

**Property and Casualty Consultant  
Examination Study Outline  
Property and Casualty Insurance License Exam Manual  
Kaplan Financial Education 1st Edition, Revised 2010  
150-Question Examination**

**KAPLAN UNIT**

**4 THE INSURANCE TRANSACTION (8% of test) - 12 items**

Application  
Binders  
Underwriting the Policy  
Rating the Policy  
Certificate of Insurance  
Misrepresentation, Concealment, and Fraud  
Representations and Warranties  
Waiver and Estoppel  
Cancellation and Nonrenewal

**5 PROPERTY INSURANCE (4% of test) - 6 items**

Declarations  
Insuring Agreement  
Exclusions and Limitations  
Conditions

**6 LIABILITY INSURANCE (4% of test) - 6 items**

Negligence  
Defenses Against Negligence  
Absolute/Strict Liability  
Vicarious Liability  
Third-Party Losses  
Damages: Compensatory and Punitive  
Insuring Agreement  
Exclusions and Limitations  
Conditions

**7 DWELLING INSURANCE (2% of test) - 3 items**

Basic Form (DP-1)  
Broad Form (DP-2)  
Special Form (DP-3)  
Dwelling Forms Comparison  
Dwelling Policy Endorsements

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<b>8</b>	<b>HOMEOWNERS INSURANCE (2% of test) - 3 items</b>
	Section I - Property Section II - Liability Homeowners Endorsements Homeowners Forms Comparison
<b>9</b>	<b>PERSONAL AUTOMOBILE INSURANCE (2% of test) - 3 items</b>
	Part A - Liability Coverage Part C - Uninsured Motorists Coverage Part D - Coverage for Damage to Your Automobile Parts E and F - Conditions Personal Automobile Policy Endorsements Assigned Risk Plans
<b>10</b>	<b>MISCELLANEOUS PERSONAL INSURANCE (2% of test) - 3 items</b>
	Flood Insurance Earthquake Insurance Personal Inland Marine Insurance Personal Watercraft Insurance Personal Umbrella Insurance FAIR Plans
<b>11</b>	<b>COMMERCIAL PACKAGE POLICY (4% of test) - 6 items</b>
	Introduction Eligible Coverages Common Policy Declarations Common Policy Conditions
<b>12</b>	<b>THE BUSINESSOWNERS POLICY (4% of test) - 6 items</b>
	Eligibility, Policy Organization Property Coverage Liability and Medical Expenses Coverage Conditions Endorsements Comparison of Commercial Package Policy and Businessowners Policy
<b>13</b>	<b>COMMERCIAL PROPERTY INSURANCE (8% of test) - 12 items</b>
	Commercial Property Coverage Part Building and Personal Property Coverage Form Builders Risk Coverage Form Condominium Coverage Forms Business Income Coverage Forms Extra Expense and Legal Liability Coverage Forms Causes of Loss Forms Endorsements

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<b>14</b>	<b>OCEAN AND INLAND MARINE INSURANCE (4% of test) - 6 items</b>
	Ocean Marine Insurance Inland Marine Insurance Filed Forms Nonfiled Forms
<b>15</b>	<b>COMMERCIAL GENERAL LIABILITY INSURANCE (8% of test) - 12 items</b>
	Business Liability Exposures Commercial General Liability Coverage Part Occurrence and Claims-Made Forms Definitions Coverage A - Bodily Injury and Property Damage Liability Coverage B - Personal and Advertising Injury Liability Coverage A and B Supplementary Payments Coverage C - Medical Payments Who is an Insured Limits of Insurance Conditions Other Commercial General Liability Coverage Forms and Endorsements
<b>16</b>	<b>COMMERCIAL AUTOMOBILE INSURANCE (8% of test) - 12 items</b>
	Business Automobile Coverage Form Garage Coverage Form Truckers Coverage Form Motor Carrier Coverage Form Endorsements
<b>17</b>	<b>COMMERCIAL CRIME INSURANCE (8% of test) - 12 items</b>
	Types of Crime Forms Definitions Insuring Agreements Exclusions Conditions Other Crime Forms and Endorsements Fidelity Bonds
<b>18</b>	<b>WORKERS' COMPENSATION (6% of test) - 9 items</b>
	Workers' Compensation Laws Funding Workers' Compensation and Employers Liability Policy Federal Workers' Compensation Laws Rating Workers' Compensation Coverage

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**19 MISCELLANEOUS COMMERCIAL INSURANCE (8% of test) - 12 items**

- Farm Insurance
- Boiler and Machinery Insurance
- Aviation Insurance
- Professional Liability Insurance
- Employment Practices Liability Insurance
- Difference in Conditions Insurance
- Commercial Umbrella Insurance
- Surety Bonds
- Surplus Lines
- Terrorism Risk Insurance Program Reauthorization Act of 2007 (TRIPRA)

**KENTUCKY LAW (18% of test) - 27 items**

- Licensing Issues
- Insurable Contract
- Risk Retention Groups
- Captives
- No-Fault
- Workers' Compensation
- Self Insurance Groups
- Workers' Compensation Self Insured Groups
- Medical Malpractice
- Fraud
- Kentucky Insurance Guaranty Association
- Trade Practices and Frauds (KRS 304.12)
- Rates
- Definitions
- Surplus Lines