

HAWAII Insurance Content Outlines

Content outlines for exams taken **BEFORE** February 14, 2025

Content outlines for exams taken **ON/AFTER** February 14, 2025

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)

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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.

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

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- 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
- 3. Physical damage (collision and other than collision/comprehensive)
- 4. Uninsured motorists
- 5. Underinsured motorists
- 6. Who is an insured
- 7. Types of Auto a. Owned
 - b. Non-owned
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	8. Garage Coverage Form, including		GG. Insured contract	
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1.	Professional liability		N. Subrogation	
	1. Errors and Omissions		O. Arbitration	
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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	
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	2. Indirect		X. Limitations	
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Χ.	Burglary		2. Domestic, foreign, and alien	
Y.	Theft		Ref: 431:3-101; 431:3-104 thru 105	
Z.	Binders		Stock, reciprocal and mutual	
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DD. Bodily injury liability

EE. Property Damage liability

FF. Personal injury liability

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C. Licensing.(5-6)

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Ref: 431:9A-101 thru 130

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

b. Temporary license

Ref: 431:9A-111

c. Nonresident

Ref: 431:9A-108

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3. Denial, suspension, revocation of licenses *Ref:* 431:9A-112, 113, 126, 127, 129

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Ref: 431:13-101 thru 108

2. Reporting and accounting for premiums

Ref: 431:9A-123.5

3. Sharing commissions

Ref: 431:9A-113

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

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1. Definition

Ref: 431:9-105, 229

2. Qualification for license

Ref: 431:9-201 thru 224

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Ref: 431:14-101 thru 118, 120

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B. Hawaii Motor Vehicle Insurance Law

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

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

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Ref: 431:10C-306

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

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6. Premium determination

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2. Requirements

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b. Total disability

Ref: 386-31

HAWAII WORKERS COMPENSATION ADJUSTER EXAMINATION CONTENT OUTLINE

(25 scoreable questions)

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

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r. insurer/underwriter B. Kates	

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1. Filing Requirements

a. Closing/Settlement Fees

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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

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2. Search and examination

Ref: 431:20-113

D. Standards of Conduct/Licensing

- 1. Insurance Commissioner
 - a. Power and duties

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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

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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

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)

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- 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

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- 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)

Effective: February 14, 2025

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

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- **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)

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State Statutes and Rules

(35 scoreable questions plus 6 pretest questions)

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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

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2. Persons required to be licensed

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b. Temporary license

Ref: 431:9A-111

c. Nonresident

Ref: 431:9A-108

d. Exemptions

Ref: 431:9A-104

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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

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4. Required records and record retention

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c. Duties of insurers that use producers

Ref: 431: 10D-504

d. Duties of replacing insurers that use producers

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e. Duties of the existing insurer	E. Group insurance
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C. Policy Clauses and Provisions	2. Vision
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4. Suitability	D. Hazard
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DDODEDTY OFNEDAL KNOW! FDOE	E. Peril
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(50 scoreable questions plus 5 pretest questions)	G. Loss Valuation
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• •	 Unfair and deceptive practices
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2. Examination of records	Qualification for license
Ref: 431:2-301 thru 306	Ref: 431:9-203,222
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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.

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 - b. Coverage B: Personal Injury and Advertising Injury
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 - e. Who is an insured
 - f. First named insured
 - g. Limits (Per occurrence, Annual Aggregate)
 - h. Damage to Property of Others

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 - c. Split Limits
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 - b. Compensation
- 2. Work-related vs. non-work-related
- 3. Other states' insurance
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D. Crime

- 1. Employee Dishonesty
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E. Bonds

- 1. Surety
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- 2. Medical Malpractice
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- 5. Cyber liability and data breach, funds transfer
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- G. Umbrella/Excess Liability
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- C. Indemnity
- D. Insurable interest
- E. Loss valuation
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- F. Negligence
- G. Liability
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- J. Warranties
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2. Reporting and accounting for premiums		v	Ref: 431:10C-304
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3. Sharing commissions		Ref: 431:9A-123.5	
4. Required records and record retention **Ref: 431:94-123, 125** 5. Controlled business **Ref: 431:94-112.5 6. Premiums **Ref: 431:10-218** E. Guaranty Associations **Ref: 431:10-218** E. Guaranty Associations **Ref: 431:10-101 thru 117** II. HAWAII LAWS AND RULES COMMON TO PROPERTY, CASUALTY AND PERSONAL LINES INSURANCE ONLY	3	Sharing commissions	
4. Required records and record retention Ref: 431:94-123, 125 5. Controlled business Ref: 431:94-12.5 6. Premiums Ref: 431:10-218 E. Guaranty Associations Ref: 431:10-101 thru 117 II. HAWAII LAWS AND RULES COMMON TO PROPERTY, CASUALTY AND PERSONAL LINES INSURANCE ONLY		Ref: 431:9A-113	Ref: 431:10C-202, 203, 205, 207, 208
## Ref: 431:10C-401 thru 412; HAR 16-23-77 5. Controlled business ## Ref: 431:10-218 ## Renewal, nonrenewal and cancellation ## Ref: 431:10C-109 thru 114 9. Options and deductibles ## Ref: 431:10C-302;302.5; HAR 16-23-11 Title 16, ## Chapter 23:11(with Exhibit) 10. Transportation Network Companies (TNC) ## Ref: 431:10C-302;302.5; HAR 16-23-11 Title 16, ## Chapter 23:11(with Exhibit) 10. Transportation Network Companies (TNC) ## Ref: 431:10C-701 thru 705 ## Ref: 431:10C-801 thru 807 ## C. Financial Responsibility 1. Definition of proof of financial responsibility ## Ref: 287-10 ## Ref: 431:10C-302;302.5; HAR 16-23-11 Title 16, ## Chapter 23:11(with Exhibit) 10. Transportation Network Companies (TNC) ## Ref: 431:10C-801 thru 807 ## Ref: 431:10C-801 thru 807 ## Ref: 431:10C-801 thru 807 ## Ref: 287-10 thru 807 ## C. Financial Responsibility ## Ref: 287-10 ## D. Uninsured and Underinsured Motorists ## Ref: 431:10C-103; 431:10C-301 (b)(4) ## E. Motorcycle and motor scooter insurance ## Ref: 431:10C-101 thru 301 ## Ref: 431:10C-101 thru 301 ## Ref: 431:10C-101 thru 301	4	 Required records and record retention 	·
5. Controlled business Ref: 431:9A-112.5 6. Premiums Ref: 431:10-218 E. Guaranty Associations Ref: 431:16-101 thru 117 II. HAWAII LAWS AND RULES COMMON TO PROPERTY, CASUALTY AND PERSONAL LINES INSURANCE ONLY		Ref: 431:9A-123, 125	•
Ref: 431:04-112.5 Ref: 431:10C-109 thru 114 6. Premiums Ref: 431:10-218 E. Guaranty Associations Ref: 431:16-101 thru 117 9. Options and deductibles Ref: 431:10C-302;302.5; HAR 16-23-11 Title 16, Chapter 23:11(with Exhibit) 10. Transportation Network Companies (TNC) II. HAWAII LAWS AND RULES COMMON TO PROPERTY, CASUALTY AND PERSONAL LINES INSURANCE ONLY	5	Controlled business	· ·
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E. Guaranty Associations	6	6. Premiums	·
E. Guaranty Associations		Ref: 431:10-218	·
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PROPERTY, CASUALTY AND PERSONAL LINES INSURANCE ONLY		LIAMAN I AMO AND DUI EO COMMON TO	, , , , , , , , , , , , , , , , , , , ,
INSURANCE ONLY			· ·
A. ADJUSTER 1. Definition Ref: 431:9-105, 229 2. Qualification for license Ref: 431:9-203, 222 3. Unauthorized Insurers (Surplus Lines) Ref: 431:8-101 thru 302, 305 thru 320 3. C. Casualty, Surety, Property, Marine, and Transportation Rate Regulation Ref: 431:14-101 thru 118, 120 3. Definitions 3. Definitions 4. Definitions 5. A. Definitions 5. Property insurance Ref: 431:1-206; 431:10E-101 thru 103		•	
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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 III. HAWAII LAWS AND RULES PERTINENT TO PROPERTY INSURANCE ONLY			Ref: 28/-20, 21, 22, 3/
C. Casualty, Surety, Property, Marine, and Transportation Rate Regulation Ref: 431:14-101 thru 118, 120 III. HAWAII LAWS AND RULES PERTINENT TO PROPERTY INSURANCE ONLY		`	D. Uninsured and <u>Underinsured Motorists</u>
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1. Property insurance *Ref: 431:1-206; 431:10E-101 thru 103	F	PROPERTY INSURANCE ONLY	5
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v		Property insurance	
2. Marino and transportation incurance		Ref: 431:1-206; 431:10E-101 thru 103	
2. Marine and transportation insurance		2. Marine and transportation insurance	
Ref: 431:1-207		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

2. 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
		Ref: 431:20-120
II.	TITLE INSURANCE POLICIES21	2. Bulk or special rates
	A. Types of Policies	Ref: 431:20-118
	1. Owners	C. Consumer Protections
	a. Residential/Plan Language	Retention of Records/Response to Division
	b. ALTA Forms	Inquiries
	2. Loan	Ref: 431:20-113, 431:9A-123; 431:2-208
	Construction Loan	2. Search and examination
	4. Leasehold	Ref: 431:20-113
	B. Policy Provisions	D. Standards of Conduct/Licensing
	Insuring Clause	Insurance Commissioner
	2. Terms, Conditions, and Stipulations	a. Power and duties
	3. Exclusions	Ref: 431:20-121; 431:2-201 thru 204; 431:2- 207
	4. Premiums	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	
	G. Severalty	d. Insurer's guarantee fund
	o. outstand	Ref: 431:20-108 2. Licensing and producers' legal responsibility
IV.	RIGHTS AND INTERESTS5-6	
	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
V.	LEGAL DESCRIPTIONS2	Ref: 431:9A-123.5
•	A. Metes and Bounds	d. Unauthorized entities
	B. Lot and Block	Ref: 431:20-105, 106
	C. File Plans	e. Responsible Producer
	D. Land Court Descriptions	Ref: 431:20-121 3. Unfair competition and deceptive practices
VI.		Ref: 431:13-101 thru 108, 431:9A-123.5 a. Unfair claims practices
	A. Warranty Deeds	Ref: 431:20-118; 431:13-103
	B. Quitclaim Deeds	Rej. 451.20-116, 451.15-105
	C. Deed into Trust	
	D. Foreclosure	
	E. Probate	
	F. Transfer on Death Deeds	
VII.	HAWAII INSURANCE LAWS PERTINENT TO TITLE	
	INSURANCE40	
	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	