

**GEORGIA LIFE AGENT  
CONTENT OUTLINE**

(80 scored plus 20 pretest questions)

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

**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, level, and flexible premium
2. Immediate and deferred
3. Fixed and variable
4. Indexed

**E. Combination plans and variations**

1. Joint life
2. Survivorship life

**II. POLICY RIDERS, PROVISIONS, OPTIONS, AND EXCLUSIONS.....25**

**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. Nonforfeiture 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 POLICY..... 17**

**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 (i.e. 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 11**

**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, dividends**

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

**V. STATE LAWS, RULES, AND REGULATIONS..... 10**

**A. Georgia laws, rules, and regulations pertinent to Life and Accident & Sickness insurance**

1. Insurance Department and Commissioner
    - a. Broad powers and duties  
*Ref: 33-2-1 through 33*
    - b. Examination of records  
*Ref: 33-2-10 through 13; 33-21-17*
    - c. Investigations/Notice of hearing  
*Ref: 33-6-6*
    - d. Penalties  
*Ref: 33-6-9*
  2. General insurance definitions
    - a. Domestic, foreign and alien  
*Ref: 33-3-1*
    - b. Stock and mutual  
*Ref: 33-14-2*
    - c. Authorized/unauthorized and certificate of authority  
*Ref: 33-3-1 through 30*
    - d. Insurance transaction / transacting business  
*Ref: 33-1-2 (6)*
  3. Licensing of agents & counselors  
*Ref: 33-23-1 Through 46*
    - a. Agent Responsibility
    - b. Reciprocity agreements
    - c. License maintenance
    - d. License revocation or suspension
    - e. Temporary License
    - f. Nonresident License
    - g. Counselor License
  4. Unfair trade practices  
*Ref: 33-6-4 and 5*
    - a. Rebating
    - b. Defamation
    - c. Unfair Discrimination
    - d. Misrepresentation
    - e. Twisting and Churning
    - f. Advertising
    - g. Unfair Claims Practices
  5. Reporting and Disposition of Premiums  
*Ref: 33-23-35*
    - a. Fiduciary Responsibility
    - b. Commingling
    - c. Sharing Commissions
  6. Georgia Life and Health Insurance Guaranty Association  
*Ref: 33-24-7, 33-38-1 through 10*
- B. Georgia laws, rules, and regulations pertinent to Life Insurance only**
1. Replacement of Life insurance  
*Ref: Reg. 120-2-24*
  2. Life insurance advertisements  
*Ref: Reg. 120-2-11*

3. Miscellaneous provisions

*Ref: 33-24-3 through 8, 33.25-3 through 8, 33-29-3*

**GEORGIA ACCIDENT AND SICKNESS  
AGENT  
CONTENT OUTLINE**

*(80 scored plus 20 pretest questions)*

<b>I.</b>	<b>TYPES OF POLICIES</b> .....	<b>20</b>
	<ul style="list-style-type: none"> <li><b>A. Disability income</b> <ul style="list-style-type: none"> <li>1. Individual disability income policy</li> <li>2. Business overhead expense policy</li> <li>3. Business disability buyout policy</li> <li>4. Group disability income policy</li> <li>5. Key employee policy</li> </ul> </li> <li><b>B. Accidental death and dismemberment</b></li> <li><b>C. Medical expense insurance</b> <ul style="list-style-type: none"> <li>1. Basic hospital, medical, and surgical policies</li> <li>2. Major medical policies</li> <li>3. Health Maintenance Organizations (HMOs)</li> <li>4. Preferred Provider Organizations (PPOs)</li> <li>5. Point of Service (POS) plans</li> <li>6. Flexible Spending Accounts (FSAs)</li> <li>7. High Deductible Health Plans (HDHPs) and related Health Savings Accounts (HSAs)</li> </ul> </li> <li><b>D. Medicare supplement policies</b></li> <li><b>E. Group insurance</b> <ul style="list-style-type: none"> <li>1. Differences between individual and group contracts</li> <li>2. General characteristics</li> <li>3. COBRA.....</li> </ul> </li> <li><b>F. Individual/Group Long Term Care (LTC)</b></li> <li><b>G. Other policies</b> <ul style="list-style-type: none"> <li>1. Dental</li> <li>2. Vision</li> <li>3. Cancer</li> <li>4. Critical illness or specified disease</li> <li>5. Worksite (employer-sponsored)</li> <li>6. Hospital indemnity</li> <li>7. Short-term medical</li> <li>8. Accident</li> </ul> </li> </ul>	
	<ul style="list-style-type: none"> <li>6. Waiver of premium</li> <li>7. Exclusions and limitations</li> <li>8. Preexisting conditions</li> <li>9. Coinsurance</li> <li>10. Deductibles</li> <li>11. Eligible expenses</li> <li>12. Copayments</li> <li>13. Pre-authorizations and prior approval requirements</li> <li>14. Usual, reasonable, and customary (URC) charges</li> <li>15. Lifetime, annual or per cause maximum benefit limits</li> </ul>	
	<ul style="list-style-type: none"> <li><b>D. Riders</b> <ul style="list-style-type: none"> <li>1. Impairment/exclusions</li> <li>2. Guaranteed insurability</li> </ul> </li> <li><b>E. Rights of renewability</b> <ul style="list-style-type: none"> <li>1. Noncancelable</li> <li>2. Cancelable</li> <li>3. Guaranteed renewable</li> </ul> </li> </ul>	
<b>III.</b>	<b>SOCIAL INSURANCE</b> .....	<b>3</b>
	<ul style="list-style-type: none"> <li><b>A. Medicare (Parts A, B, C, D)</b></li> <li><b>B. Medicaid</b></li> <li><b>C. Social Security benefits</b></li> </ul>	
<b>IV.</b>	<b>OTHER INSURANCE CONCEPTS</b> .....	<b>4</b>
	<ul style="list-style-type: none"> <li><b>A. Total, partial, recurrent, and residual disability</b></li> <li><b>B. Owner's rights</b></li> <li><b>C. Dependent children benefits</b></li> <li><b>D. Primary and contingent beneficiaries</b></li> <li><b>E. Modes of premium payments</b></li> <li><b>F. Nonduplication and coordination of benefits (e.g., primary vs. excess)</b></li> <li><b>G. Occupational vs. nonoccupational</b></li> <li><b>H. Tax treatment of premiums and proceeds of insurance contracts (e.g., disability income and medical expenses, etc.)</b></li> <li><b>I. Managed care</b></li> <li><b>J. Workers Compensation</b></li> <li><b>K. Subrogation</b></li> </ul>	
<b>V.</b>	<b>FIELD UNDERWRITING PROCEDURES</b> .....	<b>13</b>
	<ul style="list-style-type: none"> <li><b>A. Completing the application</b></li> <li><b>B. Explaining sources of insurability and HIPAA privacy (e.g., MIB Report, Fair Credit Reporting Act, etc.)</b></li> <li><b>C. Initial premium payment and receipt and consequences of the receipt (e.g., medical examination, etc.)</b></li> <li><b>D. Submitting application (and initial premium if collected) to company for underwriting</b></li> <li><b>E. Policy delivery</b></li> <li><b>F. Explaining policy and its provisions, riders, exclusions, and ratings to clients</b></li> <li><b>G. Replacement</b></li> <li><b>H. Contract law</b> <ul style="list-style-type: none"> <li>1. Elements of a contract</li> <li>2. Insurable interest</li> <li>3. Warranties and representations</li> <li>4. Unique aspects of the insurance contract <ul style="list-style-type: none"> <li>a. Conditional</li> <li>b. Unilateral</li> <li>c. Adhesion</li> <li>d. Aleatory</li> </ul> </li> </ul> </li> </ul>	
<b>II.</b>	<b>POLICY PROVISIONS, CLAUSES, AND RIDERS</b> .....	<b>28</b>
	<ul style="list-style-type: none"> <li><b>A. Mandatory and optional provisions</b> <ul style="list-style-type: none"> <li>1. Entire contract</li> <li>2. Time limit on certain defenses (incontestable)</li> <li>3. Grace period</li> <li>4. Reinstatement</li> <li>5. Notice of claim</li> <li>6. Claim forms</li> <li>7. Proof of loss</li> <li>8. Time of payment of claims</li> <li>9. Payment of claims</li> <li>10. Physical examination and autopsy</li> <li>11. Legal actions</li> <li>12. Change of beneficiary</li> <li>13. Misstatement of age or sex</li> <li>14. Change of occupation</li> <li>15. Illegal occupation</li> <li>16. Relation of earnings to insurance</li> </ul> </li> <li><b>B. Other provisions and clauses</b> <ul style="list-style-type: none"> <li>1. Insuring clause</li> <li>2. Free look</li> <li>3. Consideration clause</li> <li>4. Probationary period</li> <li>5. Elimination period</li> </ul> </li> </ul>	

**VI. STATE LAWS, RULES, AND REGULATIONS..... 10**

**A. Georgia laws, rules, and regulations pertinent to Life and Accident & Sickness insurance**

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  - a. Domestic, foreign and alien  
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*Ref: 33-14-2*
  - c. Authorized/unauthorized and certificate of authority  
*Ref: 33-3-1 through 30*
  - d. Insurance transaction / transacting business  
*Ref: 33-1-2 (6)*
3. Licensing of agents & counselors  
*Ref: 33-23-1 Through 46*
  - a. Agent Responsibility
  - b. Reciprocity agreements
  - c. License maintenance
  - d. License revocation or suspension
  - e. Temporary License
  - f. Nonresident License
  - g. Counselor License
4. Unfair trade practices  
*Ref: 33-6-4 and 5*
  - a. Rebating
  - b. Defamation
  - c. Unfair Discrimination
  - d. Misrepresentation
  - e. Twisting and Churning
  - f. Advertising
  - g. Unfair Claims Practices
5. Reporting and Disposition of Premiums  
*Ref: 33-23-35*
  - a. Fiduciary Responsibility
  - b. Commingling
  - c. Sharing Commissions
6. Georgia Life and Health Insurance Guaranty Association  
*Ref: 33-24-7 and 33-38-1 through 10*

**B. Georgia laws, rules, and regulations pertinent to Accident & Sickness insurance only**

1. Miscellaneous provisions  
*Ref: 33-24-3 through 8*
2. Medicare Supplement Advertising  
*Ref: Reg. 120-2-8-.04*
3. Long Term Care Insurance requirements  
*Ref: 33-42-6;;Reg. 120-2-16-.01 through .34*

# LIFE, ACCIDENT AND SICKNESS AGENT CONTENT OUTLINE

(80 scored plus 20 pretest questions)

<b>I. LIFE: TYPES OF POLICIES .....</b>	<b>8</b>
<b>A. Traditional whole life products</b>	
1. Ordinary whole life	
2. Limited-pay and single-premium life	
<b>B. Interest-sensitive/adjustable life products</b>	
1. Universal life	
2. Variable whole life	
3. Variable universal life	
4. Interest-sensitive whole life	
5. Indexed life	
<b>C. Term life</b>	
1. Types	
a. Level	
b. Decreasing	
c. Return of premium	
d. Annually renewable	
2. Special features	
a. Renewable	
b. Convertible	
<b>D. Annuities</b>	
1. Single, level, and flexible premium	
2. Immediate and deferred	
3. Fixed and variable	
4. Indexed	
<b>E. Combination plans and variations</b>	
1. Joint life	
2. Survivorship life	
<b>II. LIFE: POLICY RIDERS, PROVISIONS, OPTIONS, AND EXCLUSIONS.....</b>	<b>13</b>
<b>A. Policy riders</b>	
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>B. Policy provisions and options</b>	
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. Nonforfeiture 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	
<b>C. Policy exclusions</b>	
<b>III. LIFE: COMPLETING THE APPLICATION, UNDERWRITING, AND DELIVERING THE POLICY....</b>	<b>8</b>
<b>A. Completing the application</b>	
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	
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<b>B. Underwriting</b>	
1. Insurable interest	
2. Medical information and consumer reports	
3. Fair Credit Reporting Act	
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5. Stranger/Investor owned life insurance (STOLI, IOLI)	
<b>C. Delivering the policy</b>	
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c. Adhesion	
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<b>IV. LIFE: TAXES, RETIREMENT, AND OTHER INSURANCE CONCEPTS.....</b>	<b>6</b>
<b>A. Third-party ownership</b>	
<b>B. Viatical Settlements</b>	
<b>C. Life Settlements</b>	
<b>D. Group life insurance</b>	
1. Conversion privilege	
2. Contributory vs. noncontributory	
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1. Qualified plans	
2. Nonqualified plans	
<b>F. Life insurance needs analysis/suitability</b>	
1. Personal insurance needs	
2. Business insurance needs	
a. Key person	
b. Buy sell	
<b>G. Social Security benefits</b>	
<b>H. Tax treatment of insurance premiums, proceeds, dividends</b>	
1. Individual life	
2. Group life	
3. Modified Endowment Contracts (MECs)	

<b>V. ACCIDENT &amp; SICKNESS: TYPES OF POLICIES....</b>	<b>10</b>
<b>A. Disability income</b>	
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>B. Accidental death and dismemberment</b>	
<b>C. Medical expense insurance</b>	
1. Basic hospital, medical, and surgical policies	
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1. Differences between individual and group contracts	
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<b>VI. ACCIDENT AND SICKNESS: POLICY PROVISIONS, CLAUSES, AND RIDERS.....</b>	<b>14</b>
<b>A. Mandatory and optional provisions</b>	
1. Entire contract	
2. Time limit on certain defenses (incontestable)	
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<b>C. Riders</b>	
1. Impairment/exclusions	
2. Guaranteed insurability	
<b>D. Rights of renewability</b>	
1. Noncancelable	
2. Cancelable	
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<b>VII. SOCIAL INSURANCE.....</b>	<b>2</b>
<b>A. Medicare (Parts A, B, C, D)</b>	
<b>B. Medicaid</b>	
<b>C. Social Security benefits</b>	
<b>VIII. ACCIDENT AND SICKNESS: OTHER INSURANCE CONCEPTS .....</b>	<b>3</b>
<b>A. Total, partial, recurrent and residual disability</b>	
<b>B. Owner's rights</b>	
<b>C. Dependent children benefits</b>	
<b>D. Primary and contingent beneficiaries</b>	
<b>E. Modes of premium payments</b>	
<b>F. Nonduplication and coordination of benefits (e.g., primary vs. excess)</b>	
<b>G. Occupational vs. nonoccupational</b>	
<b>H. Tax treatment of premiums and proceeds of insurance contracts (e.g., disability income and medical expenses, etc.)</b>	
<b>I. Managed care</b>	
<b>J. Workers Compensation</b>	
<b>K. Subrogation</b>	
<b>IX. ACCIDENT AND SICKNESS: FIELD UNDERWRITING PROCEDURES.....</b>	<b>6</b>
<b>A. Completing the application</b>	
<b>B. Explaining sources of insurability and HIPAA privacy information (e.g., MIB Report, Fair Credit Reporting Act, etc.)</b>	
<b>C. Initial premium payment and receipt and consequences of the receipt (e.g., medical examination, etc.)</b>	
<b>D. Submitting application (and initial premium if collected) to company for underwriting</b>	
<b>E. Policy delivery</b>	
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*Ref: 33-1-2 (6)*
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*Ref: 33-23-1 Through 46*
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*Ref: 33-6-4 and 5*
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*Ref: 33-23-35*
  - a. Fiduciary Responsibility
  - b. Commingling
  - c. Sharing Commissions
6. Georgia Life and Health Insurance Guaranty Association  
*Ref: 33-24-7, 33-38-1 through 10*

**B. Georgia laws, rules, and regulations pertinent to Life Insurance only**

1. Replacement of Life insurance  
*Ref: Reg. 120-2-24*
2. Life insurance advertisements  
*Ref: Reg. 120-2-11*
3. Miscellaneous provisions  
*Ref: 33-24-3 through 8, 33.25-3 through 8, 33-29-3*

**C. Georgia laws, rules, and regulations pertinent to Accident & Sickness insurance only**

1. Miscellaneous provisions  
*Ref: 33-24-3 through 8*
2. Medicare Supplement Advertising

*Ref: Reg. 120-2-8-.04*

3. Long Term Care Insurance requirements

*Ref: 33-42-6;;Reg. 120-2-16-.01 through .34*

# GEORGIA PROPERTY AGENT CONTENT OUTLINE

(80 scored plus 20 pretest questions)

- I. **TYPES OF POLICIES** ..... 35
  - A. **Homeowners**
    - 1. HO-2
    - 2. HO-3
    - 3. HO-4
    - 4. HO-5
    - 5. HO-6
    - 6. HO-7
  - B. **Dwelling policies**
  - C. **Commercial lines**
    - 1. Commercial Package Policy (CPP)
    - 2. Commercial property
      - a. Commercial building and personal property form
      - b. Causes of loss forms
      - c. Business income
      - d. Extra expense
      - e. Equipment breakdown
    - 3. Businessowners 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**.... 20
  - 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. State/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**..... 15
  - 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. **STATE LAWS, RULES, AND REGULATIONS** ..... 10
  - A. **Georgia laws, rules, and regulations pertinent to property and casualty insurance**
    - 1. Insurance department and commissioner
      - a. Broad powers and duties  
*Ref: 33-2-1 through 33*
      - b. Examination of records  
*Ref: 33-2-10 through 13*
      - c. Investigations/Notice of hearing  
*Ref: 33-6-6*
      - d. Penalties  
*Ref: 33-6-9*
    - 2. General insurance definitions
      - a. Domestic, foreign and alien  
*Ref: 33-3-1*
      - b. Stock and mutual  
*Ref: 33-14-2*
      - c. Authorized/unauthorized and certificate of authority  
*Ref: 33-3-1 through 30*
      - d. Insurance transaction / transacting business  
*Ref: 33-1-2 (6)*
    - 3. Licensing of agents, counselors, subagents, and adjusters  
*Ref: 33-23-1 Through 46*
      - a. Agent Responsibility
      - b. Reciprocity agreements
      - c. License maintenance
      - d. License revocation or suspension
      - e. Temporary License



- f. Nonresident License
- g. Counselor License
- 4. Unfair trade practices and frauds
  - Ref: 33-6-4 and 5*
  - a. Rebating
  - b. Defamation
  - c. Unfair Discrimination
  - d. Misrepresentation
  - e. Controlled business
  - f. Twisting and Churning
  - g. Advertising law
  - h. Coercion
  - i. Commingling
  - j. Fiduciary Responsibility
  - k. Sharing Commissions
  - l. Additional Fees
  - m. Unfair Claims Practices
- 5. Miscellaneous Georgia insurance laws
  - Ref: 33-24-33*
- 6. Residual Markets
  - a. FAIR plan
    - Ref: 33-33-1 through 11*
- 7. Regulation of Rates
  - Ref: 33-9*
- B. Georgia laws, rules, and regulations pertinent to property insurance only**
  - 1. Cancellation and nonrenewal of policies
    - Ref: 120-2-53-.01 through .06, 33-24-44 through 47*
  - 2. Miscellaneous Georgia insurance laws

# GEORGIA CASUALTY AGENT CONTENT OUTLINE

(80 scored plus 20 pretest questions)

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

## I. TYPES OF POLICIES, BONDS, AND RELATED TERMS 35

### 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
    - (a) Per occurrence
    - (b) Annual Aggregate
  - g. Damage to Property of Others

### B. Automotive: 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

*Note: State law specifics are addressed elsewhere in this outline.*

1. Standard policy concepts
  - a. Who is an employee/employer
  - b. Compensation
2. Work-related vs. non-work-related
3. Other states' insurance

4. Employers Liability
5. Exclusive Remedy
6. Premium Determination

### D. Crime

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

### E. Bonds

1. Surety
2. Fidelity

### F. Professional liability

1. Errors and Omissions
2. Medical Malpractice
3. Directors and Officers (D&O)
4. Employment Practices Liability (EPLI)
5. Cyber liability and data breach

### G. Umbrella/Excess liability

## II. INSURANCE TERMS AND RELATED CONCEPTS 20

### 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.....15

### 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. STATE LAWS, RULES, AND REGULATIONS..... 10**
- A. Georgia laws, rules, and regulations pertinent to property and casualty insurance**
    - 1. Insurance department and commissioner
      - a. Broad powers and duties  
*Ref: 33-2-1 through 33*
      - b. Examination of records  
*Ref: 33-2-10 through 13*
      - c. Investigations/Notice of hearing  
*Ref: 33-6-6*
      - d. Penalties  
*Ref: 33-6-9*
    - 2. General insurance definitions
      - a. Domestic, foreign and alien  
*Ref: 33-3-1*
      - b. Stock and mutual  
*Ref: 33-14-2*
      - c. Authorized/unauthorized and certificate of authority  
*Ref: 33-3-1 through 30*
      - d. Insurance transaction / transacting business  
*Ref: 33-1-2 (6)*
    - 3. Licensing of agents, counselors, subagents, and adjusters  
*Ref: 33-23-1 Through 46*
      - a. Agent Responsibility
      - b. Reciprocity agreements
      - c. License maintenance
      - d. License revocation or suspension
      - e. Temporary License
      - f. Nonresident License
      - g. Counselor License
    - 4. Unfair trade practices and frauds  
*Ref: 33-6-4 and 5*
      - a. Rebating
      - b. Defamation
      - c. Unfair Discrimination
      - d. Misrepresentation
      - e. Controlled business
      - f. Twisting and Churning
      - g. Advertising law
      - h. Coercion
      - i. Commingling
      - j. Fiduciary Responsibility
      - k. Sharing Commissions
      - l. Additional Fees
      - m. Unfair Claims Practices
    - 5. Miscellaneous Georgia insurance laws  
*Ref: 33-24-33*
    - 6. Residual Markets
      - a. FAIR plan  
*Ref: 33-33-1 through 11*
  - B. Georgia laws, rules, and regulations pertinent to casualty insurance only**
    - 1. Cancellation and nonrenewal of policies  
*Reg: 120-2-53-.01 through .06, 33-24-44 through 47*
    - 2. Miscellaneous Georgia insurance laws  
*Ref: 33-34-4*
    - 3. Uninsured/Underinsured Motorists  
*Ref: 33-7-11*
    - 4. Financial Responsibility Law  
*Ref: 40-9-1 through 40-9-82, 33-7-11*
  - 7. Regulation of Rates  
*Ref: 33-9*
  - b. Georgia Automobile Insurance Plan  
*Ref: 120-2-14-.01 through .24, 32-29, 40-9-100*
  - c. Workers Compensation Law  
*Ref: 120-2-37-.01 through .09, 34-9-133*

**GEORGIA PROPERTY AND CASUALTY  
AGENT  
CONTENT OUTLINE**

(80 scored plus 20 pretest questions)

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

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

**A. Homeowners**

1. HO-2
2. HO-3
3. HO-4
4. HO-5
5. HO-6
6. HO-7

**B. Dwelling policies**

**C. Commercial lines**

1. Commercial Package Policy (CPP)
2. Commercial property
  - a. Commercial building and personal property form
  - b. Causes of loss forms
  - c. Business income
  - d. Extra expense
  - e. Equipment breakdown
3. Businessowners 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**

**B. 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. State/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 AND 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. CASUALTY: TYPES OF 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
    - (a) Per occurrence
    - (b) Annual Aggregate
  - g. Damage to Property of Others Conditions

**B. Automotive: 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**

*Note: Specifics of state law are addressed elsewhere in this outline.*

- 2. Standard policy concepts
  - a. Who is and 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. STATE LAWS, RULES, AND REGULATIONS ..... 10**

**A. Georgia laws, rules, and regulations pertinent to property and casualty insurance**

1. Insurance department and commissioner

- a. Broad powers and duties  
*Ref: 33-2-1 through 33*
- b. Examination of records  
*Ref: 33-2-10 through 13*
- c. Investigations/Notice of hearing  
*Ref: 33-6-6*
- d. Penalties  
*Ref: 33-6-9*

2. General insurance definitions

- a. Domestic, foreign and alien  
*Ref: 33-3-1*
- b. Stock and mutual  
*Ref: 33-14-2*
- c. Authorized/unauthorized and certificate of authority

- Ref: 33-3-1 through 30*
- d. Insurance transaction / transacting business  
*Ref: 33-1-2 (6)*
- 3. Licensing of agents, counselors, subagents, and adjusters  
*Ref: 33-23-1 Through 46*
  - a. Agent Responsibility
  - b. Reciprocity agreements
  - c. License maintenance
  - d. License revocation or suspension
  - e. Temporary License
  - f. Nonresident License
  - g. Counselor License
- 4. Unfair trade practices and frauds  
*Ref: 33-6-4 and 5*
  - a. Rebating
  - b. Defamation
  - c. Unfair Discrimination
  - d. Misrepresentation
  - e. Controlled business
  - f. Twisting and Churning
  - g. Advertising law
  - h. Coercion
  - i. Commingling
  - j. Fiduciary Responsibility
  - k. Sharing Commissions
  - l. Additional Fees
  - m. Unfair Claims Practices
- 5. Miscellaneous Georgia insurance laws  
*Ref: 33-24-33*
- 6. Residual Markets
  - a. FAIR plan  
*Ref: 33-33-1 through 11*
  - b. Georgia Automobile Insurance Plan  
*Ref: 120-2-14-.01 through .24, 32-29, 40-9-100*
  - c. Workers Compensation Law  
*Ref: 120-2-37-.01 through .09, 34-9-133*
- 7. Regulation of Rates  
*Ref: 33-9*
- B. Georgia laws, rules, and regulations pertinent to property insurance only**
  - 1. Cancellation and nonrenewal of policies  
*Ref: 120-2-53-.01 through .06, 33-24-44 through 47*
  - 2. Miscellaneous Georgia insurance laws
- C. Georgia laws, rules, and regulations pertinent to casualty insurance only**
  - 1. Cancellation and nonrenewal of policies  
*Ref: 120-2-53-.01 through .06, 33-24-44 through 47*
  - 2. Miscellaneous Georgia insurance laws  
*Ref: 33-34-4*
  - 3. Uninsured/Underinsured Motorists  
*Ref: 33-7-11*
  - 4. Financial Responsibility Law  
*Ref: 40-9-1 through 40-9-82, 33-7-11*

**PERSONAL LINES AGENT  
CONTENT OUTLINE**

*(80 scored plus 13 pretest questions)*

<b>I. TYPES OF PROPERTY POLICIES.....</b>	<b>10</b>
<b>A. Homeowners</b>	
1. HO-2	
2. HO-3	
3. HO-4	
4. HO-5	
5. HO-6	
6. HO-8	
<b>B. Dwelling Policies</b>	
1. DP-1	
2. DP-2	
3. DP-3	
<b>C. Inland marine</b>	
1. Personal Articles floaters	
<b>D. National Flood Insurance Program</b>	
<b>E. Others</b>	
1. Earthquake	
2. Mobile Homes	
3. Watercraft	
4. Windstorm	
<b>II. TYPES OF CASUALTY POLICIES .....</b>	<b>13</b>
<b>A. Personal Automobile</b>	
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>B. Umbrella/Excess Liability</b>	
<b>III. PROPERTY AND CASUALTY INSURANCE TERMS AND RELATED CONCEPTS .....</b>	<b>28</b>
<b>A. Insurance</b>	
1. Law of Large Numbers	
<b>B. Insurable interest</b>	
<b>C. Risk</b>	
1. Pure vs. Speculative Risk	
<b>D. Hazard</b>	
<b>E. Peril</b>	
<b>F. Loss</b>	
1. Direct	
2. Indirect	
<b>G. Loss Valuation</b>	
1. Actual cash value	
2. Replacement cost	
3. Market value	
4. Stated value	
5. Salvage value	
<b>H. Proximate cause</b>	
<b>I. Deductible</b>	
<b>J. Indemnity</b>	
<b>K. Limits of liability</b>	
<b>L. Coinsurance/Insurance to value</b>	
<b>M. Occurrence</b>	
<b>N. Cancellation</b>	
<b>O. Nonrenewal</b>	
<b>P. Vacancy and unoccupancy</b>	
<b>Q. Liability</b>	
1. Absolute	
2. Strict	
3. Vicarious	
<b>R. Negligence</b>	
<b>S. Binders</b>	
<b>T. Endorsements</b>	
<b>U. Blanket vs. Specific</b>	
<b>V. Burglary, Robbery, Theft, and Mysterious         Disappearance</b>	
<b>W. Warranties</b>	
<b>X. Representations</b>	
<b>Y. Concealment</b>	
<b>Z. Deposit/Premium Audit</b>	
<b>AA. Certificate of insurance</b>	
<b>BB. Damages</b>	
1. Compensatory	
a. General	
b. Special	
2. Punitive	
<b>CC. Compliance with Provisions of Fair Credit         Reporting Act</b>	
<b>IV. PROPERTY AND CASUALTY POLICY PROVISIONS AND CONTRACT LAW .....</b>	<b>24</b>
<b>A. Declarations</b>	
<b>B. Insuring agreement</b>	
<b>C. Conditions</b>	
<b>D. Exclusions</b>	
<b>E. Definition of the insured</b>	
<b>F. Duties of the insured after a loss</b>	
<b>G. Obligations of the insurance company</b>	
<b>H. Mortgagee rights</b>	
<b>I. Proof of loss</b>	
<b>J. Notice of claim</b>	
<b>K. Appraisal</b>	
<b>L. Other Insurance Provision</b>	
<b>M. Subrogation</b>	
<b>N. Elements of a contract</b>	
<b>O. Sources of underwriting information</b>	
<b>P. Fair Credit Reporting Act</b>	
<b>Q. Privacy Protection (Gramm Leach Bliley)</b>	
<b>R. Policy Application</b>	
<b>S. Terrorism Risk Insurance Act (TRIA)</b>	
<b>T. Cancellation and Nonrenewal provisions</b>	
<b>U. Supplementary-payments</b>	
<b>V. Arbitration</b>	
<b>W. Loss settlement provisions including consent to         settle a loss</b>	

**V. STATE LAWS, RULES, AND REGULATIONS..... 5**

**A. Georgia laws, rules, and regulations pertinent to property and casualty insurance**

1. Insurance department and commissioner
    - a. Broad powers and duties  
*Ref: 33-2-1 through 33*
    - b. Examination of records  
*Ref: 33-2-10 through 13*
    - c. Investigations/Notice of hearing  
*Ref: 33-6-6*
    - d. Penalties  
*Ref: 33-6-9*
  2. General insurance definitions
    - a. Domestic, foreign and alien  
*Ref 33-3-1*
    - b. Stock and mutual  
*Ref: 33-14-2*
    - c. Authorized/unauthorized and certificate of authority  
*Ref: 33-3-1 through 30*
    - d. Insurance transaction / transacting business  
*Ref: 33-1-2 (6)*
  3. Licensing of agents, counselors, subagents, and adjusters  
*Ref: 33-23-1 through 46*
    - a. Agent Responsibility
    - b. Reciprocity agreements
    - c. License maintenance
    - d. License revocation or suspension
    - e. Temporary License
    - f. Nonresident License
    - g. Counselor License
  4. Unfair trade practices and frauds  
*Ref: 33-6-4 and 5*
    - a. Rebating
    - b. Defamation
    - c. Unfair Discrimination
    - d. Misrepresentation
    - e. Controlled business
    - f. Twisting and Churning
    - g. Advertising law
    - h. Coercion
    - i. Commingling
    - j. Fiduciary Responsibility
    - k. Sharing Commissions
    - l. Additional Fees
    - m. Unfair Claims Practices
  5. Miscellaneous Georgia insurance laws  
*Ref: 33-24-33*
  6. Residual Markets
    - a. FAIR plan  
*Ref: 33-33-1 through 11*
    - b. Georgia Automobile Insurance Plan  
*Ref: 120-2-14-.01 through .24, 32-29, 40-9-100*
- B. Georgia laws, rules, and regulations pertinent to property insurance only**
1. Cancellation and nonrenewal of policies  
*Ref: 120-2-53-.01 through .06, 33-24-44 through 47*
  2. Miscellaneous Georgia insurance laws  
*Ref: 33-34-4*

**C. Georgia laws, rules, and regulations pertinent to casualty insurance only**

1. Cancellation and nonrenewal of policies  
*Ref: 120-2-53-.01 through .06, 33-24-44 through 47*
2. Miscellaneous Georgia insurance laws  
*Ref: 33-34-4*



**GEORGIA PROPERTY AND CASUALTY  
COUNSELOR  
CONTENT OUTLINE**

(100 scored questions)

**I. PROPERTY AND CASUALTY POLICY PROVISIONS,  
TERMS, AND CONCEPTS..... 10**

- A. Perils**
- B. Risk**
- C. Coinsurance**
- D. Appraisal**
- E. Subrogation**
- F. Premiums**
- G. Actual cash value vs. replacement cost**
- H. Duties of the insurer**
- I. Cancellation**
- J. Binders**
- K. Insurable interest**
- L. Loss**
- M. Misrepresentation**
- N. Insuring Agreement**
- O. Conditions**
- P. Deductible**
- Q. Mortgage clause**
- R. Assignment**
- S. Death of the insured**
- T. Personal Injury**

**II. PRINCIPLES OF RISK MANAGEMENT..... 15**

- A. Pure risk vs. speculative risk**
- B. Risk management process**
  - 1. Identifying and analyzing loss exposures
  - 2. Selecting method to handle each exposure
  - 3. Implementing the risk management strategy
  - 4. Monitoring the risk management system and making changes when appropriate
- C. Nature of property loss exposures**
  - 1. Property exposed to loss
  - 2. Causes of loss
  - 3. Consequences of loss
- D. Nature of liability loss exposures**
  - 1. Legal liability
  - 2. Civil and tort liability
    - a. Intentional
    - b. Negligence
    - c. Strict
    - d. Absolute
    - e. Immunity
    - f. Vicarious
    - g. Exemplary/punitive
- E. Contract law as it relates to insurance**
- F. Types of insurers**
- G. Reinsurance**

**III. FUNDAMENTALS OF FINANCIAL ANALYSIS..... 5**

- A. Financial statements**
  - 1. Balance sheet
  - 2. Income statement
  - 3. Sources and uses of funds statement
- B. Ratio analysis**
  - 1. Liquidity
  - 2. Activity
  - 3. Financial leverage

- 4. Profitability

**C. Inventory valuation methods**

**IV. PROPERTY INSURANCE POLICIES AND FORMS.... 30**

**A. Personal lines**

- 1. Standard Fire Policy
- 2. DP forms
- 3. HO forms

**B. Commercial lines**

- 1. Building and personal property coverage form
- 2. Causes of loss forms
- 3. Commercial property policies
- 4. Businessowners policy (BOP)
- 5. Business income coverage form
- 6. Extra expense coverage form
- 7. Boiler and Machinery
- 8. Commercial Package Policy (CPP)

**C. Inland marine**

- 1. Coverages and policy provisions
- 2. Commercial and Personal floaters

**D. Commercial ocean marine**

- 1. Hull
- 2. Cargo
- 3. Freight
- 4. Protection and Indemnity

**E. Other insurance**

- 1. Flood
- 2. FAIR plans
- 3. Aviation
- 4. Crop

**V. CASUALTY INSURANCE POLICIES AND FORMS.....30**

**A. Commercial General Liability (CGL)**

- 1. Premises and operations liability
- 2. Products and completed operations liability
- 3. Contractual liability
- 4. Personal and advertising liability
- 5. Medical payments
- 6. Owners and contractors protective liability
- 7. Occurrence coverage
- 8. Claims made coverage

**B. Auto: Personal and Commercial**

- 1. Liability
- 2. Physical damage (collision and comprehensive)
- 3. Named insureds
- 4. Garage coverage forms
- 5. Lease Gap
- 6. Owned auto
- 7. Nonowned auto
- 8. Temporary substitute auto
- 9. Uninsured/Underinsured

**C. Workers Compensation/Employer's liability**

- 1. Policy concepts
- 2. Rating plans
- 3. NCCI Experience modifications

**D. Surety Bonds**

**E. Crime coverage**

- 1. Employee dishonesty
- 2. Theft, Disappearance, and Destruction
- 3. Robbery and safe burglary
- 4. Premises burglary
- 5. Custodian

- 6. Messenger
- 7. Guard or watchperson
- 8. Fidelity bonds

**F. Umbrella/Excess liability**

**G. Professional liability**

- 1. Malpractice
- 2. Errors and Omissions

**H. Directors and Officers liability**

**I. Employment Practices liability**

**VI. STATE LAWS, RULES, AND REGULATIONS..... 10**

**A. Laws, Rules, Regulations Pertinent to All Lines of Insurance**

- 1. Commissioner/Department of Insurance
  - a. Broad powers and duties  
*Ref: 33-2-1 through 33*
  - b. Examination of records  
*Ref: 33-2-10 through 13*
  - c. Investigations/Notice of hearing  
*Ref: 33-6-6*
  - d. Penalties  
*Ref: 33-6-9*
- 2. General Definitions
  - a. Domestic, foreign, alien  
*Ref: 33-3-1*
  - b. Stock and mutual  
*Ref: 33-14-2*
  - c. Authorized/unauthorized companies and certificate of authority  
*Ref: 33-3-1*
  - d. Third Party Administrators (practices, responsibilities, and duties)
  - e. Insurance transaction / transacting business  
*Ref: 33-1-2 (6)*
- 3. Licensing of agents, counselors, subagents, and adjusters  
*Ref: 33-23-1 through 46*
  - a. Agent Responsibility
  - b. Counselor
    - a. Practices
    - b. Responsibilities
    - c. Duties
  - c. Reciprocity Agreements
  - d. License maintenance
  - e. License revocation or suspension
  - f. Nonresident license
- 4. Unfair trade practices and frauds  
*Ref: 33-6-4 and 5*
  - a. Rebating
  - b. Defamation
  - c. Unfair Discrimination
  - d. Misrepresentation
  - e. Controlled Business
  - f. Twisting and Churning
  - g. Advertising law
  - h. Coercion
  - i. Commingling
  - j. Fiduciary Responsibility
  - k. Sharing Commissions
  - l. Additional Fees
- 5. Miscellaneous Georgia insurance laws  
*Ref: 33-24-33*

**B. Laws, Rules, Regulations Pertinent to Property and Casualty Insurance**

- 1. Surplus lines
- 2. Risk retention groups
- 3. Georgia Insurance Guaranty Association
- 4. Cancellation/Nonrenewal  
*Ref: 120-2-53-.01 through .06, 33-24-44 through 47*
- 5. Residual Markets
  - a. FAIR plan  
*Ref: 33-33-1*
  - b. Georgia Automobile Insurance Plan  
*Ref: 120-2-14-.01 through .24, 32-29, 40-9-100*
  - c. Workers Compensation Law  
*Ref: 120-2-37-.01 through .09, 34-9-133*
- 6. Regulation of Rates  
*Ref: 33-9*
- 7. Financial Responsibility Law  
*Ref: 40-9-1 through 40-9-82, 33-7-11*

**GEORGIA  
LIFE, ACCIDENT AND SICKNESS COUNSELOR  
CONTENT OUTLINE**

(100 scored questions)

- I. TYPES OF LIFE POLICIES.....10-15**
  - A. Traditional whole life products**
    - 1. Ordinary (straight) life
    - 2. Limited-pay and single-premium life
    - 3. Modified and graded premium whole life
    - 4. Adjustable life
  - B. Interest-sensitive life products**
    - 1. Universal life
    - 2. Variable whole life
    - 3. Variable universal life
    - 4. Interest-sensitive whole life
    - 5. Equity index universal life
  - C. Term life**
    - 1. Level, decreasing, and increasing term
    - 2. Special features
      - a. Renewable
      - b. Convertible
      - c. Reentry
  - D. Annuities**
    - 1. Single, level, and flexible premium
    - 2. Immediate and deferred
    - 3. Fixed and variable
    - 4. Installment refund
    - 5. Cash refund
    - 6. Joint and Survivor Life annuities
    - 7. Equity Index annuities
  - E. Endowment**
  - F. Combination plans and variations**
    - 1. Family policy
    - 2. Family income policy
    - 3. Juvenile
    - 4. Joint life
    - 5. Survivorship life
  - G. Credit Life**
  - H. Industrial Life**
- II. POLICY RIDERS, PROVISIONS, OPTIONS, AND EXCLUSIONS.....10-15**
  - A. Policy riders**
    - 1. Waiver of premium
    - 2. Guaranteed insurability
    - 3. Payor benefit
    - 4. Accidental death and/or accidental death and dismemberment
    - 5. Term riders
    - 6. Other insureds (e.g., spouse, children, nonfamily)
    - 7. Return of premium rider
  - 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. Changes
    - 7. Common disaster
- III. COMPLETING THE APPLICATION, UNDERWRITING, AND DELIVERING THE POLICY.....5-10**
  - 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
  - B. Underwriting**
    - 1. Insurable interest
    - 2. Medical information and consumer reports
    - 3. Fair Credit Reporting Act
    - 4. Risk classification
    - 5. Calculations
  - C. Delivering the policy**
    - 1. When coverage begins
    - 2. Explaining the policy and its provisions, riders, exclusions, and ratings to the client
- IV. TAXES, RETIREMENT, AND OTHER INSURANCE CONCEPTS.....5-10**
  - A. Third-party ownership**
  - B. Group life insurance**
    - 1. Conversion privilege
    - 2. Contributory vs. noncontributory
  - C. Retirement plans**
    - 1. Tax-qualified plans
    - 2. Nonqualified plans
  - D. Business insurance (e.g., key employee, buy and sell agreement, split-dollar, Keough plan, etc.)**
  - E. Social Security benefits and taxes**
  - F. Tax treatment of insurance premiums, proceeds, dividends**
    - 1. Individual life
    - 2. Group life
    - 3. Gifts
    - 4. Modified Endowment Contracts (MECs)
    - 5. Tax Sheltered Annuity (TSAs)
  - G. Accelerated Death Benefits—Living Benefits**
- V. TYPES OF HEALTH/DISABILITY POLICIES.....10-15**
  - A. Disability income**
    - 1. Individual disability income policy
    - 2. Business overhead expense policy
    - 3. Business disability buyout policy
    - 4. Group disability income policy

<b>B. Accidental death and dismemberment</b>	
<b>C. Medical expense insurance</b>	
1. Basic hospital, medical, and surgical policies	
2. Major medical policies	
3. Health Maintenance Organizations (HMOs)	
4. Preferred provider organizations (PPOs)	
5. Multiple Employer Trusts (METs)	
6. Multiple Employer Welfare Association (MEWAs)	
7. Service organizations (Blue Plans)	
8. Dread disease and limited sickness (cancer) coverage	
<b>D. Medicare supplement policies</b>	
<b>E. Group insurance</b>	
1. Group conversion	
2. Differences between individual and group contracts	
3. General concepts	
4. COBRA	
5. HIPPA	
6. Blanket group coverage	
<b>F. Long Term Care</b>	
<b>G. Credit Disability</b>	
<b>H. Accidental Bodily Injury</b>	
<b>VI. POLICY PROVISIONS, CLAUSES, AND RIDERS ..... 10</b>	
<b>A. Mandatory provisions</b>	
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	
<b>B. Optional provisions</b>	
1. Change of occupation	
2. Misstatement of age	
3. Illegal occupation	
4. War exclusion	
<b>C. Other provisions and clauses</b>	
1. Insuring clause	
2. Free look (10-day, 20-day, etc.)	
3. Consideration clause	
4. Probationary period	
5. Elimination period	
6. Waiver of premium	
7. Exclusions	
8. Preexisting conditions	
9. Recurrent disability	
10. Coinsurance	
11. Deductibles	
12. Facility of payment	
13. Restoration of benefits	
14. Beneficiary designations	
a. Revocable and irrevocable	
<b>D. Riders</b>	
1. Impairment rider	
2. Guaranteed insurability rider	
3. Multiple indemnity rider (double, triple)	
<b>E. Rights of renewability</b>	
1. Noncancelable	
2. Cancelable	
3. Guaranteed renewable	
4. Conditionally renewable	
5. Optionally renewable	
6. Period of time	
<b>F. Uniform Provisions Law</b>	
<b>VII. SOCIAL INSURANCE..... 1</b>	
<b>A. Medicare</b>	
1. Primary, secondary payor	
<b>B. Medicaid</b>	
<b>C. Social Security benefits</b>	
<b>VIII. OTHER INSURANCE CONCEPTS.....5-10</b>	
<b>A. Total, partial, and residual disability</b>	
<b>B. Owner's rights</b>	
<b>C. Dependent children benefits</b>	
<b>D. Primary and contingent beneficiaries</b>	
<b>E. Modes of premium payments (annual, semiannual, etc.)</b>	
<b>F. Nonduplication and coordination of benefits(e.g., primary vs. excess)</b>	
<b>G. Occupational vs. nonoccupational</b>	
<b>H. Tax treatment of premiums and proceeds of insurance contracts (e.g., disability income and medical expenses, etc.)</b>	
<b>I. Managed care</b>	
<b>J. Blanket expense coverage</b>	
<b>K. Insurer reserves</b>	
<b>L. Definition of insurance</b>	
<b>M. Law of Large Numbers</b>	
<b>IX. FIELD UNDERWRITING PROCEDURES.....5-10</b>	
<b>A. Completing application and obtaining necessary signatures</b>	
<b>B. Explaining sources of insurability information (e.g., MIB Report, Fair Credit Reporting Act, etc.)</b>	
<b>C. Upon payment of initial premium, giving prospect conditional receipt and explaining the effect of that receipt (e.g., medical examination, etc.)</b>	
<b>D. Submitting application (and initial premium if collected) to company for underwriting</b>	
<b>E. Assuring delivery of policy to client</b>	
<b>F. Explaining policy and its provisions, riders, exclusions, and ratings to clients</b>	
<b>G. In cases where initial premium did not accompany application, obtaining signed statement of continued good health and obtaining premium for transmittal</b>	
<b>H. Contract law</b>	
1. Requirements of a contract	
2. Insurable interest	
3. Warranties and representations	
4. Unique aspects of the health contract	
a. Conditional	
b. Unilateral	
c. Adhesion	

**X. GEORGIA LAWS, RULES, AND REGULATIONS  
PERTINENT TO LIFE AND DISABILITY INSURANCE  
COUNSELOR ..... 15**

**A. Commissioner of Insurance**

1. Broad powers and duties  
*Ref: 33-2-1 through 33*
2. Examination of records  
*Ref: 33-2-10 through 13*
3. Investigations/Notice of hearing  
*Ref: 33-6-6*
4. Penalties  
*Ref: 33-6-9*

**B. General insurance definitions**

1. Domestic, foreign and alien  
*Ref: 33-3-1*
2. Stock and mutual  
*Ref: 33-14-2*
3. Authorized/unauthorized and certificate of authority  
*Ref: 33-3-1 through 30*
4. Insurance transaction  
*Ref: 33-1-2(6)*

**C. Licensing requirements**

*Ref: 33-23*

1. Counselor
2. Reciprocity agreements
3. License maintenance
4. License revocation or suspension

**D. Consultant practices, responsibilities, and duties**

*Ref: 33-23-46*

1. Solicitation and disclosures
2. Advertising
3. Standard practices
4. Cost comparison methods
5. Replacement

**E. Unfair/Prohibited Practices**

*Ref: 33-6-4 and 5*

1. Rebating
2. Defamation
3. Discrimination
4. Misrepresentation

**F. Georgia Life and Health Insurance Guaranty  
Association**

*Ref: 33-38-1 through 10*

**GEORGIA VARIABLE PRODUCTS  
CONTENT OUTLINE**

*(80 scored questions)*

**I. GENERAL PRODUCT KNOWLEDGE .....40**

- A. Definition of Variable Life Insurance**
- B. Comparison of Fixed Premium (traditional), Whole Life, and Fixed Premium Variable Life**
  - 1. Standard provisions
  - 2. Premiums
  - 3. Death Benefit
  - 4. Cash Value
  - 5. Separate vs. general account
- C. Comparison of Fixed Premium Variable and Flexible Premium Variable Life**
  - 1. Premiums
  - 2. Death Benefit
  - 3. Cash Value
- D. Characteristics of Variable Life Insurance**
  - 1. Similarities and differences between Variable Annuities and Variable Life
  - 2. Operation of the Separate Account
  - 3. Change in Investment Policy of the Separate Account
  - 4. The Assumed Investment Rate (AIR)
  - 5. Net Investment Return
  - 6. Contract Exchange
  - 7. Minimum Death Benefit
  - 8. Cash Values
  - 9. Loans
  - 10. Other contract provisions
  - 11. Underwriting and administration
  - 12. Reporting requirements
- E. Types of Annuity Policies**
  - 1. Fixed Annuity Policies
  - 2. Variable annuity products
    - a. Number of lives covered
      - (1) individual
      - (2) joint and survivor
    - b. Method of premium payment
      - (1) single premium
      - (2) flexible premium
    - c. Time benefits begin
      - (1) immediate
      - (2) deferred
    - d. Disposition of proceeds
      - (1) life annuity (no refund)
      - (2) guaranteed minimum
        - (a) period certain
        - (b) installment refund
        - (c) specified period/ specified amount
        - (d) cash
  - 3. Equity indexed annuities
- F. Other annuity characteristics**
  - 1. Accumulation unit
  - 2. Annuity unit
  - 3. Annuitization
  - 3. Taxation
  - 4. FINRA
  - 5. Prospectus

**II. SEPARATE ANNUITY ACCOUNT ..... 5**

- A. Types of investment objectives (suitability)**
- B. Types of investment options**
- C. Composition and operation of special account**

**III. OFFICIAL CODE OF GEORGIA ANNOTATED ..... 10**

*Ref: (O.C.G.A.) 33-11-50 through 33-11-67*

- A. Separate Accounts for Variable Life Insurance Policies**
  - 1. Code definition of Variable Life
  - 2. Establishment and operation of Separate Accounts
  - 3. Capitalization of Separate Accounts
  - 4. Determination of Variable Benefits
- B. Licensing Requirements**
  - 1. Transacting Variable Life business in Georgia
  - 2. Issuance and revocation of Variable Life
  - 3. Unfair trade practices
    - Ref: 33-6-4 and 5*
    - a. Misrepresentation
    - b. Defamation
    - c. Controlled business
    - d. Rebating/Illegal inducement
    - e. Discrimination
    - f. Other unfair/prohibited practices
    - g. Penalties
  - 4. Agent responsibilities
    - a. Fiduciary capacity
    - b. Commission sharing
  - 5. Required policy provisions and reserve liability

**IV. GEORGIA INSURANCE DEPARTMENT REGULATIONS**

**A. Variable Life Insurance ..... 15**

*Ref: (G.I.D. Chapter 120-2-32)*

- 1. Statutory authority
- 2. Purpose
- 3. Definitions
- 4. Qualifications of insurers to issue Variable Life Insurance and suitability requirements
- 5. Insurance policy requirements
- 6. Reserve liabilities for Variable Life Insurance
- 7. Separate accounts
- 8. Information furnished to applicants
- 9. Qualifications of agents for the sale of Variable Life insurance
- 10. Reports to policy holders
- 11. Foreign companies
- 12. Separability article
- 13. Penalties

**B. Advertising of Life Insurance and Annuity Contracts ..... 5**

*Ref: (G.I.D. Chapter 120-2-11)*

- 1. Statutory authority
- 2. Purpose
- 3. Definitions
- 4. Applicability
- 5. Form and content of advertisements
- 6. Disclosure requirements
- 7. Identity of insurer
- 8. Jurisdictional licensing and status of insurer
- 9. Statements about insurer
- 10. Misleading statements, representations, and illustrations prohibited
- 11. Enforcement procedures
- 12. Conflict with other rules

- 13. Severability provisions
- 14. Penalties
- C. Replacement of Life Insurance Policies ..... 5**
  - Ref: (G.I.D. 120-2-24)*
  - 1. Statutory authority
  - 2. Purpose
  - 3. Definitions
  - 4. Exemptions
  - 5. Duties of agents
  - 6. Duties of all insurers
  - 7. Duties of insurers that use agents
  - 8. Duties of replacing insurers that are direct response insurers
  - 9. Relationship to other rules and regulations
  - 10. Severability
  - 11. Penalties
  - 12. Replacement notice

**GEORGIA ADJUSTER  
EXAMINATION CONTENT OUTLINE**

*(100 scored questions)*

**I. PROPERTY AND CASUALTY INSURANCE TERMS AND RELATED CONCEPTS.....23**

- A. Risk**
- B. Insurance**
- C. Insurable interest**
- D. Peril**
- E. Hazard**
- F. Loss**
  - 1. Direct
  - 2. Indirect
- G. Proximate cause**
- H. Deductible**
- I. Indemnity**
- J. Actual cash value**
- K. Replacement cost**
- L. Limits of liability**
- M. Coinsurance**
- N. Pair and set clause**
- O. Extensions of coverage**
- P. Additional coverages**
- Q. Accident**
- R. Occurrence**
- S. Vacancy and unoccupancy**
- T. Right of salvage**
- U. Abandonment**
- V. Liability**
- W. Negligence**
- X. Theft**
- Y. Burglary**
- Z. Robbery**
- AA. Mysterious disappearance**
- BB. Binders**
- CC. Pro-rata liability clause**
- DD. Waiver and Estoppel**
- EE. Valued Policy**
- FF. Law of Large Numbers**
- GG. Application**

**II. GENERAL PROPERTY INSURANCE PRODUCT KNOWLEDGE PERTINENT TO ADJUSTERS.....48**

- A. Standard Fire Policy**
  - 1. Basic coverages, provisions, and clauses
  - 2. Limitations and restrictions
  - 3. Proof of Loss
  - 4. Loss requirements and inventories
  - 5. Appraisal
  - 6. Company options
  - 7. Valuation
- B. Personal lines**
  - 1. Dwelling and contents (DP forms)
  - 2. Personal liability
  - 3. Homeowners (HO forms)
  - 4. Mobile Homes
- C. Commercial lines**
  - 1. Commercial Package Policy (CPP)
  - 2. Commercial property
    - a. Building and personal property form

- b. Causes of loss forms
- c. Business income
- d. Extra expense
- 3. Commercial general liability
  - a. Premises and Operations
  - b. Products Completed Operations
  - c. Personal and Advertising injury
  - d. Fire legal
  - e. Medical payments
  - f. Occurrence form
- 4. Boiler and Machinery
- 5. Businessowners Policy (BOP)
- D. Inland marine**
  - 1. Nationwide definition
  - 2. Personal coverages
  - 3. Commercial coverages
  - 4. Personal Watercraft
- E. Ocean marine**
  - 1. Hull
  - 2. Cargo
  - 3. Freight
  - 4. Protection and Indemnity
- F. Miscellaneous policies**
  - 1. Flood
  - 2. Aviation
  - 3. Farm and Crop
  - 4. Title
  - 5. Comprehensive Personal Liability (CPL)
- G. Auto: Personal and Business**
  - 1. Liability
  - 2. Medical Payments
  - 3. Physical damage (collision and other than collision/comprehensive)
  - 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
  - 8. Garage Coverage Form, including Garagekeepers insurance
- H. Additional Coverages**
  - 1. Business Interruption
  - 2. Time Element
  - 3. Law and Ordinance
  - 4. Valuable Papers and Records
  - 5. Electronic Data Processing (EDP)
  - 6. Others
- I. Surety Bonds**
- J. Crime coverage**
  - 1. Employee dishonesty
  - 2. Theft, Disappearance, and Destruction
  - 3. Robbery and safe burglary
  - 4. Premises burglary
  - 5. Custodian
  - 6. Messenger
  - 7. Guard or watchperson
  - 8. Fidelity bonds
- K. Professional liability**



1. Errors and Omissions	4. License revocation or suspension
<b>L. Umbrella/Excess liability</b>	<b>D. Adjuster (practices, responsibilities, and duties)</b>
<b>M. Worker's Compensation</b>	<b>E. Unfair/prohibited practices</b>
<b>III. PROPERTY AND CASUALTY POLICY CONTRACT</b>	1. Rebating
<b>PROVISION.....15</b>	2. Defamation
<b>A. Declarations</b>	3. Discrimination
<b>B. Insuring agreement</b>	4. Unfair claims practices
<b>C. Conditions</b>	<b>G. Georgia Insurance Guaranty Association</b>
<b>D. Exclusions</b>	<b>H. Automobile Insurance Plan</b>
<b>E. Definitions</b>	<b>I. FAIR Plan</b>
<b>F. Duties of the insured after a loss</b>	<b>J. Financial Responsibility</b>
<b>G. Obligations of the insurance company</b>	<b>K. Cancellation/non-renewal</b>
<b>H. Mortgagee rights</b>	
<b>I. Proof of loss</b>	
<b>J. Notice of claim</b>	
<b>K. Appraisal</b>	
<b>L. Other Insurance</b>	
<b>M. Assignment</b>	
<b>N. Subrogation</b>	
<b>O. Elements of a contract</b>	
<b>P. Additional (supplementary) payments</b>	
<b>Q. Loss settlement provisions including consent to settle a loss</b>	
<b>R. Representations and misrepresentations</b>	
<b>S. Concealment</b>	
<b>T. Endorsements</b>	
<b>U. Loss Payable</b>	
<b>IV. RESPONSIBILITIES AND DUTIES OF AN ADJUSTER REPORT..... 9</b>	
<b>A. Loss</b>	
1. Inception/Expiration Date	
2. Occurrence Date	
3. Identification of Parties Involved	
4. Policy Form/Number	
5. Description of Loss	
6. Coverages	
7. Deductible	
8. Tort/Joint Tort Feasors	
<b>B. Loss/Damage Valuation</b>	
1. Direct Loss vs. Indirect Loss	
2. Damages	
<b>V. GEORGIA LAWS, RULES, AND REGULATIONS PERTINENT TO ALL ADJUSTERS..... 5</b>	
<b>A. Insurance Commissioner/Department</b>	
1. Broad powers and duties	
2. Examination of records	
3. Cease and desist orders	
4. Penalties	
<b>B. General Definitions</b>	
1. Domestic, foreign, alien	
2. Insurance transactions	
3. Authorized/unauthorized companies and certificate of authority	
4. Third Party Administrators (practices, responsibilities, and duties)	
5. Insurance Services Office (ISO)	
<b>C. Licensing requirements</b>	
1. Adjuster	
2. Agreements	
3. License maintenance	

**GEORGIA PUBLIC ADJUSTER  
EXAMINATION CONTENT OUTLINE**

*(100 scored questions)*

- I. PROPERTY AND CASUALTY INSURANCE TERMS AND RELATED CONCEPTS.....23**
  - A. Risk**
  - B. Insurance**
  - C. Insurable interest**
  - D. Peril**
  - E. Hazard**
  - F. Loss**
    - 1. Direct
    - 2. Indirect
  - G. Proximate cause**
  - H. Deductible**
  - I. Indemnity**
  - J. Actual cash value**
  - K. Replacement cost**
  - L. Limits of liability**
  - M. Coinsurance**
  - N. Pair and set clause**
  - O. Extensions of coverage**
  - P. Additional coverages**
  - Q. Accident**
  - R. Occurrence**
  - S. Vacancy and unoccupancy**
  - T. Right of salvage**
  - U. Abandonment**
  - V. Liability**
  - W. Negligence**
  - X. Theft**
  - Y. Burglary**
  - Z. Robbery**
  - AA. Mysterious disappearance**
  - BB. Binders**
  - CC. Pro-rata liability clause**
  - DD. Waiver and Estoppel**
  - EE. Valued Policy**
  - FF. Law of Large Numbers**
  - GG. Application**
- II. GENERAL PROPERTY INSURANCE PRODUCT KNOWLEDGE PERTINENT TO ADJUSTERS.....48**
  - A. Standard Fire Policy**
    - 1. Basic coverages, provisions, and clauses
    - 2. Limitations and restrictions
    - 3. Proof of Loss
    - 4. Loss requirements and inventories
    - 5. Appraisal
    - 6. Company options
    - 7. Valuation
  - B. Personal lines**
    - 1. Dwelling and contents (DP forms)
    - 2. Personal liability
    - 3. Homeowners (HO forms)
    - 4. Mobile Homes
  - C. Commercial lines**
    - 1. Commercial Package Policy (CPP)
    - 2. Commercial property
      - a. Building and personal property form
      - b. Causes of loss forms
      - c. Business income
      - d. Extra expense
- III. PROPERTY AND CASUALTY POLICY CONTRACT PROVISION.....15**
  - A. Declarations**
  - B. Insuring agreement**
  - C. Conditions**
  - D. Exclusions**
  - E. Definitions**
  - 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
- M. Assignment
- N. Subrogation
- O. Elements of a contract
- P. Additional (supplementary) payments
- Q. Loss settlement provisions including consent to settle a loss
- R. Representations and misrepresentations
- S. Concealment
- T. Warranty
- U. Comprehensive Personal Liability (CPL)
- V. Endorsements
- W. Arbitration
- X. Loss Payable

**IV. RESPONSIBILITIES AND DUTIES OF AN ADJUSTER REPORT..... 9**

- A. Loss**
  - 1. Inception/Expiration Date
  - 2. Occurrence Date
  - 4. Identification of Parties Involved
  - 4. Policy Form/Number
  - 5. Description of Loss
  - 6. Coverages
  - 7. Deductible
  - 8. Tort/Joint Tort Feasors

- B. Loss/Damage Valuation**
  - 1. Direct Loss vs. Indirect Loss
  - 2. Damages

**V. GEORGIA LAWS, RULES, AND REGULATIONS PERTINENT TO ALL ADJUSTERS..... 5**

- A. Insurance Commissioner/Department**
  - 1. Broad powers and duties
  - 2. Examination of records
  - 3. Cease and desist orders
  - 4. Penalties
- B. General Definitions**
  - 1. Domestic, foreign, alien
  - 2. Insurance transactions
  - 3. Authorized/unauthorized companies and certificate of authority
  - 4. Third Party Administrators (practices, responsibilities, and duties)
  - 5. Insurance Services Office (ISO)
- C. Licensing requirements**
  - 1. Adjuster
  - 2. Agreements
  - 3. License maintenance
  - 4. License revocation or suspension
- D. Adjuster (practices, responsibilities, and duties)**
- E. Unfair/prohibited practices**
  - 1. Rebating
  - 2. Defamation
  - 3. Discrimination
  - 4. Unfair claims practices
- F. Risk retention groups**
- G. Georgia Insurance Guaranty Association**
- H. Automobile Insurance Plan**
- I. Financial Responsibility**
- J. Cancellation/non-renewal**

**GEORGIA SURPLUS LINES BROKER  
CONTENT OUTLINE**

*(100 scored questions)*

<b>I. GENERAL INSURANCE DEFINITIONS.....</b>	<b>10</b>
<b>A. Actual cash value</b>	
<b>B. Agreed value</b>	
<b>C. Coinsurance</b>	
<b>D. Insurable interest</b>	
<b>E. Loss</b>	
<b>F. Negligence</b>	
<b>G. Hazard</b>	
<b>H. Proximate cause</b>	
<b>I. Reinsurance</b>	
<b>J. Replacement cost</b>	
<b>K. Risk</b>	
<b>L. Salvage</b>	
<b>M. Subrogation</b>	
<b>N. Comparative Negligence</b>	
<b>O. Deductible</b>	
<b>P. Contract</b>	
<b>Q. Indemnity</b>	
<b>R. Torts</b>	
<b>S. Robbery</b>	
<b>T. Burglary</b>	
<b>U. Abandonment</b>	
<b>V. Accident</b>	
<b>W. Occurrence</b>	
<b>X. Reciprocal Organization</b>	
<b>Y. Insurance</b>	
<b>Z. Appraisal clause</b>	
<b>AA. Surplus</b>	
<b>BB. Surplus Lines</b>	
<b>II. SURPLUS LINES MARKETS .....</b>	<b>10</b>
<b>A. United States nonadmitted market</b>	
<b>B. London market</b>	
1. Lloyd's brokers	
2. Underwriters	
<b>C. Other foreign markets</b>	
<b>D. Nonstandard (substandard lines or capacity problems)</b>	
1. Property	
2. General liability	
3. Professional liability	
<b>E. Insurance exchanges</b>	
<b>III. POLICIES, COVERAGES, FORMS .....</b>	<b>20</b>
<b>A. Commercial General Liability</b>	
<b>B. Building and Personal Property</b>	
<b>C. Claims Made</b>	
<b>D. Extended coverage</b>	
<b>E. Crime</b>	
<b>F. Liability</b>	
1. Contingent	
2. Umbrella	
3. Contractual	
<b>G. Valued Policy</b>	
<b>H. Product Liability</b>	
<b>I. Pro-Rata Liability</b>	
<b>J. Inland Marine</b>	
1. Valuable papers and records	
<b>K. Comprehensive Personal Liability</b>	
<b>L. Auto Policy</b>	
1. Underinsured Motorist coverage	
2. Garagekeepers Insurance	
3. Georgia Auto Insurance Plan	
<b>M. Equipment Breakdown</b>	
<b>N. Professional Liability</b>	
<b>IV. SURPLUS LINES LICENSING .....</b>	<b>30</b>
<b>A. Powers and duties of the Insurance Commissioner</b>	
<b>B. Required bonds</b>	
<b>C. License requirements, issuance, and renewal</b>	
<b>D. License revocation, suspension</b>	
<b>E. Unfair Trade Practices</b>	
<b>V. SURPLUS LINES LAW .....</b>	<b>30</b>
<b>A. Purpose</b>	
<b>B. Reports, records</b>	
<b>C. Coverage and Eligibility</b>	
<b>D. Definitions</b>	
1. Authorized/Unauthorized	
<b>E. Premiums, evidence of insurance</b>	
<b>F. Premium tax</b>	
<b>G. Conditions for procuring</b>	
<b>H. Rate standards</b>	
<b>I. Surplus Lines Association of Georgia</b>	
<b>J. Multi-State risks</b>	
<b>K. Qualifications for Surplus Lines Insurers</b>	
1. Syndicates	
2. Alien vs. Foreign	
3. Removal from White List	
<b>L. Disclosure</b>	
<b>M. Premium Rates</b>	
<b>N. Procurement</b>	
<b>O. Approved List</b>	
<b>P. Courtesy Filings</b>	
<b>Q. Fees</b>	
<b>R. Service of suit</b>	
<b>S. Sharing Commissions</b>	

**GEORGIA INSURANCE  
LIMITED HEALTH COUNSELOR  
CONTENT OUTLINE**

*(50 scored questions)*

*OCGA E 33/24/21.1; 33/24/21.2*

- I. COMPLETING THE APPLICATION, UNDERWRITING, AND DELIVERING THE POLICY.....5-10**
  - 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. Waiver of Coverage
    - 7. Late Enrollment
    - 8. Open Enrollment
  - B. Underwriting**
    - 1. Insurable interest
    - 2. Medical information and consumer reports
    - 3. Fair Credit Reporting Act
    - 4. Risk classification
    - 5. Calculations
    - 6. Medical Information Bureau (MIB)
  - C. Delivering the policy / Certificate of Participation**
    - 1. When coverage begins / effective date
    - 2. Explaining the policy and its provisions, riders, exclusions, and ratings to the client
- II. TAXES, RETIREMENT, AND OTHER INSURANCE CONCEPTS.....0-5**
  - A. Third-party ownership**
    - 1. Insured / policy owner
  - B. Social Security benefits and taxes**
- III. TYPES OF HEALTH/DISABILITY POLICIES.....10-15**
  - A. Disability income**
    - 1. Group disability income policy
    - 2. Long term disability
    - 3. Short term disability (Loss of time benefits)
  - B. Accidental death and dismemberment**
    - 1. Simultaneous death  
*OCGA 33/24/42*
  - C. Medical expense insurance**
    - 1. Basic hospital, medical, and surgical policies
    - 2. Health Maintenance Organizations (HMOs)
    - 3. Preferred provider organizations (PPOs)
    - 4. Multiple Employer Trusts (METs)
    - 5. Multiple Employer Welfare Association (MEWAs)
    - 6. Service organizations (Blue Plans)
    - 7. Dread disease and limited sickness (cancer) coverage/Critical Illness Policy
    - 8. Catastrophic Medical Coverage
    - 9. High deductible health plans
  - D. Medicare supplement policies**
  - E. Group insurance**
    - 1. Group conversion
    - 2. Differences between individual and group contracts
    - 3. General concepts
    - 4. COBRA
    - 5. HIPAA
    - 6. Blanket group coverage
    - 7. Georgia Continuation

- F. Long Term Care**
- G. Credit Disability**
- H. Accidental Bodily Injury**
- IV. POLICY PROVISIONS, CLAUSES, AND RIDERS....10-15**
  - A. Mandatory provisions**
    - 1. Entire contract
    - 2. Grace period
    - 3. Reinstatement
    - 4. Notice of claim
    - 5. Claim forms
    - 6. Proof of loss
    - 7. Time of payment of claims
    - 8. Payment of claims
    - 9. Physical examination and autopsy
    - 10. Legal actions
    - 11. Change of beneficiary
  - B. Optional provisions**
    - 1. Change of occupation
    - 2. Misstatement of age
    - 3. Illegal occupation
    - 4. War exclusion
  - C. Other provisions and clauses**
    - 1. Insuring clause
    - 2. Free look (10-day, 20-day, etc.)
    - 3. Consideration clause
    - 4. Probationary period
    - 5. Elimination period
    - 6. Waiver of premium
    - 7. Exclusions
    - 8. Preexisting conditions
    - 9. Recurrent disability
    - 10. Coinsurance
    - 11. Deductibles
    - 12. Facility of payment
    - 13. Restoration of benefits
    - 14. Beneficiary designations
      - a. Revocable and irrevocable
      - b. Contingent beneficiaries
    - 15. Deductible Carry-over Provision
    - 16. Common Accident Provision
  - D. Riders**
    - 1. Impairment rider
    - 2. Guaranteed insurability rider
  - E. Rights of renewability**
    - 1. Noncancelable
    - 2. Cancelable
    - 3. Guaranteed renewable
    - 4. Conditionally renewable
    - 5. Optionally renewable
    - 6. Group Blanket Policy
  - F. Uniform Provisions Law**
- V. SOCIAL INSURANCE.....0-2**
  - A. Medicare**
  - B. Social Security benefits**
- VI. OTHER INSURANCE CONCEPTS.....5-10**
  - A. Total, partial, and residual disability**
  - B. Dependent children benefits**
  - C. Primary and contingent beneficiaries**

- D. Modes of premium payments (annual, semiannual, etc.)
- E. Nonduplication and coordination of benefits (e.g., primary vs. excess)
- F. Occupational vs. nonoccupational / Worker's Compensation
- G. Tax treatment of premiums and proceeds of insurance contracts (e.g., disability income and medical expenses, etc.)
- H. Managed care
- I. Blanket expense coverage
- J. Insurer reserves
- K. Definition of insurance
- L. Law of Large Numbers

- 4. Fiduciary
- E. Unfair/Prohibited Practices
  - 1. Rebating
  - 2. Defamation
  - 3. Discrimination
  - 4. Misrepresentation

**VII. FIELD UNDERWRITING**

**PROCEDURES.....1-5**

- A. Completing application and obtaining necessary signatures
- B. Explaining sources of insurability information (e.g., MIB Report, Fair Credit Reporting Act, etc.)
- C. Upon payment of initial premium, giving prospect conditional receipt and explaining the effect of that receipt (e.g., medical examination, etc.)
- D. Submitting application (and initial premium if collected) to company for underwriting
- E. Assuring delivery of policy to client
- F. Explaining policy and its provisions, riders, exclusions, and ratings to clients
- G. In cases where initial premium did not accompany application, obtaining signed statement of continued good health and obtaining premium for transmittal
- H. Contract law
  - 1. Requirements of a contract
  - 2. Insurable interest
  - 3. Warranties and representations
  - 4. Unique aspects of the health contract
    - a. Conditional
    - b. Adhesion

**VIII. GEORGIA LAWS, RULES, AND REGULATIONS**

**PERTINENT TO LIMITED HEALTH COUNSELOR .10-15**

- A. Commissioner of Insurance
  - 1. Broad powers and duties
  - 2. Examination of records
  - 3. Investigations/Notice of hearing
  - 4. Penalties
- B. General insurance definitions
  - 1. Domestic, foreign and alien
  - 2. Stock and mutual
  - 3. Authorized/unauthorized and certificate of authority
  - 4. Insurance transaction
  - 5. Fraternal
- C. Licensing requirements
  - 1. Counselor
  - 2. Reciprocity agreements
  - 3. License maintenance
  - 4. License revocation or suspension
- D. Consultant practices, responsibilities, and duties
  - 1. Solicitation and disclosures
  - 2. Advertising
  - 3. Standard practices

# GEORGIA INSURANCE NAVIGATOR CONTENT OUTLINE

(50 scored plus 5 pretest questions)

## I. AFFORDABLE CARE ACT

### A. Intent of the Law

### B. Major Provisions

### C. Essential Health Benefits

### D. Exemptions

### E. Financial assistance availability and determination

1. Individuals and families
2. Public programs (i.e., Medicaid and CHIP)
3. Subsidies and tax credits for small businesses
4. Groups and financial subsidies
5. Calculating the Advanced Premium Tax Credit (APTC)

### F. Tax Penalties

### G. Special Populations

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

### H. Tribal Considerations

## II. BASIC HEALTH CONCEPTS

### A. Health care options

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

### B. Cost, premiums, payments

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

## III. Health Insurance Exchanges

### A. Types of Exchanges

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

### B. Functions of Exchanges

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

### C. Individual Exchanges

### D. Small Business Health Options (SHOP) Exchanges

### E. Qualified Health Plans (QHPs)

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

## IV. Navigators

### A. Types

1. Navigators
2. Enrollment Assistants
3. Certified Application Counselors

## B. Roles and Responsibilities

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

## C. Privacy and security of health information

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

## V. Brokers, Agents and Producers

### A. Roles and responsibilities

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

## VI. Outreach and education

### A. Identify goals (role of Producers, Navigators and Assistants)

### B. Digital literacy

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

### C. Medicare and Medicaid

### D. Employer-sponsored plans

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

## VII. State laws, rules, and regulations

### A. Georgia laws, rules, and regulations pertinent to Life and Accident & Sickness insurance

1. Insurance Department and Commissioner
  - a. Broad powers and duties  
*Ref: 33-2-1 through 33*
  - b. Examination of records  
*Ref: 33-2-10 through 13*
  - c. Investigations/Notice of hearing  
*Ref: 33-6-6*
  - d. Penalties  
*Ref: 33-6-9*
2. General insurance definitions
  - a. Authorized/unauthorized and certificate of authority

- Ref: 33-3-1 through 30*
- b. Insurance transaction / transacting business
  - Ref: 33-1-2 (6)*
- c. Rebating
  - Ref: 33-6-4 and 5*
- d. Defamation
  - Ref: 33-6-4 and 5*
- e. Unfair Discrimination
  - Ref: 33-6-4 and 5*
- f. Misrepresentation
  - Ref: 33-6-4 and 5*
- g. Controlled business
  - Ref: 33-6-4 and 5*
- h. Twisting and Churning
  - Ref: 33-6-4 and 5*
- i. Advertising
  - Ref: 33-6-4 and 5*
- 3. Licensing of agents, counselors and Navigators
  - Ref: 33-23-1 through 46 & 200-203*
  - a. Agent Responsibility
  - b. License maintenance
  - c. License revocation or suspension
  - d. Temporary License
  - e. Counselor License
- B. Georgia laws, rules, and regulations pertinent to Accident & Sickness insurance only**
  - 1. Miscellaneous provisions
  - 2. Medicare Supplement Advertising
    - Ref: Reg. 120-2-8-.04*
  - 3. Definition of Long Term Care
    - Ref: 33-42-4 (5)*
  - 4. Long Term Care Partnership requirements
    - Ref: Reg. 120-2-16-.34*