



Iowa Insurance

Content Outlines

- for examinations taken **before** January 1, 2010
- for examinations taken **on or after** January 1, 2010

**LIFE - GENERAL KNOWLEDGE
CONTENT OUTLINE
Product Knowledge, Terms, and Concepts**

(50 scoreable questions plus 10 pretest questions)

- I. TYPES OF POLICIES 9**
 - A. Traditional whole life products**
 - 1. Ordinary (straight) life
 - 2. Limited-pay and single-premium life
 - 3. Adjustable life
 - B. Interest-sensitive life products**
 - 1. Universal life
 - 2. Variable whole life
 - 3. Variable universal life
 - 4. Interest-sensitive whole life
 - C. Term life**
 - 1. Level, decreasing, and increasing term
 - 2. Special features
 - a. Renewable
 - b. Convertible
 - D. Annuities**
 - 1. Single, level, and flexible premium
 - 2. Immediate and deferred
 - 3. Fixed and variable
 - 4. Equity Index
 - E. Combination plans and variations**
 - 1. Joint life
 - 2. Survivorship life
- II. POLICY RIDERS, PROVISIONS, OPTIONS, AND EXCLUSIONS..... 21**
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 - 2. Guaranteed insurability
 - 3. Payor benefit
 - 4. Accidental death and/or accidental death and dismemberment
 - 5. Term riders
 - 6. Other insureds (e.g., spouse, children, nonfamily)
 - 7. Cost of living
 - B. Policy provisions and options**
 - 1. Entire contract
 - 2. Insuring clause
 - 3. Free look
 - 4. Consideration
 - 5. Owner's rights
 - 6. Beneficiary designations
 - a. Primary and contingent
 - b. Revocable and irrevocable
 - c. Changes
 - d. Common disaster
 - e. 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. Nonforfeiture options
- 11. Dividends and dividend options
- 12. Incontestability
- 13. Assignments
- 14. Suicide
- 15. Misstatement of age and gender
- 16. Settlement options

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 (i.e. HIPAA, HIV consent)

B. Underwriting

- 1. Insurable interest
- 2. Medical information and consumer reports
- 3. Fair Credit Reporting Act
- 4. Risk classification

C. Delivering the policy

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

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A. Third-party ownership

B. Group life insurance

- 1. Conversion privilege
- 2. Contributory vs. noncontributory

C. Retirement plans

- 1. Tax-qualified plans
- 2. Nonqualified plans

D. Business insurance

E. Social Security benefits and taxes

F. Tax treatment of insurance premiums, proceeds, dividends

- 1. Individual life
- 2. Group life
- 3. Modified Endowment Contracts (MECs)

G. Accelerated Death Benefits—Living Benefits

H. Endowments

**LIFE – IOWA SPECIFIC
CONTENT OUTLINE**

State Laws, Rules, Regulations and Coverages

(27 scoreable questions plus 5 pretest questions)

- I. IOWA LAWS, RULES, AND REGULATIONS COMMON TO ALL LINES 15**
 - A. Insurance Commissioner/Division 2**

1. Broad powers and duties	
<i>Ref: 505.2; 505.8; 507B.3</i>	
2. Examination of records	
<i>Ref: 507.1, .2, .3</i>	
3. Hearings	
<i>Ref: 507B.6</i>	
4. Penalties	
<i>Ref: 505.7A; 507B.7; Reg 191-10.20</i>	
5. Cease and desist	
<i>Ref: 507B.6A; 522B.17; Reg 191-15.14</i>	
B. Licensing Requirements..... 4	
<i>Ref: 507B.7, 522B.3 through .11, .13, .14, .16; Reg 191-10.2, .4, .6, .8, .13; Reg 191-11.1 through .4</i>	
1. Applications	
2. Change of address	
3. Licensing examinations	
4. Resident/nonresident	
5. Temporary license	
6. Exemptions	
7. Denial, renewal, termination of licenses	
8. Company appointments	
9. Continuing education	
C. Unfair and Deceptive Practices..... 8	
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1. Discrimination	
2. Misrepresentation	
3. Rebating	
4. Advertising	
5. Claims settlement	
6. Defamation	
7. Boycott, coercion and intimidation	
8. Iowa Insurance Fraud Act	
D. Guaranty Association..... 1	
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1. Eligibility	
2. Required provisions	
3. Assignability	
4. Authority to issue group policies	
5. Conversion	
6. Interest on proceeds	
D. Individual life and annuities..... 3	
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<i>Ref: 191-15.8(4)</i>	
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ACCIDENT & HEALTH – GENERAL KNOWLEDGE CONTENT OUTLINE Product Knowledge, Terms, and Concepts

(50 scoreable questions plus 10 pretest questions)

I. TYPES OF POLICIES..... 14	
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2. Business overhead expense policy	
3. Business disability buyout policy	
4. Group disability income policy	
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2. Major medical policies	
3. Comprehensive major medical policies	
4. Health Maintenance Organizations (HMOs)	
5. Preferred Provider Organizations (PPOs)	
6. Service organizations (Blue Plans)	
7. Point of Service (POS) plans	
8. Medical Savings Accounts (MSAs)	
9. Flexible Spending Accounts (FSAs)	
10. Health Reimbursement Accounts (HRAs)	
11. High Deductible Health Plans (HDHPs) and related Health Savings Accounts (HSAs)	
12. Consumer Driven Health Plans (CDHPs)	
D. Medicare supplement policies	
E. Group insurance	
1. Group conversion	
2. Differences between individual and group contracts	
3. General concepts	
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5. HIPAA	
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1. Individual LTC contracts	
2. Group/voluntary LTC contracts	
3. Service days vs. calendar days	
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7. Proof of loss	
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9. Payment of claims	
10. Physical examination and autopsy	
11. Legal actions	
12. Change of beneficiary	
B. Optional provisions	
1. Change of occupation	
2. Misstatement of age	
3. Illegal occupation	
C. Other provisions and clauses	

1. Insuring clause
2. Free look (10-day, 20-day, etc.)
3. Consideration clause
4. Probationary period
5. Elimination period
6. Waiver of premium
7. Exclusions
8. Preexisting conditions
9. Recurrent disability
10. Coinsurance
11. Deductibles
12. Eligible expenses
13. Copayments
14. Pre-authorizations and prior approval requirements
15. Usual, reasonable, and customary (URC) charges
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D. Riders

1. Impairment rider
2. Guaranteed insurability rider
3. Multiple indemnity rider (double, triple)

E. Rights of renewability

1. Noncancelable
2. Cancelable
3. Guaranteed renewable
4. Conditionally renewable
5. Optionally renewable
6. Period of time for renewal

III. SOCIAL INSURANCE 3

A. Medicare

1. Primary, secondary payor
2. Medicare Parts A,B,C,D

B. Medicaid

C. Social Security benefits

IV. OTHER INSURANCE CONCEPTS 4

A. Total, partial, and residual disability

B. Owner's rights

C. Dependent children benefits

D. Primary and contingent beneficiaries

E. Modes of premium payments (annual, semiannual, etc.)

F. Nonduplication and coordination of benefits (e.g., primary vs. excess)

G. Occupational vs. nonoccupational

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 application and obtaining necessary signatures

B. Explaining sources of insurability 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. Assuring delivery of policy and related documents to client

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

G. Replacement

H. Contract law

1. Requirements of forming a contract
2. Insurable interest
3. Warranties and representations
4. Unique aspects of the health contract
 - a. Conditional
 - b. Unilateral
 - c. Adhesion

**ACCIDENT AND HEALTH – IOWA SPECIFIC
CONTENT OUTLINE**

State Laws, Rules, Regulations and Coverages

(30 scoreable questions plus 5 pretest questions)

I. IOWA LAWS, RULES, AND REGULATIONS COMMON TO ALL LINES 15

A. Insurance Commissioner/Division 2

1. Broad powers and duties
Ref: 505.2; 505.8; 507B.3
2. Examination of records
Ref: 507.1, .2, .3
3. Hearings
Ref: 507B.6
4. Penalties
Ref: 505.7A; 507B.7; Reg 191-10.20
5. Cease and desist
Ref: 507B.6A; 522B.17; Reg 191-15.14

B. Licensing Requirements 4

Ref: 507B.7, 522B.3 through .11, .13, .14, .16; Reg 191-10.2, .4, .6, .8, .13; Reg 191-11.1 through .4

1. Applications
2. Change of address
3. Licensing examinations
4. Resident/nonresident
5. Temporary license
6. Exemptions
7. Denial, renewal, termination of licenses
8. Company appointments
9. Continuing education

C. Unfair and Deceptive Practices 8

Ref: 507B.4; Reg 191-15.2, .3; 507E.2 through .7

1. Discrimination
2. Misrepresentation
3. Rebating
4. Advertising
5. Claims settlement
6. Defamation
7. Boycott, coercion and intimidation
8. Iowa Insurance Fraud Act

D. Guaranty Association 1

Ref: 508C.2, .3, .5, .6, .8, .9, .12, .14, .18

II. IOWA LAWS, RULES, AND REGULATIONS PERTINENT TO ACCIDENT AND HEALTH INSURANCE ONLY 15

A. Individual Health insurance 4

Ref: 513C.3, .6, .7; 514A.2, .3; 514C; 191-36

1. Eligibility
2. Required provisions
3. Renewability

- 4. Mandatory coverages
 - a. Diabetes
 - b. Mammography
 - c. Coverage for newborns
 - d. Adopted children
 - e. Complications of pregnancy
- 5. Preexisting conditions
- 6. Claims
- B. Group Health insurance..... 4**
Ref: 509.1, .3, .4, .15, .19; 513B; 514C,191-71; 191-35.20 et seq.
 - 1. Eligibility
 - 2. Required provisions
 - 3. Claims
 - 4. Mandatory coverages
 - a. Diabetes
 - b. Mammography
 - c. Prescription contraceptives
 - d. Coverage for newborns
 - e. Adopted children
 - f. Complications of pregnancy
 - g. Chiropractic
- C. Medicare supplement insurance..... 3**
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 - 1. Purpose
 - 2. Required provisions
 - 3. Preexisting conditions
 - 4. Exclusions
 - 5. Replacement
 - 6. Cancellation
- D. Long Term Care insurance 3**
Ref: 191-39.14, .18, .19; 191-39.5 through .7; 514G.4, .7, .10
 - 1. Marketing
 - 2. Policy provisions
 - 3. Home Health Care
- E. Special Programs.....1**
 - 1. Healthy and Well Kids in Iowa Program (HAWK-I)
Ref: 514I.1, .2, .3, .6, .8, .9
 - 2. Iowa Comprehensive Health Association (HIPIOWA)
Ref: 514E

- d. Extra expense
- 2. Commercial Package Policy (CPP)
- 3. Equipment Breakdown Coverage
- 4. Businessowners Policy (BOP)
- C. Inland marine**
 - 1. Personal floaters
 - 2. Commercial floaters
 - 3. Nationwide Definition
- D. Others**
 - 1. Flood
 - 2. Earthquake
- II. INSURANCE TERMS AND RELATED CONCEPTS..... 14**
 - A. Insurance**
 - B. Insurable interest**
 - C. Risk**
 - D. Hazard**
 - E. Peril**
 - F. Loss**
 - 1. Direct
 - 2. Indirect
 - G. Proximate cause**
 - H. Deductible**
 - I. Indemnity**
 - J. Actual cash value**
 - K. Replacement cost**
 - L. Limits of liability**
 - M. Coinsurance/Insurance to value**
 - N. Accident**
 - O. Occurrence**
 - P. Cancellation**
 - Q. Nonrenewal**
 - R. Vacancy and unoccupancy**
 - S. Liability**
 - T. Negligence**
- III. POLICY PROVISIONS AND CONTRACT LAW 11**
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 - 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. Assignment**
 - N. Subrogation**
 - O. Elements of a contract**
 - P. Warranties, representations, and concealment**
 - Q. Binders**
 - R. Sources of insurability information**
 - S. Fair Credit Reporting Act**

**PROPERTY – GENERAL KNOWLEDGE
CONTENT OUTLINE**

Product Knowledge, Terms, and Concepts

(50 scoreable questions plus 10 pretest questions)

Note: To the extent that the specific contracts, forms, and endorsements dealt with in this outline are available in standardized versions, outline references are to items developed by (1) Insurance Services Office; (2) National Council on Compensation Insurance; (3) Surety Association of America.

- I. TYPES OF POLICIES 25**
 - A. Personal lines**
 - 1. Dwelling and contents (DP forms)
 - 2. Homeowners (HO forms)
 - 3. Mobile Homes
 - B. Commercial lines**
 - 1. Commercial property
 - a. Commercial building and personal property form
 - b. Causes of loss forms
 - c. Business income

**PROPERTY - IOWA SPECIFIC
CONTENT OUTLINE**
State Laws, Rules, Regulations and Coverages

(33 scoreable questions plus 5 pretest questions)

I. IOWA LAWS, RULES, AND REGULATIONS COMMON TO ALL LINES.....	25
A. Insurance Commissioner/Division.....	4
1. Broad powers and duties <i>Ref: 505.2; 505.8; 507B.3</i>	
2. Examination of records <i>Ref: 507.1, .2, .3</i>	
3. Hearings <i>Ref: 507B.6</i>	
4. Penalties <i>Ref: 505.7A; 507B.7; Reg 191-10.20</i>	
5. Cease and desist <i>Ref: 507B.6A; 522B.17; Reg 191-15.14</i>	
B. Licensing Requirements.....	8
<i>Ref: 507B.7, 522B.3 through .11, .13, .14, .16; Reg 191-10.2, .4, .6, .8, .13; Reg 191-11.1 through .4</i>	
1. Applications	
2. Change of address	
3. Licensing examinations	
4. Resident/nonresident	
5. Temporary license	
6. Exemptions	
7. Denial, renewal, termination of licenses	
8. Company appointments	
9. Continuing education	
C. Unfair and Deceptive Practices.....	12
<i>Ref: 507B.4; Reg 191-15.2, .3; 507E.2 through .7</i>	
1. Discrimination	
2. Misrepresentation	
3. Rebating	
4. Advertising	
5. Claims settlement	
6. Defamation	
7. Boycott, coercion and intimidation	
8. Iowa Insurance Fraud Act	
D. Guaranty Association.....	1
<i>Ref: 515B.2, .3, .5, .7 through .11, .18</i>	
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<i>Ref: 515.109</i>	
D. Terrorism Risk Insurance Act of 2002	1
<i>Ref: HR 3210</i>	

**CASUALTY – GENERAL KNOWLEDGE
CONTENT OUTLINE**

Product Knowledge, Terms, and Concepts

(50 scoreable questions plus 10 pretest questions)

Note: To the extent that the specific contracts, forms and endorsements dealt with in this outline are available in standardized versions, outline references are to items developed by (1) Insurance Services Office; (2) National Council on Compensation Insurance; (3) Surety Association of America.

I. TYPES OF POLICIES, BONDS, AND RELATED TERMS	23
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A. Commercial general liability	
1. Basic Hazards	
a. Premises and Operations	
b. Products and Completed Operations	
c. Independent Contractors	
d. Insured contracts	
2. Commercial General Liability Coverage Forms	
a. Coverage A: Bodily Injury and Property Damage Liability	
(1) Occurrence	
(2) Claims Made	
(a) Extended Reporting Periods: Basic and Supplemental	
(b) 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	
g. Conditions (The candidate also should be familiar with ISO's Common Policy Conditions)	
h. Definitions	
B. Automotive: personal auto and business auto	
1. Liability	
2. Medical Payments	
3. Physical damage (collision and other than collision/comprehensive)	
4. Uninsured motorists	
5. <u>Underinsured</u> motorists	
6. Who is an insured	
7. Types of Auto	
a. Owned	
b. Non-owned	
c. Hired	
d. Temporary Substitute	
8. Garage Coverage Form, including Garagekeepers insurance	
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	
2. Work-related vs. non-work-related	
3. Other states' insurance	
D. Crime	
1. Employee Theft	
2. Inside the Premises-Theft of Money and Securities	
3. Inside the Premises-Robbery or Safe Burglary of Other Property	
4. Inside the Premises - Robbery or Burglary of Other Property	
E. Surety Bonding	
1. Definitions	
a. Obligee	
b. Principal	
c. Surety	
F. Professional liability	
1. Errors and Omissions	
G. Umbrella/Excess liability	
II. INSURANCE TERMS AND RELATED CONCEPTS.....	15
A. Risk	

- B. Hazard
- C. Indemnity
- D. Insurable interest
- E. Actual cash value
- F. Negligence
- G. Liability
- H. Accident
- I. Occurrence
- J. Burglary
- K. Robbery
- L. Theft
- M. Mysterious disappearance
- N. Binders
- O. Warranties
- P. Representations
- Q. Concealment
- R. Bodily injury liability
- S. Property damage liability
- T. Personal injury liability
- U. Limits of liability
- V. Deductibles
- W. Insured contract
- X. Deposit Premium/Audit
- Y. Certificate of Insurance

III. POLICY PROVISIONS 12

- A. Declarations
- B. Insuring agreement
- C. Conditions
- D. Exclusions and Limitations
- E. Definition of the insured
- F. Duties of the insured after a loss
- G. Cancellation and nonrenewal provisions
- H. Additional (supplementary) payments
- I. Proof of loss
- J. Notice of claim
- K. Arbitration
- L. Other insurance
- M. Subrogation
- N. Compliance with provisions of Fair Credit Reporting Act
- O. Claims made policy form
- P. Salvage
- Q. Loss settlement provisions including consent to settle a loss

Ref: 507B.6A; 522B.17; Reg 191-15.14

B. Licensing Requirements 8

Ref: 507B.7, 522B.3 through .11, .13, .14, .16; Reg 191-10.2, .4, .6, .8, .13; Reg 191-11.1 through .4

1. Applications
2. Change of address
3. Licensing examinations
4. Resident/nonresident
5. Temporary license
6. Exemptions
7. Denial, renewal, termination of licenses
8. Company appointments
9. Continuing education

C. Unfair and Deceptive Practices 12

Ref: 507B.4; Reg 191-15.2, .3; 507E.2 through .7

1. Discrimination
2. Misrepresentation
3. Rebating
4. Advertising
5. Claims settlement
6. Defamation
7. Boycott, coercion and intimidation
8. Iowa Insurance Fraud Act

D. Guaranty Association 1

Ref: 515B.2, .3, .5, .7 through .11, .18

II. IOWA LAWS, RULES, AND REGULATIONS PERTINENT TO CASUALTY INSURANCE ONLY 10

A. Iowa Auto Insurance Plan (Assigned Risk) 1

Ref: 515D.11

B. Private-passenger automobile insurance 6

Ref: 321A.2-.11; 516A.1 through .4; 191-15.45; 515D.4 through .7

1. Uninsured/Underinsured motorists coverage
2. Proof of financial responsibility
3. Cancellation and nonrenewal
4. Aftermarket parts regulation

C. Workers Compensation 3

Ref: 85.1, .1A, .2, .3, .16, .20, .23, .27 through .29, .31 through .34, .61, .70; 85A.4 through .8

1. Definitions
2. Covered employment
3. Benefits provided
4. Covered injuries
5. Occupational disease

**CASUALTY - IOWA SPECIFIC
CONTENT OUTLINE**

State Laws, Rules, Regulations and Coverages

(35 scoreable questions plus 5 pretest questions)

I. IOWA LAWS, RULES, AND REGULATIONS COMMON TO ALL LINES 25

A. Insurance Commissioner/Division 4

1. Broad powers and duties
Ref: 505.2; 505.8; 507B.3
2. Examination of records
Ref: 507.1, .2, .3
3. Hearings
Ref: 507B.6
4. Penalties
Ref: 505.7A; 507B.7; Reg 191-10.20
5. Cease and desist

**COMMERCIAL LINES EXAM
GENERAL KNOWLEDGE
CONTENT OUTLINE**

Product Knowledge, Terms, and Concepts

(50 scoreable questions plus 10 pretest questions)

Note: To the extent that the specific contracts, forms, and endorsements dealt with in this outline are available in standardized versions, outline references are to items developed by (1) Insurance Services Office; (2) National Council on Compensation Insurance; (3) Surety Association of America.

I. TYPES OF PROPERTY POLICIES 8

A. Commercial lines

1. Commercial property
 - a. Commercial building and personal property form
 - b. Causes of loss forms

- c. Business income
- d. Extra expense
- 2. Commercial Package Policy (CPP)
- 3. Equipment Breakdown Coverage
- 4. Businessowners Policy (BOP)

B. Inland marine

- 1. Commercial floaters
- 2. Nationwide Definition

C. Others

- 1. Flood
- 2. Earthquake

II. TYPES OF CASUALTY POLICIES, BONDS, AND RELATED TERMS 12

A. Commercial general liability

- 1. Basic Hazards
 - a. Premises and Operations
 - b. Products and Completed Operations
 - c. Independent Contractors
 - d. Insured contracts
- 2. Commercial General Liability Coverage Forms
 - a. Coverage A: Bodily Injury and Property Damage Liability
 - (1) Occurrence
 - (2) Claims Made
 - (a) Extended Reporting Periods: Basic and Supplemental
 - (b) Retroactive Date
 - b. Coverage B: Personal Injury and Advertising Injury
 - c. Coverage C: Medical Payments
 - d. Supplementary Payments
 - e. Who is an insured
 - f. Limits
 - g. Conditions (The candidate also should be familiar with ISO's Common Policy Conditions)
 - h. Definitions

B. Business (Commercial) Auto

- 1. Liability
- 2. Medical Payments
- 3. Physical damage (collision and other than collision/comprehensive)
- 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
- 8. Garage Coverage Form, including Garagekeepers insurance

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
- 2. Work-related vs. non-work-related
- 3. Other states' insurance

D. Crime

- 1. Employee Theft
- 2. Inside the Premises-Theft of Money and Securities
- 3. Inside the Premises-Robbery or Safe Burglary of Other Property

- 4. Inside the Premises - Robbery or Burglary of Other Property

E. Surety Bonding

- 1. Definitions
 - a. Obligee
 - b. Principal
 - c. Surety

F. Professional liability

- 1. Errors and Omissions

G. Umbrella/Excess liability

III. PROPERTY AND CASUALTY INSURANCE TERMS AND RELATED CONCEPTS 17

A. Insurance

B. Insurable interest

C. Risk

D. Hazard

E. Peril

F. Loss

- 1. Direct
- 2. Indirect

G. Proximate cause

H. Deductible

I. Indemnity

J. Actual cash value

K. Replacement cost

L. Limits of liability

M. Coinsurance/Insurance to value

N. Accident

O. Occurrence

P. Cancellation

Q. Nonrenewal

R. Vacancy and unoccupancy

S. Liability

T. Negligence

U. Burglary

V. Robbery

W. Theft

X. Mysterious disappearance

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D. Exclusions

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F. Duties of the insured

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J. Notice of claim

K. Appraisal

L. Other Insurance Provision

M. Assignment

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O. Elements of a contract

P. Warranties, representations, and concealment

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R. Sources of insurability information

T. Fair Credit Reporting Act

U. Cancellation and nonrenewal provisions

- V. Additional (supplementary) payments
- W. Loss settlement provisions including consent to settle a loss

- B. Terrorism Risk Insurance Act of 2002 1
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**COMMERCIAL LINES
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State Laws, Rules, Regulations and Coverages

(32 scoreable questions plus 5 pretest questions)

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 - 2. Examination of records
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 - 3. Hearings
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 - 4. Penalties
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 - 5. Cease and desist
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 - B. Licensing Requirements..... 8
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 - 1. Applications
 - 2. Change of address
 - 3. Licensing examinations
 - 4. Resident/nonresident
 - 5. Temporary license
 - 6. Exemptions
 - 7. Denial, renewal, termination of licenses
 - 8. Company appointments
 - 9. Continuing education
 - C. Unfair and Deceptive Practices 12
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 - 1. Discrimination
 - 2. Misrepresentation
 - 3. Rebating
 - 4. Advertising
 - 5. Claims settlement
 - 6. Defamation
 - 7. Boycott, coercion and intimidation
 - 8. Iowa Insurance Fraud Act
 - D. Guaranty Association..... 1
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 - 4. Covered injuries
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Product Knowledge, Terms And Concepts

(75 questions plus 11 pretest questions)

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 - 2. Homeowners (HO forms)
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 - 1. Personal floaters
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 - 6. Who is an insured
 - 7. Types of Auto
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 - b. Temporary Substitute
 - 8. Use and Eligibility of Auto
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 - D. Other Personal Exposures
 - 1. Errors and Omissions
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 - B. Risk
 - C. Hazard
 - D. Peril
 - E. Loss
 - 1. Direct
 - 2. Indirect
 - F. Proximate cause
 - G. Deductible
 - H. Indemnity
 - I. Actual cash value
 - J. Replacement cost
 - K. Limits of liability
 - L. Pair and set clause
 - M. Extensions of coverage
 - N. Additional coverages
 - O. Accident
 - P. Occurrence
 - Q. Vacancy and unoccupancy
 - R. Right of salvage
 - S. Abandonment
 - T. Liability
 - U. Negligence

- V. Theft
 - W. Burglary
 - X. Robbery
 - Y. Mysterious disappearance
 - Z. Binders
 - AA. Bodily injury liability
 - BB. Property damage liability
 - CC. Personal injury liability
 - DD. Certificate of insurance
 - EE. Risk management
 - FF. Professional designations
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- A. Declarations
 - B. Insuring agreement
 - C. Conditions
 - D. Exclusions
 - E. Definitions
 - 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
 - M. Assignment
 - N. Subrogation
 - O. Elements of a contract
 - P. Sources of underwriting information
 - Q. Compliance with provisions of Fair Credit Reporting Act
 - R. Cancellation and Nonrenewal provisions
 - S. Additional (supplementary) payments
 - T. Loss settlement provisions including consent to settle a loss
 - U. Limitations
 - V. Representations and misrepresentations
 - W. Concealment
 - X. Arbitration
 - Y. Coinsurance
 - Z. Endorsements
 - AA. Premium Payments
 - BB. Effective dates of coverage

- Ref: 507B.6A; 522B.17; Reg 191-15.14*
- B. Licensing Requirements 8**
Ref: 507B.7, 522B.3 through .11, .13, .14, .16; Reg 191-10.2, .4, .6, .8, .13; Reg 191-11.1 through .4
1. Applications
 2. Change of address
 3. Licensing examinations
 4. Resident/nonresident
 5. Temporary license
 6. Exemptions
 7. Denial, renewal, termination of licenses
 8. Company appointments
 9. Continuing education
- C. Unfair and Deceptive Practices 12**
Ref: 507B.4; Reg 191-15.2, .3; 507E.2 through .7
1. Discrimination
 2. Misrepresentation
 3. Rebating
 4. Advertising
 5. Claims settlement
 6. Defamation
 7. Boycott, coercion and intimidation
 8. Iowa Insurance Fraud Act
- D. Guaranty Association 1**
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 4. Aftermarket parts regulation

**PERSONAL LINES
IOWA SPECIFIC
CONTENT OUTLINE**
State Laws, Rules, Regulations and Coverages

(38 scoreable questions plus 5 pretest questions)

- I. IOWA LAWS, RULES, AND REGULATIONS COMMON TO ALL LINES..... 25**
- A. Insurance Commissioner/Division..... 4**
1. Broad powers and duties
Ref: 505.2; 505.8; 507B.3
 2. Examination of records
Ref: 507.1, .2, .3
 3. Hearings
Ref: 507B.6
 4. Penalties
Ref: 505.7A; 507B.7; Reg 191-10.20
 5. Cease and desist

**CREDIT INSURANCE
CONTENT OUTLINE**
Product Knowledge, Terms And Concepts

(50 scoreable questions)

- I. GENERAL INSURANCE TERMS AND CONCEPTS 5**
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 - B. Insurable interest
 - C. Hazard
 - D. Indemnity
 - E. Indebtedness
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- b. Credit disability
- 2. Involuntary unemployment
- 3. Other forms of credit insurance
 - 3.1.1 Credit property
 - 3.1.2 Guaranteed automobile protection (GAP)
 - 3.1.3 Mortgage guarantee (PMI)
 - 3.1.4 Group mortgage life/ disability

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- 2. Debtor
- 3. Credit transaction
- 4. Rates
- 5. Requirements
- 6. Term of coverage
- 7. Standard coverages
- 8. Limitations of coverage
- 9. Benefits
- 10. Amounts of insurance
- 11. Procedures for termination
- 12. Refunds
- 13. Premiums

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B. Policy rates and forms

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- 1. Adequate
- 2. Not excessive
- 3. Non-discriminatory.

C. Disclosure

Ref: 191-28.14

D. Free look period

Ref: 191-28.17

E. Policy requirements

Ref: 191-28.3, 191-28.7(2)A

F. Refunds

Ref: 191-28.9

G. Prohibited transactions

Ref: 191-28.13

H. Preexisting conditions

Ref: 191-28.7(2), 191-28.8(2)

I. Renewal or refinancing of a debt

Ref: 191-28.3(7)

J. Denial

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K. Exclusions

Ref: 191-28.8(2)C

L. Termination

Ref: 191-28.3(5)B

D. Peril

E. Loss

- 1. Direct
- 2. Indirect

F. Indemnity

G. Actual cash value

H. Limits of liability

I. Coinsurance

J. Occurrence

K. Negligence

L. Insuring agreement

M. Subrogation

N. Pro-rata liability

II. CROP HAIL INSURANCE 10

A. Policy rates

B. Coverages available

C. Policy provisions

- 1. NCIS general provisions
- 2. NCIS Special provisions

D. Liability

E. Claim settlement practices

- 1. Claim site assessment
- 2. Notice of loss
- 3. Insured's duty
- 4. Percentage plan
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- 2. Production Reporting
- 3. Acreage Reporting
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- 7. Actuarial Documents
- 8. Insured Eligibility
- 9. Units
- 10. Coverage Levels
- 11. Administrative Fees
- 12. Life of the Policy
- 13. Yield/Revenue Guarantees.

B. Plans of Insurance

- 1. Actual Production History (APH)
 - a. Buy-up Coverage
 - b. Catastrophic Risk Protection Coverage (CAT)
- 2. Crop Revenue Coverage (CRC)
- 3. Revenue Assurance (RA)
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**CROP INSURANCE
CONTENT OUTLINE
Product Knowledge, Terms and Concepts**

(50 scoreable questions)

I. GENERAL INSURANCE TERMS AND CONCEPTS.... 8

- A. Insurable interest**
- B. Risk**
- C. Hazard**

- 3. Catastrophic Risk Protection Coverage (CAT) Endorsement

D. Claims

- 1. Covered Perils
- 2. Loss Reporting Requirements
- 3. Duties After a Loss

IV. IOWA LAWS, RULES, AND REGULATIONS PERTINENT TO CROP INSURANCE 10

A. Insurance Commissioner/Division

- 1. Broad powers and duties
Ref: 505.2; 505.8; 507B.3
- 2. Examination of records
Ref: 507.1, .2, .3
- 3. Hearings
Ref: 507B.6
- 4. Penalties
Ref: 505.7A; 507B.7; Reg 191-10.20
- 5. Cease and desist
Ref: 507B.6A; 522B.17; Reg 191-15.14

B. Licensing Requirements

- Ref: 507B.7, 522B.3 through .11, .16; Reg 191-10.2, .4, .6, .8, .13; Reg 191-11.1 through .4*
- 1. Applications
 - 2. Change of address
 - 3. Licensing examinations
 - 4. Resident/nonresident
 - 5. Temporary license
 - 6. Exemptions
 - 7. Denial, renewal, termination of licenses
 - 8. Continuing education

C. Unfair and Deceptive Practices

- Ref: 507B.4; Reg 191-15.2, .3; 507E.2 through .7*
- 1. Discrimination
 - 2. Misrepresentation
 - 3. Rebating
 - 4. Advertising
 - 5. Claims settlement
 - 6. Defamation
 - 7. Boycott, coercion and intimidation
 - 8. Iowa Insurance Fraud Act

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- Ref: 515.100; 191-20.8; 518A.25*
- 1. Rate filings
 - 2. Notice of claim

A. United States nonadmitted market

- 1. Definitions

B. London market

- 1. Lloyd's brokers

C. Coverages

- 1. Property
- 2. General liability
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D. Extended coverage

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B. License requirements, issuance

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C. Unfair and Deceptive Practices

Ref: 507B.4; Reg 191-15.2, .3; 507E.2 through .7

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B. Reports, records

C. Coverage and Eligibility

D. Premiums, evidence of insurance

E. Premium tax

F. Multi-State risks

G. Qualifications for Surplus Lines Insurers

- 1. Alien vs. Foreign
- 2. Removal

H. Disclosure

I. Premium Rates

J. Risk Retention Groups

**EXCESS AND SURPLUS LINES INSURANCE
CONTENT OUTLINE**

Product Knowledge, Terms, and Concepts

(50 scoreable questions)

I. GENERAL INSURANCE DEFINITIONS 8

- A. Insurable interest**
- B. Loss**
- C. Negligence**
- D. Physical hazard**
- E. Proximate cause**
- F. Reinsurance**
- G. Replacement cost**
- H. Risk**

II. SURPLUS LINES MARKETS 8

**SURETY
CONTENT OUTLINE**

Product Knowledge, Terms and Concepts

(45 scoreable questions)

I. INSURANCE TERMS AND RELATED CONCEPTS 5

- A. Insurance**
- B. Insurable interest**
- C. Risk**
- D. Hazard**
- E. Loss**
- F. Proximate cause**
- G. Deductible**
- H. Indemnity**
- I. Actual cash value**
- J. Limits of liability**
- K. Accident**
- L. Occurrence**

M. Cancellation	
N. Nonrenewal	
O. Liability	
P. Negligence	
II. POLICY PROVISIONS AND CONTRACT LAW	5
A. Insuring agreement	
B. Conditions	
C. Exclusions	
D. Definition of the insured	
E. Duties of the insured	
F. Obligations of the insurance company	
G. Proof of loss	
H. Notice of claim	
I. Assignment	
J. Subrogation	
K. Arbitration	
L. Elements of a contract	
M. Warranties, representations, and concealment	
N. Binders	
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B. Parties of a contract	
C. Obligation of the surety	
D. Underwriting considerations	
E. Premiums and terms of obligations	
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G. Power of attorney	
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E. Financial institutions	
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C. Types of bail	
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F. Appointing company's underwriting standard	
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A. Insurance Commissioner/Division.....	2
1. Broad powers and duties	
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2. Examination of records	
<i>Ref: 507.1, .2, .3</i>	
3. Hearings	
<i>Ref: 507B.6</i>	
4. Penalties	
<i>Ref: 505.7A; 507B.7; Reg 191-10.20</i>	
5. Cease and desist	
<i>Ref: 507B.6A; 522B.17; Reg 191-15.14</i>	

B. Licensing Requirements	5
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1. Applications	
2. Change of address	
3. Licensing examinations	
4. Resident/nonresident	
5. Temporary license	
6. Exemptions	
7. Denial, renewal, termination of licenses	
8. Continuing education	
C. Unfair and Deceptive Practices	5
<i>Ref: 507B.4; Reg 191-15.2, .3; 507E.2 through .7</i>	
1. Discrimination	
2. Misrepresentation	
3. Rebating	
4. Advertising	
5. Claims settlement	
6. Defamation	
7. Boycott, coercion and intimidation	
8. Iowa Insurance Fraud Act	

<p>VIATICAL SETTLEMENT BROKER CONTENT OUTLINE</p> <p>Product Knowledge, Terms, and Concepts</p>

(50 scoreable questions)

I. TYPES OF POLICIES	10
A. Traditional whole life products	
1. Ordinary (straight) life	
2. Limited-pay and single-premium life	
3. Modified and graded premium whole life	
4. Adjustable life	
B. Interest-sensitive life products	
1. Universal life	
2. Variable whole life	
3. Variable universal life	
4. Interest-sensitive whole life	
C. Term life	
1. Level, decreasing, and increasing term	
2. Special features	
a. Renewable	
b. Convertible	
D. Annuities	
1. Single, level, and flexible premium	
2. Immediate and deferred	
3. Fixed and variable	
E. Endowment	
F. Combination plans and variations	
1. Family policy	
2. Family income policy	
3. Joint life	
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1. Waiver of premium	
2. Guaranteed insurability	
3. Payor benefit	

4.	Accidental death and/or accidental death and dismemberment	
5.	Term riders	
6.	Other insureds (e.g., spouse, children, nonfamily)	
B.	Policy provisions and options	
1.	Entire contract	
2.	Insuring clause	
3.	Owner's rights	
4.	Beneficiary designations	
5.	Premium Payment	
6.	Reinstatement	
7.	Policy loans, withdrawals, partial surrenders	
8.	Nonforfeiture options	
9.	Dividends and dividend options	
10.	Incontestability	
11.	Assignments	
12.	Settlement options	
C.	Policy exclusions	
III.	TAXES, RETIREMENT, AND OTHER INSURANCE CONCEPTS	3
A.	Third-party ownership	
B.	Group life insurance	
1.	Conversion privilege	
2.	Contributory vs. noncontributory	
C.	Business insurance (e.g., key employee, buy and sell agreement, split-dollar, etc.)	
D.	Tax treatment of insurance premiums, proceeds, dividends	
1.	Individual life	
2.	Group life	
3.	Modified Endowment Contracts (MECs)	
E.	Accelerated Death Benefits—Living Benefits	
IV.	IOWA LAWS, RULES, AND REGULATIONS COMMON TO ALL LINES.....	5
A.	Insurance Commissioner/Division	
1.	Broad powers and duties	
	<i>Ref: 505.2; 505.8; 507B.3</i>	
2.	Examination of records	
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3.	Cease and desist, hearings and penalties	
	<i>Ref: 191-48.12; 505.7A , 507B.6, .7; 507B.6A; 522B.17; Reg 1 91-10.20; Reg 191-15.14</i>	
B.	Licensing Requirements.....	
	<i>Ref: 191-48.3; 191-11.1 through .4; Reg 191-11.1 through .4</i>	
1.	Viatical settlement broker	
2.	Viatical settlement provider	
3.	Change of address	
4.	Licensing examinations	
5.	Renewal, termination of licenses	
6.	Continuing education	
C.	Unfair and Deceptive Practices	
	<i>Ref: 507B.4; Reg 191-15.2, .3; 507E.2 through .7; Reg 191-48.11</i>	
V.	IOWA LAWS, RULES, AND REGULATIONS	2
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B.	Advertising	
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C.	Contract approval	
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D.	Disclosures	
	<i>Ref: 191-48.5</i>	
E.	Requirements and Prohibition	
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F.	Confidentiality	
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G.	Prohibited activities	
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**LIFE - GENERAL KNOWLEDGE
CONTENT OUTLINE
Product Knowledge, Terms, and Concepts**

(50 scoreable questions plus 10 pretest questions)

- I. TYPES OF POLICIES 9**
 - A. Traditional whole life products**
 - 1. Ordinary (straight) life
 - 2. Limited-pay and single-premium life
 - 3. Adjustable life
 - B. Interest-sensitive life products**
 - 1. Universal life
 - 2. Variable whole life
 - 3. Variable universal life
 - 4. Interest-sensitive whole life
 - C. Term life**
 - 1. Level, decreasing, and increasing term
 - 2. Special features
 - a. Renewable
 - b. Convertible
 - D. Annuities**
 - 1. Single, level, and flexible premium
 - 2. Immediate and deferred
 - 3. Fixed and variable
 - 4. Equity Index
 - E. Combination plans and variations**
 - 1. Joint life
 - 2. Survivorship life
- II. POLICY RIDERS, PROVISIONS, OPTIONS, AND EXCLUSIONS..... 21**
 - A. Policy riders**
 - 1. Waiver of premium and waiver of premium with disability income
 - 2. Guaranteed insurability
 - 3. Payor benefit
 - 4. Accidental death and/or accidental death and dismemberment
 - 5. Term riders
 - 6. Other insureds (e.g., spouse, children, nonfamily)
 - 7. Cost of living
 - B. Policy provisions and options**
 - 1. Entire contract
 - 2. Insuring clause
 - 3. Free look
 - 4. Consideration
 - 5. Owner's rights
 - 6. Beneficiary designations
 - a. Primary and contingent
 - b. Revocable and irrevocable
 - c. Changes
 - d. Common disaster
 - e. 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. Nonforfeiture options
- 11. Dividends and dividend options
- 12. Incontestability
- 13. Assignments
- 14. Suicide
- 15. Misstatement of age and gender
- 16. Settlement options

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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
- 7. Disclosures at point of sale (i.e. HIPAA, HIV consent)

B. Underwriting

- 1. Insurable interest
- 2. Medical information and consumer reports
- 3. Fair Credit Reporting Act
- 4. Risk classification

C. Delivering the policy

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

D. Do Not Call List

IV. TAXES, RETIREMENT, AND OTHER INSURANCE CONCEPTS 8

A. Third-party ownership

B. Group life insurance

- 1. Conversion privilege
- 2. Contributory vs. noncontributory

C. Retirement plans

- 1. Tax-qualified plans
- 2. Nonqualified plans

D. Business insurance

E. Social Security benefits and taxes

F. Tax treatment of insurance premiums, proceeds, dividends

- 1. Individual life
- 2. Group life
- 3. Modified Endowment Contracts (MECs)

G. Accelerated Death Benefits—Living Benefits

H. Endowments

**LIFE – IOWA SPECIFIC
CONTENT OUTLINE**

State Laws, Rules, Regulations and Coverages

(27 scoreable questions plus 5 pretest questions)

- I. IOWA LAWS, RULES, AND REGULATIONS COMMON TO ALL LINES 15**
 - A. Insurance Commissioner/Division 2**

1. Broad powers and duties	
	<i>Ref: 505.2; 505.8; 507B.3; 507C</i>
2. Examination of records	
	<i>Ref: 507.1, .2, .3</i>
3. Hearings	
	<i>Ref: 507B.6</i>
4. Penalties	
	<i>Ref: 505.7A; 507B.7; Reg 191-10.20</i>
5. Cease and desist	
	<i>Ref: 507B.6A; 522B.17; Reg 191-15.14</i>
B. Licensing Requirements.....	4
	<i>Ref: 507B.7, 522B.3 through .11, .13, .14, .16; Reg 191-10.2, .4, .6, .8, .13; Reg 191-11.1 through .4</i>
1. Applications	
2. Change of address	
3. Licensing examinations	
4. Resident/nonresident	
5. Temporary license	
6. Exemptions	
7. Denial, renewal, termination of licenses	
8. Company appointments	
9. Continuing education	
C. Unfair and Deceptive Practices.....	8
	<i>Ref: 507B.4; Reg 191-15.2, .3; 507E.2 through .7</i>
1. Discrimination	
2. Misrepresentation	
3. Rebating	
4. Advertising	
5. Claims settlement	
6. Defamation	
7. Boycott, coercion and intimidation	
8. Iowa Insurance Fraud Act	
D. Guaranty Association.....	1
	<i>Ref: 508C.2, .3, .5, .6, .8, .9, .12, .14, .18</i>
II. IOWA LAWS, RULES, AND REGULATIONS PERTINENT TO LIFE INSURANCE ONLY.....	12
A. Policy replacement.....	3
	<i>Ref: 191-16.21 through .29</i>
B. Disclosure and solicitation requirements.....	2
	<i>Ref: 191-15.2 through .4, .8, .9; 191-14.1, .3 through .10</i>
C. Group Life Insurance.....	2
	<i>Ref: 509.1, .2, .4, .5, .10, .15; 511.38</i>
1. Eligibility	
2. Required provisions	
3. Assignability	
4. Authority to issue group policies	
5. Conversion	
6. Interest on proceeds	
D. Individual life and annuities.....	3
	<i>Ref: 511.36; 191-39.21</i>
1. Policy Loans	
2. Living benefit agreements	
E. Suitability.....	2
1. Life Insurance	
	<i>Ref: 191-15.8(4)</i>
2. Annuities	
	<i>Ref 191-15.68 – 15.73</i>

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/partner policies	
B. Accidental death and dismemberment	
C. Medical expense insurance	
1. Basic hospital, medical, and surgical policies	
2. Major medical policies	
3. Comprehensive major medical policies	
4. Health Maintenance Organizations (HMOs)	
5. Preferred Provider Organizations (PPOs)	
6. Service organizations (Blue Plans)	
7. Point of Service(POS) plans	
8. Medical Savings Accounts (MSAs)	
9. Flexible Spending Accounts (FSAs)	
10. Health Reimbursement Accounts (HRAs)	
11. High Deductible Health Plans (HDHPs) and related Health Savings Accounts (HSAs)	
12. Consumer Driven Health Plans (CDHPs)	
D. Medicare supplement policies	
E. Group insurance	
1. Group conversion	
2. Differences between individual and group contracts	
3. General concepts	
4. COBRA	
5. HIPAA	
F. Long Term Care (LTC)	
1. Individual LTC contracts	
2. Group/voluntary LTC contracts	
3. Service days vs. calendar days	
G. Cancer (for specified diseases) plans	
H. Critical illness plans	
I. Worksite (employer-sponsored) plans	
II. POLICY PROVISIONS, CLAUSES, AND RIDERS.....	20
A. Mandatory 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	
B. Optional provisions	
1. Change of occupation	
2. Misstatement of age	
3. Illegal occupation	
C. Other provisions and clauses	

1. Insuring clause
2. Free look (10-day, 20-day, etc.)
3. Consideration clause
4. Probationary period
5. Elimination period
6. Waiver of premium
7. Exclusions
8. Preexisting conditions
9. Recurrent disability
10. Coinsurance
11. Deductibles
12. Eligible expenses
13. Copayments
14. Pre-authorizations and prior approval requirements
15. Usual, reasonable, and customary (URC) charges
16. Lifetime, annual or per cause maximum benefit limits

D. Riders

1. Impairment rider
2. Guaranteed insurability rider
3. Multiple indemnity rider (double, triple)

E. Rights of renewability

1. Noncancelable
2. Cancelable
3. Guaranteed renewable
4. Conditionally renewable
5. Optionally renewable
6. Period of time for renewal

III. SOCIAL INSURANCE 3

A. Medicare

1. Primary, secondary payor
2. Medicare Parts A,B,C,D

B. Medicaid

C. Social Security benefits

IV. OTHER INSURANCE CONCEPTS 4

A. Total, partial, and residual disability

B. Owner's rights

C. Dependent children benefits

D. Primary and contingent beneficiaries

E. Modes of premium payments (annual, semiannual, etc.)

F. Nonduplication and coordination of benefits (e.g., primary vs. excess)

G. Occupational vs. nonoccupational

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 application and obtaining necessary signatures

B. Explaining sources of insurability 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. Assuring delivery of policy and related documents to client

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

G. Replacement

H. Contract law

1. Requirements of forming a contract
2. Insurable interest
3. Warranties and representations
4. Unique aspects of the health contract
 - a. Conditional
 - b. Unilateral
 - c. Adhesion

**ACCIDENT AND HEALTH – IOWA SPECIFIC
CONTENT OUTLINE**

State Laws, Rules, Regulations and Coverages

(30 scoreable questions plus 5 pretest questions)

I. IOWA LAWS, RULES, AND REGULATIONS COMMON TO ALL LINES 15

A. Insurance Commissioner/Division 2

1. Broad powers and duties
Ref: 505.2; 505.8; 507B.3; 507C
2. Examination of records
Ref: 507.1, .2, .3
3. Hearings
Ref: 507B.6
4. Penalties
Ref: 505.7A; 507B.7; Reg 191-10.20
5. Cease and desist
Ref: 507B.6A; 522B.17; Reg 191-15.14

B. Licensing Requirements 4

- Ref: 507B.7, 522B.3 through .11, .13, .14, .16; Reg 191-10.2, .4, .6, .8, .13; Reg 191-11.1 through .4*
1. Applications
 2. Change of address
 3. Licensing examinations
 4. Resident/nonresident
 5. Temporary license
 6. Exemptions
 7. Denial, renewal, termination of licenses
 8. Company appointments
 9. Continuing education

C. Unfair and Deceptive Practices 8

- Ref: 507B.4; Reg 191-15.2, .3; 507E.2 through .7*
1. Discrimination
 2. Misrepresentation
 3. Rebating
 4. Advertising
 5. Claims settlement
 6. Defamation
 7. Boycott, coercion and intimidation
 8. Iowa Insurance Fraud Act

D. Guaranty Association 1

Ref: 508C.2, .3, .5, .6, .8, .9, .12, .14, .18

II. IOWA LAWS, RULES, AND REGULATIONS PERTINENT TO ACCIDENT AND HEALTH INSURANCE ONLY 15

A. Individual Health insurance 4

- Ref: 513C.3, .6, .7; 514A.2, .3; 514C; 191-36*
1. Eligibility
 2. Required provisions
 3. Renewability

- 4. Mandatory coverages
 - a. Diabetes
 - b. Mammography
 - c. Coverage for newborns
 - d. Adopted children
 - e. Complications of pregnancy
- 5. Preexisting conditions
- 6. Claims
- B. Group Health insurance..... 4**
Ref: 509.1, .3, .4, .15, .19; 513B; 514C,191-71; 191-35.20 et seq.
 - 1. Eligibility
 - 2. Required provisions
 - 3. Claims
 - 4. Mandatory coverages
 - a. Diabetes
 - b. Mammography
 - c. Prescription contraceptives
 - d. Coverage for newborns
 - e. Adopted children
 - f. Complications of pregnancy
 - g. Chiropractic
- C. Medicare supplement insurance..... 3**
Ref: 191-37.1, .2, .4, .5, .7, .15, .16, .18, .21
 - 1. Purpose
 - 2. Required provisions
 - 3. Preexisting conditions
 - 4. Exclusions
 - 5. Replacement
 - 6. Cancellation
- D. Long Term Care insurance 3**
Ref: 191-39.14, .18, .19; 191-39.5 through .7; 514G.4, .7, .10
 - 1. Marketing
 - 2. Policy provisions
 - 3. Home Health Care
- E. Special Programs.....1**
 - 1. Healthy and Well Kids in Iowa Program (HAWK-I)
Ref: 514I.1, .2, .3, .6, .8, .9
 - 2. Iowa Comprehensive Health Association (HIPIOWA)
Ref: 514E

- d. Extra expense
- 2. Commercial Package Policy (CPP)
- 3. Equipment Breakdown Coverage
- 4. Businessowners Policy (BOP)
- C. Inland marine**
 - 1. Personal floaters
 - 2. Commercial floaters
 - 3. Nationwide Definition
- D. Others**
 - 1. Flood
 - 2. Earthquake
- II. INSURANCE TERMS AND RELATED CONCEPTS..... 14**
 - A. Insurance**
 - B. Insurable interest**
 - C. Risk**
 - D. Hazard**
 - E. Peril**
 - F. Loss**
 - 1. Direct
 - 2. Indirect
 - G. Proximate cause**
 - H. Deductible**
 - I. Indemnity**
 - J. Actual cash value**
 - K. Replacement cost**
 - L. Limits of liability**
 - M. Coinsurance/Insurance to value**
 - N. Accident**
 - O. Occurrence**
 - P. Cancellation**
 - Q. Nonrenewal**
 - R. Vacancy and unoccupancy**
 - S. Liability**
 - T. Negligence**
- 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. Assignment**
 - N. Subrogation**
 - O. Elements of a contract**
 - P. Warranties, representations, and concealment**
 - Q. Binders**
 - R. Sources of insurability information**
 - S. Fair Credit Reporting Act**

**PROPERTY – GENERAL KNOWLEDGE
CONTENT OUTLINE**

Product Knowledge, Terms, and Concepts

(50 scoreable questions plus 10 pretest questions)

Note: To the extent that the specific contracts, forms, and endorsements dealt with in this outline are available in standardized versions, outline references are to items developed by (1) Insurance Services Office; (2) National Council on Compensation Insurance; (3) Surety Association of America.

- I. TYPES OF POLICIES 25**
 - A. Personal lines**
 - 1. Dwelling and contents (DP forms)
 - 2. Homeowners (HO forms)
 - 3. Mobile Homes
 - B. Commercial lines**
 - 1. Commercial property
 - a. Commercial building and personal property form
 - b. Causes of loss forms
 - c. Business income

**PROPERTY - IOWA SPECIFIC
CONTENT OUTLINE**
State Laws, Rules, Regulations and Coverages

(33 scoreable questions plus 5 pretest questions)

I. IOWA LAWS, RULES, AND REGULATIONS	
COMMON TO ALL LINES.....	25
A. Insurance Commissioner/Division.....	4
1. Broad powers and duties	
<i>Ref: 505.2; 505.8; 507B.3; 507C</i>	
2. Examination of records	
<i>Ref: 507.1, .2, .3</i>	
3. Hearings	
<i>Ref: 507B.6</i>	
4. Penalties	
<i>Ref: 505.7A; 507B.7; Reg 191-10.20</i>	
5. Cease and desist	
<i>Ref: 507B.6A; 522B.17; Reg 191-15.14</i>	
B. Licensing Requirements.....	8
<i>Ref: 507B.7, 522B.3 through .11, .13, .14, .16; Reg 191-10.2, .4, .6, .8, .13; Reg 191-11.1 through .4</i>	
1. Applications	
2. Change of address	
3. Licensing examinations	
4. Resident/nonresident	
5. Temporary license	
6. Exemptions	
7. Denial, renewal, termination of licenses	
8. Company appointments	
9. Continuing education	
C. Unfair and Deceptive Practices.....	12
<i>Ref: 507B.4; Reg 191-15.2, .3; 507E.2 through .7</i>	
1. Discrimination	
2. Misrepresentation	
3. Rebating	
4. Advertising	
5. Claims settlement	
6. Defamation	
7. Boycott, coercion and intimidation	
8. Iowa Insurance Fraud Act	
D. Guaranty Association.....	1
<i>Ref: 515B.2, .3, .5, .7 through .11, .18</i>	
II. IOWA LAWS, RULES, AND REGULATIONS PERTINENT TO PROPERTY INSURANCE ONLY.....	8
A. Iowa Basic Property Underwriting Association (FAIR PLAN).....	2
<i>Ref: 515F.31 through .36</i>	
B. Cancellation/Nonrenewal.....	3
<i>Ref: 515.125-.131</i>	
C. Standard Fire Policy.....	2
<i>Ref: 515.109</i>	
D. Terrorism Risk Insurance Program Reauthorization Act of 2007.....	1
<i>Ref: HR 2761</i>	

**CASUALTY – GENERAL KNOWLEDGE
CONTENT OUTLINE**

Product Knowledge, Terms, and Concepts

(50 scoreable questions plus 10 pretest questions)

Note: To the extent that the specific contracts, forms and endorsements dealt with in this outline are available in standardized versions, outline references are to items developed by (1) Insurance Services Office; (2) National Council on Compensation Insurance; (3) Surety Association of America.

I. TYPES OF POLICIES, BONDS, AND RELATED

TERMS.....23

A. Commercial general liability

1. Basic Hazards
 - a. Premises and Operations
 - b. Products and Completed Operations
 - c. Independent Contractors
 - d. Insured contracts
2. Commercial General Liability Coverage Forms
 - a. Coverage A: Bodily Injury and Property Damage Liability
 - (1) Occurrence
 - (2) Claims Made
 - (a) Extended Reporting Periods: Basic and Supplemental
 - (b) 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
 - g. Conditions (The candidate also should be familiar with ISO's Common Policy Conditions)
 - h. Definitions

B. Automotive: personal auto and business auto

1. Liability
2. Medical Payments
3. Physical damage (collision and other than collision/comprehensive)
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
8. Garage Coverage Form, including Garagekeepers insurance

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
2. Work-related vs. non-work-related
3. Other states' insurance

D. Crime

1. Employee Theft
2. Inside the Premises-Theft of Money and Securities
3. Inside the Premises-Robbery or Safe Burglary of Other Property
4. Inside the Premises - Robbery or Burglary of Other Property

E. Surety Bonding

1. Definitions
 - a. Obligee
 - b. Principal
 - c. Surety

F. Professional liability

1. Errors and Omissions

G. Umbrella/Excess liability

II. INSURANCE TERMS AND RELATED CONCEPTS..... 15

A. Risk

- B. Hazard
- C. Indemnity
- D. Insurable interest
- E. Actual cash value
- F. Negligence
- G. Liability
- H. Accident
- I. Occurrence
- J. Burglary
- K. Robbery
- L. Theft
- M. Mysterious disappearance
- N. Binders
- O. Warranties
- P. Representations
- Q. Concealment
- R. Bodily injury liability
- S. Property damage liability
- T. Personal injury liability
- U. Limits of liability
- V. Deductibles
- W. Insured contract
- X. Deposit Premium/Audit
- Y. Certificate of Insurance

III. POLICY PROVISIONS 12

- A. Declarations
- B. Insuring agreement
- C. Conditions
- D. Exclusions and Limitations
- E. Definition of the insured
- F. Duties of the insured after a loss
- G. Cancellation and nonrenewal provisions
- H. Additional (supplementary) payments
- I. Proof of loss
- J. Notice of claim
- K. Arbitration
- L. Other insurance
- M. Subrogation
- N. Compliance with provisions of Fair Credit Reporting Act
- O. Claims made policy form
- P. Salvage
- Q. Loss settlement provisions including consent to settle a loss

Ref: 507B.6A; 522B.17; Reg 191-15.14

B. Licensing Requirements 8

Ref: 507B.7, 522B.3 through .11, .13, .14, .16; Reg 191-10.2, .4, .6, .8, .13; Reg 191-11.1 through .4

1. Applications
2. Change of address
3. Licensing examinations
4. Resident/nonresident
5. Temporary license
6. Exemptions
7. Denial, renewal, termination of licenses
8. Company appointments
9. Continuing education

C. Unfair and Deceptive Practices 12

Ref: 507B.4; Reg 191-15.2, .3; 507E.2 through .7

1. Discrimination
2. Misrepresentation
3. Rebating
4. Advertising
5. Claims settlement
6. Defamation
7. Boycott, coercion and intimidation
8. Iowa Insurance Fraud Act

D. Guaranty Association 1

Ref: 515B.2, .3, .5, .7 through .11, .18

II. IOWA LAWS, RULES, AND REGULATIONS PERTINENT TO CASUALTY INSURANCE ONLY 10

A. Iowa Auto Insurance Plan (Assigned Risk) 1

Ref: 515D.11

B. Private-passenger automobile insurance 6

Ref: 321A.2-.11; 516A.1 through .4; 191-15.45; 515D.4 through .7

1. Uninsured/Underinsured motorists coverage
2. Proof of financial responsibility
3. Cancellation and nonrenewal
4. Aftermarket parts regulation

C. Workers Compensation 3

Ref: 85.1, .1A, .2, .3, .16, .20, .23, .27 through .29, .31 through .34, .61, .70; 85A.4 through .8

1. Definitions
2. Covered employment
3. Benefits provided
4. Covered injuries
5. Occupational disease

**CASUALTY - IOWA SPECIFIC
CONTENT OUTLINE**

State Laws, Rules, Regulations and Coverages

(35 scoreable questions plus 5 pretest questions)

I. IOWA LAWS, RULES, AND REGULATIONS COMMON TO ALL LINES 25

A. Insurance Commissioner/Division 4

1. Broad powers and duties
Ref: 505.2; 505.8; 507B.3; 507C
2. Examination of records
Ref: 507.1, .2, .3
3. Hearings
Ref: 507B.6
4. Penalties
Ref: 505.7A; 507B.7; Reg 191-10.20
5. Cease and desist

**COMMERCIAL LINES EXAM
GENERAL KNOWLEDGE
CONTENT OUTLINE**

Product Knowledge, Terms, and Concepts

(50 scoreable questions plus 10 pretest questions)

Note: To the extent that the specific contracts, forms, and endorsements dealt with in this outline are available in standardized versions, outline references are to items developed by (1) Insurance Services Office; (2) National Council on Compensation Insurance; (3) Surety Association of America.

I. TYPES OF PROPERTY POLICIES 8

A. Commercial lines

1. Commercial property
 - a. Commercial building and personal property form
 - b. Causes of loss forms

- c. Business income
- d. Extra expense
- 2. Commercial Package Policy (CPP)
- 3. Equipment Breakdown Coverage
- 4. Businessowners Policy (BOP)

B. Inland marine

- 1. Commercial floaters
- 2. Nationwide Definition

C. Others

- 1. Flood
- 2. Earthquake

II. TYPES OF CASUALTY POLICIES, BONDS, AND RELATED TERMS 12

A. Commercial general liability

- 1. Basic Hazards
 - a. Premises and Operations
 - b. Products and Completed Operations
 - c. Independent Contractors
 - d. Insured contracts
- 2. Commercial General Liability Coverage Forms
 - a. Coverage A: Bodily Injury and Property Damage Liability
 - (1) Occurrence
 - (2) Claims Made
 - (a) Extended Reporting Periods: Basic and Supplemental
 - (b) Retroactive Date
 - b. Coverage B: Personal Injury and Advertising Injury
 - c. Coverage C: Medical Payments
 - d. Supplementary Payments
 - e. Who is an insured
 - f. Limits
 - g. Conditions (The candidate also should be familiar with ISO's Common Policy Conditions)
 - h. Definitions

B. Business (Commercial) Auto

- 1. Liability
- 2. Medical Payments
- 3. Physical damage (collision and other than collision/comprehensive)
- 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
- 8. Garage Coverage Form, including Garagekeepers insurance

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
- 2. Work-related vs. non-work-related
- 3. Other states' insurance

D. Crime

- 1. Employee Theft
- 2. Inside the Premises-Theft of Money and Securities
- 3. Inside the Premises-Robbery or Safe Burglary of Other Property

- 4. Inside the Premises - Robbery or Burglary of Other Property

E. Surety Bonding

- 1. Definitions
 - a. Obligee
 - b. Principal
 - c. Surety

F. Professional liability

- 1. Errors and Omissions

G. Umbrella/Excess liability

III. PROPERTY AND CASUALTY INSURANCE TERMS AND RELATED CONCEPTS 17

A. Insurance

B. Insurable interest

C. Risk

D. Hazard

E. Peril

F. Loss

- 1. Direct
- 2. Indirect

G. Proximate cause

H. Deductible

I. Indemnity

J. Actual cash value

K. Replacement cost

L. Limits of liability

M. Coinsurance/Insurance to value

N. Accident

O. Occurrence

P. Cancellation

Q. Nonrenewal

R. Vacancy and unoccupancy

S. Liability

T. Negligence

U. Burglary

V. Robbery

W. Theft

X. Mysterious disappearance

Y. Deposit Premium/Audit

Z. Certificate of Insurance

IV. PROPERTY AND CASUALTY POLICY PROVISIONS AND CONTRACT LAW 13

A. Declarations

B. Insuring agreement

C. Conditions

D. Exclusions

E. Definition of the insured

F. Duties of the insured

G. Obligations of the insurance company

H. Mortgagee rights

I. Proof of loss

J. Notice of claim

K. Appraisal

L. Other Insurance Provision

M. Assignment

N. Subrogation

O. Elements of a contract

P. Warranties, representations, and concealment

Q. Binders

R. Sources of insurability information

T. Fair Credit Reporting Act

U. Cancellation and nonrenewal provisions

- V. Additional (supplementary) payments
- W. Loss settlement provisions including consent to settle a loss

- B. Terrorism Risk Insurance Program Reauthorization Act of 2007..... 1
Ref: HR 2761

**COMMERCIAL LINES
IOWA SPECIFIC
CONTENT OUTLINE**

State Laws, Rules, Regulations and Coverages

(32 scoreable questions plus 5 pretest questions)

- I. IOWA LAWS, RULES, AND REGULATIONS COMMON TO ALL LINES..... 25
 - A. Insurance Commissioner/Division..... 4
 - 1. Broad powers and duties
Ref: 505.2; 505.8; 507B.3; 507C
 - 2. Examination of records
Ref: 507.1, .2, .3
 - 3. Hearings
Ref: 507B.6
 - 4. Penalties
Ref: 505.7A; 507B.7; Reg 191-10.20
 - 5. Cease and desist
Ref: 507B.6A; 522B.17; Reg 191-15.14
 - B. Licensing Requirements..... 8
Ref: 507B.7, 522B.3 through .11, .13, .14, .16; Reg 191-10.2, .4, .6, .8, .13; Reg 191-11.1 through .4
 - 1. Applications
 - 2. Change of address
 - 3. Licensing examinations
 - 4. Resident/nonresident
 - 5. Temporary license
 - 6. Exemptions
 - 7. Denial, renewal, termination of licenses
 - 8. Company appointments
 - 9. Continuing education
 - C. Unfair and Deceptive Practices..... 12
Ref: 507B.4; Reg 191-15.2, .3; 507E.2 through .7
 - 1. Discrimination
 - 2. Misrepresentation
 - 3. Rebating
 - 4. Advertising
 - 5. Claims settlement
 - 6. Defamation
 - 7. Boycott, coercion and intimidation
 - 8. Iowa Insurance Fraud Act
 - D. Guaranty Association..... 1
Ref: 515B.2, .3, .5, .7 through .11, .18
- II. IOWA LAWS, RULES AND REGULATIONS PERTINENT TO PROPERTY INSURANCE ONLY..... 2
 - A. Cancellation/Nonrenewal..... 2
Ref: 515.80, .81 through .81C, .83, .84
- III. IOWA LAWS, RULES, AND REGULATIONS PERTINENT TO CASUALTY INSURANCE ONLY..... 5
 - A. Workers Compensation 4
Ref: 85.1, .1A, .2, .3, .16, .20, .23, .27 through .29, .31 through .34, .61, .70; 85A.4 through .8
 - 1. Definitions
 - 2. Covered employment
 - 3. Benefits provided
 - 4. Covered injuries
 - 5. Occupational disease

**PERSONAL LINES
GENERAL KNOWLEDGE
CONTENT OUTLINE**

Product Knowledge, Terms And Concepts

(75 questions plus 11 pretest questions)

- I. TYPES OF PROPERTY POLICIES 10
 - A. Property: Personal lines
 - 1. Dwelling and contents (DP forms)
 - 2. Homeowners (HO forms)
 - B. Inland marine
 - 1. Personal floaters
 - C. Other types of property policies
 - 1. Flood
 - 2. Personal Watercraft
 - 3. Earthquake
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- Q. Compliance with provisions of Fair Credit Reporting Act
- R. Cancellation and Nonrenewal provisions
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- U. Limitations
- V. Representations and misrepresentations
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- X. Arbitration
- Y. Coinsurance
- Z. Endorsements
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- 5. Cease and desist
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- 1. Applications
- 2. Change of address
- 3. Licensing examinations
- 4. Resident/nonresident
- 5. Temporary license
- 6. Exemptions
- 7. Denial, renewal, termination of licenses
- 8. Company appointments
- 9. Continuing education

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- 1. Discrimination
- 2. Misrepresentation
- 3. Rebating
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- 7. Boycott, coercion and intimidation
- 8. Iowa Insurance Fraud Act

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- 2. Examination of records
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- 3. Hearings
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**CREDIT INSURANCE
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(50 scoreable questions)

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- C. Hazard
- D. Indemnity
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- b. Credit disability
- 2. Involuntary unemployment
- 3. Other forms of credit insurance
 - 3.1.1 Credit property
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- 1. Creditor
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- 3. Credit transaction
- 4. Rates
- 5. Requirements
- 6. Term of coverage
- 7. Standard coverages
- 8. Limitations of coverage
- 9. Benefits
- 10. Amounts of insurance
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- 12. Refunds
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- 1. Adequate
- 2. Not excessive
- 3. Non-discriminatory.

C. Disclosure

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E. Policy requirements

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C. Hazard

D. Peril

E. Loss

- 1. Direct
- 2. Indirect

F. Indemnity

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H. Limits of liability

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K. Negligence

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 - b. Catastrophic Risk Protection Coverage (CAT)
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CONTENT OUTLINE
Product Knowledge, Terms and Concepts**

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- 1. Broad powers and duties
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 - 2. Examination of records
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 - 3. Hearings
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 - 4. Penalties
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 - 5. Cease and desist
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- B. Licensing Requirements**
Ref: 507B.7, 522B.3 through .11, .16; Reg 191-10.2, .4, .6, .8, .13; Reg 191-11.1 through .4
- 1. Applications
 - 2. Change of address
 - 3. Licensing examinations
 - 4. Resident/nonresident
 - 5. Temporary license
 - 6. Exemptions
 - 7. Denial, renewal, termination of licenses
 - 8. Continuing education
- C. Unfair and Deceptive Practices**
Ref: 507B.4; Reg 191-15.2, .3; 507E.2 through .7
- 1. Discrimination
 - 2. Misrepresentation
 - 3. Rebating
 - 4. Advertising
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 - 6. Defamation
 - 7. Boycott, coercion and intimidation
 - 8. Iowa Insurance Fraud Act
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**EXCESS AND SURPLUS LINES INSURANCE
CONTENT OUTLINE
Product Knowledge, Terms, and Concepts**

(50 scoreable questions)

- I. GENERAL INSURANCE DEFINITIONS 8**
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 - B. Loss**
 - C. Negligence**
 - D. Physical hazard**
 - E. Proximate cause**
 - F. Reinsurance**
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**SURETY
CONTENT OUTLINE
Product Knowledge, Terms and Concepts**

(45 scoreable questions)

- I. INSURANCE TERMS AND RELATED CONCEPTS.....5**
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 - B. Insurable interest**
 - C. Risk**
 - D. Hazard**
 - E. Loss**
 - F. Proximate cause**
 - G. Deductible**
 - H. Indemnity**
 - I. Actual cash value**
 - J. Limits of liability**
 - K. Accident**

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E. Duties of the insured	
F. Obligations of the insurance company	
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I. Assignment	
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L. Elements of a contract	
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3. Licensing examinations	
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7. Denial, renewal, termination of licenses	
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6. Defamation	
7. Boycott, coercion and intimidation	
8. Iowa Insurance Fraud Act	

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3.	Cease and desist, hearings and penalties	<i>Ref: 191-48.12; 505.7A , 507B.6, .7; 507B.6A; 522B.17; Reg 1 91-10.20; Reg 191-15.14</i>
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3.	Change of address	
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