

## **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.....15

##### 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 INSURANCE .....13**

**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 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 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 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**

*(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 RIDERS .....15**

##### **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	
<b>C. Riders</b>	
1. Impairment/exclusions	
2. Guaranteed insurability	
3. Future increase option	
<b>D. Rights of renewability</b>	
1. Noncancelable	
2. Cancelable	
3. Guaranteed renewable	
<b>III. SOCIAL INSURANCE</b>	<b>6</b>
<b>A. Medicare (Parts A, B, C, D)</b>	
<b>B. Medicaid</b>	
<b>C. Social Security benefits</b>	
<b>IV. OTHER INSURANCE CONCEPTS</b>	<b>5</b>
<b>A. Total, partial, recurrent and residual disability</b>	
<b>B. Owner's rights</b>	
<b>C. Dependent children benefits</b>	
<b>D. Primary and contingent beneficiaries</b>	
<b>E. Modes of premium payments</b>	
<b>F. Nonduplication and coordination of benefits (e.g., primary vs. excess)</b>	
<b>G. Occupational vs. non-occupational</b>	
<b>H. Tax treatment of premiums and proceeds of insurance contracts (e.g., disability income and medical expenses, etc.)</b>	
<b>I. Managed care</b>	
<b>J. Workers Compensation</b>	
1. Impact on health insurance benefits	
<b>K. Subrogation</b>	
<b>L. Cost containment</b>	
<b>V. FIELD UNDERWRITING PROCEDURES</b>	<b>8</b>
<b>A. Completing the application</b>	
<b>B. Explaining sources of insurability and HIPAA privacy information (e.g., MIB Report, Fair Credit Reporting Act, etc.)</b>	
<b>C. Initial premium payment and receipt and consequences of the receipt (e.g., medical examination, etc.)</b>	
<b>D. Submitting application (and initial premium if collected) to company for underwriting</b>	
<b>E. Policy delivery</b>	

**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.*

<b>I. DELAWARE STATUTES, REGULATIONS, AND BULLETINS PERTINENT TO LIFE, ACCIDENT AND HEALTH, PROPERTY AND CASUALTY INSURANCE</b>	<b>13</b>
<b>A. LICENSE REGULATIONS</b>	<b>5</b>
1. Persons required to be licensed and responsibilities <ol style="list-style-type: none"> <li>a. Producer/Agent</li> <li>b. Producer/Consultant</li> </ol> <i>Ref: 1702 (i)</i>	
2. License requirements <ol style="list-style-type: none"> <li>a. Fees and application</li> <li>b. Prerequisites</li> <li>c. Written examinations and exemptions</li> <li>d. Exemptions from licensing</li> <li>e. Insurer's appointment</li> </ol>	
3. Authority <ol style="list-style-type: none"> <li>a. Definitions</li> </ol> <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>B. Marketing Practices</b>	<b>5</b>
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	
<b>C. Insurance Commissioner</b>	<b>3</b>
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
<b>II. DELAWARE STATUTES, RULES, REGULATIONS, AND BULLETINS COMMON TO BOTH LIFE AND HEALTH INSURANCE .....</b>	<b>5</b>
<b>A. Credit Life and Health</b>	Ref: 3702-3706, 3713, Regulation 1901
<b>B. Life and Health Guaranty Association Act</b>	Ref: 4401, 18 Del. C. Chapter 44
<b>III. DELAWARE STATUTES, RULES, REGULATIONS, AND BULLETINS PERTINENT TO HEALTH INSURANCE ONLY.....</b>	<b>12</b>
<b>A. Individual Health insurance required provisions</b>	Ref: 3301-3316, 3335, 3336
<b>B. Individual Health insurance optional provisions</b>	Ref: 3317, 3325
<b>C. Individual accident and health minimum standards</b>	Ref: Regulation 1304
<b>D. Group and blanket health insurance</b>	
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
<b>E. Long Term Care</b>	Ref: Chapter 71, Regulation 1404
<b>F. Medicare Supplement</b>	Ref: Chapter 34, Regulation 1501
<b>G. AIDS related testing</b>	Ref: Chapter 74, Regulation 1209
<b>IV. INSURANCE ETHICS .....</b>	<b>12</b>
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.).	
<b>A. Definitions</b>	
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>B. Market Conduct examination</b>
<b>C. Binding coverage</b>
<b>D. Disclosure letters and forms</b>
<b>E. Errors and Omissions insurance</b>
<b>F. Unfair practices</b>
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
<b>G. Insurance fraud and Fraud Prevention Bureau</b>
Ref: Chapter 24
<b>H. Advertisement procedures</b>
<b>I. Privacy</b>
<b>J. Conflict of issues and producer's responsibilities</b>

## PROPERTY – GENERAL KNOWLEDGE CONTENT OUTLINE

### Product Knowledge, Terms, and Concepts

(50 scoreable questions plus 5 pretest questions)

<b>I. TYPES OF POLICIES .....</b>	<b>22</b>
<b>A. Homeowners</b>	
1. HO-2	
2. HO-3	
3. HO-4	
4. HO-5	
5. HO-6	
6. HO-8	
<b>B. Dwelling policies</b>	
1. DP-1	
2. DP-2	
3. DP-3	
<b>C. Commercial lines</b>	
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	
<b>D. Inland marine</b>	
1. Personal Articles floaters	
2. Commercial Property floaters	
<b>E. National Flood Insurance Program</b>	
<b>F. Others</b>	
1. Earthquake	
2. Mobile Homes	
3. Watercraft	
4. Farm Owners	
5. Windstorm	
<b>II. INSURANCE TERMS AND RELATED CONCEPTS.....15</b>	
<b>A. Insurance</b>	
1. Law of Large Numbers	
<b>B. Insurable interest</b>	
<b>C. Risk</b>	
1. Pure vs. Speculative Risk	
<b>D. Hazard</b>	
1. Moral	
2. Morale	
3. Physical	
<b>E. Peril</b>	
<b>F. Loss</b>	
1. Direct	
2. Indirect	
<b>G. Loss Valuation</b>	
1. Actual cash value	
2. Replacement cost	
3. Market value	
4. Stated/agreed value	
5. Salvage value	
<b>H. Proximate cause</b>	
<b>I. Deductible</b>	
<b>J. Indemnity</b>	
<b>K. Limits of liability</b>	
<b>L. Coinsurance/Insurance to value</b>	
<b>M. Occurrence</b>	
<b>N. Cancellation</b>	
<b>O. Nonrenewal</b>	
<b>P. Vacancy and unoccupancy</b>	
<b>Q. Liability</b>	
1. Absolute	
2. Strict	
3. Vicarious	
<b>R. Negligence</b>	
<b>S. Binder</b>	
<b>T. Endorsements</b>	
<b>U. Blanket vs. Specific</b>	
<b>III. POLICY PROVISIONS AND CONTRACT LAW.....13</b>	
<b>A. Declarations</b>	
<b>B. Insuring agreement</b>	

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

## 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.*

<b>I. DELAWARE STATUTES, REGULATIONS, AND BULLETINS PERTINENT TO LIFE, ACCIDENT AND HEALTH, PROPERTY AND CASUALTY INSURANCE. ....13</b>	
<b>A. License Regulations .....5</b>	
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>B. Marketing Practices.....5</b>	

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	
<b>C. Insurance Commissioner.....</b>	<b>3</b>
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>	
<b>II. DELAWARE STATUTES, RULES, REGULATIONS, AND BULLETINS COMMON TO BOTH PROPERTY AND CASUALTY INSURANCE .....</b>	<b>5</b>
<b>A. Surplus Lines Broker</b>	
1. Definitions <i>Ref: Chapters 17 &amp; 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 &amp; 19</i>	
6. Records and annual statement <i>Ref: Chapter 19</i>	
7. Broker's affidavit <i>Ref: Chapter 19</i>	
<b>B. Consent of rate filings</b> <i>Ref: Regulation 1901</i>	
<b>C. Fiduciary accounts</b> <i>Ref: Reg 505</i>	
<b>D. Guaranty Association Act</b> <i>Ref: 4201–4206; 4208</i>	
<b>E. Premium financing</b>	
1. Definitions <i>Ref: 4801</i>	
2. Licensing <i>Ref: 4802</i>	
3. Form of agreement <i>Ref: 4806</i>	
<b>F. Credit Scoring for Underwriting</b> <i>Ref: Title 18, Chapter 83, Reg 906</i>	
1. Purpose	
2. Scope	
3. Applicability	
4. Written notice to consumers	
5. Prohibited practices	

<b>III. DELAWARE STATUTES, RULES, REGULATIONS, AND BULLETINS PERTINENT TO PROPERTY INSURANCE ONLY.....</b>	<b>5</b>
<b>A. Delaware FAIR Plan</b> <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>B. Declinations, renewal, and cancellation of Property insurance contracts</b>	
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>	
<b>C. National Flood Insurance Program</b> <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	
<b>IV. INSURANCE ETHICS .....</b>	<b>12</b>
<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 &amp; 24, Regulation 904, Ethics (Kaplan), Ethical Practices (Kaplan), Ethics for the Insurance Professional(Kaplan), Ethics For the Field of Insurance (Cape Education, Inc.).</i>	
<b>A. Definitions</b>	
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>B. Market Conduct examination</b>	
<b>C. Binding coverage</b>	
<b>D. Disclosure letters and forms</b>	
<b>E. Errors and Omissions insurance</b>	



## **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.*

I. DELAWARE STATUTES, REGULATIONS, AND BULLETINS PERTINENT TO LIFE, ACCIDENT AND HEALTH, PROPERTY AND CASUALTY INSURANCE .....	13
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A. License Regulations.....	5
1. Persons required to be licensed and responsibilities	
a. Producer/Agent and Broker	
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 .....

### 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 &amp; 19</i>	
6. Records and annual statement <i>Ref: Chapter 19</i>	
7. Broker's affidavit <i>Ref: Chapter 19</i>	
<b>B. Consent of rate filings</b> <i>Ref: Regulation 1901</i>	
<b>C. Fiduciary accounts</b> <i>Ref: Reg 505</i>	
<b>D. Guaranty Association Act</b> <i>Ref: 4201–4206; 4208</i>	
<b>E. Premium financing</b>	
1. Definitions <i>Ref: 4801</i>	
2. Licensing <i>Ref: 4802</i>	
3. Form of agreement <i>Ref: 4806</i>	
<b>F. Credit Scoring for Underwriting</b> <i>Ref: Title 18, Chapter 83, Reg 906</i>	
1. Purpose	
2. Scope	
3. Applicability	
4. Written notice to consumers	
5. Prohibited practices	
<b>III. DELAWARE STATUTES, RULES, REGULATIONS, AND BULLETINS PERTINENT TO CASUALTY INSURANCE ONLY.....15</b>	
<b>A. Delaware Motorist Protection Act</b> <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>B. Uninsured and Underinsured Motorists Coverage</b> <i>Ref: 3902</i>	
1. Required coverage	
2. Option for additional coverage	
<b>C. Cancellation and nonrenewal of auto insurance</b>	
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>	
<b>D. Delaware Automobile Insurance Plan</b> <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	
<b>E. Defensive driving course credit</b> <i>Ref: Regulation 607</i>	
<b>F. Private passenger automobile insurance rating information</b> <i>Ref: Regulation 1902</i>	
<b>G. Workers Compensation</b> <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>	
<b>IV. INSURANCE ETHICS .....12</b> <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 &amp; 24, Regulation 904, Ethics (Kaplan), Ethical Practices (Kaplan), Ethics for the Insurance Professional (Kaplan), Ethics For the Field of Insurance (Cape Education, Inc.).</i>	
<b>A. Definitions</b>	
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 POLICIES .....10**
  - A. Homeowners**
    - 1. HO-2
    - 2. HO-3
    - 3. HO-4
    - 4. HO-5
    - 5. HO-6
    - 6. HO-8
  - B. Dwelling policies**
    - 1. DP-1
    - 2. DP-2
    - 3. DP-3
  - C. Inland marine**
    - 1. Personal Articles floaters
  - D. National Flood Insurance Program**

- E. Others**
  - 1. Earthquake
  - 2. Mobile Homes
  - 3. Watercraft
  - 4. Windstorm

**II. TYPES OF CASUALTY POLICIES .....13**

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

**III. PROPERTY AND CASUALTY INSURANCE TERMS AND RELATED CONCEPTS .....28**

- A. Insurance**
  - 1. Law of Large Numbers
- B. Insurable interest**
- C. Risk**
  - 1. Pure vs. Speculative Risk
- D. Hazard**
  - 1. Moral
  - 2. Morale
  - 3. Physical
- E. Peril**
- F. Loss**
  - 1. Direct
  - 2. Indirect
- G. Loss Valuation**
  - 1. Actual cash value
  - 2. Replacement cost
  - 3. Market value
  - 4. Stated value
  - 5. Salvage value
- H. Proximate cause**
- I. Deductible**
- J. Indemnity**
- K. Limits of liability**
- L. Coinsurance/Insurance to value**
- M. Occurrence**
- N. Cancellation**
- O. Nonrenewal**

**P. Vacancy and unoccupancy**

**Q. Liability**

1. Absolute
2. Strict
3. Vicarious

**R. Negligence**

**S. Binder**

**T. Endorsements**

**U. 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 LAW .....24**

**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 INSURANCE .....13**

**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	
3. Coverage available	
4. Limits of coverage	
5. Effective date of coverage	
6. Binding authority of producers	
<b>B. Declinations, renewal, and cancellation of Property insurance contracts</b>	
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>
<b>C. National Flood Insurance Program</b>	
	<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	
<b>III. DELAWARE STATUTES, RULES, REGULATIONS, AND BULLETINS PERTINENT TO CASUALTY INSURANCE ONLY.....10</b>	
<b>A. Delaware Motorist Protection Act</b>	
	<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>B. Uninsured and Underinsured Motorists Coverage</b>	
	<i>Ref: 3902</i>
1. Required coverage	
2. Option for additional coverage	
<b>C. Cancellation and nonrenewal of auto insurance</b>	
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>
<b>D. Delaware Automobile Insurance Plan</b>	
	<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	
<b>E. Defensive driving course credit</b>	
	<i>Ref: Regulation 607</i>
<b>F. Private passenger automobile insurance rating information</b>	
	<i>Ref: Regulation 1902</i>
<b>IV. INSURANCE ETHICS .....12</b>	
	<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 &amp; 24, Regulation 904, Ethics (Kaplan), Ethical Practices (Kaplan), Ethics for the Insurance Professional (Kaplan), Ethics For the Field of Insurance (Cape Education, Inc.).</i>
<b>A. Definitions</b>	
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>B. Market Conduct examination</b>	
<b>C. Binding coverage</b>	
<b>D. Disclosure letters and forms</b>	
<b>E. Errors and Omissions insurance</b>	
<b>F. Unfair practices</b>	<i>Ref: 2303, 2304, 2305, 2315, 2316, Regulation 902</i>
1. Twisting	
2. Churning	
3. Commingling	
4. Misrepresentation	
5. Defamation	
6. Coercion and intimidation	<i>Ref: 2304(4)</i>
7. Unfair discrimination	
8. Rebating	
9. Unfair claims settlement practices	<i>Ref: Chapter 23</i>
10. Coercion of debtors	<i>Ref: 2305(a)</i>
11. Publicized Founded Complaints	<i>Ref: 907</i>

**G. Insurance fraud and Fraud Prevention Bureau**

*Ref: Chapter 24*

**H. Advertisement procedures**

**I. Privacy**

**J. Conflict of issues and producer's responsibilities**

**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

**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

**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. Obligee
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. Obligee
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 OWNERSHIP .....3

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

### IV. RIGHTS AND INTERESTS .....4

#### 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/CONVEYANCES .....4

- 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](http://www.rma.usda.gov/publications)

*- National Crop Insurance Services Web site: [www.ag-risk.org](http://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*