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 ....................... 12
      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 .............................................. 12
      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. Fraternals
   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 renewal
      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

MISSISSIPPI Insurance Supplement - Examination Content Outlines Effective: July 1, 2017

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VI. Mississippi Accident and Health insurance laws ...

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
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   Ref. 83-5-39
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   Ref. 83-5-49, 67, 83, 85
5. Unlicensed activities
   Ref. 83-1-49, 83-17-41, 45

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1. Insurance
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   Ref. 83-17-1; 83-17-53, 57; 83-59-3
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   Ref. 83-5-5
6. Mississippi Life and Health Insurance Guaranty Association
   Ref. 83-23-201 through 223
7. Fraternals
   Ref. 83-29-1
8. Essential Health Benefits
   Ref. 83-9-5, ACA Sec. 1302 42 U.S.C. 18022

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1. Persons required to be licensed
   a. Insurance Producer
      Ref. 83-17-53
   b. Insurance Adjuster
      Ref. 83-17-401
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      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
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   c. Notify Commissioner of Change in Address
      Ref. 83-17-63
   d. Report Administrative or Criminal Action
      Ref. 83-17-81

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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
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   a. Unfair claims methods and trade practices
      Ref. 83-5-19, 29, 31, 33, 45
   b. Producer’s Compensation Disclosure
      Ref. 83-17-73, 83-59-3
   c. Rebetating/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
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   a. Policy delivery
      Ref. 83-7-9, 13, 51; 83-23-235; 83-9-5, 25
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   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. 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

MISSISSIPPI Insurance Supplement - Examination Content Outlines
Effective: July 1, 2017
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
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      7. Premium Payment
         a. Modes
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      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 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 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
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   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
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      3. Business disability buyout policy
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      5. Key employee policy
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      1. Differences between individual and group contracts
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      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
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      1. Insuring clause
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      4. Probationary period
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      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
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VII. SOCIAL INSURANCE .................................................... 3
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   C. Social Security benefits

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   A. Total, partial, recurrent and residual disability
   B. Owner’s rights
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   g. Defamation of Insurer  
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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

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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
   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. 83-71-7, 57; Reg. Chapter 14
   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. 7-3-303; 83-17-71

3. Producer responsibilities
   a. Policy deliveries
      Ref. 83-11-1, 5, 9; 83-23-235; Reg. 99-3; MAC 19-1:24.02
   b. Premium accountability (e.g. fiduciary responsibility)
      Ref. Reg. 79-001; MAC 19-1:11.01
   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. 83-11-101

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
   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. 83-71-7, 57; Reg. Chapter 14
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. 7-3-303; 83-17-71
3. Producer responsibilities
   a. Policy deliveries
      Ref. 83-11-1, 5, 9; 83-23-235; Reg. 99-3; MAC 19-1:24.02
   b. Premium accountability (e.g. fiduciary responsibility)
      Ref. Reg. 79-011; MAC 19-1:11.01
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. 83-11-101

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
A. Risk
B. Hazards
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
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
(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
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4. Rates and Forms
   Ref. 83-2-3, 83-3-23
5. Penalties
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6. Unlicensed activities
   Ref. 83-1-49, 83-17-41, 45
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3. Insurance transaction
   Ref. 83-17-1; 83-17-53, 57; 83-59-3
4. Admitted and Non-admitted insurers
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
   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. 83-71-7, 57; Reg. Chapter 14
   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. 7-3-303; 83-17-71

3. Producer responsibilities
   a. Policy deliveries  
   Ref. 83-11-1, 5, 9; 83-23-235; Reg. 99-3; MAC 19-1:24.02
   b. Premium accountability (e.g. fiduciary responsibility)  
   Ref. Reg. 79-001; MAC 19-1:11.01
   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

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Ref. 83-11-101

G. Automobile

1. Financial Responsibility  
Ref. 63-15-3

2. Uninsured/Underinsured motorist  
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PERSONAL LINES PRODUCER
CONTENT OUTLINE
(75 scored questions)

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2. HO-3
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D. National Flood Insurance Program
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K. Limits of liability
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M. Occurrence
N. Cancellation
O. Nonrenewal
P. Vacancy and unoccupancy
Q. Liability
1. Absolute
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2. Insurance transaction
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3. Admitted and Non-admitted insurers
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4. Domestic, foreign and alien Insurers; certificate of authority
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5. Mississippi Insurance Guaranty Association
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6. Mississippi State Rating Bureau
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7. Mississippi Residential Property Insurance Underwriting Association
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C. Licensing
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2. Appointments/Termination of Appointments
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2. Unfair Practices
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   c. Rebating/illegal dealing in premiums
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   e. Twisting
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   f. Misrepresentation
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   g. Credit Scoring Adverse-Action
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   h. Defamation
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   i. Discrimination
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   j. Failure to issue proper receipts
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   k. Cease and desist
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   l. Advertising
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   m. Fraud
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3. Producer responsibilities
   a. Policy deliveries
      Ref. 83-11-1, 5, 9; 83-23-235; Reg. 99-3; MAC 19-1:24.02
   b. Premium accountability (e.g. fiduciary responsibility)
      Ref. Reg. 79-001; MAC 19-1:11.01
   c. Separate Account Requirement
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F. Applications and Binders
   1. Binding coverage
      Ref. 83-11-101

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
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II. TYPES OF PROPERTY POLICIES
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   2. Personal liability
   3. Homeowners (coverages and endorsements)
   4. Mobile Homes
B. Commercial lines
   1. Commercial property
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      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
C. Commercial crime
   1. Coverage forms
      a. Theft, disappearance, and destruction
      b. Robbery and safe burglary
      c. Premises burglary
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D. Workers Compensation
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   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
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   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
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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
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   1. Required limits Bodily Injury/Physical Damage
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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. BUSINESSEWOMEN’S POLICY (PROPERTY ONLY)

III. COMMERCIAL PROPERTY COVERAGE

IV. DWELLING, HOMEOWNERS AND OTHER PROPERTY COVERAGE

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

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(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
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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
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   2. License Renewal
      Ref. 83-17-37, 63
   3. Appointments
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F. Unfair Trade Practices
   1. Unfair claims practices and settlements
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   2. Twisting
      Ref. Reg. F&C 37-1; MAC 19-1:1.01
   3. Rebating
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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
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   J. Concealment and Fraud Policy Cancellation
   K. Pro rata
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   M. Loss
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   O. Perils Not Included
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5. Civil Commotion
6. Aircraft
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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)

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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

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

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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
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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
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)

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A. Licensing requirements
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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
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H. Extraterritorial application
   1. Concurrent jurisdiction
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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
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N. Mileage reimbursement
O. Child and Spousal Support Liens
P. Medical Benefits
   1. Right of selection
   2. Qualified providers
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