

LIFE-GENERAL KNOWLEDGE  
CONTENT OUTLINE

Product Knowledge, Terms and Concepts

(50 scored plus 5 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 and flexible premium
- 2. Immediate and deferred
- 3. Fixed and variable
- 4. Indexed

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

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

C. Policy exclusions

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

A. Completing the application

- 1. Required signatures
- 2. Changes in the application
- 3. Consequences of incomplete applications
- 4. Warranties and representations
- 5. Collecting the initial premium and issuing the receipt
- 6. Replacement
- 7. Disclosures at point of sale (e.g., HIPAA, HIV consent)
- 8. USA PATRIOT Act/anti-money laundering
- 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. Viatical Settlements
- C. Life Settlements
- D. Group life insurance
  - 1. Conversion privilege
  - 2. Contributory vs. noncontributory
- E. Retirement plans
  - 1. Qualified plans
  - 2. Nonqualified plans
- F. Life insurance needs analysis/suitability
  - 1. Personal insurance needs
  - 2. Business insurance needs
    - a. Key person
    - b. Buy sell
- G. Social Security benefits
- H. Tax treatment of insurance premiums, proceeds, and dividends
  - 1. Individual life
  - 2. Group life
  - 3. Modified Endowment Contracts (MECs)

- 4. Temporary  
*Ref: 375.025*
- D. License suspension, revocation, denial, cancellation  
*Ref: 374.046, 374.280, 375.022; 375.141, 20 CSR 700-1.130*

- III. MARKETING PRACTICES
  - A. Unfair and deceptive practices  
*Ref: 375.934, 375.936*
  - B. Rebating  
*Ref: 375.936, 379.402, 379.404*
  - C. Misrepresentation  
*Ref: 375.936*
  - D. Defamation  
*Ref: 375.936*
  - E. Unfair discrimination  
*Ref: 375.007, 375.936, 375.995*

- IV. CERTIFICATE OF AUTHORITY  
*Ref: 375.161; 375.786*
- V. FIDUCIARY RESPONSIBILITIES  
*Ref: 375.051, 375.052; 20 CSR 700-1.140*
- VI. COMMISSIONS AND COMPENSATION  
*Ref: 375.116, 375.158.3, 20 CSR 700-1.060*
- VII. MISSOURI INSURANCE GUARANTY ASSOCIATION  
*Ref: 376.715-.758*

**MISSOURI STATUTES, RULES, AND REGULATION PERTINENT TO LIFE INSURANCE ONLY ..... 20**

- I. POLICY REPLACEMENT  
*Ref: 20 CSR 400-5.400*
  - A. Replacement forms
  - B. Duties of producer
  - C. Duties of replacing insurance company
- II. POLICY PROVISIONS
  - A. Policy loan rates  
*Ref: 20 CSR 400-1.090, 376.306*
  - B. Assignability  
*Ref: 376.680*
  - C. Suicide Exclusion  
*Ref: 376.620*
  - D. War and Aviation Exclusion  
*Ref: 20 CSR 400-1.080, 376.675*
- III. VARIABLE PRODUCTS  
*Ref: 376.670; 20 CSR 400-1.020, 030, 376.669, 376.671*
- IV. GROUP INSURANCE  
*Ref: 376.697, 376.691, 376.691-.699*
- V. CREDIT LIFE INSURANCE  
*Ref: 385.010-.080, 20 CSR 600-2.110*
- VI. GRADED DEATH BENEFITS  
*Ref: 20 CSR 400-1.040, 376.675*
- VII. UNIVERSAL LIFE  
*Ref: 20 CSR 400-1.100*

**MISSOURI-SPECIFIC LIFE CONTENT OUTLINE  
State Statutes, Rules, and Regulations**

*(40 scoreable questions plus 5 pretest questions)*

**MISSOURI STATUTES, RULES, AND REGULATIONS COMMON TO ALL LINES ..... 20**

*Ref: All references are to RSMo unless otherwise noted*

- I. DIRECTOR OF COMMERCE AND INSURANCE
  - A. General powers and duties  
*Ref: 374.020, 374.045, 374.210, 374.285, 375.786*  
RSMo 374.015-.285 are expansive of all powers and duties of the Director
  - B. Examination of records  
*Ref: 374.110, 374.205, 374.190*
  - C. Cease and desist orders  
*Ref: 374.046, 374.049, 375.942, 374.048*
  - D. Interstate Insurance Product Regulatory Commission (aka, "The Compact")  
*Ref: 374.350-352*
- II. LICENSING REQUIREMENTS
  - A. Persons required to be licensed  
1. Producer  
*Ref: 375.012, 375.014, 375.018, 375.022, 375.076*  
*20 CSR 700-1.010-.025*  
2. Nonresident producer  
*Ref: 375.017*
  - B. Obtaining a license
    - 1. Qualifications  
*Ref: 375.015, 375.016, 375.018,*
    - 2. Examinations  
*Ref: 375.016, 375.141(11)*
  - C. Maintaining a license
    - 1. Continuing education  
*Ref: 375.020; 20 CSR 700-3.200, 375.029-.030*
    - 2. Change of address  
*Ref: 375.141.5*
    - 3. Renewal  
*Ref: 375.018*

VIII. SUITABILITY

Ref: 20 CSR 400-5.900

IX. ADVERTISING

Ref: 20 CSR 400-5.100

**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
- 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 sex
- 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

**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
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**MISSOURI-SPECIFIC ACCIDENT AND HEALTH  
CONTENT OUTLINE**

**State Statutes, Rules, and Regulations**

*(40 questions plus 5 pretest questions)*

**MISSOURI STATUTES, RULES, AND REGULATIONS  
COMMON TO ALL LINES ..... 20**

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**D. Interstate Insurance Product Regulatory Commission (aka, "The Compact")**

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**II. LICENSING REQUIREMENTS**

**A. Persons required to be licensed**

1. Producer

*Ref: 375.012, 375.014, 375.018, 375.022, 375.076; 20 CSR 700-1.020-.025*

2. Nonresident producer

*Ref: 375.017*

**B. Obtaining a license**

1. Qualifications

*Ref: 375.015, 375.016, 375.018,*

2. Examinations

*Ref: 375.016, 375.141(11)*

**C. Maintaining a license**

1. Continuing education

*Ref: 375.020; 375.029-.030; 20 CSR 700-3.200*

2. Change of address

*Ref: 375.141.5*

3. Renewal

*Ref: 375.018*

4. Temporary

*Ref: 375.025*

**D. License suspension, revocation, denial, cancellation**

*Ref: 374.046, 374.280, 375.022; 375.141, 20 CSR 700-1.130*

**III. MARKETING PRACTICES**

**A. Unfair and deceptive practices**

*Ref: 375.934, 375.936*

**B. Rebating**

*Ref: 375.936; 379.402; 379.404*

**C. Misrepresentation**

*Ref: 375.936*

**D. Defamation**

*Ref: 375.936*

**E. Unfair discrimination**

*Ref: 375.007, 375.936, 375.995*

**IV. CERTIFICATE OF AUTHORITY**

*Ref: 354.055, 354.405, 354.705, 375.161; 375.786*

**V. FIDUCIARY RESPONSIBILITIES**

*Ref: 375.051, 375.052; 20 CSR 700-1.140*

**VI. COMMISSIONS AND COMPENSATION**

*Ref: 375.116, 375.158.3, 20 CSR 700-1.060*

**VII. MISSOURI INSURANCE GUARANTY ASSOCIATION**

*Ref: 376.715-.758*

**MISSOURI STATUTES, RULES, AND REGULATIONS  
PERTINENT TO ACCIDENT AND HEALTH INS. ONLY20**

**I. REQUIRED PROVISIONS**

*Ref: 376.426, 376.777, 376.783*

**A. Standard Provisions**

**B. Coverage for newborns**

*Ref: 376.406*

**C. Coverage for adopted children**

*Ref: 376.816*

**D. Coverage for handicapped children**

*Ref: 376.426, 376.776*

**E. Coverage for dependent children**

*Ref: 376.426, 376.776.3, 354.536.2; 20 CSR 400-7.030*

**F. Coverage for pre-existing conditions**

*Ref: 376.426, 376.450*

**G. Coverage for mental health services**

*Ref: 376.810, 376.811, 376.1224, 376.1550, 376.1551; 20 CSR 400-2.160, 20 CSR 400-2.165*

**H. Coverage for mammography**

*Ref: 376.782*

**I. Renewal and Cancellation**

*Ref: 375.004, 376.450, 376.452, 376.454, 376.777, 379.938*

**J. Advertisements**

*Ref: 20 CSR 400-5.700, 354.460, 375.936, 376.879*

**K. Substance abuse/alcoholism**

*Ref: 376.779.1, 376.810, 376.811, 376.1550, 376.1551; 20 CSR 400-2.160, 20 CSR 400-2.165*

**L. Immunization**

*Ref: 376.1215*

**M. Formulary Notification**

*Ref: 376.392*

**N. Clinical trials**

- Ref: 376.429*
- O. PKU testing and formula  
*Ref: 376.1219*
- P. Autism/Applied Behavioral Analysis  
*Ref: 376.1224*
- Q. Dental coverage: anesthesia and hospital charges  
*Ref: 376.1225*
- R. Cancer screenings  
*Ref: 376.1250*
- S. Chiropractic Services  
*Ref: 376.391, 376.1230*
- T. Utilization Review  
*Ref: 376.1350-1389*
- U. Grievance procedures  
*Ref: 376.1378, 376.1382, 376.1385, 376.1387, 376.1389; 20 CSR 100-5.020*
- V. Expedited review  
*Ref: 376.1389; 20 CSR 100-5.020*
- W. Telehealth  
*Ref: 376.1900*
- X. Physical Therapy Copays  
*Ref: 376.1235*
- II. REQUIRED OFFERS
  - A. Speech and Hearing  
*Ref: 376.781; 20 CSR 400-2.140*
  - B. Required coverage for diabetes  
*Ref: 376.385*
  - C. Chemotherapy, Oral Chemotherapy  
*Ref: 376.1200, 376.1257*
- III. MEDICARE SUPPLEMENT  
*Ref: 376.850-890; 20 CSR 400-3.650, 20 CSR 400-3.200, 42 CFR 422.2274, Medicare Marketing Guidelines*
  - A. Minimum standards
  - B. Sale of insurance to the elderly
  - C. Nursing home coverage
  - D. Prohibited provisions
  - E. Disclosure/replacement requirements
  - F. Free look
  - G. Commissions
  - H. Select Products
  - I. Open Enrollment/Eligibility
- IV. LONG TERM CARE  
*Ref: 376.1100-.1130; 20 CSR 400-4.50-4.120*
- V. GROUP  
*Ref: 376.421; 20 CSR 400-2.090, 2.130*
  - A. Continuation/Conversion/COBRA  
*Ref: 376.397, 376.401, 376.426, 376.428*
  - B. Replacement  
*Ref: 376.441*
  - C. Spousal coverage  
*Ref: 376.891-376.893*
  - D. Association and Discretionary Group Coverage  
*Ref: 376.421, 20 CSR 400-2.090, 20 CSR 400-2.130*
- VI. SMALL EMPLOYER GROUP  
*Ref: 379.930-.952*
- VII. MINIMUM MATERNITY BENEFITS

*Ref: 376.1210*

**LIFE AND ACCIDENT & HEALTH INSURANCE  
GENERAL KNOWLEDGE  
CONTENT OUTLINE  
Product Knowledge, Terms, and Concepts**

*(50 scored plus 5 pretest questions)*

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- 16. Settlement options
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**C. Policy exclusions**

- 1. War
- 2. Aviation
- 3. Dangerous Occupation

**III. LIFE: COMPLETING THE APPLICATION, UNDERWRITING, AND DELIVERING THE POLICES..... 12**

**A. Completing the application**

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**V. ACCIDENT AND HEALTH: TYPES OF POLICIES..... 16**

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- 2. Levels of care

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- 3. Cancer
- 4. Critical illness or specified disease
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- 6. Hospital indemnity
- 7. Short-term medical
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**VI. ACCIDENT AND HEALTH: 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
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**B. Other provisions and clauses**

1. Insuring clause
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4. Probationary period
5. Elimination period
6. Waiver of premium
7. Exclusions and limitations
8. Preexisting conditions
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17. Deductibles
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1. Impairment/exclusions
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3. Future increase option

**D. Rights of renewability**

1. Noncancelable
2. Cancelable
3. Guaranteed renewable

**VII. ACCIDENT AND HEALTH: SOCIAL INSURANCE ..... 6**

- A. Medicare (Parts A, B, C, D)
- B. Medicaid
- C. Social Security benefits

**VIII. ACCIDENT AND HEALTH: OTHER INSURANCE CONCEPTS ..... 5**

- A. Total, partial, recurrent and residual disability
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- L. Cost containment

**IX. ACCIDENT AND HEALTH: 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.)

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  - d. Aleatory

**MISSOURI-SPECIFIC LIFE, ACCIDENT AND HEALTH  
CONTENT OUTLINE**

**State Statutes, Rules, and Regulations**

*(45 questions plus 5 pretest questions)*

*Ref: All references are to RSMo unless otherwise noted*

**MISSOURI STATUTES, RULES, AND REGULATIONS  
COMMON TO ALL LINES..... 15**

**I. DIRECTOR OF COMMERCE AND INSURANCE**

**A. General powers and duties**

*Ref: 374.020, 374.045, 374.210, 374.285, 375.786; 374.015-.285 are expansive of all powers and duties of the Director*

**B. Examination of records**

*Ref: 374.110, 374.205*

**C. Cease and desist orders**

*Ref: 374.046, 374.049, 375.942*

**D. Interstate Insurance Product Regulatory Commission (aka, "The Compact")**

*Ref: 374.350-352*

**II. LICENSING REQUIREMENTS**

**A. Persons required to be licensed**

1. Producer

*Ref: 375.012, 375.014, 375.018, 375.022, 375.076; 20 CSR 700-1.020-.025*

2. Nonresident producer

*Ref: 375.017*

**B. Obtaining a license**

1. Qualifications

*Ref: 375.015, 375.016, 375.018,*

2. Examinations

*Ref: 375.016, 375.141(11)*

**C. Maintaining a license**

1. Continuing education

*Ref: 375.020; 375.029-.030; 20 CSR 700-3.200*

2. Change of address

*Ref: 375.141.5*

3. Renewal

Ref: 375.018

4. Temporary

Ref: 375.025

D. License suspension, revocation, denial, cancellation

Ref: 374.046, 374.280, 375.022; 375.141, 20 CSR 700-1.130

III. MARKETING PRACTICES

A. Unfair and deceptive practices

Ref: 375.934, 375.936

B. Rebating

Ref: 375.936; 379.402; 379.404

C. Misrepresentation

Ref: 375.936

D. Defamation

Ref: 375.936

E. Unfair discrimination

Ref: 375.007, 375.936, 375.995

IV. CERTIFICATE OF AUTHORITY

Ref: 354.055, 354.405, 354.705, 375.161; 375.786

V. FIDUCIARY RESPONSIBILITIES

Ref: 375.051, 375.052; 20 CSR 700-1.140

VI. COMMISSIONS AND COMPENSATION

Ref: 375.116, 375.158.3, 20 CSR 700-1.060

VII. MISSOURI INSURANCE GUARANTY ASSOCIATION

Ref: 376.715-.758

MISSOURI STATUTES, RULES, AND REGULATIONS PERTINENT TO LIFE ONLY ..... 15

I. POLICY REPLACEMENT

Ref: 20 CSR 400-5.400

A. Replacement forms

B. Duties of producer

C. Duties of replacing insurance company

II. POLICY PROVISIONS

A. Policy loan rates

Ref: 20 CSR 400-1.090, 376.306

B. Assignability

Ref: 376.680

C. Suicide Exclusion

Ref: 376.620

D. War and Aviation Exclusion

Ref: 20 CSR 400-1.080, 376.675

III. VARIABLE PRODUCTS

Ref: 376.670; 20 CSR 400-1.020, 030, 376.669, 376.671

IV. GROUP INSURANCE

Ref: 376.697, 376.691-.699, 376.693

V. CREDIT LIFE INSURANCE

Ref: 385.010-.080, 20 CSR 600-2.110

VI. GRADED DEATH BENEFITS

Ref: 20 CSR 400-1.040, 376.675

VII. UNIVERSAL LIFE

Ref: 20 CSR 400-1.100

VIII. SUITABILITY

Ref: 20 CSR 400-5.900

IX. ADVERTISING

Ref: 20 CSR 400-5.100

MISSOURI STATUTES, RULES, AND REGULATIONS PERTINENT TO ACCIDENT AND HEALTH ONLY..... 15

I. REQUIRED PROVISIONS

Ref: 376.426, 376.777, 376.783

A. Standard Provisions

B. Coverage for newborns

Ref: 376.406

C. Coverage for adopted children

Ref: 376.816

D. Coverage for handicapped children

Ref: 376.426, 376.776

E. Coverage for dependent children

Ref: 376.426, 376.776.3, 354.536.2; 20 CSR 400-7.030

F. Coverage for pre-existing conditions

Ref: 376.426

G. Coverage for mental health services

Ref: 376.810, 376.811, 376.1550, 376.1224

H. Coverage for mammography

Ref: 376.782

I. Renewal and Cancellation

Ref: 375.004, 376.450, 376.452, 376.454, 376.777, 379.938

J. Advertisements

Ref: 20 CSR 400-5.700, 376.936

K. Substance abuse/alcoholism

Ref: 376.779.1, 376.810, 376.811

L. Immunization

Ref: 376.1215

M. Formulary Notification

Ref: 376.392

N. Clinical trials

Ref: 376.429

O. PKU testing and formula

Ref: 376.1219

P. Autism/Applied Behavioral Analysis

Ref: 376.1224

Q. Dental coverage: anesthesia and hospital charges

Ref: 376.1225

R. Cancer screenings

Ref: 376.1250

S. Chiropractic Services

Ref: 376.391, 376.1230

T. Utilization Review

Ref: 376.1350-1389

U. Grievance procedures

Ref: 376.1378, 376.1382

V. Expedited review

Ref: 376.1389

W. Telehealth

Ref: 376.1900

X. Physical Therapy Copays

Ref: 376.1235



- II. REQUIRED OFFERS
  - A. Speech and Hearing  
*Ref: 376.781; 20 CSR 400-2.140*
  - B. Required coverage for diabetes  
*Ref: 376.385*
  - C. Chemotherapy, Oral Chemotherapy  
*Ref: 376.1200, 376.1257*
- III. MEDICARE SUPPLEMENT  
*Ref: 376.850-890; 20 CSR 400-3.650, 20 CSR 400-3.200, 42 CFR 422.2274, Medicare Marketing Guidelines*
  - A. Minimum standards
  - B. Sale of insurance to the elderly
  - C. Nursing home coverage
  - D. Prohibited provisions
  - E. Disclosure/replacement requirements
  - F. Free look
  - G. Commissions
  - H. Select Products
  - I. Open Enrollment/Eligibility
- IV. LONG TERM CARE  
*Ref: 376.1100-.1130; 20 CSR 400-4.100*
- V. GROUP  
*Ref: 376.421; 20 CSR 400-2.090, 2.130*
  - A. Continuation/Conversion/COBRA  
*Ref: 376.397, 376.401, 376.426, 376.428*
  - B. Replacement  
*Ref: 376.441*
  - C. Spousal coverage  
*Ref: 376.891-376.893*
  - D. Association and Discretionary Group Coverage  
*Ref: 376.421 and 20 CSR 400-2.130*
- VI. SMALL EMPLOYER GROUP  
*Ref: 379.930-.952*
- VII. MINIMUM MATERNITY BENEFITS  
*Ref: 376.1210*

PROPERTY INSURANCE  
GENERAL KNOWLEDGE  
CONTENT OUTLINE  
Product Knowledge, Terms, and Concepts

*(50 scored plus 5 pretest questions)*

- I. TYPES OF POLICIES ..... 22
  - A. Homeowners
    - 1. HO-2
    - 2. HO-3
    - 3. HO-4
    - 4. HO-5
    - 5. HO-6
    - 6. HO-8
  - B. Dwelling policies
    - 1. DP-1
    - 2. DP-2
    - 3. DP-3
  - C. Commercial lines
    - 1. Commercial Package Policy (CPP)
    - 2. Commercial property

- a. Commercial building and business personal property form
  - b. Causes of loss forms
  - c. Business income
  - d. Extra expense
  - e. Equipment breakdown
- 3. Business Owners Policy (BOP)
- 4. Builders Risk
- 5. Cyber First-Party Coverage
- D. Inland marine
  - 1. Personal Articles floaters
  - 2. Commercial Property floaters
- E. National Flood Insurance Program
- F. Others
  - 1. Earthquake
  - 2. Mobile Homes
  - 3. Watercraft
  - 4. Farm Owners
  - 5. Windstorm
- II. INSURANCE TERMS AND RELATED CONCEPTS..... 15
  - A. Insurance
    - 1. Law of Large Numbers
  - B. Insurable interest
  - C. Risk
    - 1. Pure vs. Speculative Risk
  - D. Hazard
    - 1. Moral
    - 2. Morale
    - 3. Physical
  - E. Peril
  - F. Loss
    - 1. Direct
    - 2. Indirect
  - G. Loss Valuation
    - 1. Actual cash value
    - 2. Replacement cost
    - 3. Market value
    - 4. Stated/agreed value
    - 5. Salvage value
  - H. Proximate cause
    - I. Deductible
    - J. Indemnity
  - K. Limits of liability
  - L. Coinsurance/Insurance to value
  - M. Occurrence
  - N. Cancellation
  - O. Nonrenewal
  - P. Vacancy and unoccupancy
  - Q. Liability
    - 1. Absolute
    - 2. Strict
    - 3. Vicarious
  - R. Negligence
  - S. Binder
  - T. Endorsements
  - U. Blanket vs. Specific
- III. POLICY PROVISIONS AND CONTRACT LAW..... 13
  - A. Declarations
  - B. Insuring agreement
  - C. Conditions
  - D. Exclusions
  - E. Definition of the insured

- F. Duties of the insured
- G. Obligations of the insurance company
- H. Mortgagee rights
  - I. Proof of loss
  - J. Notice of claim
- K. Appraisal
- L. Other Insurance Provision
- M. Subrogation
- N. Elements of a contract
- O. Warranties, representations, and concealment
- P. Sources of underwriting information
- Q. Fair Credit Reporting Act
- R. Privacy Protection (Gramm Leach Bliley)
- S. Policy Application
- T. Terrorism Risk Insurance Act (TRIA)
- U. Territory

- III. MARKETING PRACTICES
  - A. Unfair and deceptive practices  
*Ref: 375.936*
  - B. Rebating  
*Ref: 375.936; 379.402; 379.404*
  - C. Misrepresentation  
*Ref: 375.936*
  - D. Defamation  
*Ref: 375.936*
  - E. Unfair discrimination  
*Ref: 375.007, 375.936, 375.995*
- IV. CERTIFICATE OF AUTHORITY  
*Ref: 375.161, 375.786*
- V. FIDUCIARY RESPONSIBILITIES  
*Ref: 375.051, 375.052; 20 CSR 700-1.140*
- VI. COMMISSIONS AND COMPENSATION  
*Ref: 375.116, 375.158.3, 384.045; 20 CSR 700-1.060*
- VII. MISSOURI INSURANCE GUARANTY ASSOCIATION  
*Ref: 375.771-.779*

**MISSOURI-SPECIFIC PROPERTY  
CONTENT OUTLINE**  
**State Statutes, Rules, and Regulations**  
*(40 scoreable questions plus 5 pretest questions)*

**MISSOURI STATUTES, RULES, AND REGULATIONS  
COMMON TO ALL LINES ..... 25**

*Ref: All references are to RSMo unless otherwise noted*

- I. DIRECTOR OF COMMERCE AND INSURANCE
  - A. General powers and duties  
*Ref: 374.020, 374.045, 374.210, 374.285, 375.786*
  - B. Examination of records  
*Ref: 374.110, 374.205*
  - C. Cease and desist orders  
*Ref: 374.046, 374.049, 375.942*
- II. LICENSING REQUIREMENTS
  - A. Persons required to be licensed
    - 1. Producer  
*Ref: 375.012, 375.018, 375.022, 375.014, 375.071, 375.076; 20 CSR 700-1.020-.025*
    - 2. Nonresident producer  
*Ref: 375.017*
    - 3. Surplus lines producer  
*Ref: 384.043*
  - B. Obtaining a license
    - 1. Qualifications  
*Ref: 375.015, 375.016, 375.018*
    - 2. Examinations  
*Ref: 375.016 -375.141(11)*
  - C. Maintaining a license
    - 1. Continuing education  
*Ref: 375.020; 20 CSR 700-3.200*
    - 2. Change of address  
*Ref: 375.141.5*
    - 3. Renewal  
*Ref: 375.018*
    - 4. Temporary  
*Ref: 375.025*
  - D. License suspension, revocation, denial, cancellation  
*Ref: 374.046, 374.280, 375.022, 375.141; 20 CSR 700-1.130*

**MISSOURI STATUTES, RULES, AND REGULATIONS  
PERTINENT PROPERTY INSURANCE ONLY..... 15**

- I. MISSOURI FAIR PLAN  
*Ref: 379.810-.880*
  - A. Purpose
  - B. Definitions
  - C. Eligibility
  - D. Binding authority
  - E. Application procedures
  - F. Effective date of coverage
  - G. Renewal/nonrenewal/cancellation
- II. INLAND MARINE  
*Ref: 20 CSR 500-1.200*
- III. HOMEOWNERS POLICIES  
*Ref: 375.001-.008, 375.011*
- IV. BINDERS  
*Ref: 20 CSR 500-1.300*
- V. CANCELLATION/NONRENEWAL  
*Ref: 375.001-.011, 379.160; 20 CSR 500-1.100*

**CASUALTY INSURANCE  
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. 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
- 6. Liquor liability

**G. Umbrella/Excess Liability**

**H. Business Owners 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. Arbitration**

**L. Other insurance**

**M. Subrogation**

**N. Loss settlement provisions including consent to settle a loss**

**O. Terrorism Risk Insurance Act (TRIA)**

**MISSOURI-SPECIFIC CASUALTY  
CONTENT OUTLINE**  
State Statutes, Rules, and Regulations  
*(40 scoreable questions plus 5 pretest questions)*

**MISSOURI STATUTES, RULES, AND REGULATIONS  
COMMON TO ALL LINES ..... 25**

*Ref: All references are to RSMo unless otherwise noted*

- I. DIRECTOR OF COMMERCE AND INSURANCE**
  - A. General powers and duties**  
*Ref: 374.020, 374.045, 374.210, 374.285, 375.786*
  - B. Examination of records**  
*Ref: 374.110, 374.205*
  - C. Cease and desist orders**  
*Ref: 374.046, 374.049, 375.942*
- II. LICENSING REQUIREMENTS**
  - A. Persons required to be licensed**
    - 1. Producer  
*Ref: 375.012, 375.041, 375.018, 375.022, 375.071, 375.076; 20 CSR 700-1.020-.025*
    - 2. Nonresident producer  
*Ref: 375.017*
    - 3. Surplus lines producer  
*Ref: 384.043*
  - B. Obtaining a license**
    - 1. Qualifications  
*Ref: 375.016, 375.015, 375.018*
    - 2. Examinations  
*Ref: 375.016, 375.141(11)*
  - C. Maintaining a license**
    - 1. Continuing education  
*Ref: 375.020; 20 CSR 700-3.200*
    - 2. Change of address  
*Ref: 375.141.5*
    - 3. Renewal  
*Ref: 375.018*
    - 4. Temporary  
*Ref: 375.025*
  - D. License suspension, revocation, denial, cancellation**  
*Ref: 374.046, 374.280, 375.022, 375.141; 20 CSR 700-1.130*
- III. MARKETING PRACTICES**
  - A. Unfair and deceptive practices**  
*Ref: 375.936*
  - B. Rebating**  
*Ref: 375.936; 379.402; 379.404*
  - C. Misrepresentation**  
*Ref: 375.936*
  - D. Defamation**  
*Ref: 375.936*
  - E. Unfair discrimination**  
*Ref: 375.007, 375.936, 375.995*
- IV. CERTIFICATE OF AUTHORITY**  
*Ref: 375.161, 375.786*
- V. FIDUCIARY RESPONSIBILITIES**

*Ref: 375.051, 375.052; 20 CSR 700-1.140*

**VI. COMMISSIONS AND COMPENSATION**

*Ref: 375.116, 375.158.3, 384.045; 20 CSR 700-1.060*

**VII. MISSOURI INSURANCE GUARANTY ASSOCIATION**

*Ref: 375.771-.779*

**MISSOURI STATUTES, RULES, AND REGULATIONS  
PERTINENT TO CASUALTY INSURANCE ONLY ..... 15**

*Ref: All references are to RSMo unless otherwise noted.*

**I. MOTOR VEHICLE INSURANCE**

*Ref: 20 CSR 500-2.100*

**A. Missouri Automobile Insurance Plan (AIP)**

*Ref: 303.200*

**B. Financial responsibility**

*Ref: 303.010-.025, 303.044, 303.160; Forms SR22, SR26*

1. Transportation network companies

*Ref: 379.1702*

**C. Uninsured motorist/underinsured**

*Ref: 303.030, 379.203*

**D. Cancellation/nonrenewal**

*Ref: 379.110-.114; 20 CSR 500-2.300*

**II. COMMERCIAL POLICIES**

*Ref: 379.882-.886*

**III. CLAIM SETTLEMENT PRACTICES**

*Ref: 375.1000-.1007; 20 CSR 100-1.010-.050*

**A. Definitions**

**B. Misrepresentation of provisions**

**C. General standards**

**IV. WORKERS COMPENSATION**

*Ref: 287.020, 287.030, 287.035, 287.037, 287.040, 287.061, 287.090, 287.123, 287.127, 287.160, 287.200, 287.240, 287.335; 20 CSR 500-6.500; 20 CSR 500-6.600*

**V. MEDICAL MALPRACTICE INSURANCE**

*Ref: 383.010-.040, 383.150, 383.155, 383.165, 383.170; 20 CSR 500-5.100*

**PROPERTY AND CASUALTY INSURANCE  
GENERAL KNOWLEDGE  
CONTENT OUTLINE**  
Product Knowledge, Terms, and Concepts

*(50 scored plus 5 pretest questions)*

**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-8

**B. Dwelling policies**

1. DP-1

2. DP-2

3. DP-3	
<b>C. Commercial lines</b>	
1. Commercial Package Policy (CPP)	
2. Commercial property	
a. Commercial building and business personal property form	
b. Causes of loss forms	
c. Business income	
d. Extra expense	
e. Equipment breakdown	
3. Business Owners Policy (BOP)	
4. Builders Risk	
5. Cyber First-Party Coverage	
<b>D. Inland marine</b>	
1. Personal Articles floaters	
2. Commercial Property floaters	
<b>E. National Flood Insurance Program</b>	
<b>F. Others</b>	
1. Earthquake	
2. Mobile Homes	
3. Watercraft	
4. Farm Owners	
5. Windstorm	
<b>II. PROPERTY: INSURANCE TERMS AND RELATED CONCEPTS .....</b>	<b>15</b>
<b>A. Insurance</b>	
1. Law of Large Numbers	
<b>B. Insurable interest</b>	
<b>C. Risk</b>	
1. Pure vs. Speculative Risk	
<b>D. Hazard</b>	
1. Moral	
2. Morale	
3. Physical	
<b>E. Peril</b>	
<b>F. Loss</b>	
1. Direct	
2. Indirect	
<b>G. Loss Valuation</b>	
1. Actual cash value	
2. Replacement cost	
3. Market value	
4. Stated/agreed value	
5. Salvage value	
<b>H. Proximate cause</b>	
<b>I. Deductible</b>	
<b>J. Indemnity</b>	
<b>K. Limits of liability</b>	
<b>L. Coinsurance/Insurance to value</b>	
<b>M. Occurrence</b>	
<b>N. Cancellation</b>	
<b>O. Nonrenewal</b>	
<b>P. Vacancy and unoccupancy</b>	
<b>Q. Liability</b>	
1. Absolute	
2. Strict	
3. Vicarious	
<b>R. Negligence</b>	
<b>S. Binder</b>	
<b>T. Endorsements</b>	
<b>U. Blanket vs. Specific</b>	
<b>III. PROPERTY: POLICY PROVISIONS AND CONTRACT LAW</b>	<b>13</b>
<b>A. Declarations</b>	
<b>B. Insuring agreement</b>	
<b>C. Conditions</b>	
<b>D. Exclusions</b>	
<b>E. Definition of the insured</b>	
<b>F. Duties of the insured</b>	
<b>G. Obligations of the insurance company</b>	
<b>H. Mortgagee rights</b>	
<b>I. Proof of loss</b>	
<b>J. Notice of claim</b>	
<b>K. Appraisal</b>	
<b>L. Other Insurance Provision</b>	
<b>M. Subrogation</b>	
<b>N. Elements of a contract</b>	
<b>O. Warranties, representations, and concealment</b>	
<b>P. Sources of underwriting information</b>	
<b>Q. Fair Credit Reporting Act</b>	
<b>R. Privacy Protection (Gramm Leach Bliley)</b>	
<b>S. Policy Application</b>	
<b>T. Terrorism Risk Insurance Act (TRIA)</b>	
<b>U. Territory</b>	
<b>IV. CASUALTY: TYPES OF POLICIES, BONDS, AND RELATED TERMS.....</b>	<b>23</b>
<b>A. Commercial general liability</b>	
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>B. Automobile: personal auto and business auto</b>	
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. 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
- 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. Arbitration**

**L. Other insurance**

**M. Subrogation**

**N. Loss settlement provisions including consent to settle a loss**

**O. Terrorism Risk Insurance Act (TRIA)**

<p><b>MISSOURI-SPECIFIC PROPERTY &amp; CASUALTY CONTENT OUTLINE</b></p> <p><b>State Statutes, Rules, and Regulations</b></p> <p><i>(40 scoreable questions plus 5 pretest questions)</i></p>
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**MISSOURI STATUTES, RULES, AND REGULATIONS COMMON TO ALL LINES ..... 20**

*Ref: All references are to RSMo unless otherwise noted*

**I. DIRECTOR OF COMMERCE AND INSURANCE**

**A. General powers and duties**

*Ref: 374.020, 374.045, 374.210, 374.285, 375.786*

**B. Examination of records**

*Ref: 374.110, 374.205*

**C. Cease and desist orders**

*Ref: 374.046, 374.049, 375.942*

**II. LICENSING REQUIREMENTS**

**A. Persons required to be licensed**

1. Producer

*Ref: 375.012, 375.014, 375.018, 375.022, 375.071, 375.076; 20 CSR 700-1.020-.025*

2. Nonresident producer

*Ref: 375.017*

3. Surplus lines producer

*Ref: 384.043*

**B. Obtaining a license**

1. Qualifications

*Ref: 375.016, 375.015, 375.018*

2. Examinations

*Ref: 375.016, 375.141.(11)*

**C. Maintaining a license**

1. Continuing education

*Ref: 375.020; 20 CSR 700-3.200*

- 2. Change of address  
Ref: 375.141.5
- 3. Renewal  
Ref: 375.018
- 4. Temporary  
Ref: 375.025
- D. License suspension, revocation, denial, cancellation  
Ref: 374.046, 374.280, 375.022, 375.141; 20 CSR 700-1.130

**III. MARKETING PRACTICES**

- A. Unfair and deceptive practices  
Ref: 375.936
- B. Rebating  
Ref: 375.936; 379.402; 379.404
- C. Misrepresentation  
Ref: 375.936
- D. Defamation  
Ref: 375.936
- E. Unfair discrimination  
Ref: 375.007, 375.936, 375.995

**IV. CERTIFICATE OF AUTHORITY**

Ref: 375.161, 375.786

**V. FIDUCIARY RESPONSIBILITIES**

Ref: 375.051, 375.052; 20 CSR 700-1.140

**VI. COMMISSIONS AND COMPENSATION**

Ref: 375.116, 375.158.3, 384.045; 20 CSR 700-1.060

**VII. MISSOURI INSURANCE GUARANTY ASSOCIATION**

Ref: 375.771-.779

**MISSOURI STATUTES, RULES, AND REGULATIONS PERTINENT TO PROPERTY..... 10**

**I. MISSOURI FAIR PLAN**

Ref: 379.810-.880

- A. Purpose
- B. Definitions
- C. Eligibility
- D. Binding authority
- E. Application procedures
- F. Effective date of coverage
- G. Renewal/nonrenewal/cancellation

**II. INLAND MARINE**

Ref: 20 CSR 500-1.200

**III. HOMEOWNERS POLICIES**

Ref: 375.001-.008, 375.011

**IV. BINDERS**

Ref: 20 CSR 500-1.300

**V. CANCELLATION/NONRENEWAL**

Ref: 375.001-.011, 379.160; 20 CSR 500-1.100

**MISSOURI STATUTES, RULES, AND REGULATIONS PERTINENT TO CASUALTY..... 10**

Ref: All references are to RSMo unless otherwise noted.

**I. MOTOR VEHICLE INSURANCE**

Ref: 20 CSR 500-2.100

**A. Missouri Automobile Insurance Plan (AIP)**

Ref: 303.200

**B. Financial responsibility**

Ref: 303.010-.025, 303.044, 303.160; Forms SR22, SR26

- 1. Transportation network companies

Ref: 379.1702

**C. Uninsured motorist/underinsured**

Ref: 303.030, 379.203

**D. Cancellation/nonrenewal**

Ref: 379.110-.114; 20 CSR 500-2.300

**II. COMMERCIAL POLICIES**

Ref: 379.882-.886

**III. CLAIM SETTLEMENT PRACTICES**

Ref: 375.1000-.1007; 20 CSR 100-1.010-.050

**A. Definitions**

**B. Misrepresentation of provisions**

**C. General standards**

**IV. WORKERS COMPENSATION**

Ref: 287.020, 287.030, 287.035, 287.037, 287.040, 287.061, 287.090, 287.123, 287.127, 287.160, 287.200, 287.240, 287.335; 20 CSR 500-6.500, 20 CSR 500-6.600

**V. MEDICAL MALPRACTICE INSURANCE**

Ref: 383.010-.040, 383.150, 383.155, 383.165, 383.170; 20 CSR 500-5.100

**PERSONAL LINES INSURANCE  
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
- 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
  - 1. Moral
  - 2. Morale
  - 3. Physical
- E. Peril
- F. Loss
  - 1. Direct
  - 2. Indirect
- G. Loss Valuation
  - 1. Actual cash value
  - 2. Replacement cost
  - 3. Market value
  - 4. Stated value
  - 5. Salvage value
- H. Proximate cause
  - I. Deductible
  - J. Indemnity
  - K. Limits of liability
  - L. Coinsurance/Insurance to value
- M. Occurrence
- N. Cancellation
- O. Nonrenewal
- P. Vacancy and unoccupancy
- Q. Liability
  - 1. Absolute
  - 2. Strict
  - 3. Vicarious
- R. Negligence
- S. Binder
- T. Endorsements
- U. Blanket vs. Specific
- V. Burglary, Robbery, Theft, and Mysterious Disappearance
- W. Warranties
- X. Representations
- Y. Concealment
- Z. Deposit Premium/Audit

- AA. Certificate of Insurance
- BB. Damages
  - 1. Compensatory
    - a. General
    - b. Special
  - 2. Punitive
- CC. Compliance with Provisions of Fair Credit Reporting Act
- IV. PROPERTY AND CASUALTY POLICY PROVISIONS AND CONTRACT LAW ..... 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. Arbitration
- W. Loss settlement provisions including consent to settle a loss
- X. Territory

MISSOURI-SPECIFIC PERSONAL LINES  
CONTENT OUTLINE  
State Statutes, Rules, and Regulations  
*(40 scoreable questions plus 5 pretest questions)*

MISSOURI STATUTES, RULES, AND REGULATIONS COMMON TO ALL LINES..... 25

*Ref: All references are to RSMo unless otherwise noted*

- I. DIRECTOR OF COMMERCE AND INSURANCE
  - A. General powers and duties  
*Ref: 374.020, 374.045, 374.210, 374.285, 375.786*
  - B. Examination of records  
*Ref: 374.110, 374.205*
  - C. Cease and desist orders  
*Ref: 375.942, 374.046, 374.049*
- II. LICENSING REQUIREMENTS
  - A. Persons required to be licensed
    - 1. Producer  
*Ref: 375.012, 375.014, 375.018, 375.022, 375.076; 20 CSR 700-1.020-.025*
    - 2. Nonresident producer  
*Ref: 375.017*
    - 3. Surplus lines producer  
*Ref: 384.043*



**B. Obtaining a license**

- 1. Qualifications  
*Ref: 375.015, 375.016, 375.018*
- 2. Examinations  
*Ref: 375.016 – 375.141.(11)*

**C. Maintaining a license**

- 1. Continuing education  
*Ref: 375.020; 20 CSR 700-3.200*
- 2. Change of address  
*Ref: 375.141.5*
- 3. Renewal  
*Ref: 375.018*
- 4. Temporary  
*Ref: 375.025*

**D. License suspension, revocation, denial, cancellation**

*Ref: 374.046, 374.280, 375.022, 375.141; 20 CSR 700-1.130*

**III. MARKETING PRACTICES**

**A. Unfair and deceptive practices**

*Ref: 375.936*

**B. Rebating**

*Ref: 375.936; 379.402; 379.404*

**C. Misrepresentation**

*Ref: 375.936*

**D. Defamation**

*Ref: 375.936*

**E. Unfair discrimination**

*Ref: 375.007, 375.936, 375.995*

**IV. CERTIFICATE OF AUTHORITY**

*Ref: 375.161, 375.786*

**V. FIDUCIARY RESPONSIBILITIES**

*Ref: 375.051, 375.052; 20 CSR 700-1.140*

**VI. COMMISSIONS AND COMPENSATION**

*Ref: 375.116, 375.158(3), 384.045; 20 CSR 700-1.060*

**VII. MISSOURI INSURANCE GUARANTY ASSOCIATION**

*Ref: 375.771–.779*

**MISSOURI STATUTES, RULES, AND REGULATIONS PERTINENT TO PERSONAL LINES..... 15**

**I. MISSOURI FAIR PLAN**

*Ref: 379.810–.880*

- A. Purpose
- B. Definitions
- C. Eligibility
- D. Binding authority
- E. Application procedures
- F. Effective date of coverage
- G. Renewal/nonrenewal/cancellation

**II. INLAND MARINE**

*Ref: 20 CSR 500-1.200*

**III. HOMEOWNERS POLICIES**

*Ref: 375.001–.011*

**IV. BINDERS**

*Ref: 20 CSR 500-1.300*

**V. CANCELLATION/NONRENEWAL**

*Ref: 375.001–.011, 379.160; 20 CSR 500-1.100*

**VI. MOTOR VEHICLE INSURANCE**

*Ref: 20 CSR 500-2.100*

**A. Missouri Automobile Insurance Plan (AIP)**

*Ref: 303.200*

**B. Financial responsibility**

*Ref: 303.010–.025, 303.041, 303.044, 303.160; Forms SR22, SR26*

**C. Uninsured motorist/underinsured**

*Ref: 303.030; 379.203*

**D. Cancellation/nonrenewal**

*Ref: 20 CSR 500-2.300; 379.110-.114*

**VII. CLAIM SETTLEMENT PRACTICES**

*Ref: 375.1000–.1007; 20 CSR 100-1.010-.050*

**A. Definitions**

**B. Misrepresentation of provisions**

**C. General standards**

**MISSOURI SURPLUS LINES  
CONTENT OUTLINE**  
State Statutes, Rules, and Regulations  
*(50 scoreable questions)*

**I. GENERAL INSURANCE TERMS AND CONCEPTS**

- A. Insurance
- B. Insurable interest
- C. Risk
- D. Hazard
- E. Peril
- F. Loss
  - 1. Direct
  - 2. Indirect
- G. Proximate Cause
- H. Deductible
- 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. Cancellation
- T. Nonrenewal
- U. Vacancy and nonoccupancy
- V. Right of salvage
- W. Abandonment
- X. Liability
- Y. Negligence
- Z. Comparative Negligence
- AA. Reinsurance
- BB. Requirements of a Contract
- CC. Damages
- DD. Certificate of Insurance
- EE. White List

- II. SURPLUS LINES MARKETS
  - A. United States nonadmitted market
  - B. London market
    - 1. Lloyd's brokers
    - 2. United States trust fund
    - 3. Underwriters
  - C. Other foreign markets
  - D. Nonstandard (substandard lines or capacity problems)
    - 1. Property
    - 2. General liability
    - 3. Professional liability
  - E. Insurance exchanges
- III. SURPLUS LINES LAWS AND REGULATIONS
 

*Ref: Chapter 384 and 20 CSR 200 Chapter 6*

  - A. Definitions
 

*Ref: 384.015*
  - B. Licensee affidavit
 

*Ref: 384.031*
  - C. Taxation of surplus lines insurance
 

*Ref: 384.051, 384.059, 384.061, 384.062; 20 CSR 200-6.300, 20 CSR 200-6.400*
  - D. Surplus Lines Forms
 

*Ref: 20 CSR 200-6.100*
  - E. Enforceability of contract
 

*Ref: 384.038*
- IV. SURPLUS LINES LICENSEE
 

*Ref: All references are to Chapter 384 and 20 CSR 200 Chapter 6 unless otherwise indicated.*

  - A. Acting for nonadmitted insurers
 

*Ref: 384.023*
  - B. Requirements for authorized surplus lines insurance
    - 1. Evidence of insurance
 

*Ref: 384.036*
    - 2. Notice to insured
    - 3. Binding authority regulations
 

*Ref: 384.041*
    - 4. Records of licensee
 

*Ref: 384.048*
    - 5. Reporting Requirements
 

*Ref: 384.057*
    - 6. Eligible surplus lines insurers
 

*Ref: 384.015, 384.021*
    - 7. Placement of surplus lines insurance
 

*Ref: 384.017; 20 CSR 200-6.500*
  - C. Surplus lines licensing
 

*Ref: 384.043*

    - 1. Resident producers
    - 2. Nonresident producers
    - 3. Renewals
  - D. Penalties, revocation, and suspension
 

*Ref: 374.049, 374.046, 375.141, 384.025, 384.041, 384.065, 384.071*

MISSOURI CROP INSURANCE  
 CONTENT OUTLINE  
 State Statutes, Rules, and Regulations  
*(50 scoreable questions)*

*Ref: All references are to RSMo unless otherwise noted*

- I. GENERAL INSURANCE TERMS AND CONCEPTS
  - A. Insurable interest
  - B. Risk
  - C. Hazard
  - D. PerilE. .... Loss
    - 1. Direct
    - 2. Indirect
  - F. Proximate Cause
  - G. Indemnity
  - H. Actual cash value
  - I. Replacement Cost
  - J. Limits of Liability
  - K. Coinsurance
  - L. Accident
  - M. Occurrence
  - N. Cancellation
  - O. Nonrenewal
  - P. Liability
  - Q. Pro-rata liability
  - R. Negligence
  - S. Binder
- II. DIRECTOR OF COMMERCE AND INSURANCE
  - A. General powers and duties
 

*Ref: 374.020, 374.045, 374.210, 374.285, 375.786*
  - B. Examination of records
 

*Ref: 374.110, 374.205*
  - C. Cease and desist orders
 

*Ref: 375.942, 374.046, 374.048, 374.049*
- III. LICENSING REQUIREMENTS
  - A. Persons required to be licensed
    - 1. Producer
 

*Ref: 375.012, 375.014 - 375.018, 375.022, 375.076; 20 CSR 700-1.020*
    - 2. Nonresident producer
 

*Ref: 375.017*
  - B. Obtaining a license
    - 1. Qualifications
 

*Ref: 375.015, 375.016; 375.018*
    - 2. Examinations
 

*Ref: 375.018, 375.141(11)*
  - C. Maintaining a license
    - 1. Continuing education
 

*Ref: 375.020; 20 CSR 700-3.200*
    - 2. Change of address
 

*Ref: 375.141.5*
    - 3. Renewal
 

*Ref: 375.018*
    - 4. Temporary
 

*Ref: 375.025*
  - D. License suspension, revocation, denial
 

*Ref: 374.046, 374.280, 375.141; 20 CSR 700-1.130*
  - E. Commissions and compensation
 

*Ref: 375.076, 375.116, 375.158(3), 384.045; 20 CSR 700-1.060*

- IV. **MARKETING PRACTICES**
  - A. **Unfair and deceptive practices**  
*Ref: 375.936*
  - B. **Rebating**  
*Ref: 375.936; 379.402; 379.404*
  - C. **Misrepresentation**  
*Ref: 375.936*
  - D. **Defamation**  
*Ref: 375.936*
  - E. **Unfair discrimination**  
*Ref: 375.007, 375.936, 375.995*
- V. **CROP INSURANCE**
  - A. **Policy rates**
  - B. **Coverages available**
  - C. **Provisions**
  - D. **Terms of coverage**
  - E. **Liability**
  - F. **National Crop Insurance Services**
  - G. **Guaranty Fund**
- VI. **CLAIM SETTLEMENT PRACTICES**
  - A. **Definitions**
  - B. **Misrepresentation of provisions**
  - C. **General standards**
    - 1. **Notice of loss**
    - 2. **Insured's duties**
    - 3. **Agent's duties**
    - 4. **Percentage Plan**
    - 5. **Arbitration and appraisal**
    - 6. **Loss payment**
  - D. **Site Assessment**
    - 1. **Site testing**
    - 2. **Standard measures**
    - 3. **Location**
  - E. **Cancellation/nonrenewal**  
*Ref: 375.001-.011, 379.160; 20 CSR 500-1.100*
- VII. **MULTIPLE PERIL INSURANCE**

<p><b>MISSOURI BAIL BOND AGENT</b>  <b>CONTENT OUTLINE</b>  <b>State Statutes, Rules, and Regulations</b>  <i>(50 scoreable questions)</i></p>
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*Ref: All references are to RSMo unless otherwise noted*

- I. **POWERS AND DUTIES OF THE INSURANCE DIRECTOR**  
*Ref: 374.040, 374.705, 374.750, 374.755, 374.760, 374.716, 374.755, 374.049*
  - A. **General powers and duties**
  - B. **Reports to the Department of Insurance**
  - C. **License denial, suspension, revocation**
  - D. **Examinations**
  - E. **Cease and Desist Orders/Hearings**
- II. **LICENSING REQUIREMENTS**  
*Ref: 374.700, 374.705, 374.710, 374.715, 374.720, 374.730, 374.740; 20 CSR 700-6.100-.170; Supreme Court rule 33.17*
  - A. **Definitions**
    - 1. **Bail bond agent**
    - 2. **General bail agent**

- 3. **Property bail bondsman**
  - 4. **Surety bail agent**
  - 5. **Nonresident agent**
- B. **Application procedures**
- C. **License eligibility/fees**
- D. **Licensure examination**
- E. **License renewal**
- III. **UNFAIR TRADE PRACTICES**  
*Ref: 374.717, 374.755*
  - A. **Misrepresentation**
  - B. **Rebating and prohibited inducements**
  - C. **Penalties**
  - D. **Acting as an attorney prohibited**
  - E. **Ethics**
- IV. **BAIL BOND PROCEDURES**  
*Ref: 374.702, 374.755, 374.757, 374.763, 374.770, 374.775, 544.455-.457, 544.490-.640; Supreme Court rule 33.13, 33.14*
  - A. **Discharging bail**
  - B. **Recommitment of defendant**
  - C. **Bond forfeitures**
  - D. **Bond posting/transfers**
  - E. **Arrests/Surrenders**
  - F. **Bond exoneration**
  - G. **Failure to appear**
- V. **FIDUCIARY RESPONSIBILITIES**  
*Ref: 374.710, 374.719, 374.755, 374.763, 374.775*
  - A. **Commissions, fees, premiums**
  - B. **Recordkeeping**
  - C. **Forfeitures**
  - D. **Collateral**
    - 1. **Receipts**
    - 2. **Maintenance**
    - 3. **Return**
- VI. **DEFINITIONS**  
*Ref: 374.700; Black's Law Dictionary, Dictionary of Insurance Terms*
  - A. **Bail**
  - B. **Bail bonds**
    - 1. **Qualification bond**
    - 2. **Surety bond**
    - 3. **Appearance bond**
    - 4. **Cash bond**
  - C. **Principal**
  - D. **Collateral**
  - E. **Forfeitures**
  - F. **Power of attorney**
  - G. **Recognizance**
  - H. **Extradition**
  - I. **Exoneration**
  - J. **Surety**
  - K. **Premium**
  - L. **Judgment**
  - M. **Surety Recovery Agent**
- VII. **RULES OF CRIMINAL PROCEDURE**  
*Ref: 544.455-.640; Missouri Rules of Criminal Procedure*
  - A. **Motion**
  - B. **Security**
  - C. **Release**

## D. Warrant/Summons

**MISSOURI SURETY RECOVERY AGENT  
CONTENT OUTLINE  
State Statutes, Rules, and Regulations  
(50 scoreable questions)**

*Ref: All references are to RSMo unless otherwise noted*

### I. POWERS AND DUTIES OF THE DIRECTOR OF COMMERCE AND INSURANCE

*Ref: 374.040, 374.705, 374.750, 374.755, 374.760, 374.716*

- A. General powers and Duties
- B. Reports to the Department of Insurance
- C. License denial, suspension, revocation
- D. Examinations
- E. Cease and Desist Orders/Hearings

### II. LICENSING REQUIREMENTS

#### A. Definitions

*Ref: 374.783-.788*

- 1. Surety Recovery agent  
*Ref: 20 CSR 700-6.100-.170; DCI Bulletin 06-03*
- 2. General bail agent
- 3. Property bail bondsman
- 4. Surety bail agent
- 5. Nonresident agent

#### B. Application procedures

- C. License eligibility fees
- D. Licensure examination
- E. License renewal

### III. UNFAIR TRADE PRACTICES

*Ref: 374.717, 374.755*

- A. Misrepresentation
- B. Rebating and prohibited inducements
- C. Penalties
- D. Acting as an attorney prohibited
- E. Ethics

### IV. BAIL BOND PROCEDURES

*Ref: 374.702, 374.757, 374.763, 374.770, 374.775, 544.455, 544.457, 544.640*

- A. Discharging bail
- B. Recommitment of defendant
- C. Bond forfeitures
- D. Bond posting/transfers
- E. Arrests/Surrenders
- F. Bond exoneration
- G. Failure to appear

### V. FIDUCIARY RESPONSIBILITIES

*Ref: 374.710, 374.719, 374.755, 374.775*

- A. Commissions, fees, premiums
- B. Recordkeeping
- C. Forfeitures
- D. Collateral
  - 1. Receipts
  - 2. Maintenance
  - 3. Return

### VI. DEFINITIONS

*Ref: 374.700; Black's Law Dictionary, Dictionary of Insurance Terms*

- A. Bail
- B. Bail bonds
  - 1. Qualification bond
  - 2. Surety bond
  - 3. Appearance bond
  - 4. Cash bond
- C. Principal
- D. Collateral
- E. Forfeitures
- F. Power of attorney
- G. Recognizance
- H. Extradition
- I. Exoneration
- J. Surety
- K. Premium
- L. Judgment
- M. Bail Bond Agent

### VII. RULES OF CRIMINAL PROCEDURE

*Ref: 544.455*

- A. Motion
- B. Security
- C. Release
- D. Warrant/Summons

**MISSOURI PUBLIC ADJUSTER / PUBLIC ADJUSTER SOLICITOR  
CONTENT OUTLINE  
State Statutes, Rules, and Regulations  
(50 scoreable questions)**

*Note: This outline is applicable to both the Public Adjuster and the Public Adjuster Solicitor Examinations.*

## GENERAL INSURANCE PRODUCT KNOWLEDGE, TERMS AND CONCEPTS.....15

### I. TYPES OF POLICIES

#### A. Personal lines

- 1. Dwelling and contents (DP forms)
- 2. Personal liability
- 3. Homeowners (HO forms)
- 4. Mobile Homes

#### B. Commercial lines

- 1. Commercial property
  - a. Commercial building and personal property form
  - b. Causes of loss forms
  - c. Business income
  - d. Extra expense
- 2. Commercial Package Policy (CPP)
- 3. Businessowners Policy (BOP)
- 4. Standard fire

#### C. Inland Marine

- 1. Personal floaters
- 2. Commercial floaters
- 3. Nationwide definition

#### D. Bonding and Crime

- 1. Fidelity
- 2. Crime
  - a. Theft, disappearance, and destruction

- b. Robbery and safe burglary
- c. Premises burglary
- E. Others
  - 1. Flood

**II. INSURANCE TERMS AND RELATED CONCEPTS**

- A. Insurance
- B. Insurable interest
- C. Risk
- D. Hazard
- E. Peril
- F. Loss
  - 1. Direct
  - 2. Indirect
- G. Proximate cause
- H. Deductible
- I. Indemnity
- J. Actual cash value
- K. Replacement cost
- L. Limits of liability
- M. Coinsurance/Insurance to value
- N. Pair and set clause
- O. Extensions of coverage
- P. Additional coverages
- Q. Accident
- R. Occurrence
- S. Cancellation
- T. Nonrenewal
- U. Vacancy and unoccupancy
- V. Right of salvage
- W. Abandonment
- X. Liability
- Y. Negligence

**III. POLICY PROVISIONS AND CONTRACT LAW**

- 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. Assignment
- N. Subrogation
- O. Arbitration
- P. Elements of a contract
- Q. Warranties, representations, and concealment
- R. Binders
- S. Sources of insurability information
- T. Fair Credit Reporting Act
- U. Law of Large Numbers

**PUBLIC ADJUSTER..... 15**

**I. LOSS REPORT**

- A. Essential Elements
  - 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/Tort-Feasors

**II. LOSS/DAMAGE VALUATION**

**A. Direct Loss vs. Indirect Loss (Loss of Use)**

**B. Damages**

- 1. Special
- 2. General
- 3. Material Damage Estimates
- 4. Diminution of Value

**C. Valuation Clause**

- 1. Replacement Cost Provisions
- 2. Actual Cash Value
- 3. State Value
- 4. Reproduction Cost

**MISSOURI STATUTES, RULES, AND REGULATIONS COMMON TO ALL LINES.....15**

*Ref: All references are to RSMo unless otherwise noted*

**I. DIRECTOR OF COMMERCE AND INSURANCE**

**A. General powers and duties**

*Ref: 374.020, 374.045, 374.210, 374.285, 375.786*

**B. Examination of records**

*Ref: 374.110, 374.205*

**C. Cease and desist orders**

*Ref: 375.942, 374.046, 374.048, 374.049*

**II. LICENSING REQUIREMENTS**

**A. Persons required to be licensed**

- 1. Producer
  - Ref: 375.012, 375.014, 375.018, 375.022, 375.076; 20 CSR 700-1.020*
- 2. Nonresident producer
  - Ref: 375.017*
- 3. Public Adjuster
  - Ref: 325.015-.025*
- 4. Public Adjuster Solicitor
  - Ref: 325.015-.025*

**B. License suspension, revocation, denial**

*Ref: 374.046, 374.280, 375.141*

**III. MARKETING PRACTICES**

**A. Unfair and deceptive practices**

*Ref: 375.936*

**B. Rebating**

*Ref: 375.936; 379.402; 379.404*

**C. Misrepresentation**

*Ref: 375.936*

**D. Defamation**

*Ref: 375.936*

**E. Unfair discrimination**

*Ref: 375.007, 375.936, 375.995*

**F. Boycott and coercion**

*Ref: 375.936*

**G. Public Adjusters and Solicitors**

*Ref: 325.010-.055*

**IV. CERTIFICATE OF AUTHORITY**

*Ref: 375.161, 375.786*

**V. FIDUCIARY RESPONSIBILITIES**

Ref: 375.051, 375.052; 20 CSR 700-1.140

**VI. COMMISSIONS AND COMPENSATION**

Ref: 375.076, 375.116, 375.158(3), 384.045; 20 CSR 700-1.060

**VII. MISSOURI INSURANCE GUARANTY ASSOCIATION**

Ref: 375.771-.779

**MISSOURI STATUTES, RULES, AND REGULATIONS PERTINENT TO PROPERTY AND CASUALTY.....5**

**I. MISSOURI FAIR PLAN**

Ref: RSMo 379.810, 379.830, 379.835, 379.840, 379.845

- A. Purpose
- B. Definitions
- C. Eligibility
- D. Binding authority
- E. Application procedures
- F. Effective date of coverage
- G. Renewal/nonrenewal/cancellation

**II. BINDERS**

Ref: 20 CSR 500-1.300

**III. CANCELLATION/NONRENEWAL**

Ref: 379.160; 20 CSR 500-1.100

**IV. UNFAIR CLAIM SETTLEMENT PRACTICES**

Ref: 375.1000, 375.1018; 20 CSR 100-1.200-300

- A. Definitions
- B. Misrepresentation of provisions
- C. General standards

**MISSOURI TITLE AGENT  
TITLE AGENCY QUALIFIED PRINCIPAL  
CONTENT OUTLINE  
State Statutes, Rules, and Regulations  
(50 scoreable questions)**

Note: This outline is applicable to both the Title Agent and the Title Agency Qualified Principal Examinations.

Ref: Ch 381, RSMo, 20 CSR 500, 20 CSR 700

**I. TITLE INSURANCE TERMS AND CONCEPTS**

- A. Commitment
- B. Endorsement
- C. Exception
- D. Requirements
- E. Encumbrance and encroachment
- F. Insurer/Underwriter
- G. Chain of Title
- H. Closing and Settlement
- I. Recording
- J. Mortgagor/mortgagee
- K. Simultaneous issue
- L. Title Defect
- M. Real Property
- N. Closing protection letter
- O. Affiliated business arrangements

**II. TITLE INSURANCE POLICIES**

- A. Types of Policies
  - 1. Owners
    - a. ALTA Forms

- 2. Loan
- 3. Construction Loan
- 4. Leasehold

**B. Commitment and Policy Provisions**

- 1. Insuring Clause
- 2. Terms, Conditions, and Stipulations
- 3. Exclusions
- 4. Subrogation

**III. REAL ESTATE OWNERSHIP**

- A. Joint Tenancy
- B. Tenants In Common
- C. Fee Simple
- D. Life Estate
- E. Lease Hold
- F. Tenancy by Entireties

**IV. RIGHTS AND INTERESTS**

- A. Easement and Right of Way
- B. Liens
  - 1. Voluntary
  - 2. Involuntary
  - 3. Mechanics Lien
  - 4. Internal Revenue Liens
  - 5. Judgment Liens
  - 6. Child Support Lien
- C. Covenants, Conditions, and Restrictions

**V. LEGAL DESCRIPTIONS**

- A. Platted and Unplatted
- B. Section, Township, and Range
- C. Metes and Bounds
- D. Lot and Block

**VI. METHODS OF TRANSFER/CONVEYANCES**

- A. Warranty Deeds
- B. Quitclaim Deeds
- C. Deed of Trust
- D. Foreclosure
- E. Probate

**VII. MISSOURI TITLE INSURANCE LAWS AND REGULATIONS**

**A. Definitions**

Ref: 381.410; 381.031, 20 CSR 500-7.020, 381.400

**B. Rates**

- 1. Filing Requirements
  - a. Closing/Settlement Fees  
Ref: 381.410, 381.412
  - b. Title Insurance Premiums  
Ref: 381.112

**C. Prohibited practices**

Ref: 381.161

**D. Consumer protections**

- 1. Title Commitments  
Ref: 381.015, 381.018
- 2. Settlement Disclosures  
Ref: 381.019
- 3. Complaints to the Division
- 4. Retention of Records/Response to Division Inquiries  
Ref: 381.122, 381.038
- 5. Closing Instructions
- 6. Search and examination  
Ref: 381.071

- E. Standards of conduct
  1. Annual On-site Review  
*Ref: 381.023*
  2. Disclosure of Affiliated Business  
*Ref: 381.029*

## VIII. DIRECTOR OF COMMERCE AND INSURANCE

- A. General powers and duties  
*Ref: 374.045, 374.210, 374.285, 375.786*
- B. Examination of records  
*Ref: 374.110, 374.205*
- C. Cease and desist orders  
*Ref: 374.046, 374.048, 374.049, 375.942*
- D. Hearings and penalties  
*Ref: 374.046-.049, 381.045, 381.048, 381.115*

## IX. LICENSING AND PRODUCERS' LEGAL RESPONSIBILITY

- A. Title Producers  
*Ref: 381.115; 20 CSR 700-1.020, 20 CSR 700-8.005, 20 CSR 700-8.100, 20 CSR 700-8.150, 20 CSR 700-8.160*
- B. Agency  
*Ref: 381.115; 20 CSR 700-8.100*
- C. Obtaining a license
  1. Qualifications  
*Ref: 375.016, 375.018, 381.118*
- D. Continuing education  
*Ref: 381.118; 20 CSR 700-8.160*
- E. Commissions and compensation  
*Ref: 375.076, 375.116, 375.158(3); 20 CSR 700-1.060*
- F. Producer and agency fiduciary responsibilities  
*Ref: 375.051, 375.052, 381.022, 381.024; 20 CSR 700-1.140*
- G. License suspension, revocation, denial  
*Ref: 374.046, 374.280, 375.141, 381.045; 20 CSR 700-1.130*

## X. MARKETING PRACTICES

- A. Unfair and deceptive practices  
*Ref: 375.936; 20 CSR 500-7.050*
- B. Rebating  
*Ref: 375.936; 20 CSR 500-7.070; 379.402; 379.404*
- C. Misrepresentation  
*Ref: 375.936; 20 CSR 500-7.050*
- D. Defamation  
*Ref: 375.936*
- E. Unfair discrimination  
*Ref: 375.007, 375.995, 375.936*
- F. Boycott and coercion  
*Ref: 375.936, 381.161*

**MISSOURI NAVIGATOR  
CONTENT OUTLINE**  
**State Statutes, Rules, and Regulations**  
*(50 scoreable questions plus 5 pretest questions)*

## I. AFFORDABLE CARE ACT

- A. Major Provisions
- B. Essential Health Benefits
- C. Exemptions
- D. Financial assistance availability and determination
  1. Individuals and families
  2. Public programs (i.e., MO HealthNet and CHIP)
  3. Subsidies and tax credits for small businesses

4. Advanced Premium Tax Credit (APTC) and Cost Sharing Reductions

## E. Shared Responsibility Payments

## F. Special Populations

1. Identifying and reaching (demographic and geographic)
2. Cultural and linguistic approaches and materials

## II. BASIC HEALTH INSURANCE CONCEPTS

### A. Health Insurance 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 Arrangements (HRA)

### B. Cost-sharing, premiums, payments

1. Copayments
2. Deductibles
3. Coinsurance

## 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. Preventive Health Services
3. Children's Coverage
4. Dental and Vision Benefits
5. Actuarial Value ("Metal Levels")

## IV. NAVIGATORS

### A. Roles and Responsibilities –376.2002

1. Provide information fairly, accurately, and impartially
2. Plan eligibility and overview
3. Plan enrollment procedures Exchange eligibility and changes
4. Medicaid eligibility (MO HealthNet)
5. Consumer assistance
6. Qualified Health Plans (QHPs) Referrals to agents/producers

### B. Privacy and security of health information

1. HIPAA
2. Confidentiality, integrity, and availability of Protected Health Information (PHI)

## V. OUTREACH AND EDUCATION

### A. Using culturally and linguistically appropriate language. —376.2002.2(5)

## VI. MISSOURI STATUTES, RULES AND REGULATIONS RELATED TO HEALTH INSURANCE

*Ref: All references are to RSMo unless otherwise noted*

**A. DIRECTOR OF COMMERCE AND INSURANCE**

1. General powers and duties  
*Ref: 374.020, 374.045, 374.210, 374.285, 375.786;  
374.015-.285, 376.2010, 376.2004, 376.2006*
2. Examination of records  
*Ref: 376.2010*
3. Orders of the Director  
*Ref: 374.046, 374.048, 374.049;376.2011*

**B. LICENSING REQUIREMENTS**

1. Obtaining a license  
*Ref: 376.2004; 20 CSR 400-11.100*
2. Maintaining a license  
*Ref: 376.2006, 20 CSR 400-11.120-.140*
3. License suspension, revocation, denial,  
cancellation  
*Ref: 375.141, 375.946; 376.2010*