



IOWa
Insurance Licensing
CANDIDATE HANDBOOK

July 2025

STATE LICENSING INFORMATION

Iowa Insurance Division

1963 Bell Ave., Ste. 100 Des Moines, IA 50315

Phone

(515) 654-6600

Fax

(515) 654-6500

Website

www.iid.iowa.gov

Email

producer.licensing@iid.iowa.gov

EXAMINATION INFORMATION

Candidates may contact Pearson VUE with questions about this handbook or about an upcoming examination.

Pearson VUE Iowa Insurance

Attn: Regulatory Program 5601 Green Valley Dr. Bloomington, MN 55437

Phone

(877) 540-5825

Email

pearsonvuecustomerservice@pearson.com

Website

www.pearsonvue.com

QUICK REFERENCE

RESERVATIONS

Before making an exam reservation

Candidates should thoroughly review this handbook, which contains examination content outlines and important information regarding eligibility and the examination and licensing application process.

Making an exam reservation

Candidates may make a reservation by visiting https://www.pearsonvue.com/us/en/ia/insurance.html.
Candidates have the option to register to take their exams online or at a physical Pearson VUE testing location.

Candidates should make a reservation online at least twenty-four (24) hours before the desired examination date.

Walk-in examinations are not available.

SCHEDULES & FEES

Test Center locations

Candidates should visit https://www.pearsonvue.com/us/en/ia/insurance.html for a complete list of test center locations.

Exam fees

The examination fee must be paid at the time of reservation by credit card, debit card, or voucher.

Fees will not be accepted at the test center.

Examination fees are non-refundable and non-transferable, except as detailed in the **Change/Cancel Policy**.

EXAM DAY

What to bring/needed for exams

Candidates should bring to the examination proper identification and other materials as dictated by the state licensing agency. A complete list appears in **What to Bring**.

Exam procedures

Candidates should report to the test center at least thirty (30) minutes before the examination begins to complete registration. The time allotted for the examinations is detailed in **Available Exams and Fees**, and each candidate will leave the test center with an official score report in hand.

TABLE OF CONTENTS

Overview	1
Introduction	2
Contact Information	2
Licensure Process	2
Practice Tests	2
lowa Licensing Requirements	3
Requirements for Residents	3
Notice to Applicants with Felonies	3
Requirements for Non-Residents	3
Application for Licensure	3
Exam Reservations	4
Making a Reservation	4
Test center Locations	4
Available Exams and Fees	5
Change/Cancel Policy	6
Absence/Lateness Policy	6
Weather Delays and Cancellations	6
Pearson VUE Holiday Schedule	6
Accommodations	6

Exam Day	8
What to Bring	8
Exam Procedures	9
About the Exam	9
Exam Security	10
Score Reporting	10
Duplicate Score Reports	10
Questions or Comments About the E	xam 10
Test Center Policies	11
How to Prepare for the Exam	12
Helpful Hints	12
Pretest Questions	12
Content Outlines	12
Study Materials	12
ESL Request Form	13
Content Outlines	14

The candidate handbook is a useful tool in preparing for an examination.

It is highly recommended that the lowa Insurance Handbook be reviewed, with special attention given to the content outlines, before taking an examination.

Individuals who wish to obtain an insurance license in the state of Iowa must:

1. Make a reservation and pay examination fee.

Make a reservation with Pearson VUE for the examination.

2. Go to the test center or prepare for your exam online.

Go to the test center on the day of the examination, bringing along all required materials.

3. Apply for a license.

After passing the examination, allow 3-4 business days for your notification to be uploaded to the NIPR (National Producer Insurance Registry) website.

Then submit application and license fee online following links on www.nipr.com.

Please note that the application process must be completed within 90 days of passing the examination.

CONTACT INFORMATION

Candidates may contact Pearson VUE with questions about this handbook or about an upcoming examination.

Live Chat is available to address your support inquiries and is the quickest way to reach a customer service agent. It's available from 8:00 AM through 5:00 PM Central Time, Monday through Friday, subject to change during locally designated holidays.

Please visit https://www.pearsonvue.com/us/en/ia/insurance.html#contact for further information.

Candidates may contact the Iowa Insurance Division with questions about obtaining or maintaining a license after the examination has been passed.

	I	FOR STATE LICENSING owa Insurance Division Ave., Ste. 100, Des Moines, IA 50	0315
Phone: (515) 654-6600	Fax: (515) 654-6500	Website: www.iid.iowa.gov	Email: producer.licensing@iid.iowa.gov

LICENSURE PROCESS

Licensure is the process by which an agency of state government or other jurisdiction grants permission to individuals to engage in the practice of a particular profession, vocation, or occupation, and prohibits all others from legally practicing that profession. By ensuring a minimum level of competence, the licensure process protects the general public. The state regulatory agency is responsible for establishing the acceptable level of safe practice and for determining whether an individual meets that standard.

The state of Iowa has retained the services of Pearson VUE to develop and administer its insurance licensing examination program. Pearson VUE is a leading provider of assessment services to regulatory agencies and national associations.

PRACTICE TESTS

Practice tests are offered exclusively online at www.pearsonvue.com, giving candidates even more opportunity to succeed on insurance examinations. Our practice tests will not only prepare candidates for the types of questions they will see on the licensure exam, but also familiarize them with taking computer-based examinations.

Pearson VUE offers practice tests in the areas of Life, Health, and Property and Casualty that contain questions developed by subject matter experts using concepts found in the general portion of the licensure examination. The tests closely reflect the format of the real licensure examination, can be scored instantly, and provide immediate feedback to help candidates identify correct and incorrect answers. Candidates can purchase practice tests anytime at www.pearsonvue.com.

IOWA LICENSING REQUIREMENTS

REQUIREMENTS FOR RESIDENTS

Candidates who would like to transact insurance business as a resident producer in Iowa must pass the appropriate examination and apply for and be granted a license by the Iowa Insurance Division.

- · Must be a resident of lowa.
- Must be at least 18 years of age prior to sitting for the examination.
- Submit a completed uniform application.
- · Pass the examination.
- · Pay the appropriate license fee.
- Have not committed any act that is grounds for denial, suspension, or revocation as set forth in Iowa Code 522B.

NOTICE TO APPLICANTS WITH FELONIES

- "Prohibited person" means any person who is a resident of lowa and who has been convicted of any
 felony crime involving dishonesty or breach of trust in a state or federal jurisdiction or who has been
 convicted of any violation of the Act.
- "Request for consent" means a completed application, submitted by a prohibited person, that requests the commissioner's consent to allow that prohibited person to engage in or transact, or to continue to engage in or transact, the business of insurance in lowa.
- Questions regarding whether or not an applicant is considered a Prohibited Person can be directed to the lowa Insurance Division at 515-654-6565 or https://iid.iowa.gov/prohibited-persons-requesting-consent-work-business-insurance

REQUIREMENTS FOR NON-RESIDENTS

For information regarding non-resident licensing, go to the lowa Insurance Division web site at www.iid.iowa.gov.

To apply for an lowa non-resident license, submit application and license fee online following the links on www.nipr.com.

APPLICATION FOR LICENSURE

To apply for a license a candidate must satisfy all applicable resident or non-resident requirements. Requirements can be viewed on the lowa Insurance Division web site www.iid.iowa.gov.

EXAM RESERVATIONS

Walk-in examinations are not available. Candidates must make a reservation either online.

MAKING A RESERVATION

Online reservations are the most efficient way for candidates to schedule their examination. Candidates **must** go to https://www.pearsonvue.com/us/en/ia/insurance.html to make an online reservation for an examination. First-time users are required to create an account. The candidate will need to fill in all required fields, which are preceded by an asterisk (*), on the online form in order to create an ID and be assigned a password. Step-by-step instructions will lead the candidate through the rest of the examination reservation process.

Candidates **must** make an online reservation at least twenty-four (24) hours before the desired examination date.

Before making a reservation, candidates should have the following:

- Legal name, address, Social Security number, daytime telephone number, and date of birth
- The name of the examination(s)
- The preferred examination date and test center location (a list of test centers appears at the end of this handbook)

Candidates must:

- Be at least 18 years of age prior to sitting for the examination
- Have a valid Social Security number

Candidates are responsible for knowing which examination they need to take. A Pearson VUE representative will help candidates select a convenient examination date and location and will answer questions. The reservation will be made based on the next available examination date.

TEST CENTER LOCATIONS

Candidates may view test center locations by going to https://www.pearsonvue.com/us/en/ia/insurance.html. If the candidate has questions regarding the confirmation of specific locations and/or examination schedules, please contact Pearson VUE.

lowa Insurance licensure exams are now available at select Pearson VUE test centers on military installations across the globe. Service members, dependents, and contractors with authorized base access who want to gain lowa Insurance licensure from their duty station or assignment in another state and foreign deployment will have the option to take their exams without having to leave their base. In addition to Pearson VUE's standard ID policy, candidates must have valid government ID and authorization to gain access to military testing sites. Civilians without valid government ID will be turned away by the test center and/or military entrance gate security.

AVAILABLE EXAMS AND FEES

The following is a list of the Iowa Insurance Division licensing examinations offered by Pearson VUE:

Exam Code	Exam Name	Length	Fee
12-IA-01	Life	2 hours	\$44
12-IA-02	Accident & Health	2 hours	\$44
12-IA-03	Property	2 hours	\$44
12-IA-04	Casualty	2 hours	\$44
12-IA-20	Public Adjusters	1 hour	\$44
12-IA-21	Independent Adjuster	1 hour	\$44
12-IA-22	Staff Adjuster	1 hour	\$44
12-IA-23	Independent Adjuster & Appraiser	2 hours	\$44
12-IA-24	Appraiser	1 hour	\$44
12-IA-25	Umpire	1 hour	\$44
12-IA-26	Public Adjuster & Appraiser	2 hours	\$44
12-IA-27	Staff Adjuster & Appraiser	2 hours	\$44
12-IA-29	Credit	1 hour	\$44
12-IA-31	Crop	1 hour	\$44
12-IA-44	Commercial Lines*	2 hours	\$44
12-IA-46	Surety	1 hour	\$44
12-IA-55	Personal Lines	2 hours	\$44
12-IA-60	Viatical Settlement	1 hour	\$44
12-IA-82	Excess & Surplus Lines	1 hour	\$44
12-IA-84	Navigator	1 hour	\$44

^{*}Candidates must have passed the Personal Lines exam prior to take the Commercial Lines.

The examination fee must be paid at the time of reservation by credit card, debit card, or voucher. **Fees will not be accepted at the test center.** Examination fees are non-refundable and non-transferable, except as detailed in the **Change/Cancel Policy**.

Vouchers

Vouchers offer another convenient way to pay for tests. Vouchers can be purchased online at https://voucherstore.pearsonvue.com/order?clientCode=IOWAINSURANCE by credit card either singly or in volume. To redeem a

voucher as payment when scheduling a test, simply indicate voucher as the payment method and provide the voucher number. **All vouchers are pre-paid. Vouchers are non-refundable and non-returnable.**

Vouchers expire twelve (12) months from the date they are issued. Voucher expiration dates cannot be extended. The exam must be taken by the expiration date printed on the voucher.

CHANGE/CANCEL POLICY

Candidates should call visit https://www.pearsonvue.com/us/en/ia/insurance.html forty-eight (48) hours before the examination to change or cancel a reservation. Candidates who change or cancel a reservation with proper notice may either transfer the fee to a new reservation, or may request a refund. Candidates who change or cancel their reservations without proper notice will forfeit the examination fee. Refunds for credit/debit cards are immediate, while refunds for vouchers will be processed in two to three (2-3) weeks.

Candidates are individually liable for the full amount of the examination fee once a reservation has been made, whether **paid** individually or by a third party.

ABSENCE/LATENESS POLICY

Candidates who are late or absent from an exam may call Pearson VUE within 14 days of the exam date to request an excused absence for the following reasons:

- Illness of the candidate or of the candidate's immediate family member
- · Death in their immediate family
- Disabling traffic accident
- Court appearance or jury duty
- Military duty
- Weather emergency

A case number will be assigned and instructions provided for emailing supporting documentation. Candidates absent from or late to an exam who have not changed or canceled the reservation according to the *Change/Cancel Policy* will not be admitted to the exam and will forfeit the exam fee.

WEATHER DELAYS AND CANCELLATIONS

If severe weather or a natural disaster makes the Pearson VUE test center inaccessible or unsafe, the examination may be delayed or canceled. Pearson VUE will notify and reschedule candidates in the case of severe weather.

PEARSON VUE HOLIDAY SCHEDULE

Testing may be unavailable on U.S. federal holidays and, in some cases, holiday weekends.

ACCOMMODATIONS

Pearson VUE complies with the provisions of the Americans with Disabilities Act as amended. The purpose of accommodations is to provide candidates with full access to the test. Accommodations are not a guarantee of improved performance or test completion. Pearson VUE provides reasonable and appropriate accommodations to individuals with documented disabilities who demonstrate a need for accommodations.

Test accommodations may include things such as:

- A separate testing room
- Extra testing time
- A Reader or recorder, for individuals with mobility or vision impairments and cannot read or write on their own

Test accommodations are individualized and considered on a case-by-case basis. All candidates who are requesting accommodations because of a disability must provide appropriate documentation of their condition and how it is expected to affect their ability to take the test under standard conditions. This may include:

- Supporting documentation from the professional who diagnosed the condition, including the credentials that qualify the professional to make this diagnosis
- A description of past accommodations the candidate has received

The steps to follow when requesting test accommodations vary, depending on your test program sponsor. To begin, go to https://www.pearsonvue.com/us/en/test-takers/accommodations.html, and then select your test program sponsor from the alphabetized list. Candidates who have additional questions concerning test accommodations may contact the ADA Coordinator at accommodationspearsonvue@pearson.com.

Candidates requiring and/or requesting special accommodations must test at a physical Pearson VUE testing location.

English as a Second Language (ESL)

Candidates for whom English is a second language (ESL) may request additional time for the examination by sending the ESL Request Form (found in the back of this Candidate Handbook) to Pearson VUE. Candidates MUST include a letter from either his/her English instructor or sponsoring company (on official letterhead if from a company) stating that English is not the candidate's primary language.

Candidates should not attempt to make a reservation until after they have been notified by Pearson VUE via email that their request for additional time has been approved. The length of the examination will be equal to 1-1/2 times the length of the examination. For example, a 2 hour examination will be extended to 3 hours. NOTE: NO OTHER accommodations will be granted for ESL, i.e. separate testing room, reader, marker, etc. These accommodations are for individuals who qualify under the American's with Disability Act (ADA) only.

Candidates who have additional questions about ESL examinations should contact the Special Examination Coordinator at (800) 466-0450.

Candidates should NOT attempt to make an examination reservation until after they have been notified by Pearson VUE that their request for additional time has been approved.

The approval of additional time will be for one (1) year from the date of the request for the level you have requested. Candidates who have additional questions about ESL examinations should contact the Special Examination Coordinator at (800) 466-0450.

Candidates who need to reschedule or need to retest should notify Pearson VUE Special Accommodations that special arrangements were used for the prior examination.

REQUIRED ITEMS

Candidates who do not present the required items will be denied admission to the examination, will be considered absent, and will forfeit the examination fee.

WHAT TO BRING

Required Materials

All candidates are required to bring identification that is deemed acceptable, listed under **Acceptable Forms of Candidate Identification**, to the test center on the day of examination.

Candidates who have changed their names must provide written documentation of the change. This documentation may be a copy of a marriage license, divorce decree or other official document.

For the Commercial Lines exam only: The Personal Lines exam must have been passed before the Commercial Lines exam can be scheduled.

Candidates who have changed their names must provide written documentation of the change. This documentation may be a copy of a marriage license, divorce decree, or other official document.

Acceptable Forms of Candidate Identification

Candidate must present **two (2)** forms of current signature identification. The name on the identification must exactly match the name on the registration. The primary identification must be government issued, photobearing with a signature and the secondary identification must contain a valid signature. Identification must be in English. If the name on the registration does not exactly match the name on the IDs presented, you will be turned away and your exam fees will be forfeited.

Primary ID (photograph, and signature, not expired)

- · Government-issued Driver's License
- U.S. Dept of State Drivers License
- U.S. Learner's Permit (plastic card only with photo and signature)
- · National/State/Country Identification Card
- Passport
- Passport cards
- · Military ID
- Military ID for spouses and dependents
- Alien Registration Card (Green Card, Permanent Resident Visa)

Secondary ID (signature, not expired)

- · U.S. Social Security Card
- · Debit (ATM) Card or Credit card
- Any form of ID on the Primary list

If the ID presented has an embedded signature that is not visible (microchip), or is difficult or impossible to read, the candidate must present another form of identification from the Primary ID or Secondary ID list that contains a visible signature.

Pearson VUE does not recognize grace periods. For example, if a candidate's driver's license expired yesterday and the state allows a 30-day grace period for renewing the ID, the ID is considered to be expired.

EXAM PROCEDURES

At Physical Test Location

Candidates should report to the test center thirty (30) minutes before the examination and check in with the test center administrator. The candidate's identification and other documentation will be reviewed and they will be photographed for the score report.

If the Candidate Rules Agreement is not followed and/or cheating or tampering with the examination is suspected it will be reported as such, and the appropriate action will be taken. The examination fee will not be refunded, the exam may be determined invalid, and/or the state may take further action such as prohibiting candidates from retaking the examination and/or denying a license.

Candidates will have an opportunity to take a tutorial on the computer on which the examination will be administered. The time spent on this tutorial will not reduce the examination time. The examination administrators will answer questions, but candidates should be aware that the administrators are not familiar with the content of the examinations or with the state's licensing requirements. Examination administrators have been instructed not to advise candidates on requirements for licensure.

Once candidates are familiar with the computer, they may begin the examination. The examination begins the moment a candidate looks at the first examination question. The time allotted for each examination is detailed in **Available Exams and Fees**. After the examination time has expired, the examination will automatically end. **If testing at a Pearson VUE testing site**, the score report will be provided at the test center. **If testing online**, candidates will need to log into their Pearson VUE account to obtain their score report.

OnVUE online procedures

If you are testing online and not in a physical Pearson VUE testing location, you should first review the materials and watch the short video at https://www.pearsonvue.com/us/en/test-takers/onvue-online-proctoring.html before you begin your online exam.

EXAMINATION QUESTIONS

All examination questions, each form of the examination, and any other examination materials are copyrighted and are the property of Pearson VUE. Consequently, any distribution of the examination content or materials through any form of reproduction or oral or written communication is strictly prohibited and punishable by law.

ABOUT THE EXAM

The content of the general examination is based upon information obtained from a job analysis performed by Pearson VUE. Responses from insurance professionals were analyzed to determine the nature and scope of tasks they perform and the knowledge and skills needed to perform them. This information is the basis upon which examination questions are written and ensures that examinations reflect the practice of insurance. The examination has been developed to reflect the laws, statutes, rules and regulations for the practice of insurance in lowa, and has been reviewed and approved by lowa insurance professionals.

Each major lines examination is given in a multiple-choice format and consists of two parts. The general section deals with basic insurance product knowledge. The state section deals with insurance laws, rules, regulations, and practices that are unique to lowa.

The passing score for the examination is determined by the lowa Insurance Division. Through standardization and control, Pearson VUE ensures that no individual has an unfair disadvantage or advantage because of a particular examination format.

Examination scores are based on the number of questions answered correctly. Candidates who are uncertain about the correct answer to a question may be able to eliminate one or more of the answer choices as incorrect. It is always better to guess at the correct answer than to not answer a question because there is no penalty for incorrect answers.

EXAM SECURITY

Pearson VUE maintains examination administration and examination security standards designed to ensure that all candidates are given the same opportunity to demonstrate their abilities and to prevent some candidates from gaining an unfair advantage over others because of testing irregularities or misconduct. Pearson VUE routinely reviews irregularities and examination scores believed to be earned under unusual or nonstandard circumstances.

Pearson VUE maintains the right to question any examination score whose validity is in doubt because the score may have been obtained unfairly. Pearson VUE first undertakes a confidential review of the circumstances contributing to the questions about score validity. If there is sufficient cause to question the score, Pearson VUE will refer the matter to the state licensing agency, which will make the final decision on whether or not to cancel the score.

The performance of all candidates is monitored and may be analyzed statistically for the purpose of detecting and verifying fraud. If it is determined that a score has questionable validity, the Insurance Division will be so notified and will determine whether the candidate's scores will be released.

SCORE REPORTING

When candidates complete the examination, they will receive a score report marked "pass" or "fail". Candidates who pass the examination will receive a score report that includes information on how to apply for a license. Candidates who fail the examination will receive a score report that includes a numeric score and diagnostic information relating to both the general portion and state portion of the examination, as well as information about reexamination. Reservations for reexamination are not made at the test center, and candidates must wait twenty-four (24) hours before making one.

If testing at a Pearson VUE testing site, the score report will be provided at the test center. If testing online, candidates will need to log into their Pearson VUE account to obtain their score report.

DUPLICATE SCORE REPORTS

To obtain your score report, log into your Pearson VUE account. For test center exams prior to March 11, 2022, contact customer service at (877) 540-5825 to request your score report.

QUESTIONS OR COMMENTS ABOUT THE EXAM

For security reasons, examination material is not available to candidates for review. Candidates who have questions, comments, or concerns related to the exams, scoring or score reports, or who wish to verify any data held in Pearson VUE files, should direct written inquiries to Pearson VUE at the address provided on the inside front cover of this handbook. Candidates may also email their questions directly to Pearson VUE Customer Service at pearsonvuecustomerservice@pearson.com.

In all correspondence, candidates should provide their name and address information. If questions or comments concern an examination already taken, candidates should also include:

- the name of the examination
- the date the examination was taken
- the location of the test center

TEST CENTER POLICIES

Physical Test Center Location

The following policies are observed at each test center. Candidates who violate any of these policies will not be permitted to finish the examination and will be dismissed from the test center, forfeiting the examination fee.

- **No personal items are allowed in the testing room.** Personal items include but are not limited to: cellular phones, hand-held computers or other electronic devices, pagers, watches, wallets, purses, firearms or other weapons, hats, bags, coats, books, and/or notes, pens or pencils.
- Candidates must store all personal items in a secure area as indicated by the administrator, or return items to their vehicle. All electronic devices must be turned off before storing them in a locker. **The test center is not responsible for lost, stolen or misplaced personal items.**
- Studying **is not** allowed in the test center. Visitors, children, family or friends **are not** allowed in the test center.
- Dictionaries, books, papers (including scratch paper), and reference materials are not permitted in the examination room (unless permitted by the exam sponsor), and candidates are strongly urged not to bring such materials to the test center. Upon entering and being seated in the testing room, the test administrator will provide the candidate with materials to make notes or calculations and any other items specified by the exam sponsor. The candidate may not write on these items before the exam begins or remove these items from the testing room.
- Eating, drinking, or chewing gum, smoking and/or making noise that creates a disturbance for other candidates is prohibited during the exam.
- Break policies are established by the exam sponsor. Most sponsors allow unscheduled breaks. To request an unscheduled break, the candidate **must** raise their hand to get the administrator's a ttention. **The exam clock will not stop while the candidate is taking a break.**
- Candidates must leave the testing room for all breaks. However, candidates are not permitted to leave the floor or building for any reason during this time, unless specified by the administrator and the exam sponsor. If a candidate is discovered to have left the floor or building they will not be permitted to proceed with the examination and may forfeit the exam fees.
- While taking a break, candidates are permitted to access personal items that are being stored during the
 exam only if necessary— for example, personal medication that must be taken at a specific time. However,
 a candidate must receive permission from the administrator prior to accessing personal items that
 have been stored. Candidates are not allowed access to other items, including but not limited to, cellular
 phones, exam notes and study guides, unless the exam sponsor specifically permits this.
- Any candidate discovered causing a disturbance of any kind or engaging in any kind of misconduct—giving or
 receiving help; using notes, books, or other aids; taking part in an act of impersonation; or removing examination materials or notes from the examination room—will be summarily dismissed from the examination and
 will be reported to the state licensing agency. Decisions regarding disciplinary measures are the responsibility
 of the state licensing agency.

OnVUE Testing

There are a few simple requirements for candidates to take an OnVUE online proctored exam:

- Quiet, private location
- · Reliable device with a webcam
- Strong internet connection

For more information, please go to https://www.pearsonvue.com/us/en/test-takers/onvue-online-proctoring.html.

HOW TO PREPARE FOR THE EXAM

HELPFUL HINTS

Testing in a physical Pearson VUE testing location

Since preparation increases the chances of passing the examination, candidates are advised to:

- Obtain a current copy of the candidate handbook and be familiar with the policies covered for the examination process.
- Obtain a current copy of the examination study manual and use the outline it contains and references in the manual. Candidates should be able to explain the major points associated with each outline topic, highlight key ideas for review and check off each topic when finished.
- Use new terms and concepts as frequently as possible in discussions with colleagues. This will test understanding and reinforce ideas.

OnVUE testing

- If you are testing online and not in a physical Pearson VUE testing location, you should first review the materials and watch the short video at https://www.pearsonvue.com/us/en/test-takers/onvue-online-proctoring.html before you begin your online exam.
- Please familiarize yourself with the disciplines expected of a candidate testing online. This would include remaining in screen view of the proctor during the entire session, workspace preparation, cell phones being placed out of reach and general candidate behaviors.
- There are no unscheduled breaks in the exam therefore be prepared to commit your full time and attention during the entire exam to avoid the exam being revoked.

PRETEST QUESTIONS

The examination will contain pretest questions. Pretest questions are questions on which statistical information is being collected for use in constructing future examinations. Responses to pretest questions do not affect the score. Pretest questions are mixed in with the scored questions and are not identified.

The number of pretest questions are listed in the content outline heading of each examination for which they are available. If a number is not present then there are no pretest questions for that particular examination.

CONTENT OUTLINES

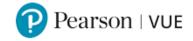
Each examination is based on a detailed content outline of topics, subtopics, and references to applicable state laws, statutes and regulations. These content outlines are provided to publishers of study materials and to state-approved education providers for their use in developing and updating their educational materials and programs. Content outlines are updated periodically to reflect changes in practice, state laws and regulations. Iowa offers these content outlines as part of the handbook and online.

STUDY MATERIALS

Neither the Iowa Insurance Division nor Pearson VUE specifically endorses or provides any particular study materials. You are free to use the materials of your choice to prepare for the examination. Manuals have been prepared by different publishers to assist candidates specifically in preparing for the license examination. To purchase a copy of the study manuals, please contact the appropriate trade association or publisher.

For the examination questions regarding lowa Laws and Regulations, refer to the Iowa Code Chapter 522B, Iowa Administrative Code, Insurance Division (191) Chapter 10 Licensing of Insurance Producers and (191) Chapter 11 Continuing Education for Insurance Producers.

ENGLISH AS A SECOND LANGUAGE (ESL) REQUEST FORM



Note: Only candidates who require additional examination time for ESL should use this form.

Candidates who wish to request additional time for ESL should email this form to AccommodationsPearsonVUE@pearson.com or fax this form to Pearson VUE at 610-471-0555. Please attach a letter (on official letterhead) from an instructor or employer that verifies English is your second language.

All requests must first be approved by Pearson VUE. Candidates must wait for confirmation of the approval before scheduling an examination.

PLEASE PRINT CLEARLY		
Date:		
Last Name:		
First Name:		M.I.:
Address:		
City:	State:	Zip:
Daytima Talanhana		
Daytime Telephone:		
Email address:		
Eman address.		
Program / Examination name:		
☐ Additional time for English as a second language		
Candidates should contact Pearson VUE with questions about	t additiona	l time
PEARSON VUE Accommodation Requests for E Email: AccommodationsPearsonVUE@pearson.com Fax: 6		5



Insurance Content Outlines

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

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

lowa Insurance Outlines

Examination Content Outlines

Effective Date: January 1, 2025

a. Primary and contingent

LIFE - GENERAL KNOWLEDGE	b. Revocable and irrevocable
CONTENT OUTLINE	c. Common disaster
Product Knowledge, Terms, and Concepts	d. Minor beneficiaries
	e. Designation by class
(50 scoreable questions plus 5 pretest questions)	7. Premium Payment
I. TYPES OF POLICIES15	a. Modes
A. Traditional whole life products	b. Grace period
Ordinary whole life	c. Automatic premium loan
2. Limited-pay and single-premium life	d. Level or flexible
B. Interest/market-sensitive/adjustable life products	8. Reinstatement
1. Universal life	9. Policy loans, withdrawals, partial surrenders
2. Variable whole life	10. Non-forfeiture options
3. Variable universal life	11. Dividends and dividend options (e.g., participating, non-
4. Interest-sensitive whole life	participating)
5. Indexed life	12. Incontestability
C. Term life	13. Assignments
1. Types	14. Suicide
a. Level	15. Misstatement of age and gender
b. Decreasing	16. Settlement options
c. Return of premium	17. Accelerated death benefits
d. Annually renewable	C. Policy exclusions
•	1. War
2. Special features	2. Aviation
a. Renewable b. Convertible	Dangerous Occupation
D. Annuities	o. Dangorodo Goodpalion
Single and flexible premium	III. COMPLETING THE APPLICATION, UNDERWRITING, AND
,	DELIVERING THE POLICY12
2. Immediate and deferred	A. Completing the application
3. Fixed and variable	Required signatures
4. Indexed	2. Changes in the application
5. Accumulation and Annuity Periods	Consequences of incomplete applications
6. Payout options	Warranties and representations
E. Combination plans and variations	Collecting the initial premium and issuing the receipt
1. Joint life (first to die)	6. Replacement
2. Survivorship life (second to die)	7. Disclosures at point of sale (e.g., HIPAA, HIV consent)
II. POLICY RIDERS, PROVISIONS, OPTIONS, AND	8. USA PATRIOT Act/anti-money laundering
EXCLUSIONS 15	Gramm-Leach-Bliley Act (GLBA) Privacy
A. Policy riders	B. Underwriting
Waiver of premium and waiver of monthly deduction	1. Insurable interest
Guaranteed insurability	Medical information and consumer reports
3. Payor benefit	3. Fair Credit Reporting Act
4. Accidental death and/or accidental death and	4. Risk classification
dismemberment	5. Stranger/Investor-owned life insurance (STOLI/IOLI)
5. Term riders	C. Delivering the policy
6. Other insureds	When coverage begins
7. Long term care	2. Explaining the policy and its provisions, riders,
8. Return of premium	exclusions, and ratings to the client
9. Disability	D. Contract law
10. Cost of Living	Elements of a contract
B. Policy provisions and options	a. Consideration
Folicy provisions and options Retire contract	b. Offer and Acceptance
Insuring clause	c. Competent parties
3. Free look	d. Legal purpose
4. Consideration	Unique aspects of the insurance contract
5. Owner's rights	a. Conditional

b. Unilateral

6. Beneficiary designations

- 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 – IOWA SPECIFIC CONTENT OUTLINE

State Laws, Rules, Regulations and Coverages

(27 scoreable questions plus 5 pretest questions)

A. Insurance Commissioner/Division

1. Broad powers and duties

Ref: 505.2; 505.8; 507B.3; 507C

2. Examination of records

Ref: 507.1, .2, .3

3. Hearings

Ref: 507B.6
4. Penalties

Ref: 505.7A; 507B.7; Reg 191-10.20

5. Cease and desist

Ref: 507B.6A; 522B.17; Reg 191-15.14

B. Licensing

1. Applications

Ref: 422B.5

2. Change of address

Ref: 191-10.12

3. Licensing examinations

Ref: 191-11.1 - 11.4

4. Resident/nonresident

Ref: 191-10.4 & 10.5 5. Temporary license

5. Temporary license

Ref: 191-10.11

6. Exemptions

Ref: 522B.8

7. Denial, renewal, termination of licenses

Ref: 522B.11

8. Commissions and referral fees

Ref: 522B.12

9. Company appointments

Ref: 522B.13

10. Continuing education

Ref: 191-11.1 - 11.4

C. Unfair and Deceptive Practices

Unfair discrimination

 $Ref: 507B.4(3)(g)(1)-(3); Reg\ 191-15.11$

2. Misrepresentation

Ref. 507B.4(3)(a)(1)-(10)

3. Rebating

Ref. 507B.4(3)(i)

4. False information and advertising

Ref. 507B.4(3)(b)(1); Reg 191-15.3

5. Claims settlement

Ref. 507B.4(3)(j)(1)-(15)

6. Defamation *Ref.* 507B.4(3)(c)

7. Boycott, coercion and intimidation

Ref. 507B.4(3)(d)

D. Iowa Insurance Fraud Act

Ref: 507E.1 through .7

E. Producer Responsibilities

Ref: 191—15.8(5), 515.103

- 1. Prohibited Acts
- 2. Use of credit information**

F. Guaranty Association

Ref: 508C.2, .3, .5, .6, .8, .9, .12, .14, .18

G. Definitions

1. Domestic, foreign, alien

Ref: 521A, 521E.1, 515.70

2. Fraternal benefit society*

Ref: 512B(3)

3. Certificate of Authority

Ref: 507A.7(1)(b); 515.41

H. Surplus**

Ref: 515I.2(17)(18); 191-21.1 through .9

I. Insurance Notices and Documents - Electronic Delivery

Ref: 505B.1

II. IOWA LAWS, RULES, AND REGULATIONS PERTINENT TO LIFE INSURANCE ONLY12

A. Policy replacement

Ref: 191-16.21 through .29

B. Disclosure and solicitation requirements

Ref: 191-15.2 through .4, .8, .9; 191-14.1, .3 through .10

C. Group Life Insurance

Eligibility

Ref: 509.1

2. Required provisions

Ref: 509.2, 509.10

3. Assignability

Ref: 509.15

Conversion

Ref: 509.25. Interest on proceeds

Ref: 511.38

D. Individual life and annuities

1. Policy Loans

Ref: 511.36

2. Viatical and life settlements

Ref: 191-48.1; 508E

3. Credit Life

Ref: 191-28

4. Incontestability period

Ref: 508.28

E. Suitability

1. Life Insurance

Ref: 191-15.8(4)

2. Annuities Ref: 191-15.72-.78

S2

^{*} Applies to Life/Health only

^{**} Applies to Property/Casualty associated exams only

ACCIDENT & HEALTH – GENERAL KNOWLEDGE CONTENT OUTLINE

Product Knowledge, Terms, and Concepts	6. Waiver of premium
(50 scoreable questions plus 5 pretest questions)	7. Exclusions and limitations
L TYPES OF POLICIES	8. Preexisting conditions
I. TYPES OF POLICIES	9. Coinsurance
A. Disability income	10. Deductibles
Individual disability income policy	11. Eligible expenses
2. Business overhead expense policy	12. Copayments
Business disability buyout policy	13. Pre-authorizations and prior approval requirements
Group disability income policy	14. Usual, reasonable, and customary (URC) charges
5. Key employee policy	15. Lifetime, annual, or per cause maximum benefit limits
B. Accidental death and dismemberment	C. Riders
C. Medical expense insurance	1. Impairment/exclusions
 Basic hospital, medical, and surgical policies 	Guaranteed insurability
Major medical policies	Future increase option
3. Health Maintenance Organizations (HMOs)	D. Rights of renewability
4. Preferred Provider Organizations (PPOs)	1. Noncancelable
5. Point of Service (POS) plans	2. Cancelable
Flexible Spending Accounts (FSAs)	3. Guaranteed renewable
7. High Deductible Health Plans (HDHPs) and related	III. SOCIAL INSURANCE6
Health Savings Accounts (HSAs)	A. Medicare (Parts A, B, C, D)
8. Health Reimbursement Accounts (HRAs)	B. Medicaid
D. Medicare supplement policies	C. Social Security benefits
E. Group insurance	C. Social Security benefits
1. Differences between individual and group contracts	IV. OTHER INSURANCE CONCEPTS 5
2. General characteristics	A. Total, partial, recurrent and residual disability
3. COBRA	B. Owner's rights
F. Individual/Group Long Term Care (LTC)	C. Dependent children benefits
1. Eligibility	D. Primary and contingent beneficiaries
2. Levels of care	E. Modes of premium payments
G. Other policies	F. Nonduplication and coordination of benefits (e.g.,
1. Dental	primary vs. excess)
2. Vision	G. Occupational vs. non-occupational
3. Cancer	H. Tax treatment of premiums and proceeds of insurance
Critical illness or specified disease	contracts (e.g., disability income and medical
5. Worksite (employer-sponsored)	expenses, etc.)
6. Hospital indemnity	I. Managed care
7. Short-term medical	J. Workers Compensation
8. Accident	K. Subrogation
G. Addition	•
II. POLICY PROVISIONS, CLAUSES, AND RIDERS15	V. FIELD UNDERWRITING PROCEDURES 8
A. Mandatory and Optional provisions	A. Completing the application
Entire contract	B. Explaining sources of insurability and HIPAA privacy
Time limit on certain defenses (incontestable)	information (e.g., MIB Report, Fair Credit Reporting Act
3. Grace period	etc.)
4. Reinstatement	C. Initial premium payment and receipt and consequence
5. Notice of claim	of the receipt (e.g., medical examination, etc.)
6. Claim forms	D. Submitting application (and initial premium if collected
7. Proof of loss	to company for underwriting
8. Time of payment of claims	E. Policy delivery
9. Payment of claims	F. Explaining policy and its provisions, riders, exclusions
10. Physical examination and autopsy	and ratings to clients
11. Legal actions	G. Replacement
12. Change of beneficiary	H. Contract law
13. Misstatement of age or gender	1. Elements of a contract
14. Change of occupation	2. Insurable interest
15. Illegal occupation	3. Warranties and representations
16. Relation of earning to insurance	4. Unique aspects of the insurance contract
B. Other provisions and clauses	a. Conditional

2. Free look

3. Consideration clause

4. Probationary period

5. Elimination period

b. Unilateral

1. Insuring clause

- c. Adhesion
- d. Aleatory

ACCIDENT AND HEALTH – IOWA SPECIFIC CONTENT OUTLINE

State Laws, Rules, Regulations and Coverages

(30 scoreable questions plus 5 pretest questions)

A. Insurance Commissioner/Division

- 1. Broad powers and duties
- Ref: 505.2; 505.8; 507B.3; 507C
- 2. Examination of records
- Ref: 507.1, .2, .3
- 3. Hearings
- Ref: 507B.6
- 4. Penalties
- Ref: 505.7A; 507B.7; Reg 191-10.20
- 5. Cease and desist
- Ref: 507B.6A; 522B.17; Reg 191-15.14

B. Licensing

- 1. Applications
- Ref: 422B.5
- 2. Change of address
- Ref: 191-10.12
- 3. Licensing examinations
- Ref: 191-11.1 11.4
- 4. Resident/nonresident
- Ref: 191-10.4 & 10.5
- 5. Temporary license
- Ref: 191-10.11
- 6. Exemptions
- Ref: 522B.8
- 7. Denial, renewal, termination of licenses
- Ref: 522B.11
- 8. Commissions and referral fees
- Ref: 522B.12
- 9. Company appointments
- Ref: 522B.13
- 10. Continuing education
- Ref: 191-11.1 11.4

C. Unfair and Deceptive Practices

- Unfair discrimination
- Ref: 507B.4(3)(g)(1)-(3); Reg 191-15.11
- 2. Misrepresentation
- Ref. 507B.4(3)(a)(1)-(10)
- 3. Rebating
- Ref. 507B.4(3)(i)
- 4. False information and advertising
- Ref. 507B.4(3)(b)(1); Reg 191-15.3
- 5. Claims settlement
- Ref. 507B.4(3)(j)(1)-(15)
- 6. Defamation
- Ref. 507B.4(3)(c)
- 7. Boycott, coercion and intimidation
- Ref. 507B.4(3)(d)

D. Iowa Insurance Fraud Act

Ref: 507E.1 through .7

E. Producer Responsibilities

- Ref: 191—15.8(507B)
 - 1. Prohibited Acts
 - 2. Use of credit information**

F. Guaranty Association

Ref: 508C.2, .3, .5, .6, .8, .9, .12, .14, .18

G. Definitions

- 1. Domestic, foreign, alien
- Ref: 521A, 508B, 515.70

- 2. Fraternal benefit society*
- Ref: 512B(3)
- 3. Certificate of Authority
- Ref: 507A.7(1)(b); 515.41

H. Surplus**

Ref: 5151.2(17)(18); 191-21.1 through .9

I. Insurance Notices and Documents - Electronic Delivery

Ref: 505B.1

- * Applies to Life/Health only
- ** Applies to Property/Casualty associated exams only

A. Individual Health insurance

- 1. Eligibility
- Ref: 513C.3(7)(10)
- 2. Required provisions

Ref: 514A.3

3. Renewability

Ref: 191-36.10

- 4. Mandatory coverages
 - 1. Diabetes
 - Ref: 514C.18
 - 2. Mammography
 - Ref: 514C.14
 - 3. Coverage for newborns

Ref: 514C.1

- 4. Adopted children
- Ref: 514C.1, 514C.10
- 5. Complications of pregnancy
- Ref: 514C.12
- 5. Preexisting conditions
 - Ref: 514C
- 6. Claims
- 7. Credit disability
 - Ref: 191-28.1 28.17

B. Group Health insurance

- 1. Eligibility
- Ref: 509.1; 513B.2(10)
- Required provisions
- Ref: 509.3
- 3. Claims
- Ref: 509.19
- 4. Mandatory coverages
 - 1. Diabetes
 - Ref: 514C.18
 - 2. Mammography
 - Ref: 514C.4
 - 3. Coverage for newborns
 - Ref: 514C.1
 - 4. Adopted children
 - Ref: 514C.1; 514C.10
 - 5. Complications of pregnancy *Ref*: 514C.12

C. Medicare supplement insurance

- Purpose
 - Ref: 191-37.1
- 2. Required provisions
- Ref: 191-37.5
- 3. Preexisting conditions
- Ref: 191-37.21
- 4. Exclusions
- Replacement
- Ref: 191-37.27
- Cancellation

		Ref: 191-37.6			1. Earthquake
	D.	Long Term Care insurance			2. Mobile Homes
		1. Marketing			3. Watercraft4. Farm Owners
		Ref: 39.15			5. Windstorm
		2. Policy provisions Ref: 39.6			
		3. Types of care	II.	INS	SURANCE TERMS AND RELATED CONCEPTS15
		Ref: 191.39.9		Α.	Insurance
		Home Health Care			Law of Large Numbers
		Ref: 191.39.9		В.	Insurable interest
				C.	Risk
		2. Nursing Home			Pure vs. Speculative Risk
		Ref: 191-39.5		D.	Hazard
		3. Assisted living			 Moral Morale
		4. Iowa Long-Term Care partnership program			3. Physical
	_	Ref: 191-39.75-85		F	Peril
	E.	Special Programs 1. Healthy and Well Kids in Iowa Program (HAWK-I)			Loss
		Ref: 5141.1, .2, .3, .6, .8, .9		г.	1. Direct
		2. HIPIOWA			2. Indirect
		Ref: 514E		G.	Loss Valuation
	F.	Affordable Care Act			Actual cash value
		 Exchanges/Marketplace (ACA Section 1321) Taxes, penalties, and subsidies (ACA Section 1401, 			Replacement cost
		1402)			3. Market value
		3. Essential health benefits (ACA Section 1302)			 Stated/agreed value Salvage value
		a. Mental health parity		ш	Proximate cause
		b. Pediatric services		_	
		c. Preventive services 4. Employer notification responsibilities (ACA Section		I.	Deductible
		1511-1515)			Indemnity
	G.	No Surprises Act		K.	Limits of liability
		Ref: Title I of Division BB of the CAA, 2021, Title XXVII of		L.	Coinsurance/Insurance to value
		PHS Act Part E		М.	Occurrence
				N.	Cancellation
		PROPERTY – GENERAL KNOWLEDGE		Ο.	Nonrenewal
		CONTENT OUTLINE		P.	Vacancy and unoccupancy
		Product Knowledge, Terms, and Concepts		Q.	Liability
	(5	0 scoreable questions plus 5 pretest questions)			1. Absolute
	-` \/-	250 OF BOURIES			2. Strict
I.		PES OF POLICIES 22			3. Vicarious
	Α.	Homeowners 1. HO-2		R.	Negligence
		2. HO-3			Binder
		3. HO-4		т.	Endorsements
		4. HO-5		U.	Blanket vs. Specific
		5. HO-6	III.	РΟ	LICY PROVISIONS AND CONTRACT LAW13
	_	6. HO-8		Δ	Declarations
	В.	Dwelling policies 1. DP-1			Insuring agreement
		2. DP-2			Conditions
		3. DP-3			
	C.	Commercial lines			Exclusions
		Commercial Package Policy (CPP)		E.	
		2. Commercial property		F.	Duties of the insured
		Commercial building and business personal		G.	Obligations of the insurance company
		property form 2. Causes of loss forms		Н.	Mortgagee rights
		3. Business income		I.	Proof of loss
		4. Extra expense		J.	Notice of claim
		5. Equipment breakdown		K.	Appraisal
		3. Business Owners Policy (BOP)		L.	Other Insurance Provision
		4. Builders Risk			Subrogation
	_	5. Cyber First-Party Coverage			Elements of a contract
		Inland marine			
	D.	1 Personal Articles floators		0	Warranties representations and concealment
	D.	Personal Articles floaters Commercial Property floaters			Warranties, representations, and concealment Sources of underwriting information

Q. Fair Credit Reporting Act

F. Others

E. National Flood Insurance Program

- R. Privacy Protection (Gramm Leach Bliley)
- S. Policy Application
- T. Terrorism Risk Insurance Act (TRIA)
- **U.** Territory

PROPERTY - IOWA SPECIFIC CONTENT OUTLINE

State Laws, Rules, Regulations and Coverages

(31 scoreable questions plus 5 pretest questions)

A. Insurance Commissioner/Division

1. Broad powers and duties

Ref: 505.2; 505.8; 507B.3; 507C

2. Examination of records

Ref: 507.1, .2, .3

3. Hearings

Ref: 507B.6

4. Penalties

Ref: 505.7A; 507B.7; Reg 191-10.20

5. Cease and desist

Ref: 507B.6A; 522B.17; Reg 191-15.14

B. Licensing

1. Applications

Ref: 422B.5

2. Change of address

Ref: 191-10.12

3. Licensing examinations

Ref: 191-11.1 - 11.4

4. Resident/nonresident

Ref: 191-10.4 & 10.5

5. Temporary license

Ref: 191-10.11

6. Exemptions *Ref: 522B.8*

7. Denial, renewal, termination of licenses

Ref: 522B.11

8. Commissions and referral fees

Ref: 522B.12

9. Company appointments

Ref: 522B.13

10. Continuing education

Ref: 191-11.1 - 11.4

C. Unfair and Deceptive Practices

1. Unfair discrimination

Ref: 507B.4(3)(g)(1)-(3); Reg 191-15.11

2. Misrepresentation

Ref. 507B.4(3)(a)(1)-(10)

3. Rebating

Ref. 507B.4(3)(i)

4. False information and advertising

Ref. 507B.4(3)(b)(1); Reg 191-15.3

5. Claims settlement

Ref. 507B.4(3)(j)(1)-(15)

6. Defamation

Ref. 507B.4(3)(c)

7. Boycott, coercion and intimidation

Ref. 507B.4(3)(d)

D. Iowa Insurance Fraud Act

Ref: 507E.1 through .7

E. Producer Responsibilities

Ref: 191-15.8; 515.103

1. Prohibited Acts

Use of credit information**

F. Guaranty Association

Ref: 515B.2, .3, .5, .7 through .11, .18

G. Definitions

1. Domestic, foreign, alien

Ref: 521A, 521E.1, 515.70

2. Fraternal benefit society*

Ref: 512B(3)

3. Certificate of Authority

Ref: 507A.7(1)(b); 515.41

H. Surplus**

Ref: 515I.2(17)(18); 191-21.1 through .9

I. Insurance Notices and Documents - Electronic

Delivery

Ref: 505B.1

- * Applies to Life/Health only
- ** Applies to Property/Casualty associated exams only

A. Iowa FAIR Plan Association

Ref: 515F.31 through .36

B. Cancellation/Nonrenewal

Ref: 515.125-.131; 515D.4 through .7

C. Standard Fire Policy

Ref: 515.109

D. Private-passenger automobile insurance

Ref: 321A.2-.11; 516A.1 through .4; 191-15.45

Aftermarket parts regulation

E. Rate standards

Ref: 515F.4(1), 515F.5(1)(a)

CASUALTY – GENERAL KNOWLEDGE CONTENT OUTLINE

Product Knowledge, Terms, and Concepts

(50 scoreable questions plus 5 pretest questions)

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

A. Commercial general liability

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

B. Automobile: personal auto and business auto

- Liability
 - 1. Bodily Injury
 - 2. Property Damage
 - Split Limits
 - 4. Combined Single Limit
- 2. Medical Payments
- Physical Damage (collision; other than collision; specified perils)
- 4. Uninsured motorists
- 5. Underinsured motorists
- 6. Who is an insured7. Types of Auto
 - 1. Owned

- 2. Non-owned
- 3. Hired
- 4. Temporary Substitute
- 5. Newly Acquired Autos
- 6. 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.)

- Standard policy concepts
 - 1. Who is an employee/employer
 - 2. 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)
 - Cyber liability and data breach, funds transfer
 - Liquor liability
- G. Umbrella/Excess Liability
- H. Businessowners Policy (BOP)
- II. INSURANCE TERMS AND RELATED CONCEPTS............. 15
 - A. Risk
 - B. Hazards
 - 1. Moral
 - Morale
 - 3. Physical
 - C. Indemnity
 - D. Insurable interest
 - E. Loss valuation
 - 1. Actual cash value
 - 2. Replacement cost
 - 3. Market value
 - Stated/agreed value
 - 5. Salvage value
 - F. Negligence
 - G. Liability
 - H. Occurrence
 - **Binders**
 - J. Warranties
 - K. Representations
 - 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
 - 1. General
 - 2. Special
 - 2. Punitive
- S. Compliance with provisions of Fair Credit Reporting
- III. POLICY PROVISIONS......12
 - A. Declarations
 - B. Insuring agreement
 - C. Conditions
 - D. Exclusions and Limitations
 - E. Definition of the insured
 - F. Duties of the insured after a loss
 - G. Cancellation and nonrenewal provisions
 - H. Supplementary payments
 - I. Proof of loss
 - J. Notice of claim
 - K. Other insurance
 - L. Subrogation
 - M. Loss settlement provisions including consent to settle a loss
 - N. Terrorism Risk Insurance Act (TRIA)

CASUALTY - IOWA SPECIFIC CONTENT OUTLINE

State Laws, Rules, Regulations and Coverages

(33 scoreable questions plus 5 pretest questions)

- IOWA LAWS, RULES, AND REGULATIONS COMMON TO ALL LINES...... 25
 - A. Insurance Commissioner/Division
 - 1. Broad powers and duties

Ref: 505.2; 505.8; 507B.3; 507C 2. Examination of records

Ref: 507.1, .2, .3

3. Hearings

Ref: 507B.6

4. Penalties

Ref: 505.7A; 507B.7; Reg 191-10.20

5. Cease and desist

Ref: 507B.6A; 522B.17; Reg 191-15.14

- B. Licensing
 - 1. Applications

Ref: 422B.5

2. Change of address

Ref: 191-10.12

3. Licensing examinations

Ref: 191-11.1 - 11.4

4. Resident/nonresident Ref: 191-10.4 & 10.5

5. Temporary license Ref: 191-10.11

6. Exemptions

Ref: 522B.8 7. Denial, renewal, termination of licenses

Ref: 522B.11

8. Commissions and referral fees

Ref: 522B.12 9. Company appointments

Ref: 522B.13

Ref: 191-11.1 - 11.4	Ref:	191	-11.	1 -	11.4
----------------------	------	-----	------	-----	------

C. Unfair and Deceptive Practices

1. Unfair discrimination

Ref: 507B.4(3)(g)(1)-(3); Reg 191-15.11

2. Misrepresentation

Ref. 507B.4(3)(a)(1)-(10)

3. Rebating

Ref. 507B.4(3)(i)

4. False information and advertising

Ref. 507B.4(3)(b)(1); Reg 191-15.3

5. Claims settlement

Ref. 507B.4(3)(j)(1)-(15)

6. Defamation

Ref. 507B.4(3)(c)

7. Boycott, coercion and intimidation

Ref. 507B.4(3)(d)

D. Iowa Insurance Fraud Act

Ref: 507E.1 through .7

E. Producer Responsibilities

Ref: Reg 191-15.8; 515.103

1. Prohibited Acts

2. Use of credit information**

F. Guaranty Association

Ref: 515B.2, .3, .5, .7 through .11, .18

G. Definitions

1. Domestic, foreign, alien

Ref: 521A, 521E.1, 515.70

2. Fraternal benefit society*

Ref: 512B(3)

3. Certificate of Authority

Ref: 507A.7(1)(b); 515.41

H. Surplus**

Ref: 5151.2(17)(18); 191-21.1 through .9

I. Insurance Notices and Documents - Electronic Delivery

Ref: 505B.1

A. lowa Automobile Insurance Plan (Assigned Risk) *Ref: 515D.11*

B. Private-passenger automobile insurance

- 1. Uninsured/Underinsured motorists coverage *Ref: 516A*
 - 1. Rejection by the insured *Ref: 516A.1-2*
- 2. Proof of financial responsibility

Ref: 321A.12

3. Cancellation and nonrenewal

Ref: 515D.4-7

C. Transportation Network Companies (ride-sharing services)

Ref: 321N.1(5), 321N.4(2)(a)

D. Workers' Compensation

1. Definitions

Ref: 85.61

2. Covered employment

Ref: 85.1

3. Benefits provided

Ref: 85.27-29, 31-34

4. Covered injuries

Ref: 85.3, .32, .60, .61, .71
5. Occupational disease

Ref: 85.20

E. Rate standards

COMMERCIAL LINES EXAM GENERAL KNOWLEDGE CONTENT OUTLINE

Product Knowledge, Terms, and Concepts

(50 scoreable questions plus 5 pretest questions)

I. TYPES OF PROPERTY POLICIES8

A. Commercial lines

- 1. Commercial property
 - 1. Commercial building and business personal property form
 - 2. Causes of loss forms
 - 3. Business income
 - 4. Extra expense
 - 5. Equipment breakdown
- 2. Commercial Package Policy (CPP)
- 3. Businessowners Policy (BOP)
- 4. Builders Risk
- Cyber First-Party Coverage

B. Inland marine

1. Commercial Property floaters

C. National Flood Insurance Program

- D. Others
 - 1. Earthquake

II. TYPES OF CASUALTY POLICIES, BONDS, AND RELATED TERMS.......12

A. Commercial general liability

- 1. Exposures
 - 1. Premises and Operations
 - 2. Products and Completed Operations
- 2. Coverage
 - a. Coverage A: Bodily Injury and Property Damage Liability (Occurrence, Claims made including Retroactive Date)
 - 2. Coverage B: Personal Injury and Advertising Injury
 - 3. Coverage C: Medical Payments
 - 4. Supplementary Payments
 - 5. Who is an insured
 - 6. Limits (Per occurrence, Annual Aggregate)
 - 7. Damage to Property of Others

B. Business (Commercial) Auto

- 1. Liability
 - 1. Bodily Injury
 - 2. Property Damage
 - Split Limits
 - 4. Combined Single Limit
- Physical damage (collision and other than collision/ specified perils)
- 3. Uninsured motorists
- 4. Underinsured motorists
- 5. Who is an insured
- 6. Types of Auto
 - 1. Owned
 - Non-owned
 Hired
 - 4. Temporary Substitute
 - 5. Newly Acquired Autos6. Transportation Expense and Rental
 - Reimbursement Expense
- Auto Dealers Coverage Form, including Garagekeepers insurance
- 8. Exclusions
- 9. Individual Insured and Drive Other Car (DOC)

^{*} Applies to Life/Health only

^{**} Applies to Property/Casualty associated exams only

10. 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
 - 1. Who is an employee/employer
 - 2. 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. Business Owners Policy (BOP)

III. PROPERTY AND CASUALTY INSURANCE TERMS AND RELATED CONCEPTS......17

- A. Insurance
 - 1. Law of Large Numbers
- B. Insurable interest
- C. Risk
 - 1. Pure vs. Speculative Risk
- D. Hazard
 - Moral
 - 2. Morale
 - Physical
- E. Peril
- F. Loss
 - Direct
 - 2. Indirect
- G. Loss Valuation
 - 1. Actual cash valuation
 - 2. Replacement cost
 - 3. Market valuation
 - 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. Endorsement
- **U. Medical Payments**
- V. Blanket vs. Specific
- W. Burglary, Robbery, Theft, Mysterious Disappearance
- X. Damages
 - Compensatory
 - 1. General
 - Special
 - 2. Punitive
- Y. Compliance with provisions of Fair Credit Reporting Act

IV. PROPERTY AND CASUALTY POLICY PROVISIONS AND CONTRACT LAW..... 13

- 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. Obligations of the insurance company
- H. Mortgagee rights
- I. Proof of loss
- J. Notice of claim
- K. Appraisal
- L. Other Insurance Provision
- M. Subrogation
- N. Elements of a contract
- O. Warranties, representations, and concealment
- P. Sources of Underwriting information
- Q. Cancellation and nonrenewal provisions
- R. Supplementary payments
- S. Loss settlement provisions including consent to settle a loss
- T. Privacy Protection (Gramm Leach Bliley)
- **U.** Policy Application
- V. Terrorism Risk Insurance Act (TRIA)
- W. Territory

COMMERCIAL LINES - IOWA SPECIFIC CONTENT OUTLINE

State Laws, Rules, Regulations and Coverages
(32 scoreable questions plus 5 pretest questions)

A. Insurance Commissioner/Division

1. Broad powers and duties

Ref: 505.2; 505.8; 507B.3; 507C

2. Examination of records

Ref: 507.1, .2, .3

3. Hearings *Ref: 507B.6*

4. Penalties

Ref: 505.7A; 507B.7; Reg 191-10.20

5. Cease and desist

Ref: 507B.6A; 522B.17; Reg 191-15.14

B. Licensing

		1. Applications Ref: 422B.5	
		2. Change of address	
		Ref: 191-10.12	
		3. Licensing examinations <i>Ref</i> : 191-11.1 - 11.4	
		4. Resident/nonresident	
		Ref: 191-10.4 & 10.5	
		5. Temporary license Ref: 191-10.11	
		6. Exemptions	
		Ref: 522B.8	
		7. Denial, renewal, termination of licenses <i>Ref:</i> 522B.11	-
		8. Commissions and referral fees	
		<i>Ref: 522B.12</i>9. Company appointments	
		Ref: 522B.13	
		10. Continuing education	L
	_	Ref: 191-11.1 - 11.4	
	C.	Unfair and Deceptive Practices 1. Unfair discrimination	
		Ref: 507B.4(3)(g)(1)-(3); Reg 191-15.11	
		2. Misrepresentation <i>Ref.</i> 507B.4(3)(a)(1)-(10)	
		3. Rebating	
		Ref. 507B.4(3)(i)	
		4. False information and advertising Ref. 507B.4(3)(b)(1); Reg 191-15.3	
		5. Claims settlement	
		Ref. 507B.4(3)(j)(1)-(15)	
		6. Defamation Ref. 507B.4(3)(c)	
		7. Boycott, coercion and intimidation	
	_	Ref. 507B.4(3)(d) lowa Insurance Fraud Act	
		507E.1 through .7	
	<i>Кеј</i> .		
		: 191—15.8	
	- 5	1. Prohibited Acts	
	F. Ref	Guaranty Association 3: 515B.2, .3, .5, .7 through .11, .18	
	G.	Definitions	
		1. Domestic, foreign, alien	
		Ref: 521A, 521E.1, 515.70	
		2. Fraternal benefit society*	
		Ref: 512B(3) 3. Certificate of Authority	
		Ref: 507A.7(1)(b); 515.41	
		Surplus**	
	Ref.	: 5151.2(17)(18); 191-21.1 through .9 Insurance Notices and Documents - Electronic	
		livery	
	Ref.	: 505B.1	
		es to Life/Health only ies to Property/Casualty associated exams only	
II.		NA LAWS, RULES AND REGULATIONS PERTINENT PROPERTY INSURANCE2	
		Cancellation/Nonrenewal 5: 515.80, .81 through .81C, .83, .84	
	В.	Rate standards	
	Ref.	: 515F.4(1), 515F.5(1)(a)	
III.	IO\ TO	NA LAWS, RULES, AND REGULATIONS PERTINENT CASUALTY INSURANCE5	
	Α.	Workers' Compensation 1. Definitions	

	Ref: 85.61
2.	Covered employment
	Ref: 85.1
3.	Benefits provided

Ref: 85.27-29, 31-34

4. Covered injuries *Ref*: 85.3, .32, .60, .61, .71
5. Occupational disease

Ref: 85.20

PERSONAL LINES GENERAL KNOWLEDGE CONTENT OUTLINE

Product Knowledge, Terms and Concepts

(75 questions plus 5 pretest questions)

(75 questions plus 5 pretest questions)
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
2. Medical Payments
3. Physical Damage (collision; other than collision;
specified perils)
4. Uninsured motorists
5. Underinsured motorists
6. Who is an insured
7. Types of Auto a. Owned
b. Non-owned c. Hired
d. Temporary Substitute e. Newly Acquired Autos
f. Transportation Expense and Rental Reimbursement
Expense
8. Exclusions
O. EXCIDENTE

B. Umbrella/Excess liability

Effective: January 1, 2025

III. PROPERTY AND CASUALTY INSURANCE TERMS AND	I. Proof of loss
RELATED CONCEPTS28	J. Notice of claim
A. Insurance 1. Law of Large Numbers	K. Appraisal
B. Insurable interest	L. Other Insurance Provision
C. Risk	M. Subrogation
Pure vs. Speculative Risk	N. Elements of a contract
D. Hazard	O. Sources of underwriting information
1. Moral	P. Fair Credit Reporting Act
2. Morale	Q. Privacy Protection (Gramm Leach Bliley)
3. Physical	R. Policy Application
E. Peril	S. Terrorism Risk Insurance Act (TRIA)
F. Loss	T. Cancellation and nonrenewal provisions
1. Direct	U. Supplementary payments
2. Indirect	V. Loss settlement provisions including consent to settle
G. Loss Valuation	a loss
1. Actual cash value	W. Territory
Replacement cost	
Narket value	
4. Stated value	PERSONAL LINES IOWA SPECIFIC
5. Salvage value	CONTENT OUTLINE
H. Proximate cause	State Laws, Rules, Regulations and Coverages
I. Deductible	(37 scoreable questions plus 5 pretest questions)
J. Indemnity	
K. Limits of liability	I. IOWA LAWS, RULES, AND REGULATIONS COMMON TO
L. Coinsurance/Insurance to value	ALL LINES
M. Occurrence	A. Insurance Commissioner/Division
N. Cancellation	1. Broad powers and duties Ref: 505.2; 505.8; 507B.3; 507C
	2. Examination of records
O. Nonrenewal	Ref: 507.1, .2, .3
P. Vacancy and unoccupancy	3. Hearings
Q. Liability	Ref: 507B.6
Absolute Strict	4. Penalties
	Ref: 505.7A; 507B.7; Reg 191-10.20 5. Cease and desist
3. Vicarious	Ref: 507B.6A; 522B.17; Reg 191-15.14
R. Negligence	B. Licensing
S. Binder	Ref: 507B.7, 522B.3 through .11, .13, .14, .16; Reg 191-10.
T. Endorsements	through . 23; Reg 191-11.1 through .4
U. Blanket vs. Specific	1. Applications
V. Burglary, Robbery, Theft, and Mysterious	Ref: 422B.5
Disappearance W. Warranties	2. Change of address *Ref: 191-10.12
	3. Licensing examinations
X. Representations	Ref: 191-11.1 - 11.4
Y. Concealment	Resident/nonresident
Z. Deposit Premium/Audit	Ref: 191-10.4 & 10.5
AA. Certificate of Insurance	5. Temporary license Ref: 191-10.11
BB. Damages	6. Exemptions
1. Compensatory	Ref: 522B.8
a. General	7. Denial, renewal, termination of licenses
b. Special	Ref: 522B.11
2. Punitive	8. Commissions and referral fees
CC. Compliance with Provisions of Fair Credit Reporting	Ref: 522B.12 9. Company appointments
Act	Ref: 522B.13
IV. PROPERTY AND CASUALTY POLICY PROVISIONS AND	10. Continuing education
CONTRACT LAW24	Ref: 191-11.1 - 11.4
A. Declarations	C. Unfair and Deceptive Practices
B. Insuring agreement	 Unfair discrimination
C. Conditions	Ref: $507B.4(3)(g)(1)-(3)$; Reg $191-15.11$
D. Exclusions	 Misrepresentation Ref. 507B.4(3)(a)(1)-(10)
E. Definition of the insured	3. Rebating
F. Duties of the insured after a loss	Ref. 507B.4(3)(i)
G. Obligations of the insurance company	 False information and advertising
H. Mortgagee rights	Ref. 507B.4(3)(b)(1); Reg 191-15.3

5. Claims settlement

Ref. 507B.4(3)(j)(1)-(15)

6. Defamation

Ref. 507B.4(3)(c)

7. Boycott, coercion and intimidation

Ref. 507B.4(3)(d)

D. Iowa Insurance Fraud Act

Ref: 507E.1 through .7

E. Producer Responsibilities

Ref: 191—15.8; 515.103

- 1. Prohibited Acts
- 2. Use of credit information**

F. Guaranty Association

Ref: 515B.2, .3, .5, .7 through .11, .18

G. Definitions

1. Domestic, foreign, alien

Ref: 521A, 521E.1, 515.70

2. Fraternal benefit society*

Ref: 512B(3)

3. Certificate of Authority

Ref: 507A.7(1)(b); 515.41

H. Surplus**

Ref: 515I.2(17)(18); 191-21.1 through .9

I. Insurance Notices and Documents - Electronic Delivery

Ref: 505B.1

A. Iowa FAIR Plan Association

Ref: 515F.31 through .38

B. Cancellation/Nonrenewal

Ref: 515. 125-.131; 515D.4 through .7

C. Standard Fire Policy

Ref: 515. 109

D. Private-passenger automobile insurance

Ref: 321A.2-.11; 516A.1 through .4; 191-15.45

Aftermarket parts regulation

E. Rate standards

Ref: 515F.4(1), 515F.5(1)(a)

A. Iowa Automobile Insurance Plan (Assigned Risk)

Ref: 515D.11

B. Private-passenger automobile insurance

- 1. Uninsured/Underinsured motorists coverage *Ref:* 516A
 - 1. Rejection by the insured

Ref: 516A.1-2

2. Proof of financial responsibility

Ref: 321A.12

3. Cancellation and nonrenewal

Ref: 515D.4-7

C. Transportation Network Companies (ride-sharing services)

Ref: 321N.1(5), 321N.4(2)(a)

CREDIT INSURANCE CONTENT OUTLINE

Product Knowledge, Terms and Concepts

(50 scoreable questions)

I. GENERAL INSURANCE TERMS AND CONCEPTS 5

- A. Insurance
- B. Insurable interest
- C. Hazard
- D. Indemnity
- E. Indebtedness

II. CREDIT INSURANCE20

A. Types of Credit Insurance

- 1. Consumer credit insurance
 - 1. Credit life
 - 2. Credit disability
- 2. Involuntary unemployment
- 3. Other forms of credit insurance
 - 1. Credit property
 - 2. Guaranteed automobile protection (GAP)
 - 3. Mortgage guarantee (PMI)
 - 4. Group mortgage life/ disability

B. Consumer Credit Insurance Definitions

- 1. Rates
- 2. Requirements
- 3. Term of coverage
- 4. Standard coverages
- 5. Limitations of coverage
- Benefits
- 7. Amounts of insurance
- 8. Procedures for termination
- Refunds
- Premiums

III. IOWA LAWS, RULES, AND REGULATIONS PERTINENT TO CREDIT INSURANCE......20

A. Definitions

Ref: 191-28.2, 191-28.7(1)

- 1. Creditor
- 2. Debtor
- Credit transaction

B. Policy rates and forms

Ref: 191-28.4, .5, .7, .8, 191-28.11(5), 509.17(3) as modified by Bulletin 00-04, 12/4/2000

- 1. Adequate
- Not excessive
- 3. Non-discriminatory

C. Disclosure

Ref: 191-28.14

D. Free look period

Ref: 191-28.17

E. Policy requirements

Ref: 191-28.3, 191-28.7(2)A

F. Refunds

Ref: 191-28.9

G. Prohibited transactions

Ref: 191-28.13

H. Preexisting conditions

Ref: 191-28.7(2), 191-28.8(2)

I. Renewal or refinancing of a debt

Ref: 191-28.3(7)

J. Denial

Ref: 191-28.8(2)D

K. Exclusions

Ref: 191-28.8(2)C

L. Termination

Ref: 191-28.3(5)B

IV. IOWA LAWS, RULES, AND REGULATIONS PERTINENT TO CREDIT LICENSING5

A. Insurance Commissioner/Division

Broad powers and duties

^{*} Applies to Life/Health only

^{**} Applies to Property/Casualty associated exams only

	Ref.	 Examination of records <i>Ref: 507.1, .2, .3</i> Hearings <i>Ref: 507B.6</i> Penalties <i>Ref: 505.7A; 507B.7; Reg 191-10.20</i> Cease and desist <i>Ref: 507B.6A; 522B.17; Reg 191-15.14</i> Licensing Requirements S07B.7, 522B.3 through .11, .16; Reg 191-10.2, .4, .6, .8, .191-11.1 through .4 Applications Change of address Licensing examinations Resident/nonresident Denial, renewal, termination of licenses Unfair and Deceptive Practices 507B.4; Reg 191-15.2, .3; 507E.2 through .7 Discrimination Misrepresentation Rebating Advertising Claims settlement Defamation Boycott, coercion and intimidation lowa Insurance Fraud Act 		III.	G. NCIS policies MULTIPLE PERIL INSURANCE
		CROP INSURANCE CONTENT OUTLINE Product Knowledge, Terms and Concepts			 Area Revenue Protection with Harvest Price Exclusion (ARPwHPE) Area Yield Protection (AYP) Livestock Risk Protection (LRP)
		(50 scoreable questions)			Livestock Gross Margin (LGM) C. Policy Provisions
l.	GE	NERAL INSURANCE TERMS AND CONCEPTS	.8		Common/Basic Provisions Coarse Grains Provisions
		Insurable interest			Replant
		Risk			Prevented Planting
	_	Hazard			3. Late Planting
		Peril Loss			Catastrophic Risk Protection (CAT) Endorsement Claims
	⊏.	1. Direct			D. Claims 1. Covered Perils
		2. Indirect			Loss Reporting Requirements
	F.	Indemnity			3. Duties After a Loss
	_	Actual cash value		IV.	. IOWA LAWS, RULES, AND REGULATIONS PERTINENT
	Н.	Limits of liability			TO CROP INSURANCE
	I.	Coinsurance			A. Insurance Commissioner/Division Broad powers and duties
	J.	Occurrence			Ref: 505.2; 505.8; 507B.3
	K.	Negligence			2. Examination of records Ref: 507.1, .2, .3
	L. M.	Insuring agreement Subrogation			3. Hearings
		Pro-rata liability			<i>Ref:</i> 507B.6 4. Penalties
		•			4. Penalies Ref: 505.7A; 507B.7; Reg 191-10.20
II.		OP HAIL INSURANCE	10		5. Cease and desist
		Policy rates			Ref: 507B.6A; 522B.17; Reg 191-15.14
		Coverages available			B. Licensing Requirements Ref: 507B.7, 522B.3 through .11, .16; Reg 191-10.2, .4, .6, .8, .13
	٥.	Policy provisions 1. NCIS general provisions			Reg 191-11.1 through .4
		2. NCIS Special provisions			 Applications Change of address
		Liability			Licensing examinations
	E.	Claim settlement practices 1. Claim site assessment			4. Resident/nonresident
		Notice of loss			5. Temporary license6. Exemptions
		3. Insured's duty			7. Denial, renewal, termination of licenses
		4. Percentage plan5. Arbitration and appraisal			8. Continuing education
		6. Loss payment			C. Unfair and Deceptive Practices Ref: 507B.4; Reg 191-15.2, .3; 507E.2 through .7
					,
			S13		

F. Cancellation and nonrenewal

Ref: 505.2; 505.8; 507B.3

- 1. Discrimination
- 2. Misrepresentation
- 3. Rebating
- 4. Advertising
- 5. Claims settlement
- 6. Defamation
- 7. Boycott, coercion and intimidation
- 8. Iowa Insurance Fraud Act

D. Iowa Crop Hail Insurance Law

Ref: 515.100; 191-20.8; 518A.25

- 1. Rate filings
- 2. Notice of claim

EXCESS AND SURPLUS LINES INSURANCE CONTENT OUTLINE

Product Knowledge, Terms, and Concepts

(50 scoreable questions)

I.	A. B. C.	NERAL INSURANCE DEFINITIONS
	Н.	Risk
II.	SU	RPLUS LINES MARKETS8
	Α.	United States nonadmitted market 1. Definitions 1. Eligible surplus lines carriers in Iowa
	В.	London market 1. Lloyd's brokers
	C.	Coverages 1. Property 2. General liability 3. Professional liability
	D.	Insurance exchanges
III.	РО	LICIES, COVERAGES, FORMS10
	A.	Commercial General Liability
	В.	Building and Personal Property
	C.	Claims Made
	D.	Extended coverage
	E.	Employee Dishonesty
	F.	 Contingent Umbrella Contractual
IV.	SU	RPLUS LINES LICENSING12
		Powers and duties of the Insurance Commissioner 505.2; 505.8; 507B.3
	Ref.	License requirements, issuance : 507B.7, 522B.3 through .11, .13, .14, .16; Reg 191-10.2, .4, .6 13; Reg 191-11.1 through .4
		Unfair and Deceptive Practices: 507B.4; Reg 191-15.2, .3; 507E.2 through .7
٧.	_	NA SURPLUS LINES LAW
	A.	Purpose
	R	Panorts records

n	Premiums.	avidanca	ヘf	incurance
υ.	Premiums.	evidence	OΤ	insurance

- E. Premium tax
- F. Multi-State risks

G. Qualifications for Surplus Lines Insurers

- 1. Alien vs. Foreign
- 2. Removal
- H. Disclosure
- I. Premium Rates
- J. Exempt commercial purchasers

SURETY CONTENT OUTLINE

Product Knowledge, Terms and Concepts

(45 scoreable questions)

I.	INSURANCE TERMS AND RELATED CONCEPTS5		
	A.	Insurance	
	В.	Insurable interest	
	C.	Risk	
	D.	Hazard	
	E.	Loss	
	F.	Proximate cause	
	G.	Indemnity	
	Н.	Actual cash value	
	I.	Limits of liability	
		Accident	
		Occurrence	
		Cancellation	
		Nonrenewal	
		Liability	
	Ο.	Negligence	
II.	РО	LICY PROVISIONS AND CONTRACT LAW5	
	A.	Insuring agreement	
	В.	Conditions	
	C.	Exclusions	
	D.	Definition of the insured	
		Duties of the insured	
		Obligations of the insurance company	
	G.	Proof of loss	
	Н.	Notice of claim	
		Assignment	
		Subrogation	
		Arbitration	
	L.		
		Warranties, representations, and concealment	
	N.	Binders	
III.	FID	DELITY AND SURETY CONTRACTS10	
	A.	Definition of fidelity and surety	
		Parties of a contract	
		Obligation of the surety	
		Underwriting considerations	
		Premiums and terms of obligations	
		Claims	
		Power of attorney	
	Н.	Indemnification agreements	

C. Coverage and Eligibility

IV.	PURPOSE AND TIPE OF SURETT BUNDS			4. Adjustable life
	A. Court B. Contract		В.	Interest-sensitive life products 1. Universal life 2. Interest-sensitive whole life
	C. Miscellaneous D. Appeal Bonds		C.	Indexed Life Products 1. Indexed universal life
v	PURPOSE AND TYPE OF FIDELITY BONDS3		_	Variable Life Products
٧.	A. Individual		υ.	Variable Life Products Variable whole life Variable universal life
	B. Schedule		F	Term life
	C. Public official			Level, decreasing, and increasing term
	D. Blanket			2. Special features
	E. Financial institutions			1. Renewable
	F. ERISA bonds			2. Convertible
VI.	BAIL BONDS5		F.	Annuities 1. Single, level, and flexible premium
	A. Surety bail bond			Immediate and deferred
	B. Surety bond fee			3. Fixed and variable
	C. Types of bail		G.	Endowment
	D. Bail piece		Н.	Combination plans and variations
	E. Acceptable collateral			Family policy
				2. Family income policy
	F. Appointing company's underwriting standard			3. Joint life
VII.	IOWA STATUTES, RULES, AND REGULATIONS PERTINENT TO SURETY LICENSING12	II.	РО	Survivorship life LICY RIDERS, PROVISIONS, OPTIONS, AND
	A. Insurance Commissioner/Division			CLUSIONS5
	Broad powers and duties		A.	Policy riders
	Ref: 505.2; 505.8; 507B.3			Waiver of premium
	2. Examination of records			2. Guaranteed insurability
	Ref: 507.1, .2, .3 3. Hearings			 Payor benefit Accidental death and/or accidental death and
	Ref: 507B.6			dismemberment
	4. Penalties			5. Term riders
	Ref: 505.7A; 507B.7; Reg 191-10.20			6. Other insureds (e.g., spouse, children, nonfamily)
	5. Cease and desist Ref: 507B.6A; 522B.17; Reg 191-15.14		В.	Policy provisions and options
	· ·			1. Entire contract
	B. Licensing Requirements Ref: 507B.7, 522B.3 through .11, .16; Reg 191-10.2, .4, .6, .8, .13;			 Insuring clause Owner's rights
	Reg 191-11.1 through .4			Beneficiary designations
	1. Applications			5. Premium Payment
	2. Change of address			6. Reinstatement
	Licensing examinations Resident/nonresident			7. Policy loans, withdrawals, partial surrenders8. Nonforfeiture options
	5. Temporary license			Dividends and dividend options
	Exceptions to licensing			10. Incontestability
	7. Denial, renewal, termination of licenses			11. Assignments
	C. Unfair and Deceptive Practices			12. Settlement options
	Ref: 507B.4; Reg 191-15.2, .3; 507E.2 through .7 1. Discrimination		C.	Policy exclusions
	Discrimination Misrepresentation	III.	TΑ	XES, RETIREMENT, AND OTHER INSURANCE
	3. Rebating		CC	NCEPTS3
	4. Advertising		A.	Third-party ownership
	5. Claims settlement		В.	Group life insurance
	 Defamation Boycott, coercion and intimidation 			Conversion privilege
	8. Iowa Insurance Fraud Act			2. Contributory vs. noncontributory
	1		C.	Business insurance (e.g., key employee, buy and sell agreement, split-dollar, etc.)
MATICAL OFTE FIREIT DECISE			D.	Tax treatment of insurance premiums, proceeds,
	VIATICAL SETTLEMENT BROKER			dividends
	CONTENT OUTLINE			 Individual life Group life
	Product Knowledge, Terms, and Concepts			Modified Endowment Contracts (MECs)
	(50 scoreable questions)		E.	Accelerated Death Benefits—Living Benefits
ı.	TYPES OF POLICIES10	N/		
••		IV.		VA LAWS, RULES, AND REGULATIONS COMMON TO LINES5
	A. Traditional whole life products1. Ordinary (straight) life			Insurance Commissioner/Division
	Limited-pay and single-premium life		А.	Broad powers and duties
	Modified and graded premium whole life			Ref: 505.2; 505.8; 507B.3; 507C

2. Examination of records

Ref: 191-48.8

3. Cease and desist, hearings and penalties

Ref: 191-48.12; 505.7A, 507B.6, .7; 507B.6A; 522B.17; Reg 1 91-10.20; Reg 191-15.14

B. Licensing Requirements

Ref: 191-48.3; 191-11.1 through .4; Reg 191-11.1 through .4

- 1. Viatical settlement broker
- 2. Viatical settlement provider
- 3. Change of address
- 4. Licensing examinations
- 5. Renewal, termination of licenses
- 6. Continuing education

C. Unfair and Deceptive Practices

Ref: 507B.4; Reg 191-15.2, .3; 507E.2 through .7; Reg 191-48.11

D. Life and Health Guaranty Association

Ref: 508C

V. IOWA LAWS, RULES, AND REGULATIONS PERTINENT TO LIFE INSURANCE ONLY2

A. Policy replacement

Ref: 191-16.21 through .29

VI. IOWA LAWS, RULES, AND REGULATIONS PERTINENT TO VIATICAL SETTLEMENTS25

A. Definitions

Ref: 191-48.2

B. Advertising

Ref: 191-48.2, .10

C. Contract approval

Ref: 191-48.4

D. Disclosures

Ref: 191-48.5

E. Requirements and Prohibition

Ref: 191-48.9; 508E

F. Confidentiality

Ref: 191-48.7

G. Prohibited activities

Ref: 191-48.9

PUBLIC ADJUSTER CONTENT OUTLINE

Product Knowledge, Laws, and Regulations

(50 scoreable questions)

I. GENERAL PROPERTY INSURANCE PRODUCT KNOWLEDGE PERTINENT TO PUBLIC ADJUSTERS

Note: To the extent that the specific contracts, forms, and endorsements dealt with in this outline are available in standardized versions, outline references are to items developed by (1) Insurance Services Office; (2) National Council on Compensation Insurance; (3) Surety Association of America.

A. Standard Fire Policy

Ref: New York Standard Fire Policy

- 1. Basic coverages, provisions, and clauses
- Limitations and restrictions

B. Personal lines

- 1. Dwelling and contents (DP forms)
- 2. Homeowners (HO forms)

C. Commercial lines

- 1. Commercial property
 - 1. Commercial building and personal property form
 - 2. Business income
- 2. Law and Ordinance Coverage

D. Inland marine

- 1. Personal floaters
- 2. Commercial floaters

E. Others

1. National Flood Insurance Program

F. Additional Coverages and Exclusions

- 1. Time Element
- 2. Valuable Papers and Records

G. Crime

- Employee Theft
- 2. Inside the Premises-Theft of Money and Securities
- Inside the Premises-Robbery or Safe Burglary of Other Property

H. Surety Bonding

- 1. Definitions
 - 1. Obligee
 - 2. Principal
 - 3. Surety

II. PROPERTY POLICY PROVISIONS AND CONTRACT LAW

- A. Declarations
- **B.** Exclusions
- C. Definition of the insured
- D. Proof of loss
- E. Notice of claim
- F. Appraisal
- G. Subrogation
- H. Limitations
- . Coinsurance
- J. Fraud
- K. Obligations of the insurance company
- L. Endorsements
- M. Replacement cost

III. PROPERTY INSURANCE TERMS AND RELATED CONCEPTS

- A. Insurable interest
- B. Risk
- C. Hazard
 - 1. Moral
- D. Loss
 - 1. Direct
 - 2. Indirect
- E. Deductible
- F. Indemnity
- G. Replacement cost
- H. Extensions of coverage
- I. Negligence
- J. Theft
- K. Burglary
- L. Robbery
- M. Binders
- N. Apportionment clause
- O. Waiver/Non-Waiver Agreement
- P. Estoppel

IV. PUBLIC ADJUSTER

- A. Loss Report
 - Essential Elements
 - 1. Occurrence Date
 - 2. Coverages

B. Loss/Damage Valuation

- Damages
- 2. Scope of Loss or Damages

V. INSURANCE TERMS PERTINENT TO IOWA

Ref: 522F.1, 522C.2

- A. Amount of loss
- B. Catastrophic disaster
- C. Claimant
- D. First party claim
- E. Independent adjuster
- F. Public adjuster
- G. Staff adjuster

VI. IOWA STATUTES, REGULATIONS, AND BULLETINS PERTINENT TO PROPERTY INSURANCE AND THE LICENSING OF PUBLIC ADJUSTERS

A. Definitions

Ref: 507B.7, 522B.3 through .11, .13, .14, .16; Reg 191-10.2, .4, .6, .8, .13; Reg 191-11.1 through .4; 191-55

- 1. Persons required to be licensed and their responsibilities
 - 1. Public Adjuster
- 2. License requirements
 - 1. Fees and application
 - 2. Prerequisites
 - 3. Exceptions to licensing
- Notice of address change
- 4. Contracts and Solicitation of Contracts

B. Marketing Practices

Ref: 505.7A, 507B.7, 507B.4

- 1. Duties of licensed personnel
- 2. Record keeping
- 3. License denial, suspension, revocation, and penalties
- Ethics
- 5. Unfair practices
 - a. Misrepresentation

C. Insurance Commissioner

Ref: 505.2; 505.7A; 505.8; 507B.3; 507B.6; 507B.7; Reg. 191-10.20; 507B.6A; 522B.17; Reg. 191-15.14

- 1. Broad powers and duties
- 2. Hearings
- 3. Cease and desist orders and penalties
- 4. General penalties

D. Adjusters Standards of Conduct

Ref: 522C.11 (1-28)

- 1. Act in loyalty to interest of insured
- 2. No contact first 72 hours after catastrophic event
- No solicitation hours
- 4. License required to conduct insurance business
- 5. Adjusters shall not have financial interest
- 6. Adjusters shall not act as public adjuster and independent adjuster on same claim
- Adjusters shall not have a conflict of interest
- 8. Have no direct or indirect financial interest

E. Adjuster records

Ref: 522C.12 (1-2)

NAVIGATOR CONTENT OUTLINE

Product Knowledge, Terms and Concepts

(50 scoreable questions)

AFFORDABLE CARE ACT

- A. Intent of the Law
- B. Major Provisions
- C. Essential Health Benefits
- D. Exemptions
- E. Financial assistance availability and determination
 - 1. Individuals and families
 - 2. Public programs (i.e., Medicaid and CHIP)

- 3. Subsidies and tax credits for small businesses
- 4. Groups and financial subsidies
- 5. Calculating the Advanced Premium Tax Credit (APTC)

F. Special Populations

- 1. Identifying and reaching (demographic and geographic)
- 2. Cultural and linguistic approaches and materials

G. Tribal Considerations

BASIC HEALTH CONCEPTS

A. Health care options

- 1. Health Maintenance Organizations (HMO)
- 2. Preferred Provider Organizations (PPO)
- 3. Point of Service (POS) plans
- 4. Exclusive Provider Organizations (EPO)
- 5. High Deductible Health Plans (HDHPs)
- 6. Health Savings Account (HSA) / Health Reimbursement Arrangement (HRA)

B. Cost, premiums, payments

- 1. Copayments
- 2. Deductibles
- Coinsurance
- 4. Low cost and no-cost care available in the Exchange

III. HEALTH INSURANCE EXCHANGES

A. Types of Exchanges

- 1. State Based Marketplace (SBM)
- 2. State Partnership Marketplace (SPM)
- 3. Federally-Facilitated Marketplace (FFM)

B. Functions of Exchanges

- 1. One-stop marketplace
- 2. Eligibility & Enrollment
- 3. Single Streamlined Application Process
- 4. Federal Subsidies

C. Individual Exchanges

D. Small Business Health Options (SHOP) Exchanges

E. Qualified Health Plans (QHPs)

- 1. Essential Health Benefits
- 2. Preventative Health Services
- 3. Children's Coverage
- 4. Dental and Vision Benefits

IV. NAVIGATORS

A. Types

- Navigators
 Certified Application Counselors

B. Roles and Responsibilities

- 1. Definition and eligible entities
- 2. Training and certification of Navigators
- 3. Provide information fairly, accurately and impartially
- 4. Plan eligibility and overview
- 5. Plan enrollment procedures (signatures)
- 6. Exchange eligibility and changes (individuals and families)
- 7. Expanded Medicaid eligibility
- 8. Medicare disqualification
- 9. Consumer questions
- 10. Compensation
- 11. QHP selection (referrals and information)
- 12. Conflicts of interest
- 13. Performance metrics

C. Privacy and security of health information

- 1. HIPAA
- 2. Confidentiality, integrity, and availability of Protected Health Information (PHI)
- Penalties for violations or noncompliance with HHS regulations
- 4. Criminal acts

V. BROKERS, AGENTS AND PRODUCERS

A. Roles and responsibilities

- 1. Ineligibility as a Navigator due to compensation
- 2. Producer licensing, certification and training
- 3. Compensation
- 4. Performance metrics

VI. OUTREACH AND EDUCATION

A. Identify goals (role of Producers and Navigators)

B. Digital literacy

- 1. Computer use
- Identify best practices for assisting customers who are not online
- 3. Community computer resources
- 4. Tracking and reporting results

C. Medicare and Medicaid

D. Employer-sponsored plans

- 1. Large Group Employers (101+ employees)
- 2. Self-insured plans and MEWAs
- 3. Fully insured plans and METs
- 4. Small Group Employers
- 5. Self-employed Business Owners

VII. IOWA LAWS, RULES, AND REGULATIONS COMMON TO ALL LINES

A. Insurance Commissioner/Division

1. Broad powers and duties

Ref: 505.2; 505.8; 507B.3; 507C

2. Examination of records

Ref: 507.1, .2, .3

3. Hearings

Ref: 507B.6

4. Penalties

Ref: 505.7A; 507B.7; Reg 191-10.20

5. Cease and desist

Ref: 507B.6A; 522B.17; Reg 191-15.14

B. Licensing

Ref: 507B.7, 522B.3 through .11, .13, .14, .16; Reg 191-10.1 through .15; Reg 191-11.1 through .4

- 1. Applications
- 2. Change of address
- 3. Licensing examinations
- 4. Resident/nonresident
- 5. Temporary license
- Exemptions
- 7. Denial, renewal, termination of licenses
- 8. Commissions and referral fees
- 9. Company appointments
- 10. Continuing education

C. Unfair and deceptive practices

Ref: 507B.4; Reg 191-15.2, .3; 507E.1 through .7

- 1. Discrimination
- 2. Misrepresentation
- 3. Rebating
- 4. Advertising
- 5. Claims settlement
- Defamation
- 7. Boycott, coercion and intimidation
- 8. Iowa Insurance Fraud Act

D. Guaranty Association

Ref: 508C.2, .3, .5, .6, .8, .9, .12, .14, .18

IOWA UMPIRE CONTENT OUTLINE

Product Knowledge, Terms and Concepts

(50 scoreable questions)

I. GENERAL INSURANCE TERMS AND RELATED CONCEPTS

- A. Insurable interest
- B. Risk
- C. Hazard

Moral

D. Loss

- 1 Direct
- 2. Indirect
- E. Deductible
- F. Indemnity
- G. Actual cash value H. Replacement cost
- I. Extensions of coverage
- J. Negligence
- K. Theft
- L. Burglary
- M. Robbery
- N. Binders
- O. Apportionment clause
- P. Waiver/Non-waiver agreement
- Q. Estoppel

II. INSURANCE TERMS PERTINENT TO IOWA

Ref: 522F.1, 522C.2

- A. Amount of loss
- B. Catastrophic disaster
- C. Claimant
- D. Conflict of interest
- E. First party claim
- F. Umpire
- G. Appraiser
- H. Good cause

III. IOWA STATUTES AND REGULATIONS PERTINENT TO

A. Payment(s)

Ref: 522F.11 (1-5)

B. Objections

Ref: 522F.12

1. Process of submitting objections

C. Standards of Conduct

Ref: 522F.13

- 1. Conflict of interest disclosure
- 2. Submission of differences
- 3. Umpire duties
- 4. Prohibited acts

D. Appraisal process *Ref: 522F.14 (1-6)*

E. Appraisal award

Ref: 522F.16 F. Record keeping

Ref: 522F.18

IV. IOWA STATUTES AND REGULATIONS PERTINENT TO LICENSING OF UMPIRES

A. Licensing

1. Eligibility for Umpire license

Ref: 522F.8

2. License issuance, renewal, and fees

Ref: 522F.9

3. License denial, nonrenewal, or revocation

Ref: 522F.20(1)a-q, 522F.23

- a. Untrue information on the application
- b. Violation of insurance laws
- c. Withheld or misappropriated funds
- d. Conviction of a felony
- e. Use of fraudulent of coercive acts
- f. License revocation in this state or other states
- g. Failure to pay child support or state debt
- 4. Reinstatement unrelated to disciplinary action *Ref*: 522F.10
 5. Reinstatement or reissuance after disciplinary

action Ref: 522F.22 (1)(2)(7)(8)

a. Definitions

- Application process b.
- Voluntary forfeiture c.
- Additional action d.

B. Hearings

Ref: 522F.19 (1-5)

- 1. Statement of charges and notice of hearing
- Opportunity to be heard
- Hearing procedures
- 4. Commissioner's powers
- Service of process
- C. Civil and criminal penalties

Ref: 522F.21 (1-7)

- 1. Cease and desist order
- 2. Criminal penalties
- Referral to attorney general
- D. Reporting of criminal and administrative actions

Ref: 522F.17 (1-3)

- 1. 30-day window
- Penalty for failure to comply
- E. Fingerprinting/Criminal history check

Ref: 522F.8, 522B.5A

IOWA APPRAISER CONTENT OUTLINE

Product Knowledge, Terms and Concepts

(50 scoreable questions)

I. GENERAL INSURANCE TERMS AND RELATED

CONCEPTS

- A. Insurable interest
- B. Risk
- C. Hazard
 - 1. Moral
- D. Loss
 - 1. Direct
- 2. Indirect E. Deductible
- F. Indemnity
- G. Actual cash value
- H. Replacement cost
- I. Extensions of coverage
- J. Negligence
- K. Theft
- L. Burglary
- M. Robbery
- N. Binders
- O. Apportionment clause
- P. Waiver/Non-waiver agreement
- Q. Estoppel
- II. INSURANCE TERMS PERTINENT TO IOWA

Ref: 522F.1, 522C.2

- A. Amount of loss
- B. Catastrophic disaster
- C. Claimant
- D. Conflict of interest
- E. First party claim
- F. Umpire
- G. Appraiser
- H. Good cause
- **III. IOWA STATUTES AND REGULATIONS PERTINENT TO APPRAISERS**
 - A. Payment(s)

Ref: 522F.6

B. Objections

Ref: 522F.12

1. Process of submitting objections

C. Standards of Conduct

Ref: 522F.7

- 1. Conflict of interest disclosure
- 2. Appraiser duties

- 3. Prohibited acts
- D. Appraisal process

Ref: 522F.14 (1-6)

E. Appraisal clause

Ref: 522F.15

F. Appraisal award

Ref: 522F.16

G. Record keeping

Ref: 522F.18

IOWA STATUTES AND REGULATIONS PERTINENT TO LICENSING OF APPRAISERS

- A. Licensing
 - 1. Eligibility for Appraisers license Ref: 522F.3
 - License issuance, renewal, and fees Ref: 522F.4
 - License denial, nonrenewal, or revocation Ref: 522F.20(1)a-q, 522F.23; 522F.5; 522F.22 (1)(2)(7)(8)
 - Untrue information on the application
 - b. Violation of insurance laws
 - Withheld or misappropriated funds C.
 - d. Conviction of a felony
 - Use of fraudulent of coercive acts e.
 - License revocation in this state or other f. states
 - Failure to pay child support or state debt
 - Reinstatement unrelated to disciplinary action 4.
 - Reinstatement or reissuance after disciplinary
 - a. Definitions
 - b. Application process
 - c. Voluntary forfeiture
 - d. Additional action
- B. Hearings

Ref: 522F.19 (1-5)

- 1. Statement of charges and notice of hearing
- 2. Opportunity to be heard
- 3. Hearing procedures
- 4. Commissioner's powers
- 5. Service of process

C. Civil and criminal penalties

Ref: 522F.21 (1-7)

- 1. Cease and desist order
- 2. Criminal penalties
- 3. Referral to attorney general

D. Reporting of criminal and administrative actions

Ref: 522F.17 (1-3)

- 1. 30-day window
- 2. Penalty for failure to comply

E. Fingerprinting/Criminal history check

Ref: 522F.3, 522B.5A

STAFF ADJUSTER CONTENT OUTLINE

Product Knowledge, Laws, and Regulations

(50 scoreable questions)

GENERAL PROPERTY INSURANCE PRODUCT KNOWLEDGE PERTINENT TO STAFF ADJUSTERS

Note: To the extent that the specific contracts, forms, and endorsements dealt with in this outline are available in standardized versions, outline references are to items developed by (1) Insurance Services Office; (2) National Council on Compensation Insurance; (3) Surety Association of America.

A. Standard Fire Policy

Ref: New York Standard Fire Policy

- 1. Basic coverages, provisions, and clauses
- 2. Limitations and restrictions

B. Personal lines

- 1. Dwelling and contents (DP forms)
- 2. Homeowners (HO forms)

C. Commercial lines

- 1. Commercial property
 - Commercial building and personal property form
 - b. Business income
- 2. Law and Ordinance Coverage

D. Inland marine

- 1. Personal floaters
- 2. Commercial floaters

E. Others

1. National Flood Insurance Program

F. Additional Coverages and Exclusions

- 1. Time Element
- 2. Valuable Papers and Records

G. Crime

- 1. Employee Theft
- 2. Inside the Premises-Theft of Money and Securities
- Inside the Premises-Robbery or Safe Burglary of Other Property

H. Surety Bonding

- 1. Definitions
 - a. Obligee
 - b. Principal
 - c. Surety

II. PROPERTY POLICY PROVISIONS AND CONTRACT LAW

- A. Declarations
- **B.** Exclusions
- C. Definition of the insured
- D. Proof of loss
- E. Notice of claim
- F. Appraisal
- G. Subrogation
- H. Limitations
- I. Coinsurance
- J. Fraud

III. PROPERTY INSURANCE TERMS AND RELATED CONCEPTS

- A. Insurable interest
- B. Risk
- C. Hazard
 - 1. Moral
- D. Loss
 - 1. Direct
 - 2. Indirect
- E. Deductible
- F. Indemnity
- G. Replacement cost
- H. Extensions of coverage
- I. Negligence
- J. Theft
- K. Burglary
- L. Robbery
- M. Binders
- N. Apportionment clause
- O. Waiver/Non-Waiver Agreement
- P. Estoppel

IV. STAFF ADJUSTER

A. Loss Report

- 1. Essential Elements
 - a. Occurrence Date
 - b. Coverages

B. Loss/Damage Valuation

- 1. Damages
- 2. Scope of Loss or Damages

V. INSURANCE TERMS PERTINENT TO IOWA

Ref: 522F.1, 522C.2

- A. Amount of loss
- B. Catastrophic disaster
- C. Claimant
- D. First party claim
- E. Independent adjuster
- F. Public adjuster
- G. Staff adjuster

VI. IOWA STATUTES, REGULATIONS, AND BULLETINS PERTINENT TO STAFF ADJUSTERS

A. Authority of the commissioner

Ref: 522C.3

B. Licensing

1. License required

Ref: 522C.4

2. Application for license

Ref: 522C.5, 522C.6, 522C.7, 522C.8, 522C.9

- a. Individual applicants
- b. Nonresident
- c. Business entities
- d. Business entity license resident/nonresident
- e. Fees
- f. Financial responsibility
- g. Examination
- h. Exemptions
- 3. License denial, nonrenewal, or revocation *Ref:* 522C.13, 522C.16
 - a. Untrue information on the application
 - b. Violation of insurance laws
 - c. Withheld or misappropriated funds
 - d. Conviction of a felony
 - e. Use of fraudulent of coercive acts
 - f. License revocation in this state or other states
 - g. Failure to pay child support or state debt
- 4. Reinstatement unrelated to disciplinary action *Ref*: 522F.10
- 5. Reinstatement or reissuance after disciplinary action

Ref: 522C.15 1-8

- a. Definitions
- b. Application process
- c. Voluntary forfeiture
- d. Additional action
- 6. Criminal and civil penalties

Ref: 522C.14 (1-3)

- a. Hearing proceedings and findings
- b. Adjuster acting without proper licensure
- c. Contract used by unlicensed persons will be void

C. Adjusters Standards of Conduct

Ref: 522C.11 (1-28)

- 1. Act in loyalty to interest of insured
- 2. No contact first 72 hours after catastrophic event
- No solicitation hours
- 4. License required to conduct insurance business
- 5. Adjusters shall not have financial interest
- Adjusters shall not act as public adjuster and independent adjuster on same claim
- 7. Adjusters shall not have a conflict of interest
- 8. Have no direct or indirect financial interest

Ref: 522C.12 (1-2)

INDEPENDENT ADJUSTER CONTENT OUTLINE

Product Knowledge, Laws, and Regulations

(50 scoreable questions)

I. GENERAL PROPERTY INSURANCE PRODUCT KNOWLEDGE PERTINENT TO INDEPENDENT ADJUSTERS

Note: To the extent that the specific contracts, forms, and endorsements dealt with in this outline are available in standardized versions, outline references are to items developed by (1) Insurance Services Office; (2) National Council on Compensation Insurance; (3) Surety Association of America.

A. Standard Fire Policy

Ref: New York Standard Fire Policy

- 1. Basic coverages, provisions, and clauses
- 2. Limitations and restrictions

B. Personal lines

- 1. Dwelling and contents (DP forms)
- 2. Homeowners (HO forms)

C. Commercial lines

- 1. Commercial property
 - Commercial building and personal property form
 - b. Business income
- 2. Law and Ordinance Coverage

D. Inland marine

- 1. Personal floaters
- 2. Commercial floaters

E. Others

1. National Flood Insurance Program

F. Additional Coverages and Exclusions

- Time Element
- 2. Valuable Papers and Records

G. Crime

- 1. Employee Theft
- 2. Inside the Premises-Theft of Money and Securities
- Inside the Premises-Robbery or Safe Burglary of Other Property

H. Surety Bonding

- 1. Definitions
 - a. Obligee
 - b. Principal
 - c. Surety

II. PROPERTY POLICY PROVISIONS AND CONTRACT LAW

- A. Declarations
- B. Exclusions
- C. Definition of the insured
- D. Proof of loss
- E. Notice of claim
- F. Appraisal
- G. Subrogation
- H. Limitations
- Coinsurance
- J. Fraud

III. PROPERTY INSURANCE TERMS AND RELATED CONCEPTS

- A. Insurable interest
- B. Risk
- C. Hazard

- Moral
- D. Loss
 - 1. Direct
 - Indirect
- E. Deductible
- F. Indemnity
- G. Replacement cost
- H. Extensions of coverage
- I. Negligence
- J. Theft
- K. Burglary
- L. Robbery
- M. Binders
- N. Apportionment clause
- O. Waiver/Non-Waiver Agreement
- P. Estoppel

IV. INDEPENDENT ADJUSTER

A. Loss Report

- 1. Essential Flements
 - a. Occurrence Date
 - b. Coverages

B. Loss/Damage Valuation

- 1. Damages
- 2. Scope of Loss or Damages

V. INSURANCE TERMS PERTINENT TO IOWA

Ref: 522F.1, 522C.2

- A. Amount of loss
- B. Catastrophic disaster
- C. Claimant
- D. First party claim
- E. Independent adjuster
- F. Public adjuster
- G. Staff adjuster

VI. IOWA STATUTES, REGULATIONS, AND BULLETINS PERTINENT TO INDEPENDENT ADJUSTERS

A. Authority of the commissioner

Ref: 522C.3

B. Licensing

- 1. License required
 - Ref: 522C.4
- 2. Application for license

Ref: 522C.5, 522C.6, 522C.7, 522C.8, 522C.9

- a. Individual applicants
- b. Nonresident
- c. Business entities
- d. Business entity license resident/nonresident
- e. Fees
- f. Financial responsibility
- g. Examination
- h. Exemptions
- 3. License denial, nonrenewal, or revocation

Ref: 522C.13, 522C.16

- a. Untrue information on the application
- b. Violation of insurance laws
- c. Withheld or misappropriated funds
- d. Conviction of a felonye. Use of fraudulent of coercive acts
- f. License revocation in this state or other states g. Failure to pay child support or state debt
- 4. Reinstatement unrelated to disciplinary action Ref: 522F.10
- Reinstatement or reissuance after disciplinary action Ref: 522C.15 1-8

- a. Definitions
- b. Application process
- c. Voluntary forfeiture
- d. Additional action
- 6. Criminal and civil penalties

Ref: 522C.14 (1-3)

- a. Hearing proceedings and findings
- b. Adjuster acting without proper licensure
- c. Contract used by unlicensed persons will be void

C. Adjusters Standards of Conduct

Ref: 522C.11 (1-28)

- 1. Act in loyalty to interest of insured
- 2. No contact first 72 hours after catastrophic event
- 3. No solicitation hours
- 4. License required to conduct insurance business
- 5. Adjusters shall not have financial interest
- 6. Adjusters shall not act as public adjuster and independent adjuster on same claim
- 7. Adjusters shall not have a conflict of interest
- 8. Have no direct or indirect financial interest

D. Adjuster records

Ref: 522C.12 (1-2)

PUBLIC ADJUSTER & APPRAISER CONTENT OUTLINE

Product Knowledge, Laws, and Regulations

(100 scoreable questions)

I. GENERAL PROPERTY INSURANCE PRODUCT KNOWLEDGE PERTINENT TO PUBLIC ADJUSTERS

Note: To the extent that the specific contracts, forms, and endorsements dealt with in this outline are available in standardized versions, outline references are to items developed by (1) Insurance Services Office; (2) National Council on Compensation Insurance; (3) Surety Association of America.

A. Standard Fire Policy

Ref: New York Standard Fire Policy

- 1. Basic coverages, provisions, and clauses
- 2. Limitations and restrictions

B. Personal lines

- 1. Dwelling and contents (DP forms)
- 2. Homeowners (HO forms)

C. Commercial lines

- 1. Commercial property
 - 1. Commercial building and personal property form
 - 2. Business income
- 2. Law and Ordinance Coverage

D. Inland marine

- 1. Personal floaters
- 2. Commercial floaters

E. Others

1. National Flood Insurance Program

F. Additional Coverages and Exclusions

- Time Element
- 2. Valuable Papers and Records

G. Crime

- 1. Employee Theft
- 2. Inside the Premises-Theft of Money and Securities
- Inside the Premises-Robbery or Safe Burglary of Other Property

H. Surety Bonding

- 1. Definitions
 - 1. Obligee
 - 2. Principal
 - 3. Surety

II. PROPERTY POLICY PROVISIONS AND CONTRACT LAW

- A. Declarations
- B. Exclusions
- C. Definition of the insured
- D. Proof of loss
- E. Notice of claim
- F. Appraisal
- G. Subrogation
- H. Limitations
- I. Coinsurance
- J. Fraud
- K. Obligations of the insurance company
- L. Endorsements
- M. Replacement cost

III. PROPERTY INSURANCE TERMS AND RELATED CONCEPTS

- A. Insurable interest
- B. Risk
- C. Hazard
 - Moral
- D. Loss
 - 1. Direct
 - 2. Indirect
- E. Deductible
- F. Indemnity
- G. Replacement cost
- H. Extensions of coverage
- I. Negligence
- J. Theft
- K. Burglary
- L. Robbery
- M. Binders
- N. Apportionment clause
- O. Waiver/Non-Waiver Agreement
- P. Estoppel

IV. PUBLIC ADJUSTER

- A. Loss Report
 - 1. Essential Elements
 - a. Occurrence Date
 - b. Coverages

B. Loss/Damage Valuation

- 1. Damages
- 2. Scope of Loss or Damages

V. INSURANCE TERMS PERTINENT TO IOWA

Ref: 522F.1, 522C.2

- A. Amount of loss
- B. Catastrophic disaster
- C. Claimant
- D. First party claim
- E. Independent adjuster
- F. Public adjuster
- G. Staff adjuster

VI. IOWA STATUTES, REGULATIONS, AND BULLETINS PERTINENT TO PROPERTY INSURANCE AND THE LICENSING OF PUBLIC ADJUSTERS

A. Definitions

Ref: 507B.7, 522B.3 through .11, .13, .14, .16; Reg 191-10.2, .4, .6, .8, .13; Reg 191-11.1 through .4; 191-55

- Persons required to be licensed and their responsibilities
 - a. Public Adjuster
- 2. License requirements
 - a. Fees and application
 - b. Prerequisites
 - c. Exceptions to licensing
- 3. Notice of address change
- 4. Contracts and Solicitation of Contracts

B. Marketing Practices

Ref: 505.7A, 507B.7, 507B.4

- 1. Duties of licensed personnel
- 2. Record keeping
- 3. License denial, suspension, revocation, and penalties
- 4. Ethics
- 5. Unfair practices
 - a. Misrepresentation

C. Insurance Commissioner

Ref: 505.2; 505.7A; 505.8; 507B.3; 507B.6; 507B.7; Reg. 191-10.20; 507B.6A; 522B.17; Reg. 191-15.14

- 1. Broad powers and duties
- 2. Hearings
- 3. Cease and desist orders and penalties
- 4. General penalties

D. Adjusters Standards of Conduct

Ref: 522C.11 (1-28)

- 1. Act in loyalty to interest of insured
- 2. No contact first 72 hours after catastrophic event
- 3. No solicitation hours
- 4. License required to conduct insurance business
- 5. Adjusters shall not have financial interest
- 6. Adjusters shall not act as public adjuster and independent adjuster on same claim
- 7. Adjusters shall not have a conflict of interest
- 8. Have no direct or indirect financial interest

E. Adjuster records

Ref: 522C.12 (1-2)

VII. GENERAL INSURANCE TERMS AND RELATED

CONCEPTS

- A. Insurable interest
- B. Risk
- C. Hazard
 - 1. Moral
- D. Loss
 - 1. Direct
 - Indirect
- E. Deductible
- F. Indemnity
- G. Actual cash value
- H. Replacement cost
- I. Extensions of coverage
- J. Negligence
- K. Theft
- L. Burglary
- M. Robbery
- N. Binders
- O. Apportionment clause
- P. Waiver/Non-waiver agreement
- Q. Estoppel

VIII. INSURANCE TERMS PERTINENT TO IOWA

Ref: 522F.1, 522C.2

- A. Amount of loss
- B. Catastrophic disaster
- C. Claimant
- D. Conflict of interest
- E. First party claim
- F. Umpire
- G. Appraiser
- H. Good cause

IX. IOWA STATUTES AND REGULATIONS PERTINENT TO APPRAISERS

A. Payment(s)

Ref: 522F.6

B. Objections

Ref: 522F.12

4. Process of submitting objections

C. Standards of Conduct

Ref: 522F.7

- 1. Conflict of interest disclosure
- 2. Appraiser duties
- 3. Prohibited acts

D. Appraisal process

Ref: 522F.14 (1-6)

E. Appraisal clause

Ref: 522F.15

F. Appraisal award

Ref: 522F.16

G. Record keeping

Ref: 522F.18

X. IOWA STATUTES AND REGULATIONS PERTINENT TO LICENSING OF APPRAISERS

A. Licensing

- 1. Eligibility for Appraisers license *Ref:* 522F.3
- 2. License issuance, renewal, and fees *Ref*: 522F.4
- 3. License denial, nonrenewal, or revocation *Ref:* 522*F*.20(1)*a*-*q*, 522*F*.23; 522*F*.5; 522*F*.22 (1)(2)(7)(8)
 - a. Untrue information on the application
 - b. Violation of insurance laws
 - c. Withheld or misappropriated funds
 - d. Conviction of a felony
 - e. Use of fraudulent of coercive acts
 - f. License revocation in this state or other states
 - g. Failure to pay child support or state debt
- 4. Reinstatement unrelated to disciplinary action
- Reinstatement or reissuance after disciplinary action
 - a. Definitions
 - b. Application process
 - c. Voluntary forfeiture
 - d. Additional action

B. Hearings

Ref: 522F.19 (1-5)

- 1. Statement of charges and notice of hearing
- 2. Opportunity to be heard
- 3. Hearing procedures
- 4. Commissioner's powers
- Service of process

C. Civil and criminal penalties

Ref: 522F.21 (1-7)

- 1. Cease and desist order
- Criminal penalties
- 3. Referral to attorney general

D. Reporting of criminal and administrative actions

Ref: 522F.17 (1-3)

- . 30-day window
- 2. Penalty for failure to comply

Fingerprinting/Criminal history check Ref: 522F.3, 522B.5A

STAFF ADJUSTER AND APPRAISER CONTENT OUTLINE

Product Knowledge, Laws, and Regulations

(100 scoreable questions)

I. GENERAL PROPERTY INSURANCE PRODUCT KNOWLEDGE PERTINENT TO STAFF ADJUSTERS

Note: To the extent that the specific contracts, forms, and endorsements dealt with in this outline are available in standardized versions, outline references are to items developed by (1) Insurance Services Office; (2) National Council on Compensation Insurance; (3) Surety Association of America.

A. Standard Fire Policy

Ref: New York Standard Fire Policy

- 1. Basic coverages, provisions, and clauses
- 2. Limitations and restrictions

B. Personal lines

- 1. Dwelling and contents (DP forms)
- 2. Homeowners (HO forms)

C. Commercial lines

- 1. Commercial property
 - Commercial building and personal property form
 - b. Business income
- 2. Law and Ordinance Coverage

D. Inland marine

- 1. Personal floaters
- 2. Commercial floaters

E. Others

1. National Flood Insurance Program

F. Additional Coverages and Exclusions

- 1. Time Element
- 2. Valuable Papers and Records

G. Crime

- 1. Employee Theft
- 2. Inside the Premises-Theft of Money and Securities
- Inside the Premises-Robbery or Safe Burglary of Other Property

H. Surety Bonding

- Definitions
 - a. Obligee
 - b. Principal
 - c. Surety

II. PROPERTY POLICY PROVISIONS AND CONTRACT LAW

- A. Declarations
- B. Exclusions
- C. Definition of the insured
- D. Proof of loss
- E. Notice of claim
- F. Appraisal
- G. Subrogation
- H. Limitations
- I. Coinsurance
- J. Fraud

III. PROPERTY INSURANCE TERMS AND RELATED CONCEPTS

- A. Insurable interest
- B. Risk
- C. Hazard
 - 1. Moral
- D. Loss
 - Direct
 Indirect
- E. Deductible
- F. Indemnity
- G. Replacement cost
- H. Extensions of coverage
- I. Negligence
- J. Theft

- K. Burglary
- L. Robbery
- M. Binders
- N. Apportionment clause
- O. Waiver/Non-Waiver Agreement
- P. Estoppel

IV. STAFF ADJUSTER

A. Loss Report

- 1. Essential elements
 - a. Occurrence Date
 - b. Coverages

B. Loss/Damage Valuation

- Damages
- 2. Scope of Loss or Damages

V. INSURANCE TERMS PERTINENT TO IOWA

Ref: 522F.1, 522C.2

- A. Amount of loss
- B. Catastrophic disaster
- C. Claimant
- D. First party claim
- E. Independent adjuster
- F. Public adjuster
- G. Staff adjuster

VI. IOWA STATUTES, REGULATIONS, AND BULLETINS PERTINENT TO STAFF ADJUSTERS

A. Authority of the commissioner

Ref: 522C.3

B. Licensing

- 1. License required
 - Ref: 522C.4
- 2. Application for license

Ref: 522C.5, 522C.6, 522C.7, 522C.8, 522C.9

- a. Individual applicants
- b. Nonresident
- c. Business entities
- d. Business entity license resident/nonresident
- e. Fees
- f. Financial responsibility
- g. Examination
- h. Exemptions

3. License denial, nonrenewal, or revocation

Ref: 522C.13, 522C.16

- a. Untrue information on the application
- b. Violation of insurance laws
- c. Withheld or misappropriated funds
- d. Conviction of a felony
- e. Use of fraudulent of coercive acts
- f. License revocation in this state or other states
- g. Failure to pay child support or state debt
- 4. Reinstatement unrelated to disciplinary action *Ref:* 522F.10

5. Reinstatement or reissuance after disciplinary action

Ref: 522C.15 1-8

- a. Definitions
- b. Application process
- c. Voluntary forfeiture
- d. Additional action
- 6. Criminal and civil penalties

Ref: 522C.14 (1-3)

- a. Hearing proceedings and findings
- b. Adjuster acting without proper licensure
- c. Contract used by unlicensed persons will be void

C. Adjusters Standards of Conduct

Ref: 522C.11 (1-28)

- 1. Act in loyalty to interest of insured
- 2. No contact first 72 hours after catastrophic event
- 3. No solicitation hours
- 4. License required to conduct insurance business
- 5. Adjusters shall not have financial interest
- Adjusters shall not act as public adjuster and independent adjuster on same claim
- 7. Adjusters shall not have a conflict of interest
- 8. Have no direct or indirect financial interest

D. Adjuster records

Ref: 522C.12 (1-2)

VII. GENERAL INSURANCE TERMS AND RELATED CONCEPTS

- A. Insurable interest
- B. Risk
- C. Hazard
 - Moral
- D. Loss
 - 1. Direct
 - 2. Indirect
- E. Deductible
- F. Indemnity
- G. Actual cash value
- H. Replacement cost
- I. Extensions of coverage
- J. Negligence
- K. Theft
- L. Burglary
- M. Robbery
- N. Binders
- O. Apportionment clause
- P. Waiver/Non-waiver agreement
- Q. Estoppel

VIII. INSURANCE TERMS PERTINENT TO IOWA

Ref: 522F.1, 522C.2

- I. Amount of loss
- J. Catastrophic disaster
- K. Claimant
- L. Conflict of interest
- M.First party claim
- N. Umpire
- O. Appraiser
- P. Good cause

IX. IOWA STATUTES AND REGULATIONS PERTINENT TO APPRAISERS

A. Payment(s)

Ref: 522F.6

B. Objections

Ref: 522F.12

Process of submitting objections

C. Standards of Conduct

Ref: 522F.7

- 1. Conflict of interest disclosure
- 2. Appraiser duties
- 3. Prohibited acts
- D. Appraisal process

Ref: 522F.14 (1-6)

E. Appraisal clause

Ref: 522F.15

F. Appraisal award

Ref: 522F.16

G. Record keeping

Ref: 522F.18

X. IOWA STATUTES AND REGULATIONS PERTINENT TO LICENSING OF APPRAISERS

- A. Licensing
 - 1. Eligibility for Appraisers license *Ref:* 522F.3
 - 2. License issuance, renewal, and fees *Ref:* 522F.4
 - 3. License denial, nonrenewal, or revocation

Ref: 522F.20(1)a-q, 522F.23; 522F.5; 522F.22 (1)(2)(7)(8)

- a. Untrue information on the application
- b. Violation of insurance laws
- c. Withheld or misappropriated funds
- d. Conviction of a felony
- e. Use of fraudulent of coercive acts
- f. License revocation in this state or other states
- g. Failure to pay child support or state debt
- Reinstatement unrelated to disciplinary action
 Reinstatement or reissuance after disciplinary action
 - a. Definitions
 - b. Application process
 - c. Voluntary forfeiture
 - d. Additional action

B. Hearings

Ref: 522F.19 (1-5)

- 1. Statement of charges and notice of hearing
- 2. Opportunity to be heard
- 3. Hearing procedures
- 4. Commissioner's powers
- 5. Service of process
- C. Civil and criminal penalties

Ref: 522F.21 (1-7)

- 1. Cease and desist order
- 2. Criminal penalties
- 3. Referral to attorney general

D. Reporting of criminal and administrative actions

Ref: 522F.17 (1-3)

- 1. 30-day window
- 2. Penalty for failure to comply
- E. Fingerprinting/Criminal history check

Ref: 522F.3, 522B.5A

INDEPENDENT ADJUSTER AND APPRAISER CONTENT OUTLINE

Product Knowledge, Laws, and Regulations

(100 scoreable questions)

GENERAL PROPERTY INSURANCE PRODUCT KNOWLEDGE PERTINENT TO INDEPENDENT ADJUSTERS

Note: To the extent that the specific contracts, forms, and endorsements dealt with in this outline are available in standardized versions, outline references are to items developed by (1) Insurance Services Office; (2) National Council on Compensation Insurance; (3) Surety Association of America.

A. Standard Fire Policy

Ref: New York Standard Fire Policy

- 1. Basic coverages, provisions, and clauses
- 2. Limitations and restrictions
- **B.** Personal lines
 - 1. Dwelling and contents (DP forms)
 - 2. Homeowners (HO forms)
- C. Commercial lines
 - 1. Commercial property
 - a. Commercial building and personal property form
 - b. Business income
 - 2. Law and Ordinance Coverage
- D. Inland marine
 - Personal floaters
 - 2. Commercial floaters
- E. Others
 - 1. National Flood Insurance Program
- F. Additional Coverages and Exclusions
 - 1. Time Element

2. Valuable Papers and Records

G. Crime

- 1. Employee Theft
- 2. Inside the Premises-Theft of Money and Securities
- Inside the Premises-Robbery or Safe Burglary of Other Property

H. Surety Bonding

- 1. Definitions
 - a. Obligee
 - b. Principal
 - c. Surety

II. POPERTY POLICY PROVISIONS AND CONTRACT LAW

- A. Declarations
- **B.** Exclusions
- C. Definition of the insured
- D. Proof of loss
- E. Notice of claim
- F. Appraisal
- G. Subrogation
- H. Limitations
- I. Coinsurance
- J. Fraud

III. PROPERTY INSURANCE TERMS AND RELATED CONCEPTS

- A. Insurable interest
- B. Risk
- C. Hazard
 - 1. Moral
- D. Loss
 - 1. Direct
 - 2. Indirect
- E. Deductible
- F. Indemnity
- G. Replacement cost
- H. Extensions of coverage
- I. Negligence
- J. Theft
- K. Burglary
- L. Robbery
- M. Binders
- N. Apportionment clause
- O. Waiver/Non-Waiver Agreement
- P. Estoppel

IV. INDEPENDENT ADJUSTER

A. Loss Report

- 1. Essential Elements
 - a. Occurrence Date
 - b. Coverages

B. Loss/Damage Valuation

- 1. Damages
- 2. Scope of Loss or Damages

V. INSURANCE TERMS PERTINENT TO IOWA

Ref: 522F.1, 522C.2

- A. Amount of loss
- B. Catastrophic disaster
- C. Claimant
- D. First party claim
- E. Independent adjuster
- F. Public adjuster
- G. Staff adjuster

VI. IOWA STATUTES, REGULATIONS, AND BULLETINS PERTINENT TO INDEPENDENT ADJUSTERS

A. Authority of the commissioner

Ref: 522C.3

B. Licensing

- 1. License required
 - Ref: 522C.4
- Application for license

Ref: 522C.5, 522C.6, 522C.7, 522C.8, 522C.9

- a. Individual applicants
- b. Nonresident
- c. Business entities
- d. Business entity license resident/nonresident
- e. Fees
- f. Financial responsibility
- g. Examination
- h. Exemptions

3. License denial, nonrenewal, or revocation

Ref: 522C.13, 522C.16

- a. Untrue information on the application
- b. Violation of insurance laws
- c. Withheld or misappropriated funds
- d. Conviction of a felony
- e. Use of fraudulent of coercive acts
- f. License revocation in this state or other states
- g. Failure to pay child support or state debt
- 4. Reinstatement unrelated to disciplinary action *Ref*: 522F.10
- Reinstatement or reissuance after disciplinary action Ref: 522C.15 1-8
 - a. Definitions
 - b. Application process
 - c. Voluntary forfeiture
 - d. Additional action

6. Criminal and civil penalties

Ref: 522C.14 (1-3)

- a. Hearing proceedings and findings
- Adjuster acting without proper licensure
- c. Contract used by unlicensed persons will be void

C. Adjusters Standards of Conduct

Ref: 522C.11 (1-28)

- 1. Act in loyalty to interest of insured
- 2. No contact first 72 hours after catastrophic event
- 3. No solicitation hours
- 4. License required to conduct insurance business
- 5. Adjusters shall not have financial interest
- Adjusters shall not act as public adjuster and independent adjuster on same claim
- 7. Adjusters shall not have a conflict of interest
- 8. Have no direct or indirect financial interest

D. Adjuster records

Ref: 522C.12 (1-2)

VII. GENERAL INSURANCE TERMS AND RELATED CONCEPTS

- A. Insurable interest
- B. Risk
- C. Hazard
 - 1. Moral
- D. Loss
 - Direct
 Indirect
- E. Deductible
- F. Indemnity
- G. Actual cash value
- H. Replacement cost I. Extensions of coverage
- J. Negligence
- K. Theft
- L. Burglary
- M. Robbery
- N. Binders

- O. Apportionment clause
- P. Waiver/Non-waiver agreement
- Q. Estoppel

VIII. INSURANCE TERMS PERTINENT TO IOWA

Ref: 522F.1, 522C.2

- A. Amount of loss
- B. Catastrophic disaster
- C. Claimant
- D. Conflict of interest
- E. First party claim
- F. Umpire
- G. Appraiser
- H. Good cause

IX. IOWA STATUTES AND REGULATIONS PERTINENT TO

APPRAISERS

A. Payment(s)

Ref: 522F.6

B. Objections

Ref: 522F.12

Process of submitting objections

C. Standards of Conduct

Ref: 522F.7

- 1. Conflict of interest disclosure
- 2. Appraiser duties
- 3. Prohibited acts

D. Appraisal process

Ref: 522F.14 (1-6)

E. Appraisal clause

Ref: 522F.15

F. Appraisal award

Ref: 522F.16

G. Record keeping

Ref: 522F.18

X. IOWA STATUTES AND REGULATIONS PERTINENT TO LICENSING OF APPRAISERS

A. Licensing

1. Eligibility for Appraisers license

Ref: 522F.3

2. License issuance, renewal, and fees

Ref: 522F.4

3. License denial, nonrenewal, or revocation

Ref: 522F.20(1)a-q, 522F.23; 522F.5; 522F.22

(1)(2)(7)(8)

- a. Untrue information on the application
- b. Violation of insurance laws
- c. Withheld or misappropriated funds
- d. Conviction of a felony
- e. Use of fraudulent of coercive acts
- f. License revocation in this state or other states
- g. Failure to pay child support or state debt
- 4. Reinstatement unrelated to disciplinary action
- Reinstatement or reissuance after disciplinary action
 - a. Definitions
 - b. Application process
 - c. Voluntary forfeiture
 - d. Additional action

B. Hearings

Ref: 522F.19 (1-5)

- 1. Statement of charges and notice of hearing
- 2. Opportunity to be heard
- 3. Hearing procedures
- 4. Commissioner's powers
- 5. Service of process

C. Civil and criminal penalties

Ref: 522F.21 (1-7)

- 1. Cease and desist order
- 2. Criminal penalties
- 3. Referral to attorney general

D. Reporting of criminal and administrative actions

Ref: 522F.17 (1-3)

E.

- 1. 30-day window
- 2. Penalty for failure to comply Fingerprinting/Criminal history check

Ref: 522F.3, 522B.5A

lowa Insurance Outlines

LIFE - GENERAL KNOWLEDGE

Examination Content Outlines

Effective Date: January 1, 2026

CONTENT OUTLINE Product Knowledge, Terms, and Concepts
(50 scoreable questions plus 5 pretest questions)
I. TYPES OF POLICIES15
A. Traditional whole life products
Ordinary whole life
Limited-pay and single-premium life
B. Interest/market-sensitive/adjustable life products
Universal life
Variable whole life
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
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
Joint life (first to die)
2. Survivorship life (second to die)
II. POLICY RIDERS, PROVISIONS, 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
Other insureds
7. Long term care 8. Return of premium
9. Disability
10. Cost of Living
B. Policy provisions and options
Entire contract
2. Insuring clause
3. Free look
4. Consideration
5. Owner's rights

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 (e.g., participating, nor
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, ANI
DELIVERING THE POLICY12
A. Completing the application
Required signatures
2. Changes in the application
Consequences of incomplete applications
Warranties and representations
Collecting the initial premium and issuing the receipt
6. Replacement
Disclosures at point of sale (e.g., HIPAA, HIV consent)
USA PATRIOT Act/anti-money laundering
9. Gramm-Leach-Bliley Act (GLBA) Privacy
B. Underwriting
Insurable interest
O Madical information and comprise non-

B. U

- 2. Medical information and consumer reports
- 3. Fair Credit Reporting Act
- 4. Risk classification
- 5. Stranger/Investor-owned life insurance (STOLI/IOLI)

C. Delivering the policy

- 1. When coverage begins
- 2. Explaining the policy and its provisions, riders, exclusions, and ratings to the client

D. Contract law

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

6. Beneficiary designations

- 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 - IOWA SPECIFIC **CONTENT OUTLINE**

State Laws, Rules, Regulations and Coverages

(27 scoreable questions plus 5 pretest questions)

IOWA LAWS, RULES, AND REGULATIONS COMMON TO ALL LINES15

A. Insurance Commissioner/Division

1. Broad powers and duties

Ref: 505.2; 505.8; 507B.3; 507C

2. Examination of records

Ref: 507.1, .2, .3

3. Hearings

Ref: 507B.6 4. Penalties

Ref: 505.7A; 507B.7; Reg 191-10.20

5. Cease and desist

Ref: 507B.6A; 522B.17; Reg 191-15.14

B. Licensing

1. Applications

Ref: 422B.5

2. Change of address

Ref: 191-10.12

3. Licensing examinations

Ref: 191-11.1 - 11.4

4. Resident/nonresident

Ref: 191-10.4 & 10.5

5. Temporary license

Ref: 191-10.11

6. Exemptions

Ref: 522B.8

7. Denial, renewal, termination of licenses

Ref: 522B.11

8. Commissions and referral fees

Ref: 522B.12

9. Company appointments

Ref: 522B.13

10. Continuing education

Ref: 191-11.1 - 11.4

C. Unfair and Deceptive Practices

1. Unfair discrimination

Ref: 507B.4(3)(g)(1)-(3); Reg 191-15.11

2. Misrepresentation

Ref. 507B.4(3)(a)(1)-(10)

3. Rebating

Ref. 507B.4(3)(i)

4. False information and advertising

Ref. 507B.4(3)(b)(1); Reg 191-15.3

5. Claims settlement

Ref. 507B.4(3)(j)(1)-(15) 6. Defamation

Ref. 507B.4(3)(c)

7. Boycott, coercion and intimidation

Ref. 507B.4(3)(d)

D. Iowa Insurance Fraud Act

Ref: 507E.1 through .7

E. Producer Responsibilities

Ref: 191-15.8(5), 515.103

- 1. Prohibited Acts
- 2. Use of credit information**
- F. Guaranty Association

Ref: 508C.2, .3, .5, .6, .8, .9, .12, .14, .18

G. Definitions

1. Domestic, foreign, alien

Ref: 521A, 521E.1, 515.70

2. Fraternal benefit society*

Ref: 512B(3)

3. Certificate of Authority

Ref: 507A.7(1)(b); 515.41

H. Surplus**

Ref: 5151.2(17)(18); 191-21.1 through .9

Insurance Notices and Documents - Electronic Delivery

Ref: 505B.1

II. IOWA LAWS, RULES, AND REGULATIONS PERTINENT TO LIFE INSURANCE ONLY...... 12

A. Policy replacement

Ref: 191-16.21 through .29

B. Disclosure and solicitation requirements

Ref: 191-15.2 through .4, .8, .9; 191-14.1, .3 through .10

C. Group Life Insurance

1. Eligibility

Ref: 509.1

2. Required provisions

Ref: 509.2, 509.10

3. Assignability

Ref: 509.15

4. Conversion

Ref: 509.2 5. Interest on proceeds

Ref: 511.38

D. Individual life and annuities

1. Policy Loans

Ref: 511.36

2. Viatical and life settlements

Ref: 191-48.1; 508E

3. Credit Life

Ref: 191-28

4. Incontestability period

Ref: 508.28

E. Suitability

1. Life Insurance

Ref: 191-15.8(4)

2. Annuities

Ref: 191-15.72-.78

^{*} Applies to Life/Health only

^{**} Applies to Property/Casualty associated exams only

ACCIDENT & HEALTH – GENERAL KNOWLEDGE CONTENT OUTLINE

Product Knowledge, Terms, and Concepts

Product Knowledge, Terms, and Concepts	6. Waiver of premium
(50 scoreable questions plus 5 pretest questions)	7. Exclusions and limitations 8. Preexisting conditions
I. TYPES OF POLICIES16	9. Coinsurance
A. Disability income	10. Deductibles
Individual disability income policy	11. Eligible expenses
Business overhead expense policy	12. Copayments
Business disability buyout policy	13. Pre-authorizations and prior approval requirements
Group disability income policy Key ampleyes policy	14. Usual, reasonable, and customary (URC) charges
Key employee policy Accidental death and dismemberment	15. Lifetime, annual, or per cause maximum benefit limits
	C. Riders
C. Medical expense insurance	1. Impairment/exclusions
Basic hospital, medical, and surgical policies Major medical policies	2. Guaranteed insurability
2. Major medical policies	3. Future increase option
Health Maintenance Organizations (HMOs) Professed Regulder Organizations (RROs)	D. Rights of renewability
4. Preferred Provider Organizations (PPOs)	1. Noncancelable
5. Point of Service (POS) plans	2. Cancelable
6. Flexible Spending Accounts (FSAs)	Guaranteed renewable
7. High Deductible Health Plans (HDHPs) and related	III. SOCIAL INSURANCE6
Health Savings Accounts (HSAs)	A. Medicare (Parts A, B, C, D)
8. Health Reimbursement Accounts (HRAs)	B. Medicaid
D. Medicare supplement policies E. Group insurance	C. Social Security benefits
Differences between individual and group contracts	IV. OTHER INSURANCE CONCEPTS 5
2. General characteristics	A. Total, partial, recurrent and residual disability
3. COBRA	B. Owner's rights
F. Individual/Group Long Term Care (LTC)	C. Dependent children benefits
1. Eligibility	D. Primary and contingent beneficiaries
2. Levels of care	E. Modes of premium payments
G. Other policies	F. Nonduplication and coordination of benefits (e.g.,
1. Dental	primary vs. excess)
2. Vision	G. Occupational vs. non-occupational
3. Cancer	H. Tax treatment of premiums and proceeds of insurance
Critical illness or specified disease	contracts (e.g., disability income and medical
5. Worksite (employer-sponsored)	expenses, etc.)
6. Hospital indemnity	I. Managed care
7. Short-term medical	J. Workers Compensation
8. Accident	K. Subrogation
II. POLICY PROVISIONS, CLAUSES, AND RIDERS15	V. FIELD UNDERWRITING PROCEDURES 8
A. Mandatory and Optional provisions	A. Completing the application
Entire contract	B. Explaining sources of insurability and HIPAA privacy
Time limit on certain defenses (incontestable)	information (e.g., MIB Report, Fair Credit Reporting Act,
3. Grace period	etc.)
4. Reinstatement	C. Initial premium payment and receipt and consequences
5. Notice of claim	of the receipt (e.g., medical examination, etc.)
6. Claim forms	D. Submitting application (and initial premium if collected)
7. Proof of loss	to company for underwriting
8. Time of payment of claims	E. Policy delivery
9. Payment of claims	F. Explaining policy and its provisions, riders, exclusions,
10. Physical examination and autopsy	and ratings to clients
	G. Replacement
11. Legal actions 12. Change of beneficiary	H. Contract law
·	Elements of a contract
13. Misstatement of age or gender	2. Insurable interest
14. Change of occupation	Warranties and representations
15. Illegal occupation	Warranties and representations Unique aspects of the insurance contract
Relation of earning to insurance B. Other provisions and clauses	Conditional
D. Julei provisions and clauses	a. Contamonal

2. Free look

3. Consideration clause

4. Probationary period

5. Elimination period

b. Unilateral

B. Other provisions and clauses

1. Insuring clause

- c. Adhesion
- d. Aleatory

ACCIDENT AND HEALTH – IOWA SPECIFIC CONTENT OUTLINE

State Laws, Rules, Regulations and Coverages

(30 scoreable questions plus 5 pretest questions)

A. Insurance Commissioner/Division

1. Broad powers and duties

Ref: 505.2; 505.8; 507B.3; 507C

2. Examination of records

Ref: 507.1, .2, .3

3. Hearings

Ref: 507B.6

4. Penalties

Ref: 505.7A; 507B.7; Reg 191-10.20

5. Cease and desist

Ref: 507B.6A; 522B.17; Reg 191-15.14

B. Licensing

Applications

Ref: 422B.5

2. Change of address

Ref: 191-10.12

3. Licensing examinations

Ref: 191-11.1 - 11.4

4. Resident/nonresident

Ref: 191-10.4 & 10.5

5. Temporary license

Ref: 191-10.11

6. Exemptions

Ref: 522B.8

7. Denial, renewal, termination of licenses

Ref: 522B.11

8. Commissions and referral fees

Ref: 522B.12

9. Company appointments

Ref: 522B.13

10. Continuing education

Ref: 191-11.1 - 11.4

C. Unfair and Deceptive Practices

Unfair discrimination

Ref: 507B.4(3)(g)(1)-(3); Reg 191-15.11

2. Misrepresentation

Ref. 507B.4(3)(a)(1)-(10)

3. Rebating

Ref. 507B.4(3)(i)

4. False information and advertising

Ref. 507B.4(3)(b)(1); Reg 191-15.3

5. Claims settlement

Ref. 507B.4(3)(j)(1)-(15)

6. Defamation

Ref. 507B.4(3)(c)

7. Boycott, coercion and intimidation

Ref. 507B.4(3)(d)

D. Iowa Insurance Fraud Act

Ref: 507E.1 through .7

E. Producer Responsibilities

Ref: 191-15.8(507B)

- 1. Prohibited Acts
- 2. Use of credit information**

F. Guaranty Association

Ref: 508C.2, .3, .5, .6, .8, .9, .12, .14, .18

G. Definitions

1. Domestic, foreign, alien

Ref: 521A, 508B, 515.70

2. Fraternal benefit society*

Ref: 512B(3)

3. Certificate of Authority

Ref: 507A.7(1)(b); 515.41

H. Surplus**

Ref: 5151.2(17)(18); 191-21.1 through .9

I. Insurance Notices and Documents - Electronic Delivery

Ref: 505B.1

* Applies to Life/Health only

** Applies to Property/Casualty associated exams only

II. IOWA LAWS, RULES, AND REGULATIONS PERTINENT TO ACCIDENT AND HEALTH INSURANCE ONLY........... 15

A. Individual Health insurance

1. Eligibility

Ref: 513C.3(7)(10)

2. Required provisions

Ref: 514A.3

3. Renewability

Ref: 191-36.10

4. Mandatory coverages

1. Diabetes

Ref: 514C.18

2. Mammography

Ref: 514C.14

3. Coverage for newborns

Ref: 514C.1

4. Adopted children

Ref: 514C.1, 514C.10

5. Complications of pregnancy

Ref: 514C.12

5. Preexisting conditions

Ref: 514C

6. Claims

7. Credit disability

Ref: 191-28.1 – 28.17

B. Group Health insurance

Eligibility

Ref: 509.1; 513B.2(10)

Required provisions

Ref: 509.3

3. Claims

Ref: 509.19

4. Mandatory coverages

1. Diabetes

Ref: 514C.18

2. Mammography

Ref: 514C.4

3. Coverage for newborns

Ref: 514C.1

4. Adopted children

Ref: 514C.1; 514C.10

5. Complications of pregnancy

C. Medicare supplement insurance

Purpose

Ref: 191-37.1

2. Required provisions

Ref: 514C.12

Ref: 191-37.5

3. Preexisting conditions

Ref: 191-37.21

4. Exclusions

5. Replacement *Ref: 191-37.27*

6. Cancellation

S4

Ref: 191-37.6	Watercraft Farm Owners
D. Long Term Care insurance	Farm Owners Windstorm
1. Marketing and training Ref: 39.15	
2. Policy provisions	II. INSURANCE TERMS AND RELATED CONCEPTS 15
Ref: 39.6	A. Insurance 1. Law of Large Numbers
3. Types of care	B. Insurable interest
Ref: 191.39.9	C. Risk
1. Home Health Care Ref: 191.39.9	Pure vs. Speculative Risk
2. Nursing Home	D. Hazard 1. Moral
Ref: 191-39.5	2. Morale
3. Assisted living	3. Physical
4. lowa Long-Term Care partnership program	E. Peril
Ref: 191-39.75-85	F. Loss
E. Special Programs1. Healthy and Well Kids in Iowa Program (HAWK-I)	Direct Indirect
Ref: 5141.1, .2, .3, .6, .8, .9	G. Loss Valuation
2. HIPIOWA	Loss valuation Actual cash value
Ref: 514E	Replacement cost
F. Affordable Care Act1. Exchanges/Marketplace (ACA Section 1321)	3. Market value
2. Taxes, penalties, and subsidies (ACA Section 1401,	Stated/agreed value
1402)	5. Salvage value
3. Essential health benefits (ACA Section 1302)	H. Proximate cause
a. Mental health parity	I. Deductible
b. Pediatric servicesc. Preventive services	J. Indemnity
Employer notification responsibilities (ACA Section	K. Limits of liability
1511-1515)	L. Coinsurance/Insurance to value
G. No Surprises Act	M. Occurrence
Ref: Title I of Division BB of the CAA, 2021, Title XXVII of PHS Act Part E	N. Cancellation
Thomas and	O. Nonrenewal
PROPERTY – GENERAL KNOWLEDGE	P. Vacancy and unoccupancy
CONTENT OUTLINE	Q. Liability
Product Knowledge, Terms, and Concepts	1. Absolute
	2. Strict
(50 scoreable questions plus 5 pretest questions)	3. Vicarious
I. TYPES OF POLICIES22	R. Negligence
A. Homeowners	S. Binder
1. HO-2	T. Endorsements
2. HO-3	U. Blanket vs. Specific
3. HO-4 4. HO-5	III. POLICY PROVISIONS AND CONTRACT LAW13
5. HO-6	A. Declarations
6. HO-8	B. Insuring agreement
B. Dwelling policies	C. Conditions
1. DP-1	D. Exclusions
2. DP-2 3. DP-3	E. Definition of the insured
	F. Duties of the insured
C. Commercial lines 1. Commercial Package Policy (CPP)	
2.Commercial property	G. Obligations of the insurance company
Commercial building and business personal	H. Mortgagee rights
property form	I. Proof of loss
Causes of loss forms	J. Notice of claim
Business income Extra expense	K. Appraisal
5. Equipment breakdown	L. Other Insurance Provision
Business Owners Policy (BOP)	M. Subrogation
4. Builders Risk	N. Elements of a contract
5. Cyber First-Party Coverage	O. Warranties, representations, and concealment
D. Inland marine	P. Sources of underwriting information
 Personal Articles floaters Commercial Property floaters 	Q. Fair Credit Reporting Act

S5

Earthquake
 Mobile Homes

F. Others

E. National Flood Insurance Program

<u>Iowa Insurance Supplement - Examination Content Outline</u>

R. Privacy Protection (Gramm Leach Bliley)

T. Terrorism Risk Insurance Act (TRIA)

S. Policy Application

U. Territory

PROPERTY - IOWA SPECIFIC CONTENT OUTLINE

State Laws, Rules, Regulations and Coverages

(31 scoreable questions plus 5 pretest questions)

A. Insurance Commissioner/Division

1. Broad powers and duties

Ref: 505.2; 505.8; 507B.3; 507C

2. Examination of records

Ref: 507.1, .2, .3

3. Hearings

Ref: 507B.6

4. Penalties

Ref: 505.7A; 507B.7; Reg 191-10.20

5. Cease and desist

Ref: 507B.6A; 522B.17; Reg 191-15.14

B. Licensing

1. Applications

Ref: 422B.5

2. Change of address

Ref: 191-10.12

3. Licensing examinations

Ref: 191-11.1 - 11.4

4. Resident/nonresident

Ref: 191-10.4 & 10.5

5. Temporary license

Ref: 191-10.11

6. Exemptions

Ref: 522B.8

7. Denial, renewal, termination of licenses

Ref: 522B.11

8. Commissions and referral fees

Ref: 522B.12

9. Company appointments

Ref: 522B.13

10. Continuing education

Ref: 191-11.1 - 11.4

C. Unfair and Deceptive Practices

1. Unfair discrimination

Ref: 507B.4(3)(g)(1)-(3); Reg 191-15.11

2. Misrepresentation

Ref. 507B.4(3)(a)(1)-(10)

3. Rebating

Ref. 507B.4(3)(i)

4. False information and advertising

Ref. 507B.4(3)(b)(1); Reg 191-15.3

5. Claims settlement

Ref. 507B.4(3)(j)(1)-(15)

6. Defamation

Ref. 507B.4(3)(c)

7. Boycott, coercion and intimidation

Ref. 507B.4(3)(d)

D. Iowa Insurance Fraud Act

Ref: 507E.1 through .7

E. Producer Responsibilities

Ref: 191—15.8; 515.103

- Prohibited Acts
- 2. Use of credit information**
 - a. Notification
 - b. Adverse action

F. Guaranty Association

Ref: 515B.2, .3, .5, .7 through .11, .18

G. Definitions

1. Domestic, foreign, alien

Ref: 521A, 521E.1, 515.70

2. Fraternal benefit society*

Ref: 512B(3)

3. Certificate of Authority

Ref: 507A.7(1)(b); 515.41

H. Surplus**

Ref: 5151.2(17)(18); 191-21.1 through .9

I. Insurance Notices and Documents - Electronic Delivery

Ref: 505B.1

* Applies to Life/Health only

** Applies to Property/Casualty associated exams only

A. Iowa FAIR Plan Association

Ref: 515F.31 through .36

B. Cancellation/Nonrenewal

Ref: 515.125-.131; 515D.4 through .7

C. Standard Fire Policy

Ref: 515.109

D. Private-passenger automobile insurance

Ref: 321A.2-.11; 516A.1 through .4; 191-15.45

1. Aftermarket parts regulation

E. Rate standards

Ref: 515F.4(1), 515F.5(1)(a)

CASUALTY – GENERAL KNOWLEDGE CONTENT OUTLINE

Product Knowledge, Terms, and Concepts

(50 scoreable questions plus 5 pretest questions)

I. TYPES OF POLICIES, BONDS, AND RELATED TERMS23

A. Commercial general liability

- 1. Exposures
 - 1. Premises and Operations
 - 2. Products and Completed Operations
- 2. Coverage
- a. Coverage A: Bodily Injury and Property Damage Liability (Occurrence, Claims made including Retroactive Date)
- 2. Coverage B: Personal Injury and Advertising Injury
- 3. Coverage C: Medical Payments
- 4. Supplemental Payments
- 5. Who is an insured
- 6. First named insured
- 7. Limits (Per occurrence, Annual Aggregate)
- 8. Damage to Property of Others

B. Automobile: personal auto and business auto

- 1. Liability
 - Bodily Injury
 - 2. Property Damage
 - 3. Split Limits
 - 4. Combined Single Limit
- 2. Medical Payments
- Physical Damage (collision; other than collision; specified perils)
- 4. Uninsured motorists
- 5. Underinsured motorists
- 6. Who is an insured7. Types of Auto
 - 1. Owned
 - 2. Non-owned

- 3. Hired
- 4. Temporary Substitute
- 5. Newly Acquired Autos
- 6. 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
 - 1. Who is an employee/employer
 - 2. Compensation
- 2. Work-related vs. non-work-related
- 3. Other states' insurance
- 4. Employers Liability
- 5. Exclusive remedy
- 6. Premium Determination
- D. Crime
 - 1. Employee Dishonesty
 - 2. Theft
 - 3. Robbery
 - 4. Burglary
 - 5. Forgery and Alteration
 - 6. Mysterious disappearance

E. Bonds

- 1. Surety
- 2. Fidelity

F. Professional liability

- 1. Errors and Omissions
- 2. Medical Malpractice
- 3. Directors and Officers (D&O)
- 4. Employment Practices Liability (EPLI)
- 5. Cyber liability and data breach, funds transfer
- 6. Liquor liability
- G. Umbrella/Excess Liability
- H. Businessowners Policy (BOP)

II. INSURANCE TERMS AND RELATED CONCEPTS......15

- A. Risk
- B. Hazards
 - 1. Moral
 - 2. Morale
 - 3. Physical
- C. Indemnity
- D. Insurable interest
- E. Loss valuation
 - 1. Actual cash value
 - 2. Replacement cost
 - 3. Market value
 - 4. Stated/agreed value
 - 5. Salvage value
- F. Negligence
- G. Liability
- H. Occurrence
- I. Binders
- J. Warranties
- K. Representations
- L. Concealment
- M. Deposit Premium/Audit
- N. Certificate of Insurance
- O. Law of Large Numbers
- P. Pure vs. Speculative Risk

Q. Endorsements

R. Damages

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

S. Compliance with provisions of Fair Credit Reporting Act

III. POLICY PROVISIONS12

- 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)

CASUALTY - IOWA SPECIFIC CONTENT OUTLINE

State Laws, Rules, Regulations and Coverages

(33 scoreable questions plus 5 pretest questions)

A. Insurance Commissioner/Division

1. Broad powers and duties

Ref: 505.2; 505.8; 507B.3; 507C 2. Examination of records

Ref: 507.1, .2, .3

3. Hearings

Ref: 507B.6

4. Penalties

Ref: 505.7A; 507B.7; Reg 191-10.20

5. Cease and desist

Ref: 507B.6A; 522B.17; Reg 191-15.14

B. Licensing

1. Applications

Ref: 422B.5

2. Change of address

Ref: 191-10.12

3. Licensing examinations *Ref*: 191-11.1 - 11.4

4. Resident/nonresident

*Ref: 191-10.4 & 10.5*5. Temporary license

Ref: 191-10.11

6. Exemptions

Ref: 522B.8

7. Denial, renewal, termination of licenses *Ref:* 522B.11

8. Commissions and referral fees

Ref: 522B.12

9. Company appointments

Ref: 522B.13

10. Continuing education

Ref: 191-11.1 - 11.4

C. Unfair and Deceptive Practices 1. Unfair discrimination Ref: 507B.4(3)(g)(1)-(3); Reg 191-15.11 **COMMERCIAL LINES EXAM GENERAL** 2. Misrepresentation KNOWLEDGE Ref. 507B.4(3)(a)(1)-(10) 3. Rebating **CONTENT OUTLINE** Ref. 507B.4(3)(i) Product Knowledge, Terms, and Concepts 4. False information and advertising (50 scoreable questions plus 5 pretest questions) Ref. 507B.4(3)(b)(1); Reg 191-15.3 5. Claims settlement I. TYPES OF PROPERTY POLICIES8 Ref. 507B.4(3)(j)(1)-(15) 6. Defamation A. Commercial lines Ref. 507B.4(3)(c) 1. Commercial property 7. Boycott, coercion and intimidation 1. Commercial building and business personal Ref. 507B.4(3)(d) property form D. Iowa Insurance Fraud Act 2. Causes of loss forms Ref: 507E.1 through .7 3. Business income E. Producer Responsibilities 4. Extra expense Ref: Reg 191-15.8; 515.103 5. Equipment breakdown 1. Prohibited Acts 2. Commercial Package Policy (CPP) 2. Use of credit information** 3. Businessowners Policy (BOP) a. Notification 4 Builders Risk b. Adverse action 5. Cyber First-Party Coverage F. Guaranty Association B. Inland marine Ref: 515B.2, .3, .5, .7 through .11, .18 1. Commercial Property floaters G. Definitions C. National Flood Insurance Program 1. Domestic, foreign, alien Others Ref: 521A, 521E.1, 515.70 Earthquake 2. Fraternal benefit society* II. TYPES OF CASUALTY POLICIES, BONDS, AND Ref: 512B(3) RELATED TERMS...... 12 3. Certificate of Authority A. Commercial general liability Ref: 507A.7(1)(b); 515.41 Exposures H. Surplus** 1. Premises and Operations Ref: 515I.2(17)(18); 191-21.1 through .9 2. Products and Completed Operations Insurance Notices and Documents - Electronic 2. Coverage Delivery Ref: 505B.1 a. Coverage A: Bodily Injury and Property Damage Liability (Occurrence, Claims made including * Applies to Life/Health only Retroactive Date) ** Applies to Property/Casualty associated exams only 2. Coverage B: Personal Injury and Advertising Injury 3. Coverage C: Medical Payments II. IOWA LAWS, RULES, AND REGULATIONS PERTINENT 4. Supplementary Payments TO CASUALTY INSURANCE 8 5. Who is an insured A. Iowa Automobile Insurance Plan (Assigned Risk) 6. Limits (Per occurrence, Annual Aggregate) Ref: 515D.11 7. Damage to Property of Others B. Private-passenger automobile insurance B. Business (Commercial) Auto 1. Uninsured/Underinsured motorists coverage 1. Liability Ref: 516A 1. Bodily Injury 1. Rejection by the insured 2. Property Damage Ref: 516A.1-2 3. Split Limits 2. Proof of financial responsibility 4. Combined Single Limit Ref: 321A.12 2. Physical damage (collision and other than collision/ 3. Cancellation and nonrenewal specified perils) Ref: 515D.4-7 3. Uninsured motorists C. Transportation Network Companies (ride-sharing 4. Underinsured motorists services) Who is an insured Ref: 321N.1(5), 321N.4(2)(a) 6. Types of Auto D. Workers' Compensation 1. Owned 1. Definitions 2. Non-owned 3. Hired

Ref: 85.61

2. Covered employment

Ref: 85.1

3. Benefits provided

Ref: 85.27-29, 31-34

4. Covered injuries

Ref: 85.3, .32, .60, .61, .71

5. Occupational disease

Ref: 85.20

E. Rate standards

Ref: 515F.4(1), 515F.5(1)(a)

4. Temporary Substitute

5. Newly Acquired Autos

6. Transportation Expense and Rental

7. Auto Dealers Coverage Form, including

Individual Insured and Drive Other Car (DOC)

Reimbursement Expense

Garagekeepers insurance

8. Exclusions

10. 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
 - 1. Who is an employee/employer
 - 2. 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. Business Owners Policy (BOP)

III. PROPERTY AND CASUALTY INSURANCE TERMS AND RELATED CONCEPTS......17

A. Insurance

- 1. Law of Large Numbers
- B. Insurable interest
- C. Risk
 - 1. Pure vs. Speculative Risk

D. Hazard

- 1. Moral
- Morale
- Physical
- E. Peril
- F. Loss
 - Direct
 - 2. Indirect
- G. Loss Valuation
 - 1. Actual cash valuation
 - 2. Replacement cost
 - 3. Market valuation
 - 4. Stated value
- 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. Endorsement
- **U. Medical Payments**
- V. Blanket vs. Specific
- W. Burglary, Robbery, Theft, Mysterious Disappearance
- X. Damages
 - 1. Compensatory
 - 1. General
 - 2. Special
 - Punitive
- Y. Compliance with provisions of Fair Credit Reporting Act

IV. PROPERTY AND CASUALTY POLICY PROVISIONS AND CONTRACT LAW..... 13

- 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. Obligations of the insurance company
- H. Mortgagee rights
- I. Proof of loss
- J. Notice of claim
- K. Appraisal
- L. Other Insurance Provision
- M. Subrogation
- N. Elements of a contract
- O. Warranties, representations, and concealment
- P. Sources of Underwriting information
- Q. Cancellation and nonrenewal provisions
- R. Supplementary payments
- S. Loss settlement provisions including consent to settle a loss
- T. Privacy Protection (Gramm Leach Bliley)
- **U.** Policy Application
- V. Terrorism Risk Insurance Act (TRIA)
- W. Territory

COMMERCIAL LINES - IOWA SPECIFIC CONTENT OUTLINE

State Laws, Rules, Regulations and Coverages

(32 scoreable questions plus 5 pretest questions)

A. Insurance Commissioner/Division

1. Broad powers and duties

Ref: 505.2; 505.8; 507B.3; 507C

Examination of records

*Ref: 507.1, .2, .3*3. Hearings

Ref: 507B.6

4. Penalties

Ref: 505.7A; 507B.7; Reg 191-10.20

5. Cease and desist

Ref: 507B.6A; 522B.17; Reg 191-15.14

B. Licensing

1. Applications

Ref: 422B.5

	Change of add	ress	Ref: 85.1
	Ref: 191-10.12		Benefits provided
	3. Licensing exam		Ref: 85.27-29, 31-34
	Ref: 191-11.1 - 11.4		4. Covered injuries
	4. Resident/nonre		Ref: 85.3, .32, .60, .61, .71
	<i>Ref: 191-10.4 & 10.</i> . 5. Temporary lice		5. Occupational disease *Ref: 85.20
	Ref: 191-10.11	lise	Rej. 63.20
	6. Exemptions		
	Ref: 522B.8		
		I, termination of licenses	PERSONAL LINES
	Ref: 522B.11	.,	
	8. Commissions a	and referral fees	GENERAL KNOWLEDGE
	Ref: 522B.12		CONTENT OUTLINE
	Company appo	intments	Product Knowledge, Terms and Concepts
	Ref: 522B.13		(75 questions plus 5 pretest questions)
	Continuing edu		(10 questions plus 5 pretest questions)
	Ref: 191-11.1 - 11.4		I. TYPES OF PROPERTY POLICIES10
	C. Unfair and Decept	tive Practices	A. Homeowners
	 Unfair discriming 		1. HO-2
	Ref: 507B.4(3)(g)(1)-		
	Misrepresentat		2. HO-3
	Ref. 507B.4(3)(a)(1)-	·(10)	3. HO-4
	3. Rebating		4. HO-5
	<i>Ref.</i> 507B.4(3)(i) 4. False information	on and advertising	5. HO-6
	Ref. 507B.4(3)(b)(1);	-	6. HO-8
	5. Claims settlem		B. Dwelling policies
	Ref. 507B.4(3)(j)(1)-		1. DP-1
	6. Defamation	(1-0)	2. DP-2
	Ref. 507B.4(3)(c)		3. DP-3
	7. Boycott, coerci	on and intimidation	C. Inland marine
	Ref. 507B.4(3)(d)		
	D. Iowa Insurance Fr	aud Act	1. Personal Articles floaters
	Ref: 507E.1 through .7		D. National Flood Insurance Program
	· ·	- 11- 11141	E. Others
	E. Producer Respons	SIDILITIES	1. Earthquake
	Ref: 191—15.8		2. Mobile Homes
	 Prohibited Acts 	•	3. Watercraft
	F. Guaranty Associa	tion	4. Windstorm
	Ref: 515B.2, .3, .5, .7 thro	ough .11, .18	II. TYPES OF CASUALTY POLICIES13
	G. Definitions		A. Automobile: personal auto
	1. Domestic, foreign	n alien	1. Liability
	•		a. Bodily Injury
	Ref: 521A, 521E.1, 5		
	Fraternal benefit	society*	b. Property Damage
	Ref: 512B(3)		c. Split Limits
	Certificate of Autl		d. Combined Single Limit
	Ref: 507A.7(1)(b); 51	5.41	Medical Payments
	H. Surplus**		Physical Damage (collision; other than collision;
	Ref: 5151.2(17)(18); 191		specified perils)
		and Documents - Electronic	4. Uninsured motorists
	Delivery		5. Underinsured motorists
	Ref: 505B.1		6. Who is an insured
			7. Types of Auto
	Applies to Life/Health only		a. Owned
**	Applies to Property/Casual	lty associated exams only	
II.	IOWA LAWS, RULES	AND REGULATIONS PERTINENT	b. Non-owned
		RANCE2	c. Hired
	A. Cancellation/Nonr	renewal	d. Temporary Substitute
	Ref: 515.80, .81 through .		e. Newly Acquired Autos
	B. Rate standards		f. Transportation Expense and Rental Reimbursement
			Expense
	Ref: 515F.4(1), 515F.5(1)	(a)	8. Exclusions
III.	IOWA LAWS, RULES.	AND REGULATIONS PERTINENT	B. Umbrella/Excess liability
		RANCE5	
	A. Workers' Compen	sation	III. PROPERTY AND CASUALTY INSURANCE TERMS AND
	Definitions		RELATED CONCEPTS28
	Ref: 85.61		A. Insurance
	Covered emplo	pyment	Law of Large Numbers

B. Insurable interest	M. Subrogation
C. Risk	N. Elements of a contract
Pure vs. Speculative Risk	O. Sources of underwriting information
D. Hazard	P. Fair Credit Reporting Act
1. Moral	Q. Privacy Protection (Gramm Leach Bliley)
2. Morale	R. Policy Application
3. Physical	S. Terrorism Risk Insurance Act (TRIA)
E. Peril	T. Cancellation and nonrenewal provisions
F. Loss	U. Supplementary payments
Direct Indirect	V. Loss settlement provisions including consent to settle a loss
G. Loss Valuation	W. Territory
Actual cash value	W. Territory
Replacement cost	
3. Market value	PERSONAL LINES IOWA SPECIFIC
4. Stated value	CONTENT OUTLINE
5. Salvage value	State Laws, Rules, Regulations and Coverages
H. Proximate cause	
I. Deductible	(37 scoreable questions plus 5 pretest questions)
J. Indemnity	I. IOWA LAWS, RULES, AND REGULATIONS COMMON TO
K. Limits of liability	ALL LINES
L. Coinsurance/Insurance to value	A. Insurance Commissioner/Division
M. Occurrence	 Broad powers and duties
N. Cancellation	Ref: 505.2; 505.8; 507B.3; 507C
O. Nonrenewal	2. Examination of records Ref: 507.1, .2, .3
P. Vacancy and unoccupancy	3. Hearings
Q. Liability	Ref: 507B.6
1. Absolute	4. Penalties
2. Strict	Ref: 505.7A; 507B.7; Reg 191-10.20 5. Cease and desist
3. Vicarious	Ref: 507B.6A; 522B.17; Reg 191-15.14
R. Negligence	B. Licensing
S. Binder	Ref: 507B.7, 522B.3 through .11, .13, .14, .16; Reg 191-10.1
T. Endorsements	through . 23; Reg 191-11.1 through .4
U. Blanket vs. Specific V. Burglary, Robbery, Theft, and Mysterious	1. Applications Ref: 422B.5
Disappearance	2. Change of address
W. Warranties	Ref: 191-10.12
X. Representations	3. Licensing examinations
Y. Concealment	<i>Ref: 191-11.1 - 11.4</i> 4. Resident/nonresident
Z. Deposit Premium/Audit	Ref: 191-10.4 & 10.5
AA. Certificate of Insurance	5. Temporary license
BB. Damages	Ref: 191-10.11
1. Compensatory	6. Exemptions Ref: 522B.8
a. General	7. Denial, renewal, termination of licenses
b. Special	Ref: 522B.11
2. Punitive	8. Commissions and referral fees
CC. Compliance with Provisions of Fair Credit Reporting	Ref: 522B.12 9. Company appointments
Act	Ref: 522B.13
IV. PROPERTY AND CASUALTY POLICY PROVISIONS AND	10. Continuing education
CONTRACT LAW24	Ref: 191-11.1 - 11.4
A. Declarations	C. Unfair and Deceptive Practices
B. Insuring agreement	1. Unfair discrimination
C. Conditions	Ref: 507B.4(3)(g)(1)-(3); Reg 191-15.11 2. Misrepresentation
D. Exclusions	Ref. 507B.4(3)(a)(1)-(10)
E. Definition of the insured	3. Rebating
F. Duties of the insured after a loss	Ref. 507B.4(3)(i)
G. Obligations of the insurance company	4. False information and advertising <i>Ref.</i> 507B.4(3)(b)(1); <i>Reg</i> 191-15.3
H. Mortgagee rights	5. Claims settlement
I. Proof of loss	Ref. 507B.4(3)(j)(1)-(15)
J. Notice of claim	6. Defamation
K. Appraisal	Ref. 507B.4(3)(c)
L. Other Insurance Provision	Boycott, coercion and intimidation

D. Iowa Insurance Fraud Act Ref. 597-15-15-15 (Producer Responsibilities Ref. 197-15-15-15-15-15) (Producer Responsibilities Ref. 197-15-15-15-15-15-15-15-15-15-15-15-15-15-		Ref. 507B.4(3)(d)		B. Insurable interest
E. Producer Responsibilities ### (PIP-1-85 # 515 # 10 # 1 Prohibited Acts 2. Use of credit information** a. Notification b. Adverse action b. Adverse action F. Guaranty Association ### (Fish 198. 3. 5. 7 through # 1. 18 # 1 Consumer credit insurance 1. Consumer credit insurance 2. Credit if insurance 1. Consumer credit insurance 2. Credit if insurance 2. Credit insurance credit insurance 2. Credit insurance credit insurance 2. Credit insurance		D. Iowa Insurance Fraud Act		C. Hazard
Ref 191—13.8.315.03 1. Prohibitor date 2. Use of credit information** 2. A. Types of Credit Insurance 2. Credit line 2. Credit disability 2. Use of Credit insurance 2. C		Ref: 507E.1 through .7		D. Indemnity
1. Prohibited Acts 2. Use of credit insurance a. Notification b. Adverse action b. Adverse action f. Guaranty Association Ref. \$1318.3. \$7. through \$11.1.17 G. Definitions 1. Domestic, foreign, alien Ref. \$1318.3. \$12.15.70 2. Fraternal benefit society Ref. \$1318.3. \$12.15.70 2. Fraternal benefit society Ref. \$1318.0 of Authority Ref. \$1318.1 \$17.10 Deliver consens Notices and Documents - Electronic Deliver Ref. \$1318.1 \$17.10 Deliver Consens Notices and Documents - Electronic Deliver Ref. \$1318.1 \$17.10 Deli		E. Producer Responsibilities		E. Indebtedness
2. Use of credit information** a. Notification b. Adverse action F. Guarrany Association Ref. 5138.2, 3. 3. 7. through J1, 18 G. Definitions 1. Domestic, foreign, alien Ref. 5128.3 2. Fratemal benefit society* Ref. 5128.3 3. Controllate of Authority Ref. 5128.3 3. Controllate of Authority Ref. 5128.3 3. Controllate of Authority Ref. 5128.3 4. Supplies to Property Causely associated exams only 11. Iowa Laws, Rules AND REGULATIONS PERTINENT TO PROPERTY INSURANCE ONLY Ref. 5128.5 109 D. Private-passenger automobile insurance Ref. 5128.		3	II.	CREDIT INSURANCE
a. Notification b. Adverse action c. Quaranty Association Ref. 5318.2, 3. 5. 7 through J.1.18 C. Definitions 1. Domestic, foreign, alien Ref. 53218.4, 53218.1, 515.70 2. Fraternal benefit sociaty Ref. 5318.3, 518.70 3. Certificate of Authority Ref. 5318.2, 517.40 (No. 513.4) H. Surplus** Ref. 5313.2, 177(38): 191-211 through 9 1. Insurance Notices and Documents - Electronic Dalivery Ref. 5408.1 Ref. 5318.2, 118.				A. Types of Credit Insurance
F. Gustardiny Association Ref: \$13.8.2, 3, 3, 5 birmagh; 11, 18 G. Definitions 1. Domestic, foreign, alien Ref: \$21.4, \$21.5.1, \$13.5.70 2. Fratenal benefit society* Ref: \$13.24(3); 21.5.1, \$13.5.70 3. Certificate of Authority Ref: \$1.37.27(1)(6): \$13.4.1 H. Surplus** H. Surplus** Ref: \$13.2(1)(7)(3): \$19.21.1 through; 9 1. Insurance Notices and Documents - Electronic Dulkeyy Ref: \$13.2(1)(7)(3): \$19.21.1 through; 9 1. Insurance Notices and Documents - Electronic Dulkeyy Ref: \$1.31.2(1)(7)(3): \$19.21.1 through; 9 1. Insurance Notices and Documents - Electronic Dulkeyy Ref: \$1.31.2(1)(7)(3): \$1.91.21.1 through; 9 1. Insurance Notices and Documents - Electronic Dulkeyy Ref: \$1.31.25.20 Ref: \$1.31				1. Credit life
1. Corestit, Coreign, allen Ref. 3214, 3212.1, 315.70 2. Fratemal benefit society* Ref. 5128(3) 3. Certificate of Authority Ref. 51321(7)(18): 191-21.1 through. 9 1. Insurance Notices and Documents - Electronic Delivery Ref. 51321(7)(18): 191-21.1 through. 9 1. Insurance Notices and Documents - Electronic Delivery Ref. 51321(7)(18): 191-21.1 through. 9 1. In IOWA LAWS, RULES AND REGULATIONS PERTINENT TO PROPERTY INSURANCE ONLY				2. Involuntary unemployment
Ref. 321A. 321E. 1, 315.70 2. Fratemal benefit society* Ref. 3128(3) 3. Certificate of Authority Ref. 3128(7)(18): 191-21.1 through.9 1. Insurance Notices and Documents - Electronic Delivery Ref. 5103.17 2. Insurance Notices and Documents - Electronic Delivery Ref. 5103.17 3. Insurance Notices and Documents - Electronic Delivery Ref. 5103.17 3. Insurance Notices and Documents - Electronic Delivery Ref. 5103.18 4 pplies to LifeHealth only 4 applies to DifeHealth only 5 applies to DifeHealth only 6 a. Iowa FAIR Plan Association Ref. 3155.13-13 131D through 3 B. Cancellation/Nonrenewal Ref. 3155.13-13 131D through 4: 191-14-35 1. Alternarket parts regulation E. Rate standards E. Rate standards Ref. 315.14-12 1. Private-passenger automobile insurance Ref. 316.4-12 2. Proof of financial responsibility Ref. 315.14-12 3. Cancellation and nonrenewal Ref. 316.4-12 2. Proof of financial responsibility Ref. 315.14-12 3. Cancellation and nonrenewal Ref. 315.14-12 3. Cancellation not network Companies (ride-sharing services) Ref. 321.N.1(3), 321N.4(2)(a) CREDIT INSURANCE CONTENT OUTLINE Product Knowledge, Terms and Concepts (Forecastle questions) (50 scoreable questions)				Credit property
Ref. \$1328(3) 3. Gertificate of Authority Ref. \$1513.2(17)(18): \$151.31 H. Surplus** Ref. \$1513.2(17)(18): \$101-21.1 through. 9 L. Insurance Notices and Documents - Electronic Delivery Ref. \$153.2(17)(18): \$101-21.1 through. 9 L. Insurance Notices and Documents - Electronic Delivery Ref. \$150.81.1 Supplus to Lightlealth only** *Applies to Lightlealth only** *Applies to Lightlealth only** *Applies to Lightlealth only* II. IOWA LAWS, RULES AND REGULATIONS PERTINENT TO PROPERTY INSURANCE ONLY* Ref. \$151.715.1315.131.131.9.1 through. 7 C. Standard Fine Policy Ref. \$151.715.1315.9.1 through. 7 C. Standard Fine Policy Ref. \$151.715.1315.9.1 through. 7 C. Standard Fine Policy Ref. \$131.71.1316.1 through. 4.1 (91-13.43 1. Altermander plant sequisition B. Private-passenger automobile insurance Ref. \$131.72.11, \$164.1 through. 4.1 (91-13.43 1. Reflection by the insured Ref. \$131.72.11, \$164.1 through. 4.1 (91-13.43 1. Reflection by the insured Ref. \$131.72.11, \$164.1 through. 4.1 (91-13.43 1. Reflection by the insurance Plant (Assigned Risk) Ref. \$131.72.11, \$164.1 through 4.1 (91-13.43 1. Reflection by the insured Ref. \$191.72.8.1 (100-13.11) Ref. \$131.72.11, \$164.1 through. 4.1 (91-13.43 1. Reflection by the insurance Plant (Assigned Risk) Ref. \$131.72.11, \$164.1 through. 4.1 (91-13.43 1. Reflection by the insured Ref. \$191.72.8.1 (100-13.11) Ref. \$191.72.8.1		Ref: 521A, 521E.1, 515.70		Mortgage guarantee (PMI)
S. Certificate of Authority S. Certificate of Authority H. Surplus: Ref: \$307.17(1/8): 915.11 H. Surplus: Ref: \$151.2(T)/(18): 191-21.1 through.9 L. Insurance Notices and Documents - Electronic Delivery Ref: \$908.1 *Applies to LifeHealth only *Applies to LifeHealth only *Applies to DifeHealth only *Applies to Property/Casualty associated exams only 11. IOWA LAWS, RULES AND REGULATIONS PERTINENT TO PROPERTY INSURANCE ONLY 6. A. Iowa Raft Plan Association Ref: \$151.23.11; \$150.1 through. 3: B. Cancellation/Monrenewal Ref: \$11.23.11; \$150.1 through. 4: 191-15.45 1. Aftermarket parts regulation E. Rate standards Ref: \$151.24.11; \$160.1 through. 4: 191-15.45 1. Aftermarket parts regulation E. Rate standards Ref: \$151.24.11; \$160.1 through. 4: 191-15.45 1. Owa Automobile insurance D. Private-passenger automobile insurance I. Uninsured/Underinsured motionist coverage Ref: \$160.4 = Ref: \$100.4 per look per look Ref: \$151.24.12 2. Proof of financial responsibility Ref: \$151.21.2 2. Proof of financial responsibility Ref: \$151.24.12 3. Cercellation and nonrenewal Ref: \$191.28.17 3. Through defining the part of the proof of financial responsibility Ref: \$151.24.12 3. Cercellation not network Companies (ride-sharing services) Ref: \$191.28.17 3. Through defining the proof of financial responsibility Ref: \$151.24.12 3. Cercellation and nonrenewal Ref: \$191.28.17 3. Through defining the proof of financial responsibility Ref: \$151.24.12 4. Prood of financial responsibility Ref: \$151.24.12 4. Requirements Ref: \$191.28.17 4. Definitions Ref: \$191.28.17 4. Definitions Ref: \$191.28.17 4. Definitions Ref: \$191.28.17 5. Prolive transaction Ref: \$191.28.17 5. Prolive transactions Ref: \$191.28.17 5. Prolive transactions Ref: \$191.28.17 5. Cercellation and nonrenewal Ref: \$191.28.17 5. Prolive transactions Ref: \$191.28.17 5. Prolive tra		•		, , ,
Ref. 307.4.7(1/th): 315.41 H. Surplus** Ref. 515.1.2/17(18): 191-21.1 through. 9 L. Insurance Notices and Documents - Electronic Delivery Ref. 505.2.1 Applies to LifeHealth only **Applies to LifeHealth only **In IOWA LAWS, RULES AND REGULATIONS PERTINENT TO PROPERTY INSURANCE ONLY A lows FAIR Plan Association Ref. 515.73 through .3 8 B. Cancellation/Nonrenewal Ref. 515.123.313.130.4 through .7 C. Standard Fire Policy Ref. 515.100 D. Private-passenger automobile insurance Ref. 3214.2.11; 316.4.1 through .4: 191-15.45 1. Alternarket parts regulation E. Rate standards Ref. 515.101 III. IOWA LAWS, RULES, AND REGULATIONS PERTINENT TO CASUALTY INSURANCE ONLY				
H. Surplus** Ref. \$151.2(17)(18): 191-21.1 through 9 L. Insurance Notices and Documents - Electronic Delivery Ref. \$05.07.1 *Applies to LifeHealth only *Applies to LifeHealth only *Applies to LifeHealth only *Applies to Property Classifly associated exams only II. IOWA LAWS, RULES AND REGULATIONS PERTINENT TO PROPERTY INSURANCE ONLY		· · · · · · · · · · · · · · · · · · ·		2. Requirements
Ref. 51512(17)(18): 91-21.1 through. 9 1. Insurance Notices and Documents - Electronic Deliver Ref. 503B.1 Ref. 503B.1 * Applies to Diffileable only * II. IOWA LAWS, RULES AND REGULATIONS PERTINENT TO PROPERTY INSURANCE ONLY A. Iowa FAIR Plan Association Ref. 5151.09 Ref. 5151.01 Ref. 5151.21 through .31 B. Cancellation/Norrenewal Ref. 5151.01 C. Standard Fire Policy Ref. 515.100 D. Private-passenger automobile insurance Ref. 5121.42.11; 516.41 through .4: 191-15.45 1. Aftermarket parts regulation E. Rate standards Ref. 5151.01 Ref. 5151.01 S. Private-passenger automobile insurance Plan (Assigned Risk) Ref. 5150.41 Ref. 5151.01 B. Private-passenger automobile insurance 1. Uninsured/Underinsured motorists coverage Ref. 516.4 1. Rejection by the insured Ref. 5151.01 Ref. 5151.01.7 C. Transportation Network Companies (ride-sharing services) Ref. 5151.01 CREDIT INSURANCE CONTENT OUTLINE Product Knowledge, Terms and Concepts (60 scoreable questions) L. General insurance terms AND CONCEPTS 5. Limitations of coverage 8. Procedures for termination 9. Refunds 7. Announts of insurance 8. Procedures for termination 9. Refunds 10. Premiums III. IOWA LAWS, RULES, AND REGULATIONS PERTINENT TO CREDIT Insurance 1. Acquate 1. Adequate 2. Non-discriminatory 2. Deltor 1. Adequate 2. Non-discriminatory 2. Disclosure Ref. 191-28.17 Ref. 191-28.7(1) F. Pelicy requirements Ref. 191-28.7(1) F. Refunds Ref. 191-28.7(1) F. Refunds Ref. 191-28.7(1) F. Previxting conditions Ref. 191-28.7(2) F. Refunds Ref. 19				
I. Insurance Notices and Documents - Electronic Delivory Ref. 5038.1. Delivory Ref. 5038.1. **Applies to LifeHealth only** **Applies to LifeHealth only* II. IOWA LAWS, RULES AND REGULATIONS PERTINENT TO PROPERTY INSURANCE ONLY		·		
** Applies to Life/Health only ** Applies to Infe/Health only ** Inference to Property/Casualty associated exams only II. IOWA LAWS, RULES AND REGULATIONS PERTINENT TO PROPERTY INSURANCE ONLY A Lowa FAIR Plan Association Ref. 5157-31 through 38 B. Cancellation/Nonrenewal Ref. 515.13 - 131, 5150 through 37 C. Standard Fire Policy Ref. 515.10 through 4, 191-15.45 1. Aftermarket parts regulation E. Rate standards Ref. 515.14(through 4, 191-15.45) 1. Aftermarket parts regulation E. Rate standards Ref. 515D.17 B. Private-passenger automobile insurance 1. Uninsured/Underinsurance Plan (Assigned Risk) Ref. 515D.11 B. Private-passenger automobile insurance 1. Uninsured/Underinsurance Plan (Assigned Risk) Ref. 515D.12 B. Private-passenger automobile insurance 1. Uninsured/Underinsurance Plan (Assigned Risk) Ref. 515D.17 C. Transportation by the insured Ref. 515D.47 C. Transportation Network Companies (ride-sharing services) Ref. 521N.1(5), 321N.4(2)(a) C. CREDIT INSURANCE CONTENT OUTLINE Product Knowledge, Terms and Concepts (50 scoreable questions) I. GENERAL INSURANCE TERMS AND CONCEPTS 5. Broad powers and duties Ref. 59.2, 3.5, 8, 5078.3 2. Examination of records		I. Insurance Notices and Documents - Electronic		-
* Applies to Life/Health only ** Applies to Property/Casualty associated exams only II. IOWA LAWS, RULES AND REGULATIONS PERTINENT TO PROPERTY INSURANCE ONLY A. Iowa FAIR Plan Association Ref: 515.73 in 157.5 in 175.5 in 175				
**Applies to Life/Itealth only II. IOWA LAWS, RULES AND REGULATIONS PERTINENT TO PROPERTY INSURANCE ONLY III. IOWA LAWS, RULES AND REGULATIONS PERTINENT TO PROPERTY INSURANCE ONLY III. IOWA LAWS, RULES, AND REGULATIONS PERTINENT TO CREDIT INSURANCE		Ref. 505B.1		
III. IOWA LAWS, RULES, AND REGULATIONS PERTINENT TO PROPERTY INSURANCE ONLY				
II. IOWA LAWS, RULES AND REGULATIONS PERTINENT TO PROPERTY INSURANCE ONLY	**	Applies to Property/Casualty associated exams only	III.	IOWA LAWS. RULES. AND REGULATIONS PERTINENT
A. lowa FAIR Plan Association Ref: \$15F.31 through .38 B. Cancellation/Nonrenewal Ref: \$15. 125131. \$15D.4 through .7 C. Standard Fire Policy Ref: \$15. 109 D. Private-passenger automobile insurance Ref: \$212A.2 11. \$16A.1 through .4: 191-15.45 1. Aftermarket parts regulation E. Rate standards Ref: \$15.50(a) III. IOWA LAWS, RULES, AND REGULATIONS PERTINENT TO CASUALTY INSURANCE ONLY	II.			TO CREDIT INSURANCE
B. Cancellation/Nonrenewal Ref. 515. 123-131; 515. 14 through .7 C. Standard Fire Policy Ref. 515. 109 D. Private-passenger automobile insurance Ref. 521.2-11; 516.1 through .4; 191-15.45 1. Aftermarket parts regulation E. Rate standards Ref. 515.F. 4(1), 515F.5(1)(a) III. IOWA LAWS, RULES, AND REGULATIONS PERTINENT TO CASUALTY INSURANCE ONLY. Ref. 515.D.1 B. Private-passenger automobile insurance Plan (Assigned Risk) Ref. 515.D.1 B. Private-passenger automobile insurance 1. Uninsured/Underinsured motorists coverage Ref. 516.1-2 Policy requirements Ref. 191-28.17 C. Proof of financial responsibility Ref. 321A.12 3. Cancellation and nonrenewal Ref. 515.D.4-7 C. Transportation Network Companies (ride-sharing services) Ref. 321N.1(5), 321N.4(2)(a) Ref. 191-28.8(2) CREDIT INSURANCE CONTENT OUTLINE Product Knowledge, Terms and Concepts (50 scoreable questions) Soc. 2, 503.8, 5078.3 2. Examination of records E. Examination of records E. Policy rates and forms Ref. 191-28.8(2) C. Disclosure Ref. 191-28.7(2). 4 E. Policy requirements Ref. 191-28.7(2). 4 F. Refunds Ref. 191-28.7(2). 4 F. Refunds Ref. 191-28.7(2). 191-28.8(2) C. Disclosure Ref. 191-28.7(2). 191-28.8(2) C. Disclosure Ref. 191-28.7(2). 4 F. Refunds Ref. 191-28.7(2). 191-28.8(2) C. Disclosure Ref. 191-28.8(2) C. Disclosure				Ref: 191-28.2, 191-28.7(1)
Ref. 515. 125. 131; 515.04 through .7 C. Standard Fire Policy Ref. 515. 109 D. Private-passenger automobile insurance Ref. 321.A.2-11; 516.4.1 through .4: 191-15.45 1. Aftermarket parts regulation E. Rate standards Ref. 515F.4(1), 515F.5(1)(a) III. IOWA LAWS, RULES, AND REGULATIONS PERTINENT TO CASUALTY INSURANCE ONLY		•		
C. Standard Fire Policy Ref: \$15, 109 D. Private-passenger automobile insurance Ref: \$21.1.2: 11; \$16.1.1 through .4: 191-15.45 1. Aftermarket parts regulation E. Rate standards Ref: \$15.5F.4(1), \$515F.5(1)(a) III. IOWA LAWS, RULES, AND REGULATIONS PERTINENT TO CASUALTY INSURANCE ONLY				
Ref: 515. 109 D. Private-passenger automobile insurance Ref: 321A.2-11; 516A.1 through 4: 191-15.45 1. Aftermarket parts regulation E. Rate standards Ref: 515P.4(1), 315P.5(1)(a) III. IOWA LAWS, RULES, AND REGULATIONS PERTINENT TO CASUALTY INSURANCE ONLY. A. Iowa Automobile Insurance Plan (Assigned Risk) Ref: 515D.11 B. Private-passenger automobile insurance 1. Uninsured/Underinsured motorists coverage Ref: 516A 1. Rejection by the insured Ref: 516A 1. Rejection by the insured Ref: 516A 1. Rejection by the insured Ref: 515D.47 C. Transportation Network Companies (ride-sharing services) Ref: 321N.1(3), 321N.4(2)(a) CREDIT INSURANCE CONTENT OUTLINE Product Knowledge, Terms and Concepts (50 scoreable questions) I. GENERAL INSURANCE TERMS AND CONCEPTS		·		B. Policy rates and forms
D. Private-passenger automobile insurance Ref: 321A.2-11: 516A.1 through 4: 191-15.45 1. Aftermarket parts regulation E. Rate standards Ref: 515F.4(1), 515F.5(1)(a) III. IOWA LAWS, RULES, AND REGULATIONS PERTINENT TO CASUALTY INSURANCE ONLY				Ref: 191-28.4, .5, .7, .8, 191-28.11(5), 509.17(3) as modified by
Ref: 321A.2-11; 316A.1 through .4; 191-13.45 1. Aftermarket parts regulation E. Rate standards Ref: 515F.5(1)(a) III. IOWA LAWS, RULES, AND REGULATIONS PERTINENT TO CASUALTY INSURANCE ONLY		D. Private-passenger automobile insurance		
E. Rate standards Ref: 515F.4(1), 515F.5(1)(a) III. IOWA LAWS, RULES, AND REGULATIONS PERTINENT TO CASUALTY INSURANCE ONLY				•
Ref: 515F.4(1), 515F.5(1)(a) III. IOWA LAWS, RULES, AND REGULATIONS PERTINENT TO CASUALTY INSURANCE ONLY		•		Non-discriminatory
III. IOWA LAWS, RULES, AND REGULATIONS PERTINENT TO CASUALTY INSURANCE ONLY				
TO CASUALTY INSURANCE ONLY	ш	IOWA I AWS RIJI ES AND REGULATIONS PERTINENT		
Ref: 515D.11 B. Private-passenger automobile insurance 1. Uninsured/Underinsured motorists coverage Ref: 516A 1. Rejection by the insured Ref: 516A.1-2 2. Proof of financial responsibility Ref: 321A.12 3. Cancellation and nonrenewal Ref: 515D.4-7 C. Transportation Network Companies (ride-sharing services) Ref: 321N.1(5), 321N.4(2)(a) CREDIT INSURANCE CONTENT OUTLINE Product Knowledge, Terms and Concepts (50 scoreable questions) I. GENERAL INSURANCE TERMS AND CONCEPTS		TO CASUALTY INSURANCE ONLY6		Ref: 191-28.17
1. Uninsured/Underinsured motorists coverage Ref: 516A 1. Rejection by the insured Ref: 516A.1-2 2. Proof of financial responsibility Ref: 321A.12 3. Cancellation and nonrenewal Ref: 515D.4-7 C. Transportation Network Companies (ride-sharing services) Ref: 321N.1(5), 321N.4(2)(a) CREDIT INSURANCE CONTENT OUTLINE Product Knowledge, Terms and Concepts (50 scoreable questions) I. GENERAL INSURANCE TERMS AND CONCEPTS		Ref: 515D.11		
1. Rejection by the insured Ref: 516A.1-2 2. Proof of financial responsibility Ref: 321A.12 3. Cancellation and nonrenewal Ref: 515D.4-7 C. Transportation Network Companies (ride-sharing services) Ref: 321N.1(5), 321N.4(2)(a) CREDIT INSURANCE CONTENT OUTLINE Product Knowledge, Terms and Concepts (50 scoreable questions) I. GENERAL INSURANCE TERMS AND CONCEPTS		 Uninsured/Underinsured motorists coverage 		
Ref: 321A.12 3. Cancellation and nonrenewal Ref: 515D.4-7 C. Transportation Network Companies (ride-sharing services) Ref: 321N.1(5), 321N.4(2)(a) CREDIT INSURANCE CONTENT OUTLINE Product Knowledge, Terms and Concepts (50 scoreable questions) I. GENERAL INSURANCE TERMS AND CONCEPTS5 Ref: 191-28.7(2), 191-28.8(2) I. Renewal or refinancing of a debt Ref: 191-28.3(7) J. Denial Ref: 191-28.8(2)D K. Exclusions Ref: 191-28.8(2)C L. Termination Ref: 191-28.3(5)B IV. IOWA LAWS, RULES, AND REGULATIONS PERTINENT TO CREDIT LICENSING		1. Rejection by the insured		
3. Cancellation and nonrenewal Ref: 515D.4-7 C. Transportation Network Companies (ride-sharing services) Ref: 321N.1(5), 321N.4(2)(a) CREDIT INSURANCE CONTENT OUTLINE Product Knowledge, Terms and Concepts (50 scoreable questions) I. GENERAL INSURANCE TERMS AND CONCEPTS		Proof of financial responsibility		
Ref: 515D.4-7 C. Transportation Network Companies (ride-sharing services) Ref: 321N.1(5), 321N.4(2)(a) CREDIT INSURANCE CONTENT OUTLINE Product Knowledge, Terms and Concepts (50 scoreable questions) I. GENERAL INSURANCE TERMS AND CONCEPTS				
C. Transportation Network Companies (ride-sharing services) Ref: 321N.1(5), 321N.4(2)(a) CREDIT INSURANCE CONTENT OUTLINE Product Knowledge, Terms and Concepts (50 scoreable questions) I. GENERAL INSURANCE TERMS AND CONCEPTS				· · · · · · · · · · · · · · · · · · ·
Ref: 321N.1(5), 321N.4(2)(a) CREDIT INSURANCE CONTENT OUTLINE Product Knowledge, Terms and Concepts (50 scoreable questions) I. GENERAL INSURANCE TERMS AND CONCEPTS				J. Denial
CREDIT INSURANCE CONTENT OUTLINE Product Knowledge, Terms and Concepts (50 scoreable questions) I. GENERAL INSURANCE TERMS AND CONCEPTS5 Ref: 191-28.8(2)C L. Termination Ref: 191-28.3(5)B IV. IOWA LAWS, RULES, AND REGULATIONS PERTINENT TO CREDIT LICENSING		•		•
CREDIT INSURANCE CONTENT OUTLINE Product Knowledge, Terms and Concepts (50 scoreable questions) I. GENERAL INSURANCE TERMS AND CONCEPTS5 Ref: 191-28.3(5)B IV. IOWA LAWS, RULES, AND REGULATIONS PERTINENT TO CREDIT LICENSING				Ref: 191-28.8(2)C
CREDIT INSURANCE CONTENT OUTLINE Product Knowledge, Terms and Concepts (50 scoreable questions) I. GENERAL INSURANCE TERMS AND CONCEPTS5 IV. IOWA LAWS, RULES, AND REGULATIONS PERTINENT TO CREDIT LICENSING5 A. Insurance Commissioner/Division 1. Broad powers and duties Ref: 505.2; 505.8; 507B.3 2. Examination of records		ODEDIT INQUESANCE		
Product Knowledge, Terms and Concepts (50 scoreable questions) I. GENERAL INSURANCE TERMS AND CONCEPTS5 TO CREDIT LICENSING5 A. Insurance Commissioner/Division 1. Broad powers and duties Ref: 505.2; 505.8; 507B.3 2. Examination of records				
## A. Insurance Commissioner/Division (50 scoreable questions) 1. GENERAL INSURANCE TERMS AND CONCEPTS5 ### A. Insurance Commissioner/Division 1. Broad powers and duties ### Ref: 505.2; 505.8; 507B.3 2. Examination of records			١٧.	
(50 scoreable questions) 1. Broad powers and duties Ref: 505.2; 505.8; 507B.3 2. Examination of records				
I. GENERAL INSURANCE TERMS AND CONCEPTS		(50 scoreable questions)		Broad powers and duties
Z. Examination of records	I.	GENERAL INSURANCE TERMS AND CONCEPTS5		
		A. Insurance		

	Ref Reg	Ref: 30/B.6 4. Penalties Ref: 505.7A; 507B.7; Reg 191-10.20 5. Cease and desist Ref: 507B.6A; 522B.17; Reg 191-15.14 Licensing Requirements 5: 507B.7, 522B.3 through .11, .16; Reg 191-10.2, .4, .6, .8, .13; 191-11.1 through .4 1. Applications 2. Change of address 3. Licensing examinations 4. Resident/nonresident 5. Denial, renewal, termination of licenses Unfair and Deceptive Practices		Α.	Fundamentals of MPCI 1. Actual Production History (APH) 2. Production Reporting 3. Acreage Reporting 4. Important Dates 5. Written Agreements 6. High Risk Land 7. Actuarial Documents 8. Insured Eligibility 9. Units 10. Coverage Levels 11. Administrative Fees 12. Life of the Policy 13. Yield/Revenue Guarantees
		2: 507B.4; Reg 191-15.2, .3; 507E.2 through .7 1. Discrimination 2. Misrepresentation 3. Rebating 4. Advertising 5. Claims settlement 6. Defamation 7. Boycott, coercion and intimidation 8. lowa Insurance Fraud Act CROP INSURANCE	7	B.	Plans of Insurance 1. Common Crop Insurance Policy 1. Yield Protection (1) Catastrophic Risk Protection (CAT) Endorsement 2. Revenue Protection 3. Revenue Protection with Harvest Price Exclusion 2. Area Risk Protection Insurance Policy (ARPI) 1. Area Revenue Protection (ARP) 2. Area Revenue Protection with Harvest Price Exclusion (ARPwHPE)
		CONTENT OUTLINE Product Knowledge, Terms and Concepts			3. Area Yield Protection (AYP) 3. Livestock Risk Protection (LRP) 4. Livestock Gross Margin (LGM)
	٥-	(50 scoreable questions)		C.	Policy Provisions 1. Common/Basic Provisions
۱.		NERAL INSURANCE TERMS AND CONCEPTS8 Insurable interest			Coarse Grains Provisions
		Risk			1. Replant
		Hazard			Prevented Planting Late Planting
		Peril			Catastrophic Risk Protection (CAT) Endorsement
	E.	Loss 1. Direct 2. Indirect Indemnity		D.	Claims 1. Covered Perils 2. Loss Reporting Requirements 3. Duties After a Loss
	G.	Actual cash value	IV.	IO	NA LAWS, RULES, AND REGULATIONS PERTINENT
	Н.	Limits of liability			CROP INSURANCE10
	I.	Coinsurance		A.	Insurance Commissioner/Division
	J.	Occurrence			1. Broad powers and duties Ref: 505.2; 505.8; 507B.3
	K.	Negligence			2. Examination of records
	L.	Insuring agreement			Ref: 507.1, .2, .3 3. Hearings
		Subrogation			Ref: 507B.6
	N.	Pro-rata liability			4. Penalties
II.	CR	OP HAIL INSURANCE10			Ref: 505.7A; 507B.7; Reg 191-10.20 5. Cease and desist
		Policy rates			Ref: 507B.6A; 522B.17; Reg 191-15.14
		Coverages available			Licensing Requirements
	C.	Policy provisions 1. NCIS general provisions 2. NCIS Special provisions			7: 507B.7, 522B.3 through .11, .16; Reg 191-10.2, .4, .6, .8, .13, g 191-11.1 through .4 1. Applications
	D.	Liability			2. Change of address3. Licensing examinations
	E.	Claim settlement practices 1. Claim site assessment 2. Notice of loss 3. Insured's duty 4. Percentage plan 5. Arbitration and appraisal			 Resident/nonresident Temporary license Exemptions Denial, renewal, termination of licenses Continuing education
		6. Loss payment			Unfair and Deceptive Practices
	F.	Cancellation and nonrenewal		кеј	7: 507B.4; Reg 191-15.2, .3; 507E.2 through .7 1. Discrimination
	G.	NCIS policies			2. Misrepresentation
					3. Rebating
			S13		

III. MULTIPLE PERIL INSURANCE...... 22

3. Hearings

- 4. Advertising
- 5. Claims settlement
- 6. Defamation
- 7. Boycott, coercion and intimidation
- 8. Iowa Insurance Fraud Act

D. Iowa Crop Hail Insurance Law

Ref: 515.100; 191-20.8; 518A.25

- 1. Rate filings
- 2. Notice of claim

EXCESS AND SURPLUS LINES INSURANCE CONTENT OUTLINE

Product Knowledge, Terms, and Concepts

(50 scoreable questions)

I.	GE	NERAL INSURANCE DEFINITIONS8
	A.	Insurable interest
	В.	Loss (direct vs. indirect)
	C.	Negligence
	D.	Physical hazard
	E.	Proximate cause
	F.	Reinsurance
	G.	Replacement cost
	H.	Risk
II.	SU	RPLUS LINES MARKETS8
	A.	United States nonadmitted market 1. Definitions
		 Eligible surplus lines carriers in Iowa
	В.	London market 1. Lloyd's brokers
	C.	
		 Property General liability
		Professional liability
	D.	Insurance exchanges
III.	РО	LICIES, COVERAGES, FORMS10
	A.	Commercial General Liability
	В.	Building and Personal Property
	C.	Claims Made
	D.	Extended coverage
	E.	Employee Dishonesty
	F.	,
		Contingent Umbrella
		Contractual
IV/	em	RPLUS LINES LICENSING12
ıv.		Powers and duties of the Insurance Commissioner
		505.2; 505.8; 507B.3
		License requirements, issuance
	.8, .	5 507B.7, 522B.3 through .11, .13, .14, .16; Reg 191-10.2, .4, .6, 13; Reg 191-11.1 through .4
		Unfair and Deceptive Practices 507B.4; Reg 191-15.2, .3; 507E.2 through .7
٧.	IOV Ref.	VA SURPLUS LINES LAW12 <i>5 5151; Reg 191-21</i>
	A.	
	В.	Reports, records
	C.	Coverage and Eligibility
	D.	Premiums, evidence of insurance
	E.	Premium tax

F.	Multi-State	risks
----	-------------	-------

G. Qualifications for Surplus Lines Insurers

- 1. Alien vs. Foreign
- 2. Removal
- H. Disclosure
- I. Premium Rates
- J. Exempt commercial purchasers

SURETY CONTENT OUTLINE Product Knowledge, Terms and Concepts

(45 scoreable questions)

I.	I. INSURANCE TERMS AND RELATED CONCEPTS	
	A. Insurance	
	B. Insurable interest	
	C. Risk	
	D. Hazard	
	E. Loss	
	F. Proximate cause	
	G. Indemnity	
	H. Actual cash value	
	I. Limits of liability	
	J. Accident	
	K. Occurrence	
	L. Cancellation	
	M. Nonrenewal	
	N. Liability	
	O. Negligence	
II.	POLICY PROVISIONS AND CONTRACT LAW5	
	A. Insuring agreement	
	B. Conditions	
	C. Exclusions	
	D. Definition of the insured	
	E. Duties of the insured	
	F. Obligations of the insurance company	
	G. Proof of loss	
	H. Notice of claim	
	I. Assignment	
	J. Subrogation	
	K. Arbitration	
	L. Elements of a contract	
	M. Warranties, representations, and concealment	
	N. Binders	
III.	FIDELITY AND SURETY CONTRACTS10	
	A. Definition of fidelity and surety	
	B. Parties of a contract	
	C. Obligation of the surety	
	D. Underwriting considerations	
	E. Premiums and terms of obligations	
	F. Claims	
	G. Power of attorney	
	H. Indemnification agreements	
IV.	PURPOSE AND TYPE OF SURETY BONDS5	
	A. Court	

	B. Contract C. Miscellaneous D. Appeal Bonds PURPOSE AND TYPE OF FIDELITY BONDS		1. Universal life 2. Interest-sensitive whole life C. Indexed Life Products 1. Indexed universal life D. Variable Life Products 1. Variable whole life 2. Variable universal life E. Term life 1. Level, decreasing, and increasing term 2. Special features 1. Renewable 2. Convertible
VI.	BAIL BONDS		 F. Annuities Single, level, and flexible premium Immediate and deferred Fixed and variable G. Endowment H. Combination plans and variations Family policy Family income policy Joint life
VII.	. IOWA STATUTES, RULES, AND REGULATIONS PERTINENT TO SURETY LICENSING12		Survivorship life POLICY RIDERS, PROVISIONS, OPTIONS, AND
	A. Insurance Commissioner/Division 1. Broad powers and duties Ref: 505.2; 505.8; 507B.3 2. Examination of records Ref: 5071.2,3 3. Hearings Ref: 507B.6 4. Penalties Ref: 505.7A; 507B.7; Reg 191-10.20 5. Cease and desist Ref: 507B.6A; 522B.17; Reg 191-15.14 B. Licensing Requirements Ref: 507B.7, 522B.3 through .11, .16; Reg 191-10.2, .4, .6, .8, .13; Reg 191-11.1 through .4 1. Applications 2. Change of address 3. Licensing examinations 4. Resident/nonresident 5. Temporary license 6. Exceptions to licensing 7. Denial, renewal, termination of licenses C. Unfair and Deceptive Practices Ref: 507B.4; Reg 191-15.2, .3; 507E.2 through .7 1. Discrimination 2. Misrepresentation 3. Rebating 4. Advertising 5. Claims settlement 6. Defamation 7. Boycott, coercion and intimidation 8. lowa Insurance Fraud Act	III .	A. Policy riders 1. Waiver of premium 2. Guaranteed insurability 3. Payor benefit 4. Accidental death and/or accidental death and dismemberment 5. Term riders 6. Other insureds (e.g., spouse, children, nonfamily) B. Policy provisions and options 1. Entire contract 2. Insuring clause 3. Owner's rights 4. Beneficiary designations 5. Premium Payment 6. Reinstatement 7. Policy loans, withdrawals, partial surrenders 8. Nonforfeiture options 9. Dividends and dividend options 10. Incontestability 11. Assignments 12. Settlement options C. Policy exclusions TAXES, RETIREMENT, AND OTHER INSURANCE CONCEPTS
	VIATICAL SETTLEMENT BROKER CONTENT OUTLINE Product Knowledge, Terms, and Concepts (50 scoreable questions)		 D. Tax treatment of insurance premiums, proceeds, dividends 1. Individual life 2. Group life 3. Modified Endowment Contracts (MECs)
I.	TYPES OF POLICIES	IV.	E. Accelerated Death Benefits—Living Benefits IOWA LAWS, RULES, AND REGULATIONS COMMON TO ALL LINES

3. Cease and desist, hearings and penalties

Ref: 191-48.12; 505.7A, 507B.6, .7; 507B.6A; 522B.17; Reg 1 91-10.20; Reg 191-15.14

B. Licensing Requirements

Ref: 191-48.3; 191-11.1 through .4; Reg 191-11.1 through .4

- 1. Viatical settlement broker
- 2. Viatical settlement provider
- 3. Change of address
- 4. Licensing examinations
- 5. Renewal, termination of licenses
- 6. Continuing education

C. Unfair and Deceptive Practices

Ref: 507B.4; Reg 191-15.2, .3; 507E.2 through .7; Reg 191-48.11

D. Life and Health Guaranty Association

Ref: 508C

V. IOWA LAWS, RULES, AND REGULATIONS PERTINENT TO LIFE INSURANCE ONLY2

A. Policy replacement

Ref: 191-16.21 through .29

VI. IOWA LAWS, RULES, AND REGULATIONS PERTINENT TO VIATICAL SETTLEMENTS......25

A. Definitions

Ref: 191-48.2

B. Advertising

Ref: 191-48.2, .10

C. Contract approval

Ref: 191-48.4

D. Disclosures

Ref: 191-48.5

E. Requirements and Prohibition

Ref: 191-48.9; 508E

F. Confidentiality

Ref: 191-48.7

G. Prohibited activities

Ref: 191-48.9

PUBLIC ADJUSTER CONTENT OUTLINE

Product Knowledge, Laws, and Regulations

(50 scoreable questions)

I. GENERAL PROPERTY INSURANCE PRODUCT KNOWLEDGE PERTINENT TO PUBLIC ADJUSTERS

Note: To the extent that the specific contracts, forms, and endorsements dealt with in this outline are available in standardized versions, outline references are to items developed by (1) Insurance Services Office; (2) National Council on Compensation Insurance; (3) Surety Association of America.

A. Standard Fire Policy

Ref: New York Standard Fire Policy

- 1. Basic coverages, provisions, and clauses
- 2. Limitations and restrictions

B. Personal lines

- 1. Dwelling and contents (DP forms)
- 2. Homeowners (HO forms)

C. Commercial lines

- 1. Commercial property
 - 1. Commercial building and personal property form
 - 2. Business income
- 2. Law and Ordinance Coverage

D. Inland marine

- 1. Personal floaters
- 2. Commercial floaters
- E. Others

National Flood Insurance Program

F. Additional Coverages and Exclusions

1. Time Element

2. Valuable Papers and Records

G. Crime

- 1. Employee Theft
- 2. Inside the Premises-Theft of Money and Securities
- Inside the Premises-Robbery or Safe Burglary of Other Property

H. Surety Bonding

- 1. Definitions
 - 1. Obligee
 - 2. Principal
 - 3. Surety

II. PROPERTY POLICY PROVISIONS AND CONTRACT LAW

- A. Declarations
- B. Exclusions
- C. Definition of the insured
- D. Proof of loss
- E. Notice of claim
- F. Appraisal
- G. Subrogation
- H. Limitations
- I. Coinsurance
- J. Fraud
- K. Obligations of the insurance company
- L. Endorsements
- M. Replacement cost

III. PROPERTY INSURANCE TERMS AND RELATED CONCEPTS

- A. Insurable interest
- B. Risk
- C. Hazard
 - 1. Moral
- D. Loss
 - 1 Direct
 - 2. Indirect
- E. Deductible
- F. Indemnity
- G. Replacement cost
- H. Extensions of coverage
- I. Negligence
- J. Theft
- K. Burglary
- L. Robbery
- M. Binders
- N. Apportionment clause
- O. Waiver/Non-Waiver Agreement
- P. Estoppel

IV. PUBLIC ADJUSTER

- A. Loss Report
 - Essential Elements
 - 1. Occurrence Date
 - 2. Coverages

B. Loss/Damage Valuation

- Damages
- 2. Scope of Loss or Damages

V. INSURANCE TERMS PERTINENT TO IOWA

Ref: 522F.1, 522C.2

A. Amount of loss

- B. Catastrophic disaster
- C. Claimant
- D. First party claim
- E. Independent adjuster
- F. Public adjuster
- G. Staff adjuster

VI. IOWA STATUTES, REGULATIONS, AND BULLETINS PERTINENT TO PROPERTY INSURANCE AND THE LICENSING OF PUBLIC ADJUSTERS

A. Definitions

Ref: 507B.7, 522B.3 through .11, .13, .14, .16; Reg 191-10.2, .4, .6, .8, .13; Reg 191-11.1 through .4; 191-55

- Persons required to be licensed and their responsibilities
 - 1. Public Adjuster
- 2. License requirements
 - 1. Fees and application
 - 2. Prerequisites
 - 3. Exceptions to licensing
- 3. Notice of address change
- 4. Contracts and Solicitation of Contracts

B. Marketing Practices

Ref: 505.7A, 507B.7, 507B.4

- 1. Duties of licensed personnel
- 2. Record keeping
- 3. License denial, suspension, revocation, and penalties
- 4. Ethics
- Unfair practices
 - a. Misrepresentation

C. Insurance Commissioner

Ref: 505.2; 505.7A; 505.8; 507B.3; 507B.6; 507B.7; Reg. 191-10.20; 507B.64; 522B.17; Reg. 191-15.14

- 1. Broad powers and duties
- 2. Hearings
- 3. Cease and desist orders and penalties
- 4. General penalties

D. Adjusters Standards of Conduct

Ref: 522C.11 (1-28)

- 1. Act in loyalty to interest of insured
- 2. No contact first 72 hours after catastrophic event
- 3. No solicitation hours
- 4. License required to conduct insurance business
- 5. Adjusters shall not have financial interest
- 6. Adjusters shall not act as public adjuster and independent adjuster on same claim
- 7. Adjusters shall not have a conflict of interest
- 8. Have no direct or indirect financial interest

E. Adjuster records

Ref: 522C.12 (1-2)

NAVIGATOR CONTENT OUTLINE

Product Knowledge, Terms and Concepts

(50 scoreable questions)

I. AFFORDABLE CARE ACT

- A. Intent of the Law
- **B.** Major Provisions
- C. Essential Health Benefits
- D. Exemptions

E. Financial assistance availability and determination

- 1. Individuals and families
- 2. Public programs (i.e., Medicaid and CHIP)
- 3. Subsidies and tax credits for small businesses
- 4. Groups and financial subsidies

Calculating the Advanced Premium Tax Credit (APTC)

F. Special Populations

- 1. Identifying and reaching (demographic and geographic)
- 2. Cultural and linguistic approaches and materials

G. Tribal Considerations

II. BASIC HEALTH CONCEPTS

A. Health care options

- 1. Health Maintenance Organizations (HMO)
- 2. Preferred Provider Organizations (PPO)
- 3. Point of Service (POS) plans
- 4. Exclusive Provider Organizations (EPO)
- 5. High Deductible Health Plans (HDHPs)
- Health Savings Account (HSA) / Health Reimbursement Arrangement (HRA)

B. Cost, premiums, payments

- 1. Copayments
- 2. Deductibles
- 3. Coinsurance
- 4. Low cost and no-cost care available in the Exchange

III. HEALTH INSURANCE EXCHANGES

A. Types of Exchanges

- 1. State Based Marketplace (SBM)
- 2. State Partnership Marketplace (SPM)
- 3. Federally-Facilitated Marketplace (FFM)

B. Functions of Exchanges

- 1. One-stop marketplace
- 2. Eligibility & Enrollment
- 3. Single Streamlined Application Process
- 4. Federal Subsidies

C. Individual Exchanges

D. Small Business Health Options (SHOP) Exchanges

E. Qualified Health Plans (QHPs)

- 1. Essential Health Benefits
- 2. Preventative Health Services
- 3. Children's Coverage
- 4. Dental and Vision Benefits

IV. NAVIGATORS

A. Types

- 1. Navigators
- 2. Certified Application Counselors

B. Roles and Responsibilities

- 1. Definition and eligible entities
- 2. Training and certification of Navigators
- 3. Provide information fairly, accurately and impartially
- 4. Plan eligibility and overview
- 5. Plan enrollment procedures (signatures)
- Exchange eligibility and changes (individuals and families)
- 7. Expanded Medicaid eligibility
- 8. Medicare disqualification
- Consumer questions
- 10. Compensation
- 11. QHP selection (referrals and information)
- 12. Conflicts of interest
- 13. Performance metrics

C. Privacy and security of health information

- 1. HIPAA
- Confidentiality, integrity, and availability of Protected Health Information (PHI)
- Penalties for violations or noncompliance with HHS regulations
- Criminal acts

V. BROKERS, AGENTS AND PRODUCERS

A. Roles and responsibilities

1. Ineligibility as a Navigator due to compensation

- 2. Producer licensing, certification and training
- 3. Compensation
- 4. Performance metrics

VI. OUTREACH AND EDUCATION

A. Identify goals (role of Producers and Navigators)

B. Digital literacy

- 1. Computer use
- 2. Identify best practices for assisting customers who are not online
- 3. Community computer resources
- 4. Tracking and reporting results

C. Medicare and Medicaid

D. Employer-sponsored plans

- 1. Large Group Employers (101+ employees)
- 2. Self-insured plans and MEWAs
- 3. Fully insured plans and METs
- 4. Small Group Employers
- 5. Self-employed Business Owners

VII. IOWA LAWS, RULES, AND REGULATIONS COMMON TO **ALL LINES**

A. Insurance Commissioner/Division

1. Broad powers and duties

Ref: 505.2; 505.8; 507B.3; 507C

2. Examination of records

Ref: 507.1, .2, .3

3. Hearings

Ref: 507B.6

4. Penalties

Ref: 505.7A; 507B.7; Reg 191-10.20

5. Cease and desist

Ref: 507B.6A; 522B.17; Reg 191-15.14

B. Licensing

Ref: 507B.7, 522B.3 through .11, .13, .14, .16; Reg 191-10.1 through .15; Reg 191-11.1 through .4

- 1. Applications
- 2. Change of address
- 3. Licensing examinations
- Resident/nonresident
- 5. Temporary license
- 6. Exemptions
- Denial, renewal, termination of licenses 7.
- Commissions and referral fees
- 9. Company appointments
- 10. Continuing education

C. Unfair and deceptive practices

Ref: 507B.4; Reg 191-15.2, .3; 507E.1 through .7

- 1. Discrimination
- 2. Misrepresentation
- 3. Rebating
- Advertising
- Claims settlement
- Defamation
- Boycott, coercion and intimidation 7.
- 8. Iowa Insurance Fraud Act

D. Guaranty Association

Ref: 508C.2, .3, .5, .6, .8, .9, .12, .14, .18

IOWA UMPIRE CONTENT OUTLINE

Product Knowledge, Terms and Concepts

(50 scoreable questions)

I. GENERAL INSURANCE TERMS AND RELATED **CONCEPTS**

A. Insurable interest

B. Risk

C. Hazard

1. Moral

D. Loss

- 1 Direct
- 2. Indirect
- E. Deductible
- F. Indemnity
- G. Actual cash value
- H. Replacement cost
- I. Extensions of coverage
- J. Negligence K. Theft
- L. Burglary M. Robbery
- N. Binders
- O. Apportionment clause
- P. Waiver/Non-waiver agreement
- Q. Estoppel

II. INSURANCE TERMS PERTINENT TO IOWA

Ref: 522F.1, 522C.2

- A. Amount of loss
- Catastrophic disaster
- C. Claimant
- D. **Conflict of interest**
- E. First party claim
- F. Umpire
- G. **Appraiser**
- Good cause H.

III. IOWA STATUTES AND REGULATIONS PERTINENT TO **UMPIRES**

A. Payment(s)

Ref: 522F.11 (1-5)

B. Objections

Ref: 522F.12

1. Process of submitting objections

C. Standards of Conduct

Ref: 522F.13

- 1. Conflict of interest disclosure
- 2. Submission of differences
- 3. Umpire duties
- 4. Prohibited acts

D. Appraisal process Ref: 522F.14 (1-6)

E. Appraisal award

Ref: 522F.16 F. Record keeping

Ref: 522F.18

IOWA STATUTES AND REGULATIONS PERTINENT TO LICENSING OF UMPIRES

A. Licensing

1. Eligibility for Umpire license

Ref: 522F.8

2. License issuance, renewal, and fees

Ref: 522F.9

3. License denial, nonrenewal, or revocation

Ref: 522F.20(1)a-q, 522F.23

- a. Untrue information on the application
- b. Violation of insurance laws
- c. Withheld or misappropriated funds
- d. Conviction of a felony
- e. Use of fraudulent of coercive acts
- License revocation in this state or other states
- g. Failure to pay child support or state debt
- 4. Reinstatement unrelated to disciplinary action Ref: 522F.10
- 5. Reinstatement or reissuance after disciplinary action

Ref: 522F.22 (1)(2)(7)(8)

- a. Definitions
- b. Application process
- c. Voluntary forfeiture

Additional action d.

Hearings

Ref: 522F.19 (1-5)

- 1. Statement of charges and notice of hearing
- 2. Opportunity to be heard
- Hearing procedures 3.
- Commissioner's powers
- Service of process

C. Civil and criminal penalties

Ref: 522F.21 (1-7)

- 1. Cease and desist order
- Criminal penalties
- Referral to attorney general

D. Reporting of criminal and administrative actions

Ref: 522F.17 (1-3)

- 30-day window
- Penalty for failure to comply

E. Fingerprinting/Criminal history check

Ref: 522F.8, 522B.5A

IOWA APPRAISER CONTENT OUTLINE

Product Knowledge, Terms and Concepts

(50 scoreable questions)

I. GENERAL INSURANCE TERMS AND RELATED

CONCEPTS

- A. Insurable interest
- B. Risk
- C. Hazard
 - 1. Moral
- D. Loss
 - 1. Direct
 - 2. Indirect
- E. Deductible
- F. Indemnity G. Actual cash value
- H. Replacement cost
- I. Extensions of coverage
- J. Negligence
- K. Theft
- L. Burglary
- M. Robbery
- N. Binders
- O. Apportionment clause
- P. Waiver/Non-waiver agreement
- Q. Estoppel

II. INSURANCE TERMS PERTINENT TO IOWA

Ref: 522F.1, 522C.2

- A. Amount of loss
- B. Catastrophic disaster
- C. Claimant
- D. Conflict of interest
- E. First party claim
- F. Umpire
- G. Appraiser
- H. Good cause

III. IOWA STATUTES AND REGULATIONS PERTINENT TO APPRAISERS

A. Payment(s)

Ref: 522F.6

B. Objections

Ref: 522F.12

1. Process of submitting objections

C. Standards of Conduct

Ref: 522F.7

- 1. Conflict of interest disclosure
- 2. Appraiser duties
- Prohibited acts
- D. Appraisal process

Ref: 522F.14 (1-6)

E. Appraisal clause

Ref: 522F.15

F. Appraisal award

Ref: 522F.16

G. Record keeping

Ref: 522F.18

IOWA STATUTES AND REGULATIONS PERTINENT IV TO LICENSING OF APPRAISERS

A. Licensing

- 1. Eligibility for Appraisers license Ref: 522F.3
- License issuance, renewal, and fees Ref: 522F.4
- License denial, nonrenewal, or revocation Ref: 522F.20(1)a-q, 522F.23; 522F.5; 522F.22 (1)(2)(7)(8)
 - Untrue information on the application
 - b. Violation of insurance laws
 - Withheld or misappropriated funds C.
 - d. Conviction of a felony
 - Use of fraudulent of coercive acts e.
 - License revocation in this state or other
 - Failure to pay child support or state debt
- Reinstatement unrelated to disciplinary action
- Reinstatement or reissuance after disciplinary
 - a. Definitions
 - b. Application process
 - c. Voluntary forfeiture
 - d. Additional action

B. Hearings

Ref: 522F.19 (1-5)

- 1. Statement of charges and notice of hearing
- 2. Opportunity to be heard
- 3. Hearing procedures
- 4. Commissioner's powers
- 5. Service of process

C. Civil and criminal penalties

Ref: 522F.21 (1-7)

- 1. Cease and desist order
- 2. Criminal penalties
- 3. Referral to attorney general

D. Reporting of criminal and administrative actions

Ref: 522F.17 (1-3)

- 1. 30-day window
- 2. Penalty for failure to comply E. Fingerprinting/Criminal history check

Ref: 522F.3, 522B.5A

STAFF ADJUSTER CONTENT OUTLINE

Product Knowledge, Laws, and Regulations

(50 scoreable questions)

GENERAL PROPERTY INSURANCE PRODUCT KNOWLEDGE PERTINENT TO STAFF ADJUSTERS

Note: To the extent that the specific contracts, forms, and endorsements dealt with in this outline are available in standardized versions, outline references are to items developed by (1) Insurance Services Office; (2) National Council on Compensation Insurance; (3) Surety Association of America.

A. Standard Fire Policy

Ref: New York Standard Fire Policy

- 1. Basic coverages, provisions, and clauses
- 2. Limitations and restrictions

B. Personal lines

- 1. Dwelling and contents (DP forms)
- 2. Homeowners (HO forms)

C. Commercial lines

- 1. Commercial property
 - a. Commercial building and personal property form
 - b. Business income
- 2. Law and Ordinance Coverage

D. Inland marine

- 1. Personal floaters
- 2. Commercial floaters

E. Others

1. National Flood Insurance Program

F. Additional Coverages and Exclusions

- 1. Time Element
- 2. Valuable Papers and Records

G. Crime

- 1. Employee Theft
- 2. Inside the Premises-Theft of Money and Securities
- Inside the Premises-Robbery or Safe Burglary of Other Property

H. Surety Bonding

- 1. Definitions
 - a. Obligee
 - b. Principal
 - c. Surety

II. PROPERTY POLICY PROVISIONS AND CONTRACT LAW

- A. Declarations
- B. Exclusions
- C. Definition of the insured
- D. Proof of loss
- E. Notice of claim
- F. Appraisal
- G. Subrogation
- H. Limitations
- I. Coinsurance
- J. Fraud

III. PROPERTY INSURANCE TERMS AND RELATED CONCEPTS

- A. Insurable interest
- B. Risk
- C. Hazard
 - 1. Moral
- D. Loss
 - 1. Direct
 - Indirect
- E. Deductible
- F. Indemnity
- G. Replacement cost
- H. Extensions of coverage
- I. Negligence
- J. Theft
- K. Burglary
- L. Robbery
- M. Binders
- N. Apportionment clause
- O. Waiver/Non-Waiver Agreement
- P. Estoppel

IV. STAFF ADJUSTER

- A. Loss Report
 - 1. Essential Elements

- a. Occurrence Date
- b. Coverages

B. Loss/Damage Valuation

- 1. Damages
- 2. Scope of Loss or Damages

V. INSURANCE TERMS PERTINENT TO IOWA

Ref: 522F.1, 522C.2

- A. Amount of loss
- B. Catastrophic disaster
- C. Claimant
- D. First party claim
- E. Independent adjuster
- F. Public adjuster
- G. Staff adjuster

VI. IOWA STATUTES, REGULATIONS, AND BULLETINS PERTINENT TO STAFF ADJUSTERS

A. Authority of the commissioner

Ref: 522C.3

B. Licensing

1. License required

Ref: 522C.4

2. Application for license

Ref: 522C.5, 522C.6, 522C.7, 522C.8, 522C.9

- a. Individual applicants
- b. Nonresident
- c. Business entities
- d. Business entity license resident/nonresident
- e. Fees
- f. Financial responsibility
- g. Examination
- h. Exemptions
- License denial, nonrenewal, or revocation Ref: 522C.13, 522C.16

. Untrue information on the application

- b. Violation of insurance laws
- c. Withheld or misappropriated fundsd. Conviction of a felony
- e. Use of fraudulent of coercive acts
- f. License revocation in this state or other states
- g. Failure to pay child support or state debt
- 4. Reinstatement unrelated to disciplinary action Ref: 522F.10
- 5. Reinstatement or reissuance after disciplinary action

Ref: 522C.15 1-8

- a. Definitions
- b. Application process
- c. Voluntary forfeiture
- d. Additional action
- 6. Criminal and civil penalties

Ref: 522C.14 (1-3)

- a. Hearing proceedings and findings
- b. Adjuster acting without proper licensure
- c. Contract used by unlicensed persons will be void

C. Adjusters Standards of Conduct

Ref: 522C.11 (1-28)

- 1. Act in loyalty to interest of insured
- 2. No contact first 72 hours after catastrophic event
- 3. No solicitation hours
- License required to conduct insurance business
- Adjusters shall not have financial interest
- Adjusters shall not act as public adjuster and independent adjuster on same claim
- 7. Adjusters shall not have a conflict of interest
- 8. Have no direct or indirect financial interest

D. Adjuster records

Ref: 522C.12 (1-2)

INDEPENDENT ADJUSTER CONTENT OUTLINE

Product Knowledge, Laws, and Regulations

(50 scoreable questions)

I. GENERAL PROPERTY INSURANCE PRODUCT KNOWLEDGE PERTINENT TO INDEPENDENT ADJUSTERS

Note: To the extent that the specific contracts, forms, and endorsements dealt with in this outline are available in standardized versions, outline references are to items developed by (1) Insurance Services Office; (2) National Council on Compensation Insurance; (3) Surety Association of America.

A. Standard Fire Policy

Ref: New York Standard Fire Policy

- 1. Basic coverages, provisions, and clauses
- 2. Limitations and restrictions

B. Personal lines

- 1. Dwelling and contents (DP forms)
- 2. Homeowners (HO forms)

C. Commercial lines

- 1. Commercial property
 - a. Commercial building and personal property form
 - Business income
- 2. Law and Ordinance Coverage

D. Inland marine

- 1. Personal floaters
- 2. Commercial floaters

E. Others

1. National Flood Insurance Program

F. Additional Coverages and Exclusions

- 1. Time Element
- 2. Valuable Papers and Records

G. Crime

- 1. Employee Theft
- 2. Inside the Premises-Theft of Money and Securities
- 3. Inside the Premises-Robbery or Safe Burglary of Other Property

H. Surety Bonding

- 1. Definitions
 - a. Obligee
 - b. Principal
 - c. Surety

II. PROPERTY POLICY PROVISIONS AND CONTRACT LAW

- A. Declarations
- B. Exclusions
- C. Definition of the insured
- D. Proof of loss
- E. Notice of claim
- F. Appraisal
- G. Subrogation
- H. Limitations
- I. Coinsurance
- J. Fraud

III. PROPERTY INSURANCE TERMS AND RELATED CONCEPTS

- A. Insurable interest
- B. Risk
- C. Hazard
 - 1. Moral
- D. Loss

- 1. Direct
- Indirect
- E. Deductible
- F. Indemnity
- G. Replacement cost
- H. Extensions of coverage
- I. Negligence
- J. Theft
- K. Burglary
- L. Robbery
- M. Binders
- N. Apportionment clause
- O. Waiver/Non-Waiver Agreement
- P. Estoppel

IV. INDEPENDENT ADJUSTER

A. Loss Report

- 1. Essential Elements
 - a. Occurrence Date
 - b. Coverages

B. Loss/Damage Valuation

- 1. Damages
- 2. Scope of Loss or Damages

V. INSURANCE TERMS PERTINENT TO IOWA

Ref: 522F.1, 522C.2

- A. Amount of loss
- B. Catastrophic disaster
- C. Claimant
- D. First party claim
- E. Independent adjuster
- F. Public adjuster
- G. Staff adjuster

VI. IOWA STATUTES, REGULATIONS, AND BULLETINS PERTINENT TO INDEPENDENT ADJUSTERS

A. Authority of the commissioner

Ref: 522C.3

- B. Licensing
 - 1. License required
 - Ref: 522C.4
 - 2. Application for license

Ref: 522C.5, 522C.6, 522C.7, 522C.8, 522C.9

- a. Individual applicants
- b. Nonresident
- c. Business entities
- d. Business entity license resident/nonresident
- e. Fees
- f. Financial responsibility
- g. Examination
- h. Exemptions
- 3. License denial, nonrenewal, or revocation

Ref: 522C.13, 522C.16

- a. Untrue information on the application
- b. Violation of insurance laws
- c. Withheld or misappropriated funds
- d. Conviction of a felony
- e. Use of fraudulent of coercive acts
- f. License revocation in this state or other states
- g. Failure to pay child support or state debt
- Reinstatement unrelated to disciplinary action Ref: 522F.10
- Reinstatement or reissuance after disciplinary action Ref: 522C.15 1-8
 - Definitions
 - b. Application process

- c. Voluntary forfeiture
- d. Additional action
- 6. Criminal and civil penalties Ref: 522C.14 (1-3)
 - a. Hearing proceedings and findings
 - b. Adjuster acting without proper licensure
 - c. Contract used by unlicensed persons will be void

C. Adjusters Standards of Conduct

Ref: 522C.11 (1-28)

- 1. Act in loyalty to interest of insured
- 2. No contact first 72 hours after catastrophic event
- 3. No solicitation hours
- 4. License required to conduct insurance business
- 5. Adjusters shall not have financial interest
- 6. Adjusters shall not act as public adjuster and independent adjuster on same claim
- 7. Adjusters shall not have a conflict of interest
- 8. Have no direct or indirect financial interest

D. Adjuster records

Ref: 522C.12 (1-2)

PUBLIC ADJUSTER & APPRAISER CONTENT OUTLINE

Product Knowledge, Laws, and Regulations

(100 scoreable questions)

I. GENERAL PROPERTY INSURANCE PRODUCT KNOWLEDGE PERTINENT TO PUBLIC ADJUSTERS

Note: To the extent that the specific contracts, forms, and endorsements dealt with in this outline are available in standardized versions, outline references are to items developed by (1) Insurance Services Office; (2) National Council on Compensation Insurance; (3) Surety Association of America.

A. Standard Fire Policy

Ref: New York Standard Fire Policy

- 1. Basic coverages, provisions, and clauses
- 2. Limitations and restrictions

B. Personal lines

- 1. Dwelling and contents (DP forms)
- 2. Homeowners (HO forms)

C. Commercial lines

- 1. Commercial property
 - 1. Commercial building and personal property form
 - 2. Business income
- 2. Law and Ordinance Coverage

D. Inland marine

- 1. Personal floaters
- 2. Commercial floaters

E. Others

1. National Flood Insurance Program

F. Additional Coverages and Exclusions

- 1. Time Element
- 2. Valuable Papers and Records

G. Crime

- 1. Employee Theft
- 2. Inside the Premises-Theft of Money and Securities
- Inside the Premises-Robbery or Safe Burglary of Other Property

H. Surety Bonding

- 1. Definitions
 - 1. Obligee
 - 2. Principal
 - 3. Surety

II. PROPERTY POLICY PROVISIONS AND CONTRACT LAW

- A. Declarations
- **B.** Exclusions
- C. Definition of the insured
- D. Proof of loss
- E. Notice of claim
- F. Appraisal
- G. Subrogation
- H. Limitations
- I. Coinsurance
- J. Fraud
- K. Obligations of the insurance company
- L. Endorsements
- M. Replacement cost

III. PROPERTY INSURANCE TERMS AND RELATED CONCEPTS

- A. Insurable interest
- B. Risk
- C. Hazard
 - Moral
- D. Loss
 - 1. Direct
 - Indirect
- E. DeductibleF. Indemnity
- G. Replacement cost
- H. Extensions of coverage
- . Negligence
- J. Theft
- K. Burglary
- L. Robbery
- M. Binders
- N. Apportionment clause
- O. Waiver/Non-Waiver Agreement
- P. Estoppel

IV. PUBLIC ADJUSTER

A. Loss Report

- 1. Essential Elements
 - a. Occurrence Date
 - b. Coverages

B. Loss/Damage Valuation

- 1. Damages
- 2. Scope of Loss or Damages

V. INSURANCE TERMS PERTINENT TO IOWA

Ref: 522F.1, 522C.2

- A. Amount of loss
- B. Catastrophic disaster
- C. Claimant
- D. First party claim
- E. Independent adjuster
- F. Public adjuster
- G. Staff adjuster

VI. IOWA STATUTES, REGULATIONS, AND BULLETINS PERTINENT TO PROPERTY INSURANCE AND THE LICENSING OF PUBLIC ADJUSTERS

A. Definitions

Ref: 507B.7, 522B.3 through .11, .13, .14, .16; Reg 191-10.2, .4, .6, .8, .13; Reg 191-11.1 through .4; 191-55

Persons required to be licensed and their responsibilities

- a. Public Adjuster
- License requirements
 - a. Fees and application
 - b. Prerequisites
 - c. Exceptions to licensing
- 3. Notice of address change
- 4. Contracts and Solicitation of Contracts

B. Marketing Practices

Ref: 505.7A, 507B.7, 507B.4

- 1. Duties of licensed personnel
- 2. Record keeping
- 3. License denial, suspension, revocation, and penalties
- 4. Ethics
- 5. Unfair practices
 - Misrepresentation

C. Insurance Commissioner

Ref: 505.2; 505.7A; 505.8; 507B.3; 507B.6; 507B.7; Reg. 191-10.20; 507B.6A; 522B.17; Reg. 191-15.14

- 1. Broad powers and duties
- 2. Hearings
- 3. Cease and desist orders and penalties
- 4. General penalties

D. Adjusters Standards of Conduct

Ref: 522C.11 (1-28)

- 1. Act in loyalty to interest of insured
- 2. No contact first 72 hours after catastrophic event
- 3. No solicitation hours
- 4. License required to conduct insurance business
- 5. Adjusters shall not have financial interest
- 6. Adjusters shall not act as public adjuster and independent adjuster on same claim
- 7. Adjusters shall not have a conflict of interest
- 8. Have no direct or indirect financial interest

E. Adjuster records

Ref: 522C.12 (1-2)

VII. ĞENERAL İNSURANCE TERMS AND RELATED CONCEPTS

- A. Insurable interest
- B. Risk
- C. Hazard
 - 1. Moral
- D. Loss
 - Direct
 Indirect
- E. Deductible
- F. Indemnity
- G. Actual cash value
- H. Replacement cost
- I. Extensions of coverage
- J. Negligence
- K. Theft
- L. Burglary
- M. Robbery
- N. Binders
- O. Apportionment clause
- P. Waiver/Non-waiver agreement
- Q. Estoppel

VIII. INSURANCE TERMS PERTINENT TO IOWA

Ref: 522F.1, 522C.2

- A. Amount of loss
- B. Catastrophic disaster
- C. Claimant
- D. Conflict of interest
- E. First party claim
- F. Umpire
- G. Appraiser
- H. Good cause

IX. IOWA STATUTES AND REGULATIONS PERTINENT TO APPRAISERS

A. Payment(s)

Ref: 522F.6

B. Objections

Ref: 522F.12

1. Process of submitting objections

C. Standards of Conduct

Ref: 522F.7

- 1. Conflict of interest disclosure
- Appraiser duties
- Prohibited acts

D. Appraisal process

Ref: 522F.14 (1-6)

E. Appraisal clause

Ref: 522F.15

F. Appraisal award

Ref: 522F.16

Record keeping

Ref: 522F.18

X. IOWA STATUTES AND REGULATIONS PERTINENT TO LICENSING OF APPRAISERS

A. Licensing

- 1. Eligibility for Appraisers license *Ref:* 522F.3
- 2. License issuance, renewal, and fees *Ref: 522F.4*
- 3. License denial, nonrenewal, or revocation Ref: 522F.20(1)a-q, 522F.23; 522F.5; 522F.22 (1)(2)(7)(8)
 - a. Untrue information on the application
 - b. Violation of insurance laws
 - c. Withheld or misappropriated funds
 - d. Conviction of a felony
 - e. Use of fraudulent of coercive acts
 - f. License revocation in this state or other states
 - g. Failure to pay child support or state debt
- 4. Reinstatement unrelated to disciplinary action
- Reinstatement or reissuance after disciplinary action
 - a. Definitions
 - b. Application process
 - c. Voluntary forfeiture
 - d. Additional action

B. Hearings

Ref: 522F.19 (1-5)

- 1. Statement of charges and notice of hearing
- 2. Opportunity to be heard
- 3. Hearing procedures
- 4. Commissioner's powers
- Service of process

C. Civil and criminal penalties

Ref: 522F.21 (1-7)

- 1. Cease and desist order
- Criminal penalties
- 3. Referral to attorney general

D. Reporting of criminal and administrative actions Ref: 522F.17 (1-3)

- I. 30-day window
- 2. Penalty for failure to comply
- E. Fingerprinting/Criminal history check

Ref: 522F.3, 522B.5A

STAFF ADJUSTER AND APPRAISER CONTENT OUTLINE

Product Knowledge, Laws, and Regulations

(100 scoreable questions)

I. GENERAL PROPERTY INSURANCE PRODUCT KNOWLEDGE PERTINENT TO STAFF ADJUSTERS Note: To the extent that the specific contracts, forms, and endorsements dealt with in this outline are available in standardized versions, outline references are to items developed by (1) Insurance Services Office; (2) National Council on Compensation Insurance; (3) Surety Association of America.

A. Standard Fire Policy

Ref: New York Standard Fire Policy

- 1. Basic coverages, provisions, and clauses
- 2. Limitations and restrictions

B. Personal lines

- Dwelling and contents (DP forms)
- 2. Homeowners (HO forms)

C. Commercial lines

- 1. Commercial property
 - Commercial building and personal property form
 - Business income
- 2. Law and Ordinance Coverage

D. Inland marine

- 1. Personal floaters
- 2. Commercial floaters

E. Others

1. National Flood Insurance Program

F. Additional Coverages and Exclusions

- 1. Time Element
- 2. Valuable Papers and Records

G. Crime

- 1. Employee Theft
- Inside the Premises-Theft of Money and Securities
- 3. Inside the Premises-Robbery or Safe Burglary of Other Property

H. Surety Bonding

- 1. Definitions
 - a. Obligee
 - b. Principal
 - Suretv

II. PROPERTY POLICY PROVISIONS AND CONTRACT LAW

- A. Declarations
- B. Exclusions
- C. Definition of the insured
- D. Proof of loss
- E. Notice of claim
- F. Appraisal
- G. Subrogation
- H. Limitations
- Coinsurance
- J. Fraud

III. PROPERTY INSURANCE TERMS AND RELATED CONCEPTS

- A. Insurable interest
- B. Risk
- C. Hazard
 - Moral
- D Loss
 - 1. Direct 2 Indirect
- E. Deductible
- F. Indemnity
- G. Replacement cost
- H. Extensions of coverage
- Negligence
- J. Theft
- K. Burglary
- L. Robbery

- M. Binders
- N. Apportionment clause
- O. Waiver/Non-Waiver Agreement
- P. Estoppel

IV. STAFF ADJUSTER

A. Loss Report

- 1. Essential elements
 - a. Occurrence Date
 - b Coverages

B. Loss/Damage Valuation

- 1. Damages
- 2. Scope of Loss or Damages

V. INSURANCE TERMS PERTINENT TO IOWA

Ref: 522F.1, 522C.2

- A. Amount of loss
- B. Catastrophic disaster
- C. Claimant
- D. First party claim
- E. Independent adjuster
- F. Public adjuster
- G. Staff adjuster

VI. IOWA STATUTES, REGULATIONS, AND BULLETINS PERTINENT TO STAFF ADJUSTERS

A. Authority of the commissioner

Ref: 522C.3

B. Licensing

1. License required

Ref: 522C.4

2. Application for license

Ref: 522C.5, 522C.6, 522C.7, 522C.8, 522C.9

- Individual applicants a.
- h. Nonresident
- **Business entities**
- Business entity license resident/nonresident d.
- f. Financial responsibility
- Examination
- Exemptions
- 3. License denial, nonrenewal, or revocation Ref: 522C.13, 522C.16

- a. Untrue information on the application Violation of insurance laws h
- Withheld or misappropriated funds
- Conviction of a felony d.
- Use of fraudulent of coercive acts e.
- License revocation in this state or other states f
- Failure to pay child support or state debt
- 4. Reinstatement unrelated to disciplinary action Ref: 522F.10
- 5. Reinstatement or reissuance after disciplinary action

Ref: 522C.15 1-8

- Definitions
- Application process h
- Voluntary forfeiture
- Additional action
- 6. Criminal and civil penalties

Ref: 522C.14 (1-3)

- Hearing proceedings and findings
- Adjuster acting without proper licensure
- Contract used by unlicensed persons will be void

C. Adjusters Standards of Conduct

Ref: 522C.11 (1-28)

- 1. Act in loyalty to interest of insured
- 2. No contact first 72 hours after catastrophic event
- No solicitation hours

- 4. License required to conduct insurance business
- 5. Adjusters shall not have financial interest
- 6. Adjusters shall not act as public adjuster and independent adjuster on same claim
- 7. Adjusters shall not have a conflict of interest
- 8. Have no direct or indirect financial interest

D. Adjuster records

Ref: 522C.12 (1-2)

VII. GENERAL INSURANCE TERMS AND RELATED CONCEPTS

- A. Insurable interest
- B. Risk
- C. Hazard
 - 1. Moral
- D. Loss
 - 1. Direct
 - 2. Indirect
- E. Deductible
- F. Indemnity
- G. Actual cash value
- H. Replacement cost
- I. Extensions of coverage
- J. Negligence
- K. Theft
- L. Burglary
- M. Robbery
- N. Binders
- O. Apportionment clause
- P. Waiver/Non-waiver agreement
- Q. Estoppel

VIII. INSURANCE TERMS PERTINENT TO IOWA

Ref: 522F.1, 522C.2

- I. Amount of loss
- J. Catastrophic disaster
- K. Claimant
- L. Conflict of interest
- M.First party claim
- N. Umpire
- O.Appraiser
- P. Good cause

IX. IOWA STATUTES AND REGULATIONS PERTINENT TO APPRAISERS

A. Payment(s)

Ref: 522F.6

B. Objections

Ref: 522F.12

1. Process of submitting objections

C. Standards of Conduct

Ref: 522F.7

- 1. Conflict of interest disclosure
- 2. Appraiser duties
- Prohibited acts

D. Appraisal process

Ref: 522F.14 (1-6)

E. Appraisal clause

Ref: 522F.15

F. Appraisal award

Ref: 522F.16

G. Record keeping

Ref: 522F.18

X. IOWA STATUTES AND REGULATIONS PERTINENT TO LICENSING OF APPRAISERS

A. Licensing

- 1. Eligibility for Appraisers license *Ref:* 522F.3
- 2. License issuance, renewal, and fees *Ref: 522F.4*
- 3. License denial, nonrenewal, or revocation Ref: 522F.20(1)a-q, 522F.23; 522F.5; 522F.22 (1)(2)(7)(8)
 - a. Untrue information on the application

- b. Violation of insurance laws
- c. Withheld or misappropriated funds
- d. Conviction of a felony
- e. Use of fraudulent of coercive acts
- f. License revocation in this state or other states
- g. Failure to pay child support or state debt
- 4. Reinstatement unrelated to disciplinary action
- 5. Reinstatement or reissuance after disciplinary action
 - a. Definitions
 - b. Application process
 - c. Voluntary forfeiture
 - d. Additional action

B. Hearings

Ref: 522F.19 (1-5)

- 1. Statement of charges and notice of hearing
- 2. Opportunity to be heard
- 3. Hearing procedures
- 4. Commissioner's powers
- 5. Service of process

C. Civil and criminal penalties

Ref: 522F.21 (1-7)

- 1. Cease and desist order
- 2. Criminal penalties
- 3. Referral to attorney general

D. Reporting of criminal and administrative actions

Ref: 522F.17 (1-3)

- 1. 30-day window
- 2. Penalty for failure to comply

E. Fingerprinting/Criminal history check

Ref: 522F.3, 522B.5A

INDEPENDENT ADJUSTER AND APPRAISER CONTENT OUTLINE

Product Knowledge, Laws, and Regulations

(100 scoreable questions)

GENERAL PROPERTY INSURANCE PRODUCT KNOWLEDGE PERTINENT TO INDEPENDENT ADJUSTERS

Note: To the extent that the specific contracts, forms, and endorsements dealt with in this outline are available in standardized versions, outline references are to items developed by (1) Insurance Services Office; (2) National Council on Compensation Insurance; (3) Surety Association of America.

A. Standard Fire Policy

Ref: New York Standard Fire Policy

- 1. Basic coverages, provisions, and clauses
- Limitations and restrictions

B. Personal lines

- 1. Dwelling and contents (DP forms)
- 2. Homeowners (HO forms)

C. Commercial lines

- 1. Commercial property
 - Commercial building and personal property form
 - b. Business income
- 2. Law and Ordinance Coverage

D. Inland marine

- 1. Personal floaters
- 2. Commercial floaters

E. Others

National Flood Insurance Program

F. Additional Coverages and Exclusions

- 1. Time Element
- 2. Valuable Papers and Records
- G. Crime

- 1. Employee Theft
- 2. Inside the Premises-Theft of Money and Securities
- 3. Inside the Premises-Robbery or Safe Burglary of Other Property

H. Surety Bonding

- 1. Definitions
 - a. Obligee
 - b. Principal
 - c. Surety

II. PROPERTY POLICY PROVISIONS AND CONTRACT LAW

- A. Declarations
- **B.** Exclusions
- C. Definition of the insured
- D. Proof of loss
- E. Notice of claim
- F. Appraisal
- G. Subrogation
- H. Limitations
- I. Coinsurance
- J. Fraud

III. PROPERTY INSURANCE TERMS AND RELATED CONCEPTS

- A. Insurable interest
- B. Risk
- C. Hazard
 - 1. Moral
- D. Loss
 - 1. Direct
 - Indirect
- E. Deductible
- F. Indemnity
- G. Replacement cost
- H. Extensions of coverage
- I. Negligence
- J. Theft
- K. Burglary
- L. Robbery
- M. Binders
- N. Apportionment clause
- O. Waiver/Non-Waiver Agreement
- P. Estoppel

IV. INDEPENDENT ADJUSTER

A. Loss Report

- 1. Essential Elements
 - a. Occurrence Date
 - b. Coverages

B. Loss/Damage Valuation

- 1. Damages
- 2. Scope of Loss or Damages

V. INSURANCE TERMS PERTINENT TO IOWA

Ref: 522F.1, 522C.2

- A. Amount of loss
- B. Catastrophic disaster
- C. Claimant
- D. First party claim
- E. Independent adjuster
- F. Public adjuster
- G. Staff adjuster

VI. IOWA STATUTES, REGULATIONS, AND BULLETINS PERTINENT TO INDEPENDENT ADJUSTERS

A. Authority of the commissioner

Ref: 522C.3

B. Licensing

- 1. License required
 - Ref: 522C.4
- 2. Application for license

Ref: 522C.5, 522C.6, 522C.7, 522C.8, 522C.9

- a. Individual applicants
- b. Nonresident
- c. Business entities
- d. Business entity license resident/nonresident
- e. Fees
- f. Financial responsibility
- g. Examination
- h. Exemptions

3. License denial, nonrenewal, or revocation

Ref: 522C.13, 522C.16

- a. Untrue information on the application
- b. Violation of insurance laws
- c. Withheld or misappropriated funds
- d. Conviction of a felony
- e. Use of fraudulent of coercive acts
- f. License revocation in this state or other states
- g. Failure to pay child support or state debt
- 4. Reinstatement unrelated to disciplinary action Ref: 522F.10
- Reinstatement or reissuance after disciplinary action Ref: 522C.15 1-8
 - a. Definitions
 - b. Application process
 - c. Voluntary forfeiture
 - d. Additional action

6. Criminal and civil penalties

Ref: 522C.14 (1-3)

- a. Hearing proceedings and findings
- b. Adjuster acting without proper licensure
- c. Contract used by unlicensed persons will be void

C. Adjusters Standards of Conduct

Ref: 522C.11 (1-28)

- Act in loyalty to interest of insured
- 2. No contact first 72 hours after catastrophic event
- No solicitation hours
- 4. License required to conduct insurance business
- 5. Adjusters shall not have financial interest
- Adjusters shall not act as public adjuster and independent adjuster on same claim
- 7. Adjusters shall not have a conflict of interest
- 8. Have no direct or indirect financial interest

D. Adjuster records

Ref: 522C.12 (1-2)

VII. GENERAL INSURANCE TERMS AND RELATED CONCEPTS

- A. Insurable interest
- B. Risk
- C. Hazard
 - 1. Moral
- D. Loss
 - 1. Direct
 - 2. Indirect
- E. Deductible
- F. Indemnity
- G. Actual cash value
- H. Replacement cost
- I. Extensions of coverage
- J. Negligence K. Theft
- L. Burglary
- M. Robbery
- N. Binders

- O. Apportionment clause
- P. Waiver/Non-waiver agreement
- Q. Estoppel

VIII. INSURANCE TERMS PERTINENT TO IOWA

Ref: 522F.1, 522C.2

- A. Amount of loss
- B. Catastrophic disaster
- C. Claimant
- D. Conflict of interest
- E. First party claim
- F. Umpire
- G. Appraiser
- H. Good cause

IX. IOWA STATUTES AND REGULATIONS PERTINENT TO

APPRAISERS

A. Payment(s)

Ref: 522F.6

B. Objections

Ref: 522F.12

1. Process of submitting objections

C. Standards of Conduct

Ref: 522F.7

- 1. Conflict of interest disclosure
- 2. Appraiser duties
- 3. Prohibited acts

D. Appraisal process

Ref: 522F.14 (1-6)

E. Appraisal clause

Ref: 522F.15

F. Appraisal award

Ref: 522F.16

G. Record keeping

Ref: 522F.18

X. **IOWA STATUTES AND REGULATIONS PERTINENT** TO LICENSING OF APPRAISERS

A. Licensing

Eligibility for Appraisers license 1. Ref: 522F.3

2. License issuance, renewal, and fees

Ref: 522F.4

License denial, nonrenewal, or revocation

Ref: 522F.20(1)a-q, 522F.23; 522F.5; 522F.22

(1)(2)(7)(8)

- a. Untrue information on the application
- b. Violation of insurance laws
- c. Withheld or misappropriated funds
- d. Conviction of a felony
- e. Use of fraudulent of coercive acts
- f. License revocation in this state or other states
- g. Failure to pay child support or state debt
- Reinstatement unrelated to disciplinary action
- Reinstatement or reissuance after disciplinary action
 - a. Definitions
 - b. Application process
 - c. Voluntary forfeiture
 - d. Additional action

R Hearings

Ref: 522F.19 (1-5)

- 1. Statement of charges and notice of hearing
- 2. Opportunity to be heard
- 3. Hearing procedures
- 4. Commissioner's powers
- 5. Service of process

Civil and criminal penalties

Ref: 522F.21 (1-7)

- 1. Cease and desist order
- 2. Criminal penalties
- 3. Referral to attorney general

D. Reporting of criminal and administrative actions

Ref: 522F.17 (1-3)

- 1. 30-day window
- 2. Penalty for failure to comply

Fingerprinting/Criminal history check E.

Ref: 522F.3, 522B.5A