**LIFE PRODUCER CONTENT OUTLINE**

(60 scored questions plus 15 pretest questions)

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

II. POLICY RIDERS, PROVISIONS, OPTIONS, AND EXCLUSIONS .................................................... 18  
A. Policy riders  
1. Waiver of premium and waiver of monthly deduction  
2. Guaranteed insurability  
3. Payor benefit  
4. Accidental death and/or accidental death and dismemberment  
5. Term riders  
6. Other insureds  
7. Long term care  
8. Return of premium  
B. Policy provisions and options  
1. Entire contract  
2. Insuring clause  
3. Free look  
4. Consideration  
5. Owner’s rights  
6. Beneficiary designations  
  a. Primary and contingent  
  b. Revocable and irrevocable  
  c. Common disaster  
  d. Minor beneficiaries  
7. Premium Payment  
8. Modes  
9. Grace period  
10. Automatic premium loan  
11. Level or flexible  
12. Reinstatement  
13. Policy loans, withdrawals, partial surrenders  
14. Non-forfeiture options  
15. Dividends and dividend options (e.g. participating, non-participating)  
16. Incontestability  
17. Assignments  
18. Suicide  
19. Misstatement of age and gender  
20. Settlement options  
21. Accelerated death benefits  
C. Policy exclusions

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

IV. TAXES, RETIREMENT, AND OTHER INSURANCE CONCEPTS ................................................................. 8  
A. Third-party ownership  
B. Viatical Settlements  
C. Life Settlements  
D. Group life insurance  
1. Conversion privilege  
2. Contributory vs. noncontributory  
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)  

V. Mississippi Life Insurance Laws

(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, 19-1-38:01  
   2. Unfair Practices  
      a. Unfair claims methods and trade practices  
         Ref. 83-5-19, 33, 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. 83-30-67; 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. Charges for extra services (prior approval)  
         Ref. 83-17-7  
      c. Referral Fee  
         Ref. 83-17-7  
      d. 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
I. TYPES OF POLICIES

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

B. Accidental death and dismemberment

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

D. Medicare supplement policies

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

F. Individual/Group Long Term Care (LTC)

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

II. POLICY PROVISIONS, CLAUSES, AND RIDERS

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

C. Riders
   1. Impairment/exclusions
   2. Guaranteed insurability

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

III. SOCIAL INSURANCE

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

IV. OTHER INSURANCE CONCEPTS

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

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
VI. Mississippi Accident and Health insurance laws ... 10

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
2. Examination of Records
   Ref. 83-5-37, 65
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   Ref. 83-5-39
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   Ref. 83-5-49, 67, 83, 85
5. Unlicensed activities
   Ref. 83-1-49, 83-17-41, 45

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   Ref. 83-1-151, 83-24-7, 83-6-1
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   Ref. 83-17-1; 83-17-53, 57; 83-59-3
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   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
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
   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, 29, 31, 33, 45
   b. Producer's Compensation Disclosure
      Ref. 83-17-73, 83-59-3
   c. Rebalting/illegal dealing in premiums
      Ref. 83-3-121
   d. Illegal inducements
      Ref. 83-3-121
   e. Twisting
      Ref. Reg. 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. L&H 53-1; MAC 19-1:3.01
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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
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   b. Charges for extra services (prior approval)
      Ref. 83-17-7
   c. Referral Fee
      Ref. 83-17-7
   d. 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
   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
LIFE, ACCIDENT AND HEALTH OR SICKNESS
PRODUCER
CONTENT OUTLINE

(115 scored questions plus 10 pretest questions)

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

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

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

IV. TAXES, RETIREMENT, AND OTHER LIFE INSURANCE CONCEPTS ......................................................... 8
   A. Third-party ownership
   B. Viatical Settlements
   C. Life Settlements
   D. Group life insurance
      1. Conversion privilege
      2. Contributory vs. noncontributory
   E. Retirement plans
      1. Qualified plans
      2. Nonqualified plans
   F. Life insurance needs analysis/suitability
      1. Personal insurance needs
      2. Business insurance needs
         a. Key person
         b. Buy sell
   G. Social Security benefits
   H. Tax treatment of insurance premiums, proceeds, and dividends
      1. Individual life
2. Group life
3. Modified Endowment Contracts (MECs)

V. TYPES OF ACCIDENT AND HEALTH POLICIES ............ 14
A. Disability income
1. Individual disability income policy
2. Business overhead expense policy
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4. Group disability income policy
5. Key employee policy
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G. Other policies
1. Dental
2. Vision
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4. Critical illness or specified disease
5. Worksite (employer-sponsored)
6. Hospital indemnity
7. Short-term medical
8. Accident

VI. HEALTH POLICY PROVISIONS, CLAUSES & RIDERS 20
A. Mandatory and optional provisions
1. Entire contract
2. Time limit on certain defenses (incontestable)
3. Grace period
4. Reinstatement
5. Notice of claim
6. Claim forms
7. Proof of loss
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10. Physical examination and autopsy
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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

VII. SOCIAL INSURANCE .................................................... 3
A. Medicare (Parts A, B, C, D)
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VIII. OTHER ACCIDENT AND HEALTH INSURANCE CONCEPTS ........................................ 4
A. Total, partial, recurrent and residual disability
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F. Nonduplication and coordination of benefits (e.g., primary vs. excess)
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I. Managed care
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IX. FIELD UNDERWRITING PROCEDURES.................................... 9
A. Completing the application
B. Explaining sources of insurability and HIPAA privacy information (e.g., MIB Report, Fair Credit Reporting Act, etc.)
C. Initial premium payment and receipt and consequences of the receipt (e.g., medical examination, etc.)
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   d. Illegal inducements
      Ref. 83-3-121
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      Ref. 83-5-35
   g. Defamation of Insurer
      Ref. 83-5-35
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   b. Charges for extra services (prior approval)
      Ref. 83-17-7
   c. Referral Fee
      Ref. 83-17-7
   d. Controlled Business
      Ref. 83-17-7

7. Life, Accident and Health or Sickness Policy Replacement and Disclosures
   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 questions plus 15 pretest questions)

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

II. INSURANCE TERMS AND RELATED CONCEPTS .......... 14
   A. Insurance
      1. Law of Large Numbers
   B. Insurable interest
   C. Risk
      1. Pure vs. Speculative Risk
   D. Hazard
      1. Moral
      2. Morale
      3. Physical
   E. Peril
   F. Loss
      1. Direct
      2. Indirect
   G. Loss Valuation
      1. Actual cash value
      2. Replacement cost
      3. Market value
      4. Stated/agreed value
      5. Salvage value
   H. Proximate cause
   I. Deductible
   J. Indemnity

K. Limits of liability
L. Coinsurance/Insurance to value
M. Occurrence
N. Cancellation
O. Nonrenewal
P. Vacancy and unoccupancy
Q. Liability
   1. Absolute
   2. Strict
   3. Vicarious
R. Negligence
S. Binder
T. Endorsements
U. Blanket vs. Specific

III. POLICY PROVISIONS AND CONTRACT LAW .............. 11
   A. Declarations
   B. Insuring agreement
   C. Conditions
   D. Exclusions
   E. Definition of the insured
   F. Duties of the insured
   G. Obligations of the insurance company
   H. Mortgagee rights
   I. Proof of loss
   J. Notice of claim
   K. Appraisal
   L. Other Insurance Provision
   M. Subrogation
   N. Elements of a contract
   O. Warranties, representations, and concealment
   P. Sources of underwriting information
   Q. Fair Credit Reporting Act
   R. Privacy Protection (Gramm Leach Bliley)
   S. Policy Application
   T. Terrorism Risk Insurance Act (TRIA)

IV. Mississippi Property 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
         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  
   Ref. 83-13-5

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, 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

E. Cancellation/Nonrenewal
1. Property policies  
   a. Personal Lines  
      (1) Homeowners  
         Ref. 83-5-28  
      (2) Automobile  
         Ref. 83-11-1 through 21  
   b. Commercial Lines  
      Ref. 83-5-28
2. Proof of Notice  
   Ref. 83-11-9, 13

F. Applications and Binders
1. Binding coverage  
   Ref. (2009-1) MAC 19-5:4.01-.06

CASUALTY PRODUCER CONTENT OUTLINE

(60 scored questions plus 15 pretest questions)

I. TYPES OF POLICIES, BONDS, AND RELATED TERMS ...25

A. Commercial general liability
1. Exposures  
   a. Premises and Operations  
   b. Products and Completed Operations
2. Coverage  
   a. Coverage A: Bodily Injury and Property Damage Liability  
      (1) Occurrence  
      (2) Claims made  
         (a) Retroactive Date  
   b. Coverage B: Personal Injury and Advertising Injury

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c. Coverage C: Medical Payments
d. Supplemental Payments
e. Who is an insured
f. Limits
   (1) Per occurrence
   (2) Annual Aggregate
g. Damage to Property of Others

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

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

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

E. Bonds
   1. Surety
   2. Fidelity

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

G. Umbrella/Excess Liability

II. INSURANCE TERMS AND RELATED CONCEPTS ........ 14
   A. Risk

B. Hazards
   1. Moral
   2. Morale
   3. Physical

C. Indemnity
D. Insurable interest
E. Loss valuation
   1. Actual cash value
   2. Replacement cost
   3. Market value
   4. Stated/agreed value
   5. Salvage value

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

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

O. Terrorism Risk Insurance Act (TRIA)

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
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, 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

E. Cancellation/Nonrenewal

1. Proof of Notice
   Ref. 83-11-9, 13

F. Applications and Binders

1. Binding coverage
   Ref. (2009-1) MAC 19-5:4.01-.06

G. Automobile

1. Financial Responsibility
   Ref. 63-15-3

2. Uninsured/Underinsured motorist
   Ref. 83-11-101 through 111
PROPERTY & CASUALTY PRODUCER
CONTENT OUTLINE

(90 scored questions plus 10 pretest questions)

I. TYPES OF PROPERTY POLICIES .................................... 17
A. Homeowners
   1. HO-2
   2. HO-3
   3. HO-4
   4. HO-5
   5. HO-6
   6. HO-8
B. Dwelling policies
   1. DP-1
   2. DP-2
   3. DP-3
C. Commercial lines
   1. Commercial Package Policy (CPP)
   2. Commercial property
      a. Commercial building and business personal property form
      b. Causes of loss forms
      c. Business income
      d. Extra expense
      e. Equipment breakdown
   3. Business Owners Policy (BOP)
   4. Builders Risk
D. Inland marine
   1. Personal Articles floaters
   2. Commercial Property floaters
E. National Flood Insurance Program
F. Others
   1. Earthquake
   2. Mobile Homes
   3. Watercraft
   4. Farm Owners
   5. Windstorm

II. PROPERTY INSURANCE TERMS AND RELATED CONCEPTS.............................................10
A. Insurance
   1. Law of Large Numbers
B. Insurable interest
C. Risk
   1. Pure vs. Speculative Risk
D. Hazard
   1. Moral
   2. Morale
   3. Physical
E. Peril
F. Loss
   1. Direct
   2. Indirect
G. Loss Valuation
   1. Actual cash value
   2. Replacement cost
   3. Market value
   4. Stated/agreed value
   5. Salvage value
H. Proximate cause
I. Deductible
J. Indemnity
K. Limits of liability
L. Coinsurance/Insurance to value
M. Occurrence
N. Cancellation
O. Nonrenewal
P. Vacancy and unoccupancy
Q. Liability
   1. Absolute
   2. Strict
   3. Vicarious
R. Negligence
S. Binder
T. Endorsements
U. Blanket vs. Specific

III. PROPERTY POLICY PROVISIONS & CONTRACT LAW  8
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)

IV. TYPES OF CASUALTY POLICIES, BONDS, AND RELATED TERMS................................17
A. Commercial general liability
   1. Exposures
      a. Premises and Operations
      b. Products and Completed Operations
   2. Coverage
      a. Coverage A: Bodily Injury and Property Damage Liability
         (1) Occurrence
         (2) Claims made
            (a) Retroactive Date
      b. Coverage B: Personal Injury and Advertising Injury
      c. Coverage C: Medical Payments
      d. Supplemental Payments
      e. Who is an insured
      f. Limits
         (1) Per occurrence
         (2) Annual Aggregate
      g. Damage to Property of Others
B. Automobile: personal auto and business auto
   1. Liability
      a. Bodily Injury
      b. Property Damage
      c. Split Limits

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12
2. Medical Payments
3. Uninsured motorists
4. Underinsured motorists
5. Who is an insured
6. Types of Auto
   a. Owned
   b. Non-owned
   c. Hired
   d. Temporary Substitute
   e. Newly Acquired Autos
   f. Transportation Expense and Rental Reimbursement Expense
8. Garage Coverage Form, including Garagekeepers Insurance
9. Exclusions
10. Individual Insured and Drive Other Car (DOC)
C. Workers Compensation Insurance, Employers Liability Insurance, and Related Issues
   (This section does not deal with specifics of state law)
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   a. Who is an employee/employer
   b. Compensation
2. Work-related vs. non-work-related
3. Other states’ insurance
4. Employers Liability
5. Exclusive remedy
6. Premium Determination
D. Crime
   1. Employee Dishonesty
   2. Theft
   3. Robbery
   4. Burglary
   5. Forgery and Alteration
   6. Mysterious disappearance
E. Bonds
   1. Surety
   2. Fidelity
F. Professional liability
   1. Errors and Omissions
   2. Medical Malpractice
   3. Directors and Officers (D&O)
   4. Employment Practices Liability (EPLI)
   5. Cyber liability and data breach
G. Umbrella/Excess Liability
V. CASUALTY INSURANCE TERMS AND RELATED CONCEPTS........................................ 10
A. Risk
B. Hazards
   1. Moral
   2. Morale
   3. Physical
C. Indemnity
D. Insurable interest
E. Loss valuation
   1. Actual cash value
   2. Replacement cost
   3. Market value
   4. Stated/agreed value
   5. Salvage value
F. Negligence
G. Liability
H. Occurrence
I. Binders
J. Warranties
K. Representations
L. Concealment
M. Deposit Premium/Audit
N. Certificate of Insurance
O. Law of Large Numbers
P. Pure vs. Speculative Risk
Q. Endorsements
R. Damages
   1. Compensatory
      a. General
      b. Special
   2. Punitive
S. Compliance with provisions of Fair Credit Reporting Act
VI. CASUALTY POLICY PROVISIONS................................. 8
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)
VII. Mississippi Property and Casualty 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. 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
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
9. Mississippi Windstorm Underwriting Association  
Ref. 83-34-1
10. Valued Policy  
Ref. 83-13-5

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, 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

E. Cancellation/Nonrenewal  
1. Property policies a. Personal Lines  
(1) Homeowners  
Ref. 83-5-28 (2) Automobile  
Ref. 83-11-1 through 21 b. Commercial Lines  
Ref. 83-5-28
2. Proof of Notice  
Ref. 83-11-9, 13

F. Applications and Binders  
1. Binding coverage  
Ref. (2009-1) MAC 19-5:4.01-.06

G. Automobile  
1. Financial Responsibility  
Ref. 63-15-3 2. Uninsured/Underinsured motorist  
Ref. 83-11-101 through 111

Ref. 83-21-3 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 19-1:3.04-.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. 83-24-12 e. Burden of determining authorization  
Ref. 83-17-73 b. Duly licensed producer  
Ref. 83-17-7 c. Charges for extra services (prior approval)  
Ref. 83-17-7 d. Referral Fee  
Ref. 83-17-7 e. Controlled Business  
Ref. 83-17-1
# PERSONAL LINES PRODUCER CONTENT OUTLINE

(75 scored questions)

## I. TYPES OF PROPERTY POLICIES

### A. Homeowners
1. HO-2
2. HO-3
3. HO-4
4. HO-5
5. HO-6
6. HO-8

### B. Dwelling policies
1. DP-1
2. DP-2
3. DP-3

### C. Inland marine
1. Personal Articles floaters

### D. National Flood Insurance Program

### E. Others
1. Earthquake
2. Mobile Homes
3. Watercraft
4. Windstorm

## II. TYPES OF CASUALTY POLICIES

### A. Automobile: personal auto
1. Liability
   - Bodily Injury
   - Property Damage
   - Split Limits
   - 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
   - Owned
   - Non-owned
   - Hired
   - Temporary Substitute
   - Newly Acquired Autos
   - Transportation Expense and Rental Reimbursement Expense
8. Exclusions

### B. Umbrella/Excess liability

## III. PROPERTY AND CASUALTY INSURANCE TERMS AND RELATED CONCEPTS

### 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

### G. Loss Valuation
1. Actual cash value
2. Replacement cost
3. Market value
4. Stated value
5. Salvage value

### H. Proximate cause
1. Deductible

### I. Indemnity

### J. Limits of liability

### K. Conditions

### L. Peril

### M. Loss
1. Direct
2. Indirect

### N. Liability
1. Absolute
2. Strict
3. Vicarious

### O. Negligence

### P. Binder

### Q. Endorsements

### R. Blanket vs. Specific

### S. Burglary, Robbery, Theft, and Mysterious Disappearance

### T. Warranties

### U. Representations

### V. Concealment

### W. Deposit Premium/Audit

### AA. Certificate of Insurance

### BB. Damages
1. Compensatory
   - General
   - Special
2. Punitive

### CC. Compliance with Provisions of Fair Credit Reporting Act

## IV. PROPERTY AND CASUALTY POLICY PROVISIONS AND CONTRACT LAW

### A. Declarations

### B. Insuring agreement

### C. Conditions

### D. Exclusions

### E. Definition of the insured

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

### G. Obligations of the insurance company

### H. Mortgagee rights
1. Proof of loss
2. Notice of claim

### I. Appraisal

### J. Other Insurance Provision

### K. Subrogation

### L. Elements of a contract

### M. Sources of underwriting information

### N. Fair Credit Reporting Act

### O. Privacy Protection (Gramm Leach Bliley)

### P. Policy Application

### Q. Terrorism Risk Insurance Act (TRIA)

### R. Cancellation and nonrenewal provisions
U. Supplementary payments
V. Arbitration
W. Loss settlement provisions including consent to settle a loss
V. Mississippi Personal Lines Insurance Laws

(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
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   Ref. 83-5-37, 65
3. Notice of hearing
   Ref. 83-5-39
4. Rates and Forms
   Ref. 83-2-2-3, 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
   Ref. 83-13-5

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, 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. 83-2-29
   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; 83-17-71; 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
      Ref. 83-17-7
   c. Charges for extra services (prior approval)
      Ref. 83-17-7
   d. Referral Fee
      Ref. 83-17-7
   e. Controlled Business
      Ref. 83-17-1

E. Cancellation/Nonrenewal
1. Property policies
   a. Personal Lines
      (1) Homeowners  
         Ref. 83-5-28
      (2) Automobile
         Ref. 83-11-1 through 21
   2. Proof of Notice
      Ref. 83-11-9, 13
F. Applications and Binders
   1. Binding coverage
      Ref. (2009-1) MAC 19-5:4.01-.06
G. Automobile
   1. Financial Responsibility
      Ref. 63-15-3
   2. Uninsured/Underinsured motorist
      Ref. 83-11-101 through 111

PROPERY & CASUALTY WITH WORKERS’ COMPENSATION ADJUSTER CONTENT OUTLINE
(60 scored questions)

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
V. Theft

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. Boiler and machinery 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 and 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
(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
      Ref. 63-15-3
   2. Cancellation/nonrenewal
      Ref. 83-5-28, 83-11-1 through 21
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)

(About 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
B. Arraignment
C. Bail
D. Bonds

E. Collateral
F. Contracts
G. Custody
H. Defendant
I. Extradition
J. Felony
K. Fugitive
L. Insurer
M. Levy
N. Obligor

O. Obligations of the parties
1. Amount of bail
2. Receipts
3. Posting the bond/recordings
4. Transferring a bond
5. Informational notice requirements
6. Obligating parties

P. Power of attorney
Q. Premium
R. Principal
S. Surety
T. Trust Account

U. 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 Title 83 sections and MS Adjuster Guidebook)

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, renewal, 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 renewal

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
      a. Temporary total disability
      b. Permanent partial disability
      c. Permanent total disability
      d. Serious head or facial disfigurement
      e. Partial or total loss of use of a member
   2. Calculation of compensation rate
   3. Indemnity Waiting Period
   4. Maximum and Minimum Payments
   5. Temporary Partial Disability
   6. Hernia
   7. Payments and penalties
   8. Maximum medical improvement
   9. 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

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