



# Florida

## Insurance Content Outlines



CHIEF FINANCIAL OFFICER  
 JIMMY PATRONIS  
 STATE OF FLORIDA

# Florida Insurance Examination Content Outlines

Effective January 1, 2017

## 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 .....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 POLICES..... 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 ..... 9%

##### A. Third-party ownership



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**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 .....24%**

**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. 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. 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



# Florida Insurance Examination Content Outlines

Effective January 1, 2017

## II. FLORIDA STATUTES, RULES, AND REGULATIONS PERTINENT TO LIFE AND ANNUITY INSURANCE, INCLUDING VARIABLE PRODUCTS .....18%

### A. Marketing methods and practices

1. Agent Responsibilities
2. Disclosure
  - a. Buyer's guide
  - b. Policy summary
3. Advertising and sales
4. Prohibited practices
5. Suitability

### B. Policy 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
11. Legal actions
12. Change of beneficiary
13. Misstatement of age or sex
14. Change of occupation
15. Illegal occupation



# Florida Insurance Examination Content Outlines

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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. 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



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## 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

## II. FLORIDA STATUTES, RULES, AND REGULATIONS PERTINENT TO HEALTH INSURANCE.....18%

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

1. Minimum Benefit Standards
  - a. Grandfathered
  - b. Non-grandfathered
2. Required and Optional Coverages
3. Prohibited Provisions

## 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



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- 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..... 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



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# Florida Insurance Examination Content Outlines

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- c. Common disaster
- d. Minor beneficiaries
- 8. 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 POLICES.....8%**
- A. Completing the application**
  - 4. Required signatures
  - 5. Changes in the application
  - 6. Consequences of incomplete applications
  - 7. Warranties and representations
  - 8. Collecting the initial premium and issuing the receipt
  - 9. Replacement
  - 10. Disclosures at point of sale (e.g., HIPAA, HIV consent)
  - 11. USA PATRIOT Act/anti-money laundering
- I. 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)
- J. Delivering the policy**
  - 1. When coverage begins
  - 2. Explaining the policy and its provisions, riders, exclusions, and ratings to the client
- K. 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
  - 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
  - 4. Critical illness or specified disease
  - 5. Worksite (employer-sponsored)
  - 6. Hospital indemnity
  - 7. Short-term medical
  - 8. Accident
- 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





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- 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
  - 16. Coinsurance
  - 17. Deductibles
  - 18. Eligible expenses
  - 19. Copayments
  - 20. Pre-authorizations and prior approval requirements
  - 21. Usual, reasonable, and customary (URC) charges
  - 22. Lifetime, annual, or per cause maximum benefit limits
- D. Riders**
  - 3. Impairment/exclusions
  - 4. Guaranteed insurability
- D. Rights of renewability**
  - 1. Noncancelable
  - 2. Cancelable
  - 3. Guaranteed renewable
- VII. SOCIAL INSURANCE .....2%**
  - I. Medicare (Parts A, B, C, D)**
  - J. Medicaid**
  - K. 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
    - 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



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# Florida Insurance Examination Content Outlines

Effective January 1, 2017

- 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. 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
- 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
  - 5. Suitability
- B. Policy 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
  - 3. Prohibited Provisions
- 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



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# Florida Insurance Examination Content Outlines

Effective January 1, 2017

- 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**



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# Florida Insurance Examination Content Outlines

Effective January 1, 2017

## 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 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



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# Florida Insurance Examination Content Outlines

Effective January 1, 2017

- (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**



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# Florida Insurance Examination Content Outlines

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- 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
  - 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. 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. 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

### 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)



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# Florida Insurance Examination Content Outlines

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4. Hurricane occurrence
5. Fungi
6. Loss assessment (HO-6)
7. Additional perils (HO-2,3,4,6)
8. Exclusions
9. Loss settlement
10. Mediation or appraisal
11. 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
6. Responsibility for minors operating motor vehicles
7. Inspection for coverage

**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**

**III. FLORIDA STATUTES, RULES AND REGULATIONS PERTINENT TO HEALTH INSURANCE .....6%**

**A. General Health**

1. Contract Provisions
  - 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
3. Unfair Trade Practices
4. Notice of Claim
5. Claim Forms

**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**



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# Florida Insurance Examination Content Outlines

Effective January 1, 2017

**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**





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# Florida Insurance Examination Content Outlines

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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. 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
- 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. Additional perils (HO-2,3,4,6)
  8. Exclusions
  9. Loss settlement
  10. Mediation or appraisal
  11. 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
  6. Responsibility for minors operating motor vehicles
  7. Inspection for coverage
- H. Comparative Negligence Law**
- I. Florida Automobile Joint Underwriting Association (FAJUA)**
- J. Health**



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# Florida Insurance Examination Content Outlines

Effective January 1, 2017

## Florida Examination for Variable Insurance Contracts

40 scored questions plus 5 pretest questions

Time limit: 1 hour

- I. LIFE INSURANCE POLICIES.....20%
  - A. Categories
  - B. Term Life
  - C. Whole Life
  - D. Special Uses Policies
  - E. Non-Traditional Policies
    - 1. Adjustable Life
    - 2. Universal Life
    - 3. Indexed Universal Life
    - 4. Variable Life
    - 5. Variable Universal Life
- II. ANNUITIES/VARIABLE ANNUITIES .....45%
  - A. Purpose and Function
  - B. Structure and Design
    - 1. Funding Method
    - 2. Date Income Payments Begin
    - 3. Payout Options
    - 4. Investment Configuration
  - C. Income Tax Treatment of Benefits
- III. VARIABLE PRODUCTS .....10%
  - A. Definitions
    - 1. Accumulation units
    - 2. Annuity units
    - 3. Separate accounts
  - B. Regulation and Licensing
  - C. Suitability
    - 1. Duties and Responsibilities
    - 2. Replacement and Exchange Contracts
    - 3. Penalties
- IV. FLORIDA LAWS AND RULES PERTINENT TO LIFE INSURANCE .....12%
  - A. Office of Insurance Regulation
  - B. Insurers
    - 1. Unauthorized Entities
  - C. Marketing Practices
    - 1. Agent Responsibilities
    - 2. Notice of Replacement
    - 3. Free Look
    - 4. Buyer's Guide
  - D. Chapter 469B-215 Code of Ethics-Life Underwriters
    - 1. Agent Ethics
  - E. Policy Clauses and Provisions
  - F. Group Life
    - 1. Certificate
    - 2. Conversion/COBRA
    - 3. Eligibility
  - G. Retirement Plans
  - H. Flexible Life Products
- V. AGENT / AGENCY LICENSING .....10%

- 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. Agency licensing
- E. Unfair Trade Practices
  - 1. Sliding
  - 2. Coercion
  - 3. Misrepresentation
  - 4. Defamation
  - 5. Unfair discrimination
  - 6. Unfair claims settlement
  - 7. Fraud
  - 8. Controlled business
  - 9. Twisting
  - 10. Churning
- VI. DEFINITIONS .....2%
  - A. Insurance Transaction
  - B. Domestic, Foreign and Alien Companies
  - C. Authorized, Unauthorized and Eligible Companies
  - D. Stock and Mutual Companies
  - E. Certificate of Authority
- VII. FLORIDA LIFE AND HEALTH GUARANTY ASSOCIATION .....1%



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# Florida Insurance Examination Content Outlines

Effective January 1, 2017

## 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*



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# Florida Insurance Examination Content Outlines

Effective January 1, 2017

## 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 ..... 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, 69P-5.002
    - 1. Policy Fees
  - D. Florida Surplus Lines Service Office  
Ref: 626.921
  - 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), 69P-5.003
  - 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. Citizens Assessment
    - 5. Emergency Management Preparedness and Assistance
    - 6. Florida Hurricane Catastrophe Fund
  - D. Unfair Trade Practices
    - 1. Illegal Dealings in Premiums; Excess or Reduced Charges for Insurance  
Ref: 626.9541(1)(o)
    - 2. Policyholder's Bill of Rights  
Ref: 626.9641



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# Florida Insurance Examination Content Outlines

Effective January 1, 2017

- 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**

## 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. Supersede as 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. Temporary License
    - 4. Effective Date and Term of License
    - 5. Prohibited Persons
    - 6. 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** ..... 10%
  - 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** ..... 10%
  - A. **Arrest Procedures**
  - B. **Pre-Trial Release**
  - C. **Approval and Acceptance of Bail**
  - D. **GPS Monitoring**



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# Florida Insurance Examination Content Outlines

Effective January 1, 2017

- 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 (F.A.C. 690-186)**
  - B. Florida Statutes**  
*Ref: 626 Part V, 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.*
- 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
    - 4. Commitment Provisions
- 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 ..... 30%**
  - 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
    - 2. Limited
  - F. Corporations/Limited Liability Companies (LLCs)**
  - G. Trusts**
  - H. Condominiums**
  - I. Judgments and Liens**
  - J. Adverse Possession and Quieting Title**
  - K. Construction Lien Law**
  - L. Foreclosure**
  - M. Bankruptcy**
  - N. Water Rights**



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# Florida Insurance Examination Content Outlines

Effective January 1, 2017

- O. Access, Easements, Encroachments
- P. Restrictions, Reverters, Reservations and Minerals
- Q. Florida Statute of Limitations on Title Issues

## V. CLOSING

**PROCEDURES**.....11%

- A. Legal Liability, Responsibility, Fiduciary Relationships
- 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  
Ref: 627.70131
  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)



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# Florida Insurance Examination Content Outlines

Effective January 1, 2017

- 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**
    - 1. Crime General Provisions
    - 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)
    - 3. Endorsements
  - B. Homeowners Insurance**
    - 1. Section I - Property Coverage
    - 2. Coverages
    - 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 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 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)
    - 2. Preferred Provider Organizations (PPO)
  - D. Disability**
  - E. Medicare Supplement**
- 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)**





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# Florida Insurance Examination Content Outlines

Effective January 1, 2017

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

### A. Adjuster Licensing Requirements

1. Transacting insurance
2. Civil remedy
3. Certificate of authority required
4. Continuing education  
*Ref. 626.869*
5. Expiration of license and appointment
6. Notice of change of address; name
7. 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 ..... 25%**

#### 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 ..... 25%

#### 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, 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
3. Causes of Loss forms
4. Statutory limitations
5. Business interruption/extra expense

#### F. Flood Insurance



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# Florida Insurance Examination Content Outlines

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- 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 ..... 2%**
- 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 .....2%**
- 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 .....15%**
- A. Conduct of Adjuster**
    - 1. Unfair methods of competition and unfair or deceptive acts or practices
    - 2. Mediation of claims (FS 627.7015)
    - 3. Misrepresentation of policy provisions
    - 4. Failure to acknowledge
    - 5. Response to Department inquiries
    - 6. 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



CHIEF FINANCIAL OFFICER  
**JIMMY PATRONIS**  
STATE OF FLORIDA

# Florida Insurance Examination Content Outlines

Effective January 1, 2018

## 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 POLICES.... 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



# Florida Insurance Examination Content Outlines

Effective January 1, 2018

CHIEF FINANCIAL OFFICER  
**JIMMY PATRONIS**  
STATE OF FLORIDA

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

#### IV. TAXES, RETIREMENT, AND OTHER INSURANCE CONCEPTS.....9%

##### 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.....24%

##### 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. 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



# Florida Insurance Examination Content Outlines

Effective January 1, 2018

CHIEF FINANCIAL OFFICER  
**JIMMY PATRONIS**  
STATE OF FLORIDA

- e. False advertising
- f. Unfair discrimination
- g. Unfair claims practices
- h. Fraud
- i. Controlled business
- j. Twisting
- k. Churning
- l. Rebating

**II. FLORIDA STATUTES, RULES, AND REGULATIONS  
PERTINENT TO LIFE AND ANNUITY INSURANCE,  
INCLUDING VARIABLE PRODUCTS..... 18%**

**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



CHIEF FINANCIAL OFFICER  
**JIMMY PATRONIS**  
 STATE OF FLORIDA

# Florida Insurance Examination Content Outlines

Effective January 1, 2018

## 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



# Florida Insurance Examination Content Outlines

Effective January 1, 2018

CHIEF FINANCIAL OFFICER  
**JIMMY PATRONIS**  
STATE OF FLORIDA

- 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. 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



# Florida Insurance Examination Content Outlines

Effective January 1, 2018

CHIEF FINANCIAL OFFICER  
**JIMMY PATRONIS**  
STATE OF FLORIDA

- j. Twisting
- k. Churning
- l. Rebating

## II. FLORIDA STATUTES, RULES, AND REGULATIONS PERTINENT TO HEALTH INSURANCE..... 18%

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

- 1. Minimum Benefit Standards
  - a. Grandfathered
  - b. Non-grandfathered
- 2. Required and Optional Coverages
- 3. Prohibited Provisions

### 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





CHIEF FINANCIAL OFFICER  
**JIMMY PATRONIS**  
STATE OF FLORIDA

# Florida Insurance Examination Content Outlines

Effective January 1, 2018

## 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 POLICES..... 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



CHIEF FINANCIAL OFFICER  
**JIMMY PATRONIS**  
STATE OF FLORIDA

# Florida Insurance Examination Content Outlines

Effective January 1, 2018

## 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
4. Critical illness or specified disease

5. Worksite (employer-sponsored)
6. Hospital indemnity
7. Short-term medical
8. Accident

## 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%



# Florida Insurance Examination Content Outlines

Effective January 1, 2018

CHIEF FINANCIAL OFFICER  
**JIMMY PATRONIS**  
STATE OF FLORIDA

- 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
  - 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. 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



# Florida Insurance Examination Content Outlines

Effective January 1, 2018

CHIEF FINANCIAL OFFICER  
**JIMMY PATRONIS**  
STATE OF FLORIDA

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

## 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
3. Prohibited Provisions

### 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



# Florida Insurance Examination Content Outlines

Effective January 1, 2018

CHIEF FINANCIAL OFFICER  
**JIMMY PATRONIS**  
STATE OF FLORIDA

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**



CHIEF FINANCIAL OFFICER  
**JIMMY PATRONIS**  
 STATE OF FLORIDA

# Florida Insurance Examination Content Outlines

Effective January 1, 2018

## 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 Bliley)

##### S. Policy Application

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

#### IV. TYPES OF CASUALTY POLICIES, BONDS, AND RELATED TERMS ..... 16%

##### A. Commercial general liability



# Florida Insurance Examination Content Outlines

Effective January 1, 2018

CHIEF FINANCIAL OFFICER  
**JIMMY PATRONIS**  
STATE OF FLORIDA

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



# Florida Insurance Examination Content Outlines

Effective January 1, 2018

CHIEF FINANCIAL OFFICER  
**JIMMY PATRONIS**  
STATE OF FLORIDA

## 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
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. 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. 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





# Florida Insurance Examination Content Outlines

Effective January 1, 2018

CHIEF FINANCIAL OFFICER  
**JIMMY PATRONIS**  
STATE OF FLORIDA

- i. Fraud
- j. Controlled business
- k. Twisting
- l. Churning
- m. Rebating

## 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. Mediation or appraisal
- 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
- 6. Inspection for coverage

### 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

## III. FLORIDA STATUTES, RULES AND REGULATIONS PERTINENT TO HEALTH INSURANCE.....6%

### A. General Health

- 1. Contract Provisions

- 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 Insurance Examination Content Outlines

Effective January 1, 2018

CHIEF FINANCIAL OFFICER  
**JIMMY PATRONIS**  
STATE OF FLORIDA

## 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%



# Florida Insurance Examination Content Outlines

Effective January 1, 2018

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STATE OF FLORIDA

- 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. 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. 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



# Florida Insurance Examination Content Outlines

Effective January 1, 2018

CHIEF FINANCIAL OFFICER  
**JIMMY PATRONIS**  
STATE OF FLORIDA

- 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

## 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. Mediation or appraisal
- 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
- 6. Inspection for coverage

### H. Comparative Negligence Law

### I. Florida Automobile Joint Underwriting Association (FAJUA)

### J. Health



CHIEF FINANCIAL OFFICER  
**JIMMY PATRONIS**  
STATE OF FLORIDA

# Florida Insurance Examination Content Outlines

Effective January 1, 2018

## 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 Insurance Examination Content Outlines

Effective January 1, 2018

CHIEF FINANCIAL OFFICER  
**JIMMY PATRONIS**  
STATE OF FLORIDA

## 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*



CHIEF FINANCIAL OFFICER  
**JIMMY PATRONIS**  
 STATE OF FLORIDA

# Florida Insurance Examination Content Outlines

Effective January 1, 2018

## 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*
  - 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)*

- 2. Policyholder's Bill of Rights  
*Ref: 626.9641*

- 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**



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# Florida Insurance Examination Content Outlines

Effective January 1, 2018

## 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. Temporary License
    - 4. Effective Date and Term of License
    - 5. Prohibited Persons
    - 6. 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





CHIEF FINANCIAL OFFICER  
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# Florida Insurance Examination Content Outlines

Effective January 1, 2018

## 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-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
    - 4. Commitment Provisions
- 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 ..... 30%**
  - 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
    - 2. Limited
- F. Corporations/Limited Liability Companies (LLCs)**
- G. Trusts**
- H. Condominiums**
- I. Judgments and Liens**
- J. Adverse Possession and Quieting Title**
- K. Construction Lien Law**
- L. Foreclosure**
- M. Bankruptcy**
- N. Water Rights**
- O. Access, Easements, Encroachments**
- P. Restrictions, Reverters, Reservations and Minerals**
- Q. Florida Statute of Limitations on Title Issues**
- V. CLOSING PROCEDURES.....11%**
  - 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**



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# Florida Insurance Examination Content Outlines

Effective January 1, 2018

## 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  
*Ref. 627.70131*
      - 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**
    - 1. Crime General Provisions
    - 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



# Florida Insurance Examination Content Outlines

Effective January 1, 2018

CHIEF FINANCIAL OFFICER  
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- 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 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 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)
    - 2. Preferred Provider Organizations (PPO)
- D. Disability**
- E. Medicare Supplement**
- 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



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# Florida Insurance Examination Content Outlines

Effective January 1, 2018

## Florida Public Adjuster's All Lines Insurance

100 scored questions plus 10 pretest questions  
Time limit: 2 hours

### I. GENERAL PROPERTY INSURANCE PRODUCT

**KNOWLEDGE..... 25%**

#### 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 ..... 25%

#### 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

3. Causes of Loss forms
4. Statutory limitations
5. Business interruption/extra expense

#### 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 ..... 2%**

#### 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 ..... 2%

#### 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 ..... 15%

#### A. Conduct of Adjuster

1. Unfair methods of competition and unfair or deceptive acts or practices
2. Mediation of claims (FS 627.7015)
3. Misrepresentation of policy provisions
4. Failure to acknowledge
5. Response to Department inquiries
6. Conduct of public adjusters

#### B. Ethical Requirements

1. Violations
2. Code of Ethics



# Florida Insurance Examination Content Outlines

Effective January 1, 2018

CHIEF FINANCIAL OFFICER  
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## 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