LIFE-GENERAL KNOWLEDGE
CONTENT OUTLINE

Product Knowledge, Terms and Concepts

(50 scoreable questions plus 10 pretest questions)

I. TYPES OF POLICIES ................................................................. 12
   A. Traditional whole life products
      1. Ordinary whole life
      2. Limited-pay and single-premium life
   B. Interest/market-sensitive/adjustable life products
      1. Universal life
      2. Variable whole life
      3. Variable universal life
      4. Interest-sensitive whole life
      5. Indexed life
   C. Term life
      1. Types
         a. Level
         b. Decreasing
         c. Return of premium
         d. Annually renewable
      2. Special features
         a. Renewable
         b. Convertible
   D. Annuities
      1. Single and flexible premium
      2. Immediate and deferred
      3. Fixed and variable
      4. Indexed
   E. Combination plans and variations
      1. Joint life
      2. Survivorship life (second to die)

II. POLICY RIDERS, PROVISIONS, OPTIONS, AND EXCLUSIONS ................................................................. 18
   A. Policy riders
      1. Waiver of premium and waiver of monthly deduction
      2. Guaranteed insurability
      3. Payor benefit
      4. Accidental death and/or accidental death and dismemberment
      5. Term riders
      6. Other insureds
      7. Long term care
      8. Return of premium
   B. Policy provisions and options
      1. Entire contract
      2. Insuring clause
      3. Free look
      4. Consideration
      5. Owner’s rights
      6. Beneficiary designations
         a. Primary and contingent
         b. Revocable and irrevocable
         c. Common disaster
   C. Policy exclusions

III. COMPLETING THE APPLICATION, UNDERWRITING, AND DELIVERING THE POLICIES ........................................ 12
   A. Completing the application
      1. Required signatures
      2. Changes in the application
      3. Consequences of incomplete applications
      4. Warranties and representations
      5. Collecting the initial premium and issuing the receipt
      6. Replacement
      7. Disclosures at point of sale (e.g., HIPAA, HIV consent)
      8. USA PATRIOT Act/anti-money laundering
   B. Underwriting
      1. Insurable interest
      2. Medical information and consumer reports
      3. Fair Credit Reporting Act
      4. Risk classification
      5. Stranger/Investor-owned life insurance (STOLI/IOLI)
   C. Delivering the policy
      1. When coverage begins
      2. Explaining the policy and its provisions, riders, exclusions, and ratings to the client
   D. Contract law
      1. Elements of a contract
      2. Unique aspects of the insurance contract
         a. Conditional
         b. Unilateral
         c. Adhesion
         d. Aleatory

IV. TAXES, RETIREMENT, AND OTHER INSURANCE CONCEPTS ................................................................. 8
   A. Third-party ownership
   B. Viatical Settlements
   C. Life Settlements
   D. Group life insurance
      1. Conversion privilege
      2. Contributory vs. noncontributory
MISSOURI INSURANCE SUPPLEMENT - EXAMINATION CONTENT OUTLINES
Effective: February 1, 2019

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)

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

MISSOURI STATUTES, RULES AND REGULATIONS
PERTINENT TO LIFE INSURANCE ONLY

MISSOURI STATUTES, RULES AND REGULATIONS
COMMON TO ALL LINES

I. DIRECTOR OF 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
   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 700-1.020–0.030
      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
      2. Change of address
         Ref: 375.141.5
      3. Renewal
         Ref: 375.018
   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

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

I. POLICY REPLACEMENT
   Ref: 20 CSR 400-5.400, 375.936
   A. Disclosure
   B. Replacement forms
   C. Duties of producer
   D. Duties of replacing insurance company

II. POLICY PROVISIONS
   A. Policy loan rates
      Ref: 20 CSR 400-1.090, 376.306
   B. Assignability
      Ref: 375.680
   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

IV. GROUP INSURANCE
   Ref: 376.697, 376.691, 376.693

V. CREDIT LIFE INSURANCE
   Ref: 20 CSR 600-2.100, 385.010–0.080

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

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

I. TYPES OF POLICIES
   A. Disability income
      1. Individual disability income policy
2. Business overhead expense policy
3. Business disability buyout policy
4. Group disability income policy
5. Key employee policy

B. Accidental death and dismemberment

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

D. Medicare supplement policies

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

F. Individual/Group Long Term Care (LTC)

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

II. POLICY PROVISIONS, CLAUSES, AND RIDERS .......... 20
A. Mandatory and optional provisions
1. Entire contract
2. Time limit on certain defenses (incontestable)
3. Grace period
4. Reinstatement
5. Notice of claim
6. Claim forms
7. Proof of loss
8. Time of payment of claims
9. Payment of claims
10. Physical examination and autopsy
11. Legal actions
12. Change of beneficiary
13. Misstatement of age or sex
14. Change of occupation
15. Illegal occupation
16. Relation of 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

D. Rights of renewability
1. Noncancelable
2. Cancelable
3. Guaranteed renewable

III. SOCIAL INSURANCE........................................... 3
A. Medicare (Parts A, B, C, D)
B. Medicaid
C. Social Security benefits

IV. OTHER INSURANCE CONCEPTS............................ 4
A. Total, partial, recurrent and residual disability
B. Owner’s rights
C. Dependent children benefits
D. Primary and contingent beneficiaries
E. Modes of premium payments
F. Nonduplication and coordination of benefits (e.g., primary vs. excess)
G. Occupational vs. non-occupational
H. Tax treatment of premiums and proceeds of insurance contracts (e.g., disability income and medical expenses, etc.)
I. Managed care
J. Workers Compensation
K. Subrogation

V. FIELD UNDERWRITING PROCEDURES ................. 9
A. Completing the application
B. Explaining sources of insurability and HIPAA privacy information (e.g., MIB Report, Fair Credit Reporting Act, etc.)
C. Initial premium payment and receipt and consequences of the receipt (e.g., medical examination, etc.)
D. Submitting application (and initial premium if collected) to company for underwriting
E. Policy delivery
F. Explaining policy and its provisions, riders, exclusions, and ratings to clients
G. Replacement
H. Contract law
1. Elements of a contract
2. Insurable interest
3. Warranties and representations
4. Unique aspects of the insurance contract
   a. Conditional
   b. Unilateral
   c. Adhesion
d. Aleatory
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

Ref: All references are to RSMo unless otherwise noted

I. DIRECTOR OF 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
   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–.030
      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
      2. Change of address
         Ref: 375.141.5
      3. Renewal
         Ref: 375.018
   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
   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. ONLY........ 20

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, 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. Antigen Testing for Bone Marrow Transplant
      Ref: 376.1275
   N. Drug co-pay
      Ref: 376.386
   O. Formulary Notification
      Ref: 376.392
   P. Clinical trials
      Ref: 376.429
   Q. Newborn hearing screening
      Ref: 376.1220
   R. Child coverage discrimination prohibited
      Ref: 376.820
   S. First steps
      Ref: 376.1218
   T. PKU testing and formula
      Ref: 376.1219
   U. Autism/Applied Behavioral Analysis
      Ref: 376.1224
   V. Dental coverage: anesthesia and hospital charges
      Ref: 376.1225
   W. Cancer screenings
      Ref: 376.1250
   X. Cancer diagnosis second opinion
      Ref: 376.1253
   Y. Chiropractic Services
      Ref: 376.391, 376.1230
   Z. Right to appeal
      Ref: 376.1361.10
AA. Utilization Review  
Ref: 376.1350(12), 376.1363, 376.1367, 376.1372

BB. Grievance procedures  
Ref: 376.1378, 376.1382

CC. Expedited review  
Ref: 376.1389

DD. Telehealth  
Ref: 376.1900

EE. Physical Therapy Copays  
Ref 376.1235

II. REQUIRED OFFERS  
A. Child Health Supervision  
Ref: 376.801

B. Speech and Hearing  
Ref: 376.781; 20 CSR 400-2.140

C. Required coverage for diabetes  
Ref: 376.385

D. Chemotherapy, Oral Chemotherapy  
Ref: 376.1200, 376.1257

E. Testing for lead poisoning  
Ref: 376.1290

F. Prosthetics  
Ref: 376.1232

III. MEDICARE SUPPLEMENT  
Ref: 376.850-890; 20 CSR 400-3.650, 20 CSR 400-3.200(9), 42 CFR 422.2274, 42 CFR 423.2274, 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

IV. LONG TERM CARE  
Ref: 376.1100–.1130; 20 CSR 400-4.100

V. GROUP  
Ref: 376.421; 20 CSR 400-2.030

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

LIFE AND ACCIDENT & HEALTH INSURANCE  
GENERAL KNOWLEDGE  
CONTENT OUTLINE  
Product Knowledge, Terms, and Concepts  
(100 scoreable questions plus 20 pretest questions)

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

B. Interest/market-sensitive/adjustable life products  
1. Universal life  
2. Variable whole life  
3. Variable universal life  
4. Interest-sensitive whole life  
5. Indexed life

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

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

E. Combination plans and variations  
1. Joint life  
2. Survivorship life (second to die)

II. LIFE: POLICY RIDERS, PROVISIONS, OPTIONS, AND EXCLUSIONS  
A. Policy riders  
1. Waiver of premium and waiver of monthly deduction  
2. Guaranteed insurability  
3. Payor benefit  
4. Accidental death and/or accidental death and dismemberment  
5. Term riders  
6. Other insureds  
7. Long term care  
8. Return of premium

B. Policy provisions and options  
1. Entire contract  
2. Insuring clause  
3. Free look  
4. Consideration  
5. Owner’s rights  
6. Beneficiary designations  
   a. Primary and contingent  
   b. Revocable and irrevocable  
   c. Common disaster  
   d. Minor beneficiaries  
8. 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

IV. LIFE: COMPLETING THE APPLICATION, UNDERWRITING, AND DELIVERING THE POLICIES

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

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

C. Delivering the policy
7. When coverage begins
8. Explaining the policy and its provisions, riders, exclusions, and ratings to the client

D. Contract law
7. Elements of a contract
8. Unique aspects of the insurance contract
  a. Conditional
  b. Unilateral
  c. Adhesion
  d. Aleatory

IV. LIFE: TAXES, RETIREMENT, AND OTHER INSURANCE CONCEPTS

A. Third-party ownership
B. Viatical settlements
C. Life settlements
D. Group life insurance
7. Conversion privilege
8. Contributory vs. noncontributory

E. Retirement plans
7. Qualified plans
8. Nonqualified plans

F. Life insurance needs analysis/suitability
7. Personal insurance needs
8. Business insurance needs
  a. Key person
  b. Buy sell

G. Social Security benefits
H. Tax treatment of insurance premiums, proceeds, and dividends
7. Individual life
8. Group life
9. Modified Endowment Contracts (MECs)

V. ACCIDENT AND HEALTH: TYPES OF POLICIES

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

B. Accidental death and dismemberment

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

D. Medicare supplement policies

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

F. Individual/Group Long Term Care (LTC)

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

VI. ACCIDENT AND HEALTH: POLICY PROVISIONS, CLAUSES, AND RIDERS

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
16. Coinsurance
17. Deductibles
18. Eligible expenses
19. Copayments
20. Pre-authorizations and prior approval requirements
21. Usual, reasonable, and customary (URC) charges
22. Lifetime, annual, or per cause maximum benefit limits

D. Riders
3. Impairment/exclusions
4. Guaranteed insurability

D. Rights of renewability
1. Noncancelable
2. Cancelable
3. Guaranteed renewable

VII. ACCIDENT AND HEALTH: SOCIAL INSURANCE .......... 3
I. Medicare (Parts A, B, C, D)
J. Medicaid
K. Social Security benefits

VIII. ACCIDENT AND HEALTH: OTHER INSURANCE CONCEPTS ............................................................. 4
A. Total, partial, recurrent and residual disability
B. Owner’s rights
C. Dependent children benefits
D. Primary and contingent beneficiaries
E. Modes of premium payments
F. Nonduplication and coordination of benefits (e.g.,
   primary vs. excess)
G. Occupational vs. non-occupational
H. Tax treatment of premiums and proceeds of insurance contracts (e.g.,
   disability income and medical expenses, etc.)
I. Managed care
J. Workers Compensation
K. Subrogation

IX. ACCIDENT AND HEALTH: FIELD UNDERWRITING PROCEDURES ....................................................... 9
A. Completing the application
B. Explaining sources of insurability and HIPAA privacy information (e.g., MIB Report, Fair Credit Reporting Act, etc.)
C. Initial premium payment and receipt and consequences of the receipt (e.g., medical examination, etc.)
D. Submitting application (and initial premium if collected) to company for underwriting
E. Policy delivery
F. Explaining policy and its provisions, riders, exclusions, and ratings to clients
G. Replacement
H. Contract law
   1. Elements of a contract
   2. Insurable interest
   3. Warranties and representations
   4. Unique aspects of the insurance contract
      a. Conditional
      b. Unilateral
      c. Adhesion
      d. Aleatory

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 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
D. Interstate Insurance Product Regulatory Commission (aka, “The Compact”)
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A. Persons required to be licensed
   1. Producer
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      20 CSR 700-1.020–.030
   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
   2. Change of address
      Ref: 375.141.5
   3. Renewal
      Ref: 375.018
D. License suspension, revocation, denial, cancellation
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   Ref: 375.934, 375.936
B. Rebating
   Ref: 375.936
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

Missouri Insurance Supplement - Examination Content Outlines

Effective: February 1, 2019

S7
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, 375.936  
A. Disclosure  
B. Replacement forms  
C. Duties of producer  
D. Duties of replacing insurance company

II. POLICY PROVISIONS  
A. Policy loan rates  
Ref: 20 CSR 400-1.090, 376.306  
B. Assignability  
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

IV. GROUP INSURANCE  
Ref: 376.697, 376.691, 376.693

V. CREDIT LIFE INSURANCE  
Ref: 20 CSR 600-2.100, 385.010-080

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

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. Antigen Testing for Bone Marrow Transplant  
Ref: 376.1275  
N. Drug co-pay  
Ref: 376.386  
O. Formulary Notification  
Ref: 376.392  
P. Clinical trials  
Ref: 376.429  
Q. Newborn hearing screening  
Ref: 376.1220  
R. Child coverage discrimination prohibited  
Ref: 376.820  
S. First steps  
Ref: 376.1218  
T. PKU testing and formula  
Ref: 376.1219  
U. Autism/Applied Behavioral Analysis  
Ref: 376.1224  
V. Dental coverage: anesthesia and hospital charges  
Ref: 376.1225  
W. Cancer screenings  
Ref: 376.1250  
X. Cancer diagnosis second opinion  
Ref: 376.1253  
Y. Chiropractic Services  
Ref: 376.391, 376.1230  
Z. Right to appeal  
Ref: 376.1361.10  
AA. Utilization Review  
Ref: 376.1350(12), 376.1363, 376.1367, 376.1372  
BB. Grievance procedures  
Ref: 376.1378, 376.1382  
CC. Expedited review  
Ref: 376.1389  
DD. Telehealth  
Ref: 376.1900  
EE. Physical Therapy Copays  
Ref 376.1235

II. REQUIRED OFFERS  
A. Child Health Supervision  
Ref: 376.801  
B. Speech and Hearing  
Ref: 376.781; 20 CSR 400-2.140  
C. Required coverage for diabetes  
Ref: 376.385  
G. Chemotherapy, Oral Chemotherapy  
Ref: 376.1200, 376.1257  
H. Testing for lead poisoning  
Ref: 376.1290  
I. Prosthetics  
Ref: 376.1232

III. MEDICARE SUPPLEMENT
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

IV. LONG TERM CARE
Ref: 376.1100.–1130; 20 CSR 400-4.100

V. GROUP
Ref: 376.421; 20 CSR 400-2.030
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 scoreable questions plus 10 pretest questions)

I. TYPES OF POLICIES................................................................. 25
A. Homeowners
1. HO-2
2. HO-3
3. HO-4
4. HO-5
5. HO-6
6. HO-8
B. Dwelling policies
1. DP-1
2. DP-2
3. DP-3
C. Commercial lines
1. Commercial Package Policy (CPP)
2. Commercial property
   a. Commercial building and business personal property form
   b. Causes of loss forms
   c. Business income
   d. Extra expense
   e. Equipment breakdown
3. Business Owners Policy (BOP)
4. Builders Risk
D. Inland marine

1. Personal Articles floaters
2. Commercial Property floaters

E. National Flood Insurance Program

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

II. INSURANCE TERMS AND RELATED CONCEPTS........ 14
A. Insurance
1. Law of Large Numbers
B. Insurable interest
C. Risk
1. Pure vs. Speculative Risk
D. Hazard
1. Moral
2. Morale
3. Physical
E. Peril
F. Loss
1. Direct
2. Indirect
G. Loss Valuation
1. Actual cash value
2. Replacement cost
3. Market value
4. Stated/agreed value
5. Salvage value
H. Proximate cause
I. Deductible
J. Indemnity
K. Limits of liability
L. Coinsurance/Insurance to value
M. Occurrence
N. Cancellation
O. Nonrenewal
P. Vacancy and unoccupancy
Q. Liability
1. Absolute
2. Strict
3. Vicarious
R. Negligence
S. Binder
T. Endorsements
U. Blanket vs. Specific

III. POLICY PROVISIONS AND CONTRACT LAW.............. 11
A. Declarations
B. Insuring agreement
C. Conditions
D. Exclusions
E. Definition of the insured
F. Duties of the insured
G. Obligations of the insurance company
H. Mortgagee rights
I. Proof of loss
J. Notice of claim
K. Appraisal
L. Other Insurance Provision
M. Subrogation
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 .................................................. 2
Ref: All references are to RSMo unless otherwise noted

I. DIRECTOR OF 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, 375.071, 375.076, 20 CSR 700-1.020-.030
   2. Nonresident producer
      Ref: 375.017
   3. Surplus lines producer
      Ref: 384.043
B. Obtaining a license
   1. Qualifications
      Ref: 375.015, 375.016, 375.015, .018
   2. Examinations
      Ref: 375.016, .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
D. License suspension, revocation, denial, cancellation
   Ref: 374.046, 374.280, 375.022; 20 CSR 700-1.130

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

IV. CERTIFICATE OF AUTHORITY

V. FIDUCIARY RESPONSIBILITIES
Ref: 375.161, 375.786

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 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 scoreable questions plus 10 pretest questions)

I. TYPES OF POLICIES, BONDS, AND RELATED TERMS .................................................. 25
A. Commercial general liability
   1. Exposures
      a. Premises and Operations
      b. Products and Completed Operations
   2. Coverage
      a. Coverage A: Bodily Injury and Property Damage Liability
         (1) Occurrence
         (2) Claims made
            (a) Retroactive Date
      b. Coverage B: Personal Injury and Advertising Injury
      c. Coverage C: Medical Payments
      d. Supplemental Payments
      e. Who is an insured
         f. Limits
            (1) Per occurrence
            (2) Annual Aggregate
      g. Damage to Property of Others
   B. Automobile: personal auto and business auto
      1. Liability
a. Bodily Injury
b. Property Damage
c. Split Limits
d. Combined Single Limit
2. Medical Payments
3. Physical Damage (collision; other than collision; specified perils)
4. Uninsured motorists
5. Underinsured motorists
6. Who is an insured
7. Types of Auto
   a. Owned
   b. Non-owned
   c. Hired
   d. Temporary Substitute
   e. Newly Acquired Autos
   f. Transportation Expense and Rental Reimbursement Expense
8. Garage Coverage Form, including Garagekeepers Insurance
9. Exclusions
10. Individual Insured and Drive Other Car (DOC)

C. Workers Compensation Insurance, Employers Liability Insurance, and Related Issues
   (This section does not deal with specifics of state law, which are addressed elsewhere in this outline.)
   1. Standard policy concepts
      a. Who is an employee/employer
      b. Compensation
   2. Work-related vs. non-work-related
   3. Other states’ insurance
   4. Employers Liability
   5. Exclusive remedy
   6. Premium Determination

D. Crime
   1. Employee Dishonesty
   2. Theft
   3. Robbery
   4. Burglary
   5. Forgery and Alteration
   6. Mysterious disappearance

E. Bonds
   1. Surety
   2. Fidelity

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

G. Umbrella/Excess Liability

II. INSURANCE TERMS AND RELATED CONCEPTS ........ 14
    A. Risk
    B. Hazards
       1. Moral
       2. Morale
       3. Physical
    C. Indemnity
    D. Insurable interest
    E. Loss valuation

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

F. Negligence
G. Liability
H. Occurrence
I. Binders
J. Warranties
K. Representations
L. Concealment
M. Deposit Premium/Audit
N. Certificate of Insurance
O. Law of Large Numbers
P. Pure vs. Speculative Risk
Q. Endorsements
R. Damages
   1. Compensatory
      a. General
      b. Special
   2. Punitive
S. Compliance with provisions of Fair Credit Reporting Act

III. POLICY PROVISIONS ....................................... 11
    A. Declarations
    B. Insuring agreement
    C. Conditions
    D. Exclusions and Limitations
    E. Definition of the insured
    F. Duties of the insured after a loss
    G. Cancellation and nonrenewal provisions
    H. Supplementary payments
    I. Proof of loss
    J. Notice of claim
    K. Arbitration
    L. Other insurance
    M. Subrogation
    N. Loss settlement provisions including consent to settle a loss
    O. Terrorism Risk Insurance Act (TRIA)

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 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

Effective: February 1, 2019
A. Persons required to be licensed
   1. Producer
      Ref: 375.012, 375.018, 375.022, 375.071, 375.076; 20 CSR 700-1.020-.030
   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, 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

D. License suspension, revocation, denial, cancellation
   Ref: 374.046, 374.072, 375.018; 20 CSR 500-6.500; 20 CSR 500-6.600

III. MARKETING PRACTICES
A. Unfair and deceptive practices
   Ref: 375.936
B. Rebating
   Ref: 375.936
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 500-6.500; 20 CSR 500-6.600

VII. MISSOURI INSURANCE GUARANTY ASSOCIATION
   Ref: 375.771-.779

MISSOURI STATUTES, RULES AND REGULATIONS
PERTINENT TO CASUALTY INSURANCE ONLY
   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

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
(100 scoreable questions plus 20 pretest questions)

I. PROPERTY: TYPES OF POLICIES
   25
A. Homeowners
   1. HO-2
   2. HO-3
   3. HO-4
   4. HO-5
   5. HO-6
   6. HO-8
B. Dwelling policies
   1. DP-1
   2. DP-2
   3. DP-3
C. Commercial lines
   1. Commercial Package Policy (CPP)
   2. Commercial property
      a. Commercial building and business personal property form
      b. Causes of loss forms
      c. Business income
      d. Extra expense
      e. Equipment breakdown
   3. Business Owners Policy (BOP)
   4. Builders Risk
D. Inland marine
   1. Personal Articles floaters
   2. Commercial Property floaters
E. National Flood Insurance Program
F. Others
   1. Earthquake
   2. Mobile Homes
   3. Watercraft
   4. Farm Owners
   5. Windstorm

II. PROPERTY: INSURANCE TERMS AND RELATED CONCEPTS
   14
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. PROPERTY: POLICY PROVISIONS AND CONTRACT LAW

11

A. Declarations

B. Insuring agreement

C. Conditions

D. Exclusions

E. Definition of the insured

F. Duties of the insured

G. Obligations of the insurance company

H. Mortgagee rights
1. Proof of loss

J. Notice of claim

K. Appraisal

L. Other Insurance Provision

M. Subrogation

N. Elements of a contract

O. Warranties, representations, and concealment

P. Sources of underwriting information

Q. Fair Credit Reporting Act

R. Privacy Protection (Gramm Leach Bliley)

S. Policy Application

T. Terrorism Risk Insurance Act (TRIA)

IV. CASUALTY: TYPES OF POLICIES, BONDS, AND RELATED TERMS .............................................. 25

A. Commercial general liability

1. Exposures
   a. Premises and Operations
   b. Products and Completed Operations

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

B. Automobile: personal auto and business auto

1. Liability
   a. Bodily Injury
   b. Property Damage
   c. Split Limits
   d. Combined Single Limit

2. Medical Payments

3. Physical Damage (collision; other than collision; specified perils)

4. Uninsured motorists

5. Underinsured motorists

6. Who is an insured

7. Types of Auto
   a. Owned
   b. Non-owned
   c. Hired
   d. Temporary Substitute
   e. Newly Acquired Autos
   f. Transportation Expense and Rental Reimbursement Expense

8. Garage Coverage Form, including Garagekeepers Insurance

9. Exclusions

10. Individual Insured and Drive Other Car (DOC)

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

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

1. Standard policy concepts
   a. Who is an employee/employer
   b. Compensation

2. Work-related vs. non-work-related

3. Other states’ insurance

4. Employers Liability

5. Exclusive remedy

6. Premium Determination

D. Crime

1. Employee Dishonesty
2. Theft
3. Robbery
4. Burglary
5. Forgery and Alteration
6. Mysterious disappearance

E. Bonds
1. Surety
2. Fidelity

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

G. Umbrella/Excess Liability

V. CASUALTY: INSURANCE TERMS AND RELATED CONCEPTS

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

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 PROPERTY & CASUALTY CONTENT OUTLINE

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

MISSOURI STATUTES, RULES AND REGULATIONS COMMON TO ALL LINES

I. DIRECTOR OF 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, 375.071, 375.076
      2. Nonresident producer
      3. Surplus lines producer
      Ref: 384.043
   B. Obtaining a license
      1. Qualifications
         Ref: 375.016, 375.015, 018
      2. Examinations
         Ref: 375.016, .141.(11)
   C. Maintaining a license
      1. Continuing education
         Ref: 375.020; 20 CSR 700-1.020–.030
      2. Change of address
      3. Renewal
      Ref: 375.018
   D. License suspension, revocation, denial, cancellation
      Ref: 374.046, 374.280, 375.022; 20 CSR 700-1.130

III. MARKETING PRACTICES
   A. Unfair and deceptive practices
      Ref: 375.936
   B. Rebating
      Ref: 375.936
   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
PERSONAL LINES INSURANCE CONTENT OUTLINE
PRODUCT KNOWLEDGE, TERMS, AND CONCEPTS
(75 scoreable questions plus 11 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
      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

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

   V. MEDICAL MALPRACTICE INSURANCE
      Ref: 383.010–.040, 383.150, 383.155, 383.165, 383.170; 20 CSR 500–5.100

Missouri Insurance Supplement - Examination Content Outlines

Effective: February 1, 2019

S15
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. Waivers

X. Representations

Y. Concealment

Z. Deposit Premium/Audit

AA. Certificate of Insurance

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

CC. Compliance with Provisions of Fair Credit Reporting Act

IV. PROPERTY AND CASUALTY POLICY PROVISIONS AND CONTRACT LAW

A. Declarations
B. Insuring agreement
C. Conditions
D. Exclusions
E. Definition of the insured
F. Duties of the insured after a loss
G. Obligations of the insurance company

H. Mortgagee rights
   I. Proof of loss
   J. Notice of claim
   K. Appraisal
   L. Other Insurance Provision
   M. Subrogation

N. Elements of a contract
O. Sources of underwriting information
P. Fair Credit Reporting Act
Q. Privacy Protection (Gramm Leach Bliley)
R. Policy Application

S. Terrorism Risk Insurance Act (TRIA)

T. Cancellation and nonrenewal provisions

U. Supplementary payments

V. Arbitration

W. Loss settlement provisions including consent to settle a loss

MISSOURI-SPECIFIC PERSONAL LINES CONTENT OUTLINE

State Statutes, Rules and Regulations

MISSOURI STATUTES, RULES AND REGULATIONS COMMON TO ALL LINES

Ref: All references are to RSMo unless otherwise noted

I. DIRECTOR OF 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, 375.018, 375.022, 375.071, 375.076; 20 CSR 700-1.020-.030
   2. Nonresident producer
      Ref: 375.017
   3. Surplus lines producer
      Ref: 384.043

B. Obtaining a license
   1. Qualifications
      Ref: 375.015, 016, .018
   2. Examinations
      Ref: 375.016, .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

D. License suspension, revocation, denial, cancellation
   Ref: 374.046, 374.280, 375.022; 20 CSR 700-1.130

III. MARKETING PRACTICES

A. Unfair and deceptive practices
   Ref: 375.936

B. Rebating
   Ref: 375.936

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

I. GENERAL INSURANCE TERMS AND CONCEPTS
   A. Insurance
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, 384.059
1. Resident producers
2. Nonresident producers
3. Renewals

D. Penalties, revocation and suspension
Ref: 374.110, 374.205

III. LICENSING REQUIREMENTS
A. Persons required to be licensed
1. Producer
Ref: 375.012, 375.018, 375.022, 375.071, 375.076; 20 CSR 700-1.020
2. Nonresident producer
Ref: 375.017

B. Obtaining a license
1. Qualifications
Ref: 375.016, 375.018
2. Examinations
Ref: 375.018

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

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

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MISSOURI INSURANCE SUPPLEMENT  

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  

MISSOURI BAIL BOND 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 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, 374.735, 374.740; 20 CSR 700-6.100–.170; Supreme Court rule 33.17; DIFP Bulletin 06-03  

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 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: 374.040, 374.705, 374.750, 374.755, 374.760, 374.716; 20 CSR 700-6.100–.170; Supreme Court rule 33.17; DIFP Bulletin 06-03  

A. Definitions  
   1. Surety Recovery 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  

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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
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

MISSOURI STATUTES, RULES AND REGULATIONS COMMON TO ALL LINES

Ref: All references are to RSMo unless otherwise noted

I. DIRECTOR OF INSURANCE
A. General powers and duties
   Ref: 374.020, 374.045, 374.210, 374.285, 375.786
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

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 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 700-6.100
C. Obtaining a license
1. Qualifications

Effective: February 1, 2019
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

IV. NAVIGATORS
   A. Roles and Responsibilities
      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.

VI. MISSOURI STATUTES, RULES AND REGULATIONS RELATED TO HEALTH INSURANCE
   Ref: All references are to RSMo unless otherwise noted
   A. DIRECTOR OF INSURANCE
      1. General powers and duties
         Ref: 374.020, 374.045, 374.210, 374.285, 375.786
      2. Examination of records
         Ref: SB 262, 97th General Assembly, 2013, section 376.2010
      3. Orders of the Director
         Ref: 374.046, 374.048, 374.049; SB 262, 97th General Assembly, 2013, section 376.2011
   B. LICENSING REQUIREMENTS
      1. Obtaining a license
         Ref: SB 262, 97th General Assembly, 2013, section 376.2004; 20 CSR 400-11.100
      2. Maintaining a license
         Ref: SB 262, 97th General Assembly, 2013, section 376.2006
      3. License suspension, revocation, denial, cancellation
         Ref: 375.141, 375.946; SB 262, 97th General Assembly, 2013, section 376.2010