

**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

- d. Minor beneficiaries
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

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

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)

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

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

IX. ADVERTISING

Ref: 20 CSR 400-5.100

<p align="center">MISSOURI-SPECIFIC LIFE CONTENT OUTLINE State Statutes, Rules and Regulations <i>(40 scoreable questions plus 5 pretest questions)</i></p>

**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-.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

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

**ACCIDENT & HEALTH – GENERAL KNOWLEDGE
CONTENT OUTLINE**

Product Knowledge, Terms, and Concepts

(50 scoreable questions plus 10 pretest questions)

I. TYPES OF POLICIES 14

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

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(40 questions plus 5 pretest questions)

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1. Qualifications

Ref: 375.015, 375.016, 375.018,

2. Examinations

Ref: 375.016, 375.141(11)

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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

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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, 376.776.3, 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(12), 376.1363, 376.1367, 376.1372

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(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/Eligibility**

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

- 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..... 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
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- 12. Incontestability
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- 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 POLICES..... 12

A. Completing the application

- 1. Required signatures
- 2. Changes in the application
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- 8. USA PATRIOT Act/anti-money laundering

B. Underwriting

- 1. Insurable interest
- 2. Medical information and consumer reports

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

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- 1. Single and flexible premium

3. Fair Credit Reporting Act	
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C. Delivering the policy	
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D. Contract law	
7. Elements of a contract	
8. Unique aspects of the insurance contract	
a. Conditional	
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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	
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7. Personal insurance needs	
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a. Key person	
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H. Tax treatment of insurance premiums, proceeds, and dividends	
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V. ACCIDENT AND HEALTH: TYPES OF POLICIES..... 14	
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2. Business overhead expense policy	
3. Business disability buyout policy	
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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	
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D. Primary and contingent beneficiaries	

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- I. Managed care
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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.)
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 - 1. Qualifications
Ref: 375.015, 375.016, 375.018,
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- A. Unfair and deceptive practices
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MISSOURI-SPECIFIC LIFE, ACCIDENT AND HEALTH CONTENT OUTLINE

State Statutes, Rules and Regulations

(45 questions plus 5 pretest questions)

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 - 2. Nonresident producer
Ref: 375.017

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
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- III. VARIABLE PRODUCTS
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- IV. GROUP INSURANCE
Ref: 376.697, 376.691, 376.693
- V. CREDIT LIFE INSURANCE

Ref: 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

IX. ADVERTISING

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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(12), 376.1363, 376.1367, 376.1372

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(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/Eligibility

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**
- 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)**

**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 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-.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, 375.015, .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, 375.141; 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
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

A. Persons required to be licensed

- 1. Producer
*Ref: 375.012, 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, .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, 375.141; 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

**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

- 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

**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

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)

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 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

VI. CASUALTY: 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)

- 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**
Ref: 375.771-.779

**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..... 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
- 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-.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, 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, 375.141; 20 CSR 700-
1.130*
- III. MARKETING PRACTICES**
 - A. Unfair and deceptive practices**

**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

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

**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

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

- 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

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

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 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 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-.025*

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**

**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, 384.059

- 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. Peril
- E. 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 INSURANCE**
- A. General powers and duties
Ref: 374.020, 374.045, 374.048, 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, 375.018, 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
 - 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**

**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; DCI 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

- 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 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, 375.071, 375.076; 20 CSR 700-1.020-.030
 - 2. Nonresident producer
Ref: 375.017
 - 3. Public Adjuster
Ref: 325.015-.025; 20 CSR 700-2.100
 - 4. Public Adjuster Solicitor
Ref: 325.015-.025; 20 CSR 700-2.100
 - B. License suspension, revocation, denial**
Ref: 375.141
- 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
 - F. Boycott and coercion**
Ref: 375.936
 - G. Public Adjusters and Solicitors**
Ref: 325.010-.055; 20 CSR 700-2.200-.300
- 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 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
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
 - 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

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