

DELAWARE Insurance Content Outlines

Content outlines: effective January 15, 2025

Delaware Surety Adjuster outline: effective July 15, 2025

Delaware Insurance Supplement

Examination Content Outlines

January 15, 2025

Delaware Surety Adjuster effective July 15, 2025

LIFE - GENERAL KNOWLEDGE **CONTENT OUTLINE**

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(50 scoreable questions plus 5 pretest questions)

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	_	f: Reg 505	Ethic	cs (K	Kaplan), Ethical Practices (Kaplan), Ethics for the
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		f: Title 18, Chapter 83, Reg 906			4. Suitability
		Purpose			5. Ethical behavior and good moral standards
		Scope		В.	Market Conduct examination
		Applicability			Binding coverage
		Written notice to consumers			Disclosure letters and forms
					Errors and Omissions insurance
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	Dai	lawara Inguranca Sunnlament Examination Contan	t Outlings		Innuary 15, 2025

F.	Unfair practices	3. Physical Damage (collision; other than collision;
	Ref: 2303, 2304, 2305, 2315, 2316, Regulation 902	specified perils)
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	2. Churning	Underinsured motorists
	3. Commingling	6. Who is an insured
	Misrepresentation	7. Types of Auto
	5. Defamation	a. Owned
	Coercion and intimidation	b. Non-owned
	Ref: 2304(4)	c. Hired
	7. Unfair discrimination	d. Temporary Substitute
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	Ref: Chapter 23	Reimbursement Expense
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	Ref: 2305(a)	Garagekeepers Insurance
	11. Publicized Founded Complaints	9. Exclusions
	Ref: 907	10. Individual Named Insured and Drive Other Car
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	Ref: Chapter 24	11. Mobile equipment
Н.	Advertisement procedures	C. Workers Compensation Insurance, Employers
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	Liability (Occurrence, Claims made including	1. Surety
	Retroactive Date)	
	b. Coverage B: Personal Injury and Advertising	Fidelity F. Professional liability
	Injury	Errors and Omissions
	c. Coverage C: Medical Payments	
	d. Supplemental Payments	Medical Malpractice Directors and Officers (D&O)
	e. Who is an insured	Employment Practices Liability (EPLI)
	f. First named insured	* * * /
	g. Limits (Per occurrence, Annual Aggregate)	Cyber liability and data breach, funds transfer Liguer liability
	h. Damage to Property of Others	6. Liquor liability
B. A	utomobile: personal auto and business auto	G. Umbrella/Excess Liability
	. Liability	H. Business Owners Policy (BOP)
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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	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
III. POLICY PROVISIONS	 Record keeping Ref: 1707(m) Compensation of licensees Ref: 1714 Termination, suspension, fines Insurance Commissioner
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	DELAWARE STATUTES, RULES, REGULATIONS, AND BULLETINS COMMON TO BOTH PROPERTY AND CASUALTY INSURANCE

	5. License suspension, revocation	Ref: Delaware Automobile Insurance Plan
	Ref: Chapter 17 &19	1. Producer and insurer responsibilities
	Records and annual statement	2. Eligibility
	Ref: Chapter 19	Coverage and options
	7. Broker's affidavit	Ref: Title 21, 2118
	Ref: Chapter 19	Designation of carrier
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	Ref: Regulation 1901	6. Collection of placement fee
C.	Fiduciary accounts	E. Defensive driving course credit
	Ref: Reg 505	Ref: Regulation 607
D.	Guaranty Association Act	F. Private passenger automobile insurance rating
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E.	Premium financing	Ref: Regulation 1902
	1. Definitions	G. Workers Compensation
	Ref: 4801	Ref: Title 19
	2. Licensing	1. Applicability
	Ref: 4802	Ref: 2301, 2306, 2321
	3. Form of agreement	2. Excluded employments
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	Ref: Title 18, Chapter 83, Reg 906	Ref: 2308
	1. Purpose	Requirement for insurance policy
	2. Scope	Minimum duration of incapacity
	Applicability	Ref: 2321
	Written notice to consumers	Medical benefits required
	5. Prohibited practices	Ref: 2322
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Α.	Delaware Motorist Protection Act	Survivorship benefits
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	2. Arbitration	Ref: 2331
	Ref: Regulation 901	11. Deductible options Form B
	3. Insurance ID card	Ref: Regulation 801
	Ref: Regulation 606	12. Assigned Risk Plan
	4. Fines	Ref: Title 18, 2527; Title 21, 2905
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		13 Workplace safety
	5. Form A	13. Workplace safety Ref: Regulation 802
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В.	Ref: Regulation 603 Uninsured and <u>Underinsured Motorists</u> Coverage	Ref: Regulation 802 14. Worker's Compensation rating/classification Ref: Title 18, 2602
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	Ref: Regulation 603 Uninsured and Underinsured Motorists Coverage Ref: 3902 1. Required coverage 2. Option for additional coverage	 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
	Ref: Regulation 603 Uninsured and Underinsured Motorists Coverage Ref: 3902 1. Required coverage 2. Option for additional coverage Cancellation and nonrenewal of auto insurance	 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: Regulation 603 Uninsured and Underinsured Motorists Coverage Ref: 3902 1. Required coverage 2. Option for additional coverage Cancellation and nonrenewal of auto insurance 1. Reasons for	 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
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	Ref: Regulation 603 Uninsured and Underinsured Motorists Coverage Ref: 3902 1. Required coverage 2. Option for additional coverage Cancellation and nonrenewal of auto insurance 1. Reasons for Ref: 3904 2. Notice Ref: 3905 3. Hearing	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 IV. INSURANCE ETHICS
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	Ref: Regulation 603 Uninsured and Underinsured Motorists Coverage Ref: 3902 1. Required coverage 2. Option for additional coverage 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	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 IV. INSURANCE ETHICS
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F. Unfair practices	d. Combined Single Limit
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2. Churning	specified perils)
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4. Misrepresentation	Underinsured motorists
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7. Unfair discrimination	b. Non-owned
8. Rebating	c. Hired
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PERSONAL LINES – GENERAL KNOWLEDGE CONTENT OUTLINE Product Knowledge, Terms, and Concepts (75 scoreable questions plus 5 pretest questions) I. TYPES OF PROPERTY POLICIES	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 1. Deductible J. Indemnity K. Limits of liability
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P. Vacancy and unoccupancy	Ref: All references are to sections in Title 18, Chapter 17 unless
Q. Liability	otherwise noted.
1. Absolute	I. DELAWARE STATUTES, REGULATIONS, AND
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3. Vicarious	HEALTH, PROPERTY, CASUALTY AND PERSONAL
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W. Warranties	c. Producer/Consultant
X. Representations	Ref: 1702 (i)
Y. Concealment	License requirements
Z. Deposit Premium/Audit	a. Fees and application
AA. Certificate of Insurance	b. Prerequisites
BB. Damages	c. Special qualifications
1. Compensatory	d. Written examinations and exemptions
a. General	e. Exemptions from licensing
b. Special	f. Insurer's appointment
2. Punitive	3. Authority
CC. Compliance with Provisions of Fair Credit	a. Definitions
Reporting Act	<i>Ref:</i> 902–908
IV. PROPERTY AND CASUALTY POLICY PROVISIONS	b. License requirements
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C. Conditions	5. Continuing education
D. Exclusions	Ref: Regulation 504
E. Definition of the insured	B. Marketing Practices5
F. Duties of the insured after a loss	Duties of licensed personnel
G. Obligations of the insurance company	Record keeping
H. Mortgagee rights	Ref: 1707(m)
I. Proof of loss	3. Compensation of licensees
J. Notice of claim	Ref: 1714
K. Appraisal	Termination, suspension, fines
L. Other Insurance Provision	C. Insurance Commissioner3
M. Subrogation	Election and term
N. Elements of a contract	Ref: 301
O. Sources of underwriting information	2. General powers and duties
P. Fair Credit Reporting Act Q. Privacy Protection (Gramm Leach Bliley)	Ref: 309, 310, 311
R. Policy Application	3. Examination of insurers and producers
S. Terrorism Risk Insurance Act (TRIA)	Ref: 318, 319, 322, 2306
T. Cancellation and nonrenewal provisions	4. Hearings
U. Supplementary payments	Ref: 323, 327, 328, 2307
V. Loss settlement provisions including consent to	Cease and desist orders and penalties
settle a loss	Ref: 2308, 2311
W. Territory	6. General penalties
W. Tomlory	Ref: 106
PERSONAL LINES-STATE SPECIFIC	II. DELAWARE STATUTES, RULES, REGULATIONS, AND BULLETINS PERTINENT TO PROPERTY
CONTENT OUTLINE	INSURANCE ONLY5
State Laws, Rules, and Regulations	A. Delaware FAIR Plan
	Ref: Chapter 41
(40 questions plus 8 pretest questions)	 Purpose and definitions
	Ref: 4103, 4104

		2. Eligibility	Ref: 3909	
		3. Coverage available	Request for driving records	
		4. Limits of coverage	Ref: 3913	
		5. Effective date of coverage	D. Delaware Automobile Insurance Plan	
		6. Binding authority of producers	Ref: Delaware Automobile Insurance Plan	
	В.	Declinations, renewal, and cancellation of	Producer and insurer responsibilities	
		Property insurance contracts	2. Eligibility	
		1. Definitions	3. Coverage and options	
		Ref: 4121	Ref: Title 21, 2118	
		2. Notification and reasons for declination, non-	Designation of carrier	
		renewal, and termination	5. Binding authority	
		Ref: 4122, Regulation 703	Collection of placement fee	
		3. Permissible cancellations	E. Defensive driving course credit	
		Ref: 4123	Ref: Regulation 607	
		4. Prohibited practices	F. Private passenger automobile insurance rating	
		Ref: 4124	information	
		5. Enforcement	Ref: Regulation 1902	
		Ref: 4125	IV. INSURANCE ETHICS	12
		6. Disclosures	Ref: In addition to specific cites listed from Title 18, it is	
		Ref: Regulation 702	recommended that the candidate review the following study	
	C.	National Flood Insurance Program	materials: Title 18 – Chapters 17, 23 & 24, Regulation 904,	
		Ref: National Flood Insurance Program, Regulation 702	Ethics (Kaplan), Ethical Practices (Kaplan), Ethics for the	
		1. Definitions	Insurance Professional (Kaplan), Ethics For the Field of	
		Policies and Products Available	Insurance (Cape Education, Inc.).	
		3. Who needs flood insurance	A. Definitions	
		4. Flood Maps and Zone Determinations	Market Conduct	
		5. General Rules6. Claims Handling Process	2. Authority	
		7. Write Your Own Company	a. Express	
		7. White roal Own company	b. Implied	
III.	DELAWARE STATUTES, RULES, REGULATIONS, AND BULLETINS PERTINENT TO CASUALTY		c. Apparent	
			Agency versus individual licensee	
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	Α.	Ref: Title 21, 2118, Regulations 603, 901	4. Suitability	
		Required coverage and limits	5. Ethical behavior and good moral standards	
		Arbitration	B. Market Conduct examination	
		Ref: Regulation 901	C. Binding coverage D. Disclosure letters and forms	
		3. Insurance ID card	E. Errors and Omissions insurance	
		Ref: Regulation 606	F. Unfair practices	
		4. Fines	Ref: 2303, 2304, 2305, 2315, 2316, Regulation 902	
		Ref: Title 21, 2118(s)(1)	1. Twisting	
		5. Form A	2. Churning	
		Ref: Regulation 603	3. Commingling	
	В.	Uninsured and <u>Under</u> insured Motorists	4. Misrepresentation	
		Coverage	5. Defamation	
		Ref: 3902	6. Coercion and intimidation	
		Required coverage	Ref: 2304(4)	
		Option for additional coverage	7. Unfair discrimination	
	C.	Cancellation and nonrenewal of auto insurance	8. Rebating	
		1. Reasons for	9. Unfair claims settlement practices	
		Ref: 3904	Ref: Chapter 23	
		2. Notice	10. Coercion of debtors	
		Ref: 3905	Ref: 2305(a)	
		3. Hearing	11. Publicized Founded Complaints	
		Ref: 3906	Ref: 907	
		Exclusion of designated person		

G. Insurance fraud and Fraud Prevention Bureau

Ref: Chapter 24

- H. Advertisement procedures
- I. Privacy
- J. Conflict of issues and producer's responsibilities

DELAWARE-PUBLIC ADJUSTER CONTENT OUTLINE

PRODUCT KNOWLEDGE, LAWS, AND REGULATIONS

(50 scoreable questions)

I. GENERAL PROPERTY INSURANCE PRODUCT KNOWLEDGE PERTINENT TO PUBLIC ADJUSTERS

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

A. Standard Fire Policy

Ref: New York Standard Fire Policy

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

B. Personal lines

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

C. Commercial lines

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

D. Inland marine

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

E. Others

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

F. Additional Coverages and Exclusions

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

G. Crime

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

H. Surety Bonding

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

II. PROPERTY POLICY PROVISIONS AND CONTRACT LAW

- A. Declarations
- B. Insuring agreement
- C. Conditions
- D. Exclusions
- E. Definition of the insured
- F. Duties of the insured after a loss
- G. Obligations of the insurance company
- H. Mortgagee rights
- I. Proof of loss
- J. Notice of claim
- K. Appraisal
- L. Other Insurance
- M. Assignment
- N. Subrogation
- O. Elements of a contract
- P. Sources of underwriting information
- Q. Compliance with provisions of Fair Credit Reporting Act
- R. Cancellation and Nonrenewal provisions
- S. Additional (supplementary) payments
- T. Loss settlement provisions including consent to settle a loss
- **U.** Limitations
- V. Representations and misrepresentations
- W. Concealment
- X. Arbitration
- Y. Coinsurance

Z. Endorsements

- AA. Warranties
- **BB. Replacement Cost**
- CC. Fraud

III. PROPERTY INSURANCE TERMS AND RELATED CONCEPTS

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

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

IV. PUBLIC ADJUSTER

A. Loss Report

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

- d. Policy Form/Number
- e. Description of Loss
- f. Coverages
- g. Deductible
- h. Date of loss

B. Loss/Damage Valuation

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

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

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

A. Definitions

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

B. Marketing Practices

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

C. Insurance Commissioner

Ref: Chapter 3 unless otherwise specified

- 1. Election and term
- 2. General powers and duties
- 3. Maintenance of Records

Ref: Chapter 17, Section 1707

- 4. Hearings
- 5. Cease and desist orders and penalties *Ref: Chapters 17 and 23*
- 6. General penalties

Ref: Chapters 1,3, and 17

VI. INSURANCE ETHICS

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

A. Definitions

- 1. Business Practices
- 2. Authority
 - a. Express
 - b. Implied
 - c. Apparent
- 3. Agency versus individual licensee *Ref: Title 18 Chapter 17*
- 4. Suitability
- 5. Ethical behavior and good moral standards
- **B.** Market Conduct examination
- C. Disclosure letters and forms
- D. Errors and Omissions insurance
- E. Unfair practices
 - 1. Commingling
 - 2. Misrepresentation
 - 3. Defamation
 - 4. Coercion and intimidation
 - 5. Rebating
 - 6. Unfair claims settlement practices
 - 7. Publicized Founded Complaints *Ref:* 907
- F. Insurance fraud and Fraud Prevention Bureau
- G. Privacy
- H. Conflict of issues
- VII. DELAWARE STATUTES, RULES, REGULATIONS, AND BULLETINS PERTINENT TO PROPERTY INSURANCE ONLY

DELAWARE-CASUALTY ADJUSTER CONTENT OUTLINE

(50 scoreable questions plus 5 pretest questions)

- I. TYPES OF POLICIES, BONDS, AND RELATED TERMS
 - A. Commercial general liability
 - 1. Basic Hazards
 - a. Premises and Operations
 - b. Products and Completed Operations
 - c. Independent Contractors
 - d. Contractual
 - 2. Commercial General Liability Coverage Forms
 - a. Coverage A: Bodily Injury and Property Damage Liability
 - (1) Occurrence
 - (2) Claims Made

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

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

- 1. Liability
- 2. Medical Payments
- 3. Physical damage (collision and other than collision/comprehensive)
- 4. Uninsured motorists
- 5. <u>Underinsured motorists</u>
- 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

- 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 (Pentera), 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 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 **Under**insured 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

- Executive offices, sole proprietors, partners Ref: 2308
- Requirement for insurance policy
- 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

Worker's Compensation rating/classification 14 Ref: Title 18, 2602

15 Terrorism Risk Insurance Act

Ref: Domestic and Foreign Insurance Bulletin

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
- Electronic Data Processing (EDP) coverage

E. Others

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

- 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

- 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 <u>Under</u>insured 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.

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 - 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

- 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.

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- 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
- 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.

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- 1. Business Practices
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 - 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 Producer; 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

- 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 Producer; Delaware Code Chapter 77 Title 18 on Suretyship, Chapter 9 Title 18.

- I. TERMS AND CONCEPTS
 - C. Definition of fidelity
 - D. Definition of surety
- I. 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

PURPOSE AND TYPE OF FIDELITY BONDS A. Individual B. Schedule C. Blanket D. Financial institutions E. Premiums and terms of obligations	(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 CONCEPTS10 A. Commitment
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	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
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	P. Gap coverage II. TITLE INSURANCE POLICIES
 Duties of licensed personnel Record keeping Compensation of licensees License denial, suspension, revocation, and penalties Prohibited Acts C. Insurance Commissioner	III. REAL ESTATE OWNERSHIP
 Ref: Chapter 3 unless otherwise specified Election and term General powers and duties Maintenance of Records Ref: Chapter 17, Section 1707 Hearings Cease and desist orders and penalties Ref: Chapters 17 and 23 	IV. RIGHTS AND INTERESTS
6. General penalties Ref: Chapters 1, 3, and 17 DELAWARE—TITLE INSURANCE	V. LEGAL DESCRIPTIONS2 A. Platted and Unplatted B. Metes and Bounds C. Lot and Block
CONTENT OUTLINE Product Knowledge, Terms, and Concepts State Statutes, Rules, and Regulations	VI. METHODS OF TRANSFER/CONVEYANCES4 A. Warranty Deeds B. Quitclaim Deeds

	C. Mortgage D. Foreclosure E. Probate		State Statutes, Rules, and Regulations (50 questions)
	F. Assumption deeds G. Power of Attorney	l.	DELAWARE STATUTES, REGULATIONS, AND BULLETINS PERTINENT TO BAIL AND BAIL AGENTS
VII.	DELAWARE STATUTES, REGULATI BULLETINS COMMON TO ALL LINE INSURANCE	S OF	A. License Regulations 1. Persons required to be licensed and responsibilities
	 A. License Regulations 1. Persons required to be licensed responsibilities a. Producer/Agent and Broker 2. License requirements a. Fees and application b. Prerequisites c. Special qualifications d. Written examinations and exe 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 		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
	d. Termination of appointment 4. Notice of address change B. Marketing Practices 1. Duties of licensed personnel		9. Waiver of license fee Ref: 433910. Business entity11. Authority
	 Record keeping Compensation of licensees Termination, suspension, fines 		a. Definitions<i>Ref:</i> 4332b. Termination of appointment
	 Insurance Commissioner Election and term Ref: 301 General powers and duties Ref: 309, 310, 311 Examination of insurers and proceedings Ref: 318, 319, 322, 2306 Hearings Ref: 323, 327, 328, 2307 Cease and desist orders and proceedings 		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
	Ref: 2308, 2311 6. General penalties Ref: 106		2. Record keeping **Ref: 4341* 3. Collections and charges permitted **Ref: 4347*
VIII.	DELAWARE RULES AND STATUTES TO TITLE INSURANCE Ref: Delaware Title Insurance Rating Bure	3	 4. Termination, suspension, fines Ref: 4343, 4354 5. Display of license Ref: 4346 6. Prohibited Practices Ref: 4350

DELAWARE-BAIL BONDS INSURANCE

CONTENT OUTLINE

Product Knowledge, Terms, and Concepts

Delaware Insurance Supplement - Examination Content Outlines

January 15, 2025

7. Collateral; fiduciary capacity

8. Court Registration Process

Ref: 4348

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

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
 - 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

Delaware Insurance Supplement - Examination Content Outlines

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- 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
 - Persons Required to be Licensed and Responsibilities
 - a. Producer/Agent and Broker
 - b. Producer/Consultant
 - Ref: 1702 (i)
 - 2. License Requirements
 - a. Fees and Application
 - b. Prerequisites

- c. Written Examinations and Exemptions
- d. Exemptions from Licensing
- e. Insurer's Appointment
- 3. Authority
 - a. Definitions

Ref: 902-908

b. License Requirements

Ref: Title 18, Chapter 17

- c. Lines of Authority
- d. Termination of Appointment
- 4. Notice of Address Change
- 5. Continuing Education

Ref: Regulation 504 B. Marketing Practices

- 1. Duties of Licensed Personnel
- 2. Record Keeping
- 3. Compensation of Licensees
- 4. Termination, Suspension, Fines

C. Insurance Commissioner

- 1. Election and Term
 - Ref: 301
- 2. General Powers and Duties

Ref: 309, 310, 311

3. Examination of Insurers and Producers

Ref: 318, 319, 322, 2306

4. Hearings

Ref: 323, 327, 328, 2307

5. Cease and Desist Orders and Penalties

Ref: 2308, 2311

6. General Penalties

Ref: 106, 1712

VI. DELAWARE LAWS, RULES, AND REGULATIONS PERTINENT TO WORKERS' COMPENSATION

All references are to sections in Title 19, Chapter 23 of the Delaware Insurance Code.

A. Purpose

B. Definitions

- 1. Employer
- 2. Employee
- 3. Total Disability
- 4. Partial Disability
- 5. Permanent Disability

C. Requirements/Procedures

- 1. Exclusiveness of Right to Compensation
- 2. Injury Reports
- 3. Compensation Claims

D. Coverages

- 1. Injuries Covered
- 2. Employment Covered
- 3. Employment Excluded
- 4. Sole Proprietors and Partners
- 5. Waiting Period
- 6. Who Must Provide

E. Benefits

- 1. Medical Care Services and Supplies
- 2. Income
 - a. Total Disability

- b. Partial Disability
- c. Weekly Wages
- d. Payment
- 3. Vocational Rehabilitation
- 4. Death and Burial
- 5. Right to Sue
- F. Audits
- G. Workers' Compensation Assigned Risk Plan
- H. Industrial Accident Board

VII. DELAWARE WORKERS' COMPENSATION ADJUSTING

- A. Claims Practices
- B. Hearing
- C. Medical Examinations
- D. Settlements/Awards

DELAWARE-CROP PRODUCER CONTENT OUTLINE

State Statutes, Rules, and Regulations

(50 scoreable questions)

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

- Risk Management Agency Web site:

www.rma.usda.gov/publications

- National Crop Insurance Services Web site: www.ag-risk.org
- Individual crop insurance companies

I. GENERAL INSURANCE TERMS AND CONCEPTS

- A. Assignment
- B. Insurance Application
- C. Coinsurance
- D. Hazard
- E. Indemnity
- F. Insurable interest
- G. Insuring Agreement
- H. Limits of Liability
- I. Loss
 - 1. Direct
 - 2. Indirect
- J. Negligence
- K. Occurrence
- L. Peril
- M. Pro-rata liability
- N. Risk
- O. Crop Hail organizations
- P. Federal Crop Act of 1980

II. CROP HAIL INSURANCE

- A. Policy rates
- B. Coverages available
- C. Policy provisions
 - 1. NCIS general provisions
 - 2. NCIS Special provisions
- D. Liability
- E. Claim Settlement Practices
 - 1. Claims site assessment

- a. Site testing
- b. Standard measures
- c. Location
- 2. Notice of loss
- 3. Insured's duties
- 4. Agent's duties (Agent Only)
- 5. Percentage Plan (Agent Only)
- 6. Arbitration and appraisal (Agent Only)
- 7. Loss payment
- F. Cancellation and nonrenewal
- G. NCIS policies

III. MULTIPLE PERIL CROP INSURANCE

A. Fundamentals of Multiple Peril Crop Insurance MPCI

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

B. Plans of Insurance

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

C. Policy Provisions

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

D. Claims

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

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

A. License Regulations

- 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

- 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