

**LIFE-GENERAL KNOWLEDGE
CONTENT OUTLINE**

Product Knowledge, Terms and Concepts

(50 scored questions plus 10 pretest questions)

I. TYPES OF POLICIES 12

A. Traditional whole life products

1. Ordinary whole life
2. Limited-pay and single-premium life

B. Interest/market-sensitive/adjustable life products

1. Universal life
2. Variable whole life
3. Variable universal life
4. Interest-sensitive whole life
5. Indexed life

C. Term life

1. Types
 - a. Level
 - b. Decreasing
 - c. Return of premium
 - d. Annually renewable
2. Special features
 - a. Renewable
 - b. Convertible

D. Annuities

1. Single and flexible premium
2. Immediate and deferred
3. Fixed and variable
4. Indexed

E. Combination plans and variations

1. Joint life
2. Survivorship life (second to die)

II. POLICY RIDERS, PROVISIONS, OPTIONS, AND EXCLUSIONS 18

A. Policy riders

1. Waiver of premium and waiver of monthly deduction
2. Guaranteed insurability
3. Payor benefit
4. Accidental death and/or accidental death and dismemberment
5. Term riders
6. Other insureds
7. Long term care
8. Return of premium

B. Policy provisions and options

1. Entire contract
2. Insuring clause
3. Free look
4. Consideration
5. Owner's rights
6. Beneficiary designations
 - a. Primary and contingent
 - b. Revocable and irrevocable
 - c. Common disaster

- d. Minor beneficiaries
7. Premium Payment
 - a. Modes
 - b. Grace period
 - c. Automatic premium loan
 - d. Level or flexible
8. Reinstatement
9. Policy loans, withdrawals, partial surrenders
10. Non-forfeiture options
11. Dividends and dividend options (e.g. participating, non-participating)
12. Incontestability
13. Assignments
14. Suicide
15. Misstatement of age and gender
16. Settlement options
17. Accelerated death benefits

C. Policy exclusions

III. COMPLETING THE APPLICATION, UNDERWRITING, AND DELIVERING THE POLICES..... 12

A. Completing the application

1. Required signatures
2. Changes in the application
3. Consequences of incomplete applications
4. Warranties and representations
5. Collecting the initial premium and issuing the receipt
6. Replacement
7. Disclosures at point of sale (e.g., HIPAA, HIV consent)
8. USA PATRIOT Act/anti-money laundering

B. Underwriting

1. Insurable interest
2. Medical information and consumer reports
3. Fair Credit Reporting Act
4. Risk classification
5. Stranger/Investor-owned life insurance (STOLI/IOLI)

C. Delivering the policy

1. When coverage begins
2. Explaining the policy and its provisions, riders, exclusions, and ratings to the client

D. Contract law

1. Elements of a contract
2. Unique aspects of the insurance contract
 - a. Conditional
 - b. Unilateral
 - c. Adhesion
 - d. Aleatory

IV. TAXES, RETIREMENT, AND OTHER INSURANCE CONCEPTS 8

A. Third-party ownership

B. Viatical Settlements

C. Life Settlements

D. Group life insurance

1. Conversion privilege
2. Contributory vs. noncontributory

- E. Retirement plans**
 - 1. Qualified plans
 - 2. Nonqualified plans
- F. Life insurance needs analysis/suitability**
 - 1. Personal insurance needs
 - 2. Business insurance needs
 - a. Key person
 - b. Buy sell
- G. Social Security benefits**
- H. Tax treatment of insurance premiums, proceeds, and dividends**
 - 1. Individual life
 - 2. Group life
 - 3. Modified Endowment Contracts (MECs)

- 5. Discrimination
Ref: 2231.11, 13
- 6. Twisting
Ref: 2231.21
- 7. Penalties
Ref: 2231.22, 1131.12
- 8. Claims
Ref: 2231.17

- E. Fiduciary Capacity of Licensee**
Ref: 4329
- F. AIDS Law**
Ref: 1601-1607
- G. Insurance Guaranty Associations**
Ref: 5401, 5501

LIFE
DISTRICT OF COLUMBIA SPECIFIC
CONTENT OUTLINE
State Laws, Rules, and Regulations
(30 scored questions plus 5 pretest questions)

II. DISTRICT OF COLUMBIA LAWS, RULES, AND REGULATIONS PERTINENT TO LIFE INSURANCE ONLY 10

I. DISTRICT OF COLUMBIA LAWS, RULES, AND REGULATIONS COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY, AND CASUALTY INSURANCE20

Ref: All references are to Title 31 unless otherwise noted

- A. Commissioner of Insurance, Securities and Banking**
 - 1. Broad Powers & Duties
Ref: 104,202
 - 2. Examination of Records
Ref: 1402
 - 3. Notice of Hearings
Ref: 233, 2231.23, 4305; 26-A DCMR 100
- B. General Insurance Definitions**
 - 1. Domestic, Foreign, Alien
Ref: 601, 4202, 4446, 4501, 4502; 26-A DCMR 1001
 - 2. Stock & Mutual Companies
Ref: 601, 4416, 4417, 4419
 - 3. Certificate of Authority
Ref: 4304-05, 4403
- C. Licensing Requirements**
 - 1. Producer
Ref: 1131.01-.19
 - 2. License denial, nonrenewal, suspension or revocation
Ref: 1131.12
 - 3. Appointments
Ref: 1131.14
 - 4. Commissions
Ref: 1131.13
 - 5. Reporting of actions
Ref: 1131.17
 - 6. License Renewal
Ref: 1131.07a -.07b
- D. Unfair Trade Practices**
 - 1. False Advertising
Ref: 2231.04; 26-A DCMR 211, 299
 - 2. Rebating
Ref: 2231.12
 - 3. Misrepresentation
Ref: 2231.19
 - 4. Defamation
Ref: 2231.05

- A. Required Provisions**
 - 1. Grace Period
Ref: 4703 (a)(2)(A)
 - 2. Reinstatement
Ref: 4703 (a)(10)
- B. Other Provisions**
 - 1. Policy Loan
Ref: 4703(6)(A)(i); 4705
 - 2. Benefits Protected from Creditors
Ref: 4716(a), 4717, 4719
- C. Group Life**
 - 1. Termination Rights
Ref: 4711
- D. Annuities**
 - 1. Variable Annuities
Ref: 26-A DCMR 1004, 4705
- E. Variable Life**
Ref: 26-A DCMR 2700-2732
- F. Credit Life**
Ref: 5101
- G. Standard Nonforfeiture Law**
Ref: 4705.01, .02

**ACCIDENT & HEALTH – GENERAL
KNOWLEDGE CONTENT OUTLINE**
Product Knowledge, Terms, and Concepts
(50 scored questions plus 10 pretest questions)

I. TYPES OF POLICIES 14

A. Disability income

1. Individual disability income policy
2. Business overhead expense policy
3. Business disability buyout policy
4. Group disability income policy
5. Key employee policy

B. Accidental death and dismemberment

C. Medical expense insurance

1. Basic hospital, medical, and surgical policies
2. Major medical policies
3. Health Maintenance Organizations (HMOs)
4. Preferred Provider Organizations (PPOs)
5. Point of Service (POS) plans
6. Flexible Spending Accounts (FSAs)
7. High Deductible Health Plans (HDHPs) and related Health Savings Accounts (HSAs)

D. Medicare supplement policies

E. Group insurance

1. Differences between individual and group contracts
2. General characteristics
3. COBRA

F. Individual/Group Long Term Care (LTC)

G. Other policies

1. Dental
2. Vision
3. Cancer
4. Critical illness or specified disease
5. Worksite (employer-sponsored)
6. Hospital indemnity
7. Short-term medical
8. Accident

II. POLICY PROVISIONS, CLAUSES, AND RIDERS 20

A. Mandatory and optional provisions

1. Entire contract
2. Time limit on certain defenses (incontestable)
3. Grace period
4. Reinstatement
5. Notice of claim
6. Claim forms
7. Proof of loss
8. Time of payment of claims
9. Payment of claims
10. Physical examination and autopsy
11. Legal actions
12. Change of beneficiary
13. Misstatement of age or sex
14. Change of occupation
15. Illegal occupation
16. Relation of earning to insurance

B. Other provisions and clauses

1. Insuring clause
2. Free look
3. Consideration clause
4. Probationary period
5. Elimination period
6. Waiver of premium
7. Exclusions and limitations
8. Preexisting conditions

9. Coinsurance
10. Deductibles
11. Eligible expenses
12. Copayments
13. Pre-authorizations and prior approval requirements
14. Usual, reasonable, and customary (URC) charges
15. Lifetime, annual, or per cause maximum benefit limits

C. Riders

1. Impairment/exclusions
2. Guaranteed insurability

D. Rights of renewability

1. Noncancelable
2. Cancelable
3. Guaranteed renewable

III. SOCIAL INSURANCE..... 3

A. Medicare (Parts A, B, C, D)

B. Medicaid

C. Social Security benefits

IV. OTHER INSURANCE CONCEPTS..... 4

A. Total, partial, recurrent and residual disability

B. Owner's rights

C. Dependent children benefits

D. Primary and contingent beneficiaries

E. Modes of premium payments

F. Nonduplication and coordination of benefits (e.g., primary vs. excess)

G. Occupational vs. non-occupational

H. Tax treatment of premiums and proceeds of insurance contracts (e.g., disability income and medical expenses, etc.)

I. Managed care

J. Workers Compensation

K. Subrogation

V. FIELD UNDERWRITING PROCEDURES 9

A. Completing the application

B. Explaining sources of insurability and HIPAA privacy information (e.g., MIB Report, Fair Credit Reporting Act, etc.)

C. Initial premium payment and receipt and consequences of the receipt (e.g., medical examination, etc.)

D. Submitting application (and initial premium if collected) to company for underwriting

E. Policy delivery

F. Explaining policy and its provisions, riders, exclusions, and ratings to clients

G. Replacement

H. Contract law

1. Elements of a contract
2. Insurable interest
3. Warranties and representations
4. Unique aspects of the insurance contract
 - a. Conditional
 - b. Unilateral
 - c. Adhesion
 - d. Aleatory

**ACCIDENT AND HEALTH
DISTRICT OF COLUMBIA SPECIFIC
CONTENT OUTLINE**

State Laws, Rules, and Regulations
(25 scored questions plus 5 pretest questions)

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2. Stock & Mutual Companies
Ref: 601, 4416, 4417, 4419
3. Certificate of Authority
Ref: 4304-05, 4403

C. Licensing Requirements

1. Producer
Ref: 1131.01-.19
2. License denial, nonrenewal, suspension or revocation
Ref: 1131.12
3. Appointments
Ref: 1131.14
4. Commissions
Ref: 1131.13
5. Reporting of actions
Ref: 1131.17
6. License Renewal
Ref: 1131.07a -.07b

D. Unfair Trade Practices

1. False Advertising
Ref: 2231.04; 26-A DCMR 211, 299
2. Rebating
Ref: 2231.12
3. Misrepresentation
Ref: 2231.03, 19
4. Defamation
Ref: 2231.05
5. Discrimination
Ref: 2231.11, .13
6. Twisting
Ref: 2231.21
7. Penalties
Ref: 2231.22, 1131.12
8. Claims
Ref: 2231.17

E. Fiduciary Capacity of Licensee

Ref: 4329

F. AIDS Law

Ref: 1601-1607

G. Insurance Guaranty Associations

Ref: 5401, 5501

II. DISTRICT OF COLUMBIA LAWS, RULES, AND REGULATIONS PERTINENT TO ACCIDENT AND HEALTH INSURANCE ONLY 5

A. Required Coverages/Provisions

1. Newborns
Ref: 3801, 3802.01, 3803-05
2. Cancellation
Ref: 4712 (c)(2)(H)
3. Cancer Prevention
Ref: 2901-2903, 2931, 2951-2954, 2995.01-.03
4. Grace Period
Ref: 4712 (1) (C) (i)
5. Reinstatement
Ref: 4712 (1) (D) (i)

B. Medicare Supplements

Ref: 3701 thru 3710

1. Disclosure Requirements
Ref: 3705

C. Credit Accident and Health

Ref: 5101

D. Long Term Care

Ref: 3601-3612

**PROPERTY – GENERAL KNOWLEDGE
CONTENT OUTLINE**

Product Knowledge, Terms, and Concepts

(50 scored questions plus 10 pretest questions)

I. TYPES OF POLICIES25

A. Homeowners

1. HO-2
2. HO-3
3. HO-4
4. HO-5
5. HO-6
6. HO-8

B. Dwelling policies

1. DP-1
2. DP-2
3. DP-3

C. Commercial lines

1. Commercial Package Policy (CPP)
2. Commercial property
 - a. Commercial building and business personal property form
 - b. Causes of loss forms
 - c. Business income
 - d. Extra expense
 - e. Equipment breakdown
3. Business Owners Policy (BOP)
4. Builders Risk

D. Inland marine

1. Personal Articles floaters
2. Commercial Property floaters

E. National Flood Insurance Program

F. Others

1. Earthquake
2. Mobile Homes
3. Watercraft
4. Farm Owners
5. Windstorm

II. INSURANCE TERMS AND RELATED CONCEPTS14

A. Insurance

1. Law of Large Numbers

B. Insurable interest

C. Risk

1. Pure vs. Speculative Risk

D. Hazard

1. Moral
2. Morale
3. Physical

E. Peril

F. Loss

1. Direct
2. Indirect

G. Loss Valuation

1. Actual cash value
2. Replacement cost
3. Market value
4. Stated/agreed value
5. Salvage value

H. Proximate cause

I. Deductible

J. Indemnity

K. Limits of liability

L. Coinsurance/Insurance to value

M. Occurrence

N. Cancellation

O. Nonrenewal

P. Vacancy and unoccupancy

Q. Liability

1. Absolute
2. Strict
3. Vicarious

R. Negligence

S. Binder

T. Endorsements

U. Blanket vs. Specific

III. POLICY PROVISIONS AND CONTRACT LAW..... 11

A. Declarations

B. Insuring agreement

C. Conditions

D. Exclusions

E. Definition of the insured

F. Duties of the insured

G. Obligations of the insurance company

H. Mortgagee rights

I. Proof of loss

J. Notice of claim

K. Appraisal

L. Other Insurance Provision

M. Subrogation

N. Elements of a contract

O. Warranties, representations, and concealment

P. Sources of underwriting information

Q. Fair Credit Reporting Act

R. Privacy Protection (Gramm Leach Bliley)

S. Policy Application

T. Terrorism Risk Insurance Act (TRIA)

**PROPERTY
DISTRICT OF COLUMBIA SPECIFIC
CONTENT OUTLINE**

State Laws, Rules, and Regulations

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3. Certificate of Authority

Ref: 4304-05, 4403

C. Licensing Requirements

1. Producer

Ref: 1131.01-.19

- 2. License denial, nonrenewal, suspension or revocation
Ref: 1131.12
- 3. Appointments
Ref: 1131.14
- 4. Commissions
Ref: 1131.13
- 5. Reporting of actions
Ref: 1131.17
- 6. License Renewal
Ref: 1131.07a –.07b

D. Unfair Trade Practices

- 1. False Advertising
Ref: 2231.04; 26-A DCMR 211, 299
- 2. Rebating
Ref: 2231.12
- 3. Misrepresentation
Ref: 2231.05
- 4. Defamation
Ref: 2231.05
- 5. Discrimination
Ref: 2231.11, .13
- 6. Twisting
Ref: 2231.21
- 7. Penalties
Ref: 2231.22, 1131.12
- 8. Claims
Ref: 2231.17, 26-A DCMR 5000

E. Fiduciary Capacity of Licensee

Ref: 4329

F. Property and Liability Insurance Guaranty Association

Ref: 31-5502, 5503

II. DISTRICT OF COLUMBIA LAWS, RULES AND REGULATIONS PERTINENT TO PROPERTY AND CASUALTY INSURANCE3

A. Rate Regulation

Ref: 2703 (a) (b)

B. Surplus Lines Producers

Ref: 2502.40

C. Cancellation/ Nonrenewal

Ref: 26-A DCMR 200.1, 300 thru 308, 1111, 2231.11

III. DISTRICT OF COLUMBIA LAWS, RULES AND REGULATIONS PERTINENT TO PROPERTY INSURANCE ONLY2

A. The Property Insurance Facility (DCIF)

Ref: DCMR Chap. 1301, 1315-1317, 1320, 1399, 5003

**CASUALTY – GENERAL KNOWLEDGE
CONTENT OUTLINE**

Product Knowledge, Terms, and Concepts

(50 scored questions plus 10 pretest questions)

I. TYPES OF POLICIES, BONDS, AND RELATED TERMS 25

A. Commercial general liability

1. Exposures
 - a. Premises and Operations
 - b. Products and Completed Operations
2. Coverage
 - a. Coverage A: Bodily Injury and Property Damage Liability
 - (1) Occurrence
 - (2) Claims made
 - (a) Retroactive Date
 - b. Coverage B: Personal Injury and Advertising Injury
 - c. Coverage C: Medical Payments
 - d. Supplemental Payments
 - e. Who is an insured
 - f. Limits
 - (1) Per occurrence
 - (2) Annual Aggregate
 - g. Damage to Property of Others

B. Automobile: personal auto and business auto

1. Liability
 - a. Bodily Injury
 - b. Property Damage
 - c. Split Limits
 - d. Combined Single Limit
2. Medical Payments
3. Physical Damage (collision; other than collision; specified perils)
4. Uninsured motorists
5. Underinsured motorists
6. Who is an insured
7. Types of Auto
 - a. Owned
 - b. Non-owned
 - c. Hired
 - d. Temporary Substitute
 - e. Newly Acquired Autos
 - f. Transportation Expense and Rental Reimbursement Expense
8. Garage Coverage Form, including Garagekeepers Insurance
9. Exclusions
10. Individual Insured and Drive Other Car (DOC)

C. Workers Compensation Insurance, Employers Liability Insurance, and Related Issues

(This section does not deal with specifics of state law, which are addressed elsewhere in this outline.)

1. Standard policy concepts
 - a. Who is an employee/employer
 - b. Compensation
2. Work-related vs. non-work-related
3. Other states' insurance
4. Employers Liability
5. Exclusive remedy
6. Premium Determination

D. Crime

1. Employee Dishonesty
2. Theft

3. Robbery
4. Burglary
5. Forgery and Alteration
6. Mysterious disappearance

E. Bonds

1. Surety
2. Fidelity

F. Professional liability

1. Errors and Omissions
2. Medical Malpractice
3. Directors and Officers (D&O)
4. Employment Practices Liability (EPLI)
5. Cyber liability and data breach

G. Umbrella/Excess Liability

II. INSURANCE TERMS AND RELATED CONCEPTS 14

A. Risk

B. Hazards

1. Moral
2. Morale
3. Physical

C. Indemnity

D. Insurable interest

E. Loss valuation

1. Actual cash value
2. Replacement cost
3. Market value
4. Stated/agreed value
5. Salvage value

F. Negligence

G. Liability

H. Occurrence

I. Binders

J. Warranties

K. Representations

L. Concealment

M. Deposit Premium/Audit

N. Certificate of Insurance

O. Law of Large Numbers

P. Pure vs. Speculative Risk

Q. Endorsements

R. Damages

1. Compensatory
 - a. General
 - b. Special
2. Punitive

S. Compliance with provisions of Fair Credit Reporting Act

III. POLICY PROVISIONS 11

A. Declarations

B. Insuring agreement

C. Conditions

D. Exclusions and Limitations

E. Definition of the insured

F. Duties of the insured after a loss

G. Cancellation and nonrenewal provisions

H. Supplementary payments

I. Proof of loss

J. Notice of claim

K. Arbitration

L. Other insurance

M. Subrogation

N. Loss settlement provisions including consent to settle a loss

O. Terrorism Risk Insurance Act (TRIA)

**CASUALTY
DISTRICT OF COLUMBIA SPECIFIC
CONTENT OUTLINE**

State Laws, Rules, and Regulations
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Ref: 1131.07a -.07b

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Ref: 2231.12
3. Misrepresentation
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4. Defamation
Ref: 2231.05
5. Discrimination
Ref: 2231.11, .13
6. Twisting
Ref: 2231.21
7. Penalties
Ref: 2231.22, 1131.12
8. Claims
Ref: 2231.17, 26-A DCMR 5000

E. Fiduciary Capacity of Licensee

Ref: 4329

F. Property and Liability Insurance Guaranty Association & Uninsured Motor Fund

Ref:-31-5502, 5503; 26-A DCMR 1800 – 1804

II. DISTRICT OF COLUMBIA LAWS, RULES AND REGULATIONS PERTINENT TO PROPERTY AND CASUALTY INSURANCE 3

A. Rate Regulation

Ref: 2703(a), (b)

B. Surplus Lines Producers

Ref: 2502.40

C. Cancellation/ Nonrenewal

Ref: 26-A DCMR 200.1, 300 thru 308, 1111, 2231.11

III. DISTRICT OF COLUMBIA LAWS, RULES AND REGULATIONS PERTINENT TO CASUALTY INSURANCE ONLY 7

A. Workers' Compensation

Ref: Workers' Compensation Assigned Risk Plan Manual, Title 32-1501 through 1515, 1533, 1538

B. Compulsory/ No Fault Automobile Insurance

Ref: Chap. 24

1. Required Limits BI/PD
Ref: 26-A DCMR 500, 2403
2. Uninsured/Underinsured Motorists
Ref: 26-A DCMR 1800
3. Personal Injury Protection (PIP)
Ref: 2404
4. Automobile Insurance Plan (AIP)
Ref: 26-A DCMR 600

**TITLE INSURANCE
CONTENT OUTLINE**
Product Knowledge, Terms, and Concepts
State Statutes, Rules and Regulations
(80 scored questions)

I. TITLE INSURANCE TERMS AND CONCEPTS 14
*All definitions are contained on DISB webpage. Please go to
www.disb.dc.gov to view definitions*

- A. Commitment**
- B. Policy**
- C. Exceptions**
- D. Requirements**
- E. Endorsement**
- F. Arbitration**
- G. Chain of Title**
- H. Closing and Settlement**
- I. Partition**
- J. Search and Examination**
- K. Closing Protection Letters**
- L. Gap coverages**
- M. Encroachment**
- N. Title defect**
- O. Probate**
- P. Adverse Possession**
- Q. Simultaneous issue**
- R. Foreclosure**
- S. Subrogation**

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- A. Types of Policies**
 - 1. Owners (Standard and Enhanced)
 - 2. Loan (Standard and Short Form)
 - 3. Construction Loan
- B. Commitment and Policy Provisions**
 - 1. Covered risks
 - 2. Terms and Conditions
 - 3. Exclusions
 - 4. Requirements (Schedule A)
 - 5. Exceptions (Schedule B)
- C. Endorsements**

III. REAL ESTATE OWNERSHIP7

- A. Tenants by the Entirety**
- B. Joint Tenancy**
- C. Tenants In Common**
- D. Fee Simple**
- E. Life Estate**
- F. Leasehold**
- G. Legal Entities**

IV. RIGHTS AND INTERESTS..... 17

- A. Easement and Right of Way**
- B. Access**
- C. Liens**
 - 1. Voluntary
 - a. Deeds of Trust
 - b. Financing Statements
 - 2. Involuntary
 - a. Real Property Taxes & Assessments
 - b. Judgments
 - c. Lis Pendens
 - d. Nuisance Liens (“Clean It or Lien It”)
Ref. 42-3131.01-18
 - e. Vault Liens

- f. Café Liens
- g. Condo Liens
Ref. 42-1903.13
- h. Improvement Districts
- i. Water and Sewer Liens
- j. Mechanics’ Lien

3. Releases or Satisfactions
Ref. 42-818.02

4. Statute of Limitations

- D. Tenant Opportunity to Purchase**
- E. District of Columbia Opportunity to Purchase**
- F. Covenants, Conditions, and Restrictions**

V. LEGAL DESCRIPTIONS 2

- A. Platted and Unplatted**
- B. Metes and Bounds**
- C. Lot and Square**
- D. A & T Lots (Assessment and Taxation)**

VI. METHODS OF TRANSFER/CONVEYANCES 7

- A. Warranty Deeds**
- B. Quitclaim Deeds**
- C. Economic Interest Deeds**
Ref. 42-1102.02
- D. Tax Sales**
- E. Foreclosures**
- F. Estates**
- G. Assumption Deeds**
- H. Powers of Attorney**

VII. RECORDING REQUIREMENTS & PROCEDURES OF INSURANCE4

- A. Recording Cover Sheet**
- B. Recording Gap**
- C. Security Affidavit**
- D. Transfer and Recordation Taxes**
- E. No Consideration Transfers/Exemptions**
- F. Electronic Recordings**

VIII. DC STATUTES AND REGULATIONS18

- A. Department of Insurance, Securities and Banking**
 - 1. General Powers
Ref: 31-104, 202
 - 2. Examinations
Ref: 31-1402; 31-5041.03
 - 3. Cease and desist orders
Ref: 31-2231.22, 31-233
 - 4. Penalties
Ref: 31-5041.09
- B. Licensing**
Ref: 31-5041.02
 - 1. Appointment
Ref: 31-1131.14, 31-5031.03
 - a. Cancellation of Appointment
Ref: 31-1131.15
 - b. Termination Notification
Ref: 31-1131.15
 - 2. Maintaining a License
 - a. Continuing education
Ref: 31-1131.07(a); DCMR 106.1-4
 - b. Change of address
Ref: 31-1131.08a
 - c. Appointment renewal
Ref: 31-1131.14
 - d. Audits
Ref: 31-5031.13
- 3. License Suspension, Revocation or Denial

Ref: 31-1131.14

C. Fiduciary responsibilities and trust accounts

1. Wet Settlement Act

Ref: 31-5041.06

2. Good Funds

Ref: 31-5041.06(d)(3)

D. Commissions and compensation

Ref: 31-1131.13

E. Felony convictions/ administrative actions

Ref: 31-1131.12

F. Marketing practices

1. Rebating & Fee-Splitting

Ref: 31-5041.07

2. Unfair Trade Practices

Ref: 31-2231.22; 31-2231.17

G. Insurance Information and Privacy Protection

Ref: 31-5041.05

1. Notice to Owner Regarding Availability of
Owner's Title Insurance

Ref: 31-5041.05(D)

2. Disclosures

Ref: 31-5041.06(h)

H. Retention of Records

Ref: 31-5041.04

IX. REAL ESTATE SETTLEMENT PROCEDURES ACT.... 2

*Ref: 31-5031.22, 31-5041.10, 31-5041.01; 12 USC Chapter 27,
Section 8*

A. DISB's Authority to Enforce RESPA

B. Settlement Statement and Closing Disclosures.

C. Kickbacks and Referral Fees

D. Affiliated Business Arrangements