

**LIFE-GENERAL KNOWLEDGE
CONTENT OUTLINE**

Product Knowledge, Terms and Concepts

(50 scored plus 5 pretest questions)

I. TYPES OF POLICIES..... 15

A. Traditional whole life products

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

B. Interest/market-sensitive/adjustable life products

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

C. Term life

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

D. Annuities

1. Single and flexible premium
2. Immediate and deferred
3. Fixed and variable
4. Indexed

E. Combination plans and variations

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

**II. LIFE PROVISIONS, RIDERS, OPTIONS, AND EXCLUSIONS
15**

A. Policy riders

1. Waiver of premium and waiver of monthly deduction
2. Guaranteed insurability
3. Payor benefit
4. Accidental death and/or accidental death and dismemberment
5. Term riders
6. Other insureds
7. Long term care
8. Return of premium
9. Disability
10. Cost of Living

B. Policy provisions and options

1. Entire contract
2. Insuring clause
3. Free look
4. Consideration
5. Owner's rights
6. Beneficiary designations
 - a. Primary and contingent
 - b. Revocable and irrevocable
 - c. Common disaster

- d. Minor beneficiaries
- e. Designation by class
7. Premium Payment
 - a. Modes
 - b. Grace period
 - c. Automatic premium loan
 - d. Level or flexible
8. Reinstatement
9. Policy loans, withdrawals, partial surrenders
10. Non-forfeiture options
11. Dividends and dividend options (eg. participating, non-participating)
12. Incontestability
13. Assignments
14. Suicide
15. Misstatement of age and gender
16. Settlement options
17. Accelerated death benefits

C. Policy exclusions

**III. COMPLETING THE APPLICATION, UNDERWRITING, AND
DELIVERING THE POLICES.... 12**

A. Completing the application

1. Required signatures
2. Changes in the application
3. Consequences of incomplete applications
4. Warranties and representations
5. Collecting the initial premium and issuing the receipt
6. Replacement
7. Disclosures at point of sale (e.g., HIPAA, HIV consent)
8. USA PATRIOT Act/anti-money laundering
9. Gramm-Leach-Bliley Act (GLBA) Privacy

B. Underwriting

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

C. Delivering the policy

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

D. Contract law

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

IV. RETIREMENT AND OTHER INSURANCE CONCEPTS .8

A. Third-party ownership

- B. Viatical Settlements
- C. Life Settlements
- D. Group life insurance
 - 1. Conversion privilege
 - 2. Contributory vs. noncontributory
- E. Retirement plans
 - 1. Qualified plans
 - 2. Nonqualified plans
- F. Life insurance needs analysis/suitability
 - 1. Personal insurance needs
 - 2. Business insurance needs
 - a. Key person
 - b. Buy sell
- G. Social Security benefits
- H. Tax treatment of insurance premiums, proceeds, and dividends
 - 1. Individual life
 - 2. Group life
 - 3. Modified Endowment Contracts (MECs)

MISSOURI-SPECIFIC LIFE CONTENT OUTLINE
State Statutes, Rules, and Regulations
(40 scored plus 5 pretest questions)

**MISSOURI STATUTES, RULES, AND REGULATIONS
 COMMON TO ALL LINES 20**
Ref: All references are to RSMo unless otherwise noted

- I. **DIRECTOR OF COMMERCE AND INSURANCE**
 - A. **General powers and duties**
Ref: 374.020, 374.045, 374.210, 374.285, 375.786
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 - B. **Examination of records**
Ref: 374.110, 374.205, 374.190
 - C. **Cease and desist orders**
Ref: 374.046, 374.049, 375.942, 374.048
 - D. **Interstate Insurance Product Regulatory Commission (aka, "The Compact")**
Ref: 374.350-352
- II. **LICENSING REQUIREMENTS**
 - A. **Persons required to be licensed**
 - 1. **Producer**
Ref: 375.012, 375.014, 375.018, 375.022, 375.076
 20 CSR 700-1.010-.025
 - 2. **Nonresident producer**
Ref: 375.017
 - B. **Obtaining a license**
 - 1. **Qualifications**
Ref: 375.015, 375.016, 375.018,
 - 2. **Examinations**
Ref: 375.016, 375.141(11)
 - C. **Maintaining a license**
 - 1. **Continuing education**
Ref: 375.020; 20 CSR 700-3.200, 375.029-.030
 - 2. **Change of address**
Ref: 375.141.5
 - 3. **Renewal**
Ref: 375.018

- 4. **Temporary**
Ref: 375.025
- D. **License suspension, revocation, denial, cancellation**
Ref: 374.046, 374.280, 375.022; 375.141, 20 CSR 700-1.130

- III. **MARKETING PRACTICES**
 - A. **Unfair and deceptive practices**
Ref: 375.934, 375.936
 - B. **Rebating**
Ref: 375.936, 379.402, 379.404
 - C. **Misrepresentation**
Ref: 375.936
 - D. **Defamation**
Ref: 375.936
 - E. **Unfair discrimination**
Ref: 375.007, 375.936, 375.995

- IV. **CERTIFICATE OF AUTHORITY**
Ref: 375.161; 375.786

- V. **FIDUCIARY RESPONSIBILITIES**
Ref: 375.051, 375.052, 375.144; 20 CSR 700-1.140;

- VI. **COMMISSIONS AND COMPENSATION**
Ref: 375.116, 375.144, 375.158.3, 20 CSR 700-1.060

- VII. **MISSOURI INSURANCE GUARANTY ASSOCIATION**
Ref: 376.715-.758

**MISSOURI STATUTES, RULES, AND REGULATION
 PERTINENT TO LIFE INSURANCE ONLY.....20**

- I. **POLICY REPLACEMENT**
Ref: 20 CSR 400-5.400
 - A. **Replacement forms**
 - B. **Duties of producer**
 - C. **Duties of replacing insurance company**
- II. **POLICY PROVISIONS**
 - A. **Policy loan rates**
Ref: 20 CSR 400-1.090, 376.306
 - B. **Assignability**
Ref: 376.680
 - C. **Suicide Exclusion**
Ref: 376.620
 - D. **War and Aviation Exclusion**
Ref: 20 CSR 400-1.080, 376.675
- III. **VARIABLE PRODUCTS**
Ref: 376.670; 20 CSR 400-1.020, 030, 376.669, 376.671
- IV. **GROUP INSURANCE**
Ref: 376.697, 376.691, 376.691-.699
- V. **CREDIT LIFE INSURANCE**
Ref: 385.010-.080, 20 CSR 600-2.110
- VI. **GRADED DEATH BENEFITS**
Ref: 20 CSR 400-1.040, 376.675
- VII. **UNIVERSAL LIFE**
Ref: 20 CSR 400-1.100

VIII. SUITABILITY / BEST INTEREST STANDARD

Ref: 20 CSR 400-5.900

IX. ADVERTISING

Ref: 20 CSR 400-5.100

ACCIDENT & HEALTH – GENERAL KNOWLEDGE CONTENT OUTLINE

Product Knowledge, Terms, and Concepts

(50 scored plus 5 pretest questions)

I. TYPES OF POLICIES..... 16

A. Disability income

1. Individual disability income policy
2. Business overhead expense policy
3. Business disability buyout policy
4. Group disability income policy
5. Key employee policy

B. Accidental death and dismemberment

C. Medical expense insurance

1. Basic hospital, medical, and surgical policies
2. Major medical policies
3. Health Maintenance Organizations (HMOs)
4. Preferred Provider Organizations (PPOs)
5. Point of Service (POS) plans
6. Flexible Spending Accounts (FSAs)
7. High Deductible Health Plans (HDHPs) and related Health Savings Accounts (HSAs)
8. Health Reimbursement Accounts (HRAs)

D. Medicare supplement policies

E. Group insurance

1. Differences between individual and group contracts
2. General characteristics
3. COBRA

F. Individual/Group Long Term Care (LTC)

1. Eligibility
2. Levels of care

G. Other policies

1. Dental
2. Vision
3. Cancer
4. Critical illness or specified disease
5. Worksite (employer-sponsored)
6. Hospital indemnity
7. Short-term medical
8. Accident

II. POLICY PROVISIONS, CLAUSES, AND RIDERS..... 15

A. Mandatory and optional provisions

1. Entire contract
2. Time limit on certain defenses (incontestable)
3. Grace period
4. Reinstatement
5. Notice of claim
6. Claim forms
7. Proof of loss
8. Time of payment of claims
9. Payment of claims
10. Physical examination and autopsy
11. Legal actions

12. Change of beneficiary

13. Misstatement of age or sex

14. Change of occupation

15. Illegal occupation

16. Relation of earnings to insurance

B. Other provisions and clauses

1. Insuring clause
2. Free look
3. Consideration clause
4. Probationary period
5. Elimination period
6. Waiver of premium
7. Exclusions and limitations
8. Preexisting conditions
9. Coinsurance
10. Deductibles
11. Eligible expenses
12. Copayments
13. Pre-authorizations and prior approval requirements
14. Usual, reasonable, and customary (URC) charges
15. Lifetime, annual, or per cause maximum benefit limits

C. Riders

1. Impairment/exclusions
2. Guaranteed insurability
3. Future increase option

D. Rights of renewability

1. Noncancelable
2. Cancelable
3. Guaranteed renewable

III. SOCIAL INSURANCE6

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

B. Medicaid

C. Social Security benefits

IV. OTHER INSURANCE CONCEPTS.....5

A. Total, partial, recurrent and residual disability

B. Owner's rights

C. Dependent children benefits

D. Primary and contingent beneficiaries

E. Modes of premium payments

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

G. Occupational vs. non-occupational

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

I. Managed care

J. Workers Compensation

1. Impact on health insurance benefits

K. Subrogation

L. Cost containment

V. FIELD UNDERWRITING PROCEDURES8

A. Completing the application

B. Explaining sources of insurability and HIPAA privacy information (e.g., MIB Report, Fair Credit Reporting Act, etc.)

C. Initial premium payment and receipt and consequences of the receipt (e.g., medical examination, etc.)

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VII. MISSOURI INSURANCE GUARANTY ASSOCIATION

Ref: 376.715-.758

MISSOURI STATUTES, RULES, AND REGULATIONS PERTINENT TO ACCIDENT AND HEALTH INS. ONLY20

I. REQUIRED PROVISIONS

Ref: 376.426, 376.777, 376.783

A. Standard Provisions

B. Coverage for newborns

Ref: 376.406

C. Coverage for adopted children

Ref: 376.816

D. Coverage for handicapped children

Ref: 376.426, 376.776

E. Coverage for dependent children

Ref: 376.426, 376.776.3, 354.536.2; 20 CSR 400-7.030

F. Coverage for pre-existing conditions

Ref: 376.426, 376.450

G. Coverage for mental health services

Ref: 376.810, 376.811, 376.1224, 376.1550, 376.1551; 20 CSR 400-2.160, 20 CSR 400-2.165

H. Coverage for mammography

Ref: 376.782

I. Renewal and Cancellation

Ref: 375.004, 376.450, 376.452, 376.454, 376.777, 379.938

J. Advertisements

Ref: 20 CSR 400-5.700, 354.460, 375.936, 376.879

K. Substance abuse/alcoholism

Ref: 376.779.1, 376.810, 376.811, 376.1550, 376.1551; 20 CSR 400-2.160, 20 CSR 400-2.165

L. Immunization

Ref: 376.1215

M. Formulary Notification

Ref: 376.392

N. Clinical trials

Ref: 376.429

O. PKU testing and formula

Ref: 376.1219

P. Autism/Applied Behavioral Analysis

Ref: 376.1224

Q. Dental coverage: anesthesia and hospital charges

Ref: 376.1225

R. Cancer screenings

Ref: 376.1250

S. Chiropractic Services

Ref: 376.391, 376.1320

T. Utilization Review

Ref: 376.1350-1389

U. Grievance procedures

Ref: 376.1378, 376.1382, 376.1385, 376.1387, 376.1389; 20 CSR 100-5.020

V. Expedited review

Ref: 376.1389; 20 CSR 100-5.020

W. Telehealth

Ref: 376.1900

X. Physical Therapy Copays

Ref: 376.1235

II. REQUIRED OFFERS

A. Speech and Hearing

Ref: 376.781; 20 CSR 400-2.140

B. Required coverage for diabetes

Ref: 376.385

C. Chemotherapy, Oral Chemotherapy

Ref: 376.1200, 376.1257

III. MEDICARE SUPPLEMENT

Ref: 376.850-890; 20 CSR 400-3.650, 20 CSR 400-3.200, 42 CFR 422.2274, Medicare Marketing Guidelines

A. Minimum standards

B. Sale of insurance to the elderly

C. Nursing home coverage

D. Prohibited provisions

E. Disclosure/replacement requirements

F. Free look

G. Commissions

H. Select Products

I. Open Enrollment/Eligibility

IV. LONG TERM CARE

Ref: 376.1100-.1130; 20 CSR 400-4.50-4.120

V. GROUP

Ref: 376.421; 20 CSR 400-2.090, 2.130

A. Continuation/Conversion/COBRA

Ref: 376.397, 376.401, 376.426, 376.428

B. Replacement

Ref: 376.441

C. Spousal coverage

Ref: 376.891-376.893

D. Association and Discretionary Group Coverage

Ref: 376.421, 20 CSR 400-2.090, 20 CSR 400-2.130

VI. SMALL EMPLOYER GROUP

Ref: 379.930-.952

VII. MINIMUM MATERNITY BENEFITS

Ref: 376.1210

LIFE AND ACCIDENT & HEALTH INSURANCE
GENERAL KNOWLEDGE
CONTENT OUTLINE

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(50 scored plus 5 pretest questions)

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C. Policy exclusions	
1. War	
2. Aviation	
3. Dangerous Occupation	
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VII. ACCIDENT AND HEALTH: SOCIAL INSURANCE..... 6

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- B. Medicaid
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VIII. ACCIDENT AND HEALTH: OTHER INSURANCE CONCEPTS 5

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- B. Explaining sources of insurability and HIPAA privacy information (e.g., MIB Report, Fair Credit Reporting Act, etc.)
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VII. MISSOURI INSURANCE GUARANTY ASSOCIATION

Ref: 376.715-.758

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- II. REQUIRED OFFERS
 - A. Speech and Hearing
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 - B. Required coverage for diabetes
Ref: 376.385
 - C. Chemotherapy, Oral Chemotherapy
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(50 scored plus 5 pretest questions)

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 - B. Dwelling policies
 - 1. DP-1
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 - b. Causes of loss forms
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 - 3. Business Owners Policy (BOP)
 - 4. Builders Risk
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- D. Inland marine
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 - E. Peril
 - F. Loss
 - 1. Direct
 - 2. Indirect
 - G. Loss Valuation
 - 1. Actual cash value
 - 2. Replacement cost
 - 3. Market value
 - 4. Stated/agreed value
 - 5. Salvage value
 - H. Proximate cause
 - I. Deductible
 - J. Indemnity
 - K. Limits of liability
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 - M. Occurrence
 - N. Cancellation
 - O. Nonrenewal
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 - Q. Liability
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- 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
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(40 scored plus 5 pretest questions)

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Ref: All references are to RSMo unless otherwise noted

- I. **DIRECTOR OF COMMERCE AND INSURANCE**
 - A. **General powers and duties**
Ref: 374.020, 374.045, 374.210, 374.285, 375.786
 - B. **Examination of records**
Ref: 374.110, 374.205
 - C. **Cease and desist orders**
Ref: 374.046, 374.049, 375.942
- II. **LICENSING REQUIREMENTS**
 - A. **Persons required to be licensed**
 - 1. **Producer**
Ref: 375.012, 375.018, 375.022, 375.014, 375.071, 375.076; 20 CSR 700-1.020-.025
 - 2. **Nonresident producer**
Ref: 375.017
 - 3. **Surplus lines producer**
Ref: 384.043
 - B. **Obtaining a license**
 - 1. **Qualifications**
Ref: 375.015, 375.016, 375.018
 - 2. **Examinations**
Ref: 375.016 -375.141(11)
 - C. **Maintaining a license**
 - 1. **Continuing education**
Ref: 375.020; 20 CSR 700-3.200
 - 2. **Change of address**
Ref: 375.141.5
 - 3. **Renewal**
Ref: 375.018
 - 4. **Temporary**
Ref: 375.025
 - D. **License suspension, revocation, denial, cancellation**
Ref: 374.046, 374.280, 375.022, 375.141; 20 CSR 700-1.130

- III. **MARKETING PRACTICES**
 - A. **Unfair and deceptive practices**
Ref: 375.936
 - B. **Rebating**
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 - C. **Misrepresentation**
Ref: 375.936
 - D. **Defamation**
Ref: 375.936
 - E. **Unfair discrimination**
Ref: 375.007, 375.936, 375.995
- IV. **CERTIFICATE OF AUTHORITY**
Ref: 375.161, 375.786
- V. **FIDUCIARY RESPONSIBILITIES**
Ref: 375.051, 375.052; 20 CSR 700-1.140
- VI. **COMMISSIONS AND COMPENSATION**
Ref: 375.116, 375.158.3, 384.045; 20 CSR 700-1.060
- VII. **MISSOURI INSURANCE GUARANTY ASSOCIATION**
Ref: 375.771-.779

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- I. **MISSOURI FAIR PLAN**
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 - C. **Eligibility**
 - D. **Binding authority**
 - E. **Application procedures**
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 - G. **Renewal/nonrenewal/cancellation**
- II. **INLAND MARINE**
Ref: 20 CSR 500-1.200
- III. **HOMEOWNERS POLICIES**
Ref: 375.001-.008, 375.011
- IV. **BINDERS**
Ref: 20 CSR 500-1.300
- V. **CANCELLATION/NONRENEWAL**
Ref: 375.001-.011, 379.160; 20 CSR 500-1.100

**CASUALTY INSURANCE
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(50 scored plus 5 pretest questions)

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 - 2. **Coverage**

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

B. Automobile: personal auto and business auto

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

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

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

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

D. Crime

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

E. Bonds

- 1. Surety
- 2. Fidelity

F. Professional liability

- 1. Errors and Omissions
- 2. Medical Malpractice
- 3. Directors and Officers (D&O)

- 4. Employment Practices Liability (EPLI)
- 5. Cyber liability and data breach
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G. Umbrella/Excess Liability

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- 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

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M. Deposit Premium/Audit

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O. Law of Large Numbers

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H. Supplementary payments

I. Proof of loss

J. Notice of claim

K. Arbitration

L. Other insurance

M. Subrogation

N. Loss settlement provisions including consent to settle a loss

O. Terrorism Risk Insurance Act (TRIA)

**MISSOURI-SPECIFIC CASUALTY
CONTENT OUTLINE
State Statutes, Rules, and Regulations
(40 scored plus 5 pretest questions)**

**MISSOURI STATUTES, RULES, AND REGULATIONS
COMMON TO ALL LINES 25**

Ref: All references are to RSMo unless otherwise noted

- I. DIRECTOR OF COMMERCE AND INSURANCE**
 - A. General powers and duties**
Ref: 374.020, 374.045, 374.210, 374.285, 375.786
 - B. Examination of records**
Ref: 374.110, 374.205
 - C. Cease and desist orders**
Ref: 374.046, 374.049, 375.942
- II. LICENSING REQUIREMENTS**
 - A. Persons required to be licensed**
 - 1. Producer
Ref: 375.012, 375.041, 375.018, 375.022, 375.071, 375.076; 20 CSR 700-1.020-.025
 - 2. Nonresident producer
Ref: 375.017
 - 3. Surplus lines producer
Ref: 384.043
 - B. Obtaining a license**
 - 1. Qualifications
Ref: 375.016, 375.015, 375.018
 - 2. Examinations
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 - C. Maintaining a license**
 - 1. Continuing education
Ref: 375.020; 20 CSR 700-3.200
 - 2. Change of address
Ref: 375.141.5
 - 3. Renewal
Ref: 375.018
 - 4. Temporary
Ref: 375.025
 - D. License suspension, revocation, denial, cancellation**
Ref: 374.046, 374.280, 375.022, 375.141; 20 CSR 700-1.130
- III. MARKETING PRACTICES**
 - A. Unfair and deceptive practices**
Ref: 375.936
 - B. Rebating**
Ref: 375.936; 379.402; 379.404
 - C. Misrepresentation**
Ref: 375.936
 - D. Defamation**
Ref: 375.936
 - E. Unfair discrimination**
Ref: 375.007, 375.936, 375.995
- IV. CERTIFICATE OF AUTHORITY**
Ref: 375.161, 375.786
- V. FIDUCIARY RESPONSIBILITIES**

Ref: 375.051, 375.052; 20 CSR 700-1.140

VI. COMMISSIONS AND COMPENSATION

Ref: 375.116, 375.158.3, 384.045; 20 CSR 700-1.060

VII. MISSOURI INSURANCE GUARANTY ASSOCIATION

Ref: 375.771-.779

**MISSOURI STATUTES, RULES, AND REGULATIONS
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Ref: All references are to RSMo unless otherwise noted.

I. MOTOR VEHICLE INSURANCE

Ref: 20 CSR 500-2.100

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Ref: 303.200

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Ref: 303.010-.025, 303.044, 303.160; Forms SR22, SR26

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C. Uninsured motorist/underinsured

Ref: 303.030, 379.203

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IV. WORKERS COMPENSATION

Ref: 287.020, 287.030, 287.035, 287.037, 287.040, 287.061, 287.090, 287.123, 287.127, 287.160, 287.200, 287.240, 287.335; 20 CSR 500-6.500; 20 CSR 500-6.600

V. MEDICAL MALPRACTICE INSURANCE

Ref: 383.010-.040, 383.150, 383.155, 383.165, 383.170; 20 CSR 500-5.100

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

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5. Salvage value	
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L. Coinsurance/Insurance to value	
M. Occurrence	
N. Cancellation	
O. Nonrenewal	
P. Vacancy and unoccupancy	
Q. Liability	
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b. Coverage B: Personal Injury and Advertising Injury	
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d. Supplemental Payments	
e. Who is an insured	
f. First named insured	
g. Limits (Per occurrence, Annual Aggregate)	
h. Damage to Property of Others	
B. Automobile: personal auto and business auto	
1. Liability	
a. Bodily Injury	
b. Property Damage	
c. Split Limits	
d. Combined Single Limit	
2. Medical Payments	
3. Physical Damage (collision; other than collision; specified perils)	
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7. Types of Auto	
a. Owned	
b. Non-owned	
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d. Temporary Substitute	
e. Newly Acquired Autos	
f. Transportation Expense and Rental Reimbursement Expense	
8. Auto Dealers Coverage Form, including Garagekeepers Insurance	
9. Exclusions	

- 10. Individual Insured and Drive Other Car (DOC)
- 11. Mobile equipment
- C. Workers Compensation Insurance, Employers Liability Insurance, and Related Issues**
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 - b. Compensation
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 - 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
 - 6. Liquor liability
- G. Umbrella/Excess Liability**
- H. Business Owners Policy (BOP)**

- V. CASUALTY: INSURANCE TERMS AND RELATED CONCEPTS 15**
 - A. Risk**
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 - 2. Morale
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 - 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

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 - H. Supplementary payments**
 - I. Proof of loss
 - J. Notice of claim
 - K. Arbitration**
 - L. Other insurance**
 - M. Subrogation**
 - N. Loss settlement provisions including consent to settle a loss**
 - O. Terrorism Risk Insurance Act (TRIA)**

**MISSOURI-SPECIFIC PROPERTY & CASUALTY
CONTENT OUTLINE**
State Statutes, Rules, and Regulations
(40 scored plus 5 pretest questions)

- MISSOURI STATUTES, RULES, AND REGULATIONS
COMMON TO ALL LINES..... 20**
Ref: All references are to RSMo unless otherwise noted

- I. DIRECTOR OF COMMERCE AND INSURANCE**
 - A. General powers and duties**
Ref: 374.020, 374.045, 374.210, 374.285, 375.786
 - B. Examination of records**
Ref: 374.110, 374.205
 - C. Cease and desist orders**
Ref: 374.046, 374.049, 375.942
- II. LICENSING REQUIREMENTS**
 - A. Persons required to be licensed**
 - 1. Producer
Ref: 375.012, 375.014, 375.018, 375.022, 375.071, 375.076; 20 CSR 700-1.020-.025
 - 2. Nonresident producer
Ref: 375.017
 - 3. Surplus lines producer
Ref: 384.043
 - B. Obtaining a license**
 - 1. Qualifications
Ref: 375.016, 375.015, 375.018
 - 2. Examinations
Ref: 375.016, 375.141.(11)
 - C. Maintaining a license**
 - 1. Continuing education
Ref: 375.020; 20 CSR 700-3.200
 - 2. Change of address
Ref: 375.141.5
 - 3. Renewal

Ref: 375.018

4. Temporary

Ref: 375.025

D. License suspension, revocation, denial, cancellation

Ref: 374.046, 374.280, 375.022, 375.141; 20 CSR 700-1.130

III. MARKETING PRACTICES

A. Unfair and deceptive practices

Ref: 375.936

B. Rebating

Ref: 375.936; 379.402; 379.404

C. Misrepresentation

Ref: 375.936

D. Defamation

Ref: 375.936

E. Unfair discrimination

Ref: 375.007, 375.936, 375.995

IV. CERTIFICATE OF AUTHORITY

Ref: 375.161, 375.786

V. FIDUCIARY RESPONSIBILITIES

Ref: 375.051, 375.052; 20 CSR 700-1.140

VI. COMMISSIONS AND COMPENSATION

Ref: 375.116, 375.158.3, 384.045; 20 CSR 700-1.060

VII. MISSOURI INSURANCE GUARANTY ASSOCIATION

Ref: 375.771-.779

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Ref: 379.810-.880

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B. Definitions

C. Eligibility

D. Binding authority

E. Application procedures

F. Effective date of coverage

G. Renewal/nonrenewal/cancellation

II. INLAND MARINE

Ref: 20 CSR 500-1.200

III. HOMEOWNERS POLICIES

Ref: 375.001-.008, 375.011

IV. BINDERS

Ref: 20 CSR 500-1.300

V. CANCELLATION/NONRENEWAL

Ref: 375.001-.011, 379.160; 20 CSR 500-1.100

MISSOURI STATUTES, RULES, AND REGULATIONS
PERTINENT TO CASUALTY..... 10

Ref: All references are to RSMo unless otherwise noted.

I. MOTOR VEHICLE INSURANCE

Ref: 20 CSR 500-2.100

A. Missouri Automobile Insurance Plan (AIP)

Ref: 303.200

B. Financial responsibility

Ref: 303.010-.025, 303.044, 303.160; Forms SR22, SR26

1. Transportation network companies

Ref: 379.1702

C. Uninsured motorist/underinsured

Ref: 303.030, 379.203

D. Cancellation/nonrenewal

Ref: 379.110-.114; 20 CSR 500-2.300

II. COMMERCIAL POLICIES

Ref: 379.882-.886

III. CLAIM SETTLEMENT PRACTICES

Ref: 375.1000-.1007; 20 CSR 100-1.010-.050

A. Definitions

B. Misrepresentation of provisions

C. General standards

IV. WORKERS COMPENSATION

Ref: 287.020, 287.030, 287.035, 287.037, 287.040, 287.061, 287.090, 287.123, 287.127, 287.160, 287.200, 287.240, 287.335; 20 CSR 500-6.500, 20 CSR 500-6.600

V. MEDICAL MALPRACTICE INSURANCE

Ref: 383.010-.040, 383.150, 383.155, 383.165, 383.170; 20 CSR 500-5.100

PERSONAL LINES INSURANCE
CONTENT OUTLINE
PRODUCT KNOWLEDGE, TERMS, AND CONCEPTS

(75 scored plus 5 pretest questions)

I. TYPES OF PROPERTY POLICIES.....10

A. Homeowners

1. HO-2

2. HO-3

3. HO-4

4. HO-5

5. HO-6

6. HO-8

B. Dwelling policies

1. DP-1

2. DP-2

3. DP-3

C. Inland marine

1. Personal Articles floaters

D. National Flood Insurance Program

E. Others

1. Earthquake

2. Mobile Homes

3. Watercraft

4. Windstorm

II. TYPES OF CASUALTY POLICIES.....13

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	
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A. Insurance	
1. Law of Large Numbers	
B. Insurable interest	
C. Risk	
1. Pure vs. Speculative Risk	
D. Hazard	
1. Moral	
2. Morale	
3. Physical	
E. Peril	
F. Loss	
1. Direct	
2. Indirect	
G. Loss Valuation	
1. Actual cash value	
2. Replacement cost	
3. Market value	
4. Stated value	
5. Salvage value	
H. Proximate cause	
I. Deductible	
J. Indemnity	
K. Limits of liability	
L. Coinsurance/Insurance to value	
M. Occurrence	
N. Cancellation	
O. Nonrenewal	
P. Vacancy and unoccupancy	
Q. Liability	
1. Absolute	
2. Strict	
3. Vicarious	
R. Negligence	
S. Binder	
T. Endorsements	
U. Blanket vs. Specific	
V. Burglary, Robbery, Theft, and Mysterious Disappearance	
W. Warranties	
X. Representations	
Y. Concealment	
Z. Deposit Premium/Audit	
AA. Certificate of Insurance	
BB. Damages	
1. Compensatory	

a. General	
b. Special	
2. Punitive	
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A. Declarations	
B. Insuring agreement	
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G. Obligations of the insurance company	
H. Mortgagee rights	
I. Proof of loss	
J. Notice of claim	
K. Appraisal	
L. Other Insurance Provision	
M. Subrogation	
N. Elements of a contract	
O. Sources of underwriting information	
P. Fair Credit Reporting Act	
Q. Privacy Protection (Gramm Leach Bliley)	
R. Policy Application	
S. Terrorism Risk Insurance Act (TRIA)	
T. Cancellation and nonrenewal provisions	
U. Supplementary payments	
V. Arbitration	
W. Loss settlement provisions including consent to settle a loss	
X. Territory	

MISSOURI-SPECIFIC PERSONAL LINES CONTENT OUTLINE

State Statutes, Rules, and Regulations

(40 scored plus 5 pretest questions)

MISSOURI STATUTES, RULES, AND REGULATIONS COMMON TO ALL LINES.....	25
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Ref: All references are to RSMo unless otherwise noted

I. DIRECTOR OF COMMERCE AND INSURANCE	
A. General powers and duties	
<i>Ref: 374.020, 374.045, 374.210, 374.285, 375.786</i>	
B. Examination of records	
<i>Ref: 374.110, 374.205</i>	
C. Cease and desist orders	
<i>Ref: 375.942, 374.046, 374.049</i>	
II. LICENSING REQUIREMENTS	
A. Persons required to be licensed	
1. Producer	
<i>Ref: 375.012, 375.014, 375.018, 375.022, 375.076; 20 CSR 700-1.020-.025</i>	
2. Nonresident producer	
<i>Ref: 375.017</i>	
3. Surplus lines producer	
<i>Ref: 384.043</i>	
B. Obtaining a license	

1. Qualifications
Ref: 375.015, 375.016, 375.018
2. Examinations
Ref: 375.016 – 375.141.(11)

C. Maintaining a license

1. Continuing education
Ref: 375.020; 20 CSR 700-3.200
2. Change of address
Ref: 375.141.5
3. Renewal
Ref: 375.018
4. Temporary
Ref: 375.025

D. License suspension, revocation, denial, cancellation

Ref: 374.046, 374.280, 375.022, 375.141; 20 CSR 700-1.130

III. MARKETING PRACTICES

A. Unfair and deceptive practices

Ref: 375.936

B. Rebating

Ref: 375.936; 379.402; 379.404

C. Misrepresentation

Ref: 375.936

D. Defamation

Ref: 375.936

E. Unfair discrimination

Ref: 375.007, 375.936, 375.995

IV. CERTIFICATE OF AUTHORITY

Ref: 375.161, 375.786

V. FIDUCIARY RESPONSIBILITIES

Ref: 375.051, 375.052; 20 CSR 700-1.140

VI. COMMISSIONS AND COMPENSATION

Ref: 375.116, 375.158(3), 384.045; 20 CSR 700-1.060

VII. MISSOURI INSURANCE GUARANTY ASSOCIATION

Ref: 375.771–.779

**MISSOURI STATUTES, RULES, AND REGULATIONS
PERTINENT TO PERSONAL LINES..... 15**

I. MISSOURI FAIR PLAN

Ref: 379.810–.880

- A. Purpose
- B. Definitions
- C. Eligibility
- D. Binding authority
- E. Application procedures
- F. Effective date of coverage
- G. Renewal/nonrenewal/cancellation

II. INLAND MARINE

Ref: 20 CSR 500-1.200

III. HOMEOWNERS POLICIES

Ref: 375.001–.011

IV. BINDERS

Ref: 20 CSR 500-1.300

V. CANCELLATION/NONRENEWAL

Ref: 375.001–.011, 379.160; 20 CSR 500-1.100

VI. MOTOR VEHICLE INSURANCE

Ref: 20 CSR 500-2.100

A. Missouri Automobile Insurance Plan (AIP)

Ref: 303.200

B. Financial responsibility

Ref: 303.010–.025, 303.041, 303.044, 303.160; Forms SR22, SR26

C. Uninsured motorist/underinsured

Ref: 303.030; 379.203

D. Cancellation/nonrenewal

Ref: 20 CSR 500-2.300; 379.110–.114

VII. CLAIM SETTLEMENT PRACTICES

Ref: 375.1000–.1007; 20 CSR 100-1.010–.050

A. Definitions

B. Misrepresentation of provisions

C. General standards

MISSOURI SURPLUS LINES CONTENT OUTLINE State Statutes, Rules, and Regulations <i>(50 scored questions)</i>
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I. GENERAL INSURANCE TERMS AND CONCEPTS

- A. Insurance
- B. Insurable interest
- C. Risk
- D. Hazard
- E. Peril
- F. Loss
 1. Direct
 2. Indirect
- G. Proximate Cause
- H. Deductible
- I. Indemnity
- J. Actual cash value
- K. Replacement Cost
- L. Limits of Liability
- M. Coinsurance
- N. Pair and set clause
- O. Extensions of Coverage
- P. Additional coverages
- Q. Accident
- R. Occurrence
- S. Cancellation
- T. Nonrenewal
- U. Vacancy and nonoccupancy
- V. Right of salvage
- W. Abandonment
- X. Liability
- Y. Negligence
- Z. Comparative Negligence
- AA. Reinsurance
- BB. Requirements of a Contract
- CC. Damages
- DD. Certificate of Insurance
- EE. White List

II. SURPLUS LINES MARKETS

- A. United States nonadmitted market
- B. London market
 - 1. Lloyd's brokers
 - 2. United States trust fund
 - 3. Underwriters
- C. Other foreign markets
- D. Nonstandard (substandard lines or capacity problems)
 - 1. Property
 - 2. General liability
 - 3. Professional liability
- E. Insurance exchanges

III. SURPLUS LINES LAWS AND REGULATIONS

Ref: Chapter 384 and 20 CSR 200 Chapter 6

- A. Definitions
Ref: 384.015
- B. Licensee affidavit
Ref: 384.031
- C. Taxation of surplus lines insurance
Ref: 384.051, 384.059, 384.061, 384.062; 20 CSR 200-6.300, 20 CSR 200-6.400
- D. Surplus Lines Forms
Ref: 20 CSR 200-6.100
- E. Enforceability of contract
Ref: 384.038

IV. SURPLUS LINES LICENSEE

Ref: All references are to Chapter 384 and 20 CSR 200 Chapter 6 unless otherwise indicated.

- A. Acting for nonadmitted insurers
Ref: 384.023
- B. Requirements for authorized surplus lines insurance
 - 1. Evidence of insurance
Ref: 384.036
 - 2. Notice to insured
 - 3. Binding authority regulations
Ref: 384.041
 - 4. Records of licensee
Ref: 384.048
 - 5. Reporting Requirements
Ref: 384.057
 - 6. Eligible surplus lines insurers
Ref: 384.015, 384.021
 - 7. Placement of surplus lines insurance
Ref: 384.017; 20 CSR 200-6.500
- C. Surplus lines licensing
Ref: 384.043
 - 1. Resident producers
 - 2. Nonresident producers
 - 3. Renewals
- D. Penalties, revocation, and suspension
Ref: 374.049, 374.046, 375.141, 384.025, 384.041, 384.065, 384.071

I. GENERAL INSURANCE TERMS AND CONCEPTS

- A. Insurable interest
- B. Risk
- C. Hazard
- D. Peril
- E. Loss
 - 1. Direct
 - 2. Indirect
- F. Proximate Cause
- G. Indemnity
- H. Actual cash value
- I. Replacement Cost
- J. Limits of Liability
- K. Coinsurance
- L. Accident
- M. Occurrence
- N. Cancellation
- O. Nonrenewal
- P. Liability
- Q. Pro-rata liability
- R. Negligence
- S. Binder

II. DIRECTOR OF COMMERCE AND INSURANCE

- A. General powers and duties
Ref: 374.020, 374.045, 374.210, 374.285, 375.786
- B. Examination of records
Ref: 374.110, 374.205
- C. Cease and desist orders
Ref: 375.942, 374.046, 374.048, 374.049

III. LICENSING REQUIREMENTS

- A. Persons required to be licensed
 - 1. Producer
Ref: 375.012, 375.014 - 375.018, 375.022, 375.076; 20 CSR 700-1.020
 - 2. Nonresident producer
Ref: 375.017
- B. Obtaining a license
 - 1. Qualifications
Ref: 375.015, 375.016; 375.018
 - 2. Examinations
Ref: 375.018, 375.141(11)
- C. Maintaining a license
 - 1. Continuing education
Ref: 375.020; 20 CSR 700-3.200
 - 2. Change of address
Ref: 375.141.5
 - 3. Renewal
Ref: 375.018
 - 4. Temporary
Ref: 375.025
- D. License suspension, revocation, denial
Ref: 374.046, 374.280, 375.141; 20 CSR 700-1.130
- E. Commissions and compensation
Ref: 375.076, 375.116, 375.158(3), 384.045; 20 CSR 700-1.060

IV. MARKETING PRACTICES

- A. Unfair and deceptive practices
Ref: 375.936
- B. Rebating
Ref: 375.936; 379.402; 379.404
- C. Misrepresentation

MISSOURI CROP INSURANCE
CONTENT OUTLINE
State Statutes, Rules, and Regulations
(50 scored questions)

Ref: All references are to RSMo unless otherwise noted

Ref: 375.936

D. Defamation

Ref: 375.936

E. Unfair discrimination

Ref: 375.007, 375.936, 375.995

V. CROP INSURANCE

A. Policy rates

B. Coverages available

C. Provisions

D. Terms of coverage

E. Liability

F. National Crop Insurance Services

G. Guaranty Fund

VI. CLAIM SETTLEMENT PRACTICES

A. Definitions

B. Misrepresentation of provisions

C. General standards

1. Notice of loss

2. Insured's duties

3. Agent's duties

4. Percentage Plan

5. Arbitration and appraisal

6. Loss payment

D. Site Assessment

1. Site testing

2. Standard measures

3. Location

E. Cancellation/nonrenewal

Ref: 375.001-.011, 379.160; 20 CSR 500-1.100

VII. MULTIPLE PERIL INSURANCE

**MISSOURI BAIL BOND AGENT
CONTENT OUTLINE
State Statutes, Rules, and Regulations**

(50 scored questions)

Ref: All references are to RSMo unless otherwise noted

I. POWERS AND DUTIES OF THE INSURANCE DIRECTOR

Ref: 374.040, 374.705, 374.750, 374.755, 374.760,

374.716, 374.755, 374.049

A. General powers and duties

B. Reports to the Department of Insurance

C. License denial, suspension, revocation

D. Examinations

E. Cease and Desist Orders/Hearings

II. LICENSING REQUIREMENTS

*Ref: 374.700, 374.705, 374.710, 374.715, 374.720,
374.730, 374.740; 20 CSR 700-6.100-.170; Supreme
Court rule 33.17*

A. Definitions

1. Bail bond agent

2. General bail agent

3. Property bail bondsman

4. Surety bail agent

5. Nonresident agent

B. Application procedures

C. License eligibility/fees

D. Licensure examination

E. License renewal

III. UNFAIR TRADE PRACTICES

Ref: 374.717, 374.755

A. Misrepresentation

B. Rebating and prohibited inducements

C. Penalties

D. Acting as an attorney prohibited

E. Ethics

IV. BAIL BOND PROCEDURES

*Ref: 374.702, 374.755, 374.757, 374.763, 374.770,
374.775, 544.455-.457, 544.490-.640; Supreme Court
rule 33.13, 33.14*

A. Discharging bail

B. Recommitment of defendant

C. Bond forfeitures

D. Bond posting/transfers

E. Arrests/Surrenders

F. Bond exoneration

G. Failure to appear

V. FIDUCIARY RESPONSIBILITIES

Ref: 374.710, 374.719, 374.755, 374.763, 374.775

A. Commissions, fees, premiums

B. Recordkeeping

C. Forfeitures

D. Collateral

1. Receipts

2. Maintenance

3. Return

VI. DEFINITIONS

*Ref: 374.700; Black's Law Dictionary, Dictionary of
Insurance Terms*

A. Bail

B. Bail bonds

1. Qualification bond

2. Surety bond

3. Appearance bond

4. Cash bond

C. Principal

D. Collateral

E. Forfeitures

F. Power of attorney

G. Recognizance

H. Extradition

I. Exoneration

J. Surety

K. Premium

L. Judgment

M. Surety Recovery Agent

VII. RULES OF CRIMINAL PROCEDURE

Ref: 544.455-.640; Missouri Rules of Criminal Procedure

A. Motion

B. Security

C. Release

D. Warrant/Summons

**MISSOURI SURETY RECOVERY AGENT
CONTENT OUTLINE
State Statutes, Rules, and Regulations
(50 scored questions)**

Ref: All references are to RSMo unless otherwise noted

**I. POWERS AND DUTIES OF THE DIRECTOR OF
COMMERCE AND INSURANCE**

*Ref: 374.040, 374.705, 374.750, 374.755, 374.760,
374.716*

- A. General powers and Duties
- B. Reports to the Department of Insurance
- C. License denial, suspension, revocation
- D. Examinations
- E. Cease and Desist Orders/Hearings

II. LICENSING REQUIREMENTS

A. Definitions

Ref: 374.783-.788

- 1. Surety Recovery agent
Ref: 20 CSR 700-6.100-.170; DCI Bulletin 06-03
- 2. General bail agent
- 3. Property bail bondsman
- 4. Surety bail agent
- 5. Nonresident agent

- B. Application procedures
- C. License eligibility fees
- D. Licensure examination
- E. License renewal

III. UNFAIR TRADE PRACTICES

Ref: 374.717, 374.755

- A. Misrepresentation
- B. Rebating and prohibited inducements
- C. Penalties
- D. Acting as an attorney prohibited
- E. Ethics

IV. BAIL BOND PROCEDURES

*Ref: 374.702, 374.757, 374.763, 374.770, 374.775,
544.455, 544.457, 544.640*

- A. Discharging bail
- B. Recommitment of defendant
- C. Bond forfeitures
- D. Bond posting/transfers
- E. Arrests/Surrenders
- F. Bond exoneration
- G. Failure to appear

V. FIDUCIARY RESPONSIBILITIES

Ref: 374.710, 374.719, 374.755, 374.775

- A. Commissions, fees, premiums
- B. Recordkeeping
- C. Forfeitures
- D. Collateral
 - 1. Receipts
 - 2. Maintenance
 - 3. Return

VI. DEFINITIONS

*Ref: 374.700; Black's Law Dictionary, Dictionary of
Insurance Terms*

- A. Bail
- B. Bail bonds
 - 1. Qualification bond
 - 2. Surety bond
 - 3. Appearance bond
 - 4. Cash bond
- C. Principal
- D. Collateral
- E. Forfeitures
- F. Power of attorney
- G. Recognizance
- H. Extradition
- I. Exoneration
- J. Surety
- K. Premium
- L. Judgment
- M. Bail Bond Agent

VII. RULES OF CRIMINAL PROCEDURE

Ref: 544.455

- A. Motion
- B. Security
- C. Release
- D. Warrant/Summons

**MISSOURI PUBLIC ADJUSTER / PUBLIC ADJUSTER SOLICITOR
CONTENT OUTLINE
State Statutes, Rules, and Regulations
(50 scored questions)**

*Note: This outline is applicable to both the Public Adjuster and
the Public Adjuster Solicitor Examinations.*

**GENERAL INSURANCE PRODUCT KNOWLEDGE, TERMS
AND CONCEPTS.....15**

I. TYPES OF POLICIES

A. Personal lines

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

B. Commercial lines

- 1. Commercial property
 - a. Commercial building and personal property form
 - b. Causes of loss forms
 - c. Business income
 - d. Extra expense
- 2. Commercial Package Policy (CPP)
- 3. Businessowners Policy (BOP)
- 4. Standard fire

C. Inland Marine

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

D. Bonding and Crime

- 1. Fidelity
- 2. Crime
 - a. Theft, disappearance, and destruction
 - b. Robbery and safe burglary
 - c. Premises burglary

E. Others

1. Flood	
II. INSURANCE TERMS AND RELATED CONCEPTS	
A. Insurance	
B. Insurable interest	
C. Risk	
D. Hazard	
E. Peril	
F. Loss	
1. Direct	
2. Indirect	
G. Proximate cause	
H. Deductible	
I. Indemnity	
J. Actual cash value	
K. Replacement cost	
L. Limits of liability	
M. Coinsurance/Insurance to value	
N. Pair and set clause	
O. Extensions of coverage	
P. Additional coverages	
Q. Accident	
R. Occurrence	
S. Cancellation	
T. Nonrenewal	
U. Vacancy and unoccupancy	
V. Right of salvage	
W. Abandonment	
X. Liability	
Y. Negligence	
III. POLICY PROVISIONS AND CONTRACT LAW	
A. Declarations	
B. Insuring agreement	
C. Conditions	
D. Exclusions	
E. Definition of the insured	
F. Duties of the insured	
G. Obligations of the insurance company	
H. Mortgagee rights	
I. Proof of loss	
J. Notice of claim	
K. Appraisal	
L. Other Insurance Provision	
M. Assignment	
N. Subrogation	
O. Arbitration	
P. Elements of a contract	
Q. Warranties, representations, and concealment	
R. Binders	
S. Sources of insurability information	
T. Fair Credit Reporting Act	
U. Law of Large Numbers	
PUBLIC ADJUSTER.....	15
I. LOSS REPORT	
A. Essential Elements	
1. Inception/Expiration Date	
2. Occurrence Date	
3. Identification of Parties Involved	
4. Policy form/Number	
5. Description of Loss	
6. Coverages	

7. Deductible	
8. Tort/Tort-Feasors	
II. LOSS/DAMAGE VALUATION	
A. Direct Loss vs. Indirect Loss (Loss of Use)	
B. Damages	
1. Special	
2. General	
3. Material Damage Estimates	
4. Diminution of Value	
C. Valuation Clause	
1. Replacement Cost Provisions	
2. Actual Cash Value	
3. State Value	
4. Reproduction Cost	

**MISSOURI STATUTES, RULES, AND REGULATIONS
COMMON TO ALL LINES..... 15**
Ref: All references are to RSMo unless otherwise noted

I. DIRECTOR OF COMMERCE AND INSURANCE	
A. General powers and duties	
<i>Ref: 374.020, 374.045, 374.210, 374.285, 375.786</i>	
B. Examination of records	
<i>Ref: 374.110, 374.205</i>	
C. Cease and desist orders	
<i>Ref: 375.942, 374.046, 374.048, 374.049</i>	
II. LICENSING REQUIREMENTS	
A. Persons required to be licensed	
1. Producer	
<i>Ref: 375.012, 375.014, 375.018, 375.022, 375.076; 20 CSR 700-1.020</i>	
2. Nonresident producer	
<i>Ref: 375.017</i>	
3. Public Adjuster	
<i>Ref: 325.015-.025</i>	
4. Public Adjuster Solicitor	
<i>Ref: 325.015-.025</i>	
B. License suspension, revocation, denial	
<i>Ref: 374.046, 374.280, 375.141</i>	
III. MARKETING PRACTICES	
A. Unfair and deceptive practices	
<i>Ref: 375.936</i>	
B. Rebating	
<i>Ref: 375.936; 379.402; 379.404</i>	
C. Misrepresentation	
<i>Ref: 375.936</i>	
D. Defamation	
<i>Ref: 375.936</i>	
E. Unfair discrimination	
<i>Ref: 375.007, 375.936, 375.995</i>	
F. Boycott and coercion	
<i>Ref: 375.936</i>	
G. Public Adjusters and Solicitors	
<i>Ref: 325.010-.055</i>	
IV. CERTIFICATE OF AUTHORITY	
<i>Ref: 375.161, 375.786</i>	
V. FIDUCIARY RESPONSIBILITIES	
<i>Ref: 375.051, 375.052; 20 CSR 700-1.140</i>	
VI. COMMISSIONS AND COMPENSATION	

Ref: 375.076, 375.116, 375.158(3), 384.045; 20 CSR 700-1.060

VII. MISSOURI INSURANCE GUARANTY ASSOCIATION

Ref: 375.771-.779

MISSOURI STATUTES, RULES, AND REGULATIONS PERTINENT TO PROPERTY AND CASUALTY.....5

I. MISSOURI FAIR PLAN

Ref: RSMo 379.810, 379.830, 379.835, 379.840, 379.845

- A. Purpose
- B. Definitions
- C. Eligibility
- D. Binding authority
- E. Application procedures
- F. Effective date of coverage
- G. Renewal/nonrenewal/cancellation

II. BINDERS

Ref: 20 CSR 500-1.300

III. CANCELLATION/NONRENEWAL

Ref: 379.160; 20 CSR 500-1.100

IV. UNFAIR CLAIM SETTLEMENT PRACTICES

Ref: 375.1000, 375.1018; 20 CSR 100-1.200-300

- A. Definitions
- B. Misrepresentation of provisions
- C. General standards

**MISSOURI TITLE AGENT
TITLE AGENCY QUALIFIED PRINCIPAL
CONTENT OUTLINE**
State Statutes, Rules, and Regulations
(50 scored questions)

Note: This outline is applicable to both the Title Agent and the Title Agency Qualified Principal Examinations.

Ref: Ch 381, RSMo, 20 CSR 500, 20 CSR 700

I. TITLE INSURANCE TERMS AND CONCEPTS

- A. Commitment
- B. Endorsement
- C. Exception
- D. Requirements
- E. Encumbrance and encroachment
- F. Insurer/Underwriter
- G. Chain of Title
- H. Closing and Settlement
- I. Recording
- J. Mortgagor/mortgagee
- K. Simultaneous issue
- L. Title Defect
- M. Real Property
- N. Closing protection letter
- O. Affiliated business arrangements

II. TITLE INSURANCE POLICIES

- A. Types of Policies
 - 1. Owners
 - a. ALTA Forms
 - 2. Loan
 - 3. Construction Loan
 - 4. Leasehold

B. Commitment and Policy Provisions

- 1. Insuring Clause
- 2. Terms, Conditions, and Stipulations
- 3. Exclusions
- 4. Subrogation

III. REAL ESTATE OWNERSHIP

- A. Joint Tenancy
- B. Tenants In Common
- C. Fee Simple
- D. Life Estate
- E. Lease Hold
- F. Tenancy by Entireties

IV. RIGHTS AND INTERESTS

- A. Easement and Right of Way
- B. Liens
 - 1. Voluntary
 - 2. Involuntary
 - 3. Mechanics Lien
 - 4. Internal Revenue Liens
 - 5. Judgment Liens
 - 6. Child Support Lien
- C. Covenants, Conditions, and Restrictions

V. LEGAL DESCRIPTIONS

- A. Platted and Unplatted
- B. Section, Township, and Range
- C. Metes and Bounds
- D. Lot and Block

VI. METHODS OF TRANSFER/CONVEYANCES

- A. Warranty Deeds
- B. Quitclaim Deeds
- C. Deed of Trust
- D. Foreclosure
- E. Probate

VII. MISSOURI TITLE INSURANCE LAWS AND REGULATIONS

A. Definitions

Ref: 381.410; 381.031, 20 CSR 500-7.020, 381.400

B. Rates

- 1. Filing Requirements
 - a. Closing/Settlement Fees
Ref: 381.410, 381.412
 - b. Title Insurance Premiums
Ref: 381.112

C. Prohibited practices

Ref: 381.161

D. Consumer protections

- 1. Title Commitments
Ref: 381.015, 381.018
- 2. Settlement Disclosures
Ref: 381.019
- 3. Complaints to the Division
- 4. Retention of Records/Response to Division Inquiries
Ref: 381.122, 381.038
- 5. Closing Instructions
- 6. Search and examination
Ref: 381.071

E. Standards of conduct

- 1. Annual On-site Review
Ref: 381.023

2. Disclosure of Affiliated Business
Ref: 381.029

VIII. DIRECTOR OF COMMERCE AND INSURANCE

- A. General powers and duties
Ref: 374.045, 374.210, 374.285, 375.786
- B. Examination of records
Ref: 374.110, 374.205
- C. Cease and desist orders
Ref: 374.046, 374.048, 374.049, 375.942
- D. Hearings and penalties
Ref: 374.046-.049, 381.045, 381.048, 381.115

IX. LICENSING AND PRODUCERS' LEGAL RESPONSIBILITY

- A. Title Producers
Ref: 381.115; 20 CSR 700-1.020, 20 CSR 700-8.005, 20 CSR 700-8.100, 20 CSR 700-8.150, 20 CSR 700-8.160
- B. Agency
Ref: 381.115; 20 CSR 700-8.100
- C. Obtaining a license
1. Qualifications
Ref: 375.016, 375.018, 381.118
- D. Continuing education
Ref: 381.118; 20 CSR 700-8.160
- E. Commissions and compensation
Ref: 375.076, 375.116, 375.158(3); 20 CSR 700-1.060
- F. Producer and agency fiduciary responsibilities
Ref: 375.051, 375.052, 381.022, 381.024; 20 CSR 700-1.140
- G. License suspension, revocation, denial
Ref: 374.046, 374.280, 375.141, 381.045; 20 CSR 700-1.130

X. MARKETING PRACTICES

- A. Unfair and deceptive practices
Ref: 375.936; 20 CSR 500-7.050
- B. Rebating
Ref: 375.936; 20 CSR 500-7.070; 379.402; 379.404
- C. Misrepresentation
Ref: 375.936; 20 CSR 500-7.050
- D. Defamation
Ref: 375.936
- E. Unfair discrimination
Ref: 375.007, 375.995, 375.936
- F. Boycott and coercion
Ref: 375.936, 381.161

**MISSOURI NAVIGATOR
CONTENT OUTLINE**
State Statutes, Rules, and Regulations
(50 scored questions)

I. AFFORDABLE CARE ACT

- A. Major Provisions
- B. Essential Health Benefits
- C. Exemptions
- D. Financial assistance availability and determination
1. Individuals and families
2. Public programs (i.e., MO HealthNet and CHIP)
3. Subsidies and tax credits for small businesses
Ref: 26 U.S.C. §45R
4. Advanced Premium Tax Credit (APTC) and Cost Sharing Reductions

Ref: 42 U.S.C. §18081

E. Special Populations

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

II. BASIC HEALTH INSURANCE CONCEPTS

- A. Health Insurance 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 Arrangements (HRA)
- B. Cost-sharing, premiums, payments
1. Copayments
2. Deductibles
3. Coinsurance

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
Ref: 42 U.S.C. §18081
- C. Individual Exchanges
- D. Small Business Health Options (SHOP) Exchanges
- E. Qualified Health Plans (QHPs)
1. Essential Health Benefits
2. Preventive Health Services
3. Children's Coverage
4. Dental and Vision Benefits
5. Actuarial Value ("Metal Levels")
Ref: 42 U.S.C. §18022(d)

IV. NAVIGATORS

- A. Roles and Responsibilities –376.2002
1. Provide information fairly, accurately, and impartially
2. Plan eligibility and overview
3. Plan enrollment procedures Exchange eligibility and changes
4. Medicaid eligibility (MO HealthNet)
5. Consumer assistance
- B. Privacy and security of health information
1. HIPAA
Ref: P.L. 104-191
2. Confidentiality, integrity, and availability of Protected Health Information (PHI)

V. OUTREACH AND EDUCATION

- A. Using culturally and linguistically appropriate language. —376.2002.2(5)

VI. MISSOURI STATUTES, RULES AND REGULATIONS RELATED TO HEALTH INSURANCE

Ref: All references are to RSMo unless otherwise noted

A. DIRECTOR OF COMMERCE AND INSURANCE

1. General powers and duties
*Ref: 374.020, 374.045, 374.210, 374.285, 375.786;
374.015-.285, 376.2010, 376.2004, 376.2006*
2. Examination of records
Ref: 376.2010
3. Orders of the Director
Ref: 374.046, 374.048, 374.049;376.2011

B. LICENSING REQUIREMENTS

1. Obtaining a license
Ref: 376.2004; 20 CSR 400-11.100
2. Maintaining a license
Ref: 376.2006, 20 CSR 400-11.120-.140
3. License suspension, revocation, denial,
cancellation
Ref: 375.141, 375.946; 376.2010

C. GENERAL PROVISIONS OF MISSOURI INSURANCE LAWS