LIFE-GENERAL KNOWLEDGE CONTENT OUTLINE
Product Knowledge, Terms and Concepts
(50 scoreable questions plus 10 pretest questions)

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

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

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

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

LIFE AGENT
STATE SPECIFIC CONTENT OUTLINE
(30 scoreable questions plus 5 pretest questions)
All references are to the Texas Insurance Code (Ins.) or the Texas Administrative Code (TAC), Title 28, unless otherwise noted

I. TEXAS STATUTES AND RULES COMMON TO LIFE AND HEALTH INSURANCE ............................................. 20
A. Commissioner of Insurance
   Ref.: Ins. 31.001-.002, 31.021-.022, 38.001, 82.001-.056, 86.001-.002, 401.051-.056, 404.003, 051-.053, 521.003-.004, 541.107-108, 546.151, 4001.005, 4003.051-.053, 4005.102, 4005.101-.102, 4005.105, 4052.001, 4054.301-.303, 1115.056; TAC § 1.502, 19.1001-.1030
   1. General powers and duties
   2. Examination of records
   3. Investigation/Notice of hearing
   4. Penalties
   5. Cease and desist orders
B. Insurance definitions
   Ref.: Ins. 101.051; 547.001; 801.051-.053, .057, 885.001-706; TAC § 3.9704; General insurance text
   1. Certificate of authority
   2. Transacting insurance
   3. Foreign, domestic, alien
   4. Stock, mutual
   5. Fraternals
C. Licensing requirements

II. TEXAS STATUTES AND RULES PERTINENT TO LIFE INSURANCE ONLY .................................................... 10
A. Marketing and Solicitation
   1. Advertising/Illustrations
B. Policy provisions
   Ref.: Ins. 1101.003-.009, .053, .055, .156; 1101.011, 1103.055; 1108.101; 1111.052; 1551.254, TAC § 3.101-.106, 3.111-.112, 3.119, 3.121, 3.123, 3.4301-.4317, 3.804 (5)(A)
C. Individual life and annuity
   Ref.: Ins. 1101.001, .105, .009, .051; 1116.002; TAC § 3.9711
   1. Free look
   2. Grace period
3. Policy loans
4. Prohibited provisions

D. Group life
   Ref: Ins. 1101.053; 1131.001-.806
   1. Group underwriting requirements
   2. Conversion to individual policy
   3. Dependent coverage
   4. Assignment

E. Credit life
   Ref: Ins. 1153.001-703, TAC § 3.5001 – 3.5206

F. Replacement
   Ref: Ins. 1114.001 -.102
   1. Purpose
   2. Definitions
   3. Duties of agent
   4. Duties of replacing insurance company

G. Nonforfeiture law
   Ref: Ins. 1105.001 -.153, TAC § 3.3844

LIFE AND HEALTH-GENERAL KNOWLEDGE
CONTENT OUTLINE
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      7. Long term care
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      2. Insuring clause
      3. Free look
      4. Consideration
      5. Owner’s rights
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         d. Minor beneficiaries
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      13. Assignments
      14. Suicide
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      16. Settlement options
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      5. Collecting the initial premium and issuing the receipt
      6. Replacement
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      1. Insurable interest
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   C. Delivering the policy
1. When coverage begins
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1. Elements of a contract
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   1. Conversion privilege
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   1. Qualified plans
   2. Nonqualified plans
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   1. Personal insurance needs
      a. Key person
      b. Buy sell
G. Social Security benefits
H. Tax treatment of insurance premiums, proceeds, and dividends
   1. Individual life
   2. Group life
   3. Modified Endowment Contracts (MECs)

V. TYPES OF POLICIES

A. Disability income
   1. Individual disability income policy
   2. Business overhead expense policy
   3. Business disability buyout policy
   4. Group disability income policy
   5. Key employee policy
B. Accidental death and dismemberment
C. Medical expense insurance
   1. Basic hospital, medical, and surgical policies
   2. Major medical policies
   3. Health Maintenance Organizations (HMOs)
   4. Preferred Provider Organizations (PPOs)
   5. Point of Service (POS) plans
   6. Flexible Spending Accounts (FSAs)
   7. High Deductible Health Plans (HDHPs) and related Health Savings Accounts (HSAs)
D. Medicare supplement policies
E. Group insurance
   1. Differences between individual and group contracts
   2. General characteristics
   3. COBRA
F. Individual/Group Long Term Care (LTC)
G. Other policies

VI. POLICY PROVISIONS, CLAUSES, AND RIDERS

A. Mandatory and optional provisions
   1. Entire contract
   2. Time limit on certain defenses (incontestable)
   3. Grace period
   4. Reinstatement
   5. Notice of claim
   6. Claim forms
   7. Proof of loss
   8. Time of payment of claims
   9. Payment of claims
   10. Physical examination and autopsy
   11. Legal actions
   12. Change of beneficiary
   13. Misstatement of age or sex
   14. Change of occupation
   15. Illegal occupation
   16. Relation of earnings to insurance
B. Other provisions and clauses
   1. Insuring clause
   2. Free look
   3. Consideration clause
   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

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

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

IX. FIELD UNDERWRITING PROCEDURES ........................................ 9
A. Completing the application
B. Explaining sources of insurability and HIPAA privacy information (e.g., MIB Report, Fair Credit Reporting Act, etc.)
C. Initial premium payment and receipt and consequences of the receipt (e.g., medical examination, etc.)
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
   a. Conditional
   b. Unilateral
   c. Adhesion
   d. Aleatory
5. Cease and desist orders
B. Insurance definitions
Ref.: Ins. 101.051; 547.001; 801.051-.053, .057, 885.001-706; TAC § 3.9704; General insurance text
1. Certificate of authority
2. Transacting insurance
3. Foreign, domestic, alien
4. Stock, mutual
5. Fraternals
C. Licensing requirements
Ref.: Ins. 4001.003, .006; 4001.104-.106, 4001.151-.156, 4001.201 - .206, 4001.252, 4001.254-255, 4002.003, 4003.001, 4003.004, 4003.006-.007, 4004.051-.054, 4005.101-.102, 4005.105, 4052.001, 4054.301-.303, 1115.056; TAC § 1.502, 19.1001-.1030
1. Types
   a. Agent/Agency
   b. Temporary
   c. Counselor
2. Exemptions/exceptions
3. Appointment
4. Continuing education
5. Records maintenance
6. License denial, renewal, expiration
7. License termination, revocation, suspension
8. Notification to Department of certain information
   a. Change of address
   b. Felony convictions
   c. Administrative action taken against a license holder
D. Marketing practices
Ref.: Ins. 541.051-.61, .101-.111; 542.001-.014, .054-.058; 544.002; 701.001-.005, .051-.052, .101-.109, .151-.154, 1104.024; 4005.053, 4005.101; TAC § 21.4, 21.115, 21.201-.205
1. Unfair/Prohibited trade practices
   a. Claims methods and practices
   b. False advertising
   c. Misrepresentation
   d. Defamation
   e. Rebating
   f. Fraud
   g. Boycott, coercion, intimidation
   h. Commingling
   i. Unfair discrimination
E. Agent duties/responsibilities
Ref.: Ins. 4001.157, 4005.053-.054; TAC § 3.120
1. Commission sharing

F. Texas Life and Health Guaranty Association
Ref.: Ins. 443.004, 463.205

II. TEXAS STATUTES AND RULES PERTINENT TO LIFE INSURANCE ONLY ..................................................... 6
A. Marketing and Solicitation
1. Advertising/Illustrations

LIFE and HEALTH AGENT
STATE SPECIFIC CONTENT OUTLINE
(30 scoreable questions plus 5 pretest questions)
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A. Commissioner of Insurance
Ref.: Ins. 31.001-.002, 31.021-.022, 38.001, 82.001-.056, 86.001-.002, 401.051-.056, 404.003, 501-053, 521.003-.004, 541.107-108, 546.151, 4001.005, 4005.102, 83.051-.054; TAC § 1.88
1. General powers and duties
2. Examination of records
3. Investigation/Notice of hearing
4. Penalties

5. Cease and desist orders

B. Insurance definitions
Ref.: Ins. 101.051; 547.001; 801.051-.053, .057, 885.001-706; TAC § 3.9704; General insurance text
1. Certificate of authority
2. Transacting insurance
3. Foreign, domestic, alien
4. Stock, mutual
5. Fraternals

C. Licensing requirements
Ref.: Ins. 4001.003, .006; 4001.104-.106, 4001.151-.156, 4001.201 - .206, 4001.252, 4001.254-255, 4002.003, 4003.001, 4003.004, 4003.006-.007, 4004.051-.054, 4005.101-.102, 4005.105, 4052.001, 4054.301-.303, 1115.056; TAC § 1.502, 19.1001-.1030
1. Types
   a. Agent/Agency
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   c. Counselor
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3. Appointment
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   c. Misrepresentation
   d. Defamation
   e. Rebating
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   h. Commingling
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E. Agent duties/responsibilities
Ref.: Ins. 4001.157, 4005.053-.054; TAC § 3.120
1. Commission sharing

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II. TEXAS STATUTES AND RULES PERTINENT TO LIFE INSURANCE ONLY ..................................................... 6
A. Marketing and Solicitation
1. Advertising/Illustrations

TEXAS Insurance Supplement - Examination Content Outlines Effective: September 1, 2020
B. Policy provisions
Ref: Ins. 1101.003-.009, .053-.055, .156; 1101.011, 1103.055; 1108.101; 1111.052; 1551.254; TAC § 3.101-.106, 3.111-.112, 3.119, 3.121, 3.123, 3.4301-.4317, 3.804 (5)(A)

C. Individual life and annuity
Ref: Ins. 1101.001, .105, .009, .051; 1116.002; TAC § 3.9711
1. Free look
2. Grace period
3. Policy loans
4. Prohibited provisions

D. Group life
Ref: Ins. 1101.053; 1131.001-.806
1. Group underwriting requirements
2. Conversion to individual policy
3. Dependent coverage
4. Assignment

E. Credit life
Ref: Ins. 1153.001-703, TAC § 3.5001 – 3.5206

F. Replacement
Ref: Ins. 1114.001 -.102
1. Purpose
2. Definitions
3. Duties of agent
4. Duties of replacing insurance company

G. Nonforfeiture law
Ref: Ins. 1105.001 -.153, TAC § 3.3844

III. Texas statutes and rules pertinent to accident and health insurance only ........................................ 6
A. Required policy provisions
1. Coverage for newborns
Ref: Ins. 1551.004; 1367.003; TAC § 3.3403
2. Coverage for drug and alcohol treatment
Ref: Ins. 1368.005

B. Medicare supplement
Ref: TAC § 3.3301- 3310, 3.3312-.3313, 3.3315-3325
1. Minimum standards
2. Cancellation

C. AIDS testing requirements
Ref: TAC § 21.704 -.705

D. Long Term Care
Ref: TAC § 3.3804, 3.3822, 3.3832

E. Small group health insurance
Ref: TAC § 26.8; Ins 1501
1. Eligibility
2. Coverage and Benefits

F. Affordable Care Act
1. Exchanges/Marketplace (Section 1321)
2. Taxes, penalties, and subsidies (Section 1401, 1402)
3. Essential health benefits (Section 1302, §8022)
a. Mental health parity
b. Pediatric services
c. Preventive services
4. Employer notification responsibilities (Section 1511-1515)

IV. TEXAS STATUTES AND RULES PERTINENT TO HEALTH MAINTENANCE ORGANIZATIONS (HMOS).................................................................................. 4
Ref: TAC Chapter 11; 11.1611; Ins. 843, 1271

A. Definitions
B. Evidence of coverage
C. Nonrenewal/cancellation
D. Enrollment

PROPERTY AND CASUALTY - GENERAL KNOWLEDGE CONTENT OUTLINE
Product Knowledge, Terms and Concepts
(100 scoreable questions plus 15 pretest questions)

I. TYPES OF POLICIES......................................................... 25
A. Homeowners
1. HO-2
2. HO-3
3. HO-4
4. HO-5
5. HO-6
6. HO-8

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

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

D. Inland marine
1. Personal Articles floaters
2. Commercial Property floaters

E. National Flood Insurance Program

F. Others
1. Earthquake
2. Mobile Homes
3. Watercraft
4. Farm Owners
5. Windstorm

II. INSURANCE TERMS AND RELATED CONCEPTS......... 14
A. Insurance
1. Law of Large Numbers

B. Insurable interest

C. Risk
1. Pure vs. Speculative Risk

D. Hazard
1. Moral
2. Morale
3. Physical
E. Peril
F. Loss
  1. Direct
  2. Indirect
G. Loss Valuation
  1. Actual cash value
  2. Replacement cost
  3. Market value
  4. Stated/agreed value
  5. Salvage value
H. Proximate cause
I. Deductible
J. Indemnity
K. Limits of liability
L. Coinsurance/Insurance to value
M. Occurrence
N. Cancellation
O. Nonrenewal
P. Vacancy and unoccupancy
Q. Liability
  1. Absolute
  2. Strict
  3. Vicarious
R. Negligence
S. Binder
T. Endorsements
U. Blanket vs. Specific

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

IV. TYPES OF POLICIES, BONDS, AND RELATED TERMS .........................................................25
A. Commercial general liability
  1. Exposures
     a. Premises and Operations
     b. Products and Completed Operations
  2. Coverage

  a. Coverage A: Bodily Injury and Property Damage Liability
     (1) Occurrence
     (2) Claims made
        a) Retroactive Date
  b. Coverage B: Personal Injury and Advertising Injury
  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. INSURANCE TERMS AND RELATED CONCEPTS..............14
   A. Risk
   B. Hazards
      1. Moral
      2. Morale
      3. Physical
   C. Indemnity
   D. Insurable interest
   E. Loss valuation
      1. Actual cash value
      2. Replacement cost
      3. Market value
      4. Stated/agreed value
      5. Salvage value
   F. Negligence
   G. Liability
   H. Occurrence
   I. Binders
   J. Warranties
   K. Representations
   L. Concealment
   M. Deposit Premium/Audit
   N. Certificate of Insurance
   O. Law of Large Numbers
   P. Pure vs. Speculative Risk
   Q. Endorsements
   R. Damages
      1. Compensatory
         a. General
         b. Special
      2. Punitive
   S. Compliance with provisions of Fair Credit Reporting Act

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

PROPERTY AND CASUALTY AGENT
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      1. General powers and duties
      2. Examination of records
      3. Investigation/Notice of hearing
      4. Penalties
      5. Cease and desist orders
   B. Insurance definitions
      Ref.: Ins. 801.051-.053; General insurance text; TAC § 15.2
      1. Certificate of authority
      2. Transacting insurance
      3. Foreign, domestic, alien
      4. Stock, mutual
      5. Admitted/nonadmitted
      6. Texas Lloyds
   C. Licensing requirements
      Ref.: Ins. 981.202, 1115.056, 4001.003, 4001.105, 4001.151-.156, 4001.201, 4001.205, 4001.252, 4001.255, 4003.001, 4003.004, 4003.006-.007, 4004.051-055, 4005.101-.102, 4005.105, 4051.051, 4053.051, 4056.001-.004, 4153.051; TAC § 1.502, 19.1001-.1030, 19.1201-.1206, 19.1301-.1320, 19.1501-.1503, 19.805
      1. Types
         a. Agent/agency
         b. Nonresident agent
         c. Temporary
         d. Limited license
         e. Managing general agent
         f. Surplus lines
         g. Adjuster
         h. Insurance service representative
         i. Risk manager
         j. Emergency
      2. Exemptions/exceptions
      3. Appointment
      4. Continuing education
      5. Records maintenance
      6. License application, denial, renewal, expiration
      7. License termination, revocation, suspension
8. Notification to Department of certain information
   a. Change of address
   b. Felony convictions
   c. Administrative action taken against a license holder

D. Marketing practices
   Ref.: Ins. 541.051-.054, 541.056, 542.001-.014, 701.001-.154, 4001.104, 4005.101; TAC § 21.4, 21.201-205, 21.111, 21.115
   1. Unfair/Prohibited trade practices
      a. Claims methods and practices
      b. False advertising
      c. Misrepresentation
      d. Defamation
      e. Controlled business
      f. Rebating
      g. Discrimination
      h. Fraud
      i. Unfair competition
      j. Boycott, coercion, intimidation
   2. Rating and underwriting practices

E. Agent duties/responsibilities
   Ref.: General insurance text
   1. Fiduciary capacity

II. TEXAS STATUTES AND RULES PERTINENT TO PROPERTY AND CASUALTY INSURANCE ..........12
A. Property and casualty definitions
   Ref.: TAC § 5.5002
B. Surplus lines
   Ref.: Ins. 981.001-.004, 981.057; TAC § 15.2-15.6
C. Approval of Rates and Forms
   Ref: Texas Insurance Code Sec. 5.35

D. Homeowner’s Insurance
   1. Declination, cancellation, nonrenewal
      Ref: General insurance text
   2. Texas FAIR Plan Association
   3. Texas Windstorm Insurance Association (TWIA)
   4. Loss settlement provisions
      Ref: Texas Insurance Code § 542.051-.061; § 542.15-.154
   5. Liquidated demand
      Ref: Texas Insurance Code §862.053

E. Automobile insurance
   1. Provisions
      Ref: Transportation Code: Chapter 601; Ins. 1952.101–110, 1952.151–161, TAC § 5.204
         a. Coverage
         b. Uninsured Motorists/Underinsured Motorists
         c. Personal Injury Protection (PIP)
         d. Medical payments
   2. Financial responsibility and required minimum liability limits
      Ref: Transportation Code: § 601.051, 601.053, 601.056-.057, 601.071-.072
   3. Renewal, nonrenewal, and cancellation
      Ref: Ins. 551.101–.113, 551.151-.152; TAC § 5.7002

F. Workers’ Compensation
   Ref: Texas Labor Code Title 5: § 401.011, 406.031-032, 034, 408.041, .82, .186
   1. Definitions
   2. Coverage
   3. Benefits

G. Texas Property and Casualty Insurance Guaranty Association
   Ref: Ins. 462.001–.351; TAC § 29.1

H. Joint Underwriting Association (JUA)
   Ref: Ins. Chapter 2203

PERSONAL LINES - GENERAL KNOWLEDGE CONTENT OUTLINE
Product Knowledge, Terms and Concepts
(75 scoreable questions plus 11 pretest questions)

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

II. TYPES OF CASUALTY POLICIES................................. 13
   A. Automobile: personal auto
      1. Liability
         a. Bodily Injury
         b. Property Damage
         c. Split Limits
         d. Combined Single Limit
      2. Medical Payments
      3. Physical Damage (collision; other than collision; specified perils)
      4. Uninsured motorists
      5. Underinsured motorists
      6. Who is an insured
   7. Types of Auto
      a. Owned
      b. Non-owned
      c. Hired
      d. Temporary Substitute
e. Newly Acquired Autos
f. Transportation Expense and Rental Reimbursement Expense

8. Exclusions

B. Umbrella/Excess liability

III. PROPERTY AND CASUALTY INSURANCE TERMS AND RELATED CONCEPTS

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

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

PERSONAL LINES AGENT STATE SPECIFIC CONTENT OUTLINE
(25 scoreable questions plus 5 pretest questions)
All references are to the Texas Insurance Code (Ins.) or the Texas Administrative Code (TAC), Title 28, unless otherwise noted

I. TEXAS STATUTES AND RULES COMMON TO ALL LINES OF INSURANCE

A. Commissioner of Insurance
Ref.: Ins. 31.001, 31.002, 31.021, 201.004, 404.051-.053, 481.001-.009, 491.051, 491.052, 521.003-.004, 541.107-108, 546.151, 4001.005, 86.001-.002, 401.051-.062, 82.001-.056, 4005.102, 83.051-.054; TAC § 1.88
1. General powers and duties
2. Examination of records
3. Investigation/Notice of hearing
4. Penalties
5. Cease and desist orders

B. Insurance definitions
Ref.: Ins. 801.051-.053; General insurance text; TAC § 15.2
1. Certificate of authority
2. Transacting insurance
3. Foreign, domestic, alien
4. Stock, mutual
5. Admitted/nonadmitted

C. Licensing requirements

I. Types
a. Agent/agency
b. Nonresident agent
c. Temporary
d. Limited license
e. Managing general agent
f. Surplus lines
g. Adjuster
h. Insurance service representative
i. Risk manager
j. Emergency

2. Exemptions/exceptions
3. Appointment
4. Continuing education
5. Records maintenance
6. License application, denial, renewal, expiration
7. License termination, revocation, suspension
8. Notification to Department of certain information
   a. Change of address
   b. Felony convictions
   c. Administrative action taken against a license holder

D. Marketing practices
Ref.: Ins. 541.051–.054, 541.056, 541.060, 542.001–.014, 701.001–.154, 4001.104, 4005.101; TAC § 21.4, 21.201–.205, 21.111, 21.115
1. Unfair/Prohibited trade practices
   a. Claims methods and practices
   b. False advertising
   c. Misrepresentation
   d. Defamation
   e. Controlled business
   f. Rebating
   g. Discrimination
   h. Fraud
   i. Unfair comparison
   j. Boycott, coercion, intimidation
2. Rating and underwriting practices

E. Agent duties/responsibilities
Ref.: General insurance text
1. Fiduciary capacity

II. TEXAS STATUTES AND RULES PERTINENT TO PERSONAL LINES INSURANCE ..................................10

A. Property and casualty definitions
Ref.: TAC § 5.5002

B. Approval of Rates and Forms
Ref: Texas Insurance Code Sec. 3.35

C. Homeowner’s Insurance
1. Declination, cancellation, nonrenewal
Ref: General insurance text

2. Texas FAIR Plan Association
3. Texas Windstorm Insurance Association (TWIA)
4. Loss settlement provisions
Ref: Texas Insurance Code § 542.051 through § 542.061; § 542.151 through § 542.154

5. Liquidated demand
Ref: Texas Insurance Code § 862.053

D. Automobile insurance
1. Provisions
Ref: Transportation Code: Chapter 601; Ins. 1952.101–.110, Ins. 1952.151–.161; TAC § 5.204
   a. Coverage
   b. Uninsured Motorists/Underinsured Motorists
   c. Personal Injury Protection (PIP)
2. Financial responsibility and required minimum liability limits
Ref: Transportation Code: § 601.051, 601.053, 601.056–.057, 601.071–.072
3. Renewal, nonrenewal, and cancellation
Ref: Ins. 551.101–.113, 551.151–.152, TAC § 5.7002
4. Texas Automobile Insurance Plan Association
Ref: Ins. 2151.051–.154

E. Texas Property and Casualty Insurance Guaranty Association
Ref: Ins. 462.001–.351; TAC § 29.1

LIFE AND HEALTH COUNSELOR CONTENT OUTLINE
(150 scoreable questions)

This examination will test topics listed on the following content outline and is composed of one hundred fifty (150) four-option, multiple choice questions.

All references are to General insurance texts, unless otherwise noted

I. TYPES OF LIFE POLICIES

A. Whole life products
1. Ordinary (straight) life
2. Limited-pay and single premium life
3. Modified and graded premium whole life

B. Interest –sensitive life products
1. Universal life
2. Variable life/Variable whole life
3. Variable universal life
4. Interest sensitive whole life
5. Fixed premium vs. flexible premium

C. Term life
1. Level, decreasing, increasing
2. Renewable term

D. Combination policies and variations
1. Joint life
2. Survivor life

E. Annuities
1. Single, level, flexible premium
2. Immediate and deferred
3. Fixed and variable
IV. TYPES OF HEALTH POLICIES
A. Disability income
  1. Individual disability income
  2. Group disability income
  3. Occupational and nonoccupational
B. Accidental death and dismemberment
C. Medical expense insurance
  1. Major medical policies (including comprehensive)
  2. Health Maintenance Organizations (HMOs)
  3. Preferred Provider Organizations (PPOs)
  4. Multiple Employer Trusts (METs)
D. Medicare Supplement policies
E. Group health insurance
  1. Consolidated Omnibus Budget Reconciliation Act (COBRA)
  2. Health Insurance Portability and Accountability Act (HIPAA)
  3. General concepts
F. Long Term Care
V. HEALTH POLICY PROVISIONS, CLAUSES, RIDERS, AND OPTIONS
A. Mandatory provisions
  1. Entire contract
  2. Time limit on certain defenses
  3. Grace period
  4. Reinstatement
  5. Payment of claims
  6. Physical examination and autopsy
  7. Legal actions
  8. Change of beneficiary
B. Other provisions and clauses
  1. Insuring clause
  2. Free look
  3. Consideration clause
  4. Elimination period
  5. Waiver of premium
  6. Coinsurance
C. Optional provisions
  1. Change of occupation
  2. Misstatement of age
D. Renewability
  1. Cancellable/noncancellable
  2. Guaranteed renewable
  3. Conditionally renewable
VI. SOCIAL INSURANCE
A. Medicaid
B. Medicare
C. Social Security
VII. OTHER INSURANCE CONCEPTS AND CONTRACT LAW
A. Primary and contingent beneficiaries
B. Tax treatment of premium and proceeds of insurance contracts disability income, medical expenses, etc.
C. Nonduplication and coordination of benefits
D. Requirements of a contract
E. Unique aspects of a health contract
   1. Conditional
   2. Unilateral
   3. Adhesion

VIII. LIFE AND HEALTH AGENT RESPONSIBILITIES AND PROCEDURES
A. Completing the application
   1. Required signatures
   2. Changes in the application
   3. Incomplete application
   4. Collecting the initial premium and issuing the receipt
   5. Initial premium not with application
B. Underwriting
   1. Insurable interest
   2. Medical information/Statement of Good Health
   3. Fair Credit Reporting Act
   4. Risk classification
C. Delivery
   1. Effective date of coverage
   2. Policy review
D. Commission/Fees

IX. TEXAS STATUTES AND RULES COMMON TO LIFE, ACCIDENT AND HEALTH INSURANCE
   All references are to the Texas Insurance Code (Ins.) or the Texas Administrative Code (TAC), Title 28, unless otherwise noted
A. Commissioner of Insurance
   Ref.: Ins. 31.001-.002, 31.021-.022, 38.001, 82.001-.056, 86.001-.002, 401.051-.056, 404.003, 051-.053, 521.003-.004, 4001.005, 4005.102
   1. General powers and duties
   2. Examination of records
   3. Investigation/Notice of hearing
   4. Penalties
B. Licensing requirements
   Ref.: Ins. 4001.003, .006, 4001.104-.106, 4001.151-.156, 4001.201-.206, 4001.252, 4001.254, 4002.003, 4003.001, 4003.004, 4003.006-.007, 4004.051-.054, 4005.101-.102, 4005.105, 4052.001, 4054.301-.303, 1115.056; TAC § 1.502, 19.1001-.1030
   1. Counselor
   2. Exemptions/exceptions
   3. Agreements
   4. License denial, renewal, expiration
   5. License termination, revocation, suspension
   6. Notification to Department of certain information
      a. Change of address
      b. Felony convictions
      c. Administrative action taken against a license holder
C. Marketing practices
   Ref.: Ins. 541.051-.61, .101-.111; 542.001-.014, .054-.058; 701.001-.005, .051-.052, .101-.109, .151-.154; 1104.024; 4005.053, 4005.101; TAC § 21.4, 21.115, 21.201-.205

X. TEXAS LAWS AND RULES PERTINENT TO LIFE INSURANCE ONLY
A. Marketing and solicitation
   1. Advertising
   2. Illustrations
B. Group Life
   Ref.: Ins. 1131.002, .103-.104; 1131.110-.112, .204
   1. Eligible groups
C. Credit life
   Ref.: Ins. 1153.204, TAC § 3.5104

XI. TEXAS LAWS AND RULES PERTINENT TO ACCIDENT AND HEALTH INSURANCE ONLY
A. Other Required Coverage and Provisions
   1. Newborn and adopted children
      Ref: Ins.1551.004, 1367.003; TAC § 3.3403
   2. Handicapped dependents
      Ref: General insurance text
   3. Mental Illness, alcoholism, and drug abuse treatment
      Ref: Ins. 1355.004, 1368.005
B. Small employer group
   Ref.: Ins. 1501.002, 1501.102, 1501.108, 1501.151, 1501.153-.154, 1501.252, 1501.352; TAC § 26.7-9, 26.13, 26.15-.16,
C. Group health
   Ref: TAC § 26.8
   1. Eligible groups
D. Affordable Care Act
   1. Exchanges/Marketplace (Section 1321)
   2. Taxes, penalties, and subsidies (Section 1401, 1402)
   3. Essential health benefits (Section 1302, 18022)
      a. Mental health parity
      b. Pediatric services
      c. Preventive services
   4. Employer notification responsibilities (Section 1511-1515)

INSURANCE SERVICE REPRESENTATIVE CONTENT OUTLINE
(125 scoreable questions)
This examination will test topics listed on the following content outline and is composed of one hundred twenty-five (125) four-option, multiple choice questions.
All references are to General insurance texts and forms, unless otherwise noted
I. TYPES OF PROPERTY POLICIES
A. Personal lines
   1. Dwelling and contents (DP forms)
   2. Personal liability
   3. Homeowners (ISO HO forms)
B. Commercial lines
   1. Commercial property
      a. Commercial building and personal property form
   2. Causes of loss forms
   3. Commercial Package Policy (CPP)
   4. Businessowners Policy (BOP)
   5. Crime
C. Inland marine
   1. Personal floaters
   2. Commercial floaters
D. Others
   1. Flood

II. TYPES OF CASUALTY POLICIES
A. Automotive: personal auto
   1. Liability
   2. Medical Payments
   3. Physical damage (collision and other than collision/comprehensive)
   4. Uninsured motorists
   5. Underinsured motorists
B. 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
C. Other
   1. Umbrella

III. INSURANCE TERMS AND RELATED CONCEPTS
A. Insurance
B. Insurable interest
C. Risk (pure vs. speculative)
D. Hazard
E. Peril
F. Loss
   1. Direct
   2. Indirect
G. Proximate cause
H. Deductible
I. Indemnity
J. Limits of liability
K. Extensions of coverage

IV. POLICY PROVISIONS AND CONTRACT LAW
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. Proof of loss
I. Notice of claim
J. Appraisal
K. Subrogation
L. Arbitration
M. Elements of a contract
N. Binders
O. Fair Credit Reporting Act
P. Liquidated Demand
   Ref: Texas Insurance Code § 862.053
Q. Loss settlement

V. TEXAS STATUTES AND RULES COMMON TO ALL LINES OF INSURANCE
   All references are to the Texas Insurance Code (Ins.) or the Texas Administrative Code (TAC), Title 28, unless otherwise noted
A. Commissioner of Insurance
   Ref: Ins. 31.001, 31.002, 31.021, 201.004, 404.051-.053, 481.001-.009, 491.051, 491.052, 521.003-.004, 4001.005, 38.001, 86.001-.002, 401.051-.062, 82.001-.056, 4005.102
   1. General powers and duties
   2. Examination of records
   3. Investigation
   4. Penalties
B. Insurance definitions
   Ref: Ins. 801.051-.053; General insurance text; TAC § 15.2
   1. Certificate of authority
   2. Transacting insurance
   3. Stock, mutual
   4. Admitted/nonadmitted
C. Licensing requirements
   Ref: Ins. 981.202, 1115.056, 4001.003, 4001.105, 4001.151-.156, 4001.201, 4001.205, 4001.252, 4001.254, 4003.001, 4003.004, 4003.006-.007, 4004.051-.055, 4005.101-.102, 4005.105, 4051.051, 4053.051, 4056.001-.004, 4153.051; TAC § 1.502, 19.1001-.1030, 19.1201-.1206, 19.1301-.1320, 19.1501-.1503
   1. Types
      a. Agent/ agency
      b. Nonresident agent
      c. Temporary
      d. Limited lines
      e. Surplus lines
      f. Adjuster
      g. Insurance service representative
      h. Emergency
   2. Exemptions/exceptions
   3. Appointment
   4. Continuing education
   5. License denial, renewal, expiration
   6. License termination, revocation, suspension
   7. Notification to Department of certain information
      a. Change of address
      b. Felony convictions
c. Administrative action taken against a license holder

D. Marketing practices
Ref.: Ins. 541.051-.054, 541.056, 541.060, 542.001-.014, 701.001-.154, 4001.104, 4005.101; TAC § 21.4, 21.201-.205, 21.111, 21.115
1. Unfair/Prohibited trade practices
   a. Claims methods and practices
   b. Misrepresentation
   c. Defamation
   d. Controlled business
   e. Rebating
   f. Fraud
   g. Discrimination
2. Rating and underwriting practices

VI. TEXAS STATUTES AND RULES PERTINENT TO PROPERTY AND CASUALTY INSURANCE
A. Property and casualty definitions
Ref.: TAC Chapter 5
B. Surplus lines
Ref.: Ins. 981.001-.004, 981.057; TAC § 15.2-15.6
C. Homeowner’s Insurance
1. Declination, cancellation, nonrenewal
   Ref: General insurance text
2. Texas FAIR Plan Association
3. Texas Windstorm Insurance Association (TWIA)
D. Automobile insurance
1. Provisions
   Ref: Transportation Code: Chapter 601; Ins. 1952.101–.110, Ins. 1952.151–.161, TAC § 5.204
   a. Coverage
   b. Uninsured Motorists/Underinsured Motorists
   c. Personal Injury Protection (PIP)
2. Financial responsibility and required minimum liability limits
   Ref: Transportation Code: § 601.051, 601.053, 601.056-.057, 601.071-.072
3. Renewal, nonrenewal, and cancellation
   Ref: Ins. 551.101-.113, 551.151-.152; TAC § 5.7002
4. Texas Automobile Insurance Plan Association
   Ref: Ins. 2151.051–.154
E. Workers’ Compensation
Ref: Texas Labor Code Title 5; § 401.011–.013, 401.022, 403.006-.007, 406.002, 406.034, 408.041, 408.001-.008, 408.021-.030, 408.041-.047, 408.061-.064, 408.081-.086, 408.101-.105, 408.121-.129, 408.141-.151, 408.161-.162, 408.182, 409.001-.004, 417.002
1. Benefits
2. Employee election
F. Texas Property and Casualty Insurance Guaranty Association
Ref: Ins. 462.001–.351; TAC § 29.1
1. Surplus lines agent
2. License renewal
3. License suspension, revocation, termination
4. Notification to Department of certain information
   a. Change of address
   b. Felony convictions
   c. Administrative action taken against a license-holder

D. Marketing practices
   Ref.: Ins. 541.051-.054, 541.057, 541.061, 542.001-.014, -051-.061; 4001.104, 4005.053, 4005.101; TAC § 21.4, 21.201-.205, 21.111, 21.115
1. Unfair/Prohibited trade practices
   a. Claims methods and practices
   b. False advertising
   c. Misrepresentation
   d. Defamation
   e. Controlled business
   f. Rebating
   g. Unfair discrimination
   h. Fraud
   i. Unfair comparison
   j. Boycott, coercion, intimidation

E. Surplus lines insurance
   1. Purpose/definitions
      Ref.: Ins. 981.001-002; TAC § 15.2
   2. Premium payments and unearned premiums
      Ref.: Ins. 981.007
   3. Evidence of insurance
      Ref.: Ins. 981.103; TAC § 15.15.105
   4. Premium taxes
      Ref.: Ins. 225.004, 225.006; Pub. Fin. TAC § 3.822
   5. Reports and notices
      Ref.: Ins. 981.216-217
   6. Eligible unauthorized insurers
      Ref.: Ins. 981.002
   7. Commissions
      Ref.: 981.212; 225.001
   8. Stamping Office
      Ref.: Ins. 981.105, 981.151-.160; TAC § 15.106, 15.201
   9. Recordkeeping
      Ref.: Ins. 981.215-.216; TAC § 15.4, 15.9, 15.108-.110, 15.113
   10. Minimum capital and surplus
       Ref.: Ins. 981.057
   11. Contract requirements
       Ref.: Ins. 981.102; TAC §15.5
   12. Service of process
       Ref.: Ins. 804.106
   13. Advertising
       Ref.: Ins. Ch. 981.219
4. Contractual transfer
5. Reduction
6. Acceptance

D. Risk financing
1. Retention
2. Transfer
3. Plans (cash flow, formal retention, captive)

E. Risk management processes

IV. COVERAGES, POLICIES, ENDORSEMENTS, AND FORMS
A. Commercial Package Policy (CPP)
1. Limits of liability
2. Conditions
3. Exclusions
4. Claims Made policy form
5. Business Interruption and Extra Expense
B. Commercial General Liability (CGL)
C. Businessowners policy (BOP)
D. Aircraft insurance
E. Hull coverage
F. Yacht policy
G. Umbrella policy/Excess coverage
H. Medical Malpractice
I. Employers liability-Part Two
J. National Flood Insurance Program
K. Boiler and Machinery (includes small Boiler and Machinery) coverage
L. Product liability
M. Completed operation liability
N. Marine insurance
O. Extended coverage
P. Premises liability
Q. Crime
R. Fiduciary coverage
S. Directors and Officers liability/ Professional
T. Cyber liability
U. Commercial Automobile (Business Auto Policy - BAP)
V. Inland Marine

V. BONDS
A. Bid
B. Surety

VI. TEXAS STATUTES AND RULES PERTINENT TO RISK MANAGEMENT
All references are to the Texas Insurance Code (Ins.) or the Texas Administrative Code (TAC), Title 28, unless otherwise noted
A. Commissioner of Insurance
  Ref.: Ins. 31.001-.002, 38.001, 201.004, 401.051-.054, 404.051-.053, 481.001-.009, 491.051-.052, 521.003-.004, 4001.005; 2561-2
  1. General powers and duties
  2. Examination of records
  3. Investigations/ Notice of hearing
B. Licensing requirements

Ref.: Ins. 4001.252, 4153.001, 4153.051-.060, 4153.152-.153; TAC § 19.1305-1306
1. Risk Manager
2. Exemption/exception
3. License denial, renewal, expiration
4. License termination, revocation, suspension
5. Notification to Department of certain information
   a. Change of address
   b. Felony convictions
   c. Administrative action taken against a license holder
C. Marketing practices
  Ref.: Ins. 542.001-.014; TAC § 21.201-.205
  1. Claims methods and practices
D. Workers’ Compensation
  Ref.: Texas Labor Code Title 5: 401.011-.013, 406.002, 406.034, 407.001, 407.121; TAC § 180.1
  1. Coverage
  2. Employment covered
  3. Employer election
  4. Employee election
  5. Self-insured employers
E. Texas Automobile Insurance Plan Association
  Ref.: Ins. 2151.051-.154
F. Surplus Lines
  Ref. Ins. 981.001-.004, 981.057; TAC § 15.2-.6
G. Texas Property and Casualty Guaranty Insurance Association
  Ref.: Ins. 462.001-.351; TAC § 29.1
H. Texas Medical Liability Insurance Underwriting Association (JUA)
  Ref: TAC § 5.2001-.2002, Ins. Chapter 2203

MANAGING GENERAL AGENT CONTENT OUTLINE
(150 scoreable questions)
This examination will test topics listed on the following content outline and is composed of one hundred fifty (150) four-option, multiple choice questions.
All references are General insurance texts and forms, unless otherwise noted

I. INSURANCE TERMS AND RELATED CONCEPTS
A. Insurance
B. Insurable interest
C. Risk (pure vs. speculative)
D. Hazard
E. Peril
F. Direct loss
G. Indirect loss
H. Deductible
I. Actual cash value
J. Replacement cost
K. Salvage
L. Abandonment
M. Accident
N. Occurrence
O. Warranty, representations, concealment
P. Insured contract
Q. Coinsurance
R. Extensions of coverage
S. Nonrenewal/Cancellation
T. Vacancy
U. Negligence
V. Pro Rata liability
W. Binders
X. Proximate cause
Y. Limits of liability
Z. Indemnity

II. POLICY PROVISIONS AND CONTRACT LAW
A. Declarations
B. Conditions
C. Exclusions
D. Insuring agreement
E. Duties of the insured after a loss
F. Obligations of the insurer
G. Arbitration
H. Other Insurance
I. Mortgagee rights
J. Proof of loss
K. Notice of claim
L. Appraisal
M. Assignment
N. Elements of a contract
O. Ambiguities in the contract
P. Sources of insurability information
Q. Fair Credit Reporting Act
R. Additional payments
S. Subrogation
T. Claims made policy form
U. Loss settlement
V. Limitations
W. Liberalization clause
X. Liquidated Demand

Ref: Texas Insurance Code §862.053

III. TEXAS STATUTES AND RULES COMMON TO PROPERTY AND CASUALTY INSURANCE
All references are to the Texas Insurance Code (Ins.) or the Texas Administrative Code (TAC), Title 28, unless otherwise noted

A. Commissioner of Insurance
Ref: Ins. 31.001, 31.002, 31.021, 201.004, 404.051-.053, 481.001-.009, 491.051, 491.052, 521.003-.004, 4001.005, 38.001, 86.001-.002, 401.051-.062, 82.001-.056, 4005.102

1. General powers and duties
2. Examination of records
3. Investigation/Notice of hearing
4. Penalties

B. Insurance definitions
Ref: Ins. 801.051-.053; General insurance text; TAC §15.2

1. Certificate of authority
2. Transacting insurance
3. Foreign, domestic, alien
4. Stock, mutual
5. Admitted/nonadmitted/unauthorized

C. Licensing requirements
Ref: Ins. 981.202, 4001.105-.106, 4003.001-.007, 4001.254, 4004.051-.055, 4005.101-.105, 4031.151, 4001.252, 4053.051-.052, 4056.001-.004, 4101.051-.053; TAC §1.502, 19.1001-.1027, 19.602, 19.1201-.1206, 19.1301-.1320

1. Types
   a. Managing general agent
   b. Agent/nonresident agent
   c. Temporary/Emergency
   d. Limited license
   e. Surplus lines
   f. Adjuster
   g. Risk manager
   h. Agency
2. Exemptions/exceptions
3. Contract
4. Continuing education
5. License denial, renewal, expiration
6. License termination, revocation, suspension
7. Appointments
8. Notification to Department of certain information
   a. Change of address
   b. Felony convictions
   c. Administrative action taken against a license holder

D. Marketing practices
Ref: Ins. 541.051-.054, 541.056, 541.060, 542.001-.014, 701.001-.154, 4001.104, 4005.053(c), 4005.101; TAC § 21.4, 21.201-.205, 21.111, 21.115

1. Unfair/Prohibited trade practices
   a. Claims methods and practices
   b. Misrepresentation
   c. Defamation
   d. Rebating
   e. False advertising
   f. Controlled business
   g. Unfair discrimination
   h. Fraud
   i. Unfair comparison
   j. Boycott, coercion, intimidation
2. Rating and underwriting practices

E. Duties/responsibilities
Ref: TAC § 19.1201-1204

1. Fiduciary capacity
2. Processes
3. Reinsurance
4. Reports/records
5. Commission sharing

F. Premium financing/premium taxes
Ref: Ins. 221.002

G. Rates and ratemaking
Ref: Texas Insurance Code Sec. 5.35
H. County Mutual Companies
Ref.: Ins. 911.303, 912.002; TAC § 5.9361

I. Lloyd’s plan
Ref.: General insurance text

J. Surplus Lines
Ref. Ins. 981.202

K. Automobile insurance
1. Under/Uninsured Motorists
Ref: Transportation Code: Chapter 601; Ins. 1952.101–110, Ins. 1952.151–161, TAC § 5.204
2. Financial responsibility and required minimum liability limits
Ref: Transportation Code: § 601.051, 601.053, 601.056–057, 601.071–072
3. Renewal, nonrenewal, and cancellation
Ref: Ins. 551.101–113, 551.151–152; TAC § 5.7002
4. Texas Automobile Insurance Plan Association
Ref. Ins. 2151.051–154
5. Personal Injury Protection (PIP)
6. Medical payments
7. Liability
8. Collision/Other than collision

L. Workers’ Compensation
Ref.: Texas Labor Code-Title 5: Secs. 401.012; 406.002, 406.034; 407.061-065, 409.003
1. Coverage
2. Employment covered
3. Employer election
4. Employee election
5. Self-insured employers

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

N. 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. Businessowners Policy (BOP)
4. Directors and Officers liability/Professional

O. Medical Liability Insurance Underwriting Association (JUA)
Ref.: TAC § 5.2001-.2002; Ins. Chapter 2203

P. Texas Windstorm Insurance Association
Ref: TAC § 5.4016, 5.4700, 5.4800, 5.4903

Q. Texas Property and Casualty Guaranty Insurance Association
Ref: Ins. 462.001–351; TAC § 29.1

R. Texas FAIR Plan Association

S. Property and Casualty definitions
Ref: TAC Chapter 5

T. National Flood Insurance Program (NFIP)

U. Umbrella

WORKERS’ COMPENSATION ADJUSTER CONTENT OUTLINE
(60 scoreable questions)

This examination will test topics listed on the following content outline and is composed of sixty (60) four-option, multiple choice questions.

All references are to General insurance texts and forms, unless otherwise noted

I. INSURANCE TERMS AND RELATED CONCEPTS
   A. Risk
   B. Hazard
   C. Loss
   D. Deductible
   E. Indemnity
   F. Subrogation
   G. Binder
   H. Liability

II. POLICY PROVISIONS
   A. Declarations
   B. Insuring Agreement
   C. Conditions
   D. Exclusions
   E. Appraisal

III. TEXAS STATUTES AND RULES PERTINENT TO WORKERS’ COMPENSATION ADJUSTING

All references are to the Texas Insurance Code (Ins.) or the Texas Administrative Code (TAC), Title 28, unless otherwise noted

A. Commissioner of Insurance
Ref.: Ins. 31.001, 31.002, 31.021, 201.004, 404.051-.053, 481.001–009, 491.051, 491.052, 521.003–004, 4001.005, 38.001, 86.001–002, 401.051–062, 82.001-.056, 4005.102
1. General powers and duties
2. Examination of records
3. Investigation/Notice of hearing
4. Penalties

B. Licensing requirements
1. Adjuster
2. Exemptions/exceptions
3. Continuing education
4. License denial, renewal, expiration
5. License termination, revocation, suspension
6. Notification to Department of certain information
   a. Change of address
b. Felony convictions
c. Administrative action taken against a license holder

C. Marketing practices
Ref.: Ins. 542.001-.014, 542.051-061, 542.151-.154;
TAC § 21.4, 21.201-.205
1. Unfair/Prohibited trade practices
   a. Claims methods and practices
   b. Misrepresentation
   c. Defamation

D. Workers' Compensation
1. Definitions
   Ref.: Texas Labor Code Secs. 401.011-..013
   a. Workers' Compensation insurance
   b. Employer
   c. Employee
   d. Disability definitions
2. Who is covered
   Ref.: Texas Labor Code Sec. 406.091
3. Obtaining coverage (Employer)
   Ref.: Texas Labor Code Secs. 401.022, 406.003, 406.033
4. Employer election
   Ref.: Texas Labor Code Sec. 406.002
5. Average weekly wage
   Ref.: Texas Labor Code Secs. 408.041-.047
6. Waiting period
   Ref.: Texas Labor Code Secs. 408.082
7. Compensable injuries
   Ref: Texas Labor Code Secs. 401.011, 406.032, 408.181
8. Benefits
   Ref.: Texas Labor Code Secs. 401.011, 408.021-.030, 408.041, 408.081-.086, 408.101-.105, 408.150, 408.181-.187; 409.021-.024
   a. medical
   b. income
   c. temporary income
   d. rehabilitation
   e. death and burial
9. Other insurance coverage
   Ref.: Texas Labor Code Sec. 406.052
10. Claims procedures/Reports
    Ref.: Texas Labor Code Secs. 401.110, 409.001-.013, 409.021-.024, 410.021
11. Informal Hearing/Awards
    Ref.: Texas Labor Code Secs. 410.006, 410.119, 410.121
12. Subsequent Injury Fund
    Ref.: Texas Labor Code Sec. 403.007
13. Workers' compensation and employers liability
    Ref.: Texas Approved Workers’ Compensation Policy
    a. Employers Liability insurance
    b. Other States insurance
14. Federal Workers' Compensation (US Code)
    Ref.: Texas Workers’ Compensation Manual
   a. Federal Employers Liability Act (FELA)
      Ref.: 45 USC 51-60
   b. U.S. Longshore and Harbor Workers Compensation Act
      Ref: 33 USC 901-950

ALL LINES ADJUSTER CONTENT OUTLINE
(150 scoreable questions)

This examination will test topics listed on the following content outline and is composed of one hundred fifty (150) four-option, multiple choice questions.
All references are to General insurance texts and forms, unless otherwise noted

I. GENERAL PROPERTY AND CASUALTY INSURANCE PRODUCT KNOWLEDGE PERTINENT TO ADJUSTERS

A. Standard Fire Policy
   1. Basic coverages, provisions, and clauses
   2. Limitations and restrictions
   3. Proof of loss
   4. Loss requirements and inventories
   5. Appraisal
   6. Replacement costs

B. Auto liability
   1. Personal
   2. Coverage

C. Personal lines Home owner coverage
   1. Dwelling and contents
   2. Homeowners forms/coverages
      a. Policy provisions
      b. Replacement costs
      c. Appraisal
      d. Special limits of liability
      e. Proof of loss
   3. General property forms
      a. ISO, HO-2, HO-3, HO-4, HO-5, HO-6

D. Commercial lines coverage
   1. Commercial property forms
      a. Commercial property and buildings
      b. Causes of loss
   2. Commercial Package Policy (CPP)
   3. Boiler and Machinery (includes small Boiler and Machinery)
   4. Businessowners policy
   5. Cargo

E. Inland Marine
   1. Definitions
   2. Policies
      a. Personal floaters
      b. Commercial floaters
      c. Commercial inland marine

F. Ocean Marine

G. Additional coverages, exclusions, and extensions
1. Business Interruption
2. Time Element
3. Law and Ordinance exclusion
4. Law and Ordinance coverage
5. Valuable Papers and records
6. Garagekeepers liability
7. Aviation
8. Umbrella
9. Protection and Indemnity
10. Yacht

H. Bonds

II. INSURANCE TERMS AND RELATED CONCEPTS
A. Peril
B. Waiver/non-waiver agreement
C. Insurance, insurance contracts, and insurable interest
D. Estoppel
E. Proof of loss
F. Depreciation
G. Deductible
H. Liability/limits of liability
I. Valued policy
J. Appraisal
K. Actual cash value, fair market value
L. Robbery
M. Burglary and theft
N. Agreed value
O. Replacement cost
P. Indemnity
Q. Damages
R. Subrogation
S. Other insurance
T. Arbitration
U. Insuring agreement
V. Constructive total loss
W. Loss
X. Warranties
Y. Salvage
Z. Risk
AA. Hazard
BB. Liberalization
CC. Binder

III. POLICY PROVISIONS
A. Declarations
B. Insuring Agreement
C. Conditions
D. Exclusions
E. Appraisal

IV. TEXAS STATUTES AND RULES PERTINENT TO PROPERTY AND CASUALTY ADJUSTING
All references are to the Texas Insurance Code (Ins.) or the Texas Administrative Code (TAC), Title 28, unless otherwise noted
A. Commissioner of Insurance

Ref.: Ins. 31.001, 31.002, 31.021, 201.004, 404.051-.053, 481.001-.009, 491.051, 491.052, 521.003-.004, 4001.005, 38.001, 86.001-.002, 401.051-.062, 82.001-.056, 4005.102

1. General powers and duties
2. Examination of records
3. Investigation/hearing
4. Penalties

B. Licensing requirements
Ref.: Ins. 4001.252, 4101.001-.002, .051-.054, 4101.057, 4101.059, 4101.101, 4101.202-203; TAC § 19.601-.602, 19.1001-.1018

1. Adjuster
2. Exemptions/exceptions
3. Continuing education
4. License denial, renewal, expiration
5. License termination, revocation, suspension
6. Notification to Department of certain information
   a. Change of address
   b. Felony convictions
   c. Administrative action taken against a license holder

C. Marketing practices
Ref.: Ins. 541.053, 542.001-.014, 542.051-061, 542.151-.154; TAC § 21.4, 21.201-.205

1. Unfair/Prohibited trade practices
   a. Claims methods and practices
   b. Misrepresentation
   c. Defamation

D. Adjuster practices, responsibilities, and duties
Ref.: Ins. 4101.251; TAC Ins § 19.602; General insurance text

E. Workers' Compensation

1. Definitions
   Ref.: Texas Labor Code Secs. 401.011-.013
   a. Workers' Compensation insurance
   b. Employer
   c. Employee
   d. Disability definitions

2. Who is covered
   Ref.: Texas Labor Code Sec. 406.091

3. Obtaining coverage (Employer)
   Ref.: Texas Labor Code Secs. 401.022, 406.003, 406.033

4. Employer election
   Ref.: Texas Labor Code Sec. 406.003

5. Average weekly wage
   Ref.: Texas Labor Code Secs. 408.041-.047

6. Waiting period
   Ref.: Texas Labor Code Secs. 408.082

7. Compensable injuries
   Ref: Texas Labor Code Secs. 401.011, 406.032, 408.181

8. Benefits
   Ref.: Texas Labor Code Secs. 401.011, 408.021-.030, 408.041, 408.081-.086, 408.101-.105, 408.150, 408.181-.187; 409.021-.024
   a. medical
   b. income
c. temporary income
d. rehabilitation
e. death and burial
9. Subsequent Injury Fund
Ref.: Texas Labor Code Sec. 403.007

PROPERTY AND CASUALTY ADJUSTER CONTENT OUTLINE
(150 scoreable questions)
This examination will test topics listed on the following content outline and is composed of one hundred fifty (150) four-option, multiple choice questions. All references are to General insurance texts and forms, unless otherwise noted.

I. GENERAL PROPERTY INSURANCE PRODUCT KNOWLEDGE PERTINENT TO ADJUSTERS
A. Standard Fire Policy
   1. Basic coverages, provisions, and clauses
   2. Limitations and restrictions
   3. Proof of loss
   4. Loss requirements and inventories
   5. Appraisal
   6. Replacement costs
B. Auto liability
   1. Personal
   2. Coverage
C. Personal lines coverage
   1. Dwelling and contents
   2. Homeowners forms/coverages
      a. Policy provisions
      b. Replacement costs
      c. Appraisal
      d. Special limits of liability
      e. Proof of loss
   3. General property forms
      a. ISO, HO-2, HO-3, HO-4, HO-5, HO-6
D. Commercial lines coverage
   1. Commercial property forms
      a. Commercial property and buildings
      b. Causes of loss
   2. Commercial Package Policy (CPP)
   3. Boiler and Machinery (includes small Boiler and Machinery)
   4. Businessowners policy
   5. Cargo
E. Inland Marine
   1. Definitions
   2. Policies
      a. Personal floaters
      b. Commercial floaters
      c. Commercial inland marine
F. Ocean Marine
G. Additional coverages, exclusions, and extensions
   1. Business Interruption
2. Time Element
3. Law and Ordinance exclusion
4. Law and Ordinance coverage
5. Valuable Papers and records
6. Garagekeepers liability
7. Aviation
8. Umbrella
9. Protection and Indemnity
10. Yacht
H. Bonds

II. INSURANCE TERMS AND RELATED CONCEPTS
A. Peril
B. Waiver/non-waiver agreement
C. Insurance, insurance contracts, and insurable interest
D. Estoppel
E. Proof of loss
F. Depreciation
G. Deductible
H. Valued policy
I. Liability/ Limits of liability
J. Appraisal
K. Actual cash value, fair market value
L. Robbery
M. Burglary and theft
N. Agreed value
O. Replacement cost
P. Indemnity
Q. Damages
R. Subrogation
S. Other insurance
T. Arbitration
U. Insuring agreement
V. Constructive total loss
W. Loss
X. Warranties
Y. Salvage
Z. Risk
AA. Hazard
BB. Liberalization
CC. Binder

III. POLICY PROVISIONS
A. Declarations
B. Insuring Agreement
C. Conditions
D. Exclusions
E. Appraisal

IV. TEXAS STATUTES AND RULES PERTINENT TO PROPERTY AND CASUALTY ADJUSTING
All references are to the Texas Insurance Code (Ins.) or the Texas Administrative Code (TAC), Title 28, unless otherwise noted
A. Commissioner of Insurance
Ref.: Ins. 31.001, 31.002, 31.021, 201.004, 404.051-.053, 481.001-.009, 491.051, 491.052, 521.003-.004,
B. Licensing requirements
   Ref.: Ins. 4001.252, 4101-.001, .002, .051-.054, 4101.057, 4101.059, 4101.061, 4101.101, 4101.202-203; TAC § 19.601-.602, 19.1001-.1018
   1. Adjuster
   2. Exemptions/exceptions
   3. Continuing education
   4. License denial, renewal, expiration
   5. License termination, revocation, suspension
   6. Notification to Department of certain information
      a. Change of address
      b. Felony convictions
      c. Administrative action taken against a license holder

C. Marketing practices
   Ref.: Ins. 541.053, 542.001-.014, 542.051-061, 542.151-.154; TAC § 21.4, 21.201-.205
   1. Unfair/Prohibited trade practices
      a. Claims methods and practices
      b. Misrepresentation
      c. Defamation

D. Adjuster practices, responsibilities, and duties
   Ref.: Ins. 4102.163; TAC Ins § 19.602; General insurance text

III. TEXAS STATUTES AND RULES PERTINENT TO LIMITED LINES
All references are to the Texas Insurance Code (Ins.) or the Texas Administrative Code (TAC), Title 28, unless otherwise noted

A. Commissioner of Insurance
   Ref.: Ins. 31.001, 31.002, 31.021, 201.004, 404.051-.053, 481.001-.009, 491.051, 491.052, 521.003-.004, 4001.005, 38.001, 86.001-.002, 401.051-.062, 82.001-.056, 4005.102
   1. General powers and duties
   2. Examination of records
   3. Investigation/Notice of hearing
   4. Penalties

B. Insurance definitions
   Ref.: Ins. 801.051-.053; General insurance text; TAC §15.2
   1. Certificate of authority
   2. Transacting insurance
   3. Foreign, domestic, alien
   4. Stock, mutual

C. Licensing requirements
   Ref.: Ins. 981.201-.222, 4001.003, 4001.006, 4001.102-.106, 4001.151-.156, 4001.252, 4001.254, 4003.001, 4003.004, 4003.006-007, 4004.051-.054, 4005.101-.102, 4005.105, 4051.051-.055, 4051.101-.102, 4051.401-.404, 4051.151-.152, 4051.201-.206, 4052-001.101, 4054-001-.304, 4055.001-.152, 4054-.001-.304, 4054-.101-.103, 4056.001-.1004; TAC § 19.1001-.1030
   1. Types
      a. Agent/Agency
      b. Nonresident agent
      c. Temporary
      d. Limited license (lines of authority)
   2. Exemptions/exceptions
   3. Appointment/contract
   4. Continuing education
   5. License denial, renewal, expiration
   6. License termination, revocation, suspension
   7. Notification to Department of certain information
      a. Change of address
      b. Felony convictions
      c. Administrative action taken against a license holder

D. Marketing practices
   Ref.: Ins. 541.051-.061, 542.001-.014, .054-.058; 701.001-.154, 4001.104, 4005.053(c), 4005.101; TAC § 21.4, 21.201-.205, 21.115
1. Unfair/Prohibited trade practices
   a. Claims methods and practices
   b. False advertising
   c. Misrepresentation
   d. Defamation
   e. Controlled business
   f. Rebating
   g. Discrimination
   h. Fraud
   i. Boycott, coercion, intimidation

2. Ethics
   Ref.: General insurance text

E. Agent duties/responsibilities
   Ref.: Ins. 4001.157, 4005.053-.054
   1. Fiduciary capacity
   2. Commission sharing

PUBLIC INSURANCE ADJUSTER
CONTENT OUTLINE
(100 scoreable questions)
This examination will test topics listed on the following content outline and is composed of one hundred (100) four-option, multiple choice questions.
All references are to General insurance texts and forms, unless otherwise noted

I. GENERAL PROPERTY INSURANCE PRODUCT
KNOWLEDGE PERTINENT TO PUBLIC INSURANCE
ADJUSTERS
A. Standard fire policy
   Ref.: Standard Fire policy
   1. Basic coverages, provisions, and clauses
   2. Limitations and restrictions
   3. Proof of loss
   4. Loss requirements and inventories
   5. Appraisal
   6. Replacement costs
B. Auto liability
   1. Personal
   2. Coverage
C. Personal lines coverage
   1. Dwelling and contents
   2. Homeowners forms/coverages
      a. Policy provisions
      b. Replacement costs
      c. Appraisal
      d. Special limits of liability
      e. Proof of loss
   3. General property forms
      a. ISO, HO-2, HO-3, HO-4, HO-5, HO-6
D. Commercial lines coverage
   1. Commercial property forms
      a. Commercial property and buildings
      b. Causes of loss
   2. Commercial Package Policy (CPP)
   3. Boiler and Machinery (includes small Boiler and Machinery)

4. Businessowners policy
5. Cargo

E. Inland Marine
   1. Definitions
   2. Policies
      a. Personal floaters
      b. Commercial floaters
      c. Commercial inland marine

F. Ocean Marine

G. Additional coverages, exclusions, and extensions
   1. Business Interruption
   2. Time Element
   3. Law and Ordinance exclusion
   4. Law and Ordinance coverage
   5. Valuable Papers and records
   6. Garagekeepers liability
   7. Aviation
   8. Umbrella
   9. Yacht
   10. Coinsurance
H. Bonds

II. INSURANCE TERMS AND RELATED CONCEPTS
A. Peril
B. Waiver/non-waiver agreement
C. Insurance, insurance contracts, and insurable interest
D. Estoppel
E. Proof of loss
F. Depreciation
G. Deductible
H. Liability/Limits of liability
I. Valued policy
J. Appraisal
K. Actual cash value, fair market value
L. Robbery
M. Burglary and theft
N. Agreed value
O. Replacement cost
P. Indemnity
Q. Damages
R. Subrogation
S. Other insurance
T. Arbitration
U. Insuring agreement
V. Constructive total loss
W. Loss
X. Salvage
Y. Risk
Z. Hazard
AA. Liberalization

III. POLICY PROVISIONS
A. Declarations
B. Insuring Agreement
C. Conditions
D. Exclusions
E. Appraisal

IV. TEXAS STATUTES AND RULES PERTINENT TO
PUBLIC INSURANCE ADJUSTING

All references are to the Texas Insurance Code (Ins.) or the Texas
Administrative Code (TAC), Title 28, unless otherwise noted

A. Commissioner of Insurance
   Ref.: Ins. 4101.052-.055, 4101.057, 4101.203-.204,
   4102.001, 4102.110; TAC § 19.601
   1. General powers and duties
   2. Examination of records
   3. Investigation/hearing
   4. Penalties

B. Licensing requirements
   Ref.: Ins. 4001.252, 4102-.001, .002, 4102.051,
   4102.064, 4102.101-.103, 4102.109, 4102.152,
   4102.201, 4103.156; TAC § 19.1001-.016; TAC § 19.701-
   713
   1. Public Insurance Adjuster
   2. Exemptions/exceptions
   3. Continuing education
   4. License denial, renewal, expiration
   5. License termination, revocation, suspension,
      cease and desist
   6. Notification to Department of certain information
      a. Change of address
      b. Felony convictions
      c. Administrative action taken against a license
         holder

C. Marketing practices
   Ref.: Ins. 541.051, 541.062, 542.001-.014; TAC §
   21.201-.205, 21.4
   1. Unfair/Prohibited trade practices
      a. Claims methods and practices
      b. Misrepresentation

D. Public Insurance Adjuster practices,
   responsibilities, and duties
   Ref. Ins. 4102.005, .151, .163; TAC § 19.708, 19.713;
   General insurance text
   1. Unauthorized practice of law
   2. Disclosures
   3. Consumer rights
   4. Ethics