LIFE PRODUCER CONTENT OUTLINE

(60 scored questions plus 10 pretest questions)

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

II. POLICY RIDERS, PROVISIONS, OPTIONS, AND EXCLUSIONS ........................................... 15
A. Policy riders
   1. Waiver of premium and waiver of monthly deduction
   2. Guaranteed insurability
   3. Payor benefit
   4. Accidental death and/or accidental death and dismemberment
   5. Term riders
   6. Other insureds
   7. Long term care
   8. Return of premium
   9. Disability
   10. Cost of Living
B. Policy provisions and options
   1. Entire contract
   2. Insuring clause
   3. Free look
   4. Consideration
   5. Owner’s rights
   6. Beneficiary designations
      a. Primary and contingent
      b. Revocable and irrevocable
      c. Common disaster
      d. Minor beneficiaries
      e. Designation by class
   7. Premium Payment
      a. Modes
      b. Grace period
      c. Automatic premium loan
      d. Level or flexible
   8. Reinstatement
   9. Policy loans, withdrawals, partial surrenders
   10. Non-forfeiture options
   11. Dividends and dividend options (e.g. participating, non-participating)
   12. Incontestability
   13. Assignments
   14. Suicide
   15. Misstatement of age and gender
   16. Settlement options
   17. Accelerated death benefits
C. Policy exclusions
   1. War
   2. Aviation
   3. Dangerous Occupation

III. COMPLETING THE APPLICATION, UNDERWRITING, AND DELIVERING THE 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 legal 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
IV. RETIREMENT, AND OTHER INSURANCE CONCEPTS .....8
A. Third-party ownership
B. Life Settlements
C. Group life insurance
   1. Conversion privilege
   2. Contributory vs. noncontributory
D. Retirement plans
   1. Qualified plans
   2. Nonqualified plans
E. Life insurance needs analysis/suitability
   1. Personal insurance needs
   2. Business insurance needs
      a. Key person
      b. Buy sell
F. Social Security benefits
G. Tax treatment of insurance premiums, proceeds, and dividends
   1. Individual life
   2. Group life
   3. Modified Endowment Contracts (MECs)
V. Mississippi Life Insurance Laws.............................. 10
   (All references are to sections of Title 83, MS Regulation and MS Administrative Code (MAC))
A. Commissioner
   1. Broad Powers
      Ref. 83-1-47, 49, 51
   2. Examination of Records
      Ref. 83-5-37, 65
   3. Notice of hearing
      Ref. 83-5-39
   4. Penalties
      Ref. 83-5-49, 67, 83, 85
   5. Unlicensed activities
      Ref. 83-1-49, 83-17-41, 45
B. Terms and concepts
   1. Insurance
      Ref. 83-17-53, 83-19-1
   2. Insurer
      Ref. 83-1-151, 83-24-7, 83-6-1
   3. Insurance transaction
      Ref. 83-17-1; 83-17-53, 57; 83-59-3
   4. Authorized/unauthorized; Certificate of Authority
      Ref. 83-21-3, 83-1-23
   5. Domestic, foreign and alien
      Ref. 83-5-5
   6. Mississippi Life and Health Insurance Guaranty Association
      Ref. 83-23-201 through 223
   7. Fraternals
      Ref. 83-29-1
C. Licensing
   1. Persons required to be licensed
      a. Insurance Producer
         Ref. 83-17-53
      b. Insurance Adjuster
         Ref. 83-17-401
      c. Resident/non-resident
         Ref. 83-17-65, 67
      d. Exemptions
         Ref. 83-17-67
   2. Appointments/Termination of Appointments
      Ref. 83-17-75, 77
   3. Penalties for noncompliance
      a. Refusal/nonrenewal
         Ref. 83-17-71
      b. Suspension/revocation
         Ref. 83-5-67
      c. Fines
         Ref. 83-17-71
   4. Maintenance and duration of license
      a. Renewal
         Ref. 83-17-37, 63
      b. Continuing Education
         Ref. 83-17-251
      c. Notify Commissioner of Change in Address
         Ref. 83-17-63
      d. Report Administrative or Criminal Action
         Ref. 83-17-81
D. Marketing Practices
   1. Protection of public interest
      Ref. 83-6-39; 83-17-69; 83-24-31; MAC 19-1:20.02, 19-1:3-8:01
   2. Unfair Practices
      a. Unfair claims methods and trade practices
         Ref. 83-5-19, 33, 35, 45
      b. Producer's Compensation Disclosure
         Ref. 83-17-73, 83-59-3
      c. Reating/illegal dealing in premiums
         Ref. 83-3-121
      d. Illegal inducements
         Ref. 83-3-121
      e. Twisting
         Ref. Reg. F&C 37-1; MAC 19-1:1.01
      f. Misrepresentation
         Ref. 83-5-35
      g. Defamation of Insurer
         Ref. 83-5-35
      h. Discrimination
         Ref. 83-30-67; 83-17-7, 57
      i. Cease and desist
         Ref. 83-1-51; 83-5-41
      j. Advertising
         Ref. 83-5-35; Reg. L&H 53-1; MAC 19-1:3.01
      k. Fraud
         Ref. 83-17-71
   3. Producer responsibilities
      a. Policy delivery
         Ref. 83-7-9, 13, 51; 83-23-235; 83-9-5, 25
      b. Premium accountability (e.g. fiduciary responsibility, comingling)
         Ref. 83-7-27
      c. Reply to Commissioner
         Ref. 83-24-13
   4. Compensation
      a. Receiving compensation
         Ref. 83-17-73
      b. Referral Fee
         Ref. 83-17-7
      c. Controlled Business
         Ref. 83-17-1
   5. Life Policy Replacements and Disclosures
a. Purpose
Ref. Reg. 99-2; MAC 19-2-14.01
b. Definition
Ref. Reg. 99-2; MAC 19-2-14.02
c. Duty of Producer
Ref. Reg. 99-2; MAC 19-2-14.03 through .07

MISSISSIPPI Insurance Supplement - Examination Content Outlines
Effective:  June 7, 2022

ACCIDENT & HEALTH OR SICKNESS
PRODUCER
CONTENT OUTLINE

(60 scored plus 10 pretest questions)

I. TYPES OF POLICIES ..................................................... 16
A. Disability income
  1. Individual disability income policy
  2. Business overhead expense policy
  3. Business disability buyout policy
  4. Group disability income policy
  5. Key employee policy
B. Accidental death and dismemberment
C. Medical expense insurance
  1. Basic hospital, medical, and surgical policies
  2. Major medical policies
  3. Health Maintenance Organizations (HMOs)
  4. Preferred Provider Organizations (PPOs)
  5. Point of Service (POS) plans
  6. Flexible Spending Accounts (FSAs)
  7. High Deductible Health Plans (HDHPs) and related Health Savings Accounts (HSAs)
  8. Health Reimbursement Accounts (HRAs)
D. Medicare supplement policies
E. Group insurance
  1. Differences between individual and group contracts
  2. General characteristics
  3. COBRA
F. Individual/Group Long Term Care (LTC)
  1. Eligibility
  2. Levels of care
G. Other policies
  1. Dental
  2. Vision
  3. Cancer
  4. Critical illness or specified disease
  5. Worksite (employer-sponsored)
  6. Hospital indemnity
  7. Short-term medical
  8. Accident

II. POLICY PROVISIONS, CLAUSES, AND RIDERS........... 15
A. Mandatory and optional provisions
  1. Entire contract
  2. Time limit on certain defenses (incontestable)
  3. Grace period
  4. Reinstatement
  5. Notice of claim
  6. Claim forms
  7. Proof of loss
  8. Time of payment of claims
  9. Payment of claims
  10. Physical examination and autopsy
  11. Legal actions
  12. Change of beneficiary
  13. Misstatement of age or gender
  14. Change of occupation
  15. Illegal occupation
  16. Relation of earnings to insurance
B. Other provisions and clauses
  1. Insuring clause
  2. Free look
  3. Consideration clause
  4. Probationary period
  5. Elimination period
  6. Waiver of premium
  7. Exclusions and limitations
  8. Preexisting conditions
  9. Coinsurance
  10. Deductibles
  11. Eligible expenses
  12. Copayments
  13. Pre-authorizations and prior approval requirements
  14. Usual, reasonable, and customary (URC) charges
  15. Lifetime, annual, or per cause maximum benefit limits
C. Riders
  1. Impairment/exclusions
  2. Guaranteed insurability
  3. Future increase option
D. Rights of renewability
  1. Noncancelable
  2. Cancelable
  3. Guaranteed renewable

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

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

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 consequent 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

VI. Mississippi Accident and Health insurance laws ...

A. Commissioner
   (All references are to sections of Title 83, MS Regulation and MS Administrative Code (MAC))
   1. Broad Powers
      Ref. 83-1-47, 49, 51
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   1. Insurance
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      Ref. 83-5-5
   6. Mississippi Life and Health Insurance Guaranty Association
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   7. Fraternals
      Ref. 83-29-1
   8. Essential Health Benefits
      Ref. 83-9-5, ACA Sec. 1302 42 U.S.C. 18022

C. Licensing
   1. Persons required to be licensed
      a. Insurance Producer
         Ref. 83-17-53
      b. Insurance Adjuster
         Ref. 83-17-401
      c. Resident/non-resident
         Ref. 83-17-65, 67
      d. Exemptions
         Ref. 83-17-67
   2. Appointments/Termination of Appointments
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   3. Penalties for noncompliance
      a. Refusal/nonrenewal
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         Ref. 83-5-67
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   4. Maintenance and duration of license
      a. Renewal
         Ref. 83-17-37, 63
      b. Continuing Education
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      c. Notify Commissioner of Change in Address
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      d. Report Administrative or Criminal Action
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      Ref. 83-6-39; 83-17-69; 83-24-31; MAC 19-1:20.02, 19-1:3-8:01
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      a. Unfair claims methods and trade practices
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         Ref. 83-17-73, 83-59-3
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      e. Twisting
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      a. Receiving compensation
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      b. Referral Fee
         Ref. 83-17-7
      c. Controlled Business
         Ref. 83-17-1
   5. Accident and Health Replacement and Disclosures
      a. Purpose
         Ref. 83-9-35
      b. Definition
         Ref. 83-9-35
      c. Duty of Producer
         Ref. Reg. 99-2
   6. Long-Term Care Insurance
LIFE, ACCIDENT AND HEALTH, OR SICKNESS PRODUCER
CONTENT OUTLINE

(115 scored questions plus 10 pretest questions)

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   A. Traditional whole life products
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      6. Payout options
   E. Combination plans and variations
      1. Joint life (first to die)
      2. Survivorship life (second to die)

II. LIFE POLICY RIDERS, PROVISIONS, OPTIONS, AND EXCLUSIONS ......................................................... 15
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      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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      1. Elements of a legal contract
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MISSISSIPPI Insurance Supplement - Examination Content Outlines

Effective: June 7, 2022
IV. RETIREMENT AND OTHER LIFE INSURANCE CONCEPTS .......................................................... 8

A. Third-party ownership
B. Life Settlements
C. Group life insurance
1. Conversion privilege
2. Contributory vs. noncontributory
D. Retirement plans
1. Qualified plans
2. Nonqualified plans
E. Life insurance needs analysis/suitability
1. Personal insurance needs
2. Business insurance needs
   a. Key person
   b. Buy sell
F. Social Security benefits
G. Tax treatment of insurance premiums, proceeds, and dividends
1. Individual life
2. Group life
3. Modified Endowment Contracts (MECs)

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

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4. Critical illness or specified disease
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6. Hospital indemnity
7. Short-term medical
8. Accident

VI. HEALTH PROVISIONS, CLAUSES & 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
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12. Change of beneficiary
13. Misstatement of age or gender
14. Change of occupation
15. Illegal occupation
16. Relation of earnings to insurance
B. Other provisions and clauses
1. Insuring clause
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3. Consideration clause
4. Probationary period
5. Elimination period
6. Waiver of premium
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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. Rights of renewability
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D. Medicare (Parts A, B, C, D)
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VIII. OTHER ACCIDENT AND HEALTH INSURANCE CONCEPTS ........................................5

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IX. 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.)
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         d. Exemptions
            Ref. 83-17-67
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         Ref. 83-17-75, 77
      3. Penalties for noncompliance
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         b. Suspension/revocation
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            Ref. 83-17-37, 63
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      2. Unfair Practices
         a. Unfair claims methods and trade practices
            Ref. 83-5-19, 29, 31, 33, 35, 45
         b. Producer's Compensation Disclosure
            Ref. 83-17-73, 83-59-3
         c. Rebating/illegal dealing in premiums
            Ref. 83-3-121
         d. Illegal inducements
            Ref. 83-3-121
         e. Twisting
            Ref. Reg. F&C 37-1; MAC 19-1:1.01
         f. Misrepresentation
            Ref. 83-5-35
         g. Defamation of Insurer
            Ref. 83-5-35
         h. Discrimination
            Ref. 83-8-221, 83-30-67, 38-71-1, 83-71-57
         i. Cease and desist
            Ref. 83-1-51; 83-5-41
         j. Advertising
            Ref. 83-5-35; Reg. F&C 53-1; MAC 19-1:3.01
         k. Fraud
            Ref. 83-17-71
      5. Producer responsibilities
         a. Policy delivery
            Ref. 83-7-9, 13, 51; 83-23-235; 83-9-5, 25
         b. Premium accountability (e.g. fiduciary responsibility, comingling)
            Ref. 83-7-27
         c. Reply to Commissioner
            Ref. 83-24-13
      6. Compensation
         a. Receiving compensation
            Ref. 83-17-72
         b. Referral Fee
            Ref. 83-17-7
         c. Controlled Business
            Ref. 83-17-1
7. Life, Accident and Health or Sickness Policy
   a. Purpose
      Ref. 83-9-35; MAC 19-2:14.01
   b. Definition
      Ref. 83-9-35; MAC 19-2:14.02
   c. Duty of Producer
      Ref. 83-9-35; MAC 19-2:14.03 through .07

8. Long-Term Care Insurance
   a. Policy standards
      Ref. Reg. 90-102; MAC 19-3:8.01 through .05
   b. Required Provisions
      Ref. Reg. 90-102; MAC 19-3:8.06 through .08
   c. Outline of Coverage
      Ref. Reg. 90-102; MAC 19-3:8.17 through .18

PROPERTY PRODUCER
CONTENT OUTLINE
(60 scored plus 10 pretest questions)

I. TYPES OF POLICIES .................................................. 22
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      2. Examination of Records
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4. Rates and Forms
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5. Penalties
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6. Unlicensed activities
Ref. 83-1-49, 83-17-41, 45

B. Terms and concepts
1. Insurer
Ref. 83-1-151, 83-24-7, 83-6-1
2. Insurance transaction
Ref. 83-17-1: 83-17-53, 57; 83-59-3
3. Admitted and Non-admitted insurers
Ref. 83-21-3
4. Domestic, foreign and alien insurers; certificate of authority
Ref. 83-1-23, 83-5-5
5. Mississippi Insurance Guaranty Association
Ref. 83-23-103, 109, 115, 119
6. Mississippi State Rating Bureau
Ref. 83-3-7, 24
7. Mississippi Residential Property Insurance Underwriting Association
Ref. 83-38-1, 3, 5
8. Mississippi Windstorm Underwriting Association
Ref. 83-34-1
9. Valued Policy
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C. Licensing
1. Persons required to be licensed
   a. Insurance Producer
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   b. Insurance Adjuster
      Ref. 83-17-401
   c. Resident/non-resident
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2. Appointments/Termination of Appointments
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3. Penalties for noncompliance
   a. Refusal/nonrenewal
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4. Maintenance and duration of license
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D. Marketing Practices
1. Protection of public interest
   Ref. 83-5-39; 83-17-69; 83-24-31; MAC 19-1:20.02
2. Unfair Practices
   a. Unfair claims methods and trade practices
   b. Producer's Compensation Disclosure
      Ref. 83-17-73, 83-59-3
   c. Rebatings/legal dealing in premiums
      Ref. 83-3-121
   d. Illegal inducements
      Ref. 83-2-29
   e. Twisting
      Ref. Reg. F&C 37-1; MAC 19-1:1.01
   f. Misrepresentation
      Ref. 83-5-35
   g. Credit Scoring Adverse-Action
      Ref. 15 USCA § 1681m
   h. Defamation
      Ref. 83-5-35
   i. Discrimination
      Ref. 83-2-3
   j. Failure to issue proper receipts
      Ref. 83-17-71
   k. Cease and desist
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   l. Advertising
      Ref. 83-5-35; 83-17-1, 71; MAC 19-1:3.01
   m. Fraud
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3. Producer responsibilities
   a. Policy deliveries
      Ref. (2007-1) MAC 19-1:34.04-.05
   b. Premium accountability (e.g. fiduciary responsibility)
      Ref. 83-17-71; Reg. (2000-4 Sec 4) MAC 19-1:25.04
   c. Separate Account Requirement
      Ref. Reg. 79-001; MAC 19-1:11.01
   d. Reply to the Insurance Commissioner
      Ref. 83-24-13
   e. Burden of determining authorization
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4. Compensation
   a. Payment of commissions
      Ref. 83-17-73
   b. Duly licensed producer
      Ref. 83-17-7
   c. Referral Fee
      Ref. 83-17-7
   d. Controlled Business
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      (2) Automobile
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2. Proof of Notice
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F. Applications and Binders
1. Binding coverage
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(60 scored questions plus 10 pretest questions)

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  - b. Products and Completed Operations
- 2. Coverage
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  - 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)
- 1. Standard policy concepts
  - a. Who is an employee/employer
  - b. Compensation
- 2. Work-related vs. non-work-related
- 3. Other states’ insurance
- 4. Employers Liability
- 5. Exclusive remedy
- 6. Premium Determination

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

### E. Bonds
- 1. Surety
- 2. Fidelity

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

### G. Umbrella/Excess Liability

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### 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

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### B. Insuring agreement

### C. Conditions

### D. Exclusions and Limitations

### E. Definition of the insured

### F. Duties of the insured after a loss

### G. Cancellation and nonrenewal provisions

### H. Supplementary payments

### I. Proof of loss

### J. Notice of claim

### K. Other insurance

### L. Subrogation
M. Loss settlement provisions including consent to settle a loss
N. Terrorism Risk Insurance Act (TRIA)
IV. Mississippi Casualty Insurance Laws………………… 10
(All references are to sections of Title 83, MS Regulation and MS Administrative Code (MAC))

A. Commissioner
1. Broad Powers
   Ref. 83-1-47, 49, 51
2. Examination of Records
   Ref. 83-5-37, 65
3. Notice of hearing
   Ref. 83-5-39
4. Rates and Forms
   Ref. 83-2-3, 83-3-23
5. Penalties
   Ref. 83-5-49, 67, 83, 85
6. Unlicensed activities
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B. Terms and concepts
1. Insurance
   Ref. 83-17-53, 83-19-1
2. Insurer
   Ref. 83-1-151, 83-24-7, 83-6-1
3. Insurance transaction
   Ref. 83-17-1, 83-17-53, 57, 83-59-3
4. Admitted and Non-admitted insurers
   Ref. 83-21-3
5. Domestic, foreign and alien Insurers; certificate of authority
   Ref. 83-1-23, 83-5-5
6. Mississippi Insurance Guaranty Association
   Ref. 83-23-103, 109, 115, 119
7. Mississippi State Rating Bureau
   Ref. 83-3-7, 24
8. Mississippi Residential Property Insurance Underwriting Association
   Ref. 83-38-1, 3, 5

C. Licensing
1. Persons required to be licensed
   a. Insurance Producer
      Ref. 83-17-53. 55, 59, 61, 63, 251
   b. Insurance Adjuster
      Ref. 83-17-401
   c. Resident/non-resident
      Ref. 83-17-65, 67
   d. Exemptions
      Ref. 83-17-67
2. Appointments/Termination of Appointments
   Ref. 83-17-75, 77
3. Penalties for noncompliance
   a. Refusal/nonrenewal
      Ref. 83-17-71
   b. Suspension/revocation
      Ref. 83-5-67
   c. Administrative fines
      Ref. 83-17-71
4. Maintenance and duration of license
   a. Renewal
      Ref. 83-17-37, 63
   b. Continuing Education
      Ref. 83-17-251
   c. Notify Commissioner of Change in Address
      Ref. 83-17-63
d. Report Administrative or Criminal Action
   Ref. 83-17-81

D. Marketing Practices
1. Protection of public interest
   Ref. 83-6-39; 83-17-69; 83-24-31; MAC 19-1:20.02
2. Unfair Practices
   a. Unfair claims methods and trade practices
      Ref. 83-5-19, 33, 35, 45
   b. Producer’s Compensation Disclosure
      Ref. 83-17-73, 83-59-3
   c. Rebating/illegal dealing in premiums
      Ref. 83-3-121
d. Illegal inducements
   Ref. 83-2-29
e. Twisting
   Ref. Reg. F&C 37-1; MAC 19-1:1.01
f. Misrepresentation
   Ref. 83-5-35
g. Credit Scoring Adverse-Action
   Ref. 15 USCA § 1681m
h. Defamation
   Ref. 83-5-35
i. Discrimination
   Ref. 83-2-3
j. Failure to issue proper receipts
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   Ref. 83-1-51; 83-5-41
l. Advertising
   Ref. 83-5-35; 83-17-1, 71; Reg. 19-1:3.01
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   Ref. 7-5-303; 83-17-71
3. Producer responsibilities
   a. Policy deliveries
      Ref. (2007-1) MAC 19-1:34.04-.05
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      Ref. 83-17-71; Reg. (2000-4 Sec 4) MAC 19-1:25.04
   c. Separate Account Requirement
      Ref. Reg. 79-011; MAC 19-1:11.01
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   Ref. 83-24-13
e. Burden of determining authorization
   Ref. 83-1-23

4. Compensation
   a. Payment of commissions
      Ref. 83-17-73
   b. Duly licensed producer
      Ref. 83-17-7
   c. Referral Fee
      Ref. 83-17-7
d. Controlled Business
   Ref. 83-17-1

E. Cancellation/Nonrenewal
1. Proof of Notice
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F. Applications and Binders
1. Binding coverage
   Ref. (2009-1) MAC 19-5.4.01-.06
G. Automobile
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2. Uninsured/Underinsured motorist
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(90 scored questions plus 10 pretest questions)

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      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
      3. Business Owners Policy (BOP)
      4. Builders Risk
      5. Cyber First-Party Coverage
   D. Inland marine
      1. Personal Articles floaters
      2. Commercial Property floaters
   E. National Flood Insurance Program
   F. Others
      1. Earthquake
      2. Mobile Homes
      3. Watercraft
      4. Farm Owners
      5. Windstorm

II. PROPERTY INSURANCE TERMS AND RELATED CONCEPTS........................................... 11
   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
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   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 Billey)
   S. Policy Application
   T. Terrorism Risk Insurance Act (TRIA)
   U. Territory

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         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
      2. Who is an insured
      e. First named insured
      g. Limits (Per occurrence, Annual Aggregate)
      h. Damage to Property of Others
   B. Automobile: personal auto and business auto
1. Liability
   h. Bodily Injury
   i. Property Damage
   j. Split Limits
   k. 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
   h. Owned
   i. Non-owned
   j. Hired
   k. Temporary Substitute
   l. Newly Acquired Autos
   m. Transportation Expense and Rental Reimbursement Expense
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   5. Exclusive remedy
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F. Professional liability
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   2. Medical Malpractice
   3. Directors and Officers (D&O)
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V. CASUALTY INSURANCE TERMS AND RELATED CONCEPTS................................................11
B. Risk
C. Hazards
   1. Moral
   2. Morale
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D. Indemnity
E. Insurable interest
F. Loss valuation
   1. Actual cash value
   2. Replacement cost
   3. Market value
   4. Stated/agreed value
   5. Salvage value
G. Negligence
H. Liability
   I. Occurrence
   J. Binders
K. Warranties
L. Representations
M. Concealment
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O. Certificate of Insurance
P. Law of Large Numbers
Q. Pure vs. Speculative Risk
R. Endorsements
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   2. Punitive
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H. Cancellation and nonrenewal provisions
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J. Proof of loss
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7. Mississippi State Rating Bureau
   Ref. 83-3-7, 24
8. Mississippi Residential Property Insurance Underwriting Association
   Ref. 83-38-1, 3, 5
9. Mississippi Windstorm Underwriting Association
   Ref. 83-34-1
10. Valued Policy
    Ref. 83-13-5

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1. Persons required to be licensed
   a. Insurance Producer
      Ref. 83-17-53; 55, 59, 61, 63, 251
   b. Insurance Adjuster
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      Ref. 83-17-65, 67
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      Ref. 83-5-67
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   Ref. 83-17-71
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   a. Renewal
      Ref. 83-17-37, 63
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   Ref. 83-17-81
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2. Unfair Practices
   a. Unfair claims methods and trade practices
      Ref. 83-5-19, 33, 35, 45
   b. Producer’s Compensation Disclosure
      Ref. 83-17-73, 83-59-3
c. Rebating/illegal dealing in premiums
   Ref. 83-3-121
d. Illegal inducements
   Ref. 83-2-29

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PERSONAL LINES PRODUCER
CONTENT OUTLINE

(75 scored questions)

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   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 ....................... 9
   A. Automobile: personal auto
      1. Liability
         a. Bodily Injury
         b. Property Damage
         c. Split Limits
         d. Combined Single Limit
      2. Medical Payments
      3. Physical Damage (collision; other than collision; specified perils)
      4. Uninsured motorists
      5. Underinsured motorists
      6. Who is an insured
      7. Types of Auto
         a. Owned
         b. Non-owned
         c. Hired
         d. Temporary Substitute
         e. Newly Acquired Autos
         f. Transportation Expense and Rental Reimbursement Expense
      8. Exclusions
   B. Umbrella/Excess liability

III. PROPERTY AND CASUALTY INSURANCE TERMS AND RELATED CONCEPTS..................... 21
   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
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   X. Representations
   Y. Concealment
   Z. Deposit Premium/Audit
   AA. Certificate of Insurance
   BB. Damages
      1. Compensatory
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         b. Special
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   CC. Compliance with Provisions of Fair Credit Reporting Act

IV. PROPERTY AND CASUALTY POLICY PROVISIONS AND CONTRACT LAW ...................... 18
   A. Declarations
   B. Insuring agreement
   C. Conditions
   D. Exclusions
   E. Definition of the insured
   F. Duties of the insured after a loss
   G. Obligations of the insurance company
   H. Mortgagee rights
   I. Proof of loss
   J. Notice of claim
   K. Appraisal
   L. Other Insurance Provision
   M. Subrogation
   N. Elements of a contract
   O. Sources of underwriting information
   P. Fair Credit Reporting Act
   Q. Privacy Protection (Gramm Leach Bliley)
   R. Policy Application
   S. Terrorism Risk Insurance Act (TRIA)
   T. Cancellation and nonrenewal provisions
   U. Supplementary payments
V. Loss settlement provisions including consent to settle a loss

W. Territory

V. Mississippi Personal Lines Insurance Laws………… 20
(All references are to sections of Title 83, MS Regulation and MS Administrative Code (MAC))

A. Commissioner

1. Broad Powers
   Ref. 83-1-47, 49, 51
2. Examination of Records
   Ref. 83-5-37, 65
3. Notice of hearing
   Ref. 83-5-39
4. Rates and Forms
   Ref. 83-2-3, 83-3-23
5. Penalties
   Ref. 83-5-49, 67, 83, 85
6. Unlicensed activities
   Ref. 83-1-49, 83-17-41, 45

B. Terms and concepts

1. Insurer
   Ref. 83-1-151, 83-24-7, 83-6-1
2. Insurance transaction
   Ref. 83-17-1; 83-17-53, 57; 83-59-3
3. Admitted and Non-admitted insurers
   Ref. 83-21-3
4. Domestic, foreign and alien Insurers; certificate of authority
   Ref. 83-1-23, 83-5-5
5. Mississippi Insurance Guaranty Association
   Ref. 83-23-103, 109, 115, 119
6. Mississippi State Rating Bureau
   Ref. 83-3-7, 24
7. Mississippi Residential Property Insurance Underwriting Association
   Ref. 83-38-1, 3, 5
8. Mississippi Windstorm Underwriting Association
   Ref. 83-34-1
9. Valued Policy
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C. Licensing

1. Persons required to be licensed
   a. Insurance Producer
      Ref. 83-17-53. 55, 59, 61, 63, 251
   b. Insurance Adjuster
      Ref. 83-17-401
   c. Resident/non-resident
      Ref. 83-17-65, 67
   d. Exemptions
      Ref. 83-17-67
2. Appointments/Termination of Appointments
   Ref. 83-17-75, 77
3. Penalties for noncompliance
   a. Refusal/nonrenewal
      Ref. 83-17-71
   b. Suspension/revocation
      Ref. 83-5-67
   c. Administrative fines
      Ref. 83-17-71
4. Maintenance and duration of license
   a. Renewal
      Ref. 83-17-37, 63

b. Continuing Education
   Ref. 83-17-251
c. Notify Commissioner of Change in Address
   Ref. 83-17-63
d. Report Administrative or Criminal Action
   Ref. 83-17-81

D. Marketing Practices

1. Protection of public interest
   Ref. 83-6-39; 83-17-69; 83-24-31; MAC 19-1:20.02
2. Unfair Practices
   a. Unfair claims methods and trade practices
      Ref. 83-5-19, 33, 35, 45
   b. Producer’s Compensation Disclosure
      Ref. 83-17-73, 83-59-3
   c. Rebating/illegal dealing in premiums
      Ref. 83-3-121
d. Illegal inducements
   Ref. 83-2-29
e. Twisting
   Ref. Reg. F&C 37-1; MAC 19-1:1.01
f. Misrepresentation
   Ref. 83-5-35
g. Credit Scoring Adverse-Action
   Ref. 15 USCA § 1681m
h. Defamation
   Ref. 83-5-35
   i. Discrimination
   Ref. 83-2-3
j. Failure to issue proper receipts
   Ref. 83-17-71
k. Cease and desist
   Ref. 83-1-51; 83-5-41
l. Advertising
   Ref. 83-5-35; 83-17-1, 71; Reg. 19-1:3.01
m. Fraud
   Ref. 7-5-303; 83-17-71
3. Producer responsibilities
   a. Policy deliveries
      Ref. (2007-1) MAC 19-1:34.04-.05
   b. Premium accountability (e.g. fiduciary responsibility)
      Ref. 83-17-71; Reg. (2000-4 Sec 4) MAC 19-1:25.04
   c. Separate Account Requirement
      Ref. Reg. 79-001; MAC 19-1:11.01
   d. Reply to the Insurance Commissioner
      Ref. 83-24-13
e. Burden of determining authorization
   Ref. 83-1-23
4. Compensation
   a. Payment of commissions
      Ref. 83-17-73
   b. Duly licensed producer
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   c. Referral Fee
      Ref. 83-17-7
d. Controlled Business
      Ref. 83-17-1

E. Cancellation/Nonrenewal

1. Property policies
   a. Personal Lines
      (1) Homeowners
I. PROPERTY AND CASUALTY INSURANCE TERMS AND CONCEPTS
   A. Insurance
      1. Law of large numbers
   B. Insurable interest
   C. Risk
   D. Hazard
   E. Peril
   F. Loss (direct and 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. Accident
   O. Occurrence
   P. Cancellation
   Q. Nonrenewal
   R. Liability
   S. Negligence
   T. Robbery
   U. Burglary
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II. TYPES OF PROPERTY POLICIES
   A. Personal lines
      1. Dwelling and contents (DP forms)
      2. Personal liability
      3. Homeowners (coverages and endorsements)
      4. Mobile Homes
   B. Commercial lines
      1. Commercial property
         a. Commercial building personal property form
         b. Causes of loss forms
         c. Business income
         d. Extra expense
      2. Commercial Package Policy (CPP)
      3. Equipment Breakdown coverage forms
      4. Businessowners Policy (BOP)
      5. Farmowners

   C. Ocean and Inland marine
      1. Personal floaters
      2. Commercial floaters
      3. Nationwide definition
   D. Additional coverages and exclusions
      1. Flood
      2. Business Interruption
      3. Ordinance or Law

III. TYPES OF CASUALTY POLICIES
   A. Commercial general liability
      1. Premises and operations liability
      2. Products and completed operations liability
      3. Contractual liability
      4. Medical payments
      5. Owners and contractors protective liability
   B. Automobile: personal and business auto
      1. Liability
      2. Physical damage (collision and comprehensive)
      3. Uninsured/Underinsured motorists
      4. Named insureds
      5. Insureds
      6. Owned automobile
      7. Nonowned automobile
      8. Temporary substitute auto
      9. Auto adjusting definitions (included operations, overlap areas, unibody damage)
   C. Commercial crime
      1. Coverage forms
         a. Theft, disappearance, and destruction
         b. Robbery and safe burglary
         c. Premises burglary
         d. Premises theft and robbery outside premises
   D. Workers Compensation
      Ref. 71-3-1 through 129
      1. Liability for compensation
         a. Burden and standard of proof
         b. Apportionment
         c. Intoxication
         d. Willful intent to injure
         e. Compensation where third parties are liable
         f. Statute of limitations
      2. Indemnity benefits
         a. Compensation for disability
         b. Permanent total disability
         c. Serious head or facial disfigurement
         d. Partial or total loss of use of a member
      3. Medical benefits
         a. Right of selection
         b. Duty to provide
      4. Average weekly wage
   E. Standard Fire Policy
      Ref. 83-13-1 through 25
      1. Basic coverages
      2. Limitations and restrictions
      3. Loss
      4. Appraisal
   F. Professional liability
   G. Umbrella/excess liability
   H. Surety bonds

IV. STATUTES, RULES, AND REGULATIONS PERTINENT TO ADJUSTERS
MISSISSIPPI Insurance Supplement - Examination Content Outlines

Effective: June 7, 2022

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(All references are to sections of Title 71 and 83 and Reg. Chapter 14)

A. Commissioner of Insurance
   1. Broad powers and duties
   2. Examination of records
   3. Investigations/Notice of hearing
   4. Penalties

B. Adjuster licensing
   Ref. 83-17-401 through 423
   1. License requirements
   2. License suspension and revocation
   3. Change of address
      Ref. 83-17-63
   4. Definitions

C. Unfair trade practices
   1. Unfair claims settlement practices
      Ref. 83-5-19, 33, 45
   2. Misrepresentation
      Ref. 83-5-35
   3. Unfair discrimination
      Ref. 83-71-7, 57, Reg. Chapter 14

V. PROPERTY INSURANCE STATUTES, RULES, AND REGULATIONS
   A. Cancellation/Nonrenewal
      Ref. 83-5-28, 83-11-1 through 21

VI. CASUALTY INSURANCE STATUTES, RULES, AND REGULATIONS
   A. Automobile Insurance/Financial Responsibility
      1. Required limits Bodily Injury/Physical Damage
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      2. Cancellation/nonrenewal
         Ref. 83-5-28, 83-11-1 through 21

PUBLIC ADJUSTER CONTENT OUTLINE

(50 scored questions)

I. AUTO INSURANCE
   A. Personal and Commercial Physical Damage Coverages – Comprehensive and Collision
   B. Types of Autos

II. BUSINESOWNERS POLICY (PROPERTY ONLY)

III. COMMERCIAL PROPERTY COVERAGE

IV. DWELLING, HOMEOWNERS AND OTHER PROPERTY COVERAGES

V. GENERAL INSURANCE CONCEPTS AND PRINCIPLES
   A. Property and Casualty insurance terms
   B. Insurance Concepts
   C. Loss Report

VI. Overview of Property & Casualty Insurance
   A. Product Knowledge
   B. Policy Provisions

VII. Mississippi Adjuster Law, Rules and Regulations
    Ref. 83-17-501 through 527
    A. Commissioner of Insurance
    B. Definitions
    C. License Requirements
    D. Adjuster

INDUSTRIAL FIRE CONTENT OUTLINE

(50 scored questions)

I. MISSISSIPPI LAWS AND RULES PERTINENT TO INDUSTRIAL FIRE INSURANCE
   (All references are to sections of Title 83, MS Regulation and MS Administrative Code (MAC))

A. Insurance Commissioner
   1. Duties of the Commissioner
      Ref. 83-1-47, 49, 51; 83-5-37, 39, 65

B. Industrial Fire Insurance
   Ref. 83-13-1 through 25

C. Persons required to be licensed
   Ref. 83-17-53, 65

D. Maintaining a license
   1. Change of Address
      Ref. 83-17-63
   2. License Renewal
      Ref. 83-17-37, 63
   3. Appointments
      Ref. 83-17-75, 77

E. Suspension, termination, revocation of license and other penalties
   Ref. 83-5-67, 83-17-71

F. Unfair Trade Practices
   1. Unfair claims practices and settlements
      Ref. 83-5-19, 33, 45
   2. Twisting
      Ref. Reg. F&C 37-1; MAC 19-1:1.01
   3. Rebating
      Ref. 83-3-121

G. Foreign, alien and domestic companies
   Ref. 83-1-23, 83-5-5

II. POLICY DEFINITIONS
   A. Insurance contract basics
   B. Declarations and Insuring Agreement
   C. Conditions
   D. Exclusions
   E. Insurable Interest
   F. Contract of Indemnity
   G. Subrogation
   H. Actual Cash Value
   I. Warranties and Representations
   J. Concealment and Fraud Policy Cancellation
   K. Pro rata
   L. Hazard
      1. Physical
      2. Moral
      3. Morale
   M. Loss
      1. Direct
      2. Indirect
   N. Requirement if Loss Occurs
   O. Perils Not Included
   P. Other Insurance

III. EXTENDED COVERAGE (ALLIED LINES)
    (All references are to sections of Title 83, MS Regulation and MS Administrative Code (MAC))

A. Perils Insured Against and Their Provisions
   Ref. 83-13-1 through 25
   1. Windstorm
   2. Hail
3. Explosion
4. Riot, including a riot attending a strike
5. Civil Commotion
6. Aircraft
7. Vehicles
8. Smoke

IV. BURGLARY ENDORSEMENT
A. Coverages
B. Exclusions

BAIL AGENT CONTENT OUTLINE

(60 scored questions)

(All references are to sections of Title 83. Ref: 83-39-1 through 31; MAC 19-6:7.03)

I. Arrest and release
A. Who may make an arrest
B. Surrender of defendants
C. Issuing warrants
D. Apprehension of defendants
E. Property Bond
F. Consideration for setting bonds

II. Collateral and indemnity
A. Return of collateral after fulfillment
B. Custody of Collateral
C. Penalties

III. Contracts
A. Parties to a contract
B. Indemnification agreements/surety contracts
C. Creating a valid contract

IV. Courts and their jurisdiction
A. Courts
B. Power of attorney
C. Posting licensing with courts
D. Persons excluded from acting as a bail agent
E. Court procedures
F. Court appearance
G. Arraignment
H. Trial
I. Appeal
J. Conditions for release
K. Failure to appear

V. Forfeitures and judgements
A. Bond forfeiture
B. Motions to set aside judgements
C. Final judgement of forfeiture

VI. Fulfilling the Obligation
A. Discharging Bonds
B. Evidence to convict

VII. Mississippi Bail Laws & Regulations
A. License Requirements
B. License Eligibility
C. Qualification, including bonds
D. Appointments
E. Non-resident eligibility
F. Soliciting bail agent duties
G. Limited surety agent duties
H. Personal surety agent duties
I. Record keeping
J. Licensing renewal and expiration
K. Denial, suspension or revocation of license
L. License transfer requirements License appeal
M. Continuing education
N. Reinstatement requirements
O. Fines for agents and insurers

P. Change of address
Q. Disciplinary actions/penalties
R. Unlawful acts

VIII. Skip tracing, arrest, and surrender
A. Reasons for surrender
B. Return of premium after surrender
C. Procedures for surrender
D. Accessing records
E. Bail Contract

IX. Definitions and Terminology
A. Agent
1. Bail enforcement
2. Personal Surety
3. Limited Surety
4. Bail Soliciting
B. Arraignment
C. Bail
D. Bonds
1. Appeal
2. Bail
3. Cash
4. Personal recognizance
5. Criminal
6. Civil
7. Appearance
8. Post-conviction
E. Collateral
F. Contracts
G. Custody
H. Defendant
I. Extradition
J. Felony
K. Fugitive
L. Insurer
M. Levy
N. Obligor
1. Obligations of the parties
2. Amount of bail
3. Receipts
4. Posting the bond/recording
5. Informational notice requirements
6. Transferring a bond
O. Power of attorney
P. Premium
Q. Principal
R. Surety
S. Trust Account
T. Writs

X. Writing and underwriting bonds
A. Bond process
1. Application for bond
2. The surety contract including underwriting authority

WORKER’S COMPENSATION ADJUSTER CONTENT OUTLINE

(50 scored questions)

(All references to Miss. Code Ann. § 71-3-1 through 129, 83-17-401 through 425, and the Mississippi Workers’ Compensation Claims Guide)

I. MISSISSIPPI WORKERS’ COMPENSATION LAWS AND ADJUSTING PRACTICES
A. Licensing requirements
Ref. 83-17-401 through 423
1. Adjuster
2. Exemptions/exceptions
3. Continuing education
4. License denial, maintenance, renewal, and expiration
5. License termination, revocation, suspension

**B. Claims methods and practices**
1. Bad Faith
2. Misrepresentation
3. Fraud

**C. Workers’ Compensation Policy**
1. Employers Liability insurance
2. Other States insurance

**D. Administration of the Act**
1. Impartial construction
2. Agency of Administration and Members

**E. Application**
1. Employers subject to the MWCA
2. Penalties for failure to secure coverage

**F. Coverage**
1. Uninsured subcontractor
2. Notice of cancellation and nonrenewal

**G. Jurisdiction**

**H. Extraterritorial application**
1. Concurrent jurisdiction

**I. Exclusiveness of liability**

**J. Liability for compensation**
1. Compensable injuries
2. Burden of Proof
3. Standard of Proof
4. Found Dead Presumption
5. Coming and Going Rule
6. Consecutive injuries
7. Idiopathic Falls
8. Independent Contractors
9. Non-resident aliens
10. Apportionment
11. Intoxication
12. Willful intent to injure
13. Compensation for injuries where third parties are liable
14. Statute of limitations

**K. Reporting of injuries**
1. Requirements
2. Penalty

**L. Indemnity Benefits**
1. Compensation for disability or death
   a. Temporary total disability
   b. Temporary Partial Disability
   c. Permanent partial disability
      1. Partial or total loss of use of a member
   d. Permanent total disability
   e. Serious head or facial disfigurement
   f. Death benefits
2. Calculation of compensation rate
3. Indemnity Waiting Period
4. Maximum and Minimum Payments
5. Hernia
6. Payments and penalties
7. Maximum medical improvement
8. Form B-18 Report of Payment or Suspension of Payment

**M. Average Weekly Wage**

**N. Mileage reimbursement**

**O. Child and Spousal Support Liens**

**P. Medical Benefits**
1. Right of selection
2. Qualified providers
3. Ex Parte’ communications
4. Authorization
5. Duty to provide
6. Medical fee schedule

**Q. Second injury fund**

**R. Litigation**
1. Form B-5,11 Petition to Controvert & Response

**S. Settlements**
1. Procedure
2. Medicare Requirements

**T. Third party recovery**