

INDIANA

Insurance Content Outlines

Content Outlines: Effective September 23, 2024

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. 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
 - 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)
 - 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
- II. POLICY PROVISIONS, CLAUSES, AND RIDERS ...15**
- A. Mandatory and optional provisions**
 - 1. Entire contract
 - 2. Time limit on certain defenses (incontestable)
 - 3. Grace period
 - 4. Reinstatement
 - 5. Notice of claim
 - 6. Claim forms
 - 7. Proof of loss
 - 8. Time of payment of claims
 - 9. Payment of claims
 - 10. Physical examination and autopsy
 - 11. Legal actions
 - 12. Change of beneficiary
 - 13. Misstatement of age or sex
 - 14. Change of occupation
 - 15. Illegal occupation
 - 16. Relation of earnings to insurance
 - B. Other provisions and clauses**
 - 1. Insuring clause
 - 2. Free look
 - 3. Consideration clause
 - 4. Probationary period
 - 5. Elimination period
 - 6. Waiver of premium
 - 7. Exclusions and limitations
 - 8. Preexisting conditions
 - 9. Coinsurance
 - 10. Deductibles
 - 11. Eligible expenses
 - 12. Copayments
 - 13. Pre-authorizations and prior approval requirements

- 14. Usual, reasonable, and customary (URC) charges
 - 15. Lifetime, annual, or per cause maximum benefit limits
 - C. Riders**
 - 1. Impairment/exclusions
 - 2. Guaranteed insurability
 - 3. Future increase option
 - D. Rights of renewability**
 - 1. Noncancelable
 - 2. Cancelable
 - 3. Guaranteed renewable
- III. SOCIAL INSURANCE6**
- A. Medicare (Parts A, B, C, D)**
 - B. Medicaid**
 - C. Social Security benefits**
- IV. OTHER INSURANCE CONCEPTS5**
- 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**
- V. 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

HEALTH - INDIANA STATE-SPECIFIC CONTENT OUTLINE

State Laws, Rules and Regulations

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

A. Department of Insurance

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Ref: 27-1-3-7, 27-1-3-10
 - d. Duties
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2. Admission of Insurance Companies
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 - b. Admitted versus non-admitted companies
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 - 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
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 - a. Solicit, negotiate or sell contracts of insurance
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 - b. Denial of license application
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5. Limitations of a Producer
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 - c. Fees and commissions
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 - 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)
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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
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Ref: 27-4-1-3, 27-4-1-4
3. Definitions
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 - 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.	HEALTH REGULATIONS.....	10
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	

LIFE & HEALTH – GENERAL KNOWLEDGE-SPECIFIC SECTION CONTENT OUTLINE

(100 scored plus 10 pretest questions)

I.	TYPES OF POLICIES.....	15
A.	Traditional whole life products	
1.	Ordinary whole life	
2.	Limited-pay and single-premium life	
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3.	Variable universal life	
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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, 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. Minor beneficiaries	
10. Designation by class	
B. Policy provisions and options	
1. Entire contract	
2. Insuring clause	
3. Free look	
4. Consideration	
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6. Beneficiary designations	
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11. Dividends and dividend options (eg. participating, non-participating)	
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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 POLICES..... 12	
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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	
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A. Third-party ownership	
B. Viatical Settlements	
C. Life Settlements	
D. Group life insurance	
1. Conversion privilege	
2. Contributory vs. noncontributory	
E. Retirement plans	
1. Qualified plans	
2. Nonqualified plans	
F. Life insurance needs analysis/suitability	
1. Personal insurance needs	
2. Business insurance needs	
a. Key person	
b. Buy sell	
G. Social Security benefits	
H. Tax treatment of insurance premiums, proceeds, and dividends	
1. Individual life	
2. Group life	
3. Modified Endowment Contracts (MECs)	
V. TYPES OF POLICIES..... 16	
A. Disability income	
1. Individual disability income policy	
2. Business overhead expense policy	
3. Business disability buyout policy	

4. Group disability income policy
 5. Key employee policy
 - B. Accidental death and dismemberment**
 - C. Medical expense insurance**
 1. Basic hospital, medical, and surgical policies
 2. Major medical policies
 3. Health Maintenance Organizations (HMOs)
 4. Preferred Provider Organizations (PPOs)
 5. Point of Service (POS) plans
 6. Flexible Spending Accounts (FSAs)
 7. High Deductible Health Plans (HDHPs) and related Health Savings Accounts (HSAs)
 8. Health Reimbursement Accounts (HRAs)
 - D. Medicare supplement policies**
 - E. Group insurance**
 1. Differences between individual and group contracts
 2. General characteristics
 3. COBRA
 - F. Individual/Group Long Term Care (LTC)**
 1. Eligibility
 2. Levels of care
 - G. Other policies**
 1. Dental
 2. Vision
 3. Cancer
 4. Critical illness or specified disease
 5. Worksite (employer-sponsored)
 6. Hospital indemnity
 7. Short-term medical
 8. Accident
- VI. POLICY PROVISIONS, CLAUSES, AND RIDERS ...15**
- A. Mandatory and optional provisions**
 1. Entire contract
 2. Time limit on certain defenses (incontestable)
 3. Grace period
 4. Reinstatement
 5. Notice of claim
 6. Claim forms
 7. Proof of loss
 8. Time of payment of claims
 9. Payment of claims
 10. Physical examination and autopsy
 11. Legal actions
 12. Change of beneficiary
 13. Misstatement of age or sex
 14. Change of occupation
 15. Illegal occupation
 16. Relation of earnings to insurance
 - B. Other provisions and clauses**
 1. Insuring clause
 2. Free look
 3. Consideration clause

4. Probationary period
 5. Elimination period
 6. Waiver of premium
 7. Exclusions and limitations
 8. Preexisting conditions
 9. Coinsurance
 10. Deductibles
 11. Eligible expenses
 12. Copayments
 13. Pre-authorizations and prior approval requirements
 14. Usual, reasonable, and customary (URC) charges
 15. Lifetime, annual, or per cause maximum benefit limits
 - C. Riders**
 1. Impairment/exclusions
 2. Guaranteed insurability
 3. Future increase option
 - D. Rights of renewability**
 1. Noncancelable
 2. Cancelable
 3. Guaranteed renewable
- VII. SOCIAL INSURANCE6**
- A. Medicare (Parts A, B, C, D)**
 - B. Medicaid**
 - C. Social Security benefits**
- VIII. OTHER INSURANCE CONCEPTS5**
- 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

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

- 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 nopr.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

- 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 TERMS23

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 INSURANCE23**

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 nopr.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

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)	
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(25 scored plus 4 pretest questions)

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 - 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 nopr.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

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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

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B. Admitted Insurers	
C. Insurer Deposits	
D. Department Investigator	
E. Bail Bond Enforcement & Administration Fund	
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B. Prelicensing Educational requirements	
C. Examination and Licensing Fees	
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E. License Renewal and Expiration	
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G. Change of Address	
H. Denial, Suspension, or Revocation of License & Disciplinary Actions/Penalties	
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B. Appeal	
C. Arraignment	
D. Bail Agent	
E. Bail Bond	
F. Collateral	
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H. Extradition	
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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

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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	
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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	
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L. Bond Forfeiture 1. Disposal of funds 2. Time limit for appeals 3. Penalty assessments & timing	
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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

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- 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)

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

- 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

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. License 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

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

B. Insurance Contract Basics

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

C. Insurance Concepts

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

D. Policy Structure

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

E. Common Policy Provisions

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

- a. Nonconcurrency
 - b. Primary and Excess
 - c. Pro Rata
 - 7. Policy Limits
 - 8. Restoration/Nonreduction of Limits
 - 9. Coinsurance
 - 10. Vacancy or Unoccupancy
 - 11. Liberalization
 - 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
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- 6. Claims Adjustment Procedures
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 - 7. Liability
 - C. Types of Adjuster Reports**
 - 1. Initial/Field Report
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- A. Construction Styles, Materials, Measurements and Components**
 - 1. Roofing/Siding
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 - 4. Flooring
 - 5. Mechanical (e.g., Plumbing, Heating, Electrical)
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