

Insurance Content Outlines

Content Outlines: Effective November 26, 2025

Indiana Insurance Supplement

Examination Content Outlines

Effective Date: November 26, 2025

LIFE	- GENE	RAL	KNO	WLEI	DGE
	CONT	ENT (OUTL	INE	

Product Knowledge, Terms, and Concep	
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(50 scored plus 5 pretest questions)

I.	TYPES OF POLICIES	15

A. Traditional whole life products

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

B. Interest/market-sensitive/adjustable

life products

- 1. Universal life
- 2. Variable whole life
- 3. Variable universal life
- 4. Interest-sensitive whole life
- 5. Indexed life

C. Term life

- 1. Types
 - a. Level
 - b. Decreasing
 - c. Return of premium
 - d. Annually renewable
- 2. Special features
 - a. Renewable
 - b. Convertible

D. Annuities

- 1. Single and flexible premium
- 2. Immediate and deferred
- 3. Fixed and variable
- 4. Indexed
- 5. Accumulation and Annuity Periods
- 6. Payout options

E. Combination plans and variations

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

II. LIFE PROVISIONS, RIDERS, OPTIONS, AND EXCLUSIONS15

A. Policy riders

- 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, non-participating)
- 12. Incontestability
- 13. Assignments
- 14. Suicide
- 15. Misstatement of age and gender
- 16. Settlement options
- 17. Accelerated death benefits

C. Policy exclusions

- 1. War
- 2. Aviation
- 3. Dangerous Occupation

III. COMPLETING THE APPLICATION, UNDERWRITING, AND DELIVERING THE POLICY

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

IV. RETIREMENT AND OTHER INSURANCE

CONCEPTS 8

- A. Third-party ownership
- **B.** Life Settlements
- C. Group life insurance
 - 1. Conversion privilege
 - 2. Contributory vs. noncontributory

D. Retirement plans

- 1. Qualified plans
- 2. Nonqualified plans

E. Life insurance needs analysis/suitability

- 1. Personal insurance needs
- 2. Business insurance needs
 - a. Key person
 - b. Buy sell
- F. Social Security benefits
- G. Tax treatment of insurance

premiums, proceeds, and dividends

- 1. Individual life
- 2. Group life
- 3. Modified Endowment Contracts (MECs)

LIFE - INDIANA STATE-SPECIFIC CONTENT OUTLINE

State Laws, Rules and Regulations (30 scored plus 5 pretest questions)

INDIANA LAWS AND DEPARTMENT RULES COMMON TO ALL LINES OF INSURANCE20

A. Department of Insurance

- 1. Insurance Commissioner
 - a. Appointment by Governor *Ref: 27-1-1-2*
 - Member of National Association of Insurance Commissioners (NAIC) Ref: 27-1-1-2
 - c. Powers

Ref: 27-1-3-7, 27-1-3-10

d. Duties

Ref: 27-1-3-7, 27-1-3-10

- 2. Admission of Insurance Companies
 - a. Certificate of Authority *Ref: 27-1-3-20, 27-1-17-7*
 - Admitted versus non-admitted companies
 Ref: 27-1-17-1, 2
 - c. Domestic, foreign, and alien companies *Ref: 27-1-2-3 (e, f, g), 27-1-3.5-2*
- Examination of Admitted Insurance Companies

Ref: 27-1-3.1-8

- a. Fiscal examinations
- b. Waiving examinations of foreign and alien companies
- 4. Insurance Guaranty Associations Ref: 27-8-8-2, 27-8-8-2.3 (f), 27-8-8-6, 27-8-8-18
 - a. Purpose
 - b. Policy benefits that are guaranteed

B. Producer Licensing Laws

- Types of Insurance Licenses, Eligibility Requirements & Powers and Duties Ref: 27-1-15.6-2
 - a. Resident producer Ref: 27-1-15.6-6, 15.6-7
 - b. Nonresident producer Ref: 27-1-15.6-8
 - z. Temporary producer Ref: 27-1-15.6-11
 - d. Consultant Ref: 27-1-15.6-23
 - e. Business entity *Ref*: 27-1-15.6-6(d)
 - f. Limited Lines

Ref: 27-1-15.6-18, 15.6-19

- i. Travel
- ii. Title
- iii. Credit
- iv. Prearranged funeral insurance
- 2. Who must be licensed

Ref: 27-1-15.6-3, 27-1-15.6-4

- a. Solicit, negotiate or sell contracts of insurance
- Producer qualifications and the licensing process
 - a. Pre-licensing education, state exam, license application Ref: 27-1-15.6-5, 27-1-15.6-6, 27-1-15.6-7, 27-1-15.6-7 (j), 27-1-15.6-9, 27-1-15.6-16
 - b. Denial of license application *Ref: 27-1-15.6-12(d)*
 - i. Appeals process/Notice of hearing

- Insurance Company: Producer appointments and termination Ref: 27-1-15.6-14, 15
- 5. Limitations of a Producer

		a. Controlled business	Ref: 27-1-12.3-2
		Ref: 27-1-15.6-12(j)	4. Interest on death benefits Ref: 27-1-12-35
		b. Acting as a Consultant Ref: 27-1-15.6-22	5. Accelerated death benefits
		c. Fees and commissions	Ref: 760 IAC 1-48-2, 3, 4, 5
		Ref: 27-1-15.6-13	6. Viatical settlements
	6.	Producer's License Maintenance	Ref: 27-8-19.8-3, 4.3, 4.5, 5, 6, 8, 8.5
		a. Producer notification requirements	B. Marketing Practices
		Ref: 27-1-15.6-7 (h), 27-1-15.6-10, 27-1- 15.6-17	1. Advertising
		i. Change of legal or assumed name	<i>Ref</i> : <i>760 IAC 1-13-1, 2, 5, 7, 8</i> 2. Solicitation
		ii. Change of contact	Ref: 760 IAC 1-24-2, 3, 4, 5, 6, 7, 9
		information; business,	a. Purpose
		email and/or residential	b. Documentation
		address	c. Buyer's Guide and Policy Summaryd. Duties of producers
		iii. Criminal or administrative action	3. Replacement
		b. License renewal/reinstatement process Ref: 27-1-15.7-2, 27-1-15.6-7(d), (e), (f), (g)	a. Definition of replacement
		c. Continuing Education (CE) requirements	Ref: IAC 1-16.1-2
		Ref: 27-1-15.7-2 thru 3, 27-1-15.6-19.5;	b. Purpose <i>Ref: IAC 1-16.1-1</i>
		760 IAC 1-50	c. Free look
		d. Sircon license & CE tracking system	Ref: IAC 1-16.1-6(C)(5)
		<i>Ref: 27-1-15.6-7(i, j)</i> i. Producer Responsibilities	d. Duties of producers
C.	Pro	oducer/Company Compliance	Ref: IAC 1-16.1-5 e. Duties of insurers
	1.	Producer Licensing Law & Violations	Ref: IAC 1-16.1-6, 7, 8
	2.	Ref: 27-1-15.6-12 Unfair Competition Law & Violations	C. Business and Group Life Ref: 27-1-12-17.1
		Ref: 27-4-1-3, 27-4-1-4	1. Eligible groups
	3.	Definitions	Ref: 27-1-12-37
		<i>Ref: 27-4-1-4; 27-1-22-18</i> a. Twisting	2. Conversion rights to individual policy
		b. Rebating	Ref: 27-1-12-42
		c. Sharing commissions	3. Insurable Interest on Employees
		with an unlicensed	Ref: 27-1-12-17.1
		person	•
		d. Defamatione. False advertising	
		f. Misrepresentation	ACCIDENT & HEALTH
		g. Boycott, coercion, and intimidation	
	4.	h. Unfair discrimination Penalties/Disciplinary Actions	GENERAL KNOWLEDGE
	4.	Penalty for violating Licensing law	CONTENT OUTLINE
		Ref: 27-1-15.6-12, 27-1-15.6-28, 29	Product Knowledge, Terms, and Concepts
		b. Penalty for violating Unfair	(50 scored plus 5 pretest questions)
		Competition Law	I. TYPES OF POLICIES16
		Ref: 27-4-1-5, 6, 7, 8, 9	
		 Penalty for violating Cease and Desist Orders 	A. Disability income
		Ref: 27-4-1-12	1. Individual disability income policy
		d. Criminal violations	2. Business overhead expense policy
_	11	Ref: 27-4-1-16; 27-1-2-4	3. Business disability buyout policy
D.		ıfair Claims Settlement Practices f: 27-4-1-4.5, 27-4-1-5.6	4. Group disability income policy
	ricj.	. 27 17 113, 27 17 3.0	5. Key employee policy
LIF		GULATIONS10	B. Accidental death and dismemberment
A.		licies and Contracts	C. Medical expense insurance
	1.	Policy provisions a. Backdating	1. Basic hospital, medical, and surgical policies
		Ref: 27-1-12-8(2)	2. Major medical policies
		b. Right to examine (Free Look)	3. Health Maintenance Organizations (HMOs)
		Ref: 27-1-12-43 c. Payment of claims	4. Preferred Provider Organizations (PPOs)
		c. Payment of claims Ref: 27-1-12-16 (C)	5. Point of Service (POS) plans
		d. Incontestability	6. Flexible Spending Accounts (FSAs)
	0	Ref: 27-1-12-6	7. High Deductible Health Plans (HDHPs) and
	2.	Underwriting restrictions	related Health Savings Accounts (HSAs)
	3.	Ref: 760 IAC 1-39-3, 4, 5, 6, 7 Interest on loans	8. Health Reimbursement Accounts (HRAs)
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Incu	ranc	te Supplement – Examination Content Outline	Effective Date: November 26, 2025
Ju	. unic	2 2 2 promone Examination Content Outline	Effective Date. November 20, 2023

II.

	D. Medicare supplement policies	15. Lifetime, annual, or per cause
	E. Group insurance	maximum benefit limits
	1. Differences between individual and	C. Riders
	group contracts	1. Impairment/exclusions
	2. General characteristics	2. Guaranteed insurability
	3. COBRA	3. Future increase option
	F. Individual/Group Long Term Care (LTC)	D. Rights of renewability
	1. Eligibility	1. Noncancelable
	2. Levels of care	2. Cancelable
	G. Other policies	3. Guaranteed renewable
	1. Dental	III COCIAL INCLIDANCE
	2. Vision	III. SOCIAL INSURANCE
	3. Cancer	A. Medicare (Parts A, B, C, D)
	4. Critical illness or specified disease	B. Medicaid
	5. Worksite (employer-sponsored)	C. Social Security benefits
	6. Hospital indemnity	IV. OTHER INSURANCE CONCEPTS
	7. Short-term medical	A. Total, partial, recurrent and residual disability
	8. Accident	B. Owner's rights
	DOLLEY DROVISIONS OF AUGUS AND DIDERS AS	C. Dependent children benefits
II.	POLICY PROVISIONS, CLAUSES, AND RIDERS15	D. Primary and contingent beneficiaries
	A. Mandatory and optional provisions	E. Modes of premium payments
	1. Entire contract	F. Nonduplication and coordination of
	2. Time limit on certain defenses (incontestable)	benefits (e.g., primary vs. excess)
	3. Grace period	G. Occupational vs. non-occupational
	4. Reinstatement	H. Tax treatment of premiums and
	5. Notice of claim	proceeds of insurance contracts (e.g.,
	6. Claim forms	disability income and medical
	7. Proof of loss	expenses, etc.)
	8. Time of payment of claims	I. Managed care
	9. Payment of claims	J. Workers Compensation
	10. Physical examination and autopsy	Impact on health insurance benefits
	11. Legal actions	K. Subrogation
	12. Change of beneficiary	L. Cost containment
	13. Misstatement of age or sex	
	14. Change of occupation	V. FIELD UNDERWRITING PROCEDURES8
	15. Illegal occupation	A. Completing the application
	16. Relation of earnings to insurance	B. Explaining sources of insurability and
	B. Other provisions and clauses	HIPAA privacy information (e.g., MIB
	1. Insuring clause	Report, Fair Credit Reporting Act, etc.)
	2. Free look	C. Initial premium payment and
	3. Consideration clause	receipt and consequences of the
	4. Probationary period	receipt (e.g., medical
	5. Elimination period	examination, etc.)
	6. Waiver of premium	D. Submitting application (and initial
	7. Exclusions and limitations	premium if collected) to company
	8. Preexisting conditions	for underwriting
	9. Coinsurance	E. Policy delivery
	10. Deductibles	F. Explaining policy and its provisions,
	11. Eligible expenses	riders, exclusions, and ratings to
	12. Copayments	clients
	13. Pre-authorizations and prior	G. Replacement
	approval requirements	H. Contract law
	14. Usual, reasonable, and customary	1. Elements of a contract
		2. Insurable interest
	(URC) charges	Z. misurabic miterest

- 3. Warranties and representations
- 4. Unique aspects of the insurance contract
 - a. Conditional
 - b. Unilateral
 - c. Adhesion
 - d. Aleatory

HEALTH - INDIANA STATE-SPECIFIC CONTENT OUTLINE

State Laws, Rules and Regulations

(30 scored plus 5 pretest questions)

A. Department of Insurance

- 1. Insurance Commissioner
 - a. Appointment by Governor Ref: 27-1-1-2
 - Member of National Association of Insurance Commissioners (NAIC) Ref: 27-1-1-2
 - c. Powers
 - Ref: 27-1-3-7, 27-1-3-10
 - d. Duties
 - Ref: 27-1-3-7, 27-1-3-10
- 2. Admission of Insurance Companies
 - a. Certificate of Authority Ref: 27-1-3-20, 27-1-17-7
 - b. Admitted versus non-admitted companies *Ref: 27-1-17-1, 2*
 - c. Domestic, foreign, and alien companies *Ref: 27-1-2-3 (e, f, g), 27-1-3.5-2*
- 3. Examination of Admitted Insurance

Companies

- Ref: 27-1-3.1-8 a. Fiscal examinations
- b. Waiving examinations of foreign and alien companies
- 4. Insurance Guaranty Associations *Ref: 27-8-8-2, 27-8-8-2.3 (f), 27-8-8-6, 27-8-8-18*
 - a. Purpose
 - b. Policy benefits that are guaranteed

B. Producer Licensing Laws

 Types of Insurance Licenses, Eligibility Requirements & Powers and Duties

Ref: 27-1-15.6-2

- a. Resident producer Ref: 27-1-15.6-6, 15.6-7
- b. Nonresident producer *Ref: 27-1-15.6-8*
- c. Temporary producer Ref: 27-1-15.6-11
- d. Consultant
- Ref: 27-1-15.6-23 e. Business entity Ref: 27-1-15.6-6(d)
- f. Limited Lines

Ref: 27-1-15.6-18, 15.6-19

- i. Travel
- ii. Title
- iii. Credit
- iv. Prearranged funeral insurance
- 2. Who must be licensed Ref: 27-1-15.6-3, 27-1-15.6-4

- a. Solicit, negotiate or sell contracts of insurance
- 3. Producer qualifications and the licensing process
 - a. Pre-licensing education, state exam, license application Ref: 27-1-15.6-5, 27-1-15.6-6, 27-1-15.6-7, 27-1-15.6-9, 27-1-15.6-16
 - b. Denial of license application *Ref: 27-1-15.6-12(d)*
 - Appeals process/Notice of hearing
- 4. Insurance Company: Producer appointments and termination *Ref: 27-1-15.6-14, 15*
- 5. Limitations of a Producer
 - a. Controlled business *Ref: 27-1-15.6-12(j)*
 - b. Acting as a Consultant *Ref: 27-1-15.6-22*
 - c. Fees and commissions *Ref: 27-1-15.6-13*
- 6. Producer's License Maintenance
 - a. Producer notification requirements Ref: 27-1-15.6-7 (h), 27-1-15.6-10, 27-1-15.6-17
 - i. Change of legal or assumed name
 - ii. Change of contact information; business, email and/or residential address
 - iii. Criminal or administrative action
 - b. License renewal/reinstatement process Ref: 27-1-15.7-2, 27-1-15.6-7(d), (e), (f), (g)
 - Continuing Education (CE) requirements
 Ref: 27-1-15.7-2 thru 3, 27-1-15.6-19.5;
 760 IAC 1-50
 - d. Sircon license & CE tracking system Ref: 27-1-15.6-7(i, j)

i. Producer Responsibilities

C. Producer/Company Compliance

- Producer Licensing Law & Violations Ref: 27-1-15.6-12
- Unfair Competition Law & Violations Ref: 27-4-1-3, 27-4-1-4
- Definitions

Ref: 27-4-1-4; 27-1-22-18

- a. Twisting
- b. Rebating
- Sharing commissions with an unlicensed person
- d. Defamation
- e. False advertising
- f. Misrepresentation
- g. Boycott, coercion, and intimidation
- h. Unfair discrimination
- 4. Penalties/Disciplinary Actions
 - a. Penalty for violating Licensing law Ref: 27-1-15.6-12, 27-1-15.6-28, 29

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- b. Penalty for violating Unfair Competition Law Ref: 27-4-1-5, 6, 7, 8, 9
- Penalty for violating Cease and Desist Orders

Ref: 27-4-1-12

d. Criminal violations

			Ref: 27-4-1-16; 27-1-2-4	E. Affordable Care Act (ACA)
	D.		fair Claims Settlement Practices	Ref: www.healthcare.gov
		Ref:	27-4-1-4.5, 27-4-1-5.6	1. Marketplace (ACA Section 1101, 1321)
II.	HFA	и тн	REGULATIONS 10	 Agent/broker training/Registration requirements
	Α.		alth Insurance Contracts	b. Metal levels and catastrophic plans ACA
		1.	Standard Provisions in Medical	Section (1302)
			Expense and Disability Income Policies	2. Enrollment periods (ACA Section 1311)
			a. Individual Provisions	Essential health benefits (ACA Section 1302) a. Mental health and substance use disorder
			Ref: 27-8-5-3, 27-8-5-20	parity
			b. Group Provisions	b. Pediatric services
		2	Ref: 27-8-5-19	c. Preventive services
		2.	Required Coverages a. Mammogram coverage	
			Ref: 27-8-14-6	LIFE & HEALTH – GENERAL
		3.	Underwriting Restrictions	KNOWLEDGE-SPECIFIC SECTION
			a. AIDS/HIV	CONTENT OUTLINE
			Ref: 760 IAC 1-39-3, 4, 5, 6, 7	CONTENT COTLINE
			b. Genetic Testing Ref: 27-8-26-5, 6, 7, 8	(100 scored plus 10 pretest questions)
		4.	Rights of Dependent Children	I. TYPES OF POLICIES15
			a. Newborns and adopted children	
			Ref: 27-8-5.6-2, 3; 27-8-5-21	A. Traditional whole life products
			b. Limiting age	1. Ordinary whole life
			Ref: 27-8-5-28	Limited-pay and single-premium life
			c. Handicapped children	B. Interest/market-sensitive/adjustable
		5.	<i>Ref: 27-8-5-2(a)(8)</i> Advertising	life products
		-	Ref: 760 IAC 1-18-3, 4, 5, 8, 9, 10, 11, 13, 14, 16,	1. Universal life
	_		17	2. Variable whole life
	В.		ecialized Coverage	
		1.	Indiana Small Group Health Ref: 27-8-15-8.5, 10.5, 14, 27, 28, 29. 31, 31.1,	3. Variable universal life
			32, 33	4. Interest-sensitive whole life
		2.	Group Coordination of Benefits	5. Indexed life
		•	Ref: 760 IAC 1-38.1-1, 2.5, 5, 5.2, 8, 9, 12, 13, 14	C. Term life
		3.	Children's Health Insurance Program (CHIP) Ref: 12-17.6-3-2, 3; 12-17.6-4.2	1. Types
	C.	Lon	ng Term Care	a. Level
	٠.	1.	Provisions	b. Decreasing
			Ref: 760 IAC 2-3	c. Return of premium
			a. Free Look	d. Annually renewable
			Ref: 27-8-12-12	
			b. Length of coverage	2. Special features
			Ref: 27-8-12-5 c. Pre-existing conditions, etc.	a. Renewable
			Ref: 27-8-12-10, 10.5	b. Convertible
		2.	Standards for Marketing	D. Annuities
			Ref: 760 IAC 2-15	 Single and flexible premium
		3.	Replacement	2. Immediate and deferred
		4	Ref: 760 IAC 2-3-5	3. Fixed and variable
		4.	Producer's Duties	4. Indexed
		5	Ref: 27-8-12-14, 14.5, 18; 760 IAC 2-16 Long Term Care Partnership	Accumulation and Annuity Periods
		5.		
			Program (LTCP) Ref: <i>12-15-39.6-3, 6, 8, 10, 15;</i>	6. Payout options
			in.gov/iltcp; continuing education	E. Combination plans and variations
	D.	Me	dicare Supplement Policies	1. Joint life (first to die)
		1.		Survivorship life (second to die)
			Ref: 760 IAC 3-4	II LIFE DROVICIONE OPTIONE AND EVOLUCIONE 15
			a. Free Look	II. LIFE PROVISIONS, OPTIONS, AND EXCLUSIONS15
			Ref: 27-8-13-17	A. Policy riders
			b. Pre-existing conditions, etc.	1. Waiver of premium and waiver of
		2	Ref: 27-8-13-9(d)	monthly deduction
		2.	Standards for Marketing Ref: 27-8-13-9; 760 IAC 3-17-1	2. Guaranteed insurability
		3.	Replacement	3. Payor benefit
			Ref: 760 IAC 3-15-1	4. Accidental death and/or accidental death and
		4.	Producer's Duties	dismemberment
			Ref: Med Supp: 27-8-13-14; 760 IAC 3-18-1	автетретненс

 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 	 Gramm-Leach-Bliley Act (GLBA) Privacy Underwriting Insurable interest Medical information and consumer reports Fair Credit Reporting Act Risk classification Stranger/Investor-owned life insurance (STOLI/IOLI) Delivering the policy When coverage begins
4. Consideration	2. Explaining the policy and its provisions,
5. Owner's rights	riders, exclusions, and ratings to the
6. Beneficiary designations	client
a. Primary and contingent	D. Contract law
b. Revocable and irrevocable	1. Elements of a contract
c. Common disaster	a. Considerationb. Offer and Acceptance
d. Minor beneficiaries	c. Competent parties
e. Designation by class	d. Legal purpose
7. Premium Payment	2. Unique aspects of the insurance contract
a. Modes	a. Conditional
b. Grace periodc. Automatic premium loan	b. Unilateral
d. Level or flexible	c. Adhesion
8. Reinstatement	d. Aleatory
Policy loans, withdrawals, partial surrenders	IV. RETIREMENT AND OTHER INSURANCE
10. Non-forfeiture options	CONCEPTS8
11. Dividends and dividend	A. Third-party ownership
options (eg. participating, non-	B. Viatical Settlements
participating)	C. Life Settlements
12. Incontestability	D. Group life insurance
13. Assignments	Conversion privilege
14. Suicide	2. Contributory vs. noncontributory
15. Misstatement of age and gender	E. Retirement plans1. Qualified plans
16. Settlement options	Nonqualified plans
17. Accelerated death benefits	F. Life insurance needs analysis/suitability
C. Policy exclusions 1. War	1. Personal insurance needs
2. Aviation	2. Business insurance needs
3. Dangerous Occupation	a. Key person
COMPLETING THE APPLICATION,	b. Buy sell
UNDERWRITING, AND DELIVERING THE	G. Social Security benefits
POLICES12	H. Tax treatment of insurance
A. Completing the application	premiums, proceeds, and dividends
1. Required signatures	1. Individual life
2. Changes in the application	2. Group life
3. Consequences of incomplete applications	3. Modified Endowment Contracts (MECs)
Warranties and representations Collecting the initial promium and	V. TYPES OF POLICIES16
Collecting the initial premium and issuing the receipt	A. Disability income
-	1. Individual disability income policy
6. Replacement	2. Business overhead expense policy
Disclosures at point of sale (e.g., HIPAA, HIV consent)	3. Business disability buyout policy
USA PATRIOT Act/anti-money laundering	Group disability income policy Key employee policy
	5. Key employee policy

III.

	B.	Accidental death and dismemberment	6. Waiver of premium
	C.	Medical expense insurance	7. Exclusions and limitations
		1. 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
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- E. Policy delivery
- Explaining policy and its provisions, riders, exclusions, and ratings to clients
- G. Replacement
- H. Contract law
 - 1. Elements of a contract
 - 2. Insurable interest
 - 3. Warranties and representations
 - 4. Unique aspects of the insurance contract
 - a. Conditional
 - b. Unilateral
 - c. Adhesion
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LIFE & HEALTH - INDIANA STATE-SPECIFIC CONTENT OUTLINE

State Laws, Rules and Regulations

(35 scored plus 5 pretest questions)

INDIANA LAWS AND DEPARTMENT RULES COMMON TO ALL LINES OF

- Insurance Commissioner
 - a. Appointment by Governor *Ref: 27-1-1-2*
 - Member of National Association of Insurance Commissioners (NAIC) Ref: 27-1-1-2
 - c. Powers
 - Ref: 27-1-3-7, 27-1-3-10
 - d. Duties
 - Ref: 27-1-3-7, 27-1-3-10
- 2. Admission of Insurance Companies
 - a. Certificate of Authority Ref: 27-1-3-20, 27-1-17-7
 - b. Admitted versus non-admitted companies *Ref: 27-1-17-1, 2*
 - c. Domestic, foreign, and alien companies Ref: 27-1-2-3 (e, f, g), 27-1-3.5-2
- 3. Examination of Admitted Insurance

Companies

Ref: 27-1-3.1-8

- a. Fiscal examinations
- b. Waiving examinations of foreign and alien companies
- 4. Insurance Guaranty Associations

Ref: 27-8-8-2, 27-8-8-2.3 (f), 27-8-8-6, 27-8-8-18

- a. Purpose
- b. Policy benefits that are guaranteed
- B. Producer Licensing Laws
 - Types of Insurance Licenses, Eligibility Requirements & Powers and Duties Ref: 27-1-15.6-2
 - a. Resident producer
 - Ref: 27-1-15.6-6, 15.6-7
 - b. Nonresident producer

- Ref: 27-1-15.6-8
- c. Temporary producer *Ref: 27-1-15.6-11*
- d. Consultant
 - Ref: 27-1-15.6-23
- e. Business entity Ref: 27-1-15.6-6(d)
- f. Limited Lines

Ref: 27-1-15.6-18, 15.6-19

- i. Travel
- ii. Title
- iii. Credit
- iv. Prearranged funeral insurance
- 2. Who must be licensed
 - Ref: 27-1-15.6-3, 27-1-15.6-4
 - Solicit, negotiate or sell contracts of insurance
- Producer qualifications and the licensing process
 - a. Pre-licensing education, state exam, license application Ref: 27-1-15.6-5, 27-1-15.6-7, 27-1-15.6-7, 27-1-15.6-16
 - b. Denial of license application *Ref: 27-1-15.6-12(d)*
 - i. Appeals process/Notice of hearing
- 4. Insurance Company: Producer appointments and termination *Ref: 27-1-15.6-14, 15*
- 5. Limitations of a Producer
 - a. Controlled business *Ref: 27-1-15.6-12(j)*
 - b. Acting as a Consultant *Ref: 27-1-15.6-22*
 - c. Fees and commissions *Ref: 27-1-15.6-13*
- 6. Producer's License Maintenance
 - a. Producer notification requirements Ref: 27-1-15.6-7 (h), 27-1-15.6-10, 27-1-15.6-17
 - i. Change of legal or assumed name
 - ii. Change of contact information; business, email and/or residential address
 - iii. Criminal or administrative action
 - b. License renewal/reinstatement process Ref: 27-1-15.7-2, 27-1-15.6-7(d), (e), (f), (g)
 - c. Continuing Education (CE) requirements Ref: 27-1-15.7-2 thru 3, 27-1-15.6-19.5; 760 IAC 1-50

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- d. Sircon license & CE tracking system Ref: 27-1-15.6-7(i, j)
 - i. Producer Responsibilities

C. Producer/Company Compliance

- 1. Producer Licensing Law & Violations *Ref: 27-1-15.6-12*
- 2. Unfair Competition Law & Violations *Ref: 27-4-1-3, 27-4-1-4*
- 3. Definitions

Ref: 27-4-1-4; 27-1-22-18

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- b. Rebating
- c. Sharing commissions with an unlicensed person

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			d. Incontestability Ref: 17-1-12-6
		2.	Underwriting restrictions
			Ref: 760 IAC 1-39-3, 4, 5, 6, 7
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			Ref: 27-1-12.3-2
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> **Individual Provisions** Ref: 27-8-5-3, 27-8-5-20

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Mammogram coverage Ref: 27-8-14-6

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Ref: 760 IAC 1-39-3, 4, 5, 6, 7

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Children's Health Insurance Program (CHIP) Ref: 12-17.6-3-2, 3; 12-17.6-4.2

Long Term Care

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Ref: 760 IAC 2-3

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Producer's Duties

Ref: 27-8-12-14, 14.5, 18; 760 IAC 2-16

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Ref: Med Supp: 27-8-13-14; 760 IAC 3-18-1

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Ref: www.healthcare.gov

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(25 scored plus 4 pretest questions)

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- 2. Admission of Insurance Companies
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- a. Fiscal examinations
- b. Waiving examinations of foreign and alien companies
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- 3. Producer qualifications and the licensing process
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- f. Boycott, coercion, and intimidation
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- 4. Automobile Insurance Plan (AIP)

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Indiana Navigator Content Outline

(60 scored plus 10 pretest questions)

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A. Federally-Designated Consumer Assisters

- 1. Governing Bodies/Law
 - Department of Health and Human Services (HHS)
 - i. Centers for Medicare and Medicaid Services (CMS)
 - ii. HealthCare.gov
 - b. Affordable Care Act (ACA)
- 2. Types of Federally-Designated Consumer Assisters
 - a. Federal Navigators
 - i. Federal vs. State Requirements for Navigators
 - b. Certified Application Counselors (CACs)
 - c. Non-Navigator Assistance Personnel
 - d. Producers (Agents and Brokers)
- Definition, Purpose, Roles and Responsibilities, and How to Become Each Type of Federally-Designated Consumer Assistant
- 4. Federally-Designated Consumer Assistants Serving Hoosiers – State Requirements
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- 2. Application Organizations
 - a. Definition, Roles and Responsibilities
- 3. Indiana Navigators
 - a. Definition, Roles and Responsibilities
 - b. Becoming an Indiana Navigator
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 - ii. Background Check
 - iii. Conflict of Interest Disclosure Form
 - iv. Privacy and Security Agreement
 - v. Precertification Education
 - vi. Certification Examination
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- 4. Limitations for Indiana Navigators and Application Organizations
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 - (b) Reporting a Breach of Privacy/Security
 - c. Ethical Standards
 - i. Commitment to Consumers
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 - iii. Informed Consent and Authorization
 - iv. Competence
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- ii. Family and Social Services Administration (FSSA)
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 - (d) HIP State Plan
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 - Traditional Medicaid (Fee-for-Service) d
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 - Citizenship/Immigration Status b.
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 - f Medicaid Modified Adjusted Gross Income (MAGI) Methodologies

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- Medicaid Eligibility Based on Blindness or Disability
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Indiana Application for Health Coverage/ Post-**Enrollment**

- 1 Preparing to Help Consumers Apply for Health Coverage
 - Step One: Inform the Consumer of Any Actual or Potential Conflicts of Interest and of the Indiana Navigator's Roles and Responsibilities
 - Step Two: Complete Preliminary Eligibility Screening
- **Application Process**
 - How to Help Consumers Apply for Indiana Health Coverage Programs
 - b. Methods (i.e., online, paper, phone, inperson)
 - **Checking Application Status** C.
 - Home and Community-Based Services d. (HCBS) Waiver Programs
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 - Insurance Affordability Programs
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 - (b) Premium Tax Credits (PTCs)
 - Eligibility
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- ii. Federal Poverty Level (FPL)
- iii. Modified Adjusted Gross Income (MAGI)
- b. Small Business Health Insurance Options Program (SHOP) Marketplace
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 - iii. Open Enrollment Periods/Reenrollment
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 - ii. Gold Plan
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B. Marketplace Enrollment

- Preparing to Help Consumers Apply for Health
 Coverage
 - a. Inform the Consumer of Any Actual or Potential Conflicts of Interest and of the Indiana Navigator's Roles and Responsibilities
 - b. Complete Preliminary Eligibility
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- 2. Application Process
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- 2. Basics of Health Insurance Coverage
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- 3. Types of Health Insurance Coverage
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- 5. Basics of the Affordable Care Act
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 - i. Guaranteed Availability and Guaranteed Renewability
 - ii. Essential Health Benefits
 - iii. Help Paying for Health Insurance and Cost-Sharing
 - iv. Enrollment Periods
 - b. Individual Shared-Responsibility Requirement
 - i. Minimum Essential Coverage
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 - c. Elimination of Lifetime and Annual Maximums
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D. Indiana Insurance Law and Terminology

- 1. Indiana Code 27-19 Health Benefit Exchange
- Indiana Administrative Code (760 IAC 4) Indiana Navigators and Application Organization
- 3. Additional Commonly Terms and Concepts

Key Terms and Concepts

Affordable Care Act (ACA) (also referred to as Patient
Protection and Affordable Care Act (PPACA))
Auto Assignment
Benefits Portal
Certificate of Coverage
COBRA Insurance (also known as Consolidated Omnibus Budget Reconciliation Act)
Coinsurance
Consumer Directed Health Plan (CDHP) (also known
as High Deductible Health Plan (HDHP))
Dependent
Division of Family Resources (DFR)
Explanation of Benefits (EOB)
Fast Track
Federally-facilitated Marketplace (FFM) (also
referred to as Federal Marketplace,
Exchange, or HealthCare.gov)
Financial Interest
Flexible Spending Account (FSA)
Health Maintenance Organization (HMO)
Health Savings Account (HSA)
Indiana Navigator Designation Form for Licensed Insurance Producers and Consultants

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Individual Market

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	Insurer (also referred to as health insurance Issuer,	E. Unfair Trade Practices	
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- 3. Foundations
- 4. Flooring
- 5. Mechanical (*e.g.*, Plumbing, Heating, Electrical)
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- 7. Debris Removal

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- 2. Pre-Fabrication
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- 1. Actual Cash Value Endorsement
 - a. Recoverable versus Non-Recoverable Depreciation
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- 13. Loss Valuation
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 - Framing
 - 3. Foundations
 - 4. Flooring
 - Mechanical (e.g., Plumbing, Heating, Electrical) 5.
 - Water, Smoke and Fire Remediation
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Construction Types B.

- 1. Stick-Built
- 2. Pre-Fabrication
- 3. Manufactured
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 - 1. Actual Cash Value Endorsement
 - a. Recoverable versus Non-Recoverable Depreciation

 - Matching Endorsement
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