



# Mississippi

## Insurance Content Outlines

**LIFE PRODUCER  
CONTENT OUTLINE**

(60 scored questions plus 15 pretest questions)

**I. TYPES OF POLICIES ..... 12**

**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
- 2. Survivorship life (second to die)

**II. POLICY RIDERS, PROVISIONS, OPTIONS, AND EXCLUSIONS ..... 18**

**A. Policy riders**

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

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

**C. Policy exclusions**

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

**A. Completing the application**

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

**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
- 2. Unique aspects of the insurance contract
  - a. Conditional
  - b. Unilateral
  - c. Adhesion
  - d. Aleatory

**IV. TAXES, 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)

**V. Mississippi Life Insurance Laws..... 10**

*(All references are to sections of Title 83, MS Regulation and MS Administrative Code (MAC))*

**A. Commissioner**

1. Broad Powers  
*Ref. 83-1-47, 49, 51*
2. Examination of Records  
*Ref. 83-5-37, 65*
3. Notice of hearing  
*Ref. 83-5-39*
4. Penalties  
*Ref. 83-5-49, 67, 83, 85*
5. Unlicensed activities  
*Ref. 83-1-49, 83-17-41, 45*

**B. Terms and concepts**

1. Insurance  
*Ref. 83-17-53, 83-19-1*
2. Insurer  
*Ref. 83-1-151, 83-24-7, 83-6-1*
3. Insurance transaction  
*Ref. 83-17-1; 83-17-53, 57; 83-59-3*
4. Authorized/unauthorized; Certificate of Authority  
*Ref. 83-21-3, 83-1-23*
5. Domestic, foreign and alien  
*Ref. 83-5-5*
6. Mississippi Life and Health Insurance Guaranty Association  
*Ref. 83-23-201 through 223*
7. Fraternal  
*Ref. 83-29-1*

**C. Licensing**

1. Persons required to be licensed
  - a. Insurance Producer  
*Ref. 83-17-53*
  - b. Insurance Adjuster  
*Ref. 83-17-401*
  - c. Resident/non-resident  
*Ref. 83-17-65, 67*
  - d. Exemptions  
*Ref. 83-17-67*
2. Appointments/Termination of Appointments  
*Ref. 83-17-75, 77*
3. Penalties for noncompliance
  - a. Refusal/nonrenewal  
*Ref. 83-17-71*
  - b. Suspension/revocation  
*Ref. 83-5-67*
  - c. Fines  
*Ref. 83-17-71*
4. Maintenance and duration of license
  - a. Renewal

- Ref. 83-17-37, 63*
- b. Continuing Education  
*Ref. 83-17-251*
- c. Notify Commissioner of Change in Address  
*Ref. 83-17-63*
- d. Report Administrative or Criminal Action  
*Ref. 83-17-81*

**D. Marketing Practices**

1. Protection of public interest  
*Ref. 83-6-39; 83-17-69; 83-24-31; MAC 19-1:20.02, 19-1-3:8:01*
2. Unfair Practices
  - a. Unfair claims methods and trade practices  
*Ref. 83-5-19, 33, 45*
  - b. Producer's Compensation Disclosure  
*Ref. 83-17-73, 83-59-3*
  - c. Rebating/illegal dealing in premiums  
*Ref. 83-3-121*
  - d. Illegal inducements  
*Ref. 83-3-121*
  - e. Twisting  
*Ref. Reg. F&C 37-1; MAC 19-1:1.01*
  - f. Misrepresentation  
*Ref. 83-5-35*
  - g. Defamation of Insurer  
*Ref. 83-5-35*
  - h. Discrimination  
*Ref. 83-30-67; 83-17-7, 57*
  - i. Cease and desist  
*Ref. 83-1-51; 83-5-41*
  - j. Advertising  
*Ref. 83-5-35; Reg. L&H 53-1; MAC 19-1:3.01*
  - k. Fraud  
*Ref. 83-17-71*
3. Producer responsibilities
  - a. Policy delivery  
*Ref. 83-7-9, 13, 51; 83-23-235; 83-9-5, 25*
  - b. Premium accountability (e.g. fiduciary responsibility, comingling)  
*Ref. 83-7-27*
  - c. Reply to Commissioner  
*Ref. 83-24-13*
4. Compensation
  - a. Receiving compensation  
*Ref. 83-17-73*
  - b. Charges for extra services (prior approval)  
*Ref. 83-17-7*
  - c. Referral Fee  
*Ref. 83-17-7*
  - d. Controlled Business  
*Ref. 83-17-1*
5. Life Policy Replacements and Disclosures
  - a. Purpose  
*Ref. Reg. 99-2; MAC 19-2:14.01*
  - b. Definition  
*Ref. Reg. 99-2; MAC 19-2:14.02*
  - c. Duty of Producer  
*Ref. Reg. 99-2; MAC 19-2:14.03 through .07*

**ACCIDENT & HEALTH OR SICKNESS  
PRODUCER  
CONTENT OUTLINE**

*(60 scored questions plus 15 pretest questions)*

**I. TYPES OF POLICIES ..... 14**

**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)

**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)**

**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..... 20**

**A. Mandatory and optional provisions**

1. Entire contract
2. Time limit on certain defenses (incontestable)
3. Grace period
4. Reinstatement
5. Notice of claim
6. Claim forms
7. Proof of loss
8. Time of payment of claims
9. Payment of claims
10. Physical examination and autopsy
11. Legal actions
12. Change of beneficiary
13. Misstatement of age or sex
14. Change of occupation
15. Illegal occupation
16. Relation of earnings to insurance

**B. Other provisions and clauses**

1. Insuring clause
2. Free look
3. Consideration clause

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

**C. Riders**

1. Impairment/exclusions
2. Guaranteed insurability

**D. Rights of renewability**

1. Noncancelable
2. Cancelable
3. Guaranteed renewable

**III. SOCIAL INSURANCE ..... 3**

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

**B. Medicaid**

**C. Social Security benefits**

**IV. OTHER INSURANCE CONCEPTS..... 4**

**A. Total, partial, recurrent and residual disability**

**B. Owner's rights**

**C. Dependent children benefits**

**D. Primary and contingent beneficiaries**

**E. Modes of premium payments**

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

**G. Occupational vs. non-occupational**

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

**I. Managed care**

**J. Workers Compensation**

**K. Subrogation**

**V. FIELD UNDERWRITING PROCEDURES..... 9**

**A. Completing the application**

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

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

**D. Submitting application (and initial premium if collected) to company for underwriting**

**E. Policy delivery**

**F. Explaining policy and its provisions, riders, exclusions, and ratings to clients**

**G. Replacement**

**H. Contract law**

1. Elements of a contract
2. Insurable interest
3. Warranties and representations
4. Unique aspects of the insurance contract
  - a. Conditional
  - b. Unilateral
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## **VI. Mississippi Accident and Health insurance laws ... 10**

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  - f. Misrepresentation  
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*Ref. 83-5-35*
  - h. Discrimination  
*Ref. 83-8-221, 83-30-67, 38-71-1, 83-71-57*
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*Ref. 83-9-35*
  - b. Definition  
*Ref. 83-9-35*
  - c. Duty of Producer  
*Ref. Reg. 99-2*
6. Long-Term Care Insurance
  - a. Policy standards  
*Ref. Reg. 90-102; MAC 19-3:8.01 through .05*
  - b. Required Provisions  
*Ref. Reg. 90-102; MAC 19-3:8.06 through .08*
  - c. Outline of Coverage  
*Ref. Reg. 90-102; MAC 19-3:8.17 through .18*

**LIFE, ACCIDENT AND HEALTH OR SICKNESS  
PRODUCER  
CONTENT OUTLINE**

*(115 scored questions plus 10 pretest questions)*

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**A. Traditional whole life products**

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**II. LIFE POLICY RIDERS, PROVISIONS, OPTIONS, AND EXCLUSIONS ..... 18**

**A. Policy riders**

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

**A. Completing the application**

1. Required signatures
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**A. Third-party ownership**

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**VI. HEALTH POLICY PROVISIONS, CLAUSES & RIDERS 20**

**A. Mandatory and optional provisions**

- 1. Entire contract
- 2. Time limit on certain defenses (incontestable)
- 3. Grace period
- 4. Reinstatement
- 5. Notice of claim
- 6. Claim forms
- 7. Proof of loss
- 8. Time of payment of claims
- 9. Payment of claims
- 10. Physical examination and autopsy
- 11. Legal actions
- 12. Change of beneficiary
- 13. Misstatement of age or sex
- 14. Change of occupation
- 15. Illegal occupation
- 16. Relation of earnings to insurance

**B. Other provisions and clauses**

- 1. Insuring clause
- 2. Free look
- 3. Consideration clause
- 4. Probationary period
- 5. Elimination period
- 6. Waiver of premium
- 7. Exclusions and limitations
- 8. Preexisting conditions

- 9. Coinsurance
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**B. Owner's rights**

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    - b. Producer's Compensation Disclosure  
*Ref. 83-17-73, 83-59-3*
    - c. Rebating/illegal dealing in premiums  
*Ref. 83-3-121*
    - d. Illegal inducements  
*Ref. 83-3-121*
    - e. Twisting  
*Ref. Reg. F&C 37-1; MAC 19-1:1.01*
    - f. Misrepresentation  
*Ref. 83-5-35*
    - g. Defamation of Insurer  
*Ref. 83-5-35*
    - h. Discrimination  
*Ref. 83-8-221, 83-30-67, 38-71-1, 83-71-57*
    - i. Cease and desist  
*Ref. 83-1-51; 83-5-41*
    - j. Advertising  
*Ref. 83-5-35; Reg. F&C 53-1; MAC 19-1:3.01*
    - k. Fraud  
*Ref. 83-17-71*
  5. Producer responsibilities
    - a. Policy delivery  
*Ref. 83-7-9, 13, 51; 83-23-235; 83-9-5, 25*
    - b. Premium accountability (e.g. fiduciary responsibility, comingling)  
*Ref. 83-7-27*
    - c. Reply to Commissioner  
*Ref. 83-24-13*
  6. Compensation
    - a. Receiving compensation  
*Ref. 83-17-73*
    - b. Charges for extra services (prior approval)  
*Ref. 83-17-7*
    - c. Referral Fee  
*Ref. 83-17-7*
    - d. Controlled Business  
*Ref. 83-17-1*
  7. Life, Accident and Health or Sickness Policy Replacement and Disclosures
    - a. Purpose  
*Ref. 83-9-35; MAC 19-2:14.01*
    - b. Definition  
*Ref. 83-9-35; MAC 19-2:14.02*
    - c. Duty of Producer  
*Ref. 83-9-35; MAC 19-2:14.03 through .07*
  8. Long-Term Care Insurance
    - a. Policy standards  
*Ref. Reg. 90-102; MAC 19-3:8.01 through .05*
    - b. Required Provisions  
*Ref. Reg. 90-102; MAC 19-3:8.06 through .08*
    - c. Outline of Coverage  
*Ref. Reg. 90-102; MAC 19-3:8.17 through .18*



**PROPERTY PRODUCER  
CONTENT OUTLINE**

*(60 scored questions plus 15 pretest questions)*

**I. TYPES OF POLICIES ..... 25**

**A. Homeowners**

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

**B. Dwelling policies**

1. DP-1
2. DP-2
3. DP-3

**C. Commercial lines**

1. Commercial Package Policy (CPP)
2. Commercial property
  - a. Commercial building and business personal property form
  - b. Causes of loss forms
  - c. Business income
  - d. Extra expense
  - e. Equipment breakdown
3. Business Owners Policy (BOP)
4. Builders Risk

**D. Inland marine**

1. Personal Articles floaters
2. Commercial Property floaters

**E. National Flood Insurance Program**

**F. Others**

1. Earthquake
2. Mobile Homes
3. Watercraft
4. Farm Owners
5. Windstorm

**II. INSURANCE TERMS AND RELATED CONCEPTS ..... 14**

**A. Insurance**

1. Law of Large Numbers

**B. Insurable interest**

**C. Risk**

1. Pure vs. Speculative Risk

**D. Hazard**

1. Moral
2. Morale
3. Physical

**E. Peril**

**F. Loss**

1. Direct
2. Indirect

**G. Loss Valuation**

1. Actual cash value
2. Replacement cost
3. Market value
4. Stated/agreed value
5. Salvage value

**H. Proximate cause**

**I. Deductible**

**J. Indemnity**

**K. Limits of liability**

**L. Coinsurance/Insurance to value**

**M. Occurrence**

**N. Cancellation**

**O. Nonrenewal**

**P. Vacancy and unoccupancy**

**Q. Liability**

1. Absolute
2. Strict
3. Vicarious

**R. Negligence**

**S. Binder**

**T. Endorsements**

**U. Blanket vs. Specific**

**III. POLICY PROVISIONS AND CONTRACT LAW ..... 11**

**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)**

**IV. Mississippi Property Insurance Laws..... 10**

*(All references are to sections of Title 83, MS Regulation and MS Administrative Code (MAC))*

**A. Commissioner**

1. Broad Powers  
*Ref. 83-1-47, 49, 51*
2. Examination of Records  
*Ref. 83-5-37, 65*
3. Notice of hearing  
*Ref. 83-5-39*
4. Rates and Forms  
*Ref. 83-2-3, 83-3-23*
5. Penalties  
*Ref. 83-5-49, 67, 83, 85*
6. Unlicensed activities  
*Ref. 83-1-49, 83-17-41, 45*

**B. Terms and concepts**

1. Insurer  
*Ref. 83-1-151, 83-24-7, 83-6-1*
2. Insurance transaction  
*Ref. 83-17-1; 83-17-53, 57; 83-59-3*
3. Admitted and Non-admitted insurers  
*Ref. 83-21-3*
4. Domestic, foreign and alien Insurers; certificate of authority  
*Ref. 83-1-23, 83-5-5*

5. Mississippi Insurance Guaranty Association  
*Ref. 83-23-103, 109, 115, 119*
6. Mississippi State Rating Bureau  
*Ref. 83-3-7, 24*
7. Mississippi Residential Property Insurance Underwriting Association  
*Ref. 83-38-1, 3, 5*
8. Mississippi Windstorm Underwriting Association  
*Ref. 83-34-1*
9. Valued Policy  
*Ref. 83-13-5*

### C. Licensing

1. Persons required to be licensed
  - a. Insurance Producer  
*Ref. 83-17-53, 55, 59, 61, 63, 251*
  - b. Insurance Adjuster  
*Ref. 83-17-401*
  - c. Resident/non-resident  
*Ref. 83-17-65, 67*
  - d. Exemptions  
*Ref. 83-17-67*
2. Appointments/Termination of Appointments  
*Ref. 83-17-75, 77*
3. Penalties for noncompliance
  - a. Refusal/nonrenewal  
*Ref. 83-17-71*
  - b. Suspension/revocation  
*Ref. 83-5-67*
  - c. Administrative fines  
*Ref. 83-17-71*
4. Maintenance and duration of license
  - a. Renewal  
*Ref. 83-17-37, 63*
  - b. Continuing Education  
*Ref. 83-17-251*
  - c. Notify Commissioner of Change in Address  
*Ref. 83-17-63*
  - d. Report Administrative or Criminal Action  
*Ref. 83-17-81*

### D. Marketing Practices

1. Protection of public interest  
*Ref. 83-6-39; 83-17-69; 83-24-31; MAC 19-1:20.02*
2. Unfair Practices
  - a. Unfair claims methods and trade practices  
*Ref. 83-5-19, 33, 45*
  - b. Producer's Compensation Disclosure  
*Ref. 83-17-73, 83-59-3*
  - c. Rebating/illegal dealing in premiums  
*Ref. 83-3-121*
  - d. Illegal inducements  
*Ref. 83-2-29*
  - e. Twisting  
*Ref. Reg. F&C 37-1; MAC 19-1:1.01*
  - f. Misrepresentation  
*Ref. 83-5-35*
  - g. Credit Scoring Adverse-Action  
*Ref. 15 USCA § 1681m*
  - h. Defamation  
*Ref. 83-5-35*
  - i. Discrimination  
*Ref. 83-2-3*

- j. Failure to issue proper receipts  
*Ref. 83-17-71*
- k. Cease and desist  
*Ref. 83-1-51; 83-5-41*
- l. Advertising  
*Ref. 83-5-35; 83-17-1, 71; MAC 19-1:3.01*
- m. Fraud  
*Ref. 7-5-303; 83-17-71*

### 3. Producer responsibilities

- a. Policy deliveries  
*Ref. (2007-1) MAC 19-1:34.04-.05*
- b. Premium accountability (e.g. fiduciary responsibility)  
*Ref. 83-17-71; Reg. (2000-4 Sec 4) MAC 19-1:25.04*
- c. Separate Account Requirement  
*Ref. Reg. 79-001; MAC 19-1:11.01*
- d. Reply to the Insurance Commissioner  
*Ref. 83-24-13*
- e. Burden of determining authorization  
*Ref. 83-1-23*

### 4. Compensation

- a. Payment of commissions  
*Ref. 83-17-73*
- b. Duly licensed producer  
*Ref. 83-17-7*
- c. Charges for extra services (prior approval)  
*Ref. 83-17-7*
- d. Referral Fee  
*Ref. 83-17-7*
- e. Controlled Business  
*Ref. 83-17-1*

### E. Cancellation/Nonrenewal

1. Property policies
  - a. Personal Lines
    - (1) Homeowners  
*Ref. 83-5-28*
    - (2) Automobile  
*Ref. 83-11-1 through 21*
  - b. Commercial Lines  
*Ref. 83-5-28*
2. Proof of Notice  
*Ref. 83-11-9, 13*

### F. Applications and Binders

1. Binding coverage  
*Ref. (2009-1) MAC 19-5:4.01-.06*

## CASUALTY PRODUCER CONTENT OUTLINE

*(60 scored questions plus 15 pretest questions)*

### I. TYPES OF POLICIES, BONDS, AND RELATED TERMS. ...25

#### A. Commercial general liability

1. Exposures
  - a. Premises and Operations
  - b. Products and Completed Operations
2. Coverage
  - a. Coverage A: Bodily Injury and Property Damage Liability
    - (1) Occurrence
    - (2) Claims made
      - (a) Retroactive Date
  - b. Coverage B: Personal Injury and Advertising Injury

- c. Coverage C: Medical Payments
- d. Supplemental Payments
- e. Who is an insured
- f. Limits
  - (1) Per occurrence
  - (2) Annual Aggregate
- g. 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. Garage Coverage Form, including Garagekeepers Insurance
- 9. Exclusions
- 10. Individual Insured and Drive Other Car (DOC)

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

(This section does not deal with specifics of state law)

- 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

**G. Umbrella/Excess Liability**

**II. INSURANCE TERMS AND RELATED CONCEPTS ..... 14**

**A. Risk**

**B. Hazards**

- 1. Moral
- 2. Morale
- 3. Physical

**C. Indemnity**

**D. Insurable interest**

**E. Loss valuation**

- 1. Actual cash value
- 2. Replacement cost
- 3. Market value
- 4. Stated/agreed value
- 5. Salvage value

**F. Negligence**

**G. Liability**

**H. Occurrence**

**I. Binders**

**J. Warranties**

**K. Representations**

**L. Concealment**

**M. Deposit Premium/Audit**

**N. Certificate of Insurance**

**O. Law of Large Numbers**

**P. Pure vs. Speculative Risk**

**Q. Endorsements**

**R. Damages**

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

**S. Compliance with provisions of Fair Credit Reporting Act**

**III. POLICY PROVISIONS..... 11**

**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. Arbitration**

**L. Other insurance**

**M. Subrogation**

**N. Loss settlement provisions including consent to settle a loss**

**O. Terrorism Risk Insurance Act (TRIA)**

**IV. Mississippi Casualty Insurance Laws..... 10**

(All references are to sections of Title 83, MS Regulation and MS Administrative Code (MAC))

**A. Commissioner**

- 1. Broad Powers  
*Ref. 83-1-47, 49, 51*
- 2. Examination of Records  
*Ref. 83-5-37, 65*
- 3. Notice of hearing  
*Ref. 83-5-39*
- 4. Rates and Forms  
*Ref. 83-2-3, 83-3-23*
- 5. Penalties

*Ref. 83-5-49, 67, 83, 85*

6. Unlicensed activities

*Ref. 83-1-49, 83-17-41, 45*

**B. Terms and concepts**

1. Insurance

*Ref. 83-17-53, 83-19-1*

2. Insurer

*Ref. 83-1-151, 83-24-7, 83-6-1*

3. Insurance transaction

*Ref. 83-17-1; 83-17-53, 57; 83-59-3*

4. Admitted and Non-admitted insurers

*Ref. 83-21-3*

5. Domestic, foreign and alien Insurers; certificate of authority

*Ref. 83-1-23, 83-5-5*

6. Mississippi Insurance Guaranty Association

*Ref. 83-23-103, 109, 115, 119*

7. Mississippi State Rating Bureau

*Ref. 83-3-7, 24*

8. Mississippi Residential Property Insurance Underwriting Association

*Ref. 83-38-1, 3, 5*

**C. Licensing**

1. Persons required to be licensed

a. Insurance Producer

*Ref. 83-17-53, 55, 59, 61, 63, 251*

b. Insurance Adjuster

*Ref. 83-17-401*

c. Resident/non-resident

*Ref. 83-17-65, 67*

d. Exemptions

*Ref. 83-17-67*

2. Appointments/Termination of Appointments

*Ref. 83-17-75, 77*

3. Penalties for noncompliance

a. Refusal/nonrenewal

*Ref. 83-17-71*

b. Suspension/revocation

*Ref. 83-5-67*

c. Administrative fines

*Ref. 83-17-71*

4. Maintenance and duration of license

a. Renewal

*Ref. 83-17-37, 63*

b. Continuing Education

*Ref. 83-17-251*

c. Notify Commissioner of Change in Address

*Ref. 83-17-63*

d. Report Administrative or Criminal Action

*Ref. 83-17-81*

**D. Marketing Practices**

1. Protection of public interest

*Ref. 83-6-39; 83-17-69; 83-24-31; MAC 19-1:20.02*

2. Unfair Practices

a. Unfair claims methods and trade practices

*Ref. 83-5-19, 33, 45*

b. Producer's Compensation Disclosure

*Ref. 83-17-73, 83-59-3*

c. Rebating/illegal dealing in premiums

*Ref. 83-3-121*

d. Illegal inducements

*Ref. 83-2-29*

e. Twisting

*Ref. Reg. F&C 37-1; MAC 19-1:1.01*

f. Misrepresentation

*Ref. 83-5-35*

g. Credit Scoring Adverse-Action

*Ref. 15 USCA § 1681m*

h. Defamation

*Ref. 83-5-35*

i. Discrimination

*Ref. 83-2-3*

j. Failure to issue proper receipts

*Ref. 83-17-71*

k. Cease and desist

*Ref. 83-1-51; 83-5-41*

l. Advertising

*Ref. 83-5-35; 83-17-1, 71; Reg. 19-1:3.01*

m. Fraud

*Ref. 7-5-303; 83-17-71*

3. Producer responsibilities

a. Policy deliveries

*Ref. (2007-1) MAC 19-1:34.04-.05*

b. Premium accountability (e.g. fiduciary responsibility)

*Ref. 83-17-71; Reg. (2000-4 Sec 4) MAC 19-1:25.04*

c. Separate Account Requirement

*Ref. Reg. 79-011; MAC 19-1:11.01*

d. Reply to the Insurance Commissioner

*Ref. 83-24-13*

e. Burden of determining authorization

*Ref. 83-1-23*

4. Compensation

a. Payment of commissions

*Ref. 83-17-73*

b. Duly licensed producer

*Ref. 83-17-7*

c. Charges for extra services (prior approval)

*Ref. 83-17-7*

d. Referral Fee

*Ref. 83-17-7*

e. Controlled Business

*Ref. 83-17-1*

**E. Cancellation/Nonrenewal**

1. Proof of Notice

*Ref. 83-11-9, 13*

**F. Applications and Binders**

1. Binding coverage

*Ref. (2009-1) MAC 19-5:4.01-.06*

**G. Automobile**

1. Financial Responsibility

*Ref. 63-15-3*

2. Uninsured/Underinsured motorist

*Ref. 83-11-101 through 111*

**PROPERTY & CASUALTY PRODUCER  
CONTENT OUTLINE**

*(90 scored questions plus 10 pretest questions)*

**I. TYPES OF PROPERTY POLICIES ..... 17**

**A. Homeowners**

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

**B. Dwelling policies**

1. DP-1
2. DP-2
3. DP-3

**C. Commercial lines**

1. Commercial Package Policy (CPP)
2. Commercial property
  - a. Commercial building and business personal property form
  - b. Causes of loss forms
  - c. Business income
  - d. Extra expense
  - e. Equipment breakdown
3. Business Owners Policy (BOP)
4. Builders Risk

**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. PROPERTY INSURANCE TERMS AND RELATED CONCEPTS.....10**

**A. Insurance**

1. Law of Large Numbers

**B. Insurable interest**

**C. Risk**

1. Pure vs. Speculative Risk

**D. Hazard**

1. Moral
2. Morale
3. Physical

**E. Peril**

**F. Loss**

1. Direct
2. Indirect

**G. Loss Valuation**

1. Actual cash value
2. Replacement cost
3. Market value
4. Stated/agreed value
5. Salvage value

**H. Proximate cause**

**I. Deductible**

**J. Indemnity**

**K. Limits of liability**

**L. Coinsurance/Insurance to value**

**M. Occurrence**

**N. Cancellation**

**O. Nonrenewal**

**P. Vacancy and unoccupancy**

**Q. Liability**

1. Absolute
2. Strict
3. Vicarious

**R. Negligence**

**S. Binder**

**T. Endorsements**

**U. Blanket vs. Specific**

**III. PROPERTY POLICY PROVISIONS & CONTRACT LAW 8**

**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)**

**IV. TYPES OF CASUALTY POLICIES, BONDS, AND RELATED TERMS ..... 17**

**A. Commercial general liability**

1. Exposures
  - a. Premises and Operations
  - b. Products and Completed Operations
2. Coverage
  - a. Coverage A: Bodily Injury and Property Damage Liability
    - (1) Occurrence
    - (2) Claims made
      - (a) Retroactive Date
  - b. Coverage B: Personal Injury and Advertising Injury
  - c. Coverage C: Medical Payments
  - d. Supplemental Payments
  - e. Who is an insured
  - f. Limits
    - (1) Per occurrence
    - (2) Annual Aggregate
  - g. 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. Garage Coverage Form, including Garagekeepers Insurance
- 9. Exclusions
- 10. Individual Insured and Drive Other Car (DOC)

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

(This section does not deal with specifics of state law)

- 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

**G. Umbrella/Excess Liability**

**V. CASUALTY INSURANCE TERMS AND RELATED CONCEPTS..... 10**

**A. Risk**

**B. Hazards**

- 1. Moral
- 2. Morale
- 3. Physical

**C. Indemnity**

**D. Insurable interest**

**E. Loss valuation**

- 1. Actual cash value
- 2. Replacement cost
- 3. Market value
- 4. Stated/agreed value

- 5. Salvage value

**F. Negligence**

**G. Liability**

**H. Occurrence**

**I. Binders**

**J. Warranties**

**K. Representations**

**L. Concealment**

**M. Deposit Premium/Audit**

**N. Certificate of Insurance**

**O. Law of Large Numbers**

**P. Pure vs. Speculative Risk**

**Q. Endorsements**

**R. Damages**

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

**S. Compliance with provisions of Fair Credit Reporting Act**

**VI. CASUALTY POLICY PROVISIONS ..... 8**

**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. Arbitration**

**L. Other insurance**

**M. Subrogation**

**N. Loss settlement provisions including consent to settle a loss**

**O. Terrorism Risk Insurance Act (TRIA)**

**VII. Mississippi Property and Casualty Insurance Laws.....20**

(All references are to sections of Title 83, MS Regulation and MS Administrative Code (MAC))

**A. Commissioner**

- 1. Broad Powers  
*Ref. 83-1-47, 49, 51*
- 2. Examination of Records  
*Ref. 83-5-37, 65*
- 3. Notice of hearing  
*Ref. 83-5-39*
- 4. Rates and Forms  
*Ref. 83-2-3, 83-3-23*
- 5. Penalties  
*Ref. 83-5-49, 67, 83, 85*
- 6. Unlicensed activities  
*Ref. 83-1-49, 83-17-41, 45*

**B. Terms and concepts**

- 1. Insurance  
*Ref. 83-17-53, 83-19-1*
- 2. Insurer  
*Ref. 83-1-151, 83-24-7, 83-6-1*
- 3. Insurance transaction  
*Ref. 83-17-1; 83-17-53, 57; 83-59-3*
- 4. Admitted and Non-admitted insurers

- Ref. 83-21-3*
- 5. Domestic, foreign and alien Insurers; certificate of authority  
*Ref. 83-1-23, 83-5-5*
- 6. Mississippi Insurance Guaranty Association  
*Ref. 83-23-103, 109, 115, 119*
- 7. Mississippi State Rating Bureau  
*Ref. 83-3-7, 24*
- 8. Mississippi Residential Property Insurance Underwriting Association  
*Ref. 83-38-1, 3, 5*
- 9. Mississippi Windstorm Underwriting Association  
*Ref. 83-34-1*
- 10. Valued Policy  
*Ref. 83-13-5*

### **C. Licensing**

- 1. Persons required to be licensed
  - a. Insurance Producer  
*Ref. 83-17-53, 55, 59, 61, 63, 251*
  - b. Insurance Adjuster  
*Ref. 83-17-401*
  - c. Resident/non-resident  
*Ref. 83-17-65, 67*
  - d. Exemptions  
*Ref. 83-17-67*
- 2. Appointments/Termination of Appointments  
*Ref. 83-17-75, 77*
- 3. Penalties for noncompliance
  - a. Refusal/nonrenewal  
*Ref. 83-17-71*
  - b. Suspension/revocation  
*Ref. 83-5-67*
  - c. Administrative fines  
*Ref. 83-17-71*
- 4. Maintenance and duration of license
  - a. Renewal  
*Ref. 83-17-37, 63*
  - b. Continuing Education  
*Ref. 83-17-251*
  - c. Notify Commissioner of Change in Address  
*Ref. 83-17-63*
  - d. Report Administrative or Criminal Action  
*Ref. 83-17-81*

### **D. Marketing Practices**

- 1. Protection of public interest  
*Ref. 83-6-39; 83-17-69; 83-24-31; MAC 19-1:20.02*
- 2. Unfair Practices
  - a. Unfair claims methods and trade practices  
*Ref. 83-5-19, 33, 45*
  - b. Producer's Compensation Disclosure  
*Ref. 83-17-73, 83-59-3*
  - c. Rebating/illegal dealing in premiums  
*Ref. 83-3-121*
  - d. Illegal inducements  
*Ref. 83-2-29*
  - e. Twisting  
*Ref. Reg. F&C 37-1; MAC 19-1:1.01*
  - f. Misrepresentation  
*Ref. 83-5-35*
  - g. Credit Scoring Adverse-Action  
*Ref. 15 USCA § 1681m*

- h. Defamation  
*Ref. 83-5-35*
- i. Discrimination  
*Ref. 83-2-3*
- j. Failure to issue proper receipts  
*Ref. 83-17-71*
- k. Cease and desist  
*Ref. 83-1-51; 83-5-41*
- l. Advertising  
*Ref. 83-5-35; 83-17-1, 71; Reg. 19-1:3.01*
- m. Fraud  
*Ref. 7-5-303; 83-17-71*
- 3. Producer responsibilities
  - a. Policy deliveries  
*Ref. (2007-1) MAC 19-1:34.04-.05*
  - b. Premium accountability (e.g. fiduciary responsibility)  
*Ref. 83-17-71; Reg. (2000-4 Sec 4) MAC 19-1:25.04*
  - c. Separate Account Requirement  
*Ref. Reg. 79-001; MAC 19-1:11.01*
  - d. Reply to the Insurance Commissioner  
*Ref. 83-24-13*
  - e. Burden of determining authorization  
*Ref. 83-1-23*
- 4. Compensation
  - a. Payment of commissions  
*Ref. 83-17-73*
  - b. Duly licensed producer  
*Ref. 83-17-7*
  - c. Charges for extra services (prior approval)  
*Ref. 83-17-7*
  - d. Referral Fee  
*Ref. 83-17-7*
  - e. Controlled Business  
*Ref. 83-17-1*

### **E. Cancellation/Nonrenewal**

- 1. Property policies
  - a. Personal Lines
    - (1) Homeowners  
*Ref. 83-5-28*
    - (2) Automobile  
*Ref. 83-11-1 through 21*
  - b. Commercial Lines  
*Ref. 83-5-28*
- 2. Proof of Notice  
*Ref. 83-11-9, 13*

### **F. Applications and Binders**

- 1. Binding coverage  
*Ref. (2009-1) MAC 19-5:4.01-.06*

### **G. Automobile**

- 1. Financial Responsibility  
*Ref. 63-15-3*
- 2. Uninsured/Underinsured motorist  
*Ref. 83-11-101 through 111*

**PERSONAL LINES PRODUCER  
CONTENT OUTLINE**

(75 scored questions)

**I. TYPES OF PROPERTY POLICIES ..... 7**

**A. Homeowners**

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

**B. Dwelling policies**

1. DP-1
2. DP-2
3. DP-3

**C. Inland marine**

1. Personal Articles floaters

**D. National Flood Insurance Program**

**E. Others**

1. Earthquake
2. Mobile Homes
3. Watercraft
4. Windstorm

**II. TYPES OF CASUALTY POLICIES ..... 9**

**A. Automobile: personal auto**

1. Liability
  - a. Bodily Injury
  - b. Property Damage
  - c. Split Limits
  - d. Combined Single Limit
2. Medical Payments
3. Physical Damage (collision; other than collision; specified perils)
4. Uninsured motorists
5. Underinsured motorists
6. Who is an insured
7. Types of Auto
  - a. Owned
  - b. Non-owned
  - c. Hired
  - d. Temporary Substitute
  - e. Newly Acquired Autos
  - f. Transportation Expense and Rental Reimbursement Expense
8. Exclusions

**B. Umbrella/Excess liability**

**III. PROPERTY AND CASUALTY INSURANCE TERMS AND RELATED CONCEPTS ..... 21**

**A. Insurance**

1. Law of Large Numbers

**B. Insurable interest**

**C. Risk**

1. Pure vs. Speculative Risk

**D. Hazard**

1. Moral
2. Morale
3. Physical

**E. Peril**

**F. Loss**

1. Direct
2. Indirect

**G. Loss Valuation**

1. Actual cash value
2. Replacement cost
3. Market value
4. Stated value
5. Salvage value

**H. Proximate cause**

**I. Deductible**

**J. Indemnity**

**K. Limits of liability**

**L. Coinsurance/Insurance to value**

**M. Occurrence**

**N. Cancellation**

**O. Nonrenewal**

**P. Vacancy and unoccupancy**

**Q. Liability**

1. Absolute
2. Strict
3. Vicarious

**R. Negligence**

**S. Binder**

**T. Endorsements**

**U. Blanket vs. Specific**

**V. Burglary, Robbery, Theft, and Mysterious Disappearance**

**W. Warranties**

**X. Representations**

**Y. Concealment**

**Z. Deposit Premium/Audit**

**AA. Certificate of Insurance**

**BB. Damages**

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

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

**IV. PROPERTY AND CASUALTY POLICY PROVISIONS AND CONTRACT LAW ..... 18**

**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**

**V. Arbitration**

**W. Loss settlement provisions including consent to settle a loss**

**V. Mississippi Personal Lines Insurance Laws..... 20**

*(All references are to sections of Title 83, MS Regulation and MS Administrative Code (MAC))*

**A. Commissioner**

1. Broad Powers  
*Ref. 83-1-47, 49, 51*
2. Examination of Records  
*Ref. 83-5-37, 65*
3. Notice of hearing  
*Ref. 83-5-39*
4. Rates and Forms  
*Ref. 83-2-3, 83-3-23*
5. Penalties  
*Ref. 83-5-49, 67, 83, 85*
6. Unlicensed activities  
*Ref. 83-1-49, 83-17-41, 45*

**B. Terms and concepts**

1. Insurer  
*Ref. 83-1-151, 83-24-7, 83-6-1*
2. Insurance transaction  
*Ref. 83-17-1; 83-17-53, 57; 83-59-3*
3. Admitted and Non-admitted insurers  
*Ref. 83-21-3*
4. Domestic, foreign and alien Insurers; certificate of authority  
*Ref. 83-1-23, 83-5-5*
5. Mississippi Insurance Guaranty Association  
*Ref. 83-23-103, 109, 115, 119*
6. Mississippi State Rating Bureau  
*Ref. 83-3-7, 24*
7. Mississippi Residential Property Insurance Underwriting Association  
*Ref. 83-38-1, 3, 5*
8. Mississippi Windstorm Underwriting Association  
*Ref. 83-34-1*
9. Valued Policy  
*Ref. 83-13-5*

**C. Licensing**

1. Persons required to be licensed
  - a. Insurance Producer  
*Ref. 83-17-53, 55, 59, 61, 63, 251*
  - b. Insurance Adjuster  
*Ref. 83-17-401*
  - c. Resident/non-resident  
*Ref. 83-17-65, 67*
  - d. Exemptions  
*Ref. 83-17-67*
2. Appointments/Termination of Appointments  
*Ref. 83-17-75, 77*
3. Penalties for noncompliance
  - a. Refusal/nonrenewal  
*Ref. 83-17-71*
  - b. Suspension/revocation  
*Ref. 83-5-67*
  - c. Administrative fines  
*Ref. 83-17-71*
4. Maintenance and duration of license

- a. Renewal  
*Ref. 83-17-37, 63*
- b. Continuing Education  
*Ref. 83-17-251*
- c. Notify Commissioner of Change in Address  
*Ref. 83-17-63*
- d. Report Administrative or Criminal Action  
*Ref. 83-17-81*

**D. Marketing Practices**

1. Protection of public interest  
*Ref. 83-6-39; 83-17-69; 83-24-31; MAC 19-1:20.02*
2. Unfair Practices
  - a. Unfair claims methods and trade practices  
*Ref. 83-5-19, 33, 45*
  - b. Producer's Compensation Disclosure  
*Ref. 83-17-73, 83-59-3*
  - c. Rebating/illegal dealing in premiums  
*Ref. 83-3-121*
  - d. Illegal inducements  
*Ref. 83-2-29*
  - e. Twisting  
*Ref. Reg. F&C 37-1; MAC 19-1:1.01*
  - f. Misrepresentation  
*Ref. 83-5-35*
  - g. Credit Scoring Adverse-Action  
*Ref. 15 USCA § 1681m*
  - h. Defamation  
*Ref. 83-5-35*
  - i. Discrimination  
*Ref. 83-2-3*
  - j. Failure to issue proper receipts  
*Ref. 83-17-71*
  - k. Cease and desist  
*Ref. 83-1-51; 83-5-41*
  - l. Advertising  
*Ref. 83-5-35; 83-17-1, 71; Reg. 19-1:3.01*
  - m. Fraud  
*Ref. 7-5-303; 83-17-71*
3. Producer responsibilities
  - a. Policy deliveries  
*Ref. (2007-1) MAC 19-1:34.04-.05*
  - b. Premium accountability (e.g. fiduciary responsibility)  
*Ref. 83-17-71; Reg. (2000-4 Sec 4) MAC 19-1:25.04*
  - c. Separate Account Requirement  
*Ref. Reg. 79-001; MAC 19-1:11.01*
  - d. Reply to the Insurance Commissioner  
*Ref. 83-24-13*
  - e. Burden of determining authorization  
*Ref. 83-1-23*
4. Compensation
  - a. Payment of commissions  
*Ref. 83-17-73*
  - b. Duly licensed producer  
*Ref. 83-17-7*
  - c. Charges for extra services (prior approval)  
*Ref. 83-17-7*
  - d. Referral Fee  
*Ref. 83-17-7*
  - e. Controlled Business  
*Ref. 83-17-1*

**E. Cancellation/Nonrenewal**

1. Property policies
  - a. Personal Lines
    - (1) Homeowners  
*Ref. 83-5-28*
    - (2) Automobile  
*Ref. 83-11-1 through 21*
2. Proof of Notice  
*Ref. 83-11-9, 13*

**F. Applications and Binders**

1. Binding coverage  
*Ref. (2009-1) MAC 19-5:4.01-.06)*

**G. Automobile**

1. Financial Responsibility  
*Ref. 63-15-3*
2. Uninsured/Underinsured motorist  
*Ref. 83-11-101 through 111*

<p><b>PROPERTY &amp; CASUALTY WITH WORKERS' COMPENSATION ADJUSTER CONTENT OUTLINE</b></p>
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*(60 scored questions)*

**I. PROPERTY AND CASUALTY INSURANCE TERMS AND CONCEPTS**

**A. Insurance**

1. Law of large numbers

**B. Insurable interest**

**C. Risk**

**D. Hazard**

**E. Peril**

**F. Loss (direct and indirect)**

**G. Proximate cause**

**H. Deductible**

**I. Indemnity**

**J. Actual cash value**

**K. Replacement cost**

**L. Limits of Liability**

**M. Coinsurance/Insurance to value**

**N. Accident**

**O. Occurrence**

**P. Cancellation**

**Q. Nonrenewal**

**R. Liability**

**S. Negligence**

**T. Robbery**

**U. Burglary**

**V. Theft**

**II. TYPES OF PROPERTY POLICIES**

**A. Personal lines**

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

**B. Commercial lines**

1. Commercial property
  - a. Commercial building personal property form
  - b. Causes of loss forms
  - c. Business income
  - d. Extra expense
2. Commercial Package Policy (CPP)

3. Boiler and machinery coverage forms
4. Businessowners Policy (BOP)
5. Farmowners

**C. Ocean and Inland marine**

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

**D. Additional coverages and exclusions**

1. Flood
2. Business Interruption
3. Ordinance and Law

**III. TYPES OF CASUALTY POLICIES**

**A. Commercial general liability**

1. Premises and operations liability
2. Products and completed operations liability
3. Contractual liability
4. Medical payments
5. Owners and contractors protective liability

**B. Automobile: personal and business auto**

1. Liability
2. Physical damage (collision and comprehensive)
3. Uninsured/ Underinsured motorists
4. Named insureds
5. Insureds
6. Owned automobile
7. Nonowned automobile
8. Temporary substitute auto
9. Auto adjusting definitions (included operations, overlap areas, unibody damage)

**C. Commercial crime**

1. Coverage forms
  - a. Theft, disappearance, and destruction
  - b. Robbery and safe burglary
  - c. Premises burglary
  - d. Premises theft and robbery outside premises

**D. Workers Compensation**

*Ref. 71-3-1 through 129*

1. Liability for compensation
  - a. Burden and standard of proof
  - b. Apportionment
  - c. Intoxication
  - d. Willful intent to injure
  - e. Compensation where third parties are liable
  - f. Statute of limitations
2. Indemnity benefits
  - a. Compensation for disability
  - b. Permanent total disability
  - c. Serious head or facial disfigurement
  - d. Partial or total loss of use of a member
3. Medical benefits
  - a. Right of selection
  - b. Duty to provide
4. Average weekly wage

**E. Standard Fire Policy**

*Ref: 83-13-1 through 25*

1. Basic coverages
2. Limitations and restrictions
3. Loss
4. Appraisal

**F. Professional liability**

**G. Umbrella/excess liability**

**H. Surety bonds**

**IV. STATUTES, RULES, AND REGULATIONS PERTINENT TO ADJUSTERS**

*(All references are to sections of Title 71 and 83 and Reg. Chapter 14)*

**A. Commissioner of Insurance**

1. Broad powers and duties
2. Examination of records
3. Investigations/Notice of hearing
4. Penalties

**B. Adjuster licensing**

*Ref. 83-17-401 through 423*

1. License requirements
2. License suspension and revocation
3. Change of address  
*Ref. 83-17-63*
4. Definitions

**C. Unfair trade practices**

1. Unfair claims settlement practices  
*Ref. 83-5-19, 33, 45*
2. Misrepresentation  
*Ref. 83-5-35*
3. Unfair discrimination  
*Ref. 83-71-7, 57; Reg. Chapter 14*

**V. PROPERTY INSURANCE STATUTES, RULES, AND REGULATIONS**

**A. Cancellation/Nonrenewal**

*Ref. 83-5-28, 83-11-1 through 21*

**VI. CASUALTY INSURANCE STATUTES, RULES, AND REGULATIONS**

**A. Automobile Insurance/Financial Responsibility**

1. Required limits Bodily Injury/Physical Damage  
*Ref. 63-15-3*
2. Cancellation/nonrenewal  
*Ref. 83-5-28, 83-11-1 through 21*

**PUBLIC ADJUSTER  
CONTENT OUTLINE**

*(50 scored questions)*

**I. AUTO INSURANCE**

- A. Personal and Commercial Physical Damage Coverages –  
Comprehensive and Collision
- B. Types of Autos

**II. BUSINESSOWNERS POLICY (PROPERTY ONLY)**

**III. COMMERCIAL PROPERTY COVERAGE**

**IV. DWELLING, HOMEOWNERS AND OTHER PROPERTY COVERAGES**

**V. GENERAL INSURANCE CONCEPTS AND PRINCIPLES**

- A. Property and Casualty insurance terms
- B. Insurance Concepts
- C. Loss Report

**VI. Overview of Property & Casualty Insurance**

- A. Product Knowledge
- B. Policy Provisions

**VII. Mississippi Adjuster Law, Rules and Regulations**

*Ref. 83-17-501 through 527*

- A. Commissioner of Insurance
- B. Definitions

C. License Requirements

D. Adjuster

**INDUSTRIAL FIRE  
CONTENT OUTLINE**

*(50 scored questions)*

**I. MISSISSIPPI LAWS AND RULES PERTINENT TO INDUSTRIAL FIRE INSURANCE**

*(All references are to sections of Title 83, MS Regulation and MS Administrative Code (MAC))*

**A. Insurance Commissioner**

1. Duties of the Commissioner  
*Ref. 83-1-47, 49, 51; 83-5-37, 39, 65*

**B. Industrial Fire Insurance**

*Ref. 83-13-1 through 25*

**C. Persons required to be licensed**

*Ref. 83-17-53, 65*

**D. Maintaining a license**

1. Change of Address  
*Ref. 83-17-63*
2. License Renewal  
*Ref. 83-17-37, 63*
3. Appointments  
*Ref. 83-17-75, 77*

**E. Suspension, termination, revocation of license and other penalties**

*Ref. 83-5-67, 83-17-71*

**F. Unfair Trade Practices**

1. Unfair claims practices and settlements  
*Ref. 83-5-19, 33, 45*
2. Twisting  
*Ref. Reg. F&C 37-1; MAC 19-1:1.01*
3. Rebating  
*Ref. 83-3-121*

**G. Foreign, alien and domestic companies**

*Ref. 83-1-23, 83-5-5*

**II. POLICY DEFINITIONS**

- A. Insurance contract basics**
- B. Declarations and Insuring Agreement**
- C. Conditions**
- D. Exclusions**
- E. Insurable Interest**
- F. Contract of Indemnity**
- G. Subrogation**
- H. Actual Cash Value**
- I. Warranties and Representations**
- J. Concealment and Fraud Policy Cancellation**
- K. Pro rata**
- L. Hazard**
  1. Physical
  2. Moral
  3. Morale
- M. Loss**
  1. Direct
  2. Indirect
- N. Requirement if Loss Occurs**
- O. Perils Not Included**
- P. Other Insurance**

**III. EXTENDED COVERAGE (ALLIED LINES)**

*(All references are to sections of Title 83, MS Regulation and MS Administrative Code (MAC))*

**A. Perils Insured Against and Their Provisions**

*Ref. 83-13-1 through 25*

1. Windstorm
2. Hail
3. Explosion
4. Riot, including a riot attending a strike
5. Civil Commotion
6. Aircraft
7. Vehicles
8. Smoke

**IV. BURGLARY ENDORSEMENT**

- A. Coverages
- B. Exclusions

**BAIL AGENT  
CONTENT OUTLINE**

(60 scored questions)

(All references are to sections of Title 83. Ref: 83-39-1 through 31; MAC 19-6:7.03)

**I. Arrest and release**

- A. Who may make an arrest
- B. Surrender of defendants
- C. Issuing warrants
- D. Apprehension of defendants
- E. Property Bond
- F. Consideration for setting bonds

**II. Collateral and indemnity**

- A. Return of collateral after fulfillment
- B. Custody of Collateral
- C. Penalties

**III. Contracts**

- A. Parties to a contract
- B. Indemnification agreements/surety contracts
- C. Creating a valid contract

**IV. Courts and their jurisdiction**

- A. Courts
- B. Power of attorney
- C. Posting licensing with courts
- D. Persons excluded from acting as a bail agent
- E. Court procedures
- F. Court appearance
- G. Arraignment
- H. Trial
- I. Appeal
- J. Conditions for release
- K. Failure to appear

**V. Forfeitures and judgements**

- A. Bond forfeiture
- B. Motions to set aside judgements
- C. Final judgement of forfeiture

**VI. Fulfilling the Obligation**

- A. Discharging Bonds
- B. Evidence to convict

**VII. Mississippi Bail Laws & Regulations**

- A. License Requirements
- B. License Eligibility
- C. Qualification, including bonds
- D. Appointments
- E. Non-resident eligibility
- F. Soliciting bail agent duties
- G. Limited surety agent duties
- H. Personal surety agent duties
- I. Record keeping
- J. Licensing renewal and expiration
- K. Denial, suspension or revocation of license
- L. License transfer requirements License appeal
- M. Continuing education
- N. Reinstatement requirements

- O. Fines for agents and insurers
- P. Change of address
- Q. Disciplinary actions/penalties
- R. Unlawful acts

**VIII. Skip tracing, arrest, and surrender**

- A. Reasons for surrender
- B. Return of premium after surrender
- C. Procedures for surrender
- D. Accessing records
- E. Bail Contract

**IX. Definitions and Terminology**

- A. Agent
  1. Bail enforcement
  2. Personal Surety
  3. Limited Surety
  4. Bail Soliciting
- B. Arraignment
- C. Bail
- D. Bonds
  1. Appeal
  2. Bail
  3. Cash
  4. Personal recognizance
  5. Criminal
  6. Civil
  7. Appearance
  8. Post-conviction
- E. Collateral
- F. Contracts
- G. Custody
- H. Defendant
- I. Extradition
- J. Felony
- K. Fugitive
- L. Insurer
- M. Levy
- N. Obligor
  1. Obligations of the parties
  2. Amount of bail
  3. Receipts
  4. Posting the bond/recordings
  5. Informational notice requirements
  6. Transferring a bond
- O. Power of attorney
- P. Premium
- Q. Principal
- R. Surety
- S. Trust Account
- T. Writs

**X. Writing and underwriting bonds**

- A. Bond process
  1. Application for bond
  2. The surety contract including underwriting authority

**WORKER'S COMPENSATION ADJUSTER  
CONTENT OUTLINE**

(50 scored questions)

(All references to Title 83 sections and MS Adjuster Guidebook)

**I. MISSISSIPPI WORKERS' COMPENSATION LAWS AND ADJUSTING PRACTICES**

**A. Licensing requirements**

Ref. 83-17-401 through 423

1. Adjuster
2. Exemptions/exceptions

- 3. Continuing education
- 4. License denial, renewal, expiration
- 5. License termination, revocation, suspension
- B. Claims methods and practices**
  - 1. Bad Faith
  - 2. Misrepresentation
  - 3. Fraud
- C. Workers' Compensation Policy**
  - 1. Employers Liability insurance
  - 2. Other States insurance
- D. Administration of the Act**
  - 1. Impartial construction
  - 2. Agency of Administration and Members
- E. Application**
  - 1. Employers subject to the MWCA
  - 2. Penalties for failure to secure coverage
- F. Coverage**
  - 1. Uninsured subcontractor
  - 2. Notice of cancellation and renewal
- G. Jurisdiction**
- H. Extraterritorial application**
  - 1. Concurrent jurisdiction
- I. Exclusiveness of liability**
- J. Liability for compensation**
  - 1. Compensable injuries
  - 2. Burden of Proof
  - 3. Standard of Proof
  - 4. Found Dead Presumption
  - 5. Coming and Going Rule
  - 6. Consecutive injuries
  - 7. Idiopathic Falls
  - 8. Independent Contractors
  - 9. Non-resident aliens
  - 10. Apportionment
  - 11. Intoxication
  - 12. Willful intent to injure
  - 13. Compensation for injuries where third parties are liable
  - 14. Statute of limitations
- K. Reporting of injuries**
  - 1. Requirements
  - 2. Penalty
- L. Indemnity Benefits**
  - 1. Compensation for disability
    - a. Temporary total disability
    - b. Permanent partial disability
    - c. Permanent total disability
    - d. Serious head or facial disfigurement
    - e. Partial or total loss of use of a member
  - 2. Calculation of compensation rate
  - 3. Indemnity Waiting Period
  - 4. Maximum and Minimum Payments
  - 5. Temporary Partial Disability
  - 6. Hernia
  - 7. Payments and penalties
  - 8. Maximum medical improvement
  - 9. Form B-18 Report of Payment or Suspension of Payment
- M. Average Weekly Wage**
- N. Mileage reimbursement**
- O. Child and Spousal Support Liens**
- P. Medical Benefits**
  - 1. Right of selection
  - 2. Qualified providers
  - 3. Ex Parte' communications
  - 4. Authorization
  - 5. Duty to provide
- Q. Second injury fund**
- R. Litigation**
  - 1. Form B-5,11 Petition to Controvert & Response
- S. Settlements**
  - 1. Procedure
  - 2. Medicare Requirements
- T. Third party recovery**

LIFE PRODUCER  
CONTENT OUTLINE

(60 scored questions plus 15 pretest questions)

I. TYPES OF POLICIES ..... 12

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
- 2. Survivorship life (second to die)

II. POLICY RIDERS, PROVISIONS, OPTIONS, AND EXCLUSIONS ..... 18

A. Policy riders

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

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
- 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 (e.g. participating, non-participating)

12. Incontestability

13. Assignments

14. Suicide

15. Misstatement of age and gender

16. Settlement options

17. Accelerated death benefits

C. Policy exclusions

III. COMPLETING THE APPLICATION, UNDERWRITING, AND DELIVERING THE POLICIES.... 12

A. Completing the application

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

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

IV. TAXES, 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)

**V. Mississippi Life Insurance Laws..... 10**

*(All references are to sections of Title 83, MS Regulation and MS Administrative Code (MAC))*

**A. Commissioner**

1. Broad Powers  
*Ref. 83-1-47, 49, 51*
2. Examination of Records  
*Ref. 83-5-37, 65*
3. Notice of hearing  
*Ref. 83-5-39*
4. Penalties  
*Ref. 83-5-49, 67, 83, 85*
5. Unlicensed activities  
*Ref. 83-1-49, 83-17-41, 45*

**B. Terms and concepts**

1. Insurance  
*Ref. 83-17-53, 83-19-1*
2. Insurer  
*Ref. 83-1-151, 83-24-7, 83-6-1*
3. Insurance transaction  
*Ref. 83-17-1; 83-17-53, 57; 83-59-3*
4. Authorized/unauthorized; Certificate of Authority  
*Ref. 83-21-3, 83-1-23*
5. Domestic, foreign and alien  
*Ref. 83-5-5*
6. Mississippi Life and Health Insurance Guaranty Association  
*Ref. 83-23-201 through 223*
7. Fraternal  
*Ref. 83-29-1*

**C. Licensing**

1. Persons required to be licensed
  - a. Insurance Producer  
*Ref. 83-17-53*
  - b. Insurance Adjuster  
*Ref. 83-17-401*
  - c. Resident/non-resident  
*Ref. 83-17-65, 67*
  - d. Exemptions  
*Ref. 83-17-67*
2. Appointments/Termination of Appointments  
*Ref. 83-17-75, 77*
3. Penalties for noncompliance
  - a. Refusal/nonrenewal  
*Ref. 83-17-71*
  - b. Suspension/revocation  
*Ref. 83-5-67*
  - c. Fines  
*Ref. 83-17-71*
4. Maintenance and duration of license
  - a. Renewal

*Ref. 83-17-37, 63*

- b. Continuing Education  
*Ref. 83-17-251*
- c. Notify Commissioner of Change in Address  
*Ref. 83-17-63*
- d. Report Administrative or Criminal Action  
*Ref. 83-17-81*

**D. Marketing Practices**

1. Protection of public interest  
*Ref. 83-6-39; 83-17-69; 83-24-31; MAC 19-1:20.02, 19-1-3:8:01*
2. Unfair Practices
  - a. Unfair claims methods and trade practices  
*Ref. 83-5-19, 33, 35, 45*
  - b. Producer's Compensation Disclosure  
*Ref. 83-17-73, 83-59-3*
  - c. Rebating/illegal dealing in premiums  
*Ref. 83-3-121*
  - d. Illegal inducements  
*Ref. 83-3-121*
  - e. Twisting  
*Ref. Reg. F&C 37-1; MAC 19-1:1.01*
  - f. Misrepresentation  
*Ref. 83-5-35*
  - g. Defamation of Insurer  
*Ref. 83-5-35*
  - h. Discrimination  
*Ref. 83-30-67; 83-17-7, 57*
  - i. Cease and desist  
*Ref. 83-1-51; 83-5-41*
  - j. Advertising  
*Ref. 83-5-35; Reg. L&H 53-1; MAC 19-1:3.01*
  - k. Fraud  
*Ref. 83-17-71*
3. Producer responsibilities
  - a. Policy delivery  
*Ref. 83-7-9, 13, 51; 83-23-235; 83-9-5, 25*
  - b. Premium accountability (e.g. fiduciary responsibility, comingling)  
*Ref. 83-7-27*
  - c. Reply to Commissioner  
*Ref. 83-24-13*
4. Compensation
  - a. Receiving compensation  
*Ref. 83-17-73*
  - b. Referral Fee  
*Ref. 83-17-7*
  - c. Controlled Business  
*Ref. 83-17-1*
5. Life Policy Replacements and Disclosures
  - a. Purpose  
*Ref. Reg. 99-2; MAC 19-2:14.01*
  - b. Definition  
*Ref. Reg. 99-2; MAC 19-2:14.02*
  - c. Duty of Producer  
*Ref. Reg. 99-2; MAC 19-2:14.03 through .07*

**ACCIDENT & HEALTH OR SICKNESS  
PRODUCER  
CONTENT OUTLINE**

*(60 scored questions plus 15 pretest questions)*

**I. TYPES OF POLICIES ..... 14**

**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)

**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)**

**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..... 20**

**A. Mandatory and optional provisions**

1. Entire contract
2. Time limit on certain defenses (incontestable)
3. Grace period
4. Reinstatement
5. Notice of claim
6. Claim forms
7. Proof of loss
8. Time of payment of claims
9. Payment of claims
10. Physical examination and autopsy
11. Legal actions
12. Change of beneficiary
13. Misstatement of age or sex
14. Change of occupation
15. Illegal occupation
16. Relation of earnings to insurance

**B. Other provisions and clauses**

1. Insuring clause
2. Free look
3. Consideration clause
4. Probationary period

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

**C. Riders**

1. Impairment/exclusions
2. Guaranteed insurability

**D. Rights of renewability**

1. Noncancelable
2. Cancelable
3. Guaranteed renewable

**III. SOCIAL INSURANCE ..... 3**

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

**B. Medicaid**

**C. Social Security benefits**

**IV. OTHER INSURANCE CONCEPTS..... 4**

**A. Total, partial, recurrent and residual disability**

**B. Owner's rights**

**C. Dependent children benefits**

**D. Primary and contingent beneficiaries**

**E. Modes of premium payments**

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

**G. Occupational vs. non-occupational**

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

**I. Managed care**

**J. Workers Compensation**

**K. Subrogation**

**V. FIELD UNDERWRITING PROCEDURES..... 9**

**A. Completing the application**

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

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

**D. Submitting application (and initial premium if collected) to company for underwriting**

**E. Policy delivery**

**F. Explaining policy and its provisions, riders, exclusions, and ratings to clients**

**G. Replacement**

**H. Contract law**

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

**VI. Mississippi Accident and Health insurance laws ... 10**



## **A. Commissioner**

(All references are to sections of Title 83, MS Regulation and MS Administrative Code (MAC))

1. Broad Powers  
*Ref. 83-1-47, 49, 51*
2. Examination of Records  
*Ref. 83-5-37, 65*
3. Notice of hearing  
*Ref. 83-5-39*
4. Penalties  
*Ref. 83-5-49, 67, 83, 85*
5. Unlicensed activities  
*Ref. 83-1-49, 83-17-41, 45*

## **B. Terms and concepts**

1. Insurance  
*Ref. 83-17-53, 83-19-1*
2. Insurer  
*Ref. 83-1-151, 83-24-7, 83-6-1*
3. Insurance transaction  
*Ref. 83-17-1; 83-17-53, 57; 83-59-3*
4. Authorized/unauthorized; Certificate of Authority  
*Ref. 83-21-3, 83-1-23*
5. Domestic, foreign and alien  
*Ref. 83-5-5*
6. Mississippi Life and Health Insurance Guaranty Association  
*Ref. 83-23-201 through 223*
7. Fraternal  
*Ref. 83-29-1*
8. Essential Health Benefits  
*Ref. 83-9-5, ACA Sec. 1302 42 U.S.C. 18022*

## **C. Licensing**

1. Persons required to be licensed
  - a. Insurance Producer  
*Ref. 83-17-53*
  - b. Insurance Adjuster  
*Ref. 83-17-401*
  - c. Resident/non-resident  
*Ref. 83-17-65, 67*
  - d. Exemptions  
*Ref. 83-17-67*
2. Appointments/Termination of Appointments  
*Ref. 83-17-75, 77*
3. Penalties for noncompliance
  - a. Refusal/nonrenewal  
*Ref. 83-17-71*
  - b. Suspension/revocation  
*Ref. 83-5-67*
  - c. Fines  
*Ref. 83-17-71*
4. Maintenance and duration of license
  - a. Renewal  
*Ref. 83-17-37, 63*
  - b. Continuing Education  
*Ref. 83-17-251*
  - c. Notify Commissioner of Change in Address  
*Ref. 83-17-63*
  - d. Report Administrative or Criminal Action  
*Ref. 83-17-81*

## **D. Marketing Practices**

1. Protection of public interest

*Ref. 83-6-39; 83-17-69; 83-24-31; MAC 19-1:20.02, 19-1-3:8.01*

2. Unfair Practices
  - a. Unfair claims methods and trade practices  
*Ref. 83-5-19, 29, 31, 33, 35, 45*
  - b. Producer's Compensation Disclosure  
*Ref. 83-17-73, 83-59-3*
  - c. Rebating/illegal dealing in premiums  
*Ref. 83-3-121*
  - d. Illegal inducements  
*Ref. 83-3-121*
  - e. Twisting  
*Ref. Reg. 19-1:1.01*
  - f. Misrepresentation  
*Ref. 83-5-35*
  - g. Defamation of Insurer  
*Ref. 83-5-35*
  - h. Discrimination  
*Ref. 83-8-221, 83-30-67, 38-71-1, 83-71-57*
  - i. Cease and desist  
*Ref. 83-1-51; 83-5-41*
  - j. Advertising  
*Ref. 83-5-35; Reg. L&H 53-1; MAC 19-1:3.01*
  - k. Fraud  
*Ref. 83-17-71*
3. Producer responsibilities
  - a. Policy delivery  
*Ref. 83-7-9, 13, 51; 83-23-235; 83-9-5, 25*
  - b. Premium accountability (e.g. fiduciary responsibility, comingling)  
*Ref. 83-7-27*
  - c. Reply to Commissioner  
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4. Compensation
  - a. Receiving compensation  
*Ref. 83-17-73*
  - b. Referral Fee  
*Ref. 83-17-7*
  - c. Controlled Business  
*Ref. 83-17-1*
5. Accident and Health Replacement and Disclosures
  - a. Purpose  
*Ref. 83-9-35*
  - b. Definition  
*Ref. 83-9-35*
  - c. Duty of Producer  
*Ref. Reg. 99-2*
6. Long-Term Care Insurance
  - a. Policy standards  
*Ref. Reg. 90-102; MAC 19-3:8.01 through .05*
  - b. Required Provisions  
*Ref. Reg. 90-102; MAC 19-3:8.06 through .08*
  - c. Outline of Coverage  
*Ref. Reg. 90-102; MAC 19-3:8.17 through .18*

**LIFE, ACCIDENT AND HEALTH OR SICKNESS  
PRODUCER  
CONTENT OUTLINE**

*(115 scored questions plus 10 pretest questions)*

**I. TYPES OF LIFE POLICIES..... 12**

**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
2. Survivorship life (second to die)

**II. LIFE POLICY RIDERS, PROVISIONS, OPTIONS, AND EXCLUSIONS ..... 18**

**A. Policy riders**

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

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

**C. Policy exclusions**

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

**A. Completing the application**

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

**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
2. Unique aspects of the insurance contract
  - a. Conditional
  - b. Unilateral
  - c. Adhesion
  - d. Aleatory

**IV. TAXES, RETIREMENT, AND OTHER LIFE 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)

**V. TYPES OF ACCIDENT AND HEALTH POLICIES ..... 14**

**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)

**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)**

**G. Other policies**

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

**VI. HEALTH POLICY PROVISIONS, CLAUSES & RIDERS 20**

**A. Mandatory and optional provisions**

1. Entire contract
2. Time limit on certain defenses (incontestable)
3. Grace period
4. Reinstatement
5. Notice of claim
6. Claim forms
7. Proof of loss
8. Time of payment of claims
9. Payment of claims
10. Physical examination and autopsy
11. Legal actions
12. Change of beneficiary
13. Misstatement of age or sex
14. Change of occupation
15. Illegal occupation
16. Relation of earnings to insurance

**B. Other provisions and clauses**

1. Insuring clause
2. Free look
3. Consideration clause
4. Probationary period
5. Elimination period
6. Waiver of premium
7. Exclusions and limitations
8. Preexisting conditions

9. Coinsurance
10. Deductibles
11. Eligible expenses
12. Copayments
13. Pre-authorizations and prior approval requirements
14. Usual, reasonable, and customary (URC) charges
15. Lifetime, annual, or per cause maximum benefit limits

**C. Riders**

1. Impairment/exclusions
2. Guaranteed insurability

**D. Rights of renewability**

1. Noncancelable
2. Cancelable
3. Guaranteed renewable

**VII. SOCIAL INSURANCE ..... 3**

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

**B. Medicaid**

**C. Social Security benefits**

**VIII. OTHER ACCIDENT AND HEALTH INSURANCE**

**CONCEPTS .....4**

**A. Total, partial, recurrent and residual disability**

**B. Owner's rights**

**C. Dependent children benefits**

**D. Primary and contingent beneficiaries**

**E. Modes of premium payments**

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

**G. Occupational vs. non-occupational**

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

**I. Managed care**

**J. Workers Compensation**

**K. Subrogation**

**IX. FIELD UNDERWRITING PROCEDURES..... 9**

**A. Completing the application**

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

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

**D. Submitting application (and initial premium if collected) to company for underwriting**

**E. Policy delivery**

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**G. Replacement**

**H. Contract law**

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**X. Mississippi Life and Health Insurance Laws.....15**

**A. Commissioner**

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  2. Examination of Records  
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*Ref. 83-17-401*
    - c. Resident/non-resident  
*Ref. 83-17-65, 67*
    - d. Exemptions  
*Ref. 83-17-67*
  2. Appointments/Termination of Appointments  
*Ref. 83-17-75, 77*
  3. Penalties for noncompliance
    - a. Refusal/nonrenewal  
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    - b. Suspension/revocation  
*Ref. 83-5-67*
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    - d. Report Administrative or Criminal Action  
*Ref. 83-17-81*
- D. Marketing Practices**
1. Protection of public interest  
*Ref. 83-6-39; 83-17-69; 83-24-31; MAC 19-1:20.02, 19-1-3:8:01*
  2. Unfair Practices
    - a. Unfair claims methods and trade practices  
*Ref. 83-5-19, 29, 31, 33, 35, 45*
    - b. Producer's Compensation Disclosure  
*Ref. 83-17-73, 83-59-3*
    - c. Rebating/illegal dealing in premiums  
*Ref. 83-3-121*
    - d. Illegal inducements  
*Ref. 83-3-121*
    - e. Twisting  
*Ref. Reg. F&C 37-1; MAC 19-1:1.01*
    - f. Misrepresentation  
*Ref. 83-5-35*
    - g. Defamation of Insurer  
*Ref. 83-5-35*
    - h. Discrimination  
*Ref. 83-8-221, 83-30-67, 38-71-1, 83-71-57*
    - i. Cease and desist  
*Ref. 83-1-51; 83-5-41*
    - j. Advertising  
*Ref. 83-5-35; Reg. F&C 53-1; MAC 19-1:3.01*
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5. Producer responsibilities
    - a. Policy delivery  
*Ref. 83-7-9, 13, 51; 83-23-235; 83-9-5, 25*
    - b. Premium accountability (e.g. fiduciary responsibility, comingling)  
*Ref. 83-7-27*
    - c. Reply to Commissioner  
*Ref. 83-24-13*
  6. Compensation
    - a. Receiving compensation  
*Ref. 83-17-73*
    - b. Referral Fee  
*Ref. 83-17-7*
    - c. Controlled Business  
*Ref. 83-17-1*
  7. Life, Accident and Health or Sickness Policy Replacement and Disclosures
    - a. Purpose  
*Ref. 83-9-35; MAC 19-2:14.01*
    - b. Definition  
*Ref. 83-9-35; MAC 19-2:14.02*
    - c. Duty of Producer  
*Ref. 83-9-35; MAC 19-2:14.03 through .07*
  8. Long-Term Care Insurance
    - a. Policy standards  
*Ref. Reg. 90-102; MAC 19-3:8.01 through .05*
    - b. Required Provisions  
*Ref. Reg. 90-102; MAC 19-3:8.06 through .08*
    - c. Outline of Coverage  
*Ref. Reg. 90-102; MAC 19-3:8.17 through .18*

**PROPERTY PRODUCER  
CONTENT OUTLINE**

*(60 scored questions plus 15 pretest questions)*

**I. TYPES OF POLICIES ..... 25**

**A. Homeowners**

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

**B. Dwelling policies**

1. DP-1
2. DP-2
3. DP-3

**C. Commercial lines**

1. Commercial Package Policy (CPP)
2. Commercial property
  - a. Commercial building and business personal property form
  - b. Causes of loss forms
  - c. Business income
  - d. Extra expense
  - e. Equipment breakdown
3. Business Owners Policy (BOP)
4. Builders Risk

**D. Inland marine**

1. Personal Articles floaters
2. Commercial Property floaters

**E. National Flood Insurance Program**

**F. Others**

1. Earthquake
2. Mobile Homes
3. Watercraft
4. Farm Owners
5. Windstorm

**II. INSURANCE TERMS AND RELATED CONCEPTS ..... 14**

**A. Insurance**

1. Law of Large Numbers

**B. Insurable interest**

**C. Risk**

1. Pure vs. Speculative Risk

**D. Hazard**

1. Moral
2. Morale
3. Physical

**E. Peril**

**F. Loss**

1. Direct
2. Indirect

**G. Loss Valuation**

1. Actual cash value
2. Replacement cost
3. Market value
4. Stated/agreed value
5. Salvage value

**H. Proximate cause**

**I. Deductible**

**J. Indemnity**

**K. Limits of liability**

**L. Coinsurance/Insurance to value**

**M. Occurrence**

**N. Cancellation**

**O. Nonrenewal**

**P. Vacancy and unoccupancy**

**Q. Liability**

1. Absolute
2. Strict
3. Vicarious

**R. Negligence**

**S. Binder**

**T. Endorsements**

**U. Blanket vs. Specific**

**III. POLICY PROVISIONS AND CONTRACT LAW ..... 11**

**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)**

**IV. Mississippi Property Insurance Laws..... 10**

*(All references are to sections of Title 83, MS Regulation and MS Administrative Code (MAC))*

**A. Commissioner**

1. Broad Powers  
*Ref. 83-1-47, 49, 51*
2. Examination of Records  
*Ref. 83-5-37, 65*
3. Notice of hearing  
*Ref. 83-5-39*
4. Rates and Forms  
*Ref. 83-2-3, 83-3-23*
5. Penalties  
*Ref. 83-5-49, 67, 83, 85*
6. Unlicensed activities  
*Ref. 83-1-49, 83-17-41, 45*

**B. Terms and concepts**

1. Insurer  
*Ref. 83-1-151, 83-24-7, 83-6-1*
2. Insurance transaction  
*Ref. 83-17-1; 83-17-53, 57; 83-59-3*
3. Admitted and Non-admitted insurers  
*Ref. 83-21-3*
4. Domestic, foreign and alien Insurers; certificate of authority  
*Ref. 83-1-23, 83-5-5*

5. Mississippi Insurance Guaranty Association  
*Ref. 83-23-103, 109, 115, 119*
6. Mississippi State Rating Bureau  
*Ref. 83-3-7, 24*
7. Mississippi Residential Property Insurance Underwriting Association  
*Ref. 83-38-1, 3, 5*
8. Mississippi Windstorm Underwriting Association  
*Ref. 83-34-1*
9. Valued Policy  
*Ref. 83-13-5*

#### **C. Licensing**

1. Persons required to be licensed
  - a. Insurance Producer  
*Ref. 83-17-53, 55, 59, 61, 63, 251*
  - b. Insurance Adjuster  
*Ref. 83-17-401*
  - c. Resident/non-resident  
*Ref. 83-17-65, 67*
  - d. Exemptions  
*Ref. 83-17-67*
2. Appointments/Termination of Appointments  
*Ref. 83-17-75, 77*
3. Penalties for noncompliance
  - a. Refusal/nonrenewal  
*Ref. 83-17-71*
  - b. Suspension/revocation  
*Ref. 83-5-67*
  - c. Administrative fines  
*Ref. 83-17-71*
4. Maintenance and duration of license
  - a. Renewal  
*Ref. 83-17-37, 63*
  - b. Continuing Education  
*Ref. 83-17-251*
  - c. Notify Commissioner of Change in Address  
*Ref. 83-17-63*
  - d. Report Administrative or Criminal Action  
*Ref. 83-17-81*

#### **D. Marketing Practices**

1. Protection of public interest  
*Ref. 83-6-39; 83-17-69; 83-24-31; MAC 19-1:20.02*
2. Unfair Practices
  - a. Unfair claims methods and trade practices  
*Ref. 83-5-19, 33, 35, 45*
  - b. Producer's Compensation Disclosure  
*Ref. 83-17-73, 83-59-3*
  - c. Rebating/illegal dealing in premiums  
*Ref. 83-3-121*
  - d. Illegal inducements  
*Ref. 83-2-29*
  - e. Twisting  
*Ref. Reg. F&C 37-1; MAC 19-1:1.01*
  - f. Misrepresentation  
*Ref. 83-5-35*
  - g. Credit Scoring Adverse-Action  
*Ref. 15 USCA § 1681m*
  - h. Defamation  
*Ref. 83-5-35*
  - i. Discrimination  
*Ref. 83-2-3*

- j. Failure to issue proper receipts  
*Ref. 83-17-71*
- k. Cease and desist  
*Ref. 83-1-51; 83-5-41*
- l. Advertising  
*Ref. 83-5-35; 83-17-1, 71; MAC 19-1:3.01*
- m. Fraud  
*Ref. 7-5-303; 83-17-71*

#### **3. Producer responsibilities**

- a. Policy deliveries  
*Ref. (2007-1) MAC 19-1:34.04-.05*
- b. Premium accountability (e.g. fiduciary responsibility)  
*Ref. 83-17-71; Reg. (2000-4 Sec 4) MAC 19-1:25.04*
- c. Separate Account Requirement  
*Ref. Reg. 79-001; MAC 19-1:11.01*
- d. Reply to the Insurance Commissioner  
*Ref. 83-24-13*
- e. Burden of determining authorization  
*Ref. 83-1-23*

#### **4. Compensation**

- a. Payment of commissions  
*Ref. 83-17-73*
- b. Duly licensed producer  
*Ref. 83-17-7*
- c. Referral Fee  
*Ref. 83-17-7*
- d. Controlled Business  
*Ref. 83-17-1*

#### **E. Cancellation/Nonrenewal**

1. Property policies
  - a. Personal Lines
    - (1) Homeowners  
*Ref. 83-5-28*
    - (2) Automobile  
*Ref. 83-11-1 through 21*
  - b. Commercial Lines  
*Ref. 83-5-28*
2. Proof of Notice  
*Ref. 83-11-9, 13*

#### **F. Applications and Binders**

1. Binding coverage  
*Ref. (2009-1) MAC 19-5:4.01-.06*

<b>CASUALTY PRODUCER CONTENT OUTLINE</b>
--

*(60 scored questions plus 15 pretest questions)*

#### **I. TYPES OF POLICIES, BONDS, AND RELATED TERMS. ...25**

##### **A. Commercial general liability**

1. Exposures
  - a. Premises and Operations
  - b. Products and Completed Operations
2. Coverage
  - a. Coverage A: Bodily Injury and Property Damage Liability
    - (1) Occurrence
    - (2) Claims made
      - (a) Retroactive Date
  - b. Coverage B: Personal Injury and Advertising Injury
  - c. Coverage C: Medical Payments
  - d. Supplemental Payments

- e. Who is an insured
- f. Limits
  - (1) Per occurrence
  - (2) Annual Aggregate
- g. 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. Garage Coverage Form, including Garagekeepers Insurance
- 9. Exclusions
- 10. Individual Insured and Drive Other Car (DOC)

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

(This section does not deal with specifics of state law)

- 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

**G. Umbrella/Excess Liability**

**II. INSURANCE TERMS AND RELATED CONCEPTS ..... 14**

**A. Risk**

**B. Hazards**

- 1. Moral

- 2. Morale
- 3. Physical

**C. Indemnity**

**D. Insurable interest**

**E. Loss valuation**

- 1. Actual cash value
- 2. Replacement cost
- 3. Market value
- 4. Stated/agreed value
- 5. Salvage value

**F. Negligence**

**G. Liability**

**H. Occurrence**

**I. Binders**

**J. Warranties**

**K. Representations**

**L. Concealment**

**M. Deposit Premium/Audit**

**N. Certificate of Insurance**

**O. Law of Large Numbers**

**P. Pure vs. Speculative Risk**

**Q. Endorsements**

**R. Damages**

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

**S. Compliance with provisions of Fair Credit Reporting Act**

**III. POLICY PROVISIONS..... 11**

**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. Arbitration**

**L. Other insurance**

**M. Subrogation**

**N. Loss settlement provisions including consent to settle a loss**

**O. Terrorism Risk Insurance Act (TRIA)**

**IV. Mississippi Casualty Insurance Laws..... 10**

(All references are to sections of Title 83, MS Regulation and MS Administrative Code (MAC))

**A. Commissioner**

- 1. Broad Powers  
*Ref. 83-1-47, 49, 51*
- 2. Examination of Records  
*Ref. 83-5-37, 65*
- 3. Notice of hearing  
*Ref. 83-5-39*
- 4. Rates and Forms  
*Ref. 83-2-3, 83-3-23*
- 5. Penalties  
*Ref. 83-5-49, 67, 83, 85*
- 6. Unlicensed activities

*Ref. 83-1-49, 83-17-41, 45*

## **B. Terms and concepts**

1. Insurance  
*Ref. 83-17-53, 83-19-1*
2. Insurer  
*Ref. 83-1-151, 83-24-7, 83-6-1*
3. Insurance transaction  
*Ref. 83-17-1; 83-17-53, 57; 83-59-3*
4. Admitted and Non-admitted insurers  
*Ref. 83-21-3*
5. Domestic, foreign and alien Insurers; certificate of authority  
*Ref. 83-1-23, 83-5-5*
6. Mississippi Insurance Guaranty Association  
*Ref. 83-23-103, 109, 115, 119*
7. Mississippi State Rating Bureau  
*Ref. 83-3-7, 24*
8. Mississippi Residential Property Insurance Underwriting Association  
*Ref. 83-38-1, 3, 5*

## **C. Licensing**

1. Persons required to be licensed
  - a. Insurance Producer  
*Ref. 83-17-53. 55, 59, 61, 63, 251*
  - b. Insurance Adjuster  
*Ref. 83-17-401*
  - c. Resident/non-resident  
*Ref. 83-17-65, 67*
  - d. Exemptions  
*Ref. 83-17-67*
2. Appointments/Termination of Appointments  
*Ref. 83-17-75, 77*
3. Penalties for noncompliance
  - a. Refusal/nonrenewal  
*Ref. 83-17-71*
  - b. Suspension/revocation  
*Ref. 83-5-67*
  - c. Administrative fines  
*Ref. 83-17-71*
4. Maintenance and duration of license
  - a. Renewal  
*Ref. 83-17-37, 63*
  - b. Continuing Education  
*Ref. 83-17-251*
  - c. Notify Commissioner of Change in Address  
*Ref. 83-17-63*
  - d. Report Administrative or Criminal Action  
*Ref. 83-17-81*

## **D. Marketing Practices**

1. Protection of public interest  
*Ref. 83-6-39; 83-17-69; 83-24-31; MAC 19-1:20.02*
2. Unfair Practices
  - a. Unfair claims methods and trade practices  
*Ref. 83-5-19, 33, 35, 45*
  - b. Producer's Compensation Disclosure  
*Ref. 83-17-73, 83-59-3*
  - c. Rebating/illegal dealing in premiums  
*Ref. 83-3-121*
  - d. Illegal inducements  
*Ref. 83-2-29*
  - e. Twisting

*Ref. Reg. F&C 37-1; MAC 19-1:1.01*

- f. Misrepresentation  
*Ref. 83-5-35*
  - g. Credit Scoring Adverse-Action  
*Ref. 15 USCA § 1681m*
  - h. Defamation  
*Ref. 83-5-35*
  - i. Discrimination  
*Ref. 83-2-3*
  - j. Failure to issue proper receipts  
*Ref. 83-17-71*
  - k. Cease and desist  
*Ref. 83-1-51; 83-5-41*
  - l. Advertising  
*Ref. 83-5-35; 83-17-1, 71; Reg. 19-1:3.01*
  - m. Fraud  
*Ref. 7-5-303; 83-17-71*
3. Producer responsibilities
    - a. Policy deliveries  
*Ref. (2007-1) MAC 19-1:34.04-.05*
    - b. Premium accountability (e.g. fiduciary responsibility)  
*Ref. 83-17-71; Reg. (2000-4 Sec 4) MAC 19-1:25.04*
    - c. Separate Account Requirement  
*Ref. Reg. 79-011; MAC 19-1:11.01*
    - d. Reply to the Insurance Commissioner  
*Ref. 83-24-13*
    - e. Burden of determining authorization  
*Ref. 83-1-23*
  4. Compensation
    - a. Payment of commissions  
*Ref. 83-17-73*
    - b. Duly licensed producer  
*Ref. 83-17-7*
    - c. Referral Fee  
*Ref. 83-17-7*
    - d. Controlled Business  
*Ref. 83-17-1*

## **E. Cancellation/Nonrenewal**

1. Proof of Notice  
*Ref. 83-11-9, 13*

## **F. Applications and Binders**

1. Binding coverage  
*Ref. (2009-1) MAC 19-5:4.01-.06*

## **G. Automobile**

1. Financial Responsibility  
*Ref. 63-15-3*
2. Uninsured/Underinsured motorist  
*Ref. 83-11-101 through 111*



**PROPERTY & CASUALTY PRODUCER  
CONTENT OUTLINE**

*(90 scored questions plus 10 pretest questions)*

**I. TYPES OF PROPERTY POLICIES ..... 17**

**A. Homeowners**

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

**B. Dwelling policies**

1. DP-1
2. DP-2
3. DP-3

**C. Commercial lines**

1. Commercial Package Policy (CPP)
2. Commercial property
  - a. Commercial building and business personal property form
  - b. Causes of loss forms
  - c. Business income
  - d. Extra expense
  - e. Equipment breakdown
3. Business Owners Policy (BOP)
4. Builders Risk

**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. PROPERTY INSURANCE TERMS AND RELATED CONCEPTS.....10**

**A. Insurance**

1. Law of Large Numbers

**B. Insurable interest**

**C. Risk**

1. Pure vs. Speculative Risk

**D. Hazard**

1. Moral
2. Morale
3. Physical

**E. Peril**

**F. Loss**

1. Direct
2. Indirect

**G. Loss Valuation**

1. Actual cash value
2. Replacement cost
3. Market value
4. Stated/agreed value
5. Salvage value

**H. Proximate cause**

**I. Deductible**

**J. Indemnity**

**K. Limits of liability**

**L. Coinsurance/Insurance to value**

**M. Occurrence**

**N. Cancellation**

**O. Nonrenewal**

**P. Vacancy and unoccupancy**

**Q. Liability**

1. Absolute
2. Strict
3. Vicarious

**R. Negligence**

**S. Binder**

**T. Endorsements**

**U. Blanket vs. Specific**

**III. PROPERTY POLICY PROVISIONS & CONTRACT LAW 8**

**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)**

**IV. TYPES OF CASUALTY POLICIES, BONDS, AND RELATED TERMS ..... 17**

**A. Commercial general liability**

1. Exposures
  - a. Premises and Operations
  - b. Products and Completed Operations
2. Coverage
  - a. Coverage A: Bodily Injury and Property Damage Liability
    - (1) Occurrence
    - (2) Claims made
      - (a) Retroactive Date
  - b. Coverage B: Personal Injury and Advertising Injury
  - c. Coverage C: Medical Payments
  - d. Supplemental Payments
  - e. Who is an insured
  - f. Limits
    - (1) Per occurrence
    - (2) Annual Aggregate
  - g. 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. Garage Coverage Form, including Garagekeepers Insurance
- 9. Exclusions
- 10. Individual Insured and Drive Other Car (DOC)
- C. Workers Compensation Insurance, Employers Liability Insurance, and Related Issues**
  - (This section does not deal with specifics of state law)
  - 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
- G. Umbrella/Excess Liability**

**V. CASUALTY INSURANCE TERMS AND RELATED CONCEPTS..... 10**

- A. Risk**
- B. Hazards**
  - 1. Moral
  - 2. Morale
  - 3. Physical
- C. Indemnity**
- D. Insurable interest**
- E. Loss valuation**
  - 1. Actual cash value
  - 2. Replacement cost
  - 3. Market value
  - 4. Stated/agreed value

- 5. Salvage value
- F. Negligence**
- G. Liability**
- H. Occurrence**
- I. Binders**
- J. Warranties**
- K. Representations**
- L. Concealment**
- M. Deposit Premium/Audit**
- N. Certificate of Insurance**
- O. Law of Large Numbers**
- P. Pure vs. Speculative Risk**
- Q. Endorsements**
- R. Damages**
  - 1. Compensatory
    - a. General
    - b. Special
  - 2. Punitive
- S. Compliance with provisions of Fair Credit Reporting Act**

**VI. CASUALTY POLICY PROVISIONS ..... 8**

- 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. Arbitration**
  - L. Other insurance**
  - M. Subrogation**
  - N. Loss settlement provisions including consent to settle a loss**
  - O. Terrorism Risk Insurance Act (TRIA)**

**VII. Mississippi Property and Casualty Insurance Laws.....20**  
*(All references are to sections of Title 83, MS Regulation and MS Administrative Code (MAC))*

- A. Commissioner**
  - 1. Broad Powers  
*Ref. 83-1-47, 49, 51*
  - 2. Examination of Records  
*Ref. 83-5-37, 65*
  - 3. Notice of hearing  
*Ref. 83-5-39*
  - 4. Rates and Forms  
*Ref. 83-2-3, 83-3-23*
  - 5. Penalties  
*Ref. 83-5-49, 67, 83, 85*
  - 6. Unlicensed activities  
*Ref. 83-1-49, 83-17-41, 45*
- B. Terms and concepts**
  - 1. Insurance  
*Ref. 83-17-53, 83-19-1*
  - 2. Insurer  
*Ref. 83-1-151, 83-24-7, 83-6-1*
  - 3. Insurance transaction  
*Ref. 83-17-1; 83-17-53, 57; 83-59-3*
  - 4. Admitted and Non-admitted insurers

- Ref. 83-21-3*
- 5. Domestic, foreign and alien Insurers; certificate of authority  
*Ref. 83-1-23, 83-5-5*
- 6. Mississippi Insurance Guaranty Association  
*Ref. 83-23-103, 109, 115, 119*
- 7. Mississippi State Rating Bureau  
*Ref. 83-3-7, 24*
- 8. Mississippi Residential Property Insurance Underwriting Association  
*Ref. 83-38-1, 3, 5*
- 9. Mississippi Windstorm Underwriting Association  
*Ref. 83-34-1*
- 10. Valued Policy  
*Ref. 83-13-5*

### **C. Licensing**

- 1. Persons required to be licensed
  - a. Insurance Producer  
*Ref. 83-17-53, 55, 59, 61, 63, 251*
  - b. Insurance Adjuster  
*Ref. 83-17-401*
  - c. Resident/non-resident  
*Ref. 83-17-65, 67*
  - d. Exemptions  
*Ref. 83-17-67*
- 2. Appointments/Termination of Appointments  
*Ref. 83-17-75, 77*
- 3. Penalties for noncompliance
  - a. Refusal/nonrenewal  
*Ref. 83-17-71*
  - b. Suspension/revocation  
*Ref. 83-5-67*
  - c. Administrative fines  
*Ref. 83-17-71*
- 4. Maintenance and duration of license
  - a. Renewal  
*Ref. 83-17-37, 63*
  - b. Continuing Education  
*Ref. 83-17-251*
  - c. Notify Commissioner of Change in Address  
*Ref. 83-17-63*
  - d. Report Administrative or Criminal Action  
*Ref. 83-17-81*

### **D. Marketing Practices**

- 1. Protection of public interest  
*Ref. 83-6-39; 83-17-69; 83-24-31; MAC 19-1:20.02*
- 2. Unfair Practices
  - a. Unfair claims methods and trade practices  
*Ref. 83-5-19, 33, 35, 45*
  - b. Producer's Compensation Disclosure  
*Ref. 83-17-73, 83-59-3*
  - c. Rebating/illegal dealing in premiums  
*Ref. 83-3-121*
  - d. Illegal inducements  
*Ref. 83-2-29*
  - e. Twisting  
*Ref. Reg. F&C 37-1; MAC 19-1:1.01*
  - f. Misrepresentation  
*Ref. 83-5-35*
  - g. Credit Scoring Adverse-Action  
*Ref. 15 USCA § 1681m*

- h. Defamation  
*Ref. 83-5-35*
- i. Discrimination  
*Ref. 83-2-3*
- j. Failure to issue proper receipts  
*Ref. 83-17-71*
- k. Cease and desist  
*Ref. 83-1-51; 83-5-41*
- l. Advertising  
*Ref. 83-5-35; 83-17-1, 71; Reg. 19-1:3.01*
- m. Fraud  
*Ref. 7-5-303; 83-17-71*
- 3. Producer responsibilities
  - a. Policy deliveries  
*Ref. (2007-1) MAC 19-1:34.04-.05*
  - b. Premium accountability (e.g. fiduciary responsibility)  
*Ref. 83-17-71; Reg. (2000-4 Sec 4) MAC 19-1:25.04*
  - c. Separate Account Requirement  
*Ref. Reg. 79-001; MAC 19-1:11.01*
  - d. Reply to the Insurance Commissioner  
*Ref. 83-24-13*
  - e. Burden of determining authorization  
*Ref. 83-1-23*
- 4. Compensation
  - a. Payment of commissions  
*Ref. 83-17-73*
  - b. Duly licensed producer  
*Ref. 83-17-7*
  - c. Referral Fee  
*Ref. 83-17-7*
  - d. Controlled Business  
*Ref. 83-17-1*

### **E. Cancellation/Nonrenewal**

- 1. Property policies
  - a. Personal Lines
    - (1) Homeowners  
*Ref. 83-5-28*
    - (2) Automobile  
*Ref. 83-11-1 through 21*
  - b. Commercial Lines  
*Ref. 83-5-28*
- 2. Proof of Notice  
*Ref. 83-11-9, 13*

### **F. Applications and Binders**

- 1. Binding coverage  
*Ref. (2009-1) MAC 19-5:4.01-.06*

### **G. Automobile**

- 1. Financial Responsibility  
*Ref. 63-15-3*
- 2. Uninsured/Underinsured motorist  
*Ref. 83-11-101 through 111*

**PERSONAL LINES PRODUCER  
CONTENT OUTLINE**

(75 scored questions)

**I. TYPES OF PROPERTY POLICIES ..... 7**

**A. Homeowners**

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

**B. Dwelling policies**

1. DP-1
2. DP-2
3. DP-3

**C. Inland marine**

1. Personal Articles floaters

**D. National Flood Insurance Program**

**E. Others**

1. Earthquake
2. Mobile Homes
3. Watercraft
4. Windstorm

**II. TYPES OF CASUALTY POLICIES ..... 9**

**A. Automobile: personal auto**

1. Liability
  - a. Bodily Injury
  - b. Property Damage
  - c. Split Limits
  - d. Combined Single Limit
2. Medical Payments
3. Physical Damage (collision; other than collision; specified perils)
4. Uninsured motorists
5. Underinsured motorists
6. Who is an insured
7. Types of Auto
  - a. Owned
  - b. Non-owned
  - c. Hired
  - d. Temporary Substitute
  - e. Newly Acquired Autos
  - f. Transportation Expense and Rental Reimbursement Expense
8. Exclusions

**B. Umbrella/Excess liability**

**III. PROPERTY AND CASUALTY INSURANCE TERMS AND RELATED CONCEPTS ..... 21**

**A. Insurance**

1. Law of Large Numbers

**B. Insurable interest**

**C. Risk**

1. Pure vs. Speculative Risk

**D. Hazard**

1. Moral
2. Morale
3. Physical

**E. Peril**

**F. Loss**

1. Direct
2. Indirect

**G. Loss Valuation**

1. Actual cash value
2. Replacement cost
3. Market value
4. Stated value
5. Salvage value

**H. Proximate cause**

**I. Deductible**

**J. Indemnity**

**K. Limits of liability**

**L. Coinsurance/Insurance to value**

**M. Occurrence**

**N. Cancellation**

**O. Nonrenewal**

**P. Vacancy and unoccupancy**

**Q. Liability**

1. Absolute
2. Strict
3. Vicarious

**R. Negligence**

**S. Binder**

**T. Endorsements**

**U. Blanket vs. Specific**

**V. Burglary, Robbery, Theft, and Mysterious Disappearance**

**W. Warranties**

**X. Representations**

**Y. Concealment**

**Z. Deposit Premium/Audit**

**AA. Certificate of Insurance**

**BB. Damages**

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

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

**IV. PROPERTY AND CASUALTY POLICY PROVISIONS AND CONTRACT LAW ..... 18**

**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**

**V. Arbitration**

**W. Loss settlement provisions including consent to settle a loss**

**V. Mississippi Personal Lines Insurance Laws..... 20**

*(All references are to sections of Title 83, MS Regulation and MS Administrative Code (MAC))*

**A. Commissioner**

1. Broad Powers  
*Ref. 83-1-47, 49, 51*
2. Examination of Records  
*Ref. 83-5-37, 65*
3. Notice of hearing  
*Ref. 83-5-39*
4. Rates and Forms  
*Ref. 83-2-3, 83-3-23*
5. Penalties  
*Ref. 83-5-49, 67, 83, 85*
6. Unlicensed activities  
*Ref. 83-1-49, 83-17-41, 45*

**B. Terms and concepts**

1. Insurer  
*Ref. 83-1-151, 83-24-7, 83-6-1*
2. Insurance transaction  
*Ref. 83-17-1; 83-17-53, 57; 83-59-3*
3. Admitted and Non-admitted insurers  
*Ref. 83-21-3*
4. Domestic, foreign and alien Insurers; certificate of authority  
*Ref. 83-1-23, 83-5-5*
5. Mississippi Insurance Guaranty Association  
*Ref. 83-23-103, 109, 115, 119*
6. Mississippi State Rating Bureau  
*Ref. 83-3-7, 24*
7. Mississippi Residential Property Insurance Underwriting Association  
*Ref. 83-38-1, 3, 5*
8. Mississippi Windstorm Underwriting Association  
*Ref. 83-34-1*
9. Valued Policy  
*Ref. 83-13-5*

**C. Licensing**

1. Persons required to be licensed
  - a. Insurance Producer  
*Ref. 83-17-53, 55, 59, 61, 63, 251*
  - b. Insurance Adjuster  
*Ref. 83-17-401*
  - c. Resident/non-resident  
*Ref. 83-17-65, 67*
  - d. Exemptions  
*Ref. 83-17-67*
2. Appointments/Termination of Appointments  
*Ref. 83-17-75, 77*
3. Penalties for noncompliance
  - a. Refusal/nonrenewal  
*Ref. 83-17-71*
  - b. Suspension/revocation  
*Ref. 83-5-67*
  - c. Administrative fines  
*Ref. 83-17-71*
4. Maintenance and duration of license

- a. Renewal  
*Ref. 83-17-37, 63*
- b. Continuing Education  
*Ref. 83-17-251*
- c. Notify Commissioner of Change in Address  
*Ref. 83-17-63*
- d. Report Administrative or Criminal Action  
*Ref. 83-17-81*

**D. Marketing Practices**

1. Protection of public interest  
*Ref. 83-6-39; 83-17-69; 83-24-31; MAC 19-1:20.02*
2. Unfair Practices
  - a. Unfair claims methods and trade practices  
*Ref. 83-5-19, 33, 35, 45*
  - b. Producer's Compensation Disclosure  
*Ref. 83-17-73, 83-59-3*
  - c. Rebating/illegal dealing in premiums  
*Ref. 83-3-121*
  - d. Illegal inducements  
*Ref. 83-2-29*
  - e. Twisting  
*Ref. Reg. F&C 37-1; MAC 19-1:1.01*
  - f. Misrepresentation  
*Ref. 83-5-35*
  - g. Credit Scoring Adverse-Action  
*Ref. 15 USCA § 1681m*
  - h. Defamation  
*Ref. 83-5-35*
  - i. Discrimination  
*Ref. 83-2-3*
  - j. Failure to issue proper receipts  
*Ref. 83-17-71*
  - k. Cease and desist  
*Ref. 83-1-51; 83-5-41*
  - l. Advertising  
*Ref. 83-5-35; 83-17-1, 71; Reg. 19-1:3.01*
  - m. Fraud  
*Ref. 7-5-303; 83-17-71*
3. Producer responsibilities
  - a. Policy deliveries  
*Ref. (2007-1) MAC 19-1:34.04-.05*
  - b. Premium accountability (e.g. fiduciary responsibility)  
*Ref. 83-17-71; Reg. (2000-4 Sec 4) MAC 19-1:25.04*
  - c. Separate Account Requirement  
*Ref. Reg. 79-001; MAC 19-1:11.01*
  - d. Reply to the Insurance Commissioner  
*Ref. 83-24-13*
  - e. Burden of determining authorization  
*Ref. 83-1-23*
4. Compensation
  - a. Payment of commissions  
*Ref. 83-17-73*
  - b. Duly licensed producer  
*Ref. 83-17-7*
  - c. Referral Fee  
*Ref. 83-17-7*
  - d. Controlled Business  
*Ref. 83-17-1*

**E. Cancellation/Nonrenewal**

1. Property policies
  - a. Personal Lines

(1) Homeowners

*Ref. 83-5-28*

(2) Automobile

*Ref. 83-11-1 through 21*

2. Proof of Notice

*Ref. 83-11-9, 13*

**F. Applications and Binders**

1. Binding coverage

*Ref. (2009-1) MAC 19-5:4.01-.06)*

**G. Automobile**

1. Financial Responsibility

*Ref. 63-15-3*

2. Uninsured/Underinsured motorist

*Ref. 83-11-101 through 111*

**PROPERTY & CASUALTY WITH WORKERS'  
COMPENSATION ADJUSTER  
CONTENT OUTLINE**

*(60 scored questions)*

**I. PROPERTY AND CASUALTY INSURANCE TERMS AND CONCEPTS**

**A. Insurance**

1. Law of large numbers

**B. Insurable interest**

**C. Risk**

**D. Hazard**

**E. Peril**

**F. Loss (direct and indirect)**

**G. Proximate cause**

**H. Deductible**

**I. Indemnity**

**J. Actual cash value**

**K. Replacement cost**

**L. Limits of Liability**

**M. Coinsurance/Insurance to value**

**N. Accident**

**O. Occurrence**

**P. Cancellation**

**Q. Nonrenewal**

**R. Liability**

**S. Negligence**

**T. Robbery**

**U. Burglary**

**V. Theft**

**II. TYPES OF PROPERTY POLICIES**

**A. Personal lines**

1. Dwelling and contents (DP forms)

2. Personal liability

3. Homeowners (coverages and endorsements)

4. Mobile Homes

**B. Commercial lines**

1. Commercial property

a. Commercial building personal property form

b. Causes of loss forms

c. Business income

d. Extra expense

2. Commercial Package Policy (CPP)

3. Boiler and machinery coverage forms

4. Businessowners Policy (BOP)

5. Farmowners

**C. Ocean and Inland marine**

1. Personal floaters

2. Commercial floaters

3. Nationwide definition

**D. Additional coverages and exclusions**

1. Flood

2. Business Interruption

3. Ordinance and Law

**III. TYPES OF CASUALTY POLICIES**

**A. Commercial general liability**

1. Premises and operations liability

2. Products and completed operations liability

3. Contractual liability

4. Medical payments

5. Owners and contractors protective liability

**B. Automobile: personal and business auto**

1. Liability

2. Physical damage (collision and comprehensive)

3. Uninsured/ Underinsured motorists

4. Named insureds

5. Insureds

6. Owned automobile

7. Nonowned automobile

8. Temporary substitute auto

9. Auto adjusting definitions (included operations, overlap areas, unibody damage)

**C. Commercial crime**

1. Coverage forms

a. Theft, disappearance, and destruction

b. Robbery and safe burglary

c. Premises burglary

d. Premises theft and robbery outside premises

**D. Workers Compensation**

*Ref. 71-3-1 through 129*

1. Liability for compensation

a. Burden and standard of proof

b. Apportionment

c. Intoxication

d. Willful intent to injure

e. Compensation where third parties are liable

f. Statute of limitations

2. Indemnity benefits

a. Compensation for disability

b. Permanent total disability

c. Serious head or facial disfigurement

d. Partial or total loss of use of a member

3. Medical benefits

a. Right of selection

b. Duty to provide

4. Average weekly wage

**E. Standard Fire Policy**

*Ref: 83-13-1 through 25*

1. Basic coverages

2. Limitations and restrictions

3. Loss

4. Appraisal

**F. Professional liability**

**G. Umbrella/excess liability**

**H. Surety bonds**

**IV. STATUTES, RULES, AND REGULATIONS PERTINENT TO ADJUSTERS**

*(All references are to sections of Title 71 and 83 and Reg. Chapter 14)*

**A. Commissioner of Insurance**

1. Broad powers and duties
2. Examination of records
3. Investigations/Notice of hearing
4. Penalties

**B. Adjuster licensing**

*Ref. 83-17-401 through 423*

1. License requirements
2. License suspension and revocation
3. Change of address  
*Ref. 83-17-63*
4. Definitions

**C. Unfair trade practices**

1. Unfair claims settlement practices  
*Ref. 83-5-19, 33, 45*
2. Misrepresentation  
*Ref. 83-5-35*
3. Unfair discrimination  
*Ref. 83-71-7, 57; Reg. Chapter 14*

**V. PROPERTY INSURANCE STATUTES, RULES, AND REGULATIONS**

**A. Cancellation/Nonrenewal**

*Ref. 83-5-28, 83-11-1 through 21*

**VI. CASUALTY INSURANCE STATUTES, RULES, AND REGULATIONS**

**A. Automobile Insurance/Financial Responsibility**

1. Required limits Bodily Injury/Physical Damage  
*Ref. 63-15-3*
2. Cancellation/nonrenewal  
*Ref. 83-5-28, 83-11-1 through 21*

**PUBLIC ADJUSTER  
CONTENT OUTLINE**

*(50 scored questions)*

**I. AUTO INSURANCE**

- A. Personal and Commercial Physical Damage Coverages – Comprehensive and Collision
- B. Types of Autos

**II. BUSINESSOWNERS POLICY (PROPERTY ONLY)**

**III. COMMERCIAL PROPERTY COVERAGE**

**IV. DWELLING, HOMEOWNERS AND OTHER PROPERTY COVERAGES**

**V. GENERAL INSURANCE CONCEPTS AND PRINCIPLES**

- A. Property and Casualty insurance terms
- B. Insurance Concepts
- C. Loss Report

**VI. Overview of Property & Casualty Insurance**

- A. Product Knowledge
- B. Policy Provisions

**VII. Mississippi Adjuster Law, Rules and Regulations**

*Ref. 83-17-501 through 527*

- A. Commissioner of Insurance
- B. Definitions
- C. License Requirements
- D. Adjuster

**INDUSTRIAL FIRE  
CONTENT OUTLINE**

*(50 scored questions)*

**I. MISSISSIPPI LAWS AND RULES PERTINENT TO INDUSTRIAL FIRE INSURANCE**

*(All references are to sections of Title 83, MS Regulation and MS Administrative Code (MAC))*

**A. Insurance Commissioner**

1. Duties of the Commissioner  
*Ref. 83-1-47, 49, 51; 83-5-37, 39, 65*

**B. Industrial Fire Insurance**

*Ref. 83-13-1 through 25*

**C. Persons required to be licensed**

*Ref. 83-17-53, 65*

**D. Maintaining a license**

1. Change of Address  
*Ref. 83-17-63*
2. License Renewal  
*Ref. 83-17-37, 63*
3. Appointments  
*Ref. 83-17-75, 77*

**E. Suspension, termination, revocation of license and other penalties**

*Ref. 83-5-67, 83-17-71*

**F. Unfair Trade Practices**

1. Unfair claims practices and settlements  
*Ref. 83-5-19, 33, 45*
2. Twisting  
*Ref. Reg. F&C 37-1; MAC 19-1:1.01*
3. Rebating  
*Ref. 83-3-121*

**G. Foreign, alien and domestic companies**

*Ref. 83-1-23, 83-5-5*

**II. POLICY DEFINITIONS**

- A. Insurance contract basics**
- B. Declarations and Insuring Agreement**
- C. Conditions**
- D. Exclusions**
- E. Insurable Interest**
- F. Contract of Indemnity**
- G. Subrogation**
- H. Actual Cash Value**
- I. Warranties and Representations**
- J. Concealment and Fraud Policy Cancellation**
- K. Pro rata**
- L. Hazard**
  1. Physical
  2. Moral
  3. Morale
- M. Loss**
  1. Direct
  2. Indirect
- N. Requirement if Loss Occurs**
- O. Perils Not Included**
- P. Other Insurance**

**III. EXTENDED COVERAGE (ALLIED LINES)**

*(All references are to sections of Title 83, MS Regulation and MS Administrative Code (MAC))*

**A. Perils Insured Against and Their Provisions**

- Ref. 83-13-1 through 25*
1. Windstorm
  2. Hail

3. Explosion
4. Riot, including a riot attending a strike
5. Civil Commotion
6. Aircraft
7. Vehicles
8. Smoke

**IV. BURGLARY ENDORSEMENT**

- A. Coverages
- B. Exclusions

<p><b>BAIL AGENT CONTENT OUTLINE</b></p>
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*(60 scored questions)*

*(All references are to sections of Title 83. Ref: 83-39-1 through 31; MAC 19-6:7.03)*

**I. Arrest and release**

- A. Who may make an arrest
- B. Surrender of defendants
- C. Issuing warrants
- D. Apprehension of defendants
- E. Property Bond
- F. Consideration for setting bonds

**II. Collateral and indemnity**

- A. Return of collateral after fulfillment
- B. Custody of Collateral
- C. Penalties

**III. Contracts**

- A. Parties to a contract
- B. Indemnification agreements/surety contracts
- C. Creating a valid contract

**IV. Courts and their jurisdiction**

- A. Courts
- B. Power of attorney
- C. Posting licensing with courts
- D. Persons excluded from acting as a bail agent
- E. Court procedures
- F. Court appearance
- G. Arraignment
- H. Trial
- I. Appeal
- J. Conditions for release
- K. Failure to appear

**V. Forfeitures and judgements**

- A. Bond forfeiture
- B. Motions to set aside judgements
- C. Final judgement of forfeiture

**VI. Fulfilling the Obligation**

- A. Discharging Bonds
- B. Evidence to convict

**VII. Mississippi Bail Laws & Regulations**

- A. License Requirements
- B. License Eligibility
- C. Qualification, including bonds
- D. Appointments
- E. Non-resident eligibility
- F. Soliciting bail agent duties
- G. Limited surety agent duties
- H. Personal surety agent duties
- I. Record keeping
- J. Licensing renewal and expiration
- K. Denial, suspension or revocation of license
- L. License transfer requirements License appeal
- M. Continuing education
- N. Reinstatement requirements
- O. Fines for agents and insurers
- P. Change of address
- Q. Disciplinary actions/penalties

- R. Unlawful acts

**VIII. Skip tracing, arrest, and surrender**

- A. Reasons for surrender
- B. Return of premium after surrender
- C. Procedures for surrender
- D. Accessing records
- E. Bail Contract

**IX. Definitions and Terminology**

- A. Agent
  1. Bail enforcement
  2. Personal Surety
  3. Limited Surety
  4. Bail Soliciting
- B. Arraignment
- C. Bail
- D. Bonds
  1. Appeal
  2. Bail
  3. Cash
  4. Personal recognizance
  5. Criminal
  6. Civil
  7. Appearance
  8. Post-conviction
- E. Collateral
- F. Contracts
- G. Custody
- H. Defendant
- I. Extradition
- J. Felony
- K. Fugitive
- L. Insurer
- M. Levy
- N. Obligor
  1. Obligations of the parties
  2. Amount of bail
  3. Receipts
  4. Posting the bond/recordings
  5. Informational notice requirements
  6. Transferring a bond
- O. Power of attorney
- P. Premium
- Q. Principal
- R. Surety
- S. Trust Account
- T. Writs

**X. Writing and underwriting bonds**

- A. Bond process
  1. Application for bond
  2. The surety contract including underwriting authority

<p><b>WORKER'S COMPENSATION ADJUSTER CONTENT OUTLINE</b></p>
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*(50 scored questions)*

*(All references to Title 83 sections and MS Adjuster Guidebook)*

**I. MISSISSIPPI WORKERS' COMPENSATION LAWS AND ADJUSTING PRACTICES**

**A. Licensing requirements**

*Ref. 83-17-401 through 423*

1. Adjuster
2. Exemptions/exceptions
3. Continuing education
4. License denial, renewal, expiration
5. License termination, revocation, suspension



- B. Claims methods and practices**
  - 1. Bad Faith
  - 2. Misrepresentation
  - 3. Fraud
- C. Workers' Compensation Policy**
  - 1. Employers Liability insurance
  - 2. Other States insurance
- D. Administration of the Act**
  - 1. Impartial construction
  - 2. Agency of Administration and Members
- E. Application**
  - 1. Employers subject to the MWCA
  - 2. Penalties for failure to secure coverage
- F. Coverage**
  - 1. Uninsured subcontractor
  - 2. Notice of cancellation and renewal
- G. Jurisdiction**
- H. Extraterritorial application**
  - 1. Concurrent jurisdiction
- I. Exclusiveness of liability**
- J. Liability for compensation**
  - 1. Compensable injuries
  - 2. Burden of Proof
  - 3. Standard of Proof
  - 4. Found Dead Presumption
  - 5. Coming and Going Rule
  - 6. Consecutive injuries
  - 7. Idiopathic Falls
  - 8. Independent Contractors
  - 9. Non-resident aliens
  - 10. Apportionment
  - 11. Intoxication
  - 12. Willful intent to injure
  - 13. Compensation for injuries where third parties are liable
  - 14. Statute of limitations
- K. Reporting of injuries**
  - 1. Requirements
  - 2. Penalty
- L. Indemnity Benefits**
  - 1. Compensation for disability
    - a. Temporary total disability
    - b. Permanent partial disability
    - c. Permanent total disability
    - d. Serious head or facial disfigurement
    - e. Partial or total loss of use of a member
  - 2. Calculation of compensation rate
  - 3. Indemnity Waiting Period
  - 4. Maximum and Minimum Payments
  - 5. Temporary Partial Disability
  - 6. Hernia
  - 7. Payments and penalties
  - 8. Maximum medical improvement
  - 9. Form B-18 Report of Payment or Suspension of Payment
- M. Average Weekly Wage**
- N. Mileage reimbursement**
- O. Child and Spousal Support Liens**
- P. Medical Benefits**
  - 1. Right of selection
  - 2. Qualified providers
- 3. Ex Parte' communications
- 4. Authorization
- 5. Duty to provide
- Q. Second injury fund**
- R. Litigation**
  - 1. Form B-5,11 Petition to Controvert & Response
- S. Settlements**
  - 1. Procedure
  - 2. Medicare Requirements
- T. Third party recovery**