I. TYPES OF POLICIES ................................................................. 15
   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
      5. Accumulation and Annuity Periods
      6. Payout options
   E. Combination plans and variations
      1. Joint life (first to die)
      2. Survivorship life (second to die)

II. POLICY RIDERS, PROVISIONS, OPTIONS, AND EXCLUSIONS ........................................... 15
   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
      9. Disability
      10. Cost of Living
   B. Policy provisions and options
      1. Entire contract
      2. Insuring clause
      3. Free look
      4. Consideration
      5. Owner’s rights
      6. Beneficiary designations

III. COMPLETING THE APPLICATION, UNDERWRITING, AND DELIVERING THE POLICY ............................................. 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
      9. Gramm-Leach-Bliley Act (GLBA) Privacy
   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
         a. Consideration
         b. Offer and Acceptance
         c. Competent parties
         d. Legal purpose
      2. Unique aspects of the insurance contract
         a. Conditional
         b. Unilateral

a. Primary and contingent
b. Revocable and irrevocable
c. Common disaster
d. Minor beneficiaries
e. Designation by class

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
   1. War
   2. Aviation
   3. Dangerous Occupation
I. IOWA LAWS, RULES, AND REGULATIONS COMMON TO ALL LINES .................................................. 15

A. Insurance Commissioner/Division
   1. Broad powers and duties
      Ref: 503.2, 505.8, 507B.3; 507C
   2. Examination of records
      Ref: 507.1, .2, .3
   3. Hearings
      Ref: 507B.6
   4. Penalties
      Ref: 507B.6; 507B.7; Reg 191-10.20
   5. Cease and desist
      Ref: 507B.6A; 522B.17; Reg 191-15.14

B. Licensing
   Ref: 507B.7, 522B.3 through .10, .13, .14; Reg 191-10.1 through .23; Reg 191-11.1 through .4
   1. Applications
   2. Change of address
   3. Licensing examinations
   4. Resident/nonresident
   5. Temporary license
   6. Exemptions
   7. Denial, renewal, termination of licenses
   8. Commissions and referral fees
   9. Company appointments
   10. Continuing education

C. Unfair and Deceptive Practices
   Ref: 507B.4; Reg 191-15.2, .3, .8, 507E.1 through .7
   1. Discrimination
   2. Misrepresentation
   3. Rebating
   4. False information and advertising
   5. Claims settlement
   6. Defamation
   7. Boycott, coercion and intimidation

D. Iowa Insurance Fraud Act
   Ref: 507E.1 through .7

E. Producer Responsibilities

II. IOWA LAWS, RULES, AND REGULATIONS PERTINENT TO LIFE INSURANCE ONLY ......................... 12

A. Policy replacement
   Ref: 191-16.21 through .29

B. Disclosure and solicitation requirements
   Ref: 191-15.2 through .4, .8, .9; 191-14.1, .3 through .10

C. Group Life Insurance
   Ref: 509.1, .2, .4, .5, .10, .15; 511.38
   1. Eligibility
   2. Required provisions
   3. Assignability
   4. Conversion
   5. Interest on proceeds

D. Individual life and annuities
   Ref: 511.36; 191-39.21; 191-48.2, 508E; 191-28.1 through .17
   1. Policy Loans
   2. Viatical and life settlements
   3. Credit Life
   4. Incontestability period

E. Suitability
   1. Life Insurance
      Ref: 191-15.8(4)
   2. Annuities
      Ref: 191-15.72-78

III. IOWA LAWS, RULES, AND REGULATIONS PERTINENT TO PROPERTY/CASUALTY INSURANCE ONLY .......... 27

A. Property insurance
   Ref: 515I.2(17)(18); 191
   1. Losses
   2. Mortgages
   3. Lien
   4. Bond
   5. Surplus

B. Casualty and Surety Insurance
   Ref: 515.70
   1. Losses
   2. Mortgages
   3. Lien
   4. Bond
   5. Surplus

IV. RETIREMENT AND OTHER INSURANCE CONCEPTS .. 8

A. Third-party ownership

B. Life Settlements

C. Group life insurance
   1. Conversion privilege
   2. Contributory vs. noncontributory

D. Retirement plans
   1. Qualified plans
   2. Nonqualified plans

E. Life insurance needs analysis/suitability
   1. Personal insurance needs
   2. Business insurance needs
      a. Key person
      b. Buy sell

F. Social Security benefits

G. Tax treatment of insurance premiums, proceeds, and dividends
   1. Individual life
   2. Group life
   3. Modified Endowment Contracts (MECs)

IV. RETIREMENT AND OTHER INSURANCE CONCEPTS ...

A. Third-party ownership

B. Life Settlements

C. Group life insurance
   1. Conversion privilege
   2. Contributory vs. noncontributory

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IV. RETIREMENT AND OTHER INSURANCE CONCEPTS...

A. Third-party ownership

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   1. Personal insurance needs
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      a. Key person
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F. Social Security benefits

G. Tax treatment of insurance premiums, proceeds, and dividends
   1. Individual life
   2. Group life
   3. Modified Endowment Contracts (MECs)
II. POLICY PROVISIONS, CLAUSES, AND RIDERS .......... 15
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 gender
   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
   3. Future increase option
D. Rights of renewability
   1. Noncancelable
   2. Cancelable
   3. Guaranteed renewable

III. SOCIAL INSURANCE ............................................. 6
   A. Medicare (Parts A, B, C, D)
   B. Medicaid
   C. Social Security benefits

IV. OTHER INSURANCE CONCEPTS ......................... 5
   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 .................. 8
   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 – IOWA SPECIFIC
CONTENT OUTLINE

State Laws, Rules, Regulations and Coverages

(30 scoreable questions plus 5 pretest questions)

I. IOWA LAWS, RULES, AND REGULATIONS COMMON TO
   ALL LINES .......................................................... 15
   A. Insurance Commissioner/Division
      1. Broad powers and duties
         Ref: 505.2; 505.8; 507B.3; 507C
      2. Examination of records
         Ref: 507.1, .2, .3
      3. Hearings
         Ref: 507B.6
      4. Penalties
         Ref: 505.7A; 507B.7; Reg 191-10.20
      5. Cease and desist
         Ref: 507B.6A; 522B.17; Reg 191-15.14
   B. Licensing
      Ref: 507B.7; 522B.3 through .11, .13, .14, .16; Reg 191-10.1
         through .23; Reg 191-11.1 through .4
1. Applications
2. Change of address
3. Licensing examinations
4. Resident/nonresident
5. Temporary license
6. Exemptions
7. Denial, renewal, termination of licenses
8. Commissions and referral fees
9. Company appointments
10. Continuing education

C. Unfair and Deceptive Practices
Ref: 507B.4; Reg 191-15.2, .3, .8; 507E.1 through .7
1. Discrimination
2. Misrepresentation
3. Rebating
4. False information and advertising
5. Claims settlement
6. Defamation
7. Boycott, coercion and intimidation

D. Iowa Insurance Fraud Act
Ref: 507E.1 through .7

E. Producer Responsibilities
Ref: 191—15.8(507B); Reg 191-15.8
1. Prohibited Acts
2. Use of credit information**

F. Guaranty Association
Ref: 508C.2, .3, .6, .8, .9, .12, .14, .18

G. Definitions
1. Domestic, foreign, alien
   Ref: 521A, 508B, 515.70
2. Fraternal benefit society*
   Ref: 512B(3)
3. Certificate of Authority
   Ref: 507A.2

H. Surplus**
Ref: 515L2(17)(18); 191-21.1 through .9

I. Insurance Notices and Documents - Electronic Delivery
Ref: 505B.1

* Applies to Life/Health only
** Applies to Property/Casualty associated exams only

II. IOWA LAWS, RULES, AND REGULATIONS PERTINENT TO ACCIDENT AND HEALTH INSURANCE ONLY ........ 15

A. Individual Health insurance
Ref: 513C.3, .6, .7; 514A.2, .3; 514C; 191-36; 191-28.1 through .17
1. Eligibility
2. Required provisions
3. Renewability
4. Mandatory coverages
   a. Diabetes
   b. Mammography
   c. Coverage for newborns
   d. Adopted children
   e. Complications of pregnancy
5. Preexisting conditions
6. Claims
7. Credit disability

B. Group Health insurance
Ref: 509.1, .3, .4, .15, .19; 513B.2(10) & (18); 514A.3(1)(d), 514C, 191-71; 191-35.20 et seq.
1. Eligibility
2. Required provisions
3. Claims
4. Mandatory coverages
   a. Diabetes
   b. Mammography
   c. Coverage for newborns

C. Medicare supplement insurance
Ref: 191-37.1, .2, .4, .5, .7, .8, .15, .16, .18, .21; 191-37.28(1)(e)
1. Purpose
2. Required provisions
3. Preexisting conditions
4. Exclusions
5. Replacement
6. Cancellation

D. Long Term Care insurance
Ref: 191-39.14, .18; 191-39.5 through .7; 191-39.75-85
1. Marketing
2. Policy provisions
3. Types of care
   a. Home Health Care
   b. Nursing Home
   c. Assisted living
4. Iowa Long-Term Care partnership program

E. Special Programs
1. Healthy and Well Kids in Iowa Program (HAWK-I)
   Ref: 514L.1, .2, .3, .6, .8, .9
2. HIPIOWA

F. Affordable Care Act
1. Exchanges/Marketplace (ACA Section 1321)
2. Taxes, penalties, and subsidies (ACA Section 1401, 1402)
3. Essential health benefits (ACA Section 1302)
   a. Mental health parity
   b. Pediatric services
   c. Preventive services
4. Employer notification responsibilities (ACA Section 1511-1515)

PROPERTY – GENERAL KNOWLEDGE CONTENT OUTLINE

Product Knowledge, Terms, and Concepts

(50 scoreable questions plus 5 pretest questions)

I. TYPES OF POLICIES ............................................. 22

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
5. Cyber First-Party Coverage

D. Inland marine
1. Personal Articles floaters
2. Commercial Property floaters

E. National Flood Insurance Program

F. Others

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Iowa Insurance Supplement - Examination Content Outline

Effective: April 3, 2023

I. EXAMINATION CONTENT OUTLINE

II. INSURANCE TERMS AND RELATED CONCEPTS .......... 15

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 .......... 13

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 Billey)

S. Policy Application

T. Terrorism Risk Insurance Act (TRIA)

U. Territory

PROPERTY - IOWA SPECIFIC CONTENT OUTLINE

State Laws, Rules, Regulations and Coverages

(33 scoreable questions plus 5 pretest questions)

I. IOWA LAWS, RULES, AND REGULATIONS COMMON TO ALL LINES ................................................. 25

A. Insurance Commissioner/Division
   1. Broad powers and duties
      Ref: 505.2; 505.8; 507B.3; 507C
   2. Examination of records
      Ref: 507.1, .2, .3
   3. Hearings
      Ref: 507B.6
   4. Penalties
      Ref: 505.7A; 507B.7; Reg 191-10.20
   5. Cease and desist
      Ref: 507B.6A; 522B.17; Reg 191-15.14

B. Licensing
   Ref: 507B.7, 522B.3 through .11, .12, .13, .14, .23; Reg 191-10.1 through .15; Reg 191-11.1 through .4
   1. Applications
   2. Change of address
   3. Licensing examinations
   4. Resident/nonresident
   5. Temporary license
   6. Exemptions
   7. Denial, renewal, termination of licenses
   8. Commissions and referral fees
   9. Company appointments
   10. Continuing education

C. Unfair and Deceptive Practices
   Ref: 507B.4; Reg 191-15.2, .3, .8; 507E.1 through .7
   1. Discrimination
   2. Misrepresentation
   3. Rebating
   4. False information and advertising
   5. Claims settlement
   6. Defamation
   7. Boycott, coercion and intimidation

D. Iowa Insurance Fraud Act
   Ref: 507E.1 through .7

E. Producer Responsibilities
   Ref: 191—15.8; 515.103; Reg 191-15.8; 515.103
   1. Prohibited Acts
   2. Use of credit information**

F. Guaranty Association
   Ref: 515B.2, .3, .5, .7 through .11, .18

G. Definitions
   1. Domestic, foreign, alien
      Ref: 521A, 521E.1, 515.70
   2. Fraternal benefit society*
      Ref: 512B(3)
   3. Certificate of Authority
      Ref: 507A.2

H. Surplus**
   Ref: 515L2(17)(18); 191-21.1 through .9

I. Insurance Notices and Documents - Electronic Delivery
   Ref: 505B.1
II. IOWA LAWS, RULES, AND REGULATIONS PERTINENT TO PROPERTY INSURANCE ONLY

A. Iowa FAIR Plan Association
   Ref: 515F.31 through .36

B. Cancellation/Nonrenewal
   Ref: 515.123-.131; 515D.4 through .7

C. Standard Fire Policy
   Ref: 515.109

D. Private-passenger automobile insurance
   Ref: 32IA.2-.11; 516A.1 through .4; 191-15.45

   1. Aftermarket parts regulation

III. POLICY PROVISIONS

A. Declarations

B. Insuring agreement

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, funds transfer

6. Liquor liability

G. Umbrella/Excess Liability

H. Businessowners Policy (BOP)

I. TYPES OF POLICIES, BONDS, AND RELATED TERMS

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 (Occurrence, Claims made including Retroactive Date)
   b. Coverage B: Personal Injury and Advertising Injury
   c. Coverage C: Medical Payments
   d. Supplemental Payments
   e. Who is an insured
   f. First named insured
   g. Limits (Per occurrence, Annual Aggregate)
   h. 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. Auto Dealers Coverage Form, including
   Garagekeepers Insurance

9. Exclusions

10. Individual Insured and Drive Other Car (DOC)

11. Mobile equipment

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.)
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. Other insurance

L. Subrogation

M. Loss settlement provisions including consent to settle a loss

N. Terrorism Risk Insurance Act (TRIA)

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**CASUALTY - IOWA SPECIFIC CONTENT OUTLINE**

State Laws, Rules, Regulations and Coverages

(35 scoreable questions plus 5 pretest questions)

I. IOWA LAWS, RULES, AND REGULATIONS COMMON TO ALL LINES

A. Insurance Commissioner/Division
   1. Broad powers and duties
      Ref: 505.2; 505.8; 507B.3; 507C
   2. Examination of records
      Ref: 507.1, .2, .3
   3. Hearings
      Ref: 507B.6
   4. Penalties
      Ref: 505.7A; 507B.7; Reg 191-10.20
   5. Cease and desist
      Ref: 507B.6A; 522B.17; Reg 191-15.14

B. Licensing
   Ref: 507B.7, 522B.3 through .11, .12, .13, .14, .16; Reg 191-10.1 through .15; Reg 191-11.1 through .4
   1. Applications
   2. Change of address
   3. Licensing examinations
   4. Resident/nonresident
   5. Temporary license
   6. Exemptions
   7. Denial, renewal, termination of licenses
   8. Commissions and referral fees
   9. Company appointments
   10. Continuing education

C. Unfair and Deceptive Practices
   Ref: 507B.4; Reg 191-15.2, .3, .8; 507E.1 through .7
   1. Discrimination
   2. Misrepresentation
   3. Rebating
   4. False information and advertising
   5. Claims settlement
   6. Defamation
   7. Boycott, coercion and intimidation

D. Iowa Insurance Fraud Act
   Ref: 507E.1 through .7

E. Producer Responsibilities
   Ref: Reg 191-15.8; 515.103
   1. Prohibited Acts
   2. Use of credit information**

F. Guaranty Association
   Ref: 515B.2, .3, .5, .7 through .11, .18

G. Definitions
   1. Domestic, foreign, alien

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**COMMERCIAL LINES EXAM GENERAL KNOWLEDGE CONTENT OUTLINE**

Product Knowledge, Terms, and Concepts

(50 scoreable questions plus 5 pretest questions)

I. TYPES OF PROPERTY POLICIES

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

B. Inland marine
   1. Commercial Property floaters

C. National Flood Insurance Program

D. Others
   1. Earthquake

II. TYPES OF CASUALTY POLICIES, BONDS, AND RELATED TERMS

A. Commercial general liability
   1. Exposures
      a. Premises and Operations
      b. Products and Completed Operations
   2. Coverage

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Iowa Insurance Supplement - Examination Content Outline  Effective: April 3, 2023
a. Coverage A: Bodily Injury and Property Damage
   Liability (Occurrence, Claims made including
   Retroactive Date)
b. Coverage B: Personal Injury and Advertising Injury
c. Coverage C: Medical Payments
d. Supplementary Payments
e. Who is an insured
f. Limits (Per occurrence, Annual Aggregate)
g. Damage to Property of Others

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

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, funds transfer
6. Liquor liability

G. Umbrella/Excess liability

H. Business Owners Policy (BOP)

III. PROPERTY AND CASUALTY INSURANCE TERMS AND
    RELATED CONCEPTS.......................................................... 17
    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 valuation
   2. Replacement cost
   3. Market valuation
   4. Stated value
   5. Salvage value

H. Proximate cause

I. Deductible

J. Indemnity

K. Limit of liability

L. Co-insurance

M. Occurrence

N. Cancellation

O. Nonrenewal

P. Vacancy and unoccupancy

Q. Liability
   1. Absolute
   2. Strict
   3. Vicarious

R. Negligence

S. Binder

T. Endorsement

U. Medical Payments

V. Blanket vs. Specific

W. Burglary, Robbery, Theft, Mysterious Disappearance

X. Damages
   1. Compensatory
      a. General
      b. Special
   2. Punitive

Y. Compliance with provisions of Fair Credit Reporting
   Act

IV. PROPERTY AND CASUALTY POLICY PROVISIONS AND
    CONTRACT LAW.............................................................. 13
    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. 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
Iowa Insurance Supplement - Examination Content Outline

Effective: April 3, 2023

I. INSURANCE NOTICES AND DOCUMENTS - ELECTRONIC DELIVERY
Ref: 505B.1

* Applies to Life/Health only
** Applies to Property/Casualty associated exams only

II. IOWA LAWS, RULES, AND REGULATIONS PERTINENT TO PROPERTY INSURANCE ONLY
A. Cancellation/Nonrenewal
Ref: 515.80, .81 through .81C, .83, .84

III. IOWA LAWS, RULES, AND REGULATIONS PERTINENT TO CASUALTY INSURANCE ONLY
A. Workers Compensation
Ref: 85.1, 1A, 2, .3, .16, .20, .23 through .29, .31 through .34, .61, .70; 85A.4 through .8
1. Definitions
2. Covered employment
3. Benefits provided
4. Covered injuries
5. Occupational disease

PERSONAL LINES

GENERAL KNOWLEDGE
CONTENT OUTLINE

(75 questions plus 5 pretest questions)

I. TYPES OF PROPERTY POLICIES
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. Inland marine
1. Personal Articles floaters

D. NATIONAL FLOOD INSURANCE PROGRAM

E. Others
1. Earthquake
2. Mobile Homes
3. Watercraft
4. Windstorm

II. TYPES OF CASUALTY POLICIES
A. Automobile: personal 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

Q. Cancellation and nonrenewal provisions
R. Supplementary payments
S. Loss settlement provisions including consent to settle a loss
T. Privacy Protection (Gramm Leach Bliley)
U. Policy Application
V. Terrorism Risk Insurance Act (TRIA)
W. Territory

COMMERCIAL LINES - IOWA SPECIFIC CONTENT OUTLINE
State Laws, Rules, Regulations and Coverages

(32 scoreable questions plus 5 pretest questions)

I. IOWA LAWS, RULES, AND REGULATIONS COMMON TO ALL LINES

A. Insurance Commissioner/Division
1. Broad powers and duties
   Ref: 505.2, 505.8, 507B.3, 507C
2. Examination of records
   Ref: 507.1, .2, .3
3. Hearings
   Ref: 507B.6
4. Penalties
   Ref: 507A.2, 507B.4; Reg 191
5. Cease and desist
   Ref: 507B.6A; 522B.17; Reg 191-15.14

B. Licensing
   Ref: 507B.7, 522B.3 through .11, .13, .14, .16; Reg 191-10.1 through .23; Reg 191-11.1 through .4
1. Applications
2. Change of address
3. Licensing examinations
4. Resident/nonresident
5. Temporary license
6. Exemptions
7. Denial, renewal, termination of licenses
8. Commissions and referral fees
9. Company appointments
10. Continuing education

C. Unfair and Deceptive Practices
   Ref: 507B.4; Reg 191-15.2, .3, .8; 507E.1 through .7
1. Discrimination
2. Misrepresentation
3. Rebating
4. False information and advertising
5. Claims settlement
6. Defamation
7. Boycott, coercion and intimidation

D. Iowa Insurance Fraud Act
   Ref: 507E.1 through .7

E. Producer Responsibilities
   Ref: 191-15.8; Reg 191-15.8
1. Prohibited acts

F. Guaranty Association
   Ref: 515B.2, .3, .5, .7 through .11, .18

G. Definitions
1. Domestic, foreign, alien
   Ref: 521A, 521E.1, 515.70
2. Fraternal benefit society
   Ref: 512B.3
3. Certificate of Authority
   Ref: 507A.2

H. Surplus**
   Ref: 515I(17)(18); 191-21.1 through .9

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b. Non-owned
c. Hired
d. Temporary Substitute
e. Newly Acquired Autos
t. Transportation Expense and Rental Reimbursement Expense
8. Exclusions
B. Umbrella/Excess liability

III. PROPERTY AND CASUALTY INSURANCE TERMS AND RELATED CONCEPTS

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 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
V. Burglary, Robbery, Theft, and Mysterious Disappearance
W. Warranties
X. Representations
Y. Concealment
Z. Deposit Premium/Audit
AA. Certificate of Insurance
BB. Damages
1. Compensatory
   a. General
   b. Special
2. Punitive
CC. Compliance with Provisions of Fair Credit Reporting Act

IV. PROPERTY AND CASUALTY POLICY PROVISIONS AND CONTRACT LAW

A. Declarations
B. Insuring agreement
C. Conditions
D. Exclusions
E. Definition of the insured
F. Duties of the insured after a loss
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. Sources of underwriting information
P. Fair Credit Reporting Act
Q. Privacy Protection (Gramm Leach Bliley)
R. Policy Application
S. Terrorism Risk Insurance Act (TRIA)
T. Cancellation and nonrenewal provisions
U. Supplementary payments
V. Loss settlement provisions including consent to settle a loss
W. Territory

PERSONAL LINES IOWA SPECIFIC CONTENT OUTLINE

State Laws, Rules, Regulations and Coverages
(38 scoreable questions plus 5 pretest questions)

I. IOWA LAWS, RULES, AND REGULATIONS COMMON TO ALL LINES

A. Insurance Commissioner/Division
1. Broad powers and duties
   Ref: 505.2; 505.8; 507B.3; 507C
2. Examination of records
   Ref: 507.1, .2, .3
3. Hearings
   Ref: 507B.6
4. Penalties
   Ref: 505.7A; 507B.7; Reg 191-10.20
5. Cease and desist
   Ref: 507B.6A; 522B.17; Reg 191-15.14
B. Licensing
Ref: 507B.7, 522B.3 through .11, .13, .14, .16; Reg 191-10.1 through .23; Reg 191-11.1 through .4
1. Applications
2. Change of address
3. Licensing examinations
4. Resident/nonresident
5. Temporary license
6. Exemptions
7. Denial, renewal, termination of licenses
8. Commissions and referral fees
9. Company appointments
10. Continuing education
C. Unfair and Deceptive Practices
Ref: 507B.4; Reg 191-15.2, .3, .8; 507E.1 through .7
1. Discrimination
2. Misrepresentation
3. Rebating
4. False information and advertising
5. Claims settlement
6. Defamation

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D. Iowa Insurance Fraud Act  
Ref: 507E.1 through .7

E. Producer Responsibilities  
Ref: 191—15.8; 515.103
1. Prohibited Acts  
2. Use of credit information**

F. Guaranty Association  
Ref: 515B.2, .3, .5, .7 through .11, .18

III. IOWA LAWS, RULES, AND REGULATIONS PERTINENT TO PROPERTY INSURANCE ONLY  
Ref: 505B.1

* Applies to Life/Health only
** Applies to Property/Casualty associated exams only

II. IOWA LAWS, RULES AND REGULATIONS PERTINENT TO PROPERTY INSURANCE ONLY  
Ref: 515B.2(17)(18); 191-21.1 through .9

A. Iowa FAIR Plan Association  
Ref: 515F.31 through .38

B. Cancellation/Nonrenewal  
Ref: 515.125-.131; 515D.4 through .7

C. Standard Fire Policy  
Ref: 515.109

D. Private-passenger automobile insurance  
Ref: 321A.2-11; 516A.1 through .4; 191-13.45
1. Aftermarket parts regulation

III. IOWA LAWS, RULES, AND REGULATIONS PERTINENT TO CASUALTY INSURANCE ONLY  
Ref: 515D.11

A. Iowa Auto Insurance Plan (Assigned Risk)  
Ref: 515D.1

B. Private-passenger automobile insurance  
Ref: 321A.2-11; 516A.1 through .4; 515D.4 through .7
1. Uninsured/Underinsured motorists coverage
   a. Rejection by the insured
   b. Proof of financial responsibility
   c. Cancellation and nonrenewal

IV. IOWA LAWS, RULES, AND REGULATIONS PERTINENT TO CREDIT LICENSING  
Ref: 515D.6A; 522B.17; Reg 191-15.14

A. Insurance Commissioner/Division  
1. Broad powers and duties  
Ref: 505.2; 505.8; 507B.3
2. Examination of records  
Ref: 507.1, .2, .3
3. Hearings  
Ref: 507B.6
4. Penalties  
Ref: 505.7A; 507B.7; Reg 191-10.20
5. Cease and desist  
Ref: 507B.6A; 522B.3 through .4, .6, .8, .13; Reg 191-11.1 through .4

B. Licensing Requirements

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CREDIT INSURANCE
CONTENT OUTLINE

Product Knowledge, Terms and Concepts

(50 scoreable questions)

I. GENERAL INSURANCE TERMS AND CONCEPTS .......... 5
   A. Insurance
   B. Insurable interest
   C. Hazard
   D. Indemnity
   E. Indebtedness

II. CREDIT INSURANCE ........................................... 20
   A. Types of Credit Insurance
      1. Consumer credit insurance
         a. Credit life
   b. Credit disability
   2. Involuntary unemployment
   3. Other forms of credit insurance
      a. Credit property
      b. Guaranteed automobile protection (GAP)
      c. Mortgage guarantee (PMI)
      d. Group mortgage life/disability

B. Consumer Credit Insurance Definitions
   1. Rates
   2. Requirements
   3. Term of coverage
   4. Standard coverages
   5. Limitations of coverage
   6. Benefits
   7. Amounts of insurance
   8. Procedures for termination
   9. Refunds
   10. Premiums

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III. IOWA LAWS, RULES, AND REGULATIONS PERTINENT TO CREDIT INSURANCE ........................................ 20

   A. Definitions
      Ref: 191-28.2, 191-28.7(1)
      1. Creditor
      2. Debtor
      3. Credit transaction

   B. Policy rates and forms
      1. Adequate
      2. Not excessive
      3. Non-discriminatory

   C. Disclosure
      Ref: 191-28.14

   D. Free look period
      Ref: 191-28.17

   E. Policy requirements
      Ref: 191-28.3, 191-28.7(2)A

   F. Refunds
      Ref: 191-28.9

   G. Prohibited transactions
      Ref: 191-28.13

   H. Preexisting conditions
      Ref: 191-28.7(2), 191-28.8(2)

   I. Renewal or refinancing of a debt
      Ref: 191-28.3(7)

   J. Denial
      Ref: 191-28.8(2)D

   K. Exclusions
      Ref: 191-28.8(2)C

   L. Termination
      Ref: 191-28.3(5)B

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Iowa Insurance Supplement - Examination Content Outline  
Effective: April 3, 2023
CROP INSURANCE
CONTENT OUTLINE
Product Knowledge, Terms and Concepts
(50 scoreable questions)

I. GENERAL INSURANCE TERMS AND CONCEPTS ........8
   A. Insurable interest
   B. Risk
   C. Hazard
   D. Peril
   E. Loss
      1. Direct
      2. Indirect
   F. Indemnity
   G. Actual cash value
   H. Limits of liability
      I. Coinsurance
      J. Occurrence
      K. Negligence
   L. Insuring agreement
   M. Subrogation
   N. Pro-rata liability

II. CROP HAIL INSURANCE .................................10
   A. Policy rates
   B. Coverages available
   C. Policy provisions
      1. NCIS general provisions
      2. NCIS Special provisions
   D. Liability
   E. Claim settlement practices
      1. Claim site assessment
      2. Notice of loss
      3. Insured’s duty
      4. Percentage plan
      5. Arbitration and appraisal
      6. Loss payment
   F. Cancellation and nonrenewal
   G. NCIS policies

III. MULTIPLE PERIL INSURANCE ............................22
   A. Fundamentals of MPCI
      1. Actual Production History (APH)
      2. Production Reporting
      3. Acreage Reporting
      4. Important Dates
      5. Written Agreements
      6. High Risk Land
      7. Actuarial Documents
      8. Insured Eligibility
   B. Plans of Insurance
      1. Common Crop Insurance Policy
         a. Yield Protection
            (1) Catastrophic Risk Protection (CAT) Endorsement
         b. Revenue Protection
      2. Area Risk Protection Insurance Policy (ARPI)
         a. Area Revenue Protection (ARP)
         b. Area Revenue Protection with Harvest Price Exclusion (ARPWHE)
         c. Area Yield Protection (AYP)
      3. Livestock Risk Protection (LRP)
      4. Livestock Gross Margin (LGM)
   C. Policy Provisions
         a. Replant
         b. Prevented Planting
         c. Late Planting
      3. Catastrophic Risk Protection (CAT) Endorsement
   D. Claims
      1. Covered Perils
      2. Loss Reporting Requirements
      3. Duties After a Loss

IV. IOWA LAWS, RULES, AND REGULATIONS PERTINENT TO CROP INSURANCE ........................................10
   A. Insurance Commissioner/Division
      1. Broad powers and duties
      2. Examination of records
      3. Hearings
      4. Penalties
      5. Cease and desist
      6. Exemptions
      7. Denial, renewal, termination of licenses
      8. Continuing education
   B. Licensing Requirements
      Ref: 507B.7, 522B.3 through .11, .16; Reg 191-10.2, .4, .6, .8, .13; Reg 191-11.1 through .4
      1. Applications
      2. Change of address
      3. Licensing examinations
      4. Resident/nonresident
      5. Temporary license
      6. Exemptions
      7. Denial, renewal, termination of licenses
      8. Continuing education
   C. Unfair and Deceptive Practices
      Ref: 507B.4; Reg 191-15.2, .3; 507E.2 through .7
      1. Discrimination
      2. Misrepresentation
      3. Rebating
      4. Advertising
      5. Claims settlement
      6. Defamation
      7. Boycott, coercion and intimidation
      8. Iowa Insurance Fraud Act
   D. Iowa Crop Hail Insurance Law
      Ref: 515.100; 191-20.8; 518A.25
      1. Rate filings
      2. Notice of claim

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Iowa Insurance Supplement - Examination Content Outline  Effective: April 3, 2023
EXCESS AND SURPLUS LINES INSURANCE
CONTENT OUTLINE
Product Knowledge, Terms, and Concepts
(50 scoreable questions)

I. GENERAL INSURANCE DEFINITIONS ................. 8
   A. Insurable interest
   B. Loss (direct vs. indirect)
   C. Negligence
   D. Physical hazard
   E. Proximate cause
   F. Reinsurance
   G. Replacement cost
   H. Risk

II. SURPLUS LINES MARKETS ...................................... 8
   A. United States nonadmitted market
      1. Definitions
         a. Eligible surplus lines carriers in Iowa
   B. London market
      1. Lloyd’s brokers
   C. Coverages
      1. Property
      2. General liability
      3. Professional liability
   D. Insurance exchanges

III. POLICIES, COVERAGES, FORMS .............................. 10
   A. Commercial General Liability
   B. Building and Personal Property
   C. Claims Made
   D. Extended coverage
   E. Employee Dishonesty
   F. Liability
      1. Contingent
      2. Umbrella
      3. Contractual

IV. SURPLUS LINES LICENSING .................................. 12
   A. Powers and duties of the Insurance Commissioner
      Ref: 505.2; 505.8; 507B.3
   B. License requirements, issuance
      Ref: 507B.7, 522B.3 through .11, .13, .14, .16; Reg 191-10.2, .4, .6, .8, .13; Reg 191-11.1 through .4
   C. Unfair and Deceptive Practices
      Ref: 507B.4; Reg 191-15.2, .3; 507E.2 through .7

V. IOWA SURPLUS LINES LAW .................................. 12
    Ref: 515I; Reg 191-21
    A. Purpose
    B. Reports, records
    C. Coverage and Eligibility
    D. Premiums, evidence of insurance
    E. Premium tax
    F. Multi-State risks
    G. Qualifications for Surplus Lines Insurers
       1. Alien vs. Foreign
       2. Removal
    H. Disclosure
    I. Premium Rates
    J. Exempt commercial purchasers

SURETY
CONTENT OUTLINE
Product Knowledge, Terms, and Concepts
(45 scoreable questions)

I. INSURANCE TERMS AND RELATED CONCEPTS .......... 5
   A. Insurance
   B. Insurable interest
   C. Risk
   D. Hazard
   E. Loss
   F. Proximate cause
   G. Indemnity
   H. Actual cash value
   I. Limits of liability
   J. Accident
   K. Occurrence
   L. Cancellation
   M. Nonrenewal
   N. Liability
   O. Negligence

II. POLICY PROVISIONS AND CONTRACT LAW ............ 5
   A. Insuring agreement
   B. Conditions
   C. Exclusions
   D. Definition of the insured
   E. Duties of the insured
   F. Obligations of the insurance company
   G. Proof of loss
   H. Notice of claim
   I. Assignment
   J. Subrogation
   K. Arbitration
   L. Elements of a contract
   M. Warranties, representations, and concealment
   N. Binders

III. FIDELITY AND SURETY CONTRACTS ..................... 10
    A. Definition of fidelity and surety
    B. Parties of a contract
    C. Obligation of the surety
    D. Underwriting considerations
    E. Premiums and terms of obligations
    F. Claims
    G. Power of attorney
    H. Indemnification agreements

IV. PURPOSE AND TYPE OF SURETY BONDS ............... 5
    A. Court
    B. Contract
    C. Miscellaneous
    D. Appeal Bonds

V. PURPOSE AND TYPE OF FIDELITY BONDS ............. 3
    A. Individual
    B. Schedule
    C. Public official
    D. Blanket

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E. Financial institutions
F. ERISA bonds

VI. BAIL BONDS

A. Surety bail bond
B. Surety bond fee
C. Types of bail
D. Bail piece
E. Acceptable collateral
F. Appointing company’s underwriting standard

VII. IOWA STATUTES, RULES, AND REGULATIONS PERTINENT TO SURETY LICENSING

A. Insurance Commissioner/Division
   1. Broad powers and duties
      Ref: 505.2; 505.8; 507B.3
   2. Examination of records
      Ref: 507.1, .2, .3
   3. Hearings
      Ref: 507B.6
   4. Penalties
      Ref: 505.7A; 507B.7; Reg 191-10.20
   5. Cease and desist
      Ref: 507B.6A; 522B.17; Reg 191-15.14

B. Licensing Requirements
   Ref: 507B.7, 522B.3 through .11, .16; Reg 191-10.2, .4, 6, .8, .13; Reg 191-11.1 through .4
   1. Applications
   2. Change of address
   3. Licensing examinations
   4. Resident/nonresident
   5. Temporary license
   6. Exceptions to licensing
   7. Denial, renewal, termination of licenses

C. Unfair and Deceptive Practices
   Ref: 507B.4; Reg 191-15.2, 3; 507E.2 through .7
   1. Discrimination
   2. Misrepresentation
   3. Rebating
   4. Advertising
   5. Claims settlement
   6. Defamation
   7. Boycott, coercion and intimidation
   8. Iowa Insurance Fraud Act

VIATIONAL SETTLEMENT BROKER CONTENT OUTLINE

Product Knowledge, Terms, and Concepts
(50 scoreable questions)

I. TYPES OF POLICIES

A. Traditional whole life products
   1. Ordinary (straight) life
   2. Limited-pay and single-premium life
   3. Modified and graded premium whole life
   4. Adjustable life

B. Interest-sensitive life products
   1. Universal life
   2. Interest-sensitive whole life

C. Indexed Life Products
   1. Indexed universal life

D. Variable Life Products
   1. Variable whole life
   2. Variable universal life

E. Term life
   1. Level, decreasing, and increasing term
   2. Special features

a. Renewable
b. Convertible

F. Annuities
   1. Single, level, and flexible premium
   2. Immediate and deferred
   3. Fixed and variable

G. Endowment

H. Combination plans and variations
   1. Family policy
   2. Family income policy
   3. Joint life
   4. Survivorship life

II. POLICY RIDERS, PROVISIONS, OPTIONS, AND EXCLUSIONS

A. Policy riders
   1. Waiver of premium
   2. Guaranteed insurability
   3. Payor benefit
   4. Accidental death and/or accidental death and dismemberment
   5. Term riders
   6. Other insureds (e.g., spouse, children, nonfamily)

B. Policy provisions and options
   1. Entire contract
   2. Insuring clause
   3. Owner’s rights
   4. Beneficiary designations
   5. Premium Payment
   6. Reinstatement
   7. Policy loans, withdrawals, partial surrenders
   8. Nonforfeiture options
   9. Dividends and dividend options
   10. Incontestability
   11. Assignments
   12. Settlement options

C. Policy exclusions

III. TAXES, RETIREMENT, AND OTHER INSURANCE CONCEPTS

A. Third-party ownership
B. Group life insurance
   1. Conversion privilege
   2. Contributory vs. noncontributory
C. Business insurance (e.g., key employee, buy and sell agreement, split-dollar, etc.)
D. Tax treatment of insurance premiums, proceeds, dividends
   1. Individual life
   2. Group life
   3. Modified Endowment Contracts (MECs)
E. Accelerated Death Benefits—Living Benefits

IV. IOWA LAWS, RULES, AND REGULATIONS COMMON TO ALL LINES

A. Insurance Commissioner/Division
   1. Broad powers and duties
      Ref: 505.2; 505.8; 507B.3; 507C
   2. Examination of records
      Ref: 191-48.8
   3. Cease and desist, hearings and penalties
      Ref: 191-48.12; 505.7A, 507B.6, .7; 507B.6A; 522B.17; Reg 191-10.20; Reg 191-15.14

B. Licensing Requirements
   Ref: 191-48.3; 191-11.1 through .4; Reg 191-11.1 through .4
   1. Viatical settlement broker
   2. Viatical settlement provider
   3. Change of address
   4. Licensing examinations
   5. Renewal, termination of licenses
   6. Continuing education

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C. Unfair and Deceptive Practices
Ref: 507B.4; Reg 191-15.2,.3; 507E.2 through .7; Reg 191-48.11
D. Life and Health Guaranty Association
Ref: 508C

V. IOWA LAWS, RULES, AND REGULATIONS PERTINENT TO LIFE INSURANCE ONLY .............................................. 2
A. Policy replacement
Ref: 191-16.21 through .29

VI. IOWA LAWS, RULES, AND REGULATIONS PERTINENT TO VIATIC SETTLEMENTS ...................................... 25
A. Definitions
Ref: 191-48.2
B. Advertising
Ref: 191-48.2,.10
C. Contract approval
Ref: 191-48.4
D. Disclosures
Ref: 191-48.5
E. Requirements and Prohibition
Ref: 191-48.9; 508E
F. Confidentiality
Ref: 191-48.7
G. Prohibited activities
Ref: 191-48.9

PUBLIC ADJUSTER CONTENT OUTLINE
Product Knowledge, Laws, and Regulations
(50 scoreable questions)

I. GENERAL PROPERTY INSURANCE PRODUCT KNOWLEDGE PERTINENT TO PUBLIC ADJUSTERS
Note: To the extent that the specific contracts, forms, and endorsements dealt with in this outline are available in standardized versions, outline references are to items developed by (1) Insurance Services Office; (2) National Council on Compensation Insurance; (3) Surety Association of America.

A. Standard Fire Policy
Ref: New York Standard Fire Policy
1. Basic coverages, provisions, and clauses
2. Limitations and restrictions
B. Personal lines
1. Dwelling and contents (DP forms)
2. Homeowners (HO forms)
C. Commercial lines
1. Commercial property
   a. Commercial building and personal property form
   b. Business income
2. Law and Ordinance Coverage
D. Inland marine
1. Personal floaters
2. Commercial floaters
E. Others
1. National Flood Insurance Program
F. Additional Coverages and Exclusions
1. Time Element
2. Valuable Papers and Records
G. Crime
1. Employee Theft
2. Inside the Premises-Theft of Money and Securities
3. Inside the Premises-Robbery or Safe Burglary of Other Property
H. Surety Bonding
1. Definitions

II. PROPERTY POLICY PROVISIONS AND CONTRACT LAW
A. Declarations
B. Exclusions
C. Definition of the insured
D. Proof of loss
E. Notice of claim
F. Appraisal
G. Subrogation
H. Limitations
I. Coinsurance
J. Fraud

III. PROPERTY INSURANCE TERMS AND RELATED CONCEPTS
A. Insurable interest
B. Risk
C. Hazard
   1. Moral
D. Loss
   1. Direct
   2. Indirect
E. Deductible
F. Indemnity
G. Replacement cost
H. Extensions of coverage
I. Negligence
J. Theft
K. Burglary
L. Robbery
M. Binders
N. Apportionment clause
O. Waiver/Non-Waiver Agreement
P. Estoppel

IV. PUBLIC ADJUSTER
A. Loss Report
1. Essential Elements
   a. Occurrence Elements
   b. Coverages
B. Loss/Damage Valuation
1. Damages
2. Scope of Loss or Damages

V. IOWA STATUTES, REGULATIONS, AND BULLETINS PERTINENT TO PROPERTY INSURANCE AND THE LICENSING OF PUBLIC ADJUSTERS
A. Definitions
Ref: 507B.7, 522B.3 through .11,.13,.14,.16; Reg 191-10.2,.4,.6,.8,.13; Reg 191-11.1 through .4; 191-55
1. Persons required to be licensed and their responsibilities
   a. Public Adjuster
2. License requirements
   a. Fees and application
   b. Prerequisites
   c. Exceptions to licensing
3. Notice of address change
4. Contracts and Solicitation of Contracts
B. Marketing Practices
Ref: 505.7A, 507B.7, 507B.4

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Iowa Insurance Supplement - Examination Content Outline  Effective: April 3, 2023
1. Duties of licensed personnel
2. Record keeping
3. License denial, suspension, revocation, and penalties
4. Ethics
5. Unfair practices
   a. Misrepresentation
C. Insurance Commissioner
   Ref: 505.2; 505.7A; 505.8; 507B.3; 507B.6; 507B.7; Reg. 191-10.20; 507B.6A; 522B.17; Reg. 191-15.14
   1. Broad powers and duties
   2. Hearings
   3. Cease and desist orders and penalties
   4. General penalties

**NAVIGATOR CONTENT OUTLINE**
Product Knowledge, Terms and Concepts
(50 scoreable questions)

I. AFFORDABLE CARE ACT
   A. Intent of the Law
   B. Major Provisions
   C. Essential Health Benefits
   D. Exemptions
   E. Financial assistance availability and determination
      1. Individuals and families
      2. Public programs (i.e., Medicaid and CHIP)
      3. Subsidies and tax credits for small businesses
      4. Groups and financial subsidies
      5. Calculating the Advanced Premium Tax Credit (APTC)
   F. Special Populations
      1. Identifying and reaching (demographic and geographic)
      2. Cultural and linguistic approaches and materials
   G. Tribal Considerations

II. BASIC HEALTH CONCEPTS
   A. Health care options
      1. Health Maintenance Organizations (HMO)
      2. Preferred Provider Organizations (PPO)
      3. Point of Service (POS) plans
      4. Exclusive Provider Organizations (EPO)
      5. High Deductible Health Plans (HDHPs)
      6. Health Savings Account (HSA) / Health Reimbursement Arrangement (HRA)
   B. Cost, premiums, payments
      1. Copayments
      2. Deductibles
      3. Coinsurance
      4. Low cost and no-cost care available in the Exchange
   C. Cost sharing
      1. Coinsurance
      2. Deductibles

III. HEALTH INSURANCE EXCHANGES
   A. Types of Exchanges
      1. State Based Marketplace (SBM)
      2. State Partnership Marketplace (SPM)
      3. Federally-Facilitated Marketplace (FFM)
   B. Functions of Exchanges
      1. One-stop marketplace
      2. Eligibility & Enrollment
      3. Single Streamlined Application Process
      4. Federal Subsidies
   C. Individual Exchanges
   D. Small Business Health Options (SHOP) Exchanges
   E. Qualified Health Plans (QHPs)
      1. Essential Health Benefits
      2. Preventative Health Services

IV. NAVIGATORS
   A. Types
      1. Navigators
      2. Certified Application Counselors
   B. Roles and Responsibilities
      1. Definition and eligible entities
      2. Training and certification of Navigators
      3. Provide information fairly, accurately and impartially
      4. Plan eligibility and overview
      5. Plan enrollment procedures (signatures)
      6. Exchange eligibility and changes (individuals and families)
   C. Privacy and security of health information
      1. HIPAA
      2. Confidentiality, integrity, and availability of Protected Health Information (PHI)
   D. Employment-sponsored plans
      1. Large Group Employers (101+ employees)
      2. Self-insured plans and MEWAs
      3. Fully insured plans and METs
      4. Small Group Employers
      5. Self-employed Business Owners

VII. IOWA LAWS, RULES, AND REGULATIONS COMMON TO ALL LINES
   A. Insurance Commissioner/Division
      1. Broad powers and duties
      2. Examination of records
      3. Hearings
   B. Licensing
      1. Applications
      2. Change of address
      3. Licensing examinations

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4. Resident/nonresident
5. Temporary license
6. Exemptions
7. Denial, renewal, termination of licenses
8. Commissions and referral fees
9. Company appointments
10. Continuing education

C. Unfair and deceptive practices
Ref: 507B.4; Reg 191-15.2, .3; 507E.1 through .7
1. Discrimination
2. Misrepresentation
3. Rebating
4. Advertising
5. Claims settlement
6. Defamation
7. Boycott, coercion and intimidation
8. Iowa Insurance Fraud Act

D. Guaranty Association
Ref: 508C.2, .3, .5, .6, .8, .9, .12, .14, .18