

FLORIDA Insurance Content Outlines

Content outlines for exams taken **BEFORE** January 1, 2026

Content outlines for exams taken **ON/AFTER** January 1, 2026



Effective January 1, 2025

CHIEF FINANCIAL OFFICER STATE OF FLORIDA

Florida Agent's Life (including Annuities & Variable Contracts)

85 scored questions plus 10 pretest questions Time limit: 2 hours

GENERAL KNOWLEDGE

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

A. Policy riders

- 1. Waiver of premium and waiver of monthly deduction
- 2. Guaranteed insurability
- 3. Payor benefit
- 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
- Dividends and dividend options (eg. participating, nonparticipating)
- 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 POLICES.....14%

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

FLORIDA Insurance Outline- Examination Content Outlines

Effective: January 1, 2025



Effective January 1, 2025

CHIEF FINANCIAL OFFICER STATE OF FLORIDA

D. Contract law

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

IV. RETIREMENT AND OTHER INSURANCE CONCEPTS...9%

- 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)

FLORIDA STATUTES, RULES, AND REGULATIONS

I. FLORIDA STATUTES, RULES, AND REGULATIONS COMMON TO ALL LINES......24%

A. Financial Services Regulation

- 1. Chief Financial Officer
- 2. Financial Services Commission
 - a. Office of Financial Regulation
 - b. Office of Insurance Regulation

B. Department of Financial Services

- 1. General duties and powers
 - a. Agent and adjuster licensing and investigations
 - b. Consumer services
 - c. Insurance Fraud
 - d. Receivership
 - e. Unclaimed Property
 - f. Other powers

C. Office of Insurance Regulation

- 1. General duties and powers
 - a. Policy approval authority
 - b. Rates and forms

- 2. Market Conduct Examinations
- 3. Agency Actions
- 4. Investigation

D. Office of Financial Regulation

- 1. General duties and powers
- 2. Agency Actions
- 3. Investigations

E. Definitions

- 1. Insurance contract
- 2. Insurance transaction
- 3. Insurer
- 4. Reinsurance
- 5. Domestic company
- 6. Foreign company
- 7. Alien company
- 8. Fraternals
- 9. Authorized and unauthorized companies/admitted and non-admitted companies
- 10. Stock and mutual companies
- 11. Unlicensed entities
- 12. Certificate of authority

F. Licensing

- 1. Purpose
- 2. License types
 - a. Agent
 - b. Agency
- 3. Appointments
 - a. Company
 - b. Unaffiliated
- 4. License Requirements
 - a. Education
 - b. Application
 - c. Background Check
 - d. Examination
- 5. Maintaining a license
 - a. Continuing education
 - b. Communicating with the Department
 - c. Record keeping
 - d. Criminal and administrative actions

G. Agent responsibilities

- 1. Fiduciary capacity
 - a. Definition
 - b. Premium accountability
 - c. Separate account requirements
- Commissions and compensation/ charges for extra services
- 3. Reply to DFS and/or Office of Insurance Regulation
- 4. Ethics

H. Insurance guaranty fund

I. Marketing practices

- 1. Unfair methods of competition
 - a. Sliding



Effective January 1, 2025

CHIEF FINANCIAL OFFICER STATE OF FLORIDA

- b. Coercion
- c. Misrepresentation
- d. Defamation
- e. False advertising
- f. Unfair discrimination
- g. Unfair claims practices
- h. Fraud
- i. Controlled business
- j. Twisting
- k. Churning
- I. Rebating
- m. Concealment

II. FLORIDA STATUTES, RULES, AND REGULATIONS PERTINENT TO LIFE AND ANNUITY INSURANCE, INCLUDING VARIABLE PRODUCTS.....18%

A. Marketing methods and practices

- 1. Agent Responsibilities
 - 2. Disclosure
 - a. Buyer's guide
 - b. Policy summary
 - 3. Advertising and sales
 - 4. Prohibited practices and penalties
 - 5. Suitability/Best Interest

B. Policy or contract replacement

- 1. Duties of agent
- 2. Duties of replacing insurance company

C. Individual contracts

- 1. Standard provisions
 - a. Protection of beneficiaries from creditors
 - b. Prohibited provisions
 - c. Free Look
 - d. Grace period
 - e. Designation of beneficiary
 - f. Secondary addressee
- 2. Non-forfeiture options
- 3. Policy settlement

D. Group Life

- 1. Standard provisions / required provisions
- 2. Conversion rights
- 3. Types of groups/eligible groups
- 4. Dependent coverage
- 5. Employee life
- 6. Assignment of proceeds



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CHIEF FINANCIAL OFFICER
STATE OF FLORIDA

Florida Agent's Health Insurance	10. Physical examination and autopsy
85 scored questions plus 10 pretest questions	11. Legal actions
Time limit: 2 hours	12. Change of beneficiary
	13. Misstatement of age or gender
GENERAL KNOWLEDGE	14. Change of occupation
I. TYPES OF POLICIES19%	15. Illegal occupation
A. Disability income	16. Relation of earning to insurance
1. Individual disability income policy	B. Other provisions and clauses
2. Business overhead expense policy	1. Insuring clause
3. Business disability buyout policy	2. Free look
Group disability income policy	3. Consideration clause
5. Key employee policy	4. Probationary period
B. Accidental death and dismemberment	5. Elimination period
C. Medical expense insurance	6. Waiver of premium
Basic hospital, medical, and surgical policies	7. Exclusions and limitations
2. Major medical policies	Preexisting conditions
Health Maintenance Organizations (HMOs)	9. Coinsurance
Preferred Provider Organizations (PPOs)	10. Deductibles
5. Point of Service (POS) plans	11. Eligible expenses
6. Flexible Spending Accounts (FSAs)	12. Copayments
7. High Deductible Health Plans (HDHPs) and related	Pre-authorizations and prior approval requirements
Health Savings Accounts (HSAs)	Usual, reasonable, and customary (URC) charges
8. Health Reimbursement Accounts (HRAs)	15. Lifetime, annual, or per cause maximum benefit limits
D. Medicare supplement policies	C. Riders
E. Group insurance	1. Impairment/exclusions
Differences between individual and group contracts	2. Guaranteed insurability
Coneral characteristics	3. Future increase option
3. COBRA	D. Rights of renewability
	1. Noncancelable
F. Individual/Group Long Term Care (LTC)	2. Cancelable
1. Eligibility	3. Guaranteed renewable
2. Levels of care	III COCIAL INCLIDANCE
G. Other policies	III. SOCIAL INSURANCE7%
1. Dental	A. Medicare (Parts A, B, C, D)
2. Vision	B. Medicaid
3. Cancer	C. Social Security benefits
4. Critical illness or specified disease	IV. OTHER INSURANCE CONCEPTS6%
5. Worksite (employer-sponsored)	A. Total, partial, recurrent and residual disability
6. Hospital indemnity	B. Owner's rights
7. Short-term medical	C. Dependent children benefits
8. Accident	D. Primary and contingent beneficiaries
II. POLICY PROVISIONS, CLAUSES, AND RIDERS18%	E. Modes of premium payments
A. Mandatory and optional provisions	F. Nonduplication and coordination of benefits (e.g.,
1. Entire contract	primary vs. excess)
2. Time limit on certain defenses (incontestable)	G. Occupational vs. non-occupational
3. Grace period	H. Tax treatment of premiums and proceeds of insurance
4. Reinstatement	contracts (e.g., disability income and medical
5. Notice of claim	expenses, etc.)
6. Claim forms	I. Managed care
7. Proof of loss	J. Workers Compensation
8. Time of payment of claims	K Subrogation

9. Payment of claims

V. FIELD UNDERWRITING PROCEDURES.....9%



Effective January 1, 2025

CHIEF	FINANCIAL OFFICER
ST	ATE OF FLORIDA

- 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

FLORIDA STATUTES, RULES, AND REGULATIONS

I. FLORIDA STATUTES, RULES, AND REGULATIONS COMMON TO ALL LINES......23%

A. Financial Services Regulation

- 1. Chief Financial Officer
- 2. Financial Services Commission
 - a. Office of Financial Regulation
 - b. Office of Insurance Regulation

B. Department of Financial Services

- 1. General duties and powers
 - a. Agent and adjuster licensing and investigations
 - b. Consumer services
 - c. Insurance Fraud
 - d. Receivership
 - e. Unclaimed Property
 - f. Other powers

C. Office of Insurance Regulation

- 1. General duties and powers
 - a. Policy approval authority
 - b. Rates and forms
- 2. Market Conduct Examinations
- 3. Agency Actions
- 4. Investigation

D. Office of Financial Regulation

- 1. General duties and powers
- 2. Agency Actions
- 3. Investigations

E. Definitions

- 1. Insurance contract
- 2. Insurance transaction

- 3. Insurer
- 4. Reinsurance
- 5. Domestic company
- 6. Foreign company
- 7. Alien company
- 8. Fraternals
- Authorized and unauthorized companies/admitted and non-admitted companies
- 10. Stock and mutual companies
- 11. Unlicensed entities
- 12. Certificate of authority

F. Licensing

- 1. Purpose
- 2. License types
 - a. Agent
 - b. Agency
- 3. Appointments
 - a. Company
 - b. Unaffiliated
- 4. License Requirements
 - a. Education
 - b. Application
 - c. Background Check
 - d. Examination
- 5. Maintaining a license
 - a. Continuing education
 - b. Communicating with the Department
 - c. Record keeping
 - d. Criminal and administrative actions

G. Agent responsibilities

- 1. Fiduciary capacity
 - a. Definition
 - b. Premium accountability
 - c. Separate account requirements
- 2. Commissions and compensation / charges for extra services
- 3. Reply to DFS and/or Office of Insurance Regulation
- 4. Ethics

H. Insurance guaranty fund

I. Marketing practices

- 1. Unfair methods of competition
 - a. Sliding
 - b. Coercion
 - c. Misrepresentation
 - d. Defamation
 - e. False advertising
 - f. Unfair discrimination
 - g. Unfair claims practices
 - h. Fraud
 - i. Controlled business
 - j. Twisting
 - k. Churning



Effective January 1, 2025

CHIEF FINANCIAL OFFICER
STATE OF FLORIDA

- I. Rebating
- m. Concealment

II. FLORIDA STATUTES, RULES, AND REGULATIONS PERTINENT TO HEALTH INSURANCE......18%

A. Standard Policy Provisions and Clauses (individual and group)

- 1. Minimum Benefit Standards
 - a. Grandfathered
 - b. Non-grandfathered
- 2. Required and Optional Coverages
- 3. Prohibited Provisions

B. Group Health insurance

- Eligible groups (employer based, fraternal, assoc. blanket)
- 2. Continuation
- 3. Conversion
- 4. Coordination of benefits

C. Disclosure

- 1. Outline of Coverage
- 2. Renewal Agreements/Nonrenewal and Cancellation
- 3. Advertising
- 4. Certificate of Coverage
- 5. Group Blanket Health
 - a. Definition
 - b. Required Provisions
- 6. Unfair Trade Practices
- 7. Application Responsibilities
- 8. Marketing methods and practices

D. Medicare Supplement Insurance

- 1. Required provisions (Minimum Standards)
 - a. Pre-existing conditions
 - b. Free Look
- 2. Open Enrollment Periods
 - a. 65 and over
 - b. under 65
- 3. Advertising
- 4. Marketing standards
- 5. Disclosure
 - a. Outline of Coverage
 - b. Buyer's guide
- 6. Replacement/Replacement Forms
- 7. Duplication of Benefits
- 8. Standardized policy benefits (A-N)
- 9. Exclusions
- 10. Medicaid--relationship to Supplements
- 11. Medicare advantage plan

E. Long-term Care Policies

- 1. Purpose
- 2 Disclosure
 - a. Outline of Coverage
 - b. Buyer's guide

- 3. Advertising
- 4. Policy standards
- 5. Required Provisions (Minimum standards)
- 6. Other Provisions
- 7. Terminology
 - a. Skilled care
 - b. Intermediate care
 - c. Custodial care
 - d. Home health care vs. home care
 - e. Continuing care retirement communities (CCRC)
 - f. Alternate care
 - g. Case management
 - h. Activities of Daily Living (ADL's) and cognitive impairment
 - i. Medically necessary or appropriate
 - j. Plan of care
 - k. Adult day care
 - I. Hospice care
- 8. Replacement
- 9. Unintentional lapse
 - a. secondary addressee
 - b. cognitive impairment
- 10. Long-Term Care partnership
- 11. Medicaid--relationship to Long-Term Care

F. Requirements for small employers

- 1. Definitions
- 2. Special Provisions
- 3. Disclosure requirements
- 4. Denial/Termination/Nonrenewal
- 5. Fair Marketing Standards
- 6. Benefit plans offered
- 7. Availability of coverage
- Small Employer Rating, Renewability and Portability Act
- 9. Guaranteed issue
- 10. Employee declination of coverage
- G. Florida Healthy Kids Corporation
- H. Requirements relating to HIV/AIDS
- I. Plan Types
 - 1. Health Maintenance Organization (HMO)
 - 2. Preferred Provider Organization (PPO)
 - 3. Exclusive provider organization (EPO)
 - 4. Prepaid service organization
 - 5. Indemnity plan
 - 6. Discount medical plan organization (DMPO)
- J. Dread disease policy



Effective January 1, 2025

CHIEF FINANCIAL OFFICER STATE OF FLORIDA

Florida Agent's Health & Life (including **Annuities & Variable Contracts)**

150 scored questions plus 15 pretest questions	4. Consideration
Time limit: 2.75 hours	5. Owner's rights
Time limit. 2.75 mours	6. Beneficiary designations
GENERAL KNOWLEDGE	 a. Primary and contingent
. = //===	 b. Revocable and irrevocable
I. TYPES OF LIFE POLICIES AND FEATURES10%	c. Common disaster
A. Traditional whole life products	d. Minor beneficiaries
1. Ordinary whole life	e. Designation by class
Limited-pay and single-premium life	7. Premium Payment
B. Interest/market-sensitive/adjustable life products	a. Modes
1. Universal life	b. Grace period
2. Variable whole life	c. Automatic premium loan
3. Variable universal life	d. Level or flexible
4. Interest-sensitive whole life	8. Reinstatement
5. Indexed life	9. Policy loans, withdrawals, partial surrenders
C. Term life	10. Non-forfeiture options
1. Types	11. Dividends and dividend options (eg. participating, non-
a. Level	participating)
b. Decreasing	12. Incontestability
c. Return of premium	13. Assignments
d. Annually renewable	14. Suicide
2. Special features	15. Misstatement of age and gender
a. Renewable	16. Settlement options
b. Convertible	17. Accelerated death benefits
D. Annuities	C. Policy exclusions
Single and flexible premium	1. War
Immediate and deferred	2. Aviation
3. Fixed and variable	3. Dangerous Occupation
4. Indexed	W COMPLETING THE LIFE APPLICATION UNDERWEITING
Accumulation and Annuity Periods	III. COMPLETING THE LIFE APPLICATION, UNDERWRITING AND DELIVERING THE POLICES
6. Payout options	
E. Combination plans and variations	A. Completing the application
1. Joint life (first to die)	Required signatures Changes in the application
2. Survivorship life (second to die)	2. Changes in the application
II. LIFE POLICY RIDERS, PROVISIONS, OPTIONS, AND	Consequences of incomplete applications Worrentian and representations
EXCLUSIONS10%	Warranties and representations Collecting the initial promium and inquiring the receipt.
A. Policy riders	5. Collecting the initial premium and issuing the receipt
7.11 only ridoro	6. Replacement

- 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

%

- 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



Effective January 1, 2025

CHIEF FINANCIAL OFFICER
STATE OF FLORIDA

D. Contract law	1. Differences between individual and group contracts
Elements of a contract	General characteristics
a. Consideration	3. COBRA
b. Offer and Acceptance	F. Individual/Group Long Term Care (LTC)
c. Competent parties	1. Eligibility
d. Legal purpose	2. Levels of care
Unique aspects of the insurance contract	G. Other policies
a. Conditional	1. Dental
b. Unilateral	2. Vision
c. Adhesion	3. Cancer
d. Aleatory	 Critical illness or specified disease
IV. RETIREMENT, AND OTHER LIFE INSURANCE CONCEPTS5%	5. Worksite (employer-sponsored)6. Hospital indemnity
A. Third-party ownership	7. Short-term medical
B. Life Settlements	8. Accident
C. Group life insurance	VILLEALTH BOLLOV BROWISIONS OF AUGES AND BIDERS
Conversion privilege	VI. HEALTH POLICY PROVISIONS, CLAUSES, AND RIDERS
Contributory vs. noncontributory	10% A. Mandatory and optional provisions
D. Retirement plans	I. Entire contract
Qualified plans	Time limit on certain defenses (incontestable)
•	,
Nonqualified plans E. Life insurance needs analysis/suitability	Grace period Reinstatement
Personal insurance needs	5. Notice of claim
Business insurance needs	6. Claim forms
	7. Proof of loss
a. Key person b. Buy sell	8. Time of payment of claims
•	Payment of claims
F. Social Security benefits G. Tax treatment of insurance premiums, proceeds, and	10. Physical examination and autopsy
dividends	11. Legal actions
Individual life	12. Change of beneficiary
2. Group life	13. Misstatement of age or gender
Modified Endowment Contracts (MECs)	14. Change of occupation
• • •	15. Illegal occupation
V. TYPES OF HEALTH POLICIES11%	16. Relation of earning to insurance
A. Disability income	B. Other provisions and clauses
Individual disability income policy	Insuring clause
Business overhead expense policy	2. Free look
Business disability buyout policy	Consideration clause
Group disability income policy	Probationary period
5. Key employee policy	5. Elimination period
B. Accidental death and dismemberment	6. Waiver of premium
C. Medical expense insurance	7. Exclusions and limitations
 Basic hospital, medical, and surgical policies 	8. Preexisting conditions
2. Major medical policies	9. Coinsurance
3. Health Maintenance Organizations (HMOs)	10. Deductibles
4. Preferred Provider Organizations (PPOs)	11. Eligible expenses
5. Point of Service (POS) plans	12. Copayments
6. Flexible Spending Accounts (FSAs)	13. Pre-authorizations and prior approval requirements
7. High Deductible Health Plans (HDHPs) and related	14. Usual, reasonable, and customary (URC) charges
Health Savings Accounts (HSAs)	15. Lifetime, annual, or per cause maximum benefit limits
Health Reimbursement Accounts (HRAs)	O Bistana

FLORIDA Insurance Outline- Examination Content Outlines

D. Medicare supplement policies

E. Group insurance

Effective: January 1, 2025

C. Riders

1. Impairment/exclusions



Effective January 1, 2025

Guaranteed insurability Future increase option Rights of renewability	COMMON TO ALL LINES13% A. Financial Services Regulation 1. Chief Financial Officer 2. Financial Services Commission
Noncancelable Cancelable Guaranteed renewable	a. Office of Financial Regulation b. Office of Insurance Regulation
VII. SOCIAL INSURANCE4% A. Medicare (Parts A, B, C, D)	B. Department of Financial Services 1. General duties and powers a. Agent and adjuster licensing and investigations
B. Medicaid C. Social Security benefits	b. Consumer servicesc. Insurance Fraud
VIII. OTHER HEALTH INSURANCE CONCEPTS4% A. Total, partial, recurrent and residual disability B. Owner's rights C. Dependent children benefits	d. Receivership e. Unclaimed Property f. Other powers C. Office of Insurance Regulation
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	 General duties and powers Policy approval authority Rates and forms Market Conduct Examinations Agency Actions
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	 4. Investigation D. Office of Financial Regulation 1. General duties and powers 2. Agency Actions 3. Investigations E. Definitions
X. FIELD UNDERWRITING PROCEDURES	 Insurance contract Insurance transaction Insurer Reinsurance Domestic company Foreign company Alien company Fraternals
 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 	 9. Authorized and unauthorized companies/admitted and non-admitted companies 10. Stock and mutual companies 11. Unlicensed entities 12. Certificate of authority
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	F. Licensing 1. Purpose 2. License types a. Agent b. Agency 3. Appointments a. Company b. Unaffiliated 4. License Requirements a. Education
FLORIDA STATUTES, RULES, AND REGULATIONS I. FLORIDA STATUTES, RULES, AND REGULATIONS	b. Application c. Background Check d. Examination

5. Maintaining a license



Effective January 1, 2025

CHIEF FINANCIAL OFFICE
STATE OF FLORIDA

- a. Continuing education
- b. Communicating with the Department
- c. Record keeping
- d. Criminal and administrative actions

G. Agent responsibilities

- 1. Fiduciary capacity
 - a. Definition
 - b. Premium accountability
 - c. Separate account requirements
- Commissions and compensation / charges for extra services
- 3. Reply to DFS and/or Office of Insurance Regulation
- 4. Ethics

H. Insurance guaranty fund

I. Marketing practices

- 1. Unfair methods of competition
 - a. Sliding
 - b. Coercion
 - c. Misrepresentation
 - d. Defamation
 - e. False advertising
 - f. Unfair discrimination
 - g. Unfair claims practices
 - h. Fraud
 - i. Controlled business
 - j. Twisting
 - k. Churning
 - I. Rebating
 - m. Concealment

A. Marketing methods and practices

- 1. Agent Responsibilities
- 2. Disclosure
 - a. Buyer's guide
 - b. Policy summary
- 3. Advertising and sales
- 4. Prohibited practices and penalties
- 5. Suitability/Best Interest

B. Policy or contract replacement

- 1. Duties of agent
- 2. Duties of replacing insurance company

C. Individual contracts

- 1. Standard provisions
 - a. Protection of beneficiaries from creditors
 - b. Prohibited provisions
 - c. Free Look
 - d. Grace period
 - e. Designation of beneficiary
 - f. Secondary addressee
- 2. Non-forfeiture options

3. Policy settlement

D. Group Life

- 1. Standard provisions / required provisions
- 2. Conversion rights
- 3. Types of groups/eligible groups
- 4. Dependent coverage
- 6. Employee life
- 7. Assignment of proceeds

III. FLORIDA STATUTES, RULES, AND REGULATIONS PERTINENT TO HEALTH INSURANCE......10%

A. Standard Policy Provisions and Clauses (individual and group)

- 1. Minimum Benefit Standards
 - a. Grandfathered
 - b. Non-grandfathered
- 2. Required and Optional Coverages
- 3. Prohibited Provisions

B. Group Health insurance

- Eligible groups (employer based, fraternal, assoc. blanket)
- 2. Continuation
- 3. Conversion
- 4. Coordination of benefits

C. Disclosure

- 1. Outline of Coverage
- 2. Renewal Agreements/Nonrenewal and Cancellation
- o A I · · ·
- Advertising
- 4. Certificate of Coverage
- 5. Group Blanket Health
- Definition
- b. Required Provisions
- 6. Unfair Trade Practices
- 7. Application Responsibilities
- 8. Marketing methods and practices

D. Medicare Supplement Insurance

- 1. Required provisions (Minimum Standards)
 - a. Pre-existing conditions
 - b. Free Look
- 2. Open Enrollment Periods
 - a. 65 and over
 - b. Under 65
- 3. Advertising
- 4. Marketing standards
- 5. Disclosure
 - a. Outline of Coverage
 - b. Buyer's guide
- 6. Replacement/Replacement Forms
- 7. Duplication of Benefits
- 8. Standardized policy benefits (A-N)
- 9. Exclusions
- 10. Medicaid--relationship to Supplements



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11. Medicare advantage plan

E. Long-term Care Policies

- 1. Purpose
- 2 Disclosure
 - a. Outline of Coverage
 - b. Buyer's guide
- 3. Advertising
- 4. Policy standards
- 5. Required Provisions (Minimum standards)
- 6. Other Provisions
- 7. Terminology
 - a. Skilled care
 - b. Intermediate care
 - c. Custodial care
 - d. Home health care vs. home care
 - e. Continuing care retirement communities (CCRC)
 - f. Alternate care
 - g. Case management
 - h. Activities of Daily Living (ADL's) and cognitive impairment
 - i. Medically necessary or appropriate
 - j. Plan of care
 - k. Adult day care
 - I. Hospice care
- 8. Replacement
- 9. Unintentional lapse
 - a. Secondary addressee
 - b. Cognitive impairment
- 10. Long-Term Care partnership
- 11. Medicaid--relationship to Long-Term Care

F. Requirements for small employers

- 1. Definitions
- 2. Special Provisions
- 3. Disclosure requirements
- 4. Denial/Termination/Nonrenewal
- 5. Fair Marketing Standards
- 6. Benefit plans offered
- 7. Availability of coverage
- Small Employer Rating, Renewability and Portability Act
- 9. Guaranteed issue
- 10. Employee declination of coverage

G. Florida Healthy Kids Corporation

H. Requirements relating to HIV/AIDS

I. Plan Types

- 1. Health Maintenance Organization (HMO)
- 2. Preferred Provider Organization (PPO)
- 3. Exclusive Provider Organization (EPO)
- 4. Prepaid service organization
- 5. Indemnity plan
- 6. Discount Medical Plan Organization (DMPO)

J. Dread Disease Policy



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Florida Agent's General Lines Insurance	F. LOSS
160 scored questions plus 15 pretest questions	1. Direct
Time limit: 3 hours	2. Indirect
	G. Loss Valuation
GENERAL KNOWLEDGE	Actual cash value
	Replacement cost
I. TYPES OF PROPERTY POLICIES14%	3. Market value
A. Homeowners	4. Stated/agreed value
1. HO-2	5. Salvage value
2. HO-3	H. Proximate cause
3. HO-4	I. Deductible
4. HO-5	J. Indemnity
5. HO-6	K. Limits of liability
6. HO-8	L. Coinsurance/Insurance to value
B. Dwelling policies	M. Occurrence
1. DP-1	N. Cancellation
2. DP-2	O. Nonrenewal
3. DP-3	P. Vacancy and unoccupancy
C. Commercial lines	Q. Liability
Commercial Package Policy (CPP)	1. Absolute
Commercial property	2. Strict
 a. Commercial building and business personal property 	3. Vicarious
form	R. Negligence
b. Causes of loss forms	S. Binder
c. Business income	T. Endorsements
d. Extra expense	U. Blanket vs. Specific
e. Equipment breakdown	. III DDODEDTY DOLLOY DDOVIOLONG AND CONTDACT LAW
3. Business Owners Policy (BOP)	III. PROPERTY POLICY PROVISIONS AND CONTRACT LAW
4. Builders Risk	8% A. Declarations
Cyber First-Party Coverage	
D. Inland marine	B. Insuring agreement C. Conditions
Personal Articles floaters	D. Exclusions
Commercial Property floaters	E. Definition of the insured
E. National Flood Insurance Program	F. Duties of the insured
F. Others	
1. Earthquake	G. Obligations of the insurance company
2. Mobile Homes	H. Mortgagee rights
3. Watercraft	I. Proof of loss
4. Farm Owners	J. Notice of claim
5. Windstorm	K. Appraisal
II. PROPERTY INSURANCE TERMS AND RELATED	L. Other Insurance Provision
CONCEPTS9.5%	M. Subrogation
A. Insurance	N. Elements of a contract
Law of Large Numbers	O. Warranties, representations, and concealment
B. Insurable interest	P. Sources of underwriting information
C. Risk	Q. Fair Credit Reporting Act
Number of the second of t	R. Privacy Protection (Gramm Leach Bliley)
D. Hazard	S. Policy Application
1. Moral	T. Terrorism Risk Insurance Act (TRIA)
2. Morale	U. Territory
3. Physical	IV. TYPES OF CASUALTY POLICIES, BONDS, AND
5 Hydrodi	

E. Peril

RELATED TERMS......15%

A. Commercial general liability



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

B. Automobile: personal auto and business auto

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

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

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

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

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

E. Bonds

- 1. Surety
- 2. Fidelity

F. Professional liability

- 1. Errors and Omissions
- 2. Medical Malpractice
- 3. Directors and Officers (D&O)
- 4. Employment Practices Liability (EPLI)
- 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......9.5%

- 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



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CHIEF FINANCIAL OFFICE	R
STATE OF FLORIDA	

STATE OF FLORIDA	
VI. CASUALTY POLICY PROVISIONS8%	9. Certificate of authority
A. Declarations	F. Licensing
B. Insuring agreement	1. Purpose
C. Conditions	2. License types
D. Exclusions and Limitations	a. Agent
E. Definition of the insured	b. Adjuster
F. Duties of the insured after a loss	c. Agency
G. Cancellation and nonrenewal provisions	3. Appointments
H. Supplementary payments	4. License Requirements
I. Proof of loss	a. Education
J. Notice of claim	b. Application
K. Other insurance	c. Background Check
L. Subrogation	d. Examination
M. Loss settlement provisions including consent to settle	5. Maintaining a license
a loss	a. Continuing education
N. Terrorism Risk Insurance Act (TRIA)	b. Communicating with the Department
	c. Record keeping
FLORIDA STATUTES, RULES, AND REGUALTIONS	d. Criminal and administrative actions
	e. Appointments
I. FLORIDA STATUTES, RULES, AND REGULATIONS	(1) Company
COMMON TO ALL LINES15% A. Financial Services Regulation	(2) Unaffiliated insurance agent
Chief Financial Officer	G. Agent responsibilities
Financial Services Commission	Fiduciary capacity
a. Office of Financial Regulation	a. Definition
b. Office of Insurance Regulation	b. Premium accountability
B. Department of Financial Services	c. Separate account requirements
General duties and powers	2. Commissions and compensation/ charges for
a. Agent and adjuster licensing and investigations	extra services
b. Consumer services	a. Fees
c. Insurance Fraud	b. Advertising Gifts
d. Rehabilitation and Liquidation	Reply to DFS and/or Office of Insurance Regulatio
C. Office of Insurance Regulation	4. Ethics
General duties and powers	H. Florida Insurance Guaranty Association (FIGA)
a. Policy approval authority	I. Marketing practices
b. Rates and forms	 Unfair methods of competition
Market Conduct Examinations	a. Sliding
Agency Actions	b. Coercion
4. Investigation	c. Misrepresentation
D. Office of Financial Regulation	d. Defamation
General duties and powers	e. False advertising
Agency Actions	f. Unfair discrimination
3. Investigations	g. Unfair claims practices
E. Definitions	h. Fraud
Insurance contract	 Controlled business
Insurance transaction	j. Twisting
3. Insurer	k. Churning
Domestic company	Unlawful Rebating

II. FLORIDA STATUTES, RULES AND REGULATIONS PERTINENT TO GENERAL LINES INSURANCE....... 15%

A. Insurance Contracts

m. Concealment

1. Renewal, Nonrenewal, Cancellation:

7. Authorized and unauthorized companies/admitted

and non-admitted companies

8. Stock and mutual companies

5. Foreign company6. Alien company



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CHIEF	FINANCIAL OFFICER
ST	ATE OF FLORIDA

Commercial, Homeowners,	Personal Auto	and
Casualty Policies		

- 2. Proof of Loss
- B. Payment of claims
- C. Premium Financing
- D. Property
 - 1. Hurricane
 - a. Coverage
 - b. Windstorm
 - c. Definition
 - d. Deductible2. Wind mitigation / Premium Discounts
 - 3. Catastrophic ground cover collapse vs. Sinkholes
 - 4. Fungus
 - 5. Loss assessment (HO-6)
 - 6. Exclusions
 - 7. Loss settlement
 - 8. Dispute resolution
 - 9. Loss payment
 - 10. Flood

E. Types of Insurers

- 1. Admitted Insurers
- 2. Reciprocal Exchanges
- 3. Surplus Lines
 - a. Florida Surplus Lines Service Office
 - b. Eligibility for export
- 4. Residual Market
 - a. Citizens Property Insurance Corporation (Citizens)
- b. Florida Automobile Joint Underwriting Association (FAJUA)
- c. Workers Compensation Joint Underwriting

Association (WCJUA)

F. Auto Insurance

- 1. Required coverages
 - a. Financial responsibility law
 - b. Personal injury protection (PIP)
- 2. Limits
- 3. Uninsured/underinsured motorists coverage
- 4. Cancellation/Nonrenewal
- 5. Motorcycle Coverage

G. Comparative Negligence/Fault

- H. Boiler Machinery/Equipment breakdown
- I. Adjuster practices
 - 1. Adjuster's responsibilities
 - 2. Insurer's claims handling goals
 - 3. Basic claims handling activities
 - 4. Common settlement and release options
 - 5. Property adjusting practices *Ref*: 627.70131
 - 6. Liability adjusting practices
 - 7. Definition of adjusters
 - a. Company

- b. Independent
- c. Public

III. FLORIDA STATUTES, RULES AND REGULATIONS PERTINENT TO HEALTH INSURANCE......6%

A. General Health

- 1. Contract Provisions
 - a. Time limit on certain defenses (incontestable)
 - b. Free look
 - c. Grace period
 - d. Reinstatement
 - e. Elimination period
 - f. Waiver of premium
 - g. Coinsurance
 - h. Misstatement of sex or age
- 2. Types of Limited Policies
 - a. Hospitalization Expense
 - b. Hospital Indemnity
 - c. Accident Insurance
 - d. Surgical Expense
 - e. Dread Disease
- 3. Major Medical
- 4. Disability Income
- 5. Medicare Supplement
- 6. HMO
- 7. PPO
- 8. Long Term Care

B. Disclosure

- 1. Renewal Agreements/Nonrenewal and Cancellation
- 2. Advertising



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CHIEF FINANCIAL OFFICER
STATE OF FLORIDA

Florida Examination for Personal Lines	Law of Large Numbers
100 scored questions plus 8 pretest questions	B. Insurable interest
Time limit: 2 hours	C. Risk
	 Pure vs. Speculative Risk
GENERAL KNOWLEDGE	D. Hazard
CENTERIAL RINGWEED CE	1. Moral
I. TYPES OF PROPERTY POLICIES10%	2. Morale
A. Homeowners	3. Physical
1. HO-2	E. Peril
2. HO-3	F. Loss
3. HO-4	1. Direct
4. HO-5	2. Indirect
5. HO-6	G. Loss Valuation
6. HO-8	1. Actual cash value
B. Dwelling policies	2. Replacement cost
1. DP-1	3. Market value
2. DP-2	4. Stated value
3. DP-3	5. Salvage value
C. Inland marine	H. Proximate cause
Personal Articles floaters	I. Deductible
D. National Flood Insurance Program	J. Indemnity
E. Others	K. Limits of liability
1. Earthquake	L. Coinsurance/Insurance to value
2. Mobile Homes	M. Occurrence
3. Watercraft	N. Cancellation
4. Windstorm	O. Nonrenewal
II. TYPES OF CASUALTY POLICIES13%	P. Vacancy and unoccupancy
A. Automobile: personal auto	Q. Liability
1. Liability	1. Absolute
a. Bodily Injury	2. Strict
b. Property Damage	3. Vicarious
c. Split Limits	R. Negligence
d. Combined Single Limit	S. Binder
2. Medical Payments	T. Endorsements
Physical Damage (collision; other than collision;	U. Blanket vs. Specific
specified perils)	V. Burglary, Robbery, Theft, and Mysterious
4. Uninsured motorists	Disappearance
5. Underinsured motorists	W. Warranties
6. Who is an insured	X. Representations
7. Types of Auto	Y. Concealment
a. Owned	Z. Deposit Premium/Audit
b. Non-owned	AA. Certificate of Insurance
c. Hired	BB. Damages
d. Temporary Substitute	1. Compensatory
e. Newly Acquired Autos	a. General
f. Transportation Expense and Rental Reimbursement	b. Special
Expense	2. Punitive
8. Exclusions	CC. Compliance with Provisions of Fair Credit Reporting
B. Umbrella/Excess liability	Act
III. PROPERTY AND CASUALTY INSURANCE TERMS AND RELATED CONCEPTS28%	IV. PROPERTY AND CASUALTY POLICY PROVISIONS AND CONTRACT LAW24%

A. Insurance

A. Declarations



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CHIEF FINANCIAL OFFICER
STATE OF FLORIDA

В.	Insu	ıring	agre	ement
----	------	-------	------	-------

- 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

FLORIDA STATUTES, RULES, AND REGULATIONS

I. FLORIDA STATUTES, RULES, AND REGULATIONS COMMON TO ALL LINES......15%

A. Financial Services Regulation

- 1. Chief Financial Officer
- 2. Financial Services Commission
 - a. Office of Financial Regulation
 - b. Office of Insurance Regulation

B. Department of Financial Services

- 1. General duties and powers
 - a. Agent and adjuster licensing and investigations
 - b. Consumer services
 - c. Insurance Fraud
 - d. Rehabilitation and Liquidation

C. Office of Insurance Regulation

- 1. General duties and powers
 - a. Policy approval authority
 - b. Rates and forms
- 2. Market Conduct Examinations
- 3. Agency Actions
- 4. Investigation

D. Office of Financial Regulation

- 1. General duties and powers
- 2. Agency Actions
- 3. Investigations

E. Definitions

- 1. Insurance contract
- 2. Insurance transaction

- 3. Insurer
- 4. Domestic company
- 5. Foreign company
- 6. Alien company
- 7. Authorized and unauthorized companies/admitted and non-admitted companies
- 8. Stock and mutual companies
- 9. Certificate of authority

F. Licensing

- 1. Purpose
- 2. License types
 - a. Agent
 - b. Adjuster
 - c. Agency
- 3. Appointments
- 4. License Requirements
 - a. Education
 - b. Application
 - c. Background Check
 - d. Examination
- 5. Maintaining a license
 - a. Continuing education
 - b. Communicating with the Department
 - c. Record keeping
 - d. Criminal and administrative actions
 - e. Appointments
 - (1) Company
 - (2) Unaffiliated insurance agent

G. Agent responsibilities

- 1. Fiduciary capacity
 - a. Definition
 - b. Premium accountability
 - c. Separate account requirements
- 2. Commissions and compensation/ charges for extra services
 - a. Fees
 - b. Advertising Gifts
- 3. Reply to DFS and/or Office of Insurance Regulation
- 4. Ethics

H. Florida Insurance Guaranty Association (FIGA)

I. Marketing practices

- 1. Unfair methods of competition
 - a. Sliding
 - b. Coercion
 - c. Misrepresentation
 - d. Defamation
 - e. False advertising
 - f. Unfair discrimination
 - g. Unfair claims practices
 - h. Fraud
 - i. Controlled business
 - j. Twisting



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CHIEF FINANCIAL OFFICER STATE OF FLORIDA

- k. Churning
- I. Unlawful Rebating
- m. Concealment

A. Insurance Contracts

- Renewal, Nonrenewal, Cancellation: Homeowners, Personal Auto and
- Casualty Policies
 2. Proof of Loss
- B. Payment of claims
- C. Premium Financing
- D. Property
 - 1. Hurricane
 - a. Coverage
 - b. Windstorm
 - c. Definition
 - d. Deductible
 - 2. Wind mitigation / Premium Discounts
 - 3. Catastrophic ground cover collapse vs. Sinkholes
 - Fungus
 - 5. Loss assessment (HO-6)
 - 6. Exclusions
 - 7. Loss settlement
 - 8. Dispute resolution
 - 9. Loss payment
 - 10. Flood
- E. Citizens Property Insurance Corporation (Citizens)

F. Surplus Lines

- 1. Florida Surplus Lines Service Office
- 2. Eligibility for export

G. Auto Insurance

- 1. Required coverages
 - a. Financial responsibility law
 - b. Personal injury protection (PIP)
- 2. Limits
- 3. Uninsured/underinsured motorists coverage
- 4. Cancellation/Nonrenewal
- 5. Motorcycle Coverage
- H. Comparative Negligence/Fault
- I. Florida Automobile Joint Underwriting Association (FAJUA)



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STATE OF FLORIDA

Florida Examination for Surplus Lines Insurance

40 scored questions plus 10 pretest questions Time limit: 1 hour

I. FLORIDA LAWS AND RULES PERTINENT TO SURPLUS LINES INSURANCE AND GENERAL ADMINISTRATION/ELIGIBILITY45%

Ref. 626.901 through 626.939, F.S.

A. Eligible Surplus Lines Insurers Ref. 626.918, 626.9181, 626.919

B. Service of Process
Ref. 626.905, 626.907, 626.937

C. Eligibility to Export Ref. 626.916, 626.917

1. Policy Fees

D. Florida Surplus Lines Service Office Ref. 626.921, 626.931

E. Notice of Cancellation or Non-renewal Ref. 626.9201

F. Payment of Premiums and Claims Ref. 626.9371

G. Disclosure Statement of Certain Information Required for Liability Claims

Ref: 626.9372

H. Liability of Insureds; Deductibles and Coinsurance Ref. 626.9374

II. AGENT RESPONSIBILITIES45%

A. Requirements for Placement of Surplus Lines Insurance

Ref: 626.914(4)

B. Records of Surplus Lines Agent

1. Content

Ref. 626.922, 626.924, 626.930

2. Reporting and Filing Ref. 626.923, 626.938, 626.921

3. Penalties

Ref: 626.936, 626.9361

C. Surplus Lines Tax, Service Fee, and Assessments

 $\textit{Ref.}\ 626.932,\ 626.9325,\ 626.933,\ 626.934,\ 627.351,$

252.372, 215.555

- 1. Definition of Premium
- 2. Premium Tax
- 3. Service Fee
- Emergency Management Preparedness and Assistance
- D. Unfair Trade Practices
 - Illegal Dealings in Premiums; Excess or Reduced Charges for Insurance

D-1 000 0544(4)(-)

Ref: 626.9541(1)(o)

2. Policyholder's Bill of Rights *Ref.* 626.9641

III. AGENT LICENSING10%

A. Licensing of Surplus Lines Agent

Ref. 626.927, 626.9271, 626.9272 Ref. 626.901 through 626.931

B. Maintaining a License

- 1. Change of Address *Ref.* 626.551
- 2. Fees/License Renewal Ref. 624.501, 626.381, 626.927
- 3. Self-Appointment Ref. 626.112, 626.381, 626.431(3), 626.451
- 4. Reportable Administrative / Criminal Actions *Ref.* 626.451, 626.536
- C. Suspension, Termination, Revocation of License and Other Penalties

Ref. 626.935



B. Pre-Trial Release

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	SIMIL OF TEORIDA
Fle	orida Agent's Bail Bonds/Limited
c.	

Su	ret	У
		ed questions plus 10 pretest questions nit: 75 minutes
I.	ва	IL AS SURETY; CRIMINAL DEFENDANT'S
		NDS 5%
	A.	Bail As Surety
		Regulation and regulatory authority
		2. The Surety Contract
	В.	Criminal Defendant's Bonds
		1. Bail Bonds
		2. Appeal Bonds
		3. Supersedeas Bonds
		4. Habeas Corpus Bonds
		5. Extradition Bonds
		6. Civil Contempt Bonds
		7. Ne Exeat Bonds
		8. Criminal Contempt Bonds
	C.	Federal Bonds
II.		ENSING AND APPOINTMENT OF BAIL BOND
		ENTS AND AGENCIES5%
		Professional Bail Bond Agents Limited Surety Agents
	٥.	Application
		Qualifications
		Effective Date and Term of License
		Prohibited Persons
		Continuing Education Requirements
	C	Bail Bond Agencies
	О.	Application
		Qualifications
		Effective Date and Term of License
		Prohibited Persons
III.		NDAMENTALS OF CONTRACTS10%
		Enforceability of contracts
		Actions that Make a Contract Unenforceable
		Creating A Valid Contract
		Enforcing the Contract Uniform Extradition Act
IV.	-	ERATING A BAIL BOND BUSINESS15%
	_	The Contract of Agency
	В.	•
		Bail bond office Supervision and Employees
		2. Supervision and Employees
		Licenses and Appointments Page 14
		4. Records
		5. Advertising
	_	6. Change of Address
	C.	Payment of Premium

	C. D.	Approval and Acceptance of Bail GPS Monitoring
VI.	A. B. C.	In state Out–of–state
VII.		E COURTS
VIII.	A.	RFEITURES AND JUDGMENTS
IX.	CC	A. The Indemnity Contract B. Types of Collateral C. Securing Collateral D. Custody of Collateral E. Return of Collateral After Fulfillment F. After Forfeiture G. Contractual Restrictions H. Punishment for Violations Ref: 648.571
X .	RE A. B.	 Felony Violations Misdemeanor Violations

V. ARREST AND RELEASE......10%

A. Arrest Procedures



G. Trusts

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CHIEF FINANCIAL OFFICE
STATE OF FLORIDA

	orida Examination for Title Insurance scored questions plus 5 pretest questions		G. Trusts H. Condominiums
Time limit: 1.5 hours			I. Judgments and Liens
	ic iiriic. 1.0 noard		J. Adverse Possession and Quieting Title
I.	RULES, REGULATIONS AND STATUTES15%		K. Construction Lien Law
	A. Florida Title Rule		L. Foreclosure
	1. F.A.C. 69O-186		M. Bankruptcy
	2. F.A.C. 69B-186		N. Water Rights
	B. Florida Statutes		O. Access, Easements, Encroachments
	1. 626 Part I		P. Restrictions, Reverters, Reservations and Minerals
	2. 626 Part V		Q. Florida Statute of Limitations on Title Issues
	3. 626 Part IX		
	4. 627 Part XIII	٧.	CLOSING PROCEDURES21%
	C. RESPA		A. Legal Liability, Responsibility, Fiduciary
			Relationships
	1. Section 8		1. Cybersecurity
	2. Section 9		B. Mechanics of a Closing
	D. TRID Rule		 Contracts and addendums
	E. Gramm-Leach-Bliley		2. Document preparation
	Security of Confidential Personal Information		Closing disclosures and settlement statements
	Ref: 501.171 F.S.		
	F. Industry Ethics		4. Document execution
II.	TITLE INSURANCE INDEMNITY CONTRACT15%		Conducting the closing
	A. Title Insurance Policy		Disbursement and post–closing
	•	VI	ESCROW HANDLING109
	Covered Risks	٧١.	A. Escrow as a Trust Fund
	2. Conditions		Escrow as a Trust Fund Escrow as fiduciary relationship
	Exclusions from coverage		,
	4. Forms/Schedules		2. Duties of title agent and title agency
	B. Title Insurance Commitment		B. Escrow Responsibilities
	1. Schedule A	VII	AGENT AND AGENCY LICENSING8%
	2. Schedule B - Section I	v	A. Licensing Requirements
	3. Schedule B - Section II		<u> </u>
	Commitment Provisions		Resident Agent New Parishert Assets
	4. Communent Flovisions		Non-Resident Agent
III.	TITLE SEARCHES11%		3. Agency
	A. Records		B. Maintaining a License
	B. Marketable Record Title Act		Continuing education
	C. Grants/Patents		2. Change of address
	D. Legal Description		C. Appointment
	E. Government Surveys/Lots		D. Fines and Assessments
	•		E. Suspension, Termination, Revocation of License
IV.	EXAMINATION OF TITLE20%		
	A. Deeds, Mortgages and Statutory Requirements		
	 Essential elements of a deed 		
	2. Types of ownership		
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Effective January 1, 2025

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STATE OF FLORIDA

Florida Adjuster's All Lines Insurance
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100 scored questions plus 10 pretest questions Time limit: 2 hours

I.	PROPERTY AND LIABILITY INSURANCE CONCEPTS,
	INSURANCE CONTRACTS, AND LAW AND ADJUSTING
	PRACTICES149

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- 1. Contract elements
- 2. Insurance policy conditions
- 3. Risk
- 4. Property insurance concepts
- 5. Liability insurance concepts
- 6. Insurance contracts and the law

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- 1. Adjuster's responsibilities
- 2. Insurer's claims handling goals
- 3. Basic claims handling activities
- 4. Common settlement and release options
- 5. Property adjusting practices *Ref.* 627.70131
- 6. Liability adjusting practices

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- 3. Admitted Insurers
- 4. Residual Market

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- 2. Supplementary payments
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 - a. Business auto coverage form
 - b. Business auto endorsements
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- 2. Common policy conditions
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- 4. Coverage B Personal and advertising injury
- 5. Coverage C Medical payments
- 6. Supplementary payments
- 7. Miscellaneous forms of general liability insurance

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 Excess liabilit 	t١	y
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- 1. Professional liability insurance
- 2. Employment-related practices liability (EPL)

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- 2. Exclusions
- 3. Additional coverages
- 4. Limits of liability
- 5. Endorsements

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J. Boiler Machinery/Equipment Breakdown

- Boiler Machinery/Equipment Breakdown coverage form
- 2. Objects definitions forms
- 3. Indirect loss coverage endorsements
- 4. Miscellaneous options
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- 2. Coverages and Insuring Agreements
- 3. Surety bonds

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 - a. Definitions
 - b. Other requirements
 - c. Injuries covered
 - d. Benefits
 - e. Rules for payment
 - f. Claims disputes
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- 2. Coverages (Basic, Broad, Special Forms)
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- 3. Limits
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- 5. Perils insured against
- 6. General exclusions
- 7. Conditions
- 8. General conditions
- 9. Endorsements



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STATE OF FLORIDA

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E.	Bu	siness owners Policy
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		vehicle or mobile home; salvage
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		7. Response to Department inquiries
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		Adjuster identification
	C	Ethical Requirements
	U .	Violations
		Code of Ethics
	D.	Florida Insurance Guaranty Association (FIGA)
		,

FLORIDA Insurance Outline- Examination Content Outlines

B. Types of policiesC. Other organizations



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CHIEF FINANCIAL OFFICER
STATE OF FLORIDA

Florida Public Adjuster's All Lines Insurance 100 scored questions plus 10 pretest questions Time limit: 2 hours	E. Commercial Property Insurance 1. Contract conditions 2. Coverage forms - general 3. Causes of Loss forms 4. Statutory limitations		
I. GENERAL PROPERTY INSURANCE PRODUCT KNOWLEDGE	4. Statutory limitations 5. Business interruption/extra expense F. Flood Insurance 1. National Flood Insurance Program 2. Other flood insurance G. Business owners Policy 1. Property coverages 2. Optional coverages 4. Inland Marine Insurance 1. Personal Inland Marine policies 2. Commercial Inland Marine policies 1. Ocean Marine Insurance 1. Types of coverage J. Builders' Risk K. Aviation Insurance L. Boiler Machinery/Equipment Breakdown M. Crime 1. General provisions		
Ref. 627.70131 D. Types of Insurers 1. Surplus Lines 2. Reciprocal Exchanges 3. Admitted Insurers 4. Residual Market II. PROPERTY INSURANCE POLICIES	1. General provisions 2. Coverages and Plans III. MOTOR VEHICLE PHYSICAL DAMAGE AND MECHANICAL BREAKDOWN INSURANCE		
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4. Additional coverages 5. Perils insured against 6. Exclusions 7. Conditions 8. Common Endorsements 9. Definitions C. Condominiums 1. Unit Owner 2. Association	 V. SELECTED FLORIDA STATUTES AND RULES15% A. Conduct of Adjuster 1. Unfair methods of competition and unfair or deceptive acts or practices 2. Mediation of claims (FS 627.7015) 3. Failure to acknowledge 4. Response to Department inquiries 5. Conduct of public adjusters B. Ethical Requirements 		
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FLORIDA Insurance Outline- Examination Content Outlines

Valuation

2. Definitions

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2. Code of Ethics

C. Florida Insurance Guaranty Association (FIGA)



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VI.	FLORIDA LAWS AND REGULATIONS PE	RTINENT TO
	PUBLIC ADJUSTERS	31%
	A. Florida Laws and Regulations Specifi	c to Public

A. Florida Laws and Regulations Specific to Public Adjusters

- 1. Licensing requirements
- 2. Continuing education
- 3. Expiration of license or appointment
- 4. Change of address; name
- 5. Refusal, suspension, or revocation of license
- 6. Apprenticeship

B. Practices, Responsibilities, and Duties

- 1. Proof of Loss
 - a. Requirements
 - b. Time elements
- 2. Disclosure
 - a. Advertising
 - b. Conflicts of interest
 - c. Adjuster identification
- 3. Contracts
 - a. General requirements
 - b. Fraud statement
 - c. Fees
 - d. Cancellation
 - e. Declaration of emergency
- 4. Retention of Records

C. Conduct and Ethical Requirements

- 1. Code of ethics (FAC 69B-220.201)
- 2. Administrative code of conduct (FAC 69B-220.051)
- 3. Statutory conflicts of interest
- 4. Solicitation
- 5. Commingling
- 6. Prohibitions

D. Dispute Resolution

- 1. Civil remedies
 - a. Notices
- 2. Mediation and Appraisal



Entire contract
 Insuring clause

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Florida Agent's Life (including Annuities & Variable Contracts)

85 scored questions plus 10 pretest questions	3. Free look
Time limit: 2 hours	4. Consideration
Time iiiii. 2 nours	5. Owner's rights
GENERAL KNOWLEDGE	6. Beneficiary designations
GENERAL RINOWEEDGE	a. Primary and contingent
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1. Ordinary whole life	d. Minor beneficiaries
2. Limited-pay and single-premium life	e. Designation by class
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2. Variable whole life	b. Grace period
3. Variable universal life	c. Automatic premium loan
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b. Decreasing	11. Dividends and dividend options (eg. participating, non-
c. Return of premium	participating)
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2. Special features	13. Assignments
•	14. Suicide
a. Renewable	15. Misstatement of age and gender
b. Convertible	16. Settlement options
D. Annuities	17. Accelerated death benefits
Single and flexible premium	C. Policy exclusions
2. Immediate and deferred	1. War
3. Fixed and variable	2. Aviation
4. Indexed	3. Dangerous Occupation
Accumulation and Annuity Periods	III COMPLETING THE APPLICATION HARPDAWRITING AND
6. Payout options	III. COMPLETING THE APPLICATION, UNDERWRITING, AND DELIVERING THE POLICES14
E. Combination plans and variations	
Joint life (first to die)	A. Completing the application
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II. POLICY RIDERS, PROVISIONS, OPTIONS, AND	2. Changes in the application
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Guaranteed insurability	6. Replacement
Payor benefit	7. Disclosures at point of sale (e.g., HIPAA, HIV consent)
Accidental death and/or accidental death and	USA PATRIOT Act/anti-money laundering
dismemberment	9. Gramm-Leach-Bliley Act (GLBA) Privacy
5. Term riders	B. Underwriting
	1. Insurable interest
6. Other insureds	Medical information and consumer reports
7. Long term care	Fair Credit Reporting Act
8. Return of premium	Risk classification
9. Disability	5. Stranger/Investor-owned life insurance (STOLI/IOLI)

FLORIDA Insurance Outline- Examination Content Outlines

10. Cost of Living

B. Policy provisions and options

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C. Delivering the policy

1. When coverage begins



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2. Explaining the policy and its provisions, riders, exclusions, and ratings to the client

D. Contract law

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

IV. RETIREMENT AND OTHER INSURANCE CONCEPTS...9%

- 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)

FLORIDA STATUTES, RULES, AND REGULATIONS

. FLORIDA STATUTES, RULES, AND REGULATIONS COMMON TO ALL LINES......24%

A. Financial Services Regulation

- 1. Chief Financial Officer
- 2. Financial Services Commission
 - a. Office of Financial Regulation
 - b. Office of Insurance Regulation

B. Department of Financial Services

- 1. General duties and powers
 - a. Agent and adjuster licensing and investigations
 - b. Consumer services
 - c. Insurance Fraud
 - d. Receivership
 - e. Unclaimed Property
 - f. Other powers

C. Office of Insurance Regulation

- 1. General duties and powers
 - a. Policy approval authority
 - b. Rates and forms
- 2. Market Conduct Examinations
- 3. Agency Actions
- 4. Investigation

D. Office of Financial Regulation

- 1. General duties and powers
- 2. Agency Actions
- 3. Investigations

E. Definitions

- 1. Insurance contract
- 2. Insurance transaction
- 3. Insurer
- 4. Reinsurance
- 5. Domestic company
- 6. Foreign company
- 7. Alien company
- 8. Fraternals
- Authorized and unauthorized companies/admitted and non-admitted companies
- 10. Stock and mutual companies
- 11. Unlicensed entities
- 12. Certificate of authority

F. Licensing

- 1. Purpose
- 2. License types
 - a. Agent
 - b. Agency
- 3. Appointments
 - a. Company
 - b. Unaffiliated
- 4. License Requirements
 - a. Education
 - b. Application
 - c. Background Check
 - d. Examination
- 5. Maintaining a license
 - a. Continuing education
 - b. Communicating with the Department
 - c. Record keeping
 - d. Criminal and administrative actions

G. Agent responsibilities

- 1. Fiduciary capacity
 - a. Definition
 - b. Premium accountability
 - c. Separate account requirements
- Commissions and compensation/ charges for extra services
- 3. Reply to DFS and/or Office of Insurance Regulation

FLORIDA Insurance Outline- Examination Content Outlines

Effective: January 1, 2026



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	nics

H. Insurance guaranty fund

I. Marketing practices

- 1. Unfair methods of competition
 - a. Sliding
 - b. Coercion
 - c. Misrepresentation
 - d. Defamation
 - e. False advertising
 - f. Unfair discrimination
 - g. Unfair claims practices
 - h. Fraud
 - i. Controlled business
 - j. Twisting
 - k. Churning
 - Rebating
 - m. Concealment

II. FLORIDA STATUTES, RULES, AND REGULATIONS PERTINENT TO LIFE AND ANNUITY INSURANCE, INCLUDING VARIABLE PRODUCTS......18%

A. Marketing methods and practices

- 1. Agent Responsibilities
- 2. Disclosure
 - a. Buyer's guide
 - b. Policy summary
- 3. Advertising and sales
- 4. Prohibited practices and penalties
- 5. Suitability/Best Interest

B. Policy or contract replacement

- 1. Duties of agent
- 2. Duties of replacing insurance company

C. Individual contracts

- 1. Standard provisions
 - a. Protection of beneficiaries from creditors
 - b. Prohibited provisions
 - c. Free Look
 - d. Grace period
 - e. Designation of beneficiary
 - 1. Effect of divorce on death proceeds
 - f. Secondary addressee
- 2. Non-forfeiture options
- 3. Policy settlement

D. Group Life

- 1. Standard provisions / required provisions
- 2. Conversion rights
- 3. Types of groups/eligible groups
- 4. Dependent coverage
- 5. Employee life
- 6. Assignment of proceeds



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### Scored questions plus 10 pretest questions Time limit: 2 hours	Florida Agent's Health Insurance	9. Payment of claims
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7. Proof of loss

8. Time of payment of claims

I. Managed care

J. Workers Compensation



Effective January 1, 2026

K. Subr	ogation
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V.	FIELD I	UNDERWRITING	PROCEDURES	9º
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- 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

FLORIDA STATUTES, RULES, AND REGULATIONS

FLORIDA STATUTES, RULES, AND REGULATIONS

COMMON TO ALL LINES......23%

- A. Financial Services Regulation
 - 1. Chief Financial Officer
 - 2. Financial Services Commission
 - a. Office of Financial Regulation
 - b. Office of Insurance Regulation

B. Department of Financial Services

- 1. General duties and powers
 - a. Agent and adjuster licensing and investigations
 - b. Consumer services
 - c. Insurance Fraud
 - d. Receivership
 - e. Unclaimed Property
 - f. Other powers

C. Office of Insurance Regulation

- 1. General duties and powers
 - a. Policy approval authority
 - b. Rates and forms
- 2. Market Conduct Examinations
- 3. Agency Actions
- 4. Investigation

D. Office of Financial Regulation

- 1. General duties and powers
- Agency Actions
- 3. Investigations

E. Definitions

- 1. Insurance contract
- 2. Insurance transaction
- Insurer
- 4. Reinsurance
- 5. Domestic company
- 6. Foreign company
- 7. Alien company
- 8. Fraternals
- Authorized and unauthorized companies/admitted and non-admitted companies
- 10. Stock and mutual companies
- 11. Unlicensed entities
- 12. Certificate of authority

F. Licensing

- 1. Purpose
- 2. License types
 - a. Agent
 - b. Agency
- 3. Appointments
 - a. Company
 - b. Unaffiliated
- 4. License Requirements
 - a. Education
 - b. Application
 - c. Background Check
 - d. Examination
- 5. Maintaining a license
 - a. Continuing education
 - b. Communicating with the Department
 - c. Record keeping
 - d. Criminal and administrative actions

G. Agent responsibilities

- 1. Fiduciary capacity
 - a. Definition
 - b. Premium accountability
 - c. Separate account requirements
- Commissions and compensation / charges for extra services
- 3. Reply to DFS and/or Office of Insurance Regulation
- 4. Ethics

H. Insurance guaranty fund

I. Marketing practices

- 1. Unfair methods of competition
 - a. Sliding
 - b. Coercion
 - c. Misrepresentation
 - d. Defamation
 - e. False advertising
 - f. Unfair discrimination
 - g. Unfair claims practices

FLORIDA Insurance Outline- Examination Content Outlines

Effective: January 1, 2026



Effective January 1, 2026

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- i. Controlled business
- j. Twisting
- k. Churning
- Rebating
- m. Concealment

II. FLORIDA STATUTES, RULES, AND REGULATIONS PERTINENT TO HEALTH INSURANCE......18%

A. Standard Policy Provisions and Clauses (individual and group)

- 1. Minimum Benefit Standards
 - a. Grandfathered
 - b. Non-grandfathered
- 2. Required and Optional Coverages
- 3. Prohibited Provisions

B. Group Health insurance

- Eligible groups (employer based, fraternal, assoc. blanket)
- 2. Continuation
- 3. Conversion
- 4. Coordination of benefits

C. Disclosure

- 1. Outline of Coverage
- Renewal Agreements/Nonrenewal and Cancellation
- 3. Advertising
- 4. Certificate of Coverage
- 5. Group Blanket Health
 - a. Definition
- b. Required Provisions
- 6. Unfair Trade Practices
- 7. Application Responsibilities
- 8. Marketing methods and practices

D. Medicare Supplement Insurance

- 1. Required provisions (Minimum Standards)
 - a. Pre-existing conditions
 - b. Free Look
- 2. Open Enrollment Periods
 - a. 65 and over
 - b. under 65
- 3. Advertising
- 4. Marketing standards
- 5. Disclosure
 - a. Outline of Coverage
 - b. Buyer's guide
- 6. Replacement/Replacement Forms
- 7. Duplication of Benefits
- 8. Standardized policy benefits (A-N)
- 9. Exclusions
- 10. Medicaid--relationship to Supplements
- 11. Medicare advantage plan

E. Long-term Care Policies

- 1. Purpose
- 2 Disclosure
 - a. Outline of Coverage
 - b. Buyer's guide
- 3. Advertising
- 4. Policy standards
- 5. Required Provisions (Minimum standards)
- 6. Other Provisions
- 7. Terminology
 - a. Skilled care
 - b. Intermediate care
 - c. Custodial care
 - d. Home health care vs. home care
 - e. Continuing care retirement communities (CCRC)
 - f. Alternate care
 - g. Case management
 - h. Activities of Daily Living (ADL's) and cognitive impairment
 - i. Medically necessary or appropriate
 - j. Plan of care
 - k. Adult day care
 - Hospice care
- 8. Replacement
- 9. Unintentional lapse
 - a. secondary addressee
- b. cognitive impairment10. Long-Term Care partnership
- 11. Medicaid--relationship to Long-Term Care

F. Requirements for small employers

- 1. Definitions
- 2. Special Provisions
- 3. Disclosure requirements
- 4. Denial/Termination/Nonrenewal
- 5. Fair Marketing Standards
- 6. Benefit plans offered
- 7. Availability of coverage
- Small Employer Rating, Renewability and Portability Act
- 9. Guaranteed issue
- 10. Employee declination of coverage

G. Florida Healthy Kids Corporation

H. Requirements relating to HIV/AIDS

I. Plan Types

- 1. Health Maintenance Organization (HMO)
- 2. Preferred Provider Organization (PPO)
- 3. Exclusive provider organization (EPO)
- 4. Prepaid service organization
- 5. Indemnity plan
- 6. Discount medical plan organization (DMPO)
- J. Dread disease policy

FLORIDA Insurance Outline- Examination Content Outlines

Effective: January 1, 2026



Entire contract
 Insuring clause

Effective January 1, 2026

Florida Agent's Health & Life (including Annuities & Variable Contracts)

Annuities & variable Contracts)	3. Free look
150 scored questions plus 15 pretest questions	4. Consideration
Time limit: 2.75 hours	5. Owner's rights
OFNERAL KNOW! FROE	Beneficiary designations
GENERAL KNOWLEDGE	a. Primary and contingent
I. TYPES OF LIFE POLICIES AND FEATURES10%	b. Revocable and irrevocable
A. Traditional whole life products	c. Common disaster
1. Ordinary whole life	d. Minor beneficiaries
2. Limited-pay and single-premium life	e. Designation by class
B. Interest/market-sensitive/adjustable life products	7. Premium Payment
1. Universal life	a. Modes
2. Variable whole life	b. Grace period
3. Variable universal life	c. Automatic premium loan
4. Interest-sensitive whole life	d. Level or flexible
5. Indexed life	8. Reinstatement
C. Term life	Policy loans, withdrawals, partial surrenders
1. Types	10. Non-forfeiture options
a. Level	11. Dividends and dividend options (eg. participating, non-
b. Decreasing	participating)
c. Return of premium	12. Incontestability
d. Annually renewable	13. Assignments
2. Special features	14. Suicide
a. Renewable	15. Misstatement of age and gender
b. Convertible	16. Settlement options
D. Annuities	17. Accelerated death benefits
1. Single and flexible premium	C. Policy exclusions
2. Immediate and deferred	1. War
3. Fixed and variable	2. Aviation
4. Indexed	3. Dangerous Occupation
5. Accumulation and Annuity Periods	3. Dangerous Occupation
6. Payout options	III. COMPLETING THE LIFE APPLICATION, UNDERWRITING
E. Combination plans and variations	AND DELIVERING THE POLICES8
1. Joint life (first to die)	A. Completing the application
2. Survivorship life (second to die)	Required signatures
·	Changes in the application
II. LIFE POLICY RIDERS, PROVISIONS, OPTIONS, AND	Consequences of incomplete applications
EXCLUSIONS10%	Warranties and representations
A. Policy riders	Collecting the initial premium and issuing the receipt
Waiver of premium and waiver of monthly deduction	6. Replacement
Guaranteed insurability Reventeen and the second	Disclosures at point of sale (e.g., HIPAA, HIV consent)
3. Payor benefit	USA PATRIOT Act/anti-money laundering
Accidental death and/or accidental death and	Gramm-Leach-Bliley Act (GLBA) Privacy
dismemberment	B. Underwriting
5. Term riders	Insurable interest
6. Other insureds	Medical information and consumer reports
7. Long term care	Fair Credit Reporting Act
8. Return of premium	Risk classification
9. Disability	5. Stranger/Investor-owned life insurance (STOLI/IOLI)

10. Cost of Living

B. Policy provisions and options

C. Delivering the policy

1. When coverage begins



Effective January 1, 2026

2. Explaining the policy and its provisions, riders,	7. High Deductible Health Plans (HDHPs) and related
exclusions, and ratings to the client	Health Savings Accounts (HSAs)
D. Contract law	Health Reimbursement Accounts (HRAs)
Elements of a contract	D. Medicare supplement policies
a. Consideration	E. Group insurance
b. Offer and Acceptance	1. Differences between individual and group contracts
c. Competent parties	2. General characteristics
d. Legal purpose	3. COBRA
2. Unique aspects of the insurance contract	F. Individual/Group Long Term Care (LTC)
a. Conditional	1. Eligibility
b. Unilateral	2. Levels of care
c. Adhesion	G. Other policies
d. Aleatory	1. Dental
NA DETIDENTAL AND OTHER LIFE INCHRANCE	2. Vision
IV. RETIREMENT, AND OTHER LIFE INSURANCE	3. Cancer
CONCEPTS5%	4. Critical illness or specified disease
A. Third-party ownership	5. Worksite (employer-sponsored)
B. Life Settlements	6. Hospital indemnity
C. Group life insurance	7. Short-term medical
Conversion privilege	8. Accident
2. Contributory vs. noncontributory	
D. Retirement plans	VI. HEALTH POLICY PROVISIONS, CLAUSES, AND RIDERS
1. Qualified plans	
2. Nonqualified plans	A. Mandatory and optional provisions
E. Life insurance needs analysis/suitability	1. Entire contract
Personal insurance needs	Time limit on certain defenses (incontestable)
Business insurance needs	3. Grace period
a. Key person	4. Reinstatement
b. Buy sell	5. Notice of claim
F. Social Security benefits	6. Claim forms
G. Tax treatment of insurance premiums, proceeds, and	7. Proof of loss
dividends	8. Time of payment of claims
1. Individual life	9. Payment of claims
2. Group life	10. Physical examination and autopsy
3. Modified Endowment Contracts (MECs)	11. Legal actions
V. TYPES OF HEALTH POLICIES11%	12. Change of beneficiary
A. Disability income	13. Misstatement of age or gender
Individual disability income policy	14. Change of occupation
Business overhead expense policy	15. Illegal occupation
3. Business disability buyout policy	16. Relation of earning to insurance
Group disability income policy	B. Other provisions and clauses
5. Key employee policy	Insuring clause
B. Accidental death and dismemberment	2. Free look
C. Medical expense insurance	Consideration clause
Basic hospital, medical, and surgical policies	Probationary period
Major medical policies	5. Elimination period
Health Maintenance Organizations (HMOs)	6. Waiver of premium
Preferred Provider Organizations (PPOs)	7. Exclusions and limitations
5. Point of Service (POS) plans	8. Preexisting conditions
6. Flexible Spending Accounts (FSAs)	9. Coinsurance
o. I leading addoubling (Fons)	10. Deductibles

11. Eligible expenses



Effective January 1, 2026

12. Copayments	b. Unilateral
13. Pre-authorizations and prior approval requirements	c. Adhesion
14. Usual, reasonable, and customary (URC) charges	d. Aleatory
15. Lifetime, annual, or per cause maximum benefit limits	
C. Riders	FLORIDA STATUTES, RULES, AND REGULATIONS
1. Impairment/exclusions	
Guaranteed insurability	I. FLORIDA STATUTES, RULES, AND REGULATIONS COMMON TO ALL LINES139
3. Future increase option	A. Financial Services Regulation
D. Rights of renewability	Chief Financial Officer
1. Noncancelable	Financial Services Commission
2. Cancelable	a. Office of Financial Regulation
Guaranteed renewable	b. Office of Insurance Regulation
VII. SOCIAL INSURANCE4%	B. Department of Financial Services
A. Medicare (Parts A, B, C, D)	General duties and powers
B. Medicaid	•
	 a. Agent and adjuster licensing and investigations b. Consumer services
C. Social Security benefits	c. Insurance Fraud
VIII. OTHER HEALTH INSURANCE CONCEPTS4%	
A. Total, partial, recurrent and residual disability	d. Receivership
B. Owner's rights	e. Unclaimed Property
C. Dependent children benefits	f. Other powers
D. Primary and contingent beneficiaries	C. Office of Insurance Regulation
E. Modes of premium payments	General duties and powers Paling arranged authority
F. Nonduplication and coordination of benefits (e.g.,	a. Policy approval authority
primary vs. excess)	b. Rates and forms
G. Occupational vs. non-occupational	Market Conduct Examinations
H. Tax treatment of premiums and proceeds of insurance	3. Agency Actions
contracts (e.g., disability income and medical	4. Investigation
expenses, etc.)	D. Office of Financial Regulation
I. Managed care	General duties and powers
J. Workers Compensation	2. Agency Actions
K. Subrogation	3. Investigations
	E. Definitions
IX. FIELD UNDERWRITING PROCEDURES5%	Insurance contract
A. Completing the application	Insurance transaction
B. Explaining sources of insurability and HIPAA privacy	3. Insurer
information (e.g., MIB Report, Fair Credit Reporting Act,	4. Reinsurance
etc.)	5. Domestic company
C. Initial premium payment and receipt and consequences	6. Foreign company
of the receipt (e.g., medical examination, etc.)	7. Alien company
D. Submitting application (and initial premium if collected)	8. Fraternals
to company for underwriting	Authorized and unauthorized companies/admitted
E. Policy delivery	and non-admitted companies
F. Explaining policy and its provisions, riders, exclusions,	Stock and mutual companies
and ratings to clients	 Unlicensed entities
G. Replacement	Certificate of authority
H. Contract law	F. Licensing
Elements of a contract	1. Purpose
2. Insurable interest	License types
3. Warranties and representations	a. Agent
4. Unique aspects of the insurance contract	b. Agency
a. Conditional	3. Appointments

3. Appointments



Effective January 1, 2026

a.	Company
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- b. Unaffiliated
- 4. License Requirements
 - a. Education
 - b. Application
 - c. Background Check
 - d. Examination
- 5. Maintaining a license
 - a. Continuing education
 - b. Communicating with the Department
 - c. Record keeping
 - d. Criminal and administrative actions

G. Agent responsibilities

- 1. Fiduciary capacity
 - a. Definition
 - b. Premium accountability
 - c. Separate account requirements
- Commissions and compensation / charges for extra services
- 3. Reply to DFS and/or Office of Insurance Regulation
- 4. Ethics

H. Insurance guaranty fund

I. Marketing practices

- 1. Unfair methods of competition
 - a. Sliding
 - b. Coercion
 - c. Misrepresentation
 - d. Defamation
 - e. False advertising
 - f. Unfair discrimination
 - g. Unfair claims practices
 - h. Fraud
 - i. Controlled business
 - j. Twisting
 - k. Churning
 - I. Rebating
 - m. Concealment

II. FLORIDA STATUTES, RULES, AND REGULATIONS PERTINENT TO LIFE AND ANNUITY INSURANCE, INCLUDING VARIABLE PRODUCTS......10%

A. Marketing methods and practices

- 1. Agent Responsibilities
- 2. Disclosure
 - a. Buyer's guide
 - b. Policy summary
- 3. Advertising and sales
- 4. Prohibited practices and penalties
- 5. Suitability/Best Interest

B. Policy or contract replacement

- 1. Duties of agent
- 2. Duties of replacing insurance company

C. Individual contracts

- 1. Standard provisions
 - a. Protection of beneficiaries from creditors
 - b. Prohibited provisions
 - c. Free Look
 - d. Grace period
 - e. Designation of beneficiary
 - 1. Effect of divorce on death proceeds
 - f. Secondary addressee
- 2. Non-forfeiture options
- 3. Policy settlement

D. Group Life

- 1. Standard provisions / required provisions
- 2. Conversion rights
- 3. Types of groups/eligible groups
- 4. Dependent coverage
- 6. Employee life
- 7. Assignment of proceeds

A. Standard Policy Provisions and Clauses (individual and group)

- 1. Minimum Benefit Standards
 - a. Grandfathered
 - b. Non-grandfathered
- 2. Required and Optional Coverages
- 3. Prohibited Provisions

B. Group Health insurance

- Eligible groups (employer based, fraternal, assoc. blanket)
- 2. Continuation
- 3 Conversion
- 4. Coordination of benefits

C. Disclosure

- 1. Outline of Coverage
- 2. Renewal Agreements/Nonrenewal and Cancellation
- 3. Advertising
- 4. Certificate of Coverage
- 5. Group Blanket Health
 - a. Definition
 - b. Required Provisions
- 6. Unfair Trade Practices
- 7. Application Responsibilities
- 8. Marketing methods and practices

D. Medicare Supplement Insurance

- 1. Required provisions (Minimum Standards)
 - a. Pre-existing conditions
 - b. Free Look
- 2. Open Enrollment Periods
 - a. 65 and over

FLORIDA Insurance Outline- Examination Content Outlines

Effective: January 1, 2026



Effective January 1, 2026

- b. Under 65
- 3. Advertising
- 4. Marketing standards
- 5. Disclosure
 - a. Outline of Coverage
 - b. Buyer's guide
- 6. Replacement/Replacement Forms
- 7. Duplication of Benefits
- 8. Standardized policy benefits (A-N)
- 9. Exclusions
- 10. Medicaid--relationship to Supplements
- 11. Medicare advantage plan

E. Long-term Care Policies

- 1. Purpose
- 2 Disclosure
 - a. Outline of Coverage
 - b. Buyer's guide
- 3. Advertising
- 4. Policy standards
- 5. Required Provisions (Minimum standards)
- 6. Other Provisions
- 7. Terminology
 - a. Skilled care
 - b. Intermediate care
 - c. Custodial care
 - d. Home health care vs. home care
 - e. Continuing care retirement communities (CCRC)
 - f. Alternate care
 - g. Case management
 - h. Activities of Daily Living (ADL's) and cognitive impairment
 - i. Medically necessary or appropriate
 - j. Plan of care
 - k. Adult day care
 - I. Hospice care
- 8. Replacement
- 9. Unintentional lapse
 - a. Secondary addressee
 - b. Cognitive impairment
- 10. Long-Term Care partnership
- 11. Medicaid--relationship to Long-Term Care

F. Requirements for small employers

- 1. Definitions
- 2. Special Provisions
- 3. Disclosure requirements
- 4. Denial/Termination/Nonrenewal
- 5. Fair Marketing Standards
- 6. Benefit plans offered
- 7. Availability of coverage
- 8. Small Employer Rating, Renewability and Portability Act

- 9. Guaranteed issue
- 10. Employee declination of coverage
- G. Florida Healthy Kids Corporation
- H. Requirements relating to HIV/AIDS
- I. Plan Types
 - 1. Health Maintenance Organization (HMO)
 - 2. Preferred Provider Organization (PPO)
 - 3. Exclusive Provider Organization (EPO)
 - 4. Prepaid service organization5. Indemnity plan
 - 6. Discount Medical Plan Organization (DMPO)
- J. Dread Disease Policy



Effective January 1, 2026

Florida Agent's General Lines Insurance	E. Peril
160 scored questions plus 15 pretest questions	F. Loss
Time limit: 3 hours	1. Direct
	2. Indirect
GENERAL KNOWLEDGE	G. Loss Valuation
I. TYPES OF PROPERTY POLICIES14%	1. Actual cash value
A. Homeowners	Replacement cost Market value
1. HO-2	4. Stated/agreed value
2. HO-3	5. Salvage value
3. HO-4	H. Proximate cause
4. HO-5	I. Deductible
5. HO-6	J. Indemnity
6. HO-8	K. Limits of liability
B. Dwelling policies	L. Coinsurance/Insurance to value
1. DP-1	M. Occurrence
2. DP-2	N. Cancellation
3. DP-3	O. Nonrenewal
C. Commercial lines	P. Vacancy and unoccupancy
1. Commercial Package Policy (CPP)	Q. Liability
2. Commercial property	1. Absolute
a. Commercial building and business personal property	2. Strict
form	3. Vicarious
b. Causes of loss forms	R. Negligence
c. Business income	S. Binder
d. Extra expense	T. Endorsements
e. Equipment breakdown	U. Blanket vs. Specific
3. Business Owners Policy (BOP)	•
4. Builders Risk	III. PROPERTY POLICY PROVISIONS AND CONTRACT LAW
Cyber First-Party Coverage	8% A. Declarations
D. Inland marine	
Personal Articles floaters	B. Insuring agreement C. Conditions
Commercial Property floaters	D. Exclusions
E. National Flood Insurance Program	E. Definition of the insured
F. Others	F. Duties of the insured
1. Earthquake	G. Obligations of the insurance company
2. Mobile Homes	H. Mortgagee rights
3. Watercraft	I. Proof of loss
4. Farm Owners	J. Notice of claim
5. Windstorm	K. Appraisal
II. PROPERTY INSURANCE TERMS AND RELATED	L. Other Insurance Provision
CONCEPTS9.5%	M. Subrogation
A. Insurance	N. Elements of a contract
1. Law of Large Numbers	O. Warranties, representations, and concealment
B. Insurable interest	P. Sources of underwriting information
C. Risk	Q. Fair Credit Reporting Act
1. Pure vs. Speculative Risk	R. Privacy Protection (Gramm Leach Bliley)
D. Hazard	S. Policy Application

1. Moral

2. Morale

3. Physical

T. Terrorism Risk Insurance Act (TRIA)

U. Territory



Effective January 1, 2026

IV. TYPES OF CASUALTY POLICIES, BONDS, AND	Employers Liability	
RELATED TERMS15%	5. Exclusive remedy	
A. Commercial general liability	6. Premium Determination	
1. Exposures	D. Crime	
a. Premises and Operations	Employee Dishonesty	
b. Products and Completed Operations	2. Theft	
2. Coverage	3. Robbery	
a. Coverage A: Bodily Injury and Property Damage	4. Burglary	
Liability (Occurrence, Claims made including	5. Forgery and Alteration	
Retroactive Date)	6. Mysterious disappearance	
b. Coverage B: Personal Injury and Advertising Injury	E. Bonds	
c. Coverage C: Medical Payments	1. Surety	
d. Supplemental Payments	2. Fidelity	
e. Who is an insured	F. Professional liability	
f. First named insured	1. Errors and Omissions	
g. Limits (Per occurrence, Annual Aggregate)	2. Medical Malpractice	
h. Damage to Property of Others	3. Directors and Officers (D&O)	
B. Automobile: personal auto and business auto	4. Employment Practices Liability (EPLI)	
1. Liability	5. Cyber liability and data breach, funds transfer	
a. Bodily Injury	6. Liquor liability	
b. Property Damage	G. Umbrella/Excess Liability	
c. Split Limits	H. Businessowners Policy (BOP)	
d. Combined Single Limit	• ,	
2. Medical Payments	V. CASUALTY INSURANCE TERMS AND RELATED	
3. Physical Damage (collision; other than collision;	CONCEPTS	9.5%
specified perils)	A. Risk	
4. Uninsured motorists	B. Hazards	
5. Underinsured motorists	1. Moral	
6. Who is an insured	2. Morale	
7. Types of Auto	3. Physical	
a. Owned	C. Indemnity	
b. Non-owned	D. Insurable interest	
c. Hired	E. Loss valuation	
d. Temporary Substitute	1. Actual cash value	
e. Newly Acquired Autos	2. Replacement cost	
f. Transportation Expense and Rental Reimbursement	3. Market value	
Expense	4. Stated/agreed value	
8. Auto Dealers Coverage Form, including Garagekeepers	5. Salvage value	
Insurance	F. Negligence	
9. Exclusions	G. Liability	
10. Individual Insured and Drive Other Car (DOC)	H. Occurrence	
11. Mobile equipment	I. Binders	
C. Workers Compensation Insurance, Employers Liability	J. Warranties	
Insurance, and Related Issues	K. Representations	
(This section does not deal with specifics of state law, which are	L. Concealment	
addressed elsewhere in this outline.)	M. Deposit Premium/Audit	
Standard policy concepts	N. Certificate of Insurance	
a. Who is an employee/employer	O. Law of Large Numbers	
b. Compensation	P. Pure vs. Speculative Risk	
2. Work-related vs. non-work-related	Q. Endorsements	
3. Other states' insurance	R. Damages	

1. Compensatory



Effective January 1, 2026

a.	General

- b. Special
- 2 Punitive
- S. Compliance with provisions of Fair Credit Reporting
 Act

VI. CASUALTY POLICY PROVISIONS......8%

- 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)

FLORIDA STATUTES, RULES, AND REGUALTIONS

I. FLORIDA STATUTES, RULES, AND REGULATIONS COMMON TO ALL LINES......15%

A. Financial Services Regulation

- 1. Chief Financial Officer
- 2. Financial Services Commission
 - a. Office of Financial Regulation
 - b. Office of Insurance Regulation

B. Department of Financial Services

- 1. General duties and powers
 - a. Agent and adjuster licensing and investigations
 - b. Consumer services
 - c. Insurance Fraud
 - d. Rehabilitation and Liquidation

C. Office of Insurance Regulation

- 1. General duties and powers
 - a. Policy approval authority
 - b. Rates and forms
- 2. Market Conduct Examinations
- 3. Agency Actions
- 4. Investigation

D. Office of Financial Regulation

- 1. General duties and powers
- 2. Agency Actions
- 3. Investigations

E. Definitions

- 1. Insurance contract
- 2. Insurance transaction

- 3. Insurer
- 4. Domestic company
- 5. Foreign company
- 6. Alien company
- 7. Authorized and unauthorized companies/admitted and non-admitted companies
- 8. Stock and mutual companies
- 9. Certificate of authority

F. Licensing

- 1. Purpose
- 2. License types
 - a. Agent
 - b. Adjuster
 - c. Agency
- 3. Appointments
- 4. License Requirements
 - a. Education
 - b. Application
 - c. Background Check
 - d. Examination
- 5. Maintaining a license
 - a. Continuing education
 - b. Communicating with the Department
 - c. Record keeping
 - d. Criminal and administrative actions
 - e. Appointments
 - (1) Company
 - (2) Unaffiliated insurance agent

G. Agent responsibilities

- 1. Fiduciary capacity
 - a. Definition
 - b. Premium accountability
 - c. Separate account requirements
- Commissions and compensation/ charges for extra services
 - a. Fees
 - b. Advertising Gifts
- 3. Reply to DFS and/or Office of Insurance Regulation
- 4. Ethics

H. Florida Insurance Guaranty Association (FIGA)

I. Marketing practices

- 1. Unfair methods of competition
 - a. Sliding
 - b. Coercion
 - c. Misrepresentation
 - d. Defamation
 - e. False advertising
 - f. Unfair discrimination
 - g. Unfair claims practices
 - h. Fraud
 - i. Controlled business



Effective January 1, 2026

ATE OF FLORID
HIEF FINANCIAL OFFICE
BLAISE INGOGLIA
STATE OF FLORIDA

	Twisting
ı.	

- k. Churning
- I. Unlawful Rebating
- m. Concealment

FLORIDA STATUTES, RULES AND REGULATIONS PERTINENT TO GENERAL LINES INSURANCE....... 15%

A. Insurance Contracts

- 1. Renewal, Nonrenewal, Cancellation: Commercial, Homeowners, Personal Auto and Casualty Policies
- 2. Proof of Loss
- B. Payment of claims
- C. Premium Financing

D. Property

- 1. Hurricane
 - a. Coverage
 - b. Windstorm
 - c. Definition
 - d. Deductible
- 2. Wind mitigation / Premium Discounts
- 3. Catastrophic ground cover collapse vs. Sinkholes
- 4. Fungus
- 5. Loss assessment (HO-6)
- 6. Exclusions
- 7. Loss settlement
- 8. Dispute resolution
- 9. Loss payment
- 10. Flood

E. Types of Insurers

- 1. Admitted Insurers
- 2. Reciprocal Exchanges
- 3. Surplus Lines
 - a. Florida Surplus Lines Service Office
 - b. Eligibility for export
- 4. Residual Market
 - a. Citizens Property Insurance Corporation (Citizens)
 - b. Florida Automobile Joint Underwriting Association

(FAJUA)

c. Workers Compensation Joint Underwriting

Association (WCJUA)

F. Auto Insurance

- 1. Required coverages
 - a. Financial responsibility law
 - b. Personal injury protection (PIP)
- 3. Uninsured/underinsured motorists coverage
- 4. Cancellation/Nonrenewal
- 5. Motorcycle Coverage
- G. Comparative Negligence/Fault
- H. Boiler Machinery/Equipment breakdown
- I. Adjuster practices

- 1. Adjuster's responsibilities
- 2. Insurer's claims handling goals
- 3. Basic claims handling activities
- 4. Common settlement and release options
- 5. Property adjusting practices Ref: 627.70131
- 6. Liability adjusting practices
- 7. Definition of adjusters
 - a. Company
 - b. Independent
 - c. Public

III. FLORIDA STATUTES. RULES AND REGULATIONS PERTINENT TO HEALTH INSURANCE......6%

A. General Health

- 1. Contract Provisions
 - a. Time limit on certain defenses (incontestable)
 - b. Free look
 - c. Grace period
 - d. Reinstatement
 - e. Elimination period
 - f. Waiver of premium
 - g. Coinsurance
 - h. Misstatement of sex or age
- 2. Types of Limited Policies
 - a. Hospitalization Expense
 - b. Hospital Indemnity
 - c. Accident Insurance
 - d. Surgical Expense
 - e. Dread Disease
- 3. Major Medical
- 4. Disability Income
- 5. Medicare Supplement
- 6. HMO
- 7. PPO
- 8. Long Term Care

B. Disclosure

- 1. Renewal Agreements/Nonrenewal and Cancellation
- 2. Advertising



Effective January 1, 2026

100 scored questions plus 8 pretest questions Time limit: 2 hours

GENERAL KNOWLEDGE			
I. TYPES OF PROPERTY POLICIES10%			
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			
Personal Articles floaters			
D. National Flood Insurance Program			
E. Others			
1. Earthquake			
2. Mobile Homes			
3. Watercraft			
4. Windstorm			
II. TYPES OF CASUALTY POLICIES13%			
A. Automobile: personal auto			
1. Liability			
a. Bodily Injury b. Property Damage			
c. Split Limits			
d. Combined Single Limit			
Medical Payments			
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 CONCEPTS28%			

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

FLORIDA Insurance Outline- Examination Content Outlines

Effective: January 1, 2026



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IV. PROPERTY AND	CASUALTY POLICY	PROVISIONS AND	
CONTRACT LAW	I	24%	ć

- 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

FLORIDA STATUTES, RULES, AND REGULATIONS

I. FLORIDA STATUTES, RULES, AND REGULATIONS COMMON TO ALL LINES......15%

A. Financial Services Regulation

- 1. Chief Financial Officer
- 2. Financial Services Commission
 - a. Office of Financial Regulation
 - b. Office of Insurance Regulation

B. Department of Financial Services

- 1. General duties and powers
 - a. Agent and adjuster licensing and investigations
 - b. Consumer services
 - c. Insurance Fraud
 - d. Rehabilitation and Liquidation

C. Office of Insurance Regulation

- 1. General duties and powers
 - a. Policy approval authority
 - b. Rates and forms
- 2. Market Conduct Examinations
- 3. Agency Actions
- 4. Investigation

D. Office of Financial Regulation

- 1. General duties and powers
- 2. Agency Actions

3. Investigations

E. Definitions

- 1. Insurance contract
- 2. Insurance transaction
- 3. Insurer
- 4. Domestic company
- 5. Foreign company
- 6. Alien company
- 7. Authorized and unauthorized companies/admitted and non-admitted companies
- 8. Stock and mutual companies
- 9. Certificate of authority

F. Licensina

- 1. Purpose
- 2. License types
 - a. Agent
 - b. Adjuster
 - c. Agency
- 3. Appointments
- 4. License Requirements
 - a. Education
 - b. Application
 - c. Background Check
 - d. Examination
- 5. Maintaining a license
 - a. Continuing education
 - b. Communicating with the Department
 - c. Record keeping
 - d. Criminal and administrative actions
 - e. Appointments
 - (1) Company
 - (2) Unaffiliated insurance agent

G. Agent responsibilities

- 1. Fiduciary capacity
 - a. Definition
 - b. Premium accountability
 - c. Separate account requirements
- Commissions and compensation/ charges for extra services
 - a. Fees
 - b. Advertising Gifts
- 3. Reply to DFS and/or Office of Insurance Regulation
- 4. Ethics

H. Florida Insurance Guaranty Association (FIGA)

I. Marketing practices

- 1. Unfair methods of competition
 - a. Sliding
 - b. Coercion
 - c. Misrepresentation
 - d. Defamation
 - e. False advertising

FLORIDA Insurance Outline- Examination Content Outlines

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t	Unfair	discri	min:	atı∩n

- g. Unfair claims practices
- h. Fraud
- i. Controlled business
- j. Twisting
- k. Churning
- I. Unlawful Rebating
- m. Concealment

A. Insurance Contracts

- 1. Renewal, Nonrenewal, Cancellation:
 - Homeowners, Personal Auto and
 - Casualty Policies
- 2. Proof of Loss
- B. Payment of claims
- C. Premium Financing
- D. Property
 - 1. Hurricane
 - a. Coverage
 - b. Windstorm
 - c. Definition
 - d. Deductible
 - 2. Wind mitigation / Premium Discounts
 - 3. Catastrophic ground cover collapse vs. Sinkholes
 - 4. Fungus
 - 5. Loss assessment (HO-6)
 - 6. Exclusions
 - 7. Loss settlement
 - 8. Dispute resolution
 - 9. Loss payment
 - 10. Flood

E. Citizens Property Insurance Corporation (Citizens)

F. Surplus Lines

- 1. Florida Surplus Lines Service Office
- 2. Eligibility for export

G. Auto Insurance

- 1. Required coverages
 - a. Financial responsibility law
 - b. Personal injury protection (PIP)
- 2. Limits
- 3. Uninsured/underinsured motorists coverage
- 4. Cancellation/Nonrenewal
- 5. Motorcycle Coverage

H. Comparative Negligence/Fault

I. Florida Automobile Joint Underwriting Association (FAJUA)



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Florida	Exa	minati	on
for Sur	plus	Lines	Insurance

40 scored questions plus 10 pretest questions Time limit: 1 hour

I. FLORIDA LAWS AND RULES PERTINENT TO SURPLUS LINES INSURANCE AND GENERAL ADMINISTRATION/ELIGIBILITY45%

Ref. 626.901 through 626.939, F.S.

A. Eligible Surplus Lines Insurers Ref. 626.918, 626.9181, 626.919

B. Service of Process

Ref. 626.905, 626.907, 626.937

C. Eligibility to Export

Ref: 626.916, 626.917

1. Policy Fees

D. Florida Surplus Lines Service Office Ref. 626.921, 626.931

E. Notice of Cancellation or Non-renewal *Ref.* 626.9201

F. Payment of Premiums and Claims Ref. 626.9371

G. Disclosure Statement of Certain Information Required for Liability Claims

Ref: 626.9372

H. Liability of Insureds; Deductibles and Coinsurance Ref: 626.9374

II. AGENT RESPONSIBILITIES45%

A. Requirements for Placement of Surplus Lines Insurance

Ref 626 914

B. Records of Surplus Lines Agent

1. Content

Ref: 626.922, 626.924, 626.930

2. Reporting and Filing

Ref. 626.923, 626.938, 626.921

Penalties

Ref: 626.936, 626.9361

C. Surplus Lines Tax, Service Fee, and Assessments

Ref. 626.932, 626.9325, 626.933, 626.934, 627.351,

252.372, 215.555

- 1. Definition of Premium
- 2. Premium Tax
- 3. Service Fee
- Emergency Management Preparedness and Assistance
- D. Unfair Trade Practices
 - Illegal Dealings in Premiums; Excess or Reduced Charges for Insurance Ref. 626.9541(1)(o)
 - 2. Policyholder's Bill of Rights *Ref*: 626.9641

II.	AGENT LICENSIN	G	10	%
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A. Licensing of Surplus Lines Agent

Ref. 626.927, 626.9271, 626.9272 Ref. 626.901 through 626.931

B. Maintaining a License

1. Change of Address *Ref*: 626.551

2. Fees/License Renewal Ref. 624.501, 626.381, 626.927

3. Self-Appointment Ref: 626.112, 626.381, 626.431(3), 626.451

4. Reportable Administrative / Criminal Actions *Ref.* 626.451, 626.536

C. Suspension, Termination, Revocation of License and Other Penalties

Ref. 626.935



Effective January 1, 2026

S u	orida Agent's Bail Bonds/Limited Irety scored questions plus 10 pretest questions ne limit: 75 minutes	A. Arrest ProceduresB. Pre–Trial ReleaseC. Approval and Acceptance of BailD. GPS Monitoring
l.	BAIL AS SURETY; CRIMINAL DEFENDANT'S BONDS	VI. WRITING AND UNDERWRITING BONDS
Ш.	LICENSING AND APPOINTMENT OF BAIL BOND AGENTS AND AGENCIES	3. Surrender of Defendant 4. Statutory discharge VIII. FORFEITURES AND JUDGMENTS
	FUNDAMENTALS OF CONTRACTS	IX. COLLATERAL AND INDEMNITY
V.	B. Statutory Guidelines 1. Bail bond office 2. Supervision and Employees 3. Licenses and Appointments 4. Records 5. Advertising 6. Change of Address C. Payment of Premium ARREST AND RELEASE	H. Punishment for Violations Ref: 648.571 X. REGULATION OF BAIL BOND AGENTS



Effective January 1, 2026

- 3. Evidence Gathering
- 4. Disciplinary Actions and Other Consequences



Effective January 1, 2026

FIC	orida Examination for Title Insurance		2. Limited
70 3	scored questions plus 5 pretest questions		F. Corporations/Limited Liability Companies (LLCs)
Tim	e limit: 1.5 hours		G. Trusts
	DULES DECLUATIONS AND STATUTES 450/		H. Condominiums
I.	RULES, REGULATIONS AND STATUTES15%		I. Judgments and Liens
	A. Florida Title Rule		J. Adverse Possession and Quieting Title
	1. F.A.C. 69O-186		K. Construction Lien Law
	2. F.A.C. 69B-186		L. Foreclosure
	B. Florida Statutes		M. Bankruptcy
	1. 626 Part I		N. Water Rights
	2. 626 Part V		O. Access, Easements, Encroachments
	3. 626 Part IX		P. Restrictions, Reverters, Reservations and Minerals
	4. 627 Part XIII		Q. Florida Statute of Limitations on Title Issues
	C. RESPA	v	CLOSING PROCEDURES 240/
	1. Section 8	v.	CLOSING PROCEDURES
	2. Section 9		A. Legal Liability, Responsibility, Fiduciary
	D. TRID Rule		Relationships
	E. Gramm-Leach-Bliley		Cybersecurity Machanics of a Closing
	Security of Confidential Personal Information		B. Mechanics of a Closing
	Ref: 501.171 F.S.		Contracts and addendums
	F. Industry Ethics		Document preparation
	TITLE INCLIDANCE INDEMNITY CONTRACT		Closing disclosures and settlement statements
II.	TITLE INSURANCE INDEMNITY CONTRACT15%		Document execution
	A. Title Insurance Policy		Conducting the closing
	Covered Risks		6. Disbursement and post–closing
	2. Conditions		50000W.IIANDI.INO
	Exclusions from coverage	VI.	ESCROW HANDLING10%
	4. Forms/Schedules		A. Escrow as a Trust Fund
	B. Title Insurance Commitment		Escrow as fiduciary relationship
	1. Schedule A		Duties of title agent and title agency
	2. Schedule B - Section I		B. Escrow Responsibilities
	3. Schedule B - Section II	VII	AGENT AND AGENCY LICENSING8%
	4. Commitment Provisions	V III.	A. Licensing Requirements
			Resident Agent
III.	TITLE SEARCHES11%		•
	A. Records		Non-Resident Agent Agent
	B. Marketable Record Title Act		3. Agency
	C. Grants/Patents		B. Maintaining a License
	D. Legal Description		Continuing education
	E. Government Surveys/Lots		2. Change of address
IV	EXAMINATION OF TITLE20%		C. Appointment
١٧.	A. Deeds, Mortgages and Statutory Requirements		D. Fines and Assessments
	Essential elements of a deed		E. Suspension, Termination, Revocation of License
	2. Types of ownership		
	Mortgage releases and satisfactions		
	4. Power–of–Attorney		
	5. Recording		
	B. Homestead		
	Ref: Article X, Section 4FL-CONST		
	C. Probate		
	Ref: Ch. 731 through 735, 739		
	D. Guardianships		
	E. Partnerships		
	1. General		



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100 scored questions plus 10 pretest questions Time limit: 2 hours

I.	PROPERTY AND LIABILITY INSURANCE CONCEPTS,
	INSURANCE CONTRACTS, AND LAW AND ADJUSTING
	PRACTICES 149

- A. Contracts in general
- B. Property and liability insurance
 - 1. Contract elements
 - 2. Insurance policy conditions
 - 3. Risk
 - 4. Property insurance concepts
 - 5. Liability insurance concepts
 - 6. Insurance contracts and the law

C. Adjusting Practices

- 1. Adjuster's responsibilities
- 2. Insurer's claims handling goals
- 3. Basic claims handling activities
- 4. Common settlement and release options
- 5. Property adjusting practices *Ref*: 627.70131
- 6. Liability adjusting practices

D. Types of Insurers

- 1. Surplus Lines
- 2. Reciprocal Exchanges
- 3. Admitted Insurers
- 4. Residual Market

II. CASUALTY/LIABILITY INSURANCE28%

A. Automobile Liability

- 1. Function of auto liability insurance
- 2. Supplementary payments
- 3. Limits
- 4. Personal Auto Policy
- 5. Personal Auto endorsements
- **B.** Uninsured Motorists
- C. Florida Automobile No-Fault (PIP)
- D. Automobile Miscellaneous
 - 1. Business auto policy
 - a. Business auto coverage form
 - b. Business auto endorsements
 - c. Garage insurance
 - d. Garage coverage form endorsements

E. General Liability

- 1. Declarations
- 2. Common policy conditions
- 3. Coverage A Bodily injury and property damage agreement
- 4. Coverage B Personal and advertising injury
- 5. Coverage C Medical payments
- 6. Supplementary payments
- 7. Miscellaneous forms of general liability insurance

F. Excess/Umbrella Liability

- Excess liability
- Umbrellas

G. Other Commercial Casualty

Insurance

- 1. Professional liability insurance
- 2. Employment-related practices liability (EPL)

H. Homeowners Liability

- 1. Coverage
- 2. Exclusions
- 3. Additional coverages
- 4. Limits of liability
- 5. Endorsements

I. Farm Liability

J. Boiler Machinery/Equipment Breakdown

- Boiler Machinery/Equipment Breakdown coverage form
- 2. Objects definitions forms
- 3. Indirect loss coverage endorsements
- 4. Miscellaneous options
- 5. Small business forms

K. Crime and Surety

- 1. Crime General Provisions
- 2. Coverages and Insuring Agreements
- 3. Surety bonds

L. Workers Compensation

- Workers Compensation law
 - a. Definitions
 - b. Other requirements
 - c. Injuries covered
 - d. Benefits
 - e. Rules for payment
 - f. Claims disputes
 - g. Miscellaneous law provisions
- 2. Workers' compensation and employers liability insurance policy

A. Dwelling Policies

- 1. Declarations
- 2. Coverages (Basic, Broad, Special Forms)
 - a. DP-1, 2, 3
- 3. Endorsements

B. Homeowners Insurance

- 1. Section I Property Coverage
- 2. Coverages
 - a. HO-2, 3, 4, 5, 6, 8
- 3. Limits
- 4. Additional coverages
- 5. Perils insured against
- 6. General exclusions
- 7. Conditions

FLORIDA Insurance Outline- Examination Content Outlines

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V.	A. (C. (C. (C. (C. (C. (C. (C. (C. (C. (C	LTH INSURANCE
VI.	A. I	IDUAL MARKETS2% Florida Automobile Joint Underwriting Association (FAJUA)
	В. (Citizens Property Insurance Corporation Ref: 627.351
	C. I	Florida Workers Compensation Joint Underwriting Association (FWCJUA)
VII.	A. /	ECTED FLORIDA STATUTES AND RULES119 Adjuster Licensing Requirements 1. Transacting insurance 2. Civil remedy
	3	 Civil remedy Continuing education <i>Ref</i>. 626.869 Expiration of license and appointment
	ţ	5. Notice of change of address; name
		6. Refusal, suspension, or revocation of license
		Conduct of Adjuster 1. Dismantling, destruction, change of identity of moto
		vehicle or mobile home; salvage
	2	Unfair methods of competition and unfair or
	-	deceptive acts or practices
	3	3. Comprehensive coverage
	4	4. Mediation of claims
	į	5. Misrepresentation of policy provisions
	6	6. Failure to acknowledge
	7	7. Response to Department inquiries
	8	Insurer Anti-Fraud Efforts
		Adjuster identification
		thical Requirements
		1. Violations
		Code of Ethics Iorida Insurance Guaranty Association (FIGA)
	2.11	ionau modianio Guaranty Association (i 10A)

8.	General	conditions

^		
9.	Endorsements	

C. Commercial Property Policy

- 1. Contract conditions
- 2. Coverage forms general
- 3. Causes of Loss forms

D. Flood Insurance

- 1. National Flood Insurance Program
- 2. Other flood insurance

E. Business owners Policy

- 1. Eligibility
- 2. Property coverages
- 3. Optional coverages
- 4. Liability coverages

F. Inland Marine Insurance

- 1. Nationwide definition
- 2. Personal inland marine policies
- 3. Commercial Inland Marine policies
 - a. Controlled forms
 - b. Uncontrolled forms

G. Ocean Marine Insurance

- 1. Types of coverage
 - a. Hull coverage
 - b. Cargo coverage
 - c. Freight coverage
 - d. Liability coverage
- 2. Ocean Marine perils
- 3. Other ocean marine policy clauses and definitions

H. Aviation Insurance

- 1. Aircraft policies and coverage
- 2. Special aviation coverages

IV. MOTOR VEHICLE PHYSICAL DAMAGE AND MECHANICAL BREAKDOWN INSURANCE15%

A. Personal Auto Policy

- 1. Part D Coverage for damage to your auto
- 2. Endorsements

B. Business Auto Policy

- 1. Business auto coverage form
 - a. Section I- Covered autos
 - b. Section III Physical damage
- 2. Garage insurance
 - a. Section I Covered autos
 - b. Section III Garage keepers
 - c. Section IV Physical damage coverage
 - d. Endorsements
- 3. Other provisions of auto policies

C. Mechanical Breakdown

- 1. Exclusions
- 2. Deductible
- 3. Policy term and territory
- 4. Conditions



E. Commercial Property Insurance

2. Definitions

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Flo	rida	Pul	blic	Ad	juste	r's
ΑII	Line	es Ir	ารนเ	and	ce	

100 scored questions plus 10 pretest questions Time limit: 2 hours

ıım	e III	Tilt: 2 nours				
I.	GENERAL PROPERTY INSURANCE PRODUCT					
	KN	NOWLEDGE25%				
	A.	Contracts in general				
	В.	Property insurance				
	Insurance contracts					
		2. Insurance policy conditions				
		3. Property insurance concepts				
	C.	Adjusting Practices				
		Adjuster's responsibilities				
		a. Company				
		b. Independent				
		c. Public				
		2. Claims handling goals				
		3. Basic claims handling activities				
		4. Claim negotiation and settlement practices				
		5. Property adjusting practices				
		Ref. 627.70131				
	D.	Types of Insurers				
		1. Surplus Lines				
		2. Reciprocal Exchanges				
		3. Admitted Insurers				
		4. Residual Market				
II.	DD	OPERTY INSURANCE POLICIES25%				
11.	A.	Dwelling Insurance				
	Λ.	Common policy forms				
		a. DP-1				
	b. DP-2					
c. DP-3						
	2. Coverages (Basic, Broad, Special Forms)					
		Common endorsements				
		4. Definitions				
	В.					
	٥.	Common HO policies				
		a. HO -2, 3, 4, 5, 6, 8				
		2. Coverages				
		3. Limits				
		Additional coverages				
		Perils insured against				
		6. Exclusions				
		7. Conditions				
		8. Common Endorsements				
		9. Definitions				
	C.					
		1. Unit Owner				
		2. Association				
	D.	Mobile/Manufactured Homes				

		Contract conditions		
		2. Coverage forms - general		
		3. Causes of Loss forms		
		4. Statutory limitations		
		5. Business interruption/extra expense		
	F.			
		National Flood Insurance Program		
		Other flood insurance		
	G.	Business owners Policy		
		Property coverages		
		2. Optional coverages		
	Н.	Inland Marine Insurance		
		Personal Inland Marine policies		
		2. Commercial Inland Marine policies		
	I.	Ocean Marine Insurance		
		Types of coverage		
	J.	Builders' Risk		
	K.	Aviation Insurance		
		Boiler Machinery/Equipment Breakdown		
	М.	Crime		
		General provisions		
		Coverages and Plans		
III.	мс	OTOR VEHICLE PHYSICAL DAMAGE AND		
		NICAL BREAKDOWN INSURANCE		
		Personal Auto Policy		
		Part D - Coverage for damage to your auto		
	В.			
		Business auto coverage form		
		a. Section I- Covered autos		
		b. Section III - Physical damage		
		Garage insurance		
		a. Section I - Covered autos		
		b. Section III - Garage keepers		
		c. Section IV - Physical damage coverage		
	C.	Mechanical Breakdown		
IV.		SIDUAL MARKETS		
	A.	· · · · · · · · · · · · · · · · · · ·		
	D	(FAJUA) Citizens Property Insurance Corporation		
	В.	Ref. 627.351		
		Ref. 027.331		
٧.		LECTED FLORIDA STATUTES AND RULES15%		
	A.	Conduct of Adjuster		
		 Unfair methods of competition and unfair or 		
		deceptive acts or practices		
		2. Mediation of claims (FS 627.7015)		
		3. Failure to acknowledge		
		Response to Department inquiries		
		Conduct of public adjusters		
	В.			
		•		

1. Valuation



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- 1. Violations
- 2. Code of Ethics
- C. Florida Insurance Guaranty Association (FIGA)

VI. FLORIDA LAWS AND REGULATIONS PERTINENT TO PUBLIC ADJUSTERS31%

A. Florida Laws and Regulations Specific to Public Adjusters

- 1. Licensing requirements
- 2. Continuing education
- 3. Expiration of license or appointment
- 4. Change of address; name
- 5. Refusal, suspension, or revocation of license
- 6. Apprenticeship

B. Practices, Responsibilities, and Duties

- 1. Proof of Loss
 - a. Requirements
 - b. Time elements
- 2. Disclosure
 - a. Advertising
 - b. Conflicts of interest
 - c. Adjuster identification
- 3. Contracts
 - a. General requirements
 - b. Fraud statement
 - c. Fees
 - d. Cancellation
 - e. Declaration of emergency
- 4. Retention of Records

C. Conduct and Ethical Requirements

- 1. Code of ethics (FAC 69B-220.201)
- 2. Administrative code of conduct (FAC 69B-220.051)
- 3. Statutory conflicts of interest
- 4. Solicitation
- 5. Commingling
- 6. Prohibitions

D. Dispute Resolution

- 1. Civil remedies
 - a. Notices
- 2. Mediation and Appraisal