

SOUTH CAROLINA

Department of Insurance

Licensing Information Bulletin

For examinations on and after August 1, 2010

*Register online at
www.prometric.com/southcarolina*

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Providing License Examinations for the State of South Carolina

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Introduction

A message from the Department

This bulletin provides you with information about the examination and licensing process for becoming licensed by the South Carolina Department of Insurance (the Department) to sell or provide insurance services and products in South Carolina.

We suggest you keep this bulletin for future reference. Once the Department is satisfied that you have met all requirements for a license, the appropriate license will be issued.

The Department encourages you to properly prepare for your exam and requires you to continue your professional education once you are licensed.

At a glance

Follow these main steps if you are interested in obtaining an insurance license.



To obtain your insurance license

- 1** Review this bulletin thoroughly to determine exams needed, if any, and other license requirements.
- 2** Contact Prometric to register and pay for your exam and to schedule an appointment to take it.
The easiest way to register is online at www.prometric.com/southcarolina. Phone, fax and mail options are also available. (See Page 3.)
- 3** Prepare for your exam, using this bulletin and for a bailbondsman license, materials received in your prelicensing course, or materials from other sources. The content outlines in this guide are the basis for the exams. (See Page 13.)
- 4** Take the scheduled exam, bringing required identification to the test center. You will receive your results immediately after the exam. If you pass, go on to step 5. If you do not pass, repeat steps 2 through 4 until you do.
- 5** Apply for your license through the South Carolina Department of Insurance. (See Page 11.)



To get answers not provided in this bulletin

Direct all questions and requests for information about exams to:

Prometric

Phone: 800.490.6548

Fax: 800.347.9242

TDD User: 800.790.3926

Web site: www.prometric.com/southcarolina

Direct applications and questions about licensure to:

South Carolina Department of Insurance

1201 Main Street, Suite 1000

Columbia, SC 29201

Phone: 803.737.6095

Fax: 803.737.6100

Web site: www.doi.sc.gov

Understanding license requirements

The Department is authorized to license individuals as insurance producers, surplus lines brokers, adjusters, public adjusters, appraisers, bail bondsman/runners and surety bondsman as defined in South Carolina Statutes. Producer licensing requirements apply to all insurers and all lines of insurance.

After you fulfill your exam requirements (if any), apply and pay for your license on the Department's Web site at www.doi.sc.gov (see Page 11). You can verify the status of your application by checking status on the Department's Web site. If the Department approves your application, you can print your license from the Web site and may solicit insurance of the type for which you have been licensed. If your application is denied, you will be notified in writing of the reason for such denial.



Note Passing an exam does not guarantee that you will be issued a license. If you take an exam unnecessarily or are found unqualified, neither the exam fee nor the license-processing fee will be refunded.

Scheduling your exam appointment

The Department has contracted with Prometric to conduct its examination program. The Department and Prometric work together to ensure that exams meet statutory requirements and professional exam development standards.

Follow the instructions here to register and schedule an appointment to take your exam.

Registering and scheduling exams

Before you can test, you must contact Prometric to:

- 1 Register by providing your Social Security number and contact information (first-time testers).
- 2 Pay the exam fee.
- 3 Schedule an appointment.

You will be given a number to confirm that you have completed the registration process. Please keep your confirmation number—you will need it to schedule, reschedule, cancel, and confirm your appointment.

You are encouraged to complete all three steps at one time using the Prometric Internet registration and scheduling system. Registration and scheduling is also available by phone. If you prefer, you can register by fax or by mail, but be aware that is a two-step process. Schedule your exam early to get your preferred site and time.

Confidentiality. South Carolina law requires that, for purposes of obtaining a license, you provide the Department with your Social Security number. Be assured that Prometric treats your Social Security number as **confidential**. It is used only as an identification number in maintaining your record and reporting your grades to the Department.

Accommodations. If you require ADA accommodation or ESL consideration, see "Special test considerations" on Page 5 before registering.

Holidays. Testing centers are generally closed on the following holidays:

- New Year’s Day
- Martin Luther King Jr. Day
- Presidents’ Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving and the day after
- Christmas and the day after

Additional state holidays may be observed in the state where you schedule your exam appointment.

On the Internet—a one-step process

Register and schedule your exam online at any time using our Internet Registration Service. Just follow these steps.



To register and schedule an exam online

- 1 Access www.prometric.com/southcarolina/insurance.
- 2 Under **Schedule your test**, click on the “**Start**” button and follow the prompts.

By phone—a one-step process

You may register and schedule your examination by calling 800.490.6548 between 8 a.m. and 9 p.m. (Eastern time), Monday through Friday. Please have your exam registration form and your Visa or MasterCard information available. At the end of the call, you will be given a number confirming your appointment. Record and keep this confirmation number for your records.

By fax or mail—a two-step process

You can register by fax or mail in two steps: (1) register and pay your exam fee and (2) schedule your exam appointment by phone.

You may fax your completed exam registration form (Page 21) to Prometric at 800.347.9242. You must include the Visa or MasterCard number and the cardholder’s signature on the fax.

You may mail your completed exam registration form and the appropriate exam fee. When registering by mail, you may pay the exam fee by including a Visa or MasterCard number, company check, cashier’s check or money order. **Personal checks and cash are not accepted.**

Faxed registrations are processed within 24 hours, or one business day, of receipt. Assume four to eight days for delivery of mailed registrations and then 48 hours for processing. Once your registration has been processed, you can schedule an appointment by calling 800.490.6548. Please record and retain the number confirming your appointment.

Test centers

You may take your exam at any Prometric test center in the United States. A complete list of test center locations may be found by going to www.prometric.com/southcarolina/insurance and clicking on the “**Do More**” button. Alternatively, you may call 800.853.5448.

Test center locations are subject to change. Be sure to verify the address of and directions to your destination before you leave for your exam.

Fee, expiration, and refund policy

Fees for all exams may be included in one payment. MasterCard, Visa, money order, company check, and cashier’s check are accepted forms of payment.

Personal checks and cash are not accepted. Exam registration **fees are not refundable or transferable.**

An exam registration remains valid for 90 calendar days after it has been processed. It will expire without further notice at that time. We recommend that you do not register for your exam until you are prepared to take your exam.

If you allowed your exam registration to expire or did not pass your exam, you must reregister. Another exam registration fee is required.



Note There is no limit to the number of times an applicant may take a Bail Bondsman exam. However, all other exams may only be taken six times in a one-year period.

Rescheduling your exam appointment

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

Last day to reschedule with no fee

| If your exam is on: | Call by 9 p.m. (Eastern time) the previous: |
|---------------------|---|
| Monday | Tuesday |
| Tuesday | Wednesday |
| Wednesday | Thursday |
| Thursday | Friday |
| Friday | Monday |

Note that this schedule **does not** include holidays. Since holidays are not business days, they do not count against the three days (call earlier).

If you do not allow at least three full business days to reschedule your appointment, you must pay a \$40 rescheduling fee before choosing another appointment. To pay this fee by Visa or MasterCard and reschedule your appointment, call Prometric at 800.490.6548. You may also pay the rescheduling fee by mailing a cashier’s check, company check, money order or Visa or MasterCard information to Prometric.

If absent or late for your appointment

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

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

Emergency closings

Severe weather or an emergency could require canceling scheduled exams. If this occurs, Prometric will attempt to contact you by phone or e-mail; however, you may check for testing site closures by calling 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 your appointment, your fee will be forfeited. You must then reschedule your exam and pay another full exam fee.

Special test considerations

ADA accommodation. If you require testing accommodations under the Americans with Disabilities Act (ADA), please call Prometric at 888.226.9406 to obtain an accommodation request form. Reasonable testing accommodations are provided to allow candidates with documented disabilities recognized under the ADA an opportunity to demonstrate their skills and knowledge.

Candidates should submit professional documentation of the disability with their form to help us determine the necessary testing arrangements. Thirty days' advance notice is required for all testing arrangements. There is no additional charge for these accommodations.

ESL accommodation. If English is not your primary language, you may qualify for additional time for your test by requesting an ESL Authorization from 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, Prometric may extend the time limit on your examination to time and one-half. You will be notified by mail of this approval and should not schedule your exam until you have received the approval letter.

Preparing for your exam

Being well prepared can help you pass your exam and possibly save you money and time spent retaking it. This section offers:

- An overview of the exam content outlines in this bulletin.
- Information about study materials.

Content outlines overview

The license exam for each license type consists of questions that test knowledge of topical areas listed in that exam's content outline. An overview of each exam content outline appears in this bulletin, beginning on page 13. You can view a complete outline specific to your exam online at www.prometric.com/southcarolina.

Item-development staff at Prometric and insurance professionals research the content and write questions. The questions are then submitted to industry professionals in South Carolina for review and approval. This process ensures that the exams reflect content that you, as an entry-level agent, will need to know to properly perform your duties for the insurance-buying public.

Every exam contains sections covering South Carolina statutes and general principles plus specific content for its line. Licenses for the major lines such as Life, Accident and Health, or Property and Casualty are acquired by taking and passing a comprehensive exam. The results of the combination exam for Life, Accident and Health exams are reflected in one final score. You must pass the complete exam to qualify for a license.



Hint Do not schedule your exam until you are familiar with all subject areas in the applicable content outline.

Study materials

The Department does not specify an official study manual. You are free to use materials of your own choosing to prepare for the license exam. However, because of the number, the diversity of approach and the currency of other publications, **neither the Department nor Prometric lists or recommends study materials.**

Read the content outline as a basis of study and to familiarize yourself with insurance terms and policy components. Make sure you can explain the major points associated with each outline topic. Be aware that the content outlines are updated periodically, and outdated study materials may not be consistent with them. Where such discrepancies exist, the outlines take precedence. **Make sure your study materials cover the topics in the outlines.**

Bailbondsman. The Department approves prelicense education courses for bailbondsman. To receive credit for prelicense education, you must attend an approved course. Please visit the Department's Web site at www.doi.sc.gov or contact the Department at 803.737.6134 for a list of approved courses.

Practice exams

Practice exams are available at www.prometric.com/southcarolina/insurance. While practice exams contain general, nonstate-specific insurance questions, they are created in the same format and use the same question types as the actual licensure exams. Practice exams will also help you become familiar with the computer-based testing process.

During the practice exam, you will get immediate feedback to correct and incorrect responses as well as overall feedback at the end of the session. If you like, you may print out the final practice exam results to help you with further test preparation.

Practice exams are available for Life, Health, and Property/Casualty lines. The fee for each practice exam is \$25 and is payable online at the time you purchase the practice exam.

Taking your exam

Knowing what to expect when taking your exam may help you prepare for it. This section contains:

- An overview of the testing process.
- Regulations that will be enforced at the test center.
- Information about the types of questions.
- A guide to understanding your exam results.
- Information about appeals.

The testing process

Your exam will be given by computer at a Prometric test center. You do not need any computer experience or typing skill to take your exam. Before you start the exam, you will receive a personalized introduction to the testing system. You can also take an introductory lesson on the computer.

Arrival. You should arrive at least **30 minutes before** your scheduled exam appointment. This allows time for you to sign in and for staff to verify your identification.

Identification required. You must present a valid form of identification before you can test. That identification document **must**:

- Be government-issued (e.g., driver's license, state-issued identification card or military identification card).
- Contain **both** a current photo and your signature (if not you must present two identification cards: one with your photo and one with your signature).
- Have a name that exactly matches the name used to register for the exam (including designations such as "Jr." and "III").



Important Failure to provide appropriate identification at the time of the exam is considered a missed appointment. As a result, you forfeit your fees.

If you cannot provide the identification listed above, contact Prometric **before** scheduling your appointment to arrange an alternative way to meet this requirement.

Test center regulations

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

- 1 You will be continuously monitored by video, physical walk-throughs and the observation window during your test.
- 2 You must present valid (unexpired) and acceptable ID(s) in order to take your test. (See "Identification required" in the above section).
- 3 You are required to sign out on the test center roster each time you leave the test room. You must also sign back in and show your ID to the Test Center Administrator (TCA) in order to be re-admitted to the test room.
- 4 You are **prohibited** from communicating, publishing, reproducing, or transmitting any part of your test, in any form or by any means, verbal or written, for any purpose.
- 5 You **must not** talk to other candidates or refer to their screens, testing materials, or written notes in the test room.

TAKING YOUR EXAM

- 6 You **may not** use written notes, published materials, or other testing aids, during your test.
- 7 You are **allowed** to bring soft ear plugs or center-supplied tissues in the test room.
- 8 Any clothing or jewelry items allowed to be worn in the test room must remain on your person at all times. Removed clothing or jewelry items must be stored in your locker.
- 9 You **must not** bring any personal/unauthorized items into the testing room. Such items include but are not limited to: outerwear, hats, food, drinks, purses, briefcases, notebooks, pagers, watches, cellular telephones, recording devices, and photographic equipment. Weapons are not allowed at any Prometric Test center. You will be asked to empty and turn your pockets inside out prior to every entry into the test room to confirm that you have no prohibited items.
- 10 You **must** return all materials issued to you by the TCA at the end of your test.
- 11 You are not allowed to use any electronic devices or phones during breaks.
- 12 Your test may have either scheduled or unscheduled breaks, which are determined by your test sponsor. The TCA can inform you what is specifically permitted during these breaks.
- 13 Repeated or lengthy departures from the test room for unscheduled breaks will be reported by the TCA.
- 14 If you need access to an item stored in the test center during a break such as food or medicine, you must inform the TCA **before** you retrieve the item. You are not allowed to access any prohibited item (as defined by the client practice applicable for the test you are taking).
- 15 You must conduct yourself in a civil manner at all times when on the premises of the test center. Exhibiting abusive behavior towards the TCA, or any other staff member of the test center, may result in criminal prosecution.
- 16 To protect the privacy of all testers, the TCA can neither confirm nor deny if any particular individual is present or scheduled at the test center.
- 17 Persons not scheduled to take a test are not permitted to wait in the test center.

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

Copyrighted questions. All test questions are the property of Prometric Inc. and are protected by copyright. Federal law provides severe civil and criminal penalties for the unauthorized reproduction, distribution, or exhibition of copyrighted materials.

If questions arise. Test center administrators are not allowed to answer any questions pertaining to the exam content. If you do not understand a question on the examination, you should answer the question to the best of your ability.

Question types

The questions in your licensing exam are multiple choice. Each provides four options from which you choose your answer.

Question formats. Three different multiple-choice formats are used. Each format is shown in the following examples. An asterisk (*) indicates the correct answer in each sample question.

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

Benefits under workers' compensation insurance are payable:

- 1. For bodily injury that is accidental or intentional
- * 2. Regardless of the liability of the employer
- 3. Unless safety rules are violated
- 4. Up to a maximum of 30 percent of weekly wages

Format 3—All of the following except

A life insurance policy may include provisions that do all of the following EXCEPT:

- 1. Restrict coverage if death is caused by suicide
- 2. Require evidence of insurability to reinstate coverage
- * 3. Extend the contestable period beyond two years
- 4. Adjust proceeds if the insured's age is misstated on the application

Experimental questions. Your examination may include some experimental questions that will not be scored. If present, they are distributed throughout the examination and will not be identified as such. These are used to gather statistical information on the questions before they are added to the examination as scored items. These experimental questions **will not** be counted for or against you in your final examination score.

Your exam results

At the end of your exam, your score will be shown on the 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.

The report also displays your percentage correct in each major section of the exam, as defined by the exam content outline. These section scores are shown to guide you, your employer and your trainer about areas requiring additional preparation for retesting if you do not pass the exam. Even after you pass, you may want to focus on these areas as you begin to provide insurance products and services to the public.

Note that the section percentages will not average out to your total percentage score. That is because individual exam outline sections are allocated different numbers of questions on the exam. Your total percentage score is computed by dividing the number of questions you answered correctly by the total number of questions in the exam. The total score is **not** computed by adding the section percentages and dividing by the total number of sections.

Sample score report

| Score Report for Sample, Sarah A. | | | |
|--|---------------------|----------------|-----------------|
| South Carolina Producer Life Insurance Examination | | | |
| | Number of Questions | Number Correct | Percent Correct |
| Life Total Test Score | 100 | 80 | 80% |
| Insurance Regulation | 15 | 11 | 73% |
| General Insurance | 5 | 3 | 60% |
| Life Insurance Basics | 30 | 23 | 76% |
| Life Insurance Policies | 17 | 15 | 88% |
| Life Insurance Provisions, Options and Riders | 20 | 18 | 90% |
| Annuities | 8 | 7 | 87% |
| Tax Considerations | 3 | 2 | 66% |
| Qualified Plans | 2 | 1 | 50% |
| Score: 80% | | | |
| Grade: Pass | | | |
| (A total score of 70 percent is required to pass) | | | |

Prometric electronically notifies the Department of exam results within two business days of the exam date. Exam scores are confidential and will be revealed only to you and the Department. When you pass the exam, you (or your insurer) may complete and mail or hand-deliver the license application packet, including your original Score Report, to the Department.

Duplicate score report. You may call or write to Prometric to request a duplicate of your score report for a period of one year after an exam. Direct any questions or comments about your exam to Prometric.

Appeals process

Our goal is to provide a quality exam and a 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. Your comments will be reviewed by our personnel, but you will not receive a direct response.

If you are requesting a response about exam content, registration, scheduling or test administration (testing site procedures, equipment, personnel, etc.), please submit an appeal in writing. Your appeal letter must provide your name and Social Security number, the exam title, the date you tested and the details of your concern, including all relevant facts. Be sure to include your signature and return address. Mail your appeal letter to:

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

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

Applying for your license

Issuance of a license depends on review and approval of all license application materials. Licensing requirements may be obtained from the Department's Web site at www.doi.sc.gov.

SLED report

A number of license applications require that the South Carolina State Law Enforcement Division (SLED) conduct a background investigation. If your application requires that you submit a SLED Criminal History Report, you can obtain the report from SLED by submitting a written request to the address below or through their Web site.

State Law Enforcement Division
ATTN: Central Records Depository
 P. O. Box 21398
 Columbia, SC 29221
 Phone: 803.737.9000
www.sled.sc.gov

There is a \$25 fee for this report. SLED only accepts company checks or money orders. A SLED report expires 90 days after issuance.

Appointment paperwork and fees

Over 25 appointments. Insurers with more than 25 appointments per year must appoint online through the National Insurance Producer Registry (NIPR) at www.nipr.com.

Under 25 appointments. Insurers with less than 25 appointments each year in South Carolina may submit the appointment paperwork to the Department. All appointment paperwork submitted to the Department requires a notarized wet ink signature by the required individual(s). Appointment fees must be paid in advance by the sponsoring insurer. Therefore, the Department does not accept licensing requests by fax. All appointment requests must be submitted by the sponsoring insurer with original paperwork. (See S.C. Code Ann. Section 38-43-80.)

Appointment cancellations

All insurers must cancel producer appointments within 30 days from the date that the producer's contract was canceled by the insurer. (See S.C. Code Ann. Section 38-43-50.)

Over 25 appointments. Insurers with 25 or more cancellations/terminations each year must cancel/terminate online through the National Insurance Producer Registry (NIPR) at www.nipr.com.

Under 25 appointments. Insurers with less than 25 cancellations each year may apply online or must submit to the Department an original South Carolina termination form (Form 3505).

Change of address or name



Address changes should be done online at www.nipr.com. On the left-hand side of the screen, click on SCDOI Connect Login/Logout. All address changes must be updated within 30 days of any changes to a producer's home, mailing or business address. (See S.C. Code Ann. Section 38-43-107.)

Note P.O. Boxes cannot be used unless there is no mail receptacle at the home address.

Without a correct address, a licensed individual may not receive information pertinent to continuing education compliance, which may result in the cancellation of all licenses due to failure to comply. (See S.C. Code Ann. Section 38-43-106 and S.C. Code Ann. Regulation 69-50.)

Those licensed producers who fail to notify the Department of an address change within 30 days of relocating may be subject to an administrative penalty of up to \$2,500.

Continuing education

With the exception of those who qualify for an exemption (see below), all producers licensed or qualified for licensure with the Department must meet continuing education (CE) requirements.

Producer requirements. Producers must complete 24 hours of continuing insurance education, with at least three hours in Ethics, and pay a CE recordkeeping fee biennially. Producers must certify CE course completion to the CE administrator, Prometric, by the last day of the producers birth month. Producers born in an even numbered year must certify by the last date of the producer's month of birth every even numbered year. Producers born in an odd numbered year must certify by the last date of the producer's month of birth every odd numbered year.

Multiple lines producer requirements. Producers licensed for life, accident and health, and property and casualty must complete 24 hours of continuing education, completing at least 1/3 (8) of the hours in each line of authority.

Exemptions to CE requirements:

- Nonresident producers who have met the CE requirements of their resident state and certify their satisfaction of those requirements with the CE administrator by May 1st of even-number years and pay the annual CE recordkeeping fee.
- South Carolina producers licensed solely for credit.
- Crop hail insurance.
- Pre-need burial.
- Travel accident and baggage producers.
- Federal crop insurance.
- Producers who were exempted from continuing education requirements by December 31, 2009.

Exam content outlines

The following outlines give an overview of the content of each of the South Carolina insurance examinations. Each examination will include 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 10 questions will be drawn on a 100-question exam and 15 will be drawn on a 150-question exam.

An outline that includes more descriptive subsections for your exam is available online at www.prometric.com/southcarolina.

Series 19-01 Producer's Exam for Life Insurance

100 questions – 2-hour time limit

1.0 Insurance Regulation 15%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 7%

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Producers and general rules of agency
- 2.4 Contracts

3.0 Life Insurance Basics 26%

- 3.1 Insurable interest
- 3.2 Personal uses of life insurance
- 3.3 Determining amount of personal life insurance
- 3.4 Business uses of life insurance
- 3.5 Classes of life insurance policies
- 3.6 Premiums
- 3.7 Producer responsibilities
- 3.8 Individual underwriting by the insurer

4.0 Life Insurance Policies 17%

- 4.1 Term life insurance
- 4.2 Whole life insurance
- 4.3 Flexible premium policies
- 4.4 Specialized policies
- 4.5 Group life insurance
- 4.6 Credit life insurance (individual versus group)

5.0 Life Insurance Policy Provisions, Options and Riders 23%

- 5.1 Required provisions (38-63-220)
- 5.2 Beneficiaries
- 5.3 Settlement options
- 5.4 Nonforfeiture options
- 5.5 Policy loan and withdrawal options
- 5.6 Dividend options
- 5.7 Disability riders
- 5.8 Accelerated (living) benefit provisions/riders
- 5.9 Riders covering additional insureds

- 5.10 Riders affecting the death benefit amount

6.0 Annuities 7%

- 6.1 Annuity principles and concepts
- 6.2 Immediate versus deferred annuities
- 6.3 Annuity (benefit) payment options
- 6.4 Annuity products
- 6.5 Uses of annuities

7.0 Federal Tax Considerations for Life Insurance and Annuities 3%

- 7.1 Taxation of personal life insurance
- 7.2 Modified endowment contracts (MECs)
- 7.3 Taxation of non-qualified annuities
- 7.4 Taxation of individual retirement plans (IRAs)
- 7.5 Rollovers and transfers (IRAs and qualified plans)
- 7.6 Section 1035 exchanges

8.0 Qualified Plans 2%

- 8.1 General requirements
- 8.2 Federal tax considerations
- 8.3 Plan types, characteristics and purchasers

Series 19-02 Producer's Exam for Accident and Health Insurance

100 questions – 2-hour time limit

1.0 Insurance Regulation 10%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 10%

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Producers and general rules of agency
- 2.4 Contracts

3.0 Health Insurance Basics 22%

- 3.1 Definitions of perils
- 3.2 Principal types of losses and benefits

- 3.3 Classes of health insurance policies
- 3.4 Limited policies
- 3.5 Common exclusions from coverage
- 3.6 Producer responsibilities in individual health insurance
- 3.7 Individual underwriting by the insurer
- 3.8 Considerations in replacing health insurance

4.0 Individual Health Insurance Policy General Provisions 11%

- 4.1 Required provisions (38-71-340)
- 4.2 Optional provisions (38-71-370)
- 4.3 Other general provisions

5.0 Disability Income and Related Insurance 6%

- 5.1 Qualifying for disability benefits
- 5.2 Individual disability income insurance
- 5.3 Unique aspects of individual disability underwriting
- 5.4 Group disability income insurance
- 5.5 Business disability insurance
- 5.6 Social Security disability
- 5.7 Workers compensation

6.0 Medical Plans 10%

- 6.1 Medical plan concepts
- 6.2 Types of plans
- 6.3 Cost containment in health care delivery
- 6.4 South Carolina eligibility requirements and offers (individual and/or group)
- 6.5 HIPAA (Health Insurance Portability and Accountability Act) requirements (38-71-840)
- 6.6 Health savings accounts (HSAs)

7.0 Group Health Insurance 12%

- 7.1 Characteristics of group insurance
- 7.2 Types of eligible groups
- 7.3 Marketing considerations
- 7.4 Employer group health insurance
- 7.5 Small employer medical plans

EXAM CONTENT OUTLINES

8.0 Dental Insurance 3%

- 8.1 Types of dental treatment
- 8.2 Indemnity plans
- 8.3 Employer group dental expense

9.0 Insurance for Senior Citizens and Special Needs Individuals 14%

- 9.1 Medicare
- 9.2 Medicare supplements (Reg 69-46)
- 9.3 Other options for individuals with Medicare
- 9.4 Long-term care (LTC) insurance (Reg 69-44)
- 9.5 South Carolina Health Insurance Pool (38-74-10-90)

10.0 Federal Tax Considerations for Health Insurance 2%

- 10.1 Personally-owned health insurance
- 10.2 Employer group health insurance
- 10.3 Medical expense coverage for sole proprietors and partners
- 10.4 Business disability insurance
- 10.5 Health savings accounts (HSAs)

Series 19-03 Producer's Exam for Life, Accident and Health Insurance

150 questions – 2.5 hour time limit

1.0 Insurance Regulation 15%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 5%

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Producers and general rules of agency
- 2.4 Contracts

3.0 Life Insurance Basics 9%

- 3.1 Insurable interest
- 3.2 Personal uses of life insurance
- 3.3 Determining amount of personal life insurance
- 3.4 Business uses of life insurance
- 3.5 Classes of life insurance policies
- 3.6 Premiums
- 3.7 Producer responsibilities
- 3.8 Individual underwriting by the insurer

4.0 Life Insurance Policies 6%

- 4.1 Term life insurance
- 4.2 Whole life insurance
- 4.3 Flexible premium policies
- 4.4 Specialized policies
- 4.5 Group life insurance

- 4.6 Credit life insurance (individual versus group)

5.0 Life Insurance Policy Provisions, Options and Riders 11%

- 5.1 Required provisions (38-63-220)
- 5.2 Beneficiaries
- 5.3 Settlement options
- 5.4 Nonforfeiture options
- 5.5 Policy loan and withdrawal options
- 5.6 Dividend options
- 5.7 Disability riders
- 5.8 Accelerated (living) benefit provisions/riders
- 5.9 Riders covering additional insureds
- 5.10 Riders affecting the death benefit amount

6.0 Annuities 4%

- 6.1 Annuity principles and concepts
- 6.2 Immediate versus deferred annuities
- 6.3 Annuity (benefit) payment options
- 6.4 Annuity products
- 6.5 Uses of annuities

7.0 Federal Tax Considerations for Life Insurance and Annuities 3%

- 7.1 Taxation of personal life insurance
- 7.2 Modified endowment contracts (MECs)
- 7.3 Taxation of non-qualified annuities
- 7.4 Taxation of individual retirement plans (IRAs)
- 7.5 Rollovers and transfers (IRAs and qualified plans)
- 7.6 Section 1035 exchanges

8.0 Qualified Plans 1%

- 8.1 General requirements
- 8.2 Federal tax considerations
- 8.3 Plan types, characteristics and purchasers

9.0 Health Insurance Basics 8%

- 9.1 Definitions of perils
- 9.2 Principal types of losses and benefits
- 9.3 Classes of health insurance policies
- 9.4 Limited policies
- 9.5 Common exclusions from coverage
- 9.6 Producer responsibilities in individual health insurance
- 9.7 Individual underwriting by the insurer
- 9.8 Considerations in replacing health insurance

10.0 Individual Health Insurance Policy General Provisions 5%

- 10.1 Required provisions (38-71-340)
- 10.2 Optional provisions (38-71-370)
- 10.3 Other general provisions

11.0 Disability Income and Related Insurance 6%

- 11.1 Qualifying for disability benefits
- 11.2 Individual disability income insurance
- 11.3 Unique aspects of individual disability underwriting
- 11.4 Group disability income insurance
- 11.5 Business disability insurance
- 11.6 Social Security disability
- 11.7 Workers compensation

12.0 Medical Plans 6%

- 12.1 Medical plan concepts
- 12.2 Types of plans
- 12.3 Cost containment in health care delivery
- 12.4 South Carolina eligibility requirements and offers (individual and/or group)
- 12.5 HIPAA (Health Insurance Portability and Accountability Act) requirements (38-71-840)
- 12.6 Health savings accounts (HSAs)

13.0 Group Health Insurance 8%

- 13.1 Characteristics of group insurance
- 13.2 Types of eligible groups
- 13.3 Marketing considerations
- 13.4 Employer group health insurance
- 13.5 Small employer medical plans

14.0 Dental Insurance 2%

- 14.1 Types of dental treatment
- 14.2 Indemnity plans
- 14.3 Employer group dental expense

15.0 Insurance for Senior Citizens and Special Needs Individuals 8%

- 15.1 Medicare
- 15.2 Medicare supplements (Reg 69-46)
- 15.3 Other options for individuals with Medicare
- 15.4 Long-term care (LTC) insurance (Reg 69-44)
- 15.5 South Carolina Health Insurance Pool (38-74-10-90)

16.0 Federal Tax Considerations for Health Insurance 3%

- 16.1 Personally-owned health insurance
- 16.2 Employer group health insurance
- 16.3 Medical expense coverage for sole proprietors and partners
- 16.4 Business disability insurance
- 16.5 Health savings accounts (HSAs)

**Series 19-04
Producer's Exam for Property,
Casualty, Surety and Marine
Insurance**

150 questions – 2.5-hour time limit

1.0 Insurance Regulation 10%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 7%

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Producers and general rules of agency
- 2.4 Contracts

3.0 Property and Casualty Insurance Basics 16%

- 3.1 Principles and concepts
- 3.2 Policy structure
- 3.3 Common policy provisions
- 3.4 South Carolina laws, regulations and required provisions

4.0 Dwelling ('02) Policy 5%

- 4.1 Characteristics and purpose
- 4.2 Coverage forms — Perils insured against
- 4.3 Property coverages
- 4.4 General exclusions
- 4.5 Conditions
- 4.6 Selected endorsements
- 4.7 Personal liability supplement

5.0 Homeowners ('00) Policy 13%

- 5.1 Coverage forms
- 5.2 Definitions
- 5.3 Section I — Property coverages
- 5.4 Section II — Liability coverages
- 5.5 Perils insured against
- 5.6 Exclusions
- 5.7 Conditions
- 5.8 Selected endorsements

6.0 Auto Insurance 18%

- 6.1 Laws
- 6.2 Personal ('05) auto policy
- 6.3 Commercial auto ('10)

7.0 Commercial Package Policy (CPP) 6%

- 7.1 Components of a commercial policy
- 7.2 Commercial general liability ('07)
- 7.3 Commercial property ('07)
- 7.4 Commercial crime ('06)
- 7.5 Commercial inland marine
- 7.6 Equipment breakdown ('08)
- 7.7 Farm coverage

8.0 Businessowners ('10) Policy 6%

- 8.1 Characteristics and purpose
- 8.2 Businessowners Section I — Property
- 8.3 Businessowners Section II — Liability
- 8.4 Businessowners Section III — Common Policy Conditions
- 8.5 Selected endorsements

9.0 Workers Compensation Insurance 4%

- 9.1 Workers compensation laws
- 9.2 Workers compensation and employers liability insurance policy
- 9.3 Premium computation
- 9.4 Sources of coverage

10.0 Marine Insurance 3%

- 10.1 Hull coverage
- 10.2 Cargo coverage
- 10.3 Protection and indemnity insurance

11.0 Surety and Fidelity 3%

- 11.1 Surety bonds
- 11.2 Fidelity coverages

12.0 Other Coverages and Options 9%

- 12.1 Umbrella/excess liability policies
- 12.2 Specialty liability insurance
- 12.3 Surplus lines
- 12.4 Aviation insurance
- 12.5 National Flood Insurance Program
- 12.6 South Carolina Wind and Hail Underwriting Association (SCWHUA) (38-75-310-460)
- 12.7 Other policies
- 12.8 Residual markets

**Series 19-05
Producer's Exam for
Property Insurance**

100 questions – 2-hour time limit

1.0 Insurance Regulation 10%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 5%

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Producers and general rules of agency
- 2.4 Contracts

3.0 Property Insurance Basics 18%

- 3.1 Principles and concepts
- 3.2 Policy structure
- 3.3 Common policy provisions
- 3.4 South Carolina laws, regulations and required provisions

4.0 Dwelling ('02) Policy 10%

- 4.1 Characteristics and purpose
- 4.2 Coverage forms — Perils insured against
- 4.3 Property coverages
- 4.4 General exclusions
- 4.5 Conditions
- 4.6 Selected endorsements
- 4.7 Personal liability supplement

5.0 Homeowners ('00) Policy 12%

- 5.1 Coverage forms
- 5.2 Definitions
- 5.3 Section I — Property coverages
- 5.4 Perils insured against
- 5.5 Exclusions
- 5.6 Conditions
- 5.7 Selected endorsements

6.0 Auto Insurance 15%

- 6.1 Laws
- 6.2 Personal ('05) auto policy
- 6.3 Commercial auto ('10)

7.0 Commercial Package Policy (CPP) 11%

- 7.1 Components of a commercial policy
- 7.2 Commercial property ('07)
- 7.3 Commercial inland marine
- 7.4 Equipment breakdown ('08)
- 7.5 Farm coverage

8.0 Businessowners ('10) Policy – Property 6%

- 8.1 Characteristics and purpose
- 8.2 Businessowners Section I — Property
- 8.3 Businessowners Section III — Common Policy Conditions
- 8.4 Selected endorsements

9.0 Marine Insurance 3%

- 9.1 Hull coverage
- 9.2 Cargo coverage
- 9.3 Protection and indemnity insurance

EXAM CONTENT OUTLINES

10.0 Other Coverages and Options 10%

- 10.1 Aviation insurance
- 10.2 National Flood Insurance Program
- 10.3 South Carolina Wind and Hail Underwriting Association (SCWHUA) (38-75-310-460)
- 10.4 Other policies
- 10.5 Surplus lines

Series 19-06 Producer's Exam for Casualty Insurance

100 questions – 2-hour time limit

1.0 Insurance Regulation 15%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 5%

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Producers and general rules of agency
- 2.4 Contracts

3.0 Casualty Insurance Basics 16%

- 3.1 Principles and concepts
- 3.2 Policy structure
- 3.3 Common policy provisions
- 3.4 South Carolina laws, regulations and required provisions

4.0 Homeowners ('00) Policy 9%

- 4.1 Coverage forms
- 4.2 Definitions
- 4.3 Section II – Liability coverages
- 4.4 Exclusions
- 4.5 Conditions
- 4.6 Selected endorsements

5.0 Auto Insurance 25%

- 5.1 Laws
- 5.2 Personal ('05) auto policy
- 5.3 Commercial auto ('10)

6.0 Commercial Package Policy (CPP) 9%

- 6.1 Components of a commercial policy
- 6.2 Commercial general liability ('07)
- 6.3 Commercial crime ('06)
- 6.4 Farm coverage

7.0 Businessowners ('10) Policy – Liability 5%

- 7.1 Characteristics and purpose
- 7.2 Businessowners Section II – Liability
- 7.3 Businessowners Section III – Common Policy Conditions

- 7.4 Selected endorsements

8.0 Workers Compensation Insurance 10%

- 8.1 Workers compensation laws
- 8.2 Workers compensation and employers liability insurance policy
- 8.3 Premium computation
- 8.4 Sources of coverage

9.0 Surety and Fidelity 2%

- 9.1 Surety bonds
- 9.2 Fidelity coverages

10.0 Other Coverages and Options 4%

- 10.1 Umbrella/excess liability policies
- 10.2 Specialty liability insurance
- 10.3 Surplus lines
- 10.4 Aviation insurance
- 10.5 Other policies
- 10.6 Residual markets

Series 19-07 Producer's Exam for Variable Contracts

100 questions – 2-hour time limit

1.0 Insurance Regulation 10%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 10%

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Producers and general rules of agency
- 2.4 Contracts

3.0 Regulation of Variable Products 10%

- 3.1 Securities Exchange Act of 1933
- 3.2 Securities Exchange Act of 1934
- 3.3 Investment Company Act of 1940
- 3.4 State regulation of variable products

4.0 Nature of Variable Life Products 23%

- 4.1 Variable life versus variable universal life
- 4.2 Fixed premium payment versus flexible payment
- 4.3 Face value versus death benefit
- 4.4 Cash values
- 4.5 Separate accounts
- 4.6 Charges and fees
- 4.7 Loans

5.0 Annuities 25%

- 5.1 Annuity principles and concepts

- 5.2 Immediate versus deferred annuities
- 5.3 Annuity (benefit) payment options
- 5.4 Variable annuities

6.0 Federal Tax Considerations for Life Insurance and Annuities 10%

- 6.1 Taxation of personal life insurance
- 6.2 Modified endowment contracts (MECs)
- 6.3 Taxation of non-qualified annuities
- 6.4 Taxation of individual retirement plans (IRAs)
- 6.5 Rollovers and transfers (IRAs and qualified plans)
- 6.6 Section 1035 exchanges

7.0 Qualified Plans 12%

- 7.1 General requirements
- 7.2 Federal tax considerations
- 7.3 Plan types, characteristics and purchasers

Series 19-08 Producer's Exam for Surety Insurance

60 questions – 1-hour time limit

1.0 Insurance Regulation 15%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 5%

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Producers and general rules of agency
- 2.4 Contracts

3.0 Surety Bonds 55%

- 3.1 Nature of surety bonds
- 3.2 Types of surety bonds

4.0 Fidelity Coverages 25%

- 4.1 Nature of fidelity bonds
- 4.2 Employee theft coverage
- 4.3 Financial institution bonds
- 4.4 Public employee bonds

Series 19-10 Producer's Exam for Title Insurance

60 questions – 1-hour time limit

1.0 Insurance Regulation 5%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 5%

- 2.1 Concepts
- 2.2 Producers and general rules of agency
- 2.3 Contracts

3.0 Real Property 30%

- 3.1 Concepts, principles and practices
- 3.2 Acquisition and transfer of real property
- 3.3 Legal descriptions
- 3.4 Recording

4.0 Title Insurance 30%

- 4.1 Title insurance principles
- 4.2 Title searching techniques

5.0 Title Exceptions and Procedures for Clearing Title 30%

- 5.1 Principles and concepts
- 5.2 Special problem areas and concerns
- 5.3 Principle of clearing title
- 5.4 Settlement or closing procedures

**Series 19-11
Adjuster's Exam for Property,
Casualty, Surety and Marine
Insurance**

100 questions – 2-hour time limit

1.0 Insurance Regulation 10%

- 1.1 Director's general duties and powers (38-3-60, 110)
- 1.2 Licensing requirements
- 1.3 Maintenance and duration (38-47-40)
- 1.4 Disciplinary actions
- 1.5 Claim settlement laws and regulations (38-59-20)
- 1.6 Federal regulation

2.0 Insurance Basics 14%

- 2.1 Contract basics
- 2.2 Insurance principles and concepts
- 2.3 Policy structure
- 2.4 Common policy provisions
- 2.5 South Carolina laws, regulations and required provisions

3.0 Adjusting Losses 20%

- 3.1 Role of the adjuster
- 3.2 Claim reporting
- 3.3 Property losses
- 3.4 Liability losses
- 3.5 Coverage problems
- 3.6 Claims adjustment procedures

4.0 Dwelling ('02) Policy 7%

- 4.1 Characteristics and purpose
- 4.2 Coverage forms — Perils insured against

- 4.3 Property coverages
- 4.4 General exclusions
- 4.5 Conditions
- 4.6 Selected endorsements
- 4.7 Personal liability supplement

5.0 Homeowners ('00) Policy 15%

- 5.1 Coverage forms
- 5.2 Definitions
- 5.3 Section I — Property coverages
- 5.4 Section II — Liability coverages
- 5.5 Perils insured against
- 5.6 Exclusions
- 5.7 Conditions
- 5.8 Selected endorsements

6.0 Auto Insurance 19%

- 6.1 Laws
- 6.2 Personal ('05) auto policy
- 6.3 Commercial auto ('10)

7.0 Commercial Package Policy (CPP) 3%

- 7.1 Components of a commercial policy
- 7.2 Commercial general liability ('07)
- 7.3 Commercial property ('07)
- 7.4 Commercial crime ('06)
- 7.5 Commercial inland marine
- 7.6 Farm coverage

8.0 Businessowners ('10) Policy 3%

- 8.1 Characteristics and purpose
- 8.2 Businessowners Section I — Property
- 8.3 Businessowners Section II — Liability
- 8.4 Businessowners Section III — Common Policy Conditions
- 8.5 Selected endorsements

9.0 Workers Compensation Insurance 3%

- 9.1 Workers compensation laws
- 9.2 Workers compensation and employers liability insurance policy
- 9.3 Sources of coverage

10.0 Marine Insurance 2%

- 10.1 Hull coverage
- 10.2 Cargo coverage
- 10.3 Protection and indemnity insurance

11.0 Surety and Fidelity 2%

- 11.1 Surety bonds
- 11.2 Fidelity coverages

12.0 Other Coverages and Options 2%

- 12.1 Umbrella/excess liability policies
- 12.2 Specialty liability insurance

- 12.3 Surplus lines
- 12.4 Aviation insurance
- 12.5 National Flood Insurance Program
- 12.6 South Carolina Wind and Hail Underwriting Association (SCWHUA) (38-75-310-460)
- 12.7 Other policies

**Series 19-13
Adjuster's Exam for Crop Hail**

50 questions – 1-hour time limit

1.0 Insurance Regulation 10%

- 1.1 Director's general duties and powers (38-3-60, 110)
- 1.2 Licensing requirements
- 1.3 Maintenance and duration (38-47-40)
- 1.4 Disciplinary actions
- 1.5 Claim settlement laws and regulations (38-59-20)
- 1.6 Federal regulation

2.0 Crop Insurance 40%

- 2.1 Eligibility
- 2.2 Application
- 2.3 Terms of coverage
- 2.4 Perils insured against
- 2.5 Exclusions
- 2.6 Limits of coverage
- 2.7 Other provisions
- 2.8 Claim settlement practices
- 2.9 Mandatory endorsements

3.0 Plant Physiology 10%

- 3.1 Basic plant functions
- 3.2 Structure of the stem and leaf
- 3.3 Stages of growth
- 3.4 Main classification of plants

4.0 Loss Adjusting Procedures 40%

- 4.1 Settling the claim

**Series 19-14
Public Adjuster's Exam**

100 questions – 2-hour time limit

1.0 Insurance Regulation 10%

- 1.1 Director's general duties and powers (38-3-60, 110)
- 1.2 Licensing requirements
- 1.3 Maintenance and duration (38-48-60)
- 1.4 Disciplinary actions (38-48-60)
- 1.5 Claim settlement laws and regulations (38-48-70, 90)
- 1.6 Federal regulation

2.0 Insurance Basics 18%

- 2.1 Contract basics
- 2.2 Insurance principles and concepts

EXAM CONTENT OUTLINES

- 2.3 Policy structure
- 2.4 Common policy provisions
- 2.5 South Carolina laws, regulations and required provisions

3.0 Adjusting Losses 23%

- 3.1 Role of the adjuster
- 3.2 Property losses
- 3.3 Claims adjustment procedures

4.0 Dwelling ('02) Policy 6%

- 4.1 Characteristics and purpose
- 4.2 Coverage forms — Perils insured against
- 4.3 Property coverages
- 4.4 General exclusions
- 4.5 Conditions
- 4.6 Selected endorsements

5.0 Homeowners ('00) Policy 23%

- 5.1 Coverage forms
- 5.2 Definitions
- 5.3 Section I — Property coverages
- 5.4 Perils insured against
- 5.5 Exclusions
- 5.6 Conditions
- 5.7 Selected endorsements

6.0 Commercial Package Policy (CPP) 8%

- 6.1 Components of a commercial policy
- 6.2 Commercial property ('07)
- 6.3 Commercial inland marine
- 6.4 Equipment breakdown ('08)
- 6.5 Farm coverage

7.0 Businessowners ('10) Policy — Property 5%

- 7.1 Characteristics and purpose
- 7.2 Businessowners Section I — Property
- 7.3 Businessowners Section III — Common Policy Conditions
- 7.4 Selected endorsements

8.0 Other Coverages 7%

- 8.1 National Flood Insurance Program
- 8.2 Ocean marine insurance
- 8.3 Other policies

Series 19-15 Exam for Motor Vehicle Damage Appraiser

60 questions – 1-hour time limit

1.0 Insurance Regulation 10%

- 1.1 Director's general duties and powers (38-3-60, 110)
- 1.2 Licensing requirements Qualifications (38-49-20)
- 1.3 Maintenance and duration (38-49-20; Reg 69-33)

- 1.4 Disciplinary actions (38-49-40)
- 1.5 Claim settlement laws and regulations (38-59-20; Reg 69-16)
- 1.6 Federal regulation

2.0 Insurance Basics 10%

- 2.1 Common auto policy provisions

3.0 Auto Insurance 5%

- 3.1 Personal auto ('05)
- 3.2 Commercial auto ('10)

4.0 Appraising Auto Physical Damage Claims 75%

- 4.1 Role of the appraiser
- 4.2 Duties of insured after a loss
- 4.3 Determining value and loss
- 4.4 Vehicle inspection
- 4.5 Vehicle parts and construction
- 4.6 Handling auto theft losses
- 4.7 Auto arson and fraud

Series 19-16 Exam for Professional Bondsman/Runner

60 questions – 1-hour time limit

1.0 Insurance Regulation 10%

- 1.1 Licensing
- 1.2 Licensee regulation
- 1.3 Federal regulation

2.0 The Legal Framework 29%

- 2.1 Authority
- 2.2 Contracts
- 2.3 Jurisdiction
- 2.4 Terminology

3.0 Bail Bond Principles and Practices 61%

- 3.1 Parties to a surety bond
- 3.2 Duties of bail bondsmen
- 3.3 Types of bonds and collateral
- 3.4 Procedure
- 3.5 Court procedures
- 3.6 Release of surety (38-53-50)
- 3.7 Surrender of principal (defendant) (38-53-60, 170(e))
- 3.8 Bond forfeiture (38-53-70; RL 17-15-170-180)

Series 19-17 Producer's Exam for Personal Lines Insurance

100 questions – 2-hour time limit

1.0 Insurance Regulation 15%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 5%

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Producers and general rules of agency
- 2.4 Contracts

3.0 Property and Casualty Insurance Basics 15%

- 3.1 Principles and concepts
- 3.2 Policy structure
- 3.3 Common policy provisions
- 3.4 South Carolina laws, regulations and required provisions

4.0 Dwelling ('02) Policy 10%

- 4.1 Characteristics and purpose
- 4.2 Coverage forms — Perils insured against
- 4.3 Property coverages
- 4.4 General exclusions
- 4.5 Conditions
- 4.6 Selected endorsements
- 4.7 Personal liability supplement

5.0 Homeowners ('00) Policy 20%

- 5.1 Coverage forms
- 5.2 Definitions
- 5.3 Section I — Property coverages
- 5.4 Section II — Liability coverages
- 5.5 Perils insured against
- 5.6 Exclusions
- 5.7 Conditions
- 5.8 Selected endorsements

6.0 Auto Insurance 25%

- 6.1 Laws
- 6.2 Personal ('05) auto policy

7.0 Other Coverages and Options 10%

- 7.1 Umbrella/excess liability policies
- 7.2 National Flood Insurance Program
- 7.3 South Carolina Wind and Hail Underwriting Association (SCWHUA) (38-75-310-460)
- 7.4 Other policies
- 7.5 Residual markets
- 7.8 Surplus Lines

Series 19-22 Producer's Exam for Crop Insurance

50 questions – 1-hour time limit

1.0 Insurance Regulation 15%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 10%

- 2.1 Concepts
- 2.2 Insurers

- 2.3 Producers and general rules of agency
- 2.4 Contracts

3.0 Crop Insurance 25%

- 3.1 Eligibility
- 3.2 Application
- 3.3 Terms of coverage
- 3.4 Perils insured against
- 3.5 Exclusions
- 3.6 Limits of coverage
- 3.7 Other provisions
- 3.8 Claim settlement practices
- 3.9 Mandatory endorsements

4.0 Federal Multi-Peril Crop Insurance Programs 50%

- 4.1 Basic crop insurance
- 4.2 Multiple peril policy options
- 4.3 Other provisions
- 4.4 Additional programs

**Series 19-23
Adjuster's Exam for
Personal Lines Insurance**

100 questions – 2-hour time limit

1.0 Insurance Regulation 10%

- 1.1 Director's general duties and powers (38-3-60, 110)
- 1.2 Licensing requirements
- 1.3 Maintenance and duration (38-47-40)
- 1.4 Disciplinary actions
- 1.5 Claim settlement laws and regulations (38-59-20)
- 1.6 Federal regulation

2.0 Insurance Basics 14%

- 2.1 Contract basics
- 2.2 Insurance principles and concepts
- 2.3 Policy structure
- 2.4 Common policy provisions
- 2.5 South Carolina laws, regulations and required provisions

3.0 Adjusting Losses 20%

- 3.1 Role of the adjuster
- 3.2 Claim reporting
- 3.3 Property losses
- 3.4 Liability losses
- 3.5 Coverage problems
- 3.6 Claims adjustment procedures

4.0 Dwelling ('02) Policy 7%

- 4.1 Characteristics and purpose
- 4.2 Coverage forms — Perils insured against
- 4.3 Property coverages
- 4.4 General exclusions
- 4.5 Conditions
- 4.6 Selected endorsements
- 4.7 Personal liability supplement

5.0 Homeowners ('00) Policy 22%

- 5.1 Coverage forms
- 5.2 Definitions
- 5.3 Section I — Property coverages
- 5.4 Section II — Liability coverages
- 5.5 Perils insured against
- 5.6 Exclusions
- 5.7 Conditions
- 5.8 Selected endorsements

6.0 Auto Insurance 24%

- 6.1 Laws
- 6.2 Personal ('05) auto policy

7.0 Other Coverages and Options 3%

- 7.1 Umbrella/excess liability policies
- 7.2 National Flood Insurance Program
- 7.3 South Carolina Wind and Hail Underwriting Association (SCWHUA) (38-75-310-460)
- 7.4 Other policies

**Series 19-24
Adjuster's Exam for
Commercial Lines Insurance**

100 questions – 2-hour time limit

1.0 Insurance Regulation 10%

- 1.1 Director's general duties and powers (38-3-60, 110)
- 1.2 Licensing requirements
- 1.3 Maintenance and duration (38-47-40)
- 1.4 Disciplinary actions
- 1.5 Claim settlement laws and regulations (38-59-20)
- 1.6 Federal regulation

2.0 Insurance Basics 14%

- 2.1 Contract basics
- 2.2 Insurance principles and concepts
- 2.3 Policy structure
- 2.4 Common policy provisions
- 2.5 South Carolina laws, regulations and required provisions

3.0 Adjusting Losses 20%

- 3.1 Role of the adjuster
- 3.2 Claim reporting
- 3.3 Property losses
- 3.4 Liability losses
- 3.5 Coverage problems
- 3.6 Claims adjustment procedures

4.0 Auto Insurance 14%

- 4.1 Laws
- 4.2 Commercial auto ('10)

5.0 Commercial Package Policy (CPP) 17%

- 5.1 Components of a commercial policy
- 5.2 Commercial general liability ('07)
- 5.3 Commercial property ('07)
- 5.4 Commercial crime ('06)
- 5.5 Commercial inland marine
- 5.6 Equipment breakdown ('08)
- 5.7 Farm coverage

6.0 Businessowners ('10) Policy 10%

- 6.1 Characteristics and purpose
- 6.2 Businessowners Section I — Property
- 6.3 Businessowners Section II — Liability
- 6.4 Businessowners Section III — Common Policy Conditions
- 6.5 Selected endorsements

7.0 Workers Compensation Insurance 4%

- 7.1 Workers compensation laws
- 7.2 Workers compensation and employers liability insurance policy
- 7.3 Sources of coverage

8.0 Marine Insurance 3%

- 8.1 Hull coverage
- 8.2 Cargo coverage
- 8.3 Protection and indemnity insurance

9.0 Surety and Fidelity 3%

- 9.1 Surety bonds
- 9.2 Fidelity coverages

10.0 Other Coverages and Options 5%

- 10.1 Umbrella/excess liability policies
- 10.2 Specialty liability insurance
- 10.3 Surplus lines
- 10.4 Aviation insurance
- 10.5 National Flood Insurance Program
- 10.6 South Carolina Wind and Hail Underwriting Association (SCWHUA) (38-75-310-460)
- 10.7 Other policies

**Series 19-25
Adjuster's Exam for Workers
Compensation Insurance**

60 questions – 1-hour time limit

1.0 Insurance Regulation 10%

- 1.1 Director's general duties and powers (38-3-60, 110)
- 1.2 Licensing requirements
- 1.3 Maintenance and duration (38-47-40)

EXAM CONTENT OUTLINES

- 1.4 Disciplinary actions
- 1.5 Claim settlement laws and regulations (38-59-20)
- 1.6 Federal regulation

2.0 Workers Compensation Insurance 36%

- 2.1 Workers compensation laws
- 2.2 Workers compensation and employers liability insurance policy
- 2.3 Sources of coverage

3.0 Workers Compensation Claim Principles 40%

- 3.1 Role of the adjuster
- 3.2 Contract basics
- 3.3 Negligence
- 3.4 Controlling medical costs
- 3.5 Investigation and evaluation
- 3.6 Claim reserves
- 3.7 Claims management

4.0 Understanding the Language of Medical Reports 14%

- 4.1 Medical terminology and abbreviations
- 4.2 Basic human anatomy
- 4.3 Common occupational injuries and disease
- 4.4 Medical tests

Series 19-26 Exam for Surplus Lines Insurance Broker

50 questions – 1-hour time limit

1.0 Insurance Regulation 45%

- 1.1 Licensing
- 1.2 General requirements
- 1.3 Surplus lines coverages and authority of broker
- 1.4 General prohibitions

2.0 General Insurance 35%

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Producers and general rules of agency
- 2.4 Contracts

3.0 Surplus Lines Markets and Practices 20%

- 3.1 United States and alien nonadmitted markets
- 3.2 General markets
- 3.3 Eligible surplus lines insurers (38-45-90, 110, 170)
- 3.4 Fees, records and surplus lines premium tax



Exam Registration Form

for South Carolina Insurance Examinations

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

This form is Page 21 of the South Carolina Licensing Information Bulletin. We recommend you read the entire bulletin.

| Series | Exam Title | Exam Fee | Total |
|--|--|------------------|-----------|
| 19-01 | Producer's Life Insurance | \$51 | \$ |
| 19-02 | Producer's Accident and Health Insurance | \$51 | \$ |
| 19-03 | Producer's Life, Accident and Health Insurance | \$51 | \$ |
| 19-04 | Producer's Property, Casualty, Surety and Marine Insurance | \$51 | \$ |
| 19-05 | Producer's Property Insurance | \$51 | \$ |
| 19-06 | Producer's Casualty Insurance | \$51 | \$ |
| 19-07 | Producer's Variable Contracts | \$51 | \$ |
| 19-08 | Producer's Surety Insurance | \$51 | \$ |
| 19-10 | Producer's Title Insurance | \$51 | \$ |
| 19-11 | Adjuster's Property, Casualty, Surety and Marine Insurance | \$51 | \$ |
| 19-13 | Adjuster's Crop Insurance | \$51 | \$ |
| 19-14 | Public Adjuster's | \$51 | \$ |
| 19-15 | Motor Vehicle Damage Appraiser | \$51 | \$ |
| 19-16 | Professional Bondsman/Runner | \$51 | \$ |
| 19-17 | Producer's Personal Lines Insurance | \$51 | \$ |
| 19-22 | Producer's Crop Insurance | \$51 | \$ |
| 19-23 | Adjuster's Personal Lines Insurance | \$51 | \$ |
| 19-24 | Adjuster's Commercial Lines insurance | \$51 | \$ |
| 19-25 | Adjuster's Workers Compensation Insurance | \$51 | \$ |
| 19-26 | Surplus Lines Insurance Broker | \$51 | \$ |
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