GEORGIA LIFE AGENT
CONTENT OUTLINE
(80 scored plus 10 pretest questions)

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, level, 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

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
         a. Primary and contingent
         b. Revocable and irrevocable
         c. Common disaster
      7. Premium Payment
         a. Modes
         b. Grace period
         c. Automatic premium loan
         d. Level of flexible
      8. Reinstatement
      9. Policy loans, withdrawals, partial surrenders
      10. Nonforfeiture 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

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 (i.e. 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, dividends
   1. Individual life
   2. Group life
   3. Modified Endowment Contracts (MECs)

V. GEORGIA LAWS, RULES, AND REGULATIONS PERTINENT TO LIFE, ACCIDENT, & SICKNESS INSURANCE

A. Insurance Department and Commissioner
   1. Broad powers and duties
      Ref: 33-2-1 through 6; 9 through 32
   2. Examination of records
      Ref: 33-2-10 through 13
   3. Investigations/Notice of hearing
      Ref: 33-6-6
   4. Penalties
      Ref: 33-6-9
B. General insurance definitions
   1. Domestic, foreign and alien
      Ref: 33-3-1
   2. Stock and mutual
      Ref: 33-14-2
   3. Authorized/unauthorized and certificate of authority
      Ref: 33-3-2 through 5; 33-3-13 through 30
   4. Insurance transaction / transacting business
      Ref: 33-1-2
C. Licensing of agents & counselors
   Ref: 33-23-1 through 46; 120-2-3-.09 and .15
   1. Agent Responsibility
   2. License maintenance
   3. License revocation, suspension, denial, or refuse to renew
   4. Temporary License
   5. Nonresident License
   6. Counselor License
D. Unfair trade practices
   Ref: 33-6-4 & 5; 33-6-30 through 35; 33-9-36; 33-23-1; 33-24-7
   1. Rebating
   2. Defamation
   3. Unfair Discrimination
   4. Misrepresentation
   5. Twisting and Churning
   6. Advertising
   7. Coercion
   8. Controlled business
   9. Unfair claims practices
GEORGIA ACCIDENT AND SICKNESS
AGENT
CONTENT OUTLINE
(80 scored plus 10 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
      2. General characteristics
      3. COBRA
   F. Individual/Group Long Term Care (LTC)
      1. Eligibility
      2. Levels of care
   G. Other policies
      1. Dental
      2. Vision
      3. Cancer
      4. Critical illness or specified disease
      5. Worksite (employer-sponsored)
      6. Hospital indemnity
      7. Short-term medical
      8. Accident

II. POLICY PROVISIONS, CLAUSES, AND RIDERS……..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 earnings to insurance
   B. Other provisions and clauses
      1. Insuring clause
      2. Free look
   C. Consideration clause
   D. Probationary period
   E. Elimination period
   F. Waiver of premium
   G. Exclusions and limitations
   H. Preexisting conditions
   I. Coinsurance
   J. Deductibles
   K. Eligible expenses
   L. Copayments
   M. Pre-authorizations and prior approval requirements
   N. Usual, reasonable, and customary (URC) charges
   O. Lifetime, annual or per cause maximum benefit limits
   P. Impairment/exclusions
   Q. Guaranteed insurability
   R. Future increase option

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. nonoccupational
   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 (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
VI. GEORGIA LAWS, RULES, AND REGULATIONS PERTINENT TO LIFE, ACCIDENT & SICKNESS INSURANCE

A. Insurance Department and Commissioner
   1. Broad powers and duties
      Ref: 33-2-1 through 6; 9 through 32
   2. Examination of records
      Ref: 33-2-10 through 13
   3. Investigations/Notice of hearing
      Ref: 33-6-6
   4. Penalties
      Ref: 33-6-9

B. General insurance definitions
   1. Domestic, foreign and alien
      Ref: 33-3-1
   2. Stock and mutual
      Ref: 33-14-2
   3. Authorized/unauthorized and certificate of authority
      Ref: 33-3-2 through 5; 33-3-13 through 30
   4. Insurance transaction / transacting business
      Ref: 33-1-2

C. Licensing of agents & counselors
   Ref: 33-23-1 through 46; 120-2-3-.09 and .15
   1. Agent Responsibility
   2. License maintenance
   3. License revocation, suspension, denial, or refuse to renew
   4. Temporary License
   5. Nonresident License
   6. Counselor License

D. Unfair trade practices
   Ref: 33-6-4 and 5; 33-6-30 through 35; 33-9-36; 33-23-1; 33-24-7
   1. Rebating
   2. Defamation
   3. Unfair Discrimination
   4. Misrepresentation
   5. Twisting and Churning
   6. Advertising
   7. Coercion
   8. Controlled business
   9. Unfair claims practices
   10. Fraud

E. Reporting and Disposition of Premiums
   Ref: 33-23-35
   1. Fiduciary Responsibility
   2. Commingling

F. Georgia Life and Health Insurance Guaranty Association
   Ref: 33-24-7, 33-38-1 through 10

VII. GEORGIA RULES AND CODES PERTINENT TO ACCIDENT & SICKNESS INSURANCE ONLY (6)

A. Individual and Group Accident and Sickness Insurance
   Ref: Reg. 100-2-10 through 12; 33-29-1 through 22; 33-30-1 through 15

B. Medicare Supplement
   Ref: Reg. 120-2-8-.01 through .23; Appendix C; 33-43-1 through 8
LIFE, ACCIDENT AND SICKNESS AGENT
CONTENT OUTLINE
(125 scored plus 10 pretest questions)

I. LIFE: TYPES OF POLICIES .......................... 15
   A. Traditional whole life products
      1. Ordinary whole life
      2. Limited-pay and single-premium life
   B. Interest-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, level, 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

II. LIFE: 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
   B. Policy provisions and options
      1. Entire contract
      2. Insuring clause
      3. Free look
      4. Consideration
      5. Owner's rights
      6. Beneficiary designations
         a. Primary and contingent
         b. Revocable and irrevocable
         c. Common disaster
         d. Minor beneficiaries
         e. Designation by class
      7. Premium Payment

III. LIFE: 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 (i.e. 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

IV. LIFE: RETIREMENT AND OTHER INSURANCE CONCEPT
 .......................................................... 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

Georgia Insurance Supplement - Examination Content Outlines  Effective: August 1, 2022
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, dividends
   1. Individual life
   2. Group life
   3. Modified Endowment Contracts (MECs)

V. ACCIDENT & SICKNESS: 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
      2. General characteristics
      3. COBRA
   F. Individual/Group Long Term Care (LTC)
      1. Eligibility
      2. Levels of care
   G. Other policies
      1. Dental
      2. Vision
      3. Cancer
      4. Critical illness or specified disease
      5. Worksite (employer-sponsored)
      6. Hospital indemnity
      7. Short-term medical
      8. Accident

VI. ACCIDENT AND SICKNESS: 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 earnings 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

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

VIII. ACCIDENT AND SICKNESS: 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. nonoccupational
   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

IX. ACCIDENT AND SICKNESS: 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

Georgia Insurance Supplement - Examination Content Outlines  Effective: August 1, 2022  S6
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
X. GEORGIA LAWS, RULES, AND REGULATIONS PERTINENT TO LIFE, ACCIDENT & SICKNESS INSURANCE
A. Insurance Department and Commissioner
   1. Broad powers and duties
      Ref: 33-2-1 through 6; 9 through 32
   2. Examination of records
      Ref: 33-2-10 through 13
   3. Investigations/Notice of hearing
      Ref: 33-6-6
   4. Penalties
      Ref: 33-6-9
B. General insurance definitions
   1. Domestic, foreign and alien
      Ref: 33-3-1
   2. Stock and mutual
      Ref: 33-14-2
   3. Authorized/unauthorized and certificate of authority
      Ref: 33-3-2 through 5; 33-3-13 through 30
   4. Insurance transaction / transacting business
      Ref: 33-1-2
C. Licensing of agents & counselors
   Ref: 33-23-1 through 46; 120-2-3-.09 and .15
   1. Agent Responsibility
   2. License maintenance
   3. License revocation, suspension, denial, or refuse to renew
   4. Temporary License
   5. Nonresident License
   6. Counselor License
D. Unfair trade practices
   Ref: 33-6-4 & 5; 33-6-30 through 35; 33-9-36; 33-23-1; 33-24-7
   1. Rebating
   2. Defamation
   3. Unfair Discrimination
   4. Misrepresentation
   5. Twisting and Churning
   6. Advertising
   7. Coercion
   8. Controlled business
   9. Unfair claims practices
   10. Fraud
E. Reporting and Disposition of Premiums
   Ref: 33-23-35
   1. Fiduciary Responsibility
   2. Commingling
F. Georgia Life and Health Insurance Guaranty Association
   Ref: 33-24-7, 33-38-1 through 10
XI. GEORGIA RULES AND CODES PERTINENT TO LIFE INSURANCE ONLY
A. Replacement of Life insurance
   Ref: Reg. 120-2-24; 33-24-6.1
B. Life insurance advertisements and solicitation
   Ref: Reg. 120-2-11; 120-2-31; 33-25-1 through 12; 33-27-1 through 9
C. Insurable Interest
   Ref: 33-24-6
XII. GEORGIA RULES AND CODES PERTINENT TO ACCIDENT & SICKNESS INSURANCE ONLY
A. Individual and Group Accident and Sickness Insurance
   Ref: Reg. 100-2-10 through 12; 33-29-1 through 22; 33-30-1 through 15
B. Medicare Supplement
   Ref: Reg. 120-2-8-.01 through .23; Appendix C; 33-43-1 through 8
C. Long Term Care
   Ref: 33-42-1 through 6; 120-2-16-.01 through .33
D. Long Term Care Partnership requirements
   Ref: Reg. 120-2-16-.34
GEORGIA PROPERTY AGENT
CONTENT OUTLINE
(80 scored plus 10 pretest questions)

I. TYPES OF POLICIES …………………………………… 22
   A. Homeowners .............................................. 22
      1. HO-2
      2. HO-3
      3. HO-4
      4. HO-5
      5. HO-6
      6. HO-7
   B. Dwelling policies
   C. Commercial lines
      1. Commercial Package Policy (CPP)
      2. Commercial property
         a. Commercial building and personal property form
         b. Causes of loss forms
         c. Business income
         d. Extra expense
         e. Equipment breakdown
      3. Businessowners 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
      1. Earthquake
      2. Mobile Homes
      3. Watercraft
      4. Farm Owners
      5. Windstorm

II. INSURANCE TERMS AND RELATED CONCEPTS….. 15
   A. Insurance ..................................................... 15
      1. Law of Large Numbers
   B. Insurable interest
   C. Risk ............................................................. 15
      1. Pure vs. Speculative Risk
   D. Hazard .......................................................... 15
      1. Moral
      2. Morale
      3. Physical
   E. Peril ................................................................ 15
   F. Loss .................................................................. 15
      1. Direct
      2. Indirect
   G. Loss valuation .................................................. 15
      1. Actual cash value
      2. Replacement cost
      3. Market value
      4. State/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. Mortgagor rights
   I. Proof of loss
   J. Notice of claim
   K. Appraisal
   L. Other Insurance Provision
   M. Subrogation
   N. Elements of a contract
   O. Warranties, representations, and concealment
   P. Sources of underwriting information
   Q. Fair Credit Reporting Act
   R. Privacy Protection (Gramm Leach Bliley)
   S. Policy Application
   T. Terrorism Risk Insurance Act (TRIA)
   U. Territory

IV. GEORGIA STATE LAWS, RULES, AND REGULATIONS
PERTINENT TO ALL INSURANCE LINES…………….22
   A. Insurance department and commissioner
      1. Broad powers and duties
         Ref: 33-2-1 through 6, 9 through 32
      2. Examination of records
         Ref: 33-2-10 through 13
      3. Investigations/Notice of hearing
         Ref: 33-6-6
      4. Penalties
         Ref: 33-6-9
   B. General insurance definitions
      1. Domestic, foreign and alien
         Ref: 33-3-1
      2. Stock and mutual
         Ref: 33-14-2
      3. Authorized/unauthorized and certificate of authority
         Ref: 33-3-2 through 5; 33-3-13 through 30
      4. Insurance transaction / transacting business
         Ref: 33-1-2
   C. Licensing of agents, counselors, subagents, and
      adjusters
      Ref: 33-23-1 through 46; 120-2-3-.09 and .15
      1. Agent Responsibility
      2. License maintenance
      3. License revocation, suspension, denial, or refuse to renew
      4. Temporary License
      5. Nonresident License
6. Counselor License
7. Adjuster License
8. Surplus Lines Broker

D. Unfair trade practices
Ref: 33-6-4 & 5; 33-9-36; 33-23-1; 33-23-35; 33-24-7
1. Rebating
2. Defamation
3. Unfair Discrimination
4. Misrepresentation
5. Controlled business
6. Advertising
7. Coercion
8. Commingling
9. Fiduciary Responsibility
10. Sharing Commissions
11. Additional Fees
12. Unfair claims practices
13. Fraud

V. GEORGIA RULES AND CODES PERTINENT TO PROPERTY & CASUALTY INSURANCE........6-7
A. Cancellation and nonrenewal of policies
   Ref: 120-2-53-.01 through .06; 33-24-44 through 47
B. Regulation of Rates
   Ref: 33-9-1 through 44
C. Binders
   Ref: 33-24-33
D. Georgia Insurer Solvency Pool
   Ref: 33-36-1 through 12

VI. GEORGIA RULES AND CODES PERTINENT TO PROPERTY INSURANCE ONLY..........1-2
A. FAIR plan
   Ref: 33-33-1 through 8
GEORGIA CASUALTY AGENT
CONTENT OUTLINE
(80 scored plus 10 pretest questions)

Note: To the extent specific contracts, forms and endorsements are available in standardized versions, outline references are to content developed by (1) Insurance Services Office; (2) National Council on Compensation Insurance; (3) Surety Association of America.

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. Automotive: 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
   Note: State law is 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)
II. INSURANCE TERMS AND RELATED CONCEPTS….. 15
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

Georgia Insurance Supplement - Examination Content Outlines

Effective: August 1, 2022

S10
L. Subrogation
M. Loss settlement provisions including consent to settle a loss
N. Terrorism Risk Insurance Act (TRIA)

IV. GEORGIA STATE LAWS, RULES, AND REGULATIONS PERTINENT TO ALL INSURANCE LINES.................22
A. Insurance department and commissioner
   1. Broad powers and duties
      Ref: 33-2-1 through 6, 9 through 32
   2. Examination of records
      Ref: 33-2-10 through 13
   3. Investigations/Notice of hearing
      Ref: 33-6-6
   4. Penalties
      Ref: 33-6-9
B. General insurance definitions
   1. Domestic, foreign and alien
      Ref: 33-3-1
   2. Stock and mutual
      Ref: 33-14-2
   3. Authorized/unauthorized and certificate of authority
      Ref: 33-3-2 through 5; 33-3-13 through 30
   4. Insurance transaction / transacting business
      Ref: 33-1-2
C. Licensing of agents, counselors, subagents, and adjusters
   Ref: 33-23-1 through 46; 120-2-3-.09 and .15
   1. Agent Responsibility
   2. License maintenance
   3. License revocation, suspension, denial, or refuse to renew
   4. Temporary License
   5. Nonresident License
   6. Counselor License
   7. Adjuster License
   8. Surplus Lines Broker
D. Unfair trade practices
   Ref: 33-6-4 & 5; 33-9-36; 33-23-1; 33-23-35; 33-24-7
   1. Rebating
   2. Defamation
   3. Unfair Discrimination
   4. Misrepresentation
   5. Controlled business
   6. Advertising
   7. Coercion
   8. Commingling
   9. Fiduciary Responsibility
   10. Sharing Commissions
   11. Additional Fees
   12. Unfair claims practices
   13. Fraud

V. GEORGIA RULES AND CODES PERTINENT TO PROPERTY & CASUALTY INSURANCE...............3-4
A. Cancellation and nonrenewal of policies
   Ref: 120-2-53-.01 through .06; 33-24-44 through 47
B. Regulation of Rates
   Ref: 33-9-1 through 44
C. Binders
   Ref: 33-24-33
D. Georgia Insurer Solvency Pool
   Ref: 33-36-1 through 12

VI. GEORGIA RULES AND CODES PERTINENT TO CASUALTY INSURANCE ONLY.................4-5
A. Auto
   1. Defensive driving
      Ref: 33-9-42
   2. Uninsured Motorists coverage
      Ref: 33-7-11
   3. Financial Responsibility Law
      Ref: 40-9-1 through 12; 40-9-80 through 8; 33-34-4
   4. Georgia Automobile Insurance Plan/Assigned Risk
      Ref: 120-2-14 .02 through .17; 40-9-100
B. Workers Compensation Law
   Ref: 120-2-37-.01 through .09; 34-9-133
GEORGIA PROPERTY AND CASUALTY AGENT CONTENT OUTLINE
(125 scored plus 10 pretest questions)

Note: To the extent that the specific contracts, forms, and endorsements outline are available in standardized versions, outline references are to content developed by (1) Insurance Services Office; (2) National Council on Compensation Insurance; (3) Surety Association of America.

I. PROPERTY: TYPES OF POLICIES ……………….… 22
A. Homeowners
1. HO-2
2. HO-3
3. HO-4
4. HO-5
5. HO-6
6. HO-7
B. Dwelling policies
C. Commercial lines
1. Commercial Package Policy (CPP)
2. Commercial property
   a. Commercial building and personal property form
   b. Causes of loss forms
   c. Business income
   d. Extra expense
   e. Equipment breakdown
3. Businessowners 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
1. Earthquake
2. Mobile Homes
3. Watercraft
4. Farm Owners
5. Windstorm

II. PROPERTY: INSURANCE TERMS AND RELATED CONCEPTS…………………………….. 15
A. Insurance
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. State/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. PROPERTY: 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 Bliley)
S. Policy Application
T. Terrorism Risk Insurance Act (TRIA)
U. Territory

IV. CASUALTY: 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 Conditions
B. Automotive: 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
   Note: Specifics of state law are addressed elsewhere in this outline.
   1. Standard policy concepts
      a. Who is and 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)

V. CASUALTY: 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

VI. CASUALTY: 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)

VII. GEORGIA STATE LAWS, RULES, AND REGULATIONS PERTINENT TO ALL INSURANCE LINES……………..18

A. Insurance department and commissioner
   1. Broad powers and duties
      Ref: 33-2-1 through 6, 9 through 32
   2. Examination of records
      Ref: 33-2-10 through 13
   3. Investigations/Notice of hearing
      Ref: 33-6-6
   4. Penalties
      Ref: 33-6-9

B. General insurance definitions
   1. Domestic, foreign and alien
      Ref: 33-3-1
   2. Stock and mutual
      Ref: 33-14-2
   3. Authorized/unauthorized and certificate of authority
      Ref: 33-3-2 through 5; 33-3-13 through 30
   4. Insurance transaction / transacting business
      Ref: 33-1-2
C. Licensing of agents, counselors, subagents, and adjusters
   Ref: 33-23-1 through 46; 120-2-3-.09 and .15
   1. Agent Responsibility
   2. License maintenance
   3. License revocation, suspension, denial, or refuse to renew
   4. Temporary License
   5. Nonresident License
   6. Counselor License
   7. Adjuster License
   8. Surplus Lines Broker

D. Unfair trade practices
   Ref: 33-6-4 & 5; 33-9-36; 33-23-1; 33-23-35; 33-24-7
   1. Rebating
   2. Defamation
   3. Unfair Discrimination
   4. Misrepresentation
   5. Controlled business
   6. Advertising
   7. Coercion
   8. Co-commingling
   9. Fiduciary Responsibility
   10. Sharing Commissions
   11. Additional Fees
   12. Unfair claims practices
   13. Fraud

VIII. GEORGIA RULES AND CODES PERTINENT TO PROPERTY & CASUALTY INSURANCE (3-4)
A. Cancellation and nonrenewal of policies
   Ref: 120-2-53-.01 through .06; 33-24-44 through 47
B. Regulation of Rates
   Ref: 33-9-1 through 44
C. Binders
   Ref: 33-24-33
D. Georgia Insurer Solvency Pool
   Ref: 33-36-1 through 12

IX. GEORGIA RULES AND CODES PERTINENT TO PROPERTY INSURANCE ONLY (0-1)
A. FAIR plan
   Ref: 33-33-1 through 8

X. GEORGIA RULES AND CODES PERTINENT TO CASUALTY INSURANCE ONLY (3-4)
A. Auto
   1. Defensive driving
      Ref: 33-9-42
   2. Uninsured-Motorists coverage
      Ref: 33-7-11
   3. Financial Responsibility Law
      Ref: 40-9-1 through 12; 40-9-80 through 8; 33-34-4
   4. Georgia Automobile Insurance Plan/Assigned Risk
      Ref: 120-2-14-.02 through .17; 40-9-100
B. Workers Compensation Law
   Ref: 120-2-37-.01 through .09; 34-9-133
PERSONAL LINES AGENT
CONTENT OUTLINE
(90 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. Personal Automobile
      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. 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
   D. Hazard
   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. Binders
   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 ................... 24
   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
V. GEORGIA STATE LAWS, RULES, AND REGULATIONS PERTINENT TO ALL INSURANCE LINES .............11
   A. Insurance department and commissioner
      1. Broad powers and duties
         Ref: 33-2-1 through 6, 9 through 32
      2. Examination of records
         Ref: 33-2-10 through 13
      3. Investigations/Notice of hearing
         Ref: 33-6-6
      4. Penalties
         Ref: 33-6-9
   B. General insurance definitions
      1. Domestic, foreign and alien
         Ref: 33-3-1
      2. Stock and mutual
         Ref: 33-14-2
      3. Authorized/unauthorized and certificate of authority
         Ref: 33-3-2 through 5; 33-3-13 through 30
      4. Insurance transaction / transacting business
         Ref: 33-1-2
   C. Licensing of agents, counselors, subagents, and adjusters
      Ref: 33-23-1 through 46; 120-2-3-.09 and .15
      1. Agent Responsibility
      2. License maintenance
      3. License revocation, suspension, denial, or refuse to renew
      4. Temporary License
      5. Nonresident License
      6. Counselor License
      7. Adjuster License
      8. Surplus Lines Broker
   D. Unfair trade practices
      Ref: 33-6-4 & 5; 33-9-36; 33-23-1; 33-23-35; 33-24-7
      1. Rebating
      2. Defamation
      3. Unfair Discrimination
      4. Misrepresentation
      5. Controlled business
      6. Advertising
      7. Coercion
      8. Commingling
      9. Fiduciary Responsibility
      10. Sharing Commissions
      11. Additional Fees
      12. Unfair claims practices
      13. Fraud

VI GEORGIA RULES AND CODES PERTINENT TO PROPERTY & CASUALTY INSURANCE.......2
   A. Cancellation and nonrenewal of policies
      Ref: 120-2-53-.01 through .06, 33-24-44 through 47
   B. Regulation of Rates
      Ref: 33-9-1 through 44
   C. Binders
      Ref: 33-24-33
   D. Georgia Insurer Solvency Pool
      Ref: 33-36-1 through 12

VII. GEORGIA RULES AND CODES PERTINENT TO PERSONAL LINES ONLY..................2
   A. FAIR plan
      Ref: 33-33-1 through 8
GEORGIA PROPERTY AND CASUALTY COUNSELOR
CONTENT OUTLINE
(100 scored questions)

I. PROPERTY AND CASUALTY POLICY PROVISIONS, TERMS, AND CONCEPTS........................................ 10
   A. Perils
   B. Risk
   C. Coinsurance
   D. Appraisal
   E. Subrogation
   F. Premiums
   G. Actual cash value vs. replacement cost
   H. Duties of the insurer
   I. Cancellation
   J. Binders
   K. Insurable interest
   L. Loss
   M. Misrepresentation
   N. Insuring Agreement
   O. Conditions
   P. Deductible
   Q. Mortgage clause
   R. Assignment
   S. Death of the insured
   T. Personal Injury

II. PRINCIPLES OF RISK MANAGEMENT........................ 15
   A. Pure risk vs. speculative risk
   B. Risk management process
      1. Identifying and analyzing loss exposures
      2. Selecting method to handle each exposure
      3. Implementing the risk management strategy
      4. Monitoring the risk management system and making changes when appropriate
   C. Nature of property loss exposures
      1. Property exposed to loss
      2. Causes of loss
      3. Consequences of loss
   D. Nature of liability loss exposures
      1. Legal liability
      2. Civil and tort liability
         a. Intentional
         b. Negligence
         c. Strict
         d. Absolute
         e. Immunity
         f. Vicarious
         g. Exemplary/punitive
   E. Contract law as it relates to insurance
   F. Types of insurers
   G. Reinsurance

III. FUNDAMENTALS OF FINANCIAL ANALYSIS............ 5
   A. Financial statements
      1. Balance sheet
      2. Income statement
      3. Sources and uses of funds statement
   B. Ratio analysis
      1. Liquidity
      2. Activity
      3. Financial leverage
      4. Profitability
   C. Inventory valuation methods

IV. PROPERTY INSURANCE POLICIES AND FORMS...........30
   A. Personal lines
      1. Standard Fire Policy
      2. DP forms
      3. HO forms
   B. Commercial lines
      1. Building and personal property coverage form
      2. Causes of loss forms
      3. Commercial property polices
      4. Businessowners policy (BOP)
      5. Business income coverage form
      6. Extra expense coverage form
      7. Boiler and Machinery
      8. Commercial Package Policy (CPP)
   C. Inland marine
      1. Coverages and policy provisions
      2. Commercial and Personal floaters
   D. Commercial ocean marine
      1. Hull
      2. Cargo
      3. Freight
      4. Protection and Indemnity
   E. Other insurance
      1. Flood
      2. FAIR plans
      3. Aviation
      4. Crop

V. CASUALTY INSURANCE POLICIES AND FORMS..................30
   A. Commercial General Liability (CGL)
      1. Premises and operations liability
      2. Products and completed operations liability
      3. Contractual liability
      4. Personal and advertising liability
      5. Medical payments
      6. Owners and contractors protective liability
      7. Occurrence coverage
      8. Claims made coverage
   B. Auto: Personal and Commercial
      1. Liability
      2. Physical damage (collision and comprehensive)
      3. Named insureds
      4. Garage coverage forms
      5. Lease Gap
      6. Owned auto
      7. Nonowned auto
      8. Temporary substitute auto
      9. Uninsured/Underinsured
   C. Workers Compensation/Employer’s liability
      1. Policy concepts
      2. Rating plans
      3. NCCI Experience modifications
   D. Surety Bonds
   E. Crime coverage
      1. Employee dishonesty
      2. Theft, Disappearance, and Destruction
      3. Robbery and safe burglary
      4. Premises burglary
      5. Custodian
      6. Messenger
7. Guard or watchperson  
8. Fidelity bonds  
F. Umbrella/Excess liability  
G. Professional liability  
1. Malpractice  
2. Errors and Omissions  
H. Directors and Officers liability  
I. Employment Practices liability  
VI. STATE LAWS, RULES, AND REGULATIONS .......... 10  
A. Laws, Rules, Regulations Pertinent to All Lines of Insurance  
1. Commissioner/Department of Insurance  
   a. Broad powers and duties  
      Ref: 33-2-1 through 33  
   b. Examination of records  
      Ref: 33-2-10 through 13  
   c. Investigations/Notice of hearing  
      Ref: 33-6-6  
   d. Penalties  
      Ref: 33-6-9  
2. General Definitions  
   a. Domestic, foreign, alien  
      Ref: 33-3-1  
   b. Stock and mutual  
      Ref: 33-14-2  
   c. Authorized/unauthorized companies and certificate of authority  
      Ref: 33-3-1  
   d. Third Party Administrators (practices, responsibilities, and duties)  
   e. Insurance transaction / transacting business  
      Ref: 33-1-2 (6)  
3. Licensing of agents, counselors, subagents, and adjusters  
   Ref: 33-23-1 through 46  
   a. Agent Responsibility  
   b. Counselor  
      a. Practices  
      b. Responsibilities  
      c. Duties  
   c. Reciprocity Agreements  
   d. License maintenance  
   e. License revocation or suspension  
   f. Nonresident license  
4. Unfair trade practices and frauds  
   Ref: 33-6-4 and 5  
   a. Rebating  
   b. Defamation  
   c. Unfair Discrimination  
   d. Misrepresentation  
   e. Controlled Business  
   f. Twisting and Churning  
   g. Advertising law  
   h. Coercion  
   i. Commingling  
   j. Fiduciary Responsibility  
   k. Sharing Commissions  
   l. Additional Fees  
5. Miscellaneous Georgia insurance laws  
   Ref: 33-24-33  
B. Laws, Rules, Regulations Pertinent to Property and Casualty Insurance  
1. Surplus lines  
2. Risk retention groups  
3. Georgia Insurance Guaranty Association  
4. Cancellation/Nonrenewal  
   Ref: 120-2-53-.01 through .06, 33-24-44 through 47  
5. Residual Markets  
   a. FAIR plan  
      Ref: 33-33-1  
   b. Georgia Automobile Insurance Plan  
      Ref: 120-2-14-.01 through .24, 32-29, 40-9-100  
   c. Workers Compensation Law  
      Ref: 120-2-37-.01 through .09, 34-9-133  
6. Regulation of Rates  
   Ref: 33-9  
7. Financial Responsibility Law  
   Ref: 40-9-1 through 40-9-82, 33-7-11
GEORGIA
LIFE, ACCIDENT AND SICKNESS COUNSELOR
CONTENT OUTLINE
(100 scored questions)

I. TYPES OF LIFE POLICIES........................................10-15
   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. Variable whole life
      3. Variable universal life
      4. Interest-sensitive whole life
      5. Equity index universal life
   C. Term life
      1. Level, decreasing, and increasing term
      2. Special features
         a. Renewable
         b. Convertible
         c. Reentry
   D. Annuities
      1. Single, level, and flexible premium
      2. Immediate and deferred
      3. Fixed and variable
      4. Installment refund
      5. Cash refund
      6. Joint and Survivor Life annuities
      7. Equity Index annuities
   E. Endowment
   F. Combination plans and variations
      1. Family policy
      2. Family income policy
      3. Juvenile
      4. Joint life
      5. Survivorship life
   G. Credit Life
   H. Industrial Life

II. POLICY RIDERS, PROVISIONS, OPTIONS, AND
EXCLUSIONS.......................................................10-15
   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)
      7. Return of premium rider
   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. Changes
   C. Policy exclusions

III. COMPLETING THE APPLICATION, UNDERWRITING,
AND DELIVERING THE POLICY.................................5-10
   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
   B. Underwriting
      1. Insurable interest
      2. Medical information and consumer reports
      3. Fair Credit Reporting Act
      4. Risk classification
      5. Calculations
   C. Delivering the policy
      1. When coverage begins
      2. Explaining the policy and its provisions, riders,
         exclusions, and ratings to the client

IV. TAXES, RETIREMENT, AND OTHER INSURANCE
   CONCEPTS..........................................................5-10
   A. Third-party ownership
   B. Group life insurance
      1. Conversion privilege
      2. Contributory vs. noncontributory
   C. Retirement plans
      1. Tax-qualified plans
      2. Nonqualified plans
   D. Business insurance (e.g., key employee, buy and sell
      agreement, split-dollar, Keough plan, etc.)
   E. Social Security benefits and taxes
   F. Tax treatment of insurance premiums, proceeds,
      dividends
      1. Individual life
      2. Group life
      3. Gifts
      4. Modified Endowment Contracts (MECs)
      5. Tax Sheltered Annuity (TSAs)
   G. Accelerated Death Benefits—Living Benefits

V. TYPES OF HEALTH/DISABILITY POLICIES..............10-15
   A. Disability income
      1. Individual disability income policy
      2. Business overhead expense policy
      3. Business disability buyout policy
      4. Group disability income 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. Multiple Employer Trusts (METs)
   6. Multiple Employer Welfare Association (MEWAs)
   7. Service organizations (Blue Plans)
   8. Dread disease and limited sickness (cancer) coverage
D. Medicare supplement policies
E. Group insurance
   1. Group conversion
   2. Differences between individual and group contracts
   3. General concepts
   4. COBRA
   5. HIPPA
   6. Blanket group coverage
F. Long Term Care
G. Credit Disability
H. Accidental Bodily Injury

VI. POLICY PROVISIONS, CLAUSES, AND RIDERS........ 10
   A. Mandatory 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
   B. Optional provisions
      1. Change of occupation
      2. Misstatement of age
      3. Illegal occupation
      4. War exclusion
   C. Other provisions and clauses
      1. Insuring clause
      2. Free look (10-day, 20-day, etc.)
      3. Consideration clause
      4. Probationary period
      5. Elimination period
      6. Waiver of premium
      7. Exclusions
      8. Preexisting conditions
      9. Recurrent disability
      10. Coinsurance
      11. Deductibles
      12. Facility of payment
      13. Restoration of benefits
      14. Beneficiary designations
         a. Revocable and irrevocable
   D. Riders
      1. Impairment rider
      2. Guaranteed insurability rider
      3. Multiple indemnity rider (double, triple)
   E. Rights of renewability
      1. Noncancelable
      2. Cancelable
      3. Guaranteed renewable
      4. Conditionally renewable
      5. Optionally renewable
      6. Period of time
   F. Uniform Provisions Law

VII. SOCIAL INSURANCE.................................................1
   A. Medicare
      1. Primary, secondary payor
   B. Medicaid
   C. Social Security benefits

VIII. OTHER INSURANCE CONCEPTS.............................5-10
   A. Total, partial, and residual disability
   B. Owner’s rights
   C. Dependent children benefits
   D. Primary and contingent beneficiaries
   E. Modes of premium payments (annual, semiannual, etc.)
   F. Nonduplication and coordination of benefits (e.g., primary vs. excess)
   G. Occupational vs. nonoccupational
   H. Tax treatment of premiums and proceeds of insurance contracts (e.g., disability income and medical expenses, etc.)
   I. Managed care
   J. Blanket expense coverage
   K. Insurer reserves
   L. Definition of insurance
   M. Law of Large Numbers

IX. FIELD UNDERWRITING PROCEDURES.......................5-10
   A. Completing application and obtaining necessary signatures
   B. Explaining sources of insurability information (e.g., MIB Report, Fair Credit Reporting Act, etc.)
   C. Upon payment of initial premium, giving prospect conditional receipt and explaining the effect of that receipt (e.g., medical examination, etc.)
   D. Submitting application (and initial premium if collected) to company for underwriting
   E. Assuring delivery of policy to client
   F. Explaining policy and its provisions, riders, exclusions, and ratings to clients
   G. In cases where initial premium did not accompany application, obtaining signed statement of continued good health and obtaining premium for transmittal
   H. Contract law
      1. Requirements of a contract
      2. Insurable interest
      3. Warranties and representations
      4. Unique aspects of the health contract
         a. Conditional
         b. Unilateral
         c. Adhesion

X. GEORGIA LAWS, RULES, AND REGULATIONS
   PERTINENT TO LIFE AND DISABILITY INSURANCE
   COUNSELOR.............................................................15
A. Commissioner of Insurance
   1. Broad powers and duties
      \textit{Ref: 33-2-1 through 33}
   2. Examination of records
      \textit{Ref: 33-2-10 through 13}
   3. Investigations/Notice of hearing
      \textit{Ref: 33-6-6}
   4. Penalties
      \textit{Ref: 33-6-9}

B. General insurance definitions
   1. Domestic, foreign and alien
      \textit{Ref: 33-3-1}
   2. Stock and mutual
      \textit{Ref: 33-14-2}
   3. Authorized/unauthorized and certificate of authority
      \textit{Ref: 33-3-1 through 30}
   4. Insurance transaction
      \textit{Ref: 33-1-2(6)}

C. Licensing requirements
   \textit{Ref: 33-23}
   1. Counselor
   2. Reciprocity agreements
   3. License maintenance
   4. License revocation or suspension

D. Consultant practices, responsibilities, and duties
   \textit{Ref: 33-23-46}
   1. Solicitation and disclosures
   2. Advertising
   3. Standard practices
   4. Cost comparison methods
   5. Replacement

E. Unfair/Prohibited Practices
   \textit{Ref: 33-6-4 and 5}
   1. Rebating
   2. Defamation
   3. Discrimination
   4. Misrepresentation

F. Georgia Life and Health Insurance Guaranty Association
   \textit{Ref: 33-38-1 through 10}
GEORGIA VARIABLE PRODUCTS
CONTENT OUTLINE
(80 scored questions)

I. GENERAL PRODUCT KNOWLEDGE ......................... 40

A. Definition of Variable Life Insurance
B. Comparison of Fixed Premium (traditional), Whole Life, and Fixed Premium Variable Life
   1. Standard provisions
   2. Premiums
   3. Death Benefit
   4. Cash Value
   5. Separate vs. general account
C. Comparison of Fixed Premium Variable and Flexible Premium Variable Life
   1. Premiums
   2. Death Benefit
   3. Cash Value
D. Characteristics of Variable Life Insurance
   1. Similarities and differences between Variable Annuities and Variable Life
   2. Operation of the Separate Account
   3. Change in Investment Policy of the Separate Account
   4. The Assumed Investment Rate (AIR)
   5. Net Investment Return
   6. Contract Exchange
   7. Minimum Death Benefit
   8. Cash Values
   9. Loans
   10. Other contract provisions
   11. Underwriting and administration
   12. Reporting requirements
E. Types of Annuity Policies
   1. Fixed Annuity Policies
   2. Variable annuity products
      a. Number of lives covered
         (1) individual
         (2) joint and survivor
      b. Method of premium payment
         (1) single premium
         (2) flexible premium
      c. Time benefits begin
         (1) immediate
         (2) deferred
      d. Disposition of proceeds
         (1) life annuity (no refund)
         (2) guaranteed minimum
            (a) period certain
            (b) installment refund
            (c) specified period/ specified amount
            (d) cash
      3. Equity indexed annuities
F. Other annuity characteristics
   1. Accumulation unit
   2. Annuity unit
   3. Annuitization
   4. Taxation
   5. FINRA
   6. Prospectus

II. SEPARATE ANNUITY ACCOUNT .............................. 5

A. Types of investment objectives (suitability)
B. Types of investment options

C. Composition and operation of special account

III. OFFICIAL CODE OF GEORGIA ANNOTATED ............10

Ref: (O.C.G.A.) 33-11-50 through 33-11-67

A. Separate Accounts for Variable Life Insurance Policies
   1. Code definition of Variable Life
   2. Establishment and operation of Separate Accounts
   3. Capitalization of Separate Accounts
   4. Determination of Variable Benefits
B. Licensing Requirements
   1. Transacting Variable Life business in Georgia
   2. Issuance and revocation of Variable Life
   3. Unfair trade practices
      Ref: 33-6-4 and 5
      a. Misrepresentation
      b. Defamation
      c. Controlled business
      d. Rebating/illegal inducement
      e. Discrimination
      f. Other unfair/prohibited practices
      g. Penalties
   4. Agent responsibilities
      a. Fiduciary capacity
      b. Commission sharing
   5. Required policy provisions and reserve liability

IV. GEORGIA INSURANCE DEPARTMENT REGULATIONS

A. Variable Life Insurance .....................................15

Ref: (G.I.D. Chapter 120-2-32)
   1. Statutory authority
   2. Purpose
   3. Definitions
   4. Qualifications of insurers to issue Variable Life Insurance and suitability requirements
   5. Insurance policy requirements
   6. Reserve liabilities for Variable Life Insurance
   7. Separate accounts
   8. Information furnished to applicants
   9. Qualifications of agents for the sale of Variable Life insurance
   10. Reports to policy holders
   11. Foreign companies
   12. Separability article
   13. Penalties

B. Advertising of Life Insurance and Annuity Contracts.......................................................5

Ref: (G.I.D. Chapter 120-2-11)
   1. Statutory authority
   2. Purpose
   3. Definitions
   4. Applicability
   5. Form and content of advertisements
   6. Disclosure requirements
   7. Identity of insurer
   8. Jurisdictional licensing and status of insurer
   9. Statements about insurer
   10. Misleading statements, representations, and illustrations prohibited
   11. Enforcement procedures
   12. Conflict with other rules
   13. Severability provisions
   14. Penalties
C. Replacement of Life Insurance Policies

Ref: (G.L.D. 120-2-24)

1. Statutory authority
2. Purpose
3. Definitions
4. Exemptions
5. Duties of agents
6. Duties of all insurers
7. Duties of insurers that use agents
8. Duties of replacing insurers that are direct response insurers
9. Relationship to other rules and regulations
10. Severability
11. Penalties
12. Replacement notice
GEORGIA ADJUSTER EXAMINATION CONTENT OUTLINE
(100 scored questions)

I. PROPERTY AND CASUALTY INSURANCE TERMINS AND RELATED CONCEPTS.................................23
   A. Risk
   B. Insurance
   C. Insurable interest
   D. Peril
   E. Hazard
   F. Loss
      1. Direct
      2. Indirect
   G. Proximate cause
   H. Indemnity
   I. Indemnity
   J. Actual cash value
   K. Replacement cost
   L. Limits of liability
   M. Coinsurance
   N. Pair and set clause
   O. Extensions of coverage
   P. Additional coverages
   Q. Accident
   R. Occurrence
   S. Vacancy and unoccupancy
   T. Right of salvage
   U. Abandonment
   V. Liability
   W. Negligence
   X. Theft
   Y. Burglary
   Z. Robbery
   AA. Mysterious disappearance
   BB. Binders
   CC. Pro-rata liability clause
   DD. Waiver and Estoppel
   EE. Valued Policy
   FF. Law of Large Numbers
   GG. Application

II. GENERAL PROPERTY INSURANCE PRODUCT KNOWLEDGE PERTINENT TO ADJUSTERS...............48
   A. 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. Valuation
   B. Personal lines
      1. Dwelling and contents (DP forms)
      2. Personal liability
      3. Homeowners (HO forms)
      4. Mobile Homes
   C. Commercial lines
      1. Commercial Package Policy (CPP)
      2. Commercial property
         a. Building and personal property form
   b. Causes of loss forms
   c. Business income
   d. Extra expense
   3. Commercial general liability
      a. Premises and Operations
      b. Products Completed Operations
      c. Personal and Advertising injury
      d. Fire legal
      e. Medical payments
      f. Occurrence form
   4. Boiler and Machinery
   5. Businessowners Policy (BOP)
   D. Inland marine
      1. Nationwide definition
      2. Personal coverages
      3. Commercial coverages
      4. Personal Watercraft
   E. Ocean marine
      1. Hull
      2. Cargo
      3. Freight
      4. Protection and Indemnity
   F. Miscellaneous policies
      1. Flood
      2. Aviation
      3. Farm and Crop
      4. Title
      5. Comprehensive Personal Liability (CPL)
   G. Auto: Personal and Business
      1. Liability
      2. Medical Payments
      3. Physical damage (collision and other than collision/comprehensive)
      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
   H. Additional Coverages
      1. Business Interruption
      2. Time Element
      3. Law and Ordinance
      4. Valuable Papers and Records
      5. Electronic Data Processing (EDP)
      6. Others
   I. Surety Bonds
   J. Crime coverage
      1. Employee dishonesty
      2. Theft, Disappearance, and Destruction
      3. Robbery and safe burglary
      4. Premises burglary
      5. Custodian
      6. Messenger
      7. Guard or watchperson
      8. Fidelity bonds
   K. Professional liability
      1. Errors and Omissions
III. PROPERTY AND CASUALTY POLICY CONTRACT
PROVISION.................................................................15
A. Declarations
B. Insuring agreement
C. Conditions
D. Exclusions
E. Definitions
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
M. Assignment
N. Subrogation
O. Elements of a contract
P. Additional (supplementary) payments
Q. Loss settlement provisions including consent to settle a loss
R. Representations and misrepresentations
S. Concealment
T. Endorsements
U. Loss Payable

IV. RESPONSIBILITIES AND DUTIES OF AN ADJUSTER
REPORT.............................................................. 9
A. Loss
   1. Inception/Expiration Date
   2. Occurrence Date
   3. Identification of Parties Involved
   4. Policy Form/Number
   5. Description of Loss
   6. Coverages
   7. Deductible
   8. Tort/Joint Tort Feasors
B. Loss/Damage Valuation
   1. Direct Loss vs. Indirect Loss
   2. Damages

V. GEORGIA LAWS, RULES, AND REGULATIONS
PERTINENT TO ALL ADJUSTERS................. 5
A. Insurance Commissioner/Department
   1. Broad powers and duties
   2. Examination of records
   3. Cease and desist orders
   4. Penalties
B. General Definitions
   1. Domestic, foreign, alien
   2. Insurance transactions
   3. Authorized/unauthorized companies and certificate of authority
   4. Third Party Administrators (practices, responsibilities, and duties)
   5. Insurance Services Office (ISO)
C. Licensing requirements
   1. Adjuster
   2. Agreements
   3. License maintenance
   4. License revocation or suspension
GEORGIA PUBLIC ADJUSTER
EXAMINATION CONTENT OUTLINE
(100 scored questions)

I. PROPERTY AND CASUALTY INSURANCE TERMS AND
RELATED CONCEPTS……………………………………….23
A. Risk
B. Insurance
C. Insurable interest
D. Peril
E. Hazard
F. Loss
   1. Direct
   2. Indirect
G. Proximate cause
H. Indemnity
I. Deductible
J. Actual cash value
K. Replacement cost
L. Limits of liability
M. Coinsurance
N. Pair and set clause
O. Extensions of coverage
P. Additional coverages
Q. Accident
R. Occurrence
S. Vacancy and unoccupancy
T. Right of salvage
U. Abandonment
V. Liability
W. Negligence
X. Theft
Y. Burglary
Z. Robbery
AA. Mysterious disappearance
BB. Binders
CC. Pro-rata liability clause
DD. Waiver and Estoppel
EE. Valued Policy
FF. Law of Large Numbers
GG. Application

II. GENERAL PROPERTY INSURANCE PRODUCT
KNOWLEDGE PERTINENT TO ADJUSTERS...............48
A. 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. Valuation
B. Personal lines
   1. Dwelling and contents (DP forms)
   2. Personal liability
   3. Homeowners (HO forms)
   4. Mobile Homes
C. Commercial lines
   1. Commercial Package Policy (CPP)
   2. Commercial property
      a. Building and personal property form
b. Causes of loss forms
c. Business income
d. Extra expense
3. Commercial general liability
   a. Premises and Operations
   b. Products Completed Operations
   c. Personal and Advertising injury
   d. Fire legal
   e. Medical payments
   f. Occurrence form
4. Boiler and Machinery
5. Businessowners Policy (BOP)
D. Inland marine
   1. Nationwide definition
   2. Personal coverages
   3. Commercial coverages
   4. Personal Watercraft
E. Ocean marine
   1. Hull
   2. Cargo
   3. Freight
   4. Protection and Indemnity
F. Miscellaneous policies
   1. Flood
   2. FAIR plans
   3. Aviation
   4. Farm and Crop
   5. Title
G. Additional Coverages
   1. Business Interruption
   2. Time Element
   3. Law and Ordinance
   4. Valuable Papers and Records
   5. Electronic Data Processing (EDP)
   6. Others
H. Surety Bonds
I. Crime coverage
   1. Employee dishonesty
   2. Theft, Disappearance, and Destruction
   3. Robbery and safe burglary
   4. Premises burglary
   5. Custodian
   6. Messenger
   7. Guard or watchperson
   8. Fidelity bonds
J. Professional liability
   1. Errors and Omissions
   2. Directors and Officers
K. Umbrella/Excess liability
L. Worker’s Compensation

III. PROPERTY AND CASUALTY POLICY CONTRACT
PROVISION……………………………………………………15
A. Declarations
B. Insuring agreement
C. Conditions
D. Exclusions
E. Definitions
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
M. Assignment
N. Subrogation
O. Elements of a contract
P. Additional (supplementary) payments
Q. Loss settlement provisions including consent to settle a loss
R. Representations and misrepresentations
S. Concealment
T. Warranty
U. Comprehensive Personal Liability (CPL)
V. Endorsements
W. Arbitration
X. Loss Payable

IV. RESPONSIBILITIES AND DUTIES OF AN ADJUSTER

REPORT ......................................................................................... 9

A. Loss
   1. Inception/Expiration Date
   2. Occurrence Date
   4. Identification of Parties Involved
   4. Policy Form/Number
   5. Description of Loss
   6. Coverages
   7. Deductible
   8. Tort/Joint Tort Feasors

B. Loss/Damage Valuation
   1. Direct Loss vs. Indirect Loss
   2. Damages

V. GEORGIA LAWS, RULES, AND REGULATIONS
PERTINENT TO ALL ADJUSTERS ........................................ 5

A. Insurance Commissioner/Department
   1. Broad powers and duties
   2. Examination of records
   3. Cease and desist orders
   4. Penalties

B. General Definitions
   1. Domestic, foreign, alien
   2. Insurance transactions
   3. Authorized/unauthorized companies and certificate of authority
   4. Third Party Administrators (practices, responsibilities, and duties)
   5. Insurance Services Office (ISO)

C. Licensing requirements
   1. Adjuster
   2. Agreements
   3. License maintenance
   4. License revocation or suspension

D. Adjuster (practices, responsibilities, and duties)

E. Unfair/prohibited practices

F. Risk retention groups

G. Georgia Insurance Guaranty Association

H. Automobile Insurance Plan

I. Financial Responsibility

J. Cancellation/non-renewal
GEORGIA SURPLUS LINES BROKER
CONTENT OUTLINE
(100 scored questions)

I. GENERAL INSURANCE DEFINITIONS ...................... 10
   A. Actual cash value
   B. Agreed value
   C. Coinsurance
   D. Insurable interest
   E. Loss
   F. Negligence
   G. Hazard
   H. Proximate cause
   I. Reinsurance
   J. Replacement cost
   K. Risk
   L. Salvage
   M. Subrogation
   N. Comparative Negligence
   O. Deductible
   P. Contract
   Q. Indemnity
   R. Torts
   S. Robbery
   T. Burglary
   U. Abandonment
   V. Accident
   W. Occurrence
   X. Reciprocal Organization
   Y. Insurance
   Z. Appraisal clause
   AA. Surplus
   BB. Surplus Lines

II. SURPLUS LINES MARKETS ..................................... 10
   A. United States nonadmitted market
   B. London market
      1. Lloyd’s brokers
      2. Underwriters
   C. Other foreign markets
   D. Nonstandard (substandard lines or capacity problems)
      1. Property
      2. General liability
      3. Professional liability
   E. Insurance exchanges

III. POLICIES, COVERAGES, FORMS ............................ 20
   A. Commercial General Liability
   B. Building and Personal Property
   C. Claims Made
   D. Extended coverage
   E. Crime
   F. Liability
      1. Contingent
      2. Umbrella
      3. Contractual
   G. Valued Policy
   H. Product Liability
   I. Pro-Rata Liability
   J. Inland Marine
      1. Valuable papers and records
   K. Comprehensive Personal Liability
   L. Auto Policy
      1. Underinsured Motorist coverage
      2. Garagekeepers Insurance
      3. Georgia Auto Insurance Plan
   M. Equipment Breakdown
   N. Professional Liability

IV. SURPLUS LINES LICENSING ................................. 30
   A. Powers and duties of the Insurance Commissioner
   B. Required bonds
   C. License requirements, issuance, and renewal
   D. License revocation, suspension
   E. Unfair Trade Practices

V. SURPLUS LINES LAW .......................................... 30
   A. Purpose
   B. Reports, records
   C. Coverage and Eligibility
   D. Definitions
      1. Authorized/Unauthorized
   E. Premiums, evidence of insurance
   F. Premium tax
   G. Conditions for procuring
   H. Rate standards
   I. Surplus Lines Association of Georgia
   J. Multi-State risks
   K. Qualifications for Surplus Lines Insurers
      1. Syndicates
      2. Alien vs. Foreign
      3. Removal from White List
   L. Disclosure
   M. Premium Rates
   N. Procurement
   O. Approved List
   P. Courtesy Filings
   Q. Fees
   R. Service of suit
   S. Sharing Commissions
**GEORGIA INSURANCE LIMITED HEALTH COUNSELOR CONTENT OUTLINE**

(50 scored questions)

I. COMPLETING THE APPLICATION, UNDERWRITING, AND DELIVERING THE POLICY ...........................................5-10

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. Waiver of Coverage
   7. Late Enrollment
   8. Open Enrollment

B. Underwriting
   1. Insurable interest
   2. Medical information and consumer reports
   3. Fair Credit Reporting Act
   4. Risk classification
   5. Calculations
   6. Medical Information Bureau (MIB)

C. Delivering the policy / Certificate of Participation
   1. When coverage begins / effective date
   2. Explaining the policy and its provisions, riders, exclusions, and ratings to the client

II. TAXES, RETIREMENT, AND OTHER INSURANCE CONCEPTS ...............................................................0-5

A. Third-party ownership
   1. Insured / policy owner

B. Social Security benefits and taxes

III. TYPES OF HEALTH/DISABILITY POLICIES .................................................................10 -15

A. Disability income
   1. Group disability income policy
   2. Long term disability
   3. Short term disability (Loss of time benefits)

B. Accidental death and dismemberment
   1. Simultaneous death

C. Medical expense insurance
   1. Basic hospital, medical, and surgical policies
   2. Health Maintenance Organizations (HMOs)
   3. Preferred provider organizations (PPOs)
   4. Multiple Employer Trusts (METs)
   5. Multiple Employer Welfare Association (MEWAs)
   6. Service organizations (Blue Plans)
   7. Dread disease and limited sickness (cancer) coverage/Critical Illness Policy
   8. Catastrophic Medical Coverage
   9. High deductible health plans

D. Medicare supplement policies

E. Group insurance
   1. Group conversion
   2. Differences between individual and group contracts
   3. General concepts
   4. COBRA
   5. HIPAA
   6. Blanket group coverage
   7. Georgia Continuation

IV. POLICY PROVISIONS, CLAUSES, AND RIDERS ..........................................................10-15

A. Mandatory provisions
   1. Entire contract
   2. Grace period
   3. Reinstatement
   4. Notice of claim
   5. Claim forms
   6. Proof of loss
   7. Time of payment of claims
   8. Payment of claims
   9. Physical examination and autopsy
   10. Legal actions
   11. Change of beneficiary

B. Optional provisions
   1. Change of occupation
   2. Misstatement of age
   3. Illegal occupation
   4. War exclusion

C. Other provisions and clauses
   1. Insuring clause
   2. Free look (10-day, 20-day, etc.)
   3. Consideration clause
   4. Probationary period
   5. Elimination period
   6. Waiver of premium
   7. Exclusions
   8. Preexisting conditions
   9. Recurrent disability
   10. Coinsurance
   11. Deductibles
   12. Facility of payment
   13. Restoration of benefits
   14. Beneficiary designations
      a. Revocable and irrevocable
      b. Contingent beneficiaries
   15. Deductible Carry-over Provision
   16. Common Accident Provision

D. Riders
   1. Impairment rider
   2. Guaranteed insurability rider

E. Rights of renewability
   1. Noncancelable
   2. Cancelable
   3. Guaranteed renewable
   4. Conditionally renewable
   5. Optionally renewable
   6. Group Blanket Policy

F. Uniform Provisions Law

V. SOCIAL INSURANCE .............................................0-2

A. Medicare

B. Social Security benefits

VI. OTHER INSURANCE CONCEPTS .......................5-10

A. Total, partial, and residual disability

B. Dependent children benefits

C. Primary and contingent beneficiaries

State of Georgia Supplement - Examination Content Outlines
Effective: August 1, 2022

S29
D. Modes of premium payments (annual, semiannual, etc.)
E. Nonduplication and coordination of benefits (e.g., primary vs. excess)
F. Occupational vs. nonoccupational / Worker's Compensation
G. Tax treatment of premiums and proceeds of insurance contracts (e.g., disability income and medical expenses, etc.)
H. Managed care
I. Blanket expense coverage
J. Insurer reserves
K. Definition of insurance
L. Law of Large Numbers

VII. FIELD UNDERWRITING PROCEDURES 1-5
A. Completing application and obtaining necessary signatures
B. Explaining sources of insurability information (e.g., MIB Report, Fair Credit Reporting Act, etc.)
C. Upon payment of initial premium, giving prospect conditional receipt and explaining the effect of that receipt (e.g., medical examination, etc.)
D. Submitting application (and initial premium if collected) to company for underwriting
E. Assuring delivery of policy to client
F. Explaining policy and its provisions, riders, exclusions, and ratings to clients
G. In cases where initial premium did not accompany application, obtaining signed statement of continued good health and obtaining premium for transmittal
H. Contract law
   1. Requirements of a contract
   2. Insurable interest
   3. Warranties and representations
   4. Unique aspects of the health contract
      a. Conditional
      b. Adhesion

VIII. GEORGIA LAWS, RULES, AND REGULATIONS PERTINENT TO LIMITED HEALTH COUNSELOR 10-15
A. Commissioner of Insurance
   1. Broad powers and duties
   2. Examination of records
   3. Investigations/Notice of hearing
   4. Penalties
B. General insurance definitions
   1. Domestic, foreign and alien
   2. Stock and mutual
   3. Authorized/unauthorized and certificate of authority
   4. Insurance transaction
   5. Fraternal
C. Licensing requirements
   1. Counselor
   2. Reciprocity agreements
   3. License maintenance
   4. License revocation or suspension
D. Consultant practices, responsibilities, and duties
   1. Solicitation and disclosures
   2. Advertising
   3. Standard practices
   4. Fiduciary

E. Unfair/Prohibited Practices
   1. Rebating
   2. Defamation
   3. Discrimination
   4. Misrepresentation
GEORGIA INSURANCE NAVIGATOR CONTENT OUTLINE
(50 scored plus 5 pretest 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. Tax Penalties
G. Special Populations
   1. Identifying and reaching (demographic and geographic)
   2. Cultural and linguistic approaches and materials
H. 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

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
   3. Children’s Coverage
   4. Dental and Vision Benefits

IV. Navigators
A. Types
   1. Navigators
   2. Enrollment Assisters
   3. 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)
   7. Expanded Medicaid eligibility
   8. Medicare disqualification
   9. Consumer questions
   10. Compensation
   11. QHP selection (referrals and information)
   12. Conflicts of interest
   13. Performance metrics
C. Privacy and security of health information
   1. HIPAA
   2. Confidentiality, integrity, and availability of Protected Health Information (PHI)
   3. Penalties for violations or noncompliance with HHS regulations
   4. Criminal acts

V. Brokers, Agents and Producers
A. Roles and responsibilities
   1. Ineligibility as a Navigator or Assister due to compensation
   2. Producer licensing, certification and training
   3. Compensation
   4. Performance metrics

VI. Outreach and education
A. Identify goals (role of Producers, Navigators and Assistors)
B. Digital literacy
   1. Computer use
   2. Identify best practices for assisting customers who are not online
   3. Community computer resources
   4. Tracking and reporting results.
C. Medicare and Medicaid
D. Employer-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. State laws, rules, and regulations
A. Georgia laws, rules, and regulations pertinent to Life and Accident & Sickness insurance
   1. Insurance Department and Commissioner
      a. Broad powers and duties
         Ref: 33-2-1 through 33
      b. Examination of records
         Ref: 33-2-10 through 13
      c. Investigations/Notice of hearing
         Ref: 33-6-6
      d. Penalties
         Ref: 33-6-9
   2. General insurance definitions
      a. Authorized/unauthorized and certificate of authority

Georgia Insurance Supplement - Examination Content Outlines
Effective: August 1, 2022
b. Insurance transaction / transacting business  
   Ref: 33-1-2 (6)
c. Rebating  
   Ref: 33-6-4 and 5
d. Defamation  
   Ref: 33-6-4 and 5
e. Unfair Discrimination  
   Ref: 33-6-4 and 5
f. Misrepresentation  
   Ref: 33-6-4 and 5
g. Controlled business  
   Ref: 33-6-4 and 5
h. Twisting and Churning  
   Ref: 33-6-4 and 5
i. Advertising  
   Ref: 33-6-4 and 5

3. Licensing of agents, counselors and Navigators  
   Ref: 33-23-1 through 46 & 200-203
   a. Agent Responsibility  
   b. License maintenance  
   c. License revocation or suspension  
   d. Temporary License  
   e. Counselor License

B. Georgia laws, rules, and regulations pertinent to  
   Accident & Sickness insurance only
1. Miscellaneous provisions
2. Medicare Supplement Advertising  
   Ref: Reg. 120-2-8-.04
3. Definition of Long Term Care  
   Ref: 33-42-4 (5)
4. Long Term Care Partnership requirements  
   Ref: Reg. 120-2-16-.34