter 9 Title 18.

I. TERMS AND CONCEPTS

- A. Definition of fidelity
- B. Definition of surety

II. PURPOSE AND TYPE OF SURETY BONDS

- A. Parties to a surety bond
 - 1. Principal
 - 2. Obligor
 - 3. Surety
- B. Obligation of the surety
- C. Contract bonds
- D. License and permit bonds
- E. Public official bonds
- F. Court bonds
 - 1. Judicial
 - 2. Fiduciary
- G. Miscellaneous bonds
- H. Forms of Suretyship
 - 1. Individual
 - 2. Corporate
- I. Premiums and terms of obligations

III. PURPOSE AND TYPE OF FIDELITY BONDS

- A. Individual
- B. Schedule
- C. Blanket
- D. Financial institutions
- E. Premiums and terms of obligations

IV. DELAWARE STATUTES AND REGULATIONS

All references are to Title 18 Chapter 17 of the Delaware Insurance Code except where otherwise specified below.

- A. Definitions
 - 1. Persons required to be licensed and their responsibilities
 - a. Adjuster
 - b. License
 - c. Licensee
 - d. Surety Producer/Adjuster
 - 2. License requirements
 - a. Fees and application
 - b. Prerequisites
 - c. Special qualifications
 - d. Written examinations and exemptions
 - e. Exceptions to licensing
 - f. Surety bonds
 - 3. Authority
 - a. Definitions

- b. License requirements
- 4. Notice of address change
- 5. Continuing education
 - Ref: Regulation 504*
- 6. Ownership of other entities
- 7. Contracts and Solicitation of Contracts
- 8. Regulation and Scope

B. Marketing Practices

- 1. Duties of licensed personnel
- 2. Record keeping
- 3. Compensation of licensees
- 4. License denial, suspension, revocation, and penalties
- 5. Prohibited Acts

C. Insurance Commissioner

Ref: Chapter 3 unless otherwise specified

- 1. Election and term
- 2. General powers and duties
- 3. Maintenance of Records
 - Ref: Chapter 17, Section 1707*
- 4. Hearings
- 5. Cease and desist orders and penalties
 - Ref: Chapters 17 and 23*
- 6. General penalties
 - Ref: Chapters 1, 3, and 17*

DELAWARE–SURETY ADJUSTER CONTENT OUTLINE

Effective July 15, 2025

(25 scoreable questions)

References include: Surety Association of America, Surety Information Office, National Association of Surety Bond Producers; Delaware Code Chapter 77 Title 18 on Suretyship, Chapter 9 Title 18.

I. TERMS AND CONCEPTS

- C. Definition of fidelity
- D. Definition of surety

II. PURPOSE AND TYPE OF SURETY BONDS

- A. Parties to a surety bond
 - 1. Principal
 - 2. Obligor
 - 3. Surety
- B. Obligation of the surety
- C. Contract bonds
- D. License and permit bonds
- E. Public official bonds
- F. Court bonds
 - 1. Judicial
 - 2. Fiduciary
- G. Miscellaneous bonds
- H. Forms of Suretyship
 - 1. Individual
 - 2. Corporate
- J. Premiums and terms of obligations

III. PURPOSE AND TYPE OF FIDELITY BONDS

- A. Individual
- B. Schedule
- C. Blanket
- D. Financial institutions
- E. Premiums and terms of obligations

IV. DELAWARE STATUTES AND REGULATIONS

All references are to Title 18 Chapter 17 of the Delaware Insurance Code except where otherwise specified below.

A. Definitions

1. Persons required to be licensed and their responsibilities
 - a. Adjuster
 - b. License
 - c. Licensee
 - d. Surety Producer/Adjuster
2. License requirements
 - a. Fees and application
 - b. Prerequisites
 - c. Special qualifications
 - d. Written examinations and exemptions
 - e. Exceptions to licensing
 - f. Surety bonds
3. Authority
 - a. Definitions
 - b. License requirements
4. Notice of address change
5. Continuing education
Ref: Regulation 504
6. Ownership of other entities
7. Contracts and Solicitation of Contracts
8. Regulation and Scope

B. Marketing Practices

1. Duties of licensed personnel
2. Record keeping
3. Compensation of licensees
4. License denial, suspension, revocation, and penalties
5. Prohibited Acts

C. Insurance Commissioner

Ref: Chapter 3 unless otherwise specified

1. Election and term
2. General powers and duties
3. Maintenance of Records
Ref: Chapter 17, Section 1707
4. Hearings
5. Cease and desist orders and penalties
Ref: Chapters 17 and 23
6. General penalties
Ref: Chapters 1, 3, and 17

DELAWARE–TITLE INSURANCE CONTENT OUTLINE

**Product Knowledge, Terms, and Concepts
State Statutes, Rules, and Regulations**

(40 questions)

Note: All references are to General Product Knowledge unless otherwise noted. For more information on Title Insurance, contact the American Title Land Association (ALTA).

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

- A. Commitment
- B. Policy
- C. Exception
- D. Requirement
- E. Endorsement
- F. Insurer/Underwriter
- G. Chain of Title
- H. Closing and Settlement
- I. Title Agent
- J. Fiduciary Responsibilities
- K. Search and Examination
- L. Premium rates
- M. Insurable Interest
- N. Title Insurance
- O. Certificate of Title
- P. Gap coverage

II. TITLE INSURANCE POLICIES.....6

A. Approved Policy Forms

1. ALTA Owners policy
2. ALTA Loan policy
3. ALTA U.S. Policy
4. ALTA Short Form and Residential Loan
5. ALTA Homeowners Policy of Title Insurance
6. ALTA Expanded Coverage Residential Loan

B. Policy Provisions

1. Covered risks
2. Terms and Conditions
3. Exclusions

III. REAL ESTATE OWNERSHIP3

- A. Joint Tenancy
- B. Tenants In Common
- C. Fee Simple
- D. Life Estate
- E. Lease Hold

IV. RIGHTS AND INTERESTS4

A. Easement and Right of Way

B. Liens

1. Voluntary
2. Involuntary
3. Attachment of liens and judgments

C. Covenants, Conditions, and Restrictions

D. Adverse possession

V. LEGAL DESCRIPTIONS.....2

- A. Platted and Unplatted
- B. Metes and Bounds
- C. Lot and Block

VI. METHODS OF TRANSFER/CONVEYANCES4

- A. Warranty Deeds
- B. Quitclaim Deeds

- C. Mortgage
- D. Foreclosure
- E. Probate
- F. Assumption deeds
- G. Power of Attorney

VII. DELAWARE STATUTES, REGULATIONS, AND BULLETINS COMMON TO ALL LINES OF INSURANCE.8

A. License Regulations

1. Persons required to be licensed and responsibilities
 - a. Producer/Agent and Broker
2. License requirements
 - a. Fees and application
 - b. Prerequisites
 - c. Special qualifications
 - d. Written examinations and exemptions
 - e. Exemptions from licensing
 - f. Insurer's appointment
3. Authority
 - a. Definitions
Ref: 902-908
 - b. License requirements
Ref: Title 18 Chapter 17
 - c. Lines of authority
 - d. Termination of appointment
4. Notice of address change

B. Marketing Practices

1. Duties of licensed personnel
2. Record keeping
3. Compensation of licensees
4. Termination, suspension, fines

C. Insurance Commissioner

1. Election and term
Ref: 301
2. General powers and duties
Ref: 309, 310, 311
3. Examination of insurers and producers
Ref: 318, 319, 322, 2306
4. Hearings
Ref: 323, 327, 328, 2307
5. Cease and desist orders and penalties
Ref: 2308, 2311
6. General penalties
Ref: 106

VIII. DELAWARE RULES AND STATUTES PERTINENT TO TITLE INSURANCE.....3

Ref: Delaware Title Insurance Rating Bureau Manual.

DELAWARE-BAIL BONDS INSURANCE

CONTENT OUTLINE

Product Knowledge, Terms, and Concepts

State Statutes, Rules, and Regulations
(50 questions)

I. DELAWARE STATUTES, REGULATIONS, AND BULLETINS PERTINENT TO BAIL AND BAIL AGENTS

A. License Regulations

1. Persons required to be licensed and responsibilities
Ref: Title 18, Chapter 43
2. License requirements
 - a. Fees and application
 - b. Prerequisites
Ref: 4333
3. Special qualifications
Ref: 4344
4. Written examinations
Ref: 4337
5. Insurer's appointment
Ref: 4342, 4343
6. License renewal
Ref: 4335
7. Bonds
Ref: 4336
8. Issues of license; notice of refusal
Ref: 4338
9. Waiver of license fee
Ref: 4339
10. Business entity
11. Authority
 - a. Definitions
Ref: 4332
 - b. Termination of appointment
Ref: 4343
 - c. License required
Ref: 4332, 4333
12. Notice of address change
13. Continuing education
Ref: Regulation 504

B. Marketing Practices

Ref: Title 18, Chapter 43

1. Duties of licensed personnel
Ref: 4344
2. Record keeping
Ref: 4341
3. Collections and charges permitted
Ref: 4347
4. Termination, suspension, fines
Ref: 4343, 4354
5. Display of license
Ref: 4346
6. Prohibited Practices
Ref: 4350
7. Collateral; fiduciary capacity
Ref: 4348
8. Court Registration Process
Ref: 4345

9. Trade Names

Ref: 4350

C. Insurance Commissioner

1. Election and Terms
Ref: 301
2. General powers and duties
Ref: 309, 310, 311
3. Examination of insurers and producers
Ref: 318, 319, 322, 2306
4. Hearings
Ref: 323, 327, 328, 2307
5. Cease and desist orders and penalties
Ref: 2308, 2311
6. General penalties
Ref: 106
7. Renewal/Continuing Education
Ref: Title 18, Chapter 17

II. INSURANCE ETHICS

Ref: In addition to specific cites listed from Title 18, it is recommended that the candidate review the following study materials: Title 18 – Chapters 43, Regulation 504.

A. Definitions

1. Market Conduct
2. Authority
 - a. Express
 - b. Implied
 - c. Lingering implied
 - d. Apparent
3. Agency versus individual licensee
Ref: Title 18 Chapter 43
4. Power of Attorney
Ref: 4351
5. Ethical behavior and good moral standards

B. Market Conduct examination

C. Binding coverage

D. Disclosure letters and forms

E. Errors and Omissions insurance

F. Unfair practices

Ref: 2303, 2304, 2305, 2315, 2316, Regulation 902

1. Commingling
2. Misrepresentation
3. Defamation
4. Coercion, and intimidation
Ref: 2304(4)
5. Unfair discrimination
6. Rebating
7. Unfair trade practice
Ref: Chapter 23
8. Coercion of debtors
Ref: 2305(a)

G. Insurance fraud and Fraud Prevention Bureau

Ref: Chapter 24

H. Advertisement procedures

I. Consumer reports

J. Privacy

K. Conflict of issues and bail agents responsibilities

L. Designated Responsible Bail Agents

III. BAIL BOND PROCEDURES

A. General Duties

1. Discharging bail/collateral
2. Posting bail
3. Application process for indemnitor

B. Recommitment of defendant

C. Bond forfeitures

D. Bond posting/transfers

E. Arrests/ Surrenders

IV. FIDUCIARY RESPONSIBILITIES

Ref: Title 18 Chapter 43

A. Commissions, fees, premiums

B. Recordkeeping

C. Qualification bond

D. Forfeitures

E. Collateral

1. Receipts
2. Maintenance

F. Bond principal limits

G. Limits

V. DEFINITIONS

Ref: Black's Law Dictionary, Dictionary of Insurance Terms

A. Bail

B. Bail bonds

1. Qualification bond
2. Surety bond
3. Appearance bond
4. Cash bond
5. Civil bond
6. Personal Recognizance bond

C. Collateral

D. Forfeitures

E. Power of attorney

F. Recognizance

G. Extradition

H. Exoneration

I. Surety

J. Premium

K. Indemnitor

L. Principal/Defendant

DELAWARE-ADJUSTER WORKERS' COMPENSATION CONTENT OUTLINE

State Statutes, Rules, and Regulations

(50 scoreable questions)

All references are to sections in Title 18, Chapter 17 of the Delaware Insurance Code and to general product knowledge, unless otherwise noted.

I. INSURANCE TERMS AND CONCEPTS

A. Arbitration

- B. Binder
 - C. Concealment
 - D. Deductible
 - E. Definition of Insured
 - F. Employer Classification
 - G. Endorsement
 - H. Hazard
 - I. Indemnity
 - J. Insurable Interest
 - K. Liability
 - L. Misrepresentation
 - M. Risk
 - N. Subrogation
- II. THE INSURANCE CONTRACT**
- A. Information Page
 - B. Insuring Agreement, Conditions, and Exclusions
 - C. Endorsement
 - D. Limitations
- III. ADJUSTER**
- A. Roles and Responsibilities of Adjuster
 - B. Loss Report
 - 1. Essential Elements
 - a. Inception/Expiration Date
 - b. Occurrence Date
 - c. Identification of Parties Involved
 - d. Policy Form/Number
 - e. Description of Loss
 - f. Coverages
 - g. Deductible
 - h. Tort/Tort Feasors
 - C. Loss Valuation
 - 1. Damages
 - a. Part of Body
 - b. Nature of Accident
 - c. Cause of Accident
- IV. WORKERS' COMPENSATION INSURANCE, EMPLOYERS LIABILITY INSURANCE, AND RELATED ISSUES**
(This section does not deal with specifics of state law.)
- A. Standard Policy Concepts
 - B. Self-Insurers
 - C. Work-Related vs. Non-Work-Related
 - D. Other States' Coverage Insurance
- V. DELAWARE STATUTES AND REGULATIONS COMMON TO ALL LINES OF INSURANCE**
- A. License Regulations
 - 1. Persons Required to be Licensed and Responsibilities
 - a. Producer/Agent and Broker
 - b. Producer/Consultant
Ref: 1702 (i)
 - 2. License Requirements
 - a. Fees and Application
 - b. Prerequisites
 - c. Written Examinations and Exemptions
 - d. Exemptions from Licensing
 - e. Insurer's Appointment
 - 3. Authority
 - a. Definitions
Ref: 902-908
 - b. License Requirements
Ref: Title 18, Chapter 17
 - c. Lines of Authority
 - d. Termination of Appointment
 - 4. Notice of Address Change
 - 5. Continuing Education
Ref: Regulation 504
- B. Marketing Practices**
- 1. Duties of Licensed Personnel
 - 2. Record Keeping
 - 3. Compensation of Licensees
 - 4. Termination, Suspension, Fines
- C. Insurance Commissioner**
- 1. Election and Term
Ref: 301
 - 2. General Powers and Duties
Ref: 309, 310, 311
 - 3. Examination of Insurers and Producers
Ref: 318, 319, 322, 2306
 - 4. Hearings
Ref: 323, 327, 328, 2307
 - 5. Cease and Desist Orders and Penalties
Ref: 2308, 2311
 - 6. General Penalties
Ref: 106, 1712
- VI. DELAWARE LAWS, RULES, AND REGULATIONS PERTINENT TO WORKERS' COMPENSATION**
All references are to sections in Title 19, Chapter 23 of the Delaware Insurance Code.
- A. Purpose
 - B. Definitions
 - 1. Employer
 - 2. Employee
 - 3. Total Disability
 - 4. Partial Disability
 - 5. Permanent Disability
 - C. Requirements/Procedures
 - 1. Exclusiveness of Right to Compensation
 - 2. Injury Reports
 - 3. Compensation Claims
 - D. Coverages
 - 1. Injuries Covered
 - 2. Employment Covered
 - 3. Employment Excluded
 - 4. Sole Proprietors and Partners
 - 5. Waiting Period
 - 6. Who Must Provide
 - E. Benefits
 - 1. Medical Care Services and Supplies
 - 2. Income
 - a. Total Disability

- b. Partial Disability
- c. Weekly Wages
- d. Payment
- 3. Vocational Rehabilitation
- 4. Death and Burial
- 5. Right to Sue

F. Audits

G. Workers' Compensation Assigned Risk Plan

H. Industrial Accident Board

VII. DELAWARE WORKERS' COMPENSATION ADJUSTING

A. Claims Practices

B. Hearing

C. Medical Examinations

D. Settlements/Awards

DELAWARE-CROP PRODUCER CONTENT OUTLINE

State Statutes, Rules, and Regulations

(50 scoreable questions)

References for this examination can be found at the following sources:

- Risk Management Agency Web site:

www.rma.usda.gov/publications

- National Crop Insurance Services Web site: www.ag-risk.org

- Individual crop insurance companies

I. GENERAL INSURANCE TERMS AND CONCEPTS

A. Assignment

B. Insurance Application

C. Coinsurance

D. Hazard

E. Indemnity

F. Insurable interest

G. Insuring Agreement

H. Limits of Liability

I. Loss

- 1. Direct
- 2. Indirect

J. Negligence

K. Occurrence

L. Peril

M. Pro-rata liability

N. Risk

O. Crop Hail organizations

P. Federal Crop Act of 1980

II. CROP HAIL INSURANCE

A. Policy rates

B. Coverages available

C. Policy provisions

- 1. NCIS general provisions
- 2. NCIS Special provisions

D. Liability

E. Claim Settlement Practices

- 1. Claims site assessment

- a. Site testing
- b. Standard measures
- c. Location

2. Notice of loss

3. Insured's duties

4. Agent's duties (Agent Only)

5. Percentage Plan (Agent Only)

6. Arbitration and appraisal (Agent Only)

7. Loss payment

F. Cancellation and nonrenewal

G. NCIS policies

III. MULTIPLE PERIL CROP INSURANCE

A. Fundamentals of Multiple Peril Crop Insurance

MPCI

- 1. Actual Production History (APH)
- 2. Production Reporting
- 3. Acreage Reporting
- 4. Important Dates
- 5. Written Agreements
- 6. Actuarial Documents
- 7. Insured Eligibility
- 8. Unit Structure
- 9. Coverage Levels
- 10. Administrative Fees
- 11. Life of the Policy
- 12. Yield/Revenue Guarantees

B. Plans of Insurance

- 1. Actual Production History (APH)
 - a. Buy-up Coverage
 - b. Catastrophic Risk Protection Coverage (CAT)
- 2. Crop Revenue Coverage (CRC)
- 3. Revenue Assurance (RA)
- 4. Income Protection (IP)
- 5. Group Risk Plan (GRP)
- 6. Group Risk Income Protection (GRIP)
- 7. Livestock Risk Protection (LRP)
- 8. Livestock Gross Margin (LGM)

C. Policy Provisions

- 1. Common/Basic Provisions
- 2. Coarse Grains Provisions
 - a. Replant
 - b. Prevented Planting
 - c. Late Planting
- 3. Catastrophic Risk Protection Coverage (CAT) Endorsement

D. Claims

- 1. Covered Perils
- 2. Loss Reporting Requirements
- 3. Duties after a Loss

IV. DELAWARE LAWS, RULES, AND REGULATIONS PERTINENT TO CROP INSURANCE

A. License Regulations

- 1. Persons required to be licensed and responsibilities
 - a. Producer/Agent and Broker

- b. Producer/Consultant
Ref: 1702 (i)
- 2. License requirements
 - a. Fees and application
 - b. Prerequisites
 - c. Written examinations and exemptions
 - d. Exemptions from licensing
 - e. Insurer's appointment
- 3. Authority
 - a. Definitions of insurance
Ref: 902–908
 - b. License requirements
Ref: Title 18 Chapter 17
 - c. Lines of authority
 - d. Termination of appointment
- 4. Notice of address change
- 5. Continuing education
Ref: Regulation 504
- B. Marketing Practices**
 - 1. Duties of licensed personnel
 - 2. Record keeping
 - 3. Compensation of licensees
 - 4. Termination, suspension, fines
- C. Insurance Commissioner**
 - 1. Election and term
Ref: 301
 - 2. General powers and duties
Ref: 309, 310, 311
 - 3. Examination of insurers and producers
Ref: 318, 319, 322, 2306
 - 4. Hearings
Ref: 323, 327, 328, 2307
 - 5. Cease and desist orders and penalties
Ref: 2308, 2311
 - 6. General penalties
Ref: 106, 1712
- D. Producer fiduciary responsibilities**

MOTOR VEHICLE APPRAISER CONTENT OUTLINE (30 scoreable questions)

- I. BASIC CONCEPTS OF AUTOMOBILE INSURANCE**
 - A. Coverages**
 - 1. Bodily injury and property damage
 - 2. Medical payments
 - 3. Physical damage
 - 4. Extracontractual
 - a. Punitive damages
 - 5. Personal Injury Protection
 - B. Definitions**
 - 1. Insured/covered person
 - 2. Owned automobiles/covered automobiles
 - 3. Non-owned automobiles
 - 4. Temporary substitute automobiles
 - 5. Actual cash value

- 6. Tort
- 7. Salvage
- C. Policy Components**
- D. Delaware Motorist Protection Act**
Ref: Title 21, 2118, Regulations 603, 901
 - 1. Required coverage and limits
 - 2. Arbitration
Ref: Regulation 901
 - 3. Insurance ID card
Ref: Regulation 606
 - 4. Fines
Ref: Title 21, 2118(s)(1)
 - 5. Form A
Ref: Regulation 603

II. DELAWARE STATUTES, RULES, AND REGULATIONS PERTINENT TO ALL LINES

A. Insurance Commissioner

- Ref: Chapter 3 unless otherwise specified*
- 1. Election and term
 - 2. General powers and duties
 - 3. Maintenance of Records
Ref: Chapter 17, Section 1707
 - 4. Hearings
 - 5. Cease and desist orders and penalties
Ref: Chapters 17 and 23
 - 6. General penalties
Ref: Chapters 1,3, and 17

B. License requirements

- 1. Fees and application
- 2. Prerequisites
- 3. Special qualifications
- 4. Written examinations and exemptions
- 5. Exceptions to licensing
- 6. Surety bonds

C. Agent responsibilities

- 1. Persons required to be licensed and their responsibilities
 - a. Adjuster
 - b. License
 - c. Licensee
 - d. Public Adjuster

D. Unfair Practices

- 1. Commingling
- 2. Misrepresentation
- 3. Defamation
- 4. Coercion and intimidation
- 5. Rebating
- 6. Unfair claims settlement practices
- 7. Publicized Founded Complaints
Ref: 907

III. DUTIES OF MOTOR VEHICLE APPRAISER

A. Loss/Damage Valuation

- 1. Direct Loss vs. Indirect Loss (Loss of Use)
- 2. Damages
- 3. Scope of Loss or Damages

IV. INSURANCE ETHICS

Ref: In addition to specific cites listed from Title 18, it is recommended that the candidate review the following study materials: Title 18 – Chapters 17, 23 & 24, Regulations 902 and 904, Ethics (Bisys), Ethical Practices (Bisys), Ethics for the Insurance Professional (Kaplan), Ethics For the Field of Insurance (Cape Education, Inc.), The Claims Environment (Edited by James Markham IIA) and BHM Insurance Services.

A. Definitions

1. Business Practices
2. Authority
 - a. Express
 - b. Implied
 - c. Apparent
3. Agency versus individual licensee
Ref: Title 18 Chapter 17
4. Suitability
5. Ethical behavior and good moral standards

B. Market Conduct examination

C. Disclosure letters and forms

D. Errors and Omissions insurance

E. Unfair practices

1. Commingling
2. Misrepresentation
3. Defamation
4. Coercion and intimidation
5. Rebating
6. Unfair claims settlement practices
7. Publicized Founded Complaints

Ref: 907

F. Insurance fraud and Fraud Prevention Bureau

G. Privacy

H. Conflict of issues

I. Appraisers Code of Conduct

Ref: reg 602

GENERAL INFORMATION

Schedule an examination reservation online at <https://www.pearsonvue.com/us/en/de/insurance.html> or candidates may call (800) 274-0455 to make an exam reservation.

TEST CENTERS

Location	Schedule
Dover, DE	One day per week
Newark, DE	Three days a week
Philadelphia, PA	Wednesday through Saturday
Salisbury, MD	2nd and 4th Saturday

Locations and schedules are subject to change. Hundreds of other testing locations are available around the United States.

AVAILABLE EXAMINATIONS

Major Lines (Part 1 and/or Part 2) Fees are \$90 per examination*							
Exam Series	Exam Name	Time Allotted for Exams and Number of Questions					
		General Scored Questions	General Pretest Questions	General Timing	State Scored Questions	State Pretest Questions	State Timing
InsDE_Life01	DE Life Producer	50	10	1 hr 15 mins	40	6	1 hour
InsDE_Health02	DE Accident and Health Producer	50	10	1 hr 15 mins	42	13	1 hour
InsDE_Prop04	DE Property Producer	50	10	1 hr 15 mins	35	7	1 hour
InsDE_Cas05	DE Casualty Producer	50	10	1 hr 15 mins	45	9	1 hour
InsDE_Pers55	DE Personal Lines Producer	75	11	1 hr 30 mins	40	8	1 hour

*NOTE: Candidates scheduling to take 2 of the above exams, except Personal Lines, in the same day will pay only one examination fee.

Life Producer, Accident/Health Producer, Property, Casualty, and Personal Lines exams are also available in Spanish.

LIMITED LINES

Exam Series	Exam Name	State Timing	Fees
InsDE-Sure06	DE Surety Producer	45 mins	\$90
InsDE-Title70	DE Title Producer	45 mins	\$90
InsDE-MarProd13	DE Marine and Transportation Producer	30 mins	\$90
InsDE-PropAdj14	DE Property Adjuster	1 hr 15 mins	\$90
InsDE-CasAdj15	DE Casualty Adjuster	1 hr 30 mins	\$90
InsDE-VehAdj16	DE Motor Vehicle Adjuster	1 hr	\$90
InsDE-MarAdj17	DE Marine and Transportation Adjuster	1 hr	\$90
InsDE-SurAdj18	DE Surety Adjuster	45 mins	\$90
InsDE-VehAppr19	DE Motor Vehicle Appraiser	45 mins	\$90
InsDE-PubAdj20	DE Public Adjuster	1 hr 15 mins	\$90
InsDE-BB23	DE Bail Bond Agent	1 hr	\$90
InsDE-Crop31	DE Crop Insurance	1 hr	\$90
InsDE-WCAdj32	DE Workers Compensation Adjuster	1 hr	\$90

PEARSON VUE HOLIDAY SCHEDULE

Testing may be unavailable on U.S. federal holidays and, in some cases, holiday weekends.