



INDIANA

# Insurance Content Outlines

August 15, 2023



## **LIFE – GENERAL KNOWLEDGE CONTENT OUTLINE**

### **Product Knowledge, Terms, and Concepts**

*(50 scored plus 5 pretest questions)*

#### **I. TYPES OF POLICIES..... 15**

##### **A. Traditional whole life products**

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

##### **B. Interest/market-sensitive/adjustable life products**

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

##### **C. Term life**

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

##### **D. Annuities**

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

##### **E. Combination plans and variations**

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

#### **II. LIFE PROVISIONS, RIDERS, OPTIONS, AND EXCLUSIONS ..... 15**

##### **A. Policy riders**

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

10. Cost of Living

##### **B. Policy provisions and options**

1. Entire contract
2. Insuring clause
3. Free look
4. Consideration
5. Owner's rights
6. Beneficiary designations
  - a. Primary and contingent
  - b. Revocable and irrevocable
  - c. Common disaster
  - d. Minor beneficiaries
  - e. Minor beneficiaries
  - f. Designation by class
7. Premium Payment
  - a. Modes
  - b. Grace period
  - c. Automatic premium loan
  - d. Level or flexible
8. Reinstatement
9. Policy loans, withdrawals, partial surrenders
10. Non-forfeiture options
11. Dividends and dividend options (eg. participating, non-participating)
12. Incontestability
13. Assignments
14. Suicide
15. Misstatement of age and gender
16. Settlement options
17. Accelerated death benefits

##### **C. Policy exclusions**

1. War
2. Aviation
3. Dangerous Occupation

#### **III. COMPLETING THE APPLICATION, UNDERWRITING, AND DELIVERING THE 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
9. Gramm-Leach-Bliley Act (GLBA) Privacy

**B. Underwriting**

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

**C. Delivering the policy**

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

**D. Contract law**

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

**IV. RETIREMENT AND OTHER INSURANCE CONCEPTS**

**8**

**A. Third-party ownership**

**B. Life Settlements**

**C. Group life insurance**

1. Conversion privilege
2. Contributory vs. noncontributory

**D. Retirement plans**

1. Qualified plans
2. Nonqualified plans

**E. Life insurance needs analysis/suitability**

1. Personal insurance needs
2. Business insurance needs
  - a. Key person
  - b. Buy sell

**F. Social Security benefits**

**G. Tax treatment of insurance**

**premiums, proceeds, and dividends**

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

**LIFE - INDIANA STATE-SPECIFIC  
CONTENT OUTLINE**

**State Laws, Rules and Regulations**

(30 scored 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
    - 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 npr.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: 27-1-15.6-13
  - 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 assumed 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 thru 3, 27-1-15.6-19.5; 760 IAC 1-50
    - d. Siron license & CE tracking system  
Ref: 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. 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. Unfair Claims Settlement Practices**  
Ref: 27-4-1-4.5, 27-4-1-5.6

**II. LIFE REGULATIONS ..... 10**

**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: 27-1-12-6
- 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, 4.3, 4.5, 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

**ACCIDENT & HEALTH  
GENERAL KNOWLEDGE  
CONTENT OUTLINE**

**Product Knowledge, Terms, and Concepts**

(50 scored plus 5 pretest questions)

**I. TYPES OF POLICIES..... 16**

**A. Disability income**

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

**B. Accidental death and dismemberment**

**C. Medical expense insurance**

- 1. Basic hospital, medical, and surgical policies
- 2. Major medical policies
- 3. Health Maintenance Organizations (HMOs)
- 4. Preferred Provider Organizations (PPOs)
- 5. Point of Service (POS) plans
- 6. Flexible Spending Accounts (FSAs)
- 7. High Deductible Health Plans (HDHPs) and

related Health Savings Accounts (HSAs)	
8. Health Reimbursement Accounts (HRAs)	
<b>D. Medicare supplement policies</b>	
<b>E. Group insurance</b>	
1. Differences between individual and group contracts	
2. General characteristics	
3. COBRA	
<b>F. Individual/Group Long Term Care (LTC)</b>	
1. Eligibility	
2. Levels of care	
<b>G. Other policies</b>	
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	
<b>II. POLICY PROVISIONS, CLAUSES, AND RIDERS ...15</b>	
<b>A. Mandatory and optional provisions</b>	
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>B. Other provisions and clauses</b>	
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
	<b>C. Riders</b>
	1. Impairment/exclusions
	2. Guaranteed insurability
	3. Future increase option
	<b>D. Rights of renewability</b>
	1. Noncancelable
	2. Cancelable
	3. Guaranteed renewable
	<b>III. SOCIAL INSURANCE .....6</b>
	<b>A. Medicare (Parts A, B, C, D)</b>
	<b>B. Medicaid</b>
	<b>C. Social Security benefits</b>
	<b>IV. OTHER INSURANCE CONCEPTS.....5</b>
	<b>A. Total, partial, recurrent and residual disability</b>
	<b>B. Owner's rights</b>
	<b>C. Dependent children benefits</b>
	<b>D. Primary and contingent beneficiaries</b>
	<b>E. Modes of premium payments</b>
	<b>F. Nonduplication and coordination of benefits (e.g., primary vs. excess)</b>
	<b>G. Occupational vs. non-occupational</b>
	<b>H. Tax treatment of premiums and proceeds of insurance contracts (e.g., disability income and medical expenses, etc.)</b>
	<b>I. Managed care</b>
	<b>J. Workers Compensation</b>
	1. Impact on health insurance benefits
	<b>K. Subrogation</b>
	<b>L. Cost containment</b>
	<b>V. FIELD UNDERWRITING PROCEDURES..... 8</b>
	<b>A. Completing the application</b>
	<b>B. Explaining sources of insurability and HIPAA privacy information (e.g., MIB Report, Fair Credit Reporting Act, etc.)</b>
	<b>C. Initial premium payment and receipt and consequences of the receipt (e.g., medical examination, etc.)</b>
	<b>D. Submitting application (and initial premium if collected) to company for underwriting</b>
	<b>E. Policy delivery</b>
	<b>F. Explaining policy and its provisions, riders, exclusions, and ratings to clients</b>
	<b>G. Replacement</b>
	<b>H. Contract law</b>

1. Elements of a contract
2. Insurable interest
3. Warranties and representations
4. Unique aspects of the insurance contract
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## HEALTH - INDIANA STATE-SPECIFIC CONTENT OUTLINE

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- 4. Group disability income policy
  - 5. Key employee policy
  - B. Accidental death and dismemberment**
  - C. Medical expense insurance**
    - 1. Basic hospital, medical, and surgical policies
    - 2. Major medical policies
    - 3. Health Maintenance Organizations (HMOs)
    - 4. Preferred Provider Organizations (PPOs)
    - 5. Point of Service (POS) plans
    - 6. Flexible Spending Accounts (FSAs)
    - 7. High Deductible Health Plans (HDHPs) and related Health Savings Accounts (HSAs)
    - 8. Health Reimbursement Accounts (HRAs)
  - D. Medicare supplement policies**
  - E. Group insurance**
    - 1. Differences between individual and group contracts
    - 2. General characteristics
    - 3. COBRA
  - F. Individual/Group Long Term Care (LTC)**
    - 1. Eligibility
    - 2. Levels of care
  - G. Other policies**
    - 1. Dental
    - 2. Vision
    - 3. Cancer
    - 4. Critical illness or specified disease
    - 5. Worksite (employer-sponsored)
    - 6. Hospital indemnity
    - 7. Short-term medical
    - 8. Accident
- VI. POLICY PROVISIONS, CLAUSES, AND RIDERS ...15**
- A. Mandatory and optional provisions**
    - 1. Entire contract
    - 2. Time limit on certain defenses (incontestable)
    - 3. Grace period
    - 4. Reinstatement
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    - 6. Claim forms
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    - 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
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  - 8. Preexisting conditions
  - 9. Coinsurance
  - 10. Deductibles
  - 11. Eligible expenses
  - 12. Copayments
  - 13. Pre-authorizations and prior approval requirements
  - 14. Usual, reasonable, and customary (URC) charges
  - 15. Lifetime, annual, or per cause maximum benefit limits
- C. Riders**
    - 1. Impairment/exclusions
    - 2. Guaranteed insurability
    - 3. Future increase option
  - D. Rights of renewability**
    - 1. Noncancelable
    - 2. Cancelable
    - 3. Guaranteed renewable
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  - C. Social Security benefits**
- VIII. OTHER INSURANCE CONCEPTS.....5**
- A. Total, partial, recurrent and residual disability**
  - B. Owner's rights**
  - C. Dependent children benefits**
  - D. Primary and contingent beneficiaries**
  - E. Modes of premium payments**
  - F. Nonduplication and coordination of benefits (e.g., primary vs. excess)**
  - G. Occupational vs. non-occupational**
  - H. Tax treatment of premiums and proceeds of insurance contracts (e.g., disability income and medical expenses, etc.)**
  - I. Managed care**
  - J. Workers Compensation**
    - 1. Impact on health insurance benefits
  - K. Subrogation**
  - L. Cost containment**
- IX. FIELD UNDERWRITING PROCEDURES..... 8**
- A. Completing the application**
  - B. Explaining sources of insurability and HIPAA privacy information (e.g., MIB Report, Fair Credit Reporting Act, etc.)**
  - C. Initial premium payment and receipt and consequences of the receipt**

- (e.g., medical examination, etc.)
- D. Submitting application (and initial premium if collected) to company for underwriting**
- E. Policy delivery**
- F. Explaining policy and its provisions, riders, exclusions, and ratings to clients**
- G. Replacement**
- H. Contract law**
  1. Elements of a contract
  2. Insurable interest
  3. Warranties and representations
  4. Unique aspects of the insurance contract
    - a. Conditional
    - b. Unilateral
    - c. Adhesion
    - d. Aleatory

- 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: 27-1-15.6-13*
  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 assumed 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 thru 3, 27-1-15.6-19.5; 760 IAC 1-50*
    - d. Sircon license & CE tracking system  
*Ref: 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

## LIFE & HEALTH - INDIANA STATE-SPECIFIC CONTENT OUTLINE

### State Laws, Rules and Regulations (35 scored 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*

- 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. 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. Unfair Claims Settlement Practices**  
*Ref: 27-4-1-4.5, 27-4-1-5.6*

**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, 4.3, 4.5, 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
  - a. Individual Provisions  
*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/iltcp; 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. Marketplace (ACA Section 1321)
  - a. Agent/broker training/Registration requirements
- 2. Taxes and subsidies (ACA Section 1401, 1402)
- 3. Essential health benefits (ACA Section 1302)
  - a. Mental health and substance use disorder parity
  - b. Pediatric services
  - c. Preventive services

**PROPERTY & CASUALTY  
GENERAL KNOWLEDGE  
CONTENT OUTLINE**

(100 scored plus 10 pretest questions)

**I. TYPES OF POLICIES..... 22**

**A. Homeowners**

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

**B. Dwelling policies**

- 1. DP-1
- 2. DP-2
- 3. DP-3

**C. Commercial lines**

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

**D. Inland marine**

- 1. Personal Articles floaters
- 2. Commercial Property floaters

**E. National Flood Insurance Program**

**F. Others**

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

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

**A. Insurance**

- 1. Law of Large Numbers

**B. Insurable interest**

**C. Risk**

- 1. Pure vs. Speculative Risk

**D. Hazard**

- 1. Moral
- 2. Morale
- 3. Physical

**E. Peril**

**F. Loss**

- 1. Direct
- 2. Indirect

**G. Loss Valuation**

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

**H. Proximate cause**

**I. Deductible**

**J. Indemnity**

**K. Limits of liability**

**L. Coinsurance/Insurance to value**

**M. Occurrence**

**N. Cancellation**

**O. Nonrenewal**

**P. Vacancy and unoccupancy**

**Q. Liability**

- 1. Absolute
- 2. Strict
- 3. Vicarious

**R. Negligence**

**S. Binder**

**T. Endorsements**

**U. Blanket vs. Specific**

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

**A. Declarations**

**B. Insuring agreement**

**C. Conditions**

**D. Exclusions**

**E. Definition of the insured**

**F. Duties of the insured**

**G. Obligations of the insurance company**

**H. Mortgagee rights**

**I. Proof of loss**

**J. Notice of claim**

**K. Appraisal**

**L. Other Insurance Provision**

**M. Subrogation**

**N. Elements of a contract**

**O. Warranties, representations, and concealment**

**P. Sources of underwriting information**

**Q. Fair Credit Reporting Act**

- R. Privacy Protection (Gramm Leach Bliley)
- S. Policy Application
- T. Terrorism Risk Insurance Act (TRIA)
- U. Territory

**IV. TYPES OF POLICIES, BONDS, AND**

**RELATED TERMS .....23**

**A. Commercial general liability**

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

**B. Automobile: personal auto and business auto**

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

**C. Workers Compensation Insurance, Employers Liability Insurance, and Related Issues**

(This section does not deal with specifics of state law, which are addressed elsewhere in this outline.)

1. Standard policy concepts
  - a. Who is an employee/employer
  - b. Compensation
2. Work-related vs. non-work-related
3. Other states' insurance
4. Employers Liability
5. Exclusive remedy
6. Premium Determination

**D. Crime**

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

**E. Bonds**

1. Surety
2. Fidelity

**F. Professional liability**

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

**G. Umbrella/Excess Liability**

**H. Business Owners Policy (BOP)**

**V. INSURANCE TERMS AND RELATED**

**CONCEPTS..... 15**

**A. Risk**

**B. Hazards**

1. Moral
2. Morale
3. Physical

**C. Indemnity**

**D. Insurable interest**

**E. Loss valuation**

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

**F. Negligence**

**G. Liability**

**H. Occurrence**

**I. Binders**

**J. Warranties**

**K. Representations**

**L. Concealment**

**M. Deposit Premium/Audit**

**N. Certificate of Insurance**

- O. Law of Large Numbers
- P. Pure vs. Speculative Risk
- Q. Endorsements
- R. Damages
  - 1. Compensatory
    - a. General
    - b. Special
  - 2. Punitive
- S. Compliance with provisions of Fair Credit Reporting Act

**VI. POLICY PROVISIONS.....12**

- A. Declarations
- B. Insuring agreement
- C. Conditions
- D. Exclusions and Limitations
- E. Definition of the insured
- F. Duties of the insured after a loss
- G. Cancellation and nonrenewal provisions
- H. Supplementary payments
- I. Proof of loss
- J. Notice of claim
- K. 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 scored 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)  
*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

**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: 27-1-15.8-3*
  - 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. Crop
    - v. Portable electronics
    - vi. 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, 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 requirement
    - i. Change of legal or assumed 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 thru 3, 27-1-15.6-19.5; 760 IAC 1-50*
  - d. Sircon license & CE tracking system  
*Ref: 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. Rebating
    - b. Sharing commissions with an unlicensed person
    - c. Defamation
    - d. False advertising
    - e. Misrepresentation
    - f. Boycott, coercion, and intimidation
    - g. Unfair discrimination
  5. Penalties/Disciplinary Actions  
*Ref: 27-1-15.6-12, 27-1-15.6-28, 29*
    - 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*
- D. Unfair Claims Settlement Practices**  
*Ref: 27-4-1-4.5, 27-4-1-5.6*
- II. SURPLUS LINES COMMON TO PERSONAL AND COMMERCIAL..... 2**
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 ..... 5**
- 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, 27-7-9-8, 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*
  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 scored plus 5 pretest questions)*

- I. TYPES OF PROPERTY POLICIES..... 10**
- A. Homeowners**
1. HO-2
  2. HO-3
  3. HO-4
  4. HO-5
  5. HO-6
  6. HO-8
- B. Dwelling policies**
1. DP-1
  2. DP-2
  3. DP-3
- C. Inland marine**
1. Personal Articles floaters
- D. National Flood Insurance Program**
- E. Others**
1. Earthquake
  2. Mobile Homes
  3. Watercraft
  4. Windstorm
- II. TYPES OF CASUALTY POLICIES..... 13**
- A. Automobile: personal auto**
1. Liability
    - a. Bodily Injury
    - b. Property Damage

- c. Split Limits
- d. Combined Single Limit
- 2. Medical Payments
- 3. Physical Damage (collision; other than collision; specified perils)
- 4. Uninsured motorists
- 5. Underinsured motorists
- 6. Who is an insured
- 7. Types of Auto
  - a. Owned
  - b. Non-owned
  - c. Hired
  - d. Temporary Substitute
  - e. Newly Acquired Autos
  - f. Transportation Expense and Rental Reimbursement Expense
- 8. Exclusions
- B. Umbrella/Excess liability**
- III. PROPERTY AND CASUALTY INSURANCE TERMS AND RELATED CONCEPTS.....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**
- X. Territory**

**PERSONAL LINES  
INDIANA SPECIFIC  
CONTENT OUTLINE**

State Laws, Rules and Regulations  
(25 scored 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

**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: 27-1-15.8-3*
  - 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. Crop
    - v. Portable electronics
    - vi. 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, 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 assumed 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 thru 3, 27-1-15.6-19.5; 760 IAC 1-50*
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. Rebating
  - b. Sharing commissions with an unlicensed person
  - c. Defamation
  - d. False advertising
  - e. Misrepresentation
  - f. Boycott, coercion, and intimidation
  - g. Unfair discrimination
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*

**D. Unfair Claims Settlement Practices**

*Ref: 27-4-1-4.5, 27-4-1-5.6*

**II. 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, 27-7-9-8, 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
  - 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)

<b>I.</b>	<b>DEPARTMENT OF INSURANCE</b> .....	<b>3</b>
A.	Commissioner’s Powers and Duties	
B.	Admitted Insurers	
C.	Insurer Deposits	
D.	Department Investigator	
E.	Bail Bond Enforcement & Administration Fund	
<b>II.</b>	<b>BAIL AGENT &amp; RECOVERY AGENT LICENSING &amp; REGULATIONS</b> .....	<b>11</b>
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	
<b>III.</b>	<b>KEY DEFINITIONS</b> .....	<b>11</b>
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 ..... 17

- 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

- 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**

- 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 scored plus 10 pretest questions)*

**I. CONSUMER ASSISTANCE BASICS ..... 20**

- A. Federally-Designated Consumer Assistors
  - 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 Assistors
    - 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
    - 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)

- 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))

**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

**II. INDIANA HEALTH COVERAGE PROGRAMS ..... 20**

**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. HIP workforce Bridge
    - 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
  - i. M.E.D. Works
  - j. Home & Community-Based Services (HCBS) Waivers
  - k. Behavioral and Primary Healthcare Coordination Program
  - l. Family Planning Eligibility Program
  - m. Breast and Cervical Cancer Program
  - n. Presumptive Eligibility (PE) (e.g., Pregnant women, Hospital, Inmates)
- 2. General Factors of Eligibility
  - a. Residency

**III. HEALTH INSURANCE BASICS AND THE FEDERAL MARKETPLACE ..... 20**

**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. Guaranteed Availability and Guaranteed Renewability
    - ii. Essential Health Benefits
    - iii. Help Paying for Health Insurance and Cost-Sharing
    - iv. Enrollment Periods
  - b. Individual Shared-Responsibility Requirement
    - i. Minimum Essential Coverage
    - ii. 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)
- Siron (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 scored questions)*

- I. INSURANCE REGULATIONS.....7**
- 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**

**A. Contract Law**

1. Elements of Contract
2. Legal Interpretations
  - a. Ambiguities in a Contract of Adhesion
  - b. Reasonable Expectations
  - c. Utmost Good Faith

**B. Insurance Contract Basics**

1. Indemnity
2. Representations, Misrepresentations and Concealment
3. Warrantees
4. Fraud
5. Waiver
6. Estoppel

**C. Insurance Concepts**

1. Insurable Interest
2. Risk
3. Loss
4. Property
5. Casualty
6. Two and Three Party Contracts
7. Limit of Liability
8. Named Insured
9. Causes of Loss (Perils)
  - a. Basic
  - b. Broad
  - c. Special
10. Named Peril versus Special (Open) Perils
11. Indirect (Consequential) Loss
12. Blanket versus Special Coverage
13. Loss Valuation
  - a. Actual Cash Value
  - b. Replacement Cost
  - c. Functional Replacement Cost
  - d. Fair Market Value
  - e. Agreed Value
  - f. State Value
  - g. Valued Contracts
  - h. Worker's Compensation Coverage

**D. Policy Structure**

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

**E. Common Policy Provisions**

1. Insured (Named, First Named, Additional Insured(s))
2. Policy Period
3. Policy Territory
4. Cancellation and Renewal
5. Deductibles
6. Other Insurance

- a. Nonconcurrency
  - b. Primary and Excess
  - c. Pro Rata
  - 7. Policy Limits
  - 8. Restoration/Nonreduction of Limits
  - 9. Coinsurance
  - 10. Vacancy or Unoccupancy
  - 11. Liberalization
  - 12. Third Party Provisions
    - a. Mortgage Clause
    - b. Loss Payable Clause
    - c. No Benefit to Bailee
- F. Indiana Laws, Regulations and Provisions**
- 1. Cancellation and Nonrenewal  
*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*
  - 4. Terrorism Risk Insurance Act of 2002

**III. ADJUSTING LOSSES.....15**

- A. Role of the Adjuster**
- 1. Duties and Responsibilities
  - 2. Public Adjuster versus Independent Adjuster
  - 3. Relationship to the Legal Profession
- B. Property Losses**
- 1. Insured's Duties Following a Loss
    - a. Notice
    - b. Minimizing Loss
    - c. Proof of Loss
    - d. Books and Records
    - e. Abandonment
  - 2. Claims Investigation Process and Procedures
    - a. Critical Evidence
    - b. Other Evidence
    - c. Official Reports
    - d. Written and Audio Statements
  - 3. Determining Value and Loss
    - a. Burden of Proof of Loss and of Value
    - b. Estimates
    - c. Depreciation
    - d. Salvage
  - 4. Claim Settlement Options/Releases
  - 5. Payment and Discharge
  - 6. Claims Adjustment Procedures
    - a. Dispute Resolution
      - i. Appraisal
      - ii. Arbitration
      - iii. Litigation
- C. Types of Adjuster Reports**
- 1. Initial/Field Report
  - 2. Interim Report
  - 3. Full Report

**IV. DWELLING POLICIES.....2**

- A. Characteristics and Purpose**
- B. Coverage Forms**
- 1. DP-1 Basic
  - 2. DP-2 Broad
  - 3. DP-3 Special
- C. Property Coverages**
- 1. Coverage A – Dwelling
  - 2. Coverage B – Other Structures
  - 3. Coverage C – Personal Property
  - 4. Coverage D – Fair Rental Value
  - 5. Coverage E – Additional Living Expenses
- D. Conditions**

**E. Exclusions**

**V. HOMEOWNERS POLICIES.....11**

- A. Coverage Forms**
- 1. HO-2 Broad Form
  - 2. HO-3 Special Form
  - 3. HO-4 Tenant (Contents) Form
  - 4. HO-5 Comprehensive Form
  - 5. HO-6 Condominium Unit Owners Form
  - 6. HO-8 Modified Coverage Form
- B. Definitions**
- 1. Resident Premises
  - 2. Named Insured
  - 3. Family Member/Relative
- C. Section I – Property Coverages**
- 1. Coverage A – Dwelling
  - 2. Coverage B – Other Structures
  - 3. Coverage C – Personal Property
  - 4. Coverage D – Loss of Use
- D. Perils Insured Against (Basic, Broad, Special)**
- E. Conditions**
- F. Exclusions**

- 1. Flood (National Flood Insurance Program (NFIP))
    - a. Eligibility
  - 2. Manufacturer Defects
  - 3. Wear/Tear
  - 4. Mechanical Breakdown
  - 5. Animals, Birds and Pets
  - 6. Motor Vehicles
- G. Selected Endorsements**
- 1. Limited Fungi, Wet or Dry Rot, or Bacteria Coverage
  - 2. Earthquake
  - 3. Water Back-Up and Sump Pump Failure
  - 4. Building Ordinance and Law

**VI. COMMERCIAL PACKAGE POLICIES.....6**

- A. Components**
- 1. Common Policy Declarations
  - 2. Common Policy Conditions
  - 3. One or More Coverage Parts
- B. Commercial Property**
- 1. Property Conditions Form
  - 2. Coverage Forms
    - a. Building and Personal Property
    - b. Business Income
    - c. Extra Expense
  - 3. Cause of Loss Forms
    - a. Basic
    - b. Broad
    - c. Special
- C. Commercial Inland Marine**
- 1. Definition and Purpose
- D. Farm Coverage**
- 1. Farm Property Coverage Forms
    - a. Coverage A – Dwelling
    - b. Coverage B – Other Structures
    - c. Coverage C – Personal Property
    - d. Coverage D – Loss of Use
    - e. Coverage E – Scheduled Farm Personal Property
    - f. Coverage F – Unscheduled Farm Personal Property
    - g. Coverage G – Other Farm Structures
  - 2. Causes of Loss (Basic, Broad, Special)
  - 3. Crop-Hail Insurance versus Multi-Peril Crop Insurance
  - 4. Conditions

5. Exclusions  
**VII. BUILDING CONSTRUCTION.....9**

**A. Construction Styles, Materials, Measurements and Components**

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

**B. Construction Types**

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

**C. Endorsements**

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

**D. Building Codes and Code Enforcement**

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*

**INDIANA SURPLUS LINES  
CONTENT OUTLINE**

*(60 scored questions)*

**I. Insurance Regulation.....35**

**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: 27-1-15.6-8*

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*

**II. Surplus Lines.....25**

**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

2. Examination of Admitted Insurance Companies

*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)

## INDEPENDENT ADJUSTER CONTENT OUTLINE

*(100 scored questions)*

- I. INDIANA LAWS AND DEPARTMENT RULES  
COMMON TO ALL LINES OF INSURANCE.....16**
- 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*
  - 3. Insurance Guaranty Associations  
*Ref: 27-6-8-2, 27-6-8-5, 27-6-8-7(a), 27-6-8-19*
    - a. Purpose
  - 4. Surplus Lines Companies
- B. Licensing Regulations**  
*Ref: 27-1-28*
  - 1. Qualifications
  - 2. Resident and Non-Resident
  - 3. Reciprocity
  - 4. Process
  - 5. Examination
  - 6. Fees
- C. License Renewal**  
*Ref: 27-1-28; 27-1-15.6-7 (h), 27-1-15.6-10; 27-1-28-19; 27-1-27-1; 27-1-27-3; 27-1-27-4; 27-1-27-5*
  - 1. Change of Contact Information
  - 2. Renewal Application and Fee
  - 3. Electronic Process
  - 4. Reinstatement Fee

- 5. Continuing Education
- D. Disciplinary Actions**  
*Ref: 27-1-27-7.1; 27-1-27-11 27-1-28-18*
  - 1. Cease and Desist Order
  - 2. Violations
  - 3. Suspension and Revocation
  - 4. Penalties
  - 5. Administrative Hearings
- E. Unfair Claim Settlement Practices**  
*Ref: 27-4-1-4.5*
- F. Unfair Trade Practices**  
*Ref: 27-4-1-4*
  - 1. Misrepresentation
  - 2. False information and advertising
  - 3. Rebates and kickbacks
  - 4. Defamation
  - 5. Boycott
  - 6. Coercion
  - 7. Intimidation
- G. Federal Regulation**
  - 1. Fraud and False Statements (including 1033 Waiver)

## **II. INSURANCE BASICS.....10**

- 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 (Express and implied)
  - 6. Estoppel
- C. Insurance Concepts**
  - 1. Insurable Interest
  - 2. Risk (pure vs. speculative)
  - 3. Loss
    - a. Direct
    - b. Indirect (consequential)
  - 4. Negligence
    - a. Duty
    - b. Breach of duty
    - c. Proximate cause
    - d. Damages
      - i. Compensatory
      - ii. Punitive
  - 5. Property
  - 6. Casualty
    - a. Strict Liability
    - b. Vicarious Liability
  - 7. Two and Three Party Contracts
  - 8. Limit of Liability/Company pays lower of loss or limit
  - 9. Named Insured
  - 10. Causes of Loss (Perils)
    - a. Basic
    - b. Broad
    - c. Special
  - 11. Named Peril versus Special (Open) Perils
  - 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. Stated Value
    - g. Salvage Value
  - 14. Bailment/Care, Custody, Control

- 15. Occurrence
- 16. Mortgagee rights
- 17. Reinsurance
- 18. Underwriting
- D. Policy Structure**
  - 1. Declarations
  - 2. Definitions
  - 3. Insuring Agreement
  - 4. Additional Coverage
  - 5. Extensions of Coverage
  - 6. Endorsements
  - 7. Conditions
  - 8. Exclusions
- E. Common Policy Provisions**
  - 1. Insured (Named, First Named, Additional Insured(s))
  - 2. Policy Period
  - 3. Policy Territory
  - 4. Cancellation and Renewal
  - 5. Coinsurance
  - 6. Deductibles
    - a. Flat
    - b. Percentage
    - c. Overlapping
  - 7. Other Insurance
    - a. Nonconcurrency
    - b. Primary and Excess
    - c. Pro Rata
  - 8. Policy Limits
  - 9. Restoration/Nonreduction of Limits
  - 10. Vacancy or Unoccupancy
  - 11. Liberalization
  - 12. Third Party Provisions
    - a. Mortgage Clause
    - b. Loss Payable Clause
    - c. No Benefit to Bailee

**III. PERSONAL LINES REGULATIONS.....3**

- A. Claims**
  - 1. Auto claims  
*Ref: 27-4-1.5*
- B. Automobile Insurance**
- C. Automobile Insurance Assigned Risk Program (AIP)**  
*Ref: 27-7-6-8; <https://www.aipso.com/Plan-Sites/Indiana>*
- D. Mine Subsidence**  
*Ref: 27-7-9-3, 27-7-9-7, 27-7-9-8, 27-7-9-8.5*

**IV. DWELLING POLICIES (2 QUESTIONS)**

- A. Characteristics and Purpose**
- B. Coverage Forms**
  - 1. DP-1 Basic
  - 2. DP-2 Broad
  - 3. DP-3 Special
- C. Property Coverages**
  - 1. Coverage A – Dwelling
  - 2. Coverage B – Other Structures
  - 3. Coverage C – Personal Property
  - 4. Coverage D – Fair Rental Value
  - 5. Coverage E – Additional Living Expenses
- D. Conditions**
- E. Exclusions**

**V. HOMEOWNERS POLICIES (14 QUESTIONS)**

- A. Coverage Forms**
  - 1. HO-2 Broad Form
  - 2. HO-3 Special Form

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

**B. Definitions**

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

**C. Section I – Property Coverages**

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

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

**E. Section II – Liability**

- 1. Coverage E – Personal Liability
- 2. Coverage F – Medical payments

**F. Conditions**

**G. Exclusions**

- 1. Flood (National Flood Insurance Program (NFIP))
  - a. Eligibility
- 2. Wear/Tear
- 3. Mechanical Breakdown
- 4. Animals, Birds and Pets
- 5. Motor Vehicles
- 6. Earth Movement
- 7. Freezing of Pipes

**H. Selected Endorsements**

- 1. Earthquake
- 2. Water Back-Up and Sump Pump Failure
- 3. Building Ordinance and Law
- 4. Incidental business in home
- 5. Equipment Breakdown

**I. Boatowners**

**VI. Automobile: Personal Auto.....8**

**A. Liability**

- 1. Bodily Injury
- 2. Property Damage
- 3. Split Limits
- 4. Combined Single Limit

**B. Medical Payments**

**C. Physical Damage (collision; other than collision; specified perils)**

**D. Uninsured motorists**

**E. Underinsured motorists**

**F. Who is an insured**

- 1. Named Insured
- 2. Family Member
- 3. Those using with permission

**G. Types of Auto**

- 1. Owned
- 2. Non-owned
- 3. Hired
- 4. Temporary Substitute
- 5. Newly Acquired Autos
- 6. Transportation Expense and Rental Reimbursement Expense

**H. Exclusions**

**I. Individual Insured and Drive Other Car (DOC)**

**VII. COMMERCIAL GENERAL LIABILITY.....12**

**A. Exposures**

- 1. Premises and Operations
- 2. Products and Completed Operations

**B. Coverage**

- 1. Coverage A: Bodily Injury and Property Damage Liability
  - a. Occurrence
  - b. Claims made
    - i. Retroactive date
- 2. Coverage B: Personal Injury and Advertising Injury
- 3. Coverage C: Medical Payments
- 4. Supplemental Payments
- 5. Who is an insured
- 6. Limits
  - a. Per occurrence
  - b. Annual Aggregate
- 7. Damage to Property of Others
  - a. Fire Legal Liability

**C. 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

**VIII. WORKERS COMPENSATION INSURANCE, EMPLOYERS LIABILITY INSURANCE, AND RELATED ISSUES.....5**

**A. Standard policy concepts**

- 1. Who is an employee/employer
- 2. Compensation

**B. Work-related vs. non-work-related**

**C. Other states' insurance**

**D. Employers Liability**

**E. Exclusive remedy**

**F. Premium Determination**

**G. Indiana Worker's Compensation Regulations**

*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*
- 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*

**IX. COMMERCIAL PACKAGE POLICIES.....18**

**A. Components**

- 1. Common Policy Declarations
- 2. Common Policy Conditions
- 3. One or More Coverage Parts
- 4. Liability and Medical Payments

**B. Commercial Property**

- 1. Property Conditions Form
- 2. Coverage Forms
  - a. Building, Personal Property, Personal

- Property of Others
- b. Business Income
- c. Extra Expense
- 3. Cause of Loss Forms
  - a. Basic
  - b. Broad
  - c. Special

**C. Commercial Liability**

**D. Professional and Products Liability**

**E. Umbrella or Excess Liability**

**F. Commercial Inland Marine**

- 1. Definition and Purpose

**G. Ocean Marine**

**H. Farm Coverage**

- 1. Farm Property Coverage Forms
  - a. Coverage A – Dwelling
  - b. Coverage B – Other Structures
  - c. Coverage C – Personal Property
  - d. Coverage D – Loss of Use
  - e. Coverage E – Scheduled Farm Personal Property
  - f. Coverage F – Unscheduled Farm Personal Property
  - g. Coverage G – Other Farm Structures
  - h. Coverage H - Bodily Injury & property damage
  - i. Coverage I - Personal & Advertising Injury
  - j. Coverage J - Medical Payments
- 2. Causes of Loss (Basic, Broad, Special)
- 3. Crop-Hail Insurance versus Multi-Peril Crop Insurance
- 4. Conditions
- 5. Exclusions

**X. BUSINESSOWNERS POLICY (BOP).....1**

- 1. Definition and use

**XI. COMMERCIAL AUTO (2 QUESTIONS)**

- 1. Who is insured
- 2. Types of vehicles
- 3. Garage Coverage Form, including Garagekeepers Insurance

**XII. ADJUSTING LOSSES.....7**

**A. Role of the Adjuster**

- 1. Duties and Responsibilities
- 2. Public Adjuster
- 3. Independent Adjuster
- 4. Staff Adjuster
- 5. Relationship to the Legal Profession

**B. Property and Casualty**

- 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
- 7. Liability

**C. Types of Adjuster Reports**

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

**XIII. BUILDING**

**CONSTRUCTION.....2**

**A. Construction Styles, Materials, Measurements and Components**

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

**B. Construction Types**

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

**C. Endorsements**

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

**D. Building Codes and Code Enforcement**