HAWAII

Insurance Supplement

Examination Content Outlines

Effective: July 18, 2022

LIFE-GENERAL KNOWLEDGE CONTENT OUTLINE

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

	. TYPES OF POLICIES	1 6	=
1	. I TPES UF PULICIES	ı	э

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

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
- 5. Stranger/Investor-owned life insurance (STOLI/IOLI)

C. Delivering the policy

- 1. When coverage begins
- 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)

I. HAWAII LAWS AND RULES COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY, CASUALTY AND PERSONAL LINES INSURANCE23

- 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-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

II. HAWAII LAWS AND RULES PERTINENT TO LIFE INSURANCE ONLY......12

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

S2

Ref: 431: 10D-505	D. Medicare supplement policies
e. Duties of the existing insurer	E. Group insurance
431: 10D-506	1. 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	4. Critical illness or specified disease
Policy loan interest rate	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	II. POLICY PROVISIONS, CLAUSES, AND RIDERS15
Group requirements	A. Mandatory and optional provisions
Ref: 431:10D-201, 202, 210	1. Entire contract
2. Assignment of proceeds	2. Time limit on certain defenses (incontestable)
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) F. Credit Life	7. Proof of loss
Ref: 431:10B-101 thru 114	8. Time of payment of claims
Rej. 431.10b-101 titt ii 114	9. Payment of claims
	Physical examination and autopsy
	11. Legal actions
ACCIDENT AND HEALTH	12. Change of beneficiary
GENERAL KNOWLEDGE	13. Misstatement of age or gender
CONTENT OUTLINE	14. Change of occupation
Product Knowledge, Terms and Concepts	15. Illegal occupation
(50 scoreable questions plus 5 pretest questions)	16. Relation of earning to insurance
	B. Other provisions and clauses
I. TYPES OF POLICIES16	1. Insuring clause
A. Disability income	Free look Consideration clause
Individual disability income policy	Probationary period
2. Business overhead expense policy	5. Elimination period
Business disability buyout policy	6. Waiver of premium
Group disability income policy	7. Exclusions and limitations
5. Key employee policy	8. Preexisting conditions
B. Accidental death and dismemberment	9. Coinsurance
C. Medical expense insurance	10. Deductibles
Basic hospital, medical, and surgical policies Major medical policies	11. Eligible expenses
2. Major medical policies	12. Copayments
Health Maintenance Organizations (HMOs) Professed Provider Organizations (PROs)	13. Pre-authorizations and prior approval requirements
Preferred Provider Organizations (PPOs) Point of Service (POS) plans	14. Usual, reasonable, and customary (URC) charges
5. Point of Service (POS) plans6. 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
5 Saidi Folimbaroomoni, 1000anto (Fire to)	2. Guaranteed insurability

3. Future increase option D. Rights of renewability 1. Noncancelable 2. Cancelable	ACCIDENT & HEALTH- HAWAII SPECIFIC CONTENT OUTLINE State Statutes and Rules
3. Guaranteed renewable	(35 scoreable questions plus 5 pretest questions)
III. SOCIAL INSURANCE6	(33 scoreable questions plus 3 pretest questions)
A. Medicare (Parts A, B, C, D)	I. HAWAII LAWS AND RULES COMMON TO LIFE,
B. Medicaid	ACCIDENT AND HEALTH, PROPERTY, CASUALTY
C. Social Security benefits	AND PERSONAL LINES INSURANCE23 A. Insurance Commissioner
IV. OTHER INSURANCE CONCEPTS5	General powers and duties
A. Total, partial, recurrent and residual disability	Ref: 431:2-201 thru 216; 431:3-217
B. Owner's rights	2. Examination of records
C. Dependent children benefits	Ref: 431:2-301 thru 306
D. Primary and contingent beneficiaries	Notice of hearings
E. Modes of premium payments	Ref: 431:2-308; 431:13-106
F. Nonduplication and coordination of benefits (e.g.,	4. Penalties
primary vs. excess)	Ref: 431:2-203; 431:9A-112, 126, 127, 129;
G. Occupational vs. non-occupational	431:13-201 thru 204
H. Tax treatment of premiums and proceeds of	B. Definitions
insurance contracts (e.g., disability income and	 Authorized and unauthorized
medical expenses, etc.)	Ref: 431:8-102 thru 204
I. Managed care	2. Domestic, foreign, and alien
J. Workers Compensation	Ref: 431:3-101; 431:3-104 thru 105
K. Subrogation	Stock, reciprocal and mutual
V. FIELD UNDERWRITING PROCEDURES8	Ref: 431:3-106, 108, 110
A. Completing the application	Certificate of authority
B. Explaining sources of insurability and HIPAA	Ref: 431:3-201 thru 206
privacy information (e.g., MIB Report, Fair Credit	5. Insurance
Reporting Act, etc.)	Ref: 431:1-201 thru 216
C. Initial premium payment and receipt and	C. Licensing
consequences of the receipt (e.g., medical	1. General qualifications for licensing
examination, etc.)	Ref: 431:9A 101 through 130
D. Submitting application (and initial premium if	Persons required to be licensed a. Producer
collected) to company for underwriting	Ref. 431:9A-101 thru 109, 111, 113, 114, 115,
E. Policy delivery	124; 431C-3
F. Explaining policy and its provisions, riders,	b. Temporary license
exclusions, and ratings to clients	Ref: 431:9A-111
G. Replacement	c. Nonresident
H. Contract law	Ref: 431:9A-108
Elements of a contract Insurable interest	d. Exemptions
2. Insurable interest	Ref: 431:9A-104
Warranties and representations Unique aspects of the insurance contract	3. Denial, suspension, revocation of licenses
a. Conditional	Ref: 431:9A-112, 113, 126, 127, 129
b. Unilateral	Renewal of license and continuing education
c. Adhesion	Ref: 431:9A-124
d. Aleatory	D. Marketing practices
2.7.10010.	 Unfair and deceptive practices
	Ref: 431:13-101 thru 108
	Reporting and accounting for premiums
	Ref: 431:9A-123.5
	3. Sharing commissions
	Ref: 431:9A-113
	Required records and record retention

C. (R. Negligence
C. (D. Naulinamas
	Commercial lines	3. Vicarious
	3. DP-3	2. Strict
	2. DP-2	1. Absolute
٠. ١	1. DP-1	Q. Liability
	Dwelling policies	P. Vacancy and unoccupancy
	6. HO-8	O. Nonrenewal
	5. HO-6	N. Cancellation
	4. HO-5	M. Occurrence
	3. HO-4	L. Coinsurance/Insurance to value
	2. HO-3	K. Limits of liability
	1. HO-2	J. Indemnity
	Homeowners	I. Deductible
I. TYP	PES OF POLICIES22	H. Proximate cause
Compe	nsation Insurance; (3) Surety Association of America.	5. Salvage value
	surance Services Office; (2) National Council on	4. Stated/agreed value
	dized versions, outline references are to items developed by	3. Market value
	ements dealt with in this outline are available in	2. Replacement cost
	To the extent that the specific contracts, forms, and	1. Actual cash value
(50	scoreable questions plus 5 pretest questions)	G. Loss Valuation
	Product Knowledge, Terms and Concepts	2. Indirect
_	CONTENT OUTLINE	1. Direct
PKC	PERTY-GENERAL KNOWLEDGE	F. Loss
	DEDTY CENEDAL PROMITEDOS	E. Peril
		3. Physical
		2. Morale
	Ref: 431:10H-231	1. Moral
	4. Suitability	D. Hazard
	Ref: 431:10H-201	Pure vs. Speculative Risk
	3. Policy definitions	C. Risk
	Ref: 431:10H-112	B. Insurable interest
	2. Outline of coverage	1. Law of Large Numbers
	Ref: 431:10H-107	A. Insurance
·	Basic standards	II. INSURANCE TERMS AND RELATED CONCEPTS15
С	•	5. Windstorm
	Ref: 431:10A-106(7)	4. Farm Owners
	2. Cancellation	3. Watercraft
	133; 431:10A-206 thru 208	2. Mobile Homes
	Ref. 431:10-212; 431:10-217.5; 431:10A: 115 thru 121,	1. Earthquake
	Mandated benefits	F. Others
В		E. National Flood Insurance Program
	Ref: Title 21 – Chapters 392	2. Commercial Property floaters
	Temporary Disability Insurance (TDI)	1. Personal Articles floaters
	Ref: Title 21 – Chapters 393	D. Inland marine
^	Marketing methods and practices Prepaid health care	5. Cyber First-Party Coverage
A		4. Builders Risk
	AWAII LAWS AND RULES PERTINENT TO CIDENT AND HEALTH INSURANCE ONLY12	3. Business Owners Policy (BOP)
	AWAILLAWS AND DILLES DEDTINENT TO	e. Equipment breakdown
	Ref: 431:16-201 thru 219	d. Extra expense
Е	. Guaranty Associations	c. Business income
	Ref: 431:10-218	b. Causes of loss forms
	6. Premiums	property form
	Ref: 431:9A-112.5	a. Commercial building and business personal
	5. Controlled business	2. Commercial property

1. Commercial Package Policy (CPP)

Ref: 431:9A-123, 125

S. Binder T. Endorsements U. Blanket vs. Specific II. POLICY PROVISIONS AND CONTRACT LAW11 A. Declarations B. Insuring agreement C. Conditions	 Ref: 431:1-201 thru 216 C. Licensing General qualifications for licensing Ref: 431:9A 101 through 130 Persons required to be licensed Producer Ref. 431:9A-101 thru 109, 111, 113, 114, 115, 124; 431C-3
D. Exclusions E. Definition of the insured F. Duties of the insured G. Obligations of the insurance company H. Mortgagee rights I. Proof of loss J. Notice of claim K. Appraisal L. Other Insurance Provision M. Subrogation	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-124
N. Elements of a contract O. Warranties, representations, and concealment P. Sources of underwriting information Q. Fair Credit Reporting Act R. Privacy Protection (Gramm Leach Bliley) S. Policy Application T. Terrorism Risk Insurance Act (TRIA) U. Territory PROPERTY-HAWAII SPECIFIC CONTENT OUTLINE State Statutes and Rules	 Marketing practices Unfair and deceptive practices Ref: 431:13-101 thru 108 Reporting and accounting for premiums Ref: 431:9A-123.5 Sharing commissions Ref: 431:9A-113 Required records and record retention Ref: 431:9A-123, 125 Controlled business Ref: 431:9A-112.5 Premiums
(33 scoreable questions plus 5 pretest questions) HAWAII LAWS AND RULES COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY, CASUALTY AND PERSONAL LINES INSURANCE	Ref: 431:10-218 E. Guaranty Association Ref: 431:16-101 thru 117 II. HAWAII LAWS AND RULES COMMON TO PROPERTY AND CASUALTY INSURANCE ONLY4 A. Adjuster 1. Definition Ref: 431:9-105, 229 2. Qualification for license Ref: 431:9-203,222 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
 Authorized and unauthorized Ref: 431:8-102 thru 204 Domestic, foreign, and alien Ref: 431:3-101; 431:3-104 thru 105 Stock, reciprocal and mutual Ref: 431:3-106, 108, 110 Certificate of authority Ref: 431:3-201 thru 206 Insurance 	III. HAWAII LAWS AND RULES PERTINENT TO PROPERTY INSURANCE ONLY

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 TERMS2	3

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 CONCEPTS15

- A. Risk
- B. Hazards
 - 1. Moral
 - 2. Morale
 - 3. Physical
- C. Indemnity
- D. Insurable interest
- E. Loss valuation
 - 1. Actual cash value
 - 2. Replacement cost
 - 3. Market value
 - 4. Stated/agreed value
 - 5. Salvage value
- F. Negligence
- G. Liability
- H. Occurrence
- I. Binders
- J. Warranties
- K. Representations
- L. Concealment

M. Deposit Premium/Audit		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 DDOVIDIONO		c. Nonresident
III. POLICY PROVISIONS12		Ref: 431:9A-108
A. Declarations		d. Exemptions
B. Insuring agreement C. Conditions		Ref: 431:9A-104
D. Exclusions and Limitations		3. Denial, suspension, revocation of licenses
E. Definition of the insured		Ref: 431:9A-112, 113, 126, 127, 129
		4. Renewal of license and continuing education
F. Duties of the insured after a loss		Ref: 431:9A-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
		5. Controlled business
CASUALTY-HAWAII SPECIFIC		Ref: 431:9A-112.5
CONTENT OUTLINE		6. Premiums
State Statutes and Rules		Ref: 431:10-218
(41 scoreable questions plus 7 pretest questions)		E. Guaranty Association
		Ref: 431:16-101 thru 117
I. HAWAII LAWS AND RULES COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY, CASUALTY		HAWAII LAWS AND BUILES COMMON TO
AND PERSONAL LINES INSURANCE23	II.	HAWAII LAWS AND RULES COMMON TO PROPERTY AND CASUALTY INSURANCE ONLY2
A. Insurance Commissioner		A. ADJUSTER
General powers and duties		1. Definition
Ref: 431:2-201 thru 216; 431:3-217		Ref: 431:9-105
2. Examination of records		Qualification for license
Ref: 431:2-301 thru 306		Ref: 431:9-203, 222
3. 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; 431:13-		Transportation Rate Regulation
201 thru 204		Ref: 431:14-101 thru 118, 120
B. Definitions		Rej. 431.14-101 unu 110, 120
Authorized and unauthorized	III.	HAWAII LAWS AND RULES PERTINENT TO
Ref: 431:8-102 thru 204		CASUALTY INSURANCE ONLY16
2. Domestic, foreign, and alien		A. Definition of Casualty Insurance
Ref: 431:3-101; 431:3-104 thru 105		Ref: 431:1-209
3. Stock, reciprocal and mutual		B. Hawaii Motor Vehicle Insurance Law
Ref: 431:3-106, 108, 110		Ref: HRS 431:10C-101 through 608;
4. Certificate of authority		HAR Title 16-Chapter 23:1-16; 57-60
4. Certificate of authority		1. Purpose

	Ref: 431:10C-102	Ref: 386-32	
2.	Compulsory insurance–required limits and	5. Hawaii Employers Mutual Insurance Company	
	coverages	(HEMIC)	
2	Ref: 431:10C-103,105; 431:10C-301 thru 302	Ref: 431:14A-101 thru 115	
3.	Right to sue		
	Ref: 431:10C-306	PERSONAL LINES-	
4.	Obligation to pay Personal Injury Protection	GENERAL KNOWLEDGE	
	(PIP) benefits	CONTENT OUTLINE	
_	Ref: 431:10C-304	Product Knowledge, Terms and Concepts	
Э.	Personal Injury Protection (PIP)	(75 scoreable questions plus 5 pretest questions)	
6	Ref: 431:10C-103.5 Premium determination	(
0.		I. TYPES OF PROPERTY POLICIES	10
7	Ref: 431:10C-202, 203, 205, 207, 208	A. Homeowners	
1.	Hawaii Joint Underwriting Plan	1. HO-2	
Ω	Ref: 431:10C-401 thru 412; HAR 16-23-77 Renewal, nonrenewal and cancellation	2. HO-3	
0.		3. HO-4	
۵	Ref: 431:10C-109 thru 114	4. HO-5	
Э.	Options and deductibles	5. HO-6	
	Ref: 431:10C-302;302.5; HAR 16-23-21 Title 16,	6. HO-8	
-:	Chapter 23:11(with Exhibit)	B. Dwelling policies	
	nancial Responsibility	1. DP-1	
١.	Definition of proof of financial responsibility	2. DP-2	
2	Ref: 287-1	3. DP-3	
۷.	Proof required	C. Inland marine	
	Ref: 287-20, 21, 22, 37	Personal Articles floaters	
	ninsured and <u>Under</u> insured Motorists	D. National Flood Insurance Program	
,	f: 431:10C-103; 431:10C-301 (b)(4)	E. Others	
	otorcycle and motor scooter insurance	1. Earthquake	
	f: 431 10G-101 thru 301	2. Mobile Homes	
	orker's Compensation	3. Watercraft	
	f: 386-1, 3, 5, 6, 21, 31, 32, 82, 95, 121-124, 127	4. Windstorm	
١.	Definitions	II. TYPES OF CASUALTY POLICIES	13
2	Ref: 386-1	A. Automobile: personal auto	
۷.	Requirements	1. Liability	
	a. Exclusiveness of right to compensation	a. Bodily Injury	
	Ref: 386-5	b. Property Damage	
	b. Territorial applicability	c. Split Limits	
	Ref: 386-6	d. Combined Single Limit	
	c. Reports **Ref: 386-95	2. Medical Payments	
2	Coverages	3. Physical Damage (collision; other than collision;	
٥.	a. Injuries covered	specified perils)	
	Ref: 386-3	4. Uninsured motorists	
	•	5. Underinsured motorists	
	b. Insurance contract	6. Who is an insured	
	Ref: 386-124 c. Cancellation of insurance contracts	7. Types of Auto	
	Ref: 386-127	a. Owned	
	· ·	b. Non-owned	
	d. Failure to provide coverage	c. Hired	
1	Ref: 386-123	d. Temporary Substitute	
4.	Benefits	e. Newly Acquired Autos	
	a. Medical care services and supplies	f. Transportation Expense and Rental	
	Ref: 386-21	Reimbursement Expense	
	b. Total disability	8. Exclusions	
	Ref: 386-31	B. Umbrella/Excess liability	
	c. Partial disability		

C.

D.

E.

F.

III. PROPERTY AND CASUALTY INSURANCE TERMS	B. Insuring agreement
AND RELATED CONCEPTS28	C. Conditions
A. Insurance	D. Exclusions
Law of Large Numbers	E. Definition of the insured
B. Insurable interest	F. Duties of the insured after a loss
C. Risk	G. Obligations of the insurance company
Pure vs. Speculative Risk	H. Mortgagee rights
D. Hazard	I. Proof of loss
1. Moral	J. Notice of claim
2. Morale	K. Appraisal
3. Physical	L. Other Insurance Provision
E. Peril	M. Subrogation
F. Loss	N. Elements of a contract
1. Direct	O. Sources of underwriting information
2. Indirect	P. Fair Credit Reporting Act
G. Loss Valuation	Q. Privacy Protection (Gramm Leach Bliley)
Actual cash value	R. Policy Application
2. Replacement cost	S. Terrorism Risk Insurance Act (TRIA)
3. Market value	T. Cancellation and nonrenewal provisions
4. Stated value	U. Supplementary payments
5. Salvage value	V. Loss settlement provisions including consent to
H. Proximate cause	settle a loss
I. Deductible	W. Territory
J. Indemnity	•
K. Limits of liability	D-D-0-0141 1 111-0
L. Coinsurance/Insurance to value	PERSONAL LINES-
M. Occurrence	HAWAII SPECIFIC
N. Cancellation	CONTENT OUTLINE
O. Nonrenewal	(41 scoreable questions plus 7 pretest questions)
P. Vacancy and unoccupancy	
Q. Liability	I. HAWAII LAWS AND RULES COMMON TO LIFE,
1. Absolute	ACCIDENT AND HEALTH, PROPERTY, CASUALTY
2. Strict	AND PERSONAL LINES INSURANCE23
3. Vicarious	A. Insurance Commissioner
R. Negligence	1. General powers and duties
S. Binder	Ref: 431:2-201 thru 216; 431:3-217
T. Endorsements	2. Examination of records
U. Blanket vs. Specific	Ref: 431:2-301 thru 306
V. Burglary, Robbery, Theft, and Mysterious	3. Notice of hearings
Disappearance	Ref: 431:2-308; 431:13-106
W. Warranties	4. Penalties
X. Representations	Ref: 431:2-203; 9A-112, 126, 127, 129;
Y. Concealment	431:13-201 thru 204
Z. Deposit Premium/Audit	B. Definitions
AA. Certificate of Insurance	Authorized and unauthorized
BB. Damages	Ref: 431:8-102 thru 204
1. Compensatory	Domestic, foreign, and alien
a. General	Ref: 431:3-101; 431:3-104 thru 105
b. Special	Stock, reciprocal and mutual
2. Punitive	Ref: 431:3-106, 108, 110
CC. Compliance with Provisions of Fair Credit	Certificate of authority
Reporting Act	Ref: 431:3-201 thru 206
	5. Insurance
IV. PROPERTY AND CASUALTY POLICY PROVISIONS	Ref: 431:1-201 thru 216
AND CONTRACT LAW24	C. Licensing
A. Declarations	 General qualifications for licensing

	2. 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
	3. Denial, suspension, revocation of licenses		
	Ref: 431:9A-112, 113, 126, 127, 129		coverages
	4. Renewal of license and continuing education		Ref: 431:10C-103.5 thru 103.6,105;431:10C-301 thru 302
	Ref: 431:9A-124		3. Right to sue
Г	D. Marketing practices		Ref: 431:10C-306
	Unfair and deceptive practices		Obligation to pay Personal Injury Protection
	Ref: 431:13-101 thru 108		(PIP) benefits
	·		Ref: 431:10C-304
	2. Reporting and accounting for premiums		Personal Injury Protection (PIP)
	Ref: 431:9A-123.5		Ref: 431:10C-103.5
3	3. Sharing commissions		6. Premium determination
	Ref: 431:9A-113		Ref: 431:10C-202, 203, 205, 207, 208
4	Required records and record retention		7. Hawaii Joint Underwriting Plan
	Ref: 431:9A-123, 125		Ref: 431:10C-401 thru 412; HAR 16-23-77
5	5. Controlled business		8. Renewal, nonrenewal and cancellation
	Ref: 431:9A-112.5		Ref: 431:10C-109 thru 114
6	6. Premiums		9. Options and deductibles
	Ref: 431:10-218		Ref: 431:10C-302;302.5; HAR 16-23-11 Title 16,
E	E. Guaranty Associations		Chapter 23:11(with Exhibit)
	Ref: 431:16-101 thru 117		C. Financial Responsibility
	HAWAII LAWS AND RULES COMMON TO		Definition of proof of financial responsibility
	PROPERTY, CASUALTY AND PERSONAL LINES		Ref: 287-1
	NSURANCE ONLY2		2. Proof required
	A. ADJUSTER		Ref: 287-20, 21, 22, 37
-	1. Definition		Rej. 207-20, 21, 22, 37
	Ref: 431:9-105, 229		D. Uninsured and <u>Underinsured Motorists</u>
	Qualification for license		Ref: 431:10C-103;431:10C-301 (b)(4)
	Ref: 431:9-203, 222		E. Motorcycle and motor scooter insurance
	3. Unauthorized Insurers (Surplus Lines)		Ref: 431 10G-101 thru 301
	· · ·		
,	Ref: 431:8-101 thru 302, 305 thru 320		
,	C. Casualty, Surety, Property, Marine, and		HAWAII SURETY
	Transportation Rate Regulation		
	Ref: 431:14-101 thru 118, 120		EXAMINATION CONTENT OUTLINE
	HAWAII LAWS AND RULES PERTINENT TO		(35 scoreable questions)
	PROPERTY INSURANCE ONLY5	ı.	CONTRACT PRINCIPLES
,	A. Definitions	••	A. Essential elements of a contract
	Property insurance		B. Parties of a contract
	Ref: 431:1-206; 431:10E-101 thru 103		B. Tarties of a contract
	Marine and transportation insurance	II.	FIDELITY AND SURETY CONTRACTS
	Ref: 431:1-207		A. Definition of fidelity and surety
E	3. Standard Form Fire Policy		B. Parties of a contract
	Ref: 431:10-210		C. Obligation of the surety
(C. Overinsurance		D. Parties to the surety
	Ref: 431:10E-102 thru 103		1. Principal
[D. Hawaii Property Insurance Association (HPIA)		2. Obligee
			- -

Ref: 431:21-101 thru 118

Ref: 431:9A 101 through 130

- 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

IV. PURPOSE AND TYPE OF FIDELITY BONDS

- A. Individual
- B. Schedule
- C. Blank
- 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

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
- Physical damage (collision and other than collision/comprehensive)
- 4. Uninsured motorists
- 5. Underinsured motorists
- 6. Who is an insured
- 7. Types of Auto a. Owned
 - b. Non-owned
 - c. Temporary Substitute

	8. Garage Coverage Form, including		GG. Insured contract	
	Garagekeepers insurance		HH. Deposit Premium/Audit	
G.	Workers Compensation insurance, Employers		II. Certificate of Insurance	
	Liability insurance, and Related Issues	III.	POLICY PROVISIONS AND CONTRACT	
	(This section does not deal with specifics of state	III.	A. Declarations	
	law, which are addressed elsewhere in this outline.)			
	Standard policy concepts		B. Insuring agreement	
	2. Work-related vs. non-work-related		C. Conditions	
	3. Other states' insurance		D. Exclusions	
Н.	Bonding and Crime		E. Definition of the insured	
	1. Fidelity		F. Duties of the insured	
	2. Crime		G. Obligations of the insurance company	
	a. Theft, disappearance, and destruction		H. Mortgagee rights	
	b. Robbery and safe burglary		I. Proof of loss	
	c. Premises burglary		J. Notice of claim	
	d. Custodian		K. Appraisal	
	e. Messenger		L. Other Insurance Provision	
I.	Professional liability		M. Assignment	
	Errors and Omissions		N. Subrogation	
J.	Umbrella/Excess liability		O. Arbitration	
٥.	ombrona/Exocos nabinty		P. Warranties, representations, and concealment	
INS	SURANCE TERMS AND RELATED CONCEPTS		Q. Binders	
A.	Insurance		R. Fair Credit Reporting Act	
В.	Insurable interest		S. Cancellation and nonrenewal policies	
C.	Risk		T. Additional (supplementary payments)	
D.	Hazard		U. Claims made policy form	
E.	Peril		V. Salvage	
F.	Loss		W. Loss settlement provisions including consent	
	1. Direct		to settle a loss	
	2. Indirect		X. Limitations	
G.	Proximate cause	IV	HAWAII LAWS AND RULES COMMON TO LIFE,	
Н.	Deductible		ACCIDENT AND HEALTH, PROPERTY, CASUALTY	
l.	Indemnity		AND PERSONAL LINES INSURANCE	
J.	Actual cash value			
K.	Replacement cost		A. Insurance Commissioner	
L.	Limits of liability		General powers and duties	
М.	Coinsurance/Insurance to value		Ref: 431:2-201 thru 216; 431:3-217	
N.	Pair and set clause		Examination of records	
Ο.	Extensions of coverage		Ref: 431:2-301 thru 306	
P.	Accident		Notice of hearings	
Q.	Occurrence		Ref: 431:2-308; 431:13-106	
R.	Cancellation		4. Penalties	
S.	Vacancy and unoccupancy		Ref: 431:2-203; 9A-112; 9A-126; 9A-127; 9A-129;	
	Right of salvage		431:13-201 thru 204	
U.	Abandonment		B. Definitions	.(2-3)
٧.	Liability		 Authorized and unauthorized 	
	Negligence		Ref: 431:8-102 thru 204	
	Burglary		2. Domestic, foreign, and alien	
	Theft		Ref: 431:3-101; 431:3-104 thru 105	
	Binders		3. Stock, reciprocal and mutual	
	. Warranties		Ref: 431:3-106, 108, 110	
	. Representations		4. Certificate of authority	

CC. Concealment

DD. Bodily injury liability

EE. Property Damage liability

FF. Personal injury liability

II.

C. Licensing.(5-6)

Ref: 431:3-201 thru 206

Ref: 431:1-201 thru 216

5. Insurance

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

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

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

2. Compulsory insurance–required limits and coverages

Ref: 431:10C-103.5 thru 103.6, 105; 431:10C-301 thru 302

3. Right to sue

Ref: 431:10C-306

4. Obligation to pay Personal Injury Protection (PIP) benefits

Ref: 431:10C-304

5. Personal Injury Protection (PIP)

Ref: 431:10C-103.5

6. Premium determination

Ref: 431:10C-202, 203, 205, 207, 208

7. Hawaii Joint Underwriting Plan

Ref: 431:10C-401 thru 412

8. Renewal, nonrenewal and cancellation *Ref: 431:10C-109 thru 114*

C. Financial Responsibility

1. Definition of proof of financial responsibility *Ref: 287-1*

2. Proof required

Ref: 287-20, 21, 22, 37

D. Uninsured and <u>Underinsured Motorists</u>

Ref: 431:10C-103; 431:10C-301 (b)(4)

E. Worker's Compensation

Ref: 386-1, 3, 5, 6, 21, 31, 32, 82, 95, 121-124, 127

1. Definitions

Ref: 386-1

2. Requirements

a. Exclusiveness of right to compensation

Ref: 386-5

3. Coverages

a. Insurance contract

Ref: 386-124

4. Benefits

b. Total disability

Ref: 386-31

HAWAII WORKERS COMPENSATION ADJUSTER EXAMINATION CONTENT OUTLINE

(25 scoreable questions)

I. WORKERS COMPENSATION.....(21-23)

Ref: HRS 386-1, 3, 5, 6, 8, 21, 27, 31, 32, 41, 82, 92, 95, HAR 121-124, 127

Effective: July 18, 2022

A. Definitions

Ref: 386-1

B. Requirements

	 Exclusiveness of right to compensation Ref: HRS 386-5 Territorial applicability 	G. Chain of Title H. Closing and Settlement I. Title Agent
	Ref: HRS 386-6 3. Injury Reports	J. Fiduciary Responsibilities K. Search and Examination
	Ref: HRS 386-95	1. Title Plant
	C. Coverages	II. TITLE INSURANCE POLICIES20
	 Injuries covered Ref: 386-3; 431:10c-305 (2), HRS Insurance contract Ref: 386-124 	A. Types of Policies1. Ownersa. Residential/Plan Language
	 3. Cancellation of insurance contracts Ref: 386-127 4. Failure to provide coverage Ref: 386-123 	b. ALTA Forms 2. Loan 3. Construction Loan 4. Leasehold
	 D. Benefits 1. Medical care services and supplies Ref: 386-21, 386-23, 386-27 2. Total disability Ref: 386-31 	B. Policy Provisions1. Insuring Clause2. Terms, Conditions, and Stipulations3. Exclusions4. Premiums
	 3. Partial disability Ref: 386-32 4. Benefit Adjustment Ref: 386-35 5. Payment after death Ref: 386-34 E. Vocational Rehabilitation Ref: HAR 12-14-1, 23, 26, 30, 38, 40; HRS 386-25 	III. REAL ESTATE OWNERSHIP5-6 A. Joint Tenancy B. Tenants In Common C. Fee Simple D. Life Estate E. Leasehold F. Tenants by Entirety G. Severalty
II.	F. Medical Fee Schedule Ref: HAR 12-15-1, 13, 15, 31, 38, 42, 55, 90, 92, 94 ADJUSTER	IV. RIGHTS AND INTERESTS
III.	MARKETING PRACTICES(1-2) A. Unfair and deceptive practices Ref: 431:13-101 thru 108 B. Required records and record retention Ref: 431:9-229	V. LEGAL DESCRIPTIONS
	HAWAII TITLE INSURANCE EXAMINATION CONTENT OUTLINE	VI. METHODS OF TRANSFER/CONVEYANCES5-6 A. Warranty Deeds B. Quitclaim Deeds
	Product Knowledge, Terms, and Concepts	C. Deed into Trust
	Hawaii Laws and Rules	D. Foreclosure
	(92 scoreable questions)	E. Probate VII. HAWAII INSURANCE LAWS PERTINENT TO TITLE
I.	TITLE INSURANCE TERMS AND CONCEPTS10 A. Commitment B. Policy C. Exception D. Requirement E. Endorsement F. Insurer/Underwriter	INSURANCE

I.

1. Filing Requirements

a. Closing/Settlement Fees

Ref: 431:20-119; 431:20-121; 431:10-218; 431:9A-113

b. Title Insurance Premiums

Ref: 431:20-120

2. Volume Discounts; 431:20-118; 431:20-120

C. Consumer Protections

Retention of Records/Response to Division
 Inquiries

Ref: 431:20-113, 431:9A-123; 431:2-208

2. Search and examination

Ref: 431:20-113

D. Standards of Conduct/Licensing

- 1. Insurance Commissioner
 - a. Power and duties

Ref: 431:20-121; 431:2-201 thru 204; 431:2- 207 thru 212

b. Hearings and penalties

Ref: 431:2-203; 431:9A-112, 126, 127, 129; 431:13-201 thru 204; 431:2-308; 431:13-106; 431:20-124, 125

c. License suspension and revocation

Ref: 431:9A-112, 113, 126, 127, 129; 431:2-203

d. Insurer's guarantee fund

Ref: 431:20-108

- 2. Licensing and producers' legal responsibility
 - a. Persons required to be licensed

Ref: 9A-103, 104

b. Payment and acceptance of

commissions/fees

Ref: 431:9A-113

c. Fiduciary/commingling

Ref: 431:9A-123.5

d. Unauthorized entities

Ref: 431:20-105, 106

e. Responsible Producer

Ref: 431:20-121

3. Unfair competition and deceptive practices

Ref: 431:13-101 thru 108, 123.5

a. Controlled business

Ref: 431:9A-112.5

b. Rebates / Inducements

Ref: 431:20-118, 124; 431:13-103

c. Unfair claims practices

Ref: 431:20-118; 431:13-103