

ARKANSAS PERSONAL LINES PRODUCER CONTENT OUTLINE 95 scoreable questions plus 10 pretest questions 210 minutes - 70% Minimum Passing
PERSONAL LINES ARKANSAS SPECIFIC CONTENT OUTLINE 25 scoreable questions plus 2 pretest questions 80 minutes - 70% Minimum Passing
STATE STATUTES, RULES, AND REGULATIONS COMMON TO PROPERTY AND CASUALTY INSURANCE
The Insurance Commissioner (Ref: 23-60-108; 23-61-102, 103, 108, 110, 201, 202; 301-307)
Appointment
General duties and powers
Examination of records
Hearings/notice of hearings
Penalties
Definitions (Ref: 23-60-102; 23-63-201, 202; 23-69-102; 23-74-105)
Authorized and unauthorized companies
Domestic, foreign, and alien companies
Stock and mutual companies
Certificate of authority
Insurance transaction
Licensing (Ref: 23-64-102, 202, 203, 210, 214-218, 220, 223, 301-305, 507; 23-66-209)
Persons required to be licensed
Producer
Adjuster
Consultant
Resident/nonresident
Temporary license
Producer appointment/termination of contract
Exemptions/exceptions
Maintaining a license
Continuing education
Change of Contact Information
Administrative fees
Renewal, suspension, or revocation of license
Producer Responsibilities (Ref: 23-64-223, 224; 23-65-101)
Fiduciary capacity
Commissions
Fraud reporting
Property and Casualty Insurance Guaranty Association (Ref: 23-90-102-104, 106, 111, 112)
Marketing Practices (Ref: 23-66-206, 210, 211, 306; Rule and Reg. 43: 7-9)

ARKANSAS PERSONAL LINES PRODUCER CONTENT OUTLINE 95 scoreable questions plus 10 pretest questions 210 minutes - 70% Minimum Passing	
Unfair claims practices	
Unfair methods of competition	
Rebating	
Misrepresentation	
False advertising	
Defamation	
False financial statements	
Boycott, coercion, intimidation	
Unfair discrimination	
Twisting	
ARKANSAS STATUTES, RULES, AND REGULATIONS COMMON TO PERSONAL LINES INSURANCE ONLY	
Definitions (Ref: 23-62-104, 105, 107; 23-65-303-305, 308, 309; 23-79-307, 23-88-101; Title 16-64-122)	
Adjusting	
Property insurance	
Casualty insurance	
Marine insurance	
Valued Policy Law	
Comparative Fault	
Nonrenewal	
Rural Risk Underwriting (Ref: 23-88-301, 303, 304, 306)	
Definitions	
Coverage/provisions	
Homeowners Coverage (Ref: 23-62-104; 23-66-206, 210)	
Provisions	
Cancellation/renewal/nonrenewal	
Farmowners	
Automobile Insurance (Ref: 23-89-202, 209, 303-305; 401, 403, 404; Title 27-19-605, 711-713; Title 27-22-104)	
Required coverage/liability limits	
Financial responsibility/proof of insurance	
Uninsured/underinsured motorist	
Cancellation/nonrenewal	
Arkansas Automobile Insurance Plan (Ref: 23-89-307; Title 27-19-106)	
Personal	
Earthquake and Deductible	

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Notice and declination (Ref: 23-102-114)	
PERSONAL LINES GENERAL KNOWLEDGE CONTENT OUTLINE 70 scoreable questions plus 8 pretest questions 130 minutes - 70% Minimum Passing	
Federal Laws and Regulations	
Fair Credit Reporting Act	
18 United States Code (USC) Sections 1033 and 1034 - Purpose	
Flood Insurance Education (National Flood Insurance Program (NFIP))	
General Insurance Concepts	
Risk	
Methods of Handling Risk (e.g., Avoidance, Retention, Sharing, Reduction, Transfer)	
Elements of Insurable Risks	
Definitions (e.g., Risk, Hazard, Peril, Loss)	
Classifications of Insurers	
Mutual, Stock	
Admitted, Non-Admitted	
Foreign, Domestic, Alien	
Elements of a Contract	
Consideration	
Competent Parties	
Legal Purpose	
Offer	
Acceptance	
Authority and Powers of Producers - Definitions	
Express	
Implied	
Apparent	
The Law of Agency	
Legal Interpretations Affecting Contracts	
Reasonable Expectations	
Indemnity	
Good Faith	
Fraud	
Warranties, Representations, Misrepresentations, and Concealment	
Property and Casualty Insurance Basics	
Insurable Interest	
Liability	

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Absolute	
Strict	
Vicarious	
Underwriting (Purpose, Process, Results)	
Types of Hazards	
Moral	
Morale	
Physical	
Types of Perils	
Named	
Open	
Types of Loss	
Direct	
Indirect	
Loss Valuation	
Actual Cash Value	
Replacement Cost	
Market Value	
Agreed Value	
Valued Policy	
Functional Replacement Cost	
Negligence	
Torts	
Elements of a Negligent Act	
Defense Against Negligence	
Accident versus Occurrence	
Policy Structure	
Declarations	
Definitions	
Insuring Agreement	
Additional/Supplementary Coverage	
Conditions	
Exclusions	
Endorsements	
Policy Clauses	
Insureds	
Policy Period	

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Policy Territory	
Cancellation and Non-Renewal	
Deductibles	
Other Insurance	
Nonconcurrency	
Primary and Excess	
Pro Rata	
Contribution by Equal Shares	
Limits of Liability	
Per Accident	
Per Occurrence	
Per Person	
Aggregate	
Split limits	
Combined Single Limit	
Coinsurance	
Purpose	
Definition	
Calculation	
Penalties	
Total versus Partial Loss	
Specific, Scheduled, and Blanket Insurance	
Vacant versus Unoccupied	
Named Insured Provisions	
First Named Insured versus Other Insureds	
Duties After Loss	
Assignment	
Waiver of Rights	
Insurer Provisions	
Liberalization	
Subrogation	
Claim Settlement Options	
Duty to Defend	
Third-Party Provisions	
Standard Mortgage Clause	
Loss Payable Clause	
No Benefit to the Bailee	

ARKANSAS PERSONAL LINES PRODUCER CONTENT OUTLINE 95 scoreable questions plus 10 pretest questions 210 minutes - 70% Minimum Passing	
Dwelling Policy Concepts	
Purpose and Eligibility	
Definitions	
Perils Insured Against	
Basic	
Broad	
Special	
Property Coverages	
Coverage A - Dwelling	
Coverage B - Other Structures	
Coverage C - Personal Property	
Coverage D - Fair Rental Value	
Coverage E - Additional Living Expenses	
Other Coverages	
Personal Liability Supplement	
Coverage L - Personal Liability	
Coverage M - Medical Payments to Others	
Dwelling Property Conditions	
Dwelling Property Exclusions	
Dwelling Policy Endorsements	
Homeowners Policy Concepts	
Definitions	
Eligibility and Purpose	
Homeowners Policy Coverage Forms	
Broad (HO-2)	
Special (HO-3)	
Contents Broad (HO-4)	
Comprehensive (HO-5)	
Unit-Owners (HO-6)	
Modified Coverages (HO-8)	
Section I - Property Coverages	
Coverage A - Dwelling	
Coverage B - Other Structures	
Coverage C - Personal Property	
Coverage D - Loss of Use	
Additional Coverages	
Section II - Liability Coverages	

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Coverage E - Personal Liability	
Coverage F - Medical Payments to Others	
Additional Coverages	
Homeowners Policy Exclusions	
Section I - Property Covered Exclusions	
Section II - Liability Covered Exclusions	
Homeowners Policy Conditions	
Homeowners Policy Endorsements	
Business Pursuits	
Earthquake	
Home Day Care	
Personal Injury	
Personal Property Replacement Cost	
Watercraft	
Scheduled Personal Property/Personal Articles Floater	
Personal Automobile Policy	
Definitions	
Personal Injury Protection Definitions	
Liability Coverage	
Bodily Injury and Property Damage	
Supplementary Payments	
Exclusions	
Liability Extension to Towed Vehicle	
Medical Payments Coverage	
Uninsured and Underinsured Motorists Coverage	
Definitions	
Bodily Injury	
UM and UIM Rejection	
Coverage for Damage to your Automobile	
Collision	
Other than Collision (Comprehensive)	
Deductibles	
Exclusions	
Duties after an Accident or Loss	
General Provisions	
Endorsements	
Towing and Labor Costs	

ARKANSAS PERSONAL LINES PRODUCER CONTENT OUTLINE 95 scoreable questions plus 10 pretest questions 210 minutes - 70% Minimum Passing	
Extended Non-Owned Coverage - Vehicles Furnished or Available for Regular Use	
Joint Ownership Coverage	
Rental Vehicle Coverage	
Other Types of Personal Insurance	
Personal Umbrella and Excess Policies	
Mobile Home Policy (Insuring Agreement)	
Earthquake Insurance (Insuring Agreement)	
Deductible	
Flood Insurance	
Watercraft	