



Pearson  
VUE

# Maine Insurance Licensing Candidate Handbook

February 2021

## STATE LICENSING INFORMATION

Candidates may contact the Maine Bureau of Insurance with questions about obtaining or maintaining a license after the examination has been passed.

### Maine Bureau of Insurance

Licensing Division 34 State House Station  
Augusta, ME 04333-0034

Phone  
(207) 624-8475

Website  
[www.maine.gov/insurance](http://www.maine.gov/insurance)

## EXAMINATION INFORMATION

Candidates may contact Pearson VUE with questions about this handbook or about an upcoming examination.

### Pearson VUE Maine Insurance

Attn: Regulatory Program 5601 Green  
Valley Dr. Bloomington, MN 55437

Phone  
(800) 274-4959

Email  
[pearsonvuecustomerservice@pearson.com](mailto:pearsonvuecustomerservice@pearson.com)

Website  
[www.pearsonvue.com](http://www.pearsonvue.com)

# QUICK REFERENCE

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## RESERVATIONS

### Before making an exam reservation

Candidates should thoroughly review this handbook, which contains examination content outlines and important information regarding eligibility and the examination and licensing application process.

### Making an exam reservation

Candidates may make a reservation by visiting <https://www.pearsonvue.com/us/en/me/insurance.html>. Candidates have the option to register to take their exams online or at a physical Pearson VUE testing location.

Candidates should make a reservation online at least twenty-four (24) hours before the desired examination date. **Walk-in examinations are not available.**

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## SCHEDULES & FEES

### Test Center locations

A list of test centers appears on the back cover of this handbook. Candidates should contact Pearson VUE to confirm specific locations and examination schedules.

### Exam fees

The examination fee must be paid at the time of reservation by credit card, debit card, or voucher. **Fees will not be accepted at the test center. Examination fees are non-refundable and non-transferable, except as detailed in Change/Cancel Policy.**

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## EXAM DAY

### What to bring to the exam

Candidates should bring to the examination proper identification and other materials as dictated by the state licensing agency. A complete list appears in **What to Bring/Needed for Exam.**

### Exam procedures

Candidates should report to the test center at least thirty (30) minutes before the examination begins to complete registration. The time allotted for the examination varies, and each candidate will leave the test center with an official score report in hand.

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# OVERVIEW

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The candidate handbook is a useful tool in preparing for an examination.

It is highly recommended that the Maine Insurance handbook be reviewed, with special attention given to the content outlines, before taking the examination. Content outlines are available at <https://www.pearsonvue.com/us/en/me/insurance.html>.

**Individuals who wish to obtain an insurance license in the state of Maine must:**

**1. Make a reservation and pay the fee.**

Make a reservation either online or by phone with Pearson VUE for the examination.

**2. Go to the test center or prepare for your online proctored examination.**

Go to the test center or prepare for your online proctored examination, bringing along all required materials.

**3. Apply for a license.**

After passing the examination, apply for your license by contacting the Maine Bureau of Insurance. **For more information regarding obtaining a license, go to [www.maine.gov/insurance](http://www.maine.gov/insurance).**

# INTRODUCTION

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## CONTACT INFORMATION

Candidates may contact Pearson VUE with questions about this handbook or about an upcoming examination.

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|--|--|--|
| <b>FOR EXAMINATIONS</b><br><b>Pearson VUE/Maine Insurance</b><br>Attn: <i>Regulatory Program Coordinator</i><br>5601 Green Valley Dr.<br>Bloomington, MN 55437 |  |  |
| <b>Phone:</b> (800) 274-4959   | <b>Website:</b> <a href="http://www.pearsonvue.com">www.pearsonvue.com</a> | <b>Email:</b> <a href="mailto:pearsonvuecustomerservice@pearson.com">pearsonvuecustomerservice@pearson.com</a> |

Live Chat is available to address your support inquiries and is the quickest way to reach a customer service agent. It's available from 8:00 AM through 5:00 PM Central Time, Monday through Friday, subject to change during locally designated holidays.

Please visit <https://www.pearsonvue.com/us/en/me/insurance.html#contact> for further information.

Candidates may contact the Maine Bureau of Insurance with questions about obtaining or maintaining a license after the examination has been passed.

|   |  |
|---|--|
| <b>FOR STATE LICENSING</b><br><b>Maine Bureau of Insurance</b><br><i>Licensing Division</i><br>34 State House Station<br>Augusta, ME 04333-0034 |  |
| <b>Phone:</b> (207) 624-8475  | <b>Website:</b> <a href="http://www.maine.gov/insurance">www.maine.gov/insurance</a> |

## LICENSURE PROCESS

Licensure is the process by which an agency of state government or other jurisdiction grants permission to individuals to engage in the practice of, and prohibits all others from legally practicing, a particular profession, vocation, or occupation. By ensuring a minimum level of competence, the licensure process protects the general public. The state regulatory agency is responsible for establishing the acceptable level of safe practice and for determining whether an individual meets that standard.

The State of Maine has retained the services of Pearson VUE to develop and administer its insurance licensing examination program. Pearson VUE is a leading provider of assessment services to regulatory agencies and national associations.

## PRACTICE TESTS

Practice tests are offered exclusively online at [www.pearsonvue.com](http://www.pearsonvue.com), giving candidates even more opportunity to succeed on insurance examinations. Our practice tests will not only help prepare candidates for the types of questions they will see on the licensure exam, but also familiarize them with taking computer-based examinations.

Pearson VUE offers practice tests in the areas of Life, Health, and Property and Casualty that contain questions developed by subject matter experts using concepts found in the general portion of the licensure examination. The tests closely reflect the format of the real licensure examination, can be scored instantly, and provide immediate feedback to help candidates identify correct and incorrect answers. Candidates can purchase practice tests anytime at [www.pearsonvue.com](http://www.pearsonvue.com).

# MAINE LICENSING REQUIREMENTS

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## LICENSURE IN MAINE

Candidates who would like to transact insurance business as a resident producer, adjuster, or consultant in Maine must pass the appropriate examination and apply for and be granted a license by the Maine Bureau of Insurance.

- Producers and consultants must satisfy the continuing education requirement in order to have their licenses continued.
- Licensees who have satisfied the continuing education requirement and are in good standing will have their licenses automatically continued on their compliance date. (See Bureau of Insurance Rule 542 for more information.)

All licenses issued under Title 24-A, although issued to the individual, are at all times the property of the state of Maine. Upon request, the license shall be returned to the Bureau of Insurance.

Maine insurance producer, adjuster, and consultant licensing laws are contained in Title 24-A M.R.S.A. Chapter 16.

Once a candidate has passed the examination, an application and fee must be submitted to the state for review before a license can be issued. However, incomplete applications will be returned and issuance delayed.

## EXPERIENCE/EDUCATION REQUIREMENTS FOR CONSULTANT CANDIDATES

**Consultant candidates are required to have a minimum of five (5) years' experience in the type of insurance for which they are applying. Consultant candidates who do not have an *Experience Affidavit* form will be turned away from the test center and will have to pay an additional fee the next time they take the examination.** The *Experience Affidavit* form can be found in the back of this handbook.

## NON-RESIDENT LICENSE REQUIREMENTS

A non-resident of Maine who wishes to sell insurance within the state of Maine and who holds a resident license in another state is not required to take an examination.

## CHANGE OF ADDRESS

Licenses are issued with the licensee's business address. Licensees are required to notify the Maine Bureau of Insurance within thirty (30) days of any change of business address.

# EXAM RESERVATION

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## MAKING AN EXAMINATION RESERVATION

**Walk-in examinations are not available.** Online reservations are the most efficient way for candidates to schedule their examination. Candidates must go to <https://www.pearsonvue.com/us/en/me/insurance.html> to make a reservation for an examination online. First time users are required to create an account. The candidate needs to fill in all required fields –which are preceded by an asterisk (\*) – on the online form in order to create an ID and be assigned a password. Simple step-by-step instructions will lead the candidate through the rest of the examination reservation process.

Before making a reservation, candidates should have the following:

- Legal name, address, Social Security number, daytime telephone number, and date of birth
- The name of the examination(s)
- The preferred examination date and test center location

Candidates are responsible for knowing which examination they need to take. A Pearson VUE representative will help candidates select a convenient examination date and location.

Candidates who wish to make a phone reservation **must** do so at least twenty-four (24) hours before the desired examination date.

## EXAM FEES

The examination fee must be paid at the time of reservation by credit card, debit card, or voucher. **Fees will not be accepted at the test center.** Examination fees are non-refundable and non-transferable, except as detailed in *Change/Cancel Policy*.

### Vouchers

Vouchers offer another convenient way to pay for tests. Vouchers can be purchased online at <https://voucherstore.pearsonvue.com/order?clientCode=MEINS> by credit card either singly or in volume. To redeem a voucher as payment when scheduling a test, simply indicate Voucher as the payment method and provide the voucher number. **All vouchers are pre-paid. Vouchers are non-refundable and non-returnable.**

Voucher expiration dates cannot be extended. The exam must be taken by the expiration date printed on the voucher. Vouchers expire twelve (12) months from the date they are issued or longer as otherwise required by law.

## CHANGE/CANCEL POLICY

Candidates should call Pearson VUE at (800) 274-4959 forty-eight (48) hours before the examination to change or cancel a reservation. Candidates who change or cancel a reservation with proper notice may either transfer the fee to a new reservation, or may request a refund. **Candidates who change or cancel a reservation without proper notice will forfeit the examination fee.** Refunds for credit/debit cards are immediate, while refunds for vouchers will be processed in two to three (2-3) weeks.

Candidates are individually liable for the full amount of the examination fee once a reservation has been made, whether paid individually or by a third party.

## ABSENCE/LATENESS POLICY

Candidates who are late or absent from an exam may call Pearson VUE within 14 days of the exam date to request an excused absence for the following reasons:

- Illness of the candidate or of the candidate's immediate family member
- Death in their immediate family
- Disabling traffic accident
- Court appearance or jury duty
- Military duty
- Weather emergency

A case number will be assigned and instructions provided for emailing supporting documentation. **Candidates absent from or late to an exam who have not changed or canceled the reservation according to the *Change/Cancel Policy* will not be admitted to the exam and will forfeit the exam fee.**

## WEATHER DELAYS AND CANCELLATIONS

If severe weather or a natural disaster makes the Pearson VUE test center inaccessible or unsafe, the examination may be delayed or canceled. Pearson VUE will notify and reschedule candidates in the case of severe weather.

## ACCOMMODATIONS

**Candidates requiring and/or requesting special accommodations must test at a physical Pearson VUE testing location.**

Pearson VUE complies with the provisions of the Americans with Disabilities Act as amended. The purpose of accommodations is to provide candidates with full access to the test. Accommodations are not a guarantee of improved performance or test completion. Pearson VUE provides reasonable and appropriate accommodations to individuals with documented disabilities who demonstrate a need for accommodations.

Test accommodations may include things such as:

- A separate testing room
- Extra testing time
- A Reader or Recorder, for individuals with mobility or vision impairments who cannot read or write on their own

Test accommodations are individualized and considered on a case-by-case basis. All candidates who are requesting accommodations because of a disability must provide appropriate documentation of their condition and how it is expected to affect their ability to take the test under standard conditions. This may include:

- Supporting documentation from the professional who diagnosed the condition, including the credentials that qualify the professional to make this diagnosis
- A description of past accommodations the candidate has received

The steps to follow when requesting test accommodations vary, depending on your test program sponsor. To begin, go to <https://www.pearsonvue.com/us/en/test-takers/accommodations.html>, and then select your test program sponsor from the alphabetized list. Candidates who have additional questions concerning test accommodations may contact the ADA Coordinator at [accommodation-spearsonvue@pearson.com](mailto:accommodation-spearsonvue@pearson.com).

## ENGLISH AS A SECOND LANGUAGE (ESL)

Candidates for whom English is a second language (ESL) may request additional time for the examination by sending the *English as a Second Language (ESL) Request Form* (found in the back of this candidate handbook) to Pearson VUE. Candidates MUST include a letter from either his/her English instructor or sponsoring company (on official letterhead if from a company) stating that English is not the candidate's primary language.

Candidates should not attempt to make a reservation until after they have been notified by Pearson VUE via email that their request for additional time has been approved. The length of the examination will be equal to 1½ times the length of the examination. For example, a 2 hour examination will be extended to 3 hours. NOTE: NO OTHER accommodations will be granted for ESL, i.e. separate testing room, reader, recorder, etc. These accommodations are for individuals who qualify under the Americans with Disability Act (ADA) only.

**Candidates should not attempt to make an examination reservation until after they have been notified by Pearson VUE that their request for additional time has been approved.**

The approval of additional time will be for one (1) year from the date of the request for the level you have requested. Candidates who have additional questions about ESL examinations should contact the Special Examination Coordinator at (800) 466-0450.

Candidates who need to reschedule or need to retest should notify Pearson VUE Special Accommodations that special arrangements were used for the prior examination.

**Please note that extra time can only be added for IN PERSON testing, not for Online Proctored exams.**



# EXAM DAY

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## WHAT TO BRING/NEEDED FOR EXAMS

### Required Materials

All candidates are required to bring identification that is deemed acceptable, as listed under *Acceptable Forms of Candidate Identification*, to the test center on the day of examination.

**Consultant candidates** must bring a completed *Experience Affidavit* to the test center.

### REQUIRED MATERIALS

Candidates who do not present the required items will be denied admission to the examination, will be considered absent, and will forfeit the examination fee.

### Acceptable Forms of Candidate Identification

Candidates must present **two (2) forms** of current signature identification. The primary identification must be government issued and photo-bearing with a signature, and the secondary identification must contain a valid signature. Identification must be in English.

#### Primary ID (photograph and signature, not expired)

- Government-issued Driver's License
- U.S. Dept. of State Driver's License
- U.S. Learner's Permit (plastic card only with photo and signature)
- National/State/Country Identification Card
- Passport
- Passport card
- Military ID
- Military ID for spouses and dependents
- Alien Registration Card (Green Card, Permanent Resident Visa)

#### Secondary ID (signature, not expired)

- U.S. Social Security Card
- Debit (ATM) or Credit card
- Any form of ID on the Primary list

If the ID presented has an embedded signature that is not visible (microchip), or is difficult or impossible to read, the candidate must present another form of identification from the Primary ID or Secondary ID list which contains a visible signature.

Pearson VUE does not recognize grace periods. For example, if a candidate's driver's license expired yesterday and the state allows a 30-day grace period for renewing the ID, the ID is considered to be expired.

## EXAM PROCEDURES

### At Physical Test Location

Candidates should report to the test center thirty (30) minutes before the examination and check in with the test center administrator. The candidate's identification and other documentation will be reviewed and he/she will be photographed for the score report.

Candidates are required to review and sign a **Candidate Rules Agreement** form. If the **Candidate Rules Agreement** is not followed and/or cheating or tampering with the examination is suspected, the incident will be reported as such and the appropriate action will be taken. The examination fee will not be refunded, the exam may be determined invalid, and/or the state may take further action such as prohibiting candidates from retaking the examination and/or denying a license.

Candidates will have an opportunity to take a tutorial on the computer on which the examination will be administered. The time spent on this tutorial will not reduce the examination time. The examination administrators will answer questions, but candidates should be aware that the administrators are not familiar with the content of the examinations or with the state's licensing requirements. Examination administrators have been instructed not to advise candidates on requirements for licensure.

Candidates may begin the examination once they are familiar with the computer and certify that they have read and understood the State Rules (as shown on page 2). The examination begins the moment a candidate looks at the first examination question. The time allotted for each examination is detailed on the back cover of this handbook. The examination will end automatically after the examination time has expired, and candidates will leave the test center with their official score report in hand.

### OnVUE online procedures

If you are testing online and not in a physical Pearson VUE testing location, you should first review the materials and watch the short video at <https://www.pearsonvue.com/us/en/test-takers/onvue-online-proctoring.html> before you begin your online exam.

## EXAM SECURITY

Pearson VUE maintains examination administration and examination security standards designed to ensure that all candidates are given the same opportunity to demonstrate their abilities and to prevent some candidates from gaining an unfair advantage over others because of irregularities or misconduct. Pearson VUE routinely reviews irregularities and examination scores believed to be earned under unusual or nonstandard circumstances.

Pearson VUE retains the right to review the validity of any examination score which Pearson VUE believes may have been obtained unfairly. Pearson VUE first undertakes a confidential review of the circumstances contributing to the questions about score validity. If there is sufficient cause to question the score, Pearson VUE will refer the matter to the Maine Bureau of Insurance, which will make the final decision on whether or not to cancel the score.

The performance of all candidates is monitored and may be analyzed statistically for the purpose of detecting and verifying fraud. If it is determined that a score has questionable validity, the Maine Bureau of Insurance will be so notified and will determine whether the candidate's scores will be released.

## SCORE REPORTING

When candidates complete the examination, they will receive a score report marked "pass" or "fail." Candidates who pass the examination will receive a score report that includes information on how to apply for a license.

Candidates who fail the examination will receive a score report that includes a numeric score and diagnostic information as well as information about reexamination.

## DUPLICATE SCORE REPORTS

To obtain a score report for an exam taken in a physical test center, please complete the form in the back of this handbook. For an exam taken online, please log into your Pearson VUE account to obtain your score report.

## RETAKE AN EXAM

Reservations for reexamination are not made at the test center. **Candidates must wait one (1) day before scheduling a reexamination.**

## REVIEW OF EXAMS

For security reasons, examination material is not available to candidates for review.

## SCORE EXPLANATION

### Equating and Scaling

There are multiple versions of each of the licensing examinations. These versions are known as *forms*. Although all forms of an examination are developed based on the content outlines, the difficulty of the forms of an examination may vary slightly because different questions appear on each form. To ensure that no candidate is put at an unfair advantage or disadvantage due to the particular form of an examination that he or she is given, a statistical procedure known as equating is used to correct for differences in form difficulty.

For example, in an examination with two (2) forms, Form A and Form B, the state licensing agency determines that answering 30 questions correctly on Form A demonstrates the minimum amount of knowledge necessary to be licensed. It is further determined through the equating process that Form B contains slightly more difficult questions than Form A; therefore, answering 28 questions correctly on Form B would indicate the same level of knowledge as answering only 30 questions correctly on Form A. Under this set of circumstances, a score of 30 questions correct would be used as the passing score on Form A, whereas a score of 28 questions correct would be used as the passing score on Form B.

A second statistical procedure known as scaling is used to derive the numerical score to report for each candidate. Scaling is used to place a raw score on a common reporting scale on which each scaled score represents a given level of knowledge regardless of the difficulty of the form on which the raw score was achieved.

To illustrate how scaling works, suppose that in the examination example used above, the state licensing agency decides to use a score of 500 as the passing score for reporting purposes. (Note that the score selected to be used as the reported passing score is not related to, and has no bearing on, the difficulty of the examination.) Based on the information provided above, a raw score of 30 on Form A would translate to a scaled score of 500; a raw score of 28 on Form B would also translate to a scaled score of 500 since a raw score of 30 on Form A represents the same level of knowledge as a raw score of 28 on Form B.

## Scaled Score

The passing score of an examination was set by the Maine Bureau of Insurance (in conjunction with Pearson VUE) after a comprehensive study was completed for each examination. Raw scores are converted into scaled scores that can range from 0 to 100. To avoid misuse of score information, numeric scores are only reported to failing candidates. The scaled score that is reported to you is neither the number of questions you answered correctly nor the percentage of questions you answered correctly. With a passing score of 70, any score below 70 indicates how close the candidate came to passing, rather than the actual number or percentage of questions the candidates answered correctly.

## PEARSON VUE TESTING POLICIES

### Test Center Location

The following policies are observed at each test center. **Candidates who violate any of these policies will not be permitted to finish the examination and will be dismissed from the test center, forfeiting the examination fee.**

- **CALCULATORS ARE PERMITTED.** Only silent, handheld, solar, or battery-operated, nonprogrammable calculators (without paper tapeprinting capabilities or alphabetic keypads) may be used. Calculators will be available ONLY at the Bangor and Westbrook test centers.
- **No personal items are allowed in the testing room.** Personal items include but are not limited to cellular phones, hand-held computers or other electronic devices, pagers, watches, wallets, purses, firearms or other weapons, hats, bags, coats, books, and/or notes, pens, or pencils.
- Candidates must store all personal items in a secure area as indicated by the administrator, or return items to their vehicle. All electronic devices must be turned off before storing them in a locker. **The test center is not responsible for lost, stolen, or misplaced personal items.**
- Studying **is not** allowed in the test center. Visitors, children, family, or friends **are not** allowed in the test center.
- Dictionaries, books, papers (including scratch paper), and reference materials are not permitted in the examination room (unless permitted by the Maine Bureau of Insurance), and candidates are strongly urged not to bring such materials to the test center. Upon entering and being seated in the testing room, the test administrator will provide the candidate with materials to make notes or calculations and any other items specified by the Maine Bureau of Insurance. **The candidate may not write on these items before the exam begins or remove these items from the testing room.**
- Eating, drinking, chewing gum, smoking, and/or making noise that creates a disturbance for other candidates is prohibited during the exam.
- Break policies are established by the Maine Bureau of Insurance (the exam sponsor). Most sponsors allow unscheduled breaks. To request an unscheduled break, the candidate **must** raise his/her hand to get the administrator's attention. **The exam clock will not stop while the candidate is taking a break.**
- Candidates must leave the testing room for all breaks. However, candidates **are not permitted to leave the floor or building for any reason during this time, unless specified by the administrator and the exam sponsor.** If a candidate is discovered to have left the floor or building, he/she will not be permitted to proceed with the examination and may forfeit the exam fees.
- While taking a break, candidates are permitted to access personal items that are being stored during the exam only if necessary—for example, personal medication that must be taken at a specific time. **However, a candidate must receive permission from the administrator prior to accessing personal items that have been stored.** Candidates are **not** allowed access to other items, including but not limited to cellular phones, exam notes, and study guides, unless the exam sponsor specifically permits this.
- Any candidate discovered causing a disturbance of any kind or engaging in any kind of misconduct—giving or receiving help; using notes, books, or other aids; taking part in an act of impersonation; or removing examination materials or notes from the examination room—will be summarily dismissed from the examination and will be reported to the state licensing agency. Decisions regarding disciplinary measures are the responsibility of the state licensing agency.

## OnVUE Testing

There are a few simple requirements for candidates to take an OnVUE online proctored exam:

- Quiet, private location
- Reliable device with a webcam
- Strong internet connection

For more information, please go to <https://www.pearsonvue.com/us/en/test-takers/onvue-online-proctoring.html>.

# PREPARING FOR THE EXAMINATION

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## HELPFUL HINTS

### Testing in a physical Pearson VUE testing location

- Double check physical address to ensure you can arrive 30 minutes prior to your exam time.
- Ensure you have the proper identification for exam entrance.

### OnVUE testing

- If you are testing online and not in a physical Pearson VUE testing location, you should first review the materials and watch the short video at <https://www.pearsonvue.com/us/en/test-takers/onvue-online-proctoring.html> before you begin your online exam.
- Please familiarize yourself with the disciplines expected of a candidate testing online. This would include remaining in screen view of the proctor during the entire session, workspace preparation, cell phones being placed out of reach and general candidate behaviors.
- There are no unscheduled breaks in the exam therefore be prepared to commit your full time and attention during the entire exam to avoid the exam being revoked.

## CONTENT OUTLINES

Each examination is based on a detailed content outline of topics, subtopics, and references to applicable state statutes and regulations. These content outlines are provided to publishers of study materials and to state-approved education providers for their use in developing and updating their educational materials and programs. Content outlines are updated periodically to reflect changes in practice, state laws, and regulations. Maine offers these content outlines as part of the handbook.

Candidates may obtain copies of the Maine Insurance Content Outlines by visiting the Pearson VUE website at [www.pearsonvue.com](http://www.pearsonvue.com).

## EXAM CONTENT

The content of the examinations is based upon information obtained from job analyses performed by Pearson VUE. Responses from insurance professionals were analyzed to determine the nature and scope of tasks they perform and the knowledge and skills needed to perform them. This information is the basis upon which examination questions are written and ensures that examinations reflect the practice of insurance. The examination has been developed to reflect the practice of insurance in Maine and has been reviewed and approved by Maine insurance professionals.

The ability levels considered fundamental to insurance licensure are knowledge, application/analysis, and evaluation. The ability levels are defined and listed below in the order of increasing complexity of the mental processes involved.

**Knowledge**—the ability to recall terms, definitions, and concepts.

**Application/Analysis**—the ability to apply previously acquired knowledge and/or break information into its constituent parts in order to solve a particular problem.

**Evaluation**—the ability to make quantitative and qualitative judgments.

The blueprints from which the examinations have been constructed are the examination content outlines. The examination content outlines list the topics covered in each examination. Candidates should be sure that their programs of study cover all the topics listed in these content outlines.

## STUDY MATERIALS

The Bureau of Insurance does not issue study material for use in preparation for licensing examinations. However, state insurance laws and regulations are available on the Bureau of Insurance's website and provide an invaluable source of information. In addition, a number of publishers' and suppliers' training courses are available to assist in studying for the examinations. A list of approved education providers is available on the Bureau's website. Neither the Bureau of Insurance nor Pearson VUE can recommend or endorse any particular manual or course. For further information about publications or training courses, candidates should contact the education providers directly.

Neither the Bureau of Insurance nor Pearson VUE is responsible for inaccurate, misleading, incomplete, or outdated study materials.

**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. POLICY RIDERS, PROVISIONS, 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. TAXES, RETIREMENT, AND OTHER INSURANCE CONCEPTS .....8**

- A. Third-party ownership**
- B. Viatical Settlements**
- C. Life Settlements**
- D. Group life insurance**
  - 1. Conversion privilege
  - 2. Contributory vs. noncontributory
- E. Retirement plans**
  - 1. Qualified plans
  - 2. Nonqualified plans
- F. Life insurance needs analysis/suitability**
  - 1. Personal insurance needs
  - 2. Business insurance needs
    - a. Key person
    - b. Buy sell
- G. Social Security benefits**
- H. Tax treatment of insurance premiums, proceeds, and dividends**
  - 1. Individual life
  - 2. Group life
  - 3. Modified Endowment Contracts (MECs)

**LIFE  
Maine-Specific Content Outline  
State Laws and Rules**

*(25 scoreable questions plus 5 pretest questions)*

**I. MAINE LAWS AND RULES COMMON TO LIFE, ACCIDENT, AND HEALTH INSURANCE .....20**

*Ref: All references are to sections in Title 24-A unless otherwise noted*

- A. Superintendent of Insurance**
  - 1. Broad powers  
*Ref: Chap. 3: 201, 211, 214, 221*
  - 2. Notice and hearing  
*Ref: Chap. 3: 229, 230, 236*
- B. Definitions**
  - 1. Authorized, unauthorized, and certificate of authority  
*Ref: Chap. 5: 404, 406*
  - 2. Domestic, foreign, and alien  
*Ref: Chap. 1: 6*
  - 3. Stock and mutual  
*Ref: Chap. 5: 400, 401*
  - 4. Transacting insurance  
*Ref: Chap. 1: 9*
  - 5. Maine Life and Health Insurance Guaranty Association  
*Ref: Chap. 62: 4602, 4603*
- C. Licensing requirements and limitations**  
*Ref: Chap. 16: 1402, 1410, 1411, 1413, 1415, 1416, 1419, 1420-A, 1420-D, 1420-E-1420-H, 1420-J, 1420-M, 1445, 1461, 1464-1468*
  - 1. Types of licenses
    - a. Producer
    - b. Consultant
    - c. Temporary
    - d. Nonresident
    - e. Limited
    - f. Adjuster
    - g. Business entity
  - 2. Exemptions/exceptions  
*Ref: Chap. 16: 1420-A, 1420-C*
  - 3. Appointment  
*Ref: Chap. 16: 1420-M, 1420-N*

- 4. License refusal, termination, expiration, revocation, suspension, and nonrenewal  
*Ref: Chap. 16: 1410, 1412, 1416-A, 1417-1418, 1420-E, 1420-F, 1420-K*
- 5. Educational Requirements  
*Ref: Chap. 16: 1482; Bureau Rule 542*

**D. Marketing practices**

*Ref: All references are to Chap. 23 unless otherwise noted*

- 1. Unfair practices
  - a. Claims methods and practices  
*Ref: 2164-D, 2186; Chap. 27: 2436, 2436-A; Chap. 33: 2709*
  - b. Excess charges  
*Ref: 2174*
  - c. Rebating  
*Ref: 2160, 2161, 2163, 2163-A*
  - d. Twisting  
*Ref: 2155*
  - e. Misrepresentation  
*Ref: 2153*
  - f. Defamation  
*Ref: 2157*
  - g. False information and advertising  
*Ref: 2154*
  - h. Penalties  
*Ref: Chap. 1: 12-A; Chap. 16: 1412, 1417, 1420-K*
  - i. Fraud  
*Ref: 2178, 2186*
  - j. Cross-selling/Unfair solicitation methods  
*Ref: 2152-B*
- 2. Producer responsibilities  
*Ref: Chap. 16: 1442, 1447, 1449, 1450; Chap. 27:2422*
- 3. Compensation of licensees  
*Ref: Chap. 16: 1449, 1450*
- 4. Privacy  
*Ref: Chap. 24: 2202, 2208*

**E. Third-party notice of cancellation and reinstatement**

*Ref: Bureau Rules 425, 580, 585; Chap. 67: 5016*

**II. MAINE LAWS AND RULES PERTINENT TO LIFE INSURANCE ONLY .....5**

*Ref: All references are to sections in Title 24-A unless otherwise noted*

**A. Solicitation and cost disclosure**

*Ref: Chap. 29, Chap. 31, Bureau Rule 240 and Appendices*

- 1. Buyer's guide
- 2. Policy summary
  - a. Dividends  
*Ref: Chap. 29: 2509*
  - b. Cost index
- 3. Illustrations  
*Ref: Bureau Rule 910*

**B. AIDS testing requirements**

*Ref: Bureau Rule 490*

**C. Changes in the application**

*Ref: Chap. 27: 2409*

**D. Policy provisions**

*Ref: Chap. 29: 2505, 2515-A*

**E. Viatical and life settlements**

*Ref: Chap. 85: 6802-A, 6808-A, 6809*

**F. Suitability and replacement**

*Ref: Bureau Rules 917, 919*

**ACCIDENT & HEALTH – GENERAL  
KNOWLEDGE  
CONTENT OUTLINE  
Product Knowledge, Terms, and Concepts**

*(50 scoreable questions plus 10 pretest questions)*

**I. TYPES OF POLICIES .....14**

**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)

**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)**

**G. Other policies**

- 1. Dental
- 2. Vision
- 3. Cancer
- 4. Critical illness or specified disease
- 5. Worksite (employer-sponsored)
- 6. Hospital indemnity
- 7. Short-term medical
- 8. Accident

**II. POLICY PROVISIONS, CLAUSES, AND RIDERS .....20**

**A. Mandatory and optional provisions**

- 1. Entire contract
- 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 sex
- 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

**D. Rights of renewability**

- 1. Noncancelable
- 2. Cancelable
- 3. Guaranteed renewable

**III. SOCIAL INSURANCE .....3**

**A. Medicare (Parts A, B, C, D)**

**B. Medicaid**

**C. Social Security benefits**

**IV. OTHER INSURANCE CONCEPTS .....4**

**A. Total, partial, recurrent and residual disability**

**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.)**

**I. Managed care**

**J. Workers Compensation**

**K. Subrogation**

**V. FIELD UNDERWRITING PROCEDURES .....9**

**A. Completing the application**

**B. Explaining sources of insurability and HIPAA privacy information (e.g., MIB Report, Fair Credit Reporting Act, etc.)**

**C. Initial premium payment and receipt and consequences of the receipt (e.g., medical examination, etc.)**

**D. Submitting application (and initial premium if collected) to company for underwriting**

**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  
Maine-Specific Content Outline  
State Laws and Rules**

*(38 scoreable questions plus 5 pretest questions)*

**I. MAINE LAWS AND RULES COMMON TO LIFE, ACCIDENT, AND HEALTH INSURANCE .....18**



Ref: All references are to sections in Title 24-A unless otherwise noted

**A. Superintendent of Insurance**

1. Broad powers  
Ref: Chap. 3: 201, 211, 214, 221
2. Notice and hearing  
Ref: Chap. 3: 229, 230, 236

**B. Definitions**

1. Authorized, unauthorized, and certificate of authority  
Ref: Chap. 5: 404, 406
2. Domestic, foreign, and alien  
Ref: Chap. 1: 6
3. Stock and mutual  
Ref: Chap. 5: 400, 401
4. Transacting insurance  
Ref: Chap. 1: 9
5. Maine Life and Health Insurance Guaranty Association  
Ref: Chap. 62: 4602, 4603

**C. Licensing requirements and limitations**

Ref: Chap. 16: 1402, 1410, 1411, 1413, 1415, 1416, 1419, 1420-A, 1420-D, 1420-E-1420-H, 1420-J, 1420-M, 1445, 1461, 1464-1468

1. Types of licenses
  - a. Producer
  - b. Consultant
  - c. Temporary
  - d. Nonresident
  - e. Limited
  - f. Adjuster
  - g. Business entity
2. Exemptions/exceptions  
Ref: Chap. 16:1420-A, 1420-C
3. Appointment  
Ref: Chap. 16: 1420-M, 1420-N
4. License refusal, termination, expiration, revocation, suspension, and nonrenewal  
Ref: Chap. 16: 1410, 1412, 1416-A, 1417-1418, 1420-E, 1420-F, 1420-K
5. Educational requirements  
Ref: 1482; Bureau Rule 542

**D. Marketing practices**

Ref: Chap. 23 unless otherwise noted

1. Unfair practices
  - a. Claims methods and practices  
Ref: 2164-D, 2186; Chap. 27: 2436, 2436-A; Chap. 33: 2709
  - b. Excess charges  
Ref: 2174
  - c. Rebating  
Ref: 2160, 2161, 2163, 2163-A
  - d. Twisting  
Ref: 2155
  - e. Misrepresentation  
Ref: 2153
  - f. Defamation  
Ref: 2157
  - g. False information and advertising  
Ref: 2154
  - h. Penalties  
Ref: Chap. 1: 12-A; Chap. 16: 1412, 1417, 1420-K
  - i. Fraud  
Ref: 2178, 2186
  - j. Cross-selling/Unfair Solicitation Methods  
Ref: 2152-B

2. Producer responsibilities  
Ref: Chap. 16: 1442, 1447, 1449, 1450; Chap. 27: 2422
  3. Compensation of licensees  
Ref: Chap. 16: 1449, 1450
  4. Privacy  
Ref: Chap. 24: 2202, 2208
- E. Third-party notice of cancellation**  
Ref: Bureau Rules 425, 580, 585; Chap. 67: 5016

**II. MAINE LAWS AND RULES PERTINENT TO ACCIDENT AND HEALTH INSURANCE ONLY.....20**

Ref: All references are to sections in Title 24-A unless otherwise noted

**A. Policy rate discrimination**

Ref: Chap. 23: 2159; Chap. 33: 2736-C; Chap. 35: 2808-B

**B. Required policy provisions**

Ref: Chap. 33; Chap. 35

1. Coverage for newborns  
Ref: Chap. 33: 2743; Chap. 35: 2834
2. Coverage for maternity benefits  
Ref: Chap. 33: 2741; Chap. 35: 2832, 2834-A
3. Coverage for home health care  
Ref: Chap. 33: 2745; Chap. 35: 2837; Chap. 68: 5051-A
4. Coverage for chiropractic services  
Ref: Chap. 33: 2748; Chap. 35: 2840-A; Chap. 56: 4236
5. Coverage for domestic partners  
Ref: Chap. 33: 2741-A; Chap. 35: 2832-A
6. Renewal and cancellation  
Ref: Chap. 33: 2707, 2729, 2736-C, 2737-2739; Chap. 35: 2808-B; Chap. 36: 2850-B
7. Assignment  
Ref: Chap. 33: 2755; Chap. 35: 2827-A; Chap. 56: 4207-A
8. Coverage for dependent children  
Ref: Chap. 33: 2742-B; Chap. 35: 2832-A, 2833-A, 2833-B, 2834-B
9. Emergency services  
Ref: Chap. 56-A: 4320-C

**C. Medicare supplement**

Ref: Chap. 67: 5002-B, 5010-A, 5012; Bureau Rule 275

1. Benefit standards
2. Sale of insurance to beneficiaries
3. Preexisting conditions
4. Nursing home coverage
5. Guaranteed issue

**D. AIDS testing requirements**

Ref: Bureau Rule 490

**E. Long-Term Care/Partnership coverage**

Ref: Chap. 68-A: 5081; Chap. 68: 5051; Bureau Rule 425

**F. Continuity of coverage**

Ref: Chap. 36: 2848, 2849-B

**G. Small group and individual health insurance plans**

Ref: Chap. 33: 2736-C; Chap. 35: 2808-B; Chap. 36: 2850-B

1. Guaranteed issue
2. Guaranteed renewal
3. Coverage and benefits
4. Market practices
5. Rating practices

**H. Health Maintenance Organization (HMO)**

Ref: Chap. 56: 4202-A, 4207, 4209, 4210, 4227, 4234-B, 4234-C, 4236, 4249; Chap. 56-A: 4302

**I. Medical Utilization Review Entities**

Ref: Chap. 34: 2772, 2773; Bureau Rule 850

**J. Preferred Provider Arrangement**

Ref: Chap. 32

**K. Appeals, Grievances, and External Review**

Ref: Chap. 56-A: Bureau Rule 850

**L. Affordable Care Act**

1. Marketplace/The SHOP Exchange
2. Taxes, penalties, and subsidies
3. Essential health benefits
  1. Mental health parity
  2. Pediatric services

3. Preventive services

Ref: Chap. 56-A: 4309-A; 45 CFR

**M. Wellness Programs**

Ref: 45 CFR 146.121; Bulletin 382

**N. COBRA and state continuation coverage**

Ref: Chap. 35:2809-A (11)

**O. Pharmacy Benefit Managers**

Ref: Chap. 56-C

**LIFE, ACCIDENT & HEALTH  
COMBINED EXAM  
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
- 2. Survivorship life (second to die)

**II. POLICY RIDERS, PROVISIONS, 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

**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

**8. Premium Payment**

- a. Modes
- b. Grace period
- c. Automatic premium loan
- d. Level or flexible

**2. Reinstatement**

**3. Policy loans, withdrawals, partial surrenders**

**4. Non-forfeiture options**

**5. Dividends and dividend options (eg. participating, non-participating)**

**6. Incontestability**

**7. Assignments**

**8. Suicide**

**9. Misstatement of age and gender**

**10. Settlement options**

**11. Accelerated death benefits**

**12.**

**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, ACCIDENT, AND HEALTH  
COMBINED EXAM  
ACCIDENT & 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)
- 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
  - 7. Short-term medical
  - 8. Accident

**II. POLICY PROVISIONS, CLAUSES, AND RIDERS .....15**

- A. Mandatory and optional provisions**
  - 1. Entire contract
  - 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 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
  - 16. Coinsurance
  - 17. Deductibles
  - 18. Eligible expenses
  - 19. Copayments
  - 20. Pre-authorizations and prior approval requirements
  - 21. Usual, reasonable, and customary (URC) charges
  - 22. Lifetime, annual, or per cause maximum benefit limits
- C. Riders**
  - 1. Impairment/exclusions
  - 2. Guaranteed insurability
  - 3. Future increase option
- D. Rights of renewability**
  - 1. Noncancelable
  - 2. Cancelable
  - 3. Guaranteed renewable

**III. SOCIAL INSURANCE .....6**

- A. Medicare (Parts A, B, C, D)**
- B. Medicaid**
- C. Social Security benefits**

**VI. OTHER INSURANCE CONCEPTS .....4-5**

- A. Total, partial, recurrent and residual disability**
- 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.)**
  - I. Managed care**
  - J. Workers Compensation**
  - K. Subrogation**

**VI. FIELD UNDERWRITING PROCEDURES .....8**

**L. COMPLETING THE APPLICATION**

**M. Explaining sources of insurability and HIPAA privacy information (e.g., MIB Report, Fair Credit Reporting Act, etc.)**

**N. Initial premium payment and receipt and consequences of the receipt (e.g., medical examination, etc.)**

**O. Submitting application (and initial premium if collected) to company for underwriting**

**P. Policy delivery**

**Q. Explaining policy and its provisions, riders, exclusions, and ratings to clients**

**R. Replacement**

**S. 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

**LIFE, ACCIDENT, AND HEALTH  
COMBINED EXAM  
Maine-Specific Content Outline  
State Laws and Rules**

*(36 scoreable questions plus 5 pretest questions)*

**I. MAINE LAWS AND RULES COMMON TO LIFE, ACCIDENT, AND HEALTH INSURANCE ..... 18**

*Ref: All references are to sections in Title 24-A unless otherwise noted*

**A. Superintendent of Insurance**

1. Broad powers  
*Ref: Chap. 3: 201, 211, 214, 221*
2. Notice and hearing  
*Ref: Chap. 3: 229, 230, 236*

**B. Definitions**

1. Authorized, unauthorized, and certificate of authority  
*Ref: Chap. 5: 404, 406*
2. Domestic, foreign, and alien  
*Ref: Chap. 1: 6*
3. Stock and mutual  
*Ref: Chap. 5: 400, 401*
4. Transacting insurance  
*Ref: Chap. 1: 9*
5. Maine Life and Health Insurance Guaranty Association  
*Ref: Chap. 62: 4602, 4603*

**C. Licensing requirements and limitations**

*Ref: Chap. 16: 1402, 1410, 1411, 1413, 1415, 1416, 1419, 1420-A, 1420-D, 1420-E- 1420-H, 1420-J, 1420-M, 1445, 1461, 1464-1468*

1. Types of licenses
  - a. Producer
  - b. Consultant
  - c. Temporary
  - d. Nonresident
  - e. Limited
  - f. Adjuster
  - g. Business entity
2. Exemptions/exceptions  
*Ref: Chap. 16: 1420-A, 1420-C*

3. Appointment

*Ref: Chap. 16: 1420-M, 1420-N*

4. License refusal, termination, expiration, revocation, suspension, and nonrenewal

*Ref: Chap. 16: 1410, 1412, 1416-A, 1417-1418, 1420-E, 1420-F, 1420-K*

5. Educational requirements

*Ref: Chap. 16: 1482; Bureau Rule 542*

**D. Marketing practices**

*Ref: All references are to Chap. 23 unless otherwise noted*

1. Unfair practices

a. Claims methods and practices

*Ref: 2164-D, 2186; Chap.27: 2436, 2436-A; Chap. 33: 2709*

b. Excess charges

*Ref: 2174*

c. Rebating

*Ref: 2160, 2161, 2163, 2163-A*

d. Twisting

*Ref: 2155*

e. Misrepresentation

*Ref: 2153*

f. Defamation

*Ref: 2157*

g. False information and advertising

*Ref: 2154*

h. Penalties

*Ref: Chap. 1: 12-A; Chap. 16: 1412, 1417, 1420-K*

i. Fraud

*Ref: 2178, 2186*

j. Cross-selling/Unfair Solicitation Methods

*Ref: 2152-B*

2. Producer responsibilities

*Ref: Chap. 16: 1442, 1447, 1449, 1450; Chap. 27: 2422*

3. Compensation of licensees

*Ref: Chap. 16: 1449, 1450*

4. Privacy

*Ref: Chap. 24: 2202; 2208*

**E. Third-party notice of cancellation**

*Ref: Bureau Rules 425, 580, 585; Chap. 67: 5016*

**II. MAINE LAWS AND RULES PERTINENT TO LIFE INSURANCE ONLY .....4**

*Ref: All references are to sections in Title 24-A unless otherwise noted*

**A. Solicitation and cost disclosure**

*Ref: Chap. 29; Chap. 31; Bureau Rule 240 and Appendices*

1. Buyer's guide

2. Policy summary

a. Dividends

*Ref: Chap. 29: 2509*

b. Cost index

3. Illustrations

*Ref: Bureau Rule 910*

**B. AIDS testing requirements**

*Ref: Bureau Rule 490*

**C. Changes in the application**

*Ref: Chap. 27: 2409*

**D. Policy provisions**

*Ref: Chap. 29: 2505, 2515-A*

**E. Viatical and life settlements**

*Ref: Chap. 85: 6802-A, 6808-A, 6809*

**F. Suitability and replacement**

*Ref: Bureau Rules 917, 919*

**III. MAINE LAWS AND RULES PERTINENT TO ACCIDENT AND HEALTH INSURANCE ONLY.....14**

*Ref: All references are to sections in Title 24-A unless otherwise noted*

**A. Policy rate discrimination**

*Ref: Chap. 23: 2159; Chap. 33: 2736-C; Chap. 35: 2808-B*

**B. Required policy provisions**

*Ref: Chap. 33; Chap. 35*

1. Coverage for newborns  
*Ref: Chap. 33: 2743; Chap. 35: 2834*
2. Coverage for maternity benefits  
*Ref: Chap. 33: 2741; Chap. 35: 2832, 2834-A*
3. Coverage for home health care  
*Ref: Chap. 33: 2745; Chap. 35: 2837; Chap. 68: 5051-A*
4. Coverage for chiropractic services  
*Ref: Chap. 33: 2748; Chap. 35: 2840-A; Chap. 56: 4236*
5. Coverage for domestic partners  
*Ref: Chap. 33: 2741-A; Chap. 35: 2832-A*
6. Renewal and cancellation  
*Ref: Chap. 33: 2707, 2729, 2736-C, 2737- 2739; Chap. 35: 2808-B; Chap. 36: 2850-B*
7. Assignment  
*Ref: Chap. 33: 2755; Chap. 35: 2827-A; Chap. 56: 4207-A*
8. Coverage for dependent children  
*Ref: Chap. 33: 2742-B; Chap. 35: 2832-A, 2833-A, 2833-B, 2834-B*
9. Emergency services  
*Ref: Chap. 56-A: 4320-C*

**C. Medicare supplement**

*Ref: Chap. 67; 5002-B; 5010-A; 5012; Bureau Rule 275*

1. Benefit standards
2. Sale of insurance to beneficiaries
3. Preexisting conditions
4. Nursing home coverage
5. Guaranteed issue

**D. AIDS testing requirements**

*Ref: Bureau Rule 490*

**E. Long-Term Care/Partnership coverage**

*Ref: Chap. 68-A: 5081; Chap 68: 5051; Bureau Rule 425*

**F. Continuity of coverage**

*Ref: Chap. 36: 2848, 2849-B*

**G. Small group and individual health insurance plans**

*Ref: Chap. 33: 2736-C; Chap. 35: 2808-B; Chap. 36: 2850-B*

1. Guaranteed issue
2. Guaranteed renewal
3. Coverage and benefits
4. Market practices
5. Rating practices

**H. Health Maintenance Organization (HMO)**

*Ref: Chap. 56: 4202-A, 4207, 4209, 4210, 4227, 4234-B, 4234-C, 4236, 4249; Chap. 56-A: 4302*

**I. Medical Utilization Review Entities**

*Ref: Chap. 34: 2772, 2773; Bureau Rule 850*

**J. Preferred Provider Arrangement**

*Ref: Chap. 32*

**K. Appeals, Grievances, and External Review**

*Ref: Chap. 56-A: Bureau Rule 850*

**L. Affordable Care Act**

4. Marketplace/The SHOP Exchange
5. Taxes, penalties, and subsidies
6. Essential health benefits
  1. Mental health parity
  2. Pediatric services
  3. Preventive services

*Ref: Chap. 56-A: 4309-A; 45 CFR*

**M. Wellness Programs**

*Ref: 45 CFR 146.121; Bulletin 382*

**N. COBRA and state continuation coverage**

*Ref: Chap. 35: 2809-A (11)*

**O. Pharmacy Benefit Managers**

*Ref: Chap. 56-C*

**PROPERTY – GENERAL KNOWLEDGE  
CONTENT OUTLINE**

**Product Knowledge, Terms, and Concepts**

*(50 scoreable questions plus 5 pretest questions)*

**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**

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

**III. POLICY PROVISIONS AND CONTRACT LAW.....13**

- 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**

|  |
|--|
| <p><b>PROPERTY</b><br/> <b>Maine-Specific Content Outline</b><br/> <b>State Laws and Rules</b></p> |
|--|

*(30 scoreable questions plus 7 pretest questions)*

**I. MAINE LAWS AND RULES COMMON TO PROPERTY AND CASUALTY INSURANCE.....28**

*Ref: All references are to sections in Title 24-A unless otherwise noted*

**A. Superintendent of Insurance**

- 1. Broad powers  
*Ref: Chap. 3: 201, 211, 214, 221*
- 2. Notice and hearing  
*Ref: Chap. 3: 229, 230, 236*

**B. Definitions**

- 1. Authorized, unauthorized, and certificate of authority  
*Ref: Chap. 5: 404, 406, 410*
- 2. Surplus Lines law  
*Ref: Chap. 19: 2002-A, 2004, 2007*
- 3. Domestic, foreign, and alien  
*Ref: Chap. 1: 6*

- 4. Stock and mutual  
*Ref: Chap. 5: 400, 401*
- 5. Transacting insurance  
*Ref: Chap. 1: 9*
- 6. Maine Insurance Guaranty Association  
*Ref: Chap. 57: 4432, 4433, 4435, 4438, 4451*
- 7. Subrogation  
*Ref: Chap. 39: 2910-A*

**C. Licensing requirements and limitations**

*Ref: Chap. 16: 1402, 1410, 1411, 1413, 1417, 1419, 1420-A, 1420-D, 1420-E, 1420-H, 1420-J, 1420-K, 1420-M, 1461, 1463-1468*

- 1. Types of licenses
  - a. Producer
  - b. Consultant
  - c. Temporary
  - d. Nonresident
  - e. Adjuster
  - f. Business entity
- 2. Exemptions/exceptions  
*Ref: Chap. 16: 1420-A, 1420-C*
- 3. Appointment  
*Ref: Chap. 16: 1420-M, 1420-N*
- 4. License refusal, termination, expiration, revocation, suspension and nonrenewal  
*Ref: Chap. 16: 1410, 1412, 1416-A, 1417-1418, 1420-E, 1420-F, 1420-K*
- 5. Continuing Education  
*Ref: Chap. 16: 1482; Bureau Rule 542*

**D. Marketing and underwriting practices**

*Ref: Chap. 23 unless otherwise noted*

- 1. Unfair practices
  - a. Claims, methods, and practices  
*Ref: 2164-D, 2186; Chap. 27: 2436, 2436-A*
  - b. Excess charges  
*Ref: 2174, Chap. 27: 2412-A*
  - c. Rebating  
*Ref: 2162, 2163, 2163-A*
  - d. Discrimination  
*Ref: 2159-A, 2169-B; Chap. 39: 2902-C; Chap. 39: 2902-F, 2916; Chap. 41: 3058*
  - e. Misrepresentation  
*Ref: 2153, 2178*
  - f. Defamation  
*Ref: 2157*
  - g. False information and advertising  
*Ref: 2154*
  - h. Twisting  
*Ref: 2155*
  - i. Penalties  
*Ref: Chap. 1: 12-A; Chap. 16: 1412, 1417, 1420-K; Chap. 27: 2436*
- 2. Producer responsibilities  
*Ref: Chap. 16: 1442, 1447, 1449, 1450; Chap. 27: 2406, 2422*
- 3. Compensation of licensees  
*Ref: Chap. 16: 1420-L, 1450*
- 4. Roll-on coverages  
*Ref: Bulletin 143*
- 5. Surplus Lines  
*Ref: Chap. 19: 2004, 2006-2009, 2020*
- 6. Privacy  
*Ref: Chap. 24: 2202, 2215, 2208*

7. Credit Scoring

Ref: 2169-B; Chap. 39: 2902-C

**E. Cancellation and nonrenewal provisions**

1. Commercial lines

Ref: Chap. 39: 2908; Chap. 41: 3007; Title 39-A, Chap. 9: 403

2. Personal lines

Ref: Chap. 39: 2914, 2915, 2916-A, 2920, 2921; Chap. 41: 3049, 3051, 3057; Bulletin 316

**II. MAINE LAWS AND RULES PERTINENT TO PROPERTY INSURANCE.....2**

Ref: All references are to sections in Title 24-A unless otherwise noted

**A. Maine Standard Fire Policy**

Ref: Chap. 41: 3002

**B. Hurricane deductibles**

Ref: Chap. 41:3061, Rule 960

**CASUALTY – GENERAL KNOWLEDGE CONTENT OUTLINE**

**Product Knowledge, Terms, and Concepts**

(50 scoreable questions plus 5 pretest questions)

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

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 Named Insured and Drive Other Car (DOC)

11. Mobile equipment

**C. Workers Compensation Insurance, Employers Liability Insurance, and Related Issues**

(This section does not deal with specifics of state law, which are addressed elsewhere in this outline.)

1. Standard policy concepts

- a. Who is an employee/employer
- b. Compensation

2. Work-related vs. non-work-related

3. Other states' insurance

4. Employers Liability

5. Exclusive remedy

6. Premium Determination

**D. Crime**

1. Employee Dishonesty

2. Theft

3. Robbery

4. Burglary

5. Forgery and Alteration

6. Mysterious disappearance

**E. Bonds**

1. Surety

2. Fidelity

**F. Professional liability**

1. Errors and Omissions

2. Medical Malpractice

3. Directors and Officers (D&O)

4. Employment Practices Liability (EPLI)

5. Cyber liability and data breach, funds transfer

6. Liquor liability

**G. Umbrella/Excess Liability**

**H. Business Owners Policy (BOP)**

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

**A. Risk**

**B. Hazards**

1. Moral

2. Morale

3. Physical

**C. Indemnity**

**D. Insurable interest**

**E. Loss valuation**

1. Actual cash value

2. Replacement cost

3. Market value

4. Stated/agreed value

5. Salvage value

**F. Negligence**

**G. Liability**

**H. Occurrence**

**I. Binders**

**J. Warranties**

**K. Representations**

**L. Concealment**

**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  
Maine-Specific Content Outline  
State Laws and Rules**

*(38 Scoreable questions plus 7 pretest questions)*

**I. MAINE LAWS AND RULES COMMON TO PROPERTY AND CASUALTY INSURANCE.....28**

*Ref: All references are to sections in Title 24-A unless otherwise noted*

- A. Superintendent of Insurance**
  - 1. Broad powers  
*Ref: Chap. 3: 201, 211, 214, 221*
  - 2. Notice and hearing  
*Ref: Chap. 3: 229, 230, 236*
- B. Definitions**
  - 1. Authorized, unauthorized, and certificate of authority  
*Ref: Chap. 5: 404, 406, 410*
  - 2. Surplus Lines law  
*Ref: Chap. 19: 2002-A, 2004, 2007*
  - 3. Domestic, foreign, and alien  
*Ref: Chap. 1: 6*
  - 4. Stock and mutual  
*Ref: Chap. 5: 400, 401*
  - 5. Transacting insurance  
*Ref: Chap. 1: 9*
  - 6. Maine Insurance Guaranty Association  
*Ref: Chap. 57: 4432, 4433, 4435, 4438, 4451*
  - 7. Subrogation  
*Ref: Chap. 39: 2910-A*
- C. Licensing requirements and limitations**  
*Ref: Chap. 16: 1402, 1410, 1411, 1413, 1417, 1419, 1420-A, 1420-D, 1420-E, 1420-H, 1420-J, 1420-K, 1420-M, 1461, -1468,*
  - 1. Types of licenses
    - a. Producer
    - b. Consultant
    - c. Temporary
    - d. Nonresident
    - e. Adjuster
    - f. Business entity
  - 2. Exemptions/exceptions  
*Ref: Chap. 16: 1420-A, 1420-C*
  - 3. Appointment

*Ref: Chap. 16: 1420-M, 1420-N*

- 4. License refusal, termination, expiration, revocation, suspension, and nonrenewal

*Ref: Chap. 16: 1410, 1412, 1416-A, 1417-1418, 1420-E, 1420-F, 1420-K*

- 5. Continuing Education

*Ref: 1482; Bureau Rule 542*

**D. Marketing and underwriting practices**

*Ref: All references are to Chap. 23 unless otherwise noted*

- 1. Unfair practices
  - a. Claims methods and practices  
*Ref: 2164-D, 2186; Chap. 27: 2436, 2436-A*
  - b. Excess charges  
*Ref: 2174; Chap. 27: 2412-A*
  - c. Rebating  
*Ref: 2162-2163-A*
  - d. Discrimination  
*Ref: 2159-A, 2169-B; Chap. 39: 2902-C, 2902-F, 2916; Chap. 41: 3058*
  - e. Misrepresentation  
*Ref: 2153, 2178*
  - f. Defamation  
*Ref: 2157*
  - g. False information and advertising  
*Ref: 2154*
  - h. Twisting  
*Ref: 2155*
  - i. Penalties  
*Ref: Chap. 1: 12-A; Chap. 16: 1412, 1417, 1420-K; Chap. 27: 2436*
- 2. Producer responsibilities  
*Ref: Chap. 16: 1442, 1447, 1449, 1450; Chap. 27: 2406, 2422*
- 3. Compensation of licensees  
*Ref: Chap. 16: 1420-L, 1450*
- 4. Roll-on coverages  
*Ref: Bulletin 143*
- 5. Surplus Lines  
*Ref: Chap. 19: 2004, 2006-2009, 2020*
- 6. Privacy  
*Ref: Chap. 24: 2202, 2215, 2208*
- 7. Credit Scoring  
*Ref: 2169-B; Chap. 39: 2902-C*

**E. Cancellation and nonrenewal provisions**

- 1. Commercial lines  
*Ref: Chap 39: 2908; Chap. 41: 3007;; Title 39-A, Chap. 9: 403*
- 2. Personal lines  
*Ref: Chap 39: 2914, 2915, 2916-A, 2920, 2921; Chap. 41: 3049, 3051, 3057; Bulletin 316*

**II. MAINE LAWS AND RULES PERTINENT TO CASUALTY INSURANCE.....10**

*Ref: All references are to sections in Title 24-A unless otherwise noted*

**A. Automobile insurance**

- 1. Uninsured/Underinsured motorists  
*Ref: Chap. 39: 2902*
- 2. Excluded member of household  
*Ref: Chap. 39: 2902-D, 2914, 2916-A, 2916-B*
- 3. Financial responsibility  
*Ref: Title 29-A: Chap.13: 1551, 1601-1605A*
- 4. Maine Automobile-Insurance Plan  
*Ref: Chap. 25: 2325*



- a. Personal auto
- b. Commercial
- 5. Rental vehicle coverage  
*Ref: Chap. 39: 2927*
- 6. Transportation Network Company/ Peer to peer Coverage  
*Ref: Chap. 93*

**B. Workers' Compensation**

*Ref: All references are to sections in Title 39-A unless otherwise noted*

- 1. Definitions  
*Ref: Chap. 1: 102; Chap. 3: 151-A*
- 2. Requirements/Procedures  
*Ref: Chap. 5: 201, 204-206, 216; Chap. 7: 301; Chap. 9: 403; Title 24-A: 2382-D; Workers' Compensation Board Rules: Chap 1, Sec 1.7*
- 3. Coverages/benefits  
*Ref: Chap. 5: 201, 204-207, 211-218; Chap. 9: 401; Workers' Compensation Board Rules: Chap 1, Sec 1.1, 1.5; Chap. 8, Sec. 8.7*

**PROPERTY & CASUALTY  
COMBINED EXAM  
PROPERTY – GENERAL KNOWLEDGE  
CONTENT OUTLINE  
Product Knowledge, Terms, and Concepts**

*(75 scoreable questions plus 5 pretest questions)*

**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**

- 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**

**S. Binder**

**T. Endorsements**

**U. Blanket vs. Specific**

**III. POLICY PROVISIONS AND CONTRACT LAW .....13**

**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 & CASUALTY  
COMBINED EXAM**

**CASUALTY – GENERAL KNOWLEDGE  
CONTENT OUTLINE**

**Product Knowledge, Terms, and Concepts**

*(50 scoreable questions plus 5 pretest questions)*

**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)

**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 Named Insured and Drive Other Car (DOC)
11. Mobile equipment

**C. Workers Compensation Insurance, Employers Liability Insurance, and Related Issues**

(This section does not deal with specifics of state law, which are addressed elsewhere in this outline.)

1. Standard policy concepts
  - a. Who is an employee/employer
  - b. Compensation
2. Work-related vs. non-work-related
3. Other states' insurance
4. Employers Liability
5. Exclusive remedy
6. Premium Determination

**D. Crime**

1. Employee Dishonesty
2. Theft
3. Robbery
4. Burglary

5. Forgery and Alteration
6. Mysterious disappearance

**E. Bonds**

1. Surety
2. Fidelity

**F. Professional liability**

1. Errors and Omissions
2. Medical Malpractice
3. Directors and Officers (D&O)
4. Employment Practices Liability (EPLI)
5. Cyber liability and data breach, funds transfer
6. Liquor liability

**G. Umbrella/Excess Liability**

**H. Business Owners Policy (BOP)**

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

**A. Risk**

**B. Hazards**

1. Moral
2. Morale
3. Physical

**C. Indemnity**

**D. Insurable interest**

**E. Loss valuation**

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

**F. Negligence**

**G. Liability**

**H. Occurrence**

**I. Binders**

**J. Warranties**

**K. Representations**

**L. Concealment**

**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)

**PROPERTY & CASUALTY  
COMBINED EXAM  
Maine-Specific Content Outline  
State Laws and Rules**

(40 scoreable questions plus 7 pretest questions)

**I. MAINE LAWS AND RULES COMMON TO PROPERTY AND CASUALTY INSURANCE.....28**

*Ref: All references are to sections in Title 24-A unless otherwise noted*

**A. Superintendent of Insurance**

- 1. Broad powers  
*Ref: Chap. 3: 201, 211, 214, 221*
- 2. Notice and hearing  
*Ref: Chap. 3: 229, 230, 236*

**B. Definitions**

- 1. Authorized, unauthorized, and certificate of authority  
*Ref: Chap. 5: 404, 406, 410*
- 2. Surplus Lines law  
*Ref: Chap. 19: 2002-A, 2004, 2007*
- 3. Domestic, foreign, and alien  
*Ref: Chap. 1: 6*
- 4. Stock and mutual  
*Ref: Chap. 5: 400, 401*
- 5. Transacting insurance  
*Ref: Chap. 1: 9*
- 6. Maine Insurance Guaranty Association  
*Ref: Chap. 57: 4432, 4433, 4435, 4438, 4451*
- 7. Subrogation  
*Ref: Chap. 39: 2910-A*

**C. Licensing requirements and limitations**

*Ref: Chap. 16: 1402, 1410, 1411, 1413, 1417, 1419, 1420-A, 1420-D, 1420-E, 1420-H, 1420-J, 1420-K, 1420-M, 1463, 1464-1468*

- 1. Types of licenses
  - a. Producer
  - b. Consultant
  - c. Temporary
  - d. Nonresident
  - e. Adjuster
  - f. Business entity
- 2. Exemptions/exceptions  
*Ref: Chap. 16:1420-A, 1420-C*
- 3. Appointment  
*Ref: Chap. 16: 1420-M, 1420-N*
- 4. License refusal, termination, expiration, revocation, suspension, and nonrenewal  
*Ref: Chap. 16: 1410, 1412, 1416-A, 1417, 1418, 1420-E, 1420-F, 1420-K*
- 5. Continuing Education  
*Ref: 1482; Bureau Rule 542*

**D. Marketing and underwriting practices**

*Ref: All references are to Chap. 23 unless otherwise noted*

- 1. Unfair practices
  - a. Claims methods and practices  
*Ref: 2164-D, 2186; Chap. 27: 2436, 2436-A*
  - b. Excess charges  
*Ref: 2174; Chap. 27: 2412-A*
  - c. Rebating  
*Ref: 2162-2163-A*

- d. Discrimination  
*Ref: 2159-A, 2169-B; Chap. 39: 2902-C, 2902-F, 2916; Chap. 41: 3058*
  - e. Misrepresentation  
*Ref: 2153, 2178*
  - f. Defamation  
*Ref: 2157*
  - g. False information and advertising  
*Ref: 2154*
  - h. Twisting  
*Ref: 2155*
  - i. Penalties  
*Ref: Chap. 1: 12-A; Chap. 16: 1412, 1417, 1420-K; Chap. 27: 2436*
  - 2. Producer responsibilities  
*Ref: Chap. 16: 1442, 1447, 1449, 1450; Chap. 27: 2422*
  - 3. Compensation of licensees  
*Ref: Chap. 16: 1420-L, 1450*
  - 4. Roll-on coverages  
*Ref: Bulletin 143*
  - 5. Surplus Lines  
*Ref: Chap. 19: 2004, 2006-2009, 2020*
  - 6. Privacy  
*Ref: Chap. 24: 2202, 2215, 2208*
  - 7. Credit Scoring  
*Ref: 2169-B; Chap. 39: 2902-C*
- E. Cancellation and nonrenewal provisions**
- 1. Commercial lines  
*Ref: Chap. 39: 2908; Chap. 41: 3007; Title 39-A Chap. 9: 403*
  - 2. Personal lines  
*Ref: Chap. 39: 2914, 2915, 2916-A, 2920, 2921; Chap. 41: 3049, 3051, 3057; Bulletin 316*

**II. MAINE LAWS AND RULES PERTINENT TO PROPERTY INSURANCE.....2**

*Ref: All references are to sections in Title 24-A unless otherwise noted*

**A. Maine Standard Fire Policy**

*Ref: Chap. 41:3002*

**B. Hurricane deductibles**

*Ref: Chap. 41: 3061, Rule 960*

**III. MAINE LAWS AND RULES PERTINENT TO CASUALTY INSURANCE.....10**

*Ref: All references are to sections in Title 24-A unless otherwise noted*

**A. Automobile insurance**

- 1. Uninsured/Underinsured motorists  
*Ref: Chap. 39: 2902*
- 2. Excluded member of household  
*Ref: Chap. 39: 2902-D, 2914, 2916-A, 2916-B*
- 3. Financial responsibility  
*Ref: Title 29-A: Chap. 13: 1551, 1601-1605-A*
- 4. Maine Automobile Insurance Plan  
*Ref: Chap. 25: 2325*
  - a. Personal auto
  - b. Commercial
- 5. Rental vehicle coverage  
*Ref: Chap. 39: 2927*
- 6. Transportation Network Company/Peer to peer Coverage  
*Ref: Chap. 93*

**A. Workers' Compensation**

Ref: All references are to sections in Title 39-A unless otherwise noted.

1. Definitions  
Ref: Chap. 1: 102; Chap. 3: 151-A
2. Requirements/Procedures  
Ref: Chap. 5: 201, 204–206, 216; Chap. 7: 301; Chap. 9: 403; Title 24-A: 2382-D; Workers' Compensation Board Rules Chap. 1, Sec. 1.7
3. Coverages/benefits  
Ref: Chap. 5: 201, 204-207, 211- 218; Chap. 9: 401; Workers' Compensation Board Rules Chap. 1, Sec. 1.1, 1.5; Chap. 8, Sec. 8.7

**PERSONAL LINES – GENERAL KNOWLEDGE  
CONTENT OUTLINE**

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. Arbitration
- W. Loss settlement provisions including consent to settle a loss
- X. Territory

**PERSONAL LINES  
Maine-Specific Content Outline  
State Laws and Rules**

*(25 scoreable questions plus 2 pretest questions)*

**I. MAINE LAWS AND RULES COMMON TO PROPERTY, CASUALTY & PERSONAL LINES INSURANCE.....20**

*Ref: All references are to sections in Title 24-A unless otherwise noted*

**A. Superintendent of Insurance**

- 1. Broad powers  
*Ref: Chap. 3: 201, 211, 214, 221*
- 2. Notice and hearing  
*Ref: Chap. 3: 229, 230, 236*

**B. Definitions**

- 1. Authorized, unauthorized, and certificate of authority  
*Ref: Chap. 5: 404, 406, 410*
- 2. Surplus Lines law  
*Ref: Chap. 19: 2002-A, 2004, 2007*
- 3. Domestic, foreign, and alien  
*Ref: Chap. 1: 6*
- 4. Stock and mutual  
*Ref: Chap. 5: 400, 401*
- 5. Transacting insurance  
*Ref: Chap. 1: 9*
- 6. Maine Insurance Guaranty Association  
*Ref: Chap. 57: 4432, 4433, 4435, 4438, 4451*
- 7. Subrogation  
*Ref: Chap. 39: 2910-A*

**C. Licensing requirements and Limitations**

*Ref: Chap. 16: 1402, 1410, 1411, 1413, 1417, 1419 1420-A, 1420-D, 1420-E, 1420-H, 1420-J, 1420-K, 1420-M, 1463-1468*

- 1. Types of licenses
  - a. Producer
  - b. Consultant
  - c. Temporary
  - d. Nonresident
  - e. Adjuster
  - f. Business entity
- 2. Exemptions/exceptions  
*Ref: Chap. 16: 1420-A, 1420-C*
- 3. Appointment  
*Ref: 1420-M, 1420-N*
- 4. License refusal, termination, expiration, revocation, suspension and nonrenewal  
*Ref: Chap. 16: 1410, 1412, 1416-A, 1417, 1418, 1420-E, 1420-F, 1420-K*

- 5. Continuing Education  
*Ref: 1482; Bureau Rule 542*

**D. Marketing and underwriting practices**

*Ref: Chap. 23*

- 1. Unfair practices
  - a. Claims methods and practices  
*Ref: 2164-D, 2186; Chap. 27: 2436, 2436-A*
  - b. Excess charges  
*Ref: 2174, 2412-A*
  - c. Rebating  
*Ref: 2160-2163, 2163-A*
  - d. Discrimination  
*Ref: 2159-A, 2169-B; Chap. 39: 2902-C, 2902-F, 2916; Chap. 41: 30582916; Chap. 41: 3058*
  - e. Misrepresentation  
*Ref: 2153, 2178*
  - f. Defamation  
*Ref: 2157*
  - g. False information and advertising  
*Ref: 2154*
  - h. Twisting  
*Ref: 2155*
  - i. Penalties  
*Ref: Chap. 1: 12-A; Chap. 16: 1412, 1417, 1420-K; Chap. 27: 2436*

- 2. Producer responsibilities  
*Ref: Chap. 16: 1442, 1447, 1449, 1450; Chap. 27: 2422*
- 3. Compensation of licensees  
*Ref: Chap. 16: 1450*
- 4. Roll-on coverages  
*Ref: Bulletin 143*
- 5. Surplus Lines  
*Ref: Chap. 19: 2004, 2006-2009, 2020*
- 6. Privacy  
*Ref: Chap. 24: 2202, 2215, 2208*

**E. Cancellation and nonrenewal provisions**

- 1. Personal lines  
*Ref: Chap. 39: 2914, 2915, 2916-A, 2920, 2921; Chap. 41: 3049, 3051, 3057; Bulletin 204*

**II. MAINE LAWS AND RULES PERTINENT TO PERSONAL LINES INSURANCE .....5**

*Ref: All references are to sections in Title 24-A unless otherwise noted*

**A. Automobile insurance**

- 1. Uninsured/Underinsured motorists  
*Ref: Chap. 39: 2902*
- 2. Excluded member of household  
*Ref: Chap. 39: 2902-D, 2914, 2916-A, 2916-B*
- 3. Financial responsibility  
*Ref: Title 29-A: Chap. 13: 1551, 1601-1605-A*
- 4. Maine Automobile Insurance Plan  
*Ref: Chap. 25: 2325; Maine Automobile Insurance Plan*
  - a. Personal auto
  - b. Commercial
- 5. Rental Vehicle Coverage  
*Ref: Chap. 39: 2927*
- 6. Transportation Network Company/Peer to peer coverage  
*Ref: Chap. 93*

**B. Maine Standard Fire Policy**

*Ref: 3002*

**MAINE  
PROPERTY AND CASUALTY ADJUSTER EXAM**

(50 questions)

**I. TYPES OF PROPERTY AND CASUALTY POLICIES, BONDS, TERMS, RELATED TERMS AND CONCEPTS, AND PROVISIONS.....27**

Ref: General Text Knowledge (Refer to Part 1: General Property and Casualty Content Outlines in Section Three of Candidate Handbook)

**II. MAINE INSURANCE LAW COMMON TO PROPERTY AND CASUALTY.....5**

Ref: All references are to sections in Title 24-A unless otherwise noted

**A. Superintendent of Insurance**

1. Broad powers

Ref: Chap. 3: 201, 211, 214, 221

2. Notice and hearing

Ref: Chap. 3: 229, 230, 236

**B. Licensing Requirements**

Ref: All references are to sections in Chap. 16 unless otherwise noted

1. Types of licenses

a. Property and Casualty Adjuster

Ref: 1402, 1410, 1411, 1416-A, 1420-M, 1422, 1424-A-1426, 1427-A, 1471-1476

b. Multiple Peril Crop Insurance Adjuster (MPCI)

Ref: 1402-(9-A)

2. Exemptions/exceptions

Ref: 1402

3. License refusal, termination, expiration, revocation, suspension, and nonrenewal

Ref: 1410, 1412, 1416-A, 1417, 1418, 1420-E, 1420-F, 1420-K

**III. CLAIMS .....9**

Ref: Title 14: Chap. 741: 8101-8108; Title 24-A: Chap. 23: 2164-C, 2164-D; Chap. 27: 2436, 2436-A; Chap. 41:3041, 3042

**IV. CONTRACTS.....4**

Ref: Chap. 27:2406; Chap. 41: 3002, 3004

**V. MAINE AUTOMOBILE INSURANCE.....3**

Ref: Chap. 25: 2345; Chap. 39: 2902; Title 29-A: 1605

**A. Passenger**

**B. Commercial**

**VI. MAINE LAWS AND RULES PERTINENT TO PROPERTY INSURANCE .....2**

**A. Maine Standard Fire Policy**

Ref: Title 24-A Chap. 41: 3002=

**MAINE  
TITLE PRODUCER EXAM**

(30 questions)

**I. TYPES OF PROPERTY (POLICIES, BONDS, TERMS, RELATED CONCEPTS, AND PROVISIONS.....10**

Ref: General Text Knowledge (Refer to Part 1: General Property Content Outline in Section Three of Candidate Handbook)

**II. TITLE INSURANCE.....16**

Ref: General Title Insurance concepts and terminology

**III. MAINE INSURANCE LAW PERTINENT TO TITLE INSURANCE.....4**

Ref: All references are to sections in Title 24-A unless otherwise noted

**A. Superintendent of Insurance**

1. Broad powers

Ref: Chap. 3: 201, 211, 214, 221

2. Notice and hearing

Ref: Chap. 3: 229, 230, 236

**B. Licensing Requirements**

Ref: All references are to sections in Chap. 16 unless otherwise noted

1. Types of licenses

a. Producer

Ref: 1402, 1410, 1411, 1420-A, 1420-E, 1420-F, 1420-M, 1442, 1447, 1449, 2422

b. Limited

Ref: 709, 1416

2. Exemptions/exceptions

Ref: 1420-C

3. License refusal, termination, expiration, revocation, suspension, and nonrenewal

Ref: 1410, 1412, 1417-1418, 1416-A, 1420-E, 1420-F, 1420-K

**C. Policy forms and rates**

Ref: Chap. 25: 2304-A; Chap. 27:2412; Chap. 45: 3202

**D. Unfair discrimination**

Ref: Chap. 23: 2162

**MAINE  
CREDIT PRODUCER EXAM**

(30 questions)

**I. MAINE CREDIT .....24**

Ref: Title 24-A: Chap. 23: 2168-2171; Chap. 33: 2714; Chap. 35: 2826; Chap. 37; Chap. 40-A; Bureau Rule 220: Sec. 11

**II. MAINE INSURANCE LAW PERTINENT TO CREDIT INSURANCE.....4**

Ref: All references are to sections in Title 24-A unless otherwise noted

**A. Superintendent of Insurance**

1. Broad powers

Ref: Chap. 3: 201, 211, 214, 221

2. Notice and hearing

Ref: Chap. 3: 229, 230, 236

**B. Licensing Requirements**

Ref: All references are to sections in Chap. 16 unless otherwise noted

1. Types of licenses

a. Producer

Ref: 1402, 1420, 1411, 1415, 1420-A, 1420-E, 1420-F, 1420-M,

b. Limited

Ref: 1416, 1420-A

2. Exemptions/exceptions

Ref: 1420-A, 1420-C

3. License refusal, termination, expiration, revocation, suspension, and nonrenewal

Ref: 1410, 1412, 1416-A, 1417-1418, 1420-E, 1420-F, 1420-K

4. Producer responsibilities

Ref: 1442, 1447, 1449, 1450; Chap. 27:2422

**III. GENERAL INSURANCE CONCEPTS AND DEFINITIONS.....2**

Ref: Chap. 37: 2853, 2855(4)

**MAINE  
PROPERTY & CASUALTY  
CONSULTANT EXAM**

(85 questions)

**I. TYPES OF PROPERTY/CASUALTY POLICIES, RELATED TERMS, CONCEPTS, AND PROVISIONS .....29**

*Ref: General Text Knowledge (Refer to Part 1: General Property and Casualty Content Outline in Section Three of Candidate Handbook); Title 24-A: Chap. 39: 2902; Chap. 41: 3002*

**A. Bonds**

*Ref: General Knowledge*

**II. MAINE INSURANCE LAW .....13**

*Ref: Title 24-A: Chap. 1: 6; Chap. 3: 221; Chap. 16:1420-K, 1463, 1464, 1465, 1467, 1468; Chap. 19: 2004; Chap. 23: 2153, 2155, 2164; Chap. 27: 2406, 2436; Chap. 41: 3002; Chap. 57: 4432*

**III. MAINE TORT CLAIMS ACT .....7**

*Ref: Title 14 Chap. 741: 8101-8118*

**IV. BASIC RISK MANAGEMENT AND COVERAGE.....20**

*Ref: General Knowledge*

**V. MAINE WORKERS' COMPENSATION LAW .....16**

*Ref: All references are to sections in Title 39-A unless otherwise noted*

**A. Definitions**

*Ref: Chap. 1: 102; Chap. 3: 151-A*

**B. Requirements/Procedures**

*Ref: Chap. 5: 201, 204-206, 210; Chap. 7: 301; Workers' Compensation Board Rules Chap. 1, Sec. 1.7*

**C. Coverages/benefits**

*Ref: Chap. 1: 102; Chap. 5: 201, 204-207, 211-214, 216-218; Chap. 7: 306; Workers' Compensation Board Rules Chap. 1, Sec. 1.1, 1.5; Chap. 8, Sec. 8.7.*

**D. Maine Self-Insurance Requirements**

*Ref: Bureau Rule 250; Chap. 1: 102; Chap. 9: 403*

**MAINE  
LIFE & HEALTH CONSULTANT EXAM**

(70 questions)

**I. TYPES OF LIFE AND HEALTH INSURANCE POLICIES, TERMS, RELATED CONCEPTS, AND PROVISIONS .....30**

*Ref: General Text Knowledge (Refer to Part 1: General Life/Accident & Health Content Outline in Section Three of Candidate Handbook) Title 24-A: Chap. 16: 1410; Chap. 27: 2404, 2411; Chap. 29: 2507, 2508, 2510, 2525, 2529; Chap. 33: 2705, 2707, 2717, 2719, 2755; Chap. 35: 2827; Chap. 47: 3418*

**II. MAINE INSURANCE LAW COMMON TO LIFE AND HEALTH .....7**

*Ref: All references are to sections in Title 24-A unless otherwise noted*

**A. Superintendent of Insurance**

**1. Broad powers**

*Ref: Chap. 3: 201, 211, 214, 221*

**2. Notice and hearing**

*Ref: Chap. 3: 229, 230, 236, 1417, 1420-K*

**B. Licensing Requirements**

*Ref: All references are to sections in Chap. 16 unless otherwise noted*

**1. Types of licenses**

**a. Consultant**

*Ref: 1402, 1411, 1415, 1422, 1424-A, 1425-1426, 1427-A, 1461-1468*

**2. Exemptions/exceptions**

*Ref: 1402, 1411*

**3. License refusal, termination, expiration, revocation, suspension, and nonrenewal**

*Ref: 1410, 1412, 1416-A, 1417-1418, 1420-K, 1482*

**C. Marketing Practices**

*Ref: Chap. 23: 2152-B*

**1. Unfair Practices**

*Ref: 2155, 2160-2163-A, 2174, 2186*

**III. MAINE LAWS AND RULES PERTINENT TO LIFE INSURANCE ONLY .....6**

*Ref: All references are to sections in Title 24-A unless otherwise noted*

**A. Solicitation and cost disclosure**

*Ref: Chap. 29; Chap. 31; Bureau Rule 240 and Appendices*

**1. Buyer's Guide**

**2. Policy Summary**

*Ref: Chap. 29: 2509*

**a. Dividends**

**b. Cost index**

**3. Illustrations**

*Ref: Bureau Rule 910*

**4. Ten-Day Free Look Period**

*Ref: Chap. 29: 2515-A*

**5. Viatical and Life Settlements**

**a. Stranger-Originated Life Insurance ("STOLI")**

*Ref: Chap. 85; Bureau Rule 931*

**IV. MAINE LAWS AND RULES PERTINENT TO ACCIDENT AND HEALTH INSURANCE ONLY .....27**

*Ref: All references are to sections in Title 24-A unless otherwise noted*

**A. Policy rate discrimination**

*Ref: Chap. 23: 2159, 2169; Chap. 33: 2736-C, 2741; Chap. 35: 2808-B*

**B. Required provisions**

*Ref: Chap. 33; Chap. 35*

**1. Coverage for newborns**

*Ref: Chap. 33: 2743; Chap. 35: 2834*

**2. Coverage for maternity benefits**

*Ref: Chap. 33: 2741; Chap. 35: 2832, 2834-A*

**3. Coverage for home health care**

*Ref: Chap. 33: 2745; Chap. 35: 2837; Chap. 68: 5051-A*

**4. Coverage for chiropractic services**

*Ref: Chap. 33: 2748; Chap. 35: 2840-A, Chap. 56: 4236*

**5. Renewal and cancellation**

*Ref: Chap. 33: 2707, 2729, 2736-C, 2737, 2738; Chap. 35: 2808-B; Chap. 36: 2850-B; Bureau Rules 580, 585*

**6. Emergency services**

*Ref: Chap. 56-A: 4320-C*

**C. Medicare supplement**

*Ref: Chap. 67: 5002-B, 5010-A, 5012; Bureau Rule 275*

**1. Benefit standards**

**2. Sale of insurance to beneficiaries**

**3. Preexisting conditions**

**4. Nursing home coverage**

**D. AIDS testing requirements**

*Ref: Bureau Rule 490(3)*

**E. Long-Term Care**

*Ref: Chap. 68-A; Bureau Rule 425; Bulletin 368, 369*

**F. Continuity of coverage**

*Ref: Chap. 36: 2848, 2849-B, 2850*

**G. Small group and individual health insurance plans**

*Ref: Chap. 33: 2736-C; Chap. 35; 2808-B; Chap. 36: 2849-B*

**1. Guaranteed issue**

**2. Guaranteed renewal**

**3. Coverage and benefits**

**4. Market practices**

**H. Health Maintenance Organization (HMO)**

*Ref: Chap. 56: 4202-A, 4207, 4209, 4210, 4227, 4234-B, 4234-C, 4236, 4302, 4249*

**I. Medical Utilization Review Entities**

*Ref: Chap. 34: 2771-2773; Bureau Rule 850*

**J. Appeals, Grievances, and External Review**

*Ref: Chap. 56-A; Bureau Rule 850*

**K. Affordable Care Act**

**1. Marketplace/The SHOP Exchange**

**2. Taxes, penalties, and subsidies**

**3. Essential health benefits**

- a. Mental health parity
- b. Pediatric services
- c. Preventive services

Ref: Chap. 56-A: 4309-A; 45 CFR

**L. Wellness Programs**

Ref: 45 CFR 146.121; Bulletin 382

**M. COBRA and state continuation coverage**

Ref: Chap. 35: 2809-A(11)

**MAINE  
MULTIPLE-PERIL CROP INSURANCE ADJUSTER  
EXAM**

(50 scoreable questions)

**I. GENERAL INSURANCE TERMS AND CONCEPTS.....10**

**II. CROP INSURANCE.....25**

Ref: All references can be found in the Loss Adjustment Manual (LAM) on the USDA website (<https://www.rma.usda.gov/>)

- A. Policy rates**
- B. Coverages available**
- C. Policy provisions**
- D. Liability**
- E. Claims Settlement Practices**
- F. Cancellation and nonrenewal**
- G. Fundamentals of Multiple-Peril Crop Insurance (MPCI)**
- H. Plans of Insurance**
- I. Policy Provisions**
- J. Claims**

**III. MAINE LAWS AND RULES FOR ALL LINES OF INSURANCE.....15**

Ref: All references are to sections in Title 24-A unless otherwise noted

**A. Superintendent of Insurance**

- 1. Broad powers  
Ref: Chap. 3: 201, 211, 214, 221
- 2. Notice and hearing  
Ref: Chap. 3: 229, 230, 236

**B. Definitions**

- 1. Authorized, unauthorized, and certificate of authority  
Ref: Chap. 5: 404, 406
- 2. Domestic, foreign, and alien  
Ref: Chap. 1: 6
- 3. Stock and mutual  
Ref: Chap. 5: 400, 401
- 4. Transacting insurance  
Ref: Chap. 1: 9

**C. Licensing requirements and limitations**

- 1. Types of licenses
  - a. Property and Casualty Adjuster  
Ref: Chap. 16: 1402, 1410, 1411, 1416-A, , 1420-M, 1422, 1424-A, 1425-1426, 1427-A, 1471-1476
  - b. Multiple-Peril Crop Insurance Adjuster  
Ref: Chap. 16: 1402(9-A)
- 2. Exemptions/exceptions  
Ref: Chap.16: 1420-A, 1420-C
- 3. License refusal, termination, expiration, revocation, suspension, and nonrenewal  
Ref: Chap. 16: 1410, 1412, 1416-A, 1417-1418, 1420-K,

**D. Marketing practices**

Ref: All references are to Chap. 23 unless otherwise noted

- 1. Unfair practices
  - a. Claims methods and practices  
Ref: 2164-D, 2186; Chap. 27: 2436, 2436-A; Chap. 33: 2709
  - b. Excess charges

Ref: 2174

- c. Rebating  
Ref: 2160-2163-A
  - d. Twisting  
Ref: 2155
  - e. Misrepresentation  
Ref: 2153
  - f. Defamation  
Ref: 2157
  - g. False information and advertising  
Ref: 2154
  - h. Penalties  
Ref: Chap. 1: 12-A; Chap. 16:1412, 1417, 1420-K; Chap. 27:2436
  - i. Fraud  
Ref: 2178, 2186
  - j. Cross-selling/Unfair Solicitation Methods  
Ref: 2152-B
2. Privacy  
Ref: Chap. 24: 2202, 2208

**MAINE  
WORKERS' COMPENSATION ADJUSTER  
EXAM**

(50 questions)

**I. INSURANCE TERMS AND RELATED CONCEPTS.....3**

- A. Indemnity**
- B. Subrogation**
- C. Liability**
- D. Insurance Policy**
- E. Insuring clause**

**II. POLICY PROVISIONS.....2**

- A. Declarations**
- B. Insuring Agreement**
- C. Conditions**
- D. Exclusions**

**III. MAINE INSURANCE LAW PERTINENT TO WORKERS' COMPENSATION.....10**

Ref: All references are to sections in Title 24-A unless otherwise noted

**A. Regulatory authorities**

- 1. Superintendent of Insurance
  - a. Broad powers  
Ref: Chap. 3: 201, 211, 214, 221
  - b. Notice and hearing  
Ref: Chap. 3: 229, 230, 236
- 2. Workers' Compensation Board  
Ref: Title 39-A 151-153

**B. Licensing Requirements**

Ref: All references are to sections in Chap. 16 unless otherwise noted

- 1. Types of licenses
  - a. Workers' Compensation Adjuster  
Ref: Chap. 16: 1402, 1415
- 2. Exemptions/exceptions  
Ref: 1402
- 3. License refusal, termination, expiration, revocation, suspension, and nonrenewal  
Ref: 1410, 1412, 1416-A, 1417, 1418, 1420-E, 1420-F, 1420-K

**C. Marketing practices**

Ref: All references are to sections in Title 24-A unless otherwise noted



- 1. Unfair/Prohibited trade practices
  - a. Claims methods and practices  
*Ref: 2152*
  - b. Defamation  
*Ref: 2157*
  - c. Fraud  
*Ref: 2178*

**D. Definitions**

*Ref: Chap. 1: 6*

- 1. Foreign/Domestic/Alien

**IV. MAINE WORKERS' COMPENSATION LAW.....35**

*Ref: All references are to sections in Title 39-A: Chap. 1: 102-104; Chap. 3: 151-A, 153-A; Chap. 5: 201—207, 209-A, 211-213, 215-217, 221, 223; Chap. 7: 301-328, 354, 360, 602; Chap. 9: 401, 403 Workers' Compensation Board Rules Chap. 1, Sec. 1.1, 1.5, 1.7, Chap. 8, Sec. 8.7*

**A. Definitions**

**B. Requirements/Procedures/Penalties**

**C. Coverages/benefits**

**D. Medical Examinations**

**E. Dispute Resolution/Hearings/Appeal/Settlement Process**

**F. Apportionment**

**G. Employer Liability**

# EXPERIENCE AFFIDAVIT FOR MAINE BUREAU OF INSURANCE

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## CONSULTANT CANDIDATES

Consultant candidates are required to have a minimum of five (5) years' experience in the type of insurance for which they are applying. Consultant candidates who do not submit this form will be turned away from the test center. They will also have to pay an additional fee the next time they take the examination.

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First Name *(Print)*

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Last Name *(Print)*

*I hereby certify that I have completed a minimum of five (5) years' experience in the type of insurance for which I am applying.*

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Signature

Date

# DUPLICATE SCORE REQUEST FORM

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This form should only be used for exams taken in a physical test center. To obtain your score report for an exam taken online, please log into your Pearson VUE account.

**You may request one free duplicate score report.**

Please print or type all information on this form and either email or mail your request to Pearson VUE. It is strongly suggested that you email your request to [pearsonvuecustomerservice@pearson.com](mailto:pearsonvuecustomerservice@pearson.com); however if you are unable to email, please mail your request to:

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**MAINE INSURANCE**  
DUPLICATE SCORE Request  
5601 Green Valley Drive, Bloomington, MN 55437

I hereby authorize Pearson VUE to send me at the email address below a duplicate of my score report from the insurance examination.

|               |      |
|---------------|------|
| Signature     | Date |
| Name          |      |
| Email Address |      |

If you do not have a valid email address please include your physical mailing address below.

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|---------|-------|-----|
| Address |       |     |
| City    | State | ZIP |

If the above information was different at the time you tested, please indicate original information below.

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|---------|-------|-----|
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| Address |       |     |
| City    | State | ZIP |

|                        |            |
|------------------------|------------|
| Exam Taken             | Date Taken |
| Date of Birth          |            |
| Licensing Jurisdiction |            |

# ENGLISH AS A SECOND LANGUAGE (ESL) REQUEST FORM



***Note: Only candidates who require additional examination time for ESL should use this form.***

Candidates who wish to request additional time for ESL should email this form to AccommodationsPearsonVUE@pearson.com or fax this form to Pearson VUE at 610-471-0555. Please attach a letter (on official letterhead) from an instructor or employer that verifies English is your second language.

**All requests must first be approved by Pearson VUE. Candidates must wait for confirmation of the approval before scheduling an examination.**

**PLEASE PRINT CLEARLY**

|  |        |       |
|--|--------|-------|
| Date:  |        |       |
| Last Name:   |        |       |
| First Name:  |        | M.I.: |
| Address:   |        |       |
| City:  | State: | Zip:  |
| Daytime Telephone:   |        |       |
| Email address:   |        |       |
| Program / Examination name:  |        |       |
| <input type="checkbox"/> Additional time for English as a second language  |        |       |
| <p align="center"><b>Candidates should contact Pearson VUE with questions about additional time.</b></p> <p align="center"><b>PEARSON VUE Accommodation Requests for ESL</b><br/>Email: AccommodationsPearsonVUE@pearson.com Fax: 610-471-0555</p> |        |       |

# GENERAL INFORMATION

Candidates should make an exam reservation either by phone at (800) 274-4959 or online at <https://www.pearsonvue.com/us/en/me/insurance.html>.

When making a reservation, candidates should provide the exam code of the examination they wish to take.

| TEST CENTERS |                   |                 |                   |
|--------------|-------------------|-----------------|-------------------|
| LOCATION     | SCHEDULE          | LOCATION        | SCHEDULE          |
| Bangor       | 3-4 days per week | Boston, MA      | 4-6 days per week |
| Westbrook    | 2-4 days per week | Springfield, MA | 3-5 days per week |

Locations and schedules are subject to change.

| AVAILABLE EXAMS AND FEES AT TEST CENTERS |  |                    |      |
|--|--|--------------------|------|
| MAJOR LINES                              |  |                    |      |
| Exam Code                                | Exam Name                              | Exam Time Allotted | Fees |
| 12-ME-01                                 | Life, Accident & Health Producer       | 3 hrs 30 minutes   | \$80 |
| 12-ME-03                                 | Property & Casualty Producer           | 3 hrs 30 minutes   | \$80 |
| 12-ME-41                                 | Life Producer                          | 1 hr 45 minutes    | \$55 |
| 12-ME-42                                 | Accident & Health Producer             | 2 hrs              | \$55 |
| 12-ME-43                                 | Property Producer                      | 2 hrs              | \$55 |
| 12-ME-44                                 | Casualty Producer                      | 2 hrs              | \$55 |
| 12-ME-55                                 | Personal Lines                         | 2 hrs              | \$55 |
| LIMITED LINES                            |  |                    |      |
| Exam Code                                | Exam Name                              | Exam Time Allotted | Fees |
| 12-ME-28                                 | Credit Producer                        | 45 minutes         | \$55 |
| 12-ME-33                                 | Multiple-Peril Crop Insurance Adjuster | 60 minutes         | \$55 |
| 12-ME-31                                 | Property and Casualty Adjuster         | 60 minutes         | \$55 |
| 12-ME-32                                 | Workers' Compensation Adjuster         | 60 minutes         | \$55 |
| 12-ME-46                                 | Life & Health Consultant               | 1 hr 30 minutes    | \$55 |
| 12-ME-48                                 | Property & Casualty Consultant         | 1 hr 45 minutes    | \$55 |
| 12-ME-83                                 | Title Producer                         | 45 minutes         | \$55 |

| AVAILABLE EXAMS AND FEES FOR ONLINE TESTING THROUGH OnVUE |                            |                    |      |
|---|----------------------------|--------------------|------|
| Exam Code   | Exam Name                  | Exam Time Allotted | Fees |
| OP-12-ME-41   | Life Producer              | 1 hr 45 minutes    | \$65 |
| OP-12-ME-42   | Accident & Health Producer | 2 hrs              | \$65 |
| OP-12-ME-43   | Property Producer          | 2 hrs              | \$65 |
| OP-12-ME-44   | Casualty Producer          | 2 hrs              | \$65 |

## PEARSON VUE HOLIDAY SCHEDULE

Testing may be unavailable on U.S. federal holidays and, in some cases, holiday weekends.