

# ILLINOIS Insurance Content Outlines

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

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

## **ILLINOIS**

## Insurance Supplement

## **Examination Content Outlines**

Effective Date: January 1, 2025

# LIFE-GENERAL KNOWLEDGE CONTENT OUTLINE

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

(50 scored	plus	5 pretest	t questions	;)
I TYPES OF POLICIES				

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			:4:			110 -	 	_			

## 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

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

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- 3. Pavor benefit
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- 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
  - c. Modes
  - d. Grace period
  - e. Automatic premium loan
  - f. Level or flexible
- 8. Reinstatement
- 9. Policy loans, withdrawals, partial surrenders
- 10. Non-forfeiture options
- Dividends and dividend options (e.g., participating, nonparticipating)
- 12. Incontestability
- 13. Assignments
- 14. Suicide
- 15. Misstatement of age and gender
- 16. Settlement options
- 17. Accelerated death benefits

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- 2. Aviation
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- 2. Changes in the application
- 3. Consequences of incomplete applications
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- 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
- Explaining the policy and its provisions, riders, exclusions, and ratings to the client

#### D. Contract law

- 1. Elements of a contract
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  - c. Competent parties
- d. Legal purpose
- 2. Unique aspects of the insurance contract

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C. Group life insurance	Ref: 5/500-35
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D. Retirement plans	<ol><li>License suspension, revocation or denial</li></ol>
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I.

## PROPERTY-GENERAL KNOWLEDGE **CONTENT OUTLINE**

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2. Morale	Ref: 5/132; 5/402; 5/403; 5/ 500-110
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Replacement cost	Ref: 5/500-40
3. Market value	c. Business entities
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4. Stated/agreed value	d. Temporary insurance producers
5. Salvage value	Ref: 5/500-60; 5/500-65
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	c. Change of address		<ol> <li>Underinsured motorists coverage</li> </ol>
	Ref: 5/500-35		
	d. Required fees		Ref: 5/143a-2
	Ref: 5/500-135		3. Illinois Automobile Insurance Plan (assigned risk)
	License suspension, revocation or denial		Ref: IAI Plan Manual, 625 ILCS 5/7-501; 478.1
	Ref: 5/500-70		<ul> <li>a. Insurance company's participation</li> </ul>
	a. Felony convictions		b. Insured's participation
	Ref: 5/500-95		<ol><li>Defensive driving discount–age 55 and over</li></ol>
C.	Fiduciary responsibilities(1-3)		Ref: 5/143.29
	Ref: 5/500-115; Reg. 3113		<ol><li>Antitheft mechanism</li></ol>
D.	Commissions and compensation(0-1)		5/143.28; Reg. 932
	Ref: 5/151; 5/500-80		<ol><li>Financial responsibility surcharge</li></ol>
E.	Disclosure(0-1)		Ref: 625 ILCS 5/7-317
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	3. Defamation		~
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c	Insurance Claims Fraud Prevention Act(0-1)		
٥.			
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## **MOTOR VEHICLE TEST CONTENT OUTLINE**

## State Statutes, Rules and Regulations

(50 scored questions)

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	b. License fees	
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	c. Bond requirements	
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	Maintaining a license	
	Continuing education	
	Ref: 5/500-35	
	<ul> <li>b. Controlled business</li> </ul>	
	Ref: 5/500-125	
	c. Change of address	
	Ref: 5/500-35	
	d. Required fees	
	Ref: 5/500-135	
	4. License suspension, revocation or denial Ref: 5/500-70	
	a. Felony convictions	
	Ref: 5/500-95	
C.	Fiduciary responsibilities	(1-3
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D.	Commissions and compensation	(0-1
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E.	Disclosure	(0-1
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	1. Rebating	
	Ref: 5/151; 5/152; 5/153	
	2. Misrepresentation	
	2. Mioroprosontation	

3. Defamation
Ref: 5/149
4. Other unfair practices
Ref: 5/424
5. Unfair claims practices
Ref: 5/154.5; 5/154.6; Reg. 919
G. Illinois Insurance Guaranty Fund(0-1)
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TO MOTOR VEHICLE INSURANCE(11-13) A. Uninsured motorists coverage  *Ref: 5/143a
TO MOTOR VEHICLE INSURANCE(11-13)  A. Uninsured motorists coverage  *Ref: 5/143a  B. Underinsured motorists coverage
TO MOTOR VEHICLE INSURANCE(11-13)  A. Uninsured motorists coverage  *Ref: 5/143a  B. Underinsured motorists coverage  *Ref: 5/143a-2
TO MOTOR VEHICLE INSURANCE(11-13)  A. Uninsured motorists coverage  *Ref: 5/143a  B. Underinsured motorists coverage
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TO MOTOR VEHICLE INSURANCE(11-13)  A. Uninsured motorists coverage  Ref: 5/143a  B. Underinsured motorists coverage  Ref: 5/143a-2  C. Renewal, nonrenewal, cancellation, and Certificates of Insurance
TO MOTOR VEHICLE INSURANCE(11-13) A. Uninsured motorists coverage Ref: 5/143a B. Underinsured motorists coverage Ref: 5/143a-2 C. Renewal, nonrenewal, cancellation, and Certificates of Insurance Ref: 5/141.01; 5/141.02; 5/143.10 thru 5/143.27; 5/155.45
<ul> <li>TO MOTOR VEHICLE INSURANCE(11-13)</li> <li>A. Uninsured motorists coverage     Ref: 5/143a</li> <li>B. Underinsured motorists coverage     Ref: 5/143a-2</li> <li>C. Renewal, nonrenewal, cancellation, and Certificates     of Insurance     Ref: 5/141.01; 5/141.02; 5/143.10 thru 5/143.27; 5/155.45</li> <li>D. Defensive driving discount – age 55 and over</li> </ul>
<ul> <li>TO MOTOR VEHICLE INSURANCE(11-13)</li> <li>A. Uninsured motorists coverage     Ref: 5/143a</li> <li>B. Underinsured motorists coverage     Ref: 5/143a-2</li> <li>C. Renewal, nonrenewal, cancellation, and Certificates     of Insurance     Ref: 5/141.01; 5/141.02; 5/143.10 thru 5/143.27; 5/155.45</li> <li>D. Defensive driving discount – age 55 and over     Ref: 5/143.29</li> <li>E. Antitheft mechanism     Ref: 5/143.28; Reg. 932</li> </ul>
<ul> <li>TO MOTOR VEHICLE INSURANCE(11-13)</li> <li>A. Uninsured motorists coverage     Ref: 5/143a</li> <li>B. Underinsured motorists coverage     Ref: 5/143a-2</li> <li>C. Renewal, nonrenewal, cancellation, and Certificates     of Insurance     Ref: 5/141.01; 5/141.02; 5/143.10 thru 5/143.27; 5/155.45</li> <li>D. Defensive driving discount – age 55 and over     Ref: 5/143.29</li> <li>E. Antitheft mechanism     Ref: 5/143.28; Reg. 932</li> <li>F. Financial responsibility surcharge</li> </ul>
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II.

III.

Ref: 5/154.5, 5/154.6, 5/424; Reg 919

J. Persons with physical disabilities

Ref: 5/143.24a

K. Disclosure of liability coverage

Ref: 5/143.24b

L. Surcharge of refusal to insure

Ref: 5/155.27

M. Oral estimates of premium charges

Ref: 5/155.28

N. Mandatory auto coverage

Ref: 625 ILCS 5/7-601 thru 610

O. Financial/Safety responsibility filing

Ref: 625 ILCS 5/7-317

P. Child restraint system

Ref: 5/143.32

Q. Fraudulent Address

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	Homeowners and forms/coverages		O. Salvage
	a. Policy provisions		P. Binders
	b. Replacement costs		Q. Liability
	c. Appraisal		R. Limit of Liability
	d. Optional provisions		S. Theft, Burglary, and Robbery
	e. Special limits of liability		T. Waiver and Estoppel
	f. Proof of Loss		U. Coinsurance
	General Property forms		V. Hazard
	4. Mine subsidence		W. Bailments
	5. Standard Fire Policy		X. Moral Hazard
	Ref: New York Standard Fire Policy	III	PROPERTY AND CASUALTY POLICY PROVISIONS AND
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	c. Actual cash value		B. Notice of claim
	B. Commercial Lines coverage		C. Material misrepresentations
	Ref: ISO Business Policy and Standard Boiler and Machinery policies		D. Assignment
			E. Subrogation
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	c. Commercial Inland Marine policy		C. Unfair Claims Settlement and Trade Practices
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	Business Interruption		D. Regulation and licensing of Property and Casualty
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	6 Valuable Paners and Records		

## **ILLINOIS**

## Insurance Supplement

## **Examination Content Outlines**

Effective Date: January 1, 2026

# LIFE-GENERAL KNOWLEDGE CONTENT OUTLINE

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

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

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

- 1. Universal life
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- 3. Variable universal life
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#### C. Term life

- 1. Types
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- 2. Guaranteed insurability
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- Accidental death and/or accidental death and dismemberment
- 5. Term riders
- 6. Other insureds
- 7. Long term care
- 8. Return of premium
- 9. Disability
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- 2. Insuring clause
- 3. Free look
- 4. Consideration
- 5. Owner's rights

#### 6. Beneficiary designations

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- b. Revocable and irrevocable
- c. Common disaster
- d. Minor beneficiaries
- e. Designation by class
- 7. Premium Payment
  - c. Modes
  - d. Grace period
  - e. Automatic premium Ioan
  - f. Level or flexible
- 8 Reinstatement
- 9. Policy loans, withdrawals, partial surrenders
- 10. Non-forfeiture options
- 11. Dividends and dividend options (e.g., participating, non-participating)
- 12. Incontestability
- 13. Assignments
- 14. Suicide
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- 16. Settlement options
- 17. Accelerated death benefits

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- 2. Aviation
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- 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

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

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Effective January 1, 2026

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c. Adhesion	a. Continuing education
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•	b. Controlled business
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B. Life Settlements	Ref: 5/500-35
C. Group life insurance	d. Required fees
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2. Nonqualified plans	Ref: 5/500-95
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2. Business insurance needs	D. Commissions and compensation(0-1
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	Ref: 5/149
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·	3. Exemptions
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b. Nonresidents	1. Purpose
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c. Business entities	3. Exemptions
Ref: 5/500-30; 5/500-35	Disclosure requirements (including Buyer's Guide
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c. Bond requirements	F. Viatical Settlements (0-1)
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(50 scored plus 5 pretest questions)	5. Elimination period
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Business overhead expense policy	9. Coinsurance
Business disability buyout policy	10. Deductibles
Group disability income policy	11. Eligible expenses
5. Key employee policy	12. Copayments
B. Accidental death and dismemberment	13. Pre-authorizations and prior approval requirements
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Preferred Provider Organizations (PPOs)	2. Guaranteed insurability
5. Point of Service (POS) plans	3. Future increase option
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3. Cancer	primary vs. excess)
Critical illness or specified disease     Warkeite (ampleyer appropried)	G. Occupational vs. non-occupational H. Tax treatment of premiums and proceeds of insurance
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7. Proof of loss	C. Initial premium payment and receipt and consequences
8. Time of payment of claims	of the receipt (e.g., medical examination, etc.)
9. Payment of claims	D. Submitting application (and initial premium if collected)
10. Physical examination and autopsy	to company for underwriting
11. Legal actions	E. Policy delivery
12. Change of beneficiary	F. Explaining policy and its provisions, riders, exclusions,
13. Misstatement of age or gender	and ratings to clients
	•

G. Replacement	C. Fiduciary responsibilities(1-3)
H. Contract law	Ref: 5/500-115; Reg. 3113
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2. Insurable interest	Ref: 5/151; 5/500-80
3. Warranties and representations	E. Disclosure(0-1)
4. Unique aspects of the insurance contract	Ref: 5/500-155
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(39 scored plus 5 pretest questions)	Ref: 5/154.5; 5/154.6; Reg. 919
Ref: All references to chapter 215 ILCS unless otherwise indicated	· ·
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c. Split Limits	Y. Concealment
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2. Morale	O. Sources of underwriting information
3. Physical	P. Fair Credit Reporting Act
E. Peril	Q. Privacy Protection (Gramm Leach Bliley)
F. Loss	R. Policy Application
1. Direct	S. Terrorism Risk Insurance Act (TRIA)
2. Indirect	T. Cancellation and nonrenewal provisions
G. Loss Valuation	U. Supplementary payments
1. Actual cash value	V. Loss settlement provisions including consent to settle
Replacement cost	a loss
3. Market value	W. Territory
4. Stated value	
5. Salvage value	PERSONAL LINES
H. Proximate cause	ILLINOIS SPECIFIC
I. Deductible	CONTENT OUTLINE
J. Indemnity	State Statutes, Rules and Regulations
K. Limits of liability	(37 scored questions)
L. Coinsurance/Insurance to value	Ref: All references to chapter 215 ILCS unless otherwise indicated
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_	Ref: 5/154.5; 5/154.6; Reg. 919		
G.	Illinois Insurance Guaranty Fund(0-1)		13. Financial/Safety responsibility filing
	Ref: 5/532; 5/533; 5/537		Ref: 625 ILCS 5/7-317
	LINOIS STATUTES AND REGULATIONS COMMON TO		14. Child restraint system
	ROPERTY AND CASUALTY INSURANCE ONLY 5		Ref: 5/143.32
Α.	Renewal, nonrenewal, cancellation and Certificates		15. Fraudulent Address
	of Insurance(1-4)		Ref: 5/155.40
	Ref: 5/141.01; 5/141.02; 5/143.10 thru 5/143.27; 5/154;		
	5/155.31; 5/155.45		
В.	Financing insurance premiums(0-1)		
	Ref: 5/513a-1 thru 5/513a3; 5/513a9 thru 5/513a11		
C.	Insurance Claims Fraud Prevention Act(0-1)		
	Ref: 5/155.23		

## **MOTOR VEHICLE TEST CONTENT OUTLINE**

## State Statutes, Rules and Regulations

(50 scored questions)

	ID PERSONAL LINES INSURANCE Insurance Director				
	General powers	.,.			
	Ref: 5/401, 5/403; 5/401.1; 5/431				
	2. Examinations				
	Ref: 5/132; 5/402; 5/403; 5/500-110				
В.		(5-1			
	Persons required to be licensed				
	a. Insurance producers				
	Ref: 5/500-15; 5/500-20; 5/500-25; 5/500-30				
	b. Nonresidents				
	Ref: 5/500-40				
	c. Business entities				
	Ref: 5/500-30; 5/500-35				
	d. Temporary insurance producers				
	Ref: 5/500-60; 5/500-65				
	e. Exemptions				
	Ref: 5/500-15; 5/500-20				
	f. Reinstatement				
	Ref: 5/500-35				
	Obtaining a license				
	a. Qualifications				
	Ref: 5/500-30; 5/500-70				
	b. License fees				
	Ref: 5/500-135				
	c. Bond requirements				
	Ref: 5/500-130				
	Maintaining a license				
	a. Continuing education				
	Ref: 5/500-35				
	b. Controlled business				
	Ref: 5/500-125				
	c. Change of address				
	Ref: 5/500-35				
	d. Required fees				
	Ref: 5/500-135				
	4. License suspension, revocation or denial				
	Ref: 5/500-70				
	a. Felony convictions				
_	Ref: 5/500-95	14			
<b>U</b> .	Fiduciary responsibilities	(1-			
<b>n</b>	Commissions and compensation	<b>(0</b>			
υ.		. (0-			
E.	Ref: 5/151; 5/500-80  Disclosure(0-				
⊏.	Ref: 5/500-155	. (0-			
F.		(2			
٠.	Marketing practices	(4-			
	1. Rebating				
	Ref: 5/151; 5/152; 5/153				
	2. Misrepresentation				

3. Defamation						
Ref: 5/149						
Other unfair practices						
Ref: 5/424						
5. Unfair claims practices						
Ref: 5/154.5; 5/154.6; Reg. 919 G. Illinois Insurance Guaranty Fund(0-1)						
Ref: 5/532; 5/533; 5/537						
BASIC CONCEPTS OF AUTOMOBILE						
INSURANCE(12-14) <i>Ref: Policy</i>						
A. Coverages						
Bodily injury and property damage						
Medical payments						
3. Physical damage						
B. Definitions						
Insured/covered person						
Owned automobiles/covered automobiles						
3. Non-owned automobiles						
Temporary substitute automobiles						
ILLINOIS STATUTES AND REGULATIONS PERTINENT						
TO MOTOR VEHICLE INSURANCE(11-13)						
A. Uninsured motorists coverage						
Ref: 5/143a  B. Underinsured motorists coverage						
Ref: 5/143a-2						
E. Renewal, nonrenewal, cancellation, and Certificates						
of Insurance						
Ref: 5/141.01; 5/141.02; 5/143.10 thru 5/143.27; 5/155.45						
D. Defensive driving discount – age 55 and over						
Ref: 5/143.29						

E. Antitheft mechanism

Ref: 5/143.28; Reg. 932

F. Financial responsibility surcharge

Ref: 625 ILCS 5/7-317(l)

G. Equipment exclusion

Ref: Reg. 924

II.

III.

H. Illinois Automobile Insurance Plan (assigned risk)

Ref: 625 ILCS 5/7-501; IAI Plan Manual

- 1. Participation
  - a. Insurance companies
  - b. Insureds
- I. Unfair Practices

Ref: 5/154.5, 5/154.6, 5/424; Reg 919

J. Persons with physical disabilities

Ref: 5/143.24a

K. Disclosure of liability coverage

Ref: 5/143.24b

L. Surcharge of refusal to insure

Ref: 5/155.27

M. Oral estimates of premium charges

Ref: 5/155.28

N. Mandatory auto coverage

Ref: 625 ILCS 5/7-601 thru 610

O. Financial/Safety responsibility filing

Ref: 625 ILCS 5/7-317

P. Child restraint system

Ref: 5/143.32

Q. Fraudulent Address

	Ref: 5/155.40		7. Vandalism and Malicious Mischief
R.	Insurance Claims Fraud Prevention Act		8. Broad Form
	Ref: 5/155.23		F. Bonds
	S. Hate crimes		G. National Flood Insurance Policy
	Ref: 143.24c	II.	PROPERTY AND CASUALTY INSURANCE TERMS AND
	T. Subrogation		RELATED CONCEPTS25
	Ref: 5/143b		A. Insurable interest
	Reg. 5/1750		B. Indemnity
IV.	FINANCING INSURANCE PREMIUMS(1-2)		C. Peril
	Ref: 5/513a1 thru 5/513a3; 5/513a9 thru 5/513a11		D. Loss
			1. Direct
	ILLINOIS PUBLIC ADJUSTER		2. Indirect
			E. Proximate cause
	CONTENT OUTLINE		F. Earnings
	PRODUCTS, TERMS AND CONCEPTS		G. Appraisal
	(100 scored questions)		H. Deductible
I.	GENERAL PROPERTY INSURANCE PRODUCT		I. Actual cash value
	KNOWLEDGE PERTINENT TO ADJUSTERS 35		
	Ref: Product knowledge, unless otherwise noted		J. Replacement cost
	A. Personal Lines coverage		K. Depreciation
	Ref: ISO Homeowners policies		L. Obsolescence
	Dwelling and Contents		M. Abandonment
	_		N. Vacancy and unoccupancy
	Homeowners and forms/coverages     Policy provisions		O. Salvage
	a. Policy provisions		P. Binders
	b. Replacement costs		Q. Liability
	c. Appraisal		R. Limit of Liability
	d. Optional provisions		S. Theft, Burglary, and Robbery
	e. Special limits of liability		T. Waiver and Estoppel
	f. Proof of Loss		U. Coinsurance
	General Property forms		V. Hazard
	4. Mine subsidence		W. Bailments
	5. Standard Fire Policy		X. Moral Hazard
	Ref: New York Standard Fire Policy		PROPERTY AND GAGUALTY POLICY PROVIDIONS AND
	a. Basic coverages, provisions, and clauses	III.	
	b. Proof of Loss (Periods of Limitation Tolled)		A. Proof of loss
	c. Actual cash value		
	B. Commercial Lines coverage		B. Notice of claim
	Ref: ISO Business Policy and Standard Boiler and		C. Material misrepresentations
	Machinery policies		D. Assignment
	1. Commercial Property forms		E. Subrogation
	a. Commercial property and buildings		F. Mortgagee rights
	b. Causes of Loss		G. Apportionment clause
	2. Commercial Package Policy (CPP)	IV.	ELECTRICAL AND BUILDING TECHNIQUES AND
	3. Businessowner policy		ESTIMATING 10
	Commercial and Special Multi-peril	V.	ILLINOIS LAWS AND REGULATIONS PERTINENT TO
	5. Builder's Risk		PUBLIC ADJUSTERS25
	C. Inland and Ocean Marine		A. Regulation and licensing of Public Adjusters
	Ref: Marine Policies, Personal Article Floaters, Personal		Ref: 5/401, 5/512.55, 5/512.56, 5/512.61, 5/512.61a, 5/1515,
	Property Floaters, Commercial Property Floaters		5/1560, 5/1565
	Definitions		B. Public Adjuster practices, responsibilities, and
	2. Policies		Duties
	a. Personal floaters		Ref: 5/512.53, 5/512.58, 5/512.59, 5/512.60, 5/1515, 5/1575,
	a. Personal noaters b. Commercial floaters		5/1590, 5/1585
			C. Unfair Claims Settlement and Trade Practices
	c. Commercial Inland Marine policy		Ref: Standard Fire policy; 5/143.1, 5/143.15 and Part 919
	E. Additional Coverages and Exclusions		D. Regulation and licensing of Property and Casualty
	2. Business Interruption		Insurance
	3. Time Element		Ref: 5/143.1, 5/143.13, 5/143.21, 5/397.1, 5/397.05, 5/154.6
	4. Law and Ordinance		and Part 919
	5. Earthquake		
	Valuable Papers and Records		