



Mississippi Insurance Content Outlines

**LIFE PRODUCER
CONTENT OUTLINE**

(60 scored questions 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

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. POLICY RIDERS, 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. 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 (e.g. 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 POLICIES..... 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 legal 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 CONCEPTS8

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)

V. Mississippi Life Insurance Laws..... 10

(All references are to sections of Title 83, MS Regulation and MS Administrative Code (MAC))

A. Commissioner

- 1. Broad Powers
Ref. 83-1-47, 49, 51
- 2. Examination of Records
Ref. 83-5-37, 65
- 3. Notice of hearing
Ref. 83-5-39
- 4. Penalties
Ref. 83-5-49, 67, 83, 85
- 5. Unlicensed activities
Ref. 83-1-49, 83-17-41, 45

B. Terms and concepts

- 1. Insurance
Ref. 83-17-53, 83-19-1
- 2. Insurer
Ref. 83-1-151, 83-24-7, 83-6-1
- 3. Insurance transaction
Ref. 83-17-1; 83-17-53, 57; 83-59-3
- 4. Authorized/unauthorized; Certificate of Authority
Ref. 83-21-3, 83-1-23
- 5. Domestic, foreign and alien
Ref. 83-5-5
- 6. Mississippi Life and Health Insurance Guaranty Association
Ref. 83-23-201 through 223
- 7. Fraternal
Ref. 83-29-1

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- 1. Persons required to be licensed
 - a. Insurance Producer
Ref. 83-17-53
 - b. Insurance Adjuster
Ref. 83-17-401
 - c. Resident/non-resident
Ref. 83-17-65, 67
 - d. Exemptions
Ref. 83-17-67

2. Appointments/Termination of Appointments

Ref. 83-17-75, 77

3. Penalties for noncompliance

a. Refusal/nonrenewal

Ref. 83-17-71

b. Suspension/revocation

Ref. 83-5-67

c. Fines

Ref. 83-17-71

4. Maintenance and duration of license

a. Renewal

Ref. 83-17-37, 63

b. Continuing Education

Ref. 83-17-251

c. Notify Commissioner of Change in Address

Ref. 83-17-63

d. Report Administrative or Criminal Action

Ref. 83-17-81

D. Marketing Practices

1. Protection of public interest

Ref. 83-6-39; 83-17-69; 83-24-31; MAC 19-1:20.02, 19-1-3:8:01

2. Unfair Practices

a. Unfair claims methods and trade practices

Ref. 83-5-19, 33, 35, 45

b. Producer's Compensation Disclosure

Ref. 83-17-73, 83-59-3

c. Rebating/illegal dealing in premiums

Ref. 83-3-121

d. Illegal inducements

Ref. 83-3-121

e. Twisting

Ref. Reg. F&C 37-1; MAC 19-1:1.01

f. Misrepresentation

Ref. 83-5-35

g. Defamation of Insurer

Ref. 83-5-35

h. Discrimination

Ref. 83-30-67; 83-17-7, 57

i. Cease and desist

Ref. 83-1-51; 83-5-41

j. Advertising

Ref. 83-5-35; Reg. L&H 53-1; MAC 19-1:3.01

k. Fraud

Ref. 83-17-71

3. Producer responsibilities

a. Policy delivery

Ref. 83-7-9, 13, 51; 83-23-235; 83-9-5, 25

b. Premium accountability (e.g. fiduciary responsibility, comingling)

Ref. 83-7-27

c. Reply to Commissioner

Ref. 83-24-13

4. Compensation

a. Receiving compensation

Ref. 83-17-73

b. Referral Fee

Ref. 83-17-7

c. Controlled Business

Ref. 83-17-1

5. Life Policy Replacements and Disclosures

- a. Purpose
Ref. Reg. 99-2; MAC 19-2:14.01
- b. Definition
Ref. Reg. 99-2; MAC 19-2:14.02
- c. Duty of Producer
Ref. Reg. 99-2; MAC 19-2:14.03 through .07

**ACCIDENT & HEALTH OR SICKNESS
PRODUCER
CONTENT OUTLINE**

(60 scored plus 10 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 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

- 1. Noncancelable
- 2. Cancelable
- 3. Guaranteed renewable

III. SOCIAL INSURANCE 6

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

B. Medicaid

C. Social Security benefits

IV. OTHER INSURANCE CONCEPTS..... 5

A. Total, partial, recurrent and residual disability

B. Owner's rights

C. Dependent children benefits

D. Primary and contingent beneficiaries

E. Modes of premium payments

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

G. Occupational vs. non-occupational

H. Tax treatment of premiums and proceeds of insurance contracts (e.g., disability income and medical expenses, etc.)

I. Managed care

J. Workers Compensation

K. Subrogation

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
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VI. Mississippi Accident and Health insurance laws ... 10

A. Commissioner

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5. Unlicensed activities
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Ref. 83-9-5, ACA Sec. 1302 42 U.S.C. 18022

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 - a. Insurance Producer
Ref. 83-17-53
 - b. Insurance Adjuster
Ref. 83-17-401
 - c. Resident/non-resident
Ref. 83-17-65, 67
 - d. Exemptions
Ref. 83-17-67
2. Appointments/Termination of Appointments
Ref. 83-17-75, 77
3. Penalties for noncompliance
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4. Maintenance and duration of license

- a. Renewal
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Ref. 83-6-39; 83-17-69; 83-24-31; MAC 19-1:20.02, 19-1-3:8:01
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 - a. Unfair claims methods and trade practices
Ref. 83-5-19, 29, 31, 33, 35, 45
 - b. Producer's Compensation Disclosure
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5. Accident and Health Replacement and Disclosures
 - a. Purpose
Ref. 83-9-35
 - b. Definition
Ref. 83-9-35
 - c. Duty of Producer
Ref. Reg. 99-2
6. Long-Term Care Insurance

- a. Policy standards
Ref. Reg. 90-102; MAC 19-3:8.01 through .05
- b. Required Provisions
Ref. Reg. 90-102; MAC 19-3:8.06 through .08
- c. Outline of Coverage
Ref. Reg. 90-102; MAC 19-3:8.17 through .18

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OR SICKNESS PRODUCER
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(115 scored questions plus 10 pretest questions)

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IV. RETIREMENT AND OTHER LIFE INSURANCE CONCEPTS

.....8

A. Third-party ownership

B. Life Settlements

C. Group life insurance

- 1. Conversion privilege
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 - c. Controlled Business
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- 7. Life, Accident and Health or Sickness Policy Replacement and Disclosures
 - a. Purpose
Ref. 83-9-35; MAC 19-2:14.01
 - b. Definition
Ref. 83-9-35; MAC 19-2:14.02
 - c. Duty of Producer
Ref. 83-9-35; MAC 19-2:14.03 through .07
- 8. Long-Term Care Insurance
 - a. Policy standards
Ref. Reg. 90-102; MAC 19-3:8.01 through .05
 - b. Required Provisions
Ref. Reg. 90-102; MAC 19-3:8.06 through .08
 - c. Outline of Coverage
Ref. Reg. 90-102; MAC 19-3:8.17 through .18

- 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**

**PROPERTY PRODUCER
CONTENT OUTLINE**

(60 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**

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. Mississippi Property Insurance Laws 10

(All references are to sections of Title 83, MS Regulation and MS Administrative Code (MAC))

- A. Commissioner**
 - 1. Broad Powers
Ref. 83-1-47, 49, 51
 - 2. Examination of Records
Ref. 83-5-37, 65
 - 3. Notice of hearing

- Ref. 83-5-39*
4. Rates and Forms
Ref. 83-2-3, 83-3-23
 5. Penalties
Ref. 83-5-49, 67, 83, 85
 6. Unlicensed activities
Ref. 83-1-49, 83-17-41, 45
- B. Terms and concepts**
1. Insurer
Ref. 83-1-151, 83-24-7, 83-6-1
 2. Insurance transaction
Ref. 83-17-1; 83-17-53, 57; 83-59-3
 3. Admitted and Non-admitted insurers
Ref. 83-21-3
 4. Domestic, foreign and alien Insurers; certificate of authority
Ref. 83-1-23, 83-5-5
 5. Mississippi Insurance Guaranty Association
Ref. 83-23-103, 109, 115, 119
 6. Mississippi State Rating Bureau
Ref. 83-3-7, 24
 7. Mississippi Residential Property Insurance Underwriting Association
Ref. 83-38-1, 3, 5
 8. Mississippi Windstorm Underwriting Association
Ref. 83-34-1
 9. Valued Policy
Ref. 83-13-5
- C. Licensing**
1. Persons required to be licensed
 - a. Insurance Producer
Ref. 83-17-53, 55, 59, 61, 63, 251
 - b. Insurance Adjuster
Ref. 83-17-401
 - c. Resident/non-resident
Ref. 83-17-65, 67
 - d. Exemptions
Ref. 83-17-67
 2. Appointments/Termination of Appointments
Ref. 83-17-75, 77
 3. Penalties for noncompliance
 - a. Refusal/nonrenewal
Ref. 83-17-71
 - b. Suspension/revocation
Ref. 83-5-67
 - c. Administrative fines
Ref. 83-17-71
 4. Maintenance and duration of license
 - a. Renewal
Ref. 83-17-37, 63
 - b. Continuing Education
Ref. 83-17-251
 - c. Notify Commissioner of Change in Address
Ref. 83-17-63
 - d. Report Administrative or Criminal Action
Ref. 83-17-81
- D. Marketing Practices**
1. Protection of public interest
Ref. 83-6-39; 83-17-69; 83-24-31; MAC 19-1:20.02
 2. Unfair Practices
 - a. Unfair claims methods and trade practices
Ref. 83-5-19, 33, 35, 45
- E. Cancellation/Nonrenewal**
1. Property policies
 - a. Personal Lines
 - (1) Homeowners
Ref. 83-5-28
 - (2) Automobile
Ref. 83-11-1 through 21
 - b. Commercial Lines
Ref. 83-5-28
 2. Proof of Notice
Ref. 83-11-9, 13
- F. Applications and Binders**
1. Binding coverage
Ref. (2009-1) MAC 19-5:4.01-.06
- b. Producer's Compensation Disclosure
Ref. 83-17-73, 83-59-3
 - c. Rebating/illegal dealing in premiums
Ref. 83-3-121
 - d. Illegal inducements
Ref. 83-2-29
 - e. Twisting
Ref. Reg. F&C 37-1; MAC 19-1:1.01
 - f. Misrepresentation
Ref. 83-5-35
 - g. Credit Scoring Adverse-Action
Ref. 15 USCA § 1681m
 - h. Defamation
Ref. 83-5-35
 - i. Discrimination
Ref. 83-2-3
 - j. Failure to issue proper receipts
Ref. 83-17-71
 - k. Cease and desist
Ref. 83-1-51; 83-5-41
 - l. Advertising
Ref. 83-5-35; 83-17-1, 71; MAC 19-1:3.01
 - m. Fraud
Ref. 7-5-303; 83-17-71
3. Producer responsibilities
 - a. Policy deliveries
Ref. (2007-1) MAC 19-1:34.04-.05
 - b. Premium accountability (e.g. fiduciary responsibility)
Ref. 83-17-71; Reg. (2000-4 Sec 4) MAC 19-1:25.04
 - c. Separate Account Requirement
Ref. Reg. 79-001; MAC 19-1:11.01
 - d. Reply to the Insurance Commissioner
Ref. 83-24-13
 - e. Burden of determining authorization
Ref. 83-1-23

**CASUALTY PRODUCER
CONTENT OUTLINE**

(60 scored questions plus 10 pretest questions)

I. TYPES OF POLICIES, BONDS, AND RELATED TERMS 23

A. Commercial general liability

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

B. Automobile: personal auto and business auto

1. Liability
 - a. Bodily Injury
 - b. Property Damage
 - c. Split Limits
 - d. Combined Single Limit
2. Medical Payments
3. Physical Damage (collision; other than collision; specified perils)
4. Uninsured motorists
5. Underinsured motorists
6. Who is an insured
7. Types of Auto
 - a. Owned
 - b. Non-owned
 - c. Hired
 - d. Temporary Substitute
 - e. Newly Acquired Autos
 - f. Transportation Expense and Rental 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)

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, funds transfer
6. Liquor liability

G. Umbrella/Excess Liability

H. Businessowners Policy (BOP)

II. 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

III. POLICY PROVISIONS.....12

A. Declarations

B. Insuring agreement

C. Conditions

D. Exclusions and Limitations

E. Definition of the insured

F. Duties of the insured after a loss

G. Cancellation and nonrenewal provisions

H. 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)

IV. Mississippi Casualty Insurance Laws..... 10

(All references are to sections of Title 83, MS Regulation and MS Administrative Code (MAC))

A. Commissioner

1. Broad Powers
Ref. 83-1-47, 49, 51
2. Examination of Records
Ref. 83-5-37, 65
3. Notice of hearing
Ref. 83-5-39
4. Rates and Forms
Ref. 83-2-3, 83-3-23
5. Penalties
Ref. 83-5-49, 67, 83, 85
6. Unlicensed activities
Ref. 83-1-49, 83-17-41, 45

B. Terms and concepts

1. Insurance
Ref. 83-17-53, 83-19-1
2. Insurer
Ref. 83-1-151, 83-24-7, 83-6-1
3. Insurance transaction
Ref. 83-17-1; 83-17-53, 57; 83-59-3
4. Admitted and Non-admitted insurers
Ref. 83-21-3
5. Domestic, foreign and alien Insurers; certificate of authority
Ref. 83-1-23, 83-5-5
6. Mississippi Insurance Guaranty Association
Ref. 83-23-103, 109, 115, 119
7. Mississippi State Rating Bureau
Ref. 83-3-7, 24
8. Mississippi Residential Property Insurance Underwriting Association
Ref. 83-38-1, 3, 5

C. Licensing

1. Persons required to be licensed
 - a. Insurance Producer
Ref. 83-17-53. 55, 59, 61, 63, 251
 - b. Insurance Adjuster
Ref. 83-17-401
 - c. Resident/non-resident
Ref. 83-17-65, 67
 - d. Exemptions
Ref. 83-17-67
2. Appointments/Termination of Appointments
Ref. 83-17-75, 77
3. Penalties for noncompliance
 - a. Refusal/nonrenewal
Ref. 83-17-71
 - b. Suspension/revocation
Ref. 83-5-67
 - c. Administrative fines
Ref. 83-17-71
4. Maintenance and duration of license
 - a. Renewal
Ref. 83-17-37, 63
 - b. Continuing Education

Ref. 83-17-251

- c. Notify Commissioner of Change in Address
Ref. 83-17-63
- d. Report Administrative or Criminal Action
Ref. 83-17-81

D. Marketing Practices

1. Protection of public interest
Ref. 83-6-39; 83-17-69; 83-24-31; MAC 19-1:20.02
2. Unfair Practices
 - a. Unfair claims methods and trade practices
Ref. 83-5-19, 33, 35, 45
 - b. Producer's Compensation Disclosure
Ref. 83-17-73, 83-59-3
 - c. Rebating/illegal dealing in premiums
Ref. 83-3-121
 - d. Illegal inducements
Ref. 83-2-29
 - e. Twisting
Ref. Reg. F&C 37-1; MAC 19-1:1.01
 - f. Misrepresentation
Ref. 83-5-35
 - g. Credit Scoring Adverse-Action
Ref. 15 USCA § 1681m
 - h. Defamation
Ref. 83-5-35
 - i. Discrimination
Ref. 83-2-3
 - j. Failure to issue proper receipts
Ref. 83-17-71
 - k. Cease and desist
Ref. 83-1-51; 83-5-41
 - l. Advertising
Ref. 83-5-35; 83-17-1, 71; Reg. 19-1:3.01
 - m. Fraud
Ref. 7-5-303; 83-17-71
3. Producer responsibilities
 - a. Policy deliveries
Ref. (2007-1) MAC 19-1:34.04-.05
 - b. Premium accountability (e.g. fiduciary responsibility)
Ref. 83-17-71; Reg. (2000-4 Sec 4) MAC 19-1:25.04
 - c. Separate Account Requirement
Ref. Reg. 79-011; MAC 19-1:11.01
 - d. Reply to the Insurance Commissioner
Ref. 83-24-13
 - e. Burden of determining authorization
Ref. 83-1-23
4. Compensation
 - a. Payment of commissions
Ref. 83-17-73
 - b. Duly licensed producer
Ref. 83-17-7
 - c. Referral Fee
Ref. 83-17-7
 - d. Controlled Business
Ref. 83-17-1

E. Cancellation/Nonrenewal

1. Proof of Notice
Ref. 83-11-9, 13

F. Applications and Binders

1. Binding coverage
Ref. (2009-1) MAC 19-5:4.01-.06

G. Automobile

- 1. Financial Responsibility
Ref. 63-15-3
- 2. Uninsured/Underinsured motorist
Ref. 83-11-101 through 111

PROPERTY & CASUALTY PRODUCER CONTENT OUTLINE

(90 scored questions plus 10 pretest questions)

I. TYPES OF PROPERTY POLICIES.....15

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. PROPERTY INSURANCE TERMS AND RELATED CONCEPTS..... 11

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. PROPERTY POLICY PROVISIONS & CONTRACT LAW... 9

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 CASUALTY POLICIES, BONDS, AND RELATED TERMS..... 16

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)
 - a. Coverage B: Personal Injury and Advertising Injury
 - b. Coverage C: Medical Payments
 - c. Supplemental Payments
 - d. Who is an insured
 - e. First named insured
 - g. Limits (Per occurrence, Annual Aggregate)
 - h. Damage to Property of Others

B. Automobile: personal auto and business auto

- 1. Liability
 - h. Bodily Injury
 - i. Property Damage
 - j. Split Limits
 - k. 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
 - h. Owned
 - i. Non-owned
 - j. Hired
 - k. Temporary Substitute
 - l. Newly Acquired Autos
 - m. 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)

- 1. Standard policy concepts
 - h. Who is an employee/employer
 - i. 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, funds transfer
- 6. Liquor liability

G. Umbrella/Excess Liability

H. Businessowners Policy (BOP)

V. CASUALTY INSURANCE TERMS AND RELATED CONCEPTS.....11

B. Risk

C. Hazards

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

D. Indemnity

E. Insurable interest

F. Loss valuation

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

G. Negligence

H. Liability

I. Occurrence

J. Binders

K. Warranties

L. Representations

M. Concealment

N. Deposit Premium/Audit

O. Certificate of Insurance

P. Law of Large Numbers

Q. Pure vs. Speculative Risk

R. Endorsements

S. Damages

- 1. Compensatory
 - h. General
 - i. Special
- 2. Punitive

T. Compliance with provisions of Fair Credit Reporting Act

VI. CASUALTY POLICY PROVISIONS 8

B. Declarations

C. Insuring agreement

D. Conditions

E. Exclusions and Limitations

F. Definition of the insured

G. Duties of the insured after a loss

H. Cancellation and nonrenewal provisions

I. Supplementary payments

J. Proof of loss

K. Notice of claim

L. Other insurance

M. Subrogation

N. Loss settlement provisions including consent to settle a loss

O. Terrorism Risk Insurance Act (TRIA)

VII. Mississippi Property and Casualty Insurance Laws.....20

(All references are to sections of Title 83, MS Regulation and MS Administrative Code (MAC))

B. Commissioner

- 1. Broad Powers
Ref. 83-1-47, 49, 51
- 2. Examination of Records
Ref. 83-5-37, 65
- 3. Notice of hearing
Ref. 83-5-39
- 4. Rates and Forms
Ref. 83-2-3, 83-3-23
- 5. Penalties
Ref. 83-5-49, 67, 83, 85
- 6. Unlicensed activities
Ref. 83-1-49, 83-17-41, 45

C. Terms and concepts

- 1. Insurance

- Ref. 83-17-53, 83-19-1*
- 2. Insurer
Ref. 83-1-151, 83-24-7, 83-6-1
- 3. Insurance transaction
Ref. 83-17-1; 83-17-53, 57; 83-59-3
- 4. Admitted and Non-admitted insurers
Ref. 83-21-3
- 5. Domestic, foreign and alien Insurers; certificate of authority
Ref. 83-1-23, 83-5-5
- 6. Mississippi Insurance Guaranty Association
Ref. 83-23-103, 109, 115, 119
- 7. Mississippi State Rating Bureau
Ref. 83-3-7, 24
- 8. Mississippi Residential Property Insurance Underwriting Association
Ref. 83-38-1, 3, 5
- 9. Mississippi Windstorm Underwriting Association
Ref. 83-34-1
- 10. Valued Policy
Ref. 83-13-5

D. Licensing

- 1. Persons required to be licensed
 - a. Insurance Producer
Ref. 83-17-53, 55, 59, 61, 63, 251
 - b. Insurance Adjuster
Ref. 83-17-401
 - c. Resident/non-resident
Ref. 83-17-65, 67
 - d. Exemptions
Ref. 83-17-67
- 2. Appointments/Termination of Appointments
Ref. 83-17-75, 77
- 3. Penalties for noncompliance
 - a. Refusal/nonrenewal
Ref. 83-17-71
 - b. Suspension/revocation
Ref. 83-5-67
 - c. Administrative fines
Ref. 83-17-71
- 4. Maintenance and duration of license
 - a. Renewal
Ref. 83-17-37, 63
 - b. Continuing Education
Ref. 83-17-251
 - c. Notify Commissioner of Change in Address
Ref. 83-17-63
 - d. Report Administrative or Criminal Action
Ref. 83-17-81

D. Marketing Practices

- 1. Protection of public interest
Ref. 83-6-39; 83-17-69; 83-24-31; MAC 19-1:20.02
- 2. Unfair Practices
 - a. Unfair claims methods and trade practices
Ref. 83-5-19, 33, 35, 45
 - b. Producer's Compensation Disclosure
Ref. 83-17-73, 83-59-3
 - c. Rebating/illegal dealing in premiums
Ref. 83-3-121
 - d. Illegal inducements
Ref. 83-2-29

- e. Twisting
Ref. Reg. F&C 37-1; MAC 19-1:1.01
- f. Misrepresentation
Ref. 83-5-35
- g. Credit Scoring Adverse-Action
Ref. 15 USCA § 1681m
- h. Defamation
Ref. 83-5-35
- i. Discrimination
Ref. 83-2-3
- j. Failure to issue proper receipts
Ref. 83-17-71
- k. Cease and desist
Ref. 83-1-51; 83-5-41
- l. Advertising
Ref. 83-5-35; 83-17-1, 71; Reg. 19-1:3.01
- m. Fraud
Ref. 7-5-303; 83-17-71
- 3. Producer responsibilities
 - a. Policy deliveries
Ref. (2007-1) MAC 19-1:34.04-.05
 - b. Premium accountability (e.g. fiduciary responsibility)
Ref. 83-17-71; Reg. (2000-4 Sec 4) MAC 19-1:25.04
 - c. Separate Account Requirement
Ref. Reg. 79-001; MAC 19-1:11.01
 - d. Reply to the Insurance Commissioner
Ref. 83-24-13
 - e. Burden of determining authorization
Ref. 83-1-23
- 4. Compensation
 - a. Payment of commissions
Ref. 83-17-73
 - b. Duly licensed producer
Ref. 83-17-7
 - c. Referral Fee
Ref. 83-17-7
 - d. Controlled Business
Ref. 83-17-1

E. Cancellation/Nonrenewal

- 1. Property policies
 - a. Personal Lines
 - (1) Homeowners
Ref. 83-5-28
 - (2) Automobile
Ref. 83-11-1 through 21
 - b. Commercial Lines
Ref. 83-5-28
- 2. Proof of Notice
Ref. 83-11-9, 13

F. Applications and Binders

- 1. Binding coverage
Ref. (2009-1) MAC 19-5:4.01-.06

G. Automobile

- 1. Financial Responsibility
Ref. 63-15-3
- 2. Uninsured/Underinsured motorist
Ref. 83-11-101 through 111

**PERSONAL LINES PRODUCER
CONTENT OUTLINE**

(75 scored questions)

I. TYPES OF PROPERTY POLICIES 7

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 9

A. Automobile: personal auto

1. Liability
 - a. Bodily Injury
 - b. Property Damage
 - c. Split Limits
 - d. Combined Single Limit
2. Medical Payments
3. Physical Damage (collision; other than collision; specified perils)
4. Uninsured motorists
5. Underinsured motorists
6. Who is an insured
7. Types of Auto
 - a. Owned
 - b. Non-owned
 - c. Hired
 - d. Temporary Substitute
 - e. Newly Acquired Autos
 - f. Transportation Expense and Rental Reimbursement Expense
8. Exclusions

B. Umbrella/Excess liability

III. PROPERTY AND CASUALTY INSURANCE TERMS AND RELATED CONCEPTS 21

A. Insurance

1. Law of Large Numbers

B. Insurable interest

C. Risk

1. Pure vs. Speculative Risk

D. Hazard

1. Moral
2. Morale
3. Physical

E. Peril

F. Loss

1. Direct

2. Indirect

G. Loss Valuation

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

H. Proximate cause

I. Deductible

J. Indemnity

K. Limits of liability

L. Coinsurance/Insurance to value

M. Occurrence

N. Cancellation

O. Nonrenewal

P. Vacancy and unoccupancy

Q. Liability

1. Absolute
2. Strict
3. Vicarious

R. Negligence

S. Binder

T. Endorsements

U. Blanket vs. Specific

V. Burglary, Robbery, Theft, and Mysterious Disappearance

W. Warranties

X. Representations

Y. Concealment

Z. Deposit Premium/Audit

AA. Certificate of Insurance

BB. Damages

1. Compensatory
 - a. General
 - b. Special
2. Punitive

CC. Compliance with Provisions of Fair Credit Reporting Act

IV. PROPERTY AND CASUALTY POLICY PROVISIONS AND CONTRACT LAW 18

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

V. Mississippi Personal Lines Insurance Laws..... 20

(All references are to sections of Title 83, MS Regulation and MS Administrative Code (MAC))

A. Commissioner

1. Broad Powers
Ref. 83-1-47, 49, 51
2. Examination of Records
Ref. 83-5-37, 65
3. Notice of hearing
Ref. 83-5-39
4. Rates and Forms
Ref. 83-2-3, 83-3-23
5. Penalties
Ref. 83-5-49, 67, 83, 85
6. Unlicensed activities
Ref. 83-1-49, 83-17-41, 45

B. Terms and concepts

1. Insurer
Ref. 83-1-151, 83-24-7, 83-6-1
2. Insurance transaction
Ref. 83-17-1; 83-17-53, 57; 83-59-3
3. Admitted and Non-admitted insurers
Ref. 83-21-3
4. Domestic, foreign and alien Insurers; certificate of authority
Ref. 83-1-23, 83-5-5
5. Mississippi Insurance Guaranty Association
Ref. 83-23-103, 109, 115, 119
6. Mississippi State Rating Bureau
Ref. 83-3-7, 24
7. Mississippi Residential Property Insurance Underwriting Association
Ref. 83-38-1, 3, 5
8. Mississippi Windstorm Underwriting Association
Ref. 83-34-1
9. Valued Policy
Ref. 83-13-5

C. Licensing

1. Persons required to be licensed
 - a. Insurance Producer
Ref. 83-17-53, 55, 59, 61, 63, 251
 - b. Insurance Adjuster
Ref. 83-17-401
 - c. Resident/non-resident
Ref. 83-17-65, 67
 - d. Exemptions
Ref. 83-17-67
2. Appointments/Termination of Appointments
Ref. 83-17-75, 77
3. Penalties for noncompliance
 - a. Refusal/nonrenewal
Ref. 83-17-71
 - b. Suspension/revocation
Ref. 83-5-67
 - c. Administrative fines
Ref. 83-17-71
4. Maintenance and duration of license
 - a. Renewal

Ref. 83-17-37, 63

- b. Continuing Education
Ref. 83-17-251
- c. Notify Commissioner of Change in Address
Ref. 83-17-63
- d. Report Administrative or Criminal Action
Ref. 83-17-81

D. Marketing Practices

1. Protection of public interest
Ref. 83-6-39; 83-17-69; 83-24-31; MAC 19-1:20.02
2. Unfair Practices
 - a. Unfair claims methods and trade practices
Ref. 83-5-19, 33, 35, 45
 - b. Producer's Compensation Disclosure
Ref. 83-17-73, 83-59-3
 - c. Rebating/illegal dealing in premiums
Ref. 83-3-121
 - d. Illegal inducements
Ref. 83-2-29
 - e. Twisting
Ref. Reg. F&C 37-1; MAC 19-1:1.01
 - f. Misrepresentation
Ref. 83-5-35
 - g. Credit Scoring Adverse-Action
Ref. 15 USCA § 1681m
 - h. Defamation
Ref. 83-5-35
 - i. Discrimination
Ref. 83-2-3
 - j. Failure to issue proper receipts
Ref. 83-17-71
 - k. Cease and desist
Ref. 83-1-51; 83-5-41
 - l. Advertising
Ref. 83-5-35; 83-17-1, 71; Reg. 19-1:3.01
 - m. Fraud
Ref. 7-5-303; 83-17-71
3. Producer responsibilities
 - a. Policy deliveries
Ref. (2007-1) MAC 19-1:34.04-.05
 - b. Premium accountability (e.g. fiduciary responsibility)
Ref. 83-17-71; Reg. (2000-4 Sec 4) MAC 19-1:25.04
 - c. Separate Account Requirement
Ref. Reg. 79-001; MAC 19-1:11.01
 - d. Reply to the Insurance Commissioner
Ref. 83-24-13
 - e. Burden of determining authorization
Ref. 83-1-23
4. Compensation
 - a. Payment of commissions
Ref. 83-17-73
 - b. Duly licensed producer
Ref. 83-17-7
 - c. Referral Fee
Ref. 83-17-7
 - d. Controlled Business
Ref. 83-17-1

E. Cancellation/Nonrenewal

1. Property policies
 - a. Personal Lines
(1) Homeowners

Ref. 83-5-28
(2) Automobile
Ref. 83-11-1 through 21

2. Proof of Notice

Ref. 83-11-9, 13

F. Applications and Binders

1. Binding coverage

Ref. (2009-1) MAC 19-5:4.01-.06)

G. Automobile

1. Financial Responsibility

Ref. 63-15-3

2. Uninsured/Underinsured motorist

Ref. 83-11-101 through 111

**PROPERTY & CASUALTY WITH WORKERS'
COMPENSATION ADJUSTER
CONTENT OUTLINE**

(60 scored and 5 unscored questions)

I. PROPERTY AND CASUALTY INSURANCE TERMS AND CONCEPTS

A. Insurance

1. Law of large numbers

B. Insurable interest

C. Risk

D. Hazard

E. Peril

F. Loss (direct and indirect)

G. Proximate cause

H. Deductible

I. Indemnity

J. Actual cash value

K. Replacement cost

L. Limits of Liability

M. Coinsurance/Insurance to value

N. Accident

O. Occurrence

P. Cancellation

Q. Nonrenewal

R. Liability

S. Negligence

T. Robbery

U. Burglary

V. Theft

II. TYPES OF PROPERTY POLICIES

A. Personal lines

1. Dwelling and contents (DP forms)
2. Personal liability
3. Homeowners (coverages and endorsements)
4. Mobile Homes

B. Commercial lines

1. Commercial property
 - a. Commercial building personal property form
 - b. Causes of loss forms
 - c. Business income
 - d. Extra expense
2. Commercial Package Policy (CPP)
3. Equipment Breakdown coverage forms
4. Businessowners Policy (BOP)
5. Farmowners

C. Ocean and Inland marine

1. Personal floaters
2. Commercial floaters
3. Nationwide definition

D. Additional coverages and exclusions

1. Flood
2. Business Interruption
3. Ordinance or Law

III. TYPES OF CASUALTY POLICIES

A. Commercial general liability

1. Premises and operations liability
2. Products and completed operations liability
3. Contractual liability
4. Medical payments
5. Owners and contractors protective liability

B. Automobile: personal and business auto

1. Liability
2. Physical damage (collision and comprehensive)
3. Uninsured/ Underinsured motorists
4. Named insureds
5. Insureds
6. Owned automobile
7. Nonowned automobile
8. Temporary substitute auto
9. Auto adjusting definitions (included operations, overlap areas, unibody damage)

C. Commercial crime

1. Coverage forms
 - a. Theft, disappearance, and destruction
 - b. Robbery and safe burglary
 - c. Premises burglary
 - d. Premises theft and robbery outside premises

D. Workers Compensation

Ref. 71-3-1 through 129

1. Liability for compensation
 - a. Burden and standard of proof
 - b. Apportionment
 - c. Intoxication
 - d. Willful intent to injure
 - e. Compensation where third parties are liable
 - f. Statute of limitations
2. Indemnity benefits
 - a. Compensation for disability
 - b. Permanent total disability
 - c. Serious head or facial disfigurement
 - d. Partial or total loss of use of a member
3. Medical benefits
 - a. Right of selection
 - b. Duty to provide
4. Average weekly wage

E. Standard Fire Policy

Ref. 83-13-1 through 25

1. Basic coverages
2. Limitations and restrictions
3. Loss
4. Appraisal

F. Professional liability

G. Umbrella/excess liability

H. Surety bonds

IV. STATUTES, RULES, AND REGULATIONS PERTINENT TO ADJUSTERS

(All references are to sections of Title 71 and 83 and Reg. Chapter 14)

A. Commissioner of Insurance

1. Broad powers and duties
2. Examination of records
3. Investigations/Notice of hearing
4. Penalties

B. Adjuster licensing

Ref. 83-17-401 through 423

1. License requirements
2. License suspension and revocation
3. Change of address
Ref. 83-17-63
4. Definitions

C. Unfair trade practices

1. Unfair claims settlement practices
Ref. 83-5-19, 33, 45
2. Misrepresentation
Ref. 83-5-35
3. Unfair discrimination
Ref. 83-71-7, 57; Reg. Chapter 14

V. PROPERTY INSURANCE STATUTES, RULES, AND REGULATIONS

A. Cancellation/Nonrenewal

Ref. 83-5-28, 83-11-1 through 21

VI. CASUALTY INSURANCE STATUTES, RULES, AND REGULATIONS

A. Automobile Insurance/Financial Responsibility

1. Required limits Bodily Injury/Physical Damage
Ref. 63-15-3
2. Cancellation/nonrenewal
Ref. 83-5-28, 83-11-1 through 21

**PUBLIC ADJUSTER
CONTENT OUTLINE**

(50 scored questions)

I. AUTO INSURANCE

- A. Personal and Commercial Physical Damage Coverages – Comprehensive and Collision
- B. Types of Autos

II. BUSINESSOWNERS POLICY (PROPERTY ONLY)

III. COMMERCIAL PROPERTY COVERAGE

IV. DWELLING, HOMEOWNERS AND OTHER PROPERTY COVERAGES

V. GENERAL INSURANCE CONCEPTS AND PRINCIPLES

- A. Property and Casualty insurance terms
- B. Insurance Concepts
- C. Loss Report

VI. Overview of Property & Casualty Insurance

- A. Product Knowledge
- B. Policy Provisions

VII. Mississippi Adjuster Law, Rules and Regulations

Ref. 83-17-501 through 527

- A. Commissioner of Insurance
- B. Definitions
- C. License Requirements
- D. Adjuster

**INDUSTRIAL FIRE
CONTENT OUTLINE**

(50 scored questions)

I. MISSISSIPPI LAWS AND RULES PERTINENT TO INDUSTRIAL FIRE INSURANCE

(All references are to sections of Title 83, MS Regulation and MS Administrative Code (MAC))

A. Insurance Commissioner

1. Duties of the Commissioner
Ref. 83-1-47, 49, 51; 83-5-37, 39, 65

B. Industrial Fire Insurance

Ref. 83-13-1 through 25

C. Persons required to be licensed

Ref. 83-17-53, 65

D. Maintaining a license

1. Change of Address
Ref. 83-17-63
2. License Renewal
Ref. 83-17-37, 63
3. Appointments
Ref. 83-17-75, 77

E. Suspension, termination, revocation of license and other penalties

Ref. 83-5-67, 83-17-71

F. Unfair Trade Practices

1. Unfair claims practices and settlements
Ref. 83-5-19, 33, 45
2. Twisting
Ref. Reg. F&C 37-1; MAC 19-1:1.01
3. Rebating
Ref. 83-3-121

G. Foreign, alien and domestic companies

Ref. 83-1-23, 83-5-5

II. POLICY DEFINITIONS

- A. Insurance contract basics**
- B. Declarations and Insuring Agreement**
- C. Conditions**
- D. Exclusions**
- E. Insurable Interest**
- F. Contract of Indemnity**
- G. Subrogation**
- H. Actual Cash Value**
- I. Warranties and Representations**
- J. Concealment and Fraud Policy Cancellation**
- K. Pro rata**
- L. Hazard**
 1. Physical
 2. Moral
 3. Morale
- M. Loss**
 1. Direct
 2. Indirect
- N. Requirement if Loss Occurs**
- O. Perils Not Included**
- P. Other Insurance**

III. EXTENDED COVERAGE (ALLIED LINES)

(All references are to sections of Title 83, MS Regulation and MS Administrative Code (MAC))

A. Perils Insured Against and Their Provisions

- Ref. 83-13-1 through 25*
1. Windstorm
 2. Hail

3. Explosion
4. Riot, including a riot attending a strike
5. Civil Commotion
6. Aircraft
7. Vehicles
8. Smoke

IV. BURGLARY ENDORSEMENT

- A. Coverages
- B. Exclusions

BAIL AGENT CONTENT OUTLINE

(60 scored questions)

(All references are to sections of Title 83. Ref: 83-39-1 through 31; MAC 19-6:7.03)

I. Arrest and release

- A. Who may make an arrest
- B. Surrender of defendants
- C. Issuing warrants
- D. Apprehension of defendants
- E. Property Bond
- F. Consideration for setting bonds

II. Collateral and indemnity

- A. Return of collateral after fulfillment
- B. Custody of Collateral
- C. Penalties

III. Contracts

- A. Parties to a contract
- B. Indemnification agreements/surety contracts
- C. Creating a valid contract

IV. Courts and their jurisdiction

- A. Courts
- B. Power of attorney
- C. Posting licensing with courts
- D. Persons excluded from acting as a bail agent
- E. Court procedures
- F. Court appearance
- G. Arraignment
- H. Trial
- I. Appeal
- J. Conditions for release
- K. Failure to appear

V. Forfeitures and judgements

- A. Bond forfeiture
- B. Motions to set aside judgements
- C. Final judgement of forfeiture

VI. Fulfilling the Obligation

- A. Discharging Bonds
- B. Evidence to convict

VII. Mississippi Bail Laws & Regulations

- A. License Requirements
- B. License Eligibility
- C. Qualification, including bonds
- D. Appointments
- E. Non-resident eligibility
- F. Soliciting bail agent duties
- G. Limited surety agent duties
- H. Personal surety agent duties
- I. Record keeping
- J. Licensing renewal and expiration
- K. Denial, suspension or revocation of license
- L. License transfer requirements License appeal
- M. Continuing education
- N. Reinstatement requirements
- O. Fines for agents and insurers

- P. Change of address
- Q. Disciplinary actions/penalties
- R. Unlawful acts

VIII. Skip tracing, arrest, and surrender

- A. Reasons for surrender
- B. Return of premium after surrender
- C. Procedures for surrender
- D. Accessing records
- E. Bail Contract

IX. Definitions and Terminology

- A. Agent
 1. Bail enforcement
 2. Personal Surety
 3. Limited Surety
 4. Bail Soliciting
 - B. Arraignment
 - C. Bail
 - D. Bonds
 1. Appeal
 2. Bail
 3. Cash
 4. Personal recognizance
 5. Criminal
 6. Civil
 7. Appearance
 8. Post-conviction
 - E. Collateral
 - F. Contracts
 - G. Custody
 - H. Defendant
 - I. Extradition
 - J. Felony
 - K. Fugitive
 - L. Insurer
 - M. Levy
 - N. Obligor
 1. Obligations of the parties
 2. Amount of bail
 3. Receipts
 4. Posting the bond/recordings
 5. Informational notice requirements
 6. Transferring a bond
 - O. Power of attorney
 - P. Premium
 - Q. Principal
 - R. Surety
 - S. Trust Account
 - T. Writs
- #### X. Writing and underwriting bonds
- A. Bond process
 1. Application for bond
 2. The surety contract including underwriting authority

WORKER'S COMPENSATION ADJUSTER CONTENT OUTLINE

(50 scored questions)

(All references to Miss. Code Ann. § 71-3 -1 through 129, 83-17-401 through 425, and the Mississippi Workers' Compensation Claims Guide)

I. MISSISSIPPI WORKERS' COMPENSATION LAWS AND ADJUSTING PRACTICES

- A. Licensing requirements

Ref. 83-17-401 through 423

 1. Adjuster
 2. Exemptions/exceptions

3. Continuing education
 4. License denial, maintenance, renewal, and expiration
 5. License termination, revocation, suspension
- B. Claims methods and practices**
1. Bad Faith
 2. Misrepresentation
 3. Fraud
- C. Workers' Compensation Policy**
1. Employers Liability insurance
 2. Other States insurance
- D. Administration of the Act**
1. Impartial construction
 2. Agency of Administration and Members
- E. Application**
1. Employers subject to the MWCA
 2. Penalties for failure to secure coverage
- F. Coverage**
1. Uninsured subcontractor
 2. Notice of cancellation and nonrenewal
- G. Jurisdiction**
- H. Extraterritorial application**
1. Concurrent jurisdiction
- I. Exclusiveness of liability**
- J. Liability for compensation**
1. Compensable injuries
 2. Burden of Proof
 3. Standard of Proof
 4. Found Dead Presumption
 5. Coming and Going Rule
 6. Consecutive injuries
 7. Idiopathic Falls
 8. Independent Contractors
 9. Non-resident aliens
 10. Apportionment
 11. Intoxication
 12. Willful intent to injure
 13. Compensation for injuries where third parties are liable
 14. Statute of limitations
- K. Reporting of injuries**
1. Requirements
 2. Penalty
- L. Indemnity Benefits**
1. Compensation for disability or death
 - a. Temporary total disability
 - b. Temporary Partial Disability
 - c. Permanent partial disability
 1. Partial or total loss of use of a member
 - d. Permanent total disability
 - e. Serious head or facial disfigurement
 - f. Death benefits
 2. Calculation of compensation rate
 3. Indemnity Waiting Period
 4. Maximum and Minimum Payments
 5. Hernia
 6. Payments and penalties
 7. Maximum medical improvement
 8. Form B-18 Report of Payment or Suspension of Payment
- M. Average Weekly Wage**
- N. Mileage reimbursement**
- O. Child and Spousal Support Liens**
- P. Medical Benefits**
1. Right of selection
 2. Qualified providers
 3. Ex Parte' communications
 4. Authorization
 5. Duty to provide
 6. Medical fee schedule
- Q. Second injury fund**
- R. Litigation**
1. Form B-5,11 Petition to Controvert & Response
- S. Settlements**
1. Procedure
 2. Medicare Requirements
- T. Third party recovery**

LIFE PRODUCER
CONTENT OUTLINE

(60 scored questions 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

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. POLICY RIDERS, 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. 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 (e.g. 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 POLICIES..... 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 legal 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 CONCEPTS8

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)

V. Mississippi Life Insurance Laws..... 10

(All references are to sections of Title 83, MS Regulation and MS Administrative Code (MAC))

A. Commissioner

1. Broad Powers
Ref. 83-1-47, 49, 51
2. Examination of Records
Ref. 83-5-37, 65
3. Notice of hearing
Ref. 83-5-39
4. Penalties
Ref. 83-5-49, 67, 83, 85
5. Unlicensed activities
Ref. 83-1-49, 83-17-41, 45

B. Terms and concepts

1. Insurance
Ref. 83-17-53, 83-19-1
2. Insurer
Ref. 83-1-151, 83-24-7, 83-6-1
3. Insurance transaction
Ref. 83-17-1; 83-17-53, 57; 83-59-3
4. Authorized/unauthorized; Certificate of Authority
Ref. 83-21-3, 83-1-23
5. Domestic, foreign and alien
Ref. 83-5-5
6. Mississippi Life and Health Insurance Guaranty Association
Ref. 83-23-201 through 223
7. Fraternal
Ref. 83-29-1

C. Licensing

1. Persons required to be licensed
 - a. Insurance Producer
Ref. 83-17-53
 - b. Insurance Adjuster
Ref. 83-17-401
 - c. Resident/non-resident
Ref. 83-17-65, 67
 - d. Exemptions
Ref. 83-17-67

2. Appointments/Termination of Appointments

Ref. 83-17-75, 77

3. Penalties for noncompliance

a. Refusal/nonrenewal

Ref. 83-17-71

b. Suspension/revocation

Ref. 83-5-67

c. Fines

Ref. 83-17-71

4. Maintenance and duration of license

a. Renewal

Ref. 83-17-37, 63

b. Continuing Education

Ref. 83-17-251

c. Notify Commissioner of Change in Address

Ref. 83-17-63

d. Report Administrative or Criminal Action

Ref. 83-17-81

D. Marketing Practices

1. Protection of public interest

Ref. 83-6-39; 83-17-69; 83-24-31; MAC 19-1:20.02, 19-1-3:8:01

2. Unfair Practices

a. Unfair claims methods and trade practices

Ref. 83-5-19, 33, 35, 45

b. Producer's Compensation Disclosure

Ref. 83-17-73, 83-59-3

c. Rebating/illegal dealing in premiums

Ref. 83-3-121

d. Illegal inducements

Ref. 83-3-121

e. Twisting

Ref. Reg. F&C 37-1; MAC 19-1:1.01

f. Misrepresentation

Ref. 83-5-35

g. Defamation of Insurer

Ref. 83-5-35

h. Discrimination

Ref. 83-30-67; 83-17-7, 57

i. Cease and desist

Ref. 83-1-51; 83-5-41

j. Advertising

Ref. 83-5-35; Reg. L&H 53-1; MAC 19-1:3.01

k. Fraud

Ref. 83-17-71

3. Producer responsibilities

a. Policy delivery

Ref. 83-7-9, 13, 51; 83-23-235; 83-9-5, 25

b. Premium accountability (e.g. fiduciary responsibility, comingling)

Ref. 83-7-27

c. Reply to Commissioner

Ref. 83-24-13

4. Compensation

a. Receiving compensation

Ref. 83-17-73

b. Referral Fee

Ref. 83-17-7

c. Controlled Business

Ref. 83-17-1

5. Life Policy Replacements and Disclosures

- a. Purpose
Ref. Reg. 99-2; MAC 19-2:14.01
- b. Definition
Ref. Reg. 99-2; MAC 19-2:14.02
- c. Duty of Producer
Ref. Reg. 99-2; MAC 19-2:14.03 through .07

- 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

**ACCIDENT & HEALTH OR SICKNESS
PRODUCER
CONTENT OUTLINE**

(60 scored plus 10 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

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 INSURANCE 6

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

B. Medicaid

C. Social Security benefits

IV. OTHER INSURANCE CONCEPTS..... 5

A. Total, partial, recurrent and residual disability

B. Owner's rights

C. Dependent children benefits

D. Primary and contingent beneficiaries

E. Modes of premium payments

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

G. Occupational vs. non-occupational

H. Tax treatment of premiums and proceeds of insurance contracts (e.g., disability income and medical expenses, etc.)

I. Managed care

J. Workers Compensation

K. Subrogation

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

VI. Mississippi Accident and Health insurance laws ... 10

A. Commissioner

(All references are to sections of Title 83, MS Regulation and MS Administrative Code (MAC))

1. Broad Powers
Ref. 83-1-47, 49, 51
2. Examination of Records
Ref. 83-5-37, 65
3. Notice of hearing
Ref. 83-5-39
4. Penalties
Ref. 83-5-49, 67, 83, 85
5. Unlicensed activities
Ref. 83-1-49, 83-17-41, 45

B. Terms and concepts

1. Insurance
Ref. 83-17-53, 83-19-1
2. Insurer
Ref. 83-1-151, 83-24-7, 83-6-1
3. Insurance transaction
Ref. 83-17-1; 83-17-53, 57; 83-59-3
4. Authorized/unauthorized; Certificate of Authority
Ref. 83-21-3, 83-1-23
5. Domestic, foreign and alien
Ref. 83-5-5
6. Mississippi Life and Health Insurance Guaranty Association
Ref. 83-23-201 through 223
7. Fraternal
Ref. 83-29-1
8. Essential Health Benefits
Ref. 83-9-5, ACA Sec. 1302 42 U.S.C. 18022

C. Licensing

1. Persons required to be licensed
 - a. Insurance Producer
Ref. 83-17-53
 - b. Insurance Adjuster
Ref. 83-17-401
 - c. Resident/non-resident
Ref. 83-17-65, 67
 - d. Exemptions
Ref. 83-17-67
2. Appointments/Termination of Appointments
Ref. 83-17-75, 77
3. Penalties for noncompliance
 - a. Refusal/nonrenewal
Ref. 83-17-71
 - b. Suspension/revocation
Ref. 83-5-67

c. Fines

Ref. 83-17-71

4. Maintenance and duration of license

- a. Renewal
Ref. 83-17-37, 63
- b. Continuing Education
Ref. 83-17-251
- c. Notify Commissioner of Change in Address
Ref. 83-17-63
- d. Report Administrative or Criminal Action
Ref. 83-17-81

D. Marketing Practices

1. Protection of public interest
Ref. 83-6-39; 83-17-69; 83-24-31; MAC 19-1:20.02, 19-1-3:8:01
2. Unfair Practices
 - a. Unfair claims methods and trade practices
Ref. 83-5-19, 29, 31, 33, 35, 45
 - b. Producer's Compensation Disclosure
Ref. 83-17-73, 83-59-3
 - c. Rebating/illegal dealing in premiums
Ref. 83-3-121
 - d. Illegal inducements
Ref. 83-3-121
 - e. Twisting
Ref. Reg. 19-1:1.01
 - f. Misrepresentation
Ref. 83-5-35
 - g. Defamation of Insurer
Ref. 83-5-35
 - h. Discrimination
Ref. 83-8-221, 83-30-67, 38-71-1, 83-71-57
 - i. Cease and desist
Ref. 83-1-51; 83-5-41
 - j. Advertising
Ref. 83-5-35; Reg. L&H 53-1; MAC 19-1:3.01
 - k. Fraud
Ref. 83-17-71
3. Producer responsibilities
 - a. Policy delivery
Ref. 83-7-9, 13, 51; 83-23-235; 83-9-5, 25
 - b. Premium accountability (e.g. fiduciary responsibility, comingling)
Ref. 83-7-27
 - c. Reply to Commissioner
Ref. 83-24-13
4. Compensation
 - a. Receiving compensation
Ref. 83-17-73
 - b. Referral Fee
Ref. 83-17-7
 - c. Controlled Business
Ref. 83-17-1
5. Accident and Health Replacement and Disclosures
 - a. Purpose
Ref. 83-9-35
 - b. Definition
Ref. 83-9-35
 - c. Duty of Producer
Ref. Reg. 99-2
6. Long-Term Care Insurance

- a. Policy standards
Ref. Reg. 90-102; MAC 19-3:8.01 through .05
- b. Required Provisions
Ref. Reg. 90-102; MAC 19-3:8.06 through .08
- c. Outline of Coverage
Ref. Reg. 90-102; MAC 19-3:8.17 through .18

**LIFE, ACCIDENT AND HEALTH,
OR SICKNESS PRODUCER
CONTENT OUTLINE**

(115 scored questions plus 10 pretest questions)

I. TYPES OF LIFE 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 POLICY RIDERS, 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. 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 (e.g. 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 LIFE POLICIES..... 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 legal 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 LIFE 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)

V. TYPES OF ACCIDENT AND HEALTH 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)
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D. Medicare supplement policies

E. Group insurance

- 1. Differences between individual and group contracts
- 2. General characteristics
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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. HEALTH PROVISIONS, CLAUSES & 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

- 1. Noncancelable
- 2. Cancelable
- 3. Guaranteed renewable

VII. SOCIAL INSURANCE 6

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

B. Medicaid

C. Social Security benefits

VIII. OTHER ACCIDENT AND HEALTH 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

K. Subrogation

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
- X. Mississippi Life and Health Insurance Laws.....15**

A. Commissioner

(All references are to sections of Title 83, MS Regulation and MS Administrative Code (MAC))

- 1. Broad Powers
Ref. 83-1-47, 49, 51
- 2. Examination of Records
Ref. 83-5-37, 65
- 3. Notice of hearing
Ref. 83-5-39
- 4. Penalties
Ref. 83-5-49, 67, 83, 85
- 5. Unlicensed activities
Ref. 83-1-49, 83-17-41, 45

B. Life and Health terms and concepts

- 1. Insurance
Ref. 83-17-53, 83-19-1
- 2. Insurer
Ref. 83-1-151, 83-24-7, 83-6-1
- 3. Insurance transaction
Ref. 83-17-1; 83-17-53, 57; 83-59-3
- 4. Authorized/unauthorized; Certificate of Authority
Ref. 83-21-3, 83-1-23
- 5. Domestic, foreign and alien
Ref. 83-5-5
- 6. Mississippi Life and Health Insurance Guaranty Association
Ref. 83-23-201 through 223
- 7. Fraternal
Ref. 83-29-1
- 8. Essential Health Benefits
Ref. 83-9-5, ACA Sec. 1302 42 U.S.C. 18022

C. Licensing

- 1. Persons required to be licensed
 - a. Insurance Producer
Ref. 83-17-53
 - b. Insurance Adjuster
Ref. 83-17-401
 - c. Resident/non-resident
Ref. 83-17-65, 67
 - d. Exemptions

- Ref. 83-17-67*
- 2. Appointments/Termination of Appointments
Ref. 83-17-75, 77
- 3. Penalties for noncompliance
 - a. Refusal/nonrenewal
Ref. 83-17-71
 - b. Suspension/revocation
Ref. 83-5-67
 - c. Fines
Ref. 83-17-71
- 4. Maintenance and duration of license
 - a. Renewal
Ref. 83-17-37, 63
 - b. Continuing Education
Ref. 83-17-251
 - c. Notify Commissioner of Change in Address
Ref. 83-17-63
 - d. Report Administrative or Criminal Action
Ref. 83-17-81

D. Marketing Practices

- 1. Protection of public interest
Ref. 83-6-39; 83-17-69; 83-24-31; MAC 19-1:20.02, 19-1-3:8:01
- 2. Unfair Practices
 - a. Unfair claims methods and trade practices
Ref. 83-5-19, 29, 31, 33, 35, 45
 - b. Producer's Compensation Disclosure
Ref. 83-17-73, 83-59-3
 - c. Rebating/illegal dealing in premiums
Ref. 83-3-121
 - d. Illegal inducements
Ref. 83-3-121
 - e. Twisting
Ref. Reg. F&C 37-1; MAC 19-1:1.01
 - f. Misrepresentation
Ref. 83-5-35
 - g. Defamation of Insurer
Ref. 83-5-35
 - h. Discrimination
Ref. 83-8-221, 83-30-67, 38-71-1, 83-71-57
 - i. Cease and desist
Ref. 83-1-51; 83-5-41
 - j. Advertising
Ref. 83-5-35; Reg. F&C 53-1; MAC 19-1:3.01
 - k. Fraud
Ref. 83-17-71
- 5. Producer responsibilities
 - a. Policy delivery
Ref. 83-7-9, 13, 51; 83-23-235; 83-9-5, 25
 - b. Premium accountability (e.g. fiduciary responsibility, comingling)
Ref. 83-7-27
 - c. Reply to Commissioner
Ref. 83-24-13
- 6. Compensation
 - a. Receiving compensation
Ref. 83-17-73
 - b. Referral Fee
Ref. 83-17-7
 - c. Controlled Business
Ref. 83-17-1

- 7. Life, Accident and Health or Sickness Policy Replacement and Disclosures
 - a. Purpose
Ref. 83-9-35; MAC 19-2:14.01
 - b. Definition
Ref. 83-9-35; MAC 19-2:14.02
 - c. Duty of Producer
Ref. 83-9-35; MAC 19-2:14.03 through .07
- 8. Long-Term Care Insurance
 - a. Policy standards
Ref. Reg. 90-102; MAC 19-3:8.01 through .05
 - b. Required Provisions
Ref. Reg. 90-102; MAC 19-3:8.06 through .08
 - c. Outline of Coverage
Ref. Reg. 90-102; MAC 19-3:8.17 through .18

- 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**

**PROPERTY PRODUCER
CONTENT OUTLINE**

(60 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**

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. Mississippi Property Insurance Laws 10

(All references are to sections of Title 83, MS Regulation and MS Administrative Code (MAC))

- A. Commissioner**
 - 1. Broad Powers
Ref. 83-1-47, 49, 51
 - 2. Examination of Records
Ref. 83-5-37, 65
 - 3. Notice of hearing

- Ref. 83-5-39*
4. Rates and Forms
Ref. 83-2-3, 83-3-23
 5. Penalties
Ref. 83-5-49, 67, 83, 85
 6. Unlicensed activities
Ref. 83-1-49, 83-17-41, 45
- B. Terms and concepts**
1. Insurer
Ref. 83-1-151, 83-24-7, 83-6-1
 2. Insurance transaction
Ref. 83-17-1; 83-17-53, 57; 83-59-3
 3. Admitted and Non-admitted insurers
Ref. 83-21-3
 4. Domestic, foreign and alien Insurers; certificate of authority
Ref. 83-1-23, 83-5-5
 5. Mississippi Insurance Guaranty Association
Ref. 83-23-103, 109, 115, 119
 6. Mississippi State Rating Bureau
Ref. 83-3-7, 24
 7. Mississippi Residential Property Insurance Underwriting Association
Ref. 83-38-1, 3, 5
 8. Mississippi Windstorm Underwriting Association
Ref. 83-34-1
 9. Valued Policy
Ref. 83-13-5
- C. Licensing**
1. Persons required to be licensed
 - a. Insurance Producer
Ref. 83-17-53, 55, 59, 61, 63, 251
 - b. Insurance Adjuster
Ref. 83-17-401
 - c. Resident/non-resident
Ref. 83-17-65, 67
 - d. Exemptions
Ref. 83-17-67
 2. Appointments/Termination of Appointments
Ref. 83-17-75, 77
 3. Penalties for noncompliance
 - a. Refusal/nonrenewal
Ref. 83-17-71
 - b. Suspension/revocation
Ref. 83-5-67
 - c. Administrative fines
Ref. 83-17-71
 4. Maintenance and duration of license
 - a. Renewal
Ref. 83-17-37, 63
 - b. Continuing Education
Ref. 83-17-251
 - c. Notify Commissioner of Change in Address
Ref. 83-17-63
 - d. Report Administrative or Criminal Action
Ref. 83-17-81
- D. Marketing Practices**
1. Protection of public interest
Ref. 83-6-39; 83-17-69; 83-24-31; MAC 19-1:20.02
 2. Unfair Practices
 - a. Unfair claims methods and trade practices
Ref. 83-5-19, 33, 35, 45
- E. Cancellation/Nonrenewal**
1. Property policies
 - a. Personal Lines
 - (1) Homeowners
Ref. 83-5-28
 - (2) Automobile
Ref. 83-11-1 through 21
 - b. Commercial Lines
Ref. 83-5-28
 2. Proof of Notice
Ref. 83-11-9, 13
- F. Applications and Binders**
1. Binding coverage
Ref. (2009-1) MAC 19-5:4.01-.06
- b. Producer's Compensation Disclosure
Ref. 83-17-73, 83-59-3
 - c. Rebating/illegal dealing in premiums
Ref. 83-3-121
 - d. Illegal inducements
Ref. 83-2-29
 - e. Twisting
Ref. Reg. F&C 37-1; MAC 19-1:1.01
 - f. Misrepresentation
Ref. 83-5-35
 - g. Credit Scoring Adverse-Action
Ref. 15 USCA § 1681m
 - h. Defamation
Ref. 83-5-35
 - i. Discrimination
Ref. 83-2-3
 - j. Failure to issue proper receipts
Ref. 83-17-71
 - k. Cease and desist
Ref. 83-1-51; 83-5-41
 - l. Advertising
Ref. 83-5-35; 83-17-1, 71; MAC 19-1:3.01
 - m. Fraud
Ref. 7-5-303; 83-17-71
3. Producer responsibilities
 - a. Policy deliveries
Ref. (2007-1) MAC 19-1:34.04-.05
 - b. Premium accountability (e.g. fiduciary responsibility)
Ref. 83-17-71; Reg. (2000-4 Sec 4) MAC 19-1:25.04
 - c. Separate Account Requirement
Ref. Reg. 79-001; MAC 19-1:11.01
 - d. Reply to the Insurance Commissioner
Ref. 83-24-13
 - e. Burden of determining authorization
Ref. 83-1-23
 4. Compensation
 - a. Payment of commissions
Ref. 83-17-73
 - b. Duly licensed producer
Ref. 83-17-7
 - c. Referral Fee
Ref. 83-17-7
 - d. Controlled Business
Ref. 83-17-1

CASUALTY PRODUCER CONTENT OUTLINE

(60 scored questions plus 10 pretest questions)

I. TYPES OF POLICIES, BONDS, AND RELATED TERMS 23

A. Commercial general liability

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

B. Automobile: personal auto and business auto

1. Liability
 - a. Bodily Injury
 - b. Property Damage
 - c. Split Limits
 - d. Combined Single Limit
2. Medical Payments
3. Physical Damage (collision; other than collision; specified perils)
4. Uninsured motorists
5. Underinsured motorists
6. Who is an insured
7. Types of Auto
 - a. Owned
 - b. Non-owned
 - c. Hired
 - d. Temporary Substitute
 - e. Newly Acquired Autos
 - f. Transportation Expense and Rental 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)

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, funds transfer
6. Liquor liability

G. Umbrella/Excess Liability

H. Businessowners Policy (BOP)

II. 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

III. POLICY PROVISIONS.....12

A. Declarations

B. Insuring agreement

C. Conditions

D. Exclusions and Limitations

E. Definition of the insured

F. Duties of the insured after a loss

G. Cancellation and nonrenewal provisions

H. 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)

IV. Mississippi Casualty Insurance Laws..... 10

(All references are to sections of Title 83, MS Regulation and MS Administrative Code (MAC))

A. Commissioner

1. Broad Powers
Ref. 83-1-47, 49, 51
2. Examination of Records
Ref. 83-5-37, 65
3. Notice of hearing
Ref. 83-5-39
4. Rates and Forms
Ref. 83-2-3, 83-3-23
5. Penalties
Ref. 83-5-49, 67, 83, 85
6. Unlicensed activities
Ref. 83-1-49, 83-17-41, 45

B. Terms and concepts

1. Insurance
Ref. 83-17-53, 83-19-1
2. Insurer
Ref. 83-1-151, 83-24-7, 83-6-1
3. Insurance transaction
Ref. 83-17-1; 83-17-53, 57; 83-59-3
4. Admitted and Non-admitted insurers
Ref. 83-21-3
5. Domestic, foreign and alien Insurers; certificate of authority
Ref. 83-1-23, 83-5-5
6. Mississippi Insurance Guaranty Association
Ref. 83-23-103, 109, 115, 119
7. Mississippi State Rating Bureau
Ref. 83-3-7, 24
8. Mississippi Residential Property Insurance Underwriting Association
Ref. 83-38-1, 3, 5

C. Licensing

1. Persons required to be licensed
 - a. Insurance Producer
Ref. 83-17-53. 55, 59, 61, 63, 251
 - b. Insurance Adjuster
Ref. 83-17-401
 - c. Resident/non-resident
Ref. 83-17-65, 67
 - d. Exemptions
Ref. 83-17-67
2. Appointments/Termination of Appointments
Ref. 83-17-75, 77
3. Penalties for noncompliance
 - a. Refusal/nonrenewal
Ref. 83-17-71
 - b. Suspension/revocation
Ref. 83-5-67
 - c. Administrative fines
Ref. 83-17-71
4. Maintenance and duration of license
 - a. Renewal
Ref. 83-17-37, 63
 - b. Continuing Education

Ref. 83-17-251

- c. Notify Commissioner of Change in Address
Ref. 83-17-63
- d. Report Administrative or Criminal Action
Ref. 83-17-81

D. Marketing Practices

1. Protection of public interest
Ref. 83-6-39; 83-17-69; 83-24-31; MAC 19-1:20.02
2. Unfair Practices
 - a. Unfair claims methods and trade practices
Ref. 83-5-19, 33, 35, 45
 - b. Producer's Compensation Disclosure
Ref. 83-17-73, 83-59-3
 - c. Rebating/illegal dealing in premiums
Ref. 83-3-121
 - d. Illegal inducements
Ref. 83-2-29
 - e. Twisting
Ref. Reg. F&C 37-1; MAC 19-1:1.01
 - f. Misrepresentation
Ref. 83-5-35
 - g. Credit Scoring Adverse-Action
Ref. 15 USCA § 1681m
 - h. Defamation
Ref. 83-5-35
 - i. Discrimination
Ref. 83-2-3
 - j. Failure to issue proper receipts
Ref. 83-17-71
 - k. Cease and desist
Ref. 83-1-51; 83-5-41
 - l. Advertising
Ref. 83-5-35; 83-17-1, 71; Reg. 19-1:3.01
 - m. Fraud
Ref. 7-5-303; 83-17-71
3. Producer responsibilities
 - a. Policy deliveries
Ref. (2007-1) MAC 19-1:34.04-.05
 - b. Premium accountability (e.g. fiduciary responsibility)
Ref. 83-17-71; Reg. (2000-4 Sec 4) MAC 19-1:25.04
 - c. Separate Account Requirement
Ref. Reg. 79-011; MAC 19-1:11.01
 - d. Reply to the Insurance Commissioner
Ref. 83-24-13
 - e. Burden of determining authorization
Ref. 83-1-23
4. Compensation
 - a. Payment of commissions
Ref. 83-17-73
 - b. Duly licensed producer
Ref. 83-17-7
 - c. Referral Fee
Ref. 83-17-7
 - d. Controlled Business
Ref. 83-17-1

E. Cancellation/Nonrenewal

1. Proof of Notice
Ref. 83-11-9, 13

F. Applications and Binders

1. Binding coverage
Ref. (2009-1) MAC 19-5:4.01-.06

G. Automobile

- 1. Financial Responsibility
Ref. 63-15-3
- 2. Uninsured/Underinsured motorist
Ref. 83-11-101 through 111

PROPERTY & CASUALTY PRODUCER CONTENT OUTLINE

(90 scored questions plus 10 pretest questions)

I. TYPES OF PROPERTY POLICIES.....15

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. PROPERTY INSURANCE TERMS AND RELATED CONCEPTS..... 11

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. PROPERTY POLICY PROVISIONS & CONTRACT LAW... 9

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 CASUALTY POLICIES, BONDS, AND RELATED TERMS..... 16

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)
 - a. Coverage B: Personal Injury and Advertising Injury
 - b. Coverage C: Medical Payments
 - c. Supplemental Payments
 - d. Who is an insured
 - e. First named insured
 - g. Limits (Per occurrence, Annual Aggregate)
 - h. Damage to Property of Others

B. Automobile: personal auto and business auto

- 1. Liability
 - h. Bodily Injury
 - i. Property Damage
 - j. Split Limits
 - k. 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
 - h. Owned
 - i. Non-owned
 - j. Hired
 - k. Temporary Substitute
 - l. Newly Acquired Autos
 - m. 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)

- 1. Standard policy concepts
 - h. Who is an employee/employer
 - i. 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, funds transfer
- 6. Liquor liability

G. Umbrella/Excess Liability

H. Businessowners Policy (BOP)

V. CASUALTY INSURANCE TERMS AND RELATED CONCEPTS.....11

B. Risk

C. Hazards

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

D. Indemnity

E. Insurable interest

F. Loss valuation

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

G. Negligence

H. Liability

I. Occurrence

J. Binders

K. Warranties

L. Representations

M. Concealment

N. Deposit Premium/Audit

O. Certificate of Insurance

P. Law of Large Numbers

Q. Pure vs. Speculative Risk

R. Endorsements

S. Damages

- 1. Compensatory
 - h. General
 - i. Special
- 2. Punitive

T. Compliance with provisions of Fair Credit Reporting Act

VI. CASUALTY POLICY PROVISIONS 8

B. Declarations

C. Insuring agreement

D. Conditions

E. Exclusions and Limitations

F. Definition of the insured

G. Duties of the insured after a loss

H. Cancellation and nonrenewal provisions

I. Supplementary payments

J. Proof of loss

K. Notice of claim

L. Other insurance

M. Subrogation

N. Loss settlement provisions including consent to settle a loss

O. Terrorism Risk Insurance Act (TRIA)

VII. Mississippi Property and Casualty Insurance Laws.....20

(All references are to sections of Title 83, MS Regulation and MS Administrative Code (MAC))

B. Commissioner

- 1. Broad Powers
Ref. 83-1-47, 49, 51
- 2. Examination of Records
Ref. 83-5-37, 65
- 3. Notice of hearing
Ref. 83-5-39
- 4. Rates and Forms
Ref. 83-2-3, 83-3-23
- 5. Penalties
Ref. 83-5-49, 67, 83, 85
- 6. Unlicensed activities
Ref. 83-1-49, 83-17-41, 45

C. Terms and concepts

- 1. Insurance

- Ref. 83-17-53, 83-19-1*
2. Insurer
Ref. 83-1-151, 83-24-7, 83-6-1
 3. Insurance transaction
Ref. 83-17-1; 83-17-53, 57; 83-59-3
 4. Admitted and Non-admitted insurers
Ref. 83-21-3
 5. Domestic, foreign and alien Insurers; certificate of authority
Ref. 83-1-23, 83-5-5
 6. Mississippi Insurance Guaranty Association
Ref. 83-23-103, 109, 115, 119
 7. Mississippi State Rating Bureau
Ref. 83-3-7, 24
 8. Mississippi Residential Property Insurance Underwriting Association
Ref. 83-38-1, 3, 5
 9. Mississippi Windstorm Underwriting Association
Ref. 83-34-1
 10. Valued Policy
Ref. 83-13-5
- D. Licensing**
1. Persons required to be licensed
 - a. Insurance Producer
Ref. 83-17-53, 55, 59, 61, 63, 251
 - b. Insurance Adjuster
Ref. 83-17-401
 - c. Resident/non-resident
Ref. 83-17-65, 67
 - d. Exemptions
Ref. 83-17-67
 2. Appointments/Termination of Appointments
Ref. 83-17-75, 77
 3. Penalties for noncompliance
 - a. Refusal/nonrenewal
Ref. 83-17-71
 - b. Suspension/revocation
Ref. 83-5-67
 - c. Administrative fines
Ref. 83-17-71
 4. Maintenance and duration of license
 - a. Renewal
Ref. 83-17-37, 63
 - b. Continuing Education
Ref. 83-17-251
 - c. Notify Commissioner of Change in Address
Ref. 83-17-63
 - d. Report Administrative or Criminal Action
Ref. 83-17-81
- D. Marketing Practices**
1. Protection of public interest
Ref. 83-6-39; 83-17-69; 83-24-31; MAC 19-1:20.02
 2. Unfair Practices
 - a. Unfair claims methods and trade practices
Ref. 83-5-19, 33, 35, 45
 - b. Producer's Compensation Disclosure
Ref. 83-17-73, 83-59-3
 - c. Rebating/illegal dealing in premiums
Ref. 83-3-121
 - d. Illegal inducements
Ref. 83-2-29
- e. Twisting
Ref. Reg. F&C 37-1; MAC 19-1:1.01
 - f. Misrepresentation
Ref. 83-5-35
 - g. Credit Scoring Adverse-Action
Ref. 15 USCA § 1681m
 - h. Defamation
Ref. 83-5-35
 - i. Discrimination
Ref. 83-2-3
 - j. Failure to issue proper receipts
Ref. 83-17-71
 - k. Cease and desist
Ref. 83-1-51; 83-5-41
 - l. Advertising
Ref. 83-5-35; 83-17-1, 71; Reg. 19-1:3.01
 - m. Fraud
Ref. 7-5-303; 83-17-71
3. Producer responsibilities
- a. Policy deliveries
Ref. (2007-1) MAC 19-1:34.04-.05
 - b. Premium accountability (e.g. fiduciary responsibility)
Ref. 83-17-71; Reg. (2000-4 Sec 4) MAC 19-1:25.04
 - c. Separate Account Requirement
Ref. Reg. 79-001; MAC 19-1:11.01
 - d. Reply to the Insurance Commissioner
Ref. 83-24-13
 - e. Burden of determining authorization
Ref. 83-1-23
4. Compensation
- a. Payment of commissions
Ref. 83-17-73
 - b. Duly licensed producer
Ref. 83-17-7
 - c. Referral Fee
Ref. 83-17-7
 - d. Controlled Business
Ref. 83-17-1
- E. Cancellation/Nonrenewal**
1. Property policies
 - a. Personal Lines
 - (1) Homeowners
Ref. 83-5-28
 - (2) Automobile
Ref. 83-11-1 through 21
 - b. Commercial Lines
Ref. 83-5-28
 2. Proof of Notice
Ref. 83-11-9, 13
- F. Applications and Binders**
1. Binding coverage
Ref. (2009-1) MAC 19-5:4.01-.06
- G. Automobile**
1. Financial Responsibility
Ref. 63-15-3
 2. Uninsured/Underinsured motorist
Ref. 83-11-101 through 111

**PERSONAL LINES PRODUCER
CONTENT OUTLINE**

(75 scored questions)

I. TYPES OF PROPERTY POLICIES 7

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 9

A. Automobile: personal auto

1. Liability
 - a. Bodily Injury
 - b. Property Damage
 - c. Split Limits
 - d. Combined Single Limit
2. Medical Payments
3. Physical Damage (collision; other than collision; specified perils)
4. Uninsured motorists
5. Underinsured motorists
6. Who is an insured
7. Types of Auto
 - a. Owned
 - b. Non-owned
 - c. Hired
 - d. Temporary Substitute
 - e. Newly Acquired Autos
 - f. Transportation Expense and Rental Reimbursement Expense
8. Exclusions

B. Umbrella/Excess liability

III. PROPERTY AND CASUALTY INSURANCE TERMS AND RELATED CONCEPTS 21

A. Insurance

1. Law of Large Numbers

B. Insurable interest

C. Risk

1. Pure vs. Speculative Risk

D. Hazard

1. Moral
2. Morale
3. Physical

E. Peril

F. Loss

1. Direct

2. Indirect

G. Loss Valuation

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

H. Proximate cause

I. Deductible

J. Indemnity

K. Limits of liability

L. Coinsurance/Insurance to value

M. Occurrence

N. Cancellation

O. Nonrenewal

P. Vacancy and unoccupancy

Q. Liability

1. Absolute
2. Strict
3. Vicarious

R. Negligence

S. Binder

T. Endorsements

U. Blanket vs. Specific

V. Burglary, Robbery, Theft, and Mysterious Disappearance

W. Warranties

X. Representations

Y. Concealment

Z. Deposit Premium/Audit

AA. Certificate of Insurance

BB. Damages

1. Compensatory
 - a. General
 - b. Special
2. Punitive

CC. Compliance with Provisions of Fair Credit Reporting Act

IV. PROPERTY AND CASUALTY POLICY PROVISIONS AND CONTRACT LAW 18

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

V. Mississippi Personal Lines Insurance Laws..... 20

(All references are to sections of Title 83, MS Regulation and MS Administrative Code (MAC))

A. Commissioner

1. Broad Powers
Ref. 83-1-47, 49, 51
2. Examination of Records
Ref. 83-5-37, 65
3. Notice of hearing
Ref. 83-5-39
4. Rates and Forms
Ref. 83-2-3, 83-3-23
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Ref. 83-5-49, 67, 83, 85
6. Unlicensed activities
Ref. 83-1-49, 83-17-41, 45

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3. Admitted and Non-admitted insurers
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8. Mississippi Windstorm Underwriting Association
Ref. 83-34-1
9. Valued Policy
Ref. 83-13-5

C. Licensing

1. Persons required to be licensed
 - a. Insurance Producer
Ref. 83-17-53, 55, 59, 61, 63, 251
 - b. Insurance Adjuster
Ref. 83-17-401
 - c. Resident/non-resident
Ref. 83-17-65, 67
 - d. Exemptions
Ref. 83-17-67
2. Appointments/Termination of Appointments
Ref. 83-17-75, 77
3. Penalties for noncompliance
 - a. Refusal/nonrenewal
Ref. 83-17-71
 - b. Suspension/revocation
Ref. 83-5-67
 - c. Administrative fines
Ref. 83-17-71
4. Maintenance and duration of license
 - a. Renewal

Ref. 83-17-37, 63

- b. Continuing Education
Ref. 83-17-251
- c. Notify Commissioner of Change in Address
Ref. 83-17-63
- d. Report Administrative or Criminal Action
Ref. 83-17-81

D. Marketing Practices

1. Protection of public interest
Ref. 83-6-39; 83-17-69; 83-24-31; MAC 19-1:20.02
2. Unfair Practices
 - a. Unfair claims methods and trade practices
Ref. 83-5-19, 33, 35, 45
 - b. Producer's Compensation Disclosure
Ref. 83-17-73, 83-59-3
 - c. Rebating/illegal dealing in premiums
Ref. 83-3-121
 - d. Illegal inducements
Ref. 83-2-29
 - e. Twisting
Ref. Reg. F&C 37-1; MAC 19-1:1.01
 - f. Misrepresentation
Ref. 83-5-35
 - g. Credit Scoring Adverse-Action
Ref. 15 USCA § 1681m
 - h. Defamation
Ref. 83-5-35
 - i. Discrimination
Ref. 83-2-3
 - j. Failure to issue proper receipts
Ref. 83-17-71
 - k. Cease and desist
Ref. 83-1-51; 83-5-41
 - l. Advertising
Ref. 83-5-35; 83-17-1, 71; Reg. 19-1:3.01
 - m. Fraud
Ref. 7-5-303; 83-17-71
3. Producer responsibilities
 - a. Policy deliveries
Ref. (2007-1) MAC 19-1:34.04-.05
 - b. Premium accountability (e.g. fiduciary responsibility)
Ref. 83-17-71; Reg. (2000-4 Sec 4) MAC 19-1:25.04
 - c. Separate Account Requirement
Ref. Reg. 79-001; MAC 19-1:11.01
 - d. Reply to the Insurance Commissioner
Ref. 83-24-13
 - e. Burden of determining authorization
Ref. 83-1-23
4. Compensation
 - a. Payment of commissions
Ref. 83-17-73
 - b. Duly licensed producer
Ref. 83-17-7
 - c. Referral Fee
Ref. 83-17-7
 - d. Controlled Business
Ref. 83-17-1

E. Cancellation/Nonrenewal

1. Property policies
 - a. Personal Lines
(1) Homeowners

Ref. 83-5-28
(2) Automobile
Ref. 83-11-1 through 21

2. Proof of Notice

Ref. 83-11-9, 13

F. Applications and Binders

1. Binding coverage

Ref. (2009-1) MAC 19-5:4.01-.06)

G. Automobile

1. Financial Responsibility

Ref. 63-15-3

2. Uninsured/Underinsured motorist

Ref. 83-11-101 through 111

**PROPERTY & CASUALTY WITH WORKERS'
COMPENSATION ADJUSTER
CONTENT OUTLINE**

(60 scored and 5 unscored questions)

I. PROPERTY AND CASUALTY INSURANCE TERMS AND CONCEPTS

A. Insurance

1. Law of large numbers

B. Insurable interest

C. Risk

D. Hazard

E. Peril

F. Loss (direct and indirect)

G. Proximate cause

H. Deductible

I. Indemnity

J. Actual cash value

K. Replacement cost

L. Limits of Liability

M. Coinsurance/Insurance to value

N. Accident

O. Occurrence

P. Cancellation

Q. Nonrenewal

R. Liability

S. Negligence

T. Robbery

U. Burglary

V. Theft

II. TYPES OF PROPERTY POLICIES

A. Personal lines

1. Dwelling and contents (DP forms)
2. Personal liability
3. Homeowners (coverages and endorsements)
4. Mobile Homes

B. Commercial lines

1. Commercial property
 - a. Commercial building personal property form
 - b. Causes of loss forms
 - c. Business income
 - d. Extra expense
2. Commercial Package Policy (CPP)
3. Equipment Breakdown coverage forms
4. Businessowners Policy (BOP)
5. Farmowners

C. Ocean and Inland marine

1. Personal floaters
2. Commercial floaters
3. Nationwide definition

D. Additional coverages and exclusions

1. Flood
2. Business Interruption
3. Ordinance or Law

III. TYPES OF CASUALTY POLICIES

A. Commercial general liability

1. Premises and operations liability
2. Products and completed operations liability
3. Contractual liability
4. Medical payments
5. Owners and contractors protective liability

B. Automobile: personal and business auto

1. Liability
2. Physical damage (collision and comprehensive)
3. Uninsured/ Underinsured motorists
4. Named insureds
5. Insureds
6. Owned automobile
7. Nonowned automobile
8. Temporary substitute auto
9. Auto adjusting definitions (included operations, overlap areas, unibody damage)

C. Commercial crime

1. Coverage forms
 - a. Theft, disappearance, and destruction
 - b. Robbery and safe burglary
 - c. Premises burglary
 - d. Premises theft and robbery outside premises

D. Workers Compensation

Ref. 71-3-1 through 129

1. Liability for compensation
 - a. Burden and standard of proof
 - b. Apportionment
 - c. Intoxication
 - d. Willful intent to injure
 - e. Compensation where third parties are liable
 - f. Statute of limitations
2. Indemnity benefits
 - a. Compensation for disability
 - b. Permanent total disability
 - c. Serious head or facial disfigurement
 - d. Partial or total loss of use of a member
3. Medical benefits
 - a. Right of selection
 - b. Duty to provide
4. Average weekly wage

E. Standard Fire Policy

Ref. 83-13-1 through 25

1. Basic coverages
2. Limitations and restrictions
3. Loss
4. Appraisal

F. Professional liability

G. Umbrella/excess liability

H. Surety bonds

IV. STATUTES, RULES, AND REGULATIONS PERTINENT TO ADJUSTERS

(All references are to sections of Title 71 and 83 and Reg. Chapter 14)

A. Commissioner of Insurance

1. Broad powers and duties
2. Examination of records
3. Investigations/Notice of hearing
4. Penalties

B. Adjuster licensing

Ref. 83-17-401 through 423

1. License requirements
2. License suspension and revocation
3. Change of address

Ref. 83-17-63

4. Definitions

C. Unfair trade practices

1. Unfair claims settlement practices

Ref. 83-5-19, 33, 45

2. Misrepresentation

Ref. 83-5-35

3. Unfair discrimination

Ref. 83-71-7, 57; Reg. Chapter 14

V. PROPERTY INSURANCE STATUTES, RULES, AND REGULATIONS

A. Cancellation/Nonrenewal

Ref. 83-5-28, 83-11-1 through 21

VI. CASUALTY INSURANCE STATUTES, RULES, AND REGULATIONS

A. Automobile Insurance/Financial Responsibility

1. Required limits Bodily Injury/Physical Damage

Ref. 63-15-3

2. Cancellation/nonrenewal

Ref. 83-5-28, 83-11-1 through 21

**PUBLIC ADJUSTER
CONTENT OUTLINE**

(50 scored questions)

I. AUTO INSURANCE

- A. Personal and Commercial Physical Damage Coverages – Comprehensive and Collision
- B. Types of Autos

II. BUSINESSOWNERS POLICY (PROPERTY ONLY)

III. COMMERCIAL PROPERTY COVERAGE

IV. DWELLING, HOMEOWNERS AND OTHER PROPERTY COVERAGES

V. GENERAL INSURANCE CONCEPTS AND PRINCIPLES

- A. Property and Casualty insurance terms
- B. Insurance Concepts
- C. Loss Report

VI. Overview of Property & Casualty Insurance

- A. Product Knowledge
- B. Policy Provisions

VII. Mississippi Adjuster Law, Rules and Regulations

Ref. 83-17-501 through 527

- A. Commissioner of Insurance

- B. Definitions

- C. License Requirements

- D. Adjuster

**INDUSTRIAL FIRE
CONTENT OUTLINE**

(50 scored questions)

I. MISSISSIPPI LAWS AND RULES PERTINENT TO INDUSTRIAL FIRE INSURANCE

(All references are to sections of Title 83, MS Regulation and MS Administrative Code (MAC))

A. Insurance Commissioner

1. Duties of the Commissioner

Ref. 83-1-47, 49, 51; 83-5-37, 39, 65

B. Industrial Fire Insurance

Ref. 83-13-1 through 25

C. Persons required to be licensed

Ref. 83-17-53, 65

D. Maintaining a license

1. Change of Address

Ref. 83-17-63

2. License Renewal

Ref. 83-17-37, 63

3. Appointments

Ref. 83-17-75, 77

E. Suspension, termination, revocation of license and other penalties

Ref. 83-5-67, 83-17-71

F. Unfair Trade Practices

1. Unfair claims practices and settlements

Ref. 83-5-19, 33, 45

2. Twisting

Ref. Reg. F&C 37-1; MAC 19-1:1.01

3. Rebating

Ref. 83-3-121

G. Foreign, alien and domestic companies

Ref. 83-1-23, 83-5-5

II. POLICY DEFINITIONS

A. Insurance contract basics

B. Declarations and Insuring Agreement

C. Conditions

D. Exclusions

E. Insurable Interest

F. Contract of Indemnity

G. Subrogation

H. Actual Cash Value

I. Warranties and Representations

J. Concealment and Fraud Policy Cancellation

K. Pro rata

L. Hazard

1. Physical

2. Moral

3. Morale

M. Loss

1. Direct

2. Indirect

N. Requirement if Loss Occurs

O. Perils Not Included

P. Other Insurance

III. EXTENDED COVERAGE (ALLIED LINES)

(All references are to sections of Title 83, MS Regulation and MS Administrative Code (MAC))

A. Perils Insured Against and Their Provisions

Ref. 83-13-1 through 25

1. Windstorm

2. Hail

3. Explosion
4. Riot, including a riot attending a strike
5. Civil Commotion
6. Aircraft
7. Vehicles
8. Smoke

IV. BURGLARY ENDORSEMENT

- A. Coverages
- B. Exclusions

**BAIL AGENT
CONTENT OUTLINE
UPDATED MAY 1, 2024**

(50 scored 10 pretest questions)

(All references are to sections of Title 83. Ref: 83-39-1 through 31; 99-5-1 through 39; MAC 19-6:7.03)

I. Skip tracing, arrest, surrender, and release

- A. Who may make an arrest
- B. Surrender of defendants
 1. Reasons
 2. Return of premium
 3. Procedures
- C. Issuing warrants
- D. Apprehension of defendants
- E. Property Bond
- F. Consideration for setting bonds

II. Collateral and indemnity

- A. Return of collateral after fulfillment
- B. Custody of Collateral
- C. Penalties

III. Contracts, Writing, and Underwriting Bonds

- A. Obligations of the Parties to a contract (Obligor, Surety, Principal)
- B. Indemnification agreements/surety contracts including underwriting authority
- C. Creating a valid contract
- D. Bond application
- E. Bail contract
- F. Posting the bond/recordings
- G. Bond receipts

IV. Courts and their jurisdiction

- A. Courts
- B. Power of attorney
- C. Posting licensing with courts
- D. Persons excluded from acting as a bail agent
- E. Court procedures
- F. Court appearance
- G. Amount of bail
- H. Arraignment
- I. Transferring a bond
- J. Trial
- K. Appeal
- L. Conditions for release
- M. Failure to appear

V. Forfeitures and judgements

- A. Bond forfeiture
- B. Motions to set aside judgements
- C. Final judgement of forfeiture

VI. Fulfilling the Obligation

- A. Discharging Bonds
- B. Evidence to convict

VII. Mississippi Bail Laws & Regulations

- A. License Requirements
- B. License Eligibility
- C. Qualification, including bonds

- D. Appointments
- E. Non-resident eligibility
- F. Soliciting bail agent
- G. Limited surety agent
- H. Personal surety agent
- I. Bail enforcement agent
- J. Record keeping
- K. Licensing renewal and expiration
- L. Denial, suspension or revocation of license
- M. License transfer requirements License appeal
- N. Continuing education
- O. Reinstatement requirements
- P. Fines for agents and insurers
- Q. Change of address
- R. Disciplinary actions/penalties
- S. Unlawful acts

VIII. Definitions and Terminology

- A. Arraignment
- B. Bail
- C. Bonds
 1. Appeal
 2. Bail
 3. Cash
 4. Personal recognizance
 5. Criminal
 6. Civil
 7. Appearance
 8. Post-conviction
- D. Collateral
- E. Custody
- F. Defendant
- G. Extradition
- H. Felony
- I. Fugitive
- J. Insurer
- K. Levy
- L. Premium
- M. Trust Account
- N. Writs

**WORKER'S COMPENSATION ADJUSTER
CONTENT OUTLINE**

(50 scored questions)

(All references to Miss. Code Ann. § 71-3 -1 through 129, 83-17-401 through 425, and the Mississippi Workers' Compensation Claims Guide)

I. MISSISSIPPI WORKERS' COMPENSATION LAWS AND ADJUSTING PRACTICES

A. Licensing requirements

Ref. 83-17-401 through 423

1. Adjuster
2. Exemptions/exceptions
3. Continuing education
4. License denial, maintenance, renewal, and expiration
5. License termination, revocation, suspension

B. Claims methods and practices

1. Bad Faith
2. Misrepresentation
3. Fraud

C. Workers' Compensation Policy

1. Employers Liability insurance
2. Other States insurance

- D. Administration of the Act**
 - 1. Impartial construction
 - 2. Agency of Administration and Members
- E. Application**
 - 1. Employers subject to the MWCA
 - 2. Penalties for failure to secure coverage
- F. Coverage**
 - 1. Uninsured subcontractor
 - 2. Notice of cancellation and nonrenewal
- G. Jurisdiction**
- H. Extraterritorial application**
 - 1. Concurrent jurisdiction
- I. Exclusiveness of liability**
- J. Liability for compensation**
 - 1. Compensable injuries
 - 2. Burden of Proof
 - 3. Standard of Proof
 - 4. Found Dead Presumption
 - 5. Coming and Going Rule
 - 6. Consecutive injuries
 - 7. Idiopathic Falls
 - 8. Independent Contractors
 - 9. Non-resident aliens
 - 10. Apportionment
 - 11. Intoxication
 - 12. Willful intent to injure
 - 13. Compensation for injuries where third parties are liable
 - 14. Statute of limitations
- K. Reporting of injuries**
 - 1. Requirements
 - 2. Penalty
- L. Indemnity Benefits**
 - 1. Compensation for disability or death
 - a. Temporary total disability
 - b. Temporary Partial Disability
 - c. Permanent partial disability
 - 1. Partial or total loss of use of a member
 - d. Permanent total disability
 - e. Serious head or facial disfigurement
 - f. Death benefits
 - 2. Calculation of compensation rate
 - 3. Indemnity Waiting Period
 - 4. Maximum and Minimum Payments
 - 5. Hernia
 - 6. Payments and penalties
 - 7. Maximum medical improvement
 - 8. Form B-18 Report of Payment or Suspension of Payment
- M. Average Weekly Wage**
- N. Mileage reimbursement**
- O. Child and Spousal Support Liens**
- P. Medical Benefits**
 - 1. Right of selection
 - 2. Qualified providers
 - 3. Ex Parte' communications
 - 4. Authorization
 - 5. Duty to provide
 - 6. Medical fee schedule
- Q. Second injury fund**
- R. Litigation**
 - 1. Form B-5,11 Petition to Controvert & Response
- S. Settlements**
 - 1. Procedure
 - 2. Medicare Requirements
- T. Third party recovery**