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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. LIFE PROVISIONS, RIDERS, 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
         a. Primary and contingent
         b. Revocable and irrevocable
         c. Common disaster
   C. Policy exclusions
      1. War
      2. Aviation
      3. Dangerous Occupation

III. COMPLETING THE APPLICATION, UNDERWRITING, AND DELIVERING THE POLICIES ..................................... 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
         c. Adhesion
         d. Aleatory

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)

LIFE
COLORADO SPECIFIC
CONTENT OUTLINE
State Statutes, Rules and Regulations
(30 scoreable questions plus 5 pretest questions)

I. COLORADO STATUTES, RULES, AND REGULATIONS COMMON TO LIFE, SICKNESS AND ACCIDENT, PROPERTY (FIRE), AND CASUALTY INSURANCE.... 20

A. Insurance Commissioner
  1. Power and duties
     Ref: 10-1-104; 10-1-105; 10-1-108; 10-1-109; 10-1-201 through 204; 10-3-105; 10-3-208; 10-3-1106
  2. Hearings and penalties
     Ref: 10-2-801; 10-2-804; 10-3-1104; 10-3-1107 through 1109; 10-3-1111
  3. License suspension and revocation
     Ref: 10-2-401; 10-2-801 through 804; 10-3-904.6; 10-3-904.7; 10-3-1108
  4. Records and requests for information
     Ref: 1-1-7; 1-1-8

B. Licensing and producers’ legal responsibility
  1. Persons required to be licensed
     Ref: 10-2-103(6); 10-2-105; 10-2-201; 10-2-401; 10-2-404; 10-2-407; 10-2-408; 10-2-412; 10-2-416; 10-2-701; 10-2-702; 10-2-801; Reg. 1-2-10
  2. Payment and acceptance of commissions/fees
     Ref: 10-2-401; 10-2-702; Reg. 1-2-9
  3. Fiduciary/commingling
     Ref: 10-2-704; Reg. 1-2-1
  4. Prelicensing and continuing education
     Ref: 10-2-301; Reg. 1-2-4; 1-2-5
  5. Unauthorized entities
     Ref: 10-3-903 through 10-3-904.5, 10-3-906, 10-3-908

C. Unfair competition and deceptive practices
  1. Coercion
     Ref: 10-3-1104(1)(d); 10-3-1105
  2. Misrepresentation
     Ref: 10-3-1104(1)(a); 10-1-128
  3. Unfair discrimination
     Ref: 10-3-1104(1)(f); 10-3-1104.5
  4. Controlled business
     Ref: 10-2-401(4)
  5. Defamation
     Ref: 10-1-116; 10-3-1104(1)(c)
  6. Rebates
     Ref: 10-3-1104(1)(g)
  7. Unfair claims practices
     Ref: 10-3-1104(1)(h); Reg. 5-1-14 (P&C only)
  8. Colorado Fraud Statute
     Ref: 10-1-128; 10-1-129

II. COLORADO STATUTES, RULES, AND REGULATIONS PERTINENT TO LIFE INSURANCE ONLY ........................ 10

A. Policy replacement
  1. Replacement forms
     Ref: Reg. 4-1-4
  2. Record keeping of replacements
     Ref: Reg. 4-1-4

B. Group Life
     Ref: 10-7-106; 10-7-201 through 207

C. Suicide
     Ref: 10-7-109

D. Free Look period/Disclosure
     Ref: 10-7-302; Reg. 4-1-4

E. Interest on Proceeds
     Ref: 10-7-112

F. Sales and Marketing of Life and Annuities
     Ref: 10-7-103 Reg. 1-2-18; 4-1-1; 4-1-2; 4-1-3; 4-1-8; 4-1-11; 4-1-12
     1. Unfair trade practices
     2. Suitability requirements
     3. Disclosures
     4. Advertising

G. Insurable Interest
     Ref: 10-7-701 through 710

H. Lapse Notice Requirement
     Ref: 10-7-105.5

ACCIDENT & HEALTH – GENERAL KNOWLEDGE
CONTENT OUTLINE
Product Knowledge, Terms, and Concepts
(50 scored plus 5 pretest questions)

I. TYPES OF POLICIES ............................................................... 16

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)
  8. Health Reimbursement Accounts (HRAs)

D. Medicare supplement policies

E. Group insurance
  1. Differences between individual and group contracts

COLORADO Insurance - Examination Content Outlines

Effective Date: January 1, 2023
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-authorization 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
   1. Impact on health insurance benefits
K. Subrogation
L. Cost containment

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

COLORADO SPECIFIC CONTENT OUTLINE
State Statutes, Rules and Regulations
(30 scoreable questions plus 6 pretest questions)

I. COLORADO STATUTES, RULES, AND REGULATIONS
   COMMON TO LIFE, SICKNESS AND ACCIDENT,
   PROPERTY (FIRE), AND CASUALTY INSURANCE ... 19
A. Insurance Commissioner
   1. Power and duties
      Ref: 10-1-104; 10-1-108; 10-1-109; 10-1-201 through
      204; 10-3-105; 10-3-208; 10-3-1106
   2. Hearings and penalties
      Ref: 10-2-801; 10-2-804; 10-3-1104; 10-3-1107; 10-3-
      1111; 10-3-1108; 10-3-1109
   3. License suspension and revocation
      Ref: 10-2-801; 10-2-803; 10-3-1108
   4. Records and requests for information
      Ref: 1-1-7; 1-1-8
B. Licensing and producers’ legal responsibility
   1. Persons required to be licensed

COLORADO Insurance - Examination Content Outlines

Effective Date: January 1, 2023
COLORADO STATUTES, RULES, AND REGULATIONS PERTINENT TO SICKNESS AND ACCIDENT INSURANCE ONLY

A. Common requirements for Sickness and Accident
   1. Maternity/newborn coverage
      Ref: 10-16-104(1); 10-16-104(3)
   2. Complications of pregnancy
      Ref: 10-16-104(2)
   3. Mammography/prostate screenings
      Ref: 10-16-104(10); 10-16-104(18)
   4. Diabetes
      Ref: 10-16-104(13); 10-16-151
   5. Hospice/home health care
      Ref: 10-16-104(8); Reg. 4-2-8
   6. Guaranteed renewability
      Ref: 10-16-105.1

B. Individual coverage
   1. Required provisions
      Ref: 10-16-202
   2. Replacement
      Ref: 10-16-202; Reg. 4-2-1
   3. Grace Period
      Ref: 10-16-140; Reg. 4-2-48
   4. Termination

C. Unfair competition and deceptive practices
   1. Coercion
      Ref: 10-3-1104(1)(d); 10-3-1105
   2. Misrepresentation
      Ref: 10-3-1104(1)(a); 10-1-128
   3. Unfair discrimination
      Ref: 10-3-1104(1)(f); 10-3-1104.5
   4. Controlled business
      Ref: 10-2-401(4)
   5. Defamation
      Ref: 10-1-116; 10-3-1104(1)(c)
   6. Rebates
      Ref: 10-3-1104(1)(g)
   7. Unfair claims practices
      Ref: 10-3-1104(1)(h); 10-16-214
      Reg. 5-1-14 (P&C only)
   8. Colorado Fraud Statute
      Ref: 10-1-128; 10-1-129; Reg. 6-5-1

II. COMMON TYPES OF 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. Commercial lines
      1. Commercial Package Policy (CPP)
      2. Commercial property
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. Coincidence/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
   1. 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)

U. Territory

PROPERTY-COLORADO SPECIFIC CONTENT OUTLINE

State Statutes, Rules and Regulations
(25 scoreable questions plus 5 pretest questions)

I. COLORADO STATUTES, RULES, AND REGULATIONS
COMMON TO LIFE, SICKNESS AND ACCIDENT,
PROPERTY (FIRE), AND CASUALTY INSURANCE ... 19

A. Insurance Commissioner
   1. Power and duties
      Ref: 10-1-104; 10-1-108; 10-1-109; 10-1-201 through 204;
      10-3-105; 10-3-208; 10-3-1106; 10-4-401
   2. Hearings and penalties
      Ref: 10-2-801; 10-2-804; 10-3-1104; 10-3-1107; 10-3-
      1108; 10-3-1109; 10-3-1111
   3. License suspension and revocation
      Ref: 10-2-108; 10-2-801; 10-2-803
   4. Records and requests for information
      Ref: 1-1-7; 1-1-8

B. Licensing and producers’ legal responsibility
   1. Persons required to be licensed
      Ref: 10-2-103(6); 10-2-105; 10-2-201; 10-2-401;
      10-2-404; 10-2-407; 10-2-408; 10-2-412
      10-2-416; 10-2-502; 10-2-701; Reg. 1-2-10
   2. Surplus Lines
      Ref: 10-2-408; 10-5-103; 10-5-111; Reg. 2-4-1
   3. Payment and acceptance of commissions/fees
      Ref: 10-2-702; Reg. 1-2-9
   4. Fiduciary/commingling
      Ref: 10-2-704; Reg. 1-2-1
   5. Preclicensing and continuing education
      Ref: 10-2-301; Reg. 1-2-4; 1-2-5
   6. Unauthorized entities
      Ref: 10-3-903 through 10-3-904.5; 10-3-906; 10-3-908

C. Unfair competition and deceptive practices
   1. Coercion
      Ref: 10-3-1104(1)(d); 10-3-1105
   2. Misrepresentation
      Ref: 10-3-1104(1)(a); 10-1-128
   3. Unfair discrimination
      Ref: 10-3-1104(1)(f); 10-3-1104.5
   4. Controlled business
      Ref: 10-2-401(4)
COLORADO STATUTES, RULES, AND REGULATIONS COMMON TO PROPERTY AND CASUALTY INSURANCE ONLY ................................................................. 4

A. Rate regulations
Ref: 10-4-401; 10-4-403; 10-4-416
1. Prohibited changes in rates or coverages

B. Summary disclosure form
Ref: 10-4-411; 10-4-436; Reg. 5-2-16

C. Commercial policy requirements
Ref: 10-4-109.5; 10-4-109.7; 10-4-110; 10-4-110.5; 10-4-1401 through 10-4-1404; Reg. 5-1-13

D. Use of Credit Information
Ref: 10-4-116

COLORADO STATUTES, RULES, AND REGULATIONS PERTINENT TO PROPERTY INSURANCE ONLY ................................................................. 2

A. Fraudulent Claims and Arson Information Reporting Act
Ref: 10-4-1001 through 1008; 10-1-127; Reg. 6-5-1

B. Insurance and loans secured by real property
Ref: 10-4-114

C. Homeowners Cancellation and Nonrenewal
Ref: 10-4-110.7

D. Availability of Fire Insurance
Ref: 10-4-110.9; Reg. 5-1-17

CASUALTY – GENERAL KNOWLEDGE CONTENT OUTLINE
Product Knowledge, Terms, and Concepts

(50 scored plus 5 pretest questions)

I. TYPES OF POLICIES, BONDS, AND RELATED TERMS .......................................................... 23

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.)
   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. Forging 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. Other liability and data breach, funds transfer
   6. Liquor liability

G. Umbrella/Excess Liability

H. Businessowners Policy (BOP)

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

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................................................................. 12
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. Other insurance
L. Subrogation
M. Loss settlement provisions including consent to settle a loss
N. Terrorism Risk Insurance Act (TRIA)

CASUALTY
COLORADO SPECIFIC
CONTENT OUTLINE

State Statutes, Rules and Regulations
(31 scoreable questions plus 5 pretest questions)

I. COLORADO STATUTES, RULES, AND REGULATIONS
   COMMON TO LIFE, SICKNESS AND ACCIDENT,
   PROPERTY (FIRE), AND CASUALTY INSURANCE.... 19
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      2. Hearings and penalties
         Ref: 10-2-801; 10-2-804; 10-3-1104; 10-3-1107; 10-3-1108; 10-3-1109; 10-3-1111
      3. License suspension and revocation
         Ref: 10-2-801; 10-2-803
      4. Records and requests for information
         Ref: 1-1-7; 1-1-8
   B. Licensing and producers’ legal responsibility
      1. Persons required to be licensed

COLORADO Insurance - Examination Content Outlines

Effective Date: January 1, 2023

S7
3. Uninsured motorist/Underinsured motorist
   Ref: 10-4-609; 10-4-620; 42-7-103(2); (7); 10-4-610
4. Financial responsibility
   Ref: 10-4-619; 10-4-620; 42-7-103(2); 42-7-301
5. Required Coverages
   Ref: 10-4-619 through 622
6. Medical Payment Coverage
   Ref: 10-4-635, 10-4-636, 10-4-641; Reg. 5-2-16
7. Transportation Network Company
   Ref: Industry practice; 40-10.1-604
8. Claims
   Ref: 10-3-1117
C. Colorado Auto Insurance Plan
   Ref: 10-4-442
D. Bail Bonds
   Ref: 10-2-705, 10-2-707, 10-3-1104

PERSONAL LINES – GENERAL KNOWLEDGE
CONTENT OUTLINE

Product Knowledge, Terms, and Concepts

(75 scored plus 5 pretest questions)

I. TYPES OF PROPERTY POLICIES ................................................ 10
   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 ............................................. 13
   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 ..................................................................
         b. Non-owned ....................................................... 
         c. Hired ...................................................................
         d. Temporary Substitute ........................................ 
   e. Newly Acquired Autos ..............................................
   f. Transportation Expense and Rental Reimbursement Expense
   g. Exclusions ............................................................... 
B. Umbrella/Excess liability ..............................................
III. PROPERTY AND CASUALTY INSURANCE TERMS AND RELATED CONCEPTS ......................................................... 28
   A. Insurance ................................................................
      1. Law of Large Numbers ......................................
   B. Insurable interest .....................................................
   C. Risk ......................................................................
      1. Pure vs. Speculative Risk ......................................
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J. Notice of claim
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M. Subrogation
N. Elements of a contract
O. Sources of underwriting information
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Q. Privacy Protection (Gramm Leach Billey)
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
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PERSONAL LINES-COLORADO SPECIFIC CONTENT OUTLINE
State Laws, Rules and Regulations
(29 questions plus 4 pretest questions)

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A. Insurance Commissioner
1. Power and duties
   Ref: 10-1-104; 10-1-108; 10-1-109; 10-1-201 through 204; 10-3-105; 10-3-202 through 208; 10-3-1106
2. Hearings and penalties
   Ref: 10-2-801; 10-2-804; 10-3-1104; 10-3-1107; 10-3-1111; 10-3-1108; 10-3-1109
3. License suspension and revocation
   Ref: 10-2-801; 10-2-803
4. Records and requests for information
   Ref: 1-1-7; 1-1-8

B. Licensing and producers' legal responsibility
1. Persons required to be licensed
   Ref: 10-2-103(6); 10-2-105; 10-2-201; 10-2-401; 10-2-404; 10-2-407; 10-2-408; 10-2-412; 10-2-416; 10-2-701; Reg. 1-2-10
2. Surplus Lines
   Ref: 10-2-408; 10-5-103; 10-5-111; Reg. 2-4-1
3. Payment and acceptance of commissions/fees
   Ref: 10-2-702; Reg. 1-2-9
4. Fiduciary/commingling
   Ref: 10-2-704; Reg. 1-2-1
5. Prelicensing and continuing education
   Ref: 10-2-301; Reg. 1-2-4; 1-2-5
6. Unauthorized entities
   Ref: 10-3-903 through 10-3-904.5; 10-3-906; 10-3-908

C. Unfair competition and deceptive practices
1. Coercion
   Ref: 10-3-1104(1)(d); 10-3-1105
2. Misrepresentation
   Ref: 10-3-1104(1)(a); 10-1-128

3. Unfair discrimination
   Ref: 10-3-1104(1)(f); 10-3-1104.5
4. Controlled business
   Ref: 10-2-401(4)
5. Defamation
   Ref: 10-1-116; 10-3-1104(1)(c)
6. Rebates
   Ref: 10-3-1104(1)(g)
7. Unfair claims practices
   Ref: 10-3-1104(1)(h); 10-16-214; Reg. 5-1-14
8. Colorado Fraud Statute
   Ref: 10-1-128; Reg. 6-5-1

II. COLORADO STATUTES, RULES, AND REGULATIONS, COMMON TO PROPERTY, CASUALTY, AND PERSONAL LINES INSURANCE ONLY ................................................................. 3

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B. Summary disclosure form
   Ref: 10-4-111; 10-4-636; Reg. 5-2-16
C. Use of Credit Information
   Ref: 10-4-116

III. COLORADO STATUTES, RULES, AND REGULATIONS PERTINENT TO PROPERTY INSURANCE ONLY ...... 2

A. Fraudulent Claims and Arson Information Reporting Act
   Ref: 10-4-1001 through 1008; 10-1-128; Reg. 6-5-1
B. Insurance and loans secured by real property
   Ref: 10-4-114
C. Homeowners Cancellation and Nonrenewal
   Ref: 10-4-111
1. Cancellation/nonrenewal
   Ref: 10-4-110.7
2. Required coverages
   Ref: 10-4-110.8
D. Availability of Fire Insurance
   Ref: 10-4-110.7; 10-4-110.9; Reg. 5-1-17

IV. COLORADO STATUTES, RULES, AND REGULATIONS PERTINENT TO CASUALTY INSURANCE ONLY ...... 5

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   Ref: 10-4-628; 10-4-629; 10-4-630; Reg. 5-2-2
3. Uninsured motorist/underinsured motorist
   Ref: 10-4-609; 10-4-610; 10-4-620; 42-7-103(2); 42-7-103(7)
4. Financial responsibility
   Ref: 10-4-619; 10-4-620; 42-7-103(2); 42-7-301
5. Required coverages
   Ref: 10-4-619 through 621
6. Medical Payment Coverage
   Ref: 10-4-635; 10-4-636; 10-4-641; Reg. 5-2-16
7. Transportation Network Company
   Ref: Industry practice; 40-10.1-604
8. Claims
   Ref: 10-3-1117
B. Colorado Auto Insurance Plan
   Ref: 10-4-412

COLORADO CREDIT EXAMINATION
COLORADO PUBLIC ADJUSTER
EXAMINATION CONTENT OUTLINE
(60 scoreable questions)

I. GENERAL PROPERTY INSURANCE PRODUCT KNOWLEDGE PERTINENT TO ADJUSTERS
Ref: All topics make reference to general product knowledge, unless otherwise noted

A. Standard Fire Policy
Ref: New York Standard Fire Policy
1. Basic coverages, provisions, and clauses
2. Limitations and restrictions
3. Proof of Loss
4. Loss requirements and inventories
5. Appraisal
6. Company options
7. Cancellation
8. Additional coverages

B. Personal Lines coverage
Ref: ISO Homeowners policies
1. Dwelling and Contents
2. Homeowners and forms/coverages
   a. Policy provisions
      i. Duties after loss
      ii. Loss settlement provisions
   b. Replacement costs
   c. Extended replacement costs
   d. Appraisal
   e. Optional provisions
   f. Special limits of liability
   g. Proof of Loss
   h. Additional Living Expense
3. General Property forms

C. Commercial Lines coverage
Ref: ISO Business Policies, Standard Boiler and Machinery policies
1. Commercial Property forms
   a. Commercial property and buildings
   b. Causes of Loss
   c. Coinsurance
2. Commercial Package Policy (CPP)
3. Boiler and Machinery
4. Business owner policy
5. Commercial and Special Multi-peril
6. Business Interruption

D. Inland Marine
Ref: Personal Article Floaters, Personal Property Floaters, Commercial Property Floaters
1. Definitions
2. Policies
   a. Personal floaters
   b. Commercial floaters
   c. Commercial Inland Marine policy
3. Free On Board (F.O.B.)

E. Additional Coverages and Exclusions
1. Business Interruption
2. Time Element
3. Law and Ordinance exclusion
4. Law and Ordinance coverage
5. Valuable Papers and Records
6. Debris removal
F. Bonds

II. INSURANCE TERMS AND CONCEPTS
A. Peril
   1. Open peril
   2. Named peril
B. Waiver/non-waiver agreement
C. Estoppel
D. Insurance contract and clauses
E. Proof of Loss
F. Depreciation/Betterment
G. Deductible
H. Liability
I. Valued policy
J. Appraisal clause
K. Actual Cash Value as opposed to Fair Market Value
L. Robbery
M. Burglary
N. Agreed Value
O. Replacement Cost
P. National Flood Insurance
Q. Indemnity
R. Apportionment clause
S. Coinsurance
T. Insurable Interest
U. Blanket coverage
V. Subrogation
W. Misrepresentation/Fraud
X. Release
Y. Insured

III. General Public Adjuster practices, responsibilities, and duties

IV. COLORADO LAWS AND REGULATIONS PERTINENT TO PUBLIC ADJUSTERS
A. Regulation and licensing of Public Adjusters
   Ref: 10-2-103(1); 10-2-103(8.5); 10-2-417; 10-2-801; Reg. 1-2-4; 1-2-10; 1-2-19
B. Public Adjuster practices, responsibilities, and duties
   Ref: Reg. 1-2-4; 1-2-10; 1-2-19
C. Unfair Claims Settlement and Trade Practices
   Ref: 10-3-1104; 10-3-1107
D. Claims Handling
   1. Fraudulent & Arson Reporting
      Ref: 10-4-1001 to 10-4-1008
   2. Property damage – time of payment
      Ref: 10-4-112
   3. Requirement on hazard insurance loans secured by real property
      Ref: 10-4-114

COLORADO SURPLUS LINES BROKER
CONTENT OUTLINE
(35 scoreable questions)

I. COLORADO SURPLUS LINES STATUTES AND REGULATIONS
A. Purpose of Surplus Lines Regulation
   Ref: 10-5-101.1; 10-5-112; 10-7-102; Reg. 2-4-1(7)
B. Definitions

C. Qualifications for Surplus Lines Insurers
   Ref: 10-5-101; 10-5-108; 10-5-114, Reg. 2-4-1(8); 2-4-1(9); 2-4-1(10)
   1. Syndicates
   2. Alien
   3. Foreign
   4. Lloyd's
   5. Non-admitted Surplus Lines Insurers
      a. Approved List
D. Courtesy Filings
   Ref: Reg. 2-4-1(11)
E. Exemptions
   Ref: 10-5-101.5
F. Conditions/Procurement
   Ref: 10-5-101; 10-5-103; Reg. 2-4-1
G. Disclosures
   Ref: 10-5-104; 10-5-119; Reg. 2-4-1(4)
H. Affidavit
   Ref: 10-5-103; Reg. 2-4-1(7)(B); 2-4-1(11)
I. Endorsement
   Ref: 10-5-104; Reg. 2-4-1
J. Premium Rates
   Ref: 10-4-401; 10-5-103; Reg. 2-4-1(5)
K. Premium Tax
   Ref: 10-5-111; Reg. 2-4-1 (7)(A)(B)
   1. Acceptable premium tax reporting forms and procedures
      Ref: Bulletin 2.7(III)
L. Annual Statement
   Ref: 10-5-110
M. Records
   Ref: 10-5-109; 10-5-116; Reg. 2-4-1(6); 2-4-1(7)
N. Penalties
   Ref: 10-5-108, 10-5-112, 10-5-113, 10-5-114, 10-5-116

TITLE-GENERAL KNOWLEDGE
CONTENT OUTLINE
Product Knowledge, Terms, and Concepts
(35 scoreable questions)

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D. Requirement
E. Endorsement
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J. Fiduciary Responsibilities
K. Search and Examination

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   2. Loan
   3. Construction Loan
B. Policy Provisions
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   C. Fee Simple
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   A. Easement and Right of Way
   B. Liens
      1. Voluntary
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   C. Covenants, Conditions, and Restrictions

V. LEGAL DESCRIPTIONS........................................... 5
   A. Platted and Unplatted
   B. Section, Township, and Range
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   D. Lot and Block

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   A. Warranty Deeds
   B. Quitclaim Deeds
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   D. Foreclosure
   E. Probate

TITLE-COLORADO SPECIFIC CONTENT OUTLINE
State Laws, Rules and Regulations
(40 scoreable questions)

I. COLORADO INSURANCE LAWS AND REGULATIONS
   A. Definitions
      Ref: 10-1-102; 10-2-103; 10-11-102; Reg. 8-1-1; 8-1-2; 8-1-3; 8-1-4; 8-1-5
   B. Rates
      1. Filing Requirements
         a. Closing/Settlement Fees
            Ref: 10-11-118; Reg. 8-1-1
         b. Title Insurance Premiums
            Ref: 10-4-401; 10-4-403; 10-11-118; Reg. 8-1-1
      2. Volume Discounts
         Ref: 10-3-1104; 10-4-415; Reg. 8-1-1
   C. Prohibited Practices
      Ref: 10-3-1104; 10-11-108; Reg. 8-1-1; 8-1-2; 8-1-3; 8-1-4; 8-1-5
   D. Consumer Protections
      1. Title Commitments
         Ref: 10-11-106; 10-11-122; Reg. 8-1-2
      2. Mineral Estates
         Ref: 10-11-123
      3. Complaints to the Division
         Ref: 10-1-1108
      4. Retention of Records/Response to Division Inquiries
         Ref: 10-11-106; 10-11-116; Reg. 1-1-7; 1-1-8
      5. Closing Instructions
         Ref: Reg. 8-1-2
      6. Search and examination

E. Standards of Conduct/Licensing
   1. Insurance Commissioner
      a. Power and duties
         Ref: 10-1-1104; 10-1-108; 10-1-109; 10-1-201 through 204; 10-3-105; 10-3-202 through 208; 10-3-1106
      b. Hearings and penalties
         Ref: 10-2-801; 10-2-804; 10-3-104; 10-3-1107; 10-3-1108; 10-3-1109; 10-3-1111; Reg. 8-1-5
      c. License suspension and revocation
         Ref: 10-2-801; 10-2-802; 10-2-803; 10-2-804
      d. Records and requests for information
         Ref: 1-1-7; 1-1-8
   2. Licensing and producers’ legal responsibility
      a. Persons required to be licensed
         Ref: 10-2-103(6); 10-2-105; 10-2-201; 10-2-401; 10-2-404; 10-2-407; 10-2-408; 10-2-412; 10-2-416; 10-11-116; Reg. 1-2-10
      b. Payment and acceptance of commissions/fees
         Ref: 10-2-702; Reg. 1-2-9; Reg. 8-1-3
      c. Fiduciary/commingling
         Ref: 10-2-704; Reg. 1-2-1; Reg. 8-1-4
      d. Unauthorized entities
         Ref: 10-2-401; 10-3-903 through 10-3-904.5; 10-3-906; 10-3-908
      e. Change of address
         Ref: 10-2-406; 10-2-412
      f. Assumed names
         Ref: 10-2-409; 10-2-701; 10-11-117; Reg. 1-2-10
      g. Responsible Producer
         Ref: 10-2-406; Reg. 1-2-10
      h. Agency Licensing
         Ref: 10-2-406; 10-11-116

3. Unfair competition and deceptive practices
   a. Coercion
      Ref: 10-3-1104(1)(d); 10-3-1105
   b. Misrepresentation
      Ref: 10-3-1104(1)(a)
   c. Unfair discrimination
      Ref: 10-3-1104(1)(f)
   d. Controlled business
      Ref: 10-2-401(4); Reg. 8-1-3
   e. Defamation
      Ref: 10-3-1104(1)(c)
   f. Rebates/Remuneration
      Ref: 10-3-1104(1)(g); 10-11-108; Reg. 8-1-3
   g. Unfair claims practices
      Ref: 10-3-1104(1)(h)

COLORADO CROP HAIL CONTENT OUTLINE
State Laws, Rules and Regulations
(35 scoreable questions)

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   C. Binder
   D. Coinsurance

COLORADO Insurance - Examination Content Outlines

Effective Date: January 1, 2023

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F. Indemnity
G. Insurable interest
H. Insuring Agreement
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J. Loss
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  2. Indirect
K. Negligence
L. Occurrence
M. Peril
N. Pro-rata liability
O. Risk
P. Subrogation
Q. Tort Law
R. Crop Hail organizations
S. Federal Acts

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     b. Standard measures
     c. Location
  2. Notice of loss
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  1. Actual Production History (APH)
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  7. Actuarial Documents
  8. Insured Eligibility
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  10. Coverage Levels
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B. Plans of Insurance
  1. Actual Production History (APH)
     a. Buy-up Coverage
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  2. Revenue Protection (RP)
  3. Yield Protection (YP)
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  6. Group Risk Income Protection (GRIP)
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  8. Livestock Gross Margin (LGM)
C. Policy Provisions
     a. Replant
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     c. Late Planting
  3. Catastrophic Risk Protection Coverage (CAT) Endorsement
D. Claims
  1. Covered Perils
  2. Loss Reporting Requirements
  3. Duties After a Loss

IV. COLORADO LAWS, RULES, AND REGULATIONS
PERTINENT TO CROP INSURANCE ................................. 5
A. Insurance Commissioner
  1. Power and duties
     Ref: 10-1-104; 10-1-108; 10-1-109; 10-1-201 through 204; 10-3-105; 10-3-208; 10-3-1106; 10-4-401
  2. Hearings and penalties
     Ref: 10-2-801; 10-2-804; 10-3-1104; 10-3-1107; 10-3-1108; 10-3-1109; 10-3-1111
  3. License suspension and revocation
     Ref: 10-2-108; 10-2-801; 10-2-803
  4. Records and requests for information
     Ref: 1-1-7; 1-1-8
B. Licensing and producers’ legal responsibility
  1. Licensing requirements
     Ref: 10-2-103(6); 10-2-105; 10-2-201; 10-2-401; 10-2-404; 10-2-407; 10-2-408; 10-2-412; 10-2-416; 10-2-502; 10-2-701; Reg. 1-2-10
  2. Fiduciary/commingling
     Ref: 10-2-704; Reg. 1-2-1
C. Unfair competition and deceptive practices
  1. Coercion
     Ref: 10-3-1104(1)(d); 10-3-1105
  2. Misrepresentation
     Ref: 10-3-1104(1)(a)
  3. Unfair discrimination
     Ref: 10-3-1104(1)(f); 10-3-1104.5
  4. Controlled business
     Ref: 10-2-401(4)
  5. Defamation
     Ref: 10-1-116; 10-3-1104(1)(c)
  6. Rebates
     Ref: 10-3-1104(1)(g)
  7. Unfair claims practices
     Ref: 10-3-1104(1)(h); 10-16-214; Reg. 5-1-14
  8. Colorado Fraud Statute
     Ref: 10-1-128; Reg. 6-5-1
D. Colorado Crop Hail Insurance Law
  1. Rate filings
     Ref: 10-4-401; 10-4-403; 10-4-416