LIFE – GENERAL KNOWLEDGE
CONTENT OUTLINE

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

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

II. POLICY RIDERS, PROVISIONS, OPTIONS, AND EXCLUSIONS ..................................... 18
   A. Policy riders
      1. Waiver of premium and waiver of monthly deduction
      2. Guaranteed insurability
      3. Payor benefit
      4. Accidental death and/or accidental death and dismemberment
      5. Term riders
      6. Other insureds
      7. Long term care
      8. Return of premium
   B. Policy provisions and options
      1. Entire contract
      2. Insuring clause
      3. Free look
      4. Consideration
      5. Owner’s rights
      6. Beneficiary designations
   C. Policy exclusions

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

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

LIFE - 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
        Ref: 27-1-1-2
     b. Member of National Association of Insurance Commissioners (NAIC)
        Ref: 27-1-1-2
     c. Powers
        Ref: 27-1-3-7, 27-1-3-10
     d. Duties
        Ref: 27-1-3-7, 27-1-3-10
  2. Admission of Insurance Companies
     a. Certificate of Authority
        Ref: 27-1-3-20, 27-1-17-7
     b. Admitted versus non-admitted companies
        Ref: 27-1-17-1, 2
     c. Domestic, foreign, and alien companies
        Ref: 27-1-2-3 (e, f, g), 27-1-3.5-2
  3. Examination of Admitted Insurance Companies
     Ref: 27-1-3.1-8
     a. Fiscal examinations
     b. Waiving examinations of foreign and alien companies
  4. Insurance Guaranty Associations
     Ref: 27-8-8-2, 27-8-8-2.3 (f), 27-8-8-6, 27-8-8-18
     a. Purpose
     b. Policy benefits that are guaranteed
B. Producer Licensing Laws
  1. Types of Insurance Licenses, Eligibility Requirements & Powers and Duties
     Ref: 27-1-15.6-2
   a. Resident producer
      Ref: 27-1-15.6-6, 15.6-7
   b. Nonresident producer
      Ref: 27-1-15.6-8
   c. Temporary producer
      Ref: 27-1-15.6-11
   d. Consultant
      Ref: 27-1-15.6-23
   e. Business entity
      Ref: 27-1-15.6-6(d)
   f. Limited Lines
      Ref: 27-1-15.6-18, 15.6-19
      i. Travel
      ii. Title
      iii. Credit
   f. Prearranged funeral insurance
  2. Who must be licensed
     Ref: 27-1-15.6-3, 27-1-15.6-4
   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 nipr.com)
      Ref: 27-1-15.6-12(d)
      i. Appeals process/Notice of hearing
  4. Insurance Company: Producer appointments and termination
     Ref: 27-1-15.6-14, 15
  5. Limitations of a Producer
     a. Controlled business
        Ref: 27-1-15.6-12(j)
     b. Acting as a Consultant
        Ref: 27-1-15.6-22
     c. Fees and commissions
        Ref: 27-1-15.6-13
  6. Producer's License Maintenance
     a. Producer notification requirements
        Ref: 27-1-15.6-7 (h), 27-1-15.6-10, 27-1-15.6-17
        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
        Ref: 27-1-15.7-2, 27-1-15.6-7(d), (e), (f), (g)
     c. Continuing Education (CE) requirements
        Ref: 27-1-15.7-2, 27-1-15.6-19.5
     d. Sircon license & CE tracking system
        Ref: 27-1-15.6-7(l), (j)
        i. Producer Responsibilities
C. Producer/Company Compliance
  1. Producer Licensing Law & Violations
     Ref: 27-1-15.6-12
  2. Unfair Competition Law & Violations
     Ref: 27-4-1-3, 27-4-1-4
  3. Definitions
     Ref: 27-4-1-4
     a. Twisting
     b. Rebating
     c. Sharing commissions with an unlicensed person
     d. Defamation
     e. False advertising
     f. Misrepresentation
ACCIDENT & HEALTH – GENERAL KNOWLEDGE CONTENT OUTLINE

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

I. TYPES OF POLICIES .................................................14
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 INSURANCE ........................................ 3
A. Medicare (Parts A, B, C, D)
B. Medicaid
C. Social Security benefits

IV. OTHER INSURANCE CONCEPTS...................... 4
A. Total, partial, recurrent and residual disability
B. Owner’s rights
C. Dependent children benefits
D. Primary and contingent beneficiaries
E. Modes of premium payments
F. Nonduplication and coordination of benefits (e.g., primary vs. excess)
G. Occupational vs. non-occupational
H. Tax treatment of premiums and proceeds of insurance contracts (e.g., disability income and medical expenses, etc.)
I. Managed care
J. Workers Compensation
K. Subrogation

V. FIELD UNDERWRITING PROCEDURES................. 9
A. Completing the application
B. Explaining sources of insurability and HIPAA privacy information (e.g., MIB Report, Fair Credit Reporting Act, etc.)
C. Initial premium payment and receipt and consequences of the receipt (e.g., medical examination, etc.)
D. Submitting application (and initial premium if collected) to company for underwriting
E. Policy delivery
F. Explaining policy and its provisions, riders, exclusions, and ratings to clients
G. Replacement
H. Contract law
1. Elements of a contract

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

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
   Ref: 27-1-1-2
   b. Member of National Association of Insurance Commissioners (NAIC)
   Ref: 27-1-1-2
   c. Powers
   Ref: 27-1-3-7, 27-1-3-10
   d. Duties
   Ref: 27-1-3-7, 27-1-3-10
2. Admission of Insurance Companies
   a. Certificate of Authority
   Ref: 27-1-3-20, 27-1-17-7
   b. Admitted versus non-admitted companies
   Ref: 27-1-17-1, 2
   c. Domestic, foreign, and alien companies
   Ref: 27-1-2-3 (e, f, g), 27-1-3.5-2
3. Examination of Admitted Insurance Companies
   Ref: 27-1-3.1-8
   a. Fiscal examinations
   b. Waiving examinations of foreign and alien companies
   Ref: 27-1-3-2 (e, f, g), 27-1-3.5-2
4. Insurance Guaranty Associations
   Ref: 27-8-8-2, 27-8-8-2.3 (f), 27-8-8-6, 27-8-8-18
   a. Purpose
   b. Policy benefits that are guaranteed

B. Producer Licensing Laws
1. Types of Insurance Licenses, Eligibility Requirements & Powers and Duties
   Ref: 27-1-15.6-2
   a. Resident producer
   Ref: 27-1-15.6-6, 15.6-7
   b. Nonresident producer
   Ref: 27-1-15.6-8
   c. Temporary producer
   Ref: 27-1-15.6-11
   d. Consultant
   Ref: 27-1-15.6-23
   e. Business entity
   Ref: 27-1-15.6-6(d)
   f. Limited Lines
   Ref: 27-1-15.6-18, 15.6-19
   i. Travel
   ii. Title
   iii. Credit
   iv. Prearranged funeral insurance
2. Who must be licensed
   Ref: 27-1-15.6-3, 27-1-15.6-4
   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 nipr.com)
      Ref: 27-1-15.6-5, 27-1-15.6-6, 27-1-15.6-7, 27-1-15.6-7(j),
      27-1-15.6-9, 27-1-15.6-16
   b. Denial of license application
      Ref: 27-1-15.6-12(d)
      i. Appeals process/Notice of hearing

4. Insurance Company: Producer appointments and termination
   Ref: 27-1-15.6-14, 15

5. Limitations of a Producer
   a. Controlled business
      Ref: 27-1-15.6-12(j)
   b. Acting as a Consultant
      Ref: 27-1-15.6-22
   c. Fees and commissions
      Ref: 27-1-15.6-9, 27-1-15.6-16

6. Producer’s License Maintenance
   a. Producer notification requirements
      Ref: 27-1-15.6-7(h), 27-1-15.6-10, 27-1-15.6-17
      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/re reinstatement process
      Ref: 27-1-15.7-2, 27-1-15.6-7(d), (e), (f), (g)
   c. Continuing Education (CE) requirements
      Ref: 27-1-15.7-2, 27-1-15.6-19.5
   d. Sircon license & CE tracking system
      Ref: 27-1-15.6-7 (j, j)
      i. Producer Responsibilities

C. Producer/Company Compliance
   1. Producer Licensing Law & Violations
      Ref: 27-1-15.6-12
   2. Unfair Competition Law & Violations
      Ref: 27-4-1-3, 27-4-1-4
   3. Definitions
      Ref: 27-4-1-4
      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
      Ref: 27-4-1-5
   5. Penalties/Disciplinary Actions
      a. Penalty for violating Licensing law
      Ref: 27-1-15.6-12, 27-1-15.6-28, 29
      b. Penalty for violating Unfair Competition Law
      Ref: 27-4-1-5, 6, 7, 8, 9
      c. Penalty for violating Cease and Desist Orders
      Ref: 27-4-1-12
      d. Criminal violations
      Ref: 27-4-1-16, 27-1-2-4
   D. Claims
      Ref: 27-4-1-4.5, 27-4-1-5.6
      1. Payment of claims
      2. Unfair Claim Settlement Practices

II. HEALTH REGULATIONS.............................................10
A. Health Insurance Contracts
   1. Standard Provisions in Medical Expense and Disability Income Policies
      Ref: 27-8-5-3, 27-8-5-20
      b. Group Provisions
      Ref: 27-8-5-19
   2. Required Coverages
      a. Mammmogram coverage
      Ref: 27-8-14-6
   3. Underwriting Restrictions
      a. AIDS/HIV
      Ref: 760 IAC 1-39-3, 4, 5, 6, 7
      b. Genetic Testing
      Ref: 27-8-26-5, 6, 7, 8
   4. Rights of Dependent Children
      a. Newborns and adopted children
      Ref: 27-8-5.6-2, 3; 27-8-5-21
      b. Limiting age
      Ref: 27-8-5-28
      c. Handicapped children
      Ref: 27-8-5-2(a)(b)
   5. Advertising
      Ref: 760 IAC 1-18-3, 4, 5, 8, 9, 10, 11, 13, 14, 16

B. Specialized Coverage
   1. Indiana Small Group Health
      Ref: 27-8-15-8.5, 10.5, 14, 27, 28, 29, 31, 31.1, 32, 33
   2. Group Coordination of Benefits
      Ref: 760 IAC 1-38-1, 1-38.1-1, 2.5, 5, 5.2, 8, 9, 12, 13, 14
   3. Children’s Health Insurance Program (CHIP)
      Ref: 12-17.6-3-2, 3; 12-17.6-4.2

C. Long Term Care
   1. Provisions
      Ref: 760 IAC 2-3
      a. Free Look
      Ref: 27-8-12-12
      b. Length of coverage
      Ref: 27-8-12-5
      c. Pre-existing conditions, etc.
      Ref: 27-8-12-10, 10.5
   2. Standards for Marketing
      Ref: 760 IAC 2-15
   3. Replacement
      Ref: 760 IAC 2-3-5
   4. Producer’s Duties
      Ref: 27-8-12-14, 14.5, 18; 760 IAC 2-28
   5. Long Term Care Partnership Program (LTCP)
      Ref: 12-15-44.5-4; in.gov/ltcp; continuing education

D. Medicare Supplement Policies
   1. Provisions
      Ref: 760 IAC 3-4
      a. Free Look
      Ref: 27-8-13-17
      b. Pre-existing conditions, etc.
      Ref: 27-8-13-9(d)
   2. Standards for Marketing
      Ref: 27-8-13-9; 760 IAC 3-17-1
   3. Replacement
      Ref: 760 IAC 3-15-1
   4. Producer’s Duties
      Ref: Med Supp: 27-8-13-14; 760 IAC 3-18-1

E. Affordable Care Act (ACA)
   Ref: www.healthcare.gov;
   www.IN.gov/healthcareform; 27-19-2; 27-19-4
   14; 12-15-44.5
   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

LIFE & HEALTH – GENERAL KNOWLEDGE-SPECIFIC SECTION CONTENT OUTLINE

(100 scoreable questions plus 10 pretest questions)

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  1. Personal insurance needs  
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  6. Hospital indemnity  
  7. Short-term medical  
  8. Accident  

VI. POLICY PROVISIONS, CLAUSES, AND RIDERS ...20  
A. Mandatory and optional provisions  
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  3. Grace period  
  4. Reinstatement  
  5. Notice of claim  

  6. Claim forms  
  7. Proof of loss  
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  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  
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  1. Insuring clause  
  2. Free look  
  3. Consideration clause  
  4. Probationary period  
  5. Elimination period  
  6. Waiver of premium  
  7. Exclusions and limitations  
  8. Preexisting conditions  
  9. Coinsurance  
  10. Deductibles  
  11. Eligible expenses  
  12. Copayments  
  13. Pre-authorizations and prior approval requirements  
  14. Usual, reasonable, and customary (URC) charges  
  15. Lifetime, annual, or per cause maximum benefit limits  
C. Riders  
  1. Impairment/exclusions  
  2. Guaranteed insurability  
D. Rights of renewability  
  1. Noncancelable  
  2. Cancelable  
  3. Guaranteed renewable  

VII. SOCIAL INSURANCE............................................3  
A. Medicare (Parts A, B, C, D)  
B. Medicaid  
C. Social Security benefits  

VIII. OTHER INSURANCE CONCEPTS .......................4  
A. Total, partial, recurrent and residual disability  
B. Owner’s rights  
C. Dependent children benefits  
D. Primary and contingent beneficiaries  
E. Modes of premium payments  
F. Nonduplication and coordination of benefits (e.g., primary vs. excess)  
G. Occupational vs. non-occupational  
H. Tax treatment of premiums and proceeds of insurance contracts (e.g., disability income and medical expenses, etc.)  
I. Managed care  
J. Workers Compensation  
K. Subrogation  

IX. FIELD UNDERWRITING PROCEDURES ...............9  
A. Completing the application  
B. Explaining sources of insurability and
HIPAA privacy information (e.g., MIB Report, Fair Credit Reporting Act, etc.)

C. Initial premium payment and receipt and consequences of the receipt (e.g., medical examination, etc.)

D. Submitting application (and initial premium if collected) to company for underwriting

E. Policy delivery

F. Explaining policy and its provisions, riders, exclusions, and ratings to clients

G. Replacement

H. Contract law

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

LIFE & HEALTH - INDIANA STATE-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 ................................................ 20

A. Department of Insurance

1. Insurance Commissioner
   a. Appointment by Governor
      Ref: 27-1-1-2
   b. Member of National Association of Insurance Commissioners (NAIC)
      Ref: 27-1-1-2
   c. Powers
      Ref: 27-1-3-7, 27-1-3-10
   d. Duties
      Ref: 27-1-3-7, 27-1-3-10

2. Admission of Insurance Companies
   a. Certificate of Authority
      Ref: 27-1-3-20, 27-1-17-7
   b. Admitted versus non-admitted companies
      Ref: 27-1-17-1, 2
   c. Domestic, foreign, and alien companies
      Ref: 27-1-2-3 (e, f, g), 27-1-3.5-2

3. Examination of Admitted Insurance Companies
   Ref: 27-1-3.1-8
   a. Fiscal examinations
   b. Waiving examinations of foreign and alien companies

4. Insurance Guaranty Associations
   Ref: 27-8-8-2, 27-8-8-2.3 (f), 27-8-8-6, 27-8-8-18
   a. Purpose
   b. Policy benefits that are guaranteed

B. Producer Licensing Laws

1. Types of Insurance Licenses, Eligibility Requirements & Powers and Duties
   Ref: 27-1-15.6-2
   a. Resident producer

2. Who must be licensed
   Ref: 27-1-15.6-3, 27-1-15.6-4

3. Producer qualifications and the licensing process
   a. Pre-licensing education, state exam, license application
      (online through sircon.com and nipr.com)
      Ref: 27-1-15.6-5, 27-1-15.6-6, 27-1-15.6-7, 27-1-15.6-8, 27-1-15.6-9
   b. Denial of license application
      Ref: 27-1-15.6-12(d)
      i. Appeals process/Notice of hearing

4. Insurance Company: Producer appointments and termination
   Ref: 27-1-15.6-14, 15

5. Limitations of a Producer

6. Controlled business
   Ref: 27-1-15.6-12(j)
   a. Acting as a Consultant
      Ref: 27-1-15.6-22
   b. Fees and commissions
      Ref: 27-1-15.6-13
   c. Continuing Education (CE) requirements
      Ref: 27-1-15.6-19.5
   d. Sircon license & CE tracking system
      Ref: 27-1-15.7-2, 27-1-15.6-7(i, j)
   i. Producer Responsibilities

C. Producer/Company Compliance

1. Producer Licensing Law & Violations
   Ref: 27-1-15.6-12

2. Unfair Competition Law & Violations
   Ref: 27-4-1-3, 27-4-1-4

3. Definitions
   Ref: 27-4-1-4
   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
      Ref: 27-4-1-5

5. Penalties/Disciplinary Actions
   a. Penalty for violating Licensing law
      Ref: 27-1-15.6-12, 27-1-15.6-28, 29
   b. Penalty for violating Unfair Competition Law
      Ref: 27-4-1-5, 6, 7, 8, 9
   c. Penalty for violating Cease and Desist Orders
      Ref: 27-4-1-12
   d. Criminal violations
      Ref: 27-4-1-16, 27-1-2-4

D. Claims
   Ref: 27-4-1-4.5, 27-4-1-5.6
   1. Payment of claims
   2. Unfair Claim Settlement Practices

II. LIFE REGULATIONS ...................... 8

A. Policies and Contracts
   1. Policy provisions
      a. Backdating
         Ref: 27-1-12-8(2)
      b. Right to examine (Free Look)
         Ref: 27-1-12-43
      c. Payment of claims
         Ref: 27-1-12-16 (C)
      d. Incontestability
         Ref: 17-1-12-6

   2. Underwriting restrictions
      Ref: 760 IAC 1-39-3, 4, 5, 6, 7
   3. Interest on loans
      Ref: 27-1-12.3-2
   4. Interest on death benefits
      Ref: 27-1-12-35
   5. Accelerated death benefits
      Ref: 760 IAC 1-48-2, 3, 4, 5
   6. Viatical settlements
      Ref: 27-8-19.8-3, 4, 5, 4, 5, 6, 8, 8.5

B. Marketing Practices
   1. Advertising
      Ref: 760 IAC 1-13-1, 2, 5, 7, 8
   2. Solicitation
      Ref: 760 IAC 1-24-2, 3, 4, 5, 6, 7, 9
      a. Purpose
      b. Documentation
      c. Buyer’s Guide and Policy Summary
      d. Duties of producers

   3. Replacement
      a. Definition of replacement
         Ref: IAC 1-16.1-2
      b. Purpose
         Ref: IAC 1-16.1-1
      c. Free look
         Ref: IAC 1-16.1-6(C)(5)
      d. Duties of producers
         Ref: IAC 1-16.1-5
      e. Duties of insurers
         Ref: IAC 1-16.1-6, 7, 8

C. Group Life
   Ref: 27-1-12-17.1
   1. Eligible groups
      Ref: 27-1-12-37
   2. Conversion rights to individual policy
      Ref: 27-1-12-42
   3. Insurable Interest on Employees
      Ref: 27-1-12-17.1

III. HEALTH REGULATIONS ...................... 7

A. Health Insurance Contracts
   1. Standard Provisions in Medical Expense and Disability Income Policies
         Ref: 27-8-5-3, 27-8-5-20
      b. Group Provisions
         Ref: 27-8-5-19

   2. Required Coverages
      a. Mammogram coverage
         Ref: 27-8-14-6

   3. Underwriting Restrictions
      a. AIDS/HIV
         Ref: 760 IAC 1-39-3, 4, 5, 6, 7
      b. Genetic Testing
         Ref: 27-8-26-5, 6, 7, 8

   4. Rights of Dependent Children
      a. Newborns and adopted children
         Ref: 27-8-5.6-2, 3; 27-8-5-21
      b. Limiting age
         Ref: 27-8-5-28
      c. Handicapped children
         Ref: 27-8-5-2(a)(8)

   5. Advertising
      Ref: 760 IAC 1-18-3, 4, 5, 8, 9, 10, 11, 13, 14, 16, 17

B. Specialized Coverage
   1. Indiana Small Group Health
      Ref: 27-8-15-8.5, 10.5, 14, 27, 28, 29, 31, 31.1, 32, 33
   2. Group Coordination of Benefits
      Ref: 760 IAC 1-38-1.1, 2.5, 5, 5.2, 8, 9, 12, 13, 14
   3. Children’s Health Insurance Program (CHIP)
      Ref: 12-17.6-3-2, 3; 12-17.6-4.2

C. Long Term Care
   1. Provisions
      Ref: 760 IAC 2-3
      a. Free Look
         Ref: 27-8-12-12
      b. Length of coverage
         Ref: 27-8-12-5
      c. Pre-existing conditions, etc.
         Ref: 27-8-12-10, 10.5

   2. Standards for Marketing
      Ref: 760 IAC 2-15
   3. Replacement
      Ref: 760 IAC 2-3-5
   4. Producer’s Duties
      Ref: 27-8-12-14, 14.5, 18; 760 IAC 2-16

   5. Long Term Care Partnership Program (LTCP)
      Ref: 12-15-39.6-3, 6, 8, 10, 15; in.gov/ltcp; continuing education

D. Medicare Supplement Policies
   1. Provisions
      Ref: 760 IAC 3-4
      a. Free Look
         Ref: 27-8-13-17
      b. Pre-existing conditions, etc.
         Ref: 27-8-13-9(d)

   2. Standards for Marketing
      Ref: 27-8-13-9; 760 IAC 3-17-1
   3. Replacement
      Ref: 760 IAC 3-15-1
   4. Producer’s Duties
      Ref: Med Supp; 27-8-13-14; 760 IAC 3-18-1

E. Affordable Care Act (ACA)
   Ref: www.healthcare.gov; www.IN.gov/healthcarereform; 27-19-2; 27-19-4-14; 12-15-44.5
   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
PROPERTY & CASUALTY – GENERAL KNOWLEDGE CONTENT OUTLINE

(100 scoreable questions plus 10 pretest questions)

I. TYPES OF POLICIES ............................................. 25
   A. Homeowners
      1. HO-2
      2. HO-3
      3. HO-4
      4. HO-5
      5. HO-6
      6. HO-8
   B. Dwelling policies
      1. DP-1
      2. DP-2
      3. DP-3
   C. Commercial lines
      1. Commercial Package Policy (CPP)
      2. Commercial property
         a. Commercial building and business personal property form
         b. Causes of loss forms
         c. Business income
         d. Extra expense
         e. Equipment breakdown
      3. Business Owners Policy (BOP)
      4. Builders Risk
   D. Inland marine
      1. Personal Articles floaters
      2. Commercial Property floaters
   E. National Flood Insurance Program
   F. Others
      1. Earthquake
      2. Mobile Homes
      3. Watercraft
      4. Farm Owners
      5. Windstorm

II. INSURANCE TERMS AND RELATED CONCEPTS...............................14
   A. Insurance
      1. Law of Large Numbers
   B. Insurable interest
   C. Risk
      1. Pure vs. Speculative Risk
   D. Hazard
      1. Moral
      2. Morale
      3. Physical
   E. Peril
   F. Loss
      1. Direct
      2. Indirect
   G. Loss Valuation

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

   H. Proximate cause
   I. Deductible
   J. Indemnity
   K. Limits of liability
   L. Coinsurance/Insurance to value
   M. Occurrence
   N. Cancellation
   O. Nonrenewal
   P. Vacancy and unoccupancy

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

   R. Negligence
   S. Binder
   T. Endorsements
   U. Blanket vs. Specific

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

IV. TYPES OF POLICIES, BONDS, AND RELATED TERMS...........................25
   A. Commercial general liability
      1. Exposures
         a. Premises and Operations
         b. Products and Completed Operations
      2. Coverage
         a. Coverage A: Bodily Injury and Property Damage Liability
            i. Occurrence
            ii. Claims made
               (a) Retroactive Date
         b. Coverage B: Personal Injury and Advertising Injury
         c. Coverage C: Medical Payments
         d. Supplemental Payments
         e. Who is an insured
         f. Limits
i. Per occurrence
ii. Annual Aggregate
  g. Damage to Property of Others

B. Automobile: personal auto and business auto
  1. Liability
     a. Bodily Injury
     b. Property Damage
     c. Split Limits
     d. Combined Single Limit
  2. Medical Payments
  3. Physical Damage (collision; other than collision; specified perils)
  4. Uninsured motorists
  5. Underinsured motorists
  6. Who is an insured
  7. Types of Auto
     a. Owned
     b. Non-owned
     c. Hired
     d. Temporary Substitute
     e. Newly Acquired Autos
     f. Transportation Expense and Rental
     www Reimbursement Expense
  8. Garage Coverage Form, including
     Garagekeepers Insurance
  9. Exclusions
  10. Individual Insured and Drive Other Car (DOC)

C. Workers Compensation Insurance, Employers Liability Insurance, and Related Issues
   (This section does not deal with specifics of state law, which are addressed elsewhere in this outline.)
   1. Standard policy concepts
      a. Who is an employee/employer
      b. Compensation
   2. Work-related vs. non-work-related
   3. Other states’ insurance
   4. Employers Liability
   5. Exclusive remedy
   6. Premium Determination

D. Crime
   1. Employee Dishonesty
   2. Theft
   3. Robbery
   4. Burglary
   5. Forgery and Alteration
   6. Mysterious disappearance

E. Bonds
   1. Surety
   2. Fidelity

F. Professional liability
   1. Errors and Omissions
   2. Medical Malpractice
   3. Directors and Officers (D&O)
   4. Employment Practices Liability (EPLI)
   5. Cyber liability and data breach

G. Umbrella/Excess Liability

V. INSURANCE TERMS AND RELATED CONCEPTS..................................................14
   A. Risk
   B. Hazards
      1. Moral

   2. Morale
   3. Physical

C. Indemnity
D. Insurable interest
E. Loss valuation
   1. Actual cash value
   2. Replacement cost
   3. Market value
   4. Stated/agreed value
   5. Salvage value

F. Negligence
G. Liability
H. Occurrence
I. Binders
J. Warranties
K. Representations
L. Concealment
M. Deposit Premium/Audit
N. Certificate of Insurance
O. Law of Large Numbers
P. Pure vs. Speculative Risk
Q. Endorsements
R. Damages
   1. Compensatory
      a. General
      b. Special
   2. Punitive

S. Compliance with provisions of Fair Credit Reporting Act

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

PROPERTY & 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
   Ref. 27-1-1-2
         b. Member of National Association of Insurance Commissioners (NAIC)
2. Admission of Insurance Companies
   a. Certificate of Authority
      Ref: 27-1-3-20, 27-1-17-7
   b. Admitted versus non-admitted companies
      Ref: 27-1-17-1, 2
   c. Domestic, foreign, and alien companies
      Ref: 27-1-2-3(e, f, g), 27-1-3.5-2

3. Examination of Admitted Insurance Companies
   Ref: 27-1-3.1-8
   a. Fiscal examinations
   b. Waiving examinations of foreign and alien companies

4. Insurance Guaranty Associations
   Ref: 27-6-8-2, 27-6-8-5, 27-6-8-7(a), 27-6-8-19
   a. Purpose
   b. Policy benefits that are guaranteed

B. Producer Licensing Laws

1. Types of Insurance Licenses, Eligibility Requirements & Powers and Duties
   Ref: 27-1-15.6-2
   a. Resident producer
      Ref: 27-1-15.6-6, 15.6-7
   b. Nonresident producer
      Ref: 27-1-15.6-8
   c. Temporary producer
      Ref: 27-1-15.6-11
   d. Consultant
      Ref: 27-1-15.6-23
   e. Surplus Lines
      Ref: 27-1-15.6-7(d)
   f. Business entity
      Ref: 27-1-15.6-6(d)
   g. Limited Lines
      Ref: 27-1-15.6-18, 27-1-15.6-19, 27-1-15.6-20
      i. Travel
      ii. Title
      iii. Credit
      iv. Prearranged Funeral Insurance
      v. Crop
      vi. Portable electronics
      vii. Self-storage
   2. Who must be licensed
      Ref: 27-1-15.6-3, 27-1-15.6-4
      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 nipr.com)
      Ref: 27-1-15.6-5, 27-1-15.6-6, 27-1-15.6-7(j),
      27-1-15.6-9, 27-1-15.6-16
   b. Denial of license application
      Ref: 27-1-15.6-12(d)
      i. Appeals process/Notice of hearing

4. Insurance Company: Producer appointments and termination
   Ref: 27-1-15.6-14, 15

5. Limitations of a Producer
   a. Controlled business
      Ref: 27-1-15.6-12(j)
   b. Acting as a Consultant
      Ref: 27-1-15.6-22
   c. Fees and commissions
      Ref: 27-1-15.6-13

6. Producer’s License Maintenance
   Ref: 27-1-15.6-7(h), 27-1-15.6-10, 27-1-15.6-17
   i. Change of legal or alias name
   ii. Change of contact information; business, email
       and/or residential address
   iii. Criminal or administrative action
   c. License renewal/reinstatement process
      Ref: 27-1-15.7-2, 27-1-15.6-7(d), (e), (f), (g)
   d. Continuing Education (CE) requirements
      Ref: 27-1-15.7-2, 27-1-15.6-19.8
   e. Sircon license & CE tracking system
      Ref: 27-1-15.6-7(j)
      i. Producer Responsibilities

C.Producer/Company Compliance

1. Producer Licensing Law & Violations
   Ref: 27-1-15.6-12

2. Unfair Competition Law & Violations
   Ref: 27-4-1-3, 27-4-1-4

3. Definitions
   Ref: 27-4-1-4
   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
   Ref: 27-1-15.6-12, 27-1-15.6-28, 29
   a. Penalty for violating Unfair Competition Law
      Ref: 27-4-1-5, 6, 7, 8, 9
   b. Penalty for violating Cease and Desist Orders
      Ref: 27-4-1-12
   c. Criminal violations
      Ref: 27-4-1-16; 27-1-2-4; 35-50-3-2

D. Claims
   Ref: 27-4-1-4.5, 27-4-1-5.6
   1. Payment of claims
   2. Unfair Claim Settlement Practices

II. SURPLUS LINES COMMON TO PERSONAL AND COMMERCIAL

1. Surplus Lines Producers
   Ref: 27-1-15.8-1, 27-1-15.8-4
   a. Purpose
   b. Duties
   c. Gross Premium Tax

III. PERSONAL LINES REGULATIONS

A. Auto Claims
   Ref: 27-4-1.5

B. Automobile Insurance
   1. Financial Responsibility
      Ref: 9-25-2-3, 9-25-4-5, 9-25-4-7
   2. Uninsured and Underinsured Motorist Coverages
      Ref: 27-7-5-2, 27-7-5-3, 27-7-5-4, 27-7-5-5
   3. Policy Cancellation and Nonrenewal
      Ref: 27-7-6-3, 27-7-6-4, 27-7-6-5, 27-7-6-6,
      27-7-6-7, 27-7-6-8, 27-7-6-9
   4. Automobile Insurance Plan (AIP)
5. Transportation Network Company (TNC) Drivers

C. Other Property and Casualty Laws
   1. Mine Subsidence
      Ref: 27-7-9-3, 27-7-9-7, 27-7-9-8, 27-7-9-8.5
   2. Termination of Residential Policies
      Ref: 27-7-12-3, 27-7-12-4, 27-7-12-5, 27-7-12-6, 27-7-12-7

IV. COMMERCIAL LINES REGULATIONS .................. 5
   A. Indiana Worker’s Compensation
      Ref: 22-3-2, 22-3-3
      1. Benefits
         Ref: 22-3-3
      2. Who Must Be Insured/Is Not Required to Be Insured
         Ref: 22-3-2, 22-3-6-1(b)(c)
      3. Minors
         Ref: 22-3-6-1(b)(c)
      4. Second Injury Fund
         Ref: 22-3-3-13
      5. Assigned Risk Plan
         Ref: 27-7-2-28, 27-7-2-28.1
   B. Other Property and Casualty Laws
      1. Cancellation of Commercial Policies
         Ref: 27-1-31-2, 27-1-31-2.5, 27-1-31-3

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

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

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

III. PROPERTY AND CASUALTY INSURANCE TERMS AND RELATED CONCEPTS ............ 28
   A. Insurance
      1. Law of Large Numbers
   B. Insurable interest
   C. Risk
      1. Pure vs. Speculative Risk
   D. Hazard
      1. Moral
      2. Morale
      3. Physical
   E. Peril
   F. Loss
      1. Direct
      2. Indirect
   G. Loss Valuation
      1. Actual cash value
      2. Replacement cost
      3. Market value
      4. Stated value
      5. Salvage value
   H. Proximate cause
   I. Deductible
   J. Indemnity
   K. Limits of liability
   L. Coinsurance/Insurance to value
   M. Occurrence
   N. Cancellation
   O. Nonrenewal
   P. Vacancy and unoccupancy
   Q. Liability
      1. Absolute
      2. Strict
      3. Vicarious
   R. Negligence
   S. Binder
   T. Endorsements
   U. Blanket vs. Specific
   V. Burglary, Robbery, Theft, and Mysterious Disappearance
   W. Warranties
   X. Representations
   Y. Concealment
   Z. Deposit Premium/Audit
   AA. Certificate of Insurance
   BB. Damages
1. Compensatory
   a. General
   b. Special
2. Punitive
CC. Compliance with Provisions of Fair Credit Reporting Act

IV. PROPERTY AND CASUALTY POLICY PROVISIONS AND CONTRACT LAW ................. 24
A. Declarations
B. Insuring agreement
C. Conditions
D. Exclusions
E. Definition of the insured
F. Duties of the insured after a loss
G. Obligations of the insurance company
H. Mortgagee rights
I. Proof of loss
J. Notice of claim
K. Appraisal
L. Other Insurance Provision
M. Subrogation
N. Elements of a contract
O. Sources of underwriting information
P. Fair Credit Reporting Act
Q. Privacy Protection (Gramm Leach Bliley)
R. Policy Application
S. Terrorism Risk Insurance Act (TRIA)
T. Cancellation and nonrenewal provisions
U. Supplementary payments
V. Arbitration
W. Loss settlement provisions including consent to settle a loss

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
         Ref: 27-1-1-2
      b. Member of National Association of Insurance Commissioners (NAIC)
         Ref: 27-1-1-2
      c. Powers
         Ref: 27-1-3-7, 27-1-3-10
      d. Duties
         Ref: 27-1-3-7, 27-1-3-10
   2. Admission of Insurance Companies
      a. Certificate of Authority
         Ref: 27-1-3-20, 27-1-17-7
      b. Admitted versus non-admitted companies
         Ref: 27-1-17-1, 2
      c. Domestic, foreign, and alien companies
         Ref: 27-1-2-3 (e, f, g), 27-1-3-5-2
   3. Examination of Admitted Insurance Companies
      Ref: 27-1-3-1-8
   a. Fiscal examinations
   b. Waiving examinations of foreign and alien companies
   4. Insurance Guaranty Associations
      Ref: 27-6-8-2, 27-6-8-5, 27-6-8-7(a), 27-6-8-19
      a. Purpose
      b. Policy benefits that are guaranteed

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      Ref: 27-1-15.6-6, 15.6-7
   b. Nonresident producer
      Ref: 27-1-15.6-8
   c. Temporary producer
      Ref: 27-1-15.6-11
   d. Consultant
      Ref: 27-1-15.6-23
   e. Surplus Lines
      Ref: 27-1-15.8-3
   f. Business entity
      Ref: 27-1-15.6-6(d)
   g. Limited Lines
      Ref: 27-1-15.6-18, 27-1-15.6-19, 27-1-15.6-20
      i. Travel
      ii. Title
      iii. Credit
   iv. Premarried Funeral Insurance
   v. Crop
   vi. Portable electronics
   vii. Self-storage
2. Who must be licensed
   Ref: 27-1-15.6-3, 27-1-15.6-4
   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 nipr.com
      Ref: 27-1-15.6-5, 27-1-15.6-6, 27-1-15.6-7(j), 27-1-15.6-9, 27-1-15.6-16
   b. Denial of license application
      Ref: 27-1-15.6-12(d)
      i. Appeals process/Notice of hearing
4. Insurance Company: Producer appointments and termination
   Ref: 27-1-15.6-14, 15
5. Limitations of a Producer
   a. Controlled business
      Ref: 27-1-15.6-12(j)
   b. Acting as a Consultant
      Ref: 27-1-15.6-22
   c. Fees and commissions
      Ref: 27-1-15.6-13
6. Producer’s License Maintenance
   Ref: 27-1-15.6-7 (h), 27-1-15.6-10, 27-1-15.6-17
   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
      Ref: 27-1-15.7-2, 27-1-15.6-7(d), (e), (f), (g)
   c. Continuing Education (CE) requirements
      Ref: 27-1-15.7-2, 27-1-15.6-19.5
7. Sircon license & CE tracking system  
   Ref: 27-1-15.6-7(i, j)  
   a. Producer Responsibilities

C. Producer/Company Compliance  
   1. Producer Licensing Law & Violations  
      Ref: 27-1-15.6-12
   2. Unfair Competition Law & Violations  
      Ref: 27-4-1-3, 27-4-1-4
   3. Definitions  
      Ref: 27-4-1-4  
      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  
      Ref: 27-4-1-5
   5. Penalties/Disciplinary Actions  
      Ref: 27-1-15.6-12, 27-1-15.6-28, 27-7-5-2, 27-7-5-3, 27-7-5-4, 27-7-5-5
      a. Penalty for violating Unfair Competition Law  
      Ref: 27-4-1-5, 6, 7, 8, 9
      b. Penalty for violating Cease and Desist Orders  
      Ref: 27-4-1-12
      c. Criminal violations  
      Ref: 27-4-1-16; 27-1-2-4; 35-50-3-2

D. Claims  
   Ref: 27-4-1-4, 5, 27-4-1-5.6
   1. Payment of claims
   2. Unfair Claim Settlement Practices

I. PERSONAL LINES REGULATIONS.........................7

A. Auto Claims  
   Ref: 27-4-1.5

B. Automobile Insurance  
   1. Financial Responsibility  
      Ref: 9-25-2-3, 9-25-4-5, 9-25-4-7
   2. Uninsured and Underinsured Motorist Coverages  
      Ref: 27-7-5-2, 27-7-5-3, 27-7-5-4, 27-7-5-5
   3. Policy Cancellation and Nonrenewal  
      Ref: 27-7-6-3, 27-7-6-4, 27-7-6-5, 27-7-6-6, 27-7-6-7, 27-7-6-8, 27-7-6-9
   4. Automobile Insurance Plan (AIP)  
      Ref: 27-7-6-8; https://www.aipso.com/Plan-Sites/Indiana
   5. Transportation Network Company (TNC) Drivers  
      Ref: 8-2-1-19.1-8, 8-2-1-19.1-9, 8-2-1-19.1-10

C. Other Property and Casualty Laws  
   1. Mine Subsidence  
      Ref: 27-7-9-3, 27-7-9-7, 27-7-9-9, 27-7-9-8.5
   2. Termination of Residential Policies  
      Ref: 27-7-12-3, 27-7-12-4, 27-7-12-5, 27-7-12-6, 27-7-12-7
   3. Surplus Lines Producers  
      Ref: 27-1-15.8-1, 27-1-15.8-4
      a. Purpose  
      b. Duties  
      c. Gross Premium Tax  
      d. License Requirements

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

I. DEPARTMENT OF INSURANCE .......... (3 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................................. (11 QUESTIONS)  
   A. Qualifications  
   B. Prelicensing Educational requirements  
   C. Examination and Licensing 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............................... (11 QUESTIONS)  
   A. Acquit  
   B. Appeal  
   C. Arraignment  
   D. Bail Agent  
   E. Bail Bond  
   F. Collateral  
   G. Defendant  
   H. Extradition  
   I. Felony  
   J. Fugitive  
   K. Indemnification  
   L. Insurance  
   M. Insurer  
   N. Power of Attorney  
   O. Property bond  
   P. Premium  
   Q. Surety  
   R. Real property  
   S. Recognizance  
   T. Revocation  
   U. Recovery Agent  
   V. Risk  
   W. Transfer fee  
   X. Undertaking  
   Y. Warrant

IV. BAIL BOND BASICS............................ (15 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. Soliciting Business-Prohibited conduct  

C. Attorney Referrals  

D. Practice of Law  

E. Failure to Collect Full Premium  

F. Signing a Bond in Blank  

G. Maintaining Records  

H. Soliciting Without a License  

I. 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. Use of Force Relating to Surrender or Escape  

J. Bail  

Indiana Navigator  

Content Outline  

(60 scoreable questions plus 10 pretest questions)  

I. CONSUMER ASSISTANCE BASICS(20 QUESTIONS)  

A. Federally-Designated Consumer Assisters  

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 Assisters  
   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  
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 (CE)  
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 Identifiable Information (PII)  
         (b) Reporting a Breach of Privacy/Security  
   c. Ethical Standards  
      i. Commitment to Consumers  
      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  

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Effective: February 28, 2020
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. 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
   b. Hoosier Care Connect
   c. Traditional Medicaid (Fee-for-Service)
   d. Children’s Health Insurance Program (CHIP)
   e. Hoosier Healthwise
   f. Medicare Savings Program
   g. Right Choices Program
   h. End Stage Renal Disease Program
2. General Factors of Eligibility
   a. Residency
   b. Citizenship/Immigration Status
   c. Income
   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
1. Managed Care Entities (MCE) (aka Managed Care Organizations (MCO))
   a. M.E.D. Works
   b. Home & Community-Based Services (HCBS) Waivers
      i. Behavioral and Primary Healthcare Coordination Program
   c. Family Planning Eligibility Program
   d. Breast and Cervical Cancer Program
   e. Presumptive Eligibility (PE) (e.g., Pregnant women, Hospital, Inmates)

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 (HCBS) 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 (PA)
   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) Marketplace
c. Application Process
   i. Eligibility
   ii. Cost-Sharing Reductions (CSRs)
   iii. Open Enrollment Periods/Re-enrollment
   iv. Special Enrollment Periods
   v. Open Enrollment Period and the Outside Market

2. Qualified Health Plans (QHPs)
   a. Metal Levels
      i. Bronze Plan
      ii. Gold Plan
      iii. Platinum Plan
      iv. Silver Plan

3. Stand-Alone Dental Plan

B. Marketplace Enrollment

1. Preparing to Help Consumers Apply for Health Coverage
   a. Inform the Consumer of Any Actual or Potential Conflicts of Interest and of the Indiana Navigator’s Roles and Responsibilities
   b. 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. Individual Shared-Responsibility Requirement
      i. Minimum Essential Coverage
      ii. Penalty
      iii. Exemptions
   c. Elimination of Lifetime and Annual Maximums
   d. Premium 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. Additional Commonly Terms and Concepts

Key Terms and Concepts

- Affordable Care Act (ACA) (also referred to as Patient Protection and Affordable Care Act (PPACA))
- Auto Assignment
- Benefits Portal
- Certificate of Coverage
- COBRA Insurance (also known as Consolidated Omnibus Budget Reconciliation Act)
- Coinsurance
- Consumer Directed Health Plan (CDHP) (also known as High Deductible Health Plan (HDHP))
- Dependent
- Division of Family Resources (DFR)
- Explanation of Benefits (EOB)
- Fast Track
- Federally-facilitated Marketplace (FFM) (also referred to as Federal Marketplace, Exchange, or HealthCare.gov)
- Financial Interest
- Flexible Spending Account (FSA)
- Health Maintenance Organization (HMO)
- Health Savings Account (HSA)
- Indiana Navigator Designation Form for Licensed Insurance Producers and Consultants
- Individual Market
- In-Network Provider
- Insurer (also referred to as health insurance Issuer, Carrier, or Company)
- Medical Review Team (MRT)
- Medically Frail
• Medicare Savings Program
• Navigator Service Request Form
• Office of Medicaid Policy and Planning (OMPP)
• Out-of-network Provider
• Out-of-pocket Maximum (also referred to as Out-of-pocket Limit)
• Partnership Marketplace
• Pediatric
• Policy Year
• Pre-existing Condition
• Preferred Provider Organization (PPO)
• Premium
• Presumptive Eligibility (PE) (also referred to as PE for Pregnant Women (PEPW), Hospital PE (HPE), or PE for Inmates)
• Primary Care Provider (PCP)
• Provider (also referred to as Healthcare Provider)
• Qualified Provider (QP)(also referred to as Presumptive Eligibility (PE) Qualified Entity)
• Sircon (also known as Vertafore)
• Social Security Administration (SSA)
• Social Security Disability Insurance (SSDI)
• State Health Insurance Assistance Program (SHIP)
• State-based Marketplace
• Summary of Benefits and Coverage
• Supplemental Security Income (SSI)
• Transitional Medical Assistance (TMA)

INDIANA PUBLIC ADJUSTER CONTENT OUTLINE

(60 scoreable questions)

I. INSURANCE REGULATIONS…….(7 QUESTIONS)
A. Licensing Regulations
   Ref: 27-1-27
   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
   Ref: 27-1-27; 27-1-15.6-7 (h), 27-1-15.6-10
   1. Change of Contact Information
   2. Renewal Application and Fee
C. Disciplinary Actions
   Ref: 27-1-27-7.1; 27-1-27-11
   1. Cease and Desist Order
   2. Violations
   3. Suspension and Revocation
   4. Penalties
   5. Administrative Hearings
D. Unfair Claim Settlement Practices
   Ref: 27-4-1-4.5
E. Unfair Trade Practices
   Ref: 27-4-1-4
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. Warranties
   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
      a. Mortgage Clause
      b. Loss Payable Clause
      c. No Benefit to Bailee
F. Indiana Laws, Regulations and Provisions
   1. Cancellation and Nonrenewal
      Ref: 27-7-12-3, 27-7-12-4, 27-7-12-5, 27-7-12-6, 27-7-12-7, 27-1-31-2, 27-1-31-2.5, 27-1-31-3
   2. Concealment, Misrepresentation and Fraud
      Ref: 27-1-3-22
   3. Mine Subsidence Coverage
      Ref: 27-7-9-3, 27-7-9-7, 27-7-9-8, 27-7-9-8.5
III. ADJUSTING LOSSES……….(15 QUESTIONS)
A. Role of the Adjuster

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Indiana Insurance Supplement - Examination Content Outlines  Effective: February 28, 2020
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

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

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

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 – Unscheduled 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

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. Amended Debris Removal

D. Building Codes and Code Enforcement

INDIANA SURPLUS LINES
CONTENT OUTLINE
(60 scoreable questions)
I. Insurance Regulation (35 questions)

A. Department of Insurance
1. Rights, powers and duties of the Commissioner
   Ref: 27-1-3-7, 27-1-3-10
2. Hearings
   Ref: 27-1-15.6-34

B. Producer licensing
1. Definitions
   Ref: 27-1-15.6-2; 27-1-15.8-1, 27-6-1.1-1
2. Qualifications for license
   Ref: 27-1-15.8-3
3. Licensing examinations
   Ref: 27-1-15.6-5
4. Application for resident insurance producer
   Ref: 27-1-15.6-6
5. Nonresident producer license
   Ref: 27-1-15.6-7
6. Use of assumed name
   Ref: 27-1-15.6-10
7. Penalties
   Ref: 27-1-15.6-12
8. No compensation to unlicensed sellers
   Ref: 27-1-15.6-13
9. Insurance producer acting as an agent of an insurer
   Ref: 27-1-15.6-14
10. Notification of termination
    Ref: 27-1-15.6-15
11. Nonresident license continuing education waiver
    Ref: 27-1-15.6-16
12. Service of process upon nonresident producer licensee
    Ref: 27-1-15.6-21
13. Fees for Licensure and duplicate licenses
    Ref: 27-1-15.6-32
14. Rules and regulations
    Ref: 27-1-15.6-33
15. Hearings
    Ref: 27-1-15.6-34
16. Business entity
    Ref: 27-1-15.6-6(d)

C. Producer compliance
1. Fraudulent insurance acts
   Ref: 27-1-3-22, 27-2-16-3
2. Unfair methods of competition and deceptive acts and practices
   Ref: 27-4-1-3, 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
3. Unfair Claims Settlement Practices
   Ref: 27-4-1-4.5
4. Penalties/Disciplinary Actions
   a. Penalty for violating Licensing law
      Ref: 27-1-15.6-12, 27-1-15.6-28, 29
   b. Penalty for violating Unfair Competition Law
      Ref: 27-4-1-5, 6, 7, 8, 9
   c. Penalty for violating Cease and Desist Orders
      Ref: 27-4-1-12
   d. Criminal violations
      Ref: 27-4-1-16; 27-1-2-4; 35-50-3-2

II. Surplus Lines (25 questions)

A. Admission of Insurance companies in Indiana
1. Admission of Insurance Companies
   a. Domestic, foreign, and alien companies
      Ref: 27-1-2-3 (e, f, g), 27-1-3.5-2
   b. Admitted companies
      Ref: 27-1-17-1, 2
   c. Certificate of Authority
      Ref: 27-1-3-20, 27-1-17-1 through 9
      i. Admission of foreign and alien companies to transaction business in Indiana
      Ref: 27-1-3.1-8
      a. Fiscal examinations
      b. Waiving examinations of foreign and alien companies
      3. Insurance Guaranty Associations, Inapplicability
         Ref: 27-6-8-4(7)

B. Surplus lines market
1. Lloyd’s of London
   Ref: 27-7-1-4; 27-7-1-8
2. Risk retention groups
   Ref: 27-7-10-11
3. Purchasing groups
   Ref: 27-7-10-10
4. Industrial insureds
   Ref: 27-4-5-2(b)(8)

C. Coverage
1. Type of coverage
2. Use and characteristics
3. Premiums

D. Authority
1. Binding
2. Underwriting
3. Claims
4. Commissions

E. Surplus lines producer responsibilities
Ref: 27-1-15.8-4
1. Gross premiums (a)
2. Affidavit (b)
3. Financial statement (c)
4. Separate account (d)
5. Service of process (e)
6. Revocation of license (f)
7. Compensation (g)
8. Penalties (h)