

**LIFE – GENERAL KNOWLEDGE
CONTENT OUTLINE**

Product Knowledge, Terms, and Concepts

(50 scoreable questions plus 10 pretest questions)

I. TYPES OF POLICIES12

A. Traditional whole life products

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

B. Interest/market-sensitive/adjustable life products

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

C. Term life

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

D. Annuities

1. Single and flexible premium
2. Immediate and deferred
3. Fixed and variable
4. Indexed

E. Combination plans and variations

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2. Survivorship life (second to die)

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

B. Policy provisions and options

1. Entire contract
2. Insuring clause
3. Free look
4. Consideration
5. Owner's rights
6. Beneficiary designations

- a. Primary and contingent
- b. Revocable and irrevocable
- c. Common disaster
- d. Minor beneficiaries

7. Premium Payment

- a. Modes
- b. Grace period
- c. Automatic premium loan
- d. Level or flexible

8. Reinstatement

9. Policy loans, withdrawals, partial surrenders

10. Non-forfeiture options
11. Dividends and dividend options (eg. participating, non-participating)

12. Incontestability

13. Assignments

14. Suicide

15. Misstatement of age and gender

16. Settlement options

17. Accelerated death benefits

C. Policy exclusions

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A. Completing the application

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

B. Underwriting

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

C. Delivering the policy

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

D. Contract law

1. Elements of a contract
2. Unique aspects of the insurance contract
 - a. Conditional
 - b. Unilateral
 - c. Adhesion
 - d. Aleatory

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

LIFE - INDIANA STATE-SPECIFIC CONTENT OUTLINE

State Laws, Rules and Regulations

(30 scoreable questions plus 5 pretest questions)

I. INDIANA LAWS AND DEPARTMENT RULES COMMON TO ALL LINES OF INSURANCE.....20

- A. Department of Insurance**
 - 1. Insurance Commissioner
 - a. Appointment by Governor
 - b. Member of National Association of Insurance Commissioners (NAIC)
 - c. Powers
 - d. Duties
 - 2. Admission of Insurance Companies
 - a. Certificate of Authority
 - b. Admitted versus non-admitted companies
 - c. Domestic, foreign, and alien companies
 - 3. Examination of Admitted Insurance Companies
 - a. Fiscal examinations
 - b. Waiving examinations of foreign and alien companies
 - 4. Insurance Guaranty Associations
 - a. Purpose
 - b. Policy benefits that are guaranteed
- B. Producer Licensing Laws**
 - 1. Types of Insurance Licenses, Eligibility Requirements & Powers and Duties
 - a. Resident producer
 - b. Nonresident producer
 - c. Temporary producer
 - d. Consultant
 - e. Business entity
 - f. Limited Lines
 - i. Travel
 - ii. Title
 - iii. Credit
 - iv. Prearranged funeral insurance
 - 2. Who must be licensed
 - a. Solicit, negotiate or sell contracts of insurance

- 3. Producer qualifications and the licensing process
 - a. Pre-licensing education, state exam, license application (online through sircon.com and npr.com)
 - b. Denial of license application
 - i. Appeals process/Notice of hearing
- 4. Insurance Company: Producer appointments and termination
- 5. Limitations of a Producer
 - a. Controlled business
 - b. Acting as a Consultant
 - c. Fees and commissions
- 6. Producer's License Maintenance
 - a. Producer notification requirements
 - i. Change of legal or alias name
 - ii. Change of contact information; business, email and/or residential address
 - iii. Criminal or administrative action
 - b. License renewal/reinstatement process
 - c. Continuing Education (CE) requirements
 - d. Sircon license & CE tracking system
 - i. Producer Responsibilities

C. Producer/Company Compliance

- 1. Producer Licensing Law & Violations
- 2. Unfair Competition Law & Violations
- 3. Definitions
 - a. Twisting
 - b. Rebating
 - c. Sharing commissions with an unlicensed person
 - d. Defamation
 - e. False advertising
 - f. Misrepresentation
 - g. Boycott, coercion, and intimidation
 - h. Unfair discrimination
- 4. Complaint process
 - a. Time frame for hearings
- 5. Penalties/Disciplinary Actions
 - a. Penalty for violating Licensing law
 - b. Penalty for violating Unfair Competition Law
 - c. Penalty for violating Cease and Desist Orders
 - d. Criminal violations

D. Claims

- 1. Payment of claims
- 2. Unfair Claim Settlement Practices

II. LIFE REGULATIONS.....10

A. Policies and Contracts

- 1. Policy provisions
 - a. Backdating
 - b. Right to examine (Free Look)
 - c. Payment of claims
- 2. Underwriting restrictions
- 3. Interest on loans
- 4. Interest on death benefits
- 5. Accelerated death benefits
- 6. Viatical settlements

B. Marketing Practices

- 1. Advertising
- 2. Solicitation
 - a. Purpose
 - b. Documentation
 - c. Buyer's Guide and Policy Summary
 - d. Duties of producers
 - e. Acquired Immunodeficiency Syndrome (AIDS) & human immunodeficiency virus (HIV)
- 3. Replacement
 - a. Definition of replacement
 - b. Purpose

- c. Free look
 - d. Duties of producers
 - e. Duties of companies
- C. Group Life**
1. Eligible groups
 2. Conversion rights to individual policy

**ACCIDENT & HEALTH – GENERAL
KNOWLEDGE
CONTENT OUTLINE**

Product Knowledge, Terms, and Concepts
(50 scoreable questions plus 10 pretest questions)

- I. TYPES OF POLICIES14**
- A. Disability income**
1. Individual disability income policy
 2. Business overhead expense policy
 3. Business disability buyout policy
 4. Group disability income policy
 5. Key employee policy
- B. Accidental death and dismemberment**
- C. Medical expense insurance**
1. Basic hospital, medical, and surgical policies
 2. Major medical policies
 3. Health Maintenance Organizations (HMOs)
 4. Preferred Provider Organizations (PPOs)
 5. Point of Service (POS) plans
 6. Flexible Spending Accounts (FSAs)
 7. High Deductible Health Plans (HDHPs) and related Health Savings Accounts (HSAs)
- D. Medicare supplement policies**
- E. Group insurance**
1. Differences between individual and group contracts
 2. General characteristics
 3. COBRA
- F. Individual/Group Long Term Care (LTC)**
- G. Other policies**
1. Dental
 2. Vision
 3. Cancer
 4. Critical illness or specified disease
 5. Worksite (employer-sponsored)
 6. Hospital indemnity
 7. Short-term medical
 8. Accident
- II. POLICY PROVISIONS, CLAUSES, AND RIDERS ...20**
- A. Mandatory and optional provisions**
1. Entire contract
 2. Time limit on certain defenses (incontestable)
 3. Grace period
 4. Reinstatement
 5. Notice of claim
 6. Claim forms
 7. Proof of loss
 8. Time of payment of claims
 9. Payment of claims
 10. Physical examination and autopsy
 11. Legal actions
 12. Change of beneficiary

13. Misstatement of age or sex
14. Change of occupation
15. Illegal occupation
16. Relation of earnings to insurance

- B. Other provisions and clauses**
1. Insuring clause
 2. Free look
 3. Consideration clause
 4. Probationary period
 5. Elimination period
 6. Waiver of premium
 7. Exclusions and limitations
 8. Preexisting conditions
 9. Coinsurance
 10. Deductibles
 11. Eligible expenses
 12. Copayments
 13. Pre-authorizations and prior approval requirements
 14. Usual, reasonable, and customary (URC) charges
 15. Lifetime, annual, or per cause maximum benefit limits
- C. Riders**
1. Impairment/exclusions
 2. Guaranteed insurability
- D. Rights of renewability**
1. Noncancelable
 2. Cancelable
 3. Guaranteed renewable
- III. SOCIAL INSURANCE3**
- A. Medicare (Parts A, B, C, D)**
- B. Medicaid**
- C. Social Security benefits**
- IV. OTHER INSURANCE CONCEPTS4**
- A. Total, partial, recurrent and residual disability
 - B. Owner's rights
 - C. Dependent children benefits
 - D. Primary and contingent beneficiaries
 - E. Modes of premium payments
 - F. Nonduplication and coordination of benefits (e.g., primary vs. excess)
 - G. Occupational vs. non-occupational
 - H. Tax treatment of premiums and proceeds of insurance contracts (e.g., disability income and medical expenses, etc.)
 - I. Managed care
 - J. Workers Compensation
 - K. Subrogation
- V. FIELD UNDERWRITING PROCEDURES9**
- 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

- b. Acting as a Consultant
- c. Fees and commissions
- 6. Producer's License Maintenance
 - a. Producer notification requirements
 - i. Change of legal or alias name
 - ii. Change of contact information; business, email and/or residential address
 - iii. Criminal or administrative action
 - b. License renewal/reinstatement process
 - c. Continuing Education (CE) requirements
 - d. Siron license & CE tracking system
 - i. Producer Responsibilities

HEALTH - INDIANA STATE-SPECIFIC CONTENT OUTLINE

State Laws, Rules and Regulations

(30 scoreable questions plus 5 pretest questions)

I. INDIANA LAWS AND DEPARTMENT RULES COMMON TO ALL LINES OF INSURANCE.....20

A. Department of Insurance

1. Insurance Commissioner
 - a. Appointment by Governor
 - b. Member of National Association of Insurance Commissioners (NAIC)
 - c. Powers
 - d. Duties
2. Admission of Insurance Companies
 - a. Certificate of Authority
 - b. Admitted versus non-admitted companies
 - c. Domestic, foreign, and alien companies
3. Examination of Admitted Insurance Companies
 - a. Fiscal examinations
 - b. Waiving examinations of foreign and alien companies
4. Insurance Guaranty Associations
 - a. Purpose
 - b. Policy benefits that are guaranteed

B. Producer Licensing Laws

1. Types of Insurance Licenses, Eligibility Requirements & Powers and Duties
 - a. Resident producer
 - b. Nonresident producer
 - c. Temporary producer
 - d. Consultant
 - e. Business entity
 - f. Limited Lines
 - i. Travel
 - ii. Title
 - iii. Credit
 - iv. Prearranged funeral insurance
2. Who must be licensed
 - a. Solicit, negotiate or sell contracts of insurance
3. Producer qualifications and the licensing process
 - a. Pre-licensing education, state exam, license application (online through siron.com and npr.com)
 - b. Denial of license application
 - i. Appeals process/Notice of hearing
4. Insurance Company: Producer appointments and termination
5. Limitations of a Producer
 - a. Controlled business

C. Producer/Company Compliance

1. Producer Licensing Law & Violations
2. Unfair Competition Law & Violations
3. Definitions
 - a. Twisting
 - b. Rebating
 - c. Sharing commissions with an unlicensed person
 - d. Defamation
 - e. False advertising
 - f. Misrepresentation
 - g. Boycott, coercion, and intimidation
 - h. Unfair discrimination
4. Complaint process
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5. Penalties/Disciplinary Actions
 - a. Penalty for violating Licensing law
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 - c. Penalty for violating Cease and Desist Orders
 - d. Criminal violations

D. Claims

1. Payment of claims
2. Unfair Claim Settlement Practices

II. HEALTH REGULATIONS10

A. Health Insurance Contracts

1. Standard Provisions in Medical Expense and Disability Income Policies
 - a. Individual Provisions
 - b. Group Provisions
2. Required Coverages
 - a. Mammogram coverage
3. Underwriting Restrictions
4. Rights of Dependent Children
 - a. Newborns and adopted children
 - b. Limiting age
 - c. Handicapped children
5. Advertising

B. Specialized Coverage

1. Indiana Small Group Health
2. Group Coordination of Benefits
3. Children's Health Insurance Program (CHIP)

C. Long Term Care and Medicare Supplement Policies

1. Provisions
 - a. Free Look
 - b. Length of coverage
 - c. Pre-existing conditions, etc.
2. Standards for Marketing
3. Replacement
4. Producer's Duties
5. Long Term Care Partnership Program (LTCP)

D. Affordable Care Act (ACA)

1. Federal Marketplace Eligibility vs. Indiana Health Coverage Program (IHCP) Eligibility
 - a. Income levels – IN.gov/healthcarereform
 - b. IHCP application - dfrbenefits.in.gov

- c. Marketplace application – healthcare.gov
- 2. Federal Marketplace
 - a. Agent/Broker Training/Registration Requirements
 - b. Referrals to registered marketplace agent/broker, federal navigator, and Marketplace Call Center – healthcare.gov

- 5. Owner's rights
- 6. Beneficiary designations
 - a. Primary and contingent
 - b. Revocable and irrevocable
 - c. Common disaster
 - d. Minor beneficiaries
- 7. Premium Payment
 - a. Modes
 - b. Grace period
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- 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

LIFE & HEALTH – GENERAL KNOWLEDGE-SPECIFIC SECTION CONTENT OUTLINE

(100 scoreable questions plus 10 pretest questions)

I. TYPES OF POLICIES12

A. Traditional whole life products

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

B. Interest/market-sensitive/adjustable life products

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E. Combination plans and variations

- 1. Joint life
- 2. Survivorship life (second to die)

II. POLICY RIDERS, PROVISIONS, OPTIONS, AND EXCLUSIONS.....18

A. Policy riders

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

B. Policy provisions and options

- 1. Entire contract
- 2. Insuring clause
- 3. Free look
- 4. Consideration

C. Policy exclusions

III. COMPLETING THE APPLICATION, UNDERWRITING, AND DELIVERING THE POLICES..... 12

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- 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
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- 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
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IV. TAXES, RETIREMENT, AND OTHER INSURANCE CONCEPTS8

A. Third-party ownership

B. Viatical Settlements

C. Life Settlements

D. Group life insurance

- 1. Conversion privilege

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E. Retirement plans	13. Misstatement of age or sex
1. Qualified plans	14. Change of occupation
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1. Personal insurance needs	B. Other provisions and clauses
2. Business insurance needs	1. Insuring clause
a. Key person	2. Free look
b. Buy sell	3. Consideration clause
G. Social Security benefits	4. Probationary period
H. Tax treatment of insurance premiums, proceeds, and dividends	5. Elimination period
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2. Business overhead expense policy	12. Copayments
3. Business disability buyout policy	13. Pre-authorizations and prior approval requirements
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1. Basic hospital, medical, and surgical policies	2. Guaranteed insurability
2. Major medical policies	D. Rights of renewability
3. Health Maintenance Organizations (HMOs)	1. Noncancelable
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G. Other policies	D. Primary and contingent beneficiaries
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5. Worksite (employer-sponsored)	I. Managed care
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(35 scoreable questions plus 5 pretest questions)

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 - d. Criminal violations
- D. **Claims**
 - 1. Payment of claims
 - 2. Unfair Claim Settlement Practices

II. LIFE REGULATIONS.....8

- B. **Policies and Contracts**
 - 1. Policy provisions
 - a. Backdating
 - b. Right to examine (Free Look)
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 - b. Documentation
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 - d. Duties of producers
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 - a. Definition of replacement
 - b. Purpose
 - c. Free look
 - d. Duties of producers
 - e. Duties of companies
- D. **Group Life**
 - 1. Eligible groups
 - 2. Conversion rights to individual policy

- III. **HEALTH REGULATIONS.....7**
- A. Health Insurance Contracts**
 - 1. Standard Provisions in Medical Expense and Disability Income Policies
 - a. Individual Provisions
 - b. Group Provisions
 - 2. Required Coverages
 - a. Mammogram coverage
 - 3. Underwriting Restrictions
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 - b. Limiting age
 - c. Handicapped children
 - 5. Advertising
- B. Specialized Coverage**
 - 1. Indiana Small Group Health
 - 2. Group Coordination of Benefits
 - 3. Children's Health Insurance Program (CHIP)
- C. Long Term Care and Medicare Supplement Policies**
 - 1. Provisions
 - a. Free Look
 - b. Length of coverage
 - c. Pre-existing conditions, etc.
 - 2. Standards for Marketing
 - 3. Replacement
 - 4. Producer's Duties
 - 5. Long Term Care Partnership Program (LTCP)
- D. Affordable Care Act (ACA)**
 - 1. Federal Marketplace Eligibility vs. Indiana Health Coverage Program (IHCP) Eligibility
 - a. Income levels – IN.gov/healthcarereform
 - b. IHCP application - dfrbenefits.in.gov
 - c. Marketplace application – healthcare.gov
 - 2. Federal Marketplace
 - a. Agent/Broker Training/Registration Requirements
 - b. Referrals to registered marketplace agent/broker, federal navigator, and Marketplace Call Center – healthcare.gov

- d. Extra expense
- e. Equipment breakdown
- 3. Business Owners Policy (BOP)
- 4. Builders Risk
- D. Inland marine**
 - 1. Personal Articles floaters
 - 2. Commercial Property floaters
- E. National Flood Insurance Program**
- F. Others**
 - 1. Earthquake
 - 2. Mobile Homes
 - 3. Watercraft
 - 4. Farm Owners
 - 5. Windstorm

II. INSURANCE TERMS AND RELATED CONCEPTS14

- 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**

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- 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**

**PROPERTY & CASUALTY –
GENERAL KNOWLEDGE
CONTENT OUTLINE**

(100 scoreable questions plus 10 pretest questions)

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 - 3. HO-4
 - 4. HO-5
 - 5. HO-6
 - 6. HO-8
- B. Dwelling policies**
 - 1. DP-1
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 - 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

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Q. Fair Credit Reporting Act	
R. Privacy Protection (Gramm Leach Bliley)	
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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	
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b. Non-owned	
c. Hired	
d. Temporary Substitute	
e. Newly Acquired Autos	
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(This section does not deal with specifics of state law, which are addressed elsewhere in this outline.)

1. Standard policy concepts	
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3. Other states' insurance	
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2. Medical Malpractice	
3. Directors and Officers (D&O)	
4. Employment Practices Liability (EPLI)	
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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	
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- VI. POLICY PROVISIONS11
 - A. Declarations
 - B. Insuring agreement
 - C. Conditions
 - D. Exclusions and Limitations
 - E. Definition of the insured
 - F. Duties of the insured after a loss
 - G. Cancellation and nonrenewal provisions
 - H. Supplementary payments
 - I. Proof of loss
 - J. Notice of claim
 - K. Arbitration
 - L. Other insurance
 - M. Subrogation
 - N. Loss settlement provisions including consent to settle a loss
 - O. Terrorism Risk Insurance Act (TRIA)

- 3. Producer qualifications and the licensing process
 - a. Pre-licensing education, state exam, license application (online through sircon.com and npr.com)
 - b. Denial of license application
 - i. Appeals process/Notice of hearing
- 4. Insurance Company: Producer appointments and termination
- 5. Limitations of a Producer
 - a. Controlled business
 - b. Acting as a Consultant
 - c. Fees and commissions
- 6. Producer's License Maintenance
 - a. Producer notification requirements
 - b. Change of legal or alias name
 - c. Change of contact information; business, email and/or residential address
 - d. Criminal or administrative action
 - e. License renewal/reinstatement process
 - f. Continuing Education (CE) requirements
 - g. Sircon license & CE tracking system
 - i. Producer Responsibilities

**PROPERTY & CASUALTY - INDIANA
SPECIFIC
CONTENT OUTLINE**

State Laws, Rules and Regulations
(35 scoreable questions plus 5 pretest questions)

- I. INDIANA LAWS AND DEPARTMENT RULES COMMON TO ALL LINES OF INSURANCE.....23
 - A. Department of Insurance
 - 1. Insurance Commissioner
 - a. Appointment by Governor
 - b. Member of National Association of Insurance Commissioners (NAIC)
 - c. Powers
 - d. Duties
 - 2. Admission of Insurance Companies
 - a. Certificate of Authority
 - b. Admitted versus non-admitted companies
 - c. Domestic, foreign, and alien companies
 - 3. Examination of Admitted Insurance Companies
 - a. Fiscal examinations
 - b. Waiving examinations of foreign and alien companies
 - 4. Insurance Guaranty Associations
 - a. Purpose
 - b. Policy benefits that are guaranteed
 - B. Producer Licensing Laws
 - 1. Types of Insurance Licenses, Eligibility Requirements & Powers and Duties
 - a. Resident producer
 - b. Nonresident producer
 - c. Temporary producer
 - d. Consultant
 - e. Adjuster
 - f. Surplus Lines
 - g. Business entity
 - h. Limited Lines
 - i. Travel
 - ii. Title
 - iii. Credit
 - iv. Prearranged Funeral Insurance
 - v. Crop
 - vi. Portable electronics
 - vii. Self-storage
 - 2. Who must be licensed
 - a. Solicit, negotiate or sell contracts of insurance

- C. Producer/Company Compliance
 - 1. Producer Licensing Law & Violations
 - 2. Unfair Competition Law & Violations
 - 3. Definitions
 - a. Twisting
 - b. Rebating
 - c. Sharing commissions with an unlicensed person
 - d. Defamation
 - e. False advertising
 - f. Misrepresentation
 - g. Boycott, coercion, and intimidation
 - h. Unfair discrimination
 - 4. Complaint process
 - a. Time frame for hearings
 - 5. Penalties/Disciplinary Actions
 - a. Penalty for violating Licensing law
 - b. Penalty for violating Unfair Competition Law
 - c. Penalty for violating Cease and Desist Orders
 - d. Criminal violations
- D. Claims
 - 1. Payment of claims
 - 2. Unfair Claim Settlement Practices

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- 1. Surplus Lines Producers
 - a. Purpose
 - b. Duties
 - c. Gross Premium Tax

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 - 1. Auto Claims
- B. Automobile Insurance
 - 1. Financial Responsibility
 - 2. Uninsured and Underinsured Motorist Coverages
 - 3. Policy Cancellation and Nonrenewal
 - 4. Automobile Insurance Program (AIP)
 - 5. Transportation Network Company (TNC) Drivers
- C. Other Property and Casualty Laws
 - 1. Mine Subsidence
 - 2. Notification Requirements of Reduction, Removal or Restriction of
 - 3. Coverage Under a Residential Policy

- IV. **COMMERCIAL LINES REGULATIONS.....5**
 - A. **Indiana Worker's Compensation**
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 - 3. Minors
 - 4. Second Injury Fund
 - 5. Assigned Risk Plan
 - B. **Other Property and Casualty Laws**
 - 1. Cancellation of Commercial Policies

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- 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**

**PERSONAL LINES – GENERAL KNOWLEDGE
CONTENT OUTLINE**

Product Knowledge, Terms and Concepts

(75 scoreable questions plus 11 pretest questions)

- I. **TYPES OF PROPERTY POLICIES10**
 - 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**
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- II. **TYPES OF CASUALTY POLICIES13**
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 - 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
 - www Reimbursement Expense
 - 8. Exclusions
 - B. **Umbrella/Excess liability**

- IV. **PROPERTY AND CASUALTY POLICY PROVISIONS AND CONTRACT LAW24**

- A. **Declarations**
- B. **Insuring agreement**
- C. **Conditions**
- D. **Exclusions**
- E. **Definition of the insured**
- F. **Duties of the insured after a loss**
- G. **Obligations of the insurance company**
- H. **Mortgagee rights**

- I. Proof of loss
- J. Notice of claim
- K. Appraisal
- L. Other Insurance Provision
- M. Subrogation
- N. Elements of a contract
- O. Sources of underwriting information
- P. Fair Credit Reporting Act
- Q. Privacy Protection (Gramm Leach Bliley)
- R. Policy Application
- S. Terrorism Risk Insurance Act (TRIA)
- T. Cancellation and nonrenewal provisions
- U. Supplementary payments
- V. Arbitration
- W. Loss settlement provisions including consent to settle a loss

- a. Pre-licensing education, state exam, license application (online through sircon.com and npr.com)
- b. Denial of license application
 - i. Appeals process/Notice of hearing
- 4. Insurance Company: Producer appointments and termination
- 5. Limitations of a Producer
 - a. Controlled business
 - b. Acting as a Consultant
 - c. Fees and commissions
- 6. Producer's License Maintenance
 - a. Producer notification requirements
 - i. Change of legal or alias name
 - ii. Change of contact information; business, email and/or residential address
 - iii. Criminal or administrative action
 - b. License renewal/reinstatement process
 - c. Continuing Education (CE) requirements
- 7. Sircon license & CE tracking system
 - a. Producer Responsibilities

**PERSONAL LINES – INDIANA
SPECIFIC
CONTENT OUTLINE**

State Laws, Rules and Regulations

(25 scoreable questions plus 4 pretest questions)

I. INDIANA LAWS AND DEPARTMENT RULES COMMON TO ALL LINES OF INSURANCE.....18

A. Department of Insurance

- 1. Insurance Commissioner
 - a. Appointment by Governor
 - b. Member of National Association of Insurance Commissioners (NAIC)
 - c. Powers
 - d. Duties
- 2. Admission of Insurance Companies
 - a. Certificate of Authority
 - b. Admitted versus non-admitted companies
 - c. Domestic, foreign, and alien companies
- 3. Examination of Admitted Insurance Companies
 - a. Fiscal examinations
 - b. Waiving examinations of foreign and alien companies
- 4. Insurance Guaranty Associations
 - a. Purpose
 - b. Policy benefits that are guaranteed

B. Producer Licensing Laws

- 1. Types of Insurance Licenses, Eligibility Requirements & Powers and Duties
 - a. Resident producer
 - b. Nonresident producer
 - c. Temporary producer
 - d. Consultant
 - e. Adjuster
 - f. Surplus Lines
 - g. Business entity
 - h. Limited Lines
 - i. Travel
 - ii. Title
 - iii. Credit
 - iv. Prearranged funeral insurance
 - v. Crop
 - vi. Portable electronics
 - vii. Self-storage
- 2. Who must be licensed
 - a. Solicit, negotiate or sell contracts of insurance
- 3. Producer qualifications and the licensing process

C. Producer/Company Compliance

- 1. Producer Licensing Law & Violations
- 2. Unfair Competition Law & Violations
- 3. Definitions
 - a. Twisting
 - b. Rebating
 - c. Sharing commissions with an unlicensed person
 - d. Defamation
 - e. False advertising
 - f. Misrepresentation
 - g. Boycott, coercion, and intimidation
 - h. Unfair discrimination
- 4. Complaint process
 - a. Time frame for hearings
- 5. Penalties/Disciplinary Actions
 - a. Penalty for violating Licensing law
 - b. Penalty for violating Unfair Competition Law
 - c. Penalty for violating Cease and Desist Orders
 - d. Criminal violations

D. Claims

- 1. Payment of claims
- 2. Unfair Claim Settlement Practices

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- 1. Auto Claims

B. Automobile Insurance

- 1. Financial Responsibility
- 2. Uninsured and Underinsured Motorist Coverages
- 3. Policy Cancellation and Nonrenewal
- 4. Automobile Insurance Program (AIP)
- 5. Transportation Network Company (TNC) Drivers

C. Other Property and Casualty Laws

- 1. Mine Subsidence
- 2. Notification Requirements of Reduction, Removal or Restriction of Coverage Under a Residential Policy
- 3. Coverage Under a Residential Policy
- 4. Surplus Lines Producers
 - a. Purpose
 - b. Duties
 - c. Gross Premium Tax
 - d. License Requirements

**BAIL AGENT/RECOVERY AGENT - INDIANA-SPECIFIC
CONTENT OUTLINE
60 Scoreable Questions**

REVISED 12.01.2006

Legal References: IC 27-1-1&2, IC 27-10, 760 IAC 1-6.2, and RL 35-33& 41

- I. DEPARTMENT OF INSURANCE (2 QUESTIONS)
 - A. Commissioner's Powers and Duties
 - B. Admitted Insurers
 - C. Insurer Deposits
 - D. Department Investigator
 - E. Bail Bond Enforcement & Administration Fund

- II. BAIL AGENT & RECOVERY AGENT LICENSING & REGULATIONS (18 QUESTIONS)
 - A. Qualifications
 - B. Prelicensing Educational requirements
 - C. Examination Fees
 - D. Registration of Bail Agent License with Circuit Court
 - E. License Renewal and Expiration
 - F. Continuing Education
 - G. Change of Address
 - H. Denial, Suspension, or Revocation of License & Disciplinary Actions/Penalties
 - I. Appointment and Termination of Appointment
 - J. Discontinuance of Business/Return of License
 - K. Persons Excluded from Acting as Bail Agents/Recovery Agents

- III. KEY DEFINITIONS (5 QUESTIONS)
 - A. Acquit
 - B. Appeal
 - C. Arraignment
 - D. Bail Agent
 - E. Bail Bond
 - F. Collateral
 - G. Commissioner
 - H. Custody
 - I. Defendant
 - J. Extradition
 - K. Felony
 - L. Fugitive
 - M. Indemnification
 - N. Insurance
 - O. Indictment
 - P. Insurer
 - Q. Lien
 - R. Misdemeanor
 - S. Power of Attorney
 - T. Property bond
 - U. Premium
 - V. Surety
 - W. Real property
 - X. Recognizance
 - Y. Revocation
 - Z. Recovery Agent
 - AA. Risk
 - BB. Soliciting business
 - CC. Transfer fee
 - DD. Undertaking
 - EE. Warrant

- IV. BAIL BOND BASICS (17 QUESTIONS)**
- A. Purpose**
 - B. Surety bond types**
 - 1. Bail
 - 2. Appearance
 - 3. Appeal
 - 4. Cash
 - 5. Property
 - C. Parties to a Surety bond**
 - 1. Principal
 - 2. Obligee
 - 3. Surety/Guarantor
 - D. Indemnification Agreements/Surety Contracts**
 - E. Bail Agent & Insurer's Power of Attorney**
 - F. Duties of a Bail Agent/Recovery Agent**
 - G. Access to Jails**
 - H. Bond Process**
 - 1. Application for bond
 - 2. The Surety contract
 - 3. Obligations of the parties
 - 4. Amount of bail
 - 5. Collateral security
 - 6. Receipts
 - 7. Posting the bond/Recordings
 - 8. Informational notice requirements
 - I. Court Procedures**
 - 1. Court appearance
 - 2. Arraignment
 - 3. Trial
 - 4. Appeal
 - 5. Conditions for release
 - 6. Failure to appear
 - 7. Revocation of bail
 - J. Release of Surety**
 - K. Surrender of Principal**
 - 1. Return of premium
 - 2. Return of collateral
 - L. Bond Forfeiture**
 - 1. Disposal of funds
 - 2. Time limit for appeals
 - 3. Penalty assessments & timing
- V. BAIL AGENT/RECOVERY AGENT PRACTICES & PROCEDURES (10 QUESTIONS)**
- A. Use of Recovery Agents**
 - 1. Duties of a Recovery Agent
 - 2. Relationship to the Bail Agent
 - 3. Prohibited conduct
 - 4. Compensation
 - B. Insurer Deposits**
 - C. Soliciting Business-Prohibited conduct**
 - D. Attorney Referrals**
 - E. Practice of Law**
 - F. Failure to Collect Full Premium**
 - G. Signing a Bond in Blank**
 - H. Maintaining Records**
 - I. Soliciting Without a License**
 - J. Prohibition Against Gifts**
- VI. LAW ENFORCEMENT PRINCIPLES (8 QUESTIONS)**
- A. Who May Make An Arrest**
 - 1. Law enforcement officers
 - 2. Judges
 - 3. Coroners
 - 4. Citizen's arrest
 - B. Surety Qualifications**
 - C. Surrender of Defendants**
 - D. Apprehension of Defendants**
 - E. Notice of Trial or Hearing**
 - F. Failure of Defendant to Appear**
 - G. Breach of Undertaking**

- H. Use of Force to Protect Person or Property
- I. Reasonable belief
- J. Use of Force Relating to Surrender or Escape
- K. Bail bond enforcement and administration

Indiana Navigator Examination Content Outline
60 Scoreable Questions plus 10 Pretest Questions
Time Limit 90 Minutes
Revised 5/16/2018

I. CONSUMER ASSISTANCE BASICS

(20 QUESTIONS)

A. Federally-Designated Consumer Assistants

1. Governing Bodies/Law
 - a. Department of Health and Human Services (HHS)
 - i. Centers for Medicare and Medicaid Services (CMS)
 - ii. HealthCare.gov
 - b. Affordable Care Act (ACA)
2. Types of Federally-Designated Consumer Assistants
 - a. Federal Navigators
 - i. Federal vs. State Requirements for Navigators
 - b. Certified Application Counselors (CACs)
 - c. Non-Navigator Assistance Personnel
 - d. Producers (Agents and Brokers)
3. Definition, Purpose, Roles and Responsibilities, and How to Become Each Type of Federally-Designated Consumer Assistant
4. Federally-Designated Consumer Assistants Serving Hoosiers – State Requirements
 - a. Application of Indiana Navigator Law (IC 27-19)

B. Indiana Navigators and Application Organizations

1. Who needs to be certified as an Indiana Navigator or Application Organization
2. Application Organizations
 - a. Definition, Roles and Responsibilities
 - b. Becoming an Application Organization
 - i. Online Application
 - ii. Conflict of Interest Disclosure Form
 - iii. Privacy and Security Agreement
 - iv. List of All Locations (for Multi-Location AOs)
 - c. Annual Renewal Requirements
3. Indiana Navigators
 - a. Definition, Roles and Responsibilities
 - b. Becoming an Indiana Navigator
 - i. Online Application
 - ii. Background Check
 - iii. Conflict of Interest Disclosure Form
 - iv. Privacy and Security Agreement
 - v. Precertification Education
 - vi. Certification Examination
 - c. Annual Renewal Requirements; Continuing Education
4. Limitations for Indiana Navigators and Application Organizations
 - a. Conflicts of Interest
 - i. Conflict of Interest Policy
 - (a) Financial Conflict of Interest
 - (b) Conflict of Loyalty
 - (c) Changes in Actual or Potential Conflict of Interest
 - (d) Conflict of Interest Disclosure Form
 - b. Privacy and Security; confidentiality
 - i. Privacy and Security Agreement
 - (a) Personal Information
 - (b) Reporting a Breach of Privacy/Security

- c. Ethical Standards
 - i. Commitment to Clients
 - ii. Self-Determination
 - iii. Informed Consent and Authorization
 - iv. Competence
 - v. Cultural Competence
 - (a) Serving Different Cultures and Languages – the National CLAS Standards
 - (b) Serving Persons with Disabilities
 - vi. Conflicts of Interest
 - vii. Privacy and Confidentiality
 - viii. Access to Records
 - ix. Professional Conduct
 - d. Advising on plan selection
 - e. Receiving Compensation
 - f. Using unique certification/registration number
 - g. Reporting Requirements
 - i. Change of name or contact information
 - ii. Administrative, criminal, or legal action
 - iii. Change in Conflict of Interest status
 - iv. Security Breach or improper disclosure of consumer's Personal Information
5. Information Resources
- a. How and when to access (e.g., websites, resources, agency contacts)

C. State of Indiana – Roles and Responsibilities

- 1. State Role in Certification/Registration and Re-certification/Re-registration of Indiana Navigators and Application Organizations
 - a. State Monitoring and Oversight
 - i. Indiana Department of Insurance (IDOI)
 - ii. Family and Social Services Administration (FSSA)
 - b. State Administrative Actions
 - i. Consequences for Violation of Navigator/Application Organization laws and regulations
 - c. Issuing a Consumer Complaint
 - i. Who to contact
 - ii. What to expect
 - d. Legal Authority
 - i. Indiana Code (IC 27-19)
 - ii. Indiana Administrative Code (760 IAC 4)

II. INDIANA HEALTH COVERAGE PROGRAMS

(20 QUESTIONS)

A. Overview of Indiana Health Coverage Programs

- 1. Types of Indiana Health Coverage Programs – Benefit Packages/Available Services
 - a. Hoosier Healthwise
 - b. Healthy Indiana Plan (HIP)
 - i. Types of Coverage
 - (a) HIP Plus
 - (b) HIP Basic
 - (c) HIP Maternity
 - (d) HIP State Plan
 - ii. Gateway to Work
 - iii. POWER Account Contributions and Preventive Care
 - iv. Tobacco Surcharge
 - c. Managed Care Entities
 - d. Hoosier Care Connect
 - e. Traditional Medicaid (Fee-for-Service)
 - f. Children's Health Insurance Program (CHIP)
 - g. M.E.D. Works
 - h. Home & Community Based Services (HCBS) Waivers
 - i. Behavioral and Primary Healthcare Coordination Program
 - i. Medicare Savings Program

- j. Family Planning Eligibility Program
 - k. Breast and Cervical Cancer Program
 - l. Right Choices Program
 - m. End Stage Renal Disease Program
 - n. Presumptive Eligibility (PE) (e.g., Pregnant women, Hospital, Inmates)
 - 2. General Factors of Eligibility
 - a. Residency
 - b. Citizenship/Immigration Status
 - c. Income Standards
 - d. Requirement to Provide a Social Security Number
 - e. Requirement to File for Other Benefits
 - f. Medicaid Modified Adjusted Gross Income (MAGI) Methodologies
 - i. MAGI vs. non-MAGI Populations
 - g. Medicaid Eligibility Based on Blindness or Disability
- B. Indiana Application for Health Coverage / Post-Enrollment**
- 1. Preparing to Help Consumers Apply for Health Coverage
 - a. Step One: Inform the Consumer of Any Actual or Potential Conflicts of Interest and of the Indiana Navigator's Roles and Responsibilities
 - b. Step Two : Complete Preliminary Eligibility Screening
 - 2. Application Process
 - a. How to Help Consumers Apply for Indiana Health Coverage Programs
 - b. Methods (i.e., online, paper, phone, in-person)
 - c. Checking Application Status
 - d. Home and Community-Based Services Waiver Programs
 - e. Presumptive Eligibility
 - 3. Authorized Representatives
 - 4. Appeals
 - 5. What an Individual Can Expect After Being Determined Eligible for an Indiana Health Coverage Program
 - a. Effective Date of Eligibility
 - b. Notices and Insurance Card
 - c. CHIP Premiums
 - d. HIP POWER Account Contributions
 - e. M.E.D. Works Premiums
 - 6. Using Coverage
 - a. Prior Authorization
 - b. Copayments
 - c. Reporting Changes
 - d. Who to Contact for Assistance or Grievances
 - e. Eligibility Redeterminations

III. HEALTH INSURANCE BASICS AND THE FEDERAL MARKETPLACE

(20 QUESTIONS)

A. Basics of the Federal Health Insurance Marketplace

- 1. Functions of the Marketplace
 - a. Insurance Affordability Options under the ACA
 - i. Insurance Affordability Programs
 - (a) Cost-Sharing Reductions (CSRs)
 - (b) Premium Tax Credits (PTCs)
 - (c) Eligibility
 - (d) Requirement to File and Report Changes
 - ii. Federal Poverty Level (FPL)
 - iii. Modified Adjusted Gross Income (MAGI)
 - b. Small Business Health Insurance Options Program (SHOP)
 - a. Marketplace
 - c. Small Employers Definition
 - d. SHOP Enrollment Period
- 2. Application Process
 - i. Household Eligibility
 - ii. Payment of the Premium Tax Credits (PTCs)

- iii. APTC Reconciliation
 - iv. Cost-Sharing Reductions (CSRs)
 - v. Open Enrollment Periods/Re-enrollment
 - vi. Special Enrollment Periods
 - vii. Open Enrollment Period and the Outside Market
2. Qualified Health Plans (QHPs)
 - a. Metal Tiers
 - b. Actuarial Value
 3. Stand-Alone Dental Plan
- B. The Marketplace Application**
1. Preparing to Help Consumers Apply for Health Coverage
 - a. Step One: Inform the Consumer of Any Actual or Potential Conflicts of Interest and of the Indiana Navigator's Roles and Responsibilities
 - b. Steps Two: Complete Preliminary Eligibility Screening
 2. Application Process
 - a. Methods (i.e., paper, online, phone)
 - b. Beginning the Marketplace Application
 - c. Disability Question on the Marketplace Application
 - d. Employer Coverage Questions on the Marketplace Application
 - e. Sources of Information Needed for the Marketplace Application
 3. Verifying Eligibility
 4. Interaction with the Marketplace
 - a. After Completing an Application
 - b. Notices
 - c. Plan Selection
 - d. Appeals - Challenging a Decision
 - e. Reporting Changes
 - f. Eligibility Redeterminations
 - g. Re-enrollment
- C. Health Insurance Basics**
1. Basics of Health Insurance Markets
 2. Basics of Health Insurance Coverage
 - a. Health Plan Cost
 3. Types of Health Insurance Coverage
 - a. Catastrophic Plans
 - b. Grandfathered Plans
 - c. Qualified Health Plans
 - d. Multi-State Plans
 4. Other Commercial (off-Marketplace) Coverage Types
 - a. Stand-Alone Plans
 - b. Other Excepted Benefit Plans
 5. Basics of the Affordable Care Act
 - a. Individual Impacts
 - i. Requirement to have health insurance (the "Individual Mandate")
 - ii. Guaranteed Availability and Guaranteed Renewability
 - iii. Essential Health Benefits
 - iv. Help Paying for Health Insurance and Cost-Sharing
 - v. Enrollment Periods
 - b. Insurer Impacts
 - i. Rating Requirements
 - ii. Medical Loss Ratio
 - c. Individual Shared-Responsibility Requirement
 - i. Minimum Essential Coverage
 - ii. Penalty
 - iii. Exemptions
 - d. Elimination of Lifetime and Annual Maximums
 - e. Rating Factors (i.e., age, tobacco, location)
- D. Indiana Insurance Law and Terminology**

1. Indiana Code 27-19 – Health Benefit Exchange
2. Indiana Administrative Code (760 IAC 4) – Indiana Navigators and Application Organization
3. Glossary of Commonly Used Terms

Key Terms and Concepts

- Actuarial Value (AV)
- Administrative Action
- Affordable Care Act (ACA) (also referred to as Patient Protection and Affordable Care Act (PPACA))
- Application Organization (AO)
- Authorized Representative (AR)
- Auto Assignment
- Behavioral and Primary Healthcare Coordination Program (BPHC)
- Benefits Portal
- Bronze Plan
- Catastrophic Plan
- Centers for Medicare & Medicaid Services (CMS)
- Certificate of Coverage
- Certified Application Counselor (CAC)
- Children’s Health Insurance Program (CHIP)
- COBRA Insurance (also known as Consolidated Omnibus Budget Reconciliation Act)
- Coinsurance
- Compensation
- Complaint
- Conflict of Interest
- Conflict of Interest Disclosure Form
- Conflict of Interest Policy
- Conflict of Loyalty
- Consumer Assistant
- Consumer Directed Health Plan (CDHP) (also known as High Deductible Health Plan (HDHP))
- Copayment (also referred to as Copay)
- Cost-sharing
- Cost-sharing Reduction (CSR)
- Deductible
- Department of Health and Human Services (HHS)
- Dependent
- Division of Family Resources (DFR)
- Enrollment Period
- Essential Health Benefit (EHB)
- Ethics
- Explanation of Benefits (EOB)
- Family and Social Services Administration (FSSA)
- Family Planning Eligibility Program
- Fast Track
- Federal Navigator
- Federal Poverty Level (FPL)
- Federally-facilitated Marketplace (FFM) (also referred to as Federal Marketplace, Exchange, or HealthCare.gov)
- Financial Interest
- Flexible Spending Account (FSA)
- Gateway to Work
- Glossary of Commonly Used Terms
- Gold Plan
- Grandfathered Health Plan
- Health Insurance (also referred to as Insurance, Benefits, or Coverage)
- Health Maintenance Organization (HMO)

- Health Savings Account (HSA)
- Healthy Indiana Plan (HIP)
- HIP Basic
- HIP Maternity
- HIP Plus
- HIP State Plan
- Home and Community-Based Services (HCBS) Waivers
- Hoosier Care Connect
- Hoosier Healthwise (HHW)
- Indiana Administrative Code – Title 760, Article 4
- Indiana Application for Health Coverage (IAHC)
- Indiana Code 27-19
- Indiana Department of Insurance (IDOI)
- Indiana Health Coverage Program (IHCP)
- Indiana Navigator
- Indiana Navigator Designation Form for Licensed Insurance Producers and Consultants
- Individual Mandate (also referred to as Individual Shared-Responsibility)
- Individual Market
- In-Network Provider
- Insurance Affordability Programs (also referred to as Cost Sharing Reductions and Premium Tax Credits)
- Insurer (also referred to as health insurance Issuer, Carrier, or Company)
- M.E.D. Works (short for Medicaid for Employees with Disabilities)
- Managed Care Entity (MCE) (also referred to as Managed Care Organization (MCO))
- Marketplace
- Medicaid
- Medical Loss Ratio (MLR)
- Medical Review Team (MRT)
- Medically Frail
- Medicare Savings Program
- Metal Tier (also referred to as Health Plan Category, Metal Level, or Metal Plan)
- Miller Trust (also referred to as Qualified Income Trust (QIT))
- Minimum Essential Coverage (MEC)
- Minimum Value (MV)
- Modified Adjusted Gross Income (MAGI)
- Navigator Continuing Education (CE)
- Navigator Service Request Form
- Non-Modified Adjusted Gross Income (Non-MAGI) Population
- Non-Navigator Assistance Personnel (also known as In-Person Assister or In-Person Counselor)
- Office of Medicaid Policy and Planning (OMPP)
- Open Enrollment Period
- Out-of-network Provider
- Out-of-pocket Maximum (also referred to as Out-of-pocket Limit)
- Partnership Marketplace
- Pediatric
- Personal Identifiable Information (PII)
- Platinum Plan
- Policy Year
- POWER Account (also referred to as Personal Wellness and Responsibility Account)
- Pre-existing Condition
- Preferred Provider Organization (PPO)
- Premium
- Premium Tax Credit (PTC) (also referred to as Advanced Premium Tax Credit or APTC) or Subsidy)
- Presumptive Eligibility (PE) (also referred to as PE for Pregnant Women (PEPW), Hospital PE (HPE), or PE for Inmates)
- Primary Care Provider (PCP)

- **Prior Authorization (PA)**
- **Privacy and Security Agreement**
- **Producer (also referred to as an Agent or Broker)**
- **Provider (also referred to as Healthcare Provider)**
- **Qualified Health Plan (QHP)**
- **Qualified Provider (QP)(also referred to as Presumptive Eligibility (PE) Qualified Entity)**
- **Rating Factors**
- **Redetermination**
- **Re-Enrollment**
- **Reporting Requirement**
- **Right Choices Program**
- **Security Breach**
- **SHOP (Small Business Health Options Program) Marketplace**
- **SHOP Enrollment Period**
- **Silver Plan**
- **Sircon (also known as Vertafore)**
- **Small Employer (also referred to as Small Group Employer)**
- **Social Security Administration (SSA)**
- **Social Security Disability Insurance (SSDI)**
- **Special Enrollment Period (SEP)**
- **Stand-Alone Dental Plan**
- **State Health Insurance Assistance Program (SHIP)**
- **State-based Marketplace**
- **Summary of Benefits and Coverage**
- **Supplemental Nutrition Assistance Program (SNAP)**
- **Supplemental Security Income (SSI)**
- **Temporary Assistance for Needy Families (TANF)**
- **Traditional Medicaid (also referred to as Fee-for-Service)**
- **Transitional Medical Assistance (TMA)**
- **1115 (c) WAIVER**

**INDIANA PUBLIC ADJUSTER EXAMINATION CONTENT
OUTLINE
60 QUESTIONS TOTAL
ONE HOUR TIME LIMIT REVISED 7/17/2018**

- I. INSURANCE REGULATIONS** (7 QUESTIONS)
- A. Licensing Regulations**
 - 1. Qualifications
 - 2. Resident and Non-Resident
 - 3. Process
 - 4. Examination
 - 5. Fees
 - 6. Surety Bond
 - 7. Certificate of Authority and Expiration
 - B. License Renewal**
 - 1. Change of Contact Information
 - 2. Renewal Application and Fee
 - C. Disciplinary Actions**
 - 1. Cease and Desist Order
 - 2. Violations
 - 3. Suspension and Revocation
 - 4. Penalties
 - 5. Administrative Hearings
 - D. Unfair Claim Settlement Practices**
 - E. Unfair Trade Practices**
 - F. Federal Regulation**
 - 1. Fraud and False Statements (including 1033 Waiver)
- II. INSURANCE BASICS** (10 QUESTIONS)
- A. Contract Law**
 - 1. Elements of Contract
 - 2. Legal Interpretations
 - a. Ambiguities in a Contract of Adhesion
 - b. Reasonable Expectations
 - c. Utmost Good Faith
 - B. Insurance Contract Basics**
 - 1. Indemnity
 - 2. Representations, Misrepresentations and Concealment
 - 3. Warrantees
 - 4. Fraud
 - 5. Waiver
 - 6. Estoppel
 - C. Insurance Concepts**
 - 1. Insurable Interest
 - 2. Risk
 - 3. Loss
 - 4. Property
 - 5. Casualty
 - 6. Two and Three Party Contracts
 - 7. Limit of Liability
 - 8. Named Insured
 - 9. Causes of Loss (Perils)
 - a. Basic
 - b. Broad
 - c. Special
 - 10. Named Peril versus Special (Open) Perils
 - 11. Indirect (Consequential) Loss
 - 12. Blanket versus Special Coverage
 - 13. Loss Valuation
 - a. Actual Cash Value
 - b. Replacement Cost
 - c. Functional Replacement Cost
 - d. Fair Market Value
 - e. Agreed Value
 - f. State Value
 - g. Valued Contracts
 - h. Worker's Compensation Coverage
 - D. Policy Structure**
 - 1. Declarations

2. Definitions
3. Insuring Agreement
4. Additional Coverage
5. Conditions
6. Exclusions
7. Endorsements

E. Common Policy Provisions

1. Insured (Named, First Named, Additional Insured(s))
2. Policy Period
3. Policy Territory
4. Cancellation and Renewal
5. Deductibles
6. Other Insurance
 - a. Nonconcurrency
 - b. Primary and Excess
 - c. Pro Rata
7. Policy Limits
8. Restoration/Nonreduction of Limits
9. Coinsurance
10. Vacancy or Unoccupancy
11. Liberalization
12. Third Party Provisions
 - a. Mortgage Clause
 - b. Loss Payable Clause
 - c. No Benefit to Bailee

F. Indiana Laws, Regulations and Provisions

1. Cancellation and Nonrenewal
2. Concealment, Misrepresentation and Fraud
3. Mine Subsidence Coverage
4. Terrorism Risk Insurance Act of 2002

III. ADJUSTING LOSSES

(15 QUESTIONS)

A. Role of the Adjuster

1. Duties and Responsibilities
2. Public Adjuster versus Independent Adjuster
3. Relationship to the Legal Profession

B. Property Losses

1. Insured's Duties Following a Loss
 - a. Notice
 - b. Minimizing Loss
 - c. Proof of Loss
 - d. Books and Records
 - e. Abandonment
2. Claims Investigation Process and Procedures
 - a. Critical Evidence
 - b. Other Evidence
 - c. Official Reports
 - d. Written and Audio Statements
3. Determining Value and Loss
 - a. Burden of Proof of Loss and of Value
 - b. Estimates
 - c. Depreciation
 - d. Salvage
4. Claim Settlement Options/Releases
5. Payment and Discharge
6. Claims Adjustment Procedures
 - a. Dispute Resolution
 - i. Appraisal
 - ii. Arbitration
 - iii. Litigation

C. Types of Adjuster Reports

1. Initial/Field Report
2. Interim Report
3. Full Report

IV. DWELLING POLICIES

(2 QUESTIONS)

A. Characteristics and Purpose

B. Coverage Forms

1. DP-1 Basic
2. DP-2 Broad
3. DP-3 Special

C. Property Coverages

1. Coverage A – Dwelling
2. Coverage B – Other Structures
3. Coverage C – Personal Property
4. Coverage D – Fair Rental Value
5. Coverage E – Additional Living Expenses

- D. Conditions**
E. Exclusions

V. HOMEOWNERS POLICIES

(11 QUESTIONS)

A. Coverage Forms

1. HO-2 Broad Form
2. HO-3 Special Form
3. HO-4 Tenant (Contents) Form
4. HO-5 Comprehensive Form
5. HO-6 Condominium Unit Owners Form
6. HO-8 Modified Coverage Form

B. Definitions

1. Resident Premises
2. Named Insured
3. Family Member/Relative

C. Section I – Property Coverages

1. Coverage A – Dwelling
2. Coverage B – Other Structures
3. Coverage C – Personal Property
4. Coverage D – Loss of Use

D. Perils Insured Against (Basic, Broad, Special)

E. Conditions

F. Exclusions

1. Flood (National Flood Insurance Program (NFIP))
 - a. Eligibility
2. Manufacturer Defects
3. Wear/Tear
4. Mechanical Breakdown
5. Animals, Birds and Pets
6. Motor Vehicles

G. Selected Endorsements

1. Limited Fungi, Wet or Dry Rot, or Bacteria Coverage
2. Earthquake
3. Water Back-Up and Sump Pump Failure
4. Building Ordinance and Law

VI. COMMERCIAL PACKAGE POLICIES

(6 QUESTIONS)

A. Components

1. Common Policy Declarations
2. Common Policy Conditions
3. One or More Coverage Parts

B. Commercial Property

1. Property Conditions Form
2. Coverage Forms
 - a. Building and Personal Property
 - b. Business Income
 - c. Extra Expense
3. Cause of Loss Forms
 - a. Basic
 - b. Broad
 - c. Special

C. Commercial Inland Marine

1. Definition and Purpose

D. Farm Coverage

1. Farm Property Coverage Forms
 - a. Coverage A – Dwelling
 - b. Coverage B – Other Structures
 - c. Coverage C – Personal Property
 - d. Coverage D – Loss of Use
 - e. Coverage E – Scheduled Farm Personal Property
 - f. Coverage F – Unscheduled Farm Personal Property
 - g. Coverage G – Other Farm Structures
2. Causes of Loss (Basic, Broad, Special)
3. Crop-Hail Insurance versus Multi-Peril Crop Insurance
4. Conditions
5. Exclusions

VII. BUILDING CONSTRUCTION

(9 QUESTIONS)

A. Construction Styles, Materials, Measurements and Components

1. Roofing/Siding
2. Framing
3. Foundations
4. Flooring
5. Mechanical (e.g., Plumbing, Heating, Electrical)
6. Water, Smoke and Fire Remediation
7. Debris Removal

B. Construction Types

1. Stick-Built
2. Pre-Fabrication
3. Manufactured

C. Endorsements

1. Actual Cash Value Endorsement
 - a. Recoverable versus Non-Recoverable Depreciation
2. Matching Endorsement
3. Common Construction Endorsement
4. Amendatory Debris Removal

D. Building Codes and Code Enforcement

**Surplus Lines Producer Examination Content
Outline
55 Scoreable Questions
12-7-2006**

Legal References – Indiana Code 27-1-15.6 & 27-1-15.8

- I. Insurance Regulation** **(10 questions)**
- A. Federal:**
1. Fair Credit Reporting Act - 15 USC 1681-1681(d)
 2. Fraudulent and False Statement including 1033 Waiver - 18 USC 1033, 1034
- B. State:**
1. Rights, powers and duties of the Commissioner - IC 27-1-1-1, 2
 2. Fraudulent insurance acts - IC 27-1-3-22; IC 27-2-16-3
 3. Unfair methods of competition and deceptive acts and practices-IC 27-4-1-4
 - a. Misrepresentation
 - b. False advertising
 - c. Defamation
 - d. Boycott, coercion or Intimidation
 - e. False financial information
 - f. Illegal inducement
 - g. Unfair discrimination
 - h. Rebating
 4. Unfair Claims Settlement Practices - IC 27-4-1-4.5
 5. Cease and desist-fine-suspension or revocation of license - IC 27-4-1-6 through 11
 6. Penalties - IC 27-4-1-12
- II. Surplus Lines** **(45 questions)**
- A. Market:**
1. Types of companies:
 - a. Non-admitted insurers
 - b. Lloyd's of London
 - c. Alien companies
 2. Alternative markets:
 - a. Risk retention groups
 - b. Purchasing groups
 - c. Industrial insured [IC 27-4-5-2(b)(8)]
- B. Other ways of classifying companies**
1. By origin
 - a. Domestic
 - b. Foreign
 - c. Alien
 2. By authority
 - a. Authorized (admitted)
 - b. Unauthorized (non-admitted)
 3. Coverage:
 - a. Type of coverage
 - b. Use and characteristics
 4. Authority:
 - a. Binding
 - b. Underwriting
 - c. Claims
 - d. Commissions
- C. Regulation:**
1. Definitions - IC 27-1-15.6-2
 2. Written examinations - IC 27-1-15.6-5
 3. Application for resident insurance producer license-requirements-business entities - IC 27-1-15.6-6
 4. Nonresident producer license-requirements-reciprocity-nonresident-surplus lines producer licenses - IC 27-1-15.6-8
 5. Exemptions from pre-licensing education or examination - IC 27-1-15.6-9
 6. Use of assumed name - IC 27-1-15.6-10
 7. Temporary insurance producer license - IC 27-1-15.6-11
 8. Denial, suspension or revocation of license-civil penalties- controlled businesses - IC 27-1-15.6-12
 9. Commissions, service fees and brokerage fees - IC 27-1-15.6-13
 10. Termination of employment or contract - IC 27-1-15.6-15

11. Waiver of requirements for nonresident license applicants-reciprocity - IC 27-1-15.6-16
 12. Report of administrative actions or criminal prosecution against producer - IC 27-1-15.6-13. Service of process upon nonresident producer licensee - IC 27-1-15.6-21
 13. Fees for Licensure and duplicate licenses - IC 27-1-15.6-32
 14. Rules and regulations - IC 27-1-15.6-33
 15. Hearings - IC 27-1-15.6-34
 16. Qualifications for licensure - IC 27-1-15.8-3
- D. Monthly Reporting - IC 27-1-15.8-4 (d)**
1. Affidavit
 - a. Diligent effort
 - b. Lower rate
 2. Content
- E. Special requirements - IC 27-1-15.8-4**
1. Bond requirements (a)
 - a. Amount
 - b. Notice of termination
 - c. Purpose
 - d. Obligee
 - e. Renewal (b)
 2. Surplus lines tax (c)
 - a. Reporting
 - b. Tax rate
 3. Annual statement filing (e)
 4. Separate accounts (f)
 5. Commissioner's authority (h)
 6. Courtesy filings/commissions (i)
 7. Penalties (j)