

TEXAS
Insurance Content Outlines

Content Outlines: Effective December 1, 2025

**LIFE-GENERAL KNOWLEDGE
CONTENT OUTLINE**

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

I. TYPES OF POLICIES 15

A. Traditional whole life products

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

B. Interest/market-sensitive/adjustable life products

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

C. Term life

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

D. Annuities

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

E. Combination plans and variations

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

II. POLICY RIDERS, PROVISIONS, 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

1. War
2. Aviation
3. Dangerous Occupation

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. 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)

4. Penalties

Ref.: TIC 82.001-.056, 4005.102, 541.107-108

5. Cease and desist orders

Ref.: TIC 83.051-.054, 541.107-108, 541.151

B. Insurance definitions

1. Certificate of authority

Ref.: TIC 801.001; 801.051-.053, .057; 28 TAC § 4.2304

2. Transacting insurance

Ref.: TIC 101.051

3. Foreign, domestic, alien

Ref.: TIC 801.001

4. Stock, mutual

Ref.: TIC 547.001, 801.001

5. Fraternal

Ref.: TIC 885.001-706

C. Licensing requirements

1. Types

a. Agent/Agency

Ref.: TIC 4001.003 & .006; 4001.104-.106; 4054.301-.303, 4056; 28 TAC § 1.502

b. Temporary

Ref.: TIC 4001.151-.156

2. Exemptions/exceptions

Ref.: TIC 4002.003

3. Appointment

Ref.: TIC 4001.201 - .206

4. Continuing education

Ref.: TIC 4004.051-.054; 1115.056; 28 TAC § 19.1001-.1030

5. Records maintenance

Ref.: TIC 4001.254-255

6. License denial, renewal, expiration

Ref.: TIC 4003.001; 4003.004; 4003.006-.007; 4005.101-.102

7. License termination, revocation, suspension

Ref.: TIC 4005.101-.102, 4005.105

8. Notification to Department of certain information

Ref.: TIC 4001.252

a. Change of address

Ref.: TIC 4001.252

b. Felony convictions

Ref.: TAC § 1.502

c. Administrative action taken against a license holder

Ref.: TIC 4005.101-.102

D. Marketing practices

1. Unfair/Prohibited trade practices

a. Claims methods and practices

Ref.: TIC 541.101-.111; 542.001-.014, .054-.058; 4005.053, 4005.101; 28 TAC § 21.201-.205

b. False advertising

Ref.: 28 TAC § 21.114

c. Misrepresentation

Ref.: TIC 541.051-.61, .051-.052, .101-.109, .151-.154; 28 TAC § 21.4

d. Defamation

**LIFE AGENT
STATE SPECIFIC CONTENT OUTLINE**

(30 scoreable questions plus 5 pretest questions)

All references are to the Texas Insurance Code (TIC) or the Texas Administrative Code (TAC), Title 28, unless otherwise noted

I. TEXAS STATUTES AND RULES COMMON TO LIFE AND HEALTH INSURANCE 20

A. Commissioner of Insurance

1. General powers and duties

Ref.: TIC 31.001-.002, 31.021-.022, 38.001, 4001.005, 404.003

2. Examination of records

Ref.: TIC 401.051-.056

3. Investigation/Notice of hearing

Ref.: TIC 86.001-.002, 404.051-.053, 521.003-.004, 2001.051

Ref.: TIC 541.053

e. Rebating

Ref.: TIC 541.056; 1702.102

f. Fraud

Ref.: TIC 701.001-.005

g. Boycott, coercion, intimidation

Ref.: TIC 541.054

h. Commingling

Ref.: TIC 1104.024

i. Unfair discrimination

Ref.: TIC 544.002; 1702.103

E. Agent duties/responsibilities

Ref.: TAC § 4.620

1. Commission sharing

Ref.: TIC 4001.157, 4005.053-.054

F. Texas Life and Health Guaranty Association

Ref.: TIC 443.004, 463.205

II. TEXAS STATUTES AND RULES PERTINENT TO LIFE INSURANCE ONLY 10

A. Marketing and Solicitation

1. Advertising/Illustrations

Ref.: TAC § 4.1003, 21.104-.105, 21.107, 21.111, 21.114, 21.122, 21.2201-.2214

2. Policy Summary/Buyer's Guide

Ref.: TAC § 4.2310

B. Policy provisions

Ref.: TIC 1101.003-.009, .053, .055, .156; 1101.011, 1103.055; 1108.101; 1111.052; 1551.254; TAC §4.601, 4.606, 4.611, 4.612, 4.619, 4.621, 4.623, 4.1101-4.1117, 4.1504

C. Individual life and annuity

Ref.: TIC 1101.001, 1116.002

1. Free look

Ref.: TAC § 4.2311

2. Grace period

Ref.: TIC 1101.105

3. Policy loans

Ref.: TIC 1101.009

4. Prohibited provisions

Ref.: TIC 1101.051

D. Group life

1. Group eligibility and underwriting requirements

Ref.: TIC 1131.053

2. Conversion to individual policy

Ref.: TIC 1141.354

3. Dependent coverage

Ref.: TIC 1131.151

4. Assignment

Ref.: TIC 1131.006

E. Credit life

Ref.: TIC 1153.003, .004, .151, .153, .155, .157, .201-.204; TAC § 3.5001 – 3.5206

F. Replacement

1. Purpose

Ref.: TIC 1114.001

2. Definitions

Ref.: TIC 1114.002

3. Duties of agent

Ref.: TIC 1114.051-057

4. Duties of replacing insurance company

Ref.: TIC 1114.051-057

G. Nonforfeiture law

Ref.: TIC 1105.00 -.153, TAC § 3.3844

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1. Elements of a contract
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 - d. Legal purpose
2. Unique aspects of the insurance contract
 - a. Conditional
 - b. Unilateral
 - c. Adhesion
 - d. Aleatory

IV. RETIREMENT AND OTHER INSURANCE CONCEPTS..8**A. Third-party ownership****B. Life Settlements****C. Group life insurance**

1. Conversion privilege
2. Contributory vs. noncontributory

D. Retirement plans

1. Qualified plans
2. Nonqualified plans

E. Life insurance needs analysis/suitability

1. Personal insurance needs
2. Business insurance needs
 - a. Key person
 - b. Buy sell

F. Social Security benefits**G. Tax treatment of insurance premiums, proceeds, and dividends**

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

V. 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	
VI. 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 gender	
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	
VII. SOCIAL INSURANCE.....	6
A. Medicare (Parts A, B, C, D)	
B. Medicaid	

C. Social Security benefits	
VIII. 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	
K. Subrogation	
IX. FIELD UNDERWRITING PROCEDURES.....	8
A. Completing the application	
B. Explaining sources of insurability and HIPAA privacy information (e.g., MIB Report, Fair Credit Reporting Act, etc.)	
C. Initial premium payment and receipt and consequences of the receipt (e.g., medical examination, etc.)	
D. Submitting application (and initial premium if collected) to company for underwriting	
E. Policy delivery	
F. Explaining policy and its provisions, riders, exclusions, and ratings to clients	
G. Replacement	
H. Contract law	
1. Elements of a contract	
2. Insurable interest	
3. Warranties and representations	
4. Unique aspects of the insurance contract	
a. Conditional	
b. Unilateral	
c. Adhesion	
d. Aleatory	

LIFE and HEALTH AGENT STATE SPECIFIC CONTENT OUTLINE

(30 scoreable questions plus 5 pretest questions)

All references are to the Texas Insurance Code (TIC) or the Texas Administrative Code (TAC), Title 28, unless otherwise noted

I. TEXAS STATUTES AND RULES COMMON TO LIFE AND HEALTH INSURANCE.....	14
A. Commissioner of Insurance	
1. General powers and duties	
Ref.: TIC 31.001-.002, 31.021-.022, 38.001, 4001.005, 404.003	
2. Examination of records	
Ref.: TIC 401.051-.056	
3. Investigation/Notice of hearing	

Ref.: TIC 86.001-.002, 404.051-.053, 521.003-.004, 2001.051	Ref.: TIC 541.051-.61, .051-.052, .101-.109, .151-.154; 28 TAC § 21.4
4. Penalties	d. Defamation
Ref.: TIC 82.001-.056, 4005.102, 541.107-108	Ref.: TIC 541.053
5. Cease and desist orders	e. Rebating
Ref.: TIC 83.051-.054, 541.107-108, 541.151	Ref.: TIC 541.056, 1702.102, 1702.152
B. Insurance definitions	f. Fraud
1. Certificate of authority	Ref.: TIC 701.001-.005
Ref.: TIC 801.001; 801.051-.053, .057; 28 TAC § 4.2304	g. Boycott, coercion, intimidation
2. Transacting insurance	Ref.: TIC 541.054
Ref.: TIC 101.051	h. Commingling
3. Foreign, domestic, alien	Ref.: TIC 1104.024
Ref.: TIC 801.001	i. Unfair discrimination
4. Stock, mutual	Ref.: TIC 544.002, 1702.103, 1702.153
Ref.: TIC 547.001, 801.001	E. Agent duties/responsibilities
5. Fraternal	Ref.: TAC § 4.620
Ref.: TIC 885.001-706	1. Commission sharing
C. Licensing requirements	TIC 4001.157, 4005.053-.054
1. Types	F. Texas Life and Health Guaranty Association
a. Agent/Agency	Ref.: TIC 443.004, 463.205
Ref.: TIC 4001.003 & .006; 4001.104-.106; 4054.301-.303, 4056; 28 TAC § 1.502	II. TEXAS STATUTES AND RULES PERTINENT TO LIFE INSURANCE ONLY 6
b. Temporary	A. Marketing and Solicitation
Ref.: TIC 4001.151-.156	1. Advertising/Illustrations
2. Exemptions/exceptions	Ref.: TAC § 4.1003, 21.104-.105, 21.107, 21.111, 21.114, 21.122, 21.2201-.2214
Ref.: TIC 4002.003	2. Policy Summary/Buyer's Guide
3. Appointment	Ref.: TAC § 4.2310
Ref.: TIC 4001.201 - .206	B. Policy provisions
4. Continuing education	Ref.: TIC 1101.003-.009, .053 .055, .156; 1101.011, 1103.055; 1108.101; 1111.052; 1551.254; TAC §4.601, 4.606, 4.611, 4.612, 4.619, 4.621, 4.623, 4.1101-4.1117, 4.1504
Ref.: TIC 4004.051-.054; 1115.056; 28 TAC § 19.1001-.1030	C. Individual life and annuity
5. Records maintenance	Ref.: TIC 1101.001, 1116.002
Ref.: TIC 4001.254-255	1. Free look
6. License denial, renewal, expiration	Ref.: TAC § 4.2311
Ref.: TIC 4003.001; 4003.004; 4003.006-.007; 4005.101-.102	2. Grace period
7. License termination, revocation, suspension	Ref.: TIC 1101.105
Ref.: TIC 4005.101-.102, 4005.105	3. Policy loans
8. Notification to Department of certain information	Ref.: TIC 1101.009
Ref.: TIC 4001.252	4. Prohibited provisions
a. Change of address	Ref.: TIC 1101.051
Ref.: TIC 4001.252	D. Group life
b. Felony convictions	Ref.: TIC 1131.001-.806
Ref.: TAC § 1.502	1. Group eligibility and underwriting requirements
c. Administrative action taken against a license holder	Ref.: TIC 1131.053
Ref.: TIC 4005.101-.102	2. Conversion to individual policy
D. Marketing practices	Ref.: TIC 1141.354
1. Unfair/Prohibited trade practices	3. Dependent coverage
a. Claims methods and practices	Ref.: TIC 1131.151
Ref.: TIC 541.101-.111; 542.001-.014, .054-.058; 4005.053, 4005.101; 28 TAC § 21.201-.205	4. Assignment
b. False advertising	Ref.: TIC 1131.006
Ref.: 28 TAC § 21.114	E. Credit life
c. Misrepresentation	Ref.: TIC 1153.003, .004, .151, .153, .155, .157, .201-.204, TAC § 3.5001 – 3.5206

F. Replacement	
1. Purpose	
<i>Ref: TIC 1114.001</i>	
2. Definitions	
<i>Ref: TIC 1114.002</i>	
3. Duties of agent	
<i>Ref: TIC 1114.051-057</i>	
4. Duties of replacing insurance company	
<i>Ref: TIC 1114.051-057</i>	
G. Nonforfeiture law	
<i>Ref.: TIC 1105.001 - .153, TAC § 3.3844</i>	
III. Texas statutes and rules pertinent to accident and health insurance only	7
A. Required policy provisions	
1. Coverage for newborns	
<i>Ref.: TIC 1551.004; 1367.003; TAC § 3.3403</i>	
2. Coverage for chemical dependency	
<i>Ref.: TIC 1368.005</i>	
B. Medicare supplement	
1. Minimum standards	
<i>TAC § 3.3301- 3310, 3.3312-.3313, 3.3315-.3325</i>	
2. Cancellation	
<i>TAC § 3.3306(E)</i>	
C. AIDS testing requirements	
<i>Ref.: TAC § 21.704 - .705</i>	
D. Long Term Care	
<i>Ref.: TAC § 3.3804, 3.3822, 3.3832</i>	
E. Small group health insurance	
1. Eligibility	
<i>Ref.: TAC § 26.8</i>	
2. Coverage and Benefits	
<i>Ref.: TIC 1501</i>	
F. Affordable Care Act	
1. Exchanges/Marketplace (Section 1321)	
2. Taxes and subsidies (Section 1401, 1402)	
3. Essential health benefits (Section 1302, 18022)	
a. Mental health and substance use disorder services	
b. Pediatric services	
c. Preventive services	
4. Employer notification responsibilities (Section 1511-1515)	
IV. TEXAS STATUTES AND RULES PERTINENT TO HEALTH MAINTENANCE ORGANIZATIONS (HMOS).....	3
<i>Ref.: TAC Chapter 11; TIC 843, 1271</i>	
A. Definitions	
<i>Ref.: TIC 843.002</i>	
B. Evidence of coverage	
<i>Ref.: TIC 843.002; TAC § 11.501</i>	
C. Nonrenewal/cancellation	
<i>Ref.: TIC 843.208; TAC § 11.506(3)</i>	
D. Enrollment	
<i>Ref.: TIC 843.315(e)</i>	
E. Out of network claims	
<i>Ref.: TAC § 11.1611</i>	

PROPERTY AND CASUALTY - GENERAL KNOWLEDGE CONTENT OUTLINE	
Product Knowledge, Terms and Concepts	
<i>(100 scoreable questions plus 10 pretest questions)</i>	
I. TYPES OF POLICIES	22
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. Commercial lines	
1. Commercial Package Policy (CPP)	
2. Commercial property	
a. Commercial building and business personal property form	
b. Causes of loss forms	
c. Business income	
d. Extra expense	
e. Equipment breakdown	
3. Business Owners Policy (BOP)	
4. Builders Risk	
5. Cyber First-Party Coverage	
D. Inland marine	
1. Personal Articles floaters	
2. Commercial Property floaters	
E. National Flood Insurance Program	
F. Others	
1. Earthquake	
2. Mobile Homes	
3. Watercraft	
4. Farm Owners	
5. Windstorm	
II. INSURANCE TERMS AND RELATED CONCEPTS	15
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/agreed 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	
III. POLICY PROVISIONS AND CONTRACT LAW 13	
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. Subrogation	
N. Elements of a contract	
O. Warranties, representations, and concealment	
P. Sources of underwriting information	
Q. Fair Credit Reporting Act	
R. Privacy Protection (Gramm Leach Bliley)	
S. Policy Application	
T. Terrorism Risk Insurance Act (TRIA)	
U. Territory	
IV. TYPES OF POLICIES, BONDS, AND RELATED TERMS..... 23	
A. Commercial general liability	
1. Exposures	
a. Premises and Operations	
b. Products and Completed Operations	
2. Coverage	
a. Coverage A: Bodily Injury and Property Damage Liability (Occurrence, Claims made including Retroactive Date)	
b. Coverage B: Personal Injury and Advertising Injury	
c. Coverage C: Medical Payments	
d. Supplemental Payments	
e. Who is an insured	
f. First named insured	
g. Limits (Per occurrence, Annual Aggregate)	
h. Damage to Property of Others	
B. Automobile: personal auto and business auto	
1. Liability	
a. Bodily Injury	
b. Property Damage	
c. Split Limits	
d. Combined Single Limit	
2. Medical Payments	
3. Physical Damage (collision; other than collision; specified perils)	
4. Uninsured motorists	
5. Underinsured motorists	
6. Who is an insured	
7. Types of Auto	
a. Owned	
b. Non-owned	
c. Hired	
d. Temporary Substitute	
e. Newly Acquired Autos	
f. Transportation Expense and Rental Reimbursement Expense	
8. Auto Dealers Coverage Form, including Garagekeepers Insurance	
9. Exclusions	
10. Individual Insured and Drive Other Car (DOC)	
11. Mobile equipment	
C. Workers Compensation Insurance, Employers Liability Insurance, and Related Issues	
(This section does not deal with specifics of state law, which are addressed elsewhere in this outline.)	
1. Standard policy concepts	
a. Who is an employee/employer	
b. Compensation	
2. Work-related vs. non-work-related	
3. Other states' insurance	
4. Employers Liability	
5. Exclusive remedy	
6. Premium Determination	
D. Crime	
1. Employee Dishonesty	
2. Theft	
3. Robbery	
4. Burglary	
5. Forgery and Alteration	
6. Mysterious disappearance	
E. Bonds	
1. Surety	
2. Fidelity	
F. Professional liability	
1. Errors and Omissions	
2. Medical Malpractice	
3. Directors and Officers (D&O)	
4. Employment Practices Liability (EPLI)	

5. Cyber liability and data breach, funds transfer
6. Liquor liability

G. Umbrella/Excess Liability

H. Business Owners Policy (BOP)

V. 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
 - a. General
 - b. Special
2. Punitive

S. Compliance with provisions of Fair Credit Reporting Act

VI. 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)

**PROPERTY AND CASUALTY AGENT
STATE SPECIFIC CONTENT OUTLINE**

(30 scoreable questions plus 5 pretest questions)

All references are to the Texas Insurance Code (TIC) or the Texas Administrative Code (TAC), Title 28, unless otherwise noted

**I. TEXAS STATUTES AND RULES COMMON TO
PROPERTY AND CASUALTY INSURANCE 18**

A. Commissioner of Insurance

1. General powers and duties

Ref.: TIC 31.001, 31.002, 31.021, 201.004, 404.051-.053, 481.001-.009, 491.051-.052, 541.107-108, 4001.005, 86.001-.002

2. Examination of records

Ref.: TIC 521.003-.004, 401.051-.062

3. Investigation/Notice of hearing

Ref.: TIC 541.107-108, 38.001; Govt 2001.051

4. Penalties

Ref.: TIC 546.152, 82.001-.056, 4005.102,

5. Cease and desist orders

Ref.: TIC 546.151, 83.051-.054

B. Insurance definitions

1. Certificate of authority

Ref.: TIC 801.051-.053

2. Transacting insurance

Ref.: TAC § 15.2

3. Foreign, domestic, alien

Ref.: TIC 982.001

4. Stock, mutual

Ref.: TIC 547.001, 801.001

5. Admitted/nonadmitted

Ref.: TIC 801.052

6. Texas Lloyds

Ref.: TIC 941.051

C. Licensing requirements

1. Types

a. Agent/agency

Ref.: TIC 4001.003, 4001.051, 4051.051; 28 TAC § 19.1501-.1503

b. Nonresident agent

Ref.: TIC 4056

c. Temporary

Ref.: TIC 4001.151-.156

d. Limited license

Ref.: TIC 4051.101

e. Managing general agent

Ref.: TIC 19.1201-.1206

f. Surplus lines

Ref.: TIC 981.202

g. Adjuster

Ref.: TIC 4101.001-.005

h. Risk manager

Ref.: TIC 4153.051; TAC § 19.1301-.1320

i. Emergency

Ref.: TIC 4051.054

2. Exemptions/exceptions

Ref.: TIC 4053.051

3. Appointment
Ref.: TIC 4001.201
4. Continuing education
Ref.: TIC 1115.056, 4004.051-055, TAC § 19.1001-.1030
5. Records maintenance
Ref.: TIC 4001.255
6. License application, denial, renewal, expiration
Ref.: TIC 4001.105, 4003.001, 4003.004, 4003.006-.007, 4005.105 TAC 19.805
7. License termination, revocation, suspension
Ref.: TIC 4005.101-.102, 4005.105
8. Notification to Department of certain information
 - a. Change of address
Ref.: TIC 4001.252
 - b. Felony convictions
Ref.: TAC § 1.502
 - c. Administrative action taken against a license holder
Ref.: TIC 4005.101-.102

D. Marketing practices

1. Unfair/Prohibited trade practices
Ref.: TIC 4005.101
 - a. Claims methods and practices
Ref.: TIC 541.101-.111; 542.001-.014, .054-.058; 4005.053, 4005.101; 28 TAC § 21.201-.205
 - b. False advertising
Ref.: TAC § 21.11, 21.115
 - c. Misrepresentation
Ref.: TIC 541.051-.054 541.060 542.001-.014; TAC § 21.4
 - d. Defamation
Ref.: TIC 541.053
 - e. Controlled business/Intent to engage
Ref.: TIC 4001.104
 - f. Rebating
Ref.: TIC 541.056, 1806.104
 - g. Discrimination
Ref.: TIC 544.002, 1806.153
 - h. Fraud
Ref.: TIC 701.001-.154
 - i. Boycott, coercion, intimidation
Ref.: TIC 541.054
2. Rating and underwriting practices
Ref.: TAC § 5.9340-9357

E. Agent duties/responsibilities

- Ref.: TAC § 4.620*
1. Commission sharing
Ref.: TIC 4001.157, 4005.053-.054

II. TEXAS STATUTES AND RULES PERTINENT TO PROPERTY AND CASUALTY INSURANCE 12

A. Property and casualty definitions

Ref.: TAC § 5.5002

B. Surplus lines

Ref.: TIC. 981.001-.004, 981.057; TAC § 15.2-15.6

C. Approval of Rates and Forms

Ref: TIC 5.35

D. Homeowner's Insurance

1. Declination, cancellation, nonrenewal
Ref: TIC 551.001-.113
2. Texas FAIR Plan Association
Ref.: TIC 2211.051-.059
3. Texas Windstorm Insurance Association (TWIA)
Ref.: TIC 2210.001-.084
4. Loss settlement provisions
Ref: TIC § 542.051-.061; § 542.15 -.154
5. Liquidated demand
Ref: TIC § 862.053

E. Automobile insurance

1. Provisions
 - a. Coverage
Ref: Transportation Code: Chapter 601; TAC § 5.204
 - b. Uninsured Motorists/Underinsured Motorists
Ref.: TIC 1952.101-.110
 - c. Personal Injury Protection (PIP)
Ref.: TIC 1952.151-.161
 - d. Medical payments
2. Financial responsibility and required minimum liability limits
Ref: Transportation Code: § 601.051, 601.053, 601.056-.057, 601.071-.072
3. Renewal, nonrenewal, and cancellation
Ref: TIC 551.101-.113, 551.151-.152; TAC § 5.7002
4. Texas Automobile Insurance Plan Association
Ref: TIC 2151.051-.154
5. Transportation network company (rideshare)
Ref: Chap. 1954

F. Workers' Compensation

1. Definitions
Ref: Texas Labor Code Title 5: § 401.011
2. Coverage
Ref: Texas Labor Code Title 5: § 406.031-032, 034,
3. Benefits
Ref: Texas Labor Code Title 5: § 408.021 – .087; 408.150; 408.181 – .187

G. Texas Property and Casualty Insurance Guaranty Association

Ref: TIC 462.001-.351; TAC § 29.1

H. Texas Medical Liability Underwriting Association (JUA)

Ref: TIC. Chapter 2203.001 – .152

PERSONAL LINES - GENERAL KNOWLEDGE CONTENT OUTLINE

Product Knowledge, Terms and Concepts
(75 scoreable questions plus 5 pretest questions)

I. TYPES OF PROPERTY POLICIES 10

A. Homeowners

1. HO-2
2. HO-3

3. HO-4	2. Replacement cost
4. HO-5	3. Market value
5. HO-6	4. Stated value
6. HO-8	5. Salvage value
B. Dwelling policies	H. Proximate cause
1. DP-1	I. Deductible
2. DP-2	J. Indemnity
3. DP-3	K. Limits of liability
C. Inland marine	L. Coinsurance/Insurance to value
1. Personal Articles floaters	M. Occurrence
D. National Flood Insurance Program	N. Cancellation
E. Others	O. Nonrenewal
1. Earthquake	P. Vacancy and unoccupancy
2. Mobile Homes	Q. Liability
3. Watercraft	1. Absolute
4. Windstorm	2. Strict
II. TYPES OF CASUALTY POLICIES 13	3. Vicarious
A. Automobile: personal auto	R. Negligence
1. Liability	S. Binder
a. Bodily Injury	T. Endorsements
b. Property Damage	U. Blanket vs. Specific
c. Split Limits	V. Burglary, Robbery, Theft, and Mysterious
d. Combined Single Limit	Disappearance
2. Medical Payments	W. Warranties
3. Physical Damage (collision; other than collision;	X. Representations
specified perils)	Y. Concealment
4. Uninsured motorists	Z. Deposit Premium/Audit
5. Underinsured motorists	AA. Certificate of Insurance
6. Who is an insured	BB. Damages
7. Types of Auto	1. Compensatory
a. Owned	a. General
b. Non-owned	b. Special
c. Hired	2. Punitive
d. Temporary Substitute	CC. Compliance with Provisions of Fair Credit
e. Newly Acquired Autos	Reporting Act
f. Transportation Expense and Rental	
Reimbursement Expense	
8. Exclusions	
B. Umbrella/Excess liability	
III. PROPERTY AND CASUALTY INSURANCE TERMS	IV. PROPERTY AND CASUALTY POLICY PROVISIONS
AND RELATED CONCEPTS 28	AND CONTRACT LAW24
A. Insurance	A. Declarations
1. Law of Large Numbers	B. Insuring agreement
B. Insurable interest	C. Conditions
C. Risk	D. Exclusions
1. Pure vs. Speculative Risk	E. Definition of the insured
D. Hazard	F. Duties of the insured after a loss
1. Moral	G. Obligations of the insurance company
2. Morale	H. Mortgagee rights
3. Physical	I. Proof of loss
E. Peril	J. Notice of claim
F. Loss	K. Appraisal
1. Direct	L. Other Insurance Provision
2. Indirect	M. Subrogation
G. Loss Valuation	N. Elements of a contract
1. Actual cash value	O. Sources of underwriting information
	P. Fair Credit Reporting Act
	Q. Privacy Protection (Gramm Leach Bliley)
	R. Policy Application
	S. Terrorism Risk Insurance Act (TRIA)

- T. Cancellation and nonrenewal provisions
- U. Supplementary payments
- V. Loss settlement provisions including consent to settle a loss
- W. Territory

PERSONAL LINES AGENT STATE SPECIFIC CONTENT OUTLINE

(25 scoreable questions plus 5 pretest questions)

All references are to the Texas Insurance Code (TIC) or the Texas Administrative Code (TAC), Title 28, unless otherwise noted

I. TEXAS STATUTES AND RULES COMMON TO ALL LINES OF INSURANCE..... 15

A. Commissioner of Insurance

Ref.: TIC.051-.053, 481.001-.009, 491.051, 491.052

1. General powers and duties

Ref.: TIC 31.001, 31.002, 31.021, 201.004, 4001.005, 86.001-.002, 82.001-.056

2. Examination of records

Ref.: TIC 38.001, 401.051-.062

3. Investigation/Notice of hearing

Ref.: TIC 521.003-.004; 38.001

4. Penalties

Ref.: TIC 4005.102

5. Cease and desist orders

Ref.: TIC 541.107-108, 546.151, 83.051-.054

B. Insurance definitions

1. Certificate of authority

Ref.: TIC 801.051-.053

2. Transacting insurance

Ref.: TAC § 15.2

3. Foreign, domestic, alien

Ref.: TIC 982.001

4. Stock, mutual

Ref.: TIC 547.001, 801.001

5. Admitted/nonadmitted

Ref.: TIC 801.052

6. Texas Lloyds

Ref.: TIC 941.051

C. Licensing requirements

1. Types

a. Agent/agency

Ref.: TIC 4001.003, 4001.105, 4001.051, 4051.051, TAC § 1.502, 19.1501-.1503

b. Nonresident agent

Ref.: TIC 4056

c. Temporary

Ref.: TIC 4001.151-.156

d. Limited license

Ref.: TIC 4051.101

e. Managing general agent

Ref.: TIC 4053.051, TAC § 19.1201-.1206

f. Surplus lines

Ref.: TIC 981.202

g. Adjuster

h. Risk manager

Ref.: TIC 4153.051; TAC § 19.1301-.1320

i. Emergency

Ref.: TIC 4051.054

2. Exemptions/exceptions

Ref.: TIC 4053.051

3. Appointment

Ref.: TIC 4001.201

4. Continuing education

Ref.: TIC 1115.056, 4004.051-055; TAC § 19.1001-.1030

5. Records maintenance

Ref.: TIC 4001.255

6. License application, denial, renewal, expiration

Ref.: TIC 4003.001, 4003.004, 4003.006-.007, 4005.101-.102; TAC § 19.805

7. License termination, revocation, suspension

Ref.: TIC 4005.105

8. Notification to Department of certain information

Ref.: TIC 4001.252

a. Change of address

Ref.: TIC 4001.252

b. Felony convictions

Ref.: TAC § 1.502

c. Administrative action taken against a license holder

Ref.: TIC 4005.101-.102

D. Marketing practices

1. Unfair/Prohibited trade practices

Ref.: TIC 541.060, 542.001-.014, 4005.101; TAC § 21.201-.205

a. Claims methods and practices

Ref.: TIC 542.003

b. False advertising

Ref.: TIC 541.051-.054; TAC § 21.115

c. Misrepresentation

Ref.: TIC 541.051-.054; TAC § 21.4

d. Defamation

Ref.: TIC 541.051-.054

e. Controlled business/Intent to engage

Ref.: TIC 4001.104

f. Rebating

Ref.: TIC 541.056, 1806.104

g. Discrimination

Ref.: TIC 544.002, 1806.153

h. Fraud

Ref.: TIC 701.001-.154

j. Boycott, coercion, intimidation

Ref.: TIC 541.051-.054

2. Rating and underwriting practices

Ref.: TAC § 5.9340-9357

E. Agent duties/responsibilities

Ref.: TAC § 4.620

1. Commission sharing

Ref.: TIC 4001.157, 4005.053-.054

II. TEXAS STATUTES AND RULES PERTINENT TO PERSONAL LINES INSURANCE 10

A. Property and casualty definitions

Ref.: TAC § 5.5002

B. Approval of Rates and Forms

Ref: Texas Insurance Code Sec. 5.35

C. Homeowner's Insurance

1. Declination, cancellation, nonrenewal

Ref: 551.001-.113

2. Texas FAIR Plan Association

Ref.: TIC 2211.051-.059

3. Texas Windstorm Insurance Association (TWIA)

Ref.: TIC 2210.001-.084

4. Loss settlement provisions

Ref: TIC § 542.051 through § 542.061; § 542.151 through § 542.154

5. Liquidated demand

Ref: TIC § 862.053

D. Automobile insurance

1. Provisions

Ref: Transportation Code: Chapter 601; Ins. TAC § 5.204

- a. Coverage

- b. Uninsured Motorists/Underinsured Motorists

Ref.: TIC 1952.101-.110

- c. Personal Injury Protection (PIP)

Ref.: TIC 1952.151-.161

2. Financial responsibility and required minimum liability limits

Ref: Transportation Code: § 601.051, 601.053, 601.056-.057, 601.071-.072

3. Renewal, nonrenewal, and cancellation

Ref: Ins. 551.101-.113, 551.151-.152; TAC § 5.7002

4. Texas Automobile Insurance Plan Association

Ref: Ins. 2151.051-.154

5. Transportation network company (rideshare)

Ref: Chap. 1954

E. Texas Property and Casualty Insurance

Guaranty Association

Ref: Ins. 462.001-.351; TAC § 29.1

SURPLUS LINES CONTENT OUTLINE

(60 scoreable questions)

This examination will test topics listed on the following content outline and is composed of sixty (60) four-option, multiple choice questions.

All references are to General insurance texts and forms, unless otherwise noted

I. GENERAL INSURANCE PRINCIPLES

A. Insurance Terms and Related Concepts

1. Insurance

2. Indemnity

3. Risk (pure vs speculative)

4. Hazard

5. Peril

6. Loss (direct vs indirect)

7. Proximate cause

8. Liability

9. Actual Cash Value

10. Replacement Cost

11. Subrogation

12. Salvage

13. Negligence

14. Lloyd's

15. Reinsurance

B. Handling risks

1. Avoidance

2. Retention

3. Sharing

4. Reduction

5. Transfer

C. Insurers

1. Types of insurers

- a. Stock companies

- b. Mutual companies

- c. Lloyd's associates

- d. Risk retention groups

- e. Self-insured funds

2. Private vs. government insurers

3. Authorized vs. unauthorized insurers

4. Domestic, foreign, alien insurers

5. Financial status (independent rating services)

D. Producers and general rules of agency

1. Insurer as principal

2. Producer/insurer relationship

3. Authority and powers of producers

- a. Express

- b. Implied

- c. Apparent

- d. Responsibilities to the insured/applicant

II. CONTRACTS

A. Elements of a legal contract

1. Offer and acceptance

2. Consideration

3. Competent parties

4. Legal purpose

B. Characteristics of an insurance contract

1. Contract of adhesion

2. Aleatory contract

3. Unilateral contract

4. Conditional contract

C. Legal interpretations affecting contract

1. Ambiguities in a contract

2. Indemnity

3. Representations/misrepresentations

4. Warranties

5. Concealment

6. Fraud

7. Waiver and estoppel

III. TEXAS STATUTES AND RULES PERTINENT TO SURPLUS LINES INSURANCE

All references are to the Texas Insurance Code (Ins.) or the Texas Administrative Code (TAC), Title 28, unless otherwise noted

A. Commissioner of Insurance

Ref.: Ins. 31.001-.002, 31.021, 981.009

1. General powers and duties
2. Examination of records
3. Investigation/hearing
4. Penalties/sanctions

B. Definitions

1. Surplus lines insurance
Ref.: Ins. 981.002
2. Managing General Agent
Ref.: Ins. 4053.001, 4053.051; TAC § 19.1202
3. Insurance transaction
Ref.: General insurance text
4. Authorized/unauthorized, admitted/non-admitted
Ref.: Ins. 101.301; TAC § 15.8
5. Purchasing groups
Ref.: Ins. 2201.001-.259
6. Risk retention
Ref.: Ins. 2201.001-.209

C. Licensing requirements

Ref.: Ins. 4001.252, 981.202-.204; TAC § 15.101

1. Surplus lines agent
2. License renewal
3. License suspension, revocation, termination
4. Notification to Department of certain information
 - a. Change of address
 - b. Felony convictions
 - c. Administrative action taken against a license-holder

D. Marketing practices

Ref.: Ins. 541.051-.054, 541.057, 541.061, 542.001-.014, -.051-.061; 4001.104, 4005.053, 4005.101; TAC § 21.4, 21.201-.205, 21.111, 21.115

1. Prohibited trade practices/Unfair Methods of Competition
 - a. Claims methods and practices
 - b. False advertising
 - c. Misrepresentation
 - d. Defamation
 - e. Controlled business/Intent to engage
 - f. Rebating
 - g. Unfair discrimination
 - h. Fraud
 - i. Unfair comparison
 - j. Boycott, coercion, intimidation

E. Surplus lines insurance

1. Purpose/definitions
Ref.: Ins. 981.001-002; TAC § 15.2
2. Premium payments and unearned premiums
Ref.: Ins. 981.007
3. Evidence of insurance
Ref.: Ins. 981.103; TAC § 15.15.105
4. Premium taxes

Ref.: Ins. 225.004, 225.006; Pub. Fin. TAC § 3.822

5. Reports and notices
Ref.: Ins. 981.216-217
6. Eligible unauthorized insurers
Ref.: Ins. 981.002
7. Commissions
Ref.: 981.212; 225.001
8. Stamping Office
Ref.: Ins. 981.105, 981.151-.160; TAC § 15.106, 15.201
9. Recordkeeping
Ref.: Ins. 981.215-.216; TAC § 15.4, 15.9, 15.108, 15.108-.110, 15.113
10. Minimum capital and surplus
Ref.: Ins. 981.057
11. Contract requirements
Ref.: Ins. 981.102; TAC § 15.5
12. Service of process
Ref.: Ins. 804.106
13. Advertising
Ref.: Ins. Ch. 981.219

RISK MANAGER CONTENT OUTLINE

(100 scoreable questions)

This examination will test topics listed on the following content outline and is composed of one hundred (100) four-option, multiple choice questions.

All references are General insurance text and forms, unless otherwise noted

I. INSURANCE TERMS AND RELATED CONCEPTS

- A. Risk (pure vs. speculative)
- B. Hazard
- C. Peril
- D. Loss/Causes of loss
- E. Exposure
- F. Indemnity
- G. Liability
- H. Deductible
- I. Contractual ambiguities
- J. Negligence
- K. Torts
- L. Personal property
- M. Actual cash value
- N. Occurrences
- O. Warranty
- P. Insurable interest
- Q. Insurance

II. POLICY PROVISIONS AND CONTRACT LAW

- A. Declarations
- B. Insuring Agreement
- C. Conditions
- D. Exclusions
- E. Duties of the insured after a loss

- 1. Proof of loss
- F. Loss settlement**
- G. Appraisal**
- H. Arbitration**
- III. RISK MANAGEMENT**
 - A. Types of loss exposure**
 - 1. Property/Commercial property
 - 2. Accounts
 - 3. Net income
 - 4. Liability
 - 5. Personnel
 - 6. Business interruption
 - 7. Use
 - 8. Pure
 - B. Methods of identifying loss exposures**
 - 1. Loss frequency
 - 2. Loss severity
 - 3. Tools
 - C. Risk control**
 - 1. Exposure avoidance
 - 2. Loss prevention
 - 3. Separation
 - 4. Contractual transfer
 - 5. Reduction
 - 6. Acceptance
 - D. Risk financing**
 - 1. Retention
 - 2. Transfer
 - 3. Plans (cash flow, formal retention, captive)
 - E. Risk management processes**
- IV. COVERAGES, POLICIES, ENDORSEMENTS, AND FORMS**
 - A. Commercial Package Policy (CPP)**
 - 1. Limits of liability
 - 2. Conditions
 - 3. Exclusions
 - 4. Claims Made policy form
 - 5. Business Interruption and Extra Expense
 - B. Commercial General Liability (CGL)**
 - C. Businessowners policy (BOP)**
 - D. Aircraft insurance**
 - E. Hull coverage**
 - F. Yacht policy**
 - G. Umbrella policy/Excess coverage**
 - H. Medical Malpractice**
 - I. Employers liability-Part Two**
 - J. National Flood Insurance Program**
 - K. Equipment Breakdown Protection Coverage Form**
 - L. Product liability**
 - M. Completed operation liability**
 - N. Marine insurance**
 - O. Extended coverage**
 - P. Premises liability**
 - Q. Crime**
 - R. Fiduciary coverage**
 - S. Directors and Officers liability/ Professional**
 - T. Cyber liability**
 - U. Commercial Automobile (Business Auto Policy - BAP)**
 - V. Inland Marine**
- V. BONDS**
 - A. Bid**
 - B. Surety**
- VI. TEXAS STATUTES AND RULES PERTINENT TO RISK MANAGEMENT**

All references are to the Texas Insurance Code (Ins.) or the Texas Administrative Code (TAC), Title 28, unless otherwise noted

 - A. Commissioner of Insurance**

Ref.: Ins. 31.001-.002, 38.001, 201.004, 401.051-.054, 404.051-.053, 481.001-.009, 491.051-.052, 521.003-.004, 4001.005; 2561-2

 - 1. General powers and duties
 - 2. Examination of records
 - 3. Investigations/ Notice of hearing
 - B. Licensing requirements**

Ref.: Ins. 4001.252, 4153.001, 4153.051-.060, 4153.152-.153; TAC § 19.1305-.1306

 - 1. Risk Manager
 - 2. Exemption/exception
 - 3. License denial, renewal, expiration
 - 4. License termination, revocation, suspension
 - 5. Notification to Department of certain information
 - a. Change of address
 - b. Felony convictions
 - c. Administrative action taken against a license holder
 - C. Marketing practices**

Ref.: Ins. 542.001-.014; TAC § 21.201-.205

 - 1. Claims methods and practices
 - D. Workers' Compensation**

Ref.: Texas Labor Code Title 5: 401.011-.013, 406.002, 406.034, 407.001, 407.121; TAC § 180.1

 - 1. Coverage
 - 2. Employment covered
 - 3. Employer election
 - 4. Employee election
 - 5. Self-insured employers
 - E. Texas Automobile Insurance Plan Association**

Ref.: Ins. 2151.051-.154
 - F. Surplus Lines**

Ref. Ins. 981.001-.004, 981.057; TAC § 15.2-.6
 - G. Texas Property and Casualty Guaranty Insurance Association**

Ref.: Ins. 462.001-.351; TAC § 29.1
 - H. Texas Medical Liability Insurance Underwriting Association (JUA)**

Ref: TAC § 5.2001-.2002, Ins. Chapter 2203.001 – .152
 - I. Transportation network company**

Ref: Chap. 1954

MANAGING GENERAL AGENT CONTENT OUTLINE

(150 scoreable questions)

This examination will test topics listed on the following content outline and is composed of one hundred fifty (150) four-option, multiple choice questions.

All references are General insurance texts and forms, unless otherwise noted

I. INSURANCE TERMS AND RELATED CONCEPTS

- A. Insurance
- B. Insurable interest
- C. Risk (pure vs. speculative)
- D. Hazard
- E. Peril
- F. Direct loss
- G. Indirect loss
- H. Deductible
- I. Actual cash value
- J. Replacement cost
- K. Salvage
- L. Abandonment
- M. Accident
- N. Occurrence
- O. Warranty, representations, concealment
- P. Insured contract
- Q. Coinsurance
- R. Extensions of coverage
- S. Nonrenewal/Cancellation
- T. Vacancy
- U. Negligence
- V. Pro Rata liability
- W. Binders
- X. Proximate cause
- Y. Limits of liability
- Z. Indemnity

II. POLICY PROVISIONS AND CONTRACT LAW

- A. Declarations
- B. Conditions
- C. Exclusions
- D. Insuring agreement
- E. Duties of the insured after a loss
- F. Obligations of the insurer
- G. Arbitration
- H. Other Insurance
- I. Mortgagee rights
- J. Proof of loss
- K. Notice of claim
- L. Appraisal
- M. Assignment
- N. Elements of a contract
- O. Ambiguities in the contract
- P. Sources of insurability information
- Q. Fair Credit Reporting Act
- R. Additional payments

- S. Subrogation
- T. Claims made policy form
- U. Loss settlement
- V. Limitations
- W. Liberalization clause
- X. Liquidated Demand

Ref: Texas Insurance Code §862.053

III. TEXAS STATUTES AND RULES COMMON TO PROPERTY AND CASUALTY INSURANCE

All references are to the Texas Insurance Code (TIC) or the Texas Administrative Code (TAC), Title 28, unless otherwise noted

A. Commissioner of Insurance

Ref.: Ins. 31.001, 31.002, 31.021, 201.004, 404.051-.053, 481.001-.009, 491.051, 491.052, 521.003-.004, 4001.005, 38.001, 86.001-.002, 401.051-.062, 82.001-.056, 4005.102, 941.051

1. General powers and duties
2. Examination of records
3. Investigation/Notice of hearing
4. Penalties

B. Insurance definitions

Ref.: Ins. 801.051-.053; General insurance text; TAC §15.2

1. Certificate of authority
2. Transacting insurance
3. Foreign, domestic, alien
4. Stock, mutual
5. Admitted/nonadmitted/unauthorized
6. Texas Lloyds

C. Licensing requirements

Ref: Ins. 981.202, 4001.051, 4001.105-.106, 4003.001-.007, 4001.254, 4004.051-.055, 4005.101-.105, 4051.151, 4001.252; 4053.051-.052, 4056.001-.004, 4101.051-.053; TAC § 1.502, 19.1001-.1027, 19.602, 19.1201-.1206, 19.1301-.1320

1. Types
 - a. Managing general agent
 - b. Agent/nonresident agent
 - c. Temporary/ Emergency
 - d. Limited license
 - e. Surplus lines
 - f. Adjuster
 - g. Risk manager
 - h. Agency
2. Exemptions/exceptions
3. Contract
4. Continuing education
5. License denial, renewal, expiration
6. License termination, revocation, suspension
7. Appointments
8. Notification to Department of certain information
 - a. Change of address
 - b. Felony convictions
 - c. Administrative action taken against a license holder

D. Marketing practices

Ref.: Ins. 541.051-.054, 541.056, 541.060, 542.001-.014, 701.001-.154, 4001.104, 4005.053(c), 4005.101; TAC § 21.4, 21.201-.205, 21.111, 21.115

1. Unfair/Prohibited trade practices
 - a. Claims methods and practices
 - b. Misrepresentation
 - c. Defamation
 - d. Rebating
 - e. False advertising
 - f. Controlled business/Intent to engage
 - g. Unfair discrimination
 - h. Fraud
 - i. Boycott, coercion, intimidation
2. Rating and underwriting practices

E. Duties/responsibilities

Ref.: TAC § 19.1201-1204; 4053.101 – .104

1. Fiduciary capacity
2. Processes
3. Reinsurance
4. Reports/records
5. Commission sharing

F. Premium financing/premium taxes

Ref.: Ins. 221.002

G. Rates and ratemaking

Ref: Texas Insurance Code Sec. 5.35

H. County Mutual Companies

Ref.: Ins. 911.303, 912.002; TAC § 5.9361

I. Lloyd's plan

Ref.: General insurance text

J. Surplus Lines

Ref. Ins. 981.202

K. Automobile insurance

1. Under/Uninsured Motorists
Ref: Transportation Code: Chapter 601; Ins. 1952.101-.110, Ins. 1952.151-.161, TAC § 5.204
2. Financial responsibility and required minimum liability limits
Ref: Transportation Code: § 601.051, 601.053, 601.056-.057, 601.071-.072
3. Renewal, nonrenewal, and cancellation
Ref: Ins. 551.101-.113, 551.151-.152; TAC § 5.7002
4. Texas Automobile Insurance Plan Association
Ref: Ins. 2151.051-.154
5. Personal Injury Protection (PIP)
6. Medical payments
7. Liability
8. Collision/Other than collision
9. Transportation network company
Ref: Chap. 1954

L. Workers' Compensation

Ref.: Texas Labor Code-Title 5: Secs. 401.012; 406.002, 406.034; 407.061-.065, 408.021 – .087; 408.150; 408.181 – .187; 409.003

1. Coverage
2. Employment covered
3. Employer election
4. Employee election

5. Self-insured employers

M. Homeowners

1. HO-2
2. HO-3
3. HO-4
4. HO-5
5. HO-6
6. HO-8

N. Commercial lines

1. Commercial Package Policy (CPP)
2. Commercial property
 - a. Commercial building and business personal property form
 - b. Causes of loss forms
 - c. Business income
 - d. Extra expense
 - e. Equipment breakdown
3. Businessowners Policy (BOP)
4. Directors and Officers liability/Professional

O. Texas Medical Liability Insurance Underwriting Association (JUA)

Ref.: TAC § 5.2001-.2002; Ins. Chapter 2203.001 – .152

P. Texas Windstorm Insurance Association

Ref: TAC § 5.4016, 5.4700, 5.4800, 5.4903

Q. Texas Property and Casualty Guaranty Insurance Association

Ref: Ins. 462.001-.351; TAC § 29.1

R. Texas FAIR Plan Association

S. Property and Casualty definitions

Ref.: TAC Chapter 5

T. National Flood Insurance Program (NFIP)

U. Umbrella

WORKERS' COMPENSATION ADJUSTER CONTENT OUTLINE

(60 scoreable questions)

This examination will test topics listed on the following content outline and is composed of sixty (60) four-option, multiple choice questions.

All references are to General insurance texts and forms, unless otherwise noted

I. INSURANCE TERMS AND RELATED CONCEPTS.....16%

- A. Risk**
- B. Hazard**
- C. Loss**
- D. Deductible**
- E. Indemnity**
- F. Subrogation**
- G. Binder**
- H. Liability**
- I. Insurance**

II. POLICY PROVISIONS.....8%

- A. Declarations**
- B. Insuring Agreement**

- C. Conditions
- D. Exclusions
- E. Appraisal

III. TEXAS STATUTES AND RULES PERTINENT TO WORKERS' COMPENSATION ADJUSTING...76%

All references are to the Texas Insurance Code (Ins.) or the Texas Administrative Code (TAC), Title 28, unless otherwise noted

A. Commissioner of Insurance

Ref.: Ins. 31.001, 31.002, 31.021, 201.004, 404.051-.053, 481.001-.009, 491.051, 491.052, 521.003-.004, 4001.005, 38.001, 86.001-.002, 401.051-.062, 82.001-.056, 4005.102

1. General powers and duties
2. Examination of records
3. Investigation/Notice of hearing
4. Penalties
5. Cease and desist orders

B. Licensing requirements

Ref.: Ins. 4001.252, 4101-.001, .002, .051-.054, 4101.057, 4101.059, 4101.061, 4101.101, 4101.202-203; TAC § 19.601-.602, 19.1001-.1018

1. Adjuster
2. Exemptions/exceptions
3. Continuing education
4. License denial, renewal, expiration
5. License termination, revocation, suspension
6. Notification to Department of certain information
 - a. Change of address
 - b. Felony convictions
 - c. Administrative action taken against a license holder

C. Marketing practices

Ref.: Ins. 542.001-.014, 542.051-.061, 542.151-.154; TAC § 21.4, 21.201-.205

1. Unfair/Prohibited trade practices
 - a. Claims methods and practices
 - b. Misrepresentation
 - c. Defamation

D. Workers' Compensation

1. Definitions

Ref.: Texas Labor Code Secs. 401.011-.013

 - a. Workers' Compensation insurance
 - b. Employer
 - c. Employee
 - d. Disability definitions
 - e. Maximum Medical Improvement
2. Who is covered

Ref.: Texas Labor Code Sec. 406.091
3. Obtaining coverage (Employer)

Ref.: Texas Labor Code Secs. 401.022, 406.003, 406.033
4. Employer election

Ref.: Texas Labor Code Sec. 406.002
5. Average weekly wage

Ref.: Texas Labor Code Secs. 408.041-.047
6. Waiting period

Ref.: Texas Labor Code Secs. 408.082

7. Compensable injuries

Ref.: Texas Labor Code Secs. 401.011, 406.032, 408.181
8. Benefits

Ref.: Texas Labor Code Secs. 401.011, 408.021-.030, 408.041, 408.081-.086, 408.101-.105, 408.150, 408.181-.187; 409.021-.024

 - a. medical
 - b. income
 - c. temporary income
 - d. rehabilitation
 - e. death and burial
9. Other insurance coverage

Ref.: Texas Labor Code Sec. 406.052
10. Claims procedures/Reports

Ref.: Texas Labor Code Secs. 401.110, 409.001-.013, 409.021-.024, 410.021
11. Informal Hearing/Awards

Ref.: Texas Labor Code Secs. 410.006, 410.119, 410.121
12. Subsequent Injury Fund

Ref.: Texas Labor Code Sec. 403.007
13. Workers' compensation and employers liability

Ref.: Texas Approved Workers' Compensation Policy

 - a. Employers Liability insurance
 - b. Other States insurance
14. Federal Workers' Compensation (US Code)

Ref.: Texas Workers' Compensation Manual

 - a. Federal Employers Liability Act (FELA)

Ref.: 45 USC 51-60
 - b. U.S. Longshore and Harbor Workers Compensation Act

Ref.: 33 USC 901-950

ALL LINES ADJUSTER CONTENT OUTLINE

(150 scoreable questions)

This examination will test topics listed on the following content outline and is composed of one hundred fifty (150) four-option, multiple choice questions.

All references are to General insurance texts and forms, unless otherwise noted

I. GENERAL PROPERTY AND CASUALTY INSURANCE PRODUCT KNOWLEDGE PERTINENT TO ADJUSTERS.....40%

A. Standard Fire Policy

1. Basic coverages, provisions, and clauses
2. Limitations and restrictions
3. Proof of loss
4. Loss requirements and inventories
5. Appraisal
6. Replacement costs

B. Auto liability

1. Personal

2. Coverage
 - C. Personal lines Homeowner coverage**
 1. Dwelling and contents
 2. Homeowners forms/coverages
 - a. Policy provisions
 - b. Replacement costs
 - c. Appraisal
 - d. Special limits of liability
 - e. Proof of loss
 3. General property forms
 - a. ISO, HO-2, HO-3, HO-4, HO-5, HO-6
 - D. Commercial lines coverage**
 1. Commercial property forms
 - a. Commercial property and buildings
 - b. Causes of loss
 2. Commercial Package Policy (CPP)
 3. Boiler and Machinery
 - a. Type of equipment
 4. Businessowners policy
 5. Cargo
 6. Commercial crime
 - E. Inland Marine**
 1. Definitions
 2. Policies
 - a. Personal floaters
 - b. Commercial floaters
 - i. Installation floaters
 - c. Commercial inland marine
 - F. Ocean Marine**
 1. Protection and Indemnity (P&I) coverage
 2. Collision ("running down") clause
 3. Average
 4. General average
 5. Particular average
 - G. Additional coverages, exclusions, and extensions**
 1. Business Interruption
 2. Time Element
 3. Law and Ordinance exclusion
 4. Law and Ordinance coverage
 5. Valuable Papers and records
 6. Garagekeepers liability
 7. Aviation
 8. Umbrella
 9. Yacht/Boatowners
 - H. Bonds and Professional Liability**
 1. Errors and Omissions
- II. INSURANCE TERMS AND RELATED CONCEPTS.....40%**
- A. Peril**
 - B. Waiver/non-waiver agreement**
 - C. Insurance, insurance contracts, and insurable interest**
 - D. Estoppel**
 - E. Proof of loss**
 - F. Depreciation**
 - G. Deductible**
 - H. Liability/ limits of liability**
 1. Absolute/Strict
 2. Vicarious
 - I. Valued policy**
 - J. Appraisal**
 - K. Actual cash value, fair market value**
 - L. Robbery**
 - M. Burglary and theft**
 - N. Agreed value**
 - O. Replacement cost**
 - P. Indemnity**
 - Q. Damages**
 - R. Subrogation**
 - S. Other insurance**
 1. Primary and Excess
 2. Pro Rata
 - T. Arbitration**
 - U. Constructive total loss**
 - V. Loss**
 - W. Warranties and representations**
 - X. Salvage**
 - Y. Risk**
 - Z. Hazard**
 - AA. Liberalization**
 - BB. Binder**
 - CC. Reservation of rights**
 - DD. Policy Provisions and contract law**
 1. Declarations
 2. Insuring Agreement
 3. Conditions
 4. Exclusions
 5. Appraisal
 6. Definition of the insured
 7. Duties of the insured
 8. Obligations of the insurance company
 9. Mortgagee rights
 - EE. Proximate cause**
 - FF. Coinsurance**
 - GG. Occurrence**
 - HH. Cancellation**
 - II. Nonrenewal**
 - JJ. Vacancy and unoccupancy**
 - KK. Negligence**
 - LL. Endorsements**
- III. TEXAS STATUTES AND RULES PERTINENT TO PROPERTY AND CASUALTY ADJUSTING.....20%**
- All references are to the Texas Insurance Code (TIC) or the Texas Administrative Code (TAC), Title 28, unless otherwise noted*
- A. Licensing requirements**
 1. Adjuster

Ref.: TIC 4101.001, 4101.051-.054, 4101.057, 4101.101; TAC § 19.601-.602

 - a. Designated Home State Adjuster
 2. Exemptions/exceptions

Ref.: TIC 4101.002

3. Continuing education
Ref.: TIC 4101.059; TAC § 19.1001-.1018
 4. License denial, renewal, expiration
Ref.: TIC 4101.061
 5. License termination, revocation, suspension
Ref.: TIC 4101.202-203
 6. Notification to Department of certain information
Ref.: TIC 4001.252
 - a. Change of address
Ref.: TIC 4001.252
 - b. Felony convictions
Ref.: TAC § 1.502
 - c. Administrative action taken against a license holder
Ref.: TIC 4005.101-.102
 7. Commissioner of Insurance
 - a. General powers and duties
Ref.: TIC 31.001, 31.002, 31.021, 201.004, 404.051-.053, 481.001-.009, 491.051, 491.052, 521.003-.004, 4001.005, 86.001-.002
 - b. Examination of records
Ref.: TIC 38.001, 401.051-.062
 - c. Investigation/hearing
Ref.: TIC 82.001-.056
 - d. Penalties
Ref.: TIC 4005.102
 - e. Cease and desist orders
Ref.: TIC 546.151, 83.051-.054
- B. Marketing practices**
1. Unfair/Prohibited trade practices
Ref.: TIC 542.151-.154
 - a. Claims methods and practices
Ref.: TIC 542.001-.014, 542.051-.061; TAC § 21.201-.205
 - b. Misrepresentation
Ref.: TAC § 21.4
 - c. Defamation
Ref.: TIC 541.053
- C. Adjuster practices, responsibilities, and duties**
1. Functions of an Adjuster
Ref.: TIC 4101.001-.002
 2. Prohibited Conduct
Ref.: TIC 4102.163
- D. Workers' Compensation**
1. Definitions
Ref.: Texas Labor Code Secs. 401.011-.013
 - a. Workers' Compensation insurance
 - b. Employer
 - c. Employee
 - d. Disability definitions
 - e. Maximum Medical Improvement
 2. Who is covered
Ref.: Texas Labor Code Sec. 406.091
 3. Obtaining coverage (Employer)
Ref.: Texas Labor Code Secs. 401.022, 406.003, 406.033
 4. Employer election
Ref.: Texas Labor Code Sec. 406.003
 5. Average weekly wage
Ref.: Texas Labor Code Secs. 408.041-.047
 6. Waiting period
Ref.: Texas Labor Code Secs. 408.082
 7. Compensable injuries
Ref.: Texas Labor Code Secs. 401.011, 406.032, 408.181
 8. Benefits
Ref.: Texas Labor Code Secs. 401.011, 409.021-.024
 - a. Medical
Ref.: 408.004
 - b. Income
Ref.: 408.041-.047, 061-.064, .081-.08
 - c. Temporary income
Ref.: 408.101-.105
 - d. Rehabilitation
Ref.: 408.150
 - e. Death and burial
Ref.: 408.181-.187
 9. Subsequent Injury Fund
Ref.: Texas Labor Code Sec. 403.007

PROPERTY AND CASUALTY ADJUSTER CONTENT OUTLINE

(150 scoreable questions)

This examination will test topics listed on the following content outline and is composed of one hundred fifty (150) four-option, multiple choice questions.

All references are to General insurance texts and forms, unless otherwise noted

I. GENERAL PROPERTY INSURANCE PRODUCT KNOWLEDGE PERTINENT TO ADJUSTERS..40%

A. Standard Fire Policy

1. Basic coverages, provisions, and clauses
2. Limitations and restrictions
3. Proof of loss
4. Loss requirements and inventories
5. Appraisal
6. Replacement costs

B. Auto liability

1. Personal
2. Coverage

C. Personal lines coverage

1. Dwelling and contents
2. Homeowners forms/coverages
 - a. Policy provisions
 - b. Replacement costs
 - c. Appraisal
 - d. Special limits of liability
 - e. Proof of loss
3. General property forms
 - a. ISO, HO-2, HO-3, HO-4, HO-5, HO-6

D. Commercial lines coverage

1. Commercial property forms

- a. Commercial property and buildings
 - b. Causes of loss
 - 2. Commercial Package Policy (CPP)
 - 3. Boiler and Machinery
 - a. Type of equipment
 - 4. Businessowners policy
 - 5. Cargo
 - 6. Commercial crime
 - E. Inland Marine**
 - 1. Definitions
 - 2. Policies
 - a. Personal floaters
 - b. Commercial floaters
 - i. Installation floaters
 - c. Commercial inland marine
 - F. Ocean Marine**
 - 1. Protection and Indemnity (P&I) coverage
 - 2. Collision ("running down") clause
 - 3. Average
 - 4. General average
 - 5. Particular average
 - G. Additional coverages, exclusions, and extensions**
 - 1. Business Interruption
 - 2. Time Element
 - 3. Law and Ordinance exclusion
 - 4. Law and Ordinance coverage
 - 5. Valuable Papers and records
 - 6. Garagekeepers liability
 - 7. Aviation
 - 8. Umbrella
 - 9. Yacht/Boatowners
 - H. Bonds and Professional Liability**
 - 1. Errors and Omissions
- II. INSURANCE TERMS AND RELATED CONCEPTS.....40%**
 - A. Peril**
 - B. Waiver/non-waiver agreement**
 - C. Insurance, insurance contracts, and insurable interest**
 - D. Estoppel**
 - E. Proof of loss**
 - F. Depreciation**
 - G. Deductible**
 - H. Valued policy**
 - I. Liability/ Limits of liability**
 - 1. Absolute/Strict
 - 2. Vicarious
 - J. Appraisal**
 - K. Actual cash value, fair market value**
 - L. Robbery**
 - M. Burglary and theft**
 - N. Agreed value**
 - O. Replacement cost**
 - P. Indemnity**
 - Q. Damages**

- R. Subrogation**
 - S. Other insurance**
 - 1. Primary and Excess
 - 2. Pro Rata
 - T. Arbitration**
 - U. Constructive total loss**
 - V. Loss**
 - W. Warranties and representations**
 - X. Salvage**
 - Y. Risk**
 - Z. Hazard**
 - AA. Liberalization**
 - BB. Binder**
 - CC. Reservation of rights**
 - DD. Policy Provisions and contract law**
 - 1. Declarations
 - 2. Insuring Agreement
 - 3. Conditions
 - 4. Exclusions
 - 5. Appraisal
 - 6. Definition of the insured
 - 7. Duties of the insured
 - 8. Obligations of the insurance company
 - 9. Mortgagee rights
 - EE. Proximate cause**
 - FF. Coinsurance**
 - GG. Occurrence**
 - HH. Cancellation**
 - II. Nonrenewal**
 - JJ. Vacancy and unoccupancy**
 - KK. Negligence**
 - LL. Endorsements**
- III. TEXAS STATUTES AND RULES PERTINENT TO PROPERTY AND CASUALTY ADJUSTING....20%**
- All references are to the Texas Insurance Code (Ins.) or the Texas Administrative Code (TAC), Title 28, unless otherwise noted*
- A. Licensing requirements**
 - 1. Adjuster
 - Ref.: TIC 4101.001, 4101.051-.054, 4101.057, 4101.101; TAC § 19.601-.602*
 - a. Designated Home State Adjuster
 - b. Business entities
 - 2. Exemptions/exceptions
 - Ref.: TIC 4101.002*
 - 3. Emergency license
 - 4. Continuing education
 - Ref.: TIC 4101.059; TAC § 19.1001-.1018*
 - 5. License denial, renewal, expiration
 - Ref.: TIC 4101.061*
 - 6. License termination, revocation, suspension
 - Ref.: TIC 4101.202-203*
 - 7. Notification to Department of certain information
 - Ref.: TIC 4001.252*
 - a. Change of address
 - Ref.: TIC 4001.252*
 - b. Felony convictions

Ref.: TAC § 1.502

- c. Administrative action taken against a license holder

Ref.: TIC 4005.101-.102

7. Commissioner of Insurance

- a. General powers and duties

Ref.: TIC 31.001, 31.002, 31.021, 201.004, 404.051-.053, 481.001-.009, 491.051, 491.052, 521.003-.004, 4001.005, 86.001-.002

- b. Examination of records

Ref.: TIC 38.001, 401.051-.062

- c. Investigation/hearing

Ref.: TIC 82.001-.056

- d. Penalties

Ref.: TIC 4005.102

- e. Cease and desist orders

Ref.: TIC 546.151, 83.051-.054

B. Marketing practices

- 1. Unfair/Prohibited trade practices

Ref.: TIC 542.151-.154

- a. Claims methods and practices

Ref.: TIC 542.001-.014, 542.051-.061; TAC § 21.201-.205

- b. Misrepresentation

Ref.: TAC § 21.4

- c. Defamation

Ref.: TIC 541.053

C. Adjuster practices, responsibilities, and duties

- 1. Functions of an Adjuster

Ref.: TIC 4101.001-.002

- 2. Prohibited Conduct

Ref.: TIC 4102.163

**LIMITED LINES AGENT
CONTENT OUTLINE
(50 scoreable questions)**

This examination will test topics listed on the following content outline and is composed of fifty (50) four-option, multiple choice questions.

All references are to General insurance texts and forms, unless otherwise noted

I. INSURANCE TERMS AND RELATED CONCEPTS

A. Risk (pure vs. speculative)

B. Hazard

C. Peril

D. Loss (direct and indirect)

E. Deductible

F. Indemnity

G. Limits of liability

H. Extensions of coverage

I. Subrogation

J. Accident

K. Fair Credit Reporting Act

L. Implied/express authority

M. Insurable interest

II. POLICY PROVISIONS

A. Declarations/Schedule of Benefits

B. Insuring Agreement

C. Conditions

D. Exclusions

E. Definition of the insured

F. Duties of the insured after a loss

G. Proof of loss

H. Appraisal

III. TEXAS STATUTES AND RULES PERTINENT TO LIMITED LINES

All references are to the Texas Insurance Code (Ins.) or the Texas Administrative Code (TAC), Title 28, unless otherwise noted

A. Commissioner of Insurance

Ref.: Ins. 31.001, 31.002, 31.021, 201.004, 404.051-.053, 481.001-.009, 491.051, 491.052, 521.003-.004, 4001.005, 38.001, 86.001-.002, 401.051-.062, 82.001-.056, 4005.102

- 1. General powers and duties

- 2. Examination of records

- 3. Investigation/Notice of hearing

- 4. Penalties

B. Insurance definitions

Ref.: Ins. 801.051-.053; General insurance text; TAC §15.2

- 1. Certificate of authority

- 2. Transacting insurance

- 3. Foreign, domestic, alien

- 4. Stock, mutual

C. Licensing requirements

Ref.: Ins. 981.201-.222, 4001.003, 4001.006, 4001.051, 4001.102-.106, 4001.151-.156, 4001.252, 4001.254, 4003.001, 4003.004, 4003.006-.007, 4004.051-.054, 4005.101-.102, 4005.105, 4051.051-.055, 4051.101-.102, 4051.401-.404, 4051.151-.152, 4051.201-.206, 4054-301-.304, 4053.001-.152, 4054.001-.304, 4054-.101-.103, 4056.001-.004; TAC § 19.1001-.1030

- 1. Types

- a. Agent/Agency

- b. Nonresident agent

- c. Temporary

- d. Limited license (lines of authority)

- 2. Exemptions/exceptions

- 3. Appointment/contract

- 4. Continuing education

- 5. License denial, renewal, expiration

- 6. License termination, revocation, suspension

- 7. Notification to Department of certain information

- a. Change of address

- b. Felony convictions

- c. Administrative action taken against a license holder

D. Marketing practices

Ref.: Ins. 541.051-.061, 542.001-.014, .054-.058; 701.001-.154, 4001.104, 4005.053(c), 4005.101; TAC § 21.4, 21.201-.205, 21.115

1. Unfair/Prohibited trade practices
 - a. Claims methods and practices
 - b. False advertising
 - c. Misrepresentation
 - d. Defamation
 - e. Controlled business/Intent to engage
 - f. Rebating
 - g. Discrimination
 - h. Fraud
 - i. Boycott, coercion, intimidation

2. Ethics

Ref.: General insurance text

E. Agent duties/responsibilities

Ref.: Ins. 4001.157, 4005.053-.054

2. Commission sharing

PUBLIC INSURANCE ADJUSTER CONTENT OUTLINE

(100 scoreable questions)

This examination will test topics listed on the following content outline and is composed of one hundred (100) four-option, multiple choice questions.

All references are to General insurance texts and forms, unless otherwise noted

I. GENERAL PROPERTY INSURANCE PRODUCT KNOWLEDGE PERTINENT TO PUBLIC INSURANCE ADJUSTERS

A. Standard fire policy

Ref.: Standard Fire policy

1. Basic coverages, provisions, and clauses
2. Limitations and restrictions
3. Proof of loss
4. Loss requirements and inventories
5. Appraisal
6. Replacement costs

B. Personal lines coverage

1. Dwelling and contents
2. Homeowners forms/coverages
 - a. Policy provisions
 - b. Replacement costs
 - c. Appraisal
 - d. Special limits of liability
 - e. Proof of loss
3. General property forms
 - a. ISO, HO-2, HO-3, HO-4, HO-5, HO-6

C. Commercial lines coverage

1. Commercial property forms
 - a. Commercial property and buildings
 - b. Causes of loss
2. Commercial Package Policy (CPP)
3. Boiler and Machinery
 - a. Type of equipment
4. Businessowners policy
5. Cargo

D. Inland Marine

1. Definitions
2. Policies
 - a. Personal floaters
 - b. Commercial floaters
 - i. Installation floaters
 - c. Commercial inland marine

E. Ocean Marine

1. Protection and Indemnity (P&I) clause
2. Collision ("running down") clause
3. Average
4. General average
5. Particular average

F. Additional coverages, exclusions, and extensions

1. Business Interruption
2. Time Element
3. Law and Ordinance exclusion
4. Law and Ordinance coverage
5. Valuable Papers and records
6. Garagekeepers liability
7. Aviation
8. Umbrella
9. Yacht
10. Coinsurance

G. Bonds and Professional Liability

1. Errors and Omissions

II. INSURANCE TERMS AND RELATED CONCEPTS

A. Peril

B. Waiver/non-waiver agreement

C. Insurance, insurance contracts, and insurable interest

D. Estoppel

E. Proof of loss

F. Depreciation

G. Deductible

H. Liability/Limits of liability

I. Valued policy

J. Appraisal

K. Actual cash value, fair market value

L. Robbery

M. Burglary and theft

N. Agreed value

O. Replacement cost

P. Indemnity

Q. Damages

R. Subrogation

S. Other insurance

1. Primary and Excess
2. Pro Rata

T. Arbitration

U. Constructive total loss

V. Loss

W. Salvage

X. Risk

Y. Hazard

Z. Liberalization

AA. Binder
BB. Reservation of rights
CC. Proximate cause
DD. Coinsurance
EE. Occurrence
FF. Cancellation
GG. Nonrenewal
JJ. Vacancy and unoccupancy
KK. Negligence
LL. Endorsements

Ref. Ins. 4102.005, .151, .163; TAC § 19.708, 19.713;

General insurance text

1. Unauthorized practice of law
2. Disclosures
3. Consumer rights
4. Ethics
5. Records maintenance

III. POLICY PROVISIONS

A. Declarations
B. Insuring Agreement
C. Conditions
D. Exclusions
E. Appraisal
F. Definition of the insured
G. Duties of the insured
H. Obligations of the insurance company
I. Mortgagee rights

IV. TEXAS STATUTES AND RULES PERTINENT TO PUBLIC INSURANCE ADJUSTING

All references are to the Texas Insurance Code (Ins.) or the Texas Administrative Code (TAC), Title 28, unless otherwise noted

A. Commissioner of Insurance

Ref.: Ins. 4101.052-.055, 4101.057, 4101.203-.204, 4102.001, 4102.110; TAC § 19.601

1. General powers and duties
2. Examination of records
3. Investigation/hearing
4. Penalties
5. Cease and desist orders

B. Licensing requirements

Ref.: Ins. 4001.252, 4102-.001, .002, 4102.051, 4102.064, 4102.101-.103, 4102.109, 4102.152, 4102.201, 4103.156; TAC § 19.1001-.016; TAC § 19.701-713

1. Public Insurance Adjuster
2. Exemptions/exceptions
3. Continuing education
4. License denial, renewal, expiration
5. License termination, revocation, suspension
6. Notification to Department of certain information
 - a. Change of address
 - b. Felony convictions
 - c. Administrative action taken against a license holder

C. Marketing practices

Ref.: Ins. 541.051, 541.062, 542.001-.014; TAC § 21.201-.205, 21.4

1. Unfair/Prohibited trade practices
 - a. Claims methods and practices
 - b. Misrepresentation

D. Public Insurance Adjuster practices, responsibilities, and duties