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FOR MORE INFORMATION

All questions and requests for information about examinations should be directed to:

Thomson Prometric
1260 Energy Lane
St. Paul, MN 55108
800.715.2418
Fax: 800.347.9242
TDD User: 800.790.3926
www.experiononline.com

Questions about license applications should be directed to:

Pennsylvania Insurance Department
Bureau of Producer Services
1300 Strawberry Square
Harrisburg, Pennsylvania 17120
717.787.3840
Fax: 717.787.8553
www.ins.state.pa.us

PROCESS SUMMARY

- Prepare yourself using the Examination Content Outlines in this Bulletin and study materials that cover the outline topics.
- Read and understand the exam registration, expiration and rescheduling provisions on Pages 5 and 6.
- If applying by mail, send your exam registration at least two weeks before you want to take the exam. Submit the correct fees and Exam Registration Form to Thomson Prometric; if incorrect, it cannot be accepted and will be returned.
- Take the exam on the day you have scheduled. Bring proper identification (see *Taking the Examination* on Page 7).
- After you have passed your exam, properly complete the insurance producer application (Form IPL-01), attach the appropriate nonrefundable fee and file your application with the Pennsylvania Insurance Department (Department). You will also be required to provide fingerprints at the time of filing your application to permit the Department to obtain a criminal history report from the FBI database. There is an additional fee of \$24 for the fingerprinting process. Please see Page 30 for more details.
- Test scores are valid one year from the date of your exam.



COMMONWEALTH OF PENNSYLVANIA
INSURANCE DEPARTMENT
1326 STRAWBERRY SQUARE
HARRISBURG, PA 17120

THE COMMISSIONER

This Bulletin provides information about the examination and application process for becoming licensed to sell, solicit, negotiate or provide insurance or other services and products in Pennsylvania. Please remember that you may not engage in the business of insurance or viatical settlements until the Insurance Department has issued to you one of the various licenses explained in this Bulletin.

Candidates must pass an examination to prove their knowledge of insurance statutes, regulations, products and services. Upon completing an exam, the candidate will receive a printed Score Report at the Thomson Prometric testing center. Examinees no longer have to send in their Score Reports as part of the application process. However, enclosing a hard copy of the test results will expedite the application process. The license will list the line or lines of authority granted to the insurance producer. Once a license is issued to an individual as an insurance producer, the licensee may then secure insurer appointments to represent the specific insurer if so desired.

We wish you well in preparing for your examination and encourage you to continue your insurance education after receiving your license. Act 147 of 2002 requires all insurance producers to complete 24 credit hours of continuing education courses each biennial license cycle to be eligible to renew their license. **Insurance producers should not take any approved CE courses until they receive their license as they will not receive credit for any course taken before the issue date of their license.** Information on continuing education can be obtained from the Insurance Department's Web site at www.ins.state.pa.us or by calling 877.880.5307.

Remember, however, that any license issued by the Insurance Department is a privilege, not a right. You must commit yourself to comply with the statutes and regulations that govern the insurance industry. Continuing education will help keep you current with any regulatory changes and allow you to continue to serve the insurance consumer well.

Any questions about the license examinations should be directed to Thomson Prometric. After you have successfully completed your examination(s), questions regarding the application process to obtain your license should be directed to the Insurance Department, Bureau of Producer Services.

The Pennsylvania Insurance Department

OBTAINING AN INSURANCE LICENSE

General Guidelines

An insurance producer license is required to solicit, sell, negotiate or give advice regarding insurance contracts in the commonwealth of Pennsylvania. The Department is empowered by the Department Act of 1921, as amended, to qualify individuals who wish to operate as insurance producers. Act 147 of 2002 establishes standards and requirements for all insurance professionals. Licensees are expected to be aware of changes in the law that affects their occupational practices.

Great care has been taken to assure you that the knowledge measured by the examination is the same knowledge you will need every day to perform your duties as an insurance producer, adjuster or viatical settlement broker in a professionally competent manner. You should set higher personal goals. Your clients deserve, and will expect, more than minimum competence in their dealings with you as an insurance professional.

To obtain a license, you must first pass an examination to confirm that you have attained a minimum level of knowledge regarding the statutes and regulations affecting the insurance profession. After passing this examination, you may apply to the Department for the appropriate license. When the Department has verified that you have passed the required examination, complied with all application requirements and that there is nothing in your background that would prohibit you from obtaining a license, the Department will issue the appropriate license to you.

Application Forms. Form IPL-01, the Application for an insurance producer license, is available on Page 33 of this Bulletin. This form is also available on the Department's Web site, www.ins.state.pa.us. Form IPL-01 may be used by an applicant who has never held a Pennsylvania insurance producer license for the requested line of authority, to add an additional line of authority to an active license or by those whose most recent license for the requested line of authority expired or was terminated more than one year before the application is received by the Department. **Form IPL-01 with a checklist is included on Page 33 of this bulletin.**

Different application forms are required for Partnerships or Corporations, Surplus Lines Agents, Viatical Settlement Brokers, Motor Vehicle Damage Appraisers, Public Adjusters and Public Adjuster Solicitors. All applications are available from the Department's Web site or upon request from the Department. In addition, a separate bulletin is available for Motor Vehicle Damage Appraisers. Please continue to visit the Department's Web site at www.ins.state.pa.us and click on the *Producer Services* icon to access all forms and applications.

It is your responsibility to ensure that the Application Form and other supporting documents have been properly completed and that the information is accurate. Your careful attention will enable prompt and efficient processing. Applications that are found to contain inaccurate or untruthful responses will be denied.

Types of Licenses

In accordance with Pennsylvania statutes and regulations, the Department grants the following types of licenses.

NOTE: A LICENSE MUST BE ISSUED BEFORE YOU MAY COMMENCE THE ACTIVITIES AUTHORIZED BY SAID LICENSE.

<u>Type of License</u>	<u>Exam Required</u>
<u>LIFE and HEALTH</u>	
Life Insurance, Annuities and Accident and Health or Sickness	16-01 and 16-02, or 16-03
Life Insurance and Annuities.....	16-01
Accident and Health.....	16-02
Variable Life & Variable Annuity	No Exam (requires NASD or SEC licensure)
<u>PROPERTY</u>	
Fire and Allied Lines	16-04 or 16-06
Inland Marine and Motor Vehicle Physical Damage	16-04 or 16-06
Domestic Mutual Fire (issued to domestic mutual fire companies only).....	No Exam
<u>CASUALTY</u>	
Casualty and Allied Lines.....	16-05 or 16-06
Accident and Health.....	16-02 or 16-03
Bonds: All Classes	16-05 or 16-06
Liability other than Motor Vehicle.....	16-05 or 16-06
Workers' Compensation Insurance.....	16-05 or 16-06
<u>MISCELLANEOUS</u>	
Nonprofit Hospitalization	16-02 or 16-03
Title Insurance	16-10
Health Maintenance Organization	16-02 or 16-03
Nonresidents	See Page 4
Securities Investment Loss	16-05
<u>OTHER LICENSES</u>	
Surplus Lines Agent.....	16-09
Public Adjuster	16-11
Public Adjuster Solicitor	16-11
Motor Vehicle Physical Damage Appraiser	16-15
Personal Lines P&C	16-16
Viatical Settlement Broker	16-17

Combination Line Licenses. A separate exam is given for each major line of insurance. Combination Line exams (Life, Accident and Health or Sickness; or Property and Casualty) combine the content of the single-line exams. You must pass the overall exam to obtain a license in either line.

Resident License Requirements

Basic Requirements. In order to qualify as a Pennsylvania resident insurance producer, you must satisfy the following basic requirements:

- be at least 18 years of age;
- maintain a business or legal address in the Commonwealth of Pennsylvania;
- possess the requisite professional competence, general fitness and integrity of character;
- be able to read and write English, with or without visual or mechanical aids for the visually handicapped; and
- pass the appropriate examination(s) required by statute 40 P.S. 310.5.

Procedures. Follow these procedures to apply for a license as an insurance producer for the first time:

- **pass the appropriate examination; Note: You must complete 24 hours of required pre-examination education before you may sit for an examination as an insurance producer (see 40 P.S. 310.4); and**
- complete the Application, Form IPL-01 (Page 33) and forward to the Department with the appropriate nonrefundable fee.

YOU MUST PROVIDE FINGERPRINTS TO PERMIT THE DEPARTMENT TO OBTAIN A CRIMINAL HISTORY REPORT FROM THE FBI. AN ADDITIONAL FEE OF \$24 IS REQUIRED FOR THIS PROCESS. See Page 30 for more details.

Waiver of Examination. The Department will waive the examination requirement for applicants as insurance producers for:

- Life and Annuity applicants and/or Accident and Health applicants holding the Chartered Life Underwriter (CLU) or Certified Insurance Counselor (CIC) designation.
- Property and Allied line applicants and/or Casualty and Allied line applicants holding the Chartered Property Casualty Underwriter (CPCU) or Certified Insurance Counselor (CIC) designation.

If you qualify for one of the above waivers, submit a copy of the designation diploma or award letter to the Department with Form IPL-01, following the procedures outlined in the preceding section.

Note: Fingerprints are still required before a license will be issued. See the Department's Web site for more information.

AMENDED LICENSE

An amended license consists of adding an additional line of authority, change of name or change of address to an existing license. There is a \$25 fee to amend an existing active license. Please check the box marked Amended License on Form IPL-01 if this applies to your application.

TITLE INSURANCE AGENT LICENSE

A title insurance agent means an authorized person, firm, association, corporation or partnership, other than a bona fide employee of the title insurer who, on behalf of the title insurer, performs the following acts, in conjunction with the issuance of a title insurance report or policy:

1. determines insurability and issues title insurance reports or policies or both; and
2. performs one or more of the following:
 - a) collects or disburses premiums, escrow or other funds;
 - b) handles escrow, settlements or closings;
 - c) solicits or negotiates title insurance business; or
 - d) records closing documents.

Procedures. Applicants for a Title Insurance Agent License of Qualification shall:

- pass the Title Insurance Agent examination; and
- complete and submit application ITL-03 to the Department within one year of the exam. Test results are valid for only one year from the date of the exam.

Note: Resident and nonresident applicants for a title insurance agent license must pass the Title Insurance Agent examination. See *Additional Appointments* on Page 4 for more details.

SURPLUS LINES AGENT LICENSE

A surplus lines agent is an individual, partnership or corporation licensed by the Commissioner to place insurance coverage with an approved unlicensed company and who may receive a commission for placing the coverage.

Procedures. Under Article XVI of the Insurance Company Law (40 P.S. Section 991.1601 et seq.), an applicant for a Resident Surplus Lines Agent License shall:

- be currently licensed in good standing as a resident Pennsylvania Property and Casualty insurance producer;
- pass the Pennsylvania Surplus Lines examination—there are no exemptions;
- submit the appropriate application and license fee; and
- submit Form IDL-21 to the Department. If there is a partnership or corporation involved, Form IDL-22 must also be submitted. (These forms are available from the Department.) Test results are valid for only one year from the date of the exam.

Contact the Department for the application and statement of regulations.

PUBLIC ADJUSTER AND PUBLIC ADJUSTER SOLICITOR

A public adjuster is any person, partnership, association or corporation that is advertising, soliciting business or representing oneself to the public as an adjuster of claims for losses or damages arising out of policies of insurance, surety or indemnity of property, persons or insurable businesses.

A public adjuster may choose to employ one or more public adjuster solicitors; however, a public adjuster solicitor cannot become licensed to function independently.

Procedures. An applicant for a Public Adjuster or Public Adjuster Solicitor license shall:

- pass the Public Adjuster and Public Adjuster Solicitor examination (Series 16-11);
- complete and submit Form IDL-41 (Public Adjuster—individual or Public Adjuster Solicitor), or Form IDL-42 (Public Adjuster—partnership or corporation), to the Department within one year of the exam. Test results are valid for only one year from the exam date;
- submit the appropriate application and license fees;
- obtain a surety bond for a minimum of \$40,000 (Public Adjuster) or \$8,000 (Public Adjuster Solicitor). Submit the PAID receipt for the bond;
- submit ONE COPY of the contract to be used in Pennsylvania. The contract must be pre-approved by the Department; and
- (solicitors only) submit letters from both applicant and employer, verifying that applicant is employed by said employer.

Nonresident Insurance Producer License Application Requirements

A nonresident has neither a business address nor a legal address in the Commonwealth of Pennsylvania. A nonresident applicant for an insurance producer license, either as an individual or partnership/corporation, shall submit to the Department:

- as individuals: Form IPL-01; as partnerships or corporations: Form BPL-02 with Form IPL-01 for the designated licensee.

Reciprocal Agreements. Nonresident applicants shall be subject to the same burdens or prohibitions placed upon Pennsylvania residents who apply for a nonresident license in their home state.

Examinations for any lines of authority other than Title Insurance will be waived for a nonresident insurance producer license, provided that (1) the application is for the same line of authority held in the applicant's "home" state and the applicant's home state grants a waiver of examination to Pennsylvania resident insurance producers. See section 40 P.S. 310.10.

SURPLUS LINES AGENT LICENSE

A nonresident Surplus Lines agent license may only be obtained for the purpose of placing business on behalf of a Pennsylvania resident with an eligible surplus lines insurer. An applicant shall:

1. be currently licensed in Pennsylvania as a nonresident property and casualty insurance producer, either pass Pennsylvania's surplus lines examination or hold surplus lines authority in their home state and apply under the reciprocity provision of Act 147 of 2002; and
2. submit Form IDL-81. If there is a partnership or corporation involved, Form IDL-82 must also be submitted along with all applicable application fees.

Additional Appointments

To obtain appointments with additional companies, for powers for which you are already qualified, you must enter into an agreement with the new company regarding the additional appointment.

Note: The insurance company is then responsible for reporting the appointment information to the Department. Title agents must have an appointment by a title insurer prior to transacting any business, (40 P.S. 910-24.1).

Other Licensing Information

UNIFORMITY OF LICENSES

A corporation or partnership must be properly licensed. In order for a partnership or corporation to be licensed, every active member of a partnership or active officer of a corporation must be properly licensed. An "active member or officer" is one who sells, solicits, negotiates or places risks effective in the Commonwealth of Pennsylvania, either for his or her own account or for that of the partnership or corporation.

REPORTING REQUIREMENTS

All licensees are required to report name or address changes as well as criminal charges and convictions to the Department within specific time frames.

CORPORATIONS

Business Entities, (corporations and partnerships), should submit application Form BPL-02 (Business Entity) available from the Department or on Page 35 of this Bulletin.

FICTITIOUS NAMES

For any licensee, any assumed or fictitious name, style or designation must be filed with the Department of State and a copy must accompany the appropriate application to the Department.

CONTINUING EDUCATION

Effective June 4, 2003, Act 147 of 2002, requires licensed Insurance Producers to complete continuing education credits to maintain their license. Failure to complete the minimum 24-hour requirement during your two-year licensing cycle will result in the termination of your license. See www.ins.state.pa.us for more information.

PLEASE VISIT THE DEPARTMENT'S WEB SITE, www.ins.state.pa.us, FOR MORE INFORMATION ON BECOMING AN INSURANCE PRODUCER, TITLE AGENT, VIATICAL BROKER, PUBLIC ADJUSTER OR PUBLIC ADJUSTER SOLICITOR.

THE EXAMINATION PROCESS

Thomson Prometric offers a variety of ways for candidates to register for and schedule their exams, to make it as easy as possible for all candidates. Registration and scheduling are two different procedures: registration is choosing the exam and paying for it, scheduling is choosing an appointment and location to take the exam.

Exam Registration and Scheduling Process Summary

- 1. Registration:** You must first register for your examination(s) by following the exam registration procedures as described below.
- 2. Schedule Appointment:** You must call Thomson Prometric to schedule your examination appointment after you have registered.
- 3. Testing:** Take the exam on the day you have scheduled. Be sure to bring proper identification. You must also bring proof of completing the required pre-licensing education or a copy of your current valid producer license to be eligible to sit for an exam.
- 4. Exam Results:** You will receive your score results immediately upon completion of the exam.
- 5. Apply for a License:** Once you pass the appropriate test, you may apply for your license through the Pennsylvania Insurance Department.

Examination Locations

The Pennsylvania Insurance Department has contracted with Thomson Prometric (formerly Expor Assessment), to conduct its examination program. Thomson Prometric provides computerized examinations through the multistate Prometric Testing Network of testing centers. You may also test at any Prometric testing center across the United States. A complete list of testing centers is available at www.exporonline.com.

Thomson Prometric works closely with the Department and its Examination Review Workshop to assure you that examinations meet local requirements and professional test development standards. All questions and requests for information about examinations should be directed to:

Thomson Prometric
1260 Energy Lane
St. Paul, MN 55108
800.715.2418
Fax: 800.347.9242
TDD User: 800.790.3926

Exam Registration Procedures

If you are a Pennsylvania resident, and wish to obtain a license to sell, solicit, or negotiate insurance, or obtain one of the other licenses listed in this bulletin, you may register and schedule your exam online at www.exporonline.com. You may also file your examination registration by telephone, fax or mail, using the form on Page 37 of this Bulletin. Schedule your exam by calling 800.715.2418.

Note: You must complete the required hours of pre-examination education before you may sit for an exam as an insurance producer. Your school or provider MUST HAVE SUBMITTED a roster indicating that you have met the PLE requirement BEFORE you can register for and schedule your exam! See 40 P.S. 310.4.

INTERNET REGISTRATION AND SCHEDULING

You may register and schedule your examination online at any time using our Internet Registration and Scheduling service at www.exporonline.com. To use this service on our Web site, follow these easy steps:

- Go to www.exporonline.com and select **For Test Takers**.
- Choose **Pennsylvania** from the list of states provided.
- Under **Insurance**, click on **Insurance License Exams**.
- Under **Related Links**, select **Online Registration and Scheduling** to create your own user ID and password.
- Follow the simple, step-by-step instructions to complete the registration process. Please have your MasterCard or Visa available for online payment of examination fees.
- Complete the process by scheduling your examination appointment online.

If you require ADA or ESL accommodations, read the *Special Test Considerations* section on page 8.

TELEPHONE REGISTRATION

You may also register for and schedule your exam with one phone call. Please have your Examination Registration Form and your MasterCard or Visa number available before you call 800.715.2418 between 8 a.m. and 9 p.m. (Eastern time).

FAX REGISTRATION

You may fax your completed Examination Registration Form to Thomson Prometric at 800.347.9242. You must include the MasterCard or Visa number and the cardholder's signature on the fax. Please allow 24 hours to process. You may then schedule your examination by calling 800.715.2418.

MAIL REGISTRATION

You may mail the completed Examination Registration Form on Page 37 of this Bulletin to Thomson Prometric, and it will be processed within 48 hours from the time it is received. (Please allow four to eight days for mail delivery.) You may then schedule your examination by calling 800.715.2418. You may pay by including a MasterCard or Visa number, money order, company check or cashier's check. **PERSONAL CHECKS AND/OR CASH ARE NOT ACCEPTED, AND REGISTRATIONS RECEIVED VIA EXPRESS MAIL ARE NOT CONSIDERED EXPRESS REGISTRATIONS.**

FEES AND REFUNDS

All exam registration fees may be included in one payment using a MasterCard or Visa charge, money order or company check. **PERSONAL CHECKS AND/OR CASH ARE NOT ACCEPTED. ALL REGISTRATION FEES ARE NONREFUNDABLE AND NONTRANSFERABLE, AND EXPIRE IN 90 DAYS.**

Scheduling the Examination Appointment

SCHEDULING YOUR APPOINTMENT

Thomson Prometric encourages you to **register and schedule** online in one easy step at www.experiononline.com. Refer to the *Internet Registration and Scheduling* section for more information.

If you choose to **register** using fax or mail, you must **schedule** your examination appointment by calling Thomson Prometric at 800.715.2418 between 8 a.m. and 9 p.m. (Eastern time), Monday through Friday. Appointments are available three to five days per week at most centers. Schedule your exam early to get your preferred site and time.

Testing does not take place on the following holidays or weekends on which the holiday falls:

- Martin Luther King Day
- President's Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving & Friday after
- Monday after Christmas
- Friday before New Year's weekend

RESCHEDULING YOUR APPOINTMENT

To avoid a rescheduling fee, you must contact Thomson Prometric at least **three full business days** before the day of your scheduled appointment. **Before you reschedule your examination**, refer to the chart below to determine the *last day* you may reschedule without paying a \$40 rescheduling fee.

Note: The schedule below does not include holidays.

If your exam is on:	Call by 9 p.m. Eastern time the previous: <i>(this is the last day you may call without paying a rescheduling fee)</i>
Monday	Tuesday
Tuesday	Wednesday
Wednesday	Thursday
Thursday	Friday
Friday	Monday

If you do not allow at least three full business days to reschedule your appointment, as described above, you will be required to pay a \$40 rescheduling fee prior to choosing another appointment. You may pay this fee with Visa or MasterCard and reschedule your appointment online or by calling Thomson Prometric. You may also pay the rescheduling fee by mailing a cashier's check, company check, money order, Visa or MasterCard information to Thomson Prometric.

ABSENT OR LATE FOR YOUR EXAM APPOINTMENT

If you miss your appointment, or arrive late for your appointment and are not allowed to test, you will need to reschedule your exam and pay a \$40 rescheduling fee prior to choosing another appointment. This fee will allow you to use your original exam registration.

If you are unable to attend your scheduled examination due to illness or emergency, call Thomson Prometric. Under certain circumstances, the fee to reschedule may be waived. Thomson Prometric reserves the right to request documentation to support any illness or emergency claim.

EMERGENCY CLOSINGS

In the event of severe weather or an emergency, Thomson Prometric may need to cancel scheduled exams. Thomson Prometric will attempt to contact you by phone or e-mail; however, you may check for test site closures by calling Thomson Prometric. If the site is closed, your exam will be rescheduled without a rescheduling fee.

If a test center is open for testing and you choose not to appear for testing, your fee will be forfeited and you will need to reschedule your exam and pay another full examination fee.

RETAKING AN EXAM

If you do not pass the exam, you must re-register using another exam Registration Form and schedule another examination appointment by following the procedures above. Another exam registration fee is required.

SOCIAL SECURITY NUMBER CONFIDENTIALITY

The Commonwealth of Pennsylvania requires that candidates registering for insurance examinations for purposes of obtaining a license must provide their Social Security number. As a contracted agent of the Pennsylvania Insurance Department, Thomson Prometric will use your Social Security number only as an identification number in maintaining your record and reporting your score to the Department. If you choose not to provide your Social Security number, you will not be allowed to register for a test.

Study Materials and Courses

The Department does not specify an official study manual. You are free to use the materials of your choice to prepare for the examination. Manuals have been prepared by different publishers to assist candidates specifically in preparing for the qualifying examination. However, because of their diverse number, approaches and publication schedules, Thomson Prometric and the Department are not able to provide listings of recommended materials.

Study manuals are not available from Thomson Prometric or from the Department. To obtain study material suggestions, contact insurance companies, the company or agency for which you plan to work, local insurance associations, community colleges or adult schools that conduct occupational training.

Pennsylvania Statutes: The exams contain a section on Pennsylvania statutes. In addition to your study materials, you may consult a standard statute reference such as those cited below. They are generally available at any public or law library.

*Pennsylvania Insurance Laws and
Pennsylvania Insurance Regulations*
BHM Insurance Services, LLC
A Subsidiary of Bayard, Handelman & Murdoch, P.A.
P.O. Box 25130
Wilmington, DE 19899-5130
302.678.8795

Purdon's
Pennsylvania Statutes Annotated
Titles 40 and 41: Insurance
West Group
610 Opperman Drive
Eagan, MN 55123
800.328.9352

The Examination Content Outlines contained in this Bulletin are the guidelines for the material that will be covered in the exams. BE CERTAIN THAT THE STUDY MATERIALS YOU USE COVER THE TOPICS IN THE OUTLINES.

NEITHER THE DEPARTMENT NOR THOMSON PROMETRIC REVIEWS OR APPROVES STUDY MANUALS.

Overview of Examination Content Outlines

The exams for each type of license will consist of questions that test knowledge of topical areas listed in the content outline for that exam. The Examination Content Outlines (Page 10) were developed in cooperation with the Pennsylvania Insurance Department and an Examination Review Workshop, comprised of individuals from the Pennsylvania insurance industry, in order to identify and classify the minimum level of knowledge that license holders need to properly serve their clients. This process assures you that the tests reflect content that you, as an entry-level licensee, will need to know to properly perform your duties.

In addition to listing the topical areas to be tested, the outlines also indicate the proportion of the examination questions that will be drawn from each subject area. For example, if a test contains 150 questions and a section is labeled 10 percent, then 10 percent of 150 (or 15 questions) will be drawn from that area. Future changes in the examination content will be preceded by changes in the published Examination Content Outlines.

Licenses for the major lines such as Life and Annuities, Accident and Health, Property and Casualty or Surplus Lines are acquired by taking and passing a comprehensive examination. Each examination will cover the Pennsylvania statutes and general principles sections, as well as the specific content for each line. Be certain that you read the section on Examination Content Outlines.

Note: The results of the combination Life, Accident and Health or Sickness, and Property and Casualty examinations are reflected in one final score. You must pass the complete exam to qualify for a license.

DO NOT SCHEDULE YOUR EXAM UNTIL YOU ARE FAMILIAR WITH ALL SUBJECT AREAS CONTAINED IN THE OUTLINE AND YOU HAVE DOCUMENTATION OF COMPLETING THE REQUIRED PRE-EXAMINATION EDUCATION (SEE ACT 147 OF 2002).

Taking the Examination

Your examination will be given by computer at a Thomson Prometric testing center. You do not need any computer experience or typing skills to take this examination. You will have a personalized introduction to the testing system and an introductory lesson, which takes place on the computer, before you start your test. You should arrive at least 15 minutes before your scheduled examination appointment in order to verify your identification and allow time for you to sign in.

See *Continuing Education* on Page 4 for more details.

You must also present a valid form of identification before you may test, and it must meet the following criteria:

- the document must be government-issued (driver's license, state-issued identification card or military identification);
- it must have a current photo and your signature; and
- the name on the identification must be the same as the name used to register for the examination (including designations such as "Jr." or "III," etc.).

FAILURE TO PROVIDE APPROPRIATE IDENTIFICATION AT THE TIME OF THE EXAMINATION IS CONSIDERED A MISSED APPOINTMENT. If you cannot provide the identification as listed above, contact Thomson Prometric before scheduling your exam appointment to arrange for an alternative form of meeting this requirement.

If you pass the examination, you should submit your completed application (with company endorsement, if necessary) to the Department. THE APPLICATION MUST BE SUBMITTED WITHIN ONE YEAR OF THE EXAMINATION DATE.

If you do not pass the exam, you must retake the entire examination before you can obtain your license.

Regulations at the Test Center

To ensure that all candidates are tested under equally favorable conditions, the following regulations and procedures will be observed at each test center:

- Candidates may not use any reference materials, papers or study materials at the test center. Candidates found with these or any other aids will not be allowed to continue the exam and their answers will not be scored.
- Candidates may bring a calculator or slide rule to the test center. Only silent, handheld, solar or battery-operated, nonprogrammable calculators (without paper tape-printing capabilities or alphabetic keypads) may be used. Calculators will be available at the test center.
- Thomson Prometric is not responsible for items left in the reception area of the testing center. While lockers are provided, it is recommended that personal items not be brought into the testing center. Note the following:
 - Electronic equipment such as cameras, tape recorders, cell phones, PDAs and pagers are not permitted in the testing room and must be powered off while stored in a locker.
 - Other personal items not allowed in the testing room include digital watches, outerwear that is not being worn while testing (sweater, jacket, etc.), brief cases, purses, etc.
 - Pocket items (wallet, keys, etc.) must remain in candidate's pocket during testing or placed in a locker.
 - Weapons are not allowed at the testing center.
 - Candidates that leave the examination room while an exam is in progress must sign out/in on the roster and will lose exam time.
 - Candidates will not be permitted to use any electronic devices or phones during breaks.
 - No guests, visitors or family members are allowed at the testing center.
 - Candidates who engage in any kind of misconduct or disruptive or offensive behavior, such as giving or receiving help, taking part in an act of impersonation, removing test materials or notes from the testing room, rude or offensive language, or behavior that delays or interrupts testing, may be dismissed from the examination.

Failure to follow any of these security procedures may result in the disqualification of your examination. Thomson Prometric reserves the right to audio and videotape any examination session.

Copyrighted Exam Questions

All test questions are the copyrighted property of Thomson Prometric. It is forbidden under federal copyright law to copy, reproduce, record, distribute or display these test questions by any means, in whole or in part, without our written permission. Doing so may subject you to severe civil and criminal penalties, including up to five years in prison and/or a \$250,000 fine for criminal violations.

Special Test Considerations

AMERICANS WITH DISABILITIES ACT (ADA)

If you require testing accommodations under the *Americans with Disabilities Act* (ADA), please call Thomson Prometric at 888.226.9406 to obtain an Accommodation Request Form. Reasonable testing accommodations are provided to allow candidates with documented disabilities, which are recognized under the *Americans with Disabilities Act* (ADA), an opportunity to demonstrate their skills and knowledge. Candidates should submit professional documentation of the disability with their application to help determine the necessary testing arrangements. Thirty days' advance notice is required for all testing arrangements. There is no additional charge for these accommodations.

ENGLISH AS A SECOND LANGUAGE (ESL)

If English is not your primary language, you may qualify for additional time for your test by requesting an ESL Authorization from Thomson Prometric. Please include:

- a personal letter requesting the authorization; AND
- a letter from your English instructor or sponsoring company (on company letterhead), certifying that English is not your primary language.

If documentation is approved, Thomson Prometric may extend the time limit on your examination to time and a half. You will be notified by mail of this approval, and should not schedule your exam until you have received the approval letter.

EXPERIMENTAL QUESTIONS

Your exam may include up to five additional questions that will not be scored. These are used to gather statistical information on the questions before they are added to the actual examination for your state. These questions, distributed throughout the exam, WILL NOT:

- be counted for or against you in your final examination score; or
- take any time away from your allotted testing time.

Question Format

The questions that will appear on your qualifying examination are multiple-choice and give you four options from which to choose your answer. The examination will contain questions with three different multiple-choice formats. Each format is shown. *An asterisk (*) indicates the correct answer.*

FORMAT 1—DIRECT QUESTION

Which one of the following is a type of health insurance policy designed to replace the wages of an insured who is unable to work due to an accident or sickness?

- * 1. Disability Income Insurance Policy
- 2. Employer-Sponsored Group Major Medical Policy
- 3. Hospital Expense Insurance Policy
- 4. Special Risk Policy

FORMAT 2—INCOMPLETE SENTENCE

A guaranteed renewable Disability Income Insurance Policy:

- * 1. Is renewable at the insured's option to a specified age
- 2. Cannot be canceled by the insured before a specified age
- 3. Is guaranteed to have level premiums for the life of the policy
- 4. Is renewable at the insurer's option without restrictions or conditions

FORMAT 3—ALL OF THE FOLLOWING EXCEPT

All of the following coverages may be provided under health insurance policies EXCEPT:

1. Medical expense
2. Disability income
- * 3. Workers' compensation
4. Accidental death and dismemberment

Understanding the Examination Results

At the end of your exam, your score will be shown on screen and you will receive a printed Score Report. The report indicates your overall score and grade, including the numerical percentage of questions answered correctly, and whether you passed or failed. It also reveals how you did on each major section of the exam as defined by the Examination Content Outline. The percentage correct in each major section of the exam is displayed. The primary purpose in providing a subscore for each part of the examination is to guide you, your employer and your trainer in areas requiring additional preparation for retesting in the event you are unsuccessful. Even when you are successful, you may wish to focus on those areas that might require additional attention as you begin to provide insurance products and services to the public.

Because examination outline sections are allocated different numbers of questions in the examination, the section percentages will not average out to your total percentage score. Your total percentage score is computed by dividing the number of questions you answered correctly by the total number of questions in the examination. The total score is *NOT* computed by adding the subscore percentages and dividing by the total number of subsections. A sample License Examination Score Report is shown below.

Exam grades are confidential and will be revealed only to you and the state. You may call or write to Thomson Prometric to request a duplicate of your Score Report for a period of one year after you complete the examination. Any questions or comments you have about your examination should be directed to Thomson Prometric.

Sample License Examination Score Report			
Pennsylvania Insurance Producer Life Insurance Examination			
	Number of Questions	Number Correct	Percent Correct
Life Total Test Score	100	80	80%
Insurance Regulation	10	8	80%
General Insurance	10	9	90%
Life Insurance Basics	16	14	88%
Life Insurance Policies	20	15	75%
Life Insurance Provisions, Options and Riders	20	14	70%
Annuities	13	12	92%
Tax Considerations	7	5	71%
Qualified Plans	4	3	75%
		Score: 80%	
		Grade: Pass	
(A total score of 70% is required to pass)			

Appeal Committee

Our goal is to provide a quality examination and pleasant testing experience for every candidate. If you are dissatisfied with either and believe we can correct the problem, we would like to hear from you. We provide an opportunity for general comments at the end of your exam. Our personnel will review your comments, but you will not receive a direct response.

If you are requesting a response concerning the exam content, registration, scheduling or test administration (testing site procedures, equipment, personnel, etc.), please submit an appeal in writing. Your appeal letter must include your name, Social Security

number, exam title, date tested and details of your concern including all relevant facts, your signature and return address. Mail your appeal letter to:

Thomson Prometric
ATTN: Appeal Committee
1260 Energy Lane
St. Paul, MN 55108

The Appeal Committee will review your concern and send you a written response within 10 business days of receipt. **Faxed appeals will not be accepted as an original signature is required.**

EXAMINATION CONTENT OUTLINES

The following outlines describe the content of each of the Pennsylvania insurance examinations. The outline is the basis of the examinations. The examination will contain questions on the subjects contained in the outline. The percentages indicate the relative weight assigned to each section of the examination. For example, 10 percent means that six questions will be drawn from the section on a 60-question exam, 10 will be drawn on a 100-question exam and 15 will be drawn on a 150-question exam.

Note that Sections 1.0 and 2.0 (Insurance Regulation and General Insurance) are common to many of the exams. Details of these two sections are presented only once, immediately below. Similarly, combination exams contain all of the content of the single-line exams they combine and you are referred to the single-line outlines for details. Note, however, that the section weights differ. You should refer to the outline of the exam you plan to take for the individual section weights. Customized outlines are available through our Web site at www.experiononline.com.

Section 1.0: Insurance Regulation and Section 2.0: General Insurance

One or both of the following sections are common to outlines for Series 16-01 through 16-06, Series 16-09, and Series 16-16.

Individual section percentages are located with the particular series outline. Be sure to study material that covers Sections 1.0 and 2.0 in addition to the particular line(s) you are studying.

1.0 Insurance Regulation

1.1 Licenses

- Process (40 P.S. §§ 310.3–310.14)
- Types of licensees (40 P.S. § 310.1)
 - Producer (40 P.S. § 310.5)
 - Nonresident (40 P.S. § 310.10)
 - Temporary (40 P.S. § 310.9)
 - Managers and exclusive general agents (40 P.S. § 310.31)
- Maintenance and duration
 - Renewal (40 P.S. § 310.8)
 - Reporting of actions (40 P.S. § 310.78)
 - Assumed names (40 P.S. § 310.7)
 - Address change (40 P.S. § 310.11)
 - Continuing education (40 P.S. § 310.8)
- Disciplinary actions
 - Cease and desist order (40 P.S. §§ 310.91, 1171.9)
 - Revocation, suspension, nonrenewal or denial of license (40 P.S. § 310.91)
 - Fines (40 P.S. §§ 310.12, 310.91, 1171.11)

1.2 State regulation

- Commissioner's general duties and powers (40 P.S. §§ 310.2, 1171.7)
- Company regulation
 - Solvency (40 P.S. §§ 221.1, 386)
 - Rates (40 P.S. §§ 1181–1238)
 - Policy forms (40 P.S. §§ 510, 776.1–776.7)
 - Unfair claims settlement practices (40 P.S. § 1171.5(a)(10); 31 Pa. Code Ch. 146)
- Producer regulation
 - Fiduciary responsibility (40 P.S. § 310.96)
 - Examination of books and records (40 P.S. § 323.3)
 - Commissions and fees (40 P.S. §§ 310.72–310.74)
 - Prohibited acts (40 P.S. § 310.11)
 - Appointment of producers (40 P.S. § 310.71)
 - Producer as representative of insurer

- Producer as representative of consumer — disclosure requirements
- Unfair insurance practices
 - Rebating (40 P.S. §§ 310.45, 1171.5(a)(8))
 - Misrepresentation (40 P.S. §§ 310.47–48, 1171.5(a)(1),(2))
 - Twisting (40 P.S. §§ 310.47, 473, 1171.4)
 - False advertising (40 P.S. § 1171.5; 31 Pa. Code Ch. 51)
 - Defamation (40 P.S. § 1171.5(a)(3); 31 Pa. Code Ch. 51)
 - Boycott, coercion or intimidation (40 P.S. § 1171.5(a)(4))
 - Misappropriation of funds (40 P.S. §§ 310.11, 310.42)
 - Unfair discrimination (40 P.S. § 1171.5; 31 Pa. Code Ch. 145.4)
 - Illegal inducement (40 P.S. § 310.46, 1171.4, 1171.5(a)(8))
 - Privacy of consumer financial information (40 P.S. § 310.77(a); 31 Pa. Code Ch. 146a.1–44)
 - Insurance fraud regulation (40 P.S. §§ 325.1–325.62; 18 Pa. C.S. § 4117)

1.3 Federal regulation

- Fair Credit Reporting Act (15 USC 1681–1681d)
- Fraud and false statements (18 USC 1033, 1034)

2.0 General Insurance

2.1 Concepts

- Risk management key terms
 - Risk
 - Exposure
 - Hazard
 - Peril
 - Loss
- Methods of handling risk
 - Avoidance
 - Retention
 - Sharing
 - Reduction
 - Transfer
- Elements of insurable risks
 - Adverse selection
 - Law of large numbers
 - Reinsurance

2.2 Insurers

- Types of insurers
 - Stock companies
 - Mutual companies
 - Fraternal benefit societies
 - Reciprocal
 - Lloyd's associations
- Private versus government insurers
- Admitted versus nonadmitted insurers
- Domestic, foreign and alien insurers
- Financial status (independent rating services)
- Marketing (distribution) systems

2.3 Producers and general rules of agency

- Insurer as principal
- Producer/insurer relationship
- Powers and authority of producers
 - Express
 - Implied
 - Apparent
- Responsibilities to the applicant/insured

2.4 Contracts

- Elements of a legal contract
 - Offer and acceptance
 - Consideration
 - Competent parties
 - Legal purpose
- Distinct characteristics of an insurance contract
 - Contract of adhesion
 - Aleatory contract
 - Personal contract
 - Unilateral contract
 - Conditional contract
- Legal interpretations affecting contracts
 - Ambiguities in a contract of adhesion
 - Reasonable expectations
 - Indemnity
 - Utmost good faith
 - Representations/misrepresentations
 - Warranties
 - Concealment
 - Fraud
 - Waiver and estoppel

Pennsylvania Producer's Examination for Life Insurance Series 16-01
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100 questions — Two-hour time limit
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- 1.0 Insurance Regulation 10%**
(See Page 10)
- 2.0 General Insurance 10%**
(See Page 10)
- 3.0 Life Insurance Basics 16%**
 - 3.1 Insurable interest (40 P.S. § 512)**
 - 3.2 Personal uses of life insurance**
 - Survivor protection
 - Estate creation
 - Cash accumulation
 - Liquidity
 - Estate conservation
 - Viatical settlements
 - 3.3 Determining amount of personal life insurance**
 - Human life value approach
 - Needs approach
 - Types of information gathered
 - Determining lump-sum needs
 - Planning for income needs
 - Coordination with Social Security, employee benefit plans, and other assets
 - 3.4 Business uses of life insurance**
 - Buy-sell funding
 - Key person
 - Executive bonuses
 - Deferred compensation funding
 - Split dollar plans
 - Change of insured provision
 - 3.5 Viatical and life settlements**
 - Viatical settlement broker authority and licensing (40 P.S. § 626.3)
 - Disclosure to consumers (40 P.S. § 626.7, 626.206)
 - General rules (40 P.S. § 626.8)
 - Definitions (40 P.S. § 626.2)
 - Chronically ill
 - Fraudulent Viatical Settlement Act
 - Terminally ill
 - Viatical Settlement broker
 - Viatical Settlement provider

Viatical settlement purchaser
Viator

- 3.6 Classes of life insurance policies**
 - Group versus individual
 - Ordinary versus industrial (home service)
 - Permanent versus term
 - Participating versus nonparticipating
 - Fixed versus variable life insurance
 - General account versus separate account (40 P.S. § 506, 31 Pa. Code Ch. 82.41–.51)
 - Regulation of variable life insurance (SEC, NASD and Pennsylvania) (31 Pa. Code Ch. 82.1, .14, .81)
- 3.7 Premiums**
 - Factors in premium determination
 - Mortality
 - Interest
 - Expense
 - Premium concepts
 - Net single premium
 - Gross annual premium
 - Premium payment mode
- 3.8 Producer responsibilities**
 - Solicitation and sales presentations
 - Advertising (31 Pa. Code Ch. 51.1–.36)
 - Prohibited advertising of Life and Health Insurance Guaranty Association (40 P.S. § 991.1717)
 - Life insurance disclosure statement (31 Pa. Code Ch. 83)
 - Illustrations (40 P.S. § 625.1–625.8)
 - Life insurance surrender comparison index disclosure (31 Pa. Code Ch. 83.51–.57)
 - Replacement (31 Pa. Code Ch. 81.1–.8)
 - Use and disclosure of insurance information
 - Field underwriting
 - Notice of information practices
 - Application
 - Delivery
 - Policy review
 - Effective date of coverage
 - Premium collection
 - Statement of good health
 - Delivery receipt requirement (40 P.S. § 625.4)
- 3.9 Individual underwriting by the insurer**
 - Information sources and regulation
 - Application
 - Producer report
 - Attending physician statement
 - Investigative consumer (inspection) report
 - Medical Information Bureau (MIB)
 - Medical examinations and lab tests including HIV (35 P.S. § 7605, 31 Pa. Code Ch. 90c)
 - Selection criteria and unfair discrimination (40 P.S. § 477a)
 - Classification of risks
 - Preferred
 - Standard
 - Substandard
 - Declined
- 4.0 Life Insurance Policies 20%**
 - 4.1 Term life insurance**
 - Level term
 - Annual renewable term
 - Level premium term
 - Life expectancy contract
 - Term-to-65 contract
 - Decreasing term
 - 4.2 Whole life insurance**
 - Continuous premium (straight life)

- Limited payment
- Single premium
- Enhanced ordinary life (economatc)
- Graded premium
- Modified life
- Current assumption
- 4.3 Flexible premium policies**
 - Adjustable life
 - Universal life
 - Equity indexed universal life
 - Variable universal life
- 4.4 Specialized policies**
 - Joint life (first-to-die)
 - Survivorship life (second-to-die)
 - Juvenile life
- 4.5 Group life insurance**
 - Characteristics of group plans
 - Types of plan sponsors
 - Group underwriting requirements
 - Conversion to individual policy (40 P.S. § 532.7)
- 4.6 Credit life insurance (individual versus group)**
- 5.0 Life Insurance Policy Provisions, Options and Riders 20%**
 - 5.1 Standard provisions (40 P.S. § 510)**
 - Ownership
 - Assignment
 - Entire contract (d)
 - Modifications
 - Right to examine (free look) (40 P.S. § 510c(a))
 - Payment of premiums (a)
 - Grace period (b)
 - Reinstatement (k)
 - Incontestability (c)
 - Misstatement of age (e)
 - Exclusions
 - Payment of claims (l)
 - Prohibited provisions including backdating (40 P.S. § 511)
 - 5.2 Beneficiaries**
 - Designation options
 - Individuals
 - Classes
 - Estates
 - Minors
 - Trusts
 - Succession
 - Revocable versus irrevocable
 - Common disaster clause
 - Spendthrift clause
 - 5.3 Settlement options**
 - Cash payment
 - Interest only
 - Fixed-period installments
 - Fixed-amount installments
 - Life income
 - Single life
 - Joint and survivor
 - 5.4 Nonforfeiture options**
 - Cash surrender value
 - Extended term
 - Reduced paid-up insurance
 - 5.5 Policy loans and withdrawal options**
 - Cash loans
 - Automatic premium loans
 - Withdrawals or partial surrenders
 - 5.6 Dividend options**
 - Cash payment
 - Reduction of premium payments
 - Accumulation at interest
- One-year term option
- Paid-up additions
- Paid-up insurance
- 5.7 Disability riders**
 - Waiver of premium
 - Waiver of cost of insurance
 - Disability income benefit
 - Payor benefit life/disability (juvenile insurance)
- 5.8 Accelerated (living) benefit provision/rider**
 - Conditions for payment (31 Pa. Code Ch. 90f.3)
 - Effect on death benefit (31 Pa. Code Ch. 90f.3)
 - Exclusions and restrictions (31 Pa. Code Ch. 90f.4)
- 5.9 Riders covering additional insureds**
 - Spouse/other-insured term rider
 - Children's term rider
 - Family term rider
- 5.10 Riders affecting the death benefit amount**
 - Accidental death
 - Guaranteed insurability
 - Cost of living
 - Return of premium
- 6.0 Annuities 13%**
 - 6.1 Annuity principles and concepts**
 - Accumulation period versus annuity period
 - Owner, annuitant and beneficiary
 - Insurance aspects of annuities
 - 6.2 Immediate versus deferred annuities**
 - Single premium immediate annuities (SPIAs)
 - Deferred annuities
 - Premium payment options
 - Nonforfeiture
 - Surrender charges
 - Death benefits
 - 6.3 Annuity (benefit) payment options**
 - Life contingency options
 - Pure life versus life with guaranteed minimum
 - Single life versus multiple life
 - Annuities certain
 - Installments for a fixed period
 - Installments for a fixed amount
 - 6.4 Annuity products**
 - Fixed annuities
 - General account assets
 - Interest rate guarantees (minimum versus current)
 - Level benefit payment amount
 - Equity indexed annuities
 - Market value adjusted annuities (modified guaranteed annuities) (40 P.S. § 71, 510a–510d)
 - Variable annuities
 - Assets in a separate account (31 Pa. Code Ch. 85.21–27)
 - Regulation of variable annuities (SEC, NASD and Pennsylvania) (31 Pa. Code Ch. 85.1–.4)
 - 6.5 Uses of annuities**
 - Lump-sum settlements
 - Qualified retirement plans
 - Group versus individual annuities
 - Personal uses
 - Individual retirement plans
 - Tax-deferred growth
 - Retirement income
 - Education funds
- 7.0 Federal Tax Considerations for Life Insurance and Annuities 7%**
 - 7.1 Taxation of personal life insurance**
 - Amounts available to policyowner
 - Cash value increases
 - Dividends

- Policy loans
- Surrenders
- Accelerated benefits
- Viatical settlements
- Amounts received by beneficiary
 - General rule and exceptions
 - Settlement options
- Values included in insured's estate

7.2 Modified endowment contracts (MECs)

- Modified endowment versus life insurance
- Seven-pay test
- Distributions

7.3 Taxation of non-qualified annuities

- Individually-owned
 - Accumulation phase (tax issues related to withdrawals)
 - Annuity phase and the exclusion ratio
 - Distributions at death
- Corporate-owned

7.4 Taxation of individual retirement plans

- Traditional IRAs
 - Contributions, limits and deductible amounts
 - Premature distributions (including taxation issues)
 - Annuity phase benefit payments
 - Values included in the annuitant's estate
 - Amounts received by beneficiary
- Roth IRAs
 - Contributions and limits
 - Qualified distributions

7.5 Rollovers and transfers (IRAs and qualified plans)

7.6 Section 1035 exchanges

8.0 Qualified Plans 4%

8.1 General requirements

8.2 Federal tax considerations

- Tax advantages for employers and employees
- Taxation of distributions (age-related)

8.3 Plan types, characteristics and purchasers

- Simplified employee pensions (SEPs)
- Self-employed plans (HR 10 or Keogh plans)
- Profit-sharing and 401(k) plans
- SIMPLE plans
- Pension plans
- 403(b) tax-sheltered annuities (TSAs)

8.4 Special rules for life insurance

- Taxation of economic benefit
- Taxation of life insurance distributions

- Private versus government
- Limited versus comprehensive

3.4 Limited policies

- Limited perils and amounts
- Required notice to insured
- Types of limited policies
 - Accident-only
 - Specified (dread) disease
 - (31 Pa. Code Ch. 88.169, .193)
 - Hospital indemnity (income)
 - Credit disability
 - Blanket insurance (teams, passengers, other)
 - Prescription drugs
 - Vision care

3.5 Common exclusions from coverage

(31 Pa. Code Ch. 88.84)

- Pre-existing conditions
- Intentionally self-inflicted injuries (1)(ii)
- War or act of war (1)(i)
- Elective cosmetic surgery (1)(vii)
- Conditions covered by workers compensation (1)(iii)
- Government plans (2)(viii)
- Commission of or attempt to commit a felony

3.6 Producer responsibilities in individual health insurance

- Marketing requirements
 - Advertising standards for accident and health insurance (31 Pa. Code Ch. 51.1-36, .42)
 - Prohibited advertising of Life and Health Insurance Guaranty Association (40 P.S. § 991.1717)
 - Sales presentations
 - Outline of coverage (31 Pa. Code Ch. 88.181)
- Field underwriting
 - Nature and purpose
 - Disclosure of information about individuals
 - Application procedures
 - Requirements at delivery of policy
 - Common situations for errors/omissions

3.7 Individual underwriting by the insurer

- Underwriting criteria
- Sources of underwriting information
 - Application
 - Producer report
 - Attending physician statement
 - Investigative consumer (inspection) report
 - Medical Information Bureau (MIB)
 - Medical examinations and lab tests (including HIV consent) (35 P.S. § 7605(h))
- Classification of risks
 - Preferred
 - Standard
 - Substandard
 - Declined

3.8 Considerations in replacing health insurance

- Pre-existing conditions
- Waiting periods
- Benefits, limitations and exclusions
- Underwriting requirements
- Producer's liability for errors and omissions
- Pennsylvania replacement requirements
 - (31 Pa. Code Ch. 88.101-103)

4.0 Individual Health Insurance Policy General Provisions 11%

4.1 Required provisions (40 P.S. § 753(A))

- Entire contract; changes (1)
- Time limit on certain defenses (2)
- Grace period (3)
- Reinstatement (4)
- Claim procedures (5-9)

<p>Pennsylvania Producer's Examination for Accident and Health Insurance Series 16-02</p>
<p>100 questions — Two-hour time limit</p>

1.0 Insurance Regulation 10%

(See Page 10)

2.0 General Insurance 10%

(See Page 10)

3.0 Health Insurance Basics 12%

3.1 Definitions of perils

- Accidental injury
- Sickness

3.2 Principal types of losses and benefits

- Loss of income from disability
- Medical expense
- Dental expense
- Long-term care expense

3.3 Classes of health insurance policies

- Individual versus group

- Physical examinations and autopsy (10)
- Legal actions (11)
- Change of beneficiary (12)
- 4.2 Other provisions (40 P.S. § 753(B))**
 - Change of occupation (1)
 - Misstatement of age (2)
 - Other insurance in this insurer (3)
 - Insurance with other insurers
 - Expense-incurred benefits (4)
 - Other benefits (5)
 - Unpaid premium (7)
 - Cancellation (8)
 - Conformity with state statutes (9)
 - Illegal occupation (10)
 - Intoxicants and narcotics (11)
- 4.3 Other general provisions**
 - Right to examine (free look) (40 P.S. § 752(A)(10); 31 Pa. Code Ch. 89.73)
 - Insuring clause
 - Consideration clause
 - Renewability clause
 - Noncancelable
 - Guaranteed renewable
 - Conditionally renewable
 - Renewable at option of insurer
 - Nonrenewable (cancelable, term)
- 5.0 Disability Income and Related Insurance 8%**
 - 5.1 Qualifying for disability benefits**
 - Inability to perform duties (31 Pa. Code Ch. 88.137)
 - Own occupation
 - Any occupation
 - Pure loss of income (income replacement contracts)
 - Presumptive disability
 - Requirement to be under physician care
 - 5.2 Individual disability income insurance**
 - Pennsylvania minimum benefit standards (31 Pa. Code Ch. 88.167)
 - Basic total disability plan
 - Income benefits (monthly indemnity)
 - Elimination and benefit periods
 - Waiver of premium feature
 - Coordination with social insurance and workers compensation benefits
 - Additional monthly benefit (AMB)
 - Social insurance supplement (SIS)
 - Occupational versus nonoccupational coverage
 - At-work benefits
 - Partial disability benefit (31 Pa. Code Ch. 88.138)
 - Residual disability benefit (31 Pa. Code Ch. 88.139)
 - Other provisions affecting income benefits
 - Cost of living adjustment (COLA) rider
 - Future increase option (FIO) rider
 - Relation of earnings to insurance (40 P.S. § 753(B)(6))
 - Annual renewable term rider
 - Change of occupation
 - Other cash benefits
 - Accidental death and dismemberment
 - Rehabilitation benefit
 - Medical reimbursement benefit (nondisabling injury)
 - Refund provisions
 - Return of premium
 - Cash surrender value
 - Exclusions
 - 5.3 Unique aspects of individual disability underwriting**
 - Occupational considerations
 - Benefit limits
 - Starter plans for professionals
- Policy issuance alternatives
- 5.4 Group disability income insurance**
 - Group versus individual plans
 - Short-term disability (STD)
 - Long-term disability (LTD)
- 5.5 Business disability insurance**
 - Key employee (partner) disability income
 - Disability buy-sell policy
 - Business overhead expense policy
 - Disability reducing term policy
- 5.6 Social Security disability**
 - Qualification for disability benefits
 - Definition of disability
 - Waiting period
 - Disability income benefits
- 5.7 Workers compensation**
 - Eligibility
 - Benefits
- 6.0 Medical Plans 19%**
 - 6.1 Medical plan concepts**
 - Fee-for-service basis versus prepaid basis
 - Specified coverages versus comprehensive care
 - Benefit schedule versus usual/reasonable/customary charges
 - Any provider versus limited choice of providers
 - Insureds versus subscribers/participants
 - 6.2 Types of providers and plans**
 - Major medical insurance (indemnity plans)
 - Characteristics
 - Common limitations
 - Exclusions from coverage
 - Provisions affecting cost to insured
 - Health maintenance organizations (HMOs)
 - General characteristics
 - Preventive care services
 - Primary care physician versus referral (specialty) physician
 - Emergency care
 - Hospital services
 - Other basic services
 - Preferred provider organizations (PPOs)
 - General characteristics
 - Open panel or closed panel
 - Types of parties to the provider contract
 - Point-of-service (POS) plans
 - Nature and purpose
 - Out-of-network provider access (open-ended HMO)
 - PCP referral (gatekeeper PPO)
 - Indemnity plan features
 - 6.3 Cost containment in health care delivery**
 - Cost-saving services
 - Preventive care
 - Hospital outpatient benefits
 - Alternatives to hospital services
 - Utilization management
 - Prospective review
 - Concurrent review
 - 6.4 Pennsylvania mandated benefits (individual and group)**
 - Postpartum coverage (40 P.S. § 1583)
 - Routine pap smears (40 P.S. § 1574(2))
 - Treatment for alcohol abuse and dependency (40 P.S. § 901-1-901-8)
 - Serious mental illness (40 P.S. § 764q)
 - Annual gynecological examinations (40 P.S. § 1574(1))
 - Cancer therapy (40 P.S. § 764b)
 - Mammography coverage (40 P.S. § 764c)
 - Childhood immunizations (40 P.S. § 3503)

- Dependent child age limit (31 Pa. Code Ch. 88.32)
- Coverage of adopted children (40 P.S. § 775.1)
- Newborn child coverage (40 P.S. § 771–775.2; 31 Pa. Code Ch. 89.201–209)
- Physically handicapped/mentally retarded children (40 P.S. § 752(A)(9))
- 6.5 HIPAA (Health Insurance Portability and Accountability Act) requirements (40 P.S. § 981-1)**
 - Eligibility
 - Guaranteed issue
 - Pre-existing conditions
 - Creditable coverage
 - Renewability
- 7.0 Group Health Insurance 9%**
 - 7.1 Characteristics of group insurance**
 - Group contract
 - Certificate of coverage
 - Experience rating versus community rating
 - 7.2 Types of eligible groups**
 - Employment-related groups
 - Individual employer groups
 - Multiple-Employer Trusts (METs) or Welfare Arrangements (MEWAs)
 - Associations (alumni, professional, other)
 - Customer groups (depositors, creditor-debtor, other)
 - 7.3 Marketing considerations**
 - Advertising
 - Regulatory jurisdiction/acceptable place of delivery
 - 7.4 Employer group health insurance**
 - Insurer underwriting criteria
 - Characteristics of group
 - Plan design factors
 - Persistency factors
 - Administrative capability
 - Eligibility for coverage
 - Annual open enrollment
 - Employee eligibility
 - Dependent eligibility
 - Coordination of benefits provision
 - Change of insurance companies or loss of coverage
 - Coinsurance and deductible carryover
 - Pre-existing conditions (31 Pa. Code Ch. 89.402–.406)
 - Events that terminate coverage
 - Extension of benefits
 - Continuation of coverage under COBRA
 - Conversion privilege (40 P.S. § 756.2, 981-9)
 - 7.5 Regulation of employer group insurance plans**
 - Employee Retirement Income Security Act (ERISA)
 - Applicability
 - Fiduciary responsibilities
 - Reporting and disclosure
- 8.0 Dental Insurance 3%**
 - 8.1 Categories of dental treatment**
 - Diagnostic and preventive
 - Restorative
 - Oral surgery
 - Endodontics
 - Periodontics
 - Prosthodontics
 - Orthodontics
 - 8.2 Indemnity plans**
 - Choice of providers
 - Scheduled versus nonscheduled plans
 - Benefit categories
 - Diagnostic/preventive services
 - Basic services
 - Major services
- Deductibles and coinsurance
- Combination plans
- Exclusions
- Limitations
- Predetermination of benefits
- 8.3 Employer group dental expense**
 - Integrated deductibles versus stand-alone plans
 - Minimizing adverse selection
- 9.0 Insurance for Senior Citizens and Special Needs Individuals 15%**
 - 9.1 Medicare**
 - Nature, financing and administration
 - Part A — Hospital insurance
 - Individual eligibility requirements
 - Enrollment
 - Coverages and cost-sharing amounts
 - Part B — Medical insurance
 - Individual eligibility requirements
 - Enrollment
 - Coverages and cost-sharing amounts
 - Exclusions
 - Claims terminology and other key terms
 - Part C — Medicare Advantage
 - Part D — Prescription Drug Insurance
 - 9.2 Medicare supplements**
 - Purpose
 - Open enrollment (31 Pa. Code Ch. 89.778)
 - Standardized Medicare supplement plans
 - Core benefits
 - Additional benefits
 - Pennsylvania regulations and required provisions
 - Standards for marketing (31 Pa. Code Ch. 89.786)
 - Advertising (31 Pa. Code Ch. 89.785)
 - Appropriateness of recommended purchase and excessive coverage (31 Pa. Code Ch. 89.787)
 - Replacement (40 P.S. § 3108; 31 Pa. Code Ch. 89.784, .789)
 - Minimum benefit standards (40 P.S. § 3105)
 - Required disclosure provisions (40 P.S. § 3107; 31 Pa. Code Ch. 89.783)
 - Permitted compensation arrangements (31 Pa. Code Ch. 89.782)
 - Guaranteed issue (31 Pa. Code Ch. 89.790)
 - 9.3 Other options for individuals with Medicare**
 - Employer group health plans
 - Disabled employees
 - Employees with kidney failure
 - Individuals age 65 and older
 - Medicaid
 - Eligibility
 - Benefits
 - 9.4 Long-term care (LTC) insurance**
 - LTC, Medicare and Medicaid compared
 - Eligibility for benefits
 - Levels of care
 - Skilled care
 - Intermediate care
 - Custodial care
 - Home health care
 - Adult day care
 - Respite care
 - Benefit periods
 - Benefit amounts
 - Optional benefits
 - Guarantee of insurability
 - Return of premium
 - Qualified LTC plans
 - Exclusions

Underwriting considerations
 Pennsylvania regulations and required provisions
 Outline of coverage (40 P.S. § 991.1111;
 31 Pa. Code Ch. 89a.107, 126)
 Right to examine (free look) (40 P.S. § 991.1110)
 Pre-existing conditions
 (40 P.S. § 991.1105(c), 1107)
 Continuation and conversion
 (31 Pa. Code Ch. 89a.105)
 Unintentional lapse (31 Pa. Code Ch. 89a.106)
 Required disclosure provisions
 (31 Pa. Code Ch. 89a.107)
 Inflation protection (31 Pa. Code Ch. 89a.112)
 Nonforfeiture benefit (31 Pa. Code Ch. 89a.123)
 Benefit triggers (31 Pa. Code Ch. 89a.124, 125)
 Replacement (31 Pa. Code Ch. 89a.113, 122)
 Standards for marketing (31 Pa. Code Ch. 89a.120)
 Suitability of recommended purchase
 (31 Pa. Code Ch. 89a.121)
 Shopper's guide (31 Pa. Code Ch. 89a.127)
 Permitted compensation arrangements
 (31 Pa. Code Ch. 89a.129)
 Penalties (40 P.S. § 1114; 31 Pa. Code Ch. 89a.128)

10.0 Federal Tax Considerations for Health Insurance 3%

10.1 Personally-owned health insurance

Medical expense insurance
 Long-term care insurance
 Disability income insurance

10.2 Employer group health insurance

Disability income (STD, LTD)
 Benefits subject to FICA
 Medical and dental expense
 Long-term care insurance
 Accidental death and dismemberment

10.3 Business disability insurance

Key person disability income
 Buy-sell policy

<p>Pennsylvania Producer's Examination for Life, Accident and Health or Sickness Insurance Series 16-03</p>
<p>150 questions — 2.5-hour time limit</p>

For the detailed outline of the following subject matter, refer to the like-named sections in the Series 16-01 Producer's Life outline beginning on Page 11 and in the Series 16-02 Producer's Accident and Health or Sickness outline beginning on Page 13.

- 1.0 Insurance Regulation 7%**
(See Page 10)
- 2.0 General Insurance 6%**
(See Page 10)
- 3.0 Life Insurance Basics 9%**
- 4.0 Life Insurance Policies 11%**
- 5.0 Life Insurance Policy Provisions, Options and Riders 11%**
- 6.0 Annuities 7%**
- 7.0 Federal Tax Considerations for Life Insurance and Annuities 4%**
- 8.0 Qualified Plans 2%**
- 9.0 Health Insurance Basics 7%**
- 10.0 Individual Health Insurance Policy General Provisions 6%**
- 11.0 Disability Income and Related Insurance 5%**
- 12.0 Medical Plans 8%**
- 13.0 Group Health Insurance 5%**
- 14.0 Dental Insurance 1%**
- 15.0 Insurance for Senior Citizens and Special Needs Individuals 8%**
- 16.0 Federal Tax Considerations for Health Insurance 3%**

<p>Pennsylvania Producer's Examination for Property Insurance Series 16-04</p>
<p>100 questions — Two-hour time limit</p>

- 1.0 Insurance Regulation 8%**
(See Page 10)
- 2.0 General Insurance 10%**
(See Page 10)
- 3.0 Property Insurance Basics 25%**
 - 3.1 Principles and concepts**
 - Insurable interest
 - Underwriting
 - Function
 - Loss ratio
 - Rates
 - Types
 - Loss costs
 - Components
 - Hazards
 - Physical
 - Moral
 - Morale
 - Causes of loss (perils)
 - Named perils versus special (open) perils
 - Direct loss
 - Consequential or indirect loss
 - Blanket versus specific insurance
 - Basic types of construction
 - Loss valuation
 - Actual cash value
 - Replacement cost
 - Functional replacement cost
 - Market value
 - Agreed value
 - Stated amount
 - 3.2 Policy structure**
 - Declarations
 - Definitions
 - Insuring agreement or clause
 - Additional/supplementary coverage
 - Conditions
 - Exclusions
 - Endorsements
 - 3.3 Common policy provisions**
 - Insureds — named, first named, additional
 - Policy period
 - Policy territory
 - Cancellation and nonrenewal
 - Deductibles
 - Other insurance
 - Nonconcurrency
 - Primary and excess
 - Pro rata
 - Policy limits
 - Restoration/nonreduction of limits
 - Coinurance
 - Vacancy or unoccupancy
 - Named insured provisions
 - Duties after loss
 - Assignment
 - Abandonment
 - Insurer provisions
 - Liberalization
 - Subrogation
 - Salvage
 - Claim settlement options

- Third-party provisions
 - Standard mortgage clause
 - Loss payable clause
 - No benefit to the bailee
- 3.4 Pennsylvania laws, regulations and required provisions**
 - Pennsylvania Property and Casualty Insurance Guaranty Association (40 P.S. § 991.1801–.1820)
 - Standard fire policy (40 P.S. § 636)
 - Cancellation and nonrenewal
 - Private residential (40 P.S. § 1171.5(a)(9); 31 Pa. Code Ch. 59.6)
 - Commercial (40 P.S. § 3401–3407; 31 Pa. Code Ch. 113.81–.88)
 - Basic property insurance — death of named insured (40 P.S. § 636.1(a))
 - Binders (40 P.S. § 636)
 - Insurance consultation services exemption (40 P.S. § 1841–1844)
 - Terrorism Risk Insurance Act (TRIA) of 2002 (HR 3210)
- 4.0 Dwelling ('02) Policy 10%**
 - 4.1 Characteristics and purpose**
 - 4.2 Coverage forms — Perils insured against**
 - Basic
 - Broad
 - Special
 - 4.3 Property coverages**
 - Coverage A — Dwelling
 - Coverage B — Other structures
 - Coverage C — Personal property
 - Coverage D — Fair rental value
 - Coverage E — Additional living expense
 - Other coverages
 - 4.4 General exclusions**
 - 4.5 Conditions**
 - 4.6 Selected endorsements**
 - Automatic increase in insurance (DP 04 11)
 - Broad theft coverage (DP 04 72)
 - Dwelling under construction (DP 11 43)
 - Special provisions — Pennsylvania (DP 01 37)
 - 4.7 Personal liability supplement**
- 5.0 Homeowners ('01 PA Version) Policy — Section I 19%**
 - 5.1 Coverage forms**
 - HO-2 through HO-5
 - HO-6
 - HO-8
 - 5.2 Definitions**
 - 5.3 Section I — Property coverages**
 - Coverage A — Dwelling
 - Coverage B — Other structures
 - Coverage C — Personal property
 - Coverage D — Loss of use
 - Additional coverages
 - 5.4 Perils insured against**
 - 5.5 Exclusions**
 - 5.6 Conditions**
 - 5.7 Selected endorsements**
 - Home day care (HO 04 97)
 - Limited fungi, wet or dry rot, or bacteria (HO 04 26, HO 04 27)
 - Permitted incidental occupancies (HO 04 42)
 - Personal property replacement cost — Pennsylvania (HO 23 63)
 - Scheduled personal property (HO 04 61)
 - Special provisions — Pennsylvania (HO 01 37)
- 6.0 Commercial Package Policy (CPP) 10%**
 - 6.1 Components of a commercial policy**
 - Common policy declarations
 - Common policy conditions
 - Interline endorsements (as needed)
 - One or more coverage parts
 - 6.2 Commercial property ('02)**
 - Commercial property conditions form
 - Coverage forms
 - Building and personal property
 - Builders risk
 - Business income
 - Extra expense
 - Legal liability
 - Condominium association
 - Condominium commercial unit-owners
 - Causes of loss
 - Basic
 - Broad
 - Special
 - Earthquake
 - Selected endorsements
 - Ordinance or law (CP 04 05)
 - Peak season limit of insurance (CP 12 30)
 - Spoilage (CP 04 40)
 - Value reporting form (CP 13 10)
 - 6.3 Commercial inland marine**
 - Nationwide marine definition
 - Commercial inland marine conditions form
 - Inland marine coverage forms
 - Accounts receivable
 - Bailee's customer
 - Commercial articles
 - Contractors equipment floater
 - Electronic data processing
 - Equipment dealers
 - Installation floater
 - Jewelers block
 - Signs
 - Valuable papers and records
 - Transportation coverages
 - Common carrier cargo liability
 - Motor truck cargo forms
 - Transit coverage forms
 - 6.4 Boiler and machinery ('01)**
 - Equipment breakdown protection coverage form (BM 00 20)
 - Selected endorsements
 - Actual cash value (BM 99 59)
 - Business income — Report of values (BM 15 31)
 - 6.5 Farm coverage ('03)**
 - Farm property coverage forms
 - Coverage A — Dwellings
 - Coverage B — Other private structures
 - Coverage C — Household personal property
 - Coverage D — Loss of use
 - Coverage E — Scheduled farm personal property
 - Coverage F — Unscheduled farm personal property
 - Coverage G — Other farm structures
 - Livestock coverage form
 - Mobile agricultural machinery and equipment coverage form
 - Definitions
 - Causes of loss (basic, broad and special)
 - Conditions
 - Exclusions
 - Limits
 - Additional coverages
- 7.0 Businessowners ('02) Policy — Property 11%**
 - 7.1 Characteristics and purpose**

7.2 Businessowners Section I — Property

- Definitions
- Coverage
- Causes of loss
- Conditions
- Limits
- Deductibles
- Exclusions
- Optional coverages

7.3 Businessowners Section III — Common Policy Conditions

7.4 Selected endorsements

- Protective safeguards (BP 04 30)
- Utility services — direct damage (BP 04 56)
- Utility services — time element (BP 04 57)

8.0 Other Coverages and Options 7%

8.1 Aviation insurance

- Aircraft hull

8.2 Ocean marine insurance

- Major coverages
 - Hull insurance
 - Cargo insurance
 - Freight insurance

8.3 National Flood Insurance Program

- "Write your own" versus government
- Eligibility
- Coverages
- Limits
- Deductibles

8.4 Other policies

- Boatowners
- Difference in conditions

8.5 Residual markets including FAIR Plans (40 P.S. § 1600.101–.103)

8.6 Mine Subsidence Insurance

<p align="center">Pennsylvania Producer's Examination for Casualty Insurance Series 16-05</p>
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<p align="center">100 questions — Two-hour time limit</p>
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1.0 Insurance Regulation 8%

(See Page 10)

2.0 General Insurance 10%

(See Page 10)

3.0 Casualty Insurance Basics 18%

3.1 Principles and concepts

- Insurable interest
- Underwriting
 - Function
 - Loss ratio
- Rates
 - Types
 - Loss costs
 - Components
- Hazards
 - Physical
 - Moral
 - Morale
- Negligence
 - Elements of a negligent act
 - Defenses against negligence
- Damages
 - Compensatory — special versus general
 - Punitive
- Absolute/strict liability
- Vicarious liability

3.2 Policy structure

- Declarations
- Definitions
- Insuring agreement or clause
- Additional/supplementary coverage
- Conditions
- Exclusions
- Endorsements

3.3 Common policy provisions

- Insureds — named, first named, additional
- Policy period
- Policy territory
- Cancellation and nonrenewal
- Deductibles
- Other insurance
 - Nonconcurrency
 - Primary and excess
 - Pro rata
 - Contribution by equal shares
- Limits of liability
 - Per occurrence (accident)
 - Per person
 - Aggregate — general versus products — completed operations
 - Split
 - Combined single
- Named insured provisions
 - Duties after loss
 - Assignment
- Insurer provisions
 - Liberalization
 - Subrogation
 - Duty to defend

3.4 Pennsylvania laws, regulations and required provisions

- Pennsylvania Property and Casualty Insurance Guaranty Association (40 P.S. § 991.1801–.1820)
- Cancellation and nonrenewal
 - Private residential (40 P.S. § 1171.5(a)(9); 31 Pa. Code Ch. 59)
 - Commercial (40 P.S. § 3401–3407; 31 Pa. Code § 113.81–.88)
- Insurance consultation services exemption (40 P.S. § 1841–1844)
- Terrorism Risk Insurance Act (TRIA) of 2002 (HR 3210)

4.0 Homeowners ('01 PA Version) Policy — Section II 16%

4.1 Coverage forms

- HO-2 through HO-5
- HO-6
- HO-8

4.2 Definitions

4.3 Section II — Liability coverages

- Coverage E — Personal liability
- Coverage F — Medical payments to others
- Additional coverages

4.4 Exclusions

4.5 Conditions

4.6 Selected endorsements

- Business pursuits (HO 24 71)
- Home day care (HO 04 97)
- Limited fungi, wet or dry rot or bacteria (HO 04 26, HO 04 27)
- Permitted incidental occupancies (HO 04 42)
- Personal injury (HO 24 82)
- Watercraft (HO 24 75)
- Special provisions — Pennsylvania (HO 01 37)

5.0 Auto Insurance 17%

5.1 Laws

- Pennsylvania Motor Vehicle Financial Responsibility Law (75 Pa. C.S. 1701–1799)
 - Required limits of liability (75 Pa. C.S. 1702, 1705, 1711)
- Pennsylvania Automobile Insurance Plan (75 Pa. C.S. 1741–1744)
- First-party benefits (75 Pa. C.S. 1711–1725)
- Uninsured/underinsured motorist (40 P.S. § 2000; 75 Pa. C.S. 1731, 1733–1734, 1736, 1738)
 - Definitions
 - Bodily injury
 - Stacked and non-stacked
 - UM/UIM rejection
 - Required limits
- Cancellation/nonrenewal (31 Pa. Code Ch. 61)
 - Grounds (40 P.S. § 991.2001–991.2004)
 - Notice (40 P.S. § 991.2006)
 - Notice of eligibility in assigned risk plan (40 P.S. § 991.2006)
- Tort option selections (75 Pa. C.S. 1705)
- Notice of rental car coverage (75 Pa. C.S. 1725)

5.2 Personal ('05) auto policy

- Definitions
- Liability coverage
 - Bodily injury and property damage
 - Supplementary payments
 - Exclusions
- Medical payments
- Uninsured motorist
- Coverage for damage to your auto
 - Collision
 - Other than collision
 - Deductibles
 - Transportation expenses
 - Exclusions
- Duties after an accident or loss
- General provisions
- Selected endorsements
 - Extended non-owned coverage for named individual (PP 03 06)
 - Joint ownership coverage (PP 03 34)
 - Miscellaneous type vehicle (PP 03 23)
 - Towing and labor costs (PP 03 03)
 - Amendment of policy provisions — Pennsylvania (PP 01 51)

5.3 Commercial auto ('01)

- Commercial auto coverage forms
 - Business auto
 - Business auto physical damage
 - Garage
 - Truckers
 - Motor carrier
- Coverage form sections
 - Covered autos
 - Liability coverage
 - Garagekeepers coverage
 - Trailer interchange coverage
 - Physical damage coverage
 - Conditions
 - Definitions
 - Exclusions
- Selected endorsements
 - Additional insured — lessor (CA 20 01)
 - Drive other car coverage (CA 99 10)
 - Individual named insured (CA 99 17)
 - Mobile equipment (CA 20 15)

- Commercial carrier regulations
 - The Motor Carrier Act of 1980
 - Endorsement for motor carrier policies of insurance for public liability (MCS-90)

6.0 Commercial Package Policy (CPP) 8%

6.1 Components of a commercial policy

- Common policy declarations
- Common policy conditions
- Interline endorsements (as needed)
- One or more coverage parts

6.2 Commercial general liability ('04)

- Commercial general liability coverage forms
 - Bodily injury and property damage liability
 - Personal and advertising injury liability
 - Medical payments
 - Supplementary payments
 - Who is an insured
 - Limits of liability
 - Conditions
 - Definitions
 - Exclusions

Occurrence versus claims-made

Claims-made features

- Trigger
- Retroactive date
- Extended reporting periods—basic versus supplemental
- Claim information

Premises and operations

Products and completed operations

Insured contract

6.3 Commercial crime ('02)

General definitions

- Burglary
- Theft
- Robbery

Crime coverage forms

- Commercial crime coverage forms (discovery/loss sustained)
- Government crime coverage forms (discovery/loss sustained)

Coverages

- Employee theft
 - Forgery or alteration
 - Inside — theft of money and securities
 - Inside — robbery or safe burglary of other property
 - Outside premises — theft, disappearance or destruction
 - Computer fraud
 - Funds transfer fraud
 - Money orders and counterfeit paper currency
- Other crime coverages
- Securities deposited with others
 - Guests' property
 - Safe depository
 - Lessees of safe deposit boxes

6.4 Farm coverage ('03)

Farm liability coverage form

- Coverage H — Bodily injury and property damage liability
- Coverage I — Personal and advertising injury liability
- Coverage J — Medical payments

Definitions

Conditions

Exclusions

Limits

Additional coverages

7.0 Businessowners ('02) Policy — Liability 10%

7.1 Characteristics and purpose

7.2 Businessowners Section II — Liability

- Business liability
- Medical expenses
- Limits
- Conditions
- Exclusions
- Definitions

7.3 Businessowners Section III — Common Policy Conditions

7.4 Selected endorsements

- Hired and non-owned auto liability (BP 04 04)

8.0 Workers Compensation Insurance 10%

8.1 Workers compensation laws

- Types of laws
 - Monopolistic versus competitive
 - Compulsory versus elective
- Pennsylvania Workers Compensation Act (Title 77)
 - Exclusive remedy (77 P.S. § 72, 481)
 - Employment covered (required, elective) (77 P.S. § 1, 21–22, 461–463, 676)
 - Covered injuries (77 P.S. § 41, 411, 411.2, 431, 602, 631)
 - Occupational disease (40 P.S. § 27.1, 413)
 - Benefits provided (77 P.S. § 511, 511.2, 512–514, 516, 531, 541–542, 561–562, 582, 717.1)
 - Subsequent injury fund (77 P.S. § 517)
- Federal workers compensation laws
 - Federal Employers Liability Act (FELA) (45 USC 51– 60)
 - U.S. Longshore and Harbor Workers Compensation Act (33 USC 904)
 - The Jones Act (46 USC 688)

8.2 Workers compensation and employers liability insurance policy

- General section
- Part One — Workers compensation insurance
- Part Two — Employers liability insurance
- Part Three — Other states insurance
- Part Four — Your duties if injury occurs
- Part Five — Premium
- Part Six — Conditions
- Selected endorsements
 - Voluntary compensation

8.3 Premium computation

- Job classification — payroll and rates
- Experience modification factor
- Premium discounts

8.4 Other sources of coverage

- Self-insured employers and employer groups (77 P.S. § 501)
- State Workers Insurance Fund (77 P.S. § 2603–2604, 2616)

9.0 Other Coverages and Options 3%

9.1 Umbrella/excess liability policies

- Personal (DL 98 01)
- Commercial (CU 00 01)

9.2 Specialty liability insurance

- Errors and omissions
- Professional liability
- Directors and officers liability
- Fiduciary liability
- Liquor liability
- Employment practices liability

9.3 Surplus lines

- Definitions and markets
- Licensing requirements

9.4 Surety bonds

- Principal, obligee and surety
- Contract bonds
- License and permit bonds
- Judicial bonds

9.5 Aviation insurance

- Aircraft liability

9.6 Ocean marine insurance

- Protection and indemnity

9.7 Other policies

- Boatowners

9.8 Alternative funding mechanisms

- Risk retention groups (40 P.S. § 991.1501–.1506)
- Risk purchasing groups (40 P.S. § 991.1508–.1512)

Pennsylvania Producer's Examination for Property and Casualty Insurance Series 16-06

150 questions — 2.5-hour time limit

For the detailed outline of the following subject matter, refer to the like-named sections in the Series 16-04 Producer's Property outline beginning on Page 16 and in the Series 16-05 Producer's Casualty outline beginning on Page 18.

- 1.0 Insurance Regulation 5%**
(See Page 10)
- 2.0 General Insurance 7%**
(See Page 10)
- 3.0 Property and Casualty Insurance Basics 20%**
- 4.0 Dwelling ('02) Policy 7%**
- 5.0 Homeowners ('01 PA Version) Policy 16%**
- 6.0 Auto Insurance 13%**
- 7.0 Commercial Package Policy (CPP) 10%**
- 8.0 Businessowners ('02) Policy 9%**
- 9.0 Workers Compensation Insurance 6%**
- 10.0 Other Coverages and Options 7%**

Pennsylvania Producer's Examination for Surplus Lines Insurance Series 16-09

60 questions — One-hour time limit

- 1.0 Insurance Regulation 20%**
 - 1.1 Licensing regulation for surplus lines**
 - Purpose (40 P.S. § 991.1601)
 - Definitions (40 P.S. § 991.1602)
 - Who may be licensed (40 P.S. § 1603, 1615)
 - Individuals
 - Corporations and partnerships
 - Current licensing requirements (40 P.S. § 1615(b))
 - Disciplinary actions
 - Grounds (40 P.S. § 991.1623)
 - Penalties (40 P.S. § 310.91, 1171.11, 991.1624–.1625)
 - Renewals (40 P.S. § 1615(d))
 - Authority of license (40 P.S. § 991.1616–.1622)
 - 1.2 Unfair insurance practices (40 P.S. § 1171.1–.11, 1171.13–.15)**
- 2.0 General Insurance 5%**
(See Page 10)
- 3.0 Surplus Lines Markets and Practices 75%**
 - 3.1 United States nonadmitted market**
 - Insurance exchanges
 - Foreign nonadmitted market
 - 3.2 Alien insurers**
 - London market

- Lloyd's of London
- Other London companies
- Other alien markets
- United States trust funds
- 3.3 Alternative markets**
 - Risk retention groups (40 P.S. § 991.1501–1506)
 - Purchasing groups (40 P.S. § 991-1508–1512)
 - Independently procured insurance (40 P.S. § 991.1602)
- 3.4 Eligible surplus lines insurers**
 - Requirements (40 P.S. § 991.1605; 31 Pa. Code Ch. 124.9–.10)
 - List of eligible surplus lines insurers (40 P.S. § 991.1605(b))
 - Withdrawal of eligibility (40 P.S. § 991.1607)
 - Service of process (40 P.S. § 991.1624)
- 3.5 Surplus lines coverages**
 - Characteristics and uses
 - Types of coverages available
- 3.6 Requirements for placement of surplus lines insurance (40 P.S. § 991.1604, 991.1606)**
 - Diligent search
 - Declarations (40 P.S. § 991.1609; 31 Pa. Code Ch. 124.5–.6)
 - Exempt risks (40 P.S. § 991.1610)
 - Notice to insured (40 P.S. § 991.1608)
 - Unlicensed insurer
 - Pennsylvania Property and Casualty Insurance Guaranty Association (40 P.S. § 991.1801–.1820)
 - Evidence of insurance (40 P.S. § 991.1612; 31 Pa. Code Ch. 124.4)
- 3.7 Authority of surplus lines licensee**
 - Binding (40 P.S. §§ 991.1614, 1618; 31 Pa. Code Ch. 124.1–.3)
- 3.8 Records of licensee**
 - Content of records (40 P.S. § 991.1619(a))
 - Maintenance (40 P.S. § 991.1619(b))
 - Reporting (40 P.S. § 991.1620)
- 3.9 Surplus lines tax (40 P.S. § 991.1621–1622)**
 - Amount
 - Collection
 - Remittance
 - Tax report
- 3.10 Surplus lines advisory organization (40 P.S. § 991.1611)**
 - Surplus lines stamping fee
 - Functions

**Pennsylvania Agent's Examination for
Title Insurance
Series 16-10**

60 questions — One-hour time limit

1.0 Insurance Regulation 15%

- 1.1 Licensing**
 - Process (40 P.S. § 310.5)
 - Persons to be licensed
 - General requirements (40 P.S. § 310.5–310.12)
 - Title agent additional requirements (40 P.S. § 910.24, 24.1, 26.1)
 - Appointment procedures (40 P.S. § 310.71, 910-26)
 - Maintenance and duration
 - Expiration (40 P.S. § 910-26)
 - Renewal (40 P.S. § 310.8)
 - Reporting of actions (40 P.S. § 310.78)
 - Assumed names (40 P.S. § 310.7)
 - Address change (40 P.S. § 310.11)
 - Continuing education (40 P.S. § 910-26)

- Disciplinary actions
 - Cease and desist order (40 P.S. § 1171.9)
 - Revocation, suspension and nonrenewal or denial of license (40 P.S. § 310.91)
 - Fines (40 P.S. § 310.12, 310.91, 1171.11)

1.2 State regulation

- Commissioner's general duties and powers (40 P.S. § 310.2, 1171.7)
- Company regulation
 - Solvency (40 P.S. § 910-32–35)
 - Rates (40 P.S. § 910-37–39)
 - Unfair claims settlement practices (40 P.S. § 1171.5(a)(10))
 - Examination of title required (40 P.S. § 910-7)
- Agent regulation
 - Charges for extra services (31 Pa. Code Ch. 125)
 - Unfair inducements and marketing practices in obtaining title insurance business (40 P.S. § 910-31; 31 Pa. Code Ch. 125)
 - Record keeping (40 P.S. § 910-27)
 - Prohibited acts (40 P.S. § 310.11)
- Unfair insurance trade practices
 - Rebating (40 P.S. § 310.45, 1171.5)
 - Misrepresentation (40 P.S. § 310.47–.48, 1171.5)
 - Twisting (40 P.S. § 473)
 - False advertising (40 P.S. § 910.47, 1171.5; Pa. Code Ch. 51)
 - Defamation (40 P.S. § 1171.5; 31 Pa. Code Ch. 51)
 - Boycott, coercion or intimidation (40 P.S. § 1171.5)
 - Unfair discrimination (40 P.S. § 1171.5)
 - Illegal inducements (40 P.S. § 310.46)

1.3 Federal regulation

- Fair Credit Reporting Act (15 USC 1681–1681d)
- Fraud and false statements (18 USC 1033, 1034)

2.0 General Insurance 5%

2.1 Concepts

- Risk management key terms
 - Risk
 - Exposure
 - Hazard
 - Peril
 - Loss
- Methods of handling risk
 - Avoidance
 - Retention
 - Sharing
 - Reduction
 - Transfer
- Elements of insurable risks
 - Adverse selection
 - Insurable interest
 - Law of large numbers
 - Reinsurance

2.2 Agents

- Law of agency
- Insurer as principal
- Agent/insurer relationship
- Authority and powers of agents
 - Express
 - Implied
 - Apparent
- Responsibilities to the applicant/insured

2.3 Contracts

- Elements of a legal contract
 - Offer and acceptance
 - Consideration
 - Competent parties
 - Legal purpose

- Distinct characteristics of an insurance contract
 - Contract of adhesion
 - Aleatory contract
 - Personal contract
 - Unilateral contract
 - Conditional contract
- Legal interpretations affecting contracts
 - Ambiguities in a contract of adhesion
 - Reasonable expectations
 - Indemnity
 - Utmost good faith
 - Representations/misrepresentations
 - Warranties
 - Concealment
 - Fraud
 - Waiver and estoppel

- Title insurance forms
 - Commitments
 - Owner's policy
 - Loan policy
 - Leasehold policy
- Title insurance policy structure and provisions
 - Insuring provisions
 - Schedule A
 - Schedule B — Exceptions from coverage
 - Exclusions from coverage
 - Conditions and stipulations
 - Endorsements

3.0 Real Property 15%

3.1 Concepts, principles and practices

- Definition of real property
- Types of real property
- Title to real property
- Marketable title

3.2 Acquisition and transfer of real property

- Conveyances
- Encumbrances
- Adverse possession
- Condemnation
- Accession
- Escheats
- Involuntary alienation
- Abandonment
- Judicial sales
- Decedents' estates
 - Intestate
 - Testate
- Trusts
- Types of joint ownership
 - Tenants in common
 - Joint tenancy
- Acknowledgments
- Legal capacity of parties
 - Individuals
 - Corporations
 - General partnerships
 - Limited partnerships
 - Fictitious names
 - Trust agreements
 - Limited Liability Company (LLC)

3.3 Legal descriptions

- Types of legal descriptions
- Types of measurements used
- Language of legal descriptions
- Structure and format
- Interpretation

4.0 Title Insurance 20%

4.1 Title insurance principles

- Risks covered by title insurance
 - Risk of error in public records
 - Hidden off-record title risks
 - Risk of omission and commission by agent
- Entities that can be insured; need for insurance
 - Individual
 - Commercial
- Interests that can be insured
 - Fee simple estate
 - Leasehold estate
 - Life estate
 - Easements

4.2 Title searching techniques

- Hard copy index
- Computer index
- Chain sheet

5.0 Title Exceptions and Procedures for Clearing Title 23%

5.1 Principles and concepts

- General exceptions
- Voluntary and involuntary liens
- Federal liens
- Judgments
- Taxes and assessments
- Surveys
- Condominiums
- Water rights
- Mineral rights
- Equitable interests
- Attachments
- Executions
- Covenants
- Conditions
- Restrictions

5.2 Special problem areas and concerns

- Acknowledgments
- Mechanic's lien
- Bankruptcy
- Probate
- Good faith
- Foreclosure
- Claims against the title
- Lis pendens

5.3 Principle of clearing title

- Releases
- Assignments
- Subordinations
- Affidavits

6.0 Real Estate Transactions 22%

6.1 Escrow principles

- Escrow terminology
- Types of escrows
- Escrow contracts
- Fiduciary responsibilities of escrow agents
(40 P.S. § 310.96, 910-24.2)

6.2 Document preparation regulations and requirements

- Deeds
- Mortgages
- Notes
- Releases
- Acknowledgment forms

6.3 Settlement/closing procedures for all types of closings

- Scheduling of closing
- Types of documents used
- FHA requirements
- VA requirements
- Real Estate Settlement Procedures Act (RESPA)
- Insured closing protection
- Recording and disbursement procedures

- Settlement statement, lender and government entity requirements
 - Contract sales
 - All-inclusive trust deed
 - Lot sales
 - Loan closings
 - Exchanges (including 1031)

6.4 Recording

- Types of records
- Types of recording systems
- Requirements to record
- Recording steps
- Acknowledgments
- Presumptions

<p>Pennsylvania Public Adjuster and Public Adjuster Solicitor Examination Series 16-11</p>
<p>100 questions — Two-hour time limit</p>

1.0 Insurance Regulation 10%

1.1 Licensing requirements

- Qualifications (63 P.S. § 1602; 31 Pa. Code Ch. 115.11–13)
- Fees (63 P.S. § 1603)
- Surety bond (63 P.S. § 1604)

1.2 Maintenance and duration

- Renewal (31 Pa. Code Ch. 115.21)
- Contract requirements (63 P.S. § 1605; 31 Pa. Code Ch. 115.1–3)
- Change of address (40 P.S. § 310.11(19))

1.3 Disciplinary actions

- Cease and desist orders (40 P.S. § 1171.8–10)
- Suspension and revocation (63 P.S. § 1606)
- Penalties (63 P.S. § 1606)

1.4 Claim settlement laws and regulations (40 P.S. § 1171.1–.11, .13; 31 Pa. Code Ch. 146.1–.10)

1.5 Role of the adjuster

- Duties and responsibilities
- Independent adjuster versus public adjuster
- Public adjuster versus public adjuster solicitor
- Relationship to the legal profession

1.6 Federal regulation

- Fraud and false statements (18 USC 1033, 1034)

2.0 Insurance Basics 20%

2.1 Contracts

- Elements of a legal contract
 - Offer and acceptance
 - Consideration
 - Competent parties
 - Legal purpose
- Distinct characteristics of an insurance contract
 - Contract of adhesion
 - Aleatory contract
 - Personal contract
 - Unilateral contract
 - Conditional contract
- Legal interpretations affecting contracts
 - Ambiguities in a contract of adhesion
 - Reasonable expectations
 - Indemnity
 - Utmost good faith
 - Representations/misrepresentations
 - Warranties
 - Concealment
 - Fraud

2.2 Insurance principles and concepts

- Insurable interest
- Hazards
 - Physical
 - Moral
 - Morale
- Causes of loss (perils)
- Named perils versus special (open) perils
- Direct loss
- Consequential or indirect loss
- Blanket versus specific insurance
- Basic types of construction
- Loss valuation
 - Actual cash value
 - Replacement cost
 - Functional replacement cost
 - Market value
 - Agreed value
 - Stated amount

2.3 Policy structure

- Declarations
- Definitions
- Insuring agreement or clause
- Additional/supplementary coverage
- Conditions
- Exclusions
- Endorsements

2.4 Common policy provisions

- Insureds — named, first named, additional
- Policy period
- Policy territory
- Cancellation and nonrenewal
- Deductibles
- Other insurance
 - Nonconcurrency
 - Primary and excess
 - Pro rata
- Policy limits
- Restoration/nonreduction of limits
- Coinurance
- Vacancy or unoccupancy
- Assignment
- Liberalization
- Third-party provisions
 - Standard mortgage clause
 - Loss payable clause
 - No benefit to the bailee

2.5 Pennsylvania laws, regulations and required provisions

- Pennsylvania Property and Casualty Insurance Guaranty Association (40 P.S. § 991.1801–.1820)
- Standard fire policy (40 P.S. § 636)
- Cancellation and nonrenewal
 - Private residential (40 P.S. § 1171.5(a)(9); 31 Pa. Code Ch. 59)
 - Commercial (40 P.S. § 3401–3407; 31 Pa. Code Ch. 113.81–88)
 - Basic property insurance — death of named insured (40 P.S. § 636.1)
- Binders (40 P.S. § 636)
- Insurance consultation services exemption (40 P.S. § 1841–1844)
- Terrorism Risk Insurance Act (TRIA) of 2002 (HR 3210)

3.0 Adjusting Losses 20%

3.1 Property losses

- Duties of insured after a loss
 - Notice to insurer
 - Minimizing the loss
 - Proof of loss

- Special requirements
- Production of books and records
- Abandonment
- Determining value and loss
 - Burden of proof of value and loss
 - Estimates
 - Depreciation
 - Salvage
- Claim settlement options
- Payment and discharge
- 3.2 Coverage problems**
 - Waiver and estoppel
 - Dealing with coverage disputes
 - Reservation of rights letter
 - Nonwaiver agreement
 - Declaratory judgment action
- 3.3 Claims adjustment procedures**
 - Settlement procedures
 - Advance payments
 - Draft authority
 - Execution of releases
 - Subrogation procedures
 - Alternative dispute resolution
 - Appraisal
 - Arbitration
 - Competitive estimates
 - Mediation
 - Negotiation
- 4.0 Dwelling ('02) Policy 4%**
 - 4.1 Characteristics and purpose**
 - 4.2 Coverage forms — Perils insured against**
 - Basic
 - Broad
 - Special
 - 4.3 Property coverages**
 - Coverage A — Dwelling
 - Coverage B — Other structures
 - Coverage C — Personal property
 - Coverage D — Fair rental value
 - Coverage E — Additional living expense
 - Other coverages
 - 4.4 General exclusions**
 - 4.5 Conditions**
 - 4.6 Selected endorsements**
 - Automatic increase in insurance (DP 04 11)
 - Broad theft coverage (DP 04 72)
 - Dwelling under construction (DP 11 43)
 - Special provisions — Pennsylvania (DP 01 37)
 - 4.7 Personal liability supplement**
- 5.0 Homeowners ('01 PA Version) Policy — Section I 10%**
 - 5.1 Coverage forms**
 - HO-2 through HO-5
 - HO-6
 - HO-8
 - 5.2 Definitions**
 - 5.3 Section I — Property coverages**
 - Coverage A — Dwelling
 - Coverage B — Other structures
 - Coverage C — Personal property
 - Coverage D — Loss of use
 - Additional coverages
 - 5.4 Perils insured against**
 - 5.5 Exclusions**
 - 5.6 Conditions**
 - 5.7 Selected endorsements**
 - Home day care (HO 04 97)
 - Limited fungi, wet or dry rot, or bacteria (HO 04 26, HO 04 27)

- Permitted incidental occupancies (HO 04 42)
- Personal property replacement cost — Pennsylvania (HO 23 63)
- Scheduled personal property (HO 04 61)
- Special provisions — Pennsylvania (HO 01 37)

6.0 Commercial Package Policy (CPP) 14%

6.1 Components of a commercial policy

- Common policy declarations
- Common policy conditions
- Interline endorsements (as needed)
- One or more coverage parts

6.2 Commercial property ('02)

- Commercial property conditions form
- Coverage forms
 - Building and personal property
 - Builders risk
 - Business income
 - Extra expense
 - Legal liability
 - Condominium association
 - Condominium commercial unit-owners
- Causes of loss
 - Basic
 - Broad
 - Special
- Selected endorsements
 - Ordinance or law (CP 04 05)
 - Peak season limit of insurance (CP 12 30)
 - Spoilage (CP 04 40)
 - Value reporting form (CP 13 10)

6.3 Commercial inland marine

- Nationwide marine definition
- Commercial inland marine conditions form
- Inland marine coverage forms
 - Accounts receivable
 - Bailee's customer
 - Commercial articles
 - Contractors equipment floater
 - Electronic data processing
 - Equipment dealers
 - Installation floater
 - Jewelers block
 - Signs
 - Valuable papers and records
- Transportation coverages
 - Common carrier cargo liability
 - Motor truck cargo forms
 - Transit coverage forms

6.4 Boiler and machinery ('01)

- Equipment breakdown protection coverage form (BM 00 20)
- Selected endorsements
 - Actual cash value (BM 99 59)
 - Business income — Report of values (BM 15 31)

6.5 Farm coverage ('03)

- Farm property coverage forms
 - Coverage A — Dwellings
 - Coverage B — Other private structures
 - Coverage C — Household personal property
 - Coverage D — Loss of use
 - Coverage E — Scheduled farm personal property
 - Coverage F — Unscheduled farm personal property
 - Coverage G — Other farm structures
- Livestock coverage form
- Mobile agricultural machinery and equipment coverage form
- Definitions
- Causes of loss (basic, broad and special)

- Conditions
- Exclusions
- Limits
- Additional coverages

7.0 Businessowners ('02) Policy — Property 12%

7.1 Characteristics and purpose
7.2 Businessowners Section I — Property

- Definitions
- Coverage
- Causes of loss
- Conditions
- Limits
- Deductibles
- Exclusions
- Optional coverages

7.3 Businessowners Section III — Common Policy
Conditions

7.4 Selected endorsements
 Protective safeguards (BP 04 30)
 Utility services — direct damage (BP 04 56)
 Utility services — time element (BP 04 57)

8.0 Other Coverages and Options 10%

8.1 National Flood Insurance Program
 "Write your own" versus government
 Eligibility
 Coverage
 Limits
 Deductibles

8.2 Ocean marine insurance

- Major coverages
 - Hull insurance
 - Cargo insurance
 - Freight insurance
- Implied warranties
- Perils
- General and particular average

8.3 Other policies

- Aircraft hull
- Boatowners
- Difference in conditions

- Valuation
 - Actual cash value
 - Stated amount

2.2 Common auto policy provisions

- Insureds — named, first named, additional
- Cancellation and nonrenewal
- Deductibles
- Loss payable clause
- Abandonment
- Salvage

3.0 Auto Insurance 10%

3.1 Personal ('05) auto policy

- Coverage for damage to your auto
 - Collision
 - Other than collision
 - Deductibles
 - Transportation expenses
 - Exclusions
- General provisions
- Selected endorsements
 - Miscellaneous type vehicle (PP 03 23)

3.2 Business auto coverage form ('01)

- Section I — Covered autos
- Section III — Physical damage
- Exclusions

4.0 Appraising Auto Physical Damage Claims 62%

4.1 Role of the appraiser

4.2 Duties of insured after a loss

- Notice to insurer
- Minimizing the loss
- Proof of loss
- Inspection and appraisal of vehicle
- Special requirements

4.3 Determining value and loss

- Adjustment procedure
- Salvage
- Appraisal
- Depreciation
- Repair or replacement
 - Repair options and procedures
 - "Like kind and quality"
 - Aftermarket parts
- Partial versus total loss
- Constructive total loss

4.4 Vehicle inspection

- Proper vehicle identification and options ID
- Evaluate with regard to circumstances of accident
- Estimate of repairs form

4.5 Vehicle parts and construction

- Body
 - Front end
 - Rear body
 - Quarter panels
 - Doors
 - Roof
 - Bumpers/urethane repairs
 - Lamps
 - Cowl
 - Firewall
 - Floor pan
 - Rocker panels
 - Pillars
- Substructure
 - Frame
 - Unibody
- Mechanical
 - Engine
 - Cooling system

**Pennsylvania Motor Vehicle Physical
 Damage Appraiser Examination
 Series 16-15**

60 questions — One-hour time limit

1.0 Insurance Regulation 13%

**1.1 Authority of the Insurance Commissioner
 (63 P.S. § 860)**

1.2 Licensing requirements
 Qualifications (63 P.S. § 853; 31 Pa. Code Ch. 62.2)
 Grounds for license denial (63 P.S. § 856)
 Display (63 P.S. § 861)

1.3 Maintenance and duration (63 P.S. § 854)

1.4 Disciplinary actions
 Suspensions or revocations (63 P.S. § 855)
 Fines or imprisonment (63 P.S. § 859)

**1.5 Conduct standards (63 P.S. § 861;
 31 Pa. Code Ch. 62.3)**

1.6 Federal regulation
 Fair Credit Reporting Act (15 USC 1681–1681d)
 Fraud and false statements (18 USC 1033, 1034)

2.0 Insurance Basics 15%

2.1 Insurance principles and concepts

- Insurable interest
- Causes of loss (perils)
- Direct versus indirect loss

- Electrical system/computers
- Exhaust system
- Fuel system
- Heating and air conditioning systems
- Brakes/ABS
- Steering
- Suspension
- Transmission
- Air bags/SRS (seat belts)

- Glass
- Tires
- Interior
- Paint

4.6 Auto arson and fraud

Pennsylvania Personal Lines Examination Series 16-16
100 questions — Two-hour time limit

1.0 Insurance Regulation 11%

(See Page 10)

2.0 General Insurance 11%

(See Page 10)

3.0 Property and Casualty Insurance Basics 17%

3.1 Principles and concepts

- Insurable interest
- Underwriting
 - Function
 - Loss ratio
- Rates
 - Types
 - Loss costs
 - Components
- Hazards
 - Physical
 - Moral
 - Morale
- Negligence
 - Elements of a negligent act
 - Defenses against negligence
- Damages
 - Compensatory — special versus general
 - Punitive
- Absolute/strict liability
- Vicarious liability
- Causes of loss (perils)
- Named perils versus special (open) perils
- Direct loss
- Consequential or indirect loss
- Blanket versus specific insurance
- Basic types of construction
- Loss valuation
 - Actual cash value
 - Replacement cost
 - Functional replacement cost
 - Market value
 - Agreed value
 - Stated amount

3.2 Policy structure

- Declarations
- Definitions
- Insuring agreement or clause
- Additional/supplementary coverage
- Conditions
- Exclusions
- Endorsements

3.3 Common policy provisions

- Insureds — named, first named, additional
- Policy period
- Policy territory
- Cancellation and nonrenewal
- Deductibles
- Other insurance
 - Nonconcurrency
 - Primary and excess
 - Pro rata
 - Contribution by equal shares
- Limits of liability
 - Per occurrence (accident)
 - Per person
 - Split
 - Combined single
- Policy limits
- Restoration/nonreduction of limits
- Coinsurance
- Vacancy or unoccupancy
- Named insured provisions
 - Duties after loss
 - Assignment
 - Abandonment
- Insurer provisions
 - Liberalization
 - Subrogation
 - Salvage
 - Claim settlement options
 - Duty to defend
- Third-party provisions
 - Standard mortgage clause
 - Loss payable clause
 - No benefit to the bailee

3.4 Pennsylvania laws, regulations and required provisions

- Pennsylvania Property and Casualty Insurance Guaranty Association (40 P.S. § 991.1801–.1820)
- Standard fire policy (40 P.S. § 636)
- Cancellation and nonrenewal
 - Private residential (40 P.S. § 1171.5(a)(9); 31 Pa. Code Ch. 59.6)
 - Basic property insurance — death of named insured (40 P.S. § 636.1(a))
- Binders (40 P.S. § 636)
- Insurance consultation services exemption (40 P.S. § 1841–1844)

4.0 Dwelling ('02) Policy 7%

4.1 Characteristics and purpose

4.2 Coverage forms — Perils insured against

- Basic
- Broad
- Special

4.3 Property coverages

- Coverage A — Dwelling
- Coverage B — Other structures
- Coverage C — Personal property
- Coverage D — Fair rental value
- Coverage E — Additional living expense
- Other coverages

4.4 General exclusions

4.5 Conditions

4.6 Selected endorsements

- Automatic increase in insurance (DP 04 11)
- Broad theft coverage (DP 04 72)
- Dwelling under construction (DP 11 43)
- Special provisions — Pennsylvania (DP 01 37)

4.7 Personal liability supplement

5.0 Homeowners ('01 PA Version) Policy 22%

5.1 Coverage forms

- HO-2 through HO-5
- HO-6
- HO-8

5.2 Definitions

5.3 Section I — Property coverages

- Coverage A — Dwelling
- Coverage B — Other structures
- Coverage C — Personal property
- Coverage D — Loss of use
- Additional coverages

5.4 Section II — Liability coverages

- Coverage E — Personal liability
- Coverage F — Medical payments to others
- Additional coverages

5.5 Perils insured against

5.6 Exclusions

5.7 Conditions

5.8 Selected endorsements

- Business pursuits (HO 24 71)
- Home day care (HO 04 97)
- Limited fungi, wet or dry rot, or bacteria (HO 04 26, HO 04 27)
- Permitted incidental occupancies (HO 04 42)
- Personal injury (HO 24 82)
- Personal property replacement cost — Pennsylvania (HO 23 63)
- Scheduled personal property (HO 04 61)
- Watercraft (HO 24 75)
- Special provisions — Pennsylvania (HO 01 37)

6.0 Auto Insurance 25%

6.1 Laws

- Pennsylvania Motor Vehicle Financial Responsibility Law (75 Pa. C.S. 1701–99)
 - Required limits of liability (75 Pa. C.S. 1702–1705, 1711)
- Pennsylvania Automobile Insurance Plan (75 Pa. C.S. 1741–1744)
- First-party benefits (75 Pa. C.S. 1711–1725)
- Uninsured/underinsured motorist (40 P.S. § 2000; 75 Pa. C.S. 1731, 1733–1734, 1736, 1738)
 - Definitions
 - Bodily injury
 - Stacked and non-stacked
 - UM/UIM rejection
 - Required limits
- Cancellation/nonrenewal (31 Pa. Code Ch. 61)
 - Grounds (40 P.S. § 991.2001–991.2004)
 - Notice (40 P.S. § 991.2006)
 - Notice of eligibility in assigned risk plan (40 P.S. § 991.2006)
- Tort option selections (75 Pa. C.S. 1705)
- Notice of rental car coverage (75 Pa. C.S. 1725)

6.2 Personal ('05) auto policy

- Definitions
- Liability coverage
 - Bodily injury and property damage
 - Supplementary payments
 - Exclusions
- Medical payments
- Uninsured motorist
- Coverage for damage to your auto
 - Collision
 - Other than collision
 - Deductibles
 - Transportation expenses
 - Exclusions

Duties after an accident or loss

General provisions

Selected endorsements

- Extended non-owned coverage for named individual (PP 03 06)
- Joint ownership coverage (PP 03 34)
- Miscellaneous type vehicle (PP 03 23)
- Towing and labor costs (PP 03 03)
- Amendment of policy provisions — Pennsylvania (PP 01 51)

7.0 Other Coverages and Options 7%

7.1 Personal umbrella policies (DL 98 01)

7.2 National Flood Insurance Program

- "Write your own" versus government
- Eligibility
- Coverages
- Limits
- Deductibles

7.3 Other policies

Boatowners

7.4 Residual markets including FAIR Plans (40 P.S. § 1600.101–103)

Pennsylvania Examination for Viatical Settlement Brokers Series 16-17
60 questions — One-hour time limit

1.0 Insurance Regulation 23%

1.1 Licensing

- Process (40 P.S. § 626.3)
- Types of licensees
 - Viatical settlement broker (40 P.S. § 626.2)
 - Viatical settlement provider (40 P.S. § 626.2)
- Maintenance and duration
 - Renewal (40 P.S. § 626.3(e))
- Disciplinary actions
 - Cease and desist order (40 P.S. § 1171.8–10)
 - Revocation, suspension or denial of license (40 P.S. § 626.4)
 - Penalties (40 P.S. § 1171.11)

1.2 State regulation

- Commissioner's general duties and powers (40 P.S. § 310.2, 1171.7)
- Company regulation
 - Solvency (40 P.S. § 221.1, 386)
 - Policy forms (40 P.S. § 510, 776.2)
 - Unfair claims settlement practices (40 P.S. § 1171.5(a)(10); 31 Pa. Code Ch. 146.1–10)
- Licensee regulation
 - Fiduciary responsibility (40 P.S. § 310.96)
 - Examination of books and records (40 P.S. § 626.16, 1171.5)
- Unfair insurance practices
 - Rebating (40 P.S. § 310.45)
 - Misrepresentation (40 P.S. § 310.47–48, 1171.5)
 - Twisting (40 P.S. § 473, 1171.4)
 - False advertising (40 P.S. § 1171.5; 31 Pa. Code Ch. 51)
 - Defamation (40 P.S. § 1171.5; 31 Pa. Code Ch. 51)
 - Boycott, coercion or intimidation (40 P.S. § 1171.5)
 - Misappropriation of funds (40 P.S. § 310.11, 310.42, 310.96)
 - Unfair discrimination (40 P.S. § 1171.5; 31 Pa. Code Ch. 145.4)
 - Illegal inducement (40 P.S. § 310.46, 1171.4, 1171.5)

Privacy of consumer financial and health information
(31 Pa. Code Ch. 146a.1–44, 146b)
Insurance fraud regulation (40 P.S. § 325.1–3, .21–24,
.41–47, .61–62; 18 Pa. C.S. 4117)
Fraudulent viatical settlement act (40 P.S. § 626.2)

1.3 Federal regulation

Fraud and false statements (18 USC 1033, 1034)

2.0 General Insurance 5%

2.1 Concepts

Risk management key terms

Risk
Exposure
Hazard
Peril
Loss

Methods of handling risk

Avoidance
Retention
Sharing
Reduction
Transfer

Elements of insurable risks

Adverse selection
Law of large numbers
Reinsurance

2.2 Contracts

Elements of a legal contract

Offer and acceptance
Consideration
Competent parties
Legal purpose

Distinct characteristics of an insurance contract

Contract of adhesion
Aleatory contract
Personal contract
Unilateral contract
Conditional contract

Legal interpretations affecting contracts

Ambiguities in a contract of adhesion
Reasonable expectations
Indemnity
Utmost good faith
Representations/misrepresentations
Warranties
Concealment
Fraud
Waiver and estoppel

3.0 Life Insurance Policies 22%

3.1 Term life insurance

Level term

Annual renewable term
Level premium term
Life expectancy contract
Term-to-65 contract

Decreasing term

3.2 Whole life insurance

Continuous premium (straight life)
Limited payment
Single premium
Graded premium
Modified life
Current assumption

3.3 Flexible premium policies

Adjustable life
Universal life
Equity indexed universal life
Variable universal life

3.4 Specialized policies

Joint life (first-to-die)
Survivorship life (second-to-die)
Juvenile life

3.5 Group life insurance

Characteristics of group plans
Types of plan sponsors
Group underwriting requirements
Conversion to individual policy (40 P.S. § 532.7)

3.6 Credit life insurance (individual versus group)

4.0 Life Insurance Policy Provisions, Options and Riders 25%

4.1 Standard provisions (40 P.S. § 510)

Ownership
Assignment
Entire contract (d)
Modifications
Right to examine (free look) (40 P.S. § 510c(a))
Payment of premiums (a)
Grace period (b)
Reinstatement (k)
Incontestability (c)
Misstatement of age (e)
Exclusions
Payment of claims (l)
Prohibited provisions including backdating
(40 P.S. § 511)

4.2 Beneficiaries

Designation options
Individuals
Classes
Estates
Minors
Trusts
Succession
Revocable versus irrevocable
Common disaster clause
Spendthrift clause

4.3 Settlement options

Cash payment
Interest only
Fixed-period installments
Fixed-amount installments
Life income
Single life
Joint and survivor

4.4 Nonforfeiture options

Cash surrender value
Extended term
Reduced paid-up insurance

4.5 Policy loans and withdrawal options

Cash loans
Automatic premium loans
Withdrawals or partial surrenders

4.6 Dividend options

Cash payment
Reduction of premium payments
Accumulation at interest
One-year term option
Paid-up additions
Paid-up insurance

4.7 Disability riders

Waiver of premium
Waiver of cost of insurance
Disability income benefit
Payor benefit life/disability (juvenile insurance)

- 4.8 Accelerated (living) benefit provision/rider**
 - Conditions for payment (31 Pa. Code Ch. 90f.3)
 - Effect on death benefit (31 Pa. Code Ch. 90f.3)
 - Exclusions and restrictions (31 Pa. Code Ch. 90f.4)
- 4.9 Riders covering additional insureds**
 - Spouse/other-insured term rider
 - Children's term rider
 - Family term rider
- 4.10 Riders affecting the death benefit amount**
 - Accidental death
 - Guaranteed insurability
 - Cost of living
 - Return of premium
- 5.0 Viatical Settlement Principles and Practices 25%**
 - 5.1 Parties to a viatical settlement (40 P.S. § 626.2)**
 - Viator
 - Viatical settlement provider
 - Viatical settlement broker
 - Viatical settlement purchaser

- Financing entity
- Independent escrow agent
- 5.2 Definitions (40 P.S. § 626.2)**
 - Chronically ill
 - Terminally ill
 - Viatical settlement contract
 - Viatical settlement investment contract
 - Related provider trust
- 5.3 Application process**
 - Disclosures (40 P.S. § 626.7)
 - Required documents (40 P.S. § 626.8)
 - Confidentiality (40 P.S. § 626.206)
- 5.4 Procedure**
 - Rules of conduct (40 P.S. § 626.8)
 - Viator proceeds (40 P.S. § 626.8(i))
 - Advertising (40 P.S. § 626.2)
 - Right to rescind (40 P.S. § 626.7(a)(5), .8(h))
 - Prohibited activities (40 P.S. § 626.9)

FINGERPRINTING INSTRUCTIONS

New Insurance Producers

Act 147 of 2002, 40 P.S. 310.5, requires applicants to provide fingerprint samples to the Pennsylvania Insurance Department. The Insurance Department uses this information to receive national criminal history background information from the Federal Bureau of Investigation (FBI). This applies to all first-time applicants for a resident insurance producer license and applicants for a non-resident insurance producer license that do not qualify and apply for reciprocal licensure.

Note: Limited Lines applicants who do not need to take either pre-examination education or an exam, still need to submit fingerprint samples. Title Agent applicants do not need pre-examination education. However, Title Agent applicants do need to take an exam and submit fingerprint samples.

The following fingerprinting guidelines apply to applicants for a new Insurance Producer license under Act 147 of 2002:

1. Fingerprints may be electronically scanned at the Thomson Prometric testing centers in Pennsylvania. Candidates who wish to have their fingerprint samples taken at the testing center should register for this service at the same time they register for their exam. (Please see the Examination Registration Form on Page 37.) The fee for this service is \$20, which must be submitted with the registration form and examination fees. Fingerprints will be “live-scanned” and printed at the test site. You will receive a printed fingerprint card before you leave the testing center.

Note: Candidates who wish to have fingerprints taken without taking an examination may pay the \$20 fee at the testing center without using a Registration Form.

2. Candidates must present a valid form of identification, such as a driver’s license.

3. Applicants must submit with each fingerprint card a check or money order, made payable to the Commonwealth of Pennsylvania for **\$24** (U.S. Currency). Payment for fingerprinting MUST be in the following form: money order or cashier’s check payable to the “Commonwealth of Pennsylvania”. The Pennsylvania State Police WILL NOT accept personal checks. The fingerprint card and the check/money order should be submitted to the Department along with the Insurance Producer license application, other required documentation and the required fee for the Insurance Producer license. The Department’s mailing address is: PA Insurance Department, Bureau of Producer Services, 1300 Strawberry Square, Harrisburg, PA 17120.

The license fee must be submitted on a separate cashier’s check or money order. A single check for the fingerprinting fee and the Insurance Producer license fee WILL NOT be accepted. Fees are nonrefundable.

4. Fingerprint cards may be mailed directly to the Insurance Department’s Bureau of Producer Services without the license application if the application is filed electronically through SIRCON.
5. The Bureau of Producer Services will send the fingerprint cards to the Pennsylvania State Police, who forwards the cards to the FBI for processing. FBI results will be returned to the Pennsylvania Insurance Department for evaluation. Results may be returned in two to six weeks, depending on the processing time of the FBI. The normal cycle time is approximately 18 days.

Existing Insurance Producers

Current resident licensees are not required to submit fingerprints in order to convert to the new Insurance Producer license; however, they will be required to submit fingerprints upon the first renewal date of their new Insurance Producer license.

If candidates would like to have their fingerprints taken early, they should follow the instructions for *New Insurance Producers*.

APPLICATION CHECKLIST INCLUDING FINGERPRINT CARDS

PLEASE NOTE: ALL RESIDENT APPLICANTS ARE REQUIRED TO SUBMIT OFFICIAL FINGERPRINT CARDS.

On the Application, did you:

- Did you type or use **Black Ink** to complete your application?
- Did you provide your Social Security Number and Date of Birth on the application?
- Did you provide your full Legal name? Last, first, middle name, and Jr./Sr. (if applicable)?
- Did you provide a complete residence address (Street address, City, State & Zip)?
- If available, did you provide your employer's name and their address?
- Did you list your type of licenses that you are requesting?
- Did you list your employment history for the past 5 years?
- Did you properly answer the list of questions provided on the back of the application and provide back-up documentation, if needed?
- When filling out your initial application, be certain to remit the correct fee. You must provide a separate check in the amount of \$55.00 made out to the "Commonwealth of Pennsylvania"?
- Did you read the "Applicants Certification and Attestation," sign and date the application where required?

On the Fingerprint Card, did you:

- Did you type or use **Black Ink** to complete your fingerprint card?
- Did you provide your full Legal name? Last, first, middle name, and Jr./Sr. (if applicable)?
- Did you sign the fingerprint card where required?
- Did you provide a complete residence address (Street address, City, State & Zip)?
- Did the Official taking your fingerprints date and sign the card where required?
- If available, did you provide your employer's name and their address?
- Did you provide Country of Citizenship (i.e. US, Canada, etc.)
- Did you provide your Social Security Number on the fingerprint card?
- Did you provide your date of birth?
- Did you provide your Sex and Race?
- Did you provide your Height and Weight?
- Did you provide your Eye and Hair color?
- Did you provide your place of birth (City & State; or Country if other than US)
- When submitting the fingerprint card, is the "ORI" information on the card:

PA920990z

PA Insurance Dept

Harrisburg, PA

If not, you may need to have another card processed.

- When submitting the fingerprint card, is the "Reason Fingerprinted" filled out as such:
Act 147 of 2002 (40 P.S. §310.1)
- You must include a **separate cashier's check or money order** in the amount of \$24.00 made out to the "Commonwealth of Pennsylvania"?

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INSURANCE PRODUCER APPLICATION RESIDENT INDIVIDUAL

INITIAL RESIDENT FEE - \$55.00
AMENDED LICENSE FEE - \$25.00
MAKE CHECKS PAYABLE TO THE COMMONWEALTH OF PA

(Please Print or Type)

Soc. Security Number		If assigned, National Producer Number (NP#)			
If applicable, NASD Individual Central Registration Depository (CRD) Number			Date of Birth (month) _____ (day) _____ (year) _____		
Last Name		First Name	Middle Name	JR./SR. etc	
Residence/Home Address (Physical Street)		P.O. Box	City	State	Zip or Foreign Country
Home Phone Number () -	Gender Male <input type="checkbox"/> Female <input type="checkbox"/>	Are you a Citizen of the United States? (Check One) Yes <input type="checkbox"/> No <input type="checkbox"/> (If No, of which country are you a citizen?) (If No, you must supply work authorization.)			
ALL APPLICANTS ARE REQUIRED TO SUBMIT OFFICIAL FINGERPRINT CARDS UNLESS APPLYING AS A NONRESIDENT UNDER RECIPROCITY PROVISIONS.					
Business Address (Physical Street)		P.O. Box	City	State	Zip or Foreign Country
Business Phone Number () -	Business Fax Number () -	Business E-Mail Address		Business Web Site Address	
List any name under which you are doing business.					

Type of License Requested

NEW **AMENDED (Adding a line of authority)**

Major Lines of Authority:

Variable Life/Variable Annuity Life & Fixed Annuity Accident & Health Property & Allied Lines Casualty & Allied Lines Personal Lines

Limited Lines Credit:

Credit Accident & Health Credit Unemployment Credit Life Mortgage Disability Credit Property Mortgage Life Mortgage Guaranty
 Credit Disability Guaranteed Auto Protection Involuntary Unemployment

Limited Lines:

Crop/Hail Motor Vehicle Rental Domestic Mutual Fire Restricted Fraternal Other _____

Employment History

Account for all time for the past five years. Give all employment experience starting with your current employer working back five years. Include full and part-time work, self-employment, military service, unemployment and full-time education.

Name	City	State	From		To		Position held
			Month	Year	Month	Year	

Background Information

The Applicant must read the following very carefully and answer every question. All copies of documents must be certified. All written statements submitted by the Applicant must include an original signature.

- 1. Have you ever been convicted of or pled nolo contendere (no contest) to any misdemeanor or felony or currently have pending misdemeanor or felony charges filed against you? (If yes, provide certified court records as to the type of charge (i.e. felony), basis of charge and outcome or sentence.) Yes ___ No ___
2. Have you ever been subject to an administrative action, penalized or fined, had an insurance license or other financial services license or its equivalent refused, suspended or revoked by a Government entity or is any such action now pending? (If yes, provide a full explanation on a separate sheet of paper.) Yes ___ No ___
3. Have you ever failed to pay state income tax or comply with any administrative or court order directing the payment of state income tax? Yes ___ No ___
If you answer yes, identify the jurisdiction(s): _____
4. Are you currently a party to, or have you ever been found liable in, any lawsuit or arbitration proceeding involving allegations of fraud, misappropriation or conversion of funds, misrepresentation or breach of fiduciary duty? Yes ___ No ___
If you answer yes, you must attach to this application:
a) a written statement summarizing the details of each incident,
b) a certified copy of the Petition, Complaint or other document that commenced the lawsuit or arbitration, and
c) a certified copy of the official document which demonstrates the resolution of the charges or any final judgment.
5. Have you or any business in which you are or were an owner, partner, officer or director ever had an insurance agency contract or any other business relationship with an insurance company terminated for any alleged misconduct? Yes ___ No ___
If you answer yes, you must attach to this application:
a) a written statement summarizing the details of each incident and explaining why you feel this incident should not prevent you from receiving an insurance license, and
b) certified copies of all relevant documents.
6. Have you ever failed to comply with an administrative or court order imposing a child support obligation? Yes ___ No ___

Applicants Certification and Attestation

The Applicant must read the following very carefully:

- 1. I hereby certify that, under penalty of perjury, all of the information submitted in this application and attachments are true and complete. I am aware that submitting false information or omitting pertinent or material information in connection with this application is grounds for license revocation or denial of the license and may subject me to civil or criminal penalties.
2. I further certify that I grant permission to the Insurance Commissioner, or other appropriate party to verify information with any federal, state or local government agency, current or former employer, or insurance company. I authorize the release of any information concerning me, as permitted by law, to any federal, state or municipal agency, or any other organization and I release the persons providing information from any and all liability of whatever nature by reason of furnishing such information.
3. I further certify that, under penalty of perjury, either a) I have no child-support obligation, or b) I have a child-support obligation and I am currently in compliance with that obligation.
4. I acknowledge that I understand and will comply with the insurance laws and regulations of Pennsylvania.
5. I understand that all fees are non-refundable.
6. As part of the resident licensing process pursuant to applicable state law, resident applicant acknowledges that the submission of his or her fingerprint record will be submitted to a secured centralized repository maintained by the National Association of Insurance Commissioners ("NAIC") as authorized by the state insurance department pursuant to a memorandum of understanding between participating state insurance departments and the NAIC. The resident applicant acknowledges the fingerprint record will be stored at the NAIC and transmitted to law enforcement agencies for the purpose of determining applicant's qualifications for licensure.

Month Day Year

Original Applicant Signature

Full Legal Name (Printed or Typed)

RETURN COMPLETED APPLICATION TO:
PA INSURANCE DEPARTMENT
BUREAU OF PRODUCER SERVICES
ROOM 1209 STRAWBERRY SQUARE
HARRISBURG, PA 17120

Background Information

1. Does the business entity now hold or has it ever held a resident insurance license in any other state(s) or Canada? Yes ___ No ___
2. Has the business entity, or the owners, officers, managers, partners or any designated licensee of the business entity, **ever** been subject to an administrative action, penalized or fined, had an insurance license or other financial services license or its equivalent refused, suspended or revoked by a Government entity or is any such action now pending? (If yes, provide a full explanation on a separate sheet of paper.) Yes ___ No ___
3. Do all **unlicensed** owners, officers, partners or employees understand they cannot perform any act of an Insurance Producer in Pennsylvania? Yes ___ No ___
4. Are all designated licensees and all other licensed Insurance Producers in the business entity familiar with and agree to abide by all the laws and regulations pertaining to the business of insurance in the Commonwealth of Pennsylvania? Yes ___ No ___

Applicants Certification and Attestation

I DO HEREBY CERTIFY UNDER **PENALTY OF PERJURY** THAT THE FOREGOING STATEMENTS ARE TRUE AND CORRECT. NOTE: FALSE STATEMENTS MAY RESULT IN CRIMINAL PENALTIES, APPLICATION DENIAL, ADMINISTRATIVE ENFORCEMENT ACTION OR ALL OF THE AFOREMENTIONED.

Designated Licensee Signature	Date	Designated Licensee Name & Title (Printed Out)
Designated Licensee Signature	Date	Designated Licensee Name & Title (Printed Out)
Designated Licensee Signature	Date	Designated Licensee Name & Title (Printed Out)
Designated Licensee Signature	Date	Designated Licensee Name & Title (Printed Out)

Attachments

- Copy of approved Pennsylvania Department of State registration papers showing Secretary of Commonwealth's signature.
- IPL-01 for Designated Licensee(s) not presently licensed in Pennsylvania.
- Other _____

**RETURN COMPLETED APPLICATION TO:
PA INSURANCE DEPARTMENT
BUREAU OF PRODUCER SERVICES
ROOM 1209 STRAWBERRY SQUARE
HARRISBURG, PA 17120**

PENNSYLVANIA INSURANCE EXAMINATION REGISTRATION FORM

for examinations on or after July 1, 2005

Last Name	First Name	Middle Initial	Social Security Number ____-____-____
Residence Address (Street or P.O. Box)			
City	State	ZIP Code	Daytime Phone Number () ()
Employer (insurance company)		Evening Phone Number and Fax Number (including area code) () ()	

Your address of legal residence is required by the Pennsylvania Insurance Department.

Series	Exam Title	Exam Fee	Check Here
16-01	Producer's Life Insurance	\$44	
16-02	Producer's Accident and Health Insurance	\$44	
16-03	Producer's Life, Accident and Health or Sickness Insurance	\$55	
16-04	Producer's Property Insurance	\$44	
16-05	Producer's Casualty Insurance	\$44	
16-06	Producer's Property and Casualty Insurance	\$55	
16-09	Producer's Surplus Lines Insurance	\$44	
16-10	Agent's Title Insurance	\$44	
16-11	Public Adjuster and Public Adjuster Solicitor	\$44	
16-15	Appraiser's Motor Vehicle Physical Damage	\$89	
16-16	Producer's Personal Lines	\$44	
16-17	Viatical Settlement Broker	\$44	

Fingerprinting Service Fee	\$20	
	Total Fee	\$

This form is Page 37 of the Pennsylvania Insurance Licensing Information Bulletin.
Have you read the rest of the Bulletin?

Yes	No
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Fee may be paid by cashier's check, company check, money order, MasterCard or Visa. Make checks payable to Thomson Prometric. Please put your Social Security number on the check. **PERSONAL CHECKS AND/OR CASH ARE NOT ACCEPTED. REGISTRATION FEES ARE NOT REFUNDABLE.** Testing fees are determined by the Commonwealth of Pennsylvania and are subject to contractual change without notice. To pay by credit card, please complete the information below. To register and schedule online, visit our Web site at www.experionline.com. You may also register by calling 800.715.2418 or faxing this completed form to 800.347.9242. To register by mail, send this completed form with the appropriate fee to:

Thomson Prometric
ATTN: PA Insurance Exam Registration
1260 Energy Lane
St. Paul, MN 55108

Card Type (Circle) MC Visa	Card Number	Expiration Date
Name of Cardholder (Print)		Signature of Cardholder

By filing this registration you assume full responsibility for exam selection. Fees for this exam are not refundable or transferable. If you are unsure of which exam is necessary for the license type you are seeking, resolve this question *before* you register. Exam fees are valid for 90 days from receipt at Thomson Prometric.

THOMSON
—★—™
PROMETRIC
1260 Energy Lane
St. Paul, MN 55108
800.715.2418

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Get immediate results—Your appointment will be confirmed before you leave our Web site.



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