

Alabama Department of Insurance
 Producer Examination Content Outline
 Property and Casualty Examinations

Unit	Test §	Description	Pages	P&C	P	C	PL
Part 1		Property & Casualty Fundamentals					
Chpt 1		Property & Casualty Vocabulary	1-1 to 1-13	9	12	12	10
	1.1	Key Terms	1-1 to 1-4	6	8	8	6
	1.2	Insurance Company Structures	1-5 to 1-6	1	1	1	1
	1.3	Domestic, Foreign, Alien, Admitted, Nonadmitted	1-7	1	1	1	1
	1.4	Law of Agency	1-12 to 1-13	1	2	2	2
Chpt 2		Contract Law	2-1 to 2-10	7	8	8	8
	2.1	Introduction to the Law of Contracts	2-1 to 2-3	4	4	4	4
	2.2	Other Contractual Terms and Concerns	2-4 to 2-5	1	2	2	2
	2.3	Underwriting	2-5 to 2-6	1	1	1	1
	2.4	Policy & Rate Filings, Premium Calculation, Loss Ratio	2-9 to 2-10	1	1	1	1
Chpt 3		Basics of Property Insurance	3-1 to 3-11	9	10	0	9
	3.1	Key Terms	3-1	1	2	0	1
	3.2	What's Covered?	3-2 to 3-3	3	3	0	3
	3.3	Claims Payment Choices	3-3 to 3-4	1	1	0	1
	3.4	Cost Containment Mechanisms	3-4 to 3-6	1	1	0	1
	3.5	Common Definitions, Provisions and Conditions	3-6 to 3-8	1	1	0	1
	3.6	Duties Following a Loss	3-8 to 3-9	1	1	0	1
	3.7	Cause of Loss Forms	3-9 to 3-11	1	1	0	1
Chpt 4		Basics of Liability	4-1 to 4-7	5	0	8	7
	4.1	Key Terms	4-1 to 4-2	1	0	1	1
	4.2	Negligence	4-2 to 4-4	2	0	4	4
	4.3	"No Fault" Benefits	4-4 to 4-5	1	0	1	1
	4.4	Additional Liability Issues	4-5 to 4-7	1	0	2	1
		Total for Part 1 - P&C Fundamentals		30	30	28	34

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Part 2		Personal Lines					
Chpt 5		Homeowners & Dwelling Policies	5-1 to 5-18	16	28	0	27
	5.1	Dwelling Policies	5-1 to 5-3	2	3	0	3
	5.2	Homeowner's Policies	5-3 to 5-4	3	4	0	4
	5.3	Section I, Coverages A, B, C & D	5-4 to 5-6	3	5	0	4
	5.4	Perils Covered; Loss Payment Choice	5-6 to 5-7	1	2	0	2
	5.5	DICE: Declarations, Insuring Clause, Conditions, Exclusions	5-8	1	2	0	2
	5.6	Additional Coverages, Exclusions & Conditions	5-9 to 5-10	1	2	0	2
	5.7	HO forms	5-10 to 5-11	1	2	0	2
	5.8	Section II, Liability	5-11 to 5-12	1	2	0	2
	5.9	Medical Payments to Others	5-12	1	2	0	2
	5.10	Section II additional coverages & exclusions	5-12 to 5-13	1	2	0	2
	5.11	Mobilehomes & other Endorsements	5-14, 5-18	1	2	0	2
Chpt 6		Personal Auto Policy	6-1 to 6-13	14	0	13	13
	6.1	Coverage Overview	6-1 to 6-3	1	0	1	1
	6.2	Definitions	6-3	1	0	1	1
	6.3	Policy-wide Exclusions	6-4	1	0	1	1
	6.4	Primary-Excess Rule	6-4	1	0	1	1
	6.5	Coverage A, Liability	6-4 to 6-5	2	0	2	2
	6.6	Coverage B, Medical Payments	6-5 to 6-6	1	0	1	1
	6.7	Coverage C, UM & UIM	6-6 to 6-7	2	0	2	2
	6.8	Coverage D, Damage to Your Auto	6-8 to 6-9	3	0	2	2
	6.9	Part E (Duties) & Part F (General Provisions)	6-10	1	0	1	1
	6.10	Auto Endorsements	6-13	1	0	1	1
Chpt 7		Watercraft and Flood Policies	7-1 to 7-5	4	2	2	4
	7.1	Watercraft	7-1	1	0	1	1
	7.2	Boatowner's & Yacht Policies	7-2 to 7-3	1	0	1	1
	7.3	Flood Insurance	7-3 to 7-5	2	2	0	2
		Total for Part 2 - Personal Lines		34	30	15	44

Part 3		Commercial Lines					
Chpt 8		The Commercial Package Policy	8-1 to 8-4	4	8	8	0
	8.1	Commercial Package Policy Structure	8-1 to 8-2	2	3	3	0
	8.2	Common Elements (Declarations & Conditions)	8-2 to 8-4	2	5	5	0
Chpt 9		Commercial Property	9-1 to 9-15	10	16	0	0
	9.1	Commercial Property (in General)	9-1 to 9-5	2	3	0	0
	9.2	Coverage Additions & Extensions	9-5 to 9-7	2	3	0	0
	9.3	Limits, Mortgage Holder, Optional Coverages	9-7 to 9-8	3	5	0	0
	9.4	Loss of Use Coverage	9-9 to 9-10	1	1	0	0
	9.5	Perils: Basic, Broad, and Special Forms	9-10 to 9-12	1	2	0	0
	9.6	Other Coverage Forms	9-15	1	2	0	0

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Chpt 10		Commercial General Liability	10-1 to 10-18	15	0	19	0
	10.1	Commercial Liability (in General)	10-1 to 10-5	5	0	5	0
	10.2	Section I, Coverages A, B & C	10-5 to 10-8	2	0	3	0
	10.3	Sections II (Who), III (Limits), IV (Conditions)	10-8 to 10-9	2	0	3	0
	10.4	Occurrence vs. Claims-Made Policies	10-9 to 10-10	2	0	3	0
	10.5	Other Commercial Liability Policies	10-11 to 10-14	2	0	3	0
	10.6	Surety Bonds	10-17 to 10-18	2	0	2	0
Chpt 11		Crime and Fidelity Bonds	11-1 to 11-7	8	0	8	0
	11.1	Key Terms	11-1 to 11-2	2	0	2	0
	11.2	Fidelity Bonds	11-2 to 11-3	2	0	2	0
	11.3	Commerical Crime; Government Crime	11-4 to 11-10	2	0	2	0
	11.4	Selected Endorsements	11-10 to 11-11	2	0	2	0
Chpt 12		Equipment Breakdown Coverage	12-1 to 12-5	4	0	4	0
	12.1	Basics of Equipment Breakdown	12-1 to 12-3	1	0	1	0
	12.2	Coverages Available	12-3 to 12-4	1	0	1	0
	12.3	Conditions	12-4	1	0	1	0
	12.4	Exclusions, Limitations, Endorsements	12-5	1	0	1	0
Chpt 13		Other Commerical Policies	13-1 to 13-26	17	0	19	0
	13.1	Commerical Auto, general	13-1 to 13-2	2	0	2	0
	13.2	Business Auto Coverage Form	13-3 to 13-5	2	0	2	0
	13.3	Truckers & Motor Carriers Coverage Forms	13-5 to 13-7	2	0	2	0
	13.4	Garage & Garagekeepers Coverage Forms	13-8 to 13-10	2	0	2	0
	13.5	Selected Auto Endorsements	13-10 to 13-11	2	0	2	0
	13.6	Marine Policies (in General)	13-11 to 13-13	2	0	2	0
	13.7	Ocean Marine Policies	13-17 to 13-19	2	0	3	0
	13.8	Inland Marine Policies	13-19 to 13-22	2	0	3	0
	13.9	Farm (Ranch) Coverage	13-22 to 13-26	1	0	1	0
Chpt 14		Businessowners Policy	14-1 to 14-8	4	0	4	0
	14.1	BOP, general	14-1 to 14-2	1	0	1	0
	14.2	BOP Property Coverages	14-3 to 14-6	1	0	1	0
	14.3	Coverage Extensions; Optional Coverages	14-6 to 14-7	1	0	1	0
	14.4	BOP Liability Coverage; Selected Endorsements	14-7 to 14-8	1	0	1	0
Chpt 15		Workers Comp and Employers Liability	15-1 to 15-7	4	0	4	0
	15.1	Basics Rules, Exempt Occupations	15-1 to 15-2	1	0	1	0
	15.2	What's Covered? What's not Covered?	15-3	1	0	1	0
	15.3	Coverage Sources; Levels of Disability	15-4	1	0	1	0
	15.4	Policy Framework	15-5 to 15-6	1	0	1	0
		Total for Part 3 - Commercial Lines		66	24	66	0

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Unit	Test §	Description	Pages	P&C	P	C	PL
Part 4		Alabama Law					
Topic 1		All Licensing Candidates	16-1 to 16-17	9	11	10	11
	16.1	Overview, Insurance Commissioner	16-1 to 16-5	1	2	2	2
	16.2	Obtaining a Producer License	16-6 to 16-9	2	2	2	2
	16.3	Maintaining a Producer License	16-10 to 16-11	2	3	2	3
	16.4	Continuing Education	16-11 to 16-13	1	1	1	1
	16.5	Producer Appointment and Termination	16-13 to 16-14	1	1	1	1
	16.6	Prohibited Actions	16-14 to 16-17	2	2	2	2
Topic 2		Property & Casualty Candidates	17-1 to 17-7	5	5	3	5
	17.1	General (Binders, Adjusters, Surplus Line)	17-1 to 17-3	2	2	1	2
	17.2	Alabama Insurance Guaranty Association	17-3	1	1	1	1
	17.3	Workers Compensation	17-4 to 17-7	1	0	1	0
	17.4	Strengthen Alabama Homes	Handout	1	2	0	2
Topic 3		Automobile Candidates	19-1 to 19-3	6	0	3	6
	19.1	Financial Responsibility, Evidence of Insurance	19-1 to 19-2	2	0	1	2
	19.2	Uninsured Motorist Coverage	19-2	2	0	1	2
	19.3	Cancellation	19-3	2	0	1	2
		Total for Part 4 - Alabama Law		20	16	16	22
		Total for All Parts		150	100	125	100
		Total Questions on Exam		150	100	125	100
		Maximum Time allowed to complete exam in minutes		180	120	150	120
		Minimum Correct for Passing Score		105	70	87	70

Bank=Bank of all P&C Questions
 P&C = Combined P&C Exam with 150 Questions
 P = Property Insurance Only exam with 100 Questions
 C = Casualty Insurance Only exam with 125 Questions
 PL = Personal Lines Exam with 100 Questions

Industry Advisory Committee review 6/24/2009
 Revised 09/09/09
 Revised 07/13/10
 Revised 4/10/12
 Revised 10/22/14