Florida
Insurance Content Outlines

Content Outline for examinations taken before January 01, 2020

Content Outline for examinations on or after January 01, 2020
Florida Agent’s Life (including Annuities & Variable Contracts)
85 scored questions plus 15 pretest questions
Time limit: 2 hours

GENERAL KNOWLEDGE

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

III. COMPLETING THE APPLICATION, UNDERWRITING, AND DELIVERING THE POLICIES… 14%
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

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)  

FLORIDA STATUTES, RULES, AND REGULATIONS

I. FLORIDA STATUTES, RULES, AND REGULATIONS COMMON TO ALL LINES

A. Financial Services Regulation  
  1. Chief Financial Officer  
  2. Financial Services Commission  
    a. Office of Financial Regulation  
    b. Office of Insurance Regulation  
B. Department of Financial Services  
  1. General duties and powers  
    a. Agent and adjuster licensing and investigations  
    b. Consumer services  
    c. Insurance Fraud  
    d. Receivership  
    e. Unclaimed Property  
    f. Other powers  
C. Office of Insurance Regulation  
  1. General duties and powers  
    a. Policy approval authority  
    b. Rates and forms  
  2. Market Conduct Examinations  
  3. Agency Actions  
  4. Investigation  
D. Office of Financial Regulation  
  1. General duties and powers  
  2. Agency Actions  
  3. Investigations  
E. Definitions  
  1. Insurance contract  
  2. Insurance transaction  
  3. Insurer  
  4. Reinsurance  
  5. Domestic company  
  6. Foreign company  
  7. Alien company  
  8. Fraternals  
  9. Authorized and unauthorized companies/admitted and non-admitted companies  
  10. Stock and mutual companies  
  11. Risk retention group  
  12. Unlicensed entities  
  13. Certificate of authority  
F. Licensing  
  1. Purpose  
  2. License types  
    a. Agent  
    b. Agency  
  3. Appointments  
    a. Company  
    b. Self  
  4. License Requirements  
    a. Education  
    b. Application  
    c. Background Check  
    d. Examination  
  5. Maintaining a license  
    a. Continuing education  
    b. Communicating with the Department  
    c. Record keeping  
    d. Criminal and administrative actions  
G. Agent responsibilities  
  1. Fiduciary capacity  
    a. Definition  
    b. Premium accountability  
    c. Separate account requirements  
  2. Commissions and compensation/charges for extra services  
  3. Reply to DFS and/or Office of Insurance Regulation  
  4. Ethics  
H. Insurance guaranty fund  
I. Marketing practices  
  1. Unfair methods of competition  
    a. Sliding  
    b. Coercion  
    c. Misrepresentation  
    d. Defamation
e. False advertising
f. Unfair discrimination
g. Unfair claims practices
h. Fraud
i. Controlled business
j. Twisting
k. Churning
l. Rebating
m. Concealment

II. FLORIDA STATUTES, RULES, AND REGULATIONS PERTINENT TO LIFE AND ANNUITY INSURANCE, INCLUDING VARIABLE PRODUCTS

A. Marketing methods and practices
   1. Agent Responsibilities
   2. Disclosure
      a. Buyer’s guide
      b. Policy summary
   3. Advertising and sales
   4. Prohibited practices and penalties
   5. Suitability

B. Policy or contract replacement
   1. Duties of agent
   2. Duties of replacing insurance company

C. Individual contracts
   1. Standard provisions
      a. Protection of beneficiaries from creditors
      b. Prohibited provisions
      c. Free Look
      d. Grace period
      e. Designation of beneficiary
      f. Secondary addressee
   2. Non-forfeiture options
   3. Policy settlement

D. Group Life
   1. Standard provisions / required provisions
   2. Conversion rights
   3. Types of groups/eligible groups
   4. Dependent coverage
   5. Employee life
   6. Assignment of proceeds
Florida Agent’s Health Insurance
85 scored questions plus 15 pretest questions
Time limit: 2 hours

GENERAL KNOWLEDGE

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)
   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........... 23%
   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

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

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

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

III. SOCIAL INSURANCE ............................................. 4%
   A. Medicare (Parts A, B, C, D)
   B. Medicaid
   C. Social Security benefits

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

V. FIELD UNDERWRITING PROCEDURES...................... 11%
   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

FLORIDA STATUTES, RULES, AND REGULATIONS
I. FLORIDA STATUTES, RULES, AND REGULATIONS COMMON TO ALL LINES.................................................. 23%
   A. Financial Services Regulation
      1. Chief Financial Officer
      2. Financial Services Commission
         a. Office of Financial Regulation
         b. Office of Insurance Regulation
   B. Department of Financial Services
      1. General duties and powers
         a. Agent and adjuster licensing and investigations
         b. Consumer services
         c. Insurance Fraud
         d. Receivership
         e. Unclaimed Property
         f. Other powers
   C. Office of Insurance Regulation
      1. General duties and powers
         a. Policy approval authority
         b. Rates and forms
      2. Market Conduct Examinations
      3. Agency Actions
      4. Investigation
   D. Office of Financial Regulation
      1. General duties and powers
      2. Agency Actions
      3. Investigations
   E. Definitions
      1. Insurance contract
      2. Insurance transaction
      3. Insurer
      4. Reinsurance
      5. Domestic company
      6. Foreign company
      7. Alien company
      8. Fraternals
      9. Authorized and unauthorized companies/admitted and non-admitted companies
      10. Stock and mutual companies
      11. Risk retention group
      12. Unlicensed entities
      13. Certificate of authority
   F. Licensing
      1. Purpose
      2. License types
         a. Agent
         b. Agency
      3. Appointments
         a. Company
         b. Self
      4. License Requirements
         a. Education
         b. Application
         c. Background Check
         d. Examination
      5. Maintaining a license
         a. Continuing education
         b. Communicating with the Department
         c. Record keeping
         d. Criminal and administrative actions
   G. Agent responsibilities
      1. Fiduciary capacity
         a. Definition
         b. Premium accountability
         c. Separate account requirements
      2. Commissions and compensation / charges for extra services
      3. Reply to DFS and/or Office of Insurance Regulation
      4. Ethics
   H. Insurance guaranty fund
   I. Marketing practices
      1. Unfair methods of competition
         a. Sliding
         b. Coercion
         c. Misrepresentation
         d. Defamation
         e. False advertising
         f. Unfair discrimination
         g. Unfair claims practices
         h. Fraud
         i. Controlled business
Florida Insurance
Examination Content Outlines
Effective January 1, 2019

II. FLORIDA STATUTES, RULES, AND REGULATIONS PERTINENT TO HEALTH INSURANCE

A. Standard Policy Provisions and Clauses (individual and group)
   1. Minimum Benefit Standards
      a. Grandfathered
      b. Non-grandfathered
   2. Required and Optional Coverages

B. Group Health Insurance
   1. Eligible groups (employer based, fraternal, assoc. blanket)
   2. Continuation
   3. Conversion
   4. Coordination of benefits

C. Disclosure
   1. Outline of Coverage
   2. Renewal Agreements/Nonrenewal and Cancellation
   3. Advertising
   4. Certificate of Coverage
   5. Group Blanket Health
      a. Definition
      b. Required Provisions
   6. Unfair Trade Practices
   7. Application Responsibilities
   8. Marketing methods and practices

D. Medicare Supplement Insurance
   1. Required provisions (Minimum Standards)
      a. Pre-existing conditions
      b. Free Look
   2. Open Enrollment Periods
      a. 65 and over
      b. under 65
   3. Advertising
   4. Marketing standards
   5. Disclosure
      a. Outline of Coverage
      b. Buyer’s guide
   6. Replacement/Replacement Forms
   7. Duplication of Benefits
   8. Standardized policy benefits (A-N)
   9. Exclusions
   10. Medicaid--relationship to Supplements
   11. Medicare advantage plan

E. Long-term Care Policies
   1. Purpose
   2. Disclosure
      a. Outline of Coverage
      b. Buyer’s guide
   3. Advertising
   4. Policy standards
   5. Required Provisions (Minimum standards)
   6. Other Provisions
   7. Terminology
      a. Skilled care
      b. Intermediate care
      c. Custodial care
      d. Home health care vs. home care
      e. Continuing care retirement communities (CCRC)
      f. Alternate care
      g. Case management
      h. Activities of Daily Living (ADL’s) and cognitive impairment
      i. Medically necessary or appropriate
      j. Plan of care
      k. Adult day care
      l. Hospice care
   8. Replacement
   9. Unintentional lapse
      a. secondary addressee
      b. cognitive impairment
   10. Long-Term Care partnership
   11. Medicaid--relationship to Long-Term Care

F. Requirements for small employers
   1. Definitions
   2. Special Provisions
   3. Disclosure requirements
   4. Denial/Termination/Nonrenewal
   5. Fair Marketing Standards
   6. Benefit plans offered
   7. Availability of coverage
   8. Small Employer Rating, Renewability and Portability Act
   9. Guaranteed issue
   10. Employee declination of coverage

G. Florida Healthy Kids Corporation

H. Requirements relating to HIV/AIDS

I. Plan Types
   1. Health Maintenance Organization (HMO)
   2. Preferred Provider Organization (PPO)
   3. Exclusive provider organization (EPO)
   4. Prepaid service organization
   5. Indemnity plan
   6. Discount medical plan organization (DMPO)

J. Dread disease policy
Florida Agent’s Health & Life (including Annuities & Variable Contracts)
150 scored questions plus 15 pretest questions
Time limit: 2.75 hours

GENERAL KNOWLEDGE
I. TYPES OF LIFE POLICIES AND FEATURES ...................8%
   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 .............................................................. 12%
   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
   C. Policy exclusions

III. COMPLETING THE LIFE APPLICATION, UNDERWRITING, AND DELIVERING THE POLICIES...............................8%
   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

3. Free look
4. Consideration
5. Owner’s rights
6. Beneficiary designations
   a. Primary and contingent
   b. Revocable and irrevocable
   c. Common disaster
   d. Minor beneficiaries
7. Premium Payment
   a. Modes
   b. Grace period
   c. Automatic premium loan
   d. Level or flexible
8. Reinstatement
9. Policy loans, withdrawals, partial surrenders
10. Non-forfeiture options
11. Dividends and dividend options (e.g. participating, non-participating)
12. Incontestability
13. Assignments
14. Suicide
15. Misstatement of age and gender
16. Settlement options
17. Accelerated death benefits

Florida Insurance
Examination Content Outlines
Effective January 1, 2019
d. Aleatory

IV. TAXES, RETIREMENT, AND OTHER LIFE INSURANCE CONCEPTS .......................................................... 5%
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 HEALTH POLICIES ........................................... 9%
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

VI. HEALTH POLICY PROVISIONS, CLAUSES, AND RIDERS
.......................................................... 14%
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 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
D. Rights of renewability
   1. Noncancelable
   2. Cancelable
   3. Guaranteed renewable

VII. SOCIAL INSURANCE .................................................. 2%
A. Medicare (Parts A, B, C, D)
B. Medicaid
C. Social Security benefits
VIII. OTHER HEALTH INSURANCE CONCEPTS.................. 3%
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

IX. FIELD UNDERWRITING PROCEDURES......................... 6%
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

FLORIDA STATUTES, RULES, AND REGULATIONS

I. FLORIDA STATUTES, RULES, AND REGULATIONS COMMON TO ALL LINES........................................ 13%
A. Financial Services Regulation
   1. Chief Financial Officer
   2. Financial Services Commission
      a. Office of Financial Regulation
      b. Office of Insurance Regulation
B. Department of Financial Services
   1. General duties and powers
      a. Agent and adjuster licensing and investigations
b. Consumer services
   c. Insurance Fraud
   d. Receivership
   e. Unclaimed Property
   f. Other powers
C. Office of Insurance Regulation
   1. General duties and powers
      a. Policy approval authority
      b. Rates and forms
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   3. Agency Actions
   4. Investigation
D. Office of Financial Regulation
   1. General duties and powers
   2. Agency Actions
   3. Investigations
E. Definitions
   1. Insurance contract
   2. Insurance transaction
   3. Insurer
   4. Reinsurance
   5. Domestic company
   6. Foreign company
   7. Alien company
   8. Fraternal
   9. Authorized and unauthorized companies/admitted and non-admitted companies
   10. Stock and mutual companies
   11. Risk retention group
   12. Unlicensed entities
   13. Certificate of authority
F. Licensing
   1. Purpose
   2. License types
      a. Agent
      b. Agency
   3. Appointments
      a. Company
      b. Self
   4. License Requirements
      a. Education
      b. Application
      c. Background Check
      d. Examination
   5. Maintaining a license
      a. Continuing education
      b. Communicating with the Department
      c. Record keeping
      d. Criminal and administrative actions
G. Agent responsibilities
   1. Fiduciary capacity
      a. Definition
b. Premium accountability

c. Separate account requirements

2. Commissions and compensation / charges for extra services

3. Reply to DFS and/or Office of Insurance Regulation

4. Ethics

H. Insurance guaranty fund

I. Marketing practices

1. Unfair methods of competition

a. Sliding

b. Coercion

c. Misrepresentation

d. Defamation

e. False advertising

f. Unfair discrimination

g. Unfair claims practices

h. Fraud

i. Controlled business

j. Twisting

k. Churning

l. Rebating

m. Concealment

II. FLORIDA STATUTES, RULES, AND REGULATIONS PERTINENT TO LIFE AND ANNUITY INSURANCE, INCLUDING VARIABLE PRODUCTS... 10%

A. Marketing methods and practices

1. Agent Responsibilities

2. Disclosure

a. Buyer’s guide

b. Policy summary

3. Advertising and sales

4. Prohibited practices and penalties

5. Suitability

B. Policy or contract replacement

1. Duties of agent

2. Duties of replacing insurance company

C. Individual contracts

1. Standard provisions

a. Protection of beneficiaries from creditors

b. Prohibited provisions

c. Free Look

d. Grace period

e. Designation of beneficiary

f. Secondary addressee

2. Non-forfeiture options

3. Policy settlement

D. Group Life

1. Standard provisions / required provisions

2. Conversion rights

3. Types of groups/eligible groups

4. Dependent coverage

6. Employee life

7. Assignment of proceeds

III. FLORIDA STATUTES, RULES, AND REGULATIONS PERTINENT TO HEALTH INSURANCE... 10%

A. Standard Policy Provisions and Clauses (individual and group)

1. Minimum Benefit Standards

a. Grandfathered

b. Non-grandfathered

2. Required and Optional Coverages


B. Group Health insurance

1. Eligible groups (employer based, fraternal, assoc. blanket)

2. Continuation

3. Conversion

4. Coordination of benefits

C. Disclosure

1. Outline of Coverage

2. Renewal Agreements/Nonrenewal and Cancellation

3. Advertising

4. Certificate of Coverage

5. Group Blanket Health

a. Definition

b. Required Provisions

6. Unfair Trade Practices

7. Application Responsibilities

8. Marketing methods and practices

D. Medicare Supplement Insurance

1. Required provisions (Minimum Standards)

a. Pre-existing conditions

b. Free Look

2. Open Enrollment Periods

a. 65 and over

b. Under 65

3. Advertising

4. Marketing standards

5. Disclosure

a. Outline of Coverage

b. Buyer's guide

6. Replacement/Replacement Forms

7. Duplication of Benefits

8. Standardized policy benefits (A-N)

9. Exclusions

10. Medicaid—relationship to Supplements

11. Medicare advantage plan

E. Long-term Care Policies

1. Purpose

2. Disclosure
Florida Insurance
Examination Content Outlines

Effective January 1, 2019

a. Outline of Coverage
b. Buyer’s guide
3. Advertising
4. Policy standards
5. Required Provisions (Minimum standards)
6. Other Provisions
7. Terminology
   a. Skilled care
   b. Intermediate care
   c. Custodial care
d. Home health care vs. home care
e. Continuing care retirement communities (CCRC)
f. Alternate care
g. Case management
h. Activities of Daily Living (ADL’s) and cognitive impairment
   i. Medically necessary or appropriate
j. Plan of care
k. Adult day care
l. Hospice care
8. Replacement
9. Unintentional lapse
   a. Secondary addressee
   b. Cognitive impairment
10. Long-Term Care partnership
11. Medicaid—relationship to Long-Term Care

F. Requirements for small employers
   1. Definitions
   2. Special Provisions
   3. Disclosure requirements
   4. Denial/Termination/Nonrenewal
   5. Fair Marketing Standards
   6. Benefit plans offered
   7. Availability of coverage
   8. Small Employer Rating, Renewability and Portability Act
   9. Guaranteed issue
   10. Employee declination of coverage

G. Florida Healthy Kids Corporation
H. Requirements relating to HIV/AIDS
   I. Plan Types
      1. Health Maintenance Organization (HMO)
      2. Preferred Provider Organization (PPO)
      3. Exclusive Provider Organization (EPO)
      4. Prepaid service organization
      5. Indemnity plan
      6. Discount Medical Plan Organization (DMPO)

J. Dread Disease Policy
Florida Agent’s General Lines Insurance
160 scored questions plus 15 pretest questions
Time limit: 3 hours

GENERAL KNOWLEDGE

I. TYPES OF PROPERTY POLICIES...................................................... 16%
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
   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.......................... 9%
A. Insurance
   1. Law of Large Numbers
B. Insurable interest
C. Risk
   1. Pure vs. Speculative Risk
D. Hazard
   1. Moral
   2. Morale

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

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

III. PROPERTY POLICY PROVISIONS AND CONTRACT LAW
........................................................................................................... 7%
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 ........................................ 16%
A. Commercial general liability
1. Exposures
   a. Premises and Operations
   b. Products and Completed Operations
2. Coverage
   a. Coverage A: Bodily Injury and Property Damage Liability
      (1) Occurrence
      (2) Claims made
         (a) Retroactive Date
   b. Coverage B: Personal Injury and Advertising Injury
   c. Coverage C: Medical Payments
   d. Supplemental Payments
   e. Who is an insured
   f. Limits
      (1) Per occurrence
      (2) Annual Aggregate
   g. Damage to Property of Others

B. Automobile: personal auto and business auto
1. Liability
   a. Bodily Injury
   b. Property Damage
   c. Split Limits
   d. Combined Single Limit
2. Medical Payments
3. Physical Damage (collision; other than collision; specified perils)
4. Uninsured motorists
5. Underinsured motorists
6. Who is an insured
7. Types of Auto
   a. Owned
   b. Non-owned
   c. Hired
   d. Temporary Substitute
   e. Newly Acquired Autos
   f. Transportation Expense and Rental Reimbursement Expense
8. Garage Coverage Form, including Garagekeepers Insurance
9. Exclusions
10. Individual Insured and Drive Other Car (DOC)
C. Workers Compensation Insurance, Employers Liability Insurance, and Related Issues
   (This section does not deal with specifics of state law, which are addressed elsewhere in this outline.)
   1. Standard policy concepts
      a. Who is an employee/employer

b. Compensation
2. Work-related vs. non-work-related
3. Other states’ insurance
4. Employers Liability
5. Exclusive remedy
6. Premium Determination
D. Crime
1. Employee Dishonesty
2. Theft
3. Robbery
4. Burglary
5. Forgery and Alteration
6. Mysterious disappearance
E. Bonds
1. Surety
2. Fidelity
F. Professional liability
1. Errors and Omissions
2. Medical Malpractice
3. Directors and Officers (D&O)
4. Employment Practices Liability (EPLI)
5. Cyber liability and data breach
G. Umbrella/Excess Liability

V. CASUALTY INSURANCE TERMS AND RELATED CONCEPTS ........................................ 9%
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
Florida Insurance
Examination Content Outlines
Effective January 1, 2019

E. Definitions
1. Insurance contract
2. Insurance transaction
3. Insurer
4. Domestic company
5. Foreign company
6. Alien company
7. Fraternals
8. Authorized and unauthorized companies/admitted and non-admitted companies
9. Stock and mutual companies
10. Unlicensed entities
11. Certificate of authority

F. Licensing
1. Purpose
2. License types
   a. Agent
   b. Adjuster
   c. Agency
3. Appointments
4. License Requirements
   a. Education
   b. Application
   c. Background Check
   d. Examination
5. Maintaining a license
   a. Continuing education
   b. Communicating with the Department
   c. Record keeping
   d. Criminal and administrative actions
   e. Appointments
      (1) Company
      (2) Self

G. Agent responsibilities
1. Fiduciary capacity
   a. Definition
   b. Premium accountability
   c. Separate account requirements
2. Commissions and compensation/charges for extra services
3. Reply to DFS and/or Office of Insurance Regulation
4. Ethics

H. Insurance guaranty fund
I. Marketing practices
1. Unfair methods of competition
   a. Sliding
   b. Coercion
   c. Misrepresentation
   d. Defamation
   e. False advertising
   f. Unfair discrimination
   g. Other unfair practices
A. General Health
   a. Time limit on certain defenses (incontestable)
   b. Free look
   c. Grace period
   d. Reinstatement
   e. Elimination period
   f. Waiver of premium
   g. Coinsurance
   h. Misstatement of sex or age
2. Types of Limited Policies
   a. Hospitalization Expense
   b. Hospital Indemnity
   c. Accident Insurance
   d. Surgical Expense
   e. Dread Disease
3. Major Medical
4. Disability Income
5. Medicare Supplement
6. HMO
7. PPO
8. Long Term Care
B. Disclosure
1. Renewal Agreements/Nonrenewal and Cancellation
2. Advertising

II. FLORIDA STATUTES, RULES AND REGULATIONS PERTINENT TO GENERAL LINES INSURANCE... ..... 15%
A. Insurance Contracts
1. Renewal, Nonrenewal, Cancellation:
   Commercial, Homeowners, Personal Auto and Casualty Policies
2. Proof of Loss
B. Payment of claims
C. Premium Financing
D. Property
1. Hurricane deductible
2. Wind mitigation/code issues
3. Catastrophic ground collapse (sinkholes)
4. Hurricane occurrence
5. Fungi
6. Loss assessment (HO-6)
7. Exclusions
8. Loss settlement
9. Dispute resolution
10. Loss payment
E. Citizens Property Insurance Corporation (Citizens)
F. Surplus Lines
1. Florida Surplus Lines Service Office
2. Eligibility for export
G. Auto Insurance
1. Required coverages
   a. Financial responsibility law
   b. Personal injury protection (PIP)
2. Limits
3. Uninsured/underinsured motorists coverage
4. Cancellation/Nonrenewal
5. Treatment of motorcycles
H. Comparative Negligence Law
I. Worker’s Compensation
1. Workers Compensation Joint Underwriting Association (WCJUA)
J. Florida Automobile Joint Underwriting Association (FAJUA)
K. Boiler and Machinery/Equipment breakdown
L. Adjuster practices and conduct

III. FLORIDA STATUTES, RULES AND REGULATIONS PERTINENT TO HEALTH INSURANCE......................6%
Florida Examination for Personal Lines
100 scored questions plus 10 pretest questions
Time limit: 2 hours

GENERAL KNOWLEDGE

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. Arbitration
W. Loss settlement provisions including consent to settle a loss

FLORIDA STATUTES, RULES, AND REGULATIONS
I. FLORIDA STATUTES, RULES, AND REGULATIONS COMMON TO ALL LINES................................. 15%
A. Financial Services Regulation
   1. Chief Financial Officer
   2. Financial Services Commission
      a. Office of Financial Regulation
      b. Office of Insurance Regulation
B. Department of Financial Services
   1. General duties and powers
      a. Agent and adjuster licensing and investigations
      b. Consumer services
      c. Insurance Fraud
      d. Receivership
      e. Unclaimed Property
      f. Other powers
C. Office of Insurance Regulation
   1. General duties and powers
      a. Policy approval authority
      b. Rates and forms
   2. Market Conduct Examinations
   3. Agency Actions
   4. Investigation

D. Office of Financial Regulation
   1. General duties and powers
   2. Agency Actions
   3. Investigations
E. Definitions
   1. Insurance contract
   2. Insurance transaction
   3. Insurer
   4. Domestic company
   5. Foreign company
   6. Alien company
   7. Fraternals
   8. Authorized and unauthorized companies/admitted and non-admitted companies
   9. Stock and mutual companies
   10. Unlicensed entities
   11. Certificate of authority
F. Licensing
   1. Purpose
   2. License types
      a. Agent
      b. Adjuster
      c. Agency
   3. Appointments
   4. License Requirements
      a. Education
      b. Application
      c. Background Check
      d. Examination
   5. Maintaining a license
      a. Continuing education
      b. Communicating with the Department
      c. Record keeping
      d. Criminal and administrative actions
      e. Appointments
         (1) Company
         (2) Self
G. Agent responsibilities
   1. Fiduciary capacity
      a. Definition
      b. Premium accountability
      c. Separate account requirements
   2. Commissions and compensation/charges for extra services
   3. Reply to DFS and/or Office of Insurance Regulation
   4. Ethics
H. Insurance guaranty fund
I. Marketing practices
   1. Unfair methods of competition
      a. Sliding
      b. Coercion
      c. Misrepresentation
d. Defamation  
e. False advertising  
f. Unfair discrimination  
g. Other unfair practices  
h. Unfair claims practices  
i. Fraud  
j. Controlled business  
k. Twisting  
l. Churning  
m. Rebating  
n. Concealment  

II. FLORIDA STATUTES, RULES AND REGULATIONS PERTINENT TO PERSONAL LINES INSURANCE... 10%  
A. Insurance Contracts  
   1. Renewal, Nonrenewal, Cancellation:  
      Homeowners, Personal Auto and  
      Casualty Policies  
   2. Proof of Loss  
B. Payment of claims  
C. Premium Financing  
D. Property  
   1. Hurricane deductible  
   2. Wind mitigation/code issues  
   3. Catastrophic ground collapse (sinkholes)  
   4. Hurricane occurrence  
   5. Fungi  
   6. Loss assessment (HO-6)  
   7. Exclusions  
   8. Loss settlement  
   9. Dispute resolution  
  10. Loss payment  
E. Citizens Property Insurance Corporation (Citizens)  
F. Surplus Lines  
   1. Florida Surplus Lines Service Office  
   2. Eligibility for export  
G. Auto Insurance  
   1. Required coverages  
      a. Financial responsibility law  
      b. Personal injury protection (PIP)  
   2. Limits  
   3. Uninsured/underinsured motorists coverage  
   4. Cancellation/Nonrenewal  
   5. Treatment of motorcycles  
H. Comparative Negligence Law  
I. Florida Automobile Joint Underwriting Association  
   (FAJUA)  
J. Health
Florida Agent’s
Industrial Fire and Burglary
40 scored questions plus 5 pretest questions
Time limit: 1 hour

I. FLORIDA LAWS AND RULES PERTINENT TO INDUSTRIAL FIRE INSURANCE .................................................. 10%
   A. Role of the Office of Insurance Regulation
   B. Industrial Fire Insurance
      Ref: 626.729

II. BASIC POLICY ............................................................................ 35%
   A. Insurance basics
   B. Declarations and Insuring Agreement
   C. Conditions
   D. Exclusions
   E. Definitions
      1. Insurable Interest
      2. Contract of Indemnity
      3. Subrogation
      4. Actual Cash Value
      5. Waiver
      6. Warranties and Representations
      7. Concealment and Fraud Policy Cancellation
      8. Short Rate
      9. Pro rata
     10. Accident
   F. Requirement if Loss Occurs
   G. Protection Granted
      1. Direct Loss
      2. Indirect Loss
   H. Perils Covered
      1. Fire
      2. Lightning
      3. Removal
   I. Uninsurable and Excepted Property
   J. Perils Not Included
   K. Other Insurance
   L. Conditions Voiding, Suspending, or Restricting Insurance

III. EXTENDED COVERAGE ......................................................... 20%
   A. Apportionment Clause
   B. Perils Insured Against and Their Provisions
      1. Windstorm
      2. Hail
      3. Explosion
      4. Riot
      5. Civil Commotion
      6. Aircraft
      7. Vehicles
      8. Smoke

IV. BURGLARY/THEFT COVERAGE ............................................. 10%

   A. Definitions
      1. Burglary
      2. Robbery
      3. Theft
   B. Exclusions

V. UNDERWRITING ...................................................................... 10%
   A. Obligation
   B. Physical Hazards
   C. Moral Hazards
   D. Rating
   E. Morale Hazards

VI. AGENT LICENSING ............................................................... 15%
   A. Persons Required to be Licensed
   B. Maintaining a License
      1. Continuing Education
      2. Change of Address
      3. Fees/License Renewal
      4. Appointments
      5. Reportable Criminal Actions
   C. Suspension, Termination, Revocation of License and Other Penalties
   D. Unfair Trade Practices
   E. Code of Ethics – 69B
      Ref: 626.797
Florida Examination for Crop Hail and Multi-Peril Crop Insurance

40 scored questions
Time limit: 1 hour

I. FLORIDA LAWS AND RULES PERTINENT TO CROP HAIL AND MULTI-PERIL CROP INSURANCE ..........10%
   A. Agent Responsibilities
   B. Unfair Trade Practices
      Ref: 626.9541

II. BASIC POLICY.........................................................55%
   A. Legal Characteristics of an Insurance Contract
   B. Declarations
   C. Insuring Agreements
   D. Consideration (Annual Premium)
   E. Exclusions
   F. Cancellation and Termination Requirements
      1. Definitions
      2. Indemnity
      3. Insurable Interest
      4. Abandonment
      5. Subrogation
      6. Share
      7. Apportionment Pro Rata Clause
      8. Crop Year
      9. Insurable Acreage
      10. Unit

III. PROTECTION GRANTED ........................................15%
   A. Direct and Indirect Loss
   B. Coverage Effective Dates
   C. Perils Covered
   D. Perils Not Included
   E. Conditions Suspending or Restricting Insurance

IV. FILING REQUIREMENTS ........................................10%
    A. Insurance Cycle
    B. Requirements If Loss Occurs
    C. Recordkeeping Requirements
       Ref: 626.561, 626.748 F.S.

V. UNDERWRITING ..................................................5%

VI. AGENT REQUIREMENTS ..........................................5%
    A. Agent Appointment
    B. Change of Address
       Ref: 626.551
Florida Examination for Surplus Lines Insurance

40 scored questions plus 10 pretest questions
Time limit: 1 hour

I. FLORIDA LAWS AND RULES PERTINENT TO SURPLUS LINES INSURANCE AND GENERAL ADMINISTRATION/ELIGIBILITY

A. Eligible Surplus Lines Insurers
   Ref: 626.918, 626.9181, 626.919

B. Service of Process
   Ref: 626.905, 626.907, 626.937

C. Eligibility to Export
   Ref: 626.916, 626.917
   1. Policy Fees

D. Florida Surplus Lines Service Office
   Ref: 626.921, 626.931

E. Notice of Cancellation or Non-renewal
   Ref: 626.9201, 626.931

F. Payment of Premiums and Claims
   Ref: 626.9371

G. Disclosure Statement of Certain Information Required for Liability Claims
   Ref: 626.9372

H. Liability of Insureds; Deductibles and Coinsurance
   Ref: 626.9374

II. AGENT RESPONSIBILITIES

A. Requirements for Placement of Surplus Lines Insurance
   Ref: 626.914(4)

B. Records of Surplus Lines Agent
   1. Content
      Ref: 626.922, 626.924, 626.930
   2. Reporting and filing
      Ref: 626.923, 626.938, 626.921
   3. Penalties
      Ref: 626.936, 626.9361

C. Surplus Lines Tax, Service Fee, and Assessments
   Ref: 626.932, 626.9325, 626.933, 626.934, 627.351, 252.372, 215.555
   1. Definition of Premium
   2. Premium Tax
   3. Service Fee
   4. Emergency Management Preparedness and Assistance
   5. Florida Hurricane Catastrophe Fund

D. Unfair Trade Practices
   1. Illegal Dealings in Premiums; Excess or Reduced Charges for Insurance
      Ref: 626.9541(1)(o)

II. AGENT LICENSING

A. Licensing of Surplus Lines Agent
   Ref: 626.927, 626.9271, 626.9272
   Ref: 626.901 through 626.931

B. Maintaining a License
   1. Change of Address
      Ref: 626.551
   2. Fees/License Renewal
   3. Self-Appointment
      Ref: 626.112, 626.381, 626.431(3), 626.451
   4. Reportable Administrative / Criminal Actions

C. Suspension, Termination, Revocation of License and Other Penalties
Florida Agent’s Bail Bonds/Limited Surety
60 scored questions plus 5 pretest questions
Time limit: 1 hour

I. BAIL AS SURETY; CRIMINAL DEFENDANT’S BONDS .................................................. 5%
   A. Bail As Surety
      1. Regulation and regulatory authority
      2. The Surety Contract
   B. Criminal Defendant’s Bonds
      1. Bail Bonds
      2. Appeal Bonds
      3. Supersedeas Bonds
      4. Habeas Corpus Bonds
      5. Extradition Bonds
      6. Civil Contempt Bonds
      7. Ne Exeat Bonds
   C. Federal Bonds

II. LICENSING AND APPOINTMENT OF BAIL BOND AGENTS ............................................. 5%
   A. Professional Bail Bond Agents
   B. Limited Surety Agents
      1. Application
      2. Qualifications
      3. Effective Date and Term of License
      4. Prohibited Persons
      5. Continuing Education Requirements

III. FUNDAMENTALS OF CONTRACTS .......................................................... 5%
   A. Enforceability of contracts
   B. Actions that Make a Contract Unenforceable
   C. Creating A Valid Contract
   D. Enforcing the Contract
   E. Uniform Extradition Act

IV. OPERATING A BAIL BOND BUSINESS ............................................................ 15%
   A. The Contract of Agency
   B. Statutory Guidelines
      1. Bail bond office
      2. Supervision and Employees
      3. Licenses and Appointments
      4. Records
      5. Required Reporting
      6. Advertising
      7. Change of Address
   C. Payment of Premium

V. ARREST AND RELEASE .......................................................... 5%
   A. Arrest Procedures
   B. Pre-Trial Release
   C. Approval and Acceptance of Bail
   D. GPS Monitoring

VI. WRITING AND UNDERWRITING BONDS ......................... 15%
   A. Underwriting
   B. The Surety/Defendant Contract (Bond)
   C. The Surety Contract
   D. Writing the Bond/Premium
   E. Transfer Bonds
      1. In state
      2. Out-of-state
   F. Out-of-County Bonds

VII. THE COURTS .......................................................... 10%
   A. Jurisdictions
      1. Appellate jurisdiction
      2. Original jurisdiction
   B. Fulfilling the obligation
      1. Required court appearances
      2. Court orders
      3. Surrender of Defendant
      4. Statutory discharge

VIII. FORFEITURES AND JUDGMENTS ................................ 15%
   A. Forfeitures
      1. Procedural Guidelines
      2. Notice of Forfeiture
      3. Discharge of Forfeiture
      4. Warrant/Capias for Defendant’s Arrest
      5. Locating and Arresting the Defendant
   B. Judgments
      1. Forfeiture to Judgment
      2. Consequences of Unpaid Judgments
      3. Motions to Set Aside Judgment
      4. Remission

IX. COLLATERAL AND INDEMNITY .................................................. 15%
   A. The Indemnity Contract
   B. Types of Collateral
   C. Amount of Collateral
   D. Securing Collateral
   E. Custody of Collateral
   F. Return of Collateral After Fulfillment
   G. After Forfeiture
   H. Contractual Restrictions
   I. Punishment for Violations
      Ref: 648.571

X. REGULATION OF BAIL BOND AGENTS ......................... 10%
   A. Criminal Charges and Violations
      1. Felony Violations
      2. Misdemeanor Violations
   B. Department Authority
      1. Department Discipline
      2. Initiating a Departmental Investigation
      3. Evidence Gathering
      4. Disciplinary Actions and Other Consequences
Florida Examination for Title Insurance
70 scored questions plus 5 pretest questions
Time limit: 1.5 hours

I. RULES, REGULATIONS AND STATUTES .................................. 20%
   A. Florida Title Rule
      1. F.A.C. 69O-186
      2. F.A.C. 69B-186
   B. Florida Statutes
      1. 626 Part V
      2. 626 Part IX
      3. 627 Part XIII
   C. RESPA
      1. Section 8
      2. Section 9
   D. TILA-RESPA
      E. Gramm-Leach-Biley
         1. Security of Confidential Personal Information
            Ref: 501.171 F.S.
   F. Industry Ethics

II. TITLE INSURANCE INDEMNITY CONTRACT ...................... 10%
    A. Title Insurance Policy
       1. Covered Risks
       2. Conditions
       3. Exclusions from coverage
       4. Forms/Schedules
    B. Title Insurance Commitment
       1. Schedule A
       2. Schedule B - Section I
       3. Schedule B - Section II

III. TITLE SEARCHES ............................................................. 11%
    A. Records
    B. Marketable Record Title Act
    C. Grants/Patents
    D. Legal Description
    E. Government Surveys/Lots

IV. EXAMINATION OF TITLE .................................................. 25%
    A. Deeds, Mortgages and Statutory Requirements
       1. Essential elements of a deed
       2. Types of ownership
       3. Mortgage releases and satisfactions
       4. Power-of-Attorney
       5. Recording
    B. Homestead
       Ref: Article X, Section 4FL-CONST
    C. Probate
       Ref: Ch. 731 through 735, 739
    D. Guardianships
    E. Partnerships
       1. General

V. CLOSING PROCEDURES.................................................. 16%
    A. Legal Liability, Responsibility, Fiduciary Relationships
       1. Cybersecurity
    B. Mechanics of a Closing
       1. Contracts and addendums
       2. Document preparation
       3. Closing disclosures and settlement statements
       4. Document execution
       5. Conducting the closing
       6. Disbursement and post-closing

VI. ESCROW HANDLING ..................................................... 10%
    A. Escrow as a Trust Fund
       1. Escrow as fiduciary relationship
    B. Escrow Responsibilities

VII. AGENT AND AGENCY LICENSING ................................. 8%
    A. Licensing Requirements
       1. Resident Agent
       2. Non Resident Agent
       3. Title Agency
    B. Maintaining a License
       1. Continuing education
       2. Change of address
    C. Appointment
    D. Fines and Assessments
    E. Suspension, Termination, Revocation of License
Florida Adjuster’s All Lines Insurance
100 scored questions plus 10 pretest questions
Time limit: 2 hours

I. PROPERTY AND LIABILITY INSURANCE CONCEPTS, INSURANCE CONTRACTS, AND LAW AND ADJUSTING PRACTICES
A. Contracts in general
B. Property and liability insurance
   1. Contract elements
   2. Insurance policy conditions
   3. Risk
   4. Property insurance concepts
   5. Liability insurance concepts
   6. Insurance contracts and the law
C. Adjusting Practices
   1. Adjuster’s responsibilities
   2. Insurer’s claims handling goals
   3. Basic claims handling activities
   4. Common settlement and release options
   5. Property adjusting practices
      Ref: 627.70131
   6. Liability adjusting practices

II. CASUALTY/LIABILITY INSURANCE
A. Automobile Liability
   1. Function of auto liability insurance
   2. Supplementary payments
   3. Limits
   4. Personal Auto Policy
   5. Personal Auto endorsements
B. Uninsured Motorists
C. Florida Automobile No-Fault (PIP)
D. Automobile Miscellaneous
   1. Business auto policy
      a. Business auto coverage form
      b. Business auto endorsements
   2. Truckers coverage form
   3. Garage insurance
   4. Garage coverage form endorsements
E. General Liability
   1. Declarations
   2. Common policy conditions
   3. Coverage A – Bodily injury and property damage agreement
   4. Coverage B – Personal and advertising injury
   5. Coverage C – Medical payments
   6. Supplementary payments
   7. Miscellaneous forms of general liability insurance
F. Excess/Umbrella Liability
   1. Excess liability
   2. Umbrellas
G. Other Commercial Casualty Insurance
   1. Professional liability insurance
   2. Employment–related practices liability (EPL)
H. Homeowners Liability
   1. Coverage
   2. Exclusions
   3. Additional coverages
   4. Limits of liability
   5. Endorsements
I. Farm Liability
J. Boiler and Machinery
   1. Boiler and machinery coverage form
   2. Objects definitions forms
   3. Indirect loss coverage endorsements
   4. Miscellaneous options
   5. Small business forms
K. Crime and Surety
   2. Coverages and Insuring Agreements
   3. Surety bonds
L. Workers Compensation
   1. Workers Compensation law
      a. Definitions
      b. Other requirements
      c. Injuries covered
      d. Benefits
      e. Rules for payment
      f. Claims disputes
      g. Miscellaneous law provisions
   2. Workers compensation and employers liability insurance policy
III. FIRE AND ALLIED LINES, INCLUDING MARINE, DWELLING
A. Dwelling Policies
   1. Declarations
   2. Coverages (Basic, Broad, Special Forms)
      a. DP-1, 2, 3
   3. Endorsements
B. Homeowners Insurance
   1. Section I - Property Coverage
   2. Coversages
      a. HO-2, 3, 4, 5, 6, 7, 8
   3. Limits
   4. Additional coverages
   5. Perils insured against
   6. General exclusions
   7. Conditions
   8. General conditions
   9. Endorsements
C. Commercial Property Policy
   1. Contract conditions
   2. Coverage forms - general
3. Causes of Loss forms

D. Flood Insurance
   1. National Flood Insurance Program

E. Business owners Policy
   1. Eligibility
   2. Property coverages
   3. Optional coverages
   4. Liability coverages

F. Inland Marine Insurance
   1. Nationwide definition
   2. Personal inland marine policies
   3. Commercial Inland Marine policies
      a. Controlled forms
      b. Uncontrolled forms

G. Ocean Marine Insurance
   1. Types of coverage
      a. Hull coverage
      b. Cargo coverage
      c. Freight coverage
      d. Liability coverage
   2. Ocean Marine perils
   3. Other ocean marine policy clauses and definitions

H. Aviation Insurance
   1. Aircraft policies and coverage
   2. Special aviation coverages

IV. MOTOR VEHICLE PHYSICAL DAMAGE AND MECHANICAL BREAKDOWN INSURANCE ............... 15%

A. Personal Auto Policy
   1. Part D - Coverage for damage to your auto
   2. Endorsements

B. Business Auto Policy
   1. Business auto coverage form
      a. Section I - Covered autos
      b. Section II - Physical damage
   2. Garage insurance
      a. Section I - Covered autos
      b. Section III - Garage keepers
      c. Section IV - Physical damage coverage
      d. Endorsements
   3. Truckers insurance
   4. Other provisions of auto policies

C. Mechanical Breakdown
   1. Exclusions
   2. Deductible
   3. Policy term and territory
   4. Conditions

V. HEALTH INSURANCE ........................................ 2%

A. General policy provisions and application
B. Types of policies
C. Other organizations
   1. Health Maintenance Organizations (HMO)

VI. RESIDUAL MARKETS ........................................ 2%

A. Florida Automobile Joint Underwriting Association (FAJUA)
B. Citizens Property Insurance Corporation
   Ref: 627.351
C. Florida Workers Compensation Joint Underwriting Association (FWCJUA)

VII. SELECTED FLORIDA STATUTES AND RULES ....... 11%

A. Adjuster Licensing Requirements
   1. Transacting insurance
   2. Civil remedy
   3. Continuing education
   Ref: 626.869
   4. Expiration of license and appointment
   5. Notice of change of address; name
   6. Refusal, suspension, or revocation of license

B. Conduct of Adjuster
   1. Dismantling, destruction, change of identity of motor vehicle or mobile home; salvage
   2. Unfair methods of competition and unfair or deceptive acts or practices
   3. Comprehensive coverage
   4. Mediation of claims
   5. Misrepresentation of policy provisions
   6. Failure to acknowledge
   7. Response to Department inquiries
   8. Insurer Anti-Fraud Efforts

C. Ethical Requirements
   1. Violations
   2. Code of Ethics
Florida Public Adjuster's All Lines Insurance
100 scored questions plus 10 pretest questions
Time limit: 2 hours

I. GENERAL PROPERTY INSURANCE PRODUCT KNOWLEDGE
   A. Contracts in general
   B. Property insurance
      1. Insurance contracts
      2. Insurance policy conditions
      3. Property insurance concepts
   C. Adjusting Practices
      1. Adjuster's responsibilities
         a. Company
         b. Independent
         c. Public
      2. Claims handling goals
      3. Basic claims handling activities
      4. Claim negotiation and settlement practices
      5. Property adjusting practices
         Ref: 627.70131

II. PROPERTY INSURANCE POLICIES
    A. Dwelling Insurance
       1. Common policy forms
          a. DP-1
          b. DP-2
          c. DP-3
       2. Coverages (Basic, Broad, Special Forms)
       3. Common endorsements
       4. Definitions
    B. Homeowners Insurance
       1. Common HO policies
          a. HO -2, 3, 4, 5, 6, 8
       2. Coverages
       3. Limits
       4. Additional coverages
       5. Perils insured against
       6. Exclusions
       7. Conditions
       8. Common Endorsements
       9. Definitions
    C. Condominiums
       1. Unit Owner
       2. Association
    D. Mobile/Manufactured Homes
       1. Valuation
       2. Definitions
    E. Commercial Property Insurance
       1. Contract conditions
       2. Coverage forms - general

III. MOTOR VEHICLE PHYSICAL DAMAGE AND MECHANICAL BREAKDOWN INSURANCE

IV. RESIDUAL MARKETS

V. SELECTED FLORIDA STATUTES AND RULES

Florida Insurance
Examination Content Outlines
Effective January 1, 2019
VI. FLORIDA LAWS AND REGULATIONS PERTINENT TO PUBLIC ADJUSTERS .......................................................... 31%
A. Florida Laws and Regulations Specific to Public Adjusters
   1. Licensing requirements
   2. Continuing education
   3. Expiration of license or appointment
   4. Change of address; name
   5. Refusal, suspension, or revocation of license
   6. Apprenticeship
B. Practices, Responsibilities, and Duties
   1. Proof of Loss
      a. Requirements
      b. Time elements
   2. Disclosure
      a. Advertising
      b. Conflicts of interest
   3. Contracts
      a. General requirements
      b. Fraud statement
      c. Fees
      d. Cancellation
      e. Declaration of emergency
   4. Retention of Records
C. Conduct and Ethical Requirements
   1. Code of ethics (FAC 69B-220.201)
   2. Administrative code of conduct (FAC 69B-220.051)
   3. Statutory conflicts of interest
   4. Solicitation
   5. Commingling
   6. Prohibitions
D. Dispute Resolution
   1. Civil remedies
      a. Notices
   2. Mediation and Appraisal
Florida Agent’s Life (including Annuities & Variable Contracts)
85 scored questions plus 15 pretest questions
Time limit: 2 hours

GENERAL KNOWLEDGE

I. TYPES OF POLICIES AND FEATURES.........................14%

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 ..............................................21%

A. Policy riders
   1. Waiver of premium and waiver of monthly deduction
   2. Guaranteed insurability
   3. Payor benefit
   4. Accidental death and/or accidental death and dismemberment
   5. Term riders
   6. Other insureds
   7. Long term care
   8. Return of premium

B. Policy provisions and options
   1. Entire contract
   2. Insuring clause
   3. Free look

4. Consideration
5. Owner’s rights
6. Beneficiary designations
   a. Primary and contingent
   b. Revocable and irrevocable
   c. Common disaster
   d. Minor beneficiaries
7. Premium Payment
   a. Modes
   b. Grace period
   c. Automatic premium loan
   d. Level or flexible
8. Reinstatement
9. Policy loans, withdrawals, partial surrenders
10. Non-forfeiture options
11. Dividends and dividend options (eg. participating, non-participating)
12. Incontestability
13. Assignments
14. Suicide
15. Misstatement of age and gender
16. Settlement options
17. Accelerated death benefits

C. Policy exclusions

III. COMPLETING THE APPLICATION, UNDERWRITING, AND DELIVERING THE POLICIES......................... 14%

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
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)

FLORIDA STATUTES, RULES, AND REGULATIONS

I. FLORIDA STATUTES, RULES, AND REGULATIONS COMMON TO ALL LINES

A. Financial Services Regulation
   1. Chief Financial Officer
   2. Financial Services Commission
      a. Office of Financial Regulation
      b. Office of Insurance Regulation
B. Department of Financial Services
   1. General duties and powers
      a. Agent and adjuster licensing and investigations
      b. Consumer services
      c. Insurance Fraud
      d. Receivership
      e. Unclaimed Property
      f. Other powers
C. Office of Insurance Regulation
   1. General duties and powers
      a. Policy approval authority
      b. Rates and forms
   2. Market Conduct Examinations
   3. Agency Actions
   4. Investigation
D. Office of Financial Regulation

1. General duties and powers
2. Agency Actions
3. Investigations

E. Definitions
   1. Insurance contract
   2. Insurance transaction
   3. Insurer
   4. Reinsurance
   5. Domestic company
   6. Foreign company
   7. Alien company
   8. Fraternals
   9. Authorized and unauthorized companies/admitted and non-admitted companies
10. Stock and mutual companies
11. Unlicensed entities
12. Certificate of authority

F. Licensing
   1. Purpose
   2. License types
      a. Agent
      b. Agency
   3. Appointments
      a. Company
      b. Unaffiliated
   4. License Requirements
      a. Education
      b. Application
      c. Background Check
      d. Examination
   5. Maintaining a license
      a. Continuing education
      b. Communicating with the Department
      c. Record keeping
      d. Criminal and administrative actions

G. Agent responsibilities
   1. Fiduciary capacity
      a. Definition
      b. Premium accountability
      c. Separate account requirements
   2. Commissions and compensation/charges for extra services
   3. Reply to DFS and/or Office of Insurance Regulation
   4. Ethics

H. Insurance guaranty fund
I. Marketing practices
   1. Unfair methods of competition
      a. Sliding
      b. Coercion
      c. Misrepresentation
      d. Libel
      e. False advertising
f. Unfair discrimination
 g. Unfair claims practices
 h. Fraud
 i. Controlled business
 j. Twisting
 k. Churning
 l. Rebating
 m. Concealment

II. FLORIDA STATUTES, RULES, AND REGULATIONS PERTINENT TO LIFE AND ANNUITY INSURANCE, INCLUDING VARIABLE PRODUCTS...

A. Marketing methods and practices
   1. Agent Responsibilities
   2. Disclosure
      a. Buyer’s guide
      b. Policy summary
   3. Advertising and sales
   4. Prohibited practices and penalties
   5. Suitability

B. Policy or contract replacement
   1. Duties of agent
   2. Duties of replacing insurance company

C. Individual contracts
   1. Standard provisions
      a. Protection of beneficiaries from creditors
      b. Prohibited provisions
      c. Free Look
      d. Grace period
      e. Designation of beneficiary
      f. Secondary addressee
   2. Non-forfeiture options
   3. Policy settlement

D. Group Life
   1. Standard provisions / required provisions
   2. Conversion rights
   3. Types of groups/eligible groups
   4. Dependent coverage
   5. Employee life
   6. Assignment of proceeds
FLORIDA Insurance Outline- Examination Content Outlines  Effective: January 1, 2020

Florida Agent’s Health Insurance
85 scored questions plus 15 pretest questions
Time limit: 2 hours

GENERAL KNOWLEDGE

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)
   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.......... 23%
   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 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
   D. Rights of renewability
      1. Noncancelable
      2. Cancelable
      3. Guaranteed renewable

III. SOCIAL INSURANCE .................................................. 4%
   A. Medicare (Parts A, B, C, D)
   B. Medicaid
   C. Social Security benefits

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

V. FIELD UNDERWRITING PROCEDURES...................... 11%
   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

FLORIDA STATUTES, RULES, AND REGULATIONS

I. FLORIDA STATUTES, RULES, AND REGULATIONS COMMON TO ALL LINES........................................... 23%
   A. Financial Services Regulation
      1. Chief Financial Officer
      2. Financial Services Commission
         a. Office of Financial Regulation
         b. Office of Insurance Regulation
   B. Department of Financial Services
      1. General duties and powers
         a. Agent and adjuster licensing and investigations
         b. Consumer services
         c. Insurance Fraud
         d. Receivership
         e. Unclaimed Property
         f. Other powers
   C. Office of Insurance Regulation
      1. General duties and powers
         a. Policy approval authority
         b. Rates and forms
      2. Market Conduct Examinations
      3. Agency Actions
      4. Investigation
   D. Office of Financial Regulation
      1. General duties and powers
      2. Agency Actions
      3. Investigations
   E. Definitions
      1. Insurance contract
2. Insurance transaction
3. Insurer
4. Reinsurance
5. Domestic company
6. Foreign company
7. Alien company
8. Fraternals
9. Authorized and unauthorized companies/admitted and non-admitted companies
10. Stock and mutual companies
11. Unlicensed entities
12. Certificate of authority
F. Licensing
   1. Purpose
   2. License types
      a. Agent
      b. Agency
   3. Appointments
      a. Company
      b. Unaffiliated
   4. License Requirements
      a. Education
      b. Application
      c. Background Check
      d. Examination
   5. Maintaining a license
      a. Continuing education
      b. Communicating with the Department
      c. Record keeping
      d. Criminal and administrative actions
G. Agent responsibilities
   1. Fiduciary capacity
      a. Definition
      b. Premium accountability
      c. Separate account requirements
   2. Commissions and compensation / charges for extra services
   3. Reply to DFS and/or Office of Insurance Regulation
   4. Ethics
H. Insurance guaranty fund
I. Marketing practices
   1. Unfair methods of competition
      a. Sliding
      b. Coercion
      c. Misrepresentation
      d. Defamation
      e. False advertising
      f. Unfair discrimination
      g. Unfair claims practices
      h. Fraud
      i. Controlled business
      j. Twisting
II. FLORIDA STATUTES, RULES, AND REGULATIONS PERTINENT TO HEALTH INSURANCE

A. Standard Policy Provisions and Clauses (individual and group)
1. Minimum Benefit Standards
   a. Grandfathered
   b. Non-grandfathered
2. Required and Optional Coverages

B. Group Health insurance
1. Eligible groups (employer based, fraternal, assoc. blanket)
2. Continuation
3. Conversion
4. Coordination of benefits

C. Disclosure
1. Outline of Coverage
2. Renewal Agreements/Nonrenewal and Cancellation
3. Advertising
4. Certificate of Coverage
5. Group Blanket Health
   a. Definition
   b. Required Provisions
6. Unfair Trade Practices
7. Application Responsibilities
8. Marketing methods and practices

D. Medicare Supplement Insurance
1. Required provisions (Minimum Standards)
   a. Pre-existing conditions
   b. Free Look
2. Open Enrollment Periods
   a. 65 and over
   b. under 65
3. Advertising
4. Marketing standards
5. Disclosure
   a. Outline of Coverage
   b. Buyer’s guide
6. Replacement/Replacement Forms
7. Duplication of Benefits
8. Standardized policy benefits (A-N)
9. Exclusions
10. Medicaid—relationship to Supplements
11. Medicare advantage plan

E. Long-term Care Policies
1. Purpose

2. Disclosure
   a. Outline of Coverage
   b. Buyer’s guide
3. Advertising
4. Policy standards
5. Required Provisions (Minimum standards)
6. Other Provisions
7. Terminology
   a. Skilled care
   b. Intermediate care
   c. Custodial care
   d. Home health care vs. home care
   e. Continuing care retirement communities (CCRC)
   f. Alternate care
   g. Case management
   h. Activities of Daily Living (ADL’s) and cognitive impairment
   i. Medically necessary or appropriate
   j. Plan of care
   k. Adult day care
   l. Hospice care
8. Replacement
9. Unintentional lapse
   a. secondary addressee
   b. cognitive impairment
10. Long-Term Care partnership
11. Medicaid—relationship to Long-Term Care

F. Requirements for small employers
1. Definitions
2. Special Provisions
3. Disclosure requirements
4. Denial/Termination/Nonrenewal
5. Fair Marketing Standards
6. Benefit plans offered
7. Availability of coverage
8. Small Employer Rating, Renewability and Portability Act
9. Guaranteed issue
10. Employee declination of coverage

G. Florida Healthy Kids Corporation

H. Requirements relating to HIV/AIDS

I. Plan Types
1. Health Maintenance Organization (HMO)
2. Preferred Provider Organization (PPO)
3. Exclusive provider organization (EPO)
4. Prepaid service organization
5. Indemnity plan
6. Discount medical plan organization (DMPO)

J. Dread disease policy
Florida Agent’s Health & Life (including Annuities & Variable Contracts)
150 scored questions plus 15 pretest questions
Time limit: 2.75 hours

GENERAL KNOWLEDGE
I. TYPES OF LIFE POLICIES AND FEATURES ..................... 8%
   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 ........................................ 12%
   A. Policy riders
      1. Waiver of premium and waiver of monthly deduction
      2. Guaranteed insurability
      3. Payor benefit
      4. Accidental death and/or accidental death and dismemberment
      5. Term riders
      6. Other insureds
      7. Long term care
      8. Return of premium
   B. Policy provisions and options
      1. Entire contract
      2. Insuring clause
      3. Free look
      4. Consideration

5. Owner’s rights
6. Beneficiary designations
   a. Primary and contingent
   b. Revocable and irrevocable
   c. Common disaster
   d. Minor beneficiaries
7. Premium Payment
   a. Modes
   b. Grace period
   c. Automatic premium loan
   d. Level or flexible
8. Reinstatement
9. Policy loans, withdrawals, partial surrenders
10. Non-forfeiture options
11. Dividends and dividend options (eg. participating, non-participating)
12. Incontestability
13. Assignments
14. Suicide
15. Misstatement of age and gender
16. Settlement options
17. Accelerated death benefits

C. Policy exclusions

III. COMPLETING THE LIFE APPLICATION, UNDERWRITING, AND DELIVERING THE POLICIES.................... 8%
   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 ........................................... 5%
A. Third-party ownership
B. Viatical Settlements
C. Life Settlements
D. Group life insurance
   1. Conversion privilege
   2. Contributory vs. noncontributory
E. Retirement plans
   1. Qualified plans
   2. Nonqualified plans
F. Life insurance needs analysis/suitability
   1. Personal insurance needs
   a. Key person
   b. Buy sell
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 HEALTH POLICIES .................................................. 9%
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

VI. HEALTH POLICY PROVISIONS, CLAUSES, AND RIDERS 
.......................................................... 14%
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 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

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

VII. SOCIAL INSURANCE ............................................. 2%
A. Medicare (Parts A, B, C, D)
B. Medicaid
C. Social Security benefits

VIII. OTHER HEALTH INSURANCE CONCEPTS .............. 3%
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

IX. FIELD UNDERWRITING PROCEDURES .......................... 6%
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

FLORIDA STATUTES, RULES, AND REGULATIONS
I. FLORIDA STATUTES, RULES, AND REGULATIONS COMMON TO ALL LINES............................ 13%
A. Financial Services Regulation
   1. Chief Financial Officer
   2. Financial Services Commission
      a. Office of Financial Regulation
      b. Office of Insurance Regulation
B. Department of Financial Services
   1. General duties and powers
      a. Agent and adjuster licensing and investigations
      b. Consumer services
      c. Insurance Fraud
   2. Commissions and compensation / charges for

FLORIDA Insurance Outline- Examination Content Outlines  Effective: January 1, 2020
III. FLORIDA STATUTES, RULES, AND REGULATIONS PERTINENT TO HEALTH INSURANCE

A. Standard Policy Provisions and Clauses (individual and group)
   1. Minimum Benefit Standards
      a. Grandfathered
      b. Non-grandfathered
   2. Required and Optional Coverages

B. Group Health insurance
   1. Eligible groups (employer based, fraternal, assoc. blanket)
   2. Continuation
   3. Conversion
   4. Coordination of benefits

C. Disclosure
   1. Outline of Coverage
   2. Renewal Agreements/Nonrenewal and Cancellation
   3. Advertising
   4. Certificate of Coverage
   5. Group Blanket Health
      a. Definition
      b. Required Provisions
   6. Unfair Trade Practices
   7. Application Responsibilities
   8. Marketing methods and practices

D. Medicare Supplement Insurance
   1. Required provisions (Minimum Standards)
      a. Pre-existing conditions
      b. Free Look
   2. Open Enrollment Periods
      a. 65 and over
      b. Under 65
   3. Advertising
   4. Marketing standards
   5. Disclosure
      a. Outline of Coverage
      b. Buyer's guide
   6. Replacement/Replacement Forms
   7. Duplication of Benefits
   8. Standardized policy benefits (A-N)
   9. Exclusions
   10. Medicaid--relationship to Supplements
   11. Medicare advantage plan

E. Long-term Care Policies
   1. Purpose
   2. Disclosure
      a. Outline of Coverage
      b. Buyer's guide
   3. Advertising
4. Policy standards
5. Required Provisions (Minimum standards)
6. Other Provisions
7. Terminology
   a. Skilled care
   b. Intermediate care
   c. Custodial care
   d. Home health care vs. home care
   e. Continuing care retirement communities (CCRC)
   f. Alternate care
   g. Case management
   h. Activities of Daily Living (ADL’s) and cognitive impairment
      i. Medically necessary or appropriate
   j. Plan of care
   k. Adult day care
   l. Hospice care
8. Replacement
9. Unintentional lapse
   a. Secondary addressee
   b. Cognitive impairment
10. Long-Term Care partnership
11. Medicaid—relationship to Long-Term Care

F. Requirements for small employers
1. Definitions
2. Special Provisions
3. Disclosure requirements
4. Denial/Termination/Nonrenewal
5. Fair Marketing Standards
6. Benefit plans offered
7. Availability of coverage
8. Small Employer Rating, Renewability and Portability Act
9. Guaranteed issue
10. Employee declination of coverage

G. Florida Healthy Kids Corporation

H. Requirements relating to HIV/AIDS

I. Plan Types
1. Health Maintenance Organization (HMO)
2. Preferred Provider Organization (PPO)
3. Exclusive Provider Organization (EPO)
4. Prepaid service organization
5. Indemnity plan
6. Discount Medical Plan Organization (DMPO)

J. Dread Disease Policy
Florida Agent’s General Lines Insurance
160 scored questions plus 15 pretest questions
Time limit: 3 hours

GENERAL KNOWLEDGE

I. TYPES OF PROPERTY POLICIES........................................... 16%
   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........................................... 9%
    A. Insurance
       1. Law of Large Numbers
    B. Insurable interest
    C. Risk
       1. Pure vs. Speculative Risk
    D. Hazard
       1. Moral
       2. Morale
       3. Physical
    E. Peril

F. Loss
   1. Direct
   2. Indirect

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

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

III. PROPERTY POLICY PROVISIONS AND CONTRACT LAW ........................................ 7%
    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 Billey)
    S. Policy Application
    T. Terrorism Risk Insurance Act (TRIA)

IV. TYPES OF CASUALTY POLICIES, BONDS, AND RELATED TERMS............................ 16%
    A. Commercial general liability
1. Exposures  
   a. Premises and Operations  
   b. Products and Completed Operations  
2. Coverage  
   a. Coverage A: Bodily Injury and Property Damage Liability  
      (1) Occurrence  
      (2) Claims made  
      (a) Retroactive Date  
   b. Coverage B: Personal Injury and Advertising Injury  
   c. Coverage C: Medical Payments  
   d. Supplemental Payments  
   e. Who is an insured  
   f. Limits  
      (1) Per occurrence  
      (2) Annual Aggregate  
   g. Damage to Property of Others  
B. Automobile: personal auto and business auto  
   1. Liability  
      a. Bodily Injury  
      b. Property Damage  
      c. Split Limits  
      d. Combined Single Limit  
   2. Medical Payments  
   3. Physical Damage (collision; other than collision; specified perils)  
   4. Uninsured motorists  
   5. Underinsured motorists  
   6. Who is an insured  
   7. Types of Auto  
      a. Owned  
      b. Non-owned  
      c. Hired  
      d. Temporary Substitute  
      e. Newly Acquired Autos  
      f. Transportation Expense and Rental Reimbursement Expense  
   8. Garage Coverage Form, including Garagekeepers Insurance  
   9. Exclusions  
   10. Individual Insured and Drive Other Car (DOC)  
C. Workers Compensation Insurance, Employers Liability Insurance, and Related Issues  
   (This section does not deal with specifics of state law, which are addressed elsewhere in this outline.)  
   1. Standard policy concepts  
      a. Who is an employee/employer  
      b. Compensation  
   2. Work-related vs. non-work-related  
   3. Other states’ insurance  
   4. Employers Liability  
   5. Exclusive remedy  
   6. Premium Determination  
D. Crime  
   1. Employee Dishonesty  
   2. Theft  
   3. Robbery  
   4. Burglary  
   5. Forgery and Alteration  
   6. Mysterious disappearance  
E. Bonds  
   1. Surety  
   2. Fidelity  
F. Professional liability  
   1. Errors and Omissions  
   2. Medical Malpractice  
   3. Directors and Officers (D&O)  
   4. Employment Practices Liability (EPLI)  
   5. Cyber liability and data breach  
G. Umbrella/Excess Liability  
V. CASUALTY INSURANCE TERMS AND RELATED CONCEPTS .......................................................... 9%  
   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........................................7%
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)

FLORIDA STATUTES, RULES, AND REGULATIONS

I. FLORIDA STATUTES, RULES, AND REGULATIONS COMMON TO ALL LINES........................................15%
A. Financial Services Regulation
   1. Chief Financial Officer
   2. Financial Services Commission
      a. Office of Financial Regulation
      b. Office of Insurance Regulation
B. Department of Financial Services
   1. General duties and powers
      a. Agent and adjuster licensing and investigations
      b. Consumer services
      c. Insurance Fraud
      d. Receivership
      e. Unclaimed Property
      f. Other powers
C. Office of Insurance Regulation
   1. General duties and powers
      a. Policy approval authority
      b. Rates and forms [move items to a.]
   2. Market Conduct Examinations
   3. Agency Actions
   4. Investigation
D. Office of Financial Regulation
   1. General duties and powers
   2. Agency Actions
   3. Investigations
E. Definitions
   1. Insurance contract
   2. Insurance transaction

3. Insurer
4. Domestic company
5. Foreign company
6. Alien company
7. Fraternals
8. Authorized and unauthorized companies/admitted and non-admitted companies
9. Stock and mutual companies
10. Unlicensed entities
11. Certificate of authority

F. Licensing
   1. Purpose
   2. License types
      a. Agent
      b. Adjuster
      c. Agency
   3. Appointments
   4. License Requirements
      a. Education
      b. Application
      c. Background Check
      d. Examination
   5. Maintaining a license
      a. Continuing education
      b. Communicating with the Department
      c. Record keeping
      d. Criminal and administrative actions
      e. Appointments
         (1) Company
         (2) Unaffiliated

G. Agent responsibilities
   1. Fiduciary capacity
      a. Definition
      b. Premium accountability
      c. Separate account requirements
   2. Commissions and compensation/charges for extra services
   3. Reply to DFS and/or Office of Insurance Regulation
   4. Ethics

H. Insurance guaranty fund

I. Marketing practices
   1. Unfair methods of competition
      a. Sliding
      b. Coercion
      c. Misrepresentation
      d. Defamation
      e. False advertising
      f. Unfair discrimination
      g. Other unfair practices
      h. Unfair claims practices
      i. Fraud
      j. Controlled business
III. FLORIDA STATUTES, RULES AND REGULATIONS
PERTINENT TO GENERAL LINES INSURANCE............15%
A. Insurance Contracts
   1. Renewal, Nonrenewal, Cancellation:
      Commercial, Homeowners, Personal Auto and
      Casualty Policies
   2. Proof of Loss
B. Payment of claims
C. Premium Financing
D. Property
   1. Hurricane deductible
   2. Wind mitigation/code issues
   3. Catastrophic ground cover collapse
   4. Sinkholes
   5. Hurricane occurrence
   6. Fungus
   7. Loss assessment (HO-6)
   8. Exclusions
   9. Loss settlement
   10. Dispute resolution
   11. Loss payment
   12. Flood
E. Citizens Property Insurance Corporation (Citizens)
F. Surplus Lines
   1. Florida Surplus Lines Service Office
   2. Eligibility for export
G. Auto Insurance
   1. Required coverages
      a. Financial responsibility law
      b. Personal injury protection (PIP)
   2. Limits
   3. Uninsured/underinsured motorists coverage
   4. Cancellation/Nonrenewal
   5. Treatment of motorcycles
H. Comparative Negligence Law
I. Worker’s Compensation
   1. Workers Compensation Joint Underwriting
      Association (WCJUA)
J. Florida Automobile Joint Underwriting Association
   (FAJUA)
K. Boiler and Machinery/Equipment breakdown
L. Adjuster practices and conduct

II. FLORIDA STATUTES, RULES AND REGULATIONS
PERTINENT TO HEALTH INSURANCE..............6%
A. General Health
      a. Time limit on certain defenses (incontestable)
      b. Free look
      c. Grace period
      d. Reinstatement
      e. Elimination period
      f. Waiver of premium
      g. Coinsurance
      h. Misstatement of sex or age
   2. Types of Limited Policies
      a. Hospitalization Expense
      b. Hospital Indemnity
      c. Accident Insurance
      d. Surgical Expense
      e. Dread Disease
   3. Major Medical
   4. Disability Income
   5. Medicare Supplement
   6. HMO
   7. PPO
   8. Long Term Care
B. Disclosure
   1. Renewal Agreements/Nonrenewal and Cancellation
   2. Advertising
Florida Examination for Personal Lines
100 scored questions plus 10 pretest questions
Time limit: 2 hours

GENERAL KNOWLEDGE
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 Billey)
R. Policy Application
S. Terrorism Risk Insurance Act (TRIA)
T. Cancellation and nonrenewal provisions
U. Supplementary payments
V. Arbitration
W. Loss settlement provisions including consent to settle a loss

FLORIDA STATUTES, RULES, AND REGULATIONS

I. FLORIDA STATUTES, RULES, AND REGULATIONS COMMON TO ALL LINES............................................... 15%
   A. Financial Services Regulation
      1. Chief Financial Officer
      2. Financial Services Commission
         a. Office of Financial Regulation
         b. Office of Insurance Regulation
   B. Department of Financial Services
      1. General duties and powers
         a. Agent and adjuster licensing and investigations
         b. Consumer services
         c. Insurance Fraud
         d. Receivership
         e. Unclaimed Property
         f. Other powers
   C. Office of Insurance Regulation
      1. General duties and powers
         a. Policy approval authority
         b. Rates and forms
      2. Market Conduct Examinations
      3. Agency Actions
      4. Investigation
   D. Office of Financial Regulation
      1. General duties and powers
f. Unfair discrimination
   g. Other unfair practices
   h. Unfair claims practices
   i. Fraud
   j. Controlled business
   k. Twisting
   l. Churning
   m. Rebating
   n. Concealment

II. FLORIDA STATUTES, RULES AND REGULATIONS
    PERTINENT TO PERSONAL LINES INSURANCE... 10%

A. Insurance Contracts
   1. Renewal, Nonrenewal, Cancellation:
      Homeowners, Personal Auto and
      Casualty Policies
   2. Proof of Loss

B. Payment of claims
C. Premium Financing
D. Property
   1. Hurricane deductible
   2. Wind mitigation/code issues
   3. Catastrophic ground cover collapse
   4. Sinkholes
   5. Hurricane occurrence
   6. Fungi
   7. Loss assessment (HO-6)
   8. Exclusions
   9. Loss settlement
   10. Dispute resolution
   11. Loss payment
   12. Flood

E. Citizens Property Insurance Corporation (Citizens)
F. Surplus Lines
   1. Florida Surplus Lines Service Office
   2. Eligibility for export

G. Auto Insurance
   1. Required coverages
      a. Financial responsibility law
      b. Personal injury protection (PIP)
   2. Limits
   3. Uninsured/underinsured motorists coverage
   4. Cancellation/Nonrenewal
   5. Treatment of motorcycles

H. Comparative Negligence Law
I. Florida Automobile Joint Underwriting Association
   (FAJUA)
J. Health
Florida Examination
for Surplus Lines Insurance
40 scored questions plus 10 pretest questions
Time limit: 1 hour

I. FLORIDA LAWS AND RULES PERTINENT TO SURPLUS LINES INSURANCE AND GENERAL ADMINISTRATION/ELIGIBILITY ............................................. 45%
   Ref: 626.901 through 626.939, F.S.
   A. Eligible Surplus Lines Insurers
      Ref: 626.918, 626.9181, 626.919
   B. Service of Process
      Ref: 626.905, 626.907, 626.937
   C. Eligibility to Export
      Ref: 626.916, 626.917
      1. Policy Fees
   D. Florida Surplus Lines Service Office
      Ref: 626.921, 626.931
   E. Notice of Cancellation or Non-renewal
      Ref: 626.9201
   F. Payment of Premiums and Claims
      Ref: 626.9371
   G. Disclosure Statement of Certain Information Required for Liability Claims
      Ref: 626.9372
   H. Liability of Insureds; Deductibles and Coinsurance
      Ref: 626.9374

II. AGENT RESPONSIBILITIES .................................................. 45%
    A. Requirements for Placement of Surplus Lines Insurance
       Ref: 626.914(4)
    B. Records of Surplus lines Agent
       1. Content
          Ref: 626.922, 626.924, 626.930
       2. Reporting and filing
          Ref: 626.923, 626.938, 626.921
       3. Penalties
          Ref: 626.936, 626.9361
    C. Surplus Lines Tax, Service Fee, and Assessments
       Ref: 626.932, 626.9325, 626.933, 626.934, 627.351, 252.372, 215.555
       1. Definition of Premium
       2. Premium Tax
       3. Service Fee
       4. Emergency Management Preparedness and Assistance
       5. Florida Hurricane Catastrophe Fund
    D. Unfair Trade Practices
       1. Illegal Dealings in Premiums; Excess or Reduced Charges for Insurance
          Ref: 626.9541(1)(o)

III. AGENT LICENSING .......................................................... 10%
    A. Licensing of Surplus Lines Agent
       Ref: 626.927, 626.9271, 626.9272
       Ref: 626.901 through 626.931
    B. Maintaining a License
       1. Change of Address
          Ref: 626.551
       2. Fees/License Renewal
       3. Self-Appointment
          Ref: 626.112, 626.381, 626.431(3), 626.451
       4. Reportable Administrative / Criminal Actions
    C. Suspension, Termination, Revocation of License and Other Penalties

Policyholder’s Bill of Rights
Ref: 626.9641
VI. WRITING AND UNDERWRITING BONDS .......................... 15%
   A. Underwriting
   B. The Surety/Defendant Contract (Bond)
   C. The Surety Contract
   D. Writing the Bond/Premium
   E. Transfer Bonds
      1. In state
      2. Out-of-state
   F. Out-of-County Bonds

VII. THE COURTS ..................................................... 10%
   A. Jurisdictions
      1. Appellate jurisdiction
      2. Original jurisdiction
   B. Filling the obligation
      1. Required court appearances
      2. Court orders
      3. Surrender of Defendant
      4. Statutory discharge

VIII. FORFEITURES AND JUDGMENTS .............................. 15%
   A. Forfeitures
      1. Procedural Guidelines
      2. Notice of Forfeiture
      3. Discharge of Forfeiture
      4. Warrant/Capias for Defendant’s Arrest
      5. Locating and Arresting the Defendant
   B. Judgments
      1. Forfeiture to Judgment
      2. Consequences of Unpaid Judgments
      3. Motions to Set Aside Judgment
      4. Remission

IX. COLLATERAL AND INDEMNITY ................................. 15%
   A. The Indemnity Contract
   B. Types of Collateral
   C. Amount of Collateral
   D. Securing Collateral
   E. Custody of Collateral
   F. Return of Collateral After Fulfillment
   G. After Forfeiture
   H. Contractual Restrictions
   I. Punishment for Violations
      Ref: 648.571

X. REGULATION OF BAIL BOND AGENTS .......................... 10%
   A. Criminal Charges and Violations
      1. Felony Violations
      2. Misdemeanor Violations
   B. Department Authority
      1. Department Discipline
      2. Initiating a Departmental Investigation
      3. Evidence Gathering
      4. Disciplinary Actions and Other Consequences
Florida Examination for Title Insurance
70 scored questions plus 5 pretest questions
Time limit: 1.5 hours

I. RULES, REGULATIONS AND STATUTES ............. 20%
   A. Florida Title Rule
      1. F.A.C. 69O-186
      2. F.A.C. 69B-186
   B. Florida Statutes
      1. 626 Part I
      2. 626 Part V
      3. 626 Part IX
      4. 627 Part XIII
   C. RESPA
      1. Section 8
      2. Section 9
   D. TILA-RESPA
      E. Gramm-Leach-Bliley
         1. Security of Confidential Personal Information
            Ref: 501.171 F.S.
      F. Industry Ethics

II. TITLE INSURANCE INDEMNITY CONTRACT ........ 10%
   A. Title Insurance Policy
      1. Covered Risks
      2. Conditions
      3. Exclusions from coverage
      4. Forms/Schedules
   B. Title Insurance Commitment
      1. Schedule A
      2. Schedule B - Section I
      3. Schedule B - Section II

III. TITLE SEARCHES ........................................... 11%
   A. Records
   B. Marketable Record Title Act
   C. Grants/Patents
   D. Legal Description
   E. Government Surveys/Lots

IV. EXAMINATION OF TITLE ..................................... 25%
   A. Deeds, Mortgages and Statutory Requirements
      1. Essential elements of a deed
      2. Types of ownership
      3. Mortgage releases and satisfactions
      4. Power-of-Attorney
      5. Recording
   B. Homestead
      Ref: Article X, Section 4FL–CONST
   C. Probate
      Ref: Ch. 731 through 735, 739
   D. Guardianships
   E. Partnerships

V. CLOSING PROCEDURES................................. 16%
   A. Legal Liability, Responsibility, Fiduciary
      Relationships
      1. Cybersecurity
   B. Mechanics of a Closing
      1. Contracts and addendums
      2. Document preparation
      3. Closing disclosures and settlement statements
      4. Document execution
      5. Conducting the closing
      6. Disbursement and post–closing

VI. ESCROW HANDLING ........................................ 10%
   A. Escrow as a Trust Fund
      1. Escrow as fiduciary relationship
      2. Duties of title agent and title agency
   B. Escrow Responsibilities

VII. AGENT AND AGENCY LICENSING ..................... 8%
   A. Licensing Requirements
      1. Resident Agent
      2. Non Resident Agent
      3. Title Agency
   B. Maintaining a License
      1. Continuing education
      2. Change of address
   C. Appointment
   D. Fines and Assessments
   E. Suspension, Termination, Revocation of License
Florida Adjuster’s All Lines Insurance
100 scored questions plus 10 pretest questions
Time limit: 2 hours

I. PROPERTY AND LIABILITY INSURANCE CONCEPTS, INSURANCE CONTRACTS, AND LAW AND ADJUSTING PRACTICES ................................................................. 14%
   A. Contracts in general
   B. Property and liability insurance
      1. Contract elements
      2. Insurance policy conditions
      3. Risk
      4. Property insurance concepts
      5. Liability insurance concepts
      6. Insurance contracts and the law
   C. Adjusting Practices
      1. Adjuster’s responsibilities
      2. Insurer’s claims handling goals
      3. Basic claims handling activities
      4. Common settlement and release options
      5. Property adjusting practices
      6. Liability adjusting practices

II. CASUALTY/LIABILITY INSURANCE ................................ 28%
   A. Automobile Liability
      1. Function of auto liability insurance
      2. Supplementary payments
      3. Limits
      4. Personal Auto Policy
      5. Personal Auto endorsements
   B. Uninsured Motorists
   C. Florida Automobile No-Fault (PIP)
   D. Automobile Miscellaneous
      1. Business auto policy
      a. Business auto coverage form
      b. Business auto endorsements
      c. Truckers coverage form
      d. Garage insurance
      e. Garage coverage form endorsements
   E. General Liability
      1. Declarations
      2. Common policy conditions
      3. Coverage A – Bodily injury and property damage agreement
      4. Coverage B – Personal and advertising injury
      5. Coverage C – Medical payments
      6. Supplementary payments
      7. Miscellaneous forms of general liability insurance
   F. Excess/Umbrella Liability
      1. Excess liability
      2. Umbrellas
   G. Other Commercial Casualty Insurance
      1. Professional liability insurance
      2. Employment–related practices liability (EPL)
   H. Homeowners Liability
      1. Coverage
      2. Exclusions
      3. Additional coverages
      4. Limits of liability
      5. Endorsements
   I. Farm Liability
   J. Boiler and Machinery
      1. Boiler and machinery coverage form
      2. Objects definitions forms
      3. Indirect loss coverage endorsements
      4. Miscellaneous options
      5. Small business forms
   K. Crime and Surety
      2. Coverages and Insuring Agreements
      3. Surety bonds
   L. Workers Compensation
      1. Workers Compensation law
      a. Definitions
      b. Other requirements
      c. Injuries covered
      d. Benefits
      e. Rules for payment
      f. Claims disputes
      g. Miscellaneous law provisions
      2. Workers compensation and employers liability insurance policy
   III. FIRE AND ALLIED LINES, INCLUDING MARINE, DWELLING ........................................ 28%
   A. Dwelling Policies
      1. Declarations
      2. Coverages (Basic, Broad, Special Forms)
      a. DP-1, 2, 3
      3. Endorsements
   B. Homeowners Insurance
      1. Section I - Property Coverage
      2. Coverages
         a. HO-2, 3, 4, 5, 6, 7, 8
      3. Limits
      4. Additional coverages
      5. Perils insured against
      6. General exclusions
      7. Conditions
      8. General conditions
      9. Endorsements
   C. Commercial Property Policy
      1. Contract conditions
      2. Coverage forms - general
3. Causes of Loss forms

D. Flood Insurance
   1. National Flood Insurance Program
   2. Other flood insurance

E. Business owners Policy
   1. Eligibility
   2. Property coverages
   3. Optional coverages
   4. Liability coverages

F. Inland Marine Insurance
   1. Nationwide definition
   2. Personal inland marine policies
   3. Commercial Inland Marine policies
      a. Controlled forms
      b. Uncontrolled forms

G. Ocean Marine Insurance
   1. Types of coverage
      a. Hull coverage
      b. Cargo coverage
      c. Freight coverage
      d. Liability coverage
   2. Ocean Marine perils
   3. Other ocean marine policy clauses and definitions

H. Aviation Insurance
   1. Aircraft policies and coverage
   2. Special aviation coverages

IV. MOTOR VEHICLE PHYSICAL DAMAGE AND MECHANICAL BREAKDOWN INSURANCE .......... 15%

A. Personal Auto Policy
   1. Part D - Coverage for damage to your auto
   2. Endorsements

B. Business Auto Policy
   1. Business auto coverage form
      a. Section I - Covered autos
      b. Section III - Physical damage
   2. Garage insurance
      a. Section I - Covered autos
      b. Section III - Garage keepers
      c. Section IV - Physical damage coverage
      d. Endorsements
   3. Truckers insurance
   4. Other provisions of auto policies

C. Mechanical Breakdown
   1. Exclusions
   2. Deductible
   3. Policy term and territory
   4. Conditions

V. HEALTH INSURANCE .......................................... 2%

A. General policy provisions and application
B. Types of policies
C. Other organizations
Florida Public Adjuster’s
All Lines Insurance
100 scored questions plus 10 pretest questions
Time limit: 2 hours

I. GENERAL PROPERTY INSURANCE PRODUCT KNOWLEDGE

A. Contracts in general
B. Property insurance
   1. Insurance contracts
   2. Insurance policy conditions
   3. Property insurance concepts
C. Adjusting Practices
   1. Adjuster’s responsibilities
      a. Company
      b. Independent
      c. Public
   2. Claims handling goals
   3. Basic claims handling activities
   4. Claim negotiation and settlement practices
   5. Property adjusting practices
      Ref. 627.70131

II. PROPERTY INSURANCE POLICIES

A. Dwelling Insurance
   1. Common policy forms
      a. DP-1
      b. DP-2
      c. DP-3
   2. Coverages (Basic, Broad, Special Forms)
   3. Common endorsements
   4. Definitions
B. Homeowners Insurance
   1. Common HO policies
      a. HO -2, 3, 4, 5, 6, 8
   2. Coverages
   3. Limits
   4. Additional coverages
   5. Perils insured against
   6. Exclusions
   7. Conditions
   8. Common Endorsements
   9. Definitions
C. Condominiums
   1. Unit Owner
   2. Association
D. Mobile/Manufactured Homes
   1. Valuation
   2. Definitions
E. Commercial Property Insurance
   1. Contract conditions
   2. Coverage forms - general

F. Flood Insurance
   1. National Flood Insurance Program
   2. Other flood insurance
G. Business owners Policy
   1. Property coverages
   2. Optional coverages
H. Inland Marine Insurance
   1. Personal Inland Marine policies
   2. Commercial Inland Marine policies
I. Ocean Marine Insurance
   1. Types of coverage
J. Builders’ Risk
K. Aviation Insurance
L. Boiler and Machinery
M. Crime
   1. General provisions
   2. Coverages and Plans

III. MOTOR VEHICLE PHYSICAL DAMAGE AND MECHANICAL BREAKDOWN INSURANCE

A. Personal Auto Policy
   1. Part D - Coverage for damage to your auto
B. Business Auto Policy
   1. Business auto coverage form
      a. Section I - Covered autos
      b. Section III - Physical damage
   2. Garage insurance
      a. Section I - Covered autos
      b. Section III - Garage keepers
      c. Section IV - Physical damage coverage
   3. Truckers insurance
C. Mechanical Breakdown

IV. RESIDUAL MARKETS

A. Florida Automobile Joint Underwriting Association (FAJUA)
B. Citizens Property Insurance Corporation
   Ref: 627.351
C. Florida Insurance Guaranty Association (FIGA)

V. SELECTED FLORIDA STATUTES AND RULES

A. Conduct of Adjuster
   1. Unfair methods of competition and unfair or deceptive acts or practices
   2. Mediation of claims (FS 627.7015)
   3. Failure to acknowledge
   4. Response to Department inquiries
   5. Conduct of public adjusters
B. Ethical Requirements
   1. Violations
   2. Code of Ethics
VI. FLORIDA LAWS AND REGULATIONS PERTINENT TO PUBLIC ADJUSTERS .......................................................... 31%

A. Florida Laws and Regulations Specific to Public Adjusters
   1. Licensing requirements
   2. Continuing education
   3. Expiration of license or appointment
   4. Change of address; name
   5. Refusal, suspension, or revocation of license
   6. Apprenticeship

B. Practices, Responsibilities, and Duties
   1. Proof of Loss
      a. Requirements
      b. Time elements
   2. Disclosure
      a. Advertising
      b. Conflicts of interest
   3. Contracts
      a. General requirements
      b. Fraud statement
      c. Fees
      d. Cancellation
      e. Declaration of emergency
   4. Retention of Records

C. Conduct and Ethical Requirements
   1. Code of ethics (FAC 69B-220.201)
   2. Administrative code of conduct (FAC 69B-220.051)
   3. Statutory conflicts of interest
   4. Solicitation
   5. Commingling
   6. Prohibitions

D. Dispute Resolution
   1. Civil remedies
      a. Notices
   2. Mediation and Appraisal