## Missouri

## **Insurance Supplement**

## **Examination Content Outlines**

Effective Date: February 14, 2025

## LIFE-GENERAL KNOWLEDGE CONTENT OUTLINE

## Product Knowledge, Terms and Concepts

(50 scored plus 5 pretest questions)

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## ......15

### A. Traditional whole life products

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

## B. Interest/market-sensitive/adjustable life products

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

#### C. Term life

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

### D. Annuities

- 1. Single and flexible premium
- 2. Immediate and deferred
- 3. Fixed and variable
- 4. Indexed

## E. Combination plans and variations

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

## II. LIFE PROVISIONS, RIDERS, OPTIONS, AND EXCLUSIONS 15

## A. Policy riders

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

## B. Policy provisions and options

- 1. Entire contract
- 2. Insuring clause
- 3. Free look
- 4. Consideration
- 5. Owner's rights
- 6. Beneficiary designations
  - a. Primary and contingent
  - b. Revocable and irrevocable
  - c. Common disaster

- d. Minor beneficiaries
- e. Designation by class
- 7. Premium Payment
  - a. Modes
  - b. Grace period
  - c. Automatic premium loan
  - d. Level or flexible
- 8. Reinstatement
- 9. Policy loans, withdrawals, partial surrenders
- 10. Non-forfeiture options
- 11. Dividends and dividend options (eg. participating, non-participating)
- 12. Incontestability
- 13. Assignments
- 14. Suicide
- 15. Misstatement of age and gender
- 16. Settlement options
- 17. Accelerated death benefits

## C. Policy exclusions

## III. COMPLETING THE APPLICATION, UNDERWRITING, AND DELIVERING THE POLICES......12

## A. Completing the application

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

#### B. Underwriting

- 1. Insurable interest
- 2. Medical information and consumer reports
- 3. Fair Credit Reporting Act
- 4. Risk classification
- 5. Stranger/Investor-owned life insurance (STOLI/IOLI)

## C. Delivering the policy

- 1. When coverage begins
- 2. Explaining the policy and its provisions, riders, exclusions, and ratings to the client

## D. Contract law

- 1. Elements of a contract
  - a. Consideration
  - b. Offer and Acceptance
  - c. Competent parties
  - d. Legal purpose
- 2. Unique aspects of the insurance contract
  - a. Conditional
  - b. Unilateral
  - c. Adhesion
  - d. Aleatory

## IV. RETIREMENT AND OTHER INSURANCE CONCEPTS .8 A. Third-party ownership

#### B. 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)

## MISSOURI-SPECIFIC LIFE CONTENT OUTLINE State Statutes, Rules, and Regulations

(40 scored plus 5 pretest questions)

## MISSOURI STATUTES, RULES, AND REGULATIONS COMMON TO ALL LINES .......20

Ref: All references are to RSMo unless otherwise noted

## I. DIRECTOR OF COMMERCE AND INSURANCE

A. General powers and duties

Ref: 374.020, 374.045, 374.210, 374.285, 375.786

RSMo 374.015-.285 are expansive of all powers and duties of the Director

B. Examination of records

Ref: 374.110, 374.205, 374.190

C. Cease and desist orders

Ref: 374.046, 374.049, 375.942, 374.048

D. Interstate Insurance Product Regulatory Commission (aka, "The Compact")

Ref. 374.350-352

## II. LICENSING REQUIREMENTS

## A. Persons required to be licensed

1. Producer

Ref: 375.012, 375.014, 375.018, 375.022, 375.076

20 CSR 700-1.010-.025

2. Nonresident producer *Ref: 375.017* 

#### B. Obtaining a license

1. Qualifications

Ref: 375.015, 375.016, 375.018,

2. Examinations

Ref: 375.016, 375.141(11)

#### C. Maintaining a license

1. Continuing education

Ref: 375.020; 20 CSR 700-3.200, 375.029-.030

2. Change of address *Ref: 375.141.5* 

3. Renewal

Ref: 375.018

4. Temporary

Ref: 375.025

## D. License suspension, revocation, denial, cancellation

Ref: 374.046, 374.280, 375.022; 375.141, 20 CSR 700-1.130

#### III. MARKETING PRACTICES

## A. Unfair and deceptive practices

Ref: 375.934, 375.936

B. Rebating

Ref: 375.936, 379.402, 379.404

C. Misrepresentation

Ref: 375.936

D. Defamation

Ref: 375.936

E. Unfair discrimination

Ref: 375.007, 375.936, 375.995

#### IV. CERTIFICATE OF AUTHORITY

Ref: 375.161; 375.786

#### V. FIDUCIARY RESPONSIBILITIES

Ref: 375.051, 375.052, 375.144; 20 CSR 700-1.140;

## VI. COMMISSIONS AND COMPENSATION

Ref: 375.116, 375.144, 375.158.3, 20 CSR 700-1.060

### VII. MISSOURI INSURANCE GUARANTY ASSOCIATION

Ref: 376.715-.758

## MISSOURI STATUTES, RULES, AND REGULATION PERTINENT TO LIFE INSURANCE ONLY......20

I. POLICY REPLACEMENT

Ref: 20 CSR 400-5.400

- A. Replacement forms
- B. Duties of producer
- C. Duties of replacing insurance company

## II. POLICY PROVISIONS

A. Policy loan rates

Ref: 20 CSR 400-1.090, 376.306

B. Assignability

Ref: 376.680

C. Suicide Exclusion

Ref: 376.620

D. War and Aviation Exclusion

Ref: 20 CSR 400-1.080, 376.675

#### III. VARIABLE PRODUCTS

Ref: 376.670; 20 CSR 400-1.020, 030, 376.669, 376.671

## IV. GROUP INSURANCE

Ref: 376.697, 376.691, 376.691-.699

#### V. CREDIT LIFE INSURANCE

Ref: 385.010-.080, 20 CSR 600-2.110

## VI. GRADED DEATH BENEFITS

Ref: 20 CSR 400-1.040, 376.675

### VII. UNIVERSAL LIFE

Ref: 20 CSR 400-1.100

#### 12. Change of beneficiary VIII. SUITABILITY / BEST INTEREST STANDARD 13. Misstatement of age or sex Ref: 20 CSR 400-5.900 14. Change of occupation 15. Illegal occupation IX. ADVERTISING 16. Relation of earnings to insurance Ref: 20 CSR 400-5.100 B. Other provisions and clauses 1. Insuring clause 2. Free look ACCIDENT & HEALTH - GENERAL KNOWLEDGE 3. Consideration clause **CONTENT OUTLINE** 4. Probationary period Product Knowledge, Terms, and Concepts 5. Elimination period (50 scored plus 5 pretest questions) 6. Waiver of premium 7. Exclusions and limitations 8. Preexisting conditions A. Disability income 9. Coinsurance 1. Individual disability income policy 10. Deductibles 2. Business overhead expense policy 11. Eligible expenses 3. Business disability buyout policy 12. Copayments 4. Group disability income policy 13. Pre-authorizations and prior approval 5. Key employee policy requirements B. Accidental death and dismemberment 14. Usual, reasonable, and customary (URC) charges C. Medical expense insurance 15. Lifetime, annual, or per cause maximum benefit 1. Basic hospital, medical, and surgical policies limits 2. Major medical policies C. Riders 3. Health Maintenance Organizations (HMOs) 1. Impairment/exclusions 4. Preferred Provider Organizations (PPOs) 2. Guaranteed insurability 5. Point of Service (POS) plans 3. Future increase option 6. Flexible Spending Accounts (FSAs) D. Rights of renewability 7. High Deductible Health Plans (HDHPs) and related 1. Noncancelable Health Savings Accounts (HSAs) 2. Cancelable 8. Health Reimbursement Accounts (HRAs) 3. Guaranteed renewable D. Medicare supplement policies III. SOCIAL INSURANCE ......6 E. Group insurance A. Medicare (Parts A, B, C, D) 1. Differences between individual and group B. Medicaid contracts C. Social Security benefits 2. General characteristics 3. COBRA IV. OTHER INSURANCE CONCEPTS......5 F. Individual/Group Long Term Care (LTC) A. Total, partial, recurrent and residual disability 1. Eligibility B. Owner's rights 2. Levels of care C. Dependent children benefits G. Other policies D. Primary and contingent beneficiaries 1. Dental E. Modes of premium payments 2. Vision F. Nonduplication and coordination of benefits (e.g., 3. Cancer primary vs. excess) 4. Critical illness or specified disease G. Occupational vs. non-occupational 5. Worksite (employer-sponsored) H. Tax treatment of premiums and proceeds of 6. Hospital indemnity insurance contracts (e.g., disability income and 7. Short-term medical medical expenses, etc.) 8. Accident I. Managed care J. Workers Compensation II. POLICY PROVISIONS, CLAUSES, AND RIDERS................... 15 1. Impact on health insurance benefits A. Mandatory and optional provisions K. Subrogation 1. Entire contract L. Cost containment 2. Time limit on certain defenses (incontestable) 3. Grace period V. FIELD UNDERWRITING PROCEDURES ......8 4. Reinstatement A. Completing the application 5. Notice of claim B. Explaining sources of insurability and HIPAA privacy 6. Claim forms information (e.g., MIB Report, Fair Credit Reporting 7. Proof of loss 8. Time of payment of claims C. Initial premium payment and receipt and 9. Payment of claims consequences of the receipt (e.g., medical 10. Physical examination and autopsy examination, etc.) 11. Legal actions

- 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

## MISSOURI-SPECIFIC ACCIDENT AND HEALTH CONTENT OUTLINE

State Statutes, Rules, and Regulations

(40 scored plus 5 pretest questions)

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Ref. 374.350-352

### II. LICENSING REQUIREMENTS

## A. Persons required to be licensed

1. Producer

Ref: 375.012, 375.014, 375.018, 375.022, 375.076; 20 CSR 700-1.020-.025

2. Nonresident producer Ref: 375.017

#### B. Obtaining a license

1. Qualifications

Ref: 375.015, 375.016, 375.018,

2. Examinations

Ref: 375.016, 375.141(11)

## C. Maintaining a license

1. Continuing education

Ref: 375.020; 375.029-.030; 20 CSR 700-3.200

2. Change of address

Ref: 375.141.5

3. Renewal

Ref: 375.018

4. Temporary

Ref: 375.025

## D. License suspension, revocation, denial, cancellation

Ref: 374.046, 374.280, 375.022; 375.141, 20 CSR 700-1.130

### III. MARKETING PRACTICES

## A. Unfair and deceptive practices

Ref: 375.934, 375.936

B. Rebating

Ref: 375.936; 379.402; 379.404

C. Misrepresentation

Ref: 375.936

D. Defamation

Ref: 375.936

E. Unfair discrimination

Ref: 375.007, 375.936, 375.995

### IV. CERTIFICATE OF AUTHORITY

Ref: 354.055, 354.405, 354.705, 375.161; 375.786

### V. FIDUCIARY RESPONSIBILITIES

Ref: 375.051, 375.052; 20 CSR 700-1.140

#### VI. COMMISSIONS AND COMPENSATION

Ref: 375.116, 375.158.3, 20 CSR 700-1.060

### VII. MISSOURI INSURANCE GUARANTY ASSOCIATION

Ref: 376.715-.758

## MISSOURI STATUTES, RULES, AND REGULATIONS PERTINENT TO ACCIDENT AND HEALTH INS. ONLY20

#### I. REQUIRED PROVISIONS

Ref: 376.426, 376.777, 376.783

- A. Standard Provisions
- B. Coverage for newborns

Ref: 376.406

C. Coverage for adopted children Ref: 376.816

D. Coverage for handicapped children

Ref: 376.426, 376.776

E. Coverage for dependent children

Ref: 376.426, 376.776.3, 354.536.2; 20 CSR 400-

F. Coverage for pre-existing conditions Ref: 376.426, 376.450

G. Coverage for mental health services

Ref: 376.810, 376.811, 376.1224, 376.1550, 376.1551; 20 CSR 400-2.160, 20 CSR 400-2.165

H. Coverage for mammography

Ref: 376.782

I. Renewal and Cancellation

Ref: 375.004, 376.450, 376.452, 376.454, 376.777, 379.938

I. Advertisements

Ref: 20 CSR 400-5.700, 354.460, 375.936, 376.879

## K. Substance abuse/alcoholism

Ref: 376.779.1, 376.810, 376.811, 376.1550, 376.1551; 20 CSR 400-2.160, 20 CSR 400-2.165

L. Immunization

Ref: 376.1215

M. Formulary Notification

Ref: 376.392

N. Clinical trials

O. PKÚ testing and formula	
Ref: 376.1219	LIFE AND ACCIDENT & HEALTH INCLIDANCE
P. Autism/Applied Behavioral Analysis	LIFE AND ACCIDENT & HEALTH INSURANCE
Ref: 376.1224	GENERAL KNOWLEDGE
Q. Dental coverage: anesthesia and hospital	CONTENT OUTLINE
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Ref: 376.1225	(50 scored plus 5 pretest questions)
R. Cancer screenings	I. LIFE: TYPES OF POLICIES15
Ref: 376.1250	A. Traditional whole life products
S. Chiropractic Services	1. Ordinary whole life
Ref: 376.391, 376.1230	
T. Utilization Review	<ol> <li>Limited-pay and single-premium life</li> <li>Interest/market-sensitive/adjustable life products</li> </ol>
Ref: 376.1350-1389	1. Universal life
U. Grievance procedures	2. Variable whole life
Ref: 376.1378, 376.1382, 376.1385, 376.1387,	3. Variable whole life
376.1389; 20 CSR 100-5.020	4. Interest-sensitive whole life
V. Expedited review	5. Indexed life
Ref: 376.1389; 20 CSR 100-5.020	C. Term life
W. Telehealth	1. Types
Ref: 376.1900	a. Level
X. Physical Therapy Copays	b. Decreasing
Ref 376.1235	c. Return of premium
II. REQUIRED OFFERS	d. Annually renewable
A. Speech and Hearing	2. Special features
Ref: 376.781; 20 CSR 400-2.140	a. Renewable
B. Required coverage for diabetes	b. Convertible
Ref: 376.385	D. Annuities
C. Chemotherapy, Oral Chemotherapy	1. Single and flexible premium
Ref: 376.1200, 376.1257	2. Immediate and deferred
III. MEDICARE SUPPLEMENT	3. Fixed and variable
	4. Indexed
Ref: 376.850-890; 20 CSR 400-3.650, 20 CSR 400-	E. Combination plans and variations
3.200, 42 CFR 422.2274, Medicare Marketing	1. Joint life (first to die)
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A. Minimum standards	II. LIFE PROVISIONS, RIDERS, OPTIONS, AND
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C. Nursing home coverage	A. Policy riders
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E. Disclosure/replacement requirements	deduction
F. Free look	2. Guaranteed insurability
G. Commissions	3. Payor benefit
H. Select Products	4. Accidental death and/or accidental death and
I. Open Enrollment/Eligibility	dismemberment
IV. LONG TERM CARE	5. Term riders
Ref: 376.11001130; 20 CSR 400-4.50-4.120	6. Other insureds
V. GROUP	7. Long term care
Ref: 376.421; 20 CSR 400-2.090, 2.130	8. Return of premium
A. Continuation/Conversion/COBRA	9. Disability
Ref: 376.397, 376.401, 376.426, 376.428	10. Cost of Living
B. Replacement	B. Policy provisions and options
Ref: 376.441	1. Entire contract
C. Spousal coverage	2. Insuring clause
Ref: 376.891-376.893	3. Free look
D. Association and Discretionary Group Coverage	4. Consideration
Ref: 376.421, 20 CSR 400-2.090, 20 CSR 400-	5. Owner's rights
2.130	6. Beneficiary designations
VI. SMALL EMPLOYER GROUP	a. Primary and contingent
Ref: 379.930952	b. Revocable and irrevocable
	c. Common disaster

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Ref: 376.429

d. Minor beneficiaries

e. Designation by class	D. Group life insurance
7. Premium Payment	7. Conversion privilege
a. Modes	8. Contributory vs. noncontributory
b. Grace period	E. Retirement plans
c. Automatic premium loan	7. Qualified plans
d. Level or flexible	8. Nonqualified plans
8. Reinstatement	F. Life insurance needs analysis/suitability
9. Policy loans, withdrawals, partial surrenders	7. Personal insurance needs
10. Non-forfeiture options	8. Business insurance needs
11. Dividends and dividend options (eg. participating,	a. Key person
non-participating)	b. Buy sell
12. Incontestability	G. Social Security benefits
13. Assignments	H. Tax treatment of insurance premiums, proceeds, and
14. Suicide	dividends
15. Misstatement of age and gender	7. Individual life
16. Settlement options	8. Group life
17. Accelerated death benefits	<ol><li>Modified Endowment Contracts (MECs)</li></ol>
C. Policy exclusions	V. ACCIDENT AND HEALTH: TYPES OF POLICIES16
1. War	A. Disability income
2. Aviation	1. Individual disability income policy
3. Dangerous Occupation	2. Business overhead expense policy
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AND DELIVERING THE POLICES12	4. Group disability income policy
A. Completing the application	5. Key employee policy
1. Required signatures	B. Accidental death and dismemberment
2. Changes in the application	C. Medical expense insurance
3. Consequences of incomplete applications	<ol> <li>Basic hospital, medical, and surgical policies</li> </ol>
4. Warranties and representations	2. Major medical policies
5. Collecting the initial premium and issuing the	3. Health Maintenance Organizations (HMOs)
receipt	4. Preferred Provider Organizations (PPOs)
6. Replacement	5. Point of Service (POS) plans
7. Disclosures at point of sale (e.g., HIPAA, HIV	6. Flexible Spending Accounts (FSAs)
consent)	7. High Deductible Health Plans (HDHPs) and related
8. USA PATRIOT Act/anti-money laundering	Health Savings Accounts (HSAs)
9. Gramm-Leach-Bliley Act (GLBA) Privacy	8. Health Reimbursement Accounts (HRAs)
B. Underwriting	D. Medicare supplement policies
Insurable interest     Madical information and consumer reports	E. Group insurance
Medical information and consumer reports     Fair Cradit Paparting Act	1. Differences between individual and group
Fair Credit Reporting Act     Risk classification	contracts
5. Stranger/Investor-owned life insurance	2. General characteristics
(STOLI/IOLI)	3. COBRA
C. Delivering the policy	F. Individual/Group Long Term Care (LTC)
7. When coverage begins	1. Eligibility 2. Levels of care
8. Explaining the policy and its provisions, riders,	G. Other policies
exclusions, and ratings to the client	1. Dental
D. Contract law	2. Vision
7. Elements of a contract	3. Cancer
a. Consideration	4. Critical illness or specified disease
b. Offer and Acceptance	5. Worksite (employer-sponsored)
c. Competent parties	6. Hospital indemnity
d. Legal purpose	7. Short-term medical
8. Unique aspects of the insurance contract	8. Accident
a. Conditional	
b. Unilateral	VI. ACCIDENT AND HEALTH: POLICY PROVISIONS,
c. Adhesion	CLAUSES, AND RIDERS15
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INSURANCE CONCEPTS8	3. Grace period
A. Third-party ownership	4. Reinstatement
B. Viatical Settlements	5. Notice of claim
C. Life Settlements	6. Claim forms

7. Proof of loss
8. Time of payment of claims
9. Payment of claims
<ol><li>Physical examination and autopsy</li></ol>
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
16. Coinsurance
17. Deductibles
18. Eligible expenses
<ol> <li>Copayments</li> <li>Pre-authorizations and prior approval</li> </ol>
requirements
21. Usual, reasonable, and customary (URC) charges
22. Lifetime, annual, or per cause maximum benefit
limits
C. Riders
1. Impairment/exclusions
2. Guaranteed insurability
3. Future increase option
D. Rights of renewability  1. Noncancelable
2. Cancelable
3. Guaranteed renewable
VII. ACCIDENT AND HEALTH: SOCIAL INSURANCE 6
A. Medicare (Parts A, B, C, D) B. Medicaid
C. Social Security benefits
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VIII. ACCIDENT AND HEALTH: OTHER INSURANCE
CONCEPTS5  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 1. Impact on health insurance benefits
K. Subrogation
L. Cost containment
IX. ACCIDENT AND HEALTH: FIELD UNDERWRITING

VII.

В.	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
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- H. Contract law
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  - 3. Warranties and representations
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State Statutes, Rules, and Regulations

(45 scored plus 5 pretest questions)

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D. Interstate Insurance Product Regulatory Commission (aka, "The Compact") Ref. 374.350-352

### II. LICENSING REQUIREMENTS

## A. Persons required to be licensed

1. Producer Ref: 375.012, 375.014, 375.018, 375.022, 375.076;20 CSR 700-1.020-.025

2. Nonresident producer

Ref: 375.017

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1. Qualifications Ref: 375.015, 375.016, 375.018,

2. Examinations Ref: 375.016, 375.141(11)

## C. Maintaining a license

1. Continuing education Ref: 375.020; 375.029-.030; 20 CSR 700-3.200

2. Change of address Ref: 375.141.5

3. Renewal

A. Completing the application

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Ref: 375.018	Ref: 20 CSR 400-1.100
4. Temporary	VIII. SUITABILITY
Ref: 375.025	Ref: 20 CSR 400-5.900
<ul> <li>D. License suspension, revocation, denial, cancellation</li> </ul>	IX. ADVERTISING
Ref: 374.046, 374.280, 375.022; 375.141, 20	
CSR 700-1.130	Ref: 20 CSR 400-5.100
III. MARKETING PRACTICES	MISSOURI STATUTES, RULES, AND REGULATIONS PERTINENT TO ACCIDENT AND HEALTH ONLY15
A. Unfair and deceptive practices  Ref: 375.934, 375.936	I. REQUIRED PROVISIONS
B. Rebating	Ref: 376.426, 376.777, 376.783
Ref: 375.936; 379.402; 379.404	A. Standard Provisions
C. Misrepresentation Ref: 375.936	B. Coverage for newborns
D. Defamation	Ref: 376.406
Ref: 375.936	C. Coverage for adopted children  Ref: 376.816
E. Unfair discrimination	D. Coverage for handicapped children
Ref: 375.007, 375.936, 375.995	Ref: 376.426, 376.776
IV. CERTIFICATE OF AUTHORITY	E. Coverage for dependent children Ref: 376.426, 376.776.3, 354.536.2; 20 CSR 400-
Ref: 354.055, 354.405, 354.705, 375.161; 375.786	7.030
V. FIDUCIARY RESPONSIBILITIES	F. Coverage for pre-existing conditions
Ref: 375.051, 375.052; 20 CSR 700-1.140	Ref: 376.426 G. Coverage for mental health services
VI. COMMISSIONS AND COMPENSATION	Ref: 376.810, 376.811, 376.1550, 376.1224
Ref: 375.116, 375.158.3, 20 CSR 700-1.060	H. Coverage for mammography
VII. MISSOURI INSURANCE GUARANTY ASSOCIATION	Ref: 376.782  I. Renewal and Cancellation
Ref: 376.715758	Ref: 375.004, 376.450, 376.452, 376.454,
MISSOURI STATUTES, RULES, AND REGULATIONS	376.777, 379.938
PERTINENT TO LIFE ONLY	J. Advertisements Ref: 20 CSR 400-5.700, 376.936
I. POLICY REPLACEMENT	K. Substance abuse/alcoholism
Ref: 20 CSR 400-5.400	Ref: 376.779.1, 376.810, 376.811
A. Replacement forms	L. Immunization  Ref: 376.1215
<ul><li>B. Duties of producer</li><li>C. Duties of replacing insurance company</li></ul>	M. Formulary Notification
II. POLICY PROVISIONS	Ref: 376.392
A. Policy loan rates	N. Clinical trials  Ref: 376.429
Ref. 20 CSR 400-1.090, 376.306	O. PKU testing and formula
B. Assignability Ref: 376.680	Ref: 376.1219
C. Suicide Exclusion	P. Autism/Applied Behavioral Analysis Ref: 376.1224
Ref: 376.620	Q. Dental coverage: anesthesia and hospital
D. War and Aviation Exclusion Ref: 20 CSR 400-1.080, 376.675	charges
III. VARIABLE PRODUCTS	Ref: 376.1225  R. Cancer screenings
Ref: 376.670; 20 CSR 400-1.020, 030, 376.669,	Ref: 376.1250
376.671	S. Chiropractic Services
IV. GROUP INSURANCE	Ref: 376.391, 376.1230  T. Utilization Review
Ref: 376.697, 376.691699, 376.693	Ref: 376.1350-1389
V. CREDIT LIFE INSURANCE	U. Grievance procedures
Ref: 385.010080, 20 CSR 600-2.110	Ref: 376.1378, 376.1382 V. Expedited review
VI. GRADED DEATH BENEFITS	Ref: 376.1389
	W. Telehealth
Ref: 20 CSR 400-1.040, 376.675	Ref: 376.1900 X. Physical Therapy Copays
VII. UNIVERSAL LIFE	Ref 376.1235

C. Chemotherapy, Oral Chemotherapy	<ul> <li>II. REQUIRED OFFERS</li> <li>A. Speech and Hearing <ul> <li>Ref: 376.781; 20 CSR 400-2.140</li> </ul> </li> <li>B. Required coverage for diabetes <ul> <li>Ref: 376.385</li> </ul> </li> </ul>	<ul> <li>a. Commercial building and business personal property form</li> <li>b. Causes of loss forms</li> <li>c. Business income</li> <li>d. Extra expense</li> <li>e. Equipment breakdown</li> </ul>
III. MEDICARE SUPPLEMENT  Ref. 376.850.890; 20 CSR 400 3.650, 20 CSR 400 3.200, 42 CFR 4202.274, Medicare Marketing Guidelines  A. Minimum standards B. Sale of insurance to the elderly C. Nursing home coverage D. Prohibited provisions E. Disclosure/replacement requirements F. Free look G. Commissions H. Select Products I. Open Enrollment/Eligibility VI. LONG TERM CARE Ref. 376.11001130; 20 CSR 400-4.100 V. GROUP Ref. 376.421; 20 CSR 400-2.030 2.130 A. Cordinuation/Conversion/COBRA Ref. 376.421; 00 CSR 400-2.030 2.130 A. Cordinuation/Conversion/COBRA Ref. 376.421 ond 20 CSR 400-2.130 VI. SMALL EMPLOYER GROUP Ref. 376.421 and 20 CSR 400-2.130 VI. SMALL EMPLOYER GROUP Ref. 376.1210  PROPERTY INSURANCE GENERAL KNOWLEDGE CONTENT OUTLINE Product Knowledge, Terms, and Concepts (60 scored plus 5 pretest questions) I. TYPES OF POLICIES J. HO-2 J. HO-2 J. HO-3 J. HO-4 J. HO-5 S. HO-6 G. HO-8 D. Welling policies I. DP-1 J. DP-2 J. DP-2 J. DP-2 J. DP-2 J. DP-2 J. Commercial property  1. HO-1 Large Numbers S. Cyber Rirst Party Coverage I. Personal Articles floaters J. Cybor Rirst Party Coverage I. Personal Articles floaters J. Cybor Rirst Party Coverage I. Personal Articles floaters J. Cybor Rirst Party Coverage I. Personal Articles floaters J. Cybor Rirst Party Coverage I. Personal Articles floaters J. Cybor Rirst Party Coverage I. Personal Articles floaters J. Cybor Rirst Party Coverage I. Personal Articles floaters J. Commercial Property floaters J. Cybor Rirst Party Coverage I. Personal Articles floaters J. Commercial Property floaters J. Cybor Rirst Party Coverage I. Personal Articles floaters J. Commercial Property floaters J. Commercial Property floaters J. Cybor Rirst Party Coverage I. Personal Article floaters J. Ref. 21 Articles floaters J. Mainter Valle Floaters J. Mainter Valle Floaters J. Marcer valle Property floaters J. Marcer valle Property floaters J. Marcer valle Property floaters J. Noral Property	C. Chemotherapy, Oral Chemotherapy	3. Business Owners Policy (BOP)
## Section		
3.200, 42 CFR 422,2274, Medicare Marketing Guidelines A. Minimum standards B. Sale of insurance to the elderly C. Nursing home coverage D. Prohibited provisions E. Disclosure/replacement requirements F. Free look G. Commissions H. Select Products I. Open Enrollment/Eligibility IV. LONG TERM CARE Ref. 376,11001130; 20 CSR 400-4.100 V. GROUP Ref. 376,421; 20 CSR 400-4.100 V. GROUP Ref. 376,421; 20 CSR 400-4.100 V. GROUP Ref. 376,391-376,893 D. Association and Discretionary Group Coverage Ref. 376,391-376,893 D. Association and Discretionary Group Coverage Ref. 376,391-376,893 D. Association and Discretionary Group Coverage Ref. 376,391-30-952 VII. MINIMUM MATERNITY BENEFITS Ref. 376,1210  PROPERTY INSURANCE GENERAL KNOWLEDGE CONTENT OUTLINE Product Knowledge, Terms, and Concepts (50 scored plus 5 pretest questions) I. TYPES OF POLICIES		
Guidelines A. Minimum standards B. Sale of Insurance to the elderly C. Nursing home coverage D. Prohibited provisions E. Disclosure/replacement requirements F. Free look G. Commissions H. Select Products I. Open Ernollment/Eligibility VI. LONG TERM CARE Ref; 376.171001130; 20 CSR 400-4.100 V. GROUP Ref; 376.471; 20 CSR 400-2.090, 2.130 A. Continuation/Conversion/COBRA Ref; 376.471; 20 CSR 400-2.090, 2.130 A. Continuation/Conversion/COBRA Ref; 376.471; 20 CSR 400-2.130 VI. SMALL EMPLOYER GROUP Ref; 376.472 and 20 CSR 400-2.130 VI. SMALL EMPLOYER GROUP Ref; 376.1210  PROPERTY INSURANCE GENERAL KNOWLEDGE CONTENT OUTLINE LITYPES OF POLICIES		
A. Minimum standards B. Sale of Insurance to the elderly C. Nursing home coverage D. Prohibited provisions E. Disclosure/replacement requirements F. Free look G. Commissions H. Select Products I. Open Enrollment/Eligibility IV. LONG TERM CARE Ref. 376.1100-1130; 20 CSR 400-4.100 V. GROUP Ref. 376.421; 20 CSR 400-2.090, 2.130 A. Continuation/Conversion/COBRA Ref. 376.421 ond 20 CSR 400-2.130 D. Association and Discretionary Group Coverage Ref. 376.421 and 20 CSR 400-2.130 VI. SMALL EMPLOYER GROUP Ref. 379.930-952 VII. MININUM MATERNITY BENEFITS Ref. 376.1210  PROPERTY INSURANCE GENERAL KNOWLEDGE CONTENT OUTLINE Product Knowledge, Terms, and Concepts (50 scored plus 5 pretest questions) I. TYPES OF POLICIES		
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V. GROUP  Ref: 376.421; 20 CSR 400-2.090, 2.130 A. Continuation/Conversion/COBRA		
A. Continuation/Conversion/COBRA		
A Continuation/Conversion/COBRA Ref: 376.397, 376.401, 376.426, 376.428 B. Replacement Ref: 376.441 C. Spousal coverage Ref: 376.891-376.893 D. Association and Discretionary Group Coverage Ref: 376.421 on 20 CSR 400-2.130 VI. SMALL EMPLOYER GROUP Ref: 379.930952 VII. MINIMUM MATERNITY BENEFITS Ref: 376.1210  PROPERTY INSURANCE GENERAL KNOWLEDGE CONTENT OUTLINE Product Knowledge, Terms, and Concepts (50 scored plus 5 pretest questions) I. TYPES OF POLICIES		
Ref: 376.39f, 376.40f, 376.426, 376.428     B. Replacement   Ref: 376.441     C. Spousal coverage   Ref: 376.891-376.893     D. Association and Discretionary Group Coverage   Ref: 376.421 and 20 CSR 400-2.130     VI. SMALL EMPLOYER GROUP   Ref: 379.930952     VII. MINIMUM MATERNITY BENEFITS   Ref: 376.1210     PROPERTY INSURANCE   GENERAL KNOWLEDGE   CONTENT OUTLINE     Product Knowledge, Terms, and Concepts   (50 scored plus 5 pretest questions)     I. TYPES OF POLICIES   22   A. Homeowners   1. Ho-2   2. HO-3   3. HO-4   4. Ho-5   5. HO-6   6. HO-8   B. Dwelling policies   1. DP-1   2. DP-2   3. DP-3     C. Commercial lines   1. Commercial Package Policy (CPP)   2. Commercial Property   D. Exclusions    2. Morale   3. Physical   E. Peril   F. Loss   1. Direct   2. Indirect   G. Loss Valuation   1. Actual cash value   2. Indirect   G. Loss Valuation   1. Actual cash value   2. Salvage value   4. Stated/agreed value   5. Salvage value   4. Stated/agreed value   4. Stated/agreed value   5. Salvage value   4. Stated/		
B. Replacement		
E. Perll C. Spousal coverage Ref. 376.891-376.893 D. Association and Discretionary Group Coverage Ref. 376.421 and 20 CSR 400-2.130 VI. SMALL EMPLOYER GROUP Ref. 379.930952 VII. MINIMUM MATERNITY BENEFITS Ref. 376.1210  PROPERTY INSURANCE GENERAL KNOWLEDGE CONTENT OUTLINE Product Knowledge, Terms, and Concepts (50 scored plus 5 pretest questions) I. TYPES OF POLICIES		
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D. Association and Discretionary Group Coverage  Ref: 376.421 and 20 CSR 400-2.130  VI. SMALL EMPLOYER GROUP  Ref: 379.930952  VII. MINIMUM MATERNITY BENEFITS Ref: 376.1210  PROPERTY INSURANCE GENERAL KNOWLEDGE CONTENT OUTLINE Product Knowledge, Terms, and Concepts (50 scored plus 5 pretest questions)  I. TYPES OF POLICIES		F. Loss
Ref: 376.421 and 20 CSR 400-2.130  VI. SMALL EMPLOYER GROUP  Ref: 379.930952  VII. MINIMUM MATERNITY BENEFITS Ref: 376.1210  PROPERTY INSURANCE GENERAL KNOWLEDGE CONTENT OUTLINE Product Knowledge, Terms, and Concepts (50 scored plus 5 pretest questions)  I. TYPES OF POLICIES		
VI. SMALL EMPLOYER GROUP  Ref: 379.930952  VII. MINIMUM MATERNITY BENEFITS Ref: 376.1210  PROPERTY INSURANCE GENERAL KNOWLEDGE CONTENT OUTLINE Product Knowledge, Terms, and Concepts (50 scored plus 5 pretest questions)  I. TYPES OF POLICIES		
Ref: 379.930952  VII. MINIMUM MATERNITY BENEFITS Ref: 376.1210  PROPERTY INSURANCE GENERAL KNOWLEDGE CONTENT OUTLINE Product Knowledge, Terms, and Concepts (50 scored plus 5 pretest questions)  I. TYPES OF POLICIES	•	
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VII. MINIMUM MATERNITY BENEFITS  Ref: 376.1210  PROPERTY INSURANCE GENERAL KNOWLEDGE CONTENT OUTLINE Product Knowledge, Terms, and Concepts (50 scored plus 5 pretest questions)  I. TYPES OF POLICIES	ReJ: 379.930952	
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PROPERTY INSURANCE GENERAL KNOWLEDGE CONTENT OUTLINE Product Knowledge, Terms, and Concepts (50 scored plus 5 pretest questions)  I. TYPES OF POLICIES	Ref: 376.1210	5. Salvage value
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CONTENT OUTLINE Product Knowledge, Terms, and Concepts (50 scored plus 5 pretest questions)  I. TYPES OF POLICIES		
Product Knowledge, Terms, and Concepts (50 scored plus 5 pretest questions)  I. TYPES OF POLICIES		
M. Occurrence (50 scored plus 5 pretest questions)  I. TYPES OF POLICIES		
I. TYPES OF POLICIES	Product Knowledge, Terms, and Concepts	
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  P. Vacancy and unoccupancy Q. Liability 1. Absolute 2. Strict 3. Vicarious R. Negligence 5. Binder T. Endorsements U. Blanket vs. Specific III. POLICY PROVISIONS AND CONTRACT LAW	(50 scored plus 5 pretest questions)	N. Cancellation
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  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	I. TYPES OF POLICIES	
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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 2. Strict 3. Vicarious R. Negligence S. Binder T. Endorsements U. Blanket vs. Specific III. POLICY PROVISIONS AND CONTRACT LAW		
3. Vicarious 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 3. Vicarious R. Negligence S. Binder T. Endorsements U. Blanket vs. Specific III. POLICY PROVISIONS AND CONTRACT LAW		
5. HO-6 6. HO-8  S. Binder T. Endorsements U. Blanket vs. Specific		
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 S. Binder T. Endorsements U. Blanket vs. Specific III. POLICY PROVISIONS AND CONTRACT LAW13 A. Declarations B. Insuring agreement C. Conditions D. Exclusions		
B. Dwelling policies 1. DP-1 2. DP-2 3. DP-3 C. Commercial lines 1. Commercial Package Policy (CPP) 2. Commercial property  1. Endorsements U. Blanket vs. Specific III. POLICY PROVISIONS AND CONTRACT LAW13 A. Declarations B. Insuring agreement C. Conditions D. Exclusions		
1. DP-1 2. DP-2 3. DP-3 3. DP-3 4. Declarations C. Commercial lines 1. Commercial Package Policy (CPP) 2. Commercial property D. Blanket vs. Specific UII. POLICY PROVISIONS AND CONTRACT LAW13 A. Declarations B. Insuring agreement C. Conditions D. Exclusions		
3. DP-3  C. Commercial lines B. Insuring agreement C. Conditions 2. Commercial property  D. Exclusions		U. Blanket vs. Specific
C. Commercial lines B. Insuring agreement C. Conditions 2. Commercial property D. Exclusions		
1. Commercial Package Policy (CPP)  2. Commercial property  C. Conditions  D. Exclusions		
2. Commercial property D. Exclusions		
	2. commercial property	

F. Duties of the insured G. Obligations of the insurance company H. Mortgagee rights I. Proof of loss J. Notice of claim K. Appraisal L. Other Insurance Provision M. Subrogation N. Elements of a contract O. Warranties, representations, and concealment P. Sources of underwriting information Q. Fair Credit Reporting Act R. Privacy Protection (Gramm Leach Bliley) S. Policy Application T. Terrorism Risk Insurance Act (TRIA) U. Territory	<ul> <li>III. MARKETING PRACTICES <ul> <li>A. Unfair and deceptive practices</li> <li>Ref: 375.936</li> </ul> </li> <li>B. Rebating <ul> <li>Ref: 375.936; 379.402; 379.404</li> </ul> </li> <li>C. Misrepresentation <ul> <li>Ref: 375.936</li> </ul> </li> <li>D. Defamation <ul> <li>Ref: 375.936</li> </ul> </li> <li>E. Unfair discrimination <ul> <li>Ref: 375.007, 375.936, 375.995</li> </ul> </li> <li>IV. CERTIFICATE OF AUTHORITY <ul> <li>Ref: 375.161, 375.786</li> </ul> </li> <li>V. FIDUCIARY RESPONSIBILITIES <ul> <li>Ref: 375.051, 375.052; 20 CSR 700-1.140</li> </ul> </li> </ul>
MISSOURI-SPECIFIC PROPERTY CONTENT OUTLINE State Statutes, Rules, and Regulations (40 scored plus 5 pretest questions)	VI. COMMISSIONS AND COMPENSATION  Ref: 375.116, 375.158.3, 384.045; 20 CSR 700-1.060  VII. MISSOURI INSURANCE GUARANTY ASSOCIATION
MISSOURI STATUTES, RULES, AND REGULATIONS COMMON TO ALL LINES	Ref: 375.771779  MISSOURI STATUTES, RULES, AND REGULATIONS PERTINENT PROPERTY INSURANCE ONLY15
<ul> <li>I. DIRECTOR OF COMMERCE AND INSURANCE <ul> <li>A. General powers and duties</li> <li>Ref: 374.020, 374.045, 374.210, 374.285, 375.786</li> </ul> </li> <li>B. Examination of records <ul> <li>Ref: 374.110, 374.205</li> </ul> </li> <li>C. Cease and desist orders <ul> <li>Ref: 374.046, 374.049, 375.942</li> </ul> </li> </ul>	<ul> <li>I. MISSOURI FAIR PLAN <ul> <li>Ref: 379.810880</li> <li>A. Purpose</li> <li>B. Definitions</li> <li>C. Eligibility</li> <li>D. Binding authority</li> <li>E. Application procedures</li> <li>F. Effective date of coverage</li> <li>G. Renewal/nonrenewal/cancellation</li> </ul> </li> </ul>
<ul> <li>II. LICENSING REQUIREMENTS         <ul> <li>A. Persons required to be licensed</li> <li>1. Producer</li> <li>Ref: 375.012, 375.018, 375.022, 375.014, 375.071, 375.076; 20 CSR 700-1.020025</li> </ul> </li> <li>2. Nonresident producer</li> <li>Ref: 375.017</li> <li>3. Surplus lines producer</li> <li>Ref: 384.043</li> <li>B. Obtaining a license</li> <li>1. Qualifications</li> <li>Ref: 375.015, 375.016, 375.018</li> </ul>	<ul> <li>II. INLAND MARINE         Ref: 20 CSR 500-1.200</li> <li>III. HOMEOWNERS POLICIES         Ref: 375.001008, 375.011</li> <li>IV. BINDERS         Ref: 20 CSR 500-1.300</li> <li>V. CANCELLATION/NONRENEWAL         Ref: 375.001011, 379.160; 20 CSR 500-1.100</li> </ul>
<ol> <li>Examinations         Ref: 375.016 -375.141(11)</li> <li>Maintaining a license         <ol> <li>Continuing education</li></ol></li></ol>	CASUALTY INSURANCE GENERAL KNOWLEDGE CONTENT OUTLINE Product Knowledge, Terms, and Concepts (50 scored plus 5 pretest questions)
Ref: 375.141.5 3. Renewal Ref: 375.018 4. Temporary Ref: 375.025 D. License suspension, revocation, denial, cancellation Ref: 374.046, 374.280, 375.022, 375.141; 20 CSR 700-1.130	I. TYPES OF POLICIES, BONDS, AND RELATED TERMS

- a. Coverage A: Bodily Injury and Property Damage Liability (Occurrence, Claims made including Retroactive Date)
- b. Coverage B: Personal Injury and Advertising Injury
- c. Coverage C: Medical Payments
- d. Supplemental Payments
- e. Who is an insured
- f. First named insured
- g. Limits (Per occurrence, Annual Aggregate)
- h. Damage to Property of Others

## B. Automobile: personal auto and business auto

- 1. Liability
  - a. Bodily Injury
  - b. Property Damage
  - c. Split Limits
  - d. Combined Single Limit
- 2. Medical Payments
- 3. Physical Damage (collision; other than collision; specified perils)
- 4. Uninsured motorists
- 5. Underinsured motorists
- 6. Who is an insured
- 7. Types of Auto
  - a. Owned
  - b. Non-owned
  - c. Hired
  - d. Temporary Substitute
  - e. Newly Acquired Autos
  - f. Transportation Expense and Rental Reimbursement Expense
- 8. Auto Dealers, Coverage Form, including Garagekeepers Insurance
- 9. Exclusions
- 10. Individual Insured and Drive Other Car (DOC)
- 11. Mobile equipment

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

(This section does not deal with specifics of state law, which are addressed elsewhere in this outline.)

- 1. Standard policy concepts
  - a. Who is an employee/employer
  - b. Compensation
- 2. Work-related vs. non-work-related
- 3. Other states' insurance
- 4. Employers Liability
- 5. Exclusive remedy
- 6. Premium Determination

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- 2. Theft
- 3. Robbery
- 4. Burglary
- 5. Forgery and Alteration
- 6. Mysterious disappearance

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- 1. Surety
- 2. Fidelity

## F. Professional liability

- 1. Errors and Omissions
- 2. Medical Malpractice
- 3. Directors and Officers (D&O)

- 4. Employment Practices Liability (EPLI)
- 5. Cyber liability and data breach
- 6. Liquor liability

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- 3. Market value
- 4. Stated/agreed value
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- H. Occurrence
- I. Binders
- J. Warranties
- K. Representations
- L. Concealment
- M. Deposit Premium/Audit
- N. Certificate of Insurance
- O. Law of Large Numbers
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- Q. Endorsements
- R. Damages
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- B. Insuring agreement
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- 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)

## MISSOURI-SPECIFIC CASUALTY CONTENT OUTLINE

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(40 scored plus 5 pretest questions)

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Ref: All references are to RSMo unless otherwise noted

## I. DIRECTOR OF COMMERCE AND INSURANCE

A. General powers and duties

Ref: 374.020, 374.045, 374.210, 374.285, 375.786

## B. Examination of records

Ref: 374.110, 374.205

## C. Cease and desist orders

Ref: 374.046, 374.049, 375.942

#### II. LICENSING REQUIREMENTS

## A. Persons required to be licensed

1. Producer

Ref: 375.012, 375.041, 375.018, 375.022, 375.071, 375.076; 20 CSR 700-1.020-.025

2. Nonresident producer

Ref: 375.017

3. Surplus lines producer

Ref: 384.043

## B. Obtaining a license

1. Qualifications

Ref: 375.016, 375.015, 375.018

2. Examinations

Ref: 375.016, 375.141(11)

#### C. Maintaining a license

1. Continuing education

Ref: 375.020; 20 CSR 700-3.200

2. Change of address

*Ref: 375.141.5* 3. Renewal

Ref: 375.018

4. Temporary

Ref: 375.025

## D. License suspension, revocation, denial, cancellation

Ref: 374.046, 374.280, 375.022, 375.141; 20 CSR 700-1.130

#### III. MARKETING PRACTICES

## A. Unfair and deceptive practices

Ref: 375.936

B. Rebating

Ref: 375.936; 379.402; 379.404

## C. Misrepresentation

Ref: 375.936

## D. Defamation

Ref: 375.936

#### E. Unfair discrimination

Ref: 375.007, 375.936, 375.995

## IV. CERTIFICATE OF AUTHORITY

Ref: 375.161, 375.786

## V. FIDUCIARY RESPONSIBILITIES

Ref: 375.051, 375.052; 20 CSR 700-1.140

#### VI. COMMISSIONS AND COMPENSATION

Ref: 375.116, 375.158.3, 384.045; 20 CSR 700-1.060

#### VII. MISSOURI INSURANCE GUARANTY ASSOCIATION

Ref: 375.771-.779

## 

Ref: All references are to RSMo unless otherwise noted.

### I. MOTOR VEHICLE INSURANCE

Ref: 20 CSR 500-2.100

## A. Missouri Automobile Insurance Plan (AIP) Ref: 303.200

#### B. Financial responsibility

Ref: 303.010-.025, 303.044, 303.160; Forms SR22, SR26

1. Transportation network companies *Ref*: *379.1702* 

## C. Uninsured motorist/<u>under</u>insured

*Ref: 303.030, 379.203*D. Cancellation/nonrenewal

Ref: 379.110-.114; 20 CSR 500-2.300

### II. COMMERCIAL POLICIES

Ref: 379.882-.886

#### III. CLAIM SETTLEMENT PRACTICES

Ref: 375.1000-.1007; 20 CSR 100-1.010-.050

- A. Definitions
- B. Misrepresentation of provisions
- C. General standards

### IV. WORKERS COMPENSATION

Ref: 287.020, 287.030, 287.035, 287.037, 287.040, 287.061, 287.090, 287.123, 287.127, 287.160, 287.200, 287.240, 287.335; 20 CSR 500-6.500; 20 CSR 500-6.600

#### V. MEDICAL MALPRACTICE INSURANCE

Ref: 383.010-.040, 383.150, 383.155, 383.165, 383.170; 20 CSR 500-5.100

## PROPERTY AND CASUALTY INSURANCE GENERAL KNOWLEDGE CONTENT OUTLINE

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(50 scored plus 5 pretest questions)

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#### B. Dwelling policies

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

C. Commercial lines  1. Commercial Package Policy (CPP)  2. Commercial property  a. Commercial building and business personal property form  b. Causes of loss forms  c. Business income  d. Extra expense  e. Equipment breakdown  3. Business Owners Policy (BOP)  4. Builders Risk  5. Cyber First-Party Coverage  D. Inland marine  1. Personal Articles floaters  2. Commercial Property floaters  E. National Flood Insurance Program  F. Others  1. Earthquake  2. Mobile Homes  3. Watercraft  4. Farm Owners  5. Windstorm	A. Declarations B. Insuring agreement C. Conditions D. Exclusions E. Definition of the insured F. Duties of the insured G. Obligations of the insurance company H. Mortgagee rights I. Proof of loss J. Notice of claim K. Appraisal L. Other Insurance Provision M. Subrogation N. Elements of a contract O. Warranties, representations, and concealment P. Sources of underwriting information Q. Fair Credit Reporting Act R. Privacy Protection (Gramm Leach Bliley) S. Policy Application T. Terrorism Risk Insurance Act (TRIA) U. Territory
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5. Salvage value	b. Property Damage
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J. Indemnity	2. Medical Payments
K. Limits of liability	3. Physical Damage (collision; other than collision;
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K. Representations	Ref: 375.016, 375.015, 375.018
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1. Qualifications

Ref: 375.015, 375.016, 375.018

2. Examinations

*Ref: 375.016 – 375.141.(11)* 

#### C. Maintaining a license

1. Continuing education

Ref: 375.020; 20 CSR 700-3.200

2. Change of address

Ref: 375.141.5

3. Renewal

Ref: 375.018

4. Temporary

Ref: 375.025

## D. License suspension, revocation, denial, cancellation

Ref: 374.046, 374.280, 375.022, 375.141; 20 CSR 700-1.130

### III. MARKETING PRACTICES

#### A. Unfair and deceptive practices

Ref: 375.936

B. Rebating

Ref: 375.936; 379.402; 379.404

C. Misrepresentation

Ref: 375.936

D. Defamation

Ref: 375.936

E. Unfair discrimination

Ref: 375.007, 375.936, 375.995

### IV. CERTIFICATE OF AUTHORITY

Ref: 375.161, 375.786

## V. FIDUCIARY RESPONSIBILITIES

Ref: 375.051, 375.052; 20 CSR 700-1.140

#### VI. COMMISSIONS AND COMPENSATION

Ref: 375.116, 375.158(3), 384.045; 20 CSR 700-1.060

## VII. MISSOURI INSURANCE GUARANTY ASSOCIATION

Ref: 375.771-.779

## 

#### I. MISSOURI FAIR PLAN

Ref: 379.810-.880

- A. Purpose
- B. Definitions
- C. Eligibility
- D. Binding authority
- E. Application procedures
- F. Effective date of coverage
- G. Renewal/nonrenewal/cancellation

## II. INLAND MARINE

Ref: 20 CSR 500-1.200

## III. HOMEOWNERS POLICIES

Ref: 375.001-.011

## IV. BINDERS

Ref: 20 CSR 500-1.300

#### V. CANCELLATION/NONRENEWAL

Ref: 375.001-.011, 379.160; 20 CSR 500-1.100

## VI. MOTOR VEHICLE INSURANCE

Ref: 20 CSR 500-2.100

A. Missouri Automobile Insurance Plan (AIP)

Ref: 303.200

B. Financial responsibility

Ref: 303.010-.025, 303.041, 303.044, 303.160; Forms SR22, SR26

C. Uninsured motorist/underinsured

Ref: 303.030; 379.203

D. Cancellation/nonrenewal

Ref: 20 CSR 500-2.300; 379.110-.114

### VII. CLAIM SETTLEMENT PRACTICES

Ref: 375.1000-.1007; 20 CSR 100-1.010-.050

- A. Definitions
- B. Misrepresentation of provisions
- C. General standards

## MISSOURI SURPLUS LINES CONTENT OUTLINE

State Statutes, Rules, and Regulations

(50 scored questions)

## I. GENERAL INSURANCE TERMS AND CONCEPTS

- A. Insurance
- B. Insurable interest
- C. Risk
- D. Hazard
- E. Peril
- F. Loss
  - 1. Direct
- IndirectProximate 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. Cancellation
- T. Nonrenewal
- U. Vacancy and nonoccupancy
- V. Right of salvage
- W. Abandonment
- X. Liability
- Y. Negligence
- Z. Comparative Negligence
- AA. Reinsurance
- BB. Requirements of a Contract
- CC. Damages
- DD. Certificate of Insurance
- EE. White List

## II. SURPLUS LINES MARKETS

### A. United States nonadmitted market

- B. London market
  - 1. Lloyd's brokers
  - 2. United States trust fund
  - 3. Underwriters
- C. Other foreign markets
- D. Nonstandard (substandard lines or capacity problems)
  - 1. Property
  - 2. General liability
  - 3. Professional liability
- E. Insurance exchanges

### III. SURPLUS LINES LAWS AND REGULATIONS

Ref: Chapter 384 and 20 CSR 200 Chapter 6

A. Definitions

Ref: 384.015

B. Licensee affidavit

Ref: 384.031

C. Taxation of surplus lines insurance

Ref: 384.051, 384.059, 384.061, 384.062; 20 CSR 200-6.300, 20 CSR 200-6.400

D. Surplus Lines Forms

Ref: 20 CSR 200-6.100

E. Enforceability of contract

Ref: 384.038

### IV. SURPLUS LINES LICENSEE

Ref: All references are to Chapter 384 and 20 CSR 200 Chapter 6 unless otherwise indicated.

A. Acting for nonadmitted insurers

Ref: 384.023

## B. Requirements for authorized surplus lines insurance

- 1. Evidence of insurance Ref: 384.036
- 2. Notice to insured
- 3. Binding authority regulations Ref: 384.041
- 4. Records of licensee Ref: 384.048
- 5. Reporting Requirements Ref: 384.057
- 6. Eligible surplus lines insurers Ref: 384.015, 384.021
- 7. Placement of surplus lines insurance Ref: 384.017; 20 CSR 200-6.500

## C. Surplus lines licensing

Ref: 384.043

- 1. Resident producers
- 2. Nonresident producers
- 3. Renewals

## D. Penalties, revocation, and suspension

Ref: 374.049, 374.046, 375.141, 384.025, 384.041, 384.065, 384.071

## MISSOURI CROP INSURANCE CONTENT OUTLINE State Statutes, Rules, and Regulations

(50 scored questions)

Ref: All references are to RSMo unless otherwise noted

### **GENERAL INSURANCE TERMS AND CONCEPTS**

- A. Insurable interest
- B. Risk
- C. Hazard
- D. Peril
- E. Loss
  - 1. Direct
  - 2. Indirect
- F. Proximate Cause
- G. Indemnity
- H. Actual cash value
- I. Replacement Cost
- J. Limits of Liability
- K. Coinsurance
- L. Accident
- M. Occurrence
- N. Cancellation
- O. Nonrenewal
- P. Liability
- Q. Pro-rata liability
- R. Negligence
- S. Binder

## DIRECTOR OF COMMERCE AND INSURANCE

A. General powers and duties

Ref: 374.020, 374.045, 374.210, 374.285, 375.786

B. Examination of records

Ref: 374.110, 374.205

C. Cease and desist orders

Ref: 375.942, 374.046, 374.048, 374.049

## III. LICENSING REQUIREMENTS

## A. Persons required to be licensed

1. Producer

Ref: 375.012, 375.014 - 375.018, 375.022, 375.076; 20 CSR 700-1.020

2. Nonresident producer

Ref: 375.017

### B. Obtaining a license

1. Qualifications

Ref: 375.015, 375.016; 375.018

2. Examinations

Ref: 375.018, 375.141(11)

## C. Maintaining a license

1. Continuing education

Ref: 375.020; 20 CSR 700-3.200

2. Change of address

Ref: 375.141.5 3. Renewal

Ref: 375.018

4. Temporary

Ref: 375.025

## D. License suspension, revocation, denial

Ref: 374.046, 374.280, 375.141; 20 CSR 700-1.130

## E. Commissions and compensation

Ref: 375.076, 375.116, 375.158(3), 384.045; 20 CSR 700-1.060

### IV. MARKETING PRACTICES

A. Unfair and deceptive practices

Ref: 375.936

B. Rebating

Ref: 375.936; 379.402; 379.404

C. Misrepresentation

Ref: 375.936

D. Defamation

Ref: 375.936

E. Unfair discrimination

Ref: 375.007, 375.936, 375.995

### V. CROP INSURANCE

- A. Policy rates
- B. Coverages available
- C. Provisions
- D. Terms of coverage
- E. Liability
- F. National Crop Insurance Services
- G. Guaranty Fund

### VI. CLAIM SETTLEMENT PRACTICES

- A. Definitions
- B. Misrepresentation of provisions
- C. General standards
  - 1. Notice of loss
  - 2. Insured's duties
  - 3. Agent's duties
  - 4. Percentage Plan
  - 5. Arbitration and appraisal
  - 6. Loss payment

#### D. Site Assessment

- 1. Site testing
- 2. Standard measures
- 3. Location
- E. Cancellation/nonrenewal

Ref: 375.001-.011, 379.160; 20 CSR 500-1.100

### VII. MULTIPLE PERIL INSURANCE

## MISSOURI BAIL BOND AGENT CONTENT OUTLINE

State Statutes, Rules, and Regulations

(50 scored questions)

Ref: All references are to RSMo unless otherwise noted

### POWERS AND DUTIES OF THE INSURANCE DIRECTOR

Ref: 374.040, 374.705, 374.750, 374.755, 374.760, 374.716, 374.755, 374.049

- A. General powers and duties
- B. Reports to the Department of Insurance
- C. License denial, suspension, revocation
- D. Examinations
- E. Cease and Desist Orders/Hearings

#### II. LICENSING REQUIREMENTS

Ref: 374.700, 374.705, 374.710, 374.715, 374.720, 374.730, 374.740; 20 CSR 700-6.100-.170; Supreme Court rule 33.17

#### A. Definitions

- 1. Bail bond agent
- 2. General bail agent
- 3. Property bail bondsman
- 4. Surety bail agent
- 5. Nonresident agent
- B. Application procedures
- C. License eligibility/fees
- D. Licensure examination

#### E. License renewal

## III. UNFAIR TRADE PRACTICES

Ref: 374.717, 374.755

- A. Misrepresentation
- B. Rebating and prohibited inducements
- C. Penalties
- D. Acting as an attorney prohibited
- E. Ethics

### IV. BAIL BOND PROCEDURES

Ref: 374.702, 374.755, 374.757, 374.763, 374.770, 374.775, 544.455–.457, 544.490-.640; Supreme Court rule 33.13, 33.14

- A. Discharging bail
- B. Recommitment of defendant
- C. Bond forfeitures
- D. Bond posting/transfers
- E. Arrests/Surrenders
- F. Bond exoneration
- G. Failure to appear

## V. FIDUCIARY RESPONSIBILITIES

Ref: 374.710, 374.719, 374.755, 374.763, 374.775

- A. Commissions, fees, premiums
- B. Recordkeeping
- C. Forfeitures
- D. Collateral
  - 1. Receipts
  - 2. Maintenance
  - 3. Return

### VI. DEFINITIONS

Ref: 374.700; Black's Law Dictionary, Dictionary of Insurance Terms

- A. Bail
- B. Bail bonds
  - 1. Qualification bond
  - 2. Surety bond
  - 3. Appearance bond
  - 4. Cash bond
- C. Principal
- D. Collateral
- E. Forfeitures
- F. Power of attorney
- G. Recognizance
- H. Extradition
- I. ExonerationJ. Surety
- K. Premium
- L. Judgment
- M. Surety Recovery Agent

## VII. RULES OF CRIMINAL PROCEDURE

Ref: 544.455-.640; Missouri Rules of Criminal Procedure

- A. Motion
- B. Security
- C. Release
- D. Warrant/Summons

## MISSOURI SURETY RECOVERY AGENT CONTENT OUTLINE

State Statutes, Rules, and Regulations

(50 scored questions)

Ref: All references are to RSMo unless otherwise noted

#### POWERS AND DUTIES OF THE DIRECTOR OF COMMERCE AND INSURANCE

Ref: 374.040, 374.705, 374.750, 374.755, 374.760, 374.716

- A. General powers and Duties
- B. Reports to the Department of Insurance
- C. License denial, suspension, revocation
- D. Examinations
- E. Cease and Desist Orders/Hearings

### II. LICENSING REQUIREMENTS

### A. Definitions

Ref: 374.783-.788

- 1. Surety Recovery agent Ref: 20 CSR 700-6.100-.170; DCI Bulletin 06-03
- 2. General bail agent
- 3. Property bail bondsman
- 4. Surety bail agent
- 5. Nonresident agent
- B. Application procedures
- C. License eligibility fees
- D. Licensure examination
- E. License renewal

### III. UNFAIR TRADE PRACTICES

Ref: 374.717, 374.755

- A. Misrepresentation
- B. Rebating and prohibited inducements
- C. Penalties
- D. Acting as an attorney prohibited
- E. Ethics

## IV. BAIL BOND PROCEDURES

Ref: 374.702, 374.757, 374.763, 374.770, 374.775, 544.455, 544.457, 544.640

- A. Discharging bail
- B. Recommitment of defendant
- C. Bond forfeitures
- D. Bond posting/transfers
- E. Arrests/Surrenders
- F. Bond exoneration
- G. Failure to appear

#### V. FIDUCIARY RESPONSIBILITIES

Ref: 374.710, 374.719, 374.755, 374.775

- A. Commissions, fees, premiums
- B. Recordkeeping
- C. Forfeitures
- D. Collateral
  - 1. Receipts
  - 2. Maintenance
  - 3. Return
  - 5. Retuii

## VI. DEFINITIONS

Ref: 374.700; Black's Law Dictionary, Dictionary of Insurance Terms

- A. Bail
- B. Bail bonds
  - 1. Qualification bond
  - 2. Surety bond
  - 3. Appearance bond
  - 4. Cash bond
- C. Principal
- D. Collateral
- E. Forfeitures
- F. Power of attorney
- G. Recognizance
- H. Extradition
- I. Exoneration
- J. Suretv
- K. Premium
- L. Judgment
- M. Bail Bond Agent

#### VII. RULES OF CRIMINAL PROCEDURE

Ref: 544.455

- A. Motion
- B. Security
- C. Release
- D. Warrant/Summons

## MISSOURI PUBLIC ADJUSTER / PUBLIC ADJUSTER SOLICITOR CONTENT OUTLINE

State Statutes, Rules, and Regulations

(50 scored questions)

Note: This outline is applicable to both the Public Adjuster and the Public Adjuster Solicitor Examinations.

### 

## I. TYPES OF POLICIES

- A. Personal lines
  - 1. Dwelling and contents (DP forms)
  - 2. Personal liability
  - 3. Homeowners (HO forms)
  - 4. Mobile Homes

#### B. Commercial lines

- 1. Commercial property
  - a. Commercial building and personal property form
  - b. Causes of loss forms
  - c. Business income
  - d. Extra expense
- 2. Commercial Package Policy (CPP)
- 3. Businessowners Policy (BOP)
- 4. Standard fire

## C. Inland Marine

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

#### D. Bonding and Crime

- 1. Fidelity
- 2. Crime
  - a. Theft, disappearance, and destruction
  - b. Robbery and safe burglary
  - c. Premises burglary
- E. Others

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#### II. INSURANCE TERMS AND RELATED CONCEPTS

- A. Insurance
- B. Insurable interest
- C. Risk
- D. Hazard
- E. Peril
- 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/Insurance to value
- N. Pair and set clause
- O. Extensions of coverage
- P. Additional coverages
- Q. Accident
- R. Occurrence
- S. Cancellation
- T. Nonrenewal
- U. Vacancy and unoccupancy
- V. Right of salvage
- W. Abandonment
- X. Liability
- Y. Negligence

## III. POLICY PROVISIONS AND CONTRACT LAW

- 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
- Proof of loss
- J. Notice of claim
- K. Appraisal
- L. Other Insurance Provision
- M. Assignment
- N. Subrogation
- O. Arbitration
- P. Elements of a contract
- Q. Warranties, representations, and concealment
- R. Binders
- S. Sources of insurability information
- T. Fair Credit Reporting Act
- U. Law of Large Numbers

## PUBLIC ADJUSTER......15

#### LOSS REPORT

## A. Essential Elements

- 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/Tort-Feasors

### II. LOSS/DAMAGE VALUATION

- A. Direct Loss vs. Indirect Loss (Loss of Use)
- B. Damages
  - 1. Special
  - 2. General
  - 3. Material Damage Estimates
  - 4. Diminution of Value
- C. Valuation Clause
  - 1. Replacement Cost Provisions
  - 2. Actual Cash Value
  - 3. State Value
  - 4. Reproduction Cost

## MISSOURI STATUTES, RULES, AND REGULATIONS COMMON TO ALL LINES......15

Ref: All references are to RSMo unless otherwise noted

#### DIRECTOR OF COMMERCE AND INSURANCE

A. General powers and duties

Ref: 374.020, 374.045, 374.210, 374.285, 375.786

- B. Examination of records *Ref.* 374.110, 374.205
- C. Cease and desist orders

Ref: 375.942, 374.046, 374.048, 374.049

#### II. LICENSING REQUIREMENTS

## A. Persons required to be licensed

- 1. Producer
  - Ref: 375.012, 375.014, 375.018, 375.022, 375.076; 20 CSR 700-1.020
- 2. Nonresident producer
  - Ref: 375.017
- 3. Public Adjuster
  - Ref: 325.015-.025
- 4. Public Adjuster Solicitor
  - Ref: 325.015-.025

## B. License suspension, revocation, denial

Ref: 374.046, 374.280, 375.141

## III. MARKETING PRACTICES

- A. Unfair and deceptive practices
  - Ref: 375.936
- B. Rebating

Ref: 375.936; 379.402; 379.404

- C. Misrepresentation
  - Ref: 375.936
- D. Defamation
  - Ref: 375.936
- E. Unfair discrimination

Ref: 375.007, 375.936, 375.995

- F. Boycott and coercion
  - Ref: 375.936
- G. Public Adjusters and Solicitors

Ref: 325.010-.055

## IV. CERTIFICATE OF AUTHORITY

Ref: 375.161, 375.786

## V. FIDUCIARY RESPONSIBILITIES

Ref: 375.051, 375.052; 20 CSR 700-1.140

VI. COMMISSIONS AND COMPENSATION

Ref: 375.076, 375.116, 375.158(3), 384.045; 20 CSR 700-1.060

## VII. MISSOURI INSURANCE GUARANTY ASSOCIATION

Ref: 375.771-.779

## MISSOURI STATUTES, RULES, AND REGULATIONS PERTINENT TO PROPERTY AND CASUALTY......5

#### MISSOURI FAIR PLAN

Ref: RSMo 379.810, 379.830, 379.835, 379.840, 379.845

- A. Purpose
- B. Definitions
- C. Eligibility
- D. Binding authority
- E. Application procedures
- F. Effective date of coverage
- G. Renewal/nonrenewal/cancellation

#### II. BINDERS

Ref: 20 CSR 500-1.300

#### III. CANCELLATION/NONRENEWAL

Ref: 379.160; 20 CSR 500-1.100

### IV. UNFAIR CLAIM SETTLEMENT PRACTICES

Ref: 375.1000, 375.1018; 20 CSR 100-1.200-300

- A. Definitions
- B. Misrepresentation of provisions
- C. General standards

# MISSOURI TITLE AGENT TITLE AGENCY QUALIFIED PRINCIPAL CONTENT OUTLINE

State Statutes, Rules, and Regulations

(50 scored questions)

Note: This outline is applicable to both the Title Agent and the Title Agency Qualified Principal Examinations.

Ref: Ch 381, RSMo, 20 CSR 500, 20 CSR 700

#### TITLE INSURANCE TERMS AND CONCEPTS

- A. Commitment
- B. Endorsement
- C. Exception
- D. Requirements
- E. Encumbrance and encroachment
- F. Insurer/Underwriter
- G. Chain of Title
- H. Closing and Settlement
- I. Recording
- J. Mortgagor/mortgagee
- K. Simultaneous issue
- L. Title Defect
- M. Real Property
- N. Closing protection letter
- O. Affiliated business arrangements

#### II. TITLE INSURANCE POLICIES

## A. Types of Policies

- 1. Owners
  - a. ALTA Forms
- 2. Loan
- 3. Construction Loan
- 4. Leasehold

## B. Commitment and Policy Provisions

- 1. Insuring Clause
- 2. Terms, Conditions, and Stipulations
- 3. Exclusions
- 4. Subrogation

### III. REAL ESTATE OWNERSHIP

- A. Joint Tenancy
- B. Tenants In Common
- C. Fee Simple
- D. Life Estate
- E. Lease Hold
- F. Tenancy by Entireties

### IV. RIGHTS AND INTERESTS

- A. Easement and Right of Way
- B. Liens
  - 1. Voluntary
  - 2. Involuntary
  - 3. Mechanics Lien
  - 4. Internal Revenue Liens
  - 5. Judgment Liens
  - 6. Child Support Lien
- C. Covenants, Conditions, and Restrictions

### V. LEGAL DESCRIPTIONS

- A. Platted and Unplatted
- B. Section, Township, and Range
- C. Metes and Bounds
- D. Lot and Block

## VI. METHODS OF TRANSFER/CONVEYANCES

- A. Warranty Deeds
- B. Quitclaim Deeds
- C. Deed of Trust
- D. Foreclosure
- E. Probate

## VII. MISSOURI TITLE INSURANCE LAWS AND REGULATIONS

A. Definitions

Ref: 381.410; 381.031, 20 CSR 500-7.020, 381.400

- B. Rates
  - 1. Filing Requirements
    - a. Closing/Settlement Fees *Ref: 381.410, 381.412*
    - b. Title Insurance Premiums *Ref: 381.112*

### C. Prohibited practices

Ref: 381.161

## D. Consumer protections

- 1. Title Commitments Ref: 381.015, 381.018
- 2. Settlement Disclosures *Ref: 381.019*
- 3. Complaints to the Division
- 4. Retention of Records/Response to Division Inquiries

Ref: 381.122, 381.038

- 5. Closing Instructions
- 6. Search and examination Ref: 381.071

## E. Standards of conduct

1. Annual On-site Review *Ref: 381.023* 

2. Disclosure of Affiliated Business Ref: 381.029

## VIII. DIRECTOR OF COMMERCE AND INSURANCE

A. General powers and duties

Ref: 374.045, 374.210, 374.285, 375.786

B. Examination of records Ref: 374.110, 374.205

C. Cease and desist orders

Ref: 374.046, 374.048, 374.049, 375.942

D. Hearings and penalties

Ref: 374.046-.049, 381.045, 381.048, 381.115

## IX. LICENSING AND PRODUCERS' LEGAL RESPONSIBILITY

A. Title Producers

Ref: 381.115; 20 CSR 700-1.020, 20 CSR 700-8.005, 20 CSR 700-8.100, 20 CSR 700-8.150, 20 CSR 700-8.160

B. Agency

Ref: 381.115; 20 CSR 700-8.100

C. Obtaining a license

1. Qualifications

Ref: 375.016, 375.018, 381.118

D. Continuing education

Ref: 381.118; 20 CSR 700-8.160

E. Commissions and compensation

Ref: 375.076, 375.116, 375.158(3); 20 CSR 700-1.060

F. Producer and agency fiduciary responsibilities

Ref: 375.051, 375.052, 381.022, 381.024; 20 CSR 700-1.140

G. License suspension, revocation, denial

Ref: 374.046, 374.280, 375.141, 381.045; 20 CSR 700-1.130

### X. MARKETING PRACTICES

A. Unfair and deceptive practices

Ref: 375.936; 20 CSR 500-7.050

B. Rebating

Ref: 375.936; 20 CSR 500-7.070; 379.402; 379.404

C. Misrepresentation

Ref: 375.936; 20 CSR 500-7.050

D. Defamation

Ref: 375.936

E. Unfair discrimination

Ref: 375.007, 375.995, 375.936

F. Boycott and coercion

Ref: 375.936, 381.161

## MISSOURI NAVIGATOR CONTENT OUTLINE

State Statutes, Rules, and Regulations

(50 scored questions)

## I. AFFORDABLE CARE ACT

- A. Major Provisions
- B. Essential Health Benefits
- C. Exemptions
- D. Financial assistance availability and determination
  - 1. Individuals and families
  - 2. Public programs (i.e., MO HealthNet and CHIP)
  - 3. Subsidies and tax credits for small businesses Ref: 26 U.S.C. §45R
  - 4. Advanced Premium Tax Credit (APTC) and Cost **Sharing Reductions**

Ref: 42 U.S.C. §18081

## E. Special Populations

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

## II. BASIC HEALTH INSURANCE CONCEPTS

## A. Health Insurance 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 Arrangements (HRA)

#### B. Cost-sharing, premiums, payments

- 1. Copayments
- 2. Deductibles
- 3. Coinsurance

## 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

Ref: 42 U.S.C. §18081

## C. Individual Exchanges

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

#### E. Oualified Health Plans (OHPs)

- 1. Essential Health Benefits
- 2. Preventive Health Services
- 3. Children's Coverage
- 4. Dental and Vision Benefits
- 5. Actuarial Value ("Metal Levels") Ref: 42 U.S.C. §18022(d)

#### IV. NAVIGATORS

## A. Roles and Responsibilities -376.2002

- 1. Provide information fairly, accurately, and impartially
- 2. Plan eligibility and overview
- 3. Plan enrollment procedures Exchange eligibility and changes
- 4. Medicaid eligibility (MO HealthNet)
- 5. Consumer assistance

## B. Privacy and security of health information

1. HIPAA

Ref: P.L. 104-191

2. Confidentiality, integrity, and availability of Protected Health Information (PHI)

#### V. OUTREACH AND EDUCATION

A. Using culturally and linguistically appropriate language. —376.2002.2(5)

## VI. MISSOURI STATUTES, RULES AND REGULATIONS RELATED TO HEALTH INSURANCE

Ref: All references are to RSMo unless otherwise noted

A. DIRECTOR OF COMMERCE AND INSURANCE

- 1. General powers and duties Ref: 374.020, 374.045, 374.210, 374.285, 375.786; 374.015-.285, 376.2010, 376.2004, 376.2006
- 2. Examination of records *Ref: 376.2010*
- 3. Orders of the Director Ref: 374.046, 374.048, 374.049;376.2011

## B. LICENSING REQUIREMENTS

- 1. Obtaining a license Ref: 376.2004; 20 CSR 400-11.100
- 2. Maintaining a license Ref: 376.2006, 20 CSR 400-11.120-.140
- 3. License suspension, revocation, denial, cancellation

Ref: 375.141, 375.946; 376.2010

## C. GENÉRAL PROVISIONS OF MISSOURI INSURANCE LAWS