

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

Chapter	Description	Questions on Exam			
		P&C	P	C	PL
Part I - Property & Casualty Fundamentals					
Chpt 1	Property & Casualty Vocabulary	9	12	12	10
	Key Terms; Insurance Company Structures; Domestic, Foreign, Alien, Admitted, Nonadmitted; Law of Agency				
Chpt 2	Contract Law	7	8	8	8
	Introduction to the Law of Contracts; Other Contractual Terms and Concerns; Underwriting; Policy & Rate Filings, Premium Calculation, Loss Ratio				
Chpt 3	Basics of Property Insurance	9	10	0	9
	Key Terms; What's Covered?; Claims Payment Choices; Cost Containment Mechanisms; Common Definitions, Provisions and Conditions; Duties Following a Loss; Cause of Loss Forms				
Chpt 4	Basics of Liability Insurance	5	0	8	7
	Key Terms; Negligence; "No Fault" Benefits; Additional Liability Issues				
Total for Part I - P&C Fundamentals		30	30	28	34
Part II - Personal Lines					
Chpt 5	Homeowners & Dwelling Policies	16	28	0	27
	Dwelling Policies; Homeowner's Policies; Section I, Coverages A, B, C & D; Perils Covered, Loss Payment Choice; DICE: Declarations, Insuring Clause, Conditions, Exclusions; Additional Coverages, Exclusions & Conditions; HO forms; Section II, Liability; Medical Payments to Others; Section II additional coverages & exclusions; Mobilehomes & other Endorsements				
Chpt 6	Personal Auto Policy	14	0	13	13
	Coverage Overview; Definitions; Policy-wide Exclusions; Primary-Excess Rule; Coverage A, Liability; Coverage B, Medical Payments; Coverage C, UM & UIM; Coverage D, Damage to Your Auto; Part E (Duties) & Part F (General Provisions); Auto Endorsements				
Chpt 7	Watercraft and Flood Policies	4	2	2	4
	Watercraft; Boatowner's & Yacht Policies; Flood Insurance				
Total for Part II - Personal Lines		34	30	15	44
Part III - Commercial Lines					
Chpt 8	The Commercial Package Policy	4	8	8	0
	Commercial Package Policy Structure; Common Elements (Declarations & Conditions)				
Chpt 9	Commercial Property	10	16	0	0
	Commercial Property (in General); Coverage Additions & Extensions; Limits, Mortgage Holder, Optional Coverages; Loss of Use, Business Income, Extra Expense; Other Coverage Forms (Builders Risk, Condos); Perils: Basic, Broad, and Special Forms				
Chpt 10	Commercial General Liability	15	0	19	0
	Commercial Liability (in General); Section I, Coverages A, B & C; Sections II (Who), III (Limits), IV (Conditions); Occurrence vs. Claims-Made Policies; Other Commercial Liability Policies; Surety Bonds				
Chpt 11	Crime and Fidelity Bonds	8	0	8	0
	Key Terms; Fidelity Bonds; Commercial Crime, Government Crime; Selected Endorsements				

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Chpt 12	Equipment Breakdown Coverage	4	0	4	0
	Basics of Equipment Breakdown; Coverages Available; Conditions; Exclusions, Limitations, Endorsements				
Chpt 13	Other Commerical Policies	17	0	19	0
	Commerical Auto, general; Business Auto Coverage Form; Truckers & Motor Carriers Coverage Forms; Selected Auto Endorsements; Marine Policies (in General); Inland Marine Policies; Ocean Marine Policies; Farm (Ranch) Coverage				
Chpt 14	Businessowners Policy	4	0	4	0
	BOP, general; BOP Property Coverages; Coverage Extensions, Optional Coverages; BOP Liability Coverage, Selected Endorsements				
Chpt 15	Workers Comp and Employers Liability	4	0	4	0
	Basics Rules, Exempt Occupations; What's Covered? What's not Covered?; Coverage Sources, Levels of Disability; Policy Framework				
	Total for Part III - Commercial Lines	66	24	66	0
	Part IV - Alabama Law				
Chpt 16	All Licensing Candidates	9	11	10	11
	Overview, Insurance Commissioner; Obtaining a Producer License; Maintaining a Producer License; Continuing Education; Producer Appointment and Termination; Prohibited Actions				
Chpt 17	Property & Casualty Candidates	5	5	3	5
	General (Binders, Adjusters, Surplus Line); Alabama Insurance Guaranty Association; Workers Compensation; Strengthen Alabama Homes				
Chpt 18	Automobile Candidates	6	0	3	6
	Financial Responsibility, Evidence of Insurance; Uninsured Motorist Coverage; Cancellation				
	Total for Part IV - Alabama Law	20	16	16	22
	Total for All Parts	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

P&C = Combined Property & Casualty 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 8/8/2023