

# Insurance Content Outlines

Content outlines for exams taken **BEFORE** January 1, 2026

Content outlines for exams taken **ON/AFTER** January 1, 2026

### **HAWAII**

**Insurance Supplement** 

### **Examination Content Outlines**

Effective: February 14, 2025

# LIFE-GENERAL KNOWLEDGE CONTENT OUTLINE

Product Knowledge, Terms and Concepts (50 scoreable questions plus 5 pretest questions)

I. TYPES OF POLIC	ES 15
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#### 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

- 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
- Dividends and dividend options (eg. participating, non-participating)
- 12. Incontestability
- 13. Assignments
- 14. Suicide
- 15. Misstatement of age and 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 POLICES.....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
- 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
- Stranger/Investor-owned life insurance (STOLI/IOLI)

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#### 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 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-HAWAII SPECIFIC CONTENT OUTLINE

**State Statutes and Rules** 

(35 scoreable questions plus 6 pretest questions)

- - A. Insurance Commissioner)
    - 1. General powers and duties Ref: 431:2-201 thru 216; 431:3-217
    - 2. Examination of records

Ref: 431:2-301 thru 306

3. Notice of hearings

Ref: 431:2-308; 431:13-106

4. Penalties

Ref: 431:2-203; 431:9A-112, 126, 127, 129; 431:13-201 thru 204

**B.** Definitions

1. Authorized and unauthorized

Ref: 431:8-102 thru 204

2. Domestic, foreign, and alien

Ref: 431:3-101; 431:3-104 thru 105

3. Stock, reciprocal and mutual

Ref: 431:3-106, 108, 110

4. Certificate of authority *Ref: 431:3-201 thru 206* 

5. Insurance

Ref: 431:1-201 thru 216

#### C. Licensing

1. General qualifications for licensing

Ref: 431:9A 101 through 130

2. Persons required to be licensed

a. Producer

Ref. 431:9A-101 thru 109, 111, 113, 114, 115, 124; 431C-3

b. Temporary license

Ref: 431:9A-111

c. Nonresident

Ref: 431:9A-108

d. Exemptions

Ref: 431:9A-104

3. Denial, suspension, revocation of licenses

Ref: 431: 9A-112, 113, 126, 127, 129

4. Renewal of license and continuing education *Ref: 431:9A-107(c), 124* 

#### D. Marketing practices

1. Unfair and deceptive practices

Ref: 431:13-101 thru 108

2. Reporting and accounting for premiums

Ref: 431:9A-123.5

3. Sharing commissions

Ref: 431:9A-113

4. Required records and record retention

Ref: 431:9A-123, 125

5. Controlled business

Ref: 431:9A-112.5

6. Premiums

Ref: 431:10-218

### E. Guaranty Associations

Ref: 431:16-201 thru 218

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#### A. Marketing methods and practices

1. Replacement

Ref: 431: 10D-501 through 509

a. Definition

Ref: 431: 10D-502

b. Duties of producers

Ref: 431: 10D-503

c. Duties of insurers that use producers

Ref: 431: 10D-504

d. Duties of replacing insurers that use producers

Ref: 431: 10D-505	D. Medicare supplement policies
e. Duties of the existing insurer	E. Group insurance
431: 10D-506	Differences between individual and group contracts
2. Annuities	General characteristics
a. Disclosure	3. COBRA
Ref: 10D-601 thru 605	F. Individual/Group Long Term Care (LTC)
b. Suitability	1. Eligibility
Ref: 10D-621 thru 625	2. Levels of care
B. Variable Contracts	G. Other policies
Ref: 431:10D-118	1. Dental
C. Policy Clauses and Provisions	2. Vision
Protection of beneficiaries from creditors	3. Cancer
Ref: 431:10-232	Critical illness or specified disease
	·
2. Policy loan interest rate	Worksite (employer-sponsored)     Hospital indomnity
Ref: 431:10D-103	Hospital indemnity     Short-term medical
3. Spouse's rights	
Ref: 431:10D-212	8. Accident
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Ref: 431:10D-215	3. Grace period
3. Conversion	4. Reinstatement
Ref: 431:10D-213 (8, 9, 10); 431:10D-214	5. Notice of claim
E. Participation in Surplus	6. Claim forms
Ref: 431:10D-102(6)	7. Proof of loss
F. Credit Life	8. Time of payment of claims
Ref: 431:10B-101 thru 114	9. Payment of claims
	10. Physical examination and autopsy
	11. Legal actions
ACCIDENT AND HEALTH	12. Change of beneficiary
	13. Misstatement of age or gender
GENERAL KNOWLEDGE	14. Change of occupation
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(50 scoreable questions plus 5 pretest questions)	B. Other provisions and clauses
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Group disability income policy	7. Exclusions and limitations
<ol><li>Key employee policy</li></ol>	
B. Accidental death and dismemberment	8. Preexisting conditions
C. Medical expense insurance	9. Coinsurance
<ol> <li>Basic hospital, medical, and surgical policies</li> </ol>	10. Deductibles
2. Major medical policies	11. Eligible expenses
3. Health Maintenance Organizations (HMOs)	12. Copayments
4. Preferred Provider Organizations (PPOs)	13. Pre-authorizations and prior approval requirements
5. Point of Service (POS) plans	14. Usual, reasonable, and customary (URC) charges
6. Flexible Spending Accounts (FSAs)	15. Lifetime, annual, or per cause maximum benefit
7. High Deductible Health Plans (HDHPs) and related	limits
Health Savings Accounts (HSAs)	C. Riders
8. Health Reimbursement Accounts (HRAs)	1. Impairment/exclusions
. ,	Guaranteed insurability

3. Future increase option  D. Rights of renewability  1. Noncancelable  2. Cancelable	ACCIDENT & HEALTH- HAWAII SPECIFIC CONTENT OUTLINE State Statutes and Rules
Guaranteed renewable	(35 scoreable questions plus 5 pretest questions)
III. SOCIAL INSURANCE	I. HAWAII LAWS AND RULES COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY, CASUALTY AND PERSONAL LINES INSURANCE23 A. Insurance Commissioner
IV. OTHER INSURANCE CONCEPTS	1. General powers and duties  **Ref: 431:2-201 thru 216; 431:3-217*  2. Examination of records  **Ref: 431:2-301 thru 306*  3. Notice of hearings  **Ref: 431:2-308; 431:13-106*  4. Penalties  **Ref: 431:2-203; 431:9A-112, 126, 127, 129;  **431:13-201 thru 204*  8. Definitions  1. Authorized and unauthorized  **Ref: 431:8-102 thru 204*  2. Domestic, foreign, and alien  **Ref: 431:3-101; 431:3-104 thru 105*  3. Stock, reciprocal and mutual  **Ref: 431:3-106, 108, 110*  4. Certificate of authority  **Ref: 431:3-201 thru 206*  5. Insurance  **Ref: 431:1-201 thru 216*  C. Licensing  1. General qualifications for licensing  **Ref: 431:9A-101 through 130*  2. Persons required to be licensed  a. Producer  **Ref: 431:9A-101 thru 109, 111, 113, 114, 115, 124; 431C-3*  b. Temporary license  **Ref: 431:9A-111*  c. Nonresident  **Ref: 431:9A-104*  3. Denial, suspension, revocation of licenses  **Ref: 431:9A-104*  3. Denial, suspension, revocation of licenses  **Ref: 431:9A-107(c), 124*  D. Marketing practices  1. Unfair and deceptive practices  **Ref: 431:3-101 thru 108*  2. Reporting and accounting for premiums  **Ref: 431:9A-113.5*  3. Sharing commissions  **Ref: 431:9A-113
	<ol><li>Required records and record retention</li></ol>

Ref: 431:9A-123, 125	1. Commercial Package Policy (CPP)
5. Controlled business	2. Commercial property
Ref: 431:9A-112.5	a. Commercial building and business personal
6. Premiums	property form
Ref: 431:10-218	b. Causes of loss forms
E. Guaranty Associations	c. Business income
Ref: 431:16-201 thru 219	d. Extra expense
II HAMAIH AMA AND DIN EO DEDTINENT TO	e. Equipment breakdown
II. HAWAII LAWS AND RULES PERTINENT TO ACCIDENT AND HEALTH INSURANCE ONLY12	3. Business Owners Policy (BOP)
	4. Builders Risk
A. Marketing methods and practices	5. Cyber First-Party Coverage
<ol> <li>Prepaid health care         Ref: Title 21 – Chapters 393     </li> </ol>	D. Inland marine
<ul><li>2. Temporary Disability Insurance (TDI)</li></ul>	1. Personal Articles floaters
Ref: Title 21 – Chapters 392	2. Commercial Property floaters
	E. National Flood Insurance Program
B. Policy clauses and provisions     1. Mandated benefits	F. Others
Ref. 431:10-212; 431:10-217.5; 431:10A: 115 thru 121,	1. Earthquake
133; 431:104-206 thru 208	2. Mobile Homes
2. Cancellation	3. Watercraft
Ref: 431:10A-106(7)	4. Farm Owners
. ,	5. Windstorm
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Ref: 431:10H-112	1. Law of Large Numbers
3. Policy definitions	B. Insurable interest C. Risk
•	
Ref: 431:10H-201 4. Suitability	Pure vs. Speculative Risk
Ref: 431:10H-231	D. Hazard
Rej. 451.1011-251	1. Moral
	2. Morale
	3. Physical <b>E. Peril</b>
PROPERTY-GENERAL KNOWLEDGE	F. Loss
CONTENT OUTLINE	
Product Knowledge, Terms and Concepts	1. Direct 2. Indirect
(50 scoreable questions plus 5 pretest questions)	G. Loss Valuation
Note: To the extent that the specific contracts, forms, and	
endorsements dealt with in this outline are available in	Actual cash value     Replacement cost
standardized versions, outline references are to items developed by	Narket value
(1) Insurance Services Office; (2) National Council on	
Compensation Insurance; (3) Surety Association of America.	Stated/agreed value     Salvage value
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2. HO-3	L. Coinsurance/Insurance to value
3. HO-4	M. Occurrence
4. HO-5	N. Cancellation
5. HO-6	O. Nonrenewal
6. HO-8	P. Vacancy and unoccupancy
B. Dwelling policies	Q. Liability
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C. Commercial lines	
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D. Exclusions	
E. Definition of the insured	b. Temporary license
F. Duties of the insured	Ref: 431:9A-111
G. Obligations of the insurance company	c. Nonresident
H. Mortgagee rights	Ref: 431:9A-108
I. Proof of loss	d. Exemptions
J. Notice of claim	Ref: 431:9A-104
K. Appraisal	<ol><li>Denial, suspension, revocation of licenses</li></ol>
L. Other Insurance Provision	Ref: 431:9A-112, 113, 126, 127, 129
M. Subrogation	<ol><li>Renewal of license and continuing education</li></ol>
N. Elements of a contract	Ref: 431:9A-107(c), 124
O. Warranties, representations, and concealment	D. Marketing practices
	<ol> <li>Unfair and deceptive practices</li> </ol>
P. Sources of underwriting information Q. Fair Credit Reporting Act	Ref: 431:13-101 thru 108
· -	2. Reporting and accounting for premiums
R. Privacy Protection (Gramm Leach Bliley)	Ref: 431:9A-123.5
S. Policy Application	3. Sharing commissions
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	Ref: 431:9A-112.5
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LIAWAILLAWS AND DILLES COMMON TO LIFE	E. Guaranty Association
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Notice of hearings	B. Unauthorized Insurers (Surplus Lines)
Ref: 431:2-308; 431:13-106	Ref: 431:8-101 thru 302, 305 thru 320
4. Penalties	C. Casualty, Surety, Property, Marine, and
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Ref: 431:3-106, 108, 110	2. Marine and transportation insurance
Certificate of authority	Ref: 431:1-207
Ref: 431:3-201 thru 206	B. Standard Form Fire Policy
5. Insurance	Ref: 431:10-210
ว. การนาสกษะ	C. Overinsurance
	5. Overmourance

Ref: 431:10E-102 thru 103

#### D. Hawaii Property Insurance Association (HPIA) Ref: 431:21-101 thru 118

# CASUALTY-GENERAL KNOWLEDGE CONTENT OUTLINE

#### **Product Knowledge, Terms and Concepts**

(50 scoreable questions plus 5 pretest questions)

**Note:** To the extent that the specific contracts, forms and endorsements dealt with in this outline are available in standardized versions, outline references are to items developed by (1) Insurance Services Office; (2) National Council on Compensation Insurance; (3) Surety Association of America.

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

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- 1. Exposures
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  - 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
- 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 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

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 III. PROVIS	M. Deposit Premium/Audit	Ref: 431:3-201 thru 206
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R. Damages         R.f. 4319-410t through 10           1. Compensatory         a. General           b. Special         2. Punitive           2. Punitive         Ref. 4319-410t through 10           5. Compliance with provisions of Fair Credit Reporting Act         Ref. 4319-410t through 10, 111, 113, 114, 115, 124, 115, 124, 113           III. POLICY PROVISIONS         12           A. Declarations         15. Insuring agreement           C. Conditions         2. Definition of the insured after a loss           B. Dutles of the insured after a loss         3. Definition of the insured after a loss           G. Cancellation and nonrenewal provisions         4. Renewal of licenses and continuing education Ref. 431:94-112, 113, 126, 127, 129           J. Notice of claim         4. Notice of claim           K. Other insurance         4. Reporting and accounting for premiums           R.f. 431:34-174.         Ref. 431:94-112           CASUALTY-HAWAII SPECIFIC CONTENT OUTLINE State Statutes and Rules         3. Sharing commissions           L. HAWAII LAWS AND RULES COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY, CASUALTY AND PERSONAL LINES INSURANCE         23           A. Insurance Commissioner         1. General powers and duties           Ref. 431:3-104 bit bit bits         8. Controlled business           Ref. 431:2-301 bits bits         8. Penallities           Ref. 431:3-	P. Pure vs. Speculative Risk	C. Licensing
1. Compensatory a. General b. Special 2. Persons required to be licensed a. Producer Ref. 31:94-101 thru 109, 111, 113, 114, 115, 124, 131-34 b. Temporary license Reporting Act II. POLICY PROVISIONS III. POLICY PROVISIONS B. Insuring agreement C. Conditions D. Exclusions and Limitations D. Exclusions and Limitations D. Exclusions and Limitations D. Exclusions and Limitations D. Exclusions and Imitations C. Cancellation and nonrenewal provisions 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-HAWAII SPECIFIC CONTENT OUTLINE State Statutes and Rules (41 scoreable questions plus 7 pretes tipes tipes and ti	Q. Endorsements	<ol> <li>General qualifications for licensing</li> </ol>
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2. Morale	J. Notice of claim
3. Physical	K. Appraisal
E. Peril	L. Other Insurance Provision
F. Loss	M. Subrogation
1. Direct	N. Elements of a contract
2. Indirect	O. Sources of underwriting information
G. Loss Valuation	P. Fair Credit Reporting Act
1. Actual cash value	Q. Privacy Protection (Gramm Leach Bliley)
2. Replacement cost	R. Policy Application
3. Market value	S. Terrorism Risk Insurance Act (TRIA)
4. Stated value	T. Cancellation and nonrenewal provisions
5. Salvage value	U. Supplementary payments
H. Proximate cause	V. Loss settlement provisions including consent to
I. Deductible	settle a loss
J. Indemnity	W. Territory
K. Limits of liability	
L. Coinsurance/Insurance to value	
L. Comsurance/insurance to value	DEDCONAL LINES
M. Occurrence	PERSONAL LINES-
	HAWAII SPECIFIC
M. Occurrence	
M. Occurrence N. Cancellation	HAWAII SPECIFIC
M. Occurrence N. Cancellation O. Nonrenewal	HAWAII SPECIFIC CONTENT OUTLINE  (41 scoreable questions plus 7 pretest questions)
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M. Occurrence N. Cancellation O. Nonrenewal P. Vacancy and unoccupancy Q. Liability 1. Absolute 2. Strict 3. Vicarious	HAWAII SPECIFIC CONTENT OUTLINE  (41 scoreable questions plus 7 pretest questions)  I. HAWAII LAWS AND RULES COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY, CASUALTY
M. Occurrence N. Cancellation O. Nonrenewal P. Vacancy and unoccupancy Q. Liability 1. Absolute 2. Strict 3. Vicarious R. Negligence	HAWAII SPECIFIC CONTENT OUTLINE  (41 scoreable questions plus 7 pretest questions)  I. HAWAII LAWS AND RULES COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY, CASUALTY AND PERSONAL LINES INSURANCE
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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	HAWAII SPECIFIC CONTENT OUTLINE  (41 scoreable questions plus 7 pretest questions)  I. HAWAII LAWS AND RULES COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY, CASUALTY AND PERSONAL LINES INSURANCE
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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	HAWAII SPECIFIC CONTENT OUTLINE  (41 scoreable questions plus 7 pretest questions)  I. HAWAII LAWS AND RULES COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY, CASUALTY AND PERSONAL LINES INSURANCE
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	HAWAII SPECIFIC CONTENT OUTLINE  (41 scoreable questions plus 7 pretest questions)  I. HAWAII LAWS AND RULES COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY, CASUALTY AND PERSONAL LINES INSURANCE
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	HAWAII SPECIFIC CONTENT OUTLINE  (41 scoreable questions plus 7 pretest questions)  I. HAWAII LAWS AND RULES COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY, CASUALTY AND PERSONAL LINES INSURANCE
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	HAWAII SPECIFIC CONTENT OUTLINE  (41 scoreable questions plus 7 pretest questions)  I. HAWAII LAWS AND RULES COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY, CASUALTY AND PERSONAL LINES INSURANCE
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	HAWAII SPECIFIC CONTENT OUTLINE  (41 scoreable questions plus 7 pretest questions)  I. HAWAII LAWS AND RULES COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY, CASUALTY AND PERSONAL LINES INSURANCE
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	HAWAII SPECIFIC CONTENT OUTLINE  (41 scoreable questions plus 7 pretest questions)  I. HAWAII LAWS AND RULES COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY, CASUALTY AND PERSONAL LINES INSURANCE

	5. Insurance		Ref: 431:10-210
	Ref: 431:1-201 thru 216		C. Overinsurance
С	. Licensing		Ref: 431:10E-102 thru 103
	General qualifications for licensing		D. Hawaii Property Insurance Association (HPIA)
	Ref: 431:9A 101 through 130		Ref: 431:21-101 thru 118
	Persons required to be licensed	IV.	HAWAII LAWS AND RULES PERTINENT TO
	a. Producer		CASUALTY INSURANCE ONLY11
	Ref. 431:9A-101 thru 109, 111, 113, 114, 115,		A. Definition of Casualty Insurance
	124; 431C-3		Ref: 431:1-209
	b. Temporary license		B. Hawaii Motor Vehicle Insurance Law
	Ref: 431:9A-111		Ref: HRS 431:10C-101 through 608;
	c. Nonresident		HAR Title 16-Chapter 23:1-16; 57-60
	Ref: 431:9A-108		1. Purpose
	d. Exemptions		Ref: 431:10C-102
	Ref: 431:9A-104		Compulsory insurance–required limits and
	<ol><li>Denial, suspension, revocation of licenses</li></ol>		coverages
	Ref: 431:9A-112, 113, 126, 127, 129		Ref: 431:10C-103.5 thru 103.6,105;431:10C-301 thru 302
	4. Renewal of license and continuing education		3. Right to sue
	Ref: 431:9A-107(c), 124		Ref: 431:10C-306
D	. Marketing practices		Obligation to pay Personal Injury Protection
	Unfair and deceptive practices		(PIP) benefits
	Ref: 431:13-101 thru 108		Ref: 431:10C-304
	2. Reporting and accounting for premiums		·
	Ref: 431:9A-123.5		5. Personal Injury Protection (PIP)
3.	Sharing commissions		Ref: 431:10C-103.5 6. Premium determination
	Ref: 431:9A-113		
4.			Ref: 431:10C-202, 203, 205, 207, 208
	Ref: 431:9A-123, 125		7. Hawaii Joint Underwriting Plan
5.			Ref: 431:10C-401 thru 412; HAR 16-23-77
	Ref: 431:9A-112.5		8. Renewal, nonrenewal and cancellation
6.	•		Ref: 431:10C-109 thru 114
0.	Ref: 431:10-218		Options and deductibles
E	. Guaranty Associations		Ref: 431:10C-302;302.5; HAR 16-23-11 Title 16,
_	Ref: 431:16-101 thru 117		Chapter 23:11(with Exhibit)
			10. Transportation Network Companies (TNC)
	AWAII LAWS AND RULES COMMON TO		Ref: 431:10C-701 thru 705
	ROPERTY, CASUALTY AND PERSONAL LINES		11. Peer-to-Peer
	NSURANCE ONLY2		Ref: 431:10C-801 thru 807
A	. ADJUSTER		C. Financial Responsibility
	1. Definition		Definition of proof of financial responsibility
	Ref: 431:9-105, 229		Ref: 287-1
	2. Qualification for license		2. Proof required
_	Ref: 431:9-203, 222		Ref: 287-20, 21, 22, 37
В	. Unauthorized Insurers (Surplus Lines)		D. Uninsured and <u>Under</u> insured Motorists
_	Ref: 431:8-101 thru 302, 305 thru 320		Ref: 431:10C-103; 431:10C-301 (b)(4)
C	. Casualty, Surety, Property, Marine, and		E. Motorcycle and motor scooter insurance
	Transportation Rate Regulation		Ref: 431 10G-101 thru 301
	Ref: 431:14-101 thru 118, 120		1.09. 101 100 101 111 11 1001
	AWAII LAWS AND RULES PERTINENT TO ROPERTY INSURANCE ONLY		
	. Definitions		
	Property insurance		
	Ref: 431:1-206; 431:10E-101 thru 103		
	Marine and transportation insurance		
	Ref: 431:1-207		

B. Standard Form Fire Policy

Ref: 431:3-201 thru 206

Effective: February 14, 2025

# HAWAII SURETY EXAMINATION CONTENT OUTLINE

(35 scoreable questions)

#### I. CONTRACT PRINCIPLES

- A. Essential elements of a contract
- B. Parties of a contract

#### **II. FIDELITY AND SURETY CONTRACTS**

- A. Definition of fidelity and surety
- B. Parties of a contract
- C. Obligation of the surety
- D. Parties to the surety
  - 1. Principal
  - 2. Obligee
  - 3. Surety

#### E. Suretyship

- 1. Individual
- 2. Corporate
- F. Underwriting considerations
- G. Premiums and terms of obligations
  - 1. Surety
  - 2. Fidelity
- H. Claims
- I. Power of Attorney

#### III. PURPOSE AND TYPE OF SURETY BONDS

- A. License and permit
- B. Public official
- C. Court
  - 1. Judicial
  - 2. Fiduciary
- D. Miscellaneous
- E. Contract
  - 1. Bid
  - 2. Performance
  - 3. Payment

#### IV. PURPOSE AND TYPE OF FIDELITY BONDS

- A. Individual
- B. Schedule
- C. Blanket
- D. Financial institutions

#### V. BAIL BONDS

- A. Surety bail bond
- B. Surety bond fee
- C. Types of bail
  - 1. Real property
  - 2. Cash
  - 3. Bail bond
- D. Bail piece
- E. Acceptable collateral
- F. Appeal bonds
- G. Appointing company's underwriting standard

#### VI. HAWAII REVISED STATUTES, TITLE 24, CHAPTER 431, ARTICLES 2, 9A, 9N, 10F AND 13; SECTION 431: 10-218

#### A. Insurance Commissioner

1. General powers and duties

Ref: 431:2-201 thru 216; 431:3-217

2. Examination of records

Ref: 431:2-301 thru 306

3. Notice of hearings

Ref: 431:2-308; 431:13-106

4. Penalties

Ref: 431:2-203; 9A-112; 9A-126; 9A-127; 9A-129; 431:13-201 thru 204

#### B. Licensing

1. General qualifications for licensing

Ref: 431:9A-101 thru 130

2. Denial, suspension, revocation of licenses

Ref: 431: 9A-112, 126, 127, 129

#### C. Marketing practices

1. Unfair and deceptive practices

Ref: 431:13-101 thru 108

2. Sharing commissions

Ref: 431:9A-113

3. Required records and record retention

Ref: 431:9A-123, 125

D. Bail agents; sureties

Ref: 431:9N

E. Surety insurance

Ref: 431:10F, 431:10-218

# HAWAII ADJUSTER EXAMINATION CONTENT OUTLINE

#### Product Knowledge, Terms and Concepts

(140 scoreable questions)

**Note:** To the extent that the specific contracts, forms, and endorsements dealt with in this outline are available in standardized versions, outline references are to items developed by (1) Insurance Services Office; (2) National Council on Compensation Insurance; (3) Surety Association of America.

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

#### A. Personal lines

- 1. Dwelling and contents (DP forms)
- 2. Personal liability
- 3. Homeowners (HO forms)

#### **B.** Commercial lines

- 1. Commercial property
  - a. Commercial building and personal property forms
  - b. Causes of loss forms
  - c. Business income
  - d. Extra expense
- 2. Commercial Package Policy (CPP)
- 3. Boiler and machinery coverage forms

- 4. Businessowners Policy (BOP)
- C. Inland marine
  - 1. Personal floaters
  - 2. Commercial floaters
  - 3. Nationwide Definition
- D. Others
  - 1. Flood
  - 2. Personal Watercraft
  - 3. Earthquake

#### E. 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. Supplementary Payments
  - e. Who is an insured
  - f. Limits
  - g. Conditions (The candidate also should be familiar with ISO's Common Policy Conditions)

### F. Automotive: personal auto and business (commercial) auto

- 1. Liability
- 2. Medical
- 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. Temporary Substitute
- 8. Garage Coverage Form, including Garagekeepers insurance

# G. 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
- H. Bonding and Crime

- 1. Fidelity
- 2. Crime
  - a. Theft, disappearance, and destruction
  - b. Robbery and safe burglary
  - c. Premises burglary
  - d. Custodian
  - e. Messenger

#### I. Professional liability

- 1. Errors and Omissions
- J. Umbrella/Excess liability

#### II. INSURANCE TERMS AND RELATED CONCEPTS

- A. Insurance
- B. Insurable interest
- C. Risk
- D. Hazard
- E. Peril
- F. Loss
  - 1. Direct
- 2. Indirect

  G. Proximate cause
- H. Deductible
- I. Indemnity
- J. Actual cash value
- K. Replacement cost
- L. Limits of liability
- M. Coinsurance/Insurance to value
- N. Pair and set clause
- O. Extensions of coverage
- P. Accident
- Q. Occurrence
- R. Cancellation
- S. Vacancy and unoccupancy
- T. Right of salvage
- **U.** Abandonment
- V. Liability
- W. Negligence
- X. Burglary
- Y. Theft
- Z. Binders
- AA. Warranties
- **BB.** Representations
- CC. Concealment
- DD. Bodily injury liability
- EE. Property Damage liability
- FF. Personal injury liability
- GG. Insured contract
- HH. Deposit Premium/Audit
- II. Certificate of Insurance

#### III. POLICY PROVISIONS AND CONTRACT

- A. Declarations
- B. Insuring agreement
- C. Conditions
- D. Exclusions
- E. Definition of the insured

- F. Duties of the insured
- G. Obligations of the insurance company
- H. Mortgagee rights
- I. Proof of loss
- J. Notice of claim
- K. Appraisal
- L. Other Insurance Provision
- M. Assignment
- N. Subrogation
- O. Arbitration
- P. Warranties, representations, and concealment
- Q. Binders
- R. Cancellation and nonrenewal policies
- S. Additional (supplementary payments)
- T. Claims made policy form
- U. Salvage
- V. Loss settlement provisions including consent to settle a loss
- W. Limitations

#### IV. HAWAII LAWS AND RULES COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY, CASUALTY AND PERSONAL LINES INSURANCE

#### A. Insurance Commissioner

- 1. General powers and duties *Ref: 431:2-201 thru 216; 431:3-217*
- 2. Examination of records *Ref: 431:2-301 thru 306*
- 3. Notice of hearings *Ref:* 431:2-308; 431:13-106
- 4 Penalties

Ref: 431:2-203; 9A-112; 9A-126; 9A-127; 9A-129; 431:13-201 thru 204

#### B. Definitions

- 1. Authorized and unauthorized *Ref: 431:8-102 thru 204*
- 2. Domestic, foreign, and alien Ref: 431:3-101; 431:3-104 thru 105
- 3. Stock, reciprocal and mutual *Ref:* 431:3-106, 108, 110
- 4. Certificate of authority *Ref:* 431:3-201 thru 206
- 5. Insurance

Ref: 431:1-201 thru 216

#### C. Licensing

- 1. General qualifications for licensing *Ref:* 431:9A-101 thru 130
- 2. Persons required to be licensed
  - a. Producer

Ref. 431:9A-101 thru 109, 111, 113, 114, 115, 124

- b. Temporary license *Ref: 431:9A-111*
- c. Nonresident

Ref: 431:9A-108

d. Exemptions

Ref: 431:9A-104

3. Denial, suspension, revocation of licenses *Ref:* 431:9-230-235

#### D. Marketing practices

- 1. Unfair and deceptive practices *Ref: 431:13-101 thru 108*
- 2. Reporting and accounting for premiums

Ref: 431:9A-123.5

3. Sharing commissions

Ref: 431:9A-113

4. Required records and record retention *Ref: 9A-123, 125* 

5. Controlled business

Ref: 431:9A-112.5

6. Premiums

Ref: 431:10-218

E. Guaranty Associations

Ref: 431:16-101 thru 117

#### V. HAWAII LAWS AND RULES COMMON TO PROPERTY AND CASUALTY INSURANCE ONLY

- A. Adjuster
  - 1. Definition

Ref: 431:9-105, 229

2. Qualification for license *Ref: 431:9-201 thru 224* 

B. Unauthorized Insurers (Surplus Lines)

Ref: 431:8-101 thru 302, 305 thru 320

C. Casualty, Surety, Property, Marine, and Transportation Rate Regulation

Ref: 431:14-101 thru 118, 120

#### VI. HAWAII LAWS AND RULES PERTINENT TO PROPERTY INSURANCE ONLY

- A. Definitions
  - 1. Property insurance

Ref: 431:1-206; 431:10E-101 thru 103

2. Marine and transportation insurance *Ref:* 431:1-207

**B** Standard Form Fire Policy

Ref: 431:10-210

C. Overinsurance

Ref: 431:10E-102 thru 103

D. Hawaii Property Insurance Association (HPIA) Ref: 431-21

### VII. HAWAII LAWS AND RULES PERTINENT TO CASUALTY INSURANCE ONLY

A. Definition of Casualty Insurance

Ref: 431:1-209

B. Hawaii Motor Vehicle Insurance Law

Ref: HRS 431:10C-101-608; HAR Title 16-Chapter 23:1-16; 57-60

1. Purpose

Ref: 431:10C-102

Compulsory insurance–required limits and coverages

	H. Closing and Settlement	1. Filing Requirements
	I. Title Agent	a. Closing/Settlement Fees
	J. Fiduciary Responsibilities	Ref: 431:20-119; 431:20-121; 431:10-218;
	K. Search and Examination	431:9A-113
	1. Title Plant	b. Title Insurance Premiums
	TITLE INCUDANCE DOLLOIS	Ref: 431:20-120
II.	TITLE INSURANCE POLICIES	2. Bulk or special rates
	A. Types of Policies	Ref: 431:20-118
	1. Owners	C. Consumer Protections
	a. Residential/Plan Language	1. Retention of Records/Response to Division
	b. ALTA Forms 2. Loan	Inquiries
	Construction Loan	Ref: 431:20-113, 431:9A-123; 431:2-208
	Constituction Edain     Leasehold	2. Search and examination
		Ref: 431:20-113
	B. Policy Provisions 1. Insuring Clause	D. Standards of Conduct/Licensing
	Terms, Conditions, and Stipulations	1. Insurance Commissioner
	Terms, Conditions, and Supulations     Exclusions	a. Power and duties
	4. Premiums	Ref: 431:20-121; 431:2-201 thru 204; 431:2- 207
	4. Flemiums	thru 212
III.	REAL ESTATE OWNERSHIP6-7	b. Hearings and penalties
	A. Joint Tenancy	Ref: 431:2-203; 431:9A-112, 126, 127, 129;
	B. Tenants In Common	431:13-201 thru 204; 431:2-308; 431:13-106;
	C. Fee Simple	431:20-124, 125
	D. Life Estate	c. License suspension and revocation
	E. Leasehold	Ref: 431:9A-112, 113, 126, 127, 129; 431:2-203
	F. Tenants by Entirety	d. Insurer's guarantee fund
	G. Severalty	Ref: 431:20-108
IV	RIGHTS AND INTERESTS5-6	<ol><li>Licensing and producers' legal responsibility</li></ol>
٠٠.	A. Easement and Right of Way	a. Persons required to be licensed
	B. Liens	Ref: 9A-103, 104
	1. Voluntary	b. Payment and acceptance of
	2. Involuntary	commissions/fees
	C. Covenants, Conditions, and Restrictions	Ref: 431:9A-113
	D. Adverse Possession	c. Fiduciary/commingling
		Ref: 431:9A-123.5
V.	LEGAL DESCRIPTIONS2	d. Unauthorized entities
	A. Metes and Bounds	Ref: 431:20-105, 106
	B. Lot and Block	e. Responsible Producer
	C. File Plans	Ref: 431:20-121
	D. Land Court Descriptions	<ol><li>Unfair competition and deceptive practices</li></ol>
VI.	METHODS OF TRANSFER/CONVEYANCES 5-6	Ref: 431:13-101 thru 108, 431:9A-123.5
	A. Warranty Deeds	a. Unfair claims practices
	B. Quitclaim Deeds	Ref: 431:20-118; 431:13-103
	C. Deed into Trust	
	D. Foreclosure	
	E. Probate	
	F. Transfer on Death Deeds	
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	A. Definitions and Scope	
	Ref: 431:20-101, 102 thru 125; 431:1-201, 431:1-212	
	thru 214; 431:3-101 thru 305; 431:6-101; 431:6-601,	
	602; 431:9A-102; 431:9A-141; 431:13-102; 431:13-	
	108(j); 431:15-103	
	B. Rates	

### **HAWAII**

**Insurance Supplement** 

### **Examination Content Outlines**

Effective: January 1, 2026

# LIFE-GENERAL KNOWLEDGE CONTENT OUTLINE

Product Knowledge, Terms and Concepts (50 scoreable questions plus 5 pretest questions)

ı	TYPES OF POL	ICIES	 1 4	5
ı.	I I FES OF FOL	_IUIE3	 li	

#### 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

- 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
- Dividends and dividend options (eg. participating, non-participating)
- 12. Incontestability
- 13. Assignments
- 14. Suicide
- 15. Misstatement of age and 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 POLICES.....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
- 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
- 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 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-HAWAII SPECIFIC CONTENT OUTLINE

**State Statutes and Rules** 

(35 scoreable questions plus 6 pretest questions)

- - A. Insurance Commissioner)
    - 1. General powers and duties Ref: 431:2-201 thru 216; 431:3-217
    - 2. Examination of records

Ref: 431:2-301 thru 306

3. Notice of hearings

Ref: 431:2-308; 431:13-106

4. Penalties

Ref: 431:2-203; 431:9A-112, 126, 127, 129; 431:13-201 thru 204

**B.** Definitions

1. Authorized and unauthorized

Ref: 431:8-102 thru 204

2. Domestic, foreign, and alien

Ref: 431:3-101; 431:3-104 thru 105

3. Stock, reciprocal and mutual

Ref: 431:3-106, 108, 110

4. Certificate of authority *Ref: 431:3-201 thru 206* 

5. Insurance

Ref: 431:1-201 thru 216

#### C. Licensing

1. General qualifications for licensing

Ref: 431:9A 101 through 130

2. Persons required to be licensed

a. Producer

Ref. 431:9A-101 thru 109, 111, 113, 114, 115, 124; 431C-3

b. Temporary license

Ref: 431:9A-111

c. Nonresident

Ref: 431:9A-108

d. Exemptions

Ref: 431:9A-104

 ${\it 3. \ \, Denial, suspension, revocation of licenses}$ 

Ref: 431: 9A-112, 113, 126, 127, 129

4. Renewal of license and continuing education *Ref: 431:9A-107(c), 124* 

#### D. Marketing practices

1. Unfair and deceptive practices

Ref: 431:13-101 thru 108

2. Reporting and accounting for premiums

Ref: 431:9A-123.5

3. Sharing commissions

Ref: 431:9A-113

4. Required records and record retention

Ref: 431:9A-123, 125

5. Controlled business

Ref: 431:9A-112.5

6. Premiums

Ref: 431:10-218

### E. Guaranty Associations

Ref: 431:16-201 thru 218

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#### A. Marketing methods and practices

1. Replacement

Ref: 431: 10D-501 through 509

a. Definition

Ref: 431: 10D-502

b. Duties of producers

Ref: 431: 10D-503

c. Duties of insurers that use producers

Ref: 431: 10D-504

d. Duties of replacing insurers that use producers

Ref: 431: 10D-505	D. Medicare supplement policies
e. Duties of the existing insurer	E. Group insurance
431: 10D-506	Differences between individual and group contracts
2. Annuities	2. General characteristics
a. Disclosure	3. COBRA
Ref: 10D-601 thru 605	F. Individual/Group Long Term Care (LTC)
b. Suitability	1. Eligibility
Ref: 10D-621 thru 625	2. Levels of care
B. Variable Contracts	G. Other policies
Ref: 431:10D-118	1. Dental
C. Policy Clauses and Provisions	2. Vision
Protection of beneficiaries from creditors	3. Cancer
Ref: 431:10-232	Critical illness or specified disease
Policy loan interest rate	5. Worksite (employer-sponsored)
Ref: 431:10D-103	6. Hospital indemnity
3. Spouse's rights	7. Short-term medical
Ref: 431:10D-212	8. Accident
D. Group Life	
Group requirements	II. POLICY PROVISIONS, CLAUSES, AND RIDERS15
Ref: 431:10D-201, 202, 210	A. Mandatory and optional provisions
2. Assignment of proceeds	Entire contract
Ref: 431:10D-215	<ol><li>Time limit on certain defenses (incontestable)</li></ol>
3. Conversion	3. Grace period
Ref: 431:10D-213 (8, 9, 10); 431:10D-214	Reinstatement
E. Participation in Surplus	5. Notice of claim
Ref: 431:10D-102(6)	6. Claim forms
F. Credit Life	7. Proof of loss
Ref: 431:10B-101 thru 114	Time of payment of claims
Rej. 431.10D-101 till til 114	9. Payment of claims
	<ol><li>Physical examination and autopsy</li></ol>
	11. Legal actions
ACCIDENT AND HEALTH	12. Change of beneficiary
GENERAL KNOWLEDGE	<ol><li>13. Misstatement of age or gender</li></ol>
CONTENT OUTLINE	14. Change of occupation
Product Knowledge, Terms and Concepts	15. Illegal occupation
- · · · · · · · · · · · · · · · · · · ·	16. Relation of earning to insurance
(50 scoreable questions plus 5 pretest questions)	B. Other provisions and clauses
I. TYPES OF POLICIES 16	1. Insuring clause
A. Disability income	2. Free look
Individual disability income policy	Consideration clause
2. Business overhead expense policy	4. Probationary period
3. Business disability buyout policy	5. Elimination period
Group disability income policy	6. Waiver of premium
5. Key employee policy	7. Exclusions and limitations
B. Accidental death and dismemberment	8. Preexisting conditions
C. Medical expense insurance	9. Coinsurance
1. Basic hospital, medical, and surgical policies	10. Deductibles
2. Major medical policies	11. Eligible expenses
3. Health Maintenance Organizations (HMOs)	12. Copayments
4. Preferred Provider Organizations (PPOs)	13. Pre-authorizations and prior approval requirements
5. Point of Service (POS) plans	14. Usual, reasonable, and customary (URC) charges
6. Flexible Spending Accounts (FSAs)	15. Lifetime, annual, or per cause maximum benefit
7. High Deductible Health Plans (HDHPs) and related	limits
Health Savings Accounts (HSAs)	C. Riders
8. Health Reimbursement Accounts (HRAs)	1. Impairment/exclusions
	Guaranteed insurability

3. Future increase option  D. Rights of renewability  1. Noncancelable  2. Cancelable	ACCIDENT & HEALTH- HAWAII SPECIFIC CONTENT OUTLINE State Statutes and Rules
Guaranteed renewable	(35 scoreable questions plus 5 pretest questions)
III. SOCIAL INSURANCE	I. HAWAII LAWS AND RULES COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY, CASUALTY AND PERSONAL LINES INSURANCE23 A. Insurance Commissioner
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	Ref: 431:9A-123, 125	Commercial Package Policy (CPP)
	5. Controlled business	2. Commercial property
	Ref: 431:9A-112.5	a. Commercial building and business personal
	6. Premiums	property form
	Ref: 431:10-218	b. Causes of loss forms
E	. Guaranty Associations	c. Business income
	Ref: 431:16-201 thru 219	d. Extra expense
	, , , , , , , , , , , , , , , , , , ,	e. Equipment breakdown
	IAWAII LAWS AND RULES PERTINENT TO CCIDENT AND HEALTH INSURANCE ONLY	3. Business Owners Policy (BOP)
		4. Builders Risk
	Marketing methods and practices     Proposed booth care	5. Cyber First-Party Coverage
	1. Prepaid health care  Ref: Title 21 – Chapters 393	D. Inland marine
	2. Temporary Disability Insurance (TDI)	1. Personal Articles floaters
	Ref: Title 21 – Chapters 392	2. Commercial Property floaters
-		E. National Flood Insurance Program
-	Policy clauses and provisions     Mandated benefits	F. Others
	Ref. 431:10-212; 431:10-217.5; 431:10A: 115 thru 121,	1. Earthquake
	133: 431:10-212, 431:10-217.3, 431:10A. 113 thru 121,	2. Mobile Homes
	2. Cancellation	3. Watercraft
	Ref: 431:10A-106(7)	4. Farm Owners
	· · · · · · · · · · · · · · · · · · ·	5. Windstorm
	Long Term Care     Basic standards	II INCLIDANCE TERMS AND DELATED CONCERTS 45
	Ref: 431:10H-107	II. INSURANCE TERMS AND RELATED CONCEPTS15
	2. Outline of coverage	A. Insurance
	Ref: 431:10H-112	1. Law of Large Numbers
	3. Policy definitions	B. Insurable interest C. Risk
	Ref: 431:10H-201	
	4. Suitability	Pure vs. Speculative Risk  Durant
	Ref: 431:10H-231	D. Hazard
	Reg. 451.1011-251	1. Moral
		2. Morale
		3. Physical <b>E. Peril</b>
PRC	PERTY-GENERAL KNOWLEDGE	F. Loss
	CONTENT OUTLINE	
F	Product Knowledge, Terms and Concepts	1. Direct
(50	scoreable questions plus 5 pretest questions)	2. Indirect
-	To the extent that the specific contracts, forms, and	G. Loss Valuation
	ements dealt with in this outline are available in	1. Actual cash value
	rdized versions, outline references are to items developed by	2. Replacement cost
	nsurance Services Office; (2) National Council on	3. Market value
	ensation Insurance; (3) Surety Association of America.	4. Stated/agreed value
		5. Salvage value H. Proximate cause
I. TYF	PES OF POLICIES22	I. Deductible
Α.	Homeowners	
	1. HO-2	J. Indemnity K. Limits of liability
	2. HO-3	•
	3. HO-4	L. Coinsurance/Insurance to value
	4. HO-5	M. Occurrence
	5. HO-6	N. Cancellation
	6. HO-8	O. Nonrenewal
В.	Dwelling policies	P. Vacancy and unoccupancy
	1. DP-1	Q. Liability
	2. DP-2	1. Absolute
	3. DP-3	2. Strict
C.	Commercial lines	3. Vicarious
		R. Negligence

S. Binder	Ref: 431:1-201 thru 216
T. Endorsements	C. Licensing
U. Blanket vs. Specific	General qualifications for licensing
·	Ref: 431:9A 101 through 130
III. POLICY PROVISIONS AND CONTRACT LAW11	Persons required to be licensed
A. Declarations	a. Producer
B. Insuring agreement	Ref. 431:9A-101 thru 109, 111, 113, 114, 115,
C. Conditions	124; 431C-3
D. Exclusions	
E. Definition of the insured	b. Temporary license
F. Duties of the insured	Ref: 431:9A-111
G. Obligations of the insurance company	c. Nonresident
H. Mortgagee rights	Ref: 431:9A-108
I. Proof of loss	d. Exemptions
J. Notice of claim	Ref: 431:9A-104
K. Appraisal	<ol><li>Denial, suspension, revocation of licenses</li></ol>
L. Other Insurance Provision	Ref: 431:9A-112, 113, 126, 127, 129
M. Subrogation	<ol><li>Renewal of license and continuing education</li></ol>
N. Elements of a contract	Ref: 431:9A-107(c), 124
O. Warranties, representations, and concealment	D. Marketing practices
	<ol> <li>Unfair and deceptive practices</li> </ol>
P. Sources of underwriting information Q. Fair Credit Reporting Act	Ref: 431:13-101 thru 108
· -	2. Reporting and accounting for premiums
R. Privacy Protection (Gramm Leach Bliley)	Ref: 431:9A-123.5
S. Policy Application	3. Sharing commissions
T. Terrorism Risk Insurance Act (TRIA)	Ref: 431:9A-113
U. Territory	4. Required records and record retention
	Ref: 431:9A-123, 125
PROPERTY-HAWAII SPECIFIC	5. Controlled business
	Ref: 431:9A-112.5
CONTENT OUTLINE	6. Premiums
State Statutes and Rules	
(33 scoreable questions plus 5 pretest questions)	Ref: 431:10-218
LIAWAILLAWS AND DILLES COMMON TO LIFE	E. Guaranty Association
I. HAWAII LAWS AND RULES COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY, CASUALTY	Ref: 431:16-101 thru 117
AND PERSONAL LINES INSURANCE	II. HAWAII LAWS AND RULES COMMON TO
A. Insurance Commissioner	PROPERTY AND CASUALTY INSURANCE ONLY4
General powers and duties	A. Adjuster
Ref: 431:2-201 thru 216; 431:3-217	1. Definition
,	Ref: 431:9-105, 229
2. Examination of records	Qualification for license
Ref: 431:2-301 thru 306	Ref: 431:9-203,222
Notice of hearings	B. Unauthorized Insurers (Surplus Lines)
Ref: 431:2-308; 431:13-106	Ref: 431:8-101 thru 302, 305 thru 320
4. Penalties	C. Casualty, Surety, Property, Marine, and
Ref: 431:2-203; 431:9A-112, 126, 127, 129;	Transportation Rate Regulation
431:13-201 thru 204	
B. Definitions	Ref: 431:14-101 thru 118, 120
<ol> <li>Authorized and unauthorized</li> </ol>	III. HAWAII LAWS AND RULES PERTINENT TO
Ref: 431:8-102 thru 204	PROPERTY INSURANCE ONLY6
2. Domestic, foreign, and alien	A. Definitions
Ref: 431:3-101; 431:3-104 thru 105	Property insurance
3. Stock, reciprocal and mutual	Ref: 431:1-206; 431:10E-101 thru 103
Ref: 431:3-106, 108, 110	2. Marine and transportation insurance
Certificate of authority	Ref: 431:1-207
Ref: 431:3-201 thru 206	B. Standard Form Fire Policy
5. Insurance	Ref: 431:10-210
ว. การนาสกษะ	C. Overinsurance
	5. Overmourance

Ref: 431:10E-102 thru 103

#### D. Hawaii Property Insurance Association (HPIA)

Ref: 431:21-101 thru 118

#### E. Hawaii Hurricane Relief Fund

Ref: 431P 1-18

#### F. Condominium Property Act

Ref: 514B-143

# CASUALTY-GENERAL KNOWLEDGE CONTENT OUTLINE

#### **Product Knowledge, Terms and Concepts**

(50 scoreable questions plus 5 pretest questions)

**Note:** To the extent that the specific contracts, forms and endorsements dealt with in this outline are available in standardized versions, outline references are to items developed by (1) Insurance Services Office; (2) National Council on Compensation Insurance; (3) Surety Association of America.

### I. TYPES OF POLICIES, BONDS, AND

#### 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
- 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 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	Ref: 431:3-101; 431:3-104 thru 105
J. Warranties	<ol><li>Stock, reciprocal and mutual</li></ol>
K. Representations	Ref: 431:3-106, 108, 110
L. Concealment	4. Certificate of authority
M. Deposit Premium/Audit	Ref: 431:3-201 thru 206
N. Certificate of Insurance	5. Insurance
O. Law of Large Numbers	Ref: 431:1-201 thru 216
P. Pure vs. Speculative Risk	C. Licensing
Q. Endorsements	General qualifications for licensing
R. Damages	Ref: 431:9A 101 through 130
1. Compensatory	2. Persons required to be licensed
a. General	a. Producer
b. Special	Ref. 431:9A-101 thru 109, 111, 113, 114, 115,
2. Punitive	124; 431C-3
S. Compliance with provisions of Fair Credit	b. Temporary license
Reporting Act	Ref: 431:9A-111
III. DOLIOV DDOVIOJONO	c. Nonresident
III. POLICY PROVISIONS	Ref: 431:9A-108
A. Declarations	d. Exemptions
B. Insuring agreement	Ref: 431:9A-104
C. Conditions	3. Denial, suspension, revocation of licenses
D. Exclusions and Limitations	Ref: 431:9A-112, 113, 126, 127, 129
E. Definition of the insured	4. Renewal of license and continuing education
F. Duties of the insured after a loss	Ref: 431:9A-107(c), 124
G. Cancellation and nonrenewal provisions	D. Marketing practices
H. Supplementary payments	Unfair and deceptive practices
I. Proof of loss	Ref: 431:13-101 thru 108
J. Notice of claim	2. Reporting and accounting for premiums
K. Other insurance	Ref: 431:9A-123.5
L. Subrogation	3. Sharing commissions
M. Loss settlement provisions including consent to	Ref: 431:9A-113
settle a loss	4. Required records and record retention
N. Terrorism Risk Insurance Act (TRIA)	Ref: 9A-123, 125
CASUALTY-HAWAII SPECIFIC	5. Controlled business
CONTENT OUTLINE	Ref: 431:9A-112.5
State Statutes and Rules	6. Premiums
	Ref: 431:10-218
(41 scoreable questions plus 7 pretest questions)	E. Guaranty Association
I. HAWAII LAWS AND RULES COMMON TO LIFE,	Ref: 431:16-101 thru 117
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AND PERSONAL LINES INSURANCE23	PROPERTY AND CASUALTY INSURANCE ONLY3
A. Insurance Commissioner	A. ADJUSTER
General powers and duties	1. Definition
Ref: 431:2-201 thru 216; 431:3-217	Ref: 431:9-105
Examination of records	2. Qualification for license
Ref: 431:2-301 thru 306	Ref: 431:9-203, 222
<ol><li>Notice of hearings</li></ol>	B. Unauthorized Insurers (Surplus Lines)
Ref: 431:2-308; 431:13-106	Ref: 431:8-101 thru 302, 305 thru 320
4. Penalties	C. Casualty, Surety, Property, Marine, and
Ref: 431:2-203; 431:9A-112, 126, 127, 129; 431:13-	Transportation Rate Regulation
201 thru 204	Ref: 431:14-101 thru 118, 120
B. Definitions	III. HAWAII LAWS AND RULES PERTINENT TO
Authorized and unauthorized	CASUALTY INSURANCE ONLY15
Ref: 431:8-102 thru 204	A. Definition of Casualty Insurance
2. Domestic, foreign, and alien	Ref: 431:1-209
	•

В.	Hawaii Motor Vehicle Insurance Law	c. Cancellation of insurance contracts	
	Ref: HRS 431:10C-101 through 608;	Ref: 386-127	
	HAR Title 16-Chapter 23:1-16; 57-60	<ul> <li>d. Failure to provide coverage</li> </ul>	
	1. Purpose	Ref: 386-123	
	Ref: 431:10C-102	4. Benefits	
	2. Compulsory insurance–required limits and	<ul> <li>a. Medical care services and supplies</li> </ul>	
	coverages	Ref: 386-21	
	Ref: 431:10C-103,105; 431:10C-301 thru 302	b. Total disability	
	3. Abolition of tort liability	Ref: 386-31	
	Ref: 431:10C-306	c. Partial disability	
	4. Obligation to pay Personal Injury Protection	Ref: 386-32	
	(PIP) benefits	5. Hawaii Employers Mutual Insurance Company	
	Ref: 431:10C-304	(HEMIC)	
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Ref: 431:3-106, 108, 110       2. Marine and transportation insurance         Ref: 431:3-201 thru 206       Ref: 431:1-207         S. Insurance       Ref: 431:10-210         Ref: 431:1-201 thru 216       C. Overinsurance         C. Licensing       D. Hawaii Property Insurance Association (HPIA)         Ref: 431:94 101 through 130       Ref: 431:10E-102 thru 103         2. Persons required to be licensed       Ref: 431:10E-101 thru 118         a. Producer       Ref: 431:91-101 thru 118         Ref. 431:94-101 thru 109, 111, 113, 114, 115, 124, 123.12-3       F. Condominium Property Act         Ref. 431:94-111       C. Nonresident         Ref. 431:94-108       Ref. 431:94-108         d. Exemptions       Ref. 431:94-108         d. Exemptions       Ref. 431:94-108         d. Exemption of licenses       Ref. 431:94-108         Ref. 431:94-113       Ref. 431:94-108         D. Marketing practices       Ref. 431:94-112         1. Unfair and deceptive practices       Ref. 431:10C-102.5 thru 103.6,105:431:10C-301         2. Reporting and accounting for premiums       Ref. 431:94-123.5         3. Sharing commissions       Ref. 431:94-113         4. Desired reacts and located statistics       Ref. 431:10C-304		٠.			
Ref: 431:3-106, 108, 110       2. Marine and transportation insurance         4. Certificate of authority       Ref: 431:1-207         Ref: 431:3-201 thru 206       B. Standard Form Fire Policy         5. Insurance       Ref: 431:1-2010         C. Licensing       C. Overinsurance         1. General qualifications for licensing Ref: 431:194 101 through 130       D. Hawaii Property Insurance Association (HPIA)         2. Persons required to be licensed a. Producer Ref: 431:9A-101 thru 109, 111, 113, 114, 115, 124, 431C-3       E. Hawaii Hurricane Relief Fund         a. Producer Ref: 431:9A-101 thru 109, 111, 113, 114, 115, 124, 431C-3       F. Condominium Property Act         Ref: 431:9A-101       Ref: 431:9A-104         3. Denial, suspension, revocation of licenses Ref: 431:9A-104       A. Definition of Casualty Insurance Ref: 431:10C-101 through 608; HAR Title 16-Chapter 23:1-16; 57-60         4. Renewal of license and continuing education Ref: 431:3-101 thru 108       Ref: 431:10C-102         D. Marketing practices Ref: 431:3-101 thru 108       Ref: 431:3-101 thru 108         2. Reporting and accounting for premiums Ref: 431:9A-123.5       Abolition of tort liability Ref: 431:10C-306         3. Sharing commissions       Abolition of pay Personal Injury Protection (PIP) benefits		4	· ·		
Ref: 431:3-106, 108, 110       2. Marine and transportation insurance         4. Certificate of authority       Ref: 431:1-207         Ref: 431:3-201 thru 206       Standard Form Fire Policy         5. Insurance       Ref: 431:10-210         Ref: 431:1-201 thru 216       C. Overinsurance         C. Licensing       Ref: 431:10-210         1. General qualifications for licensing       Ref: 431:10-102 thru 103         Ref: 431:9.4 101 through 130       D. Hawaii Property Insurance Association (HPIA)         Ref: 431:9.4-101 thru 109, 111, 113, 114, 115, 124; 431C-3       Ref: 431:10-102 thru 103         D. Temporary license       E. Hawaii Hurricane Relief Fund         Ref: 431:9.4-111       Ref: 431:9-111         C. Nonresident       Ref: 431:9-108         Ref: 431:94-108       A. Definition of Casualty Insurance         Ref: 431:94-108       Ref: 431:10C-101 through 608;         HAR Title 16-Chapter 23:1-16; 57-60       Purpose         Ref: 431:13-101 thru 108       Ref: 431:10C-102         2. Compulsory insurance-required limits and coverages       Ref: 431:10C-103.5 thru 103.6,105;431:10C-301         3. Abolition of tort liability       Ref: 431:94-123.5         4. Obligation to pay Personal Injury Protection		٥.	-		
Ref: 431:3-106, 108, 110       2. Marine and transportation insurance         4. Certificate of authority       Ref: 431:3-201 thru 206         5. Insurance       Ref: 431:1-201 thru 216         C. Licensing       C. Overinsurance         1. General qualifications for licensing       Ref: 431:10E-102 thru 103         Ref: 431:94.101 thruough 130       D. Hawaii Property Insurance Association (HPIA)         Ref: 431:94-101 thru 109, 111, 113, 114, 115, 124; 431C-3       Ref: 431:91-101 thru 118         D. Temporary license       Ref: 431:94-111         c. Nonresident       Ref: 431:94-108         d. Exemptions       Ref: 431:94-104         3. Denial, suspension, revocation of licenses Ref: 431:94-107(c), 124       A. Definition of Casualty Insurance Ref: 431:10C-101 through 608;         HAR Title 16-Chapter 23:1-16; 57-60       1. Purpose         Ref: 431:13-101 thru 108       2. Compulsory insurance-required limits and coverages         1. Unfair and deceptive practices       Ref: 431:10C-103:5 thru 103.6,105:431:10C-301         3. Abolition of tort liability       Ref: 431:10C-306		3.			
Ref: 431:3-106, 108, 110       2. Marine and transportation insurance         4. Certificate of authority       Ref: 431:1-207         Ref: 431:3-201 thru 206       B. Standard Form Fire Policy         5. Insurance       Ref: 431:10-210         Ref: 431:1-201 thru 216       C. Overinsurance         C. Licensing       Ref: 431:10E-102 thru 103         1. General qualifications for licensing       Ref: 431:10E-102 thru 103         2. Persons required to be licensed       Ref: 431:10E-102 thru 103         3. Producer       Ref: 431:94-101 thru 109, 111, 113, 114, 115, 124, 431C-3         4. Ref: 431:94-101 thru 109, 111, 113, 114, 115, 124, 431C-3       F. Condominium Property Act Ref: 514B-143         V. HAWAII LAWS AND RULES PERTINENT TO CASUALTY INSURANCE ONLY					v
Ref: 431:3-106, 108, 110       2. Marine and transportation insurance         4. Certificate of authority       Ref: 431:1-207         Ref: 431:3-201 thru 206       B. Standard Form Fire Policy         5. Insurance       Ref: 431:10-210         Ref: 431:1-201 thru 216       C. Overinsurance         C. Licensing       Ref: 431:10E-102 thru 103         1. General qualifications for licensing       Ref: 431:10E-102 thru 103         2. Persons required to be licensed       Ref: 431:1-101 thru 103         a. Producer       E. Hawaii Property Insurance Association (HPIA)         Ref: 431:9A-101 thru 109, 111, 113, 114, 115, 124, 431C-3       F. Condominium Property Act         Ref: 431:9A-111       Ref: 431:9A-108         d. Exemptions       Ref: 431:9A-108         d. Exemptions       Ref: 431:9A-104         3. Denial, suspension, revocation of licenses       Ref: 431:9A-112, 113, 126, 127, 129         4. Renewal of license and continuing education       Ref: 431:10C-102         Ref: 431:9A-107(c), 124       P. Marketing practices         1. Unfair and deceptive practices       Ref: 431:10C-103.5 thru 103.6,105;431:10C-301			· ·		· · · · · · · · · · · · · · · · · · ·
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Ref: 431:3-106, 108, 110       2. Marine and transportation insurance         4. Certificate of authority       Ref: 431:1-207         Ref: 431:3-201 thru 206       B. Standard Form Fire Policy         5. Insurance       Ref: 431:10-210         C. Licensing       Ref: 431:10-210         1. General qualifications for licensing       Ref: 431:00-102 thru 103         2. Persons required to be licensed       Ref: 431:00-102 thru 103         3. Producer       Ref: 431:9A-101 thru 109, 111, 113, 114, 115, 124; 431C-3         b. Temporary license       Ref: 431:9A-111         c. Nonresident       Ref: 431:9A-108         d. Exemptions       A. Definition of Casualty Insurance         Ref: 431:9A-104       Ref: 431:9A-104         3. Denial, suspension, revocation of licenses       Ref: 431:9A-107(c), 124         Ref: 431:9A-107(c), 124       Ref: 431:0C-102         4. Renewal of license and continuing education       Ref: 431:9A-107(c), 124         Ref: 431:9A-107(c), 124       Ref: 431:0C-102         2. Compulsory insurance—required limits and		J.			•
2. Marine and transportation insurance  4. Certificate of authority  Ref: 431:3-201 thru 206  5. Insurance  Ref: 431:1-201 thru 216  C. Licensing  1. General qualifications for licensing  Ref: 431:94 101 through 130  2. Persons required to be licensed  a. Producer  Ref: 431:94-101 thru 109, 111, 113, 114, 115, 124; 431C-3  b. Temporary license  Ref: 431:94-111  c. Nonresident  Ref: 431:94-108  d. Exemptions  Ref: 431:94-104  3. Denial, suspension, revocation of licenses  Ref: 431:94-107(b) 124  4. Renewal of license and transportation insurance  Ref: 431:1-207  B. Standard Form Fire Policy  Ref: 431:00-101 thru 103  D. Hawaii Property Insurance Association (HPIA)  Ref: 431:01-101 thru 118  E. Hawaii Hurricane Relief Fund  Ref: 431:91-18  F. Condominium Property Act  Ref: 514B-143  IV. HAWAII LAWS AND RULES PERTINENT TO  CASUALTY INSURANCE ONLY  A. Definition of Casualty Insurance  Ref: 431:1-209  B. Hawaii Motor Vehicle Insurance Law  Ref: 431:10C-101 through 608;  HAR Title 16-Chapter 23:1-16; 57-60  1. Purpose  Ref: 431:10C-102		D	* * * * * * * * * * * * * * * * * * * *		·
2. Marine and transportation insurance  4. Certificate of authority  Ref: 431:3-201 thru 206  5. Insurance  Ref: 431:1-201 thru 216  C. Licensing  1. General qualifications for licensing  Ref: 431:9A 101 through 130  2. Persons required to be licensed  a. Producer  Ref: 431:9A-101 thru 109, 111, 113, 114, 115, 124; 431C-3  b. Temporary license  Ref: 431:9A-111  c. Nonresident  Ref: 431:9A-108  d. Exemptions  Ref: 431:9A-104  3. Denial, suspension, revocation of licenses  Ref: 431:9A-112, 113, 126, 127, 129  A Repeaved of license and continuing education  2. Marine and transportation insurance  Ref: 431:1-207  B. Standard Form Fire Policy  Ref: 431:10-210  C. Overinsurance  Ref: 431:10-210 thru 103  D. Hawaii Property Insurance Association (HPIA)  Ref: 431:21-101 thru 118  F. Condominium Property Act  Ref: 514B-143  IV. HAWAII LAWS AND RULES PERTINENT TO  CASUALTY INSURANCE ONLY  A. Definition of Casualty Insurance  Ref: 431:1-209  B. Hawaii Motor Vehicle Insurance Law  Ref: 431:1-201  Ref: 431:1-207  Ref: 431:10-210  C. Overinsurance  Ref: 431:10-210  Ref: 431:10-210 thru 103  D. Hawaii Property Insurance Association (HPIA)  Ref: 431:1-101 thru 118  F. Condominium Property Act  Ref: 514B-143  IV. HAWAII LAWS AND RULES PERTINENT TO  CASUALTY INSURANCE ONLY  A. Definition of Casualty Insurance  Ref: 431:1-209  B. Hawaii Motor Vehicle Insurance Law  Ref: 431:1-201  Ref: 431:10-210  Ref: 431:10-210					·
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Ref: 431:3-106, 108, 110       2. Marine and transportation insurance         4. Certificate of authority       Ref: 431:1-207         Ref: 431:3-201 thru 206       B. Standard Form Fire Policy         5. Insurance       Ref: 431:10-210         Ref: 431:1-201 thru 216       C. Overinsurance         C. Licensing       Ref: 431:10E-102 thru 103         1. General qualifications for licensing       Ref: 431:21-101 thru 103         2. Persons required to be licensed       Ref: 431:21-101 thru 118         a. Producer       E. Hawaii Hurricane Relief Fund         Ref: 431:9A-101 thru 109, 111, 113, 114, 115, 124; 431C-3       F. Condominium Property Act         D. Temporary license       Ref: 514B-143         N. Temporary license       Nef: 431:9A-111         C. Nonresident       Nonresident         D. F. 631-04-108       Definition of Casualty Insurance			· ·		
<ul> <li>Ref: 431:3-106, 108, 110</li> <li>Certificate of authority</li></ul>					
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Ref: 431:3-106, 108, 110       2. Marine and transportation insurance         4. Certificate of authority       Ref: 431:1-207         Ref: 431:3-201 thru 206       B. Standard Form Fire Policy         5. Insurance       Ref: 431:10-210         C. Licensing       C. Overinsurance         1. General qualifications for licensing       Ref: 431:10E-102 thru 103         2. Persons required to be licensed       Ref: 431:21-101 thru 118         2. Persons required to be licensed       E. Hawaii Hurricane Relief Fund         a. Producer       Ref: 431:9A-101 thru 109, 111, 113, 114, 115,         F. Condominium Property Act				<i>.</i>	·
<ul> <li>Ref: 431:3-106, 108, 110</li> <li>Certificate of authority</li></ul>					
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Ref: 431:3-106, 108, 110       2. Marine and transportation insurance         4. Certificate of authority       Ref: 431:1-207         Ref: 431:3-201 thru 206       B. Standard Form Fire Policy         5. Insurance       Ref: 431:10-210         C. Verinsurance       C. Overinsurance         C. Licensing       Ref: 431:10E-102 thru 103         1. General qualifications for licensing       D. Hawaii Property Insurance Association (HPIA)         Ref: 431:21-101 thru 118			•		
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<i>Ref:</i> 431:3-106, 108, 110 2. Marine and transportation insurance			•		
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3. Stock, reciprocal and mutual <i>Ref: 431:1-206: 431:10E-101 thru 103</i>			3. Stock, reciprocal and mutual		Ref: 431:1-206; 431:10E-101 thru 103

1. Property insurance

Ref: 431:3-101; 431:3-104 thru 105

Ref: 431:10C-301(d)

E. Motorcycle and motor scooter insurance

Ref: 431 10G-101 thru 301

# HAWAII SURETY EXAMINATION CONTENT OUTLINE

(35 scoreable questions)

- I. CONTRACT PRINCIPLES
  - A. Essential elements of a contract
  - B. Parties of a contract
- II. FIDELITY AND SURETY CONTRACTS
  - A. Definition of fidelity and surety
  - B. Parties of a contract
  - C. Obligation of the surety
  - D. Parties to the surety
    - 1. Principal
    - 2. Obligee
    - 3. Surety
  - E. Suretyship
    - 1. Individual
    - 2. Corporate
  - F. Underwriting considerations
  - G. Premiums and terms of obligations
    - 1. Surety
    - 2. Fidelity
  - H. Claims
  - I. Power of Attorney
- III. PURPOSE AND TYPE OF SURETY BONDS
  - A. License and permit
  - B. Public official
  - C. Court
    - 1. Judicial
    - 2. Fiduciary
  - D. Miscellaneous
  - E. Contract
    - 1. Bid
    - 2. Performance
    - 3. Payment
- IV. PURPOSE AND TYPE OF FIDELITY BONDS
  - A. Individual
  - B. Schedule
  - C. Blanket
  - D. Financial institutions
- V. BAIL BONDS
  - A. Surety bail bond
  - B. Surety bond fee
  - C. Types of bail
    - 1. Real property
    - 2. Cash

- 3. Bail bond
- D. Bail piece
- E. Acceptable collateral
- F. Appeal bonds
- G. Appointing company's underwriting standard
- VI. HAWAII REVISED STATUTES, TITLE 24, CHAPTER 431, ARTICLES 2, 9A, 9N, 10F AND 13; SECTION 431: 10-218

#### A. Insurance Commissioner

1. General powers and duties

Ref: 431:2-201 thru 216; 431:3-217

2. Examination of records

Ref: 431:2-301 thru 306

3. Notice of hearings

Ref: 431:2-308; 431:13-106

4. Penalties

Ref: 431:2-203; 9A-112; 9A-126; 9A-127; 9A-129; 431:13-201 thru 204

#### B. Licensing

1. General qualifications for licensing

Ref: 431:9A-101 thru 130

2. Denial, suspension, revocation of licenses

Ref: 431: 9A-112, 126, 127, 129

### C. Marketing practices

1. Unfair and deceptive practices

Ref: 431:13-101 thru 108

2. Sharing commissions

Ref: 431:9A-113

3. Required records and record retention

Ref: 431:9A-123, 125

D. Bail agents; sureties

Ref: 431:9N

E. Surety insurance

Ref: 431:10F, 431:10-218

# HAWAII ADJUSTER EXAMINATION CONTENT OUTLINE

#### **Product Knowledge, Terms and Concepts**

(80 scoreable questions plus 10 pretest questions)

**Note:** To the extent that the specific contracts, forms, and endorsements dealt with in this outline are available in standardized versions, outline references are to items developed by (1) Insurance Services Office; (2) National Council on Compensation Insurance; (3) Surety Association of America.

I. TYPES OF POLICIES, BONDS, AND RELATED TERMS......16

- A. Personal lines
  - 1. Dwelling and contents (DP forms)
  - 2. Personal liability
  - 3. Homeowners (HO forms)
- **B.** Commercial lines
  - 1. Commercial property
    - a. Commercial building and personal property

forms

- b. Causes of loss forms
- c. Business income and extra expense
- 2. Commercial Package Policy (CPP)
- 3. Boiler and machinery coverage forms
- 4. Businessowners Policy (BOP)

#### C. Inland marine

- 1. Personal floaters
- 2. Commercial floaters
- 3. Nationwide Definition

#### D. Others

- 1. Flood
- 2. Personal Watercraft
- 3. Earthquake

#### E. 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. Supplementary Payments
  - e. Who is an insured
  - f. Limits
  - g. Conditions (The candidate also should be familiar with ISO's Common Policy Conditions)

# F. Automotive: personal auto and business (commercial) auto

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

#### H. Bonding and Crime

- 1. Fidelity
- 2. Crime
  - a. Theft, disappearance, and destruction
  - b. Robbery and safe burglary
  - c. Premises burglary
  - d. Custodian
  - e. Messenger

#### I. Professional liability

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