

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

	Description	Pages	Questions on Exam			
			P&C	P	C	PL
Part I - Property & Casualty Fundamentals						
Chpt 1	Property & Casualty Vocabulary	1-1 to 1-13	9	12	12	10
	Key Terms; Insurance Company Structures; Domestic, Foreign, Alien, Admitted, Nonadmitted; Law of Agency					
Chpt 2	Contract Law	2-1 to 2-10	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	3-1 to 3-15	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	4-1 to 4-10	5	0	8	7
	Key Terms; Negligence; "No Fault" Benefits; Additional Liability Issues					
	Total for Part I - P&C Fundamentals	1-1 to 4-10	30	30	28	34
Part II - Personal Lines						
Chpt 5	Homeowners & Dwelling Policies	5-1 to 5-22	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	6-1 to 6-15	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	7-1 to 7-7	4	2	2	4
	Watercraft; Boatowner's & Yacht Policies; Flood Insurance					
	Total for Part II - Personal Lines	5-1 to 7-7	34	30	15	44
Part III - Commercial Lines						
Chpt 8	The Commerical Package Policy	8-1 to 8-6	4	8	8	0
	Commercial Package Policy Structure; Common Elements (Declarations & Conditions)					
Chpt 9	Commerical Property	9-1 to 9-16	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	10-1 to 10-22	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	11-1 to 11-11	8	0	8	0
	Key Terms; Fidelity Bonds; Commerical Crime, Government Crime; Selected Endorsements					

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Chpt 12	Equipment Breakdown Coverage	12-1 to 12-7	4	0	4	0
	Basics of Equipment Breakdown; Coverages Available; Conditions; Exclusions, Limitations, Endorsements					
Chpt 13	Other Commerical Policies	13-1 to 13-28	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	14-1 to 14-12	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	15-1 to 15-8	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	8-1 to 15-8	66	24	66	0
	Part IV - Alabama Law					
Chpt 16	All Licensing Candidates	16-1 to 16-16	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	17-1 to 17-10	5	5	3	5
	General (Binders, Adjusters, Surplus Line); Alabama Insurance Guaranty Association; Workers Compensation; Strengthen Alabama Homes					
Chpt 18	Automobile Candidates	18-1 to 18-3	6	0	3	6
	Financial Responsibility, Evidence of Insurance; Uninsured Motorist Coverage; Cancellation					
	Total for Part IV - Alabama Law	16-1 to 18-3	20	16	16	22
	Total for All Parts		150	100	125	100
	Total Scored 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

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 11/20/2019