

WYOMINGInsurance Content Outlines

Content Outlines: Effective July 31, 2025

WYOMING Insurance Supplement

Examination Content Outlines Effective Date: April 15, 2025 PC Adjuster updates July 31, 2025

LIFE CONTENT OUTLINE

Life-General Section; Life-State Section

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

A. Policy riders

- 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

- 7. War
- 8. Aviation
- 9. 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
- 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)

WY Life Producer–WYOMING SPECIFIC CONTENT OUTLINE

State Statutes, Rules, and Regulations

(35 scoreable questions plus 5 pretest questions)

WYOMING STATUTES, RULES, AND REGULATIONS COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY, AND CASUALTY INSURANCE.......15

A. Insurance Commissioner

- 1. Appointment
 - Ref: 26-2-102
- 2. General powers and duties *Ref: 26-2-109 and 110*
- 3. Examinations

Ref: 26-2-116 and 117

4. Orders and hearings

Ref: 16-3-103, 26-2-111 and 112, 26-1-107, 26-2-130

5. Penalties

Ref: 26-1-107, 26-2-112, 26-9-211

B. Definitions

Ref: 26-1-102; 26-3-101, 26-3-105, 26-29-201, 210

- 1. Domestic company
- 2. Foreign company
- 3. Alien company

- 4. Stock and mutual companies and reciprocals
- 5. Reciprocal
- 6. Fraternal benefit society
- 7. Certificate of authority

C. Licensing

- 1. Persons required to be licensed
 - a. Producer/business entity Ref: 26-9-203, 26-9-206, 26-9-207, 26-29-233
 - b. Producer acting as broker *Ref: 26-1-102, 26-9-224 and 225*
 - c. Consultant

Ref: 26-9-220, Reg. Ch. 18, 26-9-231

- d. Limited lines *Ref: 26-9-202*
- e. Surplus lines broker Ref: 26-9-208, 26-11-103, 26-11-112
- f. Nonresident Ref: 26-9-208, 215, 230
- g. Temporary license *Ref: 26-9-210*
- 2. Agent appointment/termination of contract *Ref: 26-9-213 and 214*
- 3. Obtaining a license
 - a. Qualifications

Ref: 26-9-206, Reg. Ch. 18

- b. Exemptions/exceptions *Ref: 26-9-204, 26-9-209*
- c. License denial *Ref: 26-9-211*
- 4. Maintaining a license
 - a. Continuing education Ref: 26-9-231, Reg. Ch. 20
 - b. Change of address Ref: 26-9-207, 26-9-228
 - c. Fees/renewal/reinstatement Ref: 26-9-207; 26-4-101
 - d. License expiration/termination *Ref: 26-9-207, 26-9-232*
 - e. Suspension or revocation of licenses *Ref: 26-9-211*
 - f. Reporting of actions *Ref: 26-9-216*
 - g. Penalties *Ref: 26-1-107*

D. Producer responsibilities

Ref: Reg. Chapter 62

- 1. Fiduciary capacity
 - Ref: 26-9-229, Reg. Ch. 46
 - a. Premium accountability
 - b. Separate account requirements
- 2. Commissions and compensation *Ref.* 26-9-212
- 3. Place of business of licensees/display of licenses/records *Ref*: 26-9-228
- 4. Agency vs. individual licensee
- 5. Military sales practices *Ref: Chapter 60*

E. Unfair trade practices

1.	Boycott, coercion, intimidation	Ref: 26-9-207; Reg. Ch. 67
2	Ref: 26-13-108	1. Separate accounts
۷.	Controlled business	2. Variable contracts
2	Ref: 26-9-226	3. Reinstatement
٥.	Defamation	4. Required reports (8)
1	Ref: 26-13-107	5. Producer licensing requirements
4.	False advertising	E. Credit Life
_	Ref: 26-13-103	Ref: 26-21-101 through 114, Reg. Ch. 52
Э.	False financial statements	
6	<i>Ref: 26-13-106</i> Fraud	ACCIDENT, HEALTH, SICKNESS, & DISABILITY
0.	Ref: 26-13-201 and 202	CONTENT OUTLINE
7	Misrepresentation	Accident & Health–General Section;
/.	Ref: 26-13-103	Accident & Health, Sickness, & Disability–State Section
8	Rebates/illegal inducements	
0.	Ref: 26-13-110	ACCIDENT & HEALTH-GENERAL KNOWLEDGE
9	Unfair discrimination	CONTENT OUTLINE
٦.	Ref: 26-13-109, 112(c)	Product Knowledge, Terms, and Concepts
10	Twisting (Life and AH only)	
10.	Ref: 26-13-105	(50 scored plus 5 pretest questions)
11	Unfair claims settlement practices	I. TYPES OF POLICIES16
	Ref: 26-13-124	A. Disability income
F. W	/yoming Insurance Guaranty Association	1. Individual disability income policy
	ef: 26-31-103, 26-31-106; 26-42-116(a);	2. Business overhead expense policy
	eg. Ch. 43	3. Business disability buyout policy
	onsumer privacy regulation	4. Group disability income policy
	ef: Reg. Ch. 54	5. Key employee policy
		B. Accidental death and dismemberment
	YOMING STATUTES, RULES, AND REGULATIONS ERTINENT TO LIFE INSURANCE ONLY20	C. Medical expense insurance
	olicy replacement	1. Basic hospital, medical, and surgical policies
	ef: Reg. Ch. 12	2. Major medical policies
	Purpose	3. Health Maintenance Organizations (HMOs)
	Definitions	4. Preferred Provider Organizations (PPOs)
	Exemptions	5. Point of Service (POS) plans
	Duties of agent and broker	6. Flexible Spending Accounts (FSAs)
	Duties of replacing insurer	7. High Deductible Health Plans (HDHPs) and related
	idividual life and annuity contracts	Health Savings Accounts (HSAs)
	ef: 26-15-122; 26-16-101 through 120	8. Health Reimbursement Accounts (HRAs)
	Standard provisions	D. Medicare supplement policies
	a. Assignment	E. Group insurance
	b. Grace period	1. Differences between individual and group
	c. Incontestability	contracts
	d. Misstatement of age	 General characteristics COBRA
	e. Policy loan	
	(1) Interest rates	F. Individual/Group Long Term Care (LTC)
	f. Reinstatement	1. Eligibility 2. Levels of care
	g. Prohibited provisions	G. Other policies
2.	Policy settlement	1. Dental
	Ref: 26-16-112	2. Vision
	roup Life	3. Cancer
1.	Standard provisions/required provisions	Critical illness or specified disease
2	Ref: 26-17-101 through 130	5. Worksite (employer-sponsored)
۷.	Conversion rights	6. Hospital indemnity
2	Ref: 26-17-119	7. Short-term medical
3.	Types of groups/eligible groups	8. Accident
Λ	Ref: 26-17-102	
4.	Dependent coverage	II. POLICY PROVISIONS, CLAUSES, AND RIDERS15
Е	Ref: 26-17-108	A. Mandatory and optional provisions
Э.	Assignment <i>Ref</i> : 26-17-126	1. Entire contract
D W	ariable products	Time limit on certain defenses (incontestable)
₽. V	anable produces	3. Grace period

II.

 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 	 V. FIELD UNDERWRITING PROCEDURES
11. Eligible experises 12. Copayments	WY Accident and Health or Sickness Producer -
13. Pre-authorizations and prior approval	WYOMING SPECIFIC CONTENT OUTLINE
requirements	State Statutes, Rules, and Regulations
 Usual, reasonable, and customary (URC) charges Lifetime, annual, or per cause maximum benefit 	(35 scoreable questions plus 5 pretest questions)
limits	
C. Riders 1. Impairment/exclusions 2. Guaranteed insurability 3. Future increase option D. Rights of renewability 1. Noncancelable 2. Cancelable 3. Guaranteed renewable	I. WYOMING STATUTES, RULES, AND REGULATIONS COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY, AND CASUALTY INSURANCE
II. SOCIAL INSURANCE6	3. Examinations <i>Ref: 26-2-116 and 117</i>
A. Medicare (Parts A, B, C, D)	4. Orders and hearings
B. Medicaid	Ref: 16-3-103, 26-2-111 and 112, 26-1-107, 26-2-130
C. Social Security benefits	5. Penalties
 V. OTHER INSURANCE CONCEPTS	 Ref: 26-1-107, 26-2-112, 26-9-211 B. Definitions Ref: 26-1-102; 26-3-101, 26-3-105, 26-29-201, 210 1. Domestic company 2. Foreign company 3. Alien company 4. Stock and mutual companies and reciprocals 5. Reciprocal 6. Fraternal benefit society 7. Certificate of authority C. Licensing 1. Persons required to be licensed a. Producer/business entity Ref: 26-9-203, 26-9-206, 26-9-207, 26-29-233 b. Producer acting as broker

Ref: 26-1-102, 26-9-224 and 225

c. Consultant

Ref: 26-9-220, Reg. Ch. 18, 26-9-231

d. Limited lines Ref: 26-9-202

e. Surplus lines broker Ref: 26-9-208, 26-11-103, 26-11-112

f. Nonresident Ref: 26-9-208, 215, 230

g. Temporary license Ref: 26-9-210

2. Agent appointment/termination of contract Ref: 26-9-213 and 214

3. Obtaining a license

a. Qualifications Ref: 26-9-206, Reg. Ch. 18

b. Exemptions/exceptions Ref: 26-9-204, 26-9-209

c. License denial Ref: 26-9-211

4. Maintaining a license

a. Continuing education Ref: 26-9-231, Reg. Ch. 20

b. Change of address Ref: 26-9-207, 26-9-228

c. Fees/renewal/reinstatement Ref: 26-9-207; 26-4-101

d. License expiration/termination Ref: 26-9-207, 26-9-232

e. Suspension or revocation of licenses Ref: 26-9-211

f. Reporting of actions Ref: 26-9-216

g. Penalties Ref: 26-1-107

D. Producer responsibilities

1. Fiduciary capacity Ref: 26-9-229, Reg. Ch. 46

a. Premium accountability

b. Separate account requirements

2. Commissions and compensation Ref: 26-9-212

3. Place of business of licensees/display of licenses/records Ref: 26-9-228

4. Agency vs. individual licensee

E. Unfair trade practices

1. Boycott, coercion, intimidation Ref: 26-13-108

2. Controlled business Ref: 26-9-226

3. Defamation Ref: 26-13-107

4. False advertising Ref: 26-13-103

5. False financial statements Ref: 26-13-106

6. Fraud

Ref: 26-13-201 and 202

7. Misrepresentation Ref: 26-13-103

8. Rebates/illegal inducements Ref: 26-13-110

9. Unfair discrimination Ref: 26-13-109, 112(c)

10. Twisting (Life and AH only) Ref: 26-13-105

11. Unfair claims settlement practices Ref: 26-13-124

F. Wyoming Insurance Guaranty Association Ref: 26-31-103, 26-31-106; 26-42-116(a);

Reg. Ch. 43

G. Consumer privacy regulation Ref: Reg. Ch. 54

II. WYOMING STATUTES, RULES, AND REGULATIONS PERTINENT TO ACCIDENT AND HEALTH INSURANCE ONLY20

A. Policy clauses and provisions (Individual and

1. General requirements for policies Ref: 26-18-103

2. Required and optional coverages

a. Dependent children Ref: 26-22-401, 26-18-103(a)(iii)

b. Diabetes Ref: 26-20-201 c. Grace period

Ref: 26-18-107

d. Newborns and adopted children Ref: 26-20-101 through 102

e. Non-custodial parents Ref: 26-15-135

f. Substance abuse treatment Ref Reg Ch 37, Sec. 6

3. Benefit standards

4. Prohibited provisions

B. Group health insurance

1. Eligible groups Ref: 26-19-102

2. Continuation of coverage Ref:26-19-113

3. Conversion Ref: 26-19-113(a)(viii)

4. Payable benefits Ref: 26-19-109

C. Marketing methods and practices

1. Advertising Ref: Reg. Ch. 21

a. Purpose

b. Definitions

c. Disclosure

d. Testimonials and endorsement

D. Medicare supplement Insurance

1. Advertising

Ref: Reg. Ch. 21, Sec. 7

2. Marketing standards Ref: Reg. Ch. 35, Sec. 19

3. Disclosure

Ref: Reg. Ch. 35, Sec. 17

4. Buyer's Guide

Ref: Reg. Ch. 35, Sec. 17(a) (vi) (A)

5. Outline of coverage

		Ref: Reg. Ch. 35, Sec. 17(d)	 Health Care Services and Health Maintenance
	6.	Preexisting conditions	Organizations (HMOs)
		Ref: Reg. Ch. 35, Sec. 8(a)(i)	1. Definitions
	7.	Free look	Ref: 26-34-102
		Ref: Reg. Ch. 35, Sec. 17(a)(v)	2. Information to enrollees
	8	Replacement/replacement forms	Ref: 26-34-111
	٥.	Ref: Reg. Ch. 35, Sec. 18 and 22	3. Evidence of coverage
F	I٥	ong-term care policies	Ref: 26-34-109
		Outline of coverage	Nej. 20 3 1 103
	١.	Ref: 26-38-105(k); Reg. Ch. 37, Sec. 19	
	2	Buyer's Guide	LIFE, ACCIDENT, HEALTH, SICKNESS & DISABILITY
	۷.	Ref: Reg. Ch. 37, Sec. 20	CONTENT OUTLINE
	2	Free look	Life-General Section;
	٥.		Health–General Section;
	1	Ref: 26-38-105(j)	Life & Health-State Section
	4.	Replacement	
	_	Ref: Reg. Ch. 37, Sec. 11	LIFE-GENERAL KNOWLEDGE
	5.	Policy standards	CONTENT OUTLINE
	_	Ref: 26-38-105	Product Knowledge, Terms, and Concepts
	6.	Protection against unintentional lapse	
	_	Ref: 26-38-108	(50 scored plus 5 pretest questions)
	7.	Preexisting conditions	I. TYPES OF POLICIES15
		Ref: 26-38-105(c-f)	A. Traditional whole life products
	8.	Nonforfeiture benefits	1. Ordinary whole life
		Ref: 26-38-109	
	9.	Required provisions	2. Limited-pay and single-premium life
		a. Marketing renewable	B. Interest/market-sensitive/adjustable life products
		b. Mental/emotional disorders	1. Universal life
		c. Levels of care	2. Variable whole life
		d. Zero-day hospital	3. Variable universal life
		e. Preexisting conditions	4. Interest-sensitive whole life
•	10.	Other provisions	5. Indexed life
		a. Waiver of premium	C. Term life
		b. Inflation adjustments	1. Types
		c. Spousal discount	a. Level
		d. Reinstatement of used benefits	b. Decreasing
,	11.	Terminology	c. Return of premium
		a. Skilled (primary) care	d. Annually renewable
		b. Home health care vs. home care	2. Special features
		c. Alternate care	a. Renewable
		d. Case management	b. Convertible
		e. Activities of daily living (ADL) and cognitive	D. Annuities
		impairment	 Single and flexible premium
		f. Medically necessary or appropriate	Immediate and deferred
		g. Plan of care	3. Fixed and variable
		h. Adult day care	4. Indexed
_	Do	equirements for small employers	E. Combination plans and variations
г.		Definitions	1. Joint life (first to die)
	١.	Ref: 26-19-302(a)(xxii)	2. Survivorship life (second to die)
	2		IL DOLLOV DIDEDE DDOVICIONE ODTIONE AND
	۷.	Benefit plans offered Ref: 26-19-306	II. POLICY RIDERS, PROVISIONS, OPTIONS, AND EXCLUSIONS15
	2	Availability of coverage	A. Policy riders
	٥.		1. Waiver of premium and waiver of monthly
	1	Ref: 26-19-306	deduction
	4.	Renewability	
	г	Ref: 26-19-305	2. Guaranteed insurability
	5.	Guaranteed issue	3. Payor benefit
_	,	Ref: Reg. Ch. 49, Sec. 7	4. Accidental death and/or accidental death and
G.		yoming Child Health Insurance Program	dismemberment
		f: 35-25-101 through 108	5. Term riders
Н.		yoming Health Insurance Pool	6. Other insureds
	Rej	f: 26-43-103; Reg. Ch. 41, Sec. 3 and Appendix	7. Long term care
			8. Return of premium

- 9. Disability
- 10. Cost of Living

B. Policy provisions and options

- 1. Entire contract
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H. Tax treatment of insurance premiums, proceeds, and dividends

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

HEALTH-GENERAL KNOWLEDGE **CONTENT OUTLINE**

Product Knowledge, Terms, and Concepts

Product Knowledge, Terms, and Concepts	4. Probationary period
(50 scored plus 5 pretest questions)	5. Elimination period
I. TYPES OF POLICIES16	6. Waiver of premium
A. Disability income	7. Exclusions and limitations
Individual disability income policy	8. Preexisting conditions
Business overhead expense policy	9. Coinsurance
Business disability buyout policy	10. Deductibles
4. Group disability income policy	11. Eligible expenses
5. Key employee policy	12. Copayments
B. Accidental death and dismemberment	13. Pre-authorizations and prior approval
C. Medical expense insurance	requirements
1. Basic hospital, medical, and surgical policies	 Usual, reasonable, and customary (URC) charges Lifetime, annual, or per cause maximum benefit
2. Major medical policies	limits
3. Health Maintenance Organizations (HMOs)	C. Riders
4. Preferred Provider Organizations (PPOs)	1. Impairment/exclusions
 Point of Service (POS) plans Flexible Spending Accounts (FSAs) 	2. Guaranteed insurability
7. High Deductible Health Plans (HDHPs) and related	3. Future increase option
Health Savings Accounts (HSAs)	D. Rights of renewability
8. Health Reimbursement Accounts (HRAs)	1. Noncancelable
D. Medicare supplement policies	2. Cancelable
E. Group insurance	3. Guaranteed renewable
1. Differences between individual and group	III. SOCIAL INSURANCE6
contracts	A. Medicare (Parts A, B, C, D)
2. General characteristics	B. Medicaid
3. COBRA	C. Social Security benefits
F. Individual/Group Long Term Care (LTC)	IV. OTHER INSURANCE CONCEPTS5
1. Eligibility 2. Levels of care	A. Total, partial, recurrent and residual disability
G. Other policies	B. Owner's rights
1. Dental	C. Dependent children benefits
2. Vision	D. Primary and contingent beneficiaries
3. Cancer	E. Modes of premium payments
4. Critical illness or specified disease	F. Nonduplication and coordination of benefits (e.g.,
5. Worksite (employer-sponsored)	primary vs. excess) G. Occupational vs. non-occupational
6. Hospital indemnity	H. Tax treatment of premiums and proceeds of
7. Short-term medical	insurance contracts (e.g., disability income and
8. Accident	medical expenses, etc.)
II. POLICY PROVISIONS, CLAUSES, AND RIDERS15	I. Managed care
A. Mandatory and optional provisions	J. Workers Compensation
1. Entire contract	1. Impact on insurance benefits
2. Time limit on certain defenses (incontestable)	K. Subrogation
3. Grace period	L. Cost containment
4. Reinstatement	V. FIELD UNDERWRITING PROCEDURES8
5. Notice of claim	A. Completing the application
6. Claim forms 7. Proof of loss	B. Explaining sources of insurability and HIPAA privacy
8. Time of payment of claims	information (e.g., MIB Report, Fair Credit Reporting
9. Payment of claims	Act, etc.)
10. Physical examination and autopsy	C. Initial premium payment and receipt and
11. Legal actions	consequences of the receipt (e.g., medical
12. Change of beneficiary	examination, etc.)
13. Misstatement of age or sex	D. Submitting application (and initial premium if
14. Change of occupation	collected) to company for underwriting E. Policy delivery
15. Illegal occupation	F. Explaining policy and its provisions, riders, exclusions,
16. Relation of earnings to insurance	and ratings to clients

B. Other provisions and clauses 1. Insuring clause 2. Free look

3. Consideration clause

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

WY Life and Accident and Health or Sickness Producer - WYOMING SPECIFIC CONTENT OUTLINE

State Statutes, Rules, and Regulations

(35 scoreable questions plus 5 pretest questions)

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- 2. General powers and duties Ref: 26-2-109 and 110
- 3. Examinations

Ref: 26-2-116 and 117

- 4. Orders and hearings
 Ref: 16-3-103, 26-2-111 and 112, 26-1-107, 26-2130
- 5. Penalties Ref: 26-1-107, 26-2-112, 26-9-211

B. Definitions

Ref: 26-1-102; 26-3-101, 26-3-105 , 26-29-201,

210

- 1. Domestic company
- 2. Foreign company
- 3. Alien company
- 4. Stock and mutual companies and reciprocals
- 5. Reciprocal
- 6. Fraternal benefit society
- 7. Certificate of authority

C. Licensing

- 1. Persons required to be licensed
 - a. Producer/business entity Ref. 26-9-203, 26-9-206, 26-9-207, 26-29-233
 - b. Producer acting as broker *Ref*: 26-1-102, 26-9-224 and 225
 - c. Consultant

Ref: 26-9-220, Reg. Ch. 18, 26-9-231

- d. Limited lines Ref: 26-9-202
- e. Surplus lines broker

Ref: 26-9-208, 26-11-103, 26-11-112

- f. Nonresident Ref: 26-9-208, 215, 230
- g. Temporary license *Ref: 26-9-210*
- 2. Agent appointment/termination of contract

Ref: 26-9-213 and 214

- 3. Obtaining a license
 - a. Qualifications

Ref: 26-9-206, Reg. Ch. 18

- b. Exemptions/exceptions *Ref: 26-9-204, 26-9-209*
- c. License denial Ref: 26-9-211
- 4. Maintaining a license
 - a. Continuing education *Ref: 26-9-231, Reg. Ch. 20*
 - b. Change of address Ref: 26-9-207, 26-9-228
 - c. Fees/renewal/reinstatement *Ref: 26-9-207; 26-4-101*
 - d. License expiration/termination Ref: 26-9-207, 26-9-232
 - e. Suspension or revocation of licenses *Ref*: 26-9-211
 - f. Reporting of actions *Ref: 26-9-216*
 - g. Penalties *Ref: 26-1-107*

D. Producer responsibilities

1. Fiduciary capacity

Ref: 26-9-229, Reg. Ch. 46

- a. Premium accountability
- b. Separate account requirements 2. Commissions and compensation
 - Ref: 26-9-212
- 3. Place of business of licensees/display of licenses/records Ref: 26-9-228
- 4. Agency vs. individual licensee

E. Unfair trade practices

- 1. Boycott, coercion, intimidation *Ref: 26-13-108*
- 2. Controlled business *Ref: 26-9-226*
- 3. Defamation Ref: 26-13-107
- 4. False advertising *Ref: 26-13-103*
- 5. False financial statements *Ref: 26-13-106*
- 6. Fraud

Ref: 26-13-201 and 202

- 7. Misrepresentation *Ref: 26-13-103*
- 8. Rebates/illegal inducements Ref: 26-13-110
- 9. Unfair discrimination *Ref*: 26-13-109, 112(c)
- 10. Twisting (Life and AH only) *Ref: 26-13-105*
- 11. Unfair claims settlement practices *Ref*: 26-13-124
- F. Wyoming Insurance Guaranty Association *Ref: 26-31-103, 26-31-106; 26-42-116(a); Reg. Ch. 43*
- G. Consumer privacy regulation

II. WYOMING STATUTES, RULES, AND REGULATIONS PERTINENT TO LIFE INSURANCE ONLY......10

A. POLICY REPLACEMENT

Ref: Reg. Ch. 12

- 1. Purpose
- 2. Definitions
- 3. Exemptions
- 4. Duties of agent and broker
- 5. Duties of replacing insurer

B. Individual life and annuity contracts

Ref: 26-15-122; 26-16-101 through 120

- 1. Standard provisions
 - a. Assignment
 - b. Grace period
 - c. Incontestability
 - d. Misstatement of age
 - e. Policy loan
 - (1) Interest rates
 - f. Reinstatement
 - g. Prohibited provisions
- 2. Policy settlement Ref: 26-16-112

C. Group Life

- 1. Standard provisions/required provisions *Ref*: 26-17-101 through 130
- 2. Conversion rights *Ref: 26-17-119*
- 3. Types of groups/eligible groups *Ref: 26-17-102*
- 4. Dependent coverage *Ref: 26-17-108*
- 5. Assignment *Ref: 26-17-126*

D. Variable products

Ref: 26-9-207; Reg. Ch. 67

- 1. Separate accounts
- 2. Variable contracts
- 3. Reinstatement
- 4. Required reports
- 5. Producer licensing requirements

E. Credit Life

Ref: 26-21-101 through 114, Reg. Ch. 52

III. WYOMING STATUTES, RULES, AND REGULATIONS PERTINENT TO ACCIDENT AND HEALTH INSURANCE ONLY10

A. Policy clauses and provisions (Individual and Group)

- 1. General requirements for policies *Ref: 26-18-103*
- 2. Required and optional coverages
 - a. Dependent children Ref: 26-22-401, 26-18-103(a)(iii)
 - b. Diabetes

Ref: 26-20-201

- c. Grace period *Ref: 26-18-107*
- d. Newborns and adopted children *Ref: 26-20-101 through 102*
- e. Non-custodial parents

Ref: 26-15-135

- f. Substance abuse treatment Ref Reg Ch 37, Sec 6
- 3. Benefit standards
- 4. Prohibited provisions

B. Group health insurance

- 1. Eligible groups *Ref*: 26-19-102
- 2. Continuation of coverage *Ref*: 26-19-113
- 3. Conversion

Ref: 26-19-113(a)(viii)

4. Payable benefits *Ref: 26-19-109*

C. Marketing methods and practices

1. Advertising

Ref: Reg. Ch. 21

- a. Purpose
- b. Definitions
- c. Disclosure
- d. Testimonials and endorsement

D. Medicare supplement Insurance

1. Advertising

Ref: Reg. Ch. 21, Sec. 7

2. Marketing standards Ref: Reg. Ch. 35, Sec. 19

3. Disclosure

Ref: Reg. Ch. 35, Sec. 17

4. Buyer's Guide

Ref: Reg. Ch. 35, Sec. 17(a) (vi) (A)

5. Outline of Coverage Ref: Reg. Ch. 35, Sec. 17(d)

6. Preexisting conditions

Ref: Reg. Ch. 35, Sec. 8(a)(i)

7. Free look

Ref: Reg. Ch. 35, Sec. 17(a)(v)

8. Replacement/replacement forms *Ref: Reg. Ch. 35, Sec. 18 and 22*

E. Long-term care policies

1. Outline of coverage

Ref: 26-38-105(k); Reg. Ch. 37, Sec. 19

2. Buyer's Guide

Ref: Reg. Ch. 37, Sec. 20

3. Free look

Ref: 26-38-105(j)

4. Replacement

Ref: Reg. Ch. 37, Sec. 11

5. Policy standards *Ref: 26-38-105*

6. Protection against unintentional lapse *Ref: 26-38-108*

7. Preexisting conditions *Ref*: 26-38-105(c-f)

8. Nonforfeiture benefits *Ref*: 26-38-109

9. Required provisions

- a. Marketing renewable
- b. Mental/emotional disorders
- c. Levels of care
- d. Zero-day hospital
- e. Preexisting conditions

 10. Other provisions a. Waiver of premium b. Inflation adjustments c. Spousal discount d. Reinstatement of used benefits 11. Terminology a. Skilled (primary) care b. Home health care vs. home care c. Alternate care d. Case management 	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
e. Activities of daily living (ADL) and cognitive impairment f. Medically necessary or appropriate g. Plan of care h. Adult day care F. Requirements for small employers	 D. Annuities 1. Single and flexible premium 2. Immediate and deferred 3. Fixed and variable 4. Indexed E. Combination plans and variations
 Definitions Ref: 26-19-302(a)(xxii) Benefit plans offered Ref: 26-19-306 Availability of coverage 	 Joint life (first to die) Survivorship life (second to die) LIFE PROVISIONS, RIDERS, OPTIONS, AND EXCLUSIONS A. Policy riders
 Ref: 26-19-306 Renewability Ref: 26-19-305 Guaranteed issue Ref: Reg. Ch. 49, Sec. 7 	1. Waiver of premium and waiver of monthly deduction 2. Guaranteed insurability 3. Payor benefit 4. Accidental death and/or accidental death and
 G. Wyoming Child Health Insurance program Ref: 35-25-101 through 108 H. Wyoming Health Insurance Pool Ref: 26-43-103; Reg. Ch. 41, Sec. 3 and Appendix I. Health Care Services and Health Maintenance Organizations (HMOs) 	dismemberment 5. Term riders 6. Other insureds 7. Long term care 8. Return of premium 9. Disability
 Definitions Ref: 26-34-102 Information to enrollees Ref: 26-34-111 Evidence of coverage Ref: 26-34-109 	 10. Cost of Living B. Policy provisions and options 1. Entire contract 2. Insuring clause 3. Free look 4. Consideration 5. Owner's rights
CONSULTANT'S LIFE, ACCIDENT, HEALTH, SICKNESS & DISABILITY CONTENT OUTLINE Life-General Section; Health-General Section; Consultant's Life & Health-State Section	 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
LIFE-GENERAL KNOWLEDGE CONTENT OUTLINE Product Knowledge, Terms, and Concepts (50 scored plus 5 pretest questions)	b. Grace periodc. Automatic premium loand. Level or flexible8. Reinstatement
I. TYPES OF POLICIES	 Policy loans, withdrawals, partial surrenders Non-forfeiture options Dividends and dividend options (eg. participating, non-participating) Incontestability Assignments Suicide Misstatement of age and gender Settlement options Accelerated death benefits

C. Policy exclusions

- 7. War
- 8. Aviation
- 9. 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
- 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 AND OTHER INSURANCE CONCEPTS8

- A. Third-party ownership
- B. Viatical Settlements
- C. Life Settlements
- D. Group life insurance
 - 2. Contributory vs. noncontributory

E. Retirement plans

- 1. Qualified plans
- 2. Nonqualified plans

1. Conversion privilege

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)

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

 16. Relation of earnings to insurance B. Other provisions and clauses 1. Insuring clause 2. Free look 3. Consideration clause 	and rat G. Replace H. Contrac 1. Elem 2. Insui
4. Probationary period5. Elimination period	3. Warr 4. Uniq
6. Waiver of premium7. Exclusions and limitations8. Preexisting conditions	a. Cc b. Ur c. Ad
9. Coinsurance	d. Ale
10. Deductibles 11. Eligible expenses	WY Life and
12. Copayments	WY Elic dild
 Pre-authorizations and prior approval requirements 	C+
14. Usual, reasonable, and customary (URC) charges 15. Lifetime, annual, or per cause maximum benefit	(35 scc
limits C. Riders	I. WYOMIN COMMC
1. Impairment/exclusions	Proper Insurat
 Guaranteed insurability Future increase option 	A. Insur
D. Rights of renewability	1. Ap
1. Noncancelable	<i>Rej</i> 2. Ge
 Cancelable Guaranteed renewable 	Rej
III. SOCIAL INSURANCE6	3. Exa
A. Medicare (Parts A, B, C, D)	<i>Rej</i> 4. Or
B. Medicaid	Rej
C. Social Security benefits	<i>13</i> 5. Pe
IV. OTHER INSURANCE CONCEPTS5 A. Total, partial, recurrent and residual disability	Rej
B. Owner's rights	B. Defir
C. Dependent children benefits D. Primary and contingent beneficiaries	<i>Ref: 2</i> 1. D
E. Modes of premium payments	2. Fo
F. Nonduplication and coordination of benefits (e.g.,	3. Al
primary vs. excess) G. Occupational vs. non-occupational	4. St re
H. Tax treatment of premiums and proceeds of	5. Re
insurance contracts (e.g., disability income and	6. Fr 7. Ce
medical expenses, etc.) I. Managed care	C. Licer
J. Workers Compensation	1. Pe
1. Impact on health insurance benefits	a.
K. Subrogation L. Cost containment	
V. FIELD UNDERWRITING PROCEDURES8	b.
A. Completing the application	C.
B. Explaining sources of insurability and HIPAA privacy	
information (e.g., MIB Report, Fair Credit Reporting Act, etc.)	d.
C. Initial premium payment and receipt and	e.
consequences of the receipt (e.g., medical examination, etc.)	
D. Submitting application (and initial premium if	f.
collected) to company for underwriting	g.
E. Policy delivery	

15. Illegal occupation

- F. Explaining policy and its provisions, riders, exclusions, ings to clients
- ement
- ct law
 - nents of a contract
 - rable interest
 - ranties and representations
 - ue aspects of the insurance contract
 - nditional
 - nilateral
 - lhesion
 - eatory

Accident and Health or Sickness Consultant -WYOMING SPECIFIC **CONTENT OUTLINE**

ate Statutes, Rules, and Regulations

oreable questions plus 5 pretest questions)

NG STATUTES, RULES, AND REGULATIONS ON TO LIFE, ACCIDENT AND HEALTH, TY, AND CASUALTY NCE......15

rance Commissioner

- pointment f: 26-2-102
- eneral powers and duties f: 26-2-109 and 110
- aminations f: 26-2-116 and 117
- ders and hearings f: 16-3-103, 26-2-111 and 112, 26-1-107, 26-2-0
- nalties f: 26-1-107, 26-2-112, 26-9-211

nitions

26-1-102, 26-3-101, 26-3-105, 26-29-201, 210

- omestic company
- oreign company
- lien company
- cock and mutual companies and eciprocals
- eciprocal
- raternal benefit society
- ertificate of authority

nsing

- ersons required to be licensed
 - Producer/business entity Ref: 26-9-203, 26-9-206, 26-9-207, 26-29-233
 - Producer acting as broker Ref: 26-1-102, 26-9-224 and 225
 - Consultant

Ref: 26-9-220, Reg. Ch. 18, 26-9-231

- Limited lines Ref: 26-9-202
- Surplus lines broker

Ref: 26-9-208, 26-11-103, 26-11-112

- Nonresident Ref: 26-9-208, 215, 230
- Temporary license

Ref: 26-9-210

2. Agent appointment/termination of contract *Ref*: 26-9-213 and 214

3. Obtaining a license

a. Qualifications

Ref: 26-9-206, Reg. Ch. 18

b. Exemptions/exceptions *Ref: 26-9-204, 26-9-209*

c. License denial *Ref: 26-9-211*

4. Maintaining a license

a. Continuing education Ref: 26-9-231, Reg. Ch. 20

b. Change of address Ref: 26-9-207, 26-9-228

c. Fees/renewal Ref: 26-9-207; 26-4-101

d. License expiration/termination *Ref*: 26-9-207, 26-9-232

e. Suspension or revocation of licenses *Ref*: 26-9-211

f. Reporting of actions *Ref: 26-9-216*

g. Penalties *Ref: 26-1-107*

D. Producer responsibilities

1. Fiduciary capacity Ref:26-9-229, Reg. Ch. 46

a. Premium accountability

b. Separate account requirements

2. Commissions and compensation *Ref: 26-9-212*

3. Place of business of licensees/display of licenses/records *Ref*: 26-9-228

4. Agency vs. individual licensee *Ref: Title 18 Chapter 17*

E. Unfair trade practices

1. Boycott, coercion, intimidation *Ref: 26-13-108*

2. Controlled business *Ref*: 26-9-226

3. Defamation Ref: 26-13-107

4. False advertising *Ref: 26-13-103*

5. False financial statements *Ref: 26-13-106*

6. Fraud

Ref: 26-13-201 and 202

7. Misrepresentation *Ref: 26-13-103*

8. Rebates/illegal inducements *Ref: 26-13-110*

9. Unfair discrimination *Ref: 26-13-109, 112(c)*

10. Twisting (Life and AH only) *Ref: 26-13-105*

11. Unfair claims settlement practices *Ref*: 26-13-124

F. Wyoming Insurance Guaranty Association

Ref: 26-31-103, 26-31-106; 26-42-116(a); Reg. Ch. 43

G. Consumer privacy regulation *Ref: Reg. Ch. 54*

A. Policy replacement

Ref: Reg. Ch. 12

1. Purpose

2. Definitions

3. Exemptions

4. Duties of agent and broker

5. Duties of replacing insurer

B. Individual life and annuity contracts

Ref: 26-15-122; 26-16-101 through 120

1. Standard provisions

a. Assignment

b. Grace period

c. Incontestability

d. Misstatement of age

e. Policy loan

(1) Interest rates

f. Reinstatement

g. Prohibited provisions

2. Policy settlement *Ref: 26-16-112*

C. Group life

1. Standard provisions/required provisions Ref: 26-17-101 through 130

2. Conversion rights *Ref: 26-17-119*

3. Types of groups/eligible groups *Ref: 26-17-102*

4. Dependent coverage *Ref: 26-17-108*

5. Assignment *Ref: 26-17-126*

D. Variable products

Ref: 26-9-207; Reg. Ch. 67

1. Separate accounts

2. Variable contracts

3. Reinstatement

4. Required reports

5. Producer licensing requirements

E. Credit life

Ref: 26-21-101 through 114, Reg. Ch. 52

III. WYOMING STATUTES, RULES, AND REGULATIONS PERTINENT TO ACCIDENT AND HEALTH INSURANCE ONLY10

A. Policy clauses and provisions (Individual and Group)

1. General requirements for policies *Ref*: 26-18-103

2. Required and optional coverages

a. Dependent children Ref: 26-22-401, 26-18-103(a)(iii)

b. Diabetes *Ref: 26-20-201*

c. Grace period *Ref: 26-18-107*

d. Newborns and adopted children

Ref: 26-20-101 through 102 d. Zero-day hospital e. Non-custodial parents e. Preexisting conditions Ref: 26-15-135 10. Other provisions a. Waiver of premium f. Substance abuse treatment Ref Reg Ch 37, Sec 6 b. Inflation adjustments 3. Benefit standards c. Spousal discount 4. Prohibited provisions d. Reinstatement of used benefits B. Group health insurance 11. Terminology 1. Eligible groups a. Skilled (primary) care b. Home health care vs. home care Ref: 26-19-102 2. Continuation of coverage c. Alternate care d. Case management Ref: 26-19-113 e. Activities of daily living (ADL) and cognitive 3. Conversion Ref: 26-19-113(a)(viii) impairment 4. Payable benefits f. Medically necessary or appropriate Ref: 26-19-109 g. Plan of care C. Marketing methods and practices h. Adult day care 1. Advertising F. Requirements for small employers Ref: Reg. Ch. 21 1. Definitions a. Purpose Ref: 26-19-302(a)(xxii) b. Definitions 2. Benefit plans offered Ref: 26-19-306 c. Disclosure d. Testimonials and endorsement 3. Availability of coverage D. Medicare supplement insurance Ref: 26-19-306 4. Renewability 1. Advertising Ref: 26-19-305 Ref: Reg. Ch. 21, Sec. 7 2. Marketing standards 5. Guaranteed issue Ref: Reg. Ch. 35, Sec. 19 Ref: Reg. Ch. 49, Sec. 7 G. Wyoming Child Health Insurance program 3. Disclosure Ref: Reg. Ch. 35, Sec. 17 Ref: 35-25-101 through 108 4. Buyer's Guide H. Wyoming Health Insurance Pool Ref: Reg. Ch. 35, Sec. 17(a) (vi) (A) Ref: 26-43-103; Reg. Ch. 41, Sec. 3 and Appendix I. Health Care Services and Health Maintenance 5. Outline of Coverage Organizations (HMOs) Ref: Reg. Ch. 35, Sec. 17(d) 6. Preexisting conditions 1. Definitions Ref: Reg. Ch. 35, Sec. 8(a)(i) Ref: 26-34-102 7. Free look 2. Information to enrollees Ref: Reg. Ch. 35, Sec. 17(a)(v) Ref: 26-34-111 8. Replacement/replacement forms 3. Evidence of coverage Ref: Reg. Ch. 35, Sec. 18 and 22 Ref: 26-34-109 E. Long-term care policies 1. Outline of coverage **PROPERTY** Ref: 26-38-105(k); Reg. Ch. 37, Sec. 19 CONTENT OUTLINE 2. Buyer's guide Property-General Section; Ref: Reg. Ch. 37, Sec. 20 Property-State Section 3. Free look Ref: 26-38-105(j) 4. Replacement PROPERTY-GENERAL KNOWLEDGE Ref. Reg. Ch. 37, Sec. 11 CONTENT OUTLINE 5. Policy standards Product Knowledge, Terms, and Concepts Ref: 26-38-105 (50 scored plus 5 pretest questions) 6. Protection against unintentional lapse Ref: 26-38-108 I. TYPES OF POLICIES.....22 7. Preexisting conditions A. Homeowners Ref: 26-38-105(c-f) 1. HO-2 8. Nonforfeiture benefits

- 2. HO-3
- 3. HO-4
- 4. HO-5
- 5. HO-6
- 6. HO-8
- B. Dwelling policies

Ref: 26-38-109

9. Required provisions

c. Levels of care

a. Marketing renewable

b. Mental/emotional disorders

1. DP-1	U. Blanket vs. Specific
2. DP-2	III. POLICY PROVISIONS AND CONTRACT LAW13
3. DP-3	A. Declarations
C. Commercial lines	B. Insuring agreement
1. Commercial Package Policy (CPP)	C. Conditions
2. Commercial property	D. Exclusions
a. Commercial building and business personal	E. Definition of the insured
property form	
b. Causes of loss forms	F. Duties of the insurance company
c. Business income	G. Obligations of the insurance company
d. Extra expense	H. Mortgagee rights
e. Equipment breakdown	I. Proof of loss
3. Business Owners Policy (BOP)	J. Notice of claim
4. Builders Risk	K. Appraisal
5. Cyber First-Party Coverage	L. Other Insurance Provision
D. Inland marine	M. Subrogation
1. Personal Articles floaters	N. Elements of a contract
2. Commercial Property floaters	O. Warranties, representations, and concealment
E. National Flood Insurance Program	P. Sources of underwriting information
F. Others	Q. Fair Credit Reporting Act
1. Earthquake	R. Privacy Protection (Gramm Leach Bliley)
2. Mobile Homes	S. Policy Application T. Torrorism Pick Insurance Act (TRIA)
3. Watercraft	T. Terrorism Risk Insurance Act (TRIA)
4. Farm Owners	U. Territory
5. Windstorm	
II. INSURANCE TERMS AND RELATED CONCEPTS15	WY Property Producer -
A. Insurance	WYOMING SPECIFIC
1. Law of Large Numbers	CONTENT OUTLINE
B. Insurable interest	State Statutes, Rules, and Regulations
C. Risk	(35 scoreable questions plus 5 pretest questions)
1. Pure vs. Speculative Risk	
1. I ulic vs. speculative Nisk	I. WYOMING STATUTES, RULES, AND REGULATIONS
D. Hazard	COMMON TO LIFE, ACCIDENT AND HEALTH,
D. Hazard 1. Moral	COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY, AND CASUALTY INSURANCE28
D. Hazard 1. Moral 2. Morale	COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY, AND CASUALTY INSURANCE28 A. Insurance Commissioner
D. Hazard 1. Moral 2. Morale 3. Physical	COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY, AND CASUALTY INSURANCE28 A. Insurance Commissioner 1. Appointment
D. Hazard 1. Moral 2. Morale 3. Physical E. Peril	COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY, AND CASUALTY INSURANCE28 A. Insurance Commissioner 1. Appointment Ref: 26-2-102
D. Hazard 1. Moral 2. Morale 3. Physical E. Peril F. Loss	COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY, AND CASUALTY INSURANCE28 A. Insurance Commissioner 1. Appointment Ref: 26-2-102 2. General powers and duties
D. Hazard 1. Moral 2. Morale 3. Physical E. Peril F. Loss 1. Direct	COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY, AND CASUALTY INSURANCE28 A. Insurance Commissioner 1. Appointment Ref: 26-2-102 2. General powers and duties Ref: 26-2-109 and 110
D. Hazard 1. Moral 2. Morale 3. Physical E. Peril F. Loss 1. Direct 2. Indirect	COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY, AND CASUALTY INSURANCE28 A. Insurance Commissioner 1. Appointment Ref: 26-2-102 2. General powers and duties Ref: 26-2-109 and 110 3. Examinations
D. Hazard 1. Moral 2. Morale 3. Physical E. Peril F. Loss 1. Direct 2. Indirect G. Loss Valuation	COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY, AND CASUALTY INSURANCE28 A. Insurance Commissioner 1. Appointment Ref: 26-2-102 2. General powers and duties Ref: 26-2-109 and 110 3. Examinations Ref: 26-2-116 and 117
D. Hazard 1. Moral 2. Morale 3. Physical E. Peril F. Loss 1. Direct 2. Indirect G. Loss Valuation 1. Actual cash value	COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY, AND CASUALTY INSURANCE28 A. Insurance Commissioner 1. Appointment Ref: 26-2-102 2. General powers and duties Ref: 26-2-109 and 110 3. Examinations Ref: 26-2-116 and 117 4. Orders and hearings
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	COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY, AND CASUALTY INSURANCE28 A. Insurance Commissioner 1. Appointment Ref: 26-2-102 2. General powers and duties Ref: 26-2-109 and 110 3. Examinations Ref: 26-2-116 and 117 4. Orders and hearings Ref: 16-3-103, 26-2-111 and 112, 26-1-107,
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	COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY, AND CASUALTY INSURANCE
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	COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY, AND CASUALTY INSURANCE
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	COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY, AND CASUALTY INSURANCE
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	COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY, AND CASUALTY INSURANCE
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	COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY, AND CASUALTY INSURANCE
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	COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY, AND CASUALTY INSURANCE
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	COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY, AND CASUALTY INSURANCE
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	COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY, AND CASUALTY INSURANCE
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	COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY, AND CASUALTY INSURANCE
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	COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY, AND CASUALTY INSURANCE
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	COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY, AND CASUALTY INSURANCE
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	COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY, AND CASUALTY INSURANCE
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	COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY, AND CASUALTY INSURANCE
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	COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY, AND CASUALTY INSURANCE
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	COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY, AND CASUALTY INSURANCE
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	COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY, AND CASUALTY INSURANCE
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	COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY, AND CASUALTY INSURANCE
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	COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY, AND CASUALTY INSURANCE

	Ref: 26-1-102, 26-9-224 and 225	8. Rebates/illegal inducements
	c. Consultant	Ref: 26-13-110
	Ref: 26-9-220, Reg. Ch. 18, 26-9-231	9. Unfair discrimination
	d. Limited lines	Ref: 26-13-109, 112(c)
	Ref. 26-9-202	10. Twisting (Life and AH only)
	e. Surplus lines broker	Ref: 26-13-105
	<i>Ref</i> : 26-9-208, 26-11-103, 26-11-112 f. Nonresident	11. Unfair claims settlement practices <i>Ref: 26-13-124</i>
	Ref: 26-9-208, 215, 230	F. Wyoming Insurance Guaranty Association
	g. Temporary license	Ref: 26-31-103, 26-31-106; 26-42-116(a);
	Ref: 26-9-210	Reg. Ch. 43
2.	Agent appointment/termination of contract	G. Consumer privacy regulation
	Ref: 26-9-213 and 214	Ref: Reg. Ch. 54
3.	Obtaining a license	II. WYOMING STATUTES, RULES AND REGULATIONS
	a. Qualifications	COMMON TO PROPERTY AND CASUALTY INSURANCE
	Ref: 26-9-206, Reg. Ch. 18	ONLY7
	b. Exemptions/exceptions Ref: 26-9-204, 26-9-209	A. Renewal, nonrenewal, cancellation
	c. License denial	Ref: 26-35-202, 203, 26-23-403
	Ref: 26-9-211	B. Binders <i>Ref: 26-15-119</i>
4.	Maintaining a license	C. Payment of claims
	a. Continuing education	Ref: 26-15-124
	Ref: 26-9-231, Reg. Ch. 20	D. Terrorism Risk Insurance Act of 2002 and
	b. Change of address	Extension Act of 2005
	Ref: 26-9-207, 26-9-228	Ref: 15 USC 6701; S467
	c. Fees/renewal/reinstatement	
	Ref: 26-9-207, 26-4-101 d. License expiration/termination	CASUALTY
	Ref: 26-9-207, 26-9-232	CONTENT OUTLINE
	e. Suspension or revocation of licenses	Casualty-General Section;
		Casualty–State Section
	Ref: 26-9-211 f. Reporting of actions	Casualty–State Section
	Ref: 26-9-211 f. Reporting of actions Ref: 26-9-216	•
	Ref: 26-9-211 f. Reporting of actions Ref: 26-9-216 g. Penalties	CASUALTY-GENERAL KNOWLEDGE
Dr	Ref: 26-9-211 f. Reporting of actions Ref: 26-9-216 g. Penalties Ref: 26-1-107	CASUALTY-GENERAL KNOWLEDGE CONTENT OUTLINE
	Ref: 26-9-211 f. Reporting of actions Ref: 26-9-216 g. Penalties Ref: 26-1-107 oducer responsibilities	CASUALTY–GENERAL KNOWLEDGE CONTENT OUTLINE Product Knowledge, Terms, and Concepts
	Ref: 26-9-211 f. Reporting of actions Ref: 26-9-216 g. Penalties Ref: 26-1-107 oducer responsibilities Fiduciary capacity	CASUALTY-GENERAL KNOWLEDGE CONTENT OUTLINE Product Knowledge, Terms, and Concepts (50 scored plus 5 pretest questions)
	Ref: 26-9-211 f. Reporting of actions Ref: 26-9-216 g. Penalties Ref: 26-1-107 coducer responsibilities Fiduciary capacity Ref: 26-9-229, Reg. Ch. 46	CASUALTY-GENERAL KNOWLEDGE CONTENT OUTLINE Product Knowledge, Terms, and Concepts (50 scored plus 5 pretest questions) I. TYPES OF POLICIES, BONDS, AND
	Ref: 26-9-211 f. Reporting of actions Ref: 26-9-216 g. Penalties Ref: 26-1-107 oducer responsibilities Fiduciary capacity Ref: 26-9-229, Reg. Ch. 46 a. Premium accountability	CASUALTY-GENERAL KNOWLEDGE CONTENT OUTLINE Product Knowledge, Terms, and Concepts (50 scored plus 5 pretest questions) I. TYPES OF POLICIES, BONDS, AND RELATED TERMS
1.	Ref: 26-9-211 f. Reporting of actions Ref: 26-9-216 g. Penalties Ref: 26-1-107 oducer responsibilities Fiduciary capacity Ref: 26-9-229, Reg. Ch. 46 a. Premium accountability b. Separate account requirements Commissions and compensation	CASUALTY-GENERAL KNOWLEDGE CONTENT OUTLINE Product Knowledge, Terms, and Concepts (50 scored plus 5 pretest questions) I. TYPES OF POLICIES, BONDS, AND RELATED TERMS
1.	Ref: 26-9-211 f. Reporting of actions Ref: 26-9-216 g. Penalties Ref: 26-1-107 oducer responsibilities Fiduciary capacity Ref: 26-9-229, Reg. Ch. 46 a. Premium accountability b. Separate account requirements Commissions and compensation Ref: 26-9-212	CASUALTY-GENERAL KNOWLEDGE CONTENT OUTLINE Product Knowledge, Terms, and Concepts (50 scored plus 5 pretest questions) I. TYPES OF POLICIES, BONDS, AND RELATED TERMS
1.	Ref: 26-9-211 f. Reporting of actions Ref: 26-9-216 g. Penalties Ref: 26-1-107 oducer responsibilities Fiduciary capacity Ref: 26-9-229, Reg. Ch. 46 a. Premium accountability b. Separate account requirements Commissions and compensation Ref: 26-9-212 Place of business of licensees/display of	CASUALTY-GENERAL KNOWLEDGE CONTENT OUTLINE Product Knowledge, Terms, and Concepts (50 scored plus 5 pretest questions) I. TYPES OF POLICIES, BONDS, AND RELATED TERMS
1.	Ref: 26-9-211 f. Reporting of actions Ref: 26-9-216 g. Penalties Ref: 26-1-107 oducer responsibilities Fiduciary capacity Ref: 26-9-229, Reg. Ch. 46 a. Premium accountability b. Separate account requirements Commissions and compensation Ref: 26-9-212 Place of business of licensees/display of licenses/records	CASUALTY-GENERAL KNOWLEDGE CONTENT OUTLINE Product Knowledge, Terms, and Concepts (50 scored plus 5 pretest questions) I. TYPES OF POLICIES, BONDS, AND RELATED TERMS
 2. 3. 	Ref: 26-9-211 f. Reporting of actions Ref: 26-9-216 g. Penalties Ref: 26-1-107 oducer responsibilities Fiduciary capacity Ref: 26-9-229, Reg. Ch. 46 a. Premium accountability b. Separate account requirements Commissions and compensation Ref: 26-9-212 Place of business of licensees/display of licenses/records Ref: 26-9-228	CASUALTY-GENERAL KNOWLEDGE CONTENT OUTLINE Product Knowledge, Terms, and Concepts (50 scored plus 5 pretest questions) I. TYPES OF POLICIES, BONDS, AND RELATED TERMS
 2. 3. 	Ref: 26-9-211 f. Reporting of actions Ref: 26-9-216 g. Penalties Ref: 26-1-107 oducer responsibilities Fiduciary capacity Ref: 26-9-229, Reg. Ch. 46 a. Premium accountability b. Separate account requirements Commissions and compensation Ref: 26-9-212 Place of business of licensees/display of licenses/records Ref: 26-9-228 Agency vs. individual licensee	CASUALTY-GENERAL KNOWLEDGE CONTENT OUTLINE Product Knowledge, Terms, and Concepts (50 scored plus 5 pretest questions) I. TYPES OF POLICIES, BONDS, AND RELATED TERMS
 1. 2. 3. Ur 	Ref: 26-9-211 f. Reporting of actions Ref: 26-9-216 g. Penalties Ref: 26-1-107 oducer responsibilities Fiduciary capacity Ref: 26-9-229, Reg. Ch. 46 a. Premium accountability b. Separate account requirements Commissions and compensation Ref: 26-9-212 Place of business of licensees/display of licenses/records Ref: 26-9-228 Agency vs. individual licensee Ifair trade practices	CASUALTY-GENERAL KNOWLEDGE CONTENT OUTLINE Product Knowledge, Terms, and Concepts (50 scored plus 5 pretest questions) I. TYPES OF POLICIES, BONDS, AND RELATED TERMS
 1. 2. 3. Ur 	Ref: 26-9-211 f. Reporting of actions Ref: 26-9-216 g. Penalties Ref: 26-1-107 oducer responsibilities Fiduciary capacity Ref: 26-9-229, Reg. Ch. 46 a. Premium accountability b. Separate account requirements Commissions and compensation Ref: 26-9-212 Place of business of licensees/display of licenses/records Ref: 26-9-228 Agency vs. individual licensee Ifair trade practices Boycott, coercion, intimidation	CASUALTY-GENERAL KNOWLEDGE CONTENT OUTLINE Product Knowledge, Terms, and Concepts (50 scored plus 5 pretest questions) I. TYPES OF POLICIES, BONDS, AND RELATED TERMS
 2. 3. Ur 1. 	Ref: 26-9-211 f. Reporting of actions Ref: 26-9-216 g. Penalties Ref: 26-1-107 coducer responsibilities Fiduciary capacity Ref:26-9-229, Reg. Ch. 46 a. Premium accountability b. Separate account requirements Commissions and compensation Ref: 26-9-212 Place of business of licensees/display of licenses/records Ref: 26-9-228 Agency vs. individual licensee Infair trade practices Boycott, coercion, intimidation Ref: 26-13-108 Controlled business	CASUALTY-GENERAL KNOWLEDGE CONTENT OUTLINE Product Knowledge, Terms, and Concepts (50 scored plus 5 pretest questions) I. TYPES OF POLICIES, BONDS, AND RELATED TERMS
1. 2. 3. 4. Ur 1.	Ref: 26-9-211 f. Reporting of actions Ref: 26-9-216 g. Penalties Ref: 26-1-107 oducer responsibilities Fiduciary capacity Ref:26-9-229, Reg. Ch. 46 a. Premium accountability b. Separate account requirements Commissions and compensation Ref: 26-9-212 Place of business of licensees/display of licenses/records Ref: 26-9-228 Agency vs. individual licensee Infair trade practices Boycott, coercion, intimidation Ref: 26-13-108 Controlled business Ref: 26-9-226	CASUALTY-GENERAL KNOWLEDGE CONTENT OUTLINE Product Knowledge, Terms, and Concepts (50 scored plus 5 pretest questions) I. TYPES OF POLICIES, BONDS, AND RELATED TERMS
1. 2. 3. 4. Ur 1.	Ref: 26-9-211 f. Reporting of actions Ref: 26-9-216 g. Penalties Ref: 26-1-107 oducer responsibilities Fiduciary capacity Ref: 26-9-229, Reg. Ch. 46 a. Premium accountability b. Separate account requirements Commissions and compensation Ref: 26-9-212 Place of business of licensees/display of licenses/records Ref: 26-9-228 Agency vs. individual licensee Ifair trade practices Boycott, coercion, intimidation Ref: 26-13-108 Controlled business Ref: 26-9-226 Defamation	CASUALTY-GENERAL KNOWLEDGE CONTENT OUTLINE Product Knowledge, Terms, and Concepts (50 scored plus 5 pretest questions) I. TYPES OF POLICIES, BONDS, AND RELATED TERMS
1. 2. 3. Ur 1. 2. 3.	Ref: 26-9-211 f. Reporting of actions Ref: 26-9-216 g. Penalties Ref: 26-1-107 oducer responsibilities Fiduciary capacity Ref: 26-9-229, Reg. Ch. 46 a. Premium accountability b. Separate account requirements Commissions and compensation Ref: 26-9-212 Place of business of licensees/display of licenses/records Ref: 26-9-228 Agency vs. individual licensee Ifair trade practices Boycott, coercion, intimidation Ref: 26-13-108 Controlled business Ref: 26-9-226 Defamation Ref: 26-13-107	CASUALTY-GENERAL KNOWLEDGE CONTENT OUTLINE Product Knowledge, Terms, and Concepts (50 scored plus 5 pretest questions) I. TYPES OF POLICIES, BONDS, AND RELATED TERMS
1. 2. 3. Ur 1. 2. 3.	Ref: 26-9-211 f. Reporting of actions Ref: 26-9-216 g. Penalties Ref: 26-1-107 oducer responsibilities Fiduciary capacity Ref: 26-9-229, Reg. Ch. 46 a. Premium accountability b. Separate account requirements Commissions and compensation Ref: 26-9-212 Place of business of licensees/display of licenses/records Ref: 26-9-228 Agency vs. individual licensee Ifair trade practices Boycott, coercion, intimidation Ref: 26-13-108 Controlled business Ref: 26-9-226 Defamation Ref: 26-13-107 False advertising	CASUALTY-GENERAL KNOWLEDGE CONTENT OUTLINE Product Knowledge, Terms, and Concepts (50 scored plus 5 pretest questions) I. TYPES OF POLICIES, BONDS, AND RELATED TERMS
1. 2. 3. 4. Ur 1. 3. 4.	Ref: 26-9-211 f. Reporting of actions Ref: 26-9-216 g. Penalties Ref: 26-1-107 oducer responsibilities Fiduciary capacity Ref:26-9-229, Reg. Ch. 46 a. Premium accountability b. Separate account requirements Commissions and compensation Ref: 26-9-212 Place of business of licensees/display of licenses/records Ref: 26-9-228 Agency vs. individual licensee Ifair trade practices Boycott, coercion, intimidation Ref: 26-13-108 Controlled business Ref: 26-9-226 Defamation Ref: 26-13-107 False advertising Ref: 26-13-103	CASUALTY-GENERAL KNOWLEDGE CONTENT OUTLINE Product Knowledge, Terms, and Concepts (50 scored plus 5 pretest questions) I. TYPES OF POLICIES, BONDS, AND RELATED TERMS
1. 2. 3. 4. Ur 1. 3. 4.	Ref: 26-9-211 f. Reporting of actions Ref: 26-9-216 g. Penalties Ref: 26-1-107 oducer responsibilities Fiduciary capacity Ref:26-9-229, Reg. Ch. 46 a. Premium accountability b. Separate account requirements Commissions and compensation Ref: 26-9-212 Place of business of licensees/display of licenses/records Ref: 26-9-228 Agency vs. individual licensee Ifair trade practices Boycott, coercion, intimidation Ref: 26-13-108 Controlled business Ref: 26-9-226 Defamation Ref: 26-13-107 False advertising Ref: 26-13-103 False financial statements	CASUALTY-GENERAL KNOWLEDGE CONTENT OUTLINE Product Knowledge, Terms, and Concepts (50 scored plus 5 pretest questions) I. TYPES OF POLICIES, BONDS, AND RELATED TERMS
1. 2. 3. 4. Ur 1. 3. 4. 5.	Ref: 26-9-211 f. Reporting of actions Ref: 26-9-216 g. Penalties Ref: 26-1-107 oducer responsibilities Fiduciary capacity Ref:26-9-229, Reg. Ch. 46 a. Premium accountability b. Separate account requirements Commissions and compensation Ref: 26-9-212 Place of business of licensees/display of licenses/records Ref: 26-9-228 Agency vs. individual licensee Ifair trade practices Boycott, coercion, intimidation Ref: 26-13-108 Controlled business Ref: 26-9-226 Defamation Ref: 26-13-107 False advertising Ref: 26-13-103 False financial statements Ref: 26-13-106	CASUALTY-GENERAL KNOWLEDGE CONTENT OUTLINE Product Knowledge, Terms, and Concepts (50 scored plus 5 pretest questions) I. TYPES OF POLICIES, BONDS, AND RELATED TERMS
1. 2. 3. 4. Ur 1. 3. 4. 5.	Ref: 26-9-211 f. Reporting of actions Ref: 26-9-216 g. Penalties Ref: 26-1-107 oducer responsibilities Fiduciary capacity Ref:26-9-229, Reg. Ch. 46 a. Premium accountability b. Separate account requirements Commissions and compensation Ref: 26-9-212 Place of business of licensees/display of licenses/records Ref: 26-9-228 Agency vs. individual licensee Ifair trade practices Boycott, coercion, intimidation Ref: 26-13-108 Controlled business Ref: 26-9-226 Defamation Ref: 26-13-107 False advertising Ref: 26-13-103 False financial statements Ref: 26-13-106 Fraud	CASUALTY-GENERAL KNOWLEDGE CONTENT OUTLINE Product Knowledge, Terms, and Concepts (50 scored plus 5 pretest questions) I. TYPES OF POLICIES, BONDS, AND RELATED TERMS
1. 2. 3. 4. Ur 1. 2. 3. 4. 5. 6.	Ref: 26-9-211 f. Reporting of actions Ref: 26-9-216 g. Penalties Ref: 26-1-107 oducer responsibilities Fiduciary capacity Ref:26-9-229, Reg. Ch. 46 a. Premium accountability b. Separate account requirements Commissions and compensation Ref: 26-9-212 Place of business of licensees/display of licenses/records Ref: 26-9-228 Agency vs. individual licensee Ifair trade practices Boycott, coercion, intimidation Ref: 26-13-108 Controlled business Ref: 26-9-226 Defamation Ref: 26-13-107 False advertising Ref: 26-13-103 False financial statements Ref: 26-13-106	CASUALTY-GENERAL KNOWLEDGE CONTENT OUTLINE Product Knowledge, Terms, and Concepts (50 scored plus 5 pretest questions) I. TYPES OF POLICIES, BONDS, AND RELATED TERMS
1. 2. 3. 4. Ur 1. 2. 3. 4. 5. 6.	Ref: 26-9-211 f. Reporting of actions Ref: 26-9-216 g. Penalties Ref: 26-1-107 oducer responsibilities Fiduciary capacity Ref: 26-9-229, Reg. Ch. 46 a. Premium accountability b. Separate account requirements Commissions and compensation Ref: 26-9-212 Place of business of licensees/display of licenses/records Ref: 26-9-228 Agency vs. individual licensee Ifair trade practices Boycott, coercion, intimidation Ref: 26-13-108 Controlled business Ref: 26-9-226 Defamation Ref: 26-13-107 False advertising Ref: 26-13-103 False financial statements Ref: 26-13-106 Fraud Ref: 26-13-201 and 202	CASUALTY-GENERAL KNOWLEDGE CONTENT OUTLINE Product Knowledge, Terms, and Concepts (50 scored plus 5 pretest questions) I. TYPES OF POLICIES, BONDS, AND RELATED TERMS

D.

E.

 Medical Payments Physical Damage (collision; other than collision; specified perils) Uninsured motorists Underinsured motorists Who is an insured Types of Auto Owned Non-owned Hired Temporary Substitute Newly Acquired Autos Transportation Expense and Rental Reimbursement Expense Auto Dealers Coverage Form, including Garagekeepers Insurance Exclusions Individual Insured and Drive Other Car (DOC) Mobile equipment Workers Compensation Insurance, Employers Liability Insurance, and Related Issues This section does not deal with specifics of state law, which are addressed elsewhere in this outline.) Standard policy concepts	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 III. POLICY PROVISIONS
6. Premium Determination D. Crime	G. Cancellation and nonrenewal provisionsH. Supplementary payments
1. Employee Dishonesty	I. Proof of loss J. Notice of claim
2. Theft 3. Robbery	K. Arbitration L. Other insurance
 Burglary Forgery and Alteration 	M. Subrogation
6. Mysterious disappearance	N. Loss settlement provisions including consent to settle a loss
E. Bonds	O. Terrorism Risk Insurance Act (TRIA)
1. Surety 2. Fidelity	W.G. J. D. J.
F. Professional liability	WY Casualty Producer - WYOMING SPECIFIC
 Errors and Omissions Medical Malpractice 	CONTENT OUTLINE
3. Directors and Officers (D&O)	State Statutes, Rules, and Regulations
4. Employment Practices Liability (EPLI)	(35 scoreable questions plus 5 pretest questions)
5. Cyber liability and data breach 6. Liquor liability	I. WYOMING STATUTES, RULES, AND REGULATIONS
G. Umbrella/Excess Liability	COMMON TO LIFE, ACCIDENT AND HEALTH,
H. Business Owners Policy (BOP)	PROPERTY, AND CASUALTY INSURANCE24 A. Insurance Commissioner
II. INSURANCE TERMS AND RELATED CONCEPTS15	1. Appointment
A. Risk	Ref: 26-2-102
B. Hazards	2. General powers and duties
1. Moral 2. Morale	<i>Ref: 26-2-109 and 110</i> 3. Examinations
3. Physical	Ref: 26-2-116 and 117
C. Indemnity	4. Orders and hearings
D. Insurable interest	Ref: 16-3-103, 26-2-111 and 112, 26-1-107,
E. Loss valuation 1. Actual cash value	<i>26-2-130</i> 5. Penalties
2. Replacement cost	8. Penalies Ref: 26-1-107, 26-2-112, 26-9-211
WYOMING Insurance Outline – Examination Content Outlines	Effective: April 15, 2025

B. Definitions

Ref: 26-1-102; 26-3-101, 26-3-105, 26-29-201, 210

- 1. Domestic company
- 2. Foreign company
- 3. Alien company
- 4. Stock and mutual companies and reciprocals
- 5. Reciprocal
- 6. Certificate of authority

C. Licensing

- 1. Persons required to be licensed
 - a. Producer/business entity Ref: 26-9-203, 26-9-206, 26-9-207, 26-29-233
 - b. Producer acting as broker Ref: 26-1-102, 26-9-224 and 225
 - c. Consultant

Ref: 26-9-220, Reg. Ch. 18, 26-9-231

- d. Limited lines Ref: 26-9-202
- e. Surplus lines broker Ref: 26-9-208, 26-11-103, 26-11-112
- f. Nonresident Ref: 26-9-208, 215, 230
- g. Temporary license Ref: 26-9-210
- 2. Agent appointment/termination of contract Ref: 26-9-213 and 214
- 3. Obtaining a license
 - a. Qualifications Ref: 26-9-206, Reg. Ch. 18
 - b. Exemptions/exceptions Ref: 26-9-204, 26-9-209
 - c. License denial Ref: 26-9-211
- 4. Maintaining a license
 - a. Continuing education Ref: 26-9-231, Reg. Ch. 20
 - b. Change of address Ref: 26-9-207, 26-9-228
 - c. Fees/renewal/reinstatement Ref: 26-9-207; 26-4-101
 - d. License expiration/termination Ref: 26-9-207, 26-9-232
 - e. Suspension or revocation of licenses Ref: 26-9-211
 - f. Reporting of actions Ref: 26-9-216
 - g. Penalties Ref: 26-1-107

D. Producer responsibilities

- 1. Fiduciary capacity
 - Ref: 26-9-229, Reg. Ch. 46
 - a. Premium accountability
 - b. Separate account requirements
- 2. Commissions and compensation Ref: 26-9-212
- 3. Place of business of licensees/display of licenses/records Ref: 26-9-228
- 4. Agency vs. individual licensee

E. Unfair trade practices

- 1. Boycott, coercion, intimidation Ref: 26-13-108
- 2. Controlled business Ref: 26-9-226
- 3. Defamation Ref: 26-13-107
- 4. False advertising Ref: 26-13-103
- 5. False financial statements Ref: 26-13-106
- 6. Fraud

Ref: 26-13-201 and 202

- 7. Misrepresentation Ref: 26-13-103
- 8. Rebates/illegal inducements Ref: 26-13-110
- 9. Unfair discrimination Ref: 26-13-109, 112(c)
- 10. Twisting (Life and AH only) Ref: 26-13-105
- 11. Unfair claims settlement practices Ref: 26-13-124
- F. Wyoming Insurance Guaranty Association Ref: 26-31-103, 26-31-106; 26-42-116(a); Reg. Ch. 43
- G. Consumer privacy regulation Ref: Reg. Ch. 54

WYOMING STATUTES, RULES AND REGULATIONS PERTINENT TO PROPERTY AND CASUALTY INSURANCE ONLY 4

A. Renewal, Nonrenewal, Cancellation Ref: 26-35-202, 203, 26-23-403

B. Binders

Ref: 26-15-119

C. Payment of claims Ref: 26-15-124

D. Terrorism Risk Insurance Act of 2002 and Extension Act of 2005 Ref: 15 USC 6701; S467

III. WYOMING STATUTES, RULES, AND REGULATIONS PERTINENT TO CASUALTY INSURANCE ONLY.......7

- A. Automobile Insurance
 - 1. Financial responsibility

Ref: 31-9-401 through 31-9-413

- a. Proof of financial responsibility defined
- b. Persons required to show proof
- c. Penalty for noncompliance
- d. Methods of satisfying financial responsibility
- 2. Uninsured/underinsured motorists coverage Ref: 31-10-101 through 31-10-104; Reg. Ch. 23
 - a. Required coverages
 - (1) Bodily injury
 - b. Option for additional coverage
- 3. Cancellation/nonrenewal Ref: Reg. Ch. 14

- 4. Wyoming Automobile Insurance (Assigned Risk) Plan.....
- B. Workers' Compensation

PROPERTY & CASUALTY CONTENT OUTLINE

Property-General Section: Casualty-General Section; Property & Casualty-State Section

PROPERTY-GENERAL KNOWLEDGE **CONTENT OUTLINE**

Product Knowledge, Terms, and Concepts

(50 scored plus 5 pretest questions)

I. TYPES OF POLICIES22
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
 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 CONCEPTS15
A. Insurance
1. Law of Large Numbers
B. Insurable interest

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

CASUALTY-GENERAL KNOWLEDGE **CONTENT OUTLINE**

Product Knowledge, Terms, and Concepts

(50 cored plus 5 pretest questions)

I. TYPES OF POLICIES, BONDS, AND RELATED TERMS 23 A. Commercial general liability

- 1. Exposures
 - a. Premises and Operations
- 2. Coverage

- - b. Products and Completed Operations

WYOMING Insurance Outline - Examination Content Outlines

C. Risk

E. Peril F. Loss 1. Direct

D. Hazard

1. Moral

2. Morale

3. Physical

1. Pure vs. Speculative Risk

Effective: April 15, 2025

- 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
- 6. Liquor liability
- G. Umbrella/Excess Liability
- H. Business Owners Policy (BOP)

II. INSURANCE TERMS AND RELATED CONCEPTS15

- 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
- I. 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

III. POLICY PROVISIONS12

- A. Declarations
- B. Insuring agreement
- C. Conditions
- D. Exclusions and Limitations
- E. Definition of the insured
- F. Duties of the insured after a loss
- G. Cancellation and nonrenewal provisions
- H. Supplementary payments
- I. Proof of loss
- I. Notice of claim
- K. Other insurance
- L. Subrogation
- M. Loss settlement provisions including consent to settle a loss
- N. Terrorism Risk Insurance Act (TRIA)

WY Property and Casualty Producer WYOMING SPECIFIC
CONTENT OUTLINE
State Statutes, Rules, and Regulations

WYOMING Insurance Outline - Examination Content Outlines

Effective: April 15, 2025

WYOMING STATUTES, RULES, AND REGULATIONS COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY, AND CASUALTY INSURANCE......20

A. Insurance Commissioner

1. Appointment Ref: 26-2-102

2. General powers and duties Ref: 26-2-109 and 110

3. Examinations Ref: 26-2-116 and 117

4. Orders and hearings Ref: 16-3-103, 26-2-111 and 112, 26-1-107, 26-2-130

5. Penalties Ref: 26-1-107, 26-2-112, 26-9-211

B. Definitions

Ref: 26-1-102; 26-3-101, 26-3-105, 26-29-201, 210

- 1. Domestic company
- 2. Foreign company
- 3. Alien company
- 4. Stock and mutual companies and reciprocals
- 5. Reciprocal
- 6. Certificate of authority

C. Licensing

- 1. Persons required to be licensed
 - a. Producer/business entity Ref: 26-9-203, 26-9-206, 26-9-207, 26-29-233
 - b. Producer acting as broker Ref: 26-1-102, 26-9-224 and 225
 - c. Consultant Ref: 26-9-220, Reg. Ch. 18, 26-9-231
 - d. Limited lines Ref: 26-9-202
 - e. Surplus lines broker Ref: 26-9-208, 26-11-103, 26-11-112
 - f. Nonresident Ref: 26-9-208, 215, 230
 - g. Temporary license Ref: 26-9-210
- 2. Agent appointment/termination of contract Ref: 26-9-213 and 214
- 3. Obtaining a license
 - a. Qualifications Ref: 26-9-206, Reg. Ch. 18

- b. Exemptions/exceptions Ref: 26-9-204, 26-9-209
- c. License denial Ref: 26-9-211
- 4. Maintaining a license
 - a. Continuing education Ref: 26-9-231, Reg. Ch. 20
 - b. Change of address Ref: 26-9-207, 26-9-228
 - c. Fees/renewal/reinstatement Ref: 26-9-207; 26-4-101
 - d. License expiration/termination Ref: 26-9-207, 26-9-232

- e. Suspension or revocation of licenses Ref: 26-9-211
- f. Reporting of actions Ref: 26-9-216
- g. Penalties Ref: 26-1-107

D. Producer responsibilities

- 1. Fiduciary capacity Ref:26-9-229, Reg. Ch 46
 - a. Premium accountability
- b. Separate account requirements 2. Commissions and compensation
- Ref: 26-9-212
- 3. Place of business of licensees/display of licenses/records Ref: 26-9-228
- 4. Agency vs. individual licensee Ref: Title 18 Chapter 17

E. Unfair trade practices

- 1. Boycott, coercion, intimidation Ref: 26-13-108
- 2. Controlled business Ref: 26-9-226
- 3. Defamation Ref: 26-13-107
- 4. False advertising Ref: 26-13-103
- 5. False financial statements Ref: 26-13-106
- 6. Fraud Ref: 26-13-201 and 202
- 7. Misrepresentation Ref: 26-13-103
- 8. Rebates/illegal inducements Ref: 26-13-110
- 9. Unfair discrimination Ref: 26-13-109, 112(c)
- 10. Twisting (Life and AH only) Ref: 26-13-105
- 11. Unfair claims settlement practices Ref: 26-13-124
- F. Wyoming Insurance Guaranty Association Ref: 26-31-103, 26-31-106; 26-42-116(a); Reg. Ch. 43
- G. Consumer privacy regulation Ref: Reg. Ch. 54

WYOMING STATUTES, RULES AND REGULATIONS COMMON TO PROPERTY AND CASUALTY INSURANCE ONLY5

A. Renewal, Nonrenewal, Cancellation Ref: 26-35-202, 203, 26-23-403

B. Binders

Ref: 26-15-119 C. Payment of claims

Ref: 26-15-124 D. Terrorism Risk Insurance Act of 2002 and Extension Act of 2005 Ref: 15 USC 6701; S467

III. WYOMING STATUTES, RULES, AND REGULATIONS PERTINENT TO CASUALTY INSURANCE ONLY.......10 A. Automobile Insurance

a. Proof of financial responsibility Ref: 31-9-401 through 31-9-413 a. Proof of financial responsibility defined b. Persons required to show proof c. Penalty for noncompliance d. Methods of satisfying financial responsibility 2. Uninsured/underinsured motorists coverage Ref: 31-10-101 through 31-10-104; Reg. Ch. 23 a. Required coverages (1) Bodily injury b. Option for additional coverage 3. Cancellation/nonrenewal Ref: Reg. Ch. 14 4. Wyoming Automobile Insurance (Assigned Risk) Plan B. Workers' Compensation C. Surplus Lines	E. National Flood Insurance Program F. Others 1. Earthquake 2. Mobile Homes 3. Watercraft 4. Farm Owners 5. Windstorm II. INSURANCE TERMS AND RELATED CONCEPTS15 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
CONSULTANT'S	F. LOSS 1. Direct
PROPERTY & CASUALTY	2. Indirect
CONTENT OUTLINE	G. Loss Valuation
Property–General Section;	1. Actual cash value
Casualty–General Section;	 Replacement cost Market value
Property & Casualty–State Section	4. Stated/agreed value
	5. Salvage value
PROPERTY-GENERAL KNOWLEDGE	H. Proximate cause
CONTENT OUTLINE	I. Deductible
Product Knowledge, Terms, and Concepts	J. Indemnity
(50 scoreable questions plus 5 pretest questions)	K. Limits of liability L. Coinsurance/Insurance to value
, , , , , , , , , , , , , , , , , , , ,	M. Occurrence
(50 scored plus 5 pretest questions)	N. Cancellation
I. TYPES OF POLICIES22	O. Nonrenewal
A. Homeowners	P. Vacancy and unoccupancy
1. HO-2 2. HO-3	Q. Liability 1. Absolute
3. HO-4	2. Strict
4. HO-5	3. Vicarious
5. HO-6	R. Negligence
6. HO-8	S. Binder
B. Dwelling policies	T. Endorsements
1. DP-1 2. DP-2	U. Blanket vs. Specific
2. DP-2 3. DP-3	III. POLICY PROVISIONS AND CONTRACT LAW13
C. Commercial lines	A. Declarations
1. Commercial Package Policy (CPP)	B. Insuring agreement C. Conditions
2. Commercial property	D. Exclusions
a. Commercial building and business personal	E. Definition of the insured
property form	F. Duties of the insured
b. Causes of loss forms c. Business income	G. Obligations of the insurance company
d. Extra expense	H. Mortgagee rights
e. Equipment breakdown	I. Proof of loss
3. Business Owners Policy (BOP)	J. Notice of claim K. Appraisal
4. Builders Risk	L. Other Insurance Provision
5. Cyber First-Party Coverage	M. Subrogation
D. Inland marine	N. Elements of a contract
Personal Articles floaters Commercial Property floaters	O. Warranties, representations, and concealment
z. commerciai froperty iluaters	

P. Sources of underwriting information	Work-related vs. non-work-related
Q. Fair Credit Reporting Act	3. Other states' insurance
R. Privacy Protection (Gramm Leach Bliley)	4. Employers Liability
S. Policy Application `	5. Exclusive remedy
T. Terrorism Risk Insurance Act (TRIA)	6. Premium Determination
U. Territory	D. Crime
_	
CASUALTY-GENERAL KNOWLEDGE	1. Employee Dishonesty
CONTENT OUTLINE	2. Theft
Product Knowledge, Terms, and Concepts	3. Robbery
	4. Burglary
(50 scored plus 5 pretest questions)	5. Forgery and Alteration
TANDES OF DOLLSIES DONDS AND	6. Mysterious disappearance
I. TYPES OF POLICIES, BONDS, AND	E. Bonds
RELATED TERMS23	1. Surety
A. Commercial general liability	2. Fidelity
1. Exposures	
a. Premises and Operations	F. Professional liability
b. Products and Completed Operations	1. Errors and Omissions
2. Coverage	2. Medical Malpractice
a. Coverage A: Bodily Injury and Property Damage	3. Directors and Officers (D&O)
Liability (Occurrence, Claims made including	4. Employment Practices Liability (EPLI)
Retroactive Date)	5. Cyber liability and data breach
	6. Liquor liability
b. Coverage B: Personal Injury and Advertising	G. Umbrella/Excess Liability
Injury	H. Business Owners Policy (BOP)
c. Coverage C: Medical Payments	n. Busilless Owilers Policy (BOP)
d. Supplemental Payments	II. INSURANCE TERMS AND RELATED CONCEPTS15
e. Who is an insured	A. Risk
f. First named insured	B. Hazards
g. Limits (Per occurrence, Annual Aggregate)	1. Moral
h. Damage to Property of Others	
	2. Morale
B. Automobile: personal auto and business auto	3. Physical
1. Liability	C. Indemnity
a. Bodily Injury	D. Insurable interest
b. Property Damage	E. Loss valuation
c. Split Limits	1. Actual cash value
d. Combined Single Limit	2. Replacement cost
2. Medical Payments	3. Market value
3. Physical Damage (collision; other than collision;	4. Stated/agreed value
specified perils)	
4. Uninsured motorists	5. Salvage value
	F. Negligence
5. Underinsured motorists	G. Liability
6. Who is an insured	H. Occurrence
7. Types of Auto	I. Binders
a. Owned	J. Warranties
b. Non-owned	K. Representations
c. Hired	L. Concealment
d. Temporary Substitute	M. Deposit Premium/Audit
e. Newly Acquired Autos	
	N. Certificate of Insurance
f. Transportation Expense and Rental	O. Law of Large Numbers
Reimbursement Expense	P. Pure vs. Speculative Risk
8. Auto Dealers Coverage Form, including	Q. Endorsements
Garagekeepers Insurance	R. Damages
9. Exclusions	1. Compensatory
10. Individual Insured and Drive Other Car (DOC)	a. General
11. Mobile equipment	
	b. Special
C. Workers Compensation Insurance, Employers	2. Punitive
Liability Insurance, and Related Issues	S. Compliance with provisions of Fair Credit Reporting
(This section does not deal with specifics of state law,	Act
which are addressed elsewhere in this outline.)	III. POLICY PROVISIONS11
1. Standard policy concepts	
a. Who is an employee/employer	12
b. Compensation	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)

WY Property and Casualty Consultant -WYOMING SPECIFIC CONTENT OUTLINE

State Statutes, Rules, and Regulations

(35 scoreable questions plus 5 pretest questions)

I. WYOMING STATUTES, RULES, AND REGULATIONS COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY, AND CASUALTY INSURANCE.......20

A. Insurance Commissioner

- 1. Appointment *Ref: 26-2-102*
- 2. General powers and duties Ref: 26-2-109 and 26-2-110
- 3. Examinations Ref: 26-2-116 and 26-2-117
- 4. Orders and hearings

 Ref: 16-3-103, 26-2-111 and 112, 26-1-107, 26-2-130
- 5. Penalties

Ref: 26-1-107, 26-2-112, 26-9-211

B. Definitions

Ref: 26-1-102; 26-3-101, 26-3-105, 26-29-201, 210

- 1. Domestic company
- 2. Foreign company
- 3. Alien company
- 4. Stock and mutual companies and reciprocals
- 5. Reciprocal
- 6. Certificate of authority

C. Licensing

- 1. Persons required to be licensed
 - a. Producer/business entity Ref: 26-9-203, 26-9-206, 26-9-207, 26-29-233
 - b. Producer acting as broker *Ref: 26-1-102, 26-9-224 and 225*
 - c. Consultant

Ref: 26-9-220, Reg. Ch. 18, 26-9-231

- d. Limited lines Ref: 26-9-202
- e. Surplus lines broker
 - Ref: 26-9-208, 26-11-103, 26-11-112
- f. Nonresident Ref: 26-9-208, 215, 230

- g. Temporary license *Ref: 26-9-210*
- 2. Agent appointment/termination of contract *Ref*: 26-9-213 and 214
- 3. Obtaining a license
 - a. Qualifications

Ref: 26-9-206, Reg. Ch. 18

- b. Exemptions/exceptions *Ref: 26-9-204, 26-9-209*
- c. License denial *Ref: 26-9-211*
- 4. Maintaining a license
 - a. Continuing education *Ref: 26-9-231, Reg. Ch. 20*
 - b. Change of address Ref: 26-9-207, 26-9-228
 - c. Fees/renewal/reinstatement *Ref: 26-9-207; 26-4-101*
 - d. License expiration/termination *Ref: 26-9-207, 26-9-232*
 - e. Suspension or revocation of licenses *Ref: 26-9-211*
 - f. Reporting of actions *Ref: 26-9-216*
 - g. Penalties *Ref: 26-1-107*

D. Producer responsibilities

- 1. Fiduciary capacity
 - Ref: 26-9-229, Reg. Ch. 46
 - a. Premium accountability
- b. Separate account requirements2. Commissions and compensation
- 2. Commissions and compensation Ref: 26-9-212
- Place of business of licensees/display of licenses/records Ref: 26-9-228
- 4. Agency vs. individual licensee

E. Unfair trade practices

- 1. Boycott, coercion, intimidation *Ref: 26-13-108*
- 2. Controlled business *Ref*: 26-9-226
- 3. Defamation Ref: 26-13-107
- 4. False advertising *Ref: 26-13-103*
- 6. False financial statements *Ref: 26-13-106*
- 6. Fraud

Ref: 26-13-201 and 202

- 7. Misrepresentation *Ref: 26-13-103*
- 8. Rebates/illegal inducements *Ref: 26-13-110*
- 9. Unfair discrimination *Ref*: 26-13-109, 112(c)
- 10. Twisting (Life and AH only) *Ref: 26-13-105*
- 11. Unfair claims settlement practices *Ref*: 26-13-124
- F. Wyoming Insurance Guaranty Association

	Ref: 26-31-103, 26-31-106; 26-42-116(a); Reg. Ch. 43 G. Consumer privacy regulation	2. Mobile Homes 3. Watercraft 4. Windstorm
	Ref: Reg. Ch. 54	II. TYPES OF CASUALTY POLICIES13
II.	WYOMING STATUTES, RULES AND REGULATIONS	A. Automobile: personal auto
11.	COMMON TO PROPERTY AND CASUALTY INSURANCE	1. Liability
	ONLY5	a. Bodily Injury
	A. Renewal, Nonrenewal, Cancellation	b. Property Damage
	Ref: 26-35-202, 203, 26-23-403	c. Split Limits
	B. Binders	d. Combined Single Limit
	Ref: 26-15-119	2. Medical Payments
	C. Payment of claims	3. Physical Damage (collision; other than collision;
		specified perils)
	Ref: 26-15-124	4. Uninsured motorists
	D. Terrorism Risk Insurance Act of 2002 and	5. Underinsured motorists
	Extension Act of 2005	6. Who is an insured
	Ref: 15 USC 6701; S467	7. Types of Auto
III.	WYOMING STATUTES, RULES, AND REGULATIONS	a. Owned
	PERTINENT TO CASUALTY INSURANCE ONLY10	b. Non-owned
	A. Automobile Insurance	c. Hired
	1. Financial responsibility	d. Temporary Substitute
	Ref: 31-9-401 through 31-9-413	e. Newly Acquired Autos
	2. Uninsured/underinsured motorists coverage	f. Transportation Expense and Rental
	Ref: 31-10-101 through 31-10-104;	Reimbursement Expense
	Reg. Ch. 23	8. Exclusions
	a. Required coverages	B. Umbrella/Excess liability
	(1) Bodily injury	B. Offibrella/Excess liability
	b. Option for additional coverage	III. PROPERTY AND CASUALTY INSURANCE TERMS AND
	3. Cancellation/nonrenewal	RELATED CONCEPTS28
	Ref: Reg. Ch. 14	A. Insurance
	4. Wyoming Automobile Insurance	1. Law of Large Numbers
	(Assigned Risk) Plan	B. Insurable interest
	B. Workers' Compensation	C. Risk
	B. Workers compensation	1. Pure vs. Speculative Risk
		D. Hazard
	PERSONAL LINES	1. Moral
	CONTENT OUTLINE	2. Morale
	Personal Lines-General Section;	3. Physical
	Personal Lines-State Section	E. Peril
		F. Loss
	PERSONAL LINES-GENERAL KNOWLEDGE	1. Direct
	CONTENT OUTLINE	2. Indirect
	Product Knowledge, Terms, and Concepts	G. Loss Valuation
		1. Actual cash value
	(75 scored plus 5 pretest questions)	2. Replacement cost
ΙT	YPES OF PROPERTY POLICIES10	3. Market value
	A. Homeowners	4. Stated value
	1. HO-2	5. Salvage value
	2. HO-3	H. Proximate cause
	3. HO-4	I. Deductible
	4. HO-5	J. Indemnity
	5. HO-6	K. Limits of liability
	6. HO-8	L. Coinsurance/Insurance to value
		M. Occurrence
	B. Dwelling policies	N. Cancellation
	1. DP-1	O. Nonrenewal
	2 00 2	
	2. DP-2	
	3. DP-3	P. Vacancy and unoccupancy
(3. DP-3 C. Inland marine	P. Vacancy and unoccupancy Q. Liability
	3. DP-3 C. Inland marine 1. Personal Articles floaters	P. Vacancy and unoccupancy Q. Liability 1. Absolute
I	3. DP-3 C. Inland marine 1. Personal Articles floaters D. National Flood Insurance Program	P. Vacancy and unoccupancy Q. Liability 1. Absolute 2. Strict
I	3. DP-3 C. Inland marine 1. Personal Articles floaters	P. Vacancy and unoccupancy Q. Liability 1. Absolute

- 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
- CC. Compliance with Provisions of Fair Credit Reporting Act

IV. PROPERTY AND CASUALTY POLICY PROVISIONS AND CONTRACT LAW.....24

- A. Declarations
- B. Insuring agreement
- C. Conditions
- D. Exclusions
- E. Definition of the insured
- F. Duties of the insured after a loss
- G. Obligations of the insurance company
- H. Mortgagee rights
- I. Proof of loss
- J. Notice of claim
- K. Appraisal
- L. Other Insurance Provision
- M. Subrogation
- N. Elements of a contract
- O. 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

٧.

- W. Loss settlement provisions including consent to settle a loss
- X. Territory

WY Personal Lines Producer WYOMING SPECIFIC
CONTENT OUTLINE
State Statutes, Rules, and Regulations

(25 scoreable questions)

- A. Insurance Commissioner
 - 1. Appointment
 - Ref: 26-2-102
 - 2. General powers and duties *Ref: 26-2-109 and 110*

- 3. Examinations
 - Ref: 26-2-116 and 117
- 4. Orders and hearings

Ref: 16-3-103, 26-2-111 and 112, 26-1-107, 26-2-130

5. Penalties

Ref: 26-1-107, 26-2-112, 26-9-211

B. Definitions

Ref: 26-1-102; 26-3-101, 26-3-105, 26-29-201, 210

- 1. Domestic company
- 2. Foreign company
- 3. Alien company
- 4. Stock and mutual companies and reciprocals
- 5. Reciprocal
- 6. Certificate of authority

C. Licensing

- 1. Persons required to be licensed
 - a. Producer/business entity Ref: 26-9-203, 26-9-206, 26-9-207, 26-29-233
 - b. Producer acting as broker Ref: 26-1-102, 26-9-224 and 225
 - c. Consultant
 - Ref: 26-9-220, 26-9-231 Reg. Ch. 18
 - d. Limited lines *Ref: 26-9-202*
 - e. Surplus lines broker

Ref: 26-9-208, 26-11-103, 26-11-112

- f. Nonresident
 - Ref: 26-9-208, 215, 230
- g. Temporary license *Ref: 26-9-210*
- 2. Agent appointment/termination of contract *Ref: 26-9-213 and 214*
- 3. Obtaining a license
 - a. Qualifications
 - Ref: 26-9-206, Reg. Ch. 18
 - b. Exemptions/exceptions *Ref: 26-9-204, 26-9-209*
 - c. License denial *Ref: 26-9-211*
- 4. Maintaining a license
 - a. Continuing education *Ref: 26-9-231, Reg. Ch. 20*
 - b. Change of address Ref: 26-9-207, 26-9-228
 - c. Fees/renewal/reinstatement Ref: 26-9-207; 26-4-101
 - d. License expiration/termination Ref: 26-9-207, 26-9-232
 - e. Suspension or revocation of licenses *Ref*: 26-9-211
 - f. Reporting of actions *Ref: 26-9-216*
 - g. Penalties
 - Ref: 26-1-107

D. Producer responsibilities

- 1. Financial responsibility
 - Ref: 31-9-401 through 31-9-413
 - a. Proof of financial responsibility defined

- b. Persons required to show proof
- c. Penalty for noncompliance
- d. Methods of satisfying financial responsibility
- 2. Fiduciary capacity

Ref:26-9-229, Reg. Ch 46

- a. Premium accountability
- b. Separate account requirements
- 3. Commissions and compensation *Ref: 26-9-212*
- Place of business of licensees/display of licenses/records Ref: 26-9-228
- 5. Agency vs. individual licensee

E. Unfair trade practices

- 1. Boycott, coercion, intimidation *Ref: 26-13-108*
- 2. Controlled business *Ref*: 26-9-226
- 3. Defamation Ref: 26-13-107
- 4. False advertising *Ref: 26-13-103*
- 5. False financial statements *Ref: 26-13-106*
- 6. Fraud

Ref: 26-13-201 and 202

- 7. Misrepresentation *Ref: 26-13-103*
- 8. Rebates/illegal inducements *Ref: 26-13-110*
- 9. Unfair discrimination *Ref: 26-13-109, 112(c)*
- 10. Twisting (Life and AH only) *Ref: 26-13-105*
- 11. Unfair claims settlement practices *Ref: 26-13-124*

F. Wyoming Insurance Guaranty Association

Ref: 26-31-103, 26-31-106; 26-42-116(a); Reg. Ch. 43

G. Consumer privacy regulation

Ref: Reg. Ch. 54 WYOMING STATUTES, RULES AND REGULATIONS PERTINENT TO PROPERTY AND CASUALTY INSURANCE

A. Renewal, Nonrenewal, Cancellation

Ref: 26-35-202, 203, 26-23-403

B. Binders

ONLY 4

Ref: 26-15-119

C. Payment of claims

Ref: 26-15-124

D. Terrorism Risk Insurance Act of 2002 and Extension Act of 2005

III. WYOMING STATUTES, RULES, AND REGULATIONS PERTINENT TO CASUALTY INSURANCE ONLY....6

A. Automobile Insurance

Ref: 15 USC 6701; S467

1. Uninsured/underinsured motorists coverage Ref: 31-10-101 through 31-10-104; Reg. Ch. 23

- a. Required coverages
 - (1) Bodily injury
- b. Option for additional coverage
- 2. Cancellation/nonrenewal *Ref: Reg. Ch. 14*
- 3. Wyoming Automobile Insurance (Assigned Risk) Plan

WYOMING Pre-Need Funeral Limited Lines Producer - CONTENT OUTLINE

State Statutes, Rules, and Regulations

(50 scoreable questions)

CONTRACT LAW

- A. Requirements of forming a contract
- B. Warranties and representations
- C. Types of contracts
 - 1. Formal and informal
 - 2. Unilateral and bilateral
 - 3. Executory and executed contracts
 - 4. Express and implied
 - 5. Other aspects of contracts
 - a. Conditional
 - b. Adhesion

II. WYOMING STATUTES, RULES, AND REGULATIONS PERTINENT TO FUNERAL SERVICE CONTRACTS

A. Insurance Commissioner

1. General powers and duties *Ref*: 26-32-101

B. Producer Licensing

Ref: Reg. Ch. 2; 26-4-101

- 1. Qualifications
 - Ref: Reg. Ch. 2, Sec. 11
- 2. License to accept funds *Ref: Reg. Ch. 2, Sec. 5*
- 3. Seller's bond

Ref: Reg. Ch. 2, Sec. 10

- 4. Maintaining a license
 - Ref: 26-9-206; 26-9-207

a. Renewal and expiration *Ref: Reg. Ch. 2, Sec. 5*

b. Reinstatement

Ref: Reg. Ch. 2, Sec. 16

- 5. Penalties and violations
 - a. Suspension, revocation or surrender of licenses

Ref: Reg. Ch. 2, Sec. 12, 13, 14

b. Violations

Ref: Reg. Ch. 2, Sec. 17; 26-32-103

c. Immunity from prosecution *Ref: Reg. Ch. 2, Sec. 18*

C. Producer responsibilities

Ref. Reg. Ch. 2, Sec. 5, Sec. 7

- 1. Record keeping
- 2. Annual report
- 3. Examination of records

D. Unfair trade practices

- 1. Boycott, coercion, intimidation *Ref. 26-13-108*
- 2. False advertising *Ref: 26-13-103*

3. Misrepresentation

Ref: 26-13-103

4. Rebates/illegal inducements

Ref: 26-13-110

5. Twisting

Ref: 26-13-105

III. FUNERAL CONTRACT TRUST FUNDS

Ref: Reg. Ch. 2

A. Deposit of funds

Ref: Reg. Ch. 2, Sections 3, 4, and 6

B. Contents of contract-Procedure

Ref: Reg. Ch. 2, Sec. 8

C. Disbursements by depositories

Ref: Reg. Ch. 2 Sec. 9

WYOMING SURPLUS LINES BROKER - CONTENT OUTLINE

(60 scoreable questions)

I. GENERAL INSURANCE DEFINITIONS

- A. Actual cash value
- B. Agreed value
- C. Coinsurance
- D. Exposure
- E. Insurable interest
- F. Loss
- G. Negligence
- H. Peril
- I. Physical hazard
- J. Proximate cause
- K. Reinsurance
- L. Replacement cost
- M. Risk
- N. Salvage

II. SURPLUS LINES MARKETS

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

III. CONTRACTS

A. Requirements of forming a contract

- 1. Offer and acceptance
- 2. Consideration
- 3. Competent parties
- 4. Legal purpose

B. Warranties, representations, and misrepresentations

C. Types of contracts

- 1. Formal and informal
- 2. Unilateral and bilateral
- 3. Executory and executed contracts
- 4. Express and implied

D. Features of an insurance contract

- 1. Contract of adhesion
- 2. Conditional
- 3. Personal
- 4. Aleatory
- 5. Unilateral

IV. POLICIES, COVERAGES, FORMS

- A. Commercial General Liability
- B. Building and Personal Property
- C. Claims Made
- D. Extended coverage
- E. Employee Dishonesty
- F. Liability
 - 1. Contingent
 - 2. Umbrella
 - 3. Contractual

V. WYOMING INSURANCE LAWS AND REGULATIONS

A. Insurance Commissioner

1. Appointment

Ref: 26-2-102

2. General powers and duties

Ref: 26-2-109 and 110, 26-3-132

3. Examinations

Ref: 26-2-116 and 117

4. Orders and hearings

Ref: 16-3-103, 26-1-107, 26-2-111 and 112, 26-2-130, 26-13-115

5. Penalties

Ref: 26-1-107, 26-2-112, 26-9-211

B. Definitions

Ref: 26-1-102; 26-3-101, 26-11-103, 26-29-201

- 1. Domestic company
- 2. Foreign company
- 3. Alien company
- 4. Stock and mutual companies
- 5. Reciprocals
- 6. Fraternal benefit society
- 7. Authorized vs. unauthorized insurers
- 8. Certificate of authority
- 9. Export

C. Licensing

- 1. Persons required to be licensed
 - a. Producer

Ref: 26-9-203

b. Business entity Ref: 26-9-206(b)

Ref: 26-9-206(b)
c. Surplus lines broker

Ref: 26-9-208, 26-11-103, 26-11-112

2. Obtaining a license

a. Qualifications/placing business *Ref*: 26-11-112, 26-11-115

b. Required bonds *Ref: 26-11-114*

c. Nonresident

Ref: 26-9-208

- 3. Maintaining a license
 - a. Continuing education Ref: 26-9-231, Reg. Ch. 20
 - b. Change of address Ref: 26-9-207, 26-9-228
 - c. Fees/renewal/reinstatement *Ref*: 26-4-101, 26-9-207(h)
 - d. License expiration/termination *Ref: 26-9-207, 26-9-232*
 - e. Suspension or revocation of licenses *Ref*: 26-9-211, 26-11-113
 - f. Reporting of actions *Ref*: 26-9-216
 - g. Penalties *Ref: 26-1-107*

D. Unfair trade practices

- 1. Boycott, coercion, intimidation *Ref: 26-13-108*
- 2. Defamation Ref: 26-13-107
- 3. False advertising *Ref: 26-13-103, 104*
- 4. False financial statements *Ref: 26-13-106*
- 5. Fraud Ref: 26-13-201 and 202
- 6. Misrepresentation *Ref: 26-13-103*
- 7. Rebates/illegal inducements *Ref: 26-13-110*
- 8. Unfair discrimination *Ref*: 26-13-112(c)
- 9. Twisting

Ref: 26-13-105

10. Unfair claims settlement practices *Ref: 26-13-124*

VI. WYOMING SURPLUS LINES LAWS AND REGULATIONS

Ref: Title 26, Ch. 11

A. Placement of surplus lines insurance Ref: 26-11-102, 26-11-104

- B. Requirements Eligible surplus lines insurers *Ref*: 26-11-107
- C. Listing Eligible surplus lines insurers *Ref*: 26-11-106, 26-11-107
- D. Producing broker's affidavit *Ref: 26-11-105*
- E. Evidence of insurance, required stamped notice *Ref*: 26-11-108, 109
- F. Disclosure *Ref: 26-11-122*
- G. Premium payments received by a surplus lines broker

Ref: 26-9-229, Reg. Ch. 46

H. Reports, records

Ref: 26-11-116, 26-11-117

- 1. Filing written report
- 2. Annual reports
- I. Surplus lines premium tax, filing fee, and collection

Ref: 26-11-118, 26-11-119

J. Service of process — Action against a surplus lines insurer

Ref: 26-11-120

WYOMING PROPERTY AND CASUALTY ADJUSTER CONTENT OUTLINE UPDATED 7.31.2025

(100 scored and 5 unscored questions)

- PROPERTY AND CASUALTY INSURANCE TERMS AND RELATED CONCEPTS
 - A. Abandonment
 - B. Actual cash value
 - C. Additional coverages
 - D. Appraisal
 - E. Binders
 - F. Burglary, Robbery and Theft
 - G. Deductible
 - H. Depreciation
 - I. Earnings
 - J. Estimating
 - K. Estoppel
 - L. Extensions of coverage
 - M. Hazard
 - 1. Moral
 - 2. Morale
 - N. Indemnity
 - O. Insurance
 - P. Insurable interest
 - Q. Liability
 - R. Limits of liability
 - S. Loss
 - 1. Direct
 - 2. Indirect
 - T. Mysterious disappearance
 - U. Negligence
 - V. Obsolescence
 - W. Occurrence
 - X. Pair and set clause
 - Y. Peril
 - Z. Proximate cause
 - AA. Replacement cost
 - BB. Right of salvage
 - CC.Risk
 - DD. Tariff Liability
 - EE. Vacancy and unoccupancy
 - FF. Value Policy
 - GG. Waiver/Non-Waiver Agreement
 - HH. Voiding and suspension of policy: differences
- PROPERTY AND CASUALTY POLICY PROVISIONS AND CONTRACT LAW
 - A. Additional (supplementary) payments
 - B. Apportionment clause
 - C. Appraisal
 - D. Arbitration
 - E. Assignment
 - F. Cancellation and Nonrenewal provisions
 - G. Claims Made policy form
 - H. Coinsurance

- I. Concealment
- I. Conditions
- K. Declarations
- L. Definition of the insured
- M. Duties of the insured after a loss
- N. Elements of a contract
- O. Endorsements
- P. Exclusions
- Q. Fair Credit Reporting Act (Compliance)
- R. Insuring agreement
- S. Limitations
- T. Loss settlement provisions including consent to settle a loss
- U. Mortgagee rights
- V. Notice of claim
- W. Obligations of the insurance company
- X. Other Insurance provision
- Y. Proof of loss
- Z. Representations and misrepresentations
- AA. Salvage

BB. Sources of underwriting information

CC.Subrogation

DD.Warranties

EE.Statute of limitations

III. GENERAL PROPERTY INSURANCE PRODUCT KNOWLEDGE PERTINENT TO ADJUSTERS

Ref. All topics make reference to general product knowledge, unless otherwise noted.

A. Standard Fire Policy

Ref: New York Standard Fire Policy

- 1. Basic coverages, provisions, and clauses
- 2. Limitations, restrictions, and exclusions
- 3. Proof of Loss
 - a. Periods of Limitation Tolled
- 4. Loss requirements and inventories
 - a. Taxes and Demolition Expenses
- 5. Appraisal
- 6. Duties of the insured/insurer
- 7. Cancellation
- 8. Additional coverages
- 9. Replacement costs
- 10. Actual cash value
- 11. Assignment

B. Personal lines

Ref: ISO Homeowners policies

- 1. Dwelling and contents (DP forms)
- 2. Personal liability
- 3. Homeowners and forms/coverages
 - a. Policy provisions
 - b. Replacement costs
 - c. Appraisal
 - d. Optional provisions
 - e. Special limits of liability
 - f. Proof of Loss
 - g. Exclusions
- 4. Mobile Homes

C. Commercial lines

Ref: ISO Business Policies, Standard Boiler and Machinery policies.

- 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. Equipment Breakdown Coverage
- 4. Businessowners Policy (BOP)
- 5. Commercial and Special Multi-peril
- 6. Builder's Risk

D. Inland marine

Ref: Personal Article Floaters, Personal Property Floaters, Commercial Property Floaters.

- 1. Nationwide Definition
- 2. Policies
 - a. Personal floaters
 - b. Commercial floaters
 - c. Commercial inland marine

E. Others

- 1. Personal Watercraft
- 2. Earthquake

F. Automotive: Personal auto and

Business auto

- 1. Liability
- 2. Medical Payments
- 3. Physical damage (collision and other than collision/comprehensive)
- 4. Uninsured motorists
- 5. <u>Underinsured motorists</u>
- 6. Who is an insured
- 7. Types of auto
 - a. Owned
 - b. Non-owned
 - c. Hired
 - d. Temporary Substitute
- 8. Garage coverage form
 - a. Standard coverages
 - (1) Liability
 - (2) Garagekeepers
 - (3) Physical damage
 - b. Garagekeepers options
- 9. Truckers coverage form

G. Additional Coverages and Exclusions

- 1. Business Interruption
- 2. Time Element
- 3. Law and Ordinance
- 4. Valuable Papers and Records
- 5. Vandalism and Malicious Mischief

H. Crime

- 1. Employee Theft
- 2. Inside the Premises–Theft of Money and Securities
- 3. Inside the Premises–Robbery or Safe Burglary of Other Property
- 4. Inside the Premises–Robbery or Burglary of Other Property
- 5. Definitions
 - a. Custodian
 - b. Messenger
 - c. Guard or watchperson

Surety bonding

1. Definitions

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

J. Professional liability

- 1. Errors and Omissions
- 2. Directors and Officers

K. Umbrella/Excess liability

L. Employers liability insurance, and related issues

- 1. Standard policy concepts
- 2. Self-insurers
- 3. Work-related vs. non-work-related
- 4. Other states' insurance

IV. PROPERTY AND CASUALTY Adjuster

A. Roles and responsibilities of adjuster

B. Loss Report

- 1. Essential Elements
 - a. Inception/Expiration Date
 - b. Occurrence Date
 - c. Identification of Parties Involved
 - d. Policy Form/Number
 - e. Description of Loss
 - f. Coverages
 - g. Deductible
 - h. Tort/Tort Feasors

C. Loss/Damage Valuation

- 1. Direct Loss vs. Indirect Loss (Loss of Use)
- 2. Damages

V. WYOMING STATUTES, RULES, AND REGULATIONS PERTINENT TO PROPERTY AND CASUATLY ADJUSTERS

A. Insurance Commissioner

1. Appointment *Ref: 26-2-102*

2. General powers and duties *Ref: 26-2-109 and 110*

3. Examinations of records *Ref*: 26-2-116 and 117

4. Orders and hearings

Ref: 16-3-103, 26-2-111 and 112, 26-1-107, 26-2-130; 25-13-115

5. Penalties

Ref: 26-1-107, 26-2-112, 26-9-211

B. Definitions

Ref: 26-1-102; 26-3-101, 26-3-105, 26-29-201, and 26-29-210

- 1. Domestic, foreign or alien company
- 2. Stock and mutual companies
- 3. Certificate of authority

C. Licensing

- 1. Persons required to be licensed
 - a. Adjuster

Ref: 26-9-203, 26-9-206, 26-9-207

b. Nonresident

Ref: 26-9-208, 26-9-215, and 26-9-230

- c. Temporary license *Ref: 26-9-210*
- 2. Obtaining a license
 - a. Qualifications

Ref: 26-9-206, 219; Reg. Ch. 18

b. Exemptions/exceptions

Ref: 26-9-204, 26-9-209

c. License denial *Ref: 26-9-211*

- 4. Maintaining a license
 - a. Continuing education Ref: 26-9-231, Reg. Ch. 20

b. Change of address Ref: 26-9-207, 26-9-228

c. Fees/renewal/reinstatement Ref: 26-9-207, 26-4-101

d. License expiration/termination *Ref: 26-9-207, 26-9-232*

e. Suspension or revocation of licenses *Ref: 26-9-211*

f. Reporting of actions *Ref: 26-9-216*

g. Penalties *Ref: 26-1-107*

D. Unfair trade practices

1. Boycott, coercion, intimidation *Ref: 26-13-108, Reg:Ch. 33*

2. Defamation Ref: 26-13-107

3. False financial statements *Ref: 26-13-106*

4. Fraud

Ref: 26-13-201 and 202

5. Misrepresentation *Ref: 26-13-103*

6. Illegal inducements *Ref: 26-13-110*

9. Unfair discrimination *Ref: 26-13-109, 112*

10. Unfair claims settlement practices and bad faith *Ref: 26-13-124, 201; Reg: Ch. 33*

E. Consumer privacy regulation

Ref: Reg. Ch. 54

VI. WYOMING STATUTES, RULES AND REGULATIONS PERTINENT TO PROPERTY AND CASUALTY INSURANCE ONLY

A. Renewal, Nonrenewal, Cancellation *Ref: 26-35-202, 26-35-203*

B. Binders

Ref: 26-15-119

C. Payment of claims

Ref: 26-15-124

D. Terrorism Risk Insurance Program Reauthorization Act of 2019

Ref: 15 USC 6701; S467

VII. WYOMING STATUTES, RULES, AND REGULATIONS PERTINENT TO CASUALTY INSURANCE ONLY

A. Automobile Insurance

Uninsured/underinsured motorists coverage

Ref: 31-10-101 through 104; Reg. Ch. 23

a. Required coverages(1) Bodily injury

b. Option for additional coverage

2. Cancellation/nonrenewal *Ref: Reg. Ch. 14*

3. Wyoming Automobile Insurance

- (Assigned Risk) Plan
- 4. Financial Responsibility

Ref. 31-9-401 through 415

- a. Proof of financial responsibility defined
- b. Persons required to show proof
- c. Penalty for noncompliance
- d. Methods of satisfying financial responsibility

WYOMING VARIABLE LIFE AND VARIABLE ANNUITY PRODUCER -

CONTENT OUTLINE

(100 scoreable questions)

I. GENERAL PRODUCT KNOWLEDGE

- A. Definition of Variable Life Insurance
- B. Comparison of Fixed Premium (Traditional), Whole Life, And Fixed Premium Variable Life
 - 1. Standard Provisions
 - 2. Premiums
 - 3. Death Benefit
 - 4. Cash Value
 - 5. Separate vs. General Account

C. Comparison of Fixed Premium Variable and Flexible Premium Variable Life

- 1. Premiums
- 2. Death Benefit
- 3. Cash Value

D. Characteristics of Variable Life Insurance

- 1. Similarities and Differences Between Variable Annuities and Variable Life
- 2. Operation of the Separate Account
- 3. Change in Investment Policy Of The Separate Account
- 4. The Assumed Investment Rate (Air)
- 5. Net Investment Return
- 6. Contract Exchange
- 7. Minimum Death Benefit
- 8. Cash Values
- 9. Loans
- 10. Other Contract Provisions
- 11. Underwriting and Administration
- 12. Reporting Requirements

E. Federal Regulations

- 1. Securities Act Of 1933
- 2. Securities and Exchange Act Of 1934 Investment Company Act Of 1940

F. Types of Annuity Policies

- 1. Traditional annuity products (fixed dollar)
- 2. Variable annuity products
 - a. Number of lives covered
 - (1) individual
 - (2) joint and survivor
 - (3) joint life
 - b. Method of premium payment
 - (1) single premium
 - (2) annual premium
 - (3) flexible premium
 - c. Time benefits begin
 - (1) immediate
 - (2) deferred
 - d. Disposition of proceeds

- (1) life annuity (no refund)
- (2) guaranteed minimum
 - (a) period certain
 - (b) refund
 - (c) installment
 - (d) cash
- e. Payout
- 3. Equity indexed annuities

G. Other Annuity Characteristics

- 1. Accumulation unit
- 2. Annuity unit
- 3. Annuitization
- 4. Prospectus

H. Tax treatment of life insurance and annuities

1. Modified Endowment Contracts (MECs)

II. SEPARATE ACCOUNT

- A. Types of Investment Objectives (Suitability)
- B. Types of Investment Options
- C. Composition and Operation of Special Account

III. WYOMING STATUTES, RULES, AND REGULATIONS COMMON TO ALL LINES OF INSURANCE

A. Insurance Commissioner

- 1. Appointment
 - Ref: 26-2-102
- 2. General powers and duties *Ref: 26-2-109 and 110*
- 3. Examinations

Ref: 26-2-116 and 117

4. Orders and hearings

Ref: 16-3-103, 26-2-111 and 112, 26-1-107, 26-2-130

5. Penalties

Ref: 26-1-107, 26-2-112, 26-9-211

B. Definitions

Ref: 26-1-102; 26-3-101

- 1. Domestic company
- 2. Foreign company
- 3. Alien company
- 4. Stock and mutual companies and reciprocals
- 5. Reciprocal
- 6. Certificate of authority

C. Licensing

- 1. Persons required to be licensed
 - a. Producer

Ref: 26-9-207; Reg. Ch. 27, sec 10

b. Nonresident

Ref: 26-9-208, 215

c. Temporary license *Ref: 26-9-210*

2. Agent appointment/termination of contract *Ref: 26-9-213 and 214*

- 3. Obtaining a license
 - a. Qualifications

Ref: 26-9-207; Reg. Ch. 27, sec 10

b. Exemptions/exceptions Ref: 26-9-207; Reg. Ch. 27, sec 10

c. License denial *Ref: 26-9-211*

- 4. Maintaining a license
 - a. Continuing education Ref: 26-9-231, Reg. Ch. 20
 - b. Change of address
 - Ref: 26-9-207, 26-9-228
 - c. Fees/renewal/reinstatement Ref: 26-9-207; 26-4-101
 - d. License expiration/termination *Ref: 26-9-207, 26-9-232*
 - e. Suspension or revocation of licenses *Ref*: 26-9-211
 - f. Reporting of actions *Ref: 26-9-216*
 - g. Penalties Ref: 26-1-107

D. Agent responsibilities

- 1. Fiduciary capacity
 - Ref:26-9-229, Reg. Ch. 46
 - a. Premium accountability
 - b. Separate account requirements
- 2. Commissions and compensation/ charges for extra services *Ref*: 26-9-212
- 3. Place of business of licensees/display of licenses/records Ref: 26-9-228
- 4. Agency vs. individual licensee

E. Unfair trade practices

- 1. Boycott, coercion, intimidation *Ref: 26-13-108*
- 2. Controlled business *Ref: 26-9-226*
- 3. Defamation Ref: 26-13-107
- 4. False advertising *Ref: 26-13-103*

F. False financial statements

Ref: 26-13-106

- 1. Fraud
 - Ref: 26-13-201
- 2. Misrepresentation *Ref: 26-13-103*
- 3. Rebates/illegal inducements *Ref: 26-13-110*
- 4. Twisting (Life and AH only) Ref: 26-13-105
- 5. Unfair discrimination *Ref*: 26-13-109, 112(c)
- 6. Unfair claims settlement practices *Ref: 26-13-124*

G. Wyoming Insurance Guaranty Association *Ref*: 26-31-103, 26-31-106; 26-42-116(a);

Reg. Ch. 43

H. Consumer privacy regulation *Ref: Reg. Ch. 54*

IV. WYOMING STATUTES, RULES, AND REGULATIONS PERTINENT TO VARIABLE CONTRACTS

- A. Separate Accounts for Variable contracts
- Ref: 26-16-502; Reg. Ch. 66

 B. Marketing of Variable Contracts
 Ref: Reg. Ch. 66

C. Replacement of Life Insurance Policies

Ref: Reg. Ch. 12

- 1. Purpose
- 2. Definitions
- 3. Exemptions
- 4. Duties of agent and broker
- 5. Duties of replacing insurer

WYOMING TITLE AGENT - CONTENT OUTLINE

Product Knowledge, Terms, and Concepts

(60 scoreable questions)

I. TITLE INSURANCE TERMS AND CONCEPTS

- A. Chain of Title
- B. Closing and Settlement
- C. Commitment
- D. Encumbrances
 - 1. Covenants
 - 2. Conditions
 - 3. Restrictions
- E. Encroachment
- F. Endorsement
- G. Estoppel
- H. Exception
- I. Foreclosure/Forfeiture
- I. Insurer/Underwriter
- K. Mortgagor/mortgagee
- J. Probate
- K. Real Property
- L. Requirements
- M. Risk
- N. Simultaneous issue
- O. Title Defect
- P. Recording

II. TITLE INSURANCE POLICIES

A. Types of Policies

- 1. ALTA Forms
 - a. Owner's
 - b Loan
 - c. Construction Loan
 - d. Leasehold

B. Commitment and Policy Provisions

- 1. Covered Risks
- 2. Terms, Conditions, and Stipulations
- 3. Exceptions and Exclusions
- 4. Endorsements
- 5. Subrogation
- 6. Determination of coverage

C. Standard Exceptions

- 1. Parties in Possession
- 2. Unrecorded Easements
- 3. Survey Matters
- 4. Mechanics' Liens
- 5. Taxes or Assessments

III. SEARCH AND EXAMINATION OF TITLE

IV. REAL ESTATE OWNERSHIP

A. Fee Simple

1. Tenants In Common

- 2. Joint Tenants
- 3. Tenancy by Entirety
- B. Leasehold

V. RIGHTS AND INTERESTS

A. Liens

- 1. Voluntary
 - a. Mortgages
 - b. Uniform Commercial Code
 - c. Assignment of rents and leases
- 2. Involuntary
 - a. Mechanics' Liens
 - b. Internal Revenue Liens
 - c. State Judgment Liens
 - d. Child Support Liens
 - e. State Statutory Liens
 - f. Special assessments
 - g. Real property taxes

VI. LEGAL DESCRIPTIONS

- A. Subdivided and Unsubdivided
- B. Section, Township, and Range
- C. Metes and Bounds
- D. Lot and Block

VII. METHODS OF TRANSFER/CONVEYANCES

- A. Deeds
 - 1. Quitclaim Deeds
 - 2. Warranty Deeds
- B. Other Methods
 - 1. Foreclosure
 - 2. Probate
 - 3. Easements

VIII. Settlement and Closing Procedure

- A. Real Estate Settlement Procedures Act (RESPA)
- B. Insured Closing Protection

IX. WYOMING INSURANCE LAWS AND REGULATIONS

A. Commissioner

- 1. Insurance Commissioner
 - a. General powers and duties *Ref: 26-2-109 and 110*
 - b. Examinations *Ref: 26-2-116*
 - c. Orders, hearings and penalties *Ref*: 26-2-111 and 112, 26-2-130
 - d. Penalties

Ref: 26-1-107, 26-2-112

B. Licensing and agents' legal responsibility

- 1. Persons required to be licensed *Ref: 26-23-303*
- 2. Qualifications

Ref: 26-23-316

3. Appointment

Ref: 26-23-316

4. Resident/Nonresident producer *Ref*: 26-9-208; 26-23-316

- 5. Payment and acceptance of commissions/fees *Ref*: 26-9-212
- 6. Change of address

Ref: 26-9-207

7. Business entity Ref: 26-9-206 8. License suspension and revocation

Ref: 26-23-321

9. Continuing education

Ref: 26-9-231; Reg. Ch. 20

10. License expiration/renewal/reinstatement *Ref: 26-23-318, 26-9-207, 26-4-101*

C. Unfair competition and deceptive practices

- 1. Coercion/Favored Title agent or insurer *Ref*: 26-13-108, 26-23-324
- 2. Misrepresentation *Ref: 26-23-321(a)(v)*
- 3. Unfair discrimination Ref: Reg. Ch. 33, Sec. 3
- 4. Defamation

Ref: 26-13-107

- 5. Rebates/illegal inducements *Ref: 26-23-322 and 323*
- 6. Unfair claims practices *Ref*: 26-13-124
- D. Controlled business/disclosure

Ref: Reg. Chapter 3

E. Insurance Fraud

Ref: 26-13-201 and 202

X. WYOMING INSURANCE LAWS AND REGULATIONS

- A. Maintenance and Retention of Records
- *Ref: 26-23-308, 26-23-319* **B. Form filing**

Ref: 26-23-328 through 26-23-330

- C. Rates
 - 1. Filing requirements
 - a. Title Insurance Premiums/Schedules *Ref: 26-23-325 and 327*

XI. TITLE PRODUCER REGULATION

A. Fiduciary responsibility/Commingling

Ref: 26-9-229, 26-23-314

B. Trust accounts

Ref: 26-9-229; 26-23-314

C. Division of fees and charges

Ref: 26-23-323

D. Financial records

Ref: 26-23-314

WYOMING CROP ADJUSTER CONTENT OUTLINE

(60 scoreable questions)

I. GENERAL INSURANCE TERMS AND CONCEPTS

- A. Actual cash value
- B. Assignment
- C. Binder
- D. Coinsurance
- E. Hazard
- F. Indemnity
- G. Insurable interest
- H. Insuring Agreement
- I. Limits of Liability
- J. Loss
 - 1. Direct
 - 2. Indirect
- K. Negligence

- L. Occurrence
- M. Peril
- N. Pro-rata liability
- O. Risk
- P. Subrogation
- Q. Tort Law
- R. Crop Hail organizations
- S. Federal Crop Act

II. CROP INSURANCE

- A. Policy rates
- B. Coverages available
- C. Policy provisions
 - 1. NCIS general provisions
 - 2. NCIS Special provisions
- D. Liability

E. Claim Settlement Practices

- 1. Representative Area
 - a. Site testing
 - b. Standard measures
 - c. Location
- 2. Notice of loss
- 3. Insured's duties
- 4. Agent's duties
- 5. Percentage plan
- 6. Arbitration and appraisal
- 7. Loss payment
- F. Cancellation and nonrenewal
- G. NCIS policies

III. MULTIPLE PERIL CROP INSURANCE

A. Fundamentals of Multiple Peril Crop Insurance MPCI

- 1. Actual Production History (APH)
- 2. Production Reporting
- 3. Acreage Reporting
- 4. Important Dates
- 5. Written Agreements
- 6. High Risk Land
- 7. Actuarial Documents
- 8. Insured Eligibility
- 9. Units
- 10. Coverage Levels
- 11. Administrative Fees
- 12. Life of the Policy
- 13. Yield/Revenue Guarantees.

B. Plans of Insurance

- 1. Actual Production History (APH)
 - a. Buy-up Coverage
 - b. Catastrophic Risk Protection Coverage (CAT) Endorsement
- 2. Yield Protection (YP)
- 3. Revenue Protection (RP)
- 4. Group Risk Plan (GRP)
- 5. Group Risk Income Protection (GRIP)
- 6. Livestock Risk Protection (LRP)
- 7. Livestock Gross Margin (LGM)

C. Policy Provisions

- 1. Common/Basic Provisions
- 2. Coarse Grains Provisions
 - a. Replant
 - b. Prevented Planting

- c. Late Planting
- 3. Catastrophic Risk Protection Coverage (CAT) Endorsement

D. Claims

- 1. Covered Perils
- 2. Loss Reporting Requirements
- 3. Duties After a Loss

IV. WYOMING LAWS, RULES, AND REGULATIONS PERTINENT TO CROP INSURANCE

A. Insurance Commissioner

- 1. Appointment
 - Ref: 26-2-102
- 2. General powers and duties *Ref: 26-2-109 and 110*
- 3. Examinations

Ref: 26-2-116 and 117

4. Orders and hearings

Ref: 16-3-103, 26-2-111 and 112, 26-2-130

5. Penalties

Ref: 26-1-107, 26-2-112, 26-9-211

B. Licensing

- 1. Persons required to be licensed
 - a. Adjuster

Ref: 26-9-207 and 26-9-219

- b. Limited lines and crop definitions *Ref. 26-9-202*
- c. License denial

Ref: 26-9-211

- 4. Maintaining a license
 - a. Continuing education *Ref: 26-9-231, Reg. Ch. 20*
 - b. Change of address
 - *Ref:* 26-9-207 c. Fees/renewal/reinstatement
 - Ref: 26-4-101, 26-9-207
 - d. License expiration/termination *Ref: 26-9-207, 26-9-232*
 - e. Suspension or revocation of licenses *Ref*: 26-9-211
 - f. Penalties *Ref: 26-1-107*

C. Unfair Claims Settlement practices

Ref: 26-13-124 and 26-13-201

WYOMING CREDIT PRODUCER CONTENT OUTLINE

(60 scoreable questions)

. INSURANCE TERMS AND CONCEPTS

- A. Actual cash value
- B. Exposure
- C. Hazard
- D. Indebtedness
- E. Indemnity
- F. Insurable interest
- G. Insurance
- H. Loss
- I. Peril
- J. Proximate cause

K. Risk

L. Waiver and estopple

II. CONTRACTS

A. Requirements of forming a contract

- 1. Offer and acceptance
- 2. Consideration
- 3. Competent parties
- 4. Legal purpose

B. Warranties and representations

C. Types of contracts

- 1. Formal and informal
- 2. Unilateral and bilateral
- 3. Executory and executed contracts
- 4. Express and implied

D. Features of an insurance contract

- 1. Contract of adhesion
- 2. Conditional
- 3. Personal
- 4. Aleatory
- 5. Unilateral

III. CREDIT INSURANCE

A. Types of Credit Insurance

- 1. Consumer credit insurance
 - a. Credit life
 - b. Credit disability
 - c. Credit unemployment
- 2. Credit property
- 3. Involuntary unemployment
- 4. Mortgage life
- 5. Mortgage guaranty
- 6. Mortgage disability
- 7. Guaranteed automobile protection
- 8. Other forms of credit insurance

B. Credit Insurance

1. Definitions

Ref: 26-21-102

- a. Creditor
- b. Debtor
- c. Indebtedness
- 2. Forms of credit life and disability *Ref*: 26-21-103

3. Amounts of credit life or disability insurance *Ref*: 26-21-104 and 105

4. Term of insurance

Ref: 26-21-106

5. Provisions, evidence of coverage, and

disclosure

Ref: 26-21-107

6. Premiums and refunds

Ref: 26-21-109

7. Choice of insurer

Ref: 26-13-118, 26-21-114

8. Claims procedures

Ref: 26-21-113

9. Refunds

Ref: Reg. Ch. 52, Sec. 7

10. Prohibited transactions

Ref: Reg. Ch. 52, Sec. 8

C. Group policies

1. Group eligibility

Ref: 26-17-104, 111 to 114, 121, 26-19-102(s)(vi), 26-19-107

- 2. Group policy provisions
 - a. Grace period
 - b. Incontestability
 - c. Entire contract
 - d. Conditions to require evidence of insurability
 - e. Certificate of insurance

D. Guaranteed Automobile Protection Insurance

IV. WYMOING LAWS, RULES AND REGULATIONS COMMON TO ALL LINES OF INSURANCE

A. Insurance Commissioner

1. Appointment

Ref: 26-2-102

2. General powers and duties *Ref: 26-2-109 and 110*

3. Examinations

Ref: 26-2-116 and 117

4. Orders and hearings

Ref: 16-3-103, 26-2-111 and 112, 26-1-107, 26-2-130

5. Penalties

Ref: 26-1-107, 26-2-112, 26-9-211

B. Definitions

Ref: 26-1-102; 26-3-101, 26-3-105, 26-29-201, 210

- 1. Domestic company
- 2. Foreign company
- 3. Alien company
- 4. Stock and mutual companies and reciprocals
- 5. Reciprocal
- 6. Fraternal benefit society
- 7. Certificate of authority
- 8. Authorized vs. unauthorized insurers

C. Licensing

- 1. Persons required to be licensed
 - a. Producer/business entity Ref: 26-9-203, 26-9-206, 26-9-207, 26-29-233
 - b. Producer acting as broker Ref: 26-1-102, 26-9-224 and 225
 - c. Consultant

Ref: 26-9-220, Reg. Ch. 18, 26-9-231

d. Limited lines *Ref: 26-9-202*

e. Surplus lines broker

Ref: 26-9-208, 26-11-103, 26-11-112

f. Nonresident

Ref: 26-9-208, 215, 230

g. Temporary license Ref: 26-9-210

2. Agent appointment/termination of contract *Ref: 26-9-213 and 214*

- 3. Obtaining a license
 - a. Qualifications

Ref: 26-9-206, Reg. Ch. 18

b. Exemptions/exceptions *Ref: 26-9-204, 26-9-209*

(60 scoreable questions)

4. Maintaining a license

- a. Continuing education Ref: 26-9-231, Reg. Ch. 20
- b. Change of address *Ref: 26-9-207, 26-9-228*
- c. Fees/renewal/reinstatement Ref: 26-9-207; 26-4-101
- d. License expiration/termination *Ref: 26-9-207, 26-9-232*
- e. Suspension or revocation of licenses *Ref*: 26-9-211
- f. Reporting of actions Ref: 26-9-216
- g. Penalties *Ref: 26-1-107*

D. Producer responsibilities

- 1. Fiduciary capacity
 - Ref: 26-9-229, Reg. Ch. 46
 - a. Premium accountability
 - b. Separate account requirements
- 2. Commissions and compensation *Ref: 26-9-212*
- 3. Place of business of licensees/display of licenses/records *Ref*: 26-9-228
- 4. Agency vs. individual licensee

E. Unfair trade practices

- 1. Boycott, coercion, intimidation *Ref: 26-13-108*
- 2. Controlled business *Ref*: 26-9-226
- 3. Defamation Ref: 26-13-107
- 4. False advertising Ref: 26-13-103, 104
- 5. False financial statements *Ref: 26-13-106*
- 6. Fraud
- Ref: 26-13-201 and 202
- 7. Misrepresentation *Ref: 26-13-103*
- 8. Rebates/illegal inducements *Ref: 26-13-110*
- 9. Unfair discrimination *Ref: 26-13-109, 112(c)*
- 10. Twisting (Life and AH only) *Ref: 26-13-105*
- 11. Unfair claims settlement practices *Ref*: 26-13-124

F. Wyoming Insurance Guaranty Association

Ref: 26-31-103, 26-31-106; 26-42-116(a); Reg. Ch. 43

G. Consumer privacy regulation

Ref: Reg. Ch. 54

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- 4. Misrepresentation and false advertising *Ref: 26-13-103*
- 4. False financial statements *Ref: 26-13-106*
- 6. Fraud

Ref: 26-13-201 and 202

- 7. Rebates/illegal inducements *Ref: 26-13-110*
- 8. Unfair discrimination *Ref: 26-13-109 and 26-13-112*
- 9. Unfair claims settlement practices *Ref: 26-13-124, Reg. Ch. 33*