LIFE-GENERAL KNOWLEDGE
CONTENT OUTLINE
Product Knowledge, Terms and Concepts
(50 scoreable questions plus 5 pretest questions)

I. TYPES OF POLICIES ........................................................... 15
   A. Traditional whole life products
      1. Ordinary whole life
      2. Limited-pay and single-premium life
   B. Interest/market-sensitive/adjustable life products
      1. Universal life
      2. Variable whole life
      3. Variable universal life
      4. Interest-sensitive whole life
      5. Indexed life
   C. Term life
      1. Types
         a. Level
         b. Decreasing
         c. Return of premium
         d. Annually renewable
      2. Special features
         a. Renewable
         b. Convertible
   D. Annuities
      1. Single and flexible premium
      2. Immediate and deferred
      3. Fixed and variable
      4. Indexed
      5. Accumulation and Annuity Periods
      6. Payout options
   E. Combination plans and variations
      1. Joint life (first to die)
      2. Survivorship life (second to die)

II. POLICY RIDERS, PROVISIONS, OPTIONS, AND EXCLUSIONS........................................ 15
   A. Policy riders
      1. Waiver of premium and waiver of monthly deduction
      2. Guaranteed insurability
      3. Payor benefit
      4. Accidental death and/or accidental death and dismemberment
      5. Term riders
      6. Other insureds
      7. Long term care
      8. Return of premium
      9. Disability
      10. Cost of Living
   B. Policy provisions and options
      1. Entire contract
      2. Insuring clause
      3. Free look
      4. Consideration
      5. Owner’s rights
      6. Beneficiary designations
         a. Primary and contingent
         b. Revocable and irrevocable
         c. Common disaster
         d. Minor beneficiaries
         e. Designation by class
      7. Premium Payment
         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
      1. War
      2. Aviation
      3. Dangerous Occupation

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
      9. Gramm-Leach-Bliley Act (GLBA) Privacy
   B. Underwriting
      1. Insurable interest
      2. Medical information and consumer reports
      3. Fair Credit Reporting Act
      4. Risk classification
5. Stranger/Investor-owned life insurance (STOLI/IOLI)

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

D. Contract law
   1. Elements of a contract
      a. Consideration
      b. Offer and Acceptance
      c. Competent parties
      d. Legal purpose
   2. Unique aspects of the insurance contract
      a. Conditional
      b. Unilateral
      c. Adhesion
      d. Aleatory

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

LIFE 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
   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, 4005.102, 83.051-.054; TAC § 1.88
      1. General powers and duties
      2. Examination of records
      3. Investigation/Notice of hearing
      4. Penalties
   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, 4054.001-.013, 1115.056, 4056; TAC § 1.502, 19.1001-.1030
      1. Types
         a. Agent/Agency
         b. Temporary
      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
   A. Marketing and Solicitation
      1. Advertising/Illustrations
   B. Policy provisions
TEXAS Insurance Supplement - Examination Content Outlines


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 eligibility and underwriting requirements
2. Conversion to individual policy
3. Dependent coverage
4. Assignment

E. Credit life
Ref: Ins. 1153.003, .004,.151, .153, .155, .157, .201-.204; 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
Product Knowledge, Terms and Concepts
(100 scoreable questions plus 10 pretest questions)

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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
7. Types
   c. Level
   d. Decreasing
   e. Return of premium
   f. Annually renewable
8. Special features
   c. Renewable
D. Convertible Annuities
1. Single and flexible premium
2. Immediate and deferred
3. Fixed and variable
4. Indexed
5. Accumulation and Annuity Periods
6. Payout options

E. Combination plans and variations
1. Joint life (first to die)
2. Survivorship life (second to die)

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A. Policy riders
1. Waiver of premium and waiver of monthly deduction
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4. Accidental death and/or accidental death and dismemberment
5. Term riders
6. Other insureds
7. Long term care
8. Return of premium
9. Disability
10. Cost of Living
B. Policy provisions and options
1. Entire contract
2. Insuring clause
3. Free look
4. Consideration
5. Owner’s rights
6. Beneficiary designations
   a. Primary and contingent
   b. Revocable and irrevocable
   c. Common disaster
   d. Minor beneficiaries
   e. Designation by class
7. Premium Payment
   a. Modes
   b. Grace period
   c. Automatic premium loan
   d. Level or flexible
2. Reinstatement
3. Policy loans, withdrawals, partial surrenders
4. Non-forfeiture options
5. Dividends and dividend options (eg. participating, non-participating)
6. Incontestability
7. Assignments
8. Suicide
9. Misstatement of age and gender
10. Settlement options
11. Accelerated death benefits
D. Policy exclusions
1. War
2. Aviation
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III. COMPLETING THE APPLICATION, UNDERWRITING, AND DELIVERING THE POLICES..............................12
A. Completing the application
1. Required signatures
2. Changes in the application
3. Consequences of incomplete applications
4. Warranties and representations
5. Collecting the initial premium and issuing the receipt
6. Replacement
7. Disclosures at point of sale (e.g., HIPAA, HIV consent)
8. USA PATRIOT Act/anti-money laundering
9. Gramm-Leach-Bliley Act (GLBA) Privacy

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

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

D. Contract law
1. Elements of a contract
   a. Consideration
   b. Offer and Acceptance
   c. Competent parties
   d. Legal purpose
2. Unique aspects of the insurance contract
   a. Conditional
   b. Unilateral
   c. Adhesion
   d. Aleatory

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

D. Retirement plans
1. Qualified plans
2. Nonqualified plans

E. Life insurance needs analysis/suitability
1. Personal insurance needs
2. Business insurance needs
   a. Key person
   b. Buy sell

F. Social Security benefits

G. Tax treatment of insurance premiums, proceeds, and dividends
1. Individual life
2. Group life
3. Modified Endowment Contracts (MECs)

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)
8. Health Reimbursement Accounts (HRAs)

D. Medicare supplement policies

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

F. Individual/Group Long Term Care (LTC)
1. Eligibility
2. Levels of care

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

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 gender
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
3. Future increase option
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
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

LIFE and HEALTH AGENT
STATE SPECIFIC CONTENT OUTLINE
(30 scoreable questions plus 5 pretest questions)
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I. TEXAS STATUTES AND RULES COMMON TO LIFE AND HEALTH INSURANCE

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, 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, 4056; TAC § 1.502, 19.1001-.1030
   1. Types
      a. Agent/Agency
      b. Temporary
   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-
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

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, .099, .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 eligibility and underwriting requirements
   2. Conversion to individual policy
   3. Dependent coverage
   4. Assignment

E. Credit life
   Ref.: Ins. 1153.003, .004, .155, .153, ,155, .157, .201-.204, 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

A. Required policy provisions
   1. Coverage for newborns

Ref.: Ins. 1551.004; 1367.003; TAC § 3.3403
2. Coverage for chemical dependency
   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 and subsidies (Section 1401, 1402)
   3. Essential health benefits (Section 1302, 18022)
      a. Mental health and substance use disorder services
      b. Pediatric services
      c. Preventive services
   4. Employer notification responsibilities (Section 1511-1515)

IV. Texas statutes and rules pertinent to health maintenance organizations (HMOS)

Ref.: TAC Chapter 11; 11.501, 11.1611; Ins. 843, 1271

Ref.: TAC Chapter 11; 11.501, 11.1611; Ins. 843, 1271

PROPERTY AND CASUALTY - GENERAL KNOWLEDGE CONTENT OUTLINE

(100 scoreable questions plus 10 pretest questions)

I. Types of policies

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

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

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

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

E. National Flood Insurance Program

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

II. INSURANCE TERMS AND RELATED CONCEPTS ........15
A. Insurance
1. Law of Large Numbers
B. Insurable interest
C. Risk
1. Pure vs. Speculative Risk
D. Hazard
1. Moral
2. Morale
3. Physical
E. Peril
F. Loss
1. Direct
2. Indirect
G. Loss Valuation
1. Actual cash value
2. Replacement cost
3. Market value
4. Stated/agreed value
5. Salvage value
H. Proximate cause
I. Deductible
J. Indemnity
K. Limits of liability
L. Coinsurance/Insurance to value
M. Occurrence
N. Cancellation
O. Nonrenewal
P. Vacancy and unoccupancy
Q. Liability
1. Absolute
2. Strict
3. Vicarious
R. Negligence
S. Binder
T. Endorsements
U. Blanket vs. Specific

III. POLICY PROVISIONS AND CONTRACT LAW ............ 13
A. Declarations
B. Insuring agreement
f. Transportation Expense and Rental Reimbursement Expense
8. Auto Dealers Coverage Form, including Garagekeepers Insurance
9. Exclusions
10. Individual Insured and Drive Other Car (DOC)
11. Mobile equipment

C. Workers Compensation Insurance, Employers Liability Insurance, and Related Issues
(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, funds transfer
6. Liquor liability

G. Umbrella/Excess Liability
H. Business Owners Policy (BOP)

V. INSURANCE TERMS AND RELATED CONCEPTS ........15
A. Risk
B. Hazards
   1. Moral
   2. Morale
   3. Physical
C. Indemnity
D. Insurable interest
E. Loss valuation
   1. Actual cash value
   2. Replacement cost
   3. Market value
   4. Stated/agreed value
   5. Salvage value
F. Negligence
G. Liability
H. Occurrence
I. Binders

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

VI. POLICY PROVISIONS ........................................................12
A. Declarations
B. Insuring agreement
C. Conditions
D. Exclusions and Limitations
E. Definition of the insured
F. Duties of the insured after a loss
G. Cancellation and nonrenewal provisions
H. Supplementary payments
I. Proof of loss
J. Notice of claim
K. Other insurance
L. Subrogation
M. Loss settlement provisions including consent to settle a loss
N. Terrorism Risk Insurance Act (TRIA)

PROPERTY AND CASUALTY AGENT STATE SPECIFIC CONTENT OUTLINE
(30 scoreable questions plus 5 pretest questions)
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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
   1. Types
      a. Agent/agency
      b. Nonresident agent
      c. Temporary
      d. Limited license
      e. Managing general agent
      f. Surplus lines
      g. Adjuster
      h. Risk manager
      i. 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

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      a. Claims methods and practices
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      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

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
   4. Texas Automobile Insurance Plan Association
      Ref: Ins. 2151.051–.154

F. Workers' Compensation
   Ref: Texas Labor Code Title 5: § 401.011, 406.031-032, 034, 048.041, .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 5 pretest questions)

I. TYPES OF PROPERTY POLICIES

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

B. Dwelling policies
   1. DP-1
   2. DP-2
3. DP-3
C. Inland marine
   1. Personal Articles floaters
D. National Flood Insurance Program
E. Others
   1. Earthquake
   2. Mobile Homes
   3. Watercraft
   4. Windstorm
II. TYPES OF CASUALTY POLICIES ..................................... 13
   A. Automobile: personal auto
      1. Liability
         a. Bodily Injury
         b. Property Damage
         c. Split Limits
         d. Combined Single Limit
      2. Medical Payments
      3. Physical Damage (collision; other than collision; specified perils)
      4. Uninsured motorists
      5. Underinsured motorists
      6. Who is an insured
      7. Types of Auto
         a. Owned
         b. Non-owned
         c. Hired
         d. Temporary Substitute
         e. Newly Acquired Autos
         f. Transportation Expense and Rental Reimbursement Expense
      8. Exclusions
   B. Umbrella/Excess liability
III. PROPERTY AND CASUALTY INSURANCE TERMS
     AND RELATED CONCEPTS .............................................. 28
   A. Insurance
      1. Law of Large Numbers
   B. Insurable interest
   C. Risk
      1. Pure vs. Speculative Risk
   D. Hazard
      1. Moral
      2. Morale
      3. Physical
   E. Peril
   F. Loss
      1. Direct
      2. Indirect
   G. Loss Valuation
      1. Actual cash value
      2. Replacement cost
      3. Market value
      4. Stated value
      5. Salvage value
   H. Proximate cause
   I. Deductible
   J. Indemnity
   K. Limits of liability
   L. Coinsurance/Insurance to value
   M. Occurrence
   N. Cancellation
   O. Nonrenewal
   P. Vacancy and unoccupancy
   Q. Liability
      1. Absolute
      2. Strict
      3. Vicarious
   R. Negligence
   S. Binder
   T. Endorsements
   U. Blanket vs. Specific
   V. Burglary, Robbery, Theft, and Mysterious Disappearance
   W. Warranties
   X. Representations
   Y. Concealment
   Z. Deposit Premium/Audit
AA. Certificate of Insurance
BB. Damages
   1. Compensatory
      a. General
      b. Special
   2. Punitive
   CC. Compliance with Provisions of Fair Credit Reporting Act
IV. PROPERTY AND CASUALTY POLICY PROVISIONS
     AND CONTRACT LAW .......................................................24
   A. Declarations
   B. Insuring agreement
   C. Conditions
   D. Exclusions
   E. Definition of the insured
   F. Duties of the insured after a loss
   G. Obligations of the insurance company
   H. Mortgagee rights
   I. Proof of loss
   J. Notice of claim
   K. Appraisal
   L. Other Insurance Provision
   M. Subrogation
   N. Elements of a contract
   O. Sources of underwriting information
   P. Fair Credit Reporting Act
   Q. Privacy Protection (Gramm Leach Bliley)
   R. Policy Application
   S. Terrorism Risk Insurance Act (TRIA)
   T. Cancellation and nonrenewal provisions
   U. Supplementary payments
   V. Loss settlement provisions including consent to settle a loss
   W. Territory
PERSONAL LINES 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 ................................................... 15
   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, 38.001, 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
      Ref.: Ins. 981.202, 1115.056, 4001.003, 4001.105, 4001.151-.156, 4001.201, 4001.250, 4001.252, 4001.255, 4003.001, 4003.004, 4003.006-.007, 4004.051-.055, 4005.101-.102, 4005.105, 4051.051, 4053.051, 406.05, 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. Risk manager
            i. 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

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. 5.35
   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 § 542.154
      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. 351.101–.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
SURPLUS LINES
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. Insurance
B. Elements of a contract
C. Indemnity
D. Risk (pure vs. speculative)
E. Hazard
F. Peril
G. Loss (direct vs. indirect)
H. Proximate cause
I. Liability
J. Actual Cash Value
K. Replacement cost
L. Subrogation
M. Salvage
N. Negligence
O. Warranties, representation/misrepresentation
P. Lloyd’s
Q. Reinsurance

II. TEXAS STATUTES AND RULES PERTINENT TO SURPLUS LINES 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, 981.009
   1. General powers and duties
   2. Examination of records
   3. Investigation/hearing
   4. Penalties/sanctions
B. Definitions
   1. Surplus lines insurance
      Ref.: Ins. 981.001
   2. Managing General Agent
      Ref.: Ins. 4053.001, 4053.051; TAC § 19.1202
   3. Insurance transaction
      Ref.: General insurance text
   4. Authorized/unauthorized, admitted/non-admitted
      Ref.: Ins. 101.301; TAC § 15.8
   5. Purchasing groups
      Ref.: Ins. 2201.001–259
   6. Risk retention
      Ref.: Ins. 2201.001–209
   7. Domestic, foreign, and alien companies
      Ref.: General insurance text
   8. Stock, mutual companies
      Ref.: General insurance text
C. Licensing requirements
   Ref.: Ins. 4001.252, 981.202–204; TAC § 15.101
   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
      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
RISK MANAGER
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 General insurance text and forms, unless otherwise noted

I. INSURANCE TERMS AND RELATED CONCEPTS
   A. Risk (pure vs. speculative)
   B. Hazard
   C. Peril
   D. Loss/Causes of loss
   E. Exposure
   F. Indemnity
   G. Liability
   H. Deductible
   I. Contractual ambiguities
   J. Negligence
   K. Torts
   L. Personal property
   M. Actual cash value
   N. Occurrences
   O. Warranty
   P. Insurable interest
   Q. Insurance

II. POLICY PROVISIONS AND CONTRACT LAW
   A. Declarations
   B. Insuring Agreement
   C. Conditions
   D. Exclusions
   E. Duties of the insured after a loss
      1. Proof of loss
   F. Loss settlement
   G. Appraisal
   H. Arbitration

III. RISK MANAGEMENT
   A. Types of loss exposure
      1. Property/Commercial property
      2. Accounts
      3. Net income
      4. Liability
      5. Personnel
      6. Business interruption
      7. Use
      8. Pure
   B. Methods of identifying loss exposures
      1. Loss frequency
      2. Loss severity
      3. Tools
   C. Risk control
      1. Exposure avoidance
      2. Loss prevention
      3. Separation
      4. Contractual transfer

   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. Equipment Breakdown Protection Coverage Form
   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, 401.005; 2561-2
      1. General powers and duties
      2. Examination of records
      3. Investigations/Notice of hearing
   B. Licensing requirements
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, 4051.151, 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
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

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

       Ref.: Texas Workers’ Compensation Manual
       a. Federal Employers Liability Act (FELA)
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 Homeowner 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

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. Constructive total loss
   V. Loss
   W. Warrants
   X. Salvage
   Y. Risk
   Z. Hazard
AA. Liberalization
BB. Binder
CC. Policy Provisions
   1. Declarations
   2. Insuring Agreement
   3. Conditions
   4. Exclusions
   5. Appraisal

III. 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. 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  
7. 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  
   a. General powers and duties  
   b. Examination of records  
   c. Investigation/hearing  
   d. Penalties  
B. 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  
C. Adjuster practices, responsibilities, and duties  
   Ref.: Ins. 4101.251; TAC Ins § 19.602; General insurance text  
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. 406.003  
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. Constructive total loss
V. Loss
W. Warranties
X. Salvage
Y. Risk
Z. Hazard
AA. Liberalization
BB. Binder
CC. Policy Provisions
  1. Declarations
  2. Insuring Agreement
  3. Conditions
  4. Exclusions
  5. Appraisal

III. 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. 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

7. 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
   a. General powers and duties
   b. Examination of records
   c. Investigation/hearing
   d. Penalties

B. 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

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

LIMITED LINES AGENT CONTENT OUTLINE
(50 scoreable questions)

This examination will test topics listed on the following content outline and is composed of fifty (50) 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 (pure vs. speculative)
B. Hazard
C. Peril
D. Loss (direct and indirect)
E. Deductible
F. Indemnity
G. Limits of liability
H. Extensions of coverage
I. Subrogation
J. Accident
K. Fair Credit Reporting Act
L. Implied/express authority
M. Insurable interest

II. POLICY PROVISIONS
A. Declarations/Schedule of Benefits
B. Insuring Agreement
C. Conditions
D. Exclusions
E. Definition of the insured
F. Duties of the insured after a loss
G. Proof of loss
H. Appraisal

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, 4001.051, 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, 4054-301-.304, 4054-.101-.103, 4056.001-.004; 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. Constructive total loss
V. Loss
W. Salvage
X. Risk
Y. Hazard
Z. 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

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/exceptions, 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
LIFE-GENERAL KNOWLEDGE
CONTENT OUTLINE
Product Knowledge, Terms and Concepts
(50 scoreable questions plus 5 pretest questions)

I. TYPES OF POLICIES .................................................. 15
   A. Traditional whole life products
      1. Ordinary whole life
      2. Limited-pay and single-premium life
   B. Interest/market-sensitive/adjustable life products
      1. Universal life
      2. Variable whole life
      3. Variable universal life
      4. Interest-sensitive whole life
      5. Indexed life
   C. Term life
      1. Types
         a. Level
         b. Decreasing
         c. Return of premium
         d. Annually renewable
      2. Special features
         a. Renewable
         b. Convertible
   D. Annuities
      1. Single and flexible premium
      2. Immediate and deferred
      3. Fixed and variable
      4. Indexed
      5. Accumulation and Annuity Periods
      6. Payout options
   E. Combination plans and variations
      1. Joint life (first to die)
      2. Survivorship life (second to die)

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

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
      9. Gramm-Leach-Bliley Act (GLBA) Privacy
   B. Underwriting
      1. Insurable interest
      2. Medical information and consumer reports
      3. Fair Credit Reporting Act
      4. Risk classification
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, 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, 4056; TAC § 1.502, 19.1001-.1030
1. Types
   a. Agent/Agency
   b. Temporary
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
2. Fiduciary capacity

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

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 eligibility and underwriting requirements
  2. Conversion to individual policy
  3. Dependent coverage
  4. Assignment

E. Credit life
Ref.: Ins. 1153.003, .004, .151, .153, .155, .157, .201-.204; 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
Product Knowledge, Terms and Concepts
(100 scoreable questions plus 10 pretest questions)

I. TYPES OF POLICIES ......................................................... 15
A. Traditional whole life products
  1. Ordinary whole life
  2. Limited-pay and single-premium life
B. Interest/market-sensitive/adjustable life products
  1. Universal life
  2. Variable whole life
  3. Variable universal life
  4. Interest-sensitive whole life
  5. Indexed life
C. Term life
  7. Types
    c. Level
    d. Decreasing
    e. Return of premium
    f. Annually renewable
  8. Special features
    c. Renewable
D. Convertible Annuities
  1. Single and flexible premium
  2. Immediate and deferred
  3. Fixed and variable
  4. Indexed
  5. Accumulation and Annuity Periods
  6. Payout options

E. Combination plans and variations
  1. Joint life (first to die)
  2. Survivorship life (second to die)

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

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
9. Gramm-Leach-Bliley Act (GLBA) Privacy

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

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

D. Contract law
1. Elements of a contract
   a. Consideration
   b. Offer and Acceptance
   c. Competent parties
   d. Legal purpose
2. Unique aspects of the insurance contract
   a. Conditional
   b. Unilateral
   c. Adhesion
   d. Aleatory

IV. RETIREMENT AND OTHER INSURANCE CONCEPTS..8

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

V. TYPES OF POLICIES.......................................................... 16
A. Disability income
   1. Individual disability income policy

2. Business overhead expense policy
3. Business disability buyout policy
4. Group disability income policy
5. Key employee policy

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

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

F. Individual/Group Long Term Care (LTC)
1. Eligibility
2. Levels of care
G. Other policies
1. Dental
2. Vision
3. Cancer
4. Critical illness or specified disease
5. Worksite (employer-sponsored)
6. Hospital indemnity
7. Short-term medical
8. Accident

VI. POLICY PROVISIONS, CLAUSES, AND RIDERS........... 15

A. Mandatory and optional provisions
1. Entire contract
2. Time limit on certain defenses (incontestable)
3. Grace period
4. Reinstatement
5. Notice of claim
6. Claim forms
7. Proof of loss
8. Time of payment of claims
9. Payment of claims
10. Physical examination and autopsy
11. Legal actions
12. Change of beneficiary
13. Misstatement of age or gender
14. Change of occupation
15. Illegal occupation
16. Relation of 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
3. Future increase option

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

VII. SOCIAL INSURANCE.................................................................6
A. Medicare (Parts A, B, C, D)
B. Medicaid
C. Social Security benefits

VIII. 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

IX. FIELD UNDERWRITING PROCEDURES................................. 8
A. Completing the application
B. Explaining sources of insurability and HIPAA privacy information (e.g., MIB Report, Fair Credit Reporting Act, etc.)
C. Initial premium payment and receipt and consequences of the receipt (e.g., medical examination, etc.)
D. Submitting application (and initial premium if collected) to company for underwriting
E. Policy delivery
F. Explaining policy and its provisions, riders, exclusions, and ratings to clients
G. Replacement
H. Contract law
   1. Elements of a contract
   2. Insurable interest

3. Warranties and representations
4. Unique aspects of the insurance contract
   a. Conditional
   b. Unilateral
   c. Adhesion
   d. Aleatory

LIFE and HEALTH 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......................................................... 14

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, 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, 4056; TAC § 1.502, 19.1001-.1030
1. Types
   a. Agent/Agency
   b. Temporary
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
III. Texas statutes and rules pertinent to accident and health insurance only ........................................ 7
A. Required policy provisions
1. Coverage for newborns
Ref.: Ins. 1551.004; 1367.003; TAC § 3.3403
2. Coverage for chemical dependency
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 and subsidies (Section 1401, 1402)
3. Essential health benefits (Section 1302, 1802)
   a. Mental health and substance use disorder services
   b. Pediatric services
   c. Preventive services
4. Employer notification responsibilities (Section 1511-1515)

IV. Texas statutes and rules pertinent to health maintenance organizations (HMOs) ........................................ 3
Ref.: TAC Chapter 11; 11.501, 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 10 pretest questions)

I. TYPES OF POLICIES .............................................................................. 22
A. Homeowners
1. HO-2
2. HO-3
3. HO-4
4. HO-5
5. HO-6
6. HO-8
B. Dwelling policies
1. DP-1
2. DP-2
3. DP-3
C. Commercial lines
1. Commercial Package Policy (CPP)
II. INSURANCE TERMS AND RELATED CONCEPTS ........ 15

A. Insurance
   1. Law of Large Numbers

B. Insurable interest

C. Risk
   1. Pure vs. Speculative Risk

D. Hazard
   1. Moral
   2. Morale
   3. Physical

E. Peril

F. Loss
   1. Direct
   2. Indirect

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

H. Proximate cause

I. Deductible

J. Indemnity

K. Limits of liability

L. Coinsurance/Insurance to value

M. Occurrence

N. Cancellation

O. Nonrenewal

P. Vacancy and unoccupancy

Q. Liability
   1. Absolute
   2. Strict
   3. Vicarious

R. Negligence

S. Binder

T. Endorsements

U. Blanket vs. Specific

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

A. Declarations

B. Insuring agreement

C. Conditions

D. Exclusions

E. Definition of the insured

F. Duties of the insured

G. Obligations of the insurance company

H. Mortgagee rights

I. Proof of loss

J. Notice of claim

K. Appraisal

L. Other Insurance Provision

M. Subrogation

N. Elements of a contract

O. Warranties, representations, and concealment

P. Sources of underwriting information

Q. Fair Credit Reporting Act

R. Privacy Protection (Gramm Leach Bliley)

S. Policy Application

T. Terrorism Risk Insurance Act (TRIA)

U. Territory

IV. TYPES OF POLICIES, BONDS, AND RELATED TERMS ................................................ 23

A. Commercial general liability
   1. Exposures
      a. Premises and Operations
      b. Products and Completed Operations
   2. Coverage
      a. Coverage A: Bodily Injury and Property Damage Liability (Occurrence, Claims made including Retroactive Date)
      b. Coverage B: Personal Injury and Advertising Injury
      c. Coverage C: Medical Payments
      d. Supplemental Payments
      e. Who is an insured
      f. First named insured
      g. Limits (Per occurrence, Annual Aggregate)
      h. Damage to Property of Others

B. Automobile: personal auto and business auto
   1. Liability
      a. Bodily Injury
      b. Property Damage
      c. Split Limits
      d. Combined Single Limit
   2. Medical Payments
   3. Physical Damage (collision; other than collision; specified perils)
   4. Uninsured motorists
   5. Underinsured motorists
   6. Who is an insured
   7. Types of Auto
      a. Owned
      b. Non-owned
c. Hired
d. Temporary Substitute
e. Newly Acquired Autos
f. Transportation Expense and Rental
   Reimbursement Expense
8. Auto Dealers Coverage Form, including
   Garagekeepers Insurance
9. Exclusions
10. Individual Insured and Drive Other Car (DOC)
11. Mobile equipment
C. Workers Compensation Insurance, Employers
   Liability Insurance, and Related Issues
   (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. Forgeries and Alteration
   6. Mysterious disappearance
E. Bonds
   1. Surety
   2. Fidelity
F. Professional liability
   1. Errors and Omissions
   2. Medical Malpractice
   3. Directors and Officers (D&O)
   4. Employment Practices Liability (EPLI)
   5. Cyber liability and data breach, funds transfer
   6. Liquor liability
G. Umbrella/Excess Liability
H. Business Owners Policy (BOP)

V. INSURANCE TERMS AND RELATED CONCEPTS........15
A. Risk
B. Hazards
   1. Moral
   2. Morale
   3. Physical
C. Indemnity
D. Insurable interest
E. Loss valuation
   1. Actual cash value
   2. Replacement cost
   3. Market value
   4. Stated/agreed value
   5. Salvage value
F. Negligence
G. Liability
H. Occurrence
I. Binders
J. Warranties
K. Representations
L. Concealment
M. Deposit Premium/Audit
N. Certificate of Insurance
O. Law of Large Numbers
P. Pure vs. Speculative Risk
Q. Endorsements
R. Damages
   1. Compensatory
      a. General
      b. Special
   2. Punitive
S. Compliance with provisions of Fair Credit
   Reporting Act

VI. POLICY PROVISIONS .......................................................... 12
A. Declarations
B. Insuring agreement
C. Conditions
D. Exclusions and Limitations
E. Definition of the insured
F. Duties of the insured after a loss
G. Cancellation and nonrenewal provisions
H. Supplementary payments
I. Proof of loss
J. Notice of claim
K. Other insurance
L. Subrogation
M. Loss settlement provisions including consent to
   settle a loss
N. Terrorism Risk Insurance Act (TRIA)

PROPERTY AND CASUALTY 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
PROPERTY AND CASUALTY INSURANCE ............ 18
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, 38.001, 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
6. Texas Lloyds

C. Licensing requirements
1. Types
   a. Agent/agency
   b. Nonresident agent
   c. Temporary
   d. Limited license
   e. Managing general agent
   f. Surplus lines
   g. Adjuster
   h. Risk manager
   i. 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 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
4. Texas Automobile Insurance Plan Association
Ref: Ins. 2151.051–154
5. Transportation network company
Ref: Chap. 1954
F. Workers' Compensation
Ref: Texas Labor Code Title 5: § 401.011, 406.031-032, 034, 408.021–.087; 408.150; 408.181–.187
1. Definitions
2. Coverage
3. Benefits
G. Texas Property and Casualty Insurance Guaranty Association
Ref: Ins. 462.001–.351; TAC § 29.1
H. Texas Medical Liability Underwriting Association (JUA)
Ref: Ins. Chapter 2203.001–.152

PERSONAL LINES - GENERAL KNOWLEDGE CONTENT OUTLINE
Product Knowledge, Terms and Concepts
(75 scoreable questions plus 5 pretest questions)

I. TYPES OF PROPERTY POLICIES.................................................. 10
A. Homeowners
   1. HO-2

TENAS Insurance Supplement - Examination Content Outlines Effective: November 1, 2023
S9
II. TYPES OF CASUALTY POLICIES .................................... 13

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

B. Umbrella/Excess Liability

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

A. Insurance
   1. Law of Large Numbers

B. Insurable Interest

C. Risk
   1. Pure vs. Speculative Risk

D. Hazard
   1. Moral
   2. Morale
   3. Physical

E. Peril

F. Loss
   1. Direct
   2. Indirect

G. Loss Valuation

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

H. Proximate cause

I. Deductible

J. Indemnity

K. Limits of liability

L. Coinsurance/Insurance to value

M. Occurrence

N. Cancellation

O. Nonrenewal

P. Vacancy and unoccupancy

Q. Liability
   1. Absolute
   2. Strict
   3. Vicarious

R. Negligence

S. Binder

T. Endorsements

U. Blanket vs. Specific

V. Burglary, Robbery, Theft, and Mysterious Disappearance

W. Warranties

X. Representations

Y. Concealment

Z. Deposit Premium/Audit

AA. Certificate of Insurance

BB. Damages
   1. Compensatory
      a. General
      b. Special
   2. Punitive

CC. Compliance with Provisions of Fair Credit Reporting Act

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

A. Declarations

B. Insuring agreement

C. Conditions

D. Exclusions

E. Definition of the insured

F. Duties of the insured after a loss

G. Obligations of the insurance company

H. Mortgagee rights
   1. Proof of loss

J. Notice of claim

K. Appraisal

L. Other Insurance Provision

M. Subrogation

N. Elements of a contract

O. Sources of underwriting information

P. Fair Credit Reporting Act

Q. Privacy Protection (Gramm Leach Bliley)

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

PERSONAL LINES 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........................................15
A. Commissioner of Insurance
Ref.: Ins. 31.001, 31.002, 31.021, 201.004, 4053.051, 4001.003, 4001.101, 4001.105, 4001.125, 4001.151, 4001.201, 4001.205, 4001.252, 4001.255, 4003.001, 4003.004, 4003.006-.007, 4004.051-.055, 4005.101-.105, 4005.105, 4005.151, 4005.301, 4056, 4153.051; TAC § 1.5002
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
1. Types
   a. Agent/agency
   b. Nonresident agent
   c. Temporary
   d. Limited license
   e. Managing general agent
   f. Surplus lines
   g. Adjuster
   h. Risk manager
   i. 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-.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
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. 5.35
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
5. Transportation network company

TEXAS Insurance Supplement - Examination Content Outlines
Effective: November 1, 2023
S11
SURPLUS LINES
CONTENT OUTLINE

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. GENERAL INSURANCE PRINCIPLES
   A. Insurance Terms and Related Concepts
      1. Insurance
      2. Indemnity
      3. Risk (pure vs speculative)
      4. Hazard
      5. Peril
      6. Loss (direct vs indirect)
      7. Proximate cause
      8. Liability
      9. Actual Cash Value
      10. Replacement Cost
      11. Subrogation
      12. Salvage
      13. Negligence
      14. Lloyd’s
      15. Reinsurance
   B. Handling risks
      1. Avoidance
      2. Retention
      3. Sharing
      4. Reduction
      5. Transfer
   C. Insurers
      1. Types of insurers
         a. Stock companies
         b. Mutual companies
         c. Lloyd’s associates
         d. Risk retention groups
         e. Self-insured funds
      2. Private vs. government insurers
      3. Authorized vs. unauthorized insurers
      4. Domestic, foreign, alien insurers
      5. Financial status (independent rating services)
   D. Producers and general rules of agency
      1. Insurer as principal
      2. Producer/insurer relationship
      3. Authority and powers of producers
         a. Express
         b. Implied
         c. Apparent
         d. Responsibilities to the insured/applicant

III. CONTRACTS
   A. Elements of a legal contract
      1. Offer and acceptance
      2. Consideration
      3. Competent parties
      4. Legal purpose
   B. Characteristics of an insurance contract
      1. Contract of adhesion
      2. Aleatory contract
      3. Unilateral contract
      4. Conditional contract
   C. Legal interpretations affecting contract
      1. Ambiguities in a contract
      2. Indemnity
      3. Representations/misrepresentations
      4. Warranties
      5. Concealment
      6. Fraud
      7. Waiver and estoppel

IV. TEXAS STATUTES AND RULES PERTINENT TO SURPLUS LINES 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, 981.009
         1. General powers and duties
         2. Examination of records
         3. Investigation/hearing
         4. Penalties/sanctions
   B. Definitions
      1. Surplus lines insurance
         Ref.: Ins. 981.002
      2. Managing General Agent
         Ref.: Ins. 4053.001, 4053.051; TAC § 19.1202
      3. Insurance transaction
         Ref.: General insurance text
      4. Authorized/unauthorized, admitted/non-admitted
         Ref.: Ins. 101.301; TAC § 15.8
      5. Purchasing groups
         Ref.: Ins. 2201.001–.259
      6. Risk retention
         Ref.: Ins. 2201.001–.209
   C. Licensing requirements
      Ref.: Ins. 4001.252, 981.202–.204; TAC § 15.101
      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, 541.056, 541.061, 542.001–.014, .051–.061, 4001.104, 4005.053, 4005.101; TAC § 21.4, 21.201–.205, 21.111, 21.115
1. Prohibited trade practices/Unfair Methods of Competition
   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, 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

RISK MANAGER 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 General insurance text and forms, unless otherwise noted

I. INSURANCE TERMS AND RELATED CONCEPTS
   A. Risk (pure vs. speculative)
   B. Hazard
   C. Peril
   D. Loss/Causes of loss
   E. Exposure
   F. Indemnity
   G. Liability
   H. Deductible
   I. Contractual ambiguities
   J. Negligence
   K. Torts
   L. Personal property
   M. Actual cash value
   N. Occurrences
   O. Warranty
   P. Insurable interest
   Q. Insurance

II. POLICY PROVISIONS AND CONTRACT LAW
    A. Declarations
    B. Insuring Agreement
    C. Conditions
    D. Exclusions
    E. Duties of the insured after a loss
       1. Proof of loss
    F. Loss settlement
    G. Appraisal
    H. Arbitration

III. RISK MANAGEMENT
    A. Types of loss exposure
       1. Property/Commercial property
       2. Accounts
       3. Net income
       4. Liability
       5. Personnel
       6. Business interruption
       7. Use
       8. Pure
    B. Methods of identifying loss exposures
       1. Loss frequency
       2. Loss severity
       3. Tools
    C. Risk control
       1. Exposure avoidance
       2. Loss prevention
       3. Separation
       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. Equipment Breakdown Protection 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, 401.005, 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 2203.001 –.152

I. Transportation network company
   Ref: Chap. 1954

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
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, 4001.051, 4001.105-.106, 403.001-.007, 401.254, 404.051-.055, 4005.101-.105, 4051.151, 401.252, 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; 4053.101-.104
   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
9. Transportation network company
   Ref: Chap. 1954
L. Workers’ Compensation
   Ref: Texas Labor Code–Title 5: Secs. 401.012; 406.002, 406.034; 407.061-.065, 408.021 – .087; 408.150; 408.181 – .187; 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. Texas Medical Liability Insurance Underwriting Association (JUA)
   Ref: TAC § 5.2001-.2002; Ins. Chapter 2203.001 – .152
P. Texas Windstorm Insurance Association
   Ref: TAC § 5.4016, 5.4700, 5.4900, 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 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…………………………..16%
   A. Risk
   B. Hazard
   C. Loss
   D. Deductible
   E. Indemnity
   F. Subrogation
   G. Binder
   H. Liability
   I. Insurance
II. POLICY PROVISIONS……………………………8%
   A. Declarations
   B. Insuring Agreement
   C. Conditions
   D. Exclusions
   E. Appraisal
III. TEXAS STATUTES AND RULES PERTINENT TO WORKERS’ COMPENSATION ADJUSTING…76%
   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
      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. 542.001-.014, 542.051-.061, 542.151-.154; TAC § 21.4, 21.201-.205

TExAS Insurance Supplement - Examination Content Outlines Effective: November 1, 2023
S16
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
   e. Maximum Medical Improvement
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
    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 Homeowner 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
   a. Type of equipment
4. Businessowners policy
5. Cargo
6. Commercial crime

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

F. Ocean Marine
1. Protection and Indemnity
2. Collision (“running down”) clause

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/Boatowners

H. Bonds and Professional Liability
1. Errors and Omissions

II. INSURANCE TERMS AND RELATED CONCEPTS.............................40%
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. Constructive total loss
V. Loss
W. Warranties
X. Salvage
Y. Risk
Z. Hazard

AA. Liberalization
BB. Binder

CC. Reservation of rights
DD. Policy Provisions
1. Declarations
2. Insuring Agreement
3. Conditions
4. Exclusions
5. Appraisal

III. TEXAS STATUTES AND RULES PERTINENT TO PROPERTY AND CASUALTY ADJUSTING.....20%
All references are to the Texas Insurance Code (Ins.) or the Texas Administrative Code (TAC), Title 28, unless otherwise noted

A. 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
   a. Designated Home State 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
7. 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
   a. General powers and duties
   b. Examination of records
   c. Investigation/hearing
d. Penalties

B. 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

C. Adjuster practices, responsibilities, and duties
Ref: Ins. 4101.251; General insurance text
1. Functions of an Adjuster
2. Prohibited Conduct

D. Workers’ Compensation
1. Definitions
Ref: Texas Labor Code Secs. 401.011-.013
   a. Workers’ Compensation insurance
   b. Employer
c. Employee
d. Disability definitions
e. Maximum Medical Improvement
2. Who is covered
Ref: Texas Labor Code Sec. 406.081
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
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..40%
   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
         a. Type of equipment
      4. Businessowners policy
      5. Cargo
      6. Commercial crime
   E. Inland Marine
      1. Definitions
      2. Policies
         a. Personal floaters
         b. Commercial floaters
            i. Installation floaters
         c. Commercial inland marine
   F. Ocean Marine
      1. Protection and Indemnity
   2. Collision (“running down”) clause
   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/Boatowners
   H. Bonds and Professional Liability
      1. Errors and Omissions

II. INSURANCE TERMS AND RELATED CONCEPTS…………………………40%
   A. Peril
   B. Waiver/non-waiver
   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. Constructive total loss
   V. Loss
   W. Warranties
   X. Salvage
   Y. Risk
   Z. Hazard
   AA. Liberalization
   BB. Binder
   CC. Reservation of rights
   DD. Policy Provisions
      1. Declarations
      2. Insuring Agreement
      3. Conditions
      4. Exclusions
      5. Appraisal

III. TEXAS STATUTES AND RULES PERTINENT TO
    PROPERTY AND CASUALTY ADJUSTING....20%

All references are to the Texas Insurance Code (Ins.) or the Texas Administrative Code (TAC), Title 28, unless otherwise noted
A. 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  
a. Designated Home State 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  
7. 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  
a. General powers and duties  
b. Examination of records  
c. Investigation/hearing  
d. Penalties  
B. Marketing practices  
Ref.: Ins. 541.053, 542.001-.014, 542.051-.061, 542.151-.154; TAC § 21.4, 21.201-.205  
1. Unauthorized/trade practices  
a. Claims methods and practices  
b. Misrepresentation  
c. Defamation  
C. Adjuster practices, responsibilities, and duties  
Ref.: Ins. 4102.163; TAC Ins § 19.602; General insurance text  
1. Functions of an Adjuster  
2. Prohibited Conduct  

LIMITED LINES AGENT CONTENT OUTLINE
(50 scoreable questions)

This examination will test topics listed on the following content outline and is composed of fifty (50) 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 (pure vs. speculative)  
B. Hazard  
C. Peril  
D. Loss (direct and indirect)  
E. Deductible  
F. Indemnity  
G. Limits of liability  
H. Extensions of coverage  
I. Subrogation  

J. Accident  
K. Fair Credit Reporting Act  
L. Implied/express authority  
M. Insurable interest  

II. POLICY PROVISIONS  
A. Declarations/Schedule of Benefits  
B. Insuring Agreement  
C. Conditions  
D. Exclusions  
E. Definition of the insured  
F. Duties of the insured after a loss  
G. Proof of loss  
H. Appraisal  

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, 4001.051, 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, 4054.101-.304, 4053.001-.152, 4054.001-.304, 4054.101-.103, 4056.001-.004; 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. 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
C. 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
   a. Type of equipment
4. Businessowners policy
5. Cargo

D. Inland Marine
1. Definitions
2. Policies
   a. Personal floaters
   b. Commercial floaters
      i. Installation floaters
   c. Commercial inland marine

E. Ocean Marine
F. 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

G. Bonds and Professional Liability
1. Errors and Omissions

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. Constructive total loss
V. Loss
W. Salvage
X. Risk
Y. Hazard
Z. Liberalization
AA. Reservation of rights
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