

Unit	Test §	Description	Pages	P&C	P	C	PL	Auto	IF
Part 1		Property & Casualty Fundamentals							
Chpt 1		Property & Casualty Vocabulary	1-1 to 1-13	9	12	12	10	12	15
	1.1	Key Terms	1-1 to 1-4	6	8	8	6	8	10
	1.2	Insurance Company Structures	1-5 to 1-6	1	1	1	1	1	2
	1.3	Domestic, Foreign, Alien, Admitted, Nonadmitted	1-7	1	1	1	1	1	1
	1.4	Law of Agency	1-12 to 1-13	1	2	2	2	2	2
Chpt 2		Contract Law	2-1 to 2-10	7	8	8	8	8	11
	2.1	Introduction to the Law of Contracts	2-1 to 2-3	4	4	4	4	4	6
	2.2	Other Contractual Terms and Concerns	2-4 to 2-5	1	2	2	2	2	2
	2.3	Underwriting	2-5 to 2-6	1	1	1	1	1	1
	2.4	Policy & Rate Filings, Premium Calculation, Loss Ratio	2-9 to 2-10	1	1	1	1	1	2
Chpt 3		Basics of Property Insurance	3-1 to 3-11	9	10	0	9	9	12
	3.1	Key Terms	3-1	1	2	0	1	2	2
	3.2	What's Covered?	3-2 to 3-3	3	3	0	3	3	3
	3.3	Claims Payment Choices	3-3 to 3-4	1	1	0	1	1	2
	3.4	Cost Containment Mechanisms	3-4 to 3-6	1	1	0	1	1	1
	3.5	Common Definitions, Provisions and Conditions	3-6 to 3-8	1	1	0	1	1	2
	3.6	Duties Following a Loss	3-8 to 3-9	1	1	0	1	1	1
	3.7	Cause of Loss Forms	3-9 to 3-11	1	1	0	1	0	1
Chpt 4		Basics of Liability	4-1 to 4-7	5	0	8	7	9	0
	4.1	Key Terms	4-1 to 4-2	1	0	1	1	2	0
	4.2	Negligence	4-2 to 4-4	2	0	4	4	4	0
	4.3	"No Fault" Benefits	4-4 to 4-5	1	0	1	1	1	0
	4.4	Additional Liability Issues	4-5 to 4-7	1	0	2	1	2	0
		Total for Part 1 - P&C Fundamentals		30	30	28	34	38	38

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

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

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

Unit	Test §	Description	Pages	P&C	P	C	PL	Auto	IF
Part 4		Alabama Law							
Topic 1		All Licensing Candidates	1 to 15	10	12	10	12	12	14
	16.1	Overview, Insurance Commissioner	1 to 4	2	3	2	3	3	5
	16.2	Obtaining a Producer License	4 to 7	2	2	2	2	2	3
	16.3	Maintaining a Producer License	8 to 9	2	3	2	3	3	3
	16.4	Continuing Education	9 to 11	1	1	1	1	1	0
	16.5	Producer Appointment and Termination	11 to 12	1	1	1	1	1	1
	16.6	Prohibited Actions	12 to 15	2	2	2	2	2	2
Topic 2		Property & Casualty Candidates	19 to 25	4	4	3	4	4	2
	17.1	General (Binders, Adjusters, Surplus Line)	19 to 21	2	3	1	3	3	1
	17.2	Alabama Insurance Guaranty Association	21	1	1	1	1	1	1
	17.3	Workers Compensation	22 to 25	1	0	1	0	0	0
Topic 3	18.1	Industrial Fire Candidates	28	0	0	0	0	0	5
Topic 4		Automobile Candidates	30 to 32	6	0	3	6	6	0
	19.1	Financial Responsibility, Evidence of Insurance	30 to 31	2	0	1	2	2	0
	19.2	Uninsured Motorist Coverage	31	2	0	1	2	2	0
	19.3	Cancellation	32	2	0	1	2	2	0
		Total for Part 4 - Alabama Law		20	16	16	22	22	21

		Total for All Parts		150	100	125	100	75	75
		Total Questions on Exam		150	100	125	100	75	75
		Maximum Time allowed to complete exam in minutes		180	120	150	120	90	90
		Minimum Correct for Passing Score		105	70	87	70	53	53

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

Auto = Automobile Exam with 75 Questions

IF = Industrial Fire Exam with 75 Questions