

## LIFE-GENERAL KNOWLEDGE CONTENT OUTLINE

### Product Knowledge, Terms and Concepts

(50 scored plus 5 pretest questions)

#### I. TYPES OF POLICIES ..... 15

##### A. Traditional whole life products

1. Ordinary whole life
2. Limited-pay and single-premium life

##### B. Interest/market-sensitive/adjustable life products

1. Universal life
2. Variable whole life
3. Variable universal life
4. Interest-sensitive whole life
5. Indexed life

##### C. Term life

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

##### D. Annuities

1. Single and flexible premium
2. Immediate and deferred
3. Fixed and variable
4. Indexed
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
  - c. Modes
  - d. Grace period
  - e. Automatic premium loan
  - f. 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 POLICES..... 12

##### A. Completing the application

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

##### B. Underwriting

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

##### C. Delivering the policy

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

##### D. Contract law

1. Elements of a contract
  - a. Consideration
  - b. Offer and Acceptance
  - c. Competent parties
  - d. Legal purpose
2. Unique aspects of the insurance contract

- a. Conditional
- b. Unilateral
- c. Adhesion
- d. Aleatory

**IV. RETIREMENT AND OTHER INSURANCE CONCEPTS.. 8**

- A. Third-party ownership**
- B. 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)

**LIFE-ILLINOIS SPECIFIC  
CONTENT OUTLINE  
State Statutes, Rules and Regulations**

(31 scored plus 8 pretest questions)

*Ref: All references to chapter 215 ILCS unless otherwise indicated*

- I. ILLINOIS STATUTES AND REGULATIONS COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY, CASUALTY AND PERSONAL LINES INSURANCE..... 22**
  - A. Insurance Director ..... (1-2)**
    - 1. General powers  
*Ref: 5/401, 5/403; 5/401.1; 5/431*
    - 2. Examinations  
*Ref: 5/132; 5/402; 5/403; 5/ 500-110*
  - B. License and registration..... (5-13)**
    - 1. Persons required to be licensed
      - a. Insurance producers  
*Ref: 5/500-15; 5/500-20; 5/500-25; 5/500-30*
      - b. Nonresidents  
*Ref: 5/500-40*
      - c. Business entities  
*Ref: 5/500-30; 5/500-35*
      - d. Temporary insurance producers  
*Ref: 5/500-60; 5/500-65*
      - e. Exemptions  
*Ref: 5/500-15; 5/500-20*
      - f. Reinstatement  
*Ref: 5/500-35*
    - 2. Obtaining a license
      - a. Qualifications  
*Ref: 5/500-30; 5/500-70*
      - b. License fees  
*Ref: 5/500-135*
      - c. Bond requirements

- Ref: 5/500-130*
- 3. Maintaining a license
  - a. Continuing education  
*Ref: 5/500-35*
  - b. Controlled business  
*Ref: 5/500-125*
  - c. Change of address  
*Ref: 5/500-35*
  - d. Required fees  
*Ref: 5/500-135*
- 4. License suspension, revocation or denial  
*Ref: 5/500-70*
  - a. Felony convictions  
*Ref: 5/500-95*
- C. Fiduciary responsibilities .....(1-3)**  
*Ref: 5/500-115; Reg. 3113*
- D. Commissions and compensation ..... (0-1)**  
*Ref: 5/151; 5/500-80*
- E. Disclosure ..... (0-1)**  
*Ref: 5/500-155*
- F. Marketing practices.....(2-6)**
  - 1. Rebating  
*Ref: 5/151; 5/152; 5/153*
  - 2. Misrepresentation  
*Ref: 5/149; 5/154*
  - 3. Defamation  
*Ref: 5/149*
  - 4. Other unfair practices  
*Ref: 5/424*
  - 5. Unfair claims practices  
*Ref: 5/154.5; 5/154.6; Reg. 919*

- II. ILLINOIS STATUTES AND REQUIREMENTS PERTINENT TO LIFE INSURANCE ONLY.....9**
  - A. Advertising and sales .....(1-3)**  
*Ref: Reg. 909*
  - B. Replacement..... (1-2)**  
*Ref: Reg. 917*
    - 1. Purpose
    - 2. Definitions
    - 3. Exemptions
    - 4. Duties of agent
    - 5. Duties of replacing insurance company
  - C. Life solicitation ..... (2-3)**  
*Ref: Reg. 930*
    - 1. Purpose
    - 2. Definitions
    - 3. Exemptions
    - 4. Disclosure requirements (including Buyer's Guide content)
    - 5. Agents' responsibilities
    - 6. Suitability in the sale of Life insurance and Annuities  
*Ref: Reg. 3120, 909, 3117*
    - 7. Policy Provisions  
*Ref: 5/224*
  - D. Accelerated benefits.....(0-1)**  
*Ref: 5/4; Reg. 1407*
  - E. Illustrations ..... (1-2)**  
*Ref: Reg. 1406*
  - F. Viatical Settlements..... (0-1)**  
*Ref: 159*

**G. Unfair Practices.....(0-1)**

*Ref: 5/236*

**H. Life & Health Insurance Guaranty Association.... (0-1)**

*Ref: 5/531.01 through 5/531.19*

**HEALTH-GENERAL KNOWLEDGE  
CONTENT OUTLINE**

**Product Knowledge, Terms and Concepts  
(50 scored plus 5 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 earning 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**

**L. Cost containment**

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

**A. Completing the application**

**B. Explaining sources of insurability and HIPAA privacy information (e.g., MIB Report, Fair Credit Reporting Act, etc.)**

**C. Initial premium payment and receipt and consequences of the receipt (e.g., medical examination, etc.)**

**D. Submitting application (and initial premium if collected) to company for underwriting**

**E. Policy delivery**

**F. Explaining policy and its provisions, riders, exclusions, and ratings to clients**

**G. Replacement**

**H. Contract law**

- 1. Elements of a contract
- 2. Insurable interest
- 3. Warranties and representations
- 4. Unique aspects of the insurance contract
  - a. Conditional
  - b. Unilateral
  - c. Adhesion
  - d. Aleatory

**ACCIDENT & HEALTH-  
ILLINOIS SPECIFIC  
CONTENT OUTLINE  
State Statutes, Rules and Regulations**

(39 scored plus 8 pretest questions)

*Ref: All references to chapter 215 ILCS unless otherwise indicated*

**I. ILLINOIS STATUTES AND REGULATIONS COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY, CASUALTY AND PERSONAL LINES INSURANCE..... 22**

**A. Insurance Director ..... (1-2)**

- 1. General powers  
*Ref: 5/401, 5/403; 5/401.1; 5/431*
- 2. Examinations  
*Ref: 5/132; 5/402; 5/403; 5/ 500-110*

**B. License and registration (5-13)**

- 1. Persons required to be licensed
  - a. Insurance producers  
*Ref: 5/500-15; 5/500-20; 5/500-25; 5/500-30*
  - b. Nonresidents  
*Ref: 5/500-40*
  - c. Business entities  
*Ref: 5/500-30; 5/500-35*
  - d. Temporary insurance producers  
*Ref: 5/500-60; 5/500-65*
  - e. Exemptions  
*Ref: 5/500-15; 5/500-20*
  - f. Reinstatement  
*Ref: 5/500-35*
- 2. Obtaining a license
  - a. Qualifications  
*Ref: 5/500-30; 5/500-70*
  - b. License fees  
*Ref: 5/500-135*
  - c. Bond requirements  
*Ref: 5/500-130*
- 3. Maintaining a license
  - a. Continuing education  
*Ref: 5/500-35*
  - b. Controlled business  
*Ref: 5/500-125*
  - c. Change of address  
*Ref: 5/500-35*
  - d. Required fees  
*Ref: 5/500-135*
- 4. License suspension, revocation or denial  
*Ref: 5/500-70*
  - a. Felony convictions  
*Ref: 5/500-95*

**C. Fiduciary responsibilities .....(1-3)**

*Ref: 5/500-115; Reg. 3113*

**D. Commissions and compensation ..... (0-1)**

*Ref: 5/151; 5/500-80*

**E. Disclosure ..... (0-1)**

*Ref: 5/500-155*

**F. Marketing practices.....(2-6)**

- 1. Rebating  
*Ref: 5/151; 5/152; 5/153*
- 2. Misrepresentation  
*Ref: 5/149; 5/154*
- 3. Defamation  
*Ref: 5/149*
- 4. Other unfair practices  
*Ref: 5/424*
- 5. Unfair claims practices  
*Ref: 5/154.5; 5/154.6; Reg. 919*

**II. ILLINOIS STATUTES AND REGULATIONS PERTINENT TO ACCIDENT AND HEALTH INSURANCE ONLY..... 17**

**A. Medicare supplements.....(1-3)**

*Ref: 5/363; 5/363a; 5/500-75; Reg. 2008*

- 1. Minimum standards
- 2. Disclosure requirements
- 3. Under 65 Disabled

**B. Long term care.....(1-3)**

*Ref: 5/351A-1; 5/351A-3 thru 5/351A-11*

- 1. Traditional long term care  
*Ref: Reg. 2012*
- 2. Long Term Care Partnership  
*Ref: Reg. 2012*

**C. Advertising.....(1-3)**

*Ref: 5/149; Reg. 2002*

**D. Minimum standards for Individual Policies ..... (1-2)**

*Ref: Reg. 2007*

- 1. Purpose
- 2. Definitions
- 3. Prohibited provisions
- 4. Benefit standards
- 5. Disclosure and replacement requirements

**E. Group Insurance.....(1-3)**

- 1. Discontinuance and replacement  
*Ref: 5/367i; 97/20; Reg. 2013*
- 2. Illinois Health Insurance Portability and Accountability Act (HIPAA)  
*Ref: 97/1 thru 50*

**F. Unfair Practices.....(1-2)**

*Ref: 5/364*

**G. Life & Health Insurance Guaranty Association (1-2)**

*Ref: 5/531.01 through 5/531.19*

**H. Short -Term Limited-Duration Health Insurance ..(0-1)**

*Ref: 215 ILCS 190/15*

**I. Health Maintenance Organizations (HMO).....(0-2)**

*Ref: 125/1-2; 125/4-1 thru 125/4-16; 25/5-3; 5421.10 thru .40; 5421.100 thru .141*

**J. Limited Health Service Organizations (LHSO).....(0-2)**

*Ref: 130/1002; 130/3001 thru 3005; 130/3008 thru 130/4003*

**PROPERTY-GENERAL KNOWLEDGE  
CONTENT OUTLINE**

**Product Knowledge, Terms and Concepts**

*(50 scored plus 5 pretest questions)*

**I. TYPES OF POLICIES ..... 22**

**A. Homeowners**

- 1. HO-2
- 2. HO-3
- 3. HO-4
- 4. HO-5
- 5. HO-6
- 6. HO-8

**B. Dwelling policies**

- 1. DP-1
- 2. DP-2
- 3. DP-3

**C. Commercial lines**

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

**D. Inland marine**

- 1. Personal 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 ..... 15**

**A. Insurance**

- 1. Law of Large Numbers

**B. Insurable interest**

**C. Risk**

- 1. Pure vs. Speculative Risk

**D. Hazard**

- 1. Moral
- 2. Morale
- 3. Physical

**E. Peril**

**F. Loss**

- 1. Direct
- 2. Indirect

**G. Loss Valuation**

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

- 5. Salvage value
- H. Proximate cause**
- I. Deductible**
- J. Indemnity**
- K. Limits of liability**
- L. Coinsurance/Insurance to value**
- M. Occurrence**
- N. Cancellation**
- O. Nonrenewal**
- P. Vacancy and unoccupancy**
- Q. Liability**
  - 1. Absolute
  - 2. Strict
  - 3. Vicarious
- R. Negligence**
- S. Binder**
- T. Endorsements**
- U. Blanket vs. Specific**

**III. POLICY PROVISIONS AND CONTRACT LAW ..... 13**

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

**PROPERTY-ILLINOIS SPECIFIC  
CONTENT OUTLINE**

**State Statutes, Rules and Regulations**

*(30 scored plus 7 pretest questions)*

*All references to chapter 215 ILCS unless otherwise indicated*

**I. ILLINOIS STATUTES AND REGULATIONS COMMON TO  
LIFE, ACCIDENT AND HEALTH, PROPERTY, CASUALTY  
AND PERSONAL LINES INSURANCE ..... 22**

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**B. License and registration (5-13)**

- 1. Persons required to be licensed
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  - b. Nonresidents

- Ref: 5/500-40
  - c. Business entities  
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  - d. Temporary insurance producers  
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  - e. Exemptions  
Ref: 5/500-15; 5/500-20
  - f. Reinstatement  
Ref: 5/500-35
  - 2. Obtaining a license
    - a. Qualifications  
Ref: 5/500-30; 5/500-70
    - b. License fees  
Ref: 5/500-135
    - c. Bond requirements  
Ref: 5/500-130
  - 3. Maintaining a license
    - a. Continuing education  
Ref: 5/500-35
    - b. Controlled business  
Ref: 5/500-125
    - c. Change of address  
Ref: 5/500-35
    - d. Required fees  
Ref: 5/500-135
  - 4. License suspension, revocation or denial  
Ref: 5/500-70
    - a. Felony convictions  
Ref: 5/500-95
  - C. Fiduciary responsibilities .....(1-3)**  
Ref: 5/500-115; Reg. 3113
  - D. Commissions and compensation.....(0-1)**  
Ref: 5/151; 5/500-80
  - E. Disclosure.....(0-1)**  
Ref: 5/500-155
  - F. Marketing practices.....(2-6)**
    - 1. Rebating  
Ref: 5/151; 5/152; 5/153
    - 2. Misrepresentation  
Ref: 5/149; 5/154
    - 3. Defamation  
Ref: 5/149
    - 4. Other unfair practices  
Ref: 5/424
    - 5. Unfair claims practices  
Ref: 5/154.5; 5/154.6; Reg. 919
  - G. Illinois Insurance Guaranty Fund .....(0-1)**  
Ref: 5/532; 5/533; 5/537
- II. ILLINOIS STATUTES AND REGULATIONS COMMON TO PROPERTY AND CASUALTY INSURANCE ONLY ... 5**
- A. Renewal, nonrenewal, cancellation and Certificates of Insurance .....(1-4)**  
Ref: 5/141.01; 5/141.02; 5/143.10 thru 5/143.27; 5/154; 5/155.31; 5/155.45; 157/5 thru 157/99
  - B. Financing insurance premiums.....(0-1)**  
Ref: 5/513a-1 thru 5/513a3; 5/513a9 thru 5/513a11
  - C. Insurance Claims Fraud Prevention Act .....(0-1)**  
Ref: 5/155.23
  - D. Use of credit information .....(0-1)**  
Ref: 157/15; 157/20

- E. Hate crimes ..... (0-1)**  
Ref: 143.24c
- III. ILLINOIS STATUTES AND REGULATIONS PERTINENT TO PROPERTY INSURANCE ONLY..... 3**
- A. Rejection on basis of location..... (0-1)**  
Ref: 5/155.22
  - B. Illinois FAIR Plan (FAIR plan) .....(0-2)**
    - 1. Purpose  
Ref: 5/522; 5/524(5)
    - 2. Definition  
Ref: 5/523
    - 3. Procedures  
Ref: 5/524
    - 4. Industry placement  
Ref: 5/525
  - C. Mine subsidence .....(0-2)**  
Ref: 5/801.1 thru 5/817.1
  - D. Customer affairs and info. dept..... (0-1)**  
Ref: 5/143d

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

- I. TYPES OF POLICIES, BONDS, AND RELATED TERMS 23**
- A. Commercial general liability**
    - 1. Exposures
      - a. Premises and Operations
      - b. Products and Completed Operations
    - 2. Coverage
      - a. Coverage A: Bodily Injury and Property Damage Liability (Occurrence, Claims made including Retroactive Date)
      - b. Coverage B: Personal Injury and Advertising Injury
      - c. Coverage C: Medical Payments
      - d. Supplemental Payments
      - e. Who is an insured
      - f. First named insured
      - g. Limits (Per occurrence, Annual Aggregate)
      - h. Damage to Property of Others
  - B. Automobile: personal auto and business auto**
    - 1. Liability
      - a. Bodily Injury
      - b. Property Damage
      - c. Split Limits
      - d. Combined Single Limit
    - 2. Medical Payments
    - 3. Physical Damage (collision; other than collision; specified perils)
    - 4. Uninsured motorists
    - 5. Underinsured motorists
    - 6. Who is an insured
    - 7. Types of Auto
      - a. Owned
      - b. Non-owned
      - c. Hired
      - d. Temporary Substitute

- e. Newly Acquired Autos
- f. Transportation Expense and Rental Reimbursement Expense
- 8. Auto Dealers Coverage Form, including Garagekeepers Insurance
- 9. Exclusions
- 10. Individual Insured and Drive Other Car (DOC)
- 11. Mobile equipment

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

(Specifics of state law are addressed elsewhere in this outline.)

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

**D. Crime**

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

**E. Bonds**

- 1. Surety
- 2. Fidelity

**F. Professional liability**

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

**G. Umbrella/Excess Liability**

**H. Businessowners Policy (BOP)**

**II. INSURANCE TERMS AND RELATED CONCEPTS..... 15**

**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..... 12**

**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. Other insurance**

**L. Subrogation**

**M. Loss settlement provisions including consent to settle a loss**

**N. Terrorism Risk Insurance Act (TRIA)**

**CASUALTY-ILLINOIS SPECIFIC  
CONTENT OUTLINE  
State Statutes, Rules and Regulations**

*(37 scored plus 7 pretest questions)*

*Ref: All references to chapter 215 ILCS unless otherwise indicated*

**I. ILLINOIS STATUTES AND REGULATIONS COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY, CASUALTY AND PERSONAL LINES INSURANCE ..... 22**

**A. Insurance Director ..... (1-2)**

- 1. General powers  
*Ref: 5/401, 5/403; 5/401.1; 5/431*
- 2. Examinations  
*Ref: 5/132; 5/402; 5/403; 5/500-110*

**B. License and registration ..... (5-13)**

- 1. Persons required to be licensed
  - a. Insurance producers  
*Ref: 5/500-15; 5/500-20; 5/500-25; 5/500-30*
  - b. Nonresidents  
*Ref: 5/500-40*
  - c. Business entities  
*Ref: 5/500-30; 5/500-35*
  - d. Temporary insurance producers  
*Ref: 5/500-60; 5/500-65*
  - e. Exemptions  
*Ref: 5/500-15; 5/500-20*
  - f. Reinstatement  
*Ref: 5/500-35*
- 2. Obtaining a license
  - a. Qualifications  
*Ref: 5/500-30; 5/500-70*

- b. License fees  
*Ref: 5/500-135*
- c. Bond requirements  
*Ref: 5/500-130*
- 3. Maintaining a license
  - a. Continuing education  
*Ref: 5/500-35*
  - b. Controlled business  
*Ref: 5/500-125*
  - c. Change of address  
*Ref: 5/500-35*
  - d. Required fees  
*Ref: 5/500-135*
- 4. License suspension, revocation or denial  
*Ref: 5/500-70*
  - a. Felony convictions  
*Ref: 5/500-95*
- C. Fiduciary responsibilities .....(1-3)**  
*Ref: 5/500-115; Reg. 3113*
- D. Commissions and compensation.....(0-1)**  
*Ref: 5/151; 5/500-80*
- E. Disclosure.....(0-1)**  
*Ref: 5/500-155*
- F. Marketing practices.....(2-6)**
  - 1. Rebating  
*Ref: 5/151; 5/152; 5/153*
  - 2. Misrepresentation  
*Ref: 5/149; 5/154*
  - 3. Defamation  
*Ref: 5/149*
  - 4. Other unfair practices  
*Ref: 5/424*
  - 5. Unfair claims practices  
*Ref: 5/154.5; 5/154.6; Reg. 919*
- G. Illinois Insurance Guaranty Fund .....(0-1)**  
*Ref: 5/532; 5/533; 5/537*
- II. ILLINOIS STATUTES AND REGULATIONS COMMON TO PROPERTY AND CASUALTY INSURANCE ..... 5**
  - A. Renewal, nonrenewal, cancellation and Certificates of Insurance..... (1-4)**  
*Ref: 5/141.01; 5/141.02; 5/143.10 thru 5/143.27; 5/155.31; 5/155.45; 157/5 thru 157/99*
  - B. Financing insurance premiums.....(0-1)**  
*Ref: 5/513a-1; 5/513a3; 5/513a9 thru 5/513a11*
  - C. Insurance Claims Fraud Prevention Act .....(0-1)**  
*Ref: 5/155.23*
  - D. Use of credit information .....(0-1)**  
*Ref: 157/15; 157/20*
  - E. Hate crimes.....(0-1)**  
*Ref: 143.24c*
- III. ILLINOIS STATUTES AND REGULATIONS PERTINENT TO CASUALTY INSURANCE ONLY.....10**
  - A. Auto .....(7-9)**
    - 1. Uninsured motorists coverage  
*Ref: 5/143a*
    - 2. Underinsured motorists coverage  
*Ref: 5/143a-2*
    - 3. Illinois Automobile Insurance Plan (assigned risk)  
*Ref: IAI Plan Manual, 625 ILCS 5/7-501*

- a. Insurance company's participation
- b. Insured's participation
- 4. Defensive driving discount—age 55 and over  
*Ref: 5/143.29*
- 5. Antitheft mechanism  
*5/143.28; Reg. 932*
- 6. Financial responsibility surcharge  
*Ref: 625 ILCS 5/7-317*
- 7. Equipment exclusion  
*Ref: Reg. 924*
- 8. Persons with physical disabilities  
*Ref: 5/143.24a*
- 9. Disclosure of liability coverage  
*Ref: 5/143.24b*
- 10. Surcharge or refusal to insure  
*Ref: 5/155.27*
- 11. Oral estimate of premium charges  
*Ref: 5/155.28*
- 12. Mandatory auto coverage  
*Ref: 625 ILCS 5/7-601 thru 610*
- 13. Financial/Safety responsibility filing  
*Ref: 625 ILCS 5/7-317*
- 14. Child restraint system  
*Ref: 5/143.32*
- 15. Fraudulent Address  
*Ref: 5/155.40*
- B. Worker's Compensation Assigned Risk Pool..... (1-2)**  
*Ref: 5/468; Reg. 2904*
  - 1. Definitions
  - 2. Renewal and Cancellation
  - 3. Premium Determination

## PERSONAL LINES-GENERAL KNOWLEDGE

### Product Knowledge, Terms, and Concepts (75 scored plus 5 pretest questions)

- I. TYPES OF PROPERTY POLICIES..... 10**
  - A. Homeowners**
    - 1. HO-2
    - 2. HO-3
    - 3. HO-4
    - 4. HO-5
    - 5. HO-6
    - 6. HO-8
  - B. Dwelling policies**
    - 1. DP-1
    - 2. DP-2
    - 3. DP-3
  - C. Inland marine**
    - 1. Personal Articles floaters
  - D. National Flood Insurance Program**
  - E. Others**
    - 1. Earthquake
    - 2. Mobile Homes
    - 3. Watercraft
    - 4. Windstorm
- II. TYPES OF CASUALTY POLICIES..... 13**



**A. Automobile: personal auto**

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

**B. Umbrella/Excess liability**

**III. PROPERTY AND CASUALTY INSURANCE TERMS AND RELATED CONCEPTS ..... 28**

**A. Insurance**

- 1. Law of Large Numbers

**B. Insurable interest**

**C. Risk**

- 1. Pure vs. Speculative Risk

**D. Hazard**

- 1. Moral
- 2. Morale
- 3. Physical

**E. Peril**

**F. Loss**

- 1. Direct
- 2. Indirect

**G. Loss Valuation**

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

**H. Proximate cause**

**I. Deductible**

**J. Indemnity**

**K. Limits of liability**

**L. Coinsurance/Insurance to value**

**M. Occurrence**

**N. Cancellation**

**O. Nonrenewal**

**P. Vacancy and unoccupancy**

**Q. Liability**

- 1. Absolute
- 2. Strict
- 3. Vicarious

**R. Negligence**

**S. Binder**

**T. Endorsements**

**U. Blanket vs. Specific**

**V. Burglary, Robbery, Theft, and Mysterious Disappearance**

**W. Warranties**

**X. Representations**

**Y. Concealment**

**Z. Deposit Premium/Audit**

**AA. Certificate of Insurance**

**BB. Damages**

- 1. Compensatory
  - a. General
  - b. Special
- 2. Punitive

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

**IV. PROPERTY AND CASUALTY POLICY PROVISIONS AND CONTRACT LAW ..... 24**

**A. Declarations**

**B. Insuring agreement**

**C. Conditions**

**D. Exclusions**

**E. Definition of the insured**

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

**G. Obligations of the insurance company**

**H. Mortgagee rights**

**I. Proof of loss**

**J. Notice of claim**

**K. Appraisal**

**L. Other Insurance Provision**

**M. Subrogation**

**N. Elements of a contract**

**O. Sources of underwriting information**

**P. Fair Credit Reporting Act**

**Q. Privacy Protection (Gramm Leach Bliley)**

**R. Policy Application**

**S. Terrorism Risk Insurance Act (TRIA)**

**T. Cancellation and nonrenewal provisions**

**U. Supplementary payments**

**V. Loss settlement provisions including consent to settle a loss**

**W. Territory**

**PERSONAL LINES  
ILLINOIS SPECIFIC  
CONTENT OUTLINE**

**State Statutes, Rules and Regulations**

*(37 scored questions)*

*Ref: All references to chapter 215 ILCS unless otherwise indicated*

**I. ILLINOIS STATUTES AND REGULATIONS COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY, CASUALTY AND PERSONAL LINES INSURANCE ..... 22**

**A. Insurance Director ..... (1-2)**

- 1. General powers  
*Ref: 5/401, 5/403; 5/401.1; 5/431*
- 2. Examinations  
*Ref: 5/132; 5/402; 5/403; 5/ 500-110*

**B. License and registration ..... (5-13)**

- 1. Persons required to be licensed
  - a. Insurance producers

Ref: 5/500-15; 5/500-20; 5/500-25; 5/500-30

- b. Nonresidents  
Ref: 5/500-40
- c. Business entities  
Ref: 5/500-30; 5/500-35
- d. Temporary insurance producers  
Ref: 5/500-60; 5/500-65

- e. Exemptions  
Ref: 5/500-15; 5/500-20
- f. Reinstatement  
Ref: 5/500-35

- 2. Obtaining a license
  - a. Qualifications  
Ref: 5/500-30; 5/500-70

- b. License fees  
Ref: 5/500-135

- c. Bond requirements  
Ref: 5/500-130

- 3. Maintaining a license
  - a. Continuing education  
Ref: 5/500-35

- b. Controlled business  
Ref: 5/500-125

- c. Change of address  
Ref: 5/500-35

- d. Required fees  
Ref: 5/500-135

- 4. License suspension, revocation or denial  
Ref: 5/500-70

- a. Felony convictions  
Ref: 5/500-95

**C. Fiduciary responsibilities .....(1-3)**  
Ref: 5/500-115; Reg. 3113

**D. Commissions and compensation.....(0-1)**  
Ref: 5/151; 5/500-80

**E. Disclosure.....(0-1)**  
Ref: 5/500-155

**F. Marketing practices.....(2-6)**

- 1. Rebating  
Ref: 5/151; 5/152; 5/153

- 2. Misrepresentation  
Ref: 5/149; 5/154

- 3. Defamation  
Ref: 5/149

- 4. Other unfair practices  
Ref: 5/424

- 5. Unfair claims practices  
Ref: 5/154.5; 5/154.6; Reg. 919

**G. Illinois Insurance Guaranty Fund .....(0-1)**  
Ref: 5/532; 5/533; 5/537

**II. ILLINOIS STATUTES AND REGULATIONS COMMON TO PROPERTY AND CASUALTY INSURANCE ONLY..... 5**

**A. Renewal, nonrenewal, cancellation and Certificates of Insurance.....(1-4)**  
Ref: 5/141.01; 5/141.02; 5/143.10 thru 5/143.27; 5/154; 5/155.31; 5/155.45

**B. Financing insurance premiums .....(0-1)**  
Ref: 5/513a-1 thru 5/513a3; 5/513a9 thru 5/513a11

**C. Insurance Claims Fraud Prevention Act .....(0-1)**  
Ref: 5/155.23

**D. Use of credit information..... (0-1)**  
Ref: 157/15; 157/20

**E. Hate Crimes ..... (0-1)**  
Ref: 143.24c

**III. ILLINOIS STATUTES AND REGULATIONS PERTINENT TO PERSONAL LINES INSURANCE ONLY ..... 10**

**A. Rejection on basis of location..... (0-1)**  
Ref: 5/155.22

**B. Illinois FAIR Plan (FAIR plan) ..... (0-2)**

- 1. Purpose  
Ref: 5/522; 5/524(5)

- 2. Definition  
Ref: 5/523

- 3. Procedures  
Ref: 5/524

- 4. Industry placement  
Ref: 5/525

**C. Mine subsidence ..... (0-2)**  
Ref: 5/801.1 thru 5/817.1

**D. Customer affairs and info. dept..... (0-1)**  
Ref: 5/143d

**E. Auto ..... (5-8)**

- 1. Uninsured motorists coverage  
Ref: 5/143a

- 2. Underinsured motorists coverage  
Ref: 5/143a-2

- 3. Illinois Automobile Insurance Plan (assigned risk)  
Ref: IAI Plan Manual, 625 ILCS 5/7-501; 478.1

- a. Insurance company's participation
- b. Insured's participation

- 4. Defensive driving discount—age 55 and over  
Ref: 5/143.29

- 5. Antitheft mechanism  
5/143.28; Reg. 932

- 6. Financial responsibility surcharge  
Ref: 625 ILCS 5/7-317

- 7. Equipment exclusion  
Ref: Reg. 924

- 8. Persons with physical disabilities  
Ref: 5/143.24a

- 9. Disclosure of liability coverage  
Ref: 5/143.24b

- 10. Surcharge or refusal to insure  
Ref: 5/155.27

- 11. Oral estimate of premium charges  
Ref: 5/155.28

- 12. Mandatory auto coverage  
Ref: 625 ILCS 5/7-601 thru 610

- 13. Financial/Safety responsibility filing  
Ref: 625 ILCS 5/7-317

- 14. Child restraint system  
Ref: 5/143.32

- 15. Fraudulent Address  
Ref: 5/155.40

# MOTOR VEHICLE TEST CONTENT OUTLINE

## State Statutes, Rules and Regulations

(50 scored questions)

*Ref: All references to chapter 215 ILCS unless otherwise indicated*

- I. ILLINOIS STATUTES AND REGULATIONS COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY, CASUALTY AND PERSONAL LINES INSURANCE..... 22**
- A. Insurance Director ..... (1-2)**
  - 1. General powers  
*Ref: 5/401, 5/403; 5/401.1; 5/431*
  - 2. Examinations  
*Ref: 5/132; 5/402; 5/403; 5/ 500-110*
- B. License and registration (5-13)**
  - 1. Persons required to be licensed
    - a. Insurance producers  
*Ref: 5/500-15; 5/500-20; 5/500-25; 5/500-30*
    - b. Nonresidents  
*Ref: 5/500-40*
    - c. Business entities  
*Ref: 5/500-30; 5/500-35*
    - d. Temporary insurance producers  
*Ref: 5/500-60; 5/500-65*
    - e. Exemptions  
*Ref: 5/500-15; 5/500-20*
    - f. Reinstatement  
*Ref: 5/500-35*
  - 2. Obtaining a license
    - a. Qualifications  
*Ref: 5/500-30; 5/500-70*
    - b. License fees  
*Ref: 5/500-135*
    - c. Bond requirements  
*Ref: 5/500-130*
  - 3. Maintaining a license
    - a. Continuing education  
*Ref: 5/500-35*
    - b. Controlled business  
*Ref: 5/500-125*
    - c. Change of address  
*Ref: 5/500-35*
    - d. Required fees  
*Ref: 5/500-135*
  - 4. License suspension, revocation or denial  
***Ref: 5/500-70***
    - a. Felony convictions  
*Ref: 5/500-95*
- C. Fiduciary responsibilities .....(1-3)**  
*Ref: 5/500-115; Reg. 3113*
- D. Commissions and compensation..... (0-1)**  
*Ref: 5/151; 5/500-80*
- E. Disclosure..... (0-1)**  
*Ref: 5/500-155*
- F. Marketing practices.....(2-6)**
  - 1. Rebating  
*Ref: 5/151; 5/152; 5/153*
  - 2. Misrepresentation  
*Ref: 5/149; 5/154*

- 3. Defamation  
*Ref: 5/149*
- 4. Other unfair practices  
*Ref: 5/424*
- 5. Unfair claims practices  
*Ref: 5/154.5; 5/154.6; Reg. 919*
- G. Illinois Insurance Guaranty Fund..... (0-1)**  
*Ref: 5/532; 5/533; 5/537*
- II. BASIC CONCEPTS OF AUTOMOBILE INSURANCE.....(12-14)**  
*Ref: Policy*
- A. Coverages**
  - 1. Bodily injury and property damage
  - 2. Medical payments
  - 3. Physical damage
- B. Definitions**
  - 1. Insured/covered person
  - 2. Owned automobiles/covered automobiles
  - 3. Non-owned automobiles
  - 4. Temporary substitute automobiles
- III. ILLINOIS STATUTES AND REGULATIONS PERTINENT TO MOTOR VEHICLE INSURANCE.....(11-13)**
- A. Uninsured motorists coverage**  
*Ref: 5/143a*
- B. Underinsured motorists coverage**  
*Ref: 5/143a-2*
- C. Renewal, nonrenewal, cancellation, and Certificates of Insurance**  
*Ref: 5/141.01; 5/141.02; 5/143.10 thru 5/143.27; 5/155.45*
- D. Defensive driving discount – age 55 and over**  
*Ref: 5/143.29*
- E. Antitheft mechanism**  
*Ref: 5/143.28; Reg. 932*
- F. Financial responsibility surcharge**  
*Ref: 625 ILCS 5/7-317(l)*
- G. Equipment exclusion**  
*Ref: Reg. 924*
- H. Illinois Automobile Insurance Plan (assigned risk)**  
*Ref: 625 ILCS 5/7-501; IAI Plan Manual*
  - 1. Participation
    - a. Insurance companies
    - b. Insureds
- I. Unfair Practices**  
*Ref: 5/154.5, 5/154.6, 5/424; Reg 919*
- J. Persons with physical disabilities**  
*Ref: 5/143.24a*
- K. Disclosure of liability coverage**  
*Ref: 5/143.24b*
- L. Surcharge of refusal to insure**  
*Ref: 5/155.27*
- M. Oral estimates of premium charges**  
*Ref: 5/155.28*
- N. Mandatory auto coverage**  
*Ref: 625 ILCS 5/7-601 thru 610*
- O. Financial/Safety responsibility filing**  
*Ref: 625 ILCS 5/7-317*
- P. Child restraint system**  
*Ref: 5/143.32*
- Q. Fraudulent Address**

- Ref: 5/155.40
- R. Insurance Claims Fraud Prevention Act**  
Ref: 5/155.23
- S. Hate crimes**  
Ref: 143.24c
- T. Subrogation**  
Ref: 5/143b
- IV. FINANCING INSURANCE PREMIUMS.....(1-2)**  
Ref: 5/513a1 thru 5/513a3; 5/513a9 thru 5/513a11

**ILLINOIS PUBLIC ADJUSTER  
CONTENT OUTLINE  
PRODUCTS, TERMS AND CONCEPTS**

(100 scored questions)

- I. GENERAL PROPERTY INSURANCE PRODUCT KNOWLEDGE PERTINENT TO ADJUSTERS..... 35**  
Ref: Product knowledge, unless otherwise noted
- A. Personal Lines coverage**  
Ref: ISO Homeowners policies
  - 1. Dwelling and Contents
  - 2. Homeowners and forms/coverages
    - a. Policy provisions
    - b. Replacement costs
    - c. Appraisal
    - d. Optional provisions
    - e. Special limits of liability
    - f. Proof of Loss
  - 3. General Property forms
  - 4. Mine subsidence
  - 5. Standard Fire Policy  
Ref: New York Standard Fire Policy
    - a. Basic coverages, provisions, and clauses
    - b. Proof of Loss (Periods of Limitation Tolled)
    - c. Actual cash value
- B. Commercial Lines coverage**  
Ref: ISO Business Policy and Standard Boiler and Machinery policies
  - 1. Commercial Property forms
    - a. Commercial property and buildings
    - b. Causes of Loss
  - 2. Commercial Package Policy (CPP)
  - 3. Businessowner policy
  - 4. Commercial and Special Multi-peril
  - 5. Builder's Risk
- C. Inland and Ocean Marine**  
Ref: Marine Policies, Personal Article Floaters, Personal Property Floaters, Commercial Property Floaters
  - 1. Definitions
  - 2. Policies
    - a. Personal floaters
    - b. Commercial floaters
    - c. Commercial Inland Marine policy
- E. Additional Coverages and Exclusions**
  - 2. Business Interruption
  - 3. Time Element
  - 4. Law and Ordinance
  - 5. Earthquake
  - 6. Valuable Papers and Records

- 7. Vandalism and Malicious Mischief
- 8. Broad Form
- F. Bonds**
- G. National Flood Insurance Policy**
- II. PROPERTY AND CASUALTY INSURANCE TERMS AND RELATED CONCEPTS .....25**
- A. Insurable interest**
- B. Indemnity**
- C. Peril**
- D. Loss**
  - 1. Direct
  - 2. Indirect
- E. Proximate cause**
- F. Earnings**
- G. Appraisal**
- H. Deductible**
- I. Actual cash value**
- J. Replacement cost**
- K. Depreciation**
- L. Obsolescence**
- M. Abandonment**
- N. Vacancy and unoccupancy**
- O. Salvage**
- P. Binders**
- Q. Liability**
- R. Limit of Liability**
- S. Theft, Burglary, and Robbery**
- T. Waiver and Estoppel**
- U. Coinsurance**
- V. Hazard**
- W. Bailments**
- X. Moral Hazard**
- III. PROPERTY AND CASUALTY POLICY PROVISIONS AND CONTRACT LAW .....5**
- A. Proof of loss**
- B. Notice of claim**
- C. Material misrepresentations**
- D. Assignment**
- E. Subrogation**
- F. Mortgagee rights**
- G. Apportionment clause**
- IV. ELECTRICAL AND BUILDING TECHNIQUES AND ESTIMATING..... 10**
- V. ILLINOIS LAWS AND REGULATIONS PERTINENT TO PUBLIC ADJUSTERS.....25**
- A. Regulation and licensing of Public Adjusters**  
Ref: 5/401, 5/512.55, 5/512.56, 5/512.61, 5/512.61a, 5/1515, 5/1560, 5/1565
- B. Public Adjuster practices, responsibilities, and Duties**  
Ref: 5/512.53, 5/512.58, 5/512.59, 5/512.60, 5/1515, 5/1575, 5/1590, 5/1585
- C. Unfair Claims Settlement and Trade Practices**  
Ref: Standard Fire policy; 5/143.1, 5/143.15 and Part 919
- D. Regulation and licensing of Property and Casualty Insurance**  
Ref: 5/143.1, 5/143.13, 5/143.21, 5/397.1, 5/397.05, 5/154.6 and Part 919