

**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
5. Accumulation and Annuity Periods
6. Payout options

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

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2. Guaranteed insurability
3. Payor benefit
4. Accidental death and/or accidental death and dismemberment
5. Term riders
6. Other insureds
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. 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
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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

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A. Third-party ownership

B. Life Settlements

C. Group life insurance

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

D. Retirement plans

- 1. Qualified plans
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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)

ALASKA SPECIFIC LIFE CONTENT OUTLINE

State Laws, Rules, and Regulations

(40 scoreable questions plus 10 pretest questions)

I. ALASKA LAWS, RULES AND REGULATIONS COMMON TO LIFE, HEALTH (ACCIDENT AND HEALTH), PROPERTY, CASUALTY AND PERSONAL LINES INSURANCE30

A. Director of Insurance

- 1. Broad powers
Ref: 21.06.010; 21.06.080 through 21.06.100
- 2. Adoption of regulations
Ref: 21.06.090
- 3. Examination of records
Ref: 21.06.120 through 21.06.160; 3AAC 23.540; 21.27.350
- 4. Notice and hearing
Ref: 21.06.180 through 21.06.250
- 5. Penalties
Ref: 21.09.160; 21.09.260; 21.27.420-440; 21.36.320; 21.97.020

B. Definitions

- 1. Admitted (authorized) and nonadmitted companies
Ref: 21.97.900
- 2. Domestic, foreign, and alien
Ref: 21.97.900
- 3. Stock and mutual
Ref: 21.69.700; 21.69.710
- 4. Premiums

Ref: 21.97.900

5. Transacting insurance

Ref: 21.27.900; 21.97.900

6. Certificate of Authority

Ref: 21.09.010; 21.09.020; 21.09.110; 21.09.120

7. Fraternal benefit societies

Ref: 21.84.900 (7)

C. Licensing

1. License required

Ref: 21.27.010 through 21.27.900; 21.97.900

a. Insurance producer

Ref: 21.27.010 through 21.27.460; 21.27.530 through 21.27.570; 21.97.900

b. Managing general agent

Ref: 21.27.590 through 21.27.620; 21.97.900

c. Surplus lines broker*

Ref: 21.27.790 through 21.27.820; 21.27.010 through 21.27.460; 21.34.010 through 21.34.900; 21.97.900

d. Independent adjusters*

Ref: 21.27.830 through 21.27.860; 21.97.900

e. Firm licenses

Ref: 21.27.140; 21.97.900

f. Compliance Officer (Designated Responsible Producer)

Ref: 21.27.020, 21.27.900(6)

g. Resident

Ref: 21.27.900

h. Nonresident licensees

Ref: 21.27.270

i. Exceptions

Ref: 21.97.010; 21.27.010

j. Producer appointments

Ref: 21.27.100, .110, .550

2. Maintenance of license

a. Renewal

Ref: 21.27.380

b. Denial, Nonrenewal, Suspension or Revocation

Ref: 21.27.410 through .430; 21.06.190; 25.27.244

c. Continuing education

Ref: 21.27.020; 3AAC 23.100 through .208

D. Marketing Practices

Ref: Ch. 36

1. Unfair practices

a. Unfair claims methods and practices

Ref: 21.36.125

b. Rebating

Ref: 21.36.100; 21.36.120

c. Twisting

Ref: 21.36.050

d. Misrepresentation

Ref: 21.36.030; 21.42.110

e. Defamation

Ref: 21.36.070

f. Unfair discrimination

Ref: 21.36.090; 21.36.120

g. Boycott, coercion, and intimidation

Ref: 21.36.080, .165

2. Premium financing*

Ref: 21.36.122; 3AAC 23.210 through .390

3. Fiduciary responsibilities

Ref: 21.27.360, 410; 21.36.360; 3AAC 23.500, .550, .580, .590, .600, .630, .640, .650, .690

4. Compensation of licensees

Ref: 21.27.370; 21.09.250

5. Required records and record retention

Ref: 21.27.350; 21.36.060

6. Advertising

Ref: 21.36.040

7. Controlled business

Ref: 21.27.030

8. Duty to report fraudulent claims/Immunity from reporting fraudulent claims

Ref: 21.36.390

9. Alaska Insurance Guaranty Association

Ref: 21.79.025 through .070

II. ALASKA LAWS, RULES AND REGULATIONS PERTINENT TO LIFE INSURANCE ONLY 10

A. Policy requirements

Ref: 21.42.150 through .310; 21.45.040, .060, .080

B. Individual life and annuities

Ref: 21.45.010 through .310; 3AAC 28.010–28.190

1. Standard provisions

Ref: 3AAC 26.010–26.070

2. Policy loans

Ref: 21.45.080

3. Standard nonforfeiture law

Ref: 21.45.300, .305

4. Life Insurance Policy and Annuity Replacement Contract

Ref: 3AAC 26.790

C. Group Life

1. Eligible groups

Ref: 21.48.010, .060, .070

2. Standard provisions

Ref: 21.48.100 through .230

D. Annuity Suitability

Ref: 21.36.020; 21.12.055, 26.778b

**Relevant for Property/Casualty/Personal Lines only*

**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

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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 gender
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

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2. Cancelable

3. Guaranteed renewable

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A. Medicare (Parts A, B, C, D)

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C. Social Security benefits

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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

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V. FIELD UNDERWRITING PROCEDURES.....8

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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

**ALASKA SPECIFIC
HEALTH
(ACCIDENT & HEALTH) CONTENT OUTLINE
State Laws, Rules, and Regulations**

(40 scoreable questions plus 10 pretest questions)

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Ref: 21.06.090

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Ref: 21.06.120 through 21.06.160; 3AAC 23.540; 21.27.350

4. Notice and hearing

Ref: 21.06.180 through 21.06.250

5. Penalties

Ref: 21.09.160; 21.09.260; 21.27.420-.440; 21.36.320; 21.97.020

B. Definitions

1. Admitted (authorized) and nonadmitted companies

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2. Domestic, foreign, and alien

Ref: 21.97.900

3. Stock and mutual

Ref: 21.69.700; 21.69.710

4. Premiums

Ref: 21.97.900

5. Transacting insurance

Ref: 21.27.900; 21.97.900

6. Certificate of Authority

Ref: 21.09.010; 21.09.020; 21.09.110; 21.09.120

7. Fraternal benefit societies

Ref: 21.84.900 (7)

C. Licensing

1. License required

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a. Insurance producer

Ref: 21.27.010 through 21.27.460; 21.27.530 through 21.27.570; 21.97.900

b. Managing general agent

Ref: 21.27.590 through 21.27.620; 21.97.900

c. Surplus lines broker*

Ref: 21.27.790 through 21.27.820; 21.34.010 through 21.34.900; 21.97.900

d. Independent adjusters*

Ref: 21.27.830 through 21.27.860; 21.97.900

e. Firm licenses

Ref: 21.27.140; 21.97.900

f. Compliance Officer (Designated Responsible Producer)

Ref: 21.27.020, 21.27.900(6)

g. Resident

Ref: 21.27.900

h. Nonresident licensees

Ref: 21.27.270

i. Exceptions

Ref: 21.97.010; 21.27.010

j. Producer appointments

Ref: 21.27.100, .110, .550

k. Employment contracts

Ref: 21.27.215

2. Maintenance of license

a. Renewal

Ref: 21.27.380

b. Denial, Nonrenewal, Suspension or Revocation

Ref: 21.27.410 through .430; 21.06.190; 25.27.244

c. Continuing education

Ref: 21.27.020; 3AAC 23.100 through .208

D. Marketing Practices

Ref: Ch. 36

1. Unfair practices
 - a. Unfair claims methods and practices
Ref: 21.36.125
 - b. Rebating
Ref: 21.36.100; 21.36.120
 - c. Twisting
Ref: 21.36.050
 - d. Misrepresentation
Ref: 21.36.030; 21.42.110
 - e. Defamation
Ref: 21.36.070
 - f. Unfair discrimination
Ref: 21.36.090; 21.36.120
 - g. Boycott, coercion, and intimidation
Ref: 21.36.080, .165
2. Premium financing*
Ref: 21.36.122; 3AAC 23.210 through .390
3. Fiduciary responsibilities
Ref: 21.27.360, 410; 21.36.360; 3AAC 23.500, .550, .580, .590, .600, .630, .640, .650, .690
4. Compensation of licensees
Ref: 21.27.370; 21.09.250
5. Required records and record retention
Ref: 21.27.350; 21.36.060
6. Advertising
Ref: 21.36.040
 - a. Health Discount Plans
Ref: 21.36.030a; 21.36.505
7. Controlled business
Ref: 21.27.030
8. Duty to report fraudulent claims/Immunity from reporting fraudulent claims
Ref: 21.36.390
9. Alaska Insurance Guaranty Association
Ref: 21.79.025 through .070

**Relevant for Property/Casualty/Personal Lines only*

II. ALASKA LAWS, RULES, AND REGULATIONS PERTINENT TO HEALTH (ACCIDENT AND HEALTH) INSURANCE ONLY10

A. Definition of health and disability insurance

Ref: 21.12.050; 21.12.052

B. Discrimination against medical providers

Ref: 21.36.090(d); 21.42.355-375

1. Acupuncture coverage
Ref: 21.42.353
2. Certified nurse midwives
Ref: 21.42.355
3. Mammograms
Ref: 21.42.375

C. Individual disability required provisions

Ref: 21.51.010 through .330

D. Group insurance

Ref: 21.54.010 through .070

1. Group disability

E. Other required provisions for individual or group accident, health, and disability

1. Newly born/adopted/dependent children
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2. Alcoholism and drug abuse treatment
Ref: 21.42.365

F. Medicare supplement

Ref: 3AAC 28.410 through .510; 21.89.060

1. Policy provisions
Ref: 3AAC 28.440
2. Disclosure provisions
Ref: 3AAC 28.490
3. Replacement requirements
Ref: 3AAC 28.500, .503
4. Minimum standards
Ref: 3AAC 28.450; 28.453
5. Standards for marketing
Ref: 3AAC 28.500, 504 and .505

G. Small Employer Health Insurance

Ref: 21.56

H. Large Group Health Insurance

Ref: 21.54.500

I. Long Term Care

Ref: 21.53

J. Affordable Care Act

1. Exchanges/Marketplace (Section 1321)
2. Taxes and subsidies (Section 1401, 1402)
3. Essential health benefits (Section 1302)
 - a. Mental health parity
 - b. Pediatric services
 - c. Preventive services
4. Employer notification responsibilities (Section 1511-1515)

**Relevant for Property/Casualty/Personal Lines only*

PROPERTY - GENERAL KNOWLEDGE CONTENT OUTLINE

Product Knowledge, Terms, and Concepts

(50 scored plus 5 pretest questions)

I. TYPES OF POLICIES22

A. Homeowners

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

B. Dwelling policies

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2. DP-2
3. DP-3

C. Commercial lines

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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

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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

**ALASKA SPECIFIC
PROPERTY
CONTENT OUTLINE**

State Laws, Rules, and Regulations

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4. Premiums
Ref: 21.97.900
5. Transacting insurance
Ref: 21.97.900
6. Certificate of Authority
Ref: 21.09.010; 21.09.020; 21.09.110; 21.09.120

C. Licensing

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Ref: 21.27.010 through 21.27.900; 21.97.900
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 - c. Surplus lines broker*
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 - d. Independent adjusters
Ref: 21.27.830 through 21.27.860; 21.97.900
 - e. Firm licenses
Ref: 21.27.140; 21.97.900
 - f. Compliance Officer (Designated Responsible Producer)
Ref: 21.27.020, 21.27.900(6)
 - g. Resident

Ref: 21.27.900

h. Nonresident licensees

Ref: 21.27.270

i. Exceptions

Ref: 21.97.010; 21.27.010

j. Producer appointments

Ref: 21.27.100, .110, .550

2. Maintenance of license

a. Renewal

Ref: 21.27.380

b. Denial, Nonrenewal, Suspension or Revocation

Ref: 21.27.410 through .430; 21.06.190; 25.27.244

c. Continuing education

Ref: 21.27.020f; 3AAC 23.100–23.208

D. Marketing Practices

Ref: 21.36

1. Unfair practices

a. Unfair claims methods and practices

Ref: 21.36.125

b. Rebating

Ref: 21.36.100; 21.36.120

c. Twisting

Ref: 21.36.050

d. Misrepresentation

Ref: 21.36.030; 21.42.110

e. Defamation

Ref: 21.36.070

f. Unfair discrimination

Ref: 21.36.090, .120, .430

g. Boycott, coercion, and intimidation

Ref: 21.36.080, .165

2. Premium financing

Ref: 21.36.122; 3AAC 23.210 through .390

3. Fiduciary responsibilities

Ref: 21.27.360, .410; 21.36.360; 3AAC 23.500, .550, .580, .590, .600, .630, .640, .650, .690

4. Compensation of licensees

Ref: 21.27.370, .560; 21.09.250

5. Required records and record retention

Ref: 21.27.350; 21.36.060

6. Advertising

Ref: 21.36.040

7. Controlled business

Ref: 21.27.030

8. Duty to report fraudulent claims/Immunity from reporting fraudulent claims

Ref: 21.36.390

9. Alaska Insurance Guaranty Association

Ref: 21.80.010 through .190

II. ALASKA LAWS, RULES, AND REGULATIONS PERTINENT TO PROPERTY INSURANCE ONLY 10

A. Definitions

1. Property insurance

Ref: 21.12.060

2. Surety insurance

Ref: 21.12.080

3. Marine, wet marine, and transportation

Ref: 21.12.090; 21.34.900

4. Surplus lines insurance

Ref: 21.97.900; 21.34.900

5. Business/commercial insurance

Ref: 21.36.310(1)

6. Nonpayment of premium

Ref: 21.36.210–.310

7. Personal property insurance

Ref: 21.36.310(4)

B. Binders

Ref: 21.42.240

C. Cancellation/Nonrenewal

Ref: 21.36.210 through .240, .255, .260, .290

1. Personal

2. Commercial

a. Renewal

Ref: 21.36.240, .310(5)

**CASUALTY - GENERAL KNOWLEDGE
CONTENT OUTLINE**

Product Knowledge, Terms, and Concepts

(50 scored plus 5 pretest questions)

I. 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 Reimbursement Expense

8. Auto Dealers 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)
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3. Market value
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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

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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. Other insurance

L. Subrogation

M. Loss settlement provisions including consent to settle a loss

N. Terrorism Risk Insurance Act (TRIA)

**ALASKA SPECIFIC
CASUALTY
CONTENT OUTLINE
State Laws, Rules, and Regulations**

(40 scoreable questions plus 10 pretest questions)

I. ALASKA LAWS, RULES AND REGULATIONS COMMON TO LIFE, HEALTH (ACCIDENT AND HEALTH), PROPERTY, CASUALTY AND PERSONAL LINES INSURANCE30

A. Director of Insurance

1. Broad powers
Ref: 21.06.010; 21.06.080 through 21.06.100
2. Adoption of regulations
Ref: 21.06.090
3. Examination of records
Ref: 21.06.120 through 21.06.160; 3AAC 23.540; 21.27.350
4. Notice and hearing
Ref: 21.06.180 through 21.06.250
5. Penalties
Ref: 21.09.160; 21.09.260; 21.27.420-440; 21.36.320; 21.97.020

B. Definitions

1. Admitted (authorized) and nonadmitted companies
Ref: 21.97.900
2. Domestic, foreign, and alien
Ref: 21.97.900
3. Stock and mutual
Ref: 21.69.700; 21.69.710
4. Premiums
Ref: 21.97.900
5. Transacting insurance
Ref: 21.97.900
6. Certificate of Authority
Ref: 21.09.010; 21.09.020; 21.09.110; 21.09.120

C. Licensing

1. License required
Ref: 21.27.010 through 21.27.900; 21.97.900
 - a. Insurance producer

- Ref: 21.27.010 through 21.27.460; 21.27.530 through 21.27.570; 21.97.900*
- b. Managing general agent
Ref: 21.27.590 through 21.27.620; 21.27.010; 21.97.900
 - c. Surplus lines broker
Ref: 21.27.790 through 21.27.820; 21.27.010 through 21.27.460; 21.34.010 through 21.34.900; 21.97.900
 - d. Independent adjusters
Ref: 21.27.830 through 21.27.860; 21.97.900
 - e. Firm licenses
Ref: 21.27.140; 21.97.900
 - f. Compliance Officer (Designated Responsible Producer)
Ref: 21.27.020, 21.27.900(6)
 - g. Resident
Ref: 21.27.900
 - h. Nonresident licensees
Ref: 21.27.270
 - i. Exceptions
Ref: 21.97.010; 21.27.010
 - j. Producer appointments
Ref: 21.27.100, .110, .550
- 2. Maintenance of license
 - a. Renewal
Ref: 21.27.380
 - b. Denial, Nonrenewal, Suspension or Revocation
Ref: 21.27.410 through .430; 21.06.190; 25.27.244
 - c. Continuing education
Ref: 21.27.020f; 3AAC 23.100–23.208
- D. Marketing Practices**
Ref: 21.36
- 1. Unfair practices
 - a. Unfair claims methods and practices
Ref: 21.36.125
 - b. Rebating
Ref: 21.36.100; 21.36.120
 - c. Twisting
Ref: 21.36.050
 - d. Misrepresentation
Ref: 21.36.030; 21.42.110
 - e. Defamation
Ref: 21.36.070
 - f. Unfair discrimination
Ref: 21.36.090, .120, .430
 - g. Boycott, coercion, and intimidation
Ref: 21.36.080, .165
 - 2. Premium financing
Ref: 21.36.122; 3AAC 23.210 through .390
 - 3. Fiduciary responsibilities
Ref: 21.27.360, .410; 21.36.360; 3AAC 23.500, .550, .580, .590, .600, .630, .640, .650, .690
 - 4. Compensation of licensees
Ref: 21.27.370, .560; 21.09.250
 - 5. Required records and record retention
Ref: 21.27.350; 21.36.060
 - 6. Advertising
Ref: 21.36.040
 - 7. Controlled business
Ref: 21.27.030

- 8. Duty to report fraudulent claims/Immunity from reporting fraudulent claims
Ref: 21.36.390
 - 9. Alaska Insurance Guaranty Association
Ref: 21.80.010 through .190
- II. ALASKA LAWS, RULES, AND REGULATIONS PERTINENT TO CASUALTY INSURANCE ONLY.....10**
- A. Definitions**
- 1. Casualty insurance
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 - 2. Surplus lines insurance
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 - 3. Business/commercial insurance
Ref: 21.36.310(1)
 - 4. Nonpayment of premium
Ref: 21.36.210-.310
 - 5. Personal auto insurance
Ref: 21.36.310(3)
- B. Binders**
Ref: 21.42.240
- C. Cancellation/Nonrenewal**
Ref: 21.36.210 through .240, .255, .260, .290
- 1. Personal
 - 2. Commercial
 - a. Renewal
Ref: 21.36.240, .310(5)
- D. Civil Rule 82**
Ref: Order 96.03; 3AAC 26.500-550
- E. Automobile insurance**
Ref: 28.20.640
- 1. Financial responsibility
 - a. Definition of financial responsibility
Ref: 28.20.470 through .630
 - b. Persons required to show proof
Ref: 28.22.011 through .061
 - 2. Provisions
 - a. Required minimum limits
Ref: 28.20.440
 - b. Uninsured and underinsured motorists coverage
Ref: 28.20.445; 28.22.201–.231
 - c. Rental car physical damage
Ref: 21.96.020(f)(3)
 - d. Named driver exclusion
Ref: 28.20.440(1)
 - 3. Automobile assigned risk
Ref: 21.36.250; 21.39.150
 - 4. Transportation network company/rideshare
Ref: 21.96.018, 28.23.180
- F. Workers Compensation**
- 1. Duties of employer
Ref: 23.30.045 through .095
 - 2. General provisions
Ref: 23.30.175, 23.30.230 through .400
 - 3. Assigned Risk Pool
Ref: 3AAC 30.010
 - 4. Cancellation
Ref: 23.30.030
 - 5. Longshore and Harbor Workers' (USL&H)
Ref: USL&H Act Regulation plus pp. 83 through 108

**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

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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

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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

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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. Loss settlement provisions including consent to settle a loss
- W. Territory

ALASKA SPECIFIC PERSONAL LINES - PROPERTY AND CASUALTY CONTENT OUTLINE State Law, Rules, and Regulations

(49 scoreable questions plus 5 pretest questions)

I. ALASKA LAWS, RULES AND REGULATIONS COMMON TO LIFE, HEALTH (ACCIDENT AND HEALTH), PROPERTY, CASUALTY AND PERSONAL LINES INSURANCE30

A. Director of Insurance

1. Broad powers
Ref: 21.06.010; 21.06.080 through 21.06.100
2. Adoption of regulations
Ref: 21.06.090
3. Examination of records
Ref: 21.06.120 through 21.06.160; 3AAC 23.540; 21.27.350
4. Notice and hearing
Ref: 21.06.180 through 21.06.250
5. Penalties
Ref: 21.09.160; 21.09.260; 21.27.420-440; 21.36.320; 21.97.020

B. Definitions

1. Admitted (authorized) and nonadmitted companies
Ref: 21.97.900
2. Domestic, foreign, and alien
Ref: 21.97.900
3. Stock and mutual
Ref: 21.69.700; 21.69.710
4. Premiums
Ref: 21.97.900
5. Transacting insurance
Ref: 21.97.900
6. Certificate of Authority
Ref: 21.09.010; 21.09.020; 21.09.110; 21.09.120

C. Licensing

1. License required
Ref: 21.27.010 through 21.27.900; 21.97.900
 - a. Insurance producer
Ref: 21.27.010 through 21.27.460, 21.27.530 through 21.27.570, 21.97.900
 - b. Managing general agent
Ref: 21.27.590 through 21.27.620; 21.97.900
 - c. Surplus lines broker
Ref: 21.27.790 through 21.27.820; 21.27.010 through 21.27.460; 21.34.010 through 21.34.900; 21.97.900
 - d. Independent adjusters
Ref: 21.27.830 through 21.27.860; 21.97.900
 - e. Firm licenses
Ref: 21.27.140; 21.97.900
 - f. Compliance Officer (Designated Responsible Producer)
Ref: 21.27.020, 21.27.900(6)
 - g. Resident

Ref: 21.27.900

h. Nonresident licensees

Ref: 21.27.270

i. Exceptions

Ref: 21.97.010; 21.27.010

j. Producer appointments

Ref: 21.27.100, .110, .550

2. Maintenance of license

a. Renewal

Ref: 21.27.380

b. Denial, Nonrenewal, Suspension or Revocation

Ref: 21.27.410 through .430; 21.06.190; 25.27.244

c. Continuing education

Ref: 21.27.020f; 3AAC 23. 100 through .208

D. Marketing Practices

Ref: 21.36

1. Unfair practices

a. Unfair claims methods and practices

Ref: 21.36.125

b. Rebating

Ref: 21.36.100; 21.36.120

c. Twisting

Ref: 21.36.050

d. Misrepresentation

Ref: 21.36.030; 21.42.110

e. Defamation

Ref: 21.36.070

f. Unfair discrimination

Ref: 21.36.090, .120, .430

g. Boycott, coercion, and intimidation

Ref: 21.36.080, .165

2. Premium financing

Ref: 21.36.122; 3AAC 23.210 through .390

3. Fiduciary responsibilities

Ref: 21.27.360, 410; 21.36.360; 3AAC 23.500, .550, .580, .590, .600, .630, .640, .650, .690

4. Compensation of licensees

Ref: 21.27.370, .560; 21.09.250

5. Required records and record retention

Ref: 21.27.350; 21.36.060

6. Advertising

Ref: 21.36.040

7. Controlled business

Ref: 21.27.030

8. Duty to fraudulent claims/Immunity from reporting fraudulent claims

Ref: 21.36.390

9. Alaska Insurance Guaranty Association

Ref: 21.80.010 through .190

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A. Definitions

1. Surety insurance

Ref: 21.12.080

2. Surplus lines insurance

Ref: 21.97.900; 1.34.900; 3AAC 25.030

3. Marine insurance

Ref: 21.12.090

4. Nonpayment of premium

Ref: 21.36.210-.310

5. Personal auto insurance
21.36.310(3)

6. Personal insurance
Ref: 21.36.310(4)

B. Binders

Ref: 21.42.240

C. Renewal, nonrenewal, and cancellation

Ref: 21.36.210 through .240, .255, .260, .290, .310(5)

D. Civil Rule 82

Ref: Order 96.03; 3AAC 26.500-550

E. Automobile insurance

Ref: 28.20.640

1. Financial responsibility
 - a. Definition of financial responsibility
Ref: 28.20.470-.630
 - b. Persons required to show proof
Ref: 28.22.011-.061
2. Provisions
 - a. Required minimum limits
Ref: 28.20.440
 - b. Uninsured and underinsured motorists coverage
Ref: 28.20.445
 - c. Rental car physical damage
Ref: 21.89.020 (f) (3)
 - d. Named driver exclusion
Ref: 28.20.440(l)
3. Automobile assigned risk
Ref: 21.36.250; 21.39.150
4. Transportation network company/rideshare
Ref: 21.96.018, 28.23.180

**ALASKA SPECIFIC
BAIL BONDS
CONTENT OUTLINE**

(50 scoreable questions)

I. ALASKA LAWS, RULES, AND REGULATIONS COMMON TO LIFE, HEALTH (ACCIDENT & HEALTH), PROPERTY, CASUALTY AND PERSONAL LINES INSURANCE 12

A. Director of Insurance

1. Broad powers
Ref: 21.06.010; 21.06.080 through 21.06.100
2. Adoption of regulations
Ref: 21.06.090; 21.06.250
3. Examination of records
Ref: 21.06.120 through 21.06.160; 3AAC 23.540; 21.27.350
4. Notice of hearing
Ref: 21.06.180 through 21.06.250
5. Penalties
Ref: 21.09.160; 21.09.260; 21.27.420-.440; 21.36.320; 21.97.020

B. Definitions

1. Admitted (authorized) and nonadmitted companies
Ref: 21.97.900; 21.34.900
2. Domestic, foreign, and alien
Ref: 21.97.900
3. Premiums

Ref: 21.97.900; 21.27.360

4. Transacting insurance premiums

Ref: 21.97.900

5. Certificate of Authority

Ref: 21.09.010; 21.09.020; 21.09.110; 21.09.120

C. Licensing

1. License required
Ref: 21.27.010 through 21.27.900
 - a. Insurance producer
Ref: 21.27.530 through 21.27.570; 21.27.010 through 21.27.460
2. Maintenance of license
 - a. Renewal
Ref: 21.27.330, .380
 - b. Denial, nonrenewal, suspension, or revocation
Ref: 21.27.410 through .430; 21.06.190
3. Requirements of Licensee
Ref: 21.27.330, .340

D. Marketing Practices

Ref: Chapter 36

1. Unfair practices
 - a. Unfair claims methods and practices
Ref: 21.36.125
 - b. Rebating
Ref: 21.36.120
 - c. Twisting
Ref: 21.36.050
 - d. Misrepresentation
Ref: 21.36.030; 21.42.110
 - e. Defamation
Ref: 21.36.070
 - f. Unfair discrimination
Ref: 21.36.090; 21.36.120
 - g. Boycott, coercion, and intimidation
Ref: 21.36.080, .165
2. Premium financing
Ref: 21.36.122; 3 AAC 23.210 through .390
3. Fiduciary responsibilities
Ref: 21.27.360; 21.27.410; 21.36.360; 3AAC 23.520, .530, .590, .600
4. Compensation of licenses
Ref: 21.27.370; 21.09.250; 3 AAC 23.900
5. Records required and record retention
Ref: 21.27.350; 21.36.060
6. Advertising
Ref: 21.36.040
7. Controlled business
Ref: 21.27.030
8. Immunity from reporting fraudulent claims
Ref: 21.36.365, .390
9. Alaska Insurance Guaranty Association
Ref: 21.80.010 through .190

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A. Bail bond limited producer license required

Ref: 3AAC 23.750; 21.27.010

B. Premium only charge permitted

Ref: 3AAC 23.760

C. Written notice of bail bond transaction

Ref: 3AAC 23.770

D. Records*Ref: 3AAC 23.780; 21.27.350***E. Prohibited bail bond activities***Ref: 3AAC 23.790; 21.27.330***F. Collateral; fiduciary relations***Ref: 3AAC 23.800***G. Collateral; custody***Ref: 3AAC 23.810***H. Receipt for collateral***Ref: 3AAC 23.820***I. Return of collateral***Ref: 3AAC 23.830***J. Forfeitures***Ref: 3AAC 23.840, .859***K. Unclaimed collateral or excess collateral on forfeitures***Ref: 3AAC 23.850***L. Definitions***Ref: 3AAC 23.859***M. Rating***Ref: 21.27.360; 21.39.010-.040; 21.97.900**Ref: 21.27.790-820***2. Maintenance of license****a. Renewal***Ref: 21.27.330, .380***b. Denial, nonrenewal, suspension, or revocation***Ref: 21.27.410 through .430; 21.06.190***3. Requirements of Licensee***Ref: 21.27.330, .340***D. Marketing Practices***Ref: Chapter 36***1. Unfair practices****a. Unfair claims methods and practices***Ref: 21.36.125***b. Rebating***Ref: 21.36.120***c. Twisting***Ref: 21.36.050***d. Misrepresentation***Ref: 21.36.030; 21.42.110***e. Defamation***Ref: 21.36.070***f. Unfair discrimination***Ref: 21.36.090; 21.36.120***g. Boycott, coercion, and intimidation***Ref: 21.36.080, .165***2. Premium financing***Ref: 21.36.122; 3 AAC 23.210 through .390***3. Fiduciary responsibilities***Ref: 21.27.360; 21.27.410; 21.36.360; 3AAC 23.520, .530, .590, .600***4. Compensation of licenses***Ref: 21.27.370; 21.09.250; 3 AAC 23.900***5. Records required and record retention***Ref: 21.27.350; 21.36.060***6. Advertising***Ref: 21.36.040***7. Immunity from reporting fraudulent claims***Ref: 21.36.365, .390***8. Alaska Insurance Guaranty Association***Ref: 21.80.010 through .190***II. ALASKA LAWS, RULES, AND REGULATIONS PERTAINING TO SURPLUS LINES***Ref: 21.34.010-.900***A. Purpose - Regulation of surplus lines insurance***Ref: 21.34.010***B. Placement of surplus lines insurance***Ref: 21.34.020 through .030; 3 AAC 25.010, 035***C. Requirements - Eligible surplus lines insurers***Ref: 21.34.040 through 21.34.060***D. Listing - Eligible surplus lines insurers***Ref: 21.34.050***E. Declaration of ineligibility - Surplus lines insurers***Ref: 21.34.070***F. Confidential written report, duty to file***Ref: 21.34.080(a)***G. Surplus lines association***Ref: 21.34.090***H. Evidence of insurance, required stamped notice***Ref: 21.34.100; 3 AAC 25.050, 060***I. Surplus lines broker's notice to insured****ALASKA SPECIFIC
SURPLUS LINES BROKER
CONTENT OUTLINE***(50 scoreable questions)***I. ALASKA LAWS, RULES, AND REGULATIONS COMMON TO ALL LINES OF INSURANCE****A. Director of Insurance****1. Broad powers***Ref: 21.06.010; 21.06.080 through 21.06.100***2. Adoption of regulations***Ref: 21.06.090; 21.06.250***3. Examination of records***Ref: 21.06.120 through 21.06.160; 3AAC 23.540; 21.27.350***4. Notice of hearing***Ref: 21.06.180 through 21.06.250***5. Penalties***Ref: 21.09.160; 21.09.260; 21.27.420-.440; 21.36.320; 21.97.020***B. Definitions****1. Admitted (authorized) and nonadmitted companies***Ref: 21.97.900; 21.34.900***2. Domestic, foreign, and alien***Ref: 21.97.900***3. Stock and mutual***Ref: 21.69.700; 21.69.710***4. Premiums***Ref: 21.97.900; 21.27.360***5. Transacting insurance***Ref: 21.97.900***6. Certificate of Authority***Ref: 21.09.010; 21.09.020; 21.09.110; 21.09.120***C. Licensing****1. License requirements***Ref: 21.27.010 through 21.27.900***a. Insurance producer***Ref: 21.27.530 through 21.27.570; 21.27.010 through 21.27.460***b. Surplus lines broker**

Ref: 21.34.110

J. Validity of surplus lines contracts

Ref: 21.34.120

K. Premium payments received by a surplus lines broker

Ref: 21.34.130

L. Origination of surplus lines insurance

Ref: 21.34.150

M. Quarterly report and penalties

Ref: 21.34.170; 3AAC25.100, 105

N. Surplus lines premium tax, filing fee, and penalties

Ref: 21.34.180 through .200; 3AAC 21.560, 570

O. Service of process - Action against a surplus lines insurer

Ref: 21.34.220

P. Definitions

Ref: 21.34.900, 21.97.900

Q. Surplus lines broker qualifications

Ref: 21.27.790; 21.27.140

R. Surplus lines broker records

Ref: 21.27.810, AS 21.27.350

S. Denial, nonrenewal, suspension, or revocation of Surplus lines brokers license

Ref: 21.27.820, AS 21.27.440

T. Notice of Nonrenewal and Premium Increase

Ref: 21.34.100, 3AAC 25.050

Ref: 21.27.010 through 21.27.900; 21.97.900

a. Insurance producer

Ref: 21.27.010 through 21.27.460; 21.27.530 through 21.27.570; 21.97.900

b. Managing general agent

Ref: 21.27.590 through 21.27.620; 21.27.010; 21.97.900

c. Surplus lines broker

Ref: 21.27.790 through 21.27.820; 21.27.010 through 21.27.460; 21.34.010 through 21.34.900; 21.97.900

d. Independent adjusters

Ref: 21.27.830 through 21.27.860; 21.97.900

e. Firm licenses

Ref: 21.27.140; 21.97.900

f. Compliance Officer (Designated Responsible Producer)

Ref: 21.27.020, 21.27.900(6)

g. Resident

Ref: 21.27.900

h. Nonresident licensees

Ref: 21.27.270

i. Temporary

Ref: AK-C-A3a(5) AS 21.27.390

j. Exceptions

Ref: 21.97.010; 21.27.010

k. Company appointments

Ref: 21.27.100, .110, .550

l. Employment contracts

Ref: 21.27.215

2. Maintenance of license

a. Renewal

Ref: 21.27.380

b. Denial, Nonrenewal, Suspension or Revocation

Ref: 21.27.410 through .430; 21.06.190

c. Continuing education

Ref: 21.27.020f; 3AAC 23.100–23.208

D. Marketing Practices

Ref: 21.36

1. Unfair practices

a. Unfair claims methods and practices

Ref: 21.36.125

b. Rebating

Ref: 21.36.100; 21.36.120

c. Twisting

Ref: 21.36.050

d. Misrepresentation

Ref: 21.36.030; 21.42.110

e. Defamation

Ref: 21.36.070

f. Unfair discrimination

Ref: 21.36.090, .120, .430

g. Boycott, coercion, and intimidation

Ref: 21.36.080, .165

2. Premium financing

Ref: 21.36.122; 3AAC 23.210 through .390

3. Fiduciary responsibilities

Ref: 21.27.360, 410; 21.36.360; 3AAC 23.500, .550, .580, .590, .600, .630, .640, .650, .690

4. Compensation of licensees

Ref: 21.27.370, .560; 21.09.250

**ALASKA SPECIFIC
MANAGING GENERAL AGENT
CONTENT OUTLINE**

(40 scoreable questions)

I. ALASKA LAWS, RULES AND REGULATIONS COMMON TO ALL LINES

A. Insurance Director

1. Broad powers

Ref: 21.06.010; 21.06.080 through 21.06.100

2. Adoption of regulations

Ref: 21.06.090

3. Examination of records

Ref: 21.06.120 through 21.06.160; 3AAC 23.540; 21.27.350

4. Notice and hearing

Ref: 21.06.180 through 21.06.250

5. Penalties

Ref: 21.09.160; 21.09.260; 21.27.420-440; 21.36.320; 21.97.020

B. Definitions

1. Admitted (authorized) and nonadmitted companies

Ref: 21.97.900

2. Domestic, foreign, and alien

Ref: 21.97.900

3. Stock and mutual

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4. Premiums

Ref: 21.97.900

5. Transacting insurance

Ref: 21.97.900

6. Certificate of Authority

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1. License required

5. Required records and record retention
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B. Appointment of an MGA

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B. Operating requirements for RIB

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C. RIB records

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(20 scoreable questions)

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Ref: 21.27.010-.900

A. RIM qualifications

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B. Appointment of an RIM

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