

**LIFE PRODUCER EXAM ONLY  
GENERAL KNOWLEDGE**

**Product Knowledge, Terms and Concepts**

(50 scoreable questions plus 10 pretest questions)

- I. **TYPES OF POLICIES ..... 9**
  - A. **Traditional whole life products**
    - 1. Ordinary (straight) life
    - 2. Limited-pay and single-premium life
    - 3. Adjustable life
  - B. **Interest-sensitive life products**
    - 1. Universal life
    - 2. Variable whole life
    - 3. Variable universal life
    - 4. Interest-sensitive whole life
  - C. **Term life**
    - 1. Level, decreasing, and increasing term
    - 2. Special features
      - a. Renewable
      - b. Convertible
  - D. **Annuities**
    - 1. Single, level, and flexible premium
    - 2. Immediate and deferred
    - 3. Fixed and variable
    - 4. Equity Index
  - E. **Combination plans and variations**
    - 1. Joint life
    - 2. Survivorship life
- II. **POLICY RIDERS, PROVISIONS, OPTIONS, AND EXCLUSION ..... 21**
  - A. **Policy riders**
    - 1. Waiver of premium and waiver of premium with disability income
    - 2. Guaranteed insurability
    - 3. Payor benefit
    - 4. Accidental death and/or accidental death and dismemberment
    - 5. Term riders
    - 6. Other insureds (e.g., spouse, children, nonfamily )
    - 7. Cost of living
  - B. **Policy provisions and options**
    - 1. Entire contract
    - 2. Insuring clause
    - 3. Free look
  - 4. Consideration
  - 5. Owner's rights
  - 6. Beneficiary designations
    - a. Primary and contingent
    - b. Revocable and irrevocable
    - c. Changes
    - d. Common disaster
    - e. Minor beneficiaries
  - 7. Premium Payment
    - a. Modes
    - b. Grace period
    - c. Automatic premium loan
    - d. Level or flexible
  - 8. Reinstatement
  - 9. Policy loans, withdrawals, partial surrenders
  - 10. Nonforfeiture options
  - 11. Dividends and dividend options
  - 12. Incontestability
  - 13. Assignments
  - 14. Suicide
  - 15. Misstatement of age and gender
  - 16. Settlement options
- III. **COMPLETING THE APPLICATION, UNDERWRITING, AND DELIVERING THE POLICY ..... 12**
  - A. **Completing the application**
    - 1. Required signatures
    - 2. Changes in the application
    - 3. Consequences of incomplete applications
    - 4. Warranties and representations
    - 5. Collecting the initial premium and issuing the receipt
    - 6. Replacement
    - 7. Disclosures at point of sale (i.e. HIPAA, HIV consent)
  - B. **Underwriting**
    - 1. Insurable interest
    - 2. Medical information and consumer reports
    - 3. Fair Credit Reporting Act
    - 4. Risk classification
  - C. **Delivering the policy**
    - 1. When coverage begins
    - 2. Explaining the policy and its provisions, riders, exclusions, and ratings to the client
  - D. **Do Not Call List**

**IV. TAXES, RETIREMENT, AND OTHER INSURANCE CONCEPTS ..... 8**

**A. Third-party ownership**

**B. Group life insurance**

1. Conversion privilege
2. Contributory vs. noncontributory

**C. Retirement plans**

1. Tax-qualified plans
2. Nonqualified plans

**D. Business insurance**

**E. Social Security benefits and taxes**

**F. Tax treatment of insurance premiums, proceeds, dividends**

1. Individual life
2. Group life
3. Modified Endowment Contracts (MECs)

**G. Accelerated Death Benefits—Living Benefits**

**H. Endowments**

**C. Licensing requirements and limitations .....5**

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

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

**D. Marketing practices ..... 7**

*Ref: Chap. 23 unless otherwise noted*

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

## LIFE

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

*(22 scoreable questions plus 3 pretest questions)*

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

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

**A. Superintendent of insurance ..... 2**

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

**B. Definitions ..... 4**

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

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

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

**A. Solicitation and cost disclosure**

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

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

**B. AIDS testing requirements**

*Ref: Ins. Rule 490*

**C. Changes in the application**

*Ref: 2409*

**D. Policy provisions**

*Ref: 2515-A, 2505*

**E. Viatical and life settlements**

*Ref: 6802-A, 6808-A, 6809*

**F. Suitability and Replacement**

*Ref: Rules 917, 919*

10. Health Reimbursement Accounts (HRAs)
11. High Deductible Health Plans (HDHPs) and related Health Savings Accounts (HSAs)
12. Consumer Driven Health Plans (CDHPs)

**D. Medicare supplement policies**

**E. Group insurance**

1. Group conversion
2. Differences between individual and group contracts
3. General concepts
4. COBRA
5. HIPAA

**F. Long Term Care (LTC)**

1. Individual LTC contracts
2. Group/voluntary LTC contracts
3. Service days vs. calendar days

**G. Cancer (for specified diseases) plans**

**H. Critical illness plans**

**I. Worksite (employer-sponsored) plans**

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

**A. Mandatory provisions**

1. Entire contract
2. Time limit on certain defenses (incontestable)
3. Grace period
4. Reinstatement
5. Notice of claim
6. Claim forms
7. Proof of loss
8. Time of payment of claims
9. Payment of claims
10. Physical examination and autopsy
11. Legal actions
12. Change of beneficiary

**B. Optional provisions**

1. Change of occupation
2. Misstatement of age
3. Illegal occupation

**C. Other provisions and clauses**

1. Insuring clause
2. Free look (10-day, 20-day, etc.)
3. Consideration clause
4. Probationary period
5. Elimination period
6. Waiver of premium
7. Exclusions
8. Preexisting conditions
9. Recurrent disability
10. Coinsurance
11. Deductibles
12. Eligible expenses

**ACCIDENT & HEALTH  
PRODUCER EXAM ONLY  
GENERAL KNOWLEDGE**

**Product Knowledge, Terms, and Concepts**

*(50 scoreable questions plus 10 pretest questions)*

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

**A. Disability income**

1. Individual disability income policy
2. Business overhead expense policy
3. Business disability buyout policy
4. Group disability income policy
5. Key employee/partner policies

**B. Accidental death and dismemberment**

**C. Medical expense insurance**

1. Basic hospital, medical, and surgical policies
2. Major medical policies
3. Comprehensive major medical policies
4. Health Maintenance Organizations (HMOs)
5. Preferred Provider Organizations (PPOs)
6. Service organizations (Blue Plans)
7. Point of Service (POS) plans
8. Medical Savings Accounts (MSAs)
9. Flexible Spending Accounts (FSAs)

13. Copayments	
14. Pre-authorizations and prior approval requirements	
15. Usual, reasonable, and customary (URC) charges	
16. Lifetime, annual or per cause maximum benefit limits	
<b>D. Riders</b>	
1. Impairment rider	
2. Guaranteed insurability rider	
3. Multiple indemnity rider (double, triple)	
<b>E. Rights of renewability</b>	
1. Noncancelable	
2. Cancelable	
3. Guaranteed renewable	
4. Conditionally renewable	
5. Optionally renewable	
6. Period of time for renewal	
<b>III. SOCIAL INSURANCE .....</b>	<b>3</b>
<b>A. Medicare</b>	
1. Primary, secondary payor	
2. Medicare Parts A,B,C,D	
<b>B. Medicaid</b>	
<b>C. Social Security benefits</b>	
<b>IV. OTHER INSURANCE CONCEPTS .....</b>	<b>4</b>
<b>A. Total, partial, and residual disability</b>	
<b>B. Owner's rights</b>	
<b>C. Dependent children benefits</b>	
<b>D. Primary and contingent beneficiaries</b>	
<b>E. Modes of premium payments (annual, semiannual, etc.)</b>	
<b>F. Nonduplication and coordination of benefits (e.g., primary vs. excess)</b>	
<b>G. Occupational vs. nonoccupational</b>	
<b>H. Tax treatment of premiums and proceeds of insurance contracts (e.g., disability income and medical expenses, etc.)</b>	
<b>I. Managed care</b>	
<b>J. Workers Compensation</b>	
<b>K. Subrogation</b>	
<b>V. FIELD UNDERWRITING PROCEDURES.....</b>	<b>9</b>
<b>A. Completing application and obtaining necessary signatures</b>	
<b>B. Explaining sources of insurability information (e.g., MIB Report, Fair Credit Reporting Act, etc.)</b>	
<b>C. Initial premium payment and receipt and consequences of the receipt (e.g. medical examination, etc.)</b>	

<b>D. Submitting application (and initial premium if collected) to company for underwriting</b>
<b>E. Assuring delivery of policy and related documents to client</b>
<b>F. Explaining policy and its provisions, riders, exclusions, and ratings to clients</b>
<b>G. Replacement</b>
<b>H. Contract law</b>
1. Requirements of forming a contract
2. Insurable interest
3. Warranties and representations
4. Unique aspects of the health contract
a. Conditional
b. Unilateral
c. Adhesion

**ACCIDENT & HEALTH  
Maine Specific Content Outline  
State Laws and Rules**

(32 scoreable questions plus 4 pretest questions)

<b>I. MAINE LAWS AND RULES COMMON TO LIFE, ACCIDENT AND HEALTH INSURANCE .....</b>	<b>18</b>
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<i>Ref: Chap. 62: 4602, 4603</i>	
<b>C. Licensing requirements and limitations .....</b>	<b>5</b>
<i>Ref: Chap. 16: 1402, 1410, 1411, 1413, 1419, 1420-F(6) 1420-D, 1420-E, 1420-F, 1420-G, 1420-H, 1420-J, 1420-M, 1445, 1461, 1464-1468</i>	
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<i>Ref: Chap. 23</i>		
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<b>A. Policy rate discrimination.....</b>	<b>1</b>	
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4. Coverage for chiropractic services		
<i>Ref: 2748, 2840-A, 4236</i>		
5. Coverage for domestic partners		
<i>Ref: 2741-A, 2832-A</i>		
6. Renewal and cancellation		
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3. Preexisting conditions		
4. Nursing home coverage		
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<b>G. Small group and individual health insurance plans.....</b>	<b>3</b>	
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4. Market practices		
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**LIFE, ACCIDENT & HEALTH  
COMBINED EXAM**

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  - E. Rights of renewability**

1. Noncancelable
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3. Guaranteed renewable
4. Conditionally renewable
5. Optionally renewable
6. Period of time for renewal

- b. Unilateral
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(36 scoreable questions plus 4 pretest questions)

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

**A. Medicare**

1. Primary, secondary payor
2. Medicare Parts A,B,C,D

**B. Medicaid**

**C. Social Security benefits**

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

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

**B. Owner's rights**

**C. Dependent children benefits**

**D. Primary and contingent beneficiaries**

**E. Modes of premium payments (annual, semiannual, etc.)**

**F. Nonduplication and coordination of benefits (e.g., primary vs. excess)**

**G. Occupational vs. nonoccupational**

**H. Tax treatment of premiums and proceeds of insurance contracts (e.g., disability income and medical expenses, etc.)**

**I. Managed care**

**J. Workers Compensation**

**K. Subrogation**

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

**A. Completing application and obtaining necessary signatures**

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

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**G. Replacement**

**H. Contract law**

1. Requirements of forming a contract
2. Insurable interest
3. Warranties and representations
4. Unique aspects of the health contract
  - a. Conditional

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*Ref: Chap. 62: 4602, 4603*

**C. Licensing requirements and limitations ..... 5**

*Ref: Chap. 16: 1402, 1410, 1411, 1413, 1419, 1420-F(6) 1420-D, 1420-E, 1420-F, 1420-G, 1420-H, 1420-J, 1420-M, 1445, 1461, 1464-1468*

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

**D. Marketing practices** ..... 7  
*Ref: Chap. 23*

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

**II. MAINE LAWS AND RULES PERTINENT TO LIFE INSURANCE ONLY**..... 4  
*Ref: All references are to sections in Title 24-A unless otherwise noted*

**A. Solicitation and cost disclosure**  
*Ref: Chap. 29, Chap. 31: Ins. Rule 240, and Appendices*

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

**B. AIDS testing requirements**  
*Ref: Ins. Rule 490*

**C. Changes in the application**  
*Ref: 2409*

**D. Policy provisions**  
*Ref: 2505, 2515-A*

**E. Viatical and life settlements**  
*Ref: 6802-A, 6808-A, 6809*

**F. Suitability and replacement**

*Ref: Rules 917, 919*

**III. MAINE LAWS AND RULES PERTINENT TO ACCIDENT AND HEALTH INSURANCE ONLY** ..... 14  
*Ref: All references are to sections in Title 24-A unless otherwise noted*

**A. Policy rate discrimination** ..... 1  
*Ref: Chap. 23: 2159; Chap. 33: 2736-C; Chap. 35: 2808-B*

**B. Required policy provisions** ..... 2  
*Ref: Chap. 33; Chap. 35*

1. Coverage for newborns  
*Ref: 2743, 2834*
2. Coverage for maternity benefits  
*Ref: 2741, 2832*
3. Coverage for home health care  
*Ref: 2745, 2837, 5051-A*
4. Coverage for chiropractic services  
*Ref: 2748, 2840-A, 4236*
5. Coverage for domestic partners  
*Ref: 2741-A, 2832-A*
6. Renewal and cancellation  
*Ref: 2707, 2729, 2736-C, 2737-2738, 2739, 2808-B, 2850-B*
7. Assignment  
*Ref: 2755, 2827-A*
8. Coverage for dependent children  
*Ref: 2742-B, 2832-A 2833-A, 2833-B, 2834-B*

**C. Medicare supplement** ..... 2  
*Ref: Chap. 67, 5010-A; Ins. Rule 275;*

1. Minimum standards
2. Sale of insurance to the elderly
3. Preexisting conditions
4. Nursing home coverage

**D. AIDS testing requirements** ..... 1  
*Ref: Ins. Rule 490*

**E. Long Term Care**..... 2  
*Ref: Chap. 68-A: 5081; Ins. Rule 425*

**F. Continuity of Coverage**..... 1  
*Ref: Chap. 36: 2848, 2849-B*

**G. Small group and individual health insurance plans**..... 3  
*Ref: Chap. 33: 2736-C; Chap. 35: 2808-B, 2850-B; Chap. 36; Ins. Rule 750*

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

**H. HMO**..... 0-1  
*Ref: Chap. 56: 4202-A, 4207, 4209, 4210, 4227, 4234-B, 4234-C, 4236, 4249, 4302, Rule 750 Part 2*

- I. **Medical Utilization Review Entities** ..... 0-1  
*Ref: Chap. 34: 2771, 2772, 2773, Rule 850*
- J. **Preferred Provider Arrangement** ..... 0-1  
*Ref: Chap. 32*

**PROPERTY PRODUCER EXAM ONLY  
GENERAL KNOWLEDGE**

**Product Knowledge, Terms, and Concepts**

*(50 scoreable questions plus 10 pretest questions)*

**Note:** To the extent that the specific contracts, forms, and endorsements dealt with in this outline are available in standardized versions, outline references are to items developed by (1) Insurance Services Office; (2) National Council on Compensation Insurance; (3) Surety Association of America.

- I. **TYPES OF POLICIES** ..... 25
  - A. **Personal lines**
    - 1. Dwelling and contents (DP forms)
    - 2. Homeowners (HO forms)
    - 3. Mobile Homes
  - B. **Commercial lines**
    - 1. Commercial property
      - a. Commercial building and personal property form
      - b. Causes of loss forms
      - c. Business income
      - d. Extra expense
    - 2. Commercial Package Policy (CPP)
    - 3. Equipment Breakdown Coverage
    - 4. Businessowners Policy (BOP)
  - C. **Inland marine**
    - 1. Personal floaters
    - 2. Commercial floaters
    - 3. Nationwide Definition
  - D. **Others**
    - 1. Flood
    - 2. Earthquake
- II. **INSURANCE TERMS AND RELATED CONCEPTS** ..... 14
  - A. **Insurance**
  - B. **Insurable interest**
  - C. **Risk**
  - D. **Hazard**
  - E. **Peril**
  - F. **Loss**
    - 1. Direct
    - 2. Indirect

- G. **Proximate cause**
- H. **Deductible**
- I. **Indemnity**
- J. **Actual cash value**
- K. **Replacement cost**
- L. **Limits of liability**
- M. **Coinsurance/Insurance to value**
- N. **Accident**
- O. **Occurrence**
- P. **Cancellation**
- Q. **Nonrenewal**
- R. **Vacancy and unoccupancy**
- S. **Liability**
- T. **Negligence**

- III. **POLICY PROVISIONS AND CONTRACT LAW** ..... 11
  - A. **Declarations**
  - B. **Insuring agreement**
  - C. **Conditions**
  - D. **Exclusions**
  - E. **Definition of the insured**
  - F. **Duties of the insured**
  - G. **Obligations of the insurance company**
  - H. **Mortgagee rights**
  - I. **Proof of loss**
  - J. **Notice of claim**
  - K. **Appraisal**
  - L. **Other Insurance Provision**
  - M. **Assignment**
  - N. **Subrogation**
  - O. **Elements of a contract**
  - P. **Warranties, representations, and concealment**
  - Q. **Binders**
  - R. **Sources of insurability information**
  - S. **Fair Credit Reporting Act**

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

*(30 scoreable questions plus 4 pretest questions)*

- I. **MAINE LAWS AND RULES COMMON TO  
PROPERTY AND CASUALTY INSURANCE** ..... 28  
*Ref: All references are to sections in Title 24-A unless otherwise noted*
  - A. **Superintendent of insurance** ..... 2
    - 1. Broad powers  
*Ref: Chap. 3: 201, 211, 221; Chap. 23: 2164-D*
    - 2. Notice and hearing

	<i>Ref: Chap. 3: 229, 230, 236</i>	
<b>B. Definitions .....</b>	<b>4</b>	
1. Authorized, unauthorized, and certificate of authority	<i>Ref: Chap. 5: 404, 406, 410</i>	
2. Surplus Lines law	<i>Ref: Chap. 19: 2002-A, 2004, 2007</i>	
3. Domestic, foreign, and alien	<i>Ref: Chap. 1: 6</i>	
4. Stock and mutual	<i>Ref: Chap. 5: 400,401</i>	
5. Transacting insurance	<i>Ref: Chap. 1: 9</i>	
6. Maine Insurance Guaranty Association	<i>Ref: Chap. 57: 4432, 4433, 4435, 4438</i>	
<b>C. Licensing requirements and limitations.....</b>	<b>7</b>	
	<i>Ref: Chap. 16: 1402, 1410, 1411, 1413, 1417, 1419, 1420-A, 1420-D, 1420-E, 1420-H, 1420-J, 1420-K, 1420-M, 1463, 1464-68, 1482</i>	
1. Types of licenses		
a. Producer		
b. Consultant		
c. Temporary		
d. Nonresident		
f. Adjuster		
g. Business entity		
2. Exemptions/exceptions	<i>Ref: 1420-C</i>	
3. Appointment	<i>Ref: 1420-M, 1420-N</i>	
4. License refusal, termination, expiration, revocation, suspension, and nonrenewal	<i>Ref: Chap. 16, 1412, 1417, 1418, 1420-E, 1420-F, 1420-K</i>	
5. Continuing Education	<i>Ref: 1482, Rule 542</i>	
<b>D. Marketing And Underwriting Practices .....</b>	<b>10</b>	
	<i>Ref: Chap. 23</i>	
1. Unfair practices		
a. Claims methods and practices	<i>Ref: 2164-D, 2186, 2436, 2436-A</i>	
b. Excess charges	<i>Ref: 2174, 2412-A, 1450</i>	
c. Rebating	<i>Ref: 2160, 2161, 2162, 2163, 2163-A</i>	
d. Discrimination	<i>Ref: 2159-A; 2902-C, 2902-F; 2916</i>	
e. Misrepresentation	<i>Ref: 2153, 2178</i>	
f. Defamation	<i>Ref: 2157</i>	
g. False information and advertising	<i>Ref: 2154</i>	
h. Twisting	<i>Ref: 2155</i>	
i. Penalties	<i>Ref: 12-A, 2164-D, 2186</i>	
2. Producer responsibilities	<i>Ref: Chap. 16-1442, 1447, 1449, 1450, Chap. 27: 2406, 2422</i>	
3. Compensation of licensees	<i>Ref: Chap. 16: 1450, 1420-L</i>	
4. Roll-on's	<i>Ref: Bulletin 143</i>	
5. Surplus Lines	<i>Ref: 2004, 2006-2009, 2020</i>	
6. Privacy	<i>Ref: 2215</i>	
7. Credit Scoring	<i>Ref: 2169-B</i>	
<b>E. Cancellation and nonrenewal provisions .....</b>	<b>5</b>	
1. Commercial lines	<i>Ref: Chap 39:2908, Chap. 41: 3007, Bulletin 204, Title 39-A 403</i>	
2. Personal lines	<i>Ref: Chap 39:2914, 2915, 2916-A, 2920, 2921; Chap. 41: 3049, 3051, 3057, Bulletin 204</i>	
<b>II. MAINE LAWS AND RULES PERTINENT TO PROPERTY INSURANCE.....</b>	<b>2</b>	
<b>A. Maine Standard Fire Policy</b>	<i>Ref: 3002</i>	

**CASUALTY PRODUCER EXAM ONLY  
GENERAL KNOWLEDGE**

**Product Knowledge, Terms, and Concepts**

*(50 scoreable questions plus 10 pretest questions)*

**Note:** To the extent that the specific contracts, forms and endorsements dealt with in this outline are available in standardized versions, outline references are to items developed by (1) Insurance Services Office; (2) National Council on Compensation Insurance; (3) Surety Association of America.

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

**A. Commercial general liability**

1. Basic Hazards
  - a. Premises and Operations
  - b. Products and Completed Operations
  - c. Independent Contractors

- d. Insured contracts
- 2. Commercial General Liability Coverage Forms
  - a. Coverage A: Bodily Injury and Property Damage Liability
    - (1) Occurrence
    - (2) Claims Made
      - (a) Extended Reporting Periods: Basic and Supplemental
      - (b) Retroactive Date
  - b. Coverage B: Personal Injury and Advertising Injury
  - c. Coverage C: Medical Payments
  - d. Supplemental Payments
  - e. Who is an insured
  - f. Limits
  - g. Conditions (The candidate also should be familiar with ISO's Common Policy Conditions)
  - h. Definitions
- B. Automotive: personal auto and business auto**
  - 1. Liability
  - 2. Medical Payments
  - 3. Physical damage (collision and other than collision/comprehensive)
  - 4. Uninsured motorists
  - 5. Underinsured motorists
  - 6. Who is an insured
  - 7. Types of Auto
    - a. Owned
    - b. Non-owned
    - c. Hired
    - d. Temporary Substitute
  - 8. Garage Coverage Form, including Garagekeepers insurance
- C. Workers Compensation insurance, Employers Liability insurance, and Related Issues**

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

  - 1. Standard policy concepts
  - 2. Work-related vs. non-work-related
  - 3. Other states' insurance
- D. Crime**
  - 1. Employee Theft
  - 2. Inside the Premises-Theft of Money and Securities
  - 3. Inside the Premises-Robbery or Safe Burglary of Other Property
  - 4. Inside the Premises - Robbery or Burglary of Other Property
- E. Surety Bonding**
  - 1. Definitions
    - a. Obligee

- b. Principal
- c. Surety
- F. Professional liability**
  - 1. Errors and Omissions
- G. Umbrella/Excess liability**
- II. INSURANCE TERMS AND RELATED CONCEPTS..... 15**
  - A. Risk**
  - B. Hazard**
  - C. Indemnity**
  - D. Insurable interest**
  - E. Actual cash value**
  - F. Negligence**
  - G. Liability**
  - H. Accident**
  - I. Occurrence**
  - J. Burglary**
  - K. Robbery**
  - L. Theft**
  - M. Mysterious disappearance**
  - N. Binders**
  - O. Warranties**
  - P. Representations**
  - Q. Concealment**
  - R. Bodily injury liability**
  - S. Property damage liability**
  - T. Personal injury liability**
  - U. Limits of liability**
  - V. Deductibles**
  - W. Insured contract**
  - X. Deposit Premium/Audit**
  - Y. Certificate of Insurance**
- III. POLICY PROVISIONS..... 12**
  - A. Declarations**
  - B. Insuring agreement**
  - C. Conditions**
  - D. Exclusions and Limitations**
  - E. Definition of the insured**
  - F. Duties of the insured after a loss**
  - G. Cancellation and nonrenewal provisions**
  - H. Additional (supplementary) payments**
  - I. Proof of loss**
  - J. Notice of claim**
  - K. Arbitration**
  - L. Other insurance**
  - M. Subrogation**
  - N. Compliance with provisions of Fair Credit Reporting Act**
  - O. Claims made policy form**
  - P. Salvage**

**Q. Loss settlement provisions including consent to settle a loss**

*Ref: 1482, Rule 542*

**CASUALTY**

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

*(38 Scoreable questions plus 4 pretest questions)*

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

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

**A. Superintendent of insurance ..... 2**

- 1. Broad powers  
*Ref: Chap. 3: 201, 211, 221; Chap. 23: 2164-D*
- 2. Notice and hearing  
*Ref: Chap. 3: 229, 230, 236*

**B. Definitions ..... 4**

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

**C. Licensing requirements and Limitations ..... 7**

*Ref: Chap. 16: 1402, 1410, 1411, 1413, 1417, 1419, 1420-A, 1420-D, 1420-E, 1420-H, 1420-J, 1420-K, 1420-M, 1463, 1464-68, 1482*

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

**D. Marketing And Underwriting Practices .....10**

*Ref: Chap. 23*

- 1. Unfair practices
  - a. Claims methods and practices  
*Ref: 2164-D, 2186, 2436, 2436-A*
  - b. Excess charges  
*Ref: 2174, 2412-A, 1450*
  - c. Rebating  
*Ref: 2160, 2161, 2162, 2163, 2163-A*
  - d. Discrimination  
*Ref: 2159-A; 2902-C, 2902-F; 2916*
  - e. Misrepresentation  
*Ref: 2153, 2178*
  - f. Defamation  
*Ref: 2157*
  - g. False information and advertising  
*Ref: 2154*
  - h. Twisting  
*Ref: 2155*
  - i. Penalties  
*Ref: 12-A, 2164-D, 2186*
- 2. Producer responsibilities  
*Ref: Chap. 16-1442, 1447, 1449, 1450, Chap. 27: 2406, 2422*
- 3. Compensation of licensees  
*Ref: Chap. 16: 1450, 1420-L*
- 4. Roll-on's  
*Ref: Bulletin 143*
- 5. Surplus Lines  
*Ref: 2004, 2006-2009, 2020*
- 6. Privacy  
*Ref: 2215*
- 7. Credit Scoring  
*Ref: 2169-B*

**E. Cancellation and nonrenewal provisions .....5**

- 1. Commercial lines  
*Ref: Chap 39:2908, Chap. 41: 3007, Bulletin 204, Title 39-A 403*
- 2. Personal lines  
*Ref: Chap 39:2914, 2915, 2916-A, 2920, 2921; Chap. 41: 3049, 3051, 3057, Bulletin 204*

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

**A. Automobile insurance ..... 5**

- 1. Uninsured/Underinsured motorists  
*Ref: Chap. 39: 2902*
- 2. Excluded member of household  
*Ref: Chap. 39: 2902-D, 2914, 2916-A, 2916-B*
- 3. Financial responsibility

- Ref: Title 29-A: Chap.13: 1551, 1601-1605A*
4. **Maine Automobile-Insurance Plan**  
*Ref: Chap. 25: 2325*
    1. **Private passenger**  
*Ref: Study section 27 of the Maine Automobile Insurance Plan (refer to [www.aipso.com](http://www.aipso.com))*
    2. **Commercial**
    5. **Rental Vehicle Coverage**  
*Ref. Chap. 39: 2927*
- B. Workers compensation..... 5**  
*Ref: All references are to sections in Title 39-A and Workers' Compensation Board Rules and Regulations unless otherwise noted*
1. **Definitions**  
*Ref: Chap. 1: 102*
  2. **Requirements/Procedures**  
*Ref: Chap. 5: 201,204, 205, 206, 216; Chap. 7: 301; Chap. 9: 403; Title 24-A: 2382-D; Workers' Compensation Board Rules and Regulations: Chap 1, Sec 1.7*
  3. **Coverages/benefits**  
*Ref: Chap. 5: 201, 204-207, 211-218; Chap. 7: 325, Chap. 9: 401; Workers' Compensation Board Rules and Regulations: Chap 1, Sec 1.1, 1.5, 8.7*

## **PROPERTY & CASUALTY COMBINED PRODUCER EXAM**

### **PROPERTY - GENERAL KNOWLEDGE**

#### **Product Knowledge, Terms, and Concepts**

*(50 scoreable questions plus 10 pretest questions)*

**Note:** To the extent that the specific contracts, forms, and endorsements dealt with in this outline are available in standardized versions, outline references are to items developed by (1) Insurance Services Office; (2) National Council on Compensation Insurance; (3) Surety Association of America.

- I. TYPES OF POLICIES ..... 25**
  - A. Personal lines**
    1. Dwelling and contents (DP forms)
    2. Homeowners (HO forms)
    3. Mobile Homes
  - B. Commercial lines**
    1. Commercial property
      - a. Commercial building and personal property form
      - b. Causes of loss forms
      - c. Business income

- d. Extra expense
  2. Commercial Package Policy (CPP)
  3. Equipment Breakdown Coverage
  4. Businessowners Policy (BOP)
- C. Inland marine**
    1. Personal floaters
    2. Commercial floaters
    3. Nationwide Definition
  - D. Others**
    1. Flood
    2. Earthquake

### **II. INSURANCE TERMS AND RELATED CONCEPTS..... 14**

- A. Insurance**
- B. Insurable interest**
- C. Risk**
- D. Hazard**
- E. Peril**
- F. Loss**
  1. Direct
  2. Indirect
- G. Proximate cause**
- H. Deductible**
- I. Indemnity**
- J. Actual cash value**
- K. Replacement cost**
- L. Limits of liability**
- M. Coinsurance/Insurance to value**
- N. Accident**
- O. Occurrence**
- P. Cancellation**
- Q. Nonrenewal**
- R. Vacancy and unoccupancy**
- S. Liability**
- T. Negligence**

### **III. POLICY PROVISIONS AND CONTRACT LAW ..... 11**

- A. Declarations**
- B. Insuring agreement**
- C. Conditions**
- D. Exclusions**
- E. Definition of the insured**
- F. Duties of the insured**
- G. Obligations of the insurance company**
- H. Mortgagee rights**
- I. Proof of loss**
- J. Notice of claim**
- K. Appraisal**
- L. Other Insurance Provision**
- M. Assignment**
- N. Subrogation**
- O. Elements of a contract**

- P. Warranties, representations, and concealment
- Q. Binders
- R. Sources of insurability information
- S. Fair Credit Reporting Act

**CASUALTY – GENERAL KNOWLEDGE**  
**Product Knowledge, Terms, and Concepts**

*(50 scoreable questions plus 10 pretest questions)*

**Note:** To the extent that the specific contracts, forms and endorsements dealt with in this outline are available in standardized versions, outline references are to items developed by (1) Insurance Services Office; (2) National Council on Compensation Insurance; (3) Surety Association of America.

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

- A. Commercial general liability**
  - 1. Basic Hazards
    - a. Premises and Operations
    - b. Products and Completed Operations
    - c. Independent Contractors
    - d. Insured contracts
  - 2. Commercial General Liability Coverage Forms
    - a. Coverage A: Bodily Injury and Property Damage Liability
      - (1) Occurrence
      - (2) Claims Made
        - (a) Extended Reporting Periods: Basic and Supplemental
        - (b) Retroactive Date
    - b. Coverage B: Personal Injury and Advertising Injury
    - c. Coverage C: Medical Payments
    - d. Supplemental Payments
    - e. Who is an insured
    - f. Limits
    - g. Conditions (The candidate also should be familiar with ISO's Common Policy Conditions)
    - h. Definitions
- B. Automotive: personal auto and business auto**
  - 1. Liability
  - 2. Medical Payments
  - 3. Physical damage (collision and other than collision/comprehensive)
  - 4. Uninsured motorists
  - 5. Underinsured motorists
  - 6. Who is an insured
  - 7. Types of Auto
    - a. Owned
    - b. Non-owned
    - c. Hired

- d. Temporary Substitute
- 8. Garage Coverage Form, including Garagekeepers insurance

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

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

- 1. Standard policy concepts
- 2. Work-related vs. non-work-related
- 3. Other states' insurance

**D. Crime**

- 1. Employee Theft
- 2. Inside the Premises-Theft of Money and Securities
- 3. Inside the Premises-Robbery or Safe Burglary of Other Property
- 4. Inside the Premises - Robbery or Burglary of Other Property

**E. Surety Bonding**

- 1. Definitions
  - a. Obligee
  - b. Principal
  - c. Surety

**F. Professional liability**

- 1. Errors and Omissions

**G. Umbrella/Excess liability**

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

- A. Risk**
- B. Hazard**
- C. Indemnity**
- D. Insurable interest**
- E. Actual cash value**
- F. Negligence**
- G. Liability**
- H. Accident**
- I. Occurrence**
- J. Burglary**
- K. Robbery**
- L. Theft**
- M. Mysterious disappearance**
- N. Binders**
- O. Warranties**
- P. Representations**
- Q. Concealment**
- R. Bodily injury liability**
- S. Property damage liability**
- T. Personal injury liability**
- U. Limits of liability**
- V. Deductibles**
- W. Insured contract**

- X. Deposit Premium/Audit
- Y. Certificate of Insurance

- 6. Maine Insurance Guaranty Association  
*Ref: Chap. 57: 4432, 4433, 4335, 4438*

**III. POLICY PROVISIONS ..... 12**

- A. Declarations
- B. Insuring agreement
- C. Conditions
- D. Exclusions and Limitations
- E. Definition of the insured
- F. Duties of the insured after a loss
- G. Cancellation and nonrenewal provisions
- H. Additional (supplementary) payments
- I. Proof of loss
- J. Notice of claim
- K. Arbitration
- L. Other insurance
- M. Subrogation
- N. Compliance with provisions of Fair Credit Reporting Act
- O. Claims made policy form
- P. Salvage
- Q. Loss settlement provisions including consent to settle a loss

- C. Licensing requirements and limitations.....7  
*Ref: Chap. 16: 1402, 1410, 1411, 1413, 1417, 1419, 1420-A, 1420-D, 1420-E, 1420-H, 1420-J, 1420-K, 1420-M, 1463, 1464-68, 1482*
- 1. Types of licenses
  - a. Producer
  - b. Consultant
  - c. Temporary
  - d. Nonresident
  - f. Adjuster
  - g. Business entity
- 2. Exemptions/exceptions  
*Ref: 1420-C*
- 3. Appointment  
*Ref: 1420-M, 1420-N*
- 4. License refusal, termination, expiration, revocation, suspension, and nonrenewal  
*Ref: Chap. 16, 1412, 1417, 1418, 1420-E, 1420-F, 1420-K*
- 5. Continuing Education  
*Ref: 1482, Rule 542*

**PROPERTY & CASUALTY  
MAINE SPECIFIC CONTENT OUTLINE  
State Laws and Rules**

*(40 scoreable questions plus 4 pretest questions)*  
*Ref: All references are to sections in Title 24-A unless otherwise noted*

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

- A. Superintendent of insurance ..... 2
  - 1. Broad powers  
*Ref: Chap. 3: 201, 211, 221*
  - 2. Notice and hearing  
*Ref: Chap. 3: 229, 230, 236*
- B. Definitions ..... 4
  - 1. Authorized, unauthorized, and certificate of authority  
*Ref: Chap. 5: 404, 406, 410*
  - 2. Surplus Lines law  
*Ref: Chap. 19: 2002-A, 2004, 2007*
  - 3. Domestic, foreign, and alien  
*Ref: Chap. 1: 6*
  - 4. Stock and mutual  
*Ref: Chap. 5: 400,401*
  - 5. Transacting insurance  
*Ref: Chap. 1: 9*

- D. Marketing and underwriting practices .....10  
*Ref: Chap. 23*
- 1. Unfair practices
  - a. Claims methods and practices  
*Ref: 2164-D, 2186, 2436, 2436-A*
  - b. Excess charges  
*Ref: 2174, 2412-A, 1450*
  - c. Rebating  
*Ref: 2160, 2161, 2162, 2163, 2163-A*
  - d. Discrimination  
*Ref: 2159-A; 2902-C, 2902-F; 2916*
  - e. Misrepresentation  
*Ref: 2153, 2178*
  - f. Defamation  
*Ref: 2157*
  - g. False information and advertising  
*Ref: 2154*
  - h. Twisting  
*Ref: 2155*
  - i. Penalties  
*Ref: 12-A; 2164-D, 2186*
- 2. Producer responsibilities  
*Ref: Chap. 16:1442, 1447, 1449, 1450, Chap. 27: 2422*

3. Compensation of licensees <i>Ref: Chap. 16: 1450, 1420-L</i>	
4. Roll-on's <i>Ref: Bulletin 143</i>	
5. Surplus Lines <i>Ref: 2004, 2006-2009, 2020</i>	
6. Privacy <i>Ref: 2215</i>	
7. Credit Scoring <i>Ref: 2169-B</i>	
<b>E. Cancellation and nonrenewal provisions.....</b>	<b>5</b>
1. Commercial lines <i>Ref: Chap. 39: 2908, Chap. 41: 3007, Bulletin 204; Title 39-A: 403</i>	
2. Personal lines <i>Ref: Chap. 39: 2914, 2915, 2916-A, 2920, 2921; Chap. 41: 3049, 3051, 3057, Bulletin 204</i>	
<b>II. MAINE LAWS AND RULES PERTINENT TO PROPERTY INSURANCE.....</b>	<b>2</b>
<b>A. Maine Standard Fire Policy</b> <i>Ref: 3002</i>	
<b>III. MAINE LAWS AND RULES PERTINENT TO CASUALTY INSURANCE.....</b>	<b>10</b>
<b>A. Automobile insurance.....</b>	<b>5</b>
1. Uninsured/ <u>Under</u> insured motorists <i>Ref: Chap. 39: 2902</i>	
2. Excluded member of household <i>Ref: Chap. 39: 2902-D, 2914, 2916-A, 2916-B</i>	
3. Financial responsibility <i>Ref: Title 29-A: Chap.13: 1551, 1601-1605-A</i>	
4. Maine Automobile-Insurance Plan <i>Ref: Chap. 25: 2325</i>	
a. Private passenger <i>Ref: Study section 27 of the Maine Automobile Insurance Plan (refer to <a href="http://www.aipso.com">www.aipso.com</a>)</i>	
b. Commercial	
5. Rental Vehicle Coverage <i>Ref: Chap. 39: 2927</i>	
<b>B. Workers compensation.....</b>	<b>5</b>
<i>Ref: All references are to sections in Title 39-A unless otherwise noted.</i>	
1. Definitions <i>Ref: Chap. 1: 102</i>	
2. Requirements/Procedures <i>Ref: Chap. 5: 201,204- 206, 216; Chap. 7: 301; Chap. 9: 403; Title 24-A: 2382-D; Workers' Compensation Board Rules and Regulations Ch 1, Sec1.7</i>	
3. Coverages/benefits <i>Ref: Chap. 5: 201, 204-207, 211- 218; Chap. 7: 325,</i>	

*Chap. 9: 401; Workers' Compensation Board Rules and Regulations Ch 1, Sec 1.1, 1.5, 8.7*

## PERSONAL LINES PRODUCER EXAM GENERAL KNOWLEDGE

### Product Knowledge, Terms, and Concepts (75 questions plus 11 pretest questions)

<b>I. TYPES OF PROPERTY POLICIES .....</b>	<b>10</b>
<b>A. Property: Personal lines</b>	
1. Dwelling and contents (DP forms)	
2. Homeowners (HO forms)	
<b>B. Inland marine</b>	
1. Personal floaters	
<b>C. Others types of property policies</b>	
1. Flood	
2. Personal Watercraft	
3. Earthquake	
4. Mobile Homes	
<b>II. TYPES OF CASUALTY POLICIES .....</b>	<b>13</b>
<b>A. Personal Automobile</b>	
1. Liability	
2. Medical Payments	
3. Physical damage (collision and other than collision)	
4. Uninsured motorists	
5. <u>Under</u> insured motorists	
6. Who is an insured	
7. Types of Auto	
a. Owned	
b. Temporary substitute	
8. Use and Eligibility of Auto	
<b>B. Personal Liability</b>	
<b>C. Umbrella/Excess Liability</b>	
<b>D. Other Personal Exposures</b>	
1. Errors and Omissions	
<b>III. PROPERTY AND CASUALTY INSURANCE TERMS AND RELATED CONCEPTS.....</b>	<b>28</b>
<b>A. Insurable interest</b>	
<b>B. Risk</b>	
<b>C. Hazard</b>	
<b>D. Peril</b>	
<b>E. Loss</b>	
1. Direct	
2. Indirect	
<b>F. Proximate cause</b>	
<b>G. Deductible</b>	
<b>H. Indemnity</b>	

- I. Actual cash value
- J. Replacement cost
- K. Limits of liability
- L. Pair and set clause
- M. Extensions of coverage
- N. Additional coverages
- O. Accident
- P. Occurrence
- Q. Vacancy and unoccupancy
- R. Right of salvage
- S. Abandonment
- T. Liability
- U. Negligence
- V. Theft
- W. Burglary
- X. Robbery
- Y. Mysterious disappearance
- Z. Binders
- AA. Bodily injury liability
- BB. Property damage liability
- CC. Personal injury liability
- DD. Certificate of insurance
- EE. Risk management
- FF. Professional designations

**IV. PROPERTY AND CASUALTY POLICY PROVISIONS AND CONTRACT LAW ..... 24**

- A. Declarations
- B. Insuring agreement
- C. Conditions
- D. Exclusions
- E. Definitions
- F. Duties of the insured after a loss
- G. Obligations of the insurance company
- H. Mortgagee rights
- I. Proof of loss
- J. Notice of claim
- K. Appraisal
- L. Other Insurance
- M. Assignment
- N. Subrogation
- O. Elements of a contract
- P. Sources of underwriting information
- Q. Compliance with provisions of Fair Credit Reporting Act
- R. Cancellation and Nonrenewal provisions
- S. Additional (supplementary) payments
- T. Loss settlement provisions including consent to settle a loss
- U. Limitations
- V. Representations and misrepresentations
- W. Concealment

- X. Arbitration
- Y. Coinsurance
- Z. Endorsements
- AA. Premium Payments
- BB. Effective dates of coverage

**PERSONAL LINES**

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

*(25 scoreable questions plus 2 pretest questions)*

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

- I. MAINE LAWS AND RULES COMMON TO PROPERTY, CASUALTY & PERSONAL LINES INSURANCE ..... 20**
- A. Superintendent of insurance ..... 2**
  - 1. Broad powers  
*Ref: Chap. 3: 201, 211, 221; Chap. 23: 2164-D*
  - 2. Notice and hearing  
*Ref: Chap. 3: 229, 230, 236*
- B. Definitions ..... 4**
  - 1. Authorized, unauthorized, and certificate of authority  
*Ref: Chap. 5: 404, 406, 410*
  - 2. Surplus Lines law  
*Ref: Chap. 19: 2002-A, 2004, 2007*
  - 3. Domestic, foreign, and alien  
*Ref: Chap. 1: 6*
  - 4. Stock and mutual  
*Ref: Chap. 5: 400, 401*
  - 5. Transacting insurance  
*Ref: Chap. 1: 9*
  - 6. Maine Insurance Guaranty Association  
*Ref: Chap. 57: 4432, 4433, 4335, 4438*
- C. Licensing requirements and Limitations ..... 5**  
*Ref: Chap. 16: 1402, 1410, 1411, 1413, 1417, 1419 1420-A, 1420-D, 1420-E, 1420-H, 1420-J, 1420-K, 1420-M, 1463, 1464-68, 1482*
  - 1. Types of licenses
    - a. Producer
    - b. Consultant
    - c. Temporary
    - d. Nonresident
    - f. Adjuster
    - g. Business entity
  - 2. Exemptions/exceptions  
*Ref: 1420-C*
  - 3. Appointment

*Ref: 1420-M, 1420-N*

4. License refusal, termination, expiration, revocation, suspension, and nonrenewal  
*Ref: Chap. 16, 1412, 1417, 1418, 1420-E, 1420-F, 1420-K*

5. Continuing Education  
*Ref: 1482, Rule 542*

**D. Marketing and underwriting practices..... 6**  
*Ref: Chap. 23*

1. Unfair practices

a. Claims methods and practices  
*Ref: 2164-D, 2186, 2436, 2436-A*

b. Excess charges  
*Ref: 2174, 2412-A*

c. Rebating  
*Ref: 2160, 2161, 2162, 2163, 2163-A*

d. Discrimination  
*Ref: 2159-A, 2902-C, 2902-F, 2916*

e. Misrepresentation  
*Ref: 2153, 2178*

f. Defamation  
*Ref: 2157*

g. False information and advertising  
*Ref: 2154*

h. Twisting  
*Ref: 2155*

i. Penalties  
*Ref: 12-A; 2164-D, 2186*

2. Producer responsibilities  
*Ref: Chap. 16-1442, 1447, 1449, 1450, Chap. 27: 2422*

3. Compensation of licensees  
*Ref: Chap. 16: 1450*

4. Roll-on's  
*Ref: Bulletin 143*

5. Surplus Lines  
*Ref.: 2004, 2006-2009, 2020*

6. Privacy  
*Ref: 2215*

**E. Cancellation and nonrenewal provisions..... 3**

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

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

**A. Automobile insurance**

1. Uninsured/Underinsured motorists  
*Ref: Chap. 39: 2902*

2. Excluded member of household  
*Ref: Chap. 39: 2902-D, 2914, 2916-A, 2916-B*

3. Financial responsibility  
*Ref: Title 29-A: Chap.13: 1551, 1601-1605-A*

4. Maine Automobile-Insurance Plan  
*Ref: Chap. 25: 2325, Maine Automobile Insurance Plan*

a. Private passenger

b. Commercial

5. Rental Vehicle Coverage  
*Ref: Chap. 39: 2927*

**B. Maine Standard Fire Policy**  
*Ref: 3002*

**MAINE  
ALL LINES ADJUSTER EXAM**  
*(77 questions)*

**I. TYPES OF PROPERTY/CASUALTY POLICIES, BONDS, TERMS, RELATED TERMS/CONCEPTS, AND PROVISIONS .....45**  
*Ref: General Text Knowledge (Refer to Part I: General Property and Casualty Content Outlines in Section Three of Candidate Handbook)*

**II. MAINE INSURANCE LAW COMMON TO PROPERTY AND CASUALTY ..... 5**  
*Ref: All references are to sections in Title 24-A unless otherwise noted*

**A. Superintendent of Insurance**

1. Broad powers  
*Ref: Chap. 3: 201, 211, 221,*

2. Notice and hearing  
*Ref: Chap. 3: 229, 230, 236*

**B. Licensing Requirements**  
*Ref: Chap. 16*

1. Types of licenses

a. Adjuster  
*Ref: 1402, 1410, 1411, 1416-A, 1420-E, 1420-M, 1422-1427-A, 1450, 1471-1476*

2. Exemptions/exceptions  
*Ref: 1402*

3. License refusal, termination, expiration, revocation, suspension, and nonrenewal  
*Ref: Chap. 16: 1412, 1417, 1418, 1420-E, 1420-F, 1420-K*

**III. CLAIMS..... 9**  
*Ref: Title 14 - Related Laws; 24-A: 2164-C, 2164-D, 2436; 2436-A, 3041, 3042*

**IV. MAINE WORKERS COMPENSATION LAW ..... 9**

*Ref: All references are to sections in Title 39-A: 102, 201-203, 204-206, 211, 215-217, 301-328; Workers' Compensation Board Rules and Regulations Chap 1, Sec. 1.1, 1.5, 1.7, 8.7*

- A. Definitions**
- B. Requirements/Procedures**
- C. Coverages/benefits**
- V. CONTRACTS ..... 4**  
*Ref: Ch. 27; 24-A 2406, 3002, 3004*
- VI. MAINE AUTOMOBILE INSURANCE..... 3**  
*Ref: Maine Automobile Insurance Plan; Title 29-A Sec 1605; 24-A 2902*
  - A. Passenger**
  - B. Commercial**
- VII. MAINE LAWS AND RULES PERTINENT TO PROPERTY INSURANCE... 2**
  - A. Maine Standard Fire Policy**  
*Ref: 3002*

**MAINE  
TITLE PRODUCER EXAM**

(25 questions)

- I. TYPES OF PROPERTY POLICIES, BONDS, TERMS, RELATED CONCEPTS, AND PROVISIONS..... 8**  
*Ref: General Text Knowledge (Refer to Part I: General-Property Content Outline in Section Three of Candidate Handbook)*
- II. TITLE INSURANCE..... 14**  
*Ref: General Title Insurance concepts and terminology*
- III. MAINE INSURANCE LAW PERTINENT TO TITLE INSURANCE..... 3**
  - A. Superintendent of Insurance**
    - 1. Broad powers  
*Ref: Chap. 3: 201 211, 221*
    - 2. Notice and hearing  
*Ref: Chap. 3: 229, 230, 236*
  - B. Licensing Requirements**  
*Ref: Chap. 16*
    - 1. Types of licenses
      - a. Producer  
*Ref: 1402, 1410, 1411, 1420-A, 1420-E, 1420-F, 1420-M, 1442, 1447, 1449, 2422*
      - b. Limited  
*Ref: 1416*
    - 2. Exemptions/exceptions  
*Ref: 1420-C*
    - 3. License refusal, termination, expiration,

revocation, suspension, and nonrenewal  
*Ref: 1412, 1417-1418, 1420-E, 1420-F, 1420-K*

- C. Policy rates**  
*Ref: Chap. 25: 2304-A*
- D. Unfair discrimination**  
*Ref: 2162*

**MAINE  
CREDIT PRODUCER EXAM**

(25 questions)

- I. MAINE CREDIT..... 20**  
*Ref: 24-A: Ch. 23: 2168-2171; Ch 33:2714; Ch 35:2826 Ch. 37; Ch. 40-A; Rule 220: Sec 11*
- II. MAINE INSURANCE LAW PERTINENT TO CREDIT INSURANCE ..... 3**  
*Ref: All references are to sections in Title 24-A unless otherwise noted*
  - A. Superintendent of Insurance**
    - 1. Broad powers  
*Ref: Chap. 3: 201, 211, 220, 221*
    - 2. Notice and hearing  
*Ref: Chap. 3: 229, 230, 236*
  - B. Licensing Requirements**  
*Ref: Chap. 16*
    - 1. Types of licenses
      - a. Producer  
*Ref: 1402, 1420, 1411, 1415, 1420-A, 1420-E, 1420-F, 1420-M; 2422*
      - b. Limited  
*Ref: 1416; 1420-A*
    - 2. Exemptions/exceptions  
*Ref: 1420-C*
    - 3. License refusal, termination, expiration, revocation, suspension, and nonrenewal  
*Ref: 1412, 1417-1418, 1420-E, 1420-F, 1420-K*
    - 4. Producer responsibilities  
*Ref: 1449*
- III. GENERAL INSURANCE CONCEPTS AND DEFINITIONS.....2**  
*Ref: Chap. 37: 2853, 2855(4)*

**MAINE  
PROPERTY & CASUALTY  
CONSULTANT EXAM**

(85 questions)

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

*Ref: General Text Knowledge (Refer to Part I: General-Property and Casualty Content Outline in Section Three of Candidate Handbook)*

<b>II. MAINE INSURANCE LAW .....</b>	<b>13</b>
<i>Ref: Title 24-A. M.R.S.A. 6, 1420-K, 1463, 1464, 1465, 1467, 2004, 2155, 2406, 3002</i>	
<b>III. MAINE TORT CLAIMS ACT .....</b>	<b>7</b>
<i>Ref: Title 14:8101-8118</i>	
<b>IV. MAINE SELF INSURANCE REQUIREMENTS.....</b>	<b>8</b>
<i>Ref: Ins. Rule Chap. 250; Title 39-A: 403</i>	
<b>V. BASIC RISK MANAGEMENT AND COVERAGE .....</b>	<b>20</b>
<i>Ref: General Knowledge</i>	
<b>VI. MAINE WORKERS COMPENSATION LAW .....</b>	<b>8</b>
<i>Ref: All references are to sections in Title 39-A unless otherwise noted</i>	
<b>A. Definitions</b>	
<i>Ref: Chap. 1: 102, Chap. 3: 151-A</i>	
<b>B. Requirements/Procedures</b>	
<i>Ref: Chap. 5: 201, 204- 206, 210, 301; Workers' Compensation Board Rules and Regulations Chap 1, Sec 1.7</i>	
<b>C. Coverages/benefits</b>	
<i>Ref: Chap. 5: 201, 204-207, 211-214, 216-218; Workers' Compensation Board Rules and Regulations Chap 1, Sec 1.1, 1.5, 8.7</i>	

**MAINE  
LIFE & HEALTH CONSULTANT EXAM  
(70 questions)**

<b>I. TYPES OF LIFE AND HEALTH INSURANCE POLICIES, TERMS, RELATED CONCEPTS, AND PROVISIONS.....</b>	<b>37</b>
<i>Ref: General Text Knowledge (Refer to Part I: General-Life/Accident &amp; Health Content Outline in Section Three of Candidate Handbook)</i>	
<b>II. MAINE INSURANCE LAW COMMON TO LIFE AND HEALTH .....</b>	<b>7</b>
<i>Ref: All references are to sections in Title 24-A unless otherwise noted</i>	
<b>A. Superintendent of Insurance</b>	
1. Broad powers	
<i>Ref: Chap. 3: 201, 211, 221</i>	
2. Notice and hearing	
<i>Ref: Chap. 3-229, 230, 236</i>	
<b>B. Licensing Requirements</b>	
<i>Ref: Chap. 16</i>	

1. Types of licenses
  - a. Consultant  
*Ref: 1402, 1411, 1415, 1422-1427-A, 1461-68*
2. Exemptions/exceptions  
*Ref: 1402*
3. License refusal, termination, expiration, revocation, suspension, and nonrenewal  
*Ref: 1412, 1417-1418, 1420-K, 1482*

**C. Marketing Practices**

- Ref: Chap. 23*
1. Unfair Practices  
*Ref: 2155, 2160-63, 2174, 2186*

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

**A. Solicitation and cost disclosure**

- Ref: Chap. 29; Chap. 31; Ins. Rule 240 and Appendices*
1. Buyer's Guide  
*Ref: Chap. 29: 2509*
  2. Policy Summary
    - a. Dividends
    - b. Cost index
  3. Illustrations  
*Ref: Rule 910*

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

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

**A. Policy rate discrimination**

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

**B. Required provisions**

- Ref: Chapter 33; Chap. 35*
1. Coverage for newborns  
*Ref: 2743, 2834*
  2. Coverage for maternity benefits  
*Ref: 2741*
  3. Coverage for home health care  
*Ref: 2745, 2837, 5051-A*
  4. Coverage for chiropractic services  
*Ref: 2748, 2840-A, 4236*
  5. Renewal and cancellation  
*Ref: 2729; 2736-C, 2737-38, 2808-B, 2850-B*

**C. Medicare supplement**

- Ref: Chap. 67, Ins. Rule 275*
1. Minimum standards
  2. Sale of insurance to the elderly
  3. Preexisting conditions
  4. Nursing home coverage

**D. AIDS testing requirements**

*Ref: Ins. Rule 490(3)*

**E. Long Term Care**

*Ref: Chap. 68-A; Ins. Rule 425*

**F. Continuity of coverage**

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

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

*Ref: Chap. 33: 2736-C; Chap. 35, Ins. Rule 750*

1. Guaranteed issue
2. Guaranteed renewal
3. Coverage and Benefits
4. Market practices

**H. HMO**

*Ref: Chap. 56: 4202-A, 4207, 4209-4210, 4234-B, 4234-C, 4236, 4249, Rule 750 Part 2*

**I. Medical Utilization Review Entities**

*Ref: Chap. 34: 2771, 2772*