

HAWAII

Insurance Content Outlines

Content outlines for exams taken
BEFORE February 14, 2025

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

**LIFE-GENERAL KNOWLEDGE
CONTENT OUTLINE**

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

I. TYPES OF POLICIES 15

A. Traditional whole life products

1. Ordinary whole life
2. Limited-pay and single-premium life

B. Interest/market-sensitive/adjustable life products

1. Universal life
2. Variable whole life
3. Variable universal life
4. Interest-sensitive whole life
5. Indexed life

C. Term life

1. Types
 - a. Level
 - b. Decreasing
 - c. Return of premium
 - d. Annually renewable
2. Special features
 - a. Renewable
 - b. Convertible

D. Annuities

1. Single and flexible premium
2. Immediate and deferred
3. Fixed and variable
4. Indexed
5. Accumulation and Annuity Periods
6. Payout options

E. Combination plans and variations

1. Joint life (first to die)
2. Survivorship life (second to die)

II. LIFE PROVISIONS, RIDERS, OPTIONS, AND EXCLUSIONS..... 15

A. Policy riders

1. Waiver of premium and waiver of monthly deduction
2. Guaranteed insurability
3. Payor benefit
4. Accidental death and/or accidental death and dismemberment
5. Term riders
6. Other insureds
7. Long term care
8. Return of premium
9. Disability
10. Cost of Living

B. Policy provisions and options

1. Entire contract

2. Insuring clause
3. Free look
4. Consideration
5. Owner's rights
6. Beneficiary designations
 - a. Primary and contingent
 - b. Revocable and irrevocable
 - c. Common disaster
 - d. Minor beneficiaries
 - e. Designation by class
7. Premium Payment
 - a. Modes
 - b. Grace period
 - c. Automatic premium loan
 - d. Level or flexible
8. Reinstatement
9. Policy loans, withdrawals, partial surrenders
10. Non-forfeiture options
11. Dividends and dividend options (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
7. Disclosures at point of sale (e.g., HIPAA, HIV consent)
8. USA PATRIOT Act/anti-money laundering
9. Gramm-Leach-Bliley Act (GLBA) Privacy

B. Underwriting

1. Insurable interest
2. Medical information and consumer reports
3. Fair Credit Reporting Act
4. Risk classification
5. Stranger/Investor-owned life insurance (STOLI/IOLI)

C. Delivering the policy

- 1. When coverage begins
- 2. Explaining the policy and its provisions, riders, exclusions, and ratings to the client

D. Contract law

- 1. Elements of a 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

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 - 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*
- e. Duties of the existing insurer
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- 2. Annuities
 - a. Disclosure
Ref: 10D-601 thru 605
 - b. Suitability
Ref: 10D-621 thru 625
- B. Variable Contracts**
Ref: 431:10D-118
- C. Policy Clauses and Provisions**
 - 1. Protection of beneficiaries from creditors
Ref: 431:10-232
 - 2. Policy loan interest rate
Ref: 431:10D-103
 - 3. Spouse's rights
Ref: 431:10D-212
- D. Group Life**
 - 1. Group requirements
Ref: 431:10D-201, 202, 210
 - 2. Assignment of proceeds
Ref: 431:10D-215
 - 3. Conversion
Ref: 431:10D-213 (8, 9, 10); 431:10D-214
- E. Participation in Surplus**
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- F. Credit Life**
Ref: 431:10B-101 thru 114

- D. Medicare supplement policies**
- E. Group insurance**
 - 1. Differences between individual and group contracts
 - 2. General characteristics
 - 3. COBRA
- F. Individual/Group Long Term Care (LTC)**
 - 1. Eligibility
 - 2. Levels of care
- G. Other policies**
 - 1. Dental
 - 2. Vision
 - 3. Cancer
 - 4. Critical illness or specified disease
 - 5. Worksite (employer-sponsored)
 - 6. Hospital indemnity
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II. POLICY PROVISIONS, CLAUSES, AND RIDERS15

- A. Mandatory and optional provisions**
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 - 2. Time limit on certain defenses (incontestable)
 - 3. Grace period
 - 4. Reinstatement
 - 5. Notice of claim
 - 6. Claim forms
 - 7. Proof of loss
 - 8. Time of payment of claims
 - 9. Payment of claims
 - 10. Physical examination and autopsy
 - 11. Legal actions
 - 12. Change of beneficiary
 - 13. **Misstatement of age or gender**
 - 14. Change of occupation
 - 15. Illegal occupation
 - 16. Relation of earning to insurance

- B. Other provisions and clauses**
 - 1. Insuring clause
 - 2. Free look
 - 3. Consideration clause
 - 4. Probationary period
 - 5. Elimination period
 - 6. Waiver of premium
 - 7. Exclusions and limitations
 - 8. Preexisting conditions
 - 9. Coinsurance
 - 10. Deductibles
 - 11. Eligible expenses
 - 12. Copayments
 - 13. Pre-authorizations and prior approval requirements
 - 14. Usual, reasonable, and customary (URC) charges
 - 15. Lifetime, annual, or per cause maximum benefit limits

- C. Riders**
 - 1. Impairment/exclusions
 - 2. Guaranteed insurability

**ACCIDENT AND HEALTH
GENERAL KNOWLEDGE
CONTENT OUTLINE**

Product Knowledge, Terms and Concepts

(50 scoreable questions plus 5 pretest questions)

I. TYPES OF POLICIES 16

- A. Disability income**
 - 1. Individual disability income policy
 - 2. Business overhead expense policy
 - 3. Business disability buyout policy
 - 4. Group disability income policy
 - 5. Key employee policy
- B. Accidental death and dismemberment**
- C. Medical expense insurance**
 - 1. Basic hospital, medical, and surgical policies
 - 2. Major medical policies
 - 3. Health Maintenance Organizations (HMOs)
 - 4. Preferred Provider Organizations (PPOs)
 - 5. Point of Service (POS) plans
 - 6. Flexible Spending Accounts (FSAs)
 - 7. High Deductible Health Plans (HDHPs) and related Health Savings Accounts (HSAs)
 - 8. Health Reimbursement Accounts (HRAs)

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B. Owner's rights	
C. Dependent children benefits	
D. Primary and contingent beneficiaries	
E. Modes of premium payments	
F. Nonduplication and coordination of benefits (e.g., primary vs. excess)	
G. Occupational vs. non-occupational	
H. Tax treatment of premiums and proceeds of insurance contracts (e.g., disability income and medical expenses, etc.)	
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J. Workers Compensation	
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E. Policy delivery	
F. Explaining policy and its provisions, riders, exclusions, and ratings to clients	
G. Replacement	
H. Contract law	
1. Elements of a contract	
2. Insurable interest	
3. Warranties and representations	
4. Unique aspects of the insurance contract	
a. Conditional	
b. Unilateral	
c. Adhesion	
d. Aleatory	

**ACCIDENT & HEALTH-
HAWAII SPECIFIC
CONTENT OUTLINE
State Statutes and Rules**

(35 scoreable questions plus 5 pretest questions)

I. 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	<i>Ref: 431:2-201 thru 216; 431:3-217</i>
2. Examination of records	<i>Ref: 431:2-301 thru 306</i>
3. Notice of hearings	<i>Ref: 431:2-308; 431:13-106</i>
4. Penalties	<i>Ref: 431:2-203; 431:9A-112, 126, 127, 129; 431:13-201 thru 204</i>
B. Definitions	
1. Authorized and unauthorized	<i>Ref: 431:8-102 thru 204</i>
2. Domestic, foreign, and alien	<i>Ref: 431:3-101; 431:3-104 thru 105</i>
3. Stock, reciprocal and mutual	<i>Ref: 431:3-106, 108, 110</i>
4. Certificate of authority	<i>Ref: 431:3-201 thru 206</i>
5. Insurance	<i>Ref: 431:1-201 thru 216</i>
C. Licensing	
1. General qualifications for licensing	<i>Ref: 431:9A 101 through 130</i>
2. Persons required to be licensed	
a. Producer	<i>Ref: 431:9A-101 thru 109, 111, 113, 114, 115, 124; 431C-3</i>
b. Temporary license	<i>Ref: 431:9A-111</i>
c. Nonresident	<i>Ref: 431:9A-108</i>
d. Exemptions	<i>Ref: 431:9A-104</i>
3. Denial, suspension, revocation of licenses	<i>Ref: 431:9A-112, 113, 126, 127, 129</i>
4. Renewal of license and continuing education	<i>Ref: 431:9A-124</i>
D. Marketing practices	
1. Unfair and deceptive practices	<i>Ref: 431:13-101 thru 108</i>
2. Reporting and accounting for premiums	<i>Ref: 431:9A-123.5</i>
3. Sharing commissions	<i>Ref: 431:9A-113</i>
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 219

II. HAWAII LAWS AND RULES PERTINENT TO ACCIDENT AND HEALTH INSURANCE ONLY 12

A. Marketing methods and practices

1. Prepaid health care

Ref: Title 21 – Chapters 393

2. Temporary Disability Insurance (TDI)

Ref: Title 21 – Chapters 392

B. Policy clauses and provisions

1. Mandated benefits

Ref: 431:10-212; 431:10-217.5; 431:10A: 115 thru 121, 133; 431:10A-206 thru 208

2. Cancellation

Ref: 431:10A-106(7)

C. Long Term Care

1. Basic standards

Ref: 431:10H-107

2. Outline of coverage

Ref: 431:10H-112

3. Policy definitions

Ref: 431:10H-201

4. Suitability

Ref: 431:10H-231

1. Commercial Package Policy (CPP)

2. Commercial property

a. Commercial building and business personal property form

b. Causes of loss forms

c. Business income

d. Extra expense

e. Equipment breakdown

3. Business Owners Policy (BOP)

4. Builders Risk

5. Cyber First-Party Coverage

D. Inland marine

1. Personal Articles floaters

2. Commercial Property floaters

E. National Flood Insurance Program

F. Others

1. Earthquake

2. Mobile Homes

3. Watercraft

4. Farm Owners

5. Windstorm

II. INSURANCE TERMS AND RELATED CONCEPTS 15

A. Insurance

1. Law of Large Numbers

B. Insurable interest

C. Risk

1. Pure vs. Speculative Risk

D. Hazard

1. Moral

2. Morale

3. Physical

E. Peril

F. Loss

1. Direct

2. Indirect

G. Loss Valuation

1. Actual cash value

2. Replacement cost

3. Market value

4. Stated/agreed value

5. Salvage value

H. Proximate cause

I. Deductible

J. Indemnity

K. Limits of liability

L. Coinsurance/Insurance to value

M. Occurrence

N. Cancellation

O. Nonrenewal

P. Vacancy and unoccupancy

Q. Liability

1. Absolute

2. Strict

3. Vicarious

R. Negligence

PROPERTY-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 22

A. Homeowners

1. HO-2

2. HO-3

3. HO-4

4. HO-5

5. HO-6

6. HO-8

B. Dwelling policies

1. DP-1

2. DP-2

3. DP-3

C. Commercial lines

- S. Binder
- T. Endorsements
- U. Blanket vs. Specific

III. POLICY PROVISIONS AND CONTRACT LAW 11

- 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. Subrogation
- 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**

(33 scoreable questions plus 5 pretest questions)

- I. **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: 431:2-201 thru 216; 431:3-217
 - 2. Examination of records
Ref: 431:2-301 thru 306
 - 3. Notice of hearings
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 - B. **Definitions**
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 - 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 Association

Ref: 431:16-101 thru 117

II. HAWAII LAWS AND RULES COMMON TO PROPERTY AND CASUALTY INSURANCE ONLY 4

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

III. HAWAII LAWS AND RULES PERTINENT TO PROPERTY INSURANCE ONLY 6

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

D. Hawaii Property Insurance Association (HPIA)

**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

A. Commercial general liability

- 1. Exposures
 - a. Premises and Operations
 - b. Products and Completed Operations
- 2. Coverage
 - a. Coverage A: Bodily Injury and Property Damage Liability (Occurrence, Claims made including Retroactive Date)
 - b. Coverage B: Personal Injury and Advertising Injury
 - c. Coverage C: Medical Payments
 - d. Supplemental Payments
 - e. Who is an insured
 - f. First named insured
 - g. Limits (Per occurrence, Annual Aggregate)
 - h. Damage to Property of Others

B. Automobile: personal auto and business auto

- 1. Liability
 - a. Bodily Injury
 - b. Property Damage
 - c. Split Limits
 - d. Combined Single Limit
- 2. Medical Payments
- 3. Physical Damage (collision; other than collision; specified perils)
- 4. Uninsured motorists
- 5. Underinsured motorists
- 6. Who is an insured
- 7. Types of Auto
 - a. Owned
 - b. Non-owned
 - c. Hired
 - d. Temporary Substitute
 - e. Newly Acquired Autos
 - f. Transportation Expense and Rental Reimbursement Expense
- 8. Auto Dealers Coverage Form, including Garagekeepers Insurance

- 9. Exclusions
- 10. Individual 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
- N. Certificate of Insurance
- O. Law of Large Numbers
- P. Pure vs. Speculative Risk
- Q. Endorsements
- R. Damages

- 1. Compensatory
 - a. General
 - b. Special
- 2. Punitive

S. Compliance with provisions of Fair Credit Reporting Act

III. POLICY PROVISIONS 12

- A. Declarations
- B. Insuring agreement
- C. Conditions
- D. Exclusions and Limitations
- E. Definition of the insured
- F. Duties of the insured after a loss
- G. Cancellation and nonrenewal provisions
- H. Supplementary payments
 - I. Proof of loss
- J. Notice of claim
- K. Other insurance
- L. Subrogation
- M. Loss settlement provisions including consent to settle a loss
- N. Terrorism Risk Insurance Act (TRIA)

**CASUALTY-HAWAII SPECIFIC
CONTENT OUTLINE
State Statutes and Rules**

(41 scoreable questions plus 7 pretest questions)

- 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: 431:2-201 thru 216; 431:3-217
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- 4. Renewal of license and continuing education
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- 1. Unfair and deceptive practices
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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 Association

Ref: 431:16-101 thru 117

II. HAWAII LAWS AND RULES COMMON TO PROPERTY AND CASUALTY INSURANCE ONLY2

A. ADJUSTER

- 1. Definition
Ref: 431:9-105
- 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

III. HAWAII LAWS AND RULES PERTINENT TO CASUALTY INSURANCE ONLY16

A. Definition of Casualty Insurance

Ref: 431:1-209

B. Hawaii Motor Vehicle Insurance Law

Ref: HRS 431:10C-101 through 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-103,105; 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; HAR 16-23-77
 8. Renewal, nonrenewal and cancellation
Ref: 431:10C-109 thru 114
 9. Options and deductibles
Ref: 431:10C-302;302.5; HAR 16-23-21 Title 16, Chapter 23:11(with Exhibit)
- 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 Underinsured Motorists**
Ref: 431:10C-103; 431:10C-301 (b)(4)
- E. Motorcycle and motor scooter insurance**
Ref: 431 10G-101 thru 301
- F. 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
 - b. Territorial applicability
Ref: 386-6
 - c. Reports
Ref: 386-95
 3. Coverages
 - a. Injuries covered
Ref: 386-3
 - b. Insurance contract
Ref: 386-124
 - c. Cancellation of insurance contracts
Ref: 386-127
 - d. Failure to provide coverage
Ref: 386-123
 4. Benefits
 - a. Medical care services and supplies
Ref: 386-21
 - b. Total disability
Ref: 386-31
 - c. Partial disability

- Ref: 386-32*
5. Hawaii Employers Mutual Insurance Company (HEMIC)
Ref: 431:14A-101 thru 115

PERSONAL LINES- GENERAL KNOWLEDGE CONTENT OUTLINE

Product Knowledge, Terms and Concepts

(75 scoreable questions plus 5 pretest questions)

- I. TYPES OF PROPERTY POLICIES.....10**
- A. Homeowners**
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 2. HO-3
 3. HO-4
 4. HO-5
 5. HO-6
 6. HO-8
- B. Dwelling policies**
1. DP-1
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- C. Inland marine**
1. Personal Articles floaters
- D. National Flood Insurance Program**
- E. Others**
1. Earthquake
 2. Mobile Homes
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- II. TYPES OF CASUALTY POLICIES.....13**
- A. Automobile: personal auto**
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 - a. Bodily Injury
 - b. Property Damage
 - c. Split Limits
 - d. Combined Single Limit
 2. Medical Payments
 3. Physical Damage (collision; other than collision; specified perils)
 4. Uninsured motorists
 5. Underinsured motorists
 6. Who is an insured
 7. Types of Auto
 - a. Owned
 - b. Non-owned
 - c. Hired
 - d. Temporary Substitute
 - e. Newly Acquired Autos
 - f. Transportation Expense and Rental Reimbursement Expense
 8. Exclusions
- B. Umbrella/Excess liability**

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- A. Insurance**
 - 1. Law of Large Numbers
- B. Insurable interest**
- C. Risk**
 - 1. Pure vs. Speculative Risk
- D. Hazard**
 - 1. Moral
 - 2. Morale
 - 3. Physical
- E. Peril**
- F. Loss**
 - 1. Direct
 - 2. Indirect
- G. Loss Valuation**
 - 1. Actual cash value
 - 2. Replacement cost
 - 3. Market value
 - 4. Stated value
 - 5. Salvage value
- H. Proximate cause**
 - I. Deductible**
 - J. Indemnity**
 - K. Limits of liability**
 - L. Coinsurance/Insurance to value**
 - M. Occurrence**
 - N. Cancellation**
 - O. Nonrenewal**
 - P. Vacancy and unoccupancy**
 - Q. Liability**
 - 1. Absolute
 - 2. Strict
 - 3. Vicarious
 - R. Negligence**
 - S. Binder**
 - T. Endorsements**
 - U. Blanket vs. Specific**
 - V. Burglary, Robbery, Theft, and Mysterious Disappearance**
 - W. Warranties**
 - X. Representations**
 - Y. Concealment**
 - Z. Deposit Premium/Audit**
 - AA. Certificate of Insurance**
 - BB. Damages**
 - 1. Compensatory
 - a. General
 - b. Special
 - 2. Punitive
 - CC. Compliance with Provisions of Fair Credit Reporting Act**

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- B. Insuring agreement**
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- D. Exclusions**
- E. Definition of the insured**
- F. Duties of the insured after a loss**
- G. Obligations of the insurance company**
- H. Mortgagee rights**
 - I. Proof of loss**
- J. Notice of claim**
- K. Appraisal**
- L. Other Insurance Provision**
- M. Subrogation**
- N. Elements of a contract**
- O. Sources of underwriting information**
- P. Fair Credit Reporting Act**
- Q. Privacy Protection (Gramm Leach Bliley)**
- R. Policy Application**
- S. Terrorism Risk Insurance Act (TRIA)**
- T. Cancellation and nonrenewal provisions**
- U. Supplementary payments**
- V. Loss settlement provisions including consent to settle a loss**
- W. Territory**

**PERSONAL LINES-
HAWAII SPECIFIC
CONTENT OUTLINE**

(41 scoreable questions plus 7 pretest questions)

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 - 1. General powers and duties
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 - 2. Examination of records
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 - 3. Notice of hearings
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 - 4. Penalties
Ref: 431:2-203; 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
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 - 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
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E. Guaranty Associations
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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
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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)

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IV. HAWAII LAWS AND RULES PERTINENT TO CASUALTY INSURANCE ONLY.....11

A. Definition of Casualty Insurance
Ref: 431:1-209

B. Hawaii Motor Vehicle Insurance Law
Ref: HRS 431:10C-101 through 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; HAR 16-23-77

8. 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)

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

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**
- 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
 - 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. Fair Credit Reporting Act**
 - S. Cancellation and nonrenewal policies**
 - T. Additional (supplementary payments)**
 - U. Claims made policy form**
 - V. Salvage**
 - W. Loss settlement provisions including consent to settle a loss**
 - X. 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.....(2-3)**
 - 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.....(5-6)**

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 Underinsured Motorists**
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
- A. Definitions**
Ref: 386-1
- B. Requirements**

1. Exclusiveness of right to compensation <i>Ref: HRS 386-5</i>	
2. Territorial applicability <i>Ref: HRS 386-6</i>	
3. Injury Reports <i>Ref: HRS 386-95</i>	
C. Coverages	
1. Injuries covered <i>Ref: 386-3; 431:10c-305 (2), HRS</i>	
2. Insurance contract <i>Ref: 386-124</i>	
3. Cancellation of insurance contracts <i>Ref: 386-127</i>	
4. Failure to provide coverage <i>Ref: 386-123</i>	
D. Benefits	
1. Medical care services and supplies <i>Ref: 386-21, 386-23, 386-27</i>	
2. Total disability <i>Ref: 386-31</i>	
3. Partial disability <i>Ref: 386-32</i>	
4. Benefit Adjustment <i>Ref: 386-35</i>	
5. Payment after death <i>Ref: 386-34</i>	
E. Vocational Rehabilitation <i>Ref: HAR 12-14-1, 23, 26, 30, 38, 40; HRS 386-25</i>	
F. Medical Fee Schedule <i>Ref: HAR 12-15-1, 13, 15, 31, 38, 42, 55, 90, 92, 94</i>	
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A. Definitions <i>Ref: 431:9-105, 222.5</i>	
B. Qualification of license <i>Ref: 431:9-203, 222.5</i>	
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A. Unfair and deceptive practices <i>Ref: 431:13-101 thru 108</i>	
B. Required records and record retention <i>Ref: 431:9-229</i>	

**HAWAII TITLE INSURANCE
EXAMINATION CONTENT OUTLINE**

Product Knowledge, Terms, and Concepts

Hawaii Laws and Rules
(92 scoreable questions)

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C. Exception	
D. Requirement	
E. Endorsement	
F. Insurer/Underwriter	

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J. Fiduciary Responsibilities	
K. Search and Examination	
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C. Fee Simple	
D. Life Estate	
E. Leasehold	
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2. Involuntary	
C. Covenants, Conditions, and Restrictions	
D. Adverse Possession	
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C. File Plans	
D. Land Court Descriptions	
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B. Quitclaim Deeds	
C. Deed into Trust	
D. Foreclosure	
E. Probate	
VII. HAWAII INSURANCE LAWS PERTINENT TO TITLE INSURANCE.....46	
A. Definitions and Scope <i>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</i>	
B. Rates	

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

1. 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

**LIFE-GENERAL KNOWLEDGE
CONTENT OUTLINE**

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

I. TYPES OF POLICIES 15

A. Traditional whole life products

- 1. Ordinary whole life
- 2. Limited-pay and single-premium life

B. Interest/market-sensitive/adjustable life products

- 1. Universal life
- 2. Variable whole life
- 3. Variable universal life
- 4. Interest-sensitive whole life
- 5. Indexed life

C. Term life

- 1. Types
 - a. Level
 - b. Decreasing
 - c. Return of premium
 - d. Annually renewable
- 2. Special features
 - a. Renewable
 - b. Convertible

D. Annuities

- 1. Single and flexible premium
- 2. Immediate and deferred
- 3. Fixed and variable
- 4. Indexed
- 5. Accumulation and Annuity Periods
- 6. Payout options

E. Combination plans and variations

- 1. Joint life (first to die)
- 2. Survivorship life (second to die)

II. LIFE PROVISIONS, RIDERS, OPTIONS, AND EXCLUSIONS.....15

A. Policy riders

- 1. Waiver of premium and waiver of monthly deduction
- 2. Guaranteed insurability
- 3. Payor benefit
- 4. Accidental death and/or accidental death and dismemberment
- 5. Term riders
- 6. Other insureds
- 7. Long term care
- 8. Return of premium
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- 2. Insuring clause
- 3. Free look
- 4. Consideration
- 5. Owner's rights
- 6. Beneficiary designations
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 - b. Revocable and irrevocable
 - c. Common disaster
 - d. Minor beneficiaries
 - e. Designation by class
- 7. Premium Payment
 - a. Modes
 - b. Grace period
 - c. Automatic premium loan
 - d. Level or flexible
- 8. Reinstatement
- 9. Policy loans, withdrawals, partial surrenders
- 10. Non-forfeiture options
- 11. Dividends and dividend options (eg. participating, non-participating)
- 12. Incontestability
- 13. Assignments
- 14. Suicide
- 15. Misstatement of age and gender
- 16. Settlement options
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- 2. Aviation
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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
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- 7. Disclosures at point of sale (e.g., HIPAA, HIV consent)
- 8. USA PATRIOT Act/anti-money laundering
- 9. Gramm-Leach-Bliley Act (GLBA) Privacy

B. Underwriting

- 1. Insurable interest
- 2. Medical information and consumer reports
- 3. Fair Credit Reporting Act
- 4. Risk classification
- 5. Stranger/Investor-owned life insurance (STOLI/IOLI)

C. Delivering the policy

- 1. When coverage begins
- 2. Explaining the policy and its provisions, riders, exclusions, and ratings to the client

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- 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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C. Group life insurance

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- 2. Contributory vs. noncontributory

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E. Life insurance needs analysis/suitability

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**LIFE-HAWAII SPECIFIC
CONTENT OUTLINE
State Statutes and Rules**

(35 scoreable questions plus 6 pretest questions)

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A. Insurance Commissioner

- 1. General powers and duties
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- 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

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A. Marketing methods and practices

- 1. Replacement
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 - b. Duties of producers
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 - 3. Grace period
 - 4. Reinstatement
 - 5. Notice of claim
 - 6. Claim forms
 - 7. Proof of loss
 - 8. Time of payment of claims
 - 9. Payment of claims
 - 10. Physical examination and autopsy
 - 11. Legal actions
 - 12. Change of beneficiary
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 - 14. Change of occupation
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 - 16. Relation of earning to insurance
- B. Other provisions and clauses**
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 - 2. Free look
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 - 4. Probationary period
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 - 6. Waiver of premium
 - 7. Exclusions and limitations
 - 8. Preexisting conditions
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 - 10. Deductibles
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 - 14. Usual, reasonable, and customary (URC) charges
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GENERAL KNOWLEDGE
CONTENT OUTLINE**

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(50 scoreable questions plus 5 pretest questions)

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 - 2. Major medical policies
 - 3. Health Maintenance Organizations (HMOs)
 - 4. Preferred Provider Organizations (PPOs)
 - 5. Point of Service (POS) plans
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a. Conditional	
b. Unilateral	
c. Adhesion	
d. Aleatory	

**ACCIDENT & HEALTH-
HAWAII SPECIFIC
CONTENT OUTLINE
State Statutes and Rules**

(35 scoreable questions plus 5 pretest questions)

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2. Examination of records	<i>Ref: 431:2-301 thru 306</i>
3. Notice of hearings	<i>Ref: 431:2-308; 431:13-106</i>
4. Penalties	<i>Ref: 431:2-203; 431:9A-112, 126, 127, 129; 431:13-201 thru 204</i>
B. Definitions	
1. Authorized and unauthorized	<i>Ref: 431:8-102 thru 204</i>
2. Domestic, foreign, and alien	<i>Ref: 431:3-101; 431:3-104 thru 105</i>
3. Stock, reciprocal and mutual	<i>Ref: 431:3-106, 108, 110</i>
4. Certificate of authority	<i>Ref: 431:3-201 thru 206</i>
5. Insurance	<i>Ref: 431:1-201 thru 216</i>
C. Licensing	
1. General qualifications for licensing	<i>Ref: 431:9A 101 through 130</i>
2. Persons required to be licensed	
a. Producer	<i>Ref: 431:9A-101 thru 109, 111, 113, 114, 115, 124; 431C-3</i>
b. Temporary license	<i>Ref: 431:9A-111</i>
c. Nonresident	<i>Ref: 431:9A-108</i>
d. Exemptions	<i>Ref: 431:9A-104</i>
3. Denial, suspension, revocation of licenses	<i>Ref: 431:9A-112, 113, 126, 127, 129</i>
4. Renewal of license and continuing education	<i>Ref: 431:9A-107(c), 124</i>
D. Marketing practices	
1. Unfair and deceptive practices	<i>Ref: 431:13-101 thru 108</i>
2. Reporting and accounting for premiums	<i>Ref: 431:9A-123.5</i>
3. Sharing commissions	<i>Ref: 431:9A-113</i>
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Ref: 431:9A-112.5

6. Premiums

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E. Guaranty Associations

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A. Marketing methods and practices

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2. Temporary Disability Insurance (TDI)

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2. Outline of coverage

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3. Policy definitions

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5. Cyber First-Party Coverage

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2. Commercial Property floaters

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2. Mobile Homes

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4. Farm Owners

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II. INSURANCE TERMS AND RELATED CONCEPTS..... 15

A. Insurance

1. Law of Large Numbers

B. Insurable interest

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2. Replacement cost

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2. Strict

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PROPERTY-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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- T. Endorsements
- U. Blanket vs. Specific

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- 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. Subrogation
- 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**

(33 scoreable questions plus 5 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-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
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E. Guaranty Association

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II. HAWAII LAWS AND RULES COMMON TO PROPERTY AND CASUALTY INSURANCE ONLY4

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- 1. Definition
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- 2. Qualification for license
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B. Unauthorized Insurers (Surplus Lines)

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

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- 1. Property insurance
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- 2. Marine and transportation insurance
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C. Overinsurance

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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.

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

A. Commercial general liability

- 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
- 3. Physical Damage (collision; other than collision; specified perils)
- 4. Uninsured motorists
- 5. Underinsured motorists
- 6. Who is an insured
- 7. Types of Auto
 - a. Owned
 - b. Non-owned
 - c. Hired
 - d. Temporary Substitute
 - e. Newly Acquired Autos
 - f. Transportation Expense and Rental Reimbursement Expense
- 8. Auto Dealers Coverage Form, including Garagekeepers Insurance

- 9. Exclusions
- 10. Individual 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

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- 1. Employee Dishonesty
- 2. Theft
- 3. Robbery
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- 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)

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A. Risk

B. Hazards

- 1. Moral
- 2. Morale
- 3. Physical

C. Indemnity

D. Insurable interest

E. Loss valuation

- 1. Actual cash value
- 2. Replacement cost
- 3. Market value
- 4. Stated/agreed value
- 5. Salvage value

F. Negligence

G. Liability

H. Occurrence

I. Binders

J. Warranties

K. Representations

L. Concealment

- M. Deposit Premium/Audit**
- N. Certificate of Insurance**
- O. Law of Large Numbers**
- P. Pure vs. Speculative Risk**
- Q. Endorsements**
- R. Damages**
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- S. Compliance with provisions of Fair Credit Reporting Act**

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- B. Insuring agreement**
- C. Conditions**
- D. Exclusions and Limitations**
- E. Definition of the insured**
- F. Duties of the insured after a loss**
- G. Cancellation and nonrenewal provisions**
- H. Supplementary payments**
 - I. Proof of loss**
 - J. Notice of claim**
 - K. Other insurance**
 - L. Subrogation**
- M. Loss settlement provisions including consent to settle a loss**
- N. Terrorism Risk Insurance Act (TRIA)**

**CASUALTY-HAWAII SPECIFIC
CONTENT OUTLINE
State Statutes and Rules**

(41 scoreable questions plus 7 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
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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
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- 5. Controlled business
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- 6. Premiums
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E. Guaranty Association

Ref: 431:16-101 thru 117

II. HAWAII LAWS AND RULES COMMON TO PROPERTY AND CASUALTY INSURANCE ONLY3

A. ADJUSTER

- 1. Definition
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- 2. Qualification for license
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B. Unauthorized Insurers (Surplus Lines)

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

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

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- 1. Purpose

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2. Compulsory insurance—required limits and coverages
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- C. Financial Responsibility**
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- D. Uninsured and Underinsured Motorists**
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- E. Motorcycle and motor scooter insurance**
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- F. Worker's Compensation**
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1. Definitions
Ref: 386-1
 2. Requirements
 - a. Exclusiveness of right to compensation
Ref: 386-5
 - b. Territorial applicability
Ref: 386-6
 - c. Reports
Ref: 386-95
 3. Coverages
 - a. Injuries covered
Ref: 386-3
 - b. Insurance contract
Ref: 386-124
 - c. Cancellation of insurance contracts
Ref: 386-127
 - d. Failure to provide coverage
Ref: 386-123
 4. Benefits
 - a. Medical care services and supplies

- Ref: 386-21*
- b. Total disability
Ref: 386-31
 - c. Partial disability
Ref: 386-32
5. Hawaii Employers Mutual Insurance Company (HEMIC)
Ref: 431:14A-101 thru 115

PERSONAL LINES- GENERAL KNOWLEDGE CONTENT OUTLINE

Product Knowledge, Terms and Concepts

(75 scoreable questions plus 5 pretest questions)

- I. TYPES OF PROPERTY POLICIES 10**
- A. Homeowners**
1. HO-2
 2. HO-3
 3. HO-4
 4. HO-5
 5. HO-6
 6. HO-8
- B. Dwelling policies**
1. DP-1
 2. DP-2
 3. DP-3
- C. Inland marine**
1. Personal Articles floaters
- D. National Flood Insurance Program**
- E. Others**
1. Earthquake
 2. Mobile Homes
 3. Watercraft
 4. Windstorm
- II. TYPES OF CASUALTY POLICIES 13**
- A. Automobile: personal auto**
1. Liability
 - a. Bodily Injury
 - b. Property Damage
 - c. Split Limits
 - d. Combined Single Limit
 2. Medical Payments
 3. Physical Damage (collision; other than collision; specified perils)
 4. Uninsured motorists
 5. Underinsured motorists
 6. Who is an insured
 7. Types of Auto
 - a. Owned
 - b. Non-owned
 - c. Hired
 - d. Temporary Substitute
 - e. Newly Acquired Autos

f. Transportation Expense and Rental Reimbursement Expense	
8. Exclusions	
B. Umbrella/Excess liability	
III. PROPERTY AND CASUALTY INSURANCE TERMS AND RELATED CONCEPTS	28
A. Insurance	
1. Law of Large Numbers	
B. Insurable interest	
C. Risk	
1. Pure vs. Speculative Risk	
D. Hazard	
1. Moral	
2. Morale	
3. Physical	
E. Peril	
F. Loss	
1. Direct	
2. Indirect	
G. Loss Valuation	
1. Actual cash value	
2. Replacement cost	
3. Market value	
4. Stated value	
5. Salvage value	
H. Proximate cause	
I. Deductible	
J. Indemnity	
K. Limits of liability	
L. Coinsurance/Insurance to value	
M. Occurrence	
N. Cancellation	
O. Nonrenewal	
P. Vacancy and unoccupancy	
Q. Liability	
1. Absolute	
2. Strict	
3. Vicarious	
R. Negligence	
S. Binder	
T. Endorsements	
U. Blanket vs. Specific	
V. Burglary, Robbery, Theft, and Mysterious Disappearance	
W. Warranties	
X. Representations	
Y. Concealment	
Z. Deposit Premium/Audit	
AA. Certificate of Insurance	
BB. Damages	
1. Compensatory	
a. General	
b. Special	
2. Punitive	

CC. Compliance with Provisions of Fair Credit Reporting Act

IV. PROPERTY AND CASUALTY POLICY PROVISIONS AND CONTRACT LAW	24
A. Declarations	
B. Insuring agreement	
C. Conditions	
D. Exclusions	
E. Definition of the insured	
F. Duties of the insured after a loss	
G. Obligations of the insurance company	
H. Mortgagee rights	
I. Proof of loss	
J. Notice of claim	
K. Appraisal	
L. Other Insurance Provision	
M. Subrogation	
N. Elements of a contract	
O. Sources of underwriting information	
P. Fair Credit Reporting Act	
Q. Privacy Protection (Gramm Leach Bliley)	
R. Policy Application	
S. Terrorism Risk Insurance Act (TRIA)	
T. Cancellation and nonrenewal provisions	
U. Supplementary payments	
V. Loss settlement provisions including consent to settle a loss	
W. Territory	

**PERSONAL LINES-
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.....	23
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1. General powers and duties	
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2. Examination of records	
<i>Ref: 431:2-301 thru 306</i>	
3. Notice of hearings	
<i>Ref: 431:2-308; 431:13-106</i>	
4. Penalties	
<i>Ref: 431:2-203; 9A-112, 126, 127, 129; 431:13-201 thru 204</i>	
B. Definitions	
1. Authorized and unauthorized	
<i>Ref: 431:8-102 thru 204</i>	
2. Domestic, foreign, and alien	
<i>Ref: 431:3-101; 431:3-104 thru 105</i>	
3. Stock, reciprocal and mutual	
<i>Ref: 431:3-106, 108, 110</i>	
4. Certificate of authority	

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

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. Underinsured 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**
 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

- 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 Underinsured Motorists

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, 85, 92, 95, HAR 121-124, 127

A. Definitions

Ref: 386-1

B. Requirements

1. Exclusiveness of right to compensation
Ref: HRS 386-5
2. Territorial applicability
Ref: HRS 386-6
3. Injury Reports
Ref: HRS 386-95

C. Coverages

1. Injuries covered
Ref: 386-3; 431:10c-305 (2), HRS

2. Insurance contract
Ref: 386-124
3. Cancellation of insurance contracts
Ref: 386-127
4. Failure to provide coverage
Ref: 386-123

D. Benefits

1. Medical care services and supplies
Ref: 386-21, 386-23, 386-27
2. Total disability
 - a. Permanent total disability (PTD)
Ref: 386-31(a)
 - b. Temporary total disability (TTD)
Ref: 386-31(b)
3. Partial disability
 - a. Permanent partial disability (PPD)
Ref: 386-32(a)
 - b. Temporary partial disability (TPD)
Ref: 386-32(b)
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

F. Medical Fee Schedule

Ref: HAR 12-15-1, 13, 15, 31, 38, 42, 55, 90, 92, 94

G. Special Compensation Fund

Ref: 386-33, 386-51.5, 386-151

II. ADJUSTER.....(1-2)

A. Definitions

Ref: 431:9-105, 222.5

B. Qualification of license

Ref: 431:9-203, 222.5

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

**HAWAII TITLE INSURANCE
EXAMINATION CONTENT OUTLINE**

Product Knowledge, Terms, and Concepts

Hawaii Laws and Rules

(92 scoreable questions)

I. TITLE INSURANCE TERMS AND CONCEPTS.....11

- A. Commitment**
- B. Policy**
- C. Exception**
- D. Requirement**
- E. Endorsement**
- F. Insurer/Underwriter**
- G. Chain of Title**

H. Closing and Settlement		
I. Title Agent		
J. Fiduciary Responsibilities		
K. Search and Examination		
1. Title Plant		
II. TITLE INSURANCE POLICIES.....	21	
A. Types of Policies		
1. Owners		
a. Residential/Plan Language		
b. ALTA Forms		
2. Loan		
3. Construction Loan		
4. Leasehold		
B. Policy Provisions		
1. Insuring Clause		
2. Terms, Conditions, and Stipulations		
3. Exclusions		
4. Premiums		
III. REAL ESTATE OWNERSHIP.....	6-7	
A. Joint Tenancy		
B. Tenants In Common		
C. Fee Simple		
D. Life Estate		
E. Leasehold		
F. Tenants by Entirety		
G. Severalty		
IV. RIGHTS AND INTERESTS.....	5-6	
A. Easement and Right of Way		
B. Liens		
1. Voluntary		
2. Involuntary		
C. Covenants, Conditions, and Restrictions		
D. Adverse Possession		
V. LEGAL DESCRIPTIONS.....	2	
A. Metes and Bounds		
B. Lot and Block		
C. File Plans		
D. Land Court Descriptions		
VI. METHODS OF TRANSFER/CONVEYANCES.....	5-6	
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B. Quitclaim Deeds		
C. Deed into Trust		
D. Foreclosure		
E. Probate		
F. Transfer on Death Deeds		
VII. HAWAII INSURANCE LAWS PERTINENT TO TITLE INSURANCE.....	40	
A. Definitions and Scope		
<i>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</i>		
B. Rates		
		1. Filing Requirements
		a. Closing/Settlement Fees
		<i>Ref: 431:20-119; 431:20-121; 431:10-218; 431:9A-113</i>
		b. Title Insurance Premiums
		<i>Ref: 431:20-120</i>
		2. Bulk or special rates
		<i>Ref: 431:20-118</i>
		C. Consumer Protections
		1. Retention of Records/Response to Division Inquiries
		<i>Ref: 431:20-113, 431:9A-123; 431:2-208</i>
		2. Search and examination
		<i>Ref: 431:20-113</i>
		D. Standards of Conduct/Licensing
		1. Insurance Commissioner
		a. Power and duties
		<i>Ref: 431:20-121; 431:2-201 thru 204; 431:2-207 thru 212</i>
		b. Hearings and penalties
		<i>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</i>
		c. License suspension and revocation
		<i>Ref: 431:9A-112, 113, 126, 127, 129; 431:2-203</i>
		d. Insurer's guarantee fund
		<i>Ref: 431:20-108</i>
		2. Licensing and producers' legal responsibility
		a. Persons required to be licensed
		<i>Ref: 9A-103, 104</i>
		b. Payment and acceptance of commissions/fees
		<i>Ref: 431:9A-113</i>
		c. Fiduciary/commingling
		<i>Ref: 431:9A-123.5</i>
		d. Unauthorized entities
		<i>Ref: 431:20-105, 106</i>
		e. Responsible Producer
		<i>Ref: 431:20-121</i>
		3. Unfair competition and deceptive practices
		<i>Ref: 431:13-101 thru 108, 431:9A-123.5</i>
		a. Unfair claims practices
		<i>Ref: 431:20-118; 431:13-103</i>