LIFE-GENERAL KNOWLEDGE CONTENT OUTLINE
Product Knowledge, Terms and Concepts
(50 scored plus 5 pretest questions)

I. TYPES OF POLICIES .................................................. 15
   A. Traditional whole life products
      1. Ordinary whole life
      2. Limited-pay and single-premium life
   B. Interest/market-sensitive/adjustable life products
      1. Universal life
      2. Variable whole life
      3. Variable universal life
      4. Interest-sensitive whole life
      5. Indexed life
   C. Term life
      1. Types
         a. Level
         b. Decreasing
         c. Return of premium
         d. Annually renewable
      2. Special features
         a. Renewable
         b. Convertible
   D. Annuities
      1. Single and flexible premium
      2. Immediate and deferred
      3. Fixed and variable
      4. Indexed
   E. Combination plans and variations
      1. Joint life (first to die)
      2. Survivorship life (second to die)

II. LIFE PROVISIONS, RIDERS, OPTIONS, AND EXCLUSIONS 15
   A. Policy riders
      1. Waiver of premium and waiver of monthly deduction
      2. Guaranteed insurability
      3. Payor benefit
      4. Accidental death and/or accidental death and dismemberment
      5. Term riders
      6. Other insureds
      7. Long term care
      8. Return of premium
      9. Disability
      10. Cost of Living
   B. Policy provisions and options
      1. Entire contract
      2. Insuring clause
      3. Free look
      4. Consideration
      5. Owner's rights
      6. Beneficiary designations
         a. Primary and contingent
         b. Revocable and irrevocable
         c. Common disaster
   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
      9. Gramm-Leach-Bliley Act (GLBA) Privacy
   B. Underwriting
      1. Insurable interest
      2. Medical information and consumer reports
      3. Fair Credit Reporting Act
      4. Risk classification
      5. Stranger/Investor-owned life insurance (STOLI/IOLI)
   C. Delivering the policy
      1. When coverage begins
      2. Explaining the policy and its provisions, riders, exclusions, and ratings to the client
   D. Contract law
      1. Elements of a contract
         a. Consideration
         b. Offer and Acceptance
         c. Competent parties
         d. Legal purpose
      2. Unique aspects of the insurance contract
         a. Conditional
         b. Unilateral
         c. Adhesion
         d. Aleatory

IV. RETIREMENT AND OTHER INSURANCE CONCEPTS 8
   A. Third-party ownership
B. Viatical Settlements
C. Life Settlements
D. Group life insurance
   1. Conversion privilege
   2. Contributory vs. noncontributory
E. Retirement plans
   1. Qualified plans
   2. Nonqualified plans
F. Life insurance needs analysis/suitability
   1. Personal insurance needs
   a. Key person
   b. Buy sell
   2. Business insurance needs
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
COMMON TO ALL LINES .................................................. 20
Ref: All references are to RSMo unless otherwise noted

I. DIRECTOR OF COMMERCE AND INSURANCE
   A. General powers and duties
      Ref: 374.020, 374.045, 374.210, 374.285, 375.786
      RSMo 374.015-.285 are expansive of all powers and duties of the Director
   B. Examination of records
      Ref: 374.110, 374.205, 374.190
   C. Cease and desist orders
      Ref: 374.046, 374.049, 375.942, 374.048
   D. Interstate Insurance Product Regulatory Commission (aka, "The Compact")
      Ref: 374.350-352

II. LICENSING REQUIREMENTS
   A. Persons required to be licensed
      1. Producer
         Ref: 375.012, 375.014, 375.018, 375.022, 375.076
         20 CSR 700-1.010-.025
      2. Nonresident producer
         Ref: 375.017
   B. Obtaining a license
      1. Qualifications
         Ref: 375.015, 375.016, 375.018,
      2. Examinations
         Ref: 375.016, 375.141(11)
   C. Maintaining a license
      1. Continuing education
         Ref: 375.020; 20 CSR 700-3.200, 375.029-.030
      2. Change of address
         Ref: 375.141.5
      3. Renewal
         Ref: 375.018

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

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

IV. CERTIFICATE OF AUTHORITY
   Ref: 375.161; 375.786

V. FIDUCIARY RESPONSIBILITIES
   Ref: 375.051, 375.052; 20 CSR 700-1.140

VI. COMMISSIONS AND COMPENSATION
   Ref: 375.116, 375.158.3, 20 CSR 700-1.060

VII. MISSOURI INSURANCE GUARANTY ASSOCIATION
    Ref: 376.715-.758

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

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

II. POLICY PROVISIONS
   A. Policy loan rates
      Ref: 20 CSR 400-1.090, 376.306
   B. Assignability
      Ref: 376.680
   C. Suicide Exclusion
      Ref: 376.620
   D. War and Aviation Exclusion
      Ref: 20 CSR 400-1.080, 376.675

III. VARIABLE PRODUCTS
    Ref: 376.670; 20 CSR 400-1.020, 030, 376.669, 376.671

IV. GROUP INSURANCE
    Ref: 376.697, 376.691, 376.691-.699

V. CREDIT LIFE INSURANCE
    Ref: 385.010-.080, 20 CSR 600-2.110

VI. GRADED DEATH BENEFITS
    Ref: 20 CSR 400-1.040, 376.675

VII. UNIVERSAL LIFE
    Ref: 20 CSR 400-1.100
II. POLICY PROVISIONS, CLAUSES, AND RIDERS ......................................................... 15

A. Mandatory and optional provisions
   1. Entire contract
   2. Time limit on certain defenses (incontestable)
   3. Grace period
   4. Reinstatement
   5. Notice of claim
   6. Claim forms
   7. Proof of loss
   8. Time of payment of claims
   9. Payment of claims
  10. Physical examination and autopsy
  11. Legal actions

12. Change of beneficiary
13. Misstatement of age or sex
14. Change of occupation
15. Illegal occupation
16. Relation of earnings to insurance

B. Other provisions and clauses
   1. Insuring clause
   2. Free look
   3. Consideration clause
   4. Probationary period
   5. Elimination period
   6. Waiver of premium
   7. Exclusions and limitations
   8. Preexisting conditions
   9. Coinsurance
   10. Deductibles
   11. Eligible expenses
   12. Copayments
   13. Pre-authorizations and prior approval requirements
   14. Usual, reasonable, and customary (URC) charges
   15. Lifetime, annual, or per cause maximum benefit limits

C. Riders
   1. Impairment/exclusions
   2. Guaranteed insurability
   3. Future increase option

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

III. SOCIAL INSURANCE .................................................................................. 6

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

IV. OTHER INSURANCE CONCEPTS ......................................................... 5

A. Total, partial, recurrent and residual disability
B. Owner's rights
C. Dependent children benefits
D. Primary and contingent beneficiaries
E. Modes of premium payments
F. Nonduplication and coordination of benefits (e.g., primary vs. excess)
G. Occupational vs. non-occupational
H. Tax treatment of premiums and proceeds of insurance contracts (e.g., disability income and medical expenses, etc.)

I. Managed care
J. Workers Compensation
   1. Impact on health insurance benefits

K. Subrogation
L. Cost containment

V. FIELD UNDERWRITING PROCEDURES ................................................. 8

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

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 COMMERCE AND INSURANCE
   A. General powers and duties
      Ref: 374.020, 374.045, 374.210, 374.285, 375.156
      RSMo 374.015-.285 are expansive of all powers and duties of the Director
   B. Examination of records
      Ref: 374.110, 374.205
   C. Cease and desist orders
      Ref: 374.046, 374.049, 375.942
   D. Interstate Insurance Product Regulatory Commission (aka, “The Compact”)
      Ref: 374.350-352

II. LICENSING REQUIREMENTS
   A. Persons required to be licensed
      1. Producer
         Ref: 375.012, 375.014, 375.018, 375.022, 375.076; 20 CSR 700-1.020-.025
      2. Nonresident producer
         Ref: 375.017
   B. Obtaining a license
      1. Qualifications
         Ref: 375.015, 375.016, 375.018,
      2. Examinations
         Ref: 375.016, 375.141(11)
   C. Maintaining a license
      1. Continuing education
         Ref: 375.020; 375.029-.030; 20 CSR 700-3.200
      2. Change of address
         Ref: 375.141.5
      3. Renewal
         Ref: 375.018
      4. Temporary
         Ref: 375.025

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

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

IV. CERTIFICATE OF AUTHORITY
   Ref: 354.055, 354.405, 354.705, 375.161; 375.786

V. FIDUCIARY RESPONSIBILITIES
   Ref: 375.051, 375.052; 20 CSR 700-1.140

VI. COMMISSIONS AND COMPENSATION
   Ref: 375.116, 375.158.3, 20 CSR 700-1.060

VII. MISSOURI INSURANCE GUARANTY ASSOCIATION
   Ref: 376.715–758

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

I. REQUIRED PROVISIONS
   Ref: 376.426, 376.777, 376.783
   A. Standard Provisions
   B. Coverage for newborns
      Ref: 376.406
   C. Coverage for adopted children
      Ref: 376.816
   D. Coverage for handicapped children
      Ref: 376.426, 376.776
   E. Coverage for dependent children
      Ref: 376.426, 376.776.3, 354.536.2; 20 CSR 400-7.030
   F. Coverage for pre-existing conditions
      Ref: 376.426, 376.450
   G. Coverage for mental health services
      Ref: 376.810, 376.811, 376.1224, 376.1550, 376.1551; 20 CSR 400-2.160, 20 CSR 400-2.165
   H. Coverage for mammography
      Ref: 376.782
   I. Renewal and Cancellation
      Ref: 376.004, 376.450, 376.452, 376.454, 376.777, 379.938
   J. Advertisements
      Ref: 20 CSR 400-5.700, 354.460, 375.936, 376.879
   K. Substance abuse/alcoholism
      Ref: 376.779.1, 376.810, 376.811, 376.1550, 376.1551; 20 CSR 400-2.160, 20 CSR 400-2.165
   L. Immunization
      Ref: 376.1215
   M. Formulary Notification
      Ref: 376.392
   N. Clinical trials
O. PKU testing and formula
Ref: 376.429
P. Autism/Applied Behavioral Analysis
Ref: 376.1224
Q. Dental coverage: anesthesia and hospital charges
Ref: 376.1225
R. Cancer screenings
Ref: 376.1250
S. Chiropractic Services
Ref: 376.391, 376.1230
T. Utilization Review
Ref: 376.1350-1389
U. Grievance procedures
Ref: 376.1378, 376.1382, 376.1385, 376.1387, 376.1389; 20 CSR 100-5.020
V. Expedited review
Ref: 376.1389; 20 CSR 100-5.020
W. Telehealth
Ref: 376.1900
X. Physical Therapy Copays
Ref: 376.1235
II. REQUIRED OFFERS
A. Speech and Hearing
Ref: 376.781; 20 CSR 400-2.140
B. Required coverage for diabetes
Ref: 376.385
C. Chemotherapy, Oral Chemotherapy
Ref: 376.1200, 376.1257
III. MEDICARE SUPPLEMENT
Ref: 376.850-890; 20 CSR 400-3.650, 20 CSR 400-3.200, 42 CFR 422.2274, Medicare Marketing Guidelines
A. Minimum standards
B. Sale of insurance to the elderly
C. Nursing home coverage
D. Prohibited provisions
E. Disclosure/replacement requirements
F. Free look
G. Commissions
H. Select Products
I. Open Enrollment/Eligibility
IV. LONG TERM CARE
Ref: 376.1100 – 1130; 20 CSR 400-4.50-4.120
V. GROUP
Ref: 376.421; 20 CSR 400-2.090, 2.130
A. Continuation/Conversion/COBRA
Ref: 376.397, 376.401, 376.426, 376.428
B. Replacement
Ref: 376.441
C. Spousal coverage
Ref: 376.891-376.893
D. Association and Discretionary Group Coverage
Ref: 376.421, 20 CSR 400-2.090, 20 CSR 400-2.130
VI. SMALL EMPLOYER GROUP
Ref: 379.930 – 952
VII. MINIMUM MATERNITY BENEFITS
Ref: 376.1210

LIFE AND ACCIDENT & HEALTH INSURANCE
GENERAL KNOWLEDGE
CONTENT OUTLINE
Product Knowledge, Terms, and Concepts
(50 scored plus 5 pretest questions)
I. LIFE: TYPES OF POLICIES ................................................. 15
A. Traditional whole life products
1. Ordinary whole life
2. Limited-pay and single-premium life
B. Interest/market-sensitive/adjustable life products
1. Universal life
2. Variable whole life
3. Variable universal life
4. Interest-sensitive whole life
5. Indexed life
C. Term life
1. Types
   a. Level
   b. Decreasing
   c. Return of premium
   d. Annually renewable
2. Special features
   a. Renewable
   b. Convertible
D. Annuities
1. Single and flexible premium
2. Immediate and deferred
3. Fixed and variable
4. Indexed
E. Combination plans and variations
1. Joint life (first to die)
2. Survivorship life (second to die)
II. LIFE PROVISIONS, RIDERS, OPTIONS, AND EXCLUSIONS.............................................................................15
A. Policy riders
1. Waiver of premium and waiver of monthly deduction
2. Guaranteed insurability
3. Payor benefit
4. Accidental death and/or accidental death and dismemberment
5. Term riders
6. Other insureds
7. Long term care
8. Return of premium
9. Disability
10. Cost of Living
B. Policy provisions and options
1. Entire contract
2. Insuring clause
3. Free look
4. Consideration
5. Owner’s rights
6. Beneficiary designations
   a. Primary and contingent
   b. Revocable and irrevocable
   c. Common disaster
   d. Minor beneficiaries
A. Completing the application
1. Required signatures
2. Changes in the application
3. Consequences of incomplete applications
4. Warranties and representations
5. Collecting the initial premium and issuing the receipt
6. Replacement
7. Disclosures at point of sale (e.g., HIPAA, HIV consent)
8. USA PATRIOT Act/anti-money laundering
9. Gramm-Leach-Bliley Act (GLBA) Privacy

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

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

D. Contract law
1. Elements of a contract
   a. Consideration
   b. Offer and Acceptance
   c. Competent parties
   d. Legal purpose
2. Unique aspects of the insurance contract
   a. Conditional
   b. Unilateral
   c. Adhesion
   d. Aleatory

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)

I. Life: Completing the Application, Underwriting, and Delivering the Policies

J. Accident and health: Types of policies

K. Accident and health: Policy provisions, clauses, and riders

L. Medicare supplement policies

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

N. Individual/Group Long Term Care (LTC)
1. Eligibility
2. Levels of care

O. 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

V. Accident and Health: Policy Provisions, Clauses, and Riders

Missouri Insurance Supplement - Examination Content Outlines

Effective: April 26, 2023
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

C. Riders
1. Impairment/exclusions
2. Guaranteed insurability
3. Future increase option

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

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

VIII. ACCIDENT AND HEALTH: OTHER INSURANCE CONCEPTS ........................................... 5
A. Total, partial, recurrent and residual disability
B. Owner's rights
C. Dependent children benefits
D. Primary and contingent beneficiaries
E. Modes of premium payments
F. Nonduplication and coordination of benefits (e.g., primary vs. excess)
G. Occupational vs. non-occupational
H. Tax treatment of premiums and proceeds of insurance contracts (e.g., disability income and medical expenses, etc.)
I. Managed care
J. Workers Compensation
1. Impact on health insurance benefits
K. Subrogation
L. Cost containment

IX. ACCIDENT AND HEALTH: FIELD UNDERWRITING PROCEDURES ........................................... 8
A. Completing the application

B. Explaining sources of insurability and HIPAA privacy information (e.g., MIB Report, Fair Credit Reporting Act, etc.)
C. Initial premium payment and receipt and consequences of the receipt (e.g., medical examination, etc.)
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 COMMERCE AND INSURANCE
   A. General powers and duties
   Ref: 374.020, 374.045, 374.210, 374.285, 375.786; 374.015-.285 are expansive of all powers and duties of the Director

   B. Examination of records
   Ref: 374.110, 374.205

   C. Cease and desist orders
   Ref: 374.046, 374.049, 375.942

   D. Interstate Insurance Product Regulatory Commission (aka, "The Compact")
   Ref: 374.350-352

II. LICENSING REQUIREMENTS
   A. Persons required to be licensed
      1. Producer
      Ref: 375.012, 375.014, 375.018, 375.022, 375.076; 20 CSR 700-1.020-.025
      2. Nonresident producer
      Ref: 375.017

   B. Obtaining a license
      1. Qualifications
      Ref: 375.015, 375.016, 375.018
      2. Examinations
      Ref: 375.016, 375.141(11)

   C. Maintaining a license
      1. Continuing education
      Ref: 375.020; 375.029-.030; 20 CSR 700-3.200
      2. Change of address
      Ref: 375.141.5
      3. Renewal
III. MARKETING PRACTICES
A. Unfair and deceptive practices
   Ref: 375.934, 375.936
B. Rebating
   Ref: 375.936; 379.402; 379.404
C. Misrepresentation
   Ref: 375.936
D. Defamation
   Ref: 375.936
E. Unfair discrimination
   Ref: 375.007, 375.936, 375.995

IV. CERTIFICATE OF AUTHORITY
   Ref: 354.055, 354.405, 354.705, 375.161; 375.786

V. FIDUCIARY RESPONSIBILITIES
   Ref: 375.051, 375.052; 20 CSR 700-1.140

VI. COMMISSIONS AND COMPENSATION
   Ref: 375.116, 375.158.3, 20 CSR 700-1.060

VII. MISSOURI INSURANCE GUARANTY ASSOCIATION
    Ref: 376.715-.758

MISSOURI STATUTES, RULES, AND REGULATIONS PERTINENT TO LIFE ONLY

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

II. POLICY PROVISIONS
    A. Policy loan rates
       Ref: 20 CSR 400-1.090, 376.306
    B. Assignability
       Ref: 376.680
    C. Suicide Exclusion
       Ref: 376.620
    D. War and Aviation Exclusion
       Ref: 20 CSR 400-1.080, 376.675

III. VARIABLE PRODUCTS
     Ref: 376.670; 20 CSR 400-1.020, 030, 376.669, 376.671

IV. GROUP INSURANCE
    Ref: 376.697, 376.691-.699, 376.693

V. CREDIT LIFE INSURANCE
    Ref: 385.010-.080, 20 CSR 600-2.110

VI. GRADED DEATH BENEFITS
    Ref: 20 CSR 400-1.040, 376.675

VII. UNIVERSAL LIFE

VIII. SUITABILITY
      Ref: 20 CSR 400-5.900

IX. ADVERTISING
     Ref: 20 CSR 400-5.100

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

I. REQUIRED PROVISIONS
   Ref: 376.426, 376.777, 376.783
   A. Standard Provisions
   B. Coverage for newborns
      Ref: 376.406
   C. Coverage for adopted children
      Ref: 376.816
   D. Coverage for handicapped children
      Ref: 376.426, 376.776
   E. Coverage for dependent children
      Ref: 376.426, 376.776.3, 354.536.2; 20 CSR 400-7.030
   F. Coverage for pre-existing conditions
      Ref: 376.426
   G. Coverage for mental health services
      Ref: 376.810, 376.811, 376.1550, 376.1224
   H. Coverage for mammography
      Ref: 376.782
   I. Renewal and Cancellation
      Ref: 375.004, 376.450, 376.452, 376.454, 376.777, 379.938
   J. Advertisements
      Ref: 20 CSR 400-5.700, 376.936
   K. Substance abuse/alcoholism
      Ref: 376.779.1, 376.810, 376.811
   L. Immunization
      Ref: 376.1215
   M. Formulary Notification
      Ref: 376.392
   N. Clinical trials
      Ref: 376.429
   O. PKU testing and formula
      Ref: 376.1219
   P. Autism/Applied Behavioral Analysis
      Ref: 376.1224
   Q. Dental coverage: anesthesia and hospital charges
      Ref: 376.1225
   R. Cancer screenings
      Ref: 376.1250
   S. Chiropractic Services
      Ref: 376.391, 376.1230
   T. Utilization Review
      Ref: 376.1350-1389
   U. Grievance procedures
      Ref: 376.1378, 376.1382
   V. Expedited review
      Ref: 376.1389
   W. Telehealth
      Ref: 376.1900
   X. Physical Therapy Copays
      Ref: 376.1235

Missouri Insurance Supplement - Examination Content Outlines Effective: April 26, 2023
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 400-3.200, 42 CFR 422.2274, Medicare Marketing Guidelines
   A. Minimum standards
   B. Sale of insurance to the elderly
   C. Nursing home coverage
   D. Prohibited provisions
   E. Disclosure/replacement requirements
   F. Free look
   G. Commissions
   H. Select Products
   I. Open Enrollment/Eligibility

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

V. GROUP
   Ref: 376.421; 20 CSR 400-2.090, 2.130
   A. Continuation/Conversion/COBRA  
      Ref: 376.397, 376.401, 376.426, 376.428
   B. Replacement  
      Ref: 376.441
   C. Spousal coverage  
      Ref: 376.891-376.893
   D. Association and Discretionary Group Coverage  
      Ref: 376.421 and 20 CSR 400-2.130

VI. SMALL EMPLOYER GROUP
   Ref: 379.930-.952

VII. MINIMUM MATERNITY BENEFITS
   Ref: 376.1210

PROPERTY INSURANCE
GENERAL KNOWLEDGE
CONTENT OUTLINE
Product Knowledge, Terms, and Concepts
(50 scored plus 5 pretest questions)

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

   a. Commercial building and business personal property form
   b. Causes of loss forms
   c. Business income
   d. Extra expense
   e. Equipment breakdown
   3. Business Owners Policy (BOP)
   4. Builders Risk
   5. Cyber First-Party Coverage

D. Inland marine
   1. Personal First-Party Coverage
   2. Commercial Property floaters

E. National Flood Insurance Program

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

II. INSURANCE TERMS AND RELATED CONCEPTS............ 15
   A. Insurance
      1. Law of Large Numbers
   B. Insurable interest
   C. Risk
      1. Pure vs. Speculative Risk
   D. Hazard
      1. Moral
      2. Morale
      3. Physical
   E. Peril
   F. Loss
      1. Direct
      2. Indirect
   G. Loss Valuation
      1. Actual cash value
      2. Replacement cost
      3. Market value
      4. Stated/agreed value
      5. Salvage value
   H. Proximate cause
   I. Deductible
   J. Indemnity
   K. Limits of liability
   L. Coinsurance/Insurance to value
   M. Occurrence
   N. Cancellation
   O. Nonrenewal
   P. Vacancy and unoccupancy
   Q. Liability
      1. Absolute
      2. Strict
      3. Vicarious
   R. Negligence
   S. Binder
   T. Endorsements
   U. Blanket vs. Specific

III. POLICY PROVISIONS AND CONTRACT LAW.............. 13
   A. Declarations
   B. Insuring agreement
   C. Conditions
   D. Exclusions
   E. Definition of the insured
III. MARKETING PRACTICES
   A. Unfair and deceptive practices
      Ref: 375.936
   B. Rebating
      Ref: 375.936; 379.402; 379.404
   C. Misrepresentation
      Ref: 375.936
   D. Defamation
      Ref: 375.936
   E. Unfair discrimination
      Ref: 375.007, 375.936, 375.995

IV. CERTIFICATE OF AUTHORITY
    Ref: 375.161, 375.786

V. FIDUCIARY RESPONSIBILITIES
   Ref: 375.051, 375.052; 20 CSR 700-1.140

VI. COMMISSIONS AND COMPENSATION
    Ref: 375.116, 375.158.3, 384.045; 20 CSR 700-1.060

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

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

I. MISSOURI FAIR PLAN
   Ref: 379.810–.880
   A. Purpose
   B. Definitions
   C. Eligibility
   D. Binding authority
   E. Application procedures
   F. Effective date of coverage
   G. Renewal/nonrenewal/cancellation

II. INLAND MARINE
    Ref: 20 CSR 500-1.200

III. HOMEOWNERS POLICIES
    Ref: 375.001–.008, 375.011

IV. BINDERS
    Ref: 20 CSR 500-1.300

V. CANCELLATION/NONRENEWAL
    Ref: 375.001–.011, 379.160; 20 CSR 500-1.100

CASUALTY INSURANCE
GENERAL KNOWLEDGE
CONTENT OUTLINE
Product Knowledge, Terms, and Concepts
(50 scored plus 5 pretest questions)

I. TYPES OF POLICIES, BONDS, AND RELATED TERMS........................................... 23
   A. Commercial general liability
      1. Exposures
         a. Premises and Operations
         b. Products and Completed Operations
      2. Coverage
a. Coverage A: Bodily Injury and Property Damage Liability (Occurrence, Claims made including Retroactive Date)
b. Coverage B: Personal Injury and Advertising Injury
c. Coverage C: Medical Payments
d. Supplemental Payments
e. Who is an insured
f. First named insured
g. Limits (Per occurrence, Annual Aggregate)
h. Damage to Property of Others

B. Automobile: personal auto and business auto
1. Liability
   a. Bodily Injury
   b. Property Damage
   c. Split Limits
   d. Combined Single Limit
2. Medical Payments
3. Physical Damage (collision; other than collision; specified perils)
4. Uninsured motorists
5. Underinsured motorists
6. Who is an insured
7. Types of Auto
   a. Owned
   b. Non-owned
   c. Hired
   d. Temporary Substitute
   e. Newly Acquired Autos
   f. Transportation Expense and Rental Reimbursement Expense
8. Auto Dealers, Coverage Form, including Garagekeepers Insurance
9. Exclusions
10. Individual Insured and Drive Other Car (DOC)
11. Mobile equipment

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

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

E. Bonds
1. Surety
2. Fidelity

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

G. Umbrella/Excess Liability

H. Business Owners Policy (BOP)

II. INSURANCE TERMS AND RELATED CONCEPTS

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

A. Declarations

B. Insuring agreement

C. Conditions

D. Exclusions and Limitations

E. Definition of the insured

F. Duties of the insured after a loss

G. Cancellation and nonrenewal provisions

H. Supplementary payments

I. Proof of loss

J. Notice of claim

K. Arbitration

L. Other insurance

M. Subrogation

N. Loss settlement provisions including consent to settle a loss

O. Terrorism Risk Insurance Act (TRIA)
MISSOURI SPECIFIC CASUALTY
CONTENT OUTLINE
State Statutes, Rules, and Regulations
(40 scoreable questions plus 5 pretest questions)

MISSOURI STATUTES, RULES, AND REGULATIONS COMMON TO ALL LINES ...................................................... 25
Ref: All references are to RSMo unless otherwise noted

I. DIRECTOR OF COMMERCE AND INSURANCE
A. General powers and duties
Ref: 374.020, 374.045, 374.210, 374.285, 375.786
B. Examination of records
Ref: 374.110, 374.205
C. Cease and desist orders
Ref: 374.046, 374.049, 375.942

II. LICENSING REQUIREMENTS
A. Persons required to be licensed
1. Producer
Ref: 375.012, 375.041, 375.018, 375.022, 375.071, 375.076; 20 CSR 700-1.020-.025
2. Nonresident producer
Ref: 375.017
3. Surplus lines producer
Ref: 384.043
B. Obtaining a license
1. Qualifications
Ref: 375.016, 375.015, 375.018
2. Examinations
Ref: 375.016, 375.141(11)
C. Maintaining a license
1. Continuing education
Ref: 375.020; 20 CSR 700-3.200
2. Change of address
Ref: 375.141.5
3. Renewal
Ref: 375.018
4. Temporary
Ref: 375.025
D. License suspension, revocation, denial, cancellation
Ref: 374.046, 374.280, 375.022, 375.141; 20 CSR 700-1.130

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

IV. CERTIFICATE OF AUTHORITY
Ref: 375.161, 375.786

V. FIDUCIARY RESPONSIBILITIES

MISSOURI INSURANCE GUARANTY ASSOCIATION
Ref: 375.771–779

MISSOURI STATUTES, RULES, AND REGULATIONS PERTINENT TO CASUALTY INSURANCE ONLY.............. 15
Ref: All references are to RSMo unless otherwise noted.

I. MOTOR VEHICLE INSURANCE
Ref: 20 CSR 500-2.100
A. Missouri Automobile Insurance Plan (AIP)
Ref: 303.200
B. Financial responsibility
Ref: 303.010–0.25; 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: 383.010–0.40, 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

(SO scored plus 5 pretest questions)

I. PROPERTY: TYPES OF POLICIES............................................... 22
A. Homeowners
1. HO-2
2. HO-3
3. HO-4
4. HO-5
5. HO-6
6. HO-8
B. Dwelling policies
1. DP-1
2. DP-2

Effective: April 26, 2023
III. PROPERTY: 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. Subrogation
N. Elements of a contract
O. Warranties, representations, and concealment
P. Sources of underwriting information
Q. Fair Credit Reporting Act
R. Privacy Protection (Gramm Leach Bliley)
S. Policy Application
T. Terrorism Risk Insurance Act (TRIA)
U. Territory

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

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

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

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

E. Bonds
   1. Surety
   2. Fidelity

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

G. Umbrella/Excess Liability

H. Business Owners Policy (BOP)

V. CASUALTY: INSURANCE TERMS AND RELATED CONCEPTS

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

Ref: All references are to RSMo unless otherwise noted

I. DIRECTOR OF COMMERCE AND INSURANCE
   A. General powers and duties
      Ref: 374.020, 374.045, 374.210, 374.285, 375.786
   B. Examination of records
      Ref: 374.110, 374.205
   C. Cease and desist orders
      Ref: 374.046, 374.049, 375.942

II. LICENSING REQUIREMENTS
   A. Persons required to be licensed
      1. Producer
         Ref: 375.012, 375.014, 375.018, 375.022, 375.071, 375.076; 20 CSR 700-1.020-.025
      2. Nonresident producer
         Ref: 375.017
      3. Surplus lines producer
         Ref: 384.043
   B. Obtaining a license
      1. Qualifications
         Ref: 375.016, 375.015, 375.018
      2. Examinations
         Ref: 375.016, 375.141(11)
   C. Maintaining a license
      1. Continuing education
         Ref: 375.020; 20 CSR 700-3.200
MISSOURI INSURANCE GUARANTY ASSOCIATION

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

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
c. Split Limits
d. Combined Single Limit
2. Medical Payments
3. Physical Damage (collision; other than collision; specified perils)
4. Uninsured motorists
5. Underinsured motorists
6. Who is an insured
7. Types of Auto
   a. Owned
   b. Non-owned
   c. Hired
   d. Temporary Substitute
   e. Newly Acquired Autos
   f. Transportation Expense and Rental Reimbursement Expense
8. Exclusions
B. Umbrella/Excess liability
III. PROPERTY AND CASUALTY INSURANCE TERMS AND RELATED CONCEPTS ............................................. 28
A. Insurance
   1. Law of Large Numbers
B. Insurable interest
C. Risk
   1. Pure vs. Speculative Risk
D. Hazard
   1. Moral
   2. Morale
   3. Physical
E. Peril
F. Loss
   1. Direct
   2. Indirect
G. Loss Valuation
   1. Actual cash value
   2. Replacement cost
   3. Market value
   4. Stated value
   5. Salvage value
H. Proximate cause
I. Deductible
J. Indemnity
K. Limits of liability
L. Coinsurance/Insurance to value
M. Occurrence
N. Cancellation
O. Nonrenewal
P. Vacancy and unoccupancy
Q. Liability
   1. Absolute
   2. Strict
   3. Vicarious
R. Negligence
S. Binder
T. Endorsements
U. Blanket vs. Specific
V. Burglary, Robbery, Theft, and Mysterious Disappearance
W. Warranties
X. Representations
Y. Concealment
Z. Deposit Premium/Audit
AA. Certificate of Insurance
BB. Damages
   1. Compensatory
      a. General
      b. Special
   2. Punitive
CC. Compliance with Provisions of Fair Credit Reporting Act
IV. PROPERTY AND CASUALTY POLICY PROVISIONS AND CONTRACT LAW .......................................................... 24
A. Declarations
B. Insuring agreement
C. Conditions
D. Exclusions
E. Definition of the insured
F. Duties of the insured after a loss
G. Obligations of the insurance company
H. Mortgagee rights
   I. Proof of loss
   J. Notice of claim
K. Appraisal
L. Other Insurance Provision
M. Subrogation
N. Elements of a contract
O. Sources of underwriting information
P. Fair Credit Reporting Act
Q. Privacy Protection (Gramm Leach Bliley)
R. Policy Application
S. Terrorism Risk Insurance Act (TRIA)
T. Cancellation and nonrenewal provisions
U. Supplementary payments
V. Arbitration
W. Loss settlement provisions including consent to settle a loss
X. Territory

MISSOURI-SPECIFIC PERSONAL LINES CONTENT OUTLINE
State Statutes, Rules, and Regulations
(40 scoreable questions, Rules, and Regulations)
MISSOURI STATUTES, RULES, AND REGULATIONS COMMON TO ALL LINES......................................................... 25
Ref: All references are to RSMo unless otherwise noted

I. DIRECTOR OF COMMERCE AND INSURANCE
   A. General powers and duties
      Ref: 374.020, 374.045, 374.210, 374.285, 375.786
   B. Examination of records
      Ref: 374.110, 374.205
   C. Cease and desist orders
      Ref: 375.942, 374.046, 374.049

II. LICENSING REQUIREMENTS
   A. Persons required to be licensed
      1. Producer
         Ref: 375.012, 375.014, 375.018, 375.022, 375.076, 20 CSR 700-1.020-.025
      2. Nonresident producer
         Ref: 375.017
      3. Surplus lines producer
         Ref: 384.043

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B. Obtaining a license
1. Qualifications
   Ref: 375.015, 375.016, 375.018
2. Examinations
   Ref: 375.016 – 375.141.(11)

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

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

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

IV. CERTIFICATE OF AUTHORITY
   Ref: 375.161, 375.786

V. FIDUCIARY RESPONSIBILITIES
   Ref: 375.051, 375.052; 20 CSR 700-1.140

VI. COMMISSIONS AND COMPENSATION
   Ref: 375.116, 375.158(3), 384.045; 20 CSR 700-1.060

VII. MISSOURI INSURANCE GUARANTY ASSOCIATION
   Ref: 375.771–779

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

I. MISSOURI FAIR PLAN
   Ref: 379.810–.880
   A. Purpose
   B. Definitions
   C. Eligibility
   D. Binding authority
   E. Application procedures
   F. Effective date of coverage
   G. Renewal/nonrenewal/cancellation

II. INLAND MARINE
   Ref: 20 CSR 500-1.200

III. HOMEOWNERS POLICIES
   Ref: 375.001–011

IV. BINDERS

Ref: 20 CSR 500-1.300

V. CANCELLATION/NONRENEWAL
   Ref: 375.001–.011, 379.160; 20 CSR 500-1.100

VI. MOTOR VEHICLE INSURANCE
   Ref: 20 CSR 500-2.100
   A. Missouri Automobile Insurance Plan (AIP)
      Ref: 303.200
   B. Financial responsibility
      Ref: 303.010–.025, 303.041, 303.044, 303.160; Forms SR22, SR26
   C. Uninsured motorist/underinsured
      Ref: 303.030; 379.203
   D. Cancellation/nonrenewal
      Ref: 20 CSR 500-2.300; 379.110-.114

VII. CLAIM SETTLEMENT PRACTICES
   Ref: 375.1000–1007; 20 CSR 100-1.010-.050
   A. Definitions
   B. Misrepresentation of provisions
   C. General standards

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

I. GENERAL INSURANCE TERMS AND CONCEPTS
   A. Insurance
   B. Insurable interest
   C. Risk
   D. Hazard
   E. Peril
   F. Loss
      1. Direct
      2. Indirect
   G. Proximate Cause
   H. Deductible
   I. Indemnity
   J. Actual cash value
   K. Replacement Cost
   L. Limits of Liability
   M. Coinsurance
   N. Pair and set clause
   O. Extensions of Coverage
   P. Additional coverages
   Q. Accident
   R. Occurrence
   S. Cancellation
   T. Nonrenewal
   U. Vacancy and nonoccupancy
   V. Right of salvage
   W. Abandonment
   X. Liability
   Y. Negligence
   Z. Comparative Negligence
   AA. Reinsuance
   BB. Requirements of a Contract
   CC. Damages
   DD. Certificate of Insurance
   EE. White List
II. SURPLUS LINES MARKETS
   A. United States nonadmitted market
   B. London market
      1. Lloyd’s brokers
      2. United States trust fund
      3. Underwriters
   C. Other foreign markets
   D. Nonstandard (substandard lines or capacity problems)
      1. Property
      2. General liability
      3. Professional liability
   E. Insurance exchanges

III. SURPLUS LINES LAWS AND REGULATIONS
    Ref: Chapter 384 and 20 CSR 200 Chapter 6
    A. Definitions
       Ref: 384.015
    B. Licensee affidavit
       Ref: 384.031
    C. Taxation of surplus lines insurance
       Ref: 384.051, 384.059, 384.061, 384.062; 20 CSR 200-6.300, 20 CSR 200-6.400
    D. Surplus Lines Forms
       Ref: 20 CSR 200-6.100
    E. Enforceability of contract
       Ref: 384.038

IV. SURPLUS LINES LICENSEE
    Ref: All references are to Chapter 384 and 20 CSR 200 Chapter 6 unless otherwise indicated.
    A. Acting for nonadmitted insurers
       Ref: 384.023
    B. Requirements for authorized surplus lines insurance
       1. Evidence of insurance
          Ref: 384.036
       2. Notice to insured
       3. Binding authority regulations
          Ref: 384.041
       4. Records of licensee
          Ref: 384.048
       5. Reporting Requirements
          Ref: 384.057
       6. Eligible surplus lines insurers
          Ref: 384.015, 384.021
       7. Placement of surplus lines insurance
          Ref: 384.017; 20 CSR 200-6.500
    C. Surplus lines licensing
       Ref: 384.043
       1. Resident producers
       2. Nonresident producers
       3. Renewals
    D. Penalties, revocation, and suspension
       Ref: 374.049, 374.046, 375.141, 384.025, 384.041, 384.065, 384.071

MISSOURI CROP INSURANCE
CONTENT OUTLINE
State Statutes, Rules, and Regulations
(50 scoreable questions)
Ref: All references are to RSMo unless otherwise noted

I. GENERAL INSURANCE TERMS AND CONCEPTS
   A. Insurable interest
   B. Risk
   C. Hazard
   D. Peril

II. DIRECTOR OF COMMERCE AND INSURANCE
   A. General powers and duties
      Ref: 374.020, 374.045, 374.210, 374.285, 375.786
   B. Examination of records
      Ref: 374.110, 374.205
   C. Cease and desist orders
      Ref: 375.942, 374.046, 374.048, 374.049

III. LICENSING REQUIREMENTS
   A. Persons required to be licensed
      1. Producer
         Ref: 375.012, 375.014 - 375.018, 375.022, 375.076; 20 CSR 700-1.020
      2. Nonresident producer
         Ref: 375.017
   B. Obtaining a license
      1. Qualifications
         Ref: 375.015, 375.016; 375.018
      2. Examinations
         Ref: 375.018, 375.141(11)
   C. Maintaining a license
      1. Continuing education
         Ref: 375.020; 20 CSR 700-3.200
      2. Change of address
         Ref: 375.141.5
      3. Renewal
         Ref: 375.018
      4. Temporary
         Ref: 375.025
   D. License suspension, revocation, denial
      Ref: 374.046, 374.280, 375.141; 20 CSR 700-1.130
   E. Commissions and compensation
      Ref: 375.076, 375.116, 375.158(3), 384.045; 20 CSR 700-1.060
IV. MARKETING PRACTICES
A. Unfair and deceptive practices
   Ref: 375.936
B. Rebating
   Ref: 374.700; 379.402; 379.404
C. Misrepresentation
   Ref: 375.936
D. Defamation
   Ref: 374.710
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, 374.740; 20 CSR 700-6.100–.170; Supreme
Court rule 33.17
A. Definitions
   1. Bail bond agent
   2. General bail agent
   3. Property bail bondsman
   4. Surety bail agent
   5. Nonresident agent
B. Application procedures
C. License eligibility/fees
D. Licensure examination
E. License renewal

III. UNFAIR TRADE PRACTICES
Ref: 374.717, 374.755
A. Misrepresentation
B. Rebating and prohibited inducements
C. Penalties
D. Acting as an attorney prohibited
E. Ethics

IV. BAIL BOND PROCEDURES
Ref: 374.702, 374.755, 374.757, 374.763, 374.770, 374.775, 544.455–.457, 544.490–.640; Supreme Court
rule 33.13, 33.14
A. Discharging bail
B. Recommitment of defendant
C. Bond forfeitures
D. Bond posting/transfers
E. Arrests/Surrenders
F. Bond exoneration
G. Failure to appear

V. FIDUCIARY RESPONSIBILITIES
Ref: 374.710, 374.719, 374.755, 374.763, 374.775
A. Commissions, fees, premiums
B. Recordkeeping
C. Forfeitures
D. Collateral
   1. Receipts
   2. Maintenance
   3. Return

VI. DEFINITIONS
Ref: 374.700; Black's Law Dictionary, Dictionary of Insurance Terms
A. Bail
B. Bail bonds
   1. Qualification bond
   2. Surety bond
   3. Appearance bond
   4. Cash bond
C. Principal
D. Collateral
E. Forfeitures
F. Power of attorney
G. Recognizance
H. Extradition
I. Exoneration
J. Surety
K. Premium
L. Judgment
M. Surety Recovery Agent

VII. RULES OF CRIMINAL PROCEDURE
Ref: 544.455–.640; Missouri Rules of Criminal Procedure
A. Motion
B. Security
C. Release

Missouri Insurance Supplement - Examination Content Outlines
D. Warrant/Summons

Missouri Insurance Supplement - Examination Content Outlines

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

Ref: All references are to RSMo unless otherwise noted

I. POWERS AND DUTIES OF THE DIRECTOR OF
COMMERCE AND INSURANCE
Ref: 374.040, 374.705, 374.750, 374.755, 374.760, 374.716
A. General powers and Duties
B. Reports to the Department of Insurance
C. License denial, suspension, revocation
D. Examinations
E. Cease and Desist Orders/Hearings

II. LICENSING REQUIREMENTS
A. Definitions
Ref: 374.783-.788
1. Surety Recovery agent
   Ref: 20 CSR 700-6.100-.170; DCI Bulletin 06-03
2. General bail agent
3. Property bail bondsman
4. Surety bail agent
5. Nonresident agent
B. Application procedures
C. License eligibility fees
D. Licensure examination
E. License renewal

III. UNFAIR TRADE PRACTICES
Ref: 374.717, 374.755
A. Misrepresentation
B. Rebating and prohibited inducements
C. Penalties
D. Acting as an attorney prohibited
E. Ethics

IV. BAIL BOND PROCEDURES
Ref: 374.702, 374.757, 374.763, 374.770, 374.775, 544.455, 544.457, 544.640
A. Discharging bail
B. Recommitment of defendant
C. Bond forfeitures
D. Bond posting/transfers
E. Arrests/Surrenders
F. Bond exoneration
G. Failure to appear

V. FIDUCIARY RESPONSIBILITIES
Ref: 374.710, 374.719, 374.755, 374.775
A. Commissions, fees, premiums
B. Recordkeeping
C. Forfeitures
D. Collateral
   1. Receipts
   2. Maintenance
   3. Return

VI. DEFINITIONS

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

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

II. LOSS/DAMAGE VALUATION
   A. Direct Loss vs. Indirect Loss (Loss of Use)
   B. Damages
      1. Special
      2. General
      3. Material Damage Estimates
      4. Diminution of Value
   C. Valuation Clause
      1. Replacement Cost Provisions
      2. Actual Cash Value
      3. State Value
      4. Reproduction Cost

MISSOURI STATUTES, RULES, AND REGULATIONS
COMMON TO ALL LINES.............................................. 15
Ref: All references are to RSMo unless otherwise noted

I. DIRECTOR OF COMMERCE AND INSURANCE
   A. General powers and duties
      Ref: 374.020, 374.045, 374.210, 374.285, 375.786
   B. Examination of records
      Ref: 374.110, 374.205
   C. Cease and desist orders
      Ref: 375.942, 375.046, 374.048, 374.049

II. LICENSING REQUIREMENTS
   A. Persons required to be licensed
      1. Producer
         Ref: 375.012, 375.014, 375.018, 375.022,
         375.076; 20 CSR 700–1.020
      2. Nonresident producer
         Ref: 375.017
      3. Public Adjuster
         Ref: 325.015–.025
      4. Public Adjuster Solicitor
         Ref: 325.015–.025
   B. License suspension, revocation, denial
      Ref: 374.046, 374.280, 375.141

III. MARKETING PRACTICES
   A. Unfair and deceptive practices
      Ref: 375.936
   B. Rebating
      Ref: 375.936; 379.402; 379.404
   C. Misrepresentation
      Ref: 375.936
   D. Defamation
      Ref: 375.936
   E. Unfair discrimination
      Ref: 375.007, 375.936, 375.995
   F. Boycott and coercion
      Ref: 375.936
   G. Public Adjusters and Solicitors
      Ref: 325.010–.055

IV. CERTIFICATE OF AUTHORITY
    Ref: 375.161, 375.786

V. FIDUCIARY RESPONSIBILITIES
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

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

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/mortgagor
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. Leasehold
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

Missouri Insurance Supplement - Examination Content Outlines
Effective: April 26, 2023
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
   E. Standards of conduct
      1. Annual On-site Review
         Ref: 381.023
      2. Disclosure of Affiliated Business
         Ref: 381.029

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

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

X. MARKETING PRACTICES
   A. Unfair and deceptive practices
      Ref: 375.936; 20 CSR 500-7.050
   B. Rebating
      Ref: 375.936; 20 CSR 500-7.070; 379.402; 379.404
   C. Misrepresentation
      Ref: 375.936; 20 CSR 500-7.050
   D. Defamation
      Ref: 375.936
   E. Unfair discrimination
      Ref: 375.907, 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
   E. Standards of conduct
      1. Annual On-site Review
         Ref: 381.023
      2. Disclosure of Affiliated Business
         Ref: 381.029

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
   C. Individual Exchanges
   D. Small Business Health Options (SHOP) Exchanges
   E. Qualified Health Plans (QHPs)
      1. Essential Health Benefits
      2. Preventive Health Services
      3. Children’s Coverage
      4. Dental and Vision Benefits
      5. Actuarial Value (“Metal Levels”)

IV. NAVIGATORS
   A. Roles and Responsibilities –376.2002
      1. Provide information fairly, accurately, and impartially
      2. Plan eligibility and overview
      3. Plan enrollment procedures Exchange eligibility and changes
      4. Medicaid eligibility (MO HealthNet)
      5. Consumer assistance
      6. Qualified Health Plans (QHPs) Referrals to agents/producers
   B. Privacy and security of health information
      1. HIPAA
      2. Confidentiality, integrity, and availability of Protectied Health Information (PHI)

V. OUTREACH AND EDUCATION
   A. Using culturally and linguistically appropriate language. —376.2002.2(5)

VI. MISSOURI STATUTES, RULES AND REGULATIONS RELATED TO HEALTH INSURANCE
   Ref: All references are to RSMo unless otherwise noted
A. DIRECTOR OF COMMERCE AND INSURANCE
1. General powers and duties
   Ref: 374.020, 374.045, 374.210, 374.285, 375.786;
2. Examination of records
   Ref: 376.2010
3. Orders of the Director
   Ref: 374.046, 374.048, 374.049; 376.2011

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