

GEORGIAInsurance Content Outlines

Content Outlines: Effective October 22, 2024

Georgia

Insurance Supplement

Examination Content Outlines

d. Minor beneficiaries

7. Premium Payment

e. Designation by class

Effective: October 22, 2024

GEORGIA LIFE AGENT CONTENT OUTLINE

	(90 secred plus 10 protect questions)	a. Modes
	(80 scored plus 10 pretest questions)	b. Grace period
I.	TYPES OF POLICIES15	c. Automatic premium loan
	A. Traditional whole life products	d. Level or flexible
	Ordinary whole life	8. Reinstatement
	2. Limited-pay and single-premium life	9. Policy loans, withdrawals, partial surrenders
	B. Interest/market sensitive/adjustable life products	10. Nonforfeiture options
	Universal life	11. Dividends and dividend options (e.g. participating,
	2. Variable whole life	non-participating)
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	Interest-sensitive whole life	13. Assignments
	5. Indexed life	14. Suicide
	C. Term life	15. Misstatement of age and gender
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	d. Annually renewable	2. Aviation
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	b. Convertible	III. COMPLETING THE APPLICATION, UNDERWRITING,
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	Single, level, and flexible premium Immediate and deferred	Required signatures
		Changes in the application
	3. Fixed and variable	Consequences of incomplete applications
	4. Indexed	 Warranties and representations
	5. Accumulation and Annuity Periods	Collecting the initial premium and issuing the receipt
	6. Payout options	6. Replacement
	E. Combination plans and variations	Disclosures at point of sale (i.e. HIPAA, HIV consent)
	1. Joint life (first to die)	USA PATRIOT Act/anti-money laundering
	Survivorship life	Gramm-Leach-Bliley Act (GLBA) Privacy
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	EXCLUSIONS 15	Insurable interest
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	2. Guaranteed insurability	4. Risk classification
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	4. Accidental death and/or accidental death and	C. Delivering the policy
	dismemberment	When coverage begins
	5. Term riders	2. Explaining the policy and its provisions, riders,
	6. Other insureds	exclusions, and ratings to the client
	7. Long term care	D. Contract Law
	8. Return of premium	Elements of a contract
	9. Disability	a. Consideration
	10. Cost of Living	b. Offer and Acceptance
	B. Policy provisions and options	c. Competent Parties
	Entire contract	d. Legal purpose
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	3. Free look	a. Conditional
	4. Consideration	b. Unilateral
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5. Owner's rights

6. Beneficiary designations

c. Common disaster

a. Primary and contingent

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c. Adhesion

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- 2. Contributory vs. noncontributory

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- 1. Qualified plans
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- 2. Business insurance needs
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- 1. Individual life
- 2. Group life
- 3. Modified Endowment Contracts (MECs)

V. GEORGIA LAWS, RULES, AND REGULATIONS PERTINENT TO LIFE, ACCIDENT, & SICKNESS INSURANCE......24

A. Insurance Department and Commissioner

1. Broad powers and duties

Ref: 33-2-1 through 6; 9 through 32

2. Examination of records

Ref: 33-2-10 through 13

3. Investigations/Notice of hearing

Ref: 33-6-6

4. Penalties

Ref: 33-6-9

B. General insurance definitions

1. Domestic, foreign and alien

Ref: 33-3-1

2. Stock and mutual

Ref: 33-14-2

3. Authorized/unauthorized and certificate of authority

Ref: 33-3-2 through 5; 33-3-13 through 30

4. Insurance transaction / transacting business *Ref: 33-1-2*

C. Licensing of agents & counselors

Ref: 33-23-1 through 46; 120-2-3-.09 and .15

- 1. Agent Responsibility
- 2. License maintenance
- 3. License revocation, suspension, denial, or refuse to renew
- 4. Temporary License
- 5. Nonresident License
- 6. Counselor License

D. Unfair trade practices

Ref: 33-6-4 & 5; 33-6-30 through 35; 33-9-36; 33-23-1;

33-24-7

- 1. Rebating
- 2. Defamation
- 3. Unfair Discrimination
- 4. Misrepresentation
- 5. Twisting and Churning
- 6. Advertising
- 7. Coercion
- 8. Controlled business
- 9. Unfair claims practices

10. Fraud

E. Reporting and Disposition of Premiums

Ref: 33-23-35

- 1. Fiduciary Responsibility
- 2. Commingling

F. Georgia Life and Health Insurance Guaranty Association

Ref: 33-24-7, 33-38-1 through 10

A. Replacement of Life insurance

Ref: Reg. 120-2-24; 33-24-6.1

B. Life insurance advertisements and solicitation

Ref: Reg. 120-2-11; 120-2-31; 33-25-1 through 12; 33-27-1 through 9

C. Insurable Interest

Ref: 33-24-6

GEORGIA ACCIDENT AND SICKNESS AGENT CONTENT OUTLINE

	(80 scored plus 10 pretest questions)		o. waiver or premium
	(or occion place to protect queeneme)		7. Exclusions and limitations
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	A. Disability income		9. Coinsurance
	Individual disability income policy		10. Deductibles
	Business overhead expense policy		11. Eligible expenses
	Business disability buyout policy		12. Copayments
	4. Group disability income policy		13. Pre-authorizations and prior approval requirements
	5. Key employee policy		14. Usual, reasonable, and customary (URC) charges
	B. Accidental death and dismemberment		15. Lifetime, annual or per cause maximum benefit limits
	C. Medical expense insurance		D. Riders
	1. Basic hospital, medical, and surgical policies		Impairment/exclusions
	2. Major medical policies		2. Guaranteed insurability
	3. Health Maintenance Organizations (HMOs)		3. Future increase option
	Preferred Provider Organizations (PPOs)		E. Rights of renewability
	5. Point of Service (POS) plans		1. Noncancelable
	Flexible Spending Accounts (FSAs)		2. Cancelable
	7. High Deductible Health Plans (HDHPs) and related		3. Guaranteed renewable
	Health Savings Accounts (HSAs)		accial mourance
	8. Health Reimbursement Accounts (HRAs)	III.	SOCIAL INSURANCE
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	E. Group insurance		B. Medicaid
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	F. Individual/Group Long Term Care (LTC)		B. Owner's rights
	1. Eligibility		C. Dependent children benefits
	2. Levels of care		D. Primary and contingent beneficiaries
	G. Other policies		E. Modes of premium payments
	•		F. Nonduplication and coordination of benefits (e.g.,
	1. Dental		primary vs. excess)
	2. Vision		G. Occupational vs. nonoccupational
	3. Cancer		H. Tax treatment of premiums and proceeds of
	4. Critical illness or specified disease		insurance contracts (e.g., disability income and
	5. Worksite (employer-sponsored)		medical expenses, etc.)
	6. Hospital indemnity		I. Managed care
	7. Short-term medical		J. Workers Compensation
	8. Accident		
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	A. Mandatory and optional provisions	٧.	FIELD UNDERWRITING PROCEDURES 8
	Entire contract		A. Completing the application
	2. Time limit on certain defenses (incontestable)		B. Explaining sources of insurability and HIPAA privacy
	3. Grace period		(e.g., MIB Report, Fair Credit Reporting Act, etc.)
	4. Reinstatement		C. Initial premium payment and receipt and
	5. Notice of claim		consequences of the receipt (e.g., medical
	6. Claim forms		examination, etc.)
	7. Proof of loss		D. Submitting application (and initial premium if
	8. Time of payment of claims		collected) to company for underwriting
	9. Payment of claims		E. Policy delivery
	Payment of dailing Physical examination and autopsy		F. Explaining policy and its provisions, riders,
	11. Legal actions		exclusions, and ratings to clients
			G. Replacement
	12. Change of beneficiary		H. Contract law
	13. Misstatement of age or gender		Elements of a contract
	14. Change of occupation		Insurable interest
	15. Illegal occupation		Warranties and representations
	16. Relation of earnings to insurance		Warranties and representations Unique aspects of the insurance contract
	B. Other provisions and clauses		a. Conditional
	1 Insuring clause		a. Conditional

3. Consideration clause

4. Probationary period5. Elimination period

2. Free look

b. Unilateral

- c. Adhesion
- d. Aleatory

VI. GEORGIA LAWS, RULES, AND REGULATIONS PERTINENT TO LIFE, ACCIDENT & SICKNESS INSURANCE......24

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10. Fraud

E. Reporting and Disposition of Premiums

Ref: 33-23-35

- 1. Fiduciary Responsibility
- 2. Commingling

F. Georgia Life and Health Insurance Guaranty

Association

Ref: 33-24-7, 33-38-1 through 10

VII. GEORGIA RULES AND CODES PERTINENT TO ACCIDENT & SICKNESS INSURANCE ONLY (6)

A. Individual and Group Accident and Sickness

Insurance

Ref: Reg. 100-2-10 through12; 33-29-1 through 22; 33-30-1 through 15

B. Medicare Supplement

Ref: Reg. 120-2-8-.01 through .23; Appendix C; 33-43-1 through 8

C. Long Term Care

Ref: 33-42-1 through 6; 120-2-16-.01 through .33

D. Long Term Care Partnership requirements

Ref: Reg. 120-2-16-.34

LIFE, ACCIDENT AND SICKNESS AGENT CONTENT OUTLINE

(125 scored plus 10 pretest questions)

	(125 scored plus 10 pretest questions)	d. Level or flexible
I.	LIFE: TYPES OF POLICIES15	8. Reinstatement
-	A. Traditional whole life products	9. Policy loans, withdrawals, partial surrenders
	Ordinary whole life	10. Nonforfeiture options
	Limited-pay and single-premium life	11. Dividends and dividend options (e.g. participating,
	B. Interest-sensitive/adjustable life products	
	·	non-participating)
	1. Universal life	12. Incontestability
	Variable whole life	13. Assignments
	Variable universal life	14. Suicide
	Interest-sensitive whole life	15. Misstatement of age and gender
	5. Indexed life	Settlement options
	C. Term life	Accelerated death benefits
	1. Types	C. Policy exclusions
	a. Level	1. War
	b. Decreasing	2. Aviation
	c. Return of premium	3. Dangerous Occupation
	d. Annually renewable	
	Special features	III. LIFE: COMPLETING THE APPLICATION,
	a. Renewable	UNDERWRITING, AND DELIVERING THE POLICY 12
	b. Convertible	A. Completing the application
	D. Annuities	Required signatures
		Changes in the application
	Single, level, and flexible premium	Consequences of incomplete applications
	2. Immediate and deferred	Warranties and representations
	3. Fixed and variable	5. Collecting the initial premium and issuing the receipt
	4. Indexed	6. Replacement
	Accumulation and Annuity Periods	7. Disclosures at point of sale (i.e. HIPAA, HIV consent)
	Payout options	8. USA PATRIOT Act/anti-money laundering
	E. Combination plans and variations	Gramm-Leach-Bliley Act (GLBA) Privacy
	Joint life (first to die)	B. Underwriting
	2. Survivorship life	Insurable interest
	LIFE, DOLLOY DIDEDS, DDOVISIONS, ODTIONS	Medical information and consumer reports
II.	LIFE: POLICY RIDERS, PROVISIONS, OPTIONS, AND EXCLUSIONS	Fair Credit Reporting Act
		Risk classification
	A. Policy riders	
	Waiver of premium and waiver of monthly deduction	5. Stranger/Investor owned life insurance (STOLI, IOLI)
	Guaranteed insurability	C. Delivering the policy
	3. Payor benefit	When coverage begins
	Accidental death and/or accidental death and	Explaining the policy and its provisions, riders,
	dismemberment	exclusions, and ratings to the client
	5. Term riders	D. Contract Law
	Other insureds	Elements of a contract
	7. Long term care	a. Consideration
	Return of premium	b. Offer and Acceptance
	9. Disability	c. Competent Parties
	10. Cost of Living	d. Legal purpose
		2. Unique aspects of the insurance contract
	B. Policy provisions and options	a. Conditional
	Entire contract	b. Unilateral
	Insuring clause	c. Adhesion
	3. Free look	d. Aleatory
	4. Consideration	d. Alcatory
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	a. Primary and contingent	B. Life Settlements
	b. Revocable and irrevocable	C. Group life insurance
	c. Common disaster	Conversion privilege
	d. Minor beneficiaries	Contributory vs. noncontributory
	e. Designation by class	D. Retirement plans
	7. Premium Payment	Qualified plans
		·

a. Modes

b. Grace period

c. Automatic premium Ioan

2. Nonqualified plans	12. Change of beneficiary
E. Life insurance needs analysis/suitability	13. Misstatement of age or gender
Personal insurance needs	14. Change of occupation
Business insurance needs	15. Illegal occupation
a. Key person	16. Relation of earnings to insurance
b. Buy sell	B. Other provisions and clauses
F. Social Security benefits	Insuring clause
G. Tax treatment of insurance premiums, proceeds,	2. Free look
dividends	
	3. Consideration clause
1. Individual life	4. Probationary period
2. Group life	5. Elimination period
Modified Endowment Contracts (MECs)	6. Waiver of premium
ACCIDENT & SICKNESS: TYPES OF POLICIES 16	7. Exclusions and limitations
A. Disability income	Preexisting conditions
Individual disability income policy	9. Coinsurance
Business overhead expense policy	10. Deductibles
Business disability buyout policy	11. Eligible expenses
Group disability income policy	12. Copayments
5. Key employee policy	13. Pre-authorizations and prior approval 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 limits
Basic hospital, medical, and surgical policies	C. Riders
Major medical policies	Impairment/exclusions
Health Maintenance Organizations (HMOs)	Guaranteed insurability
Preferred Provider Organizations (PPOs)	Future increase option
5. Point of Service (POS) plans	D. Rights of renewability
6. Flexible Spending Accounts (FSAs)	Noncancelable
7. High Deductible Health Plans (HDHPs) and related	2. Cancelable
Health Savings Accounts (HSAs)	Guaranteed renewable
8. Health Reimbursement Accounts (HRAs)	VII. SOCIAL INSURANCE 6
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E. Group insurance	B. Medicaid
E. Group insurance	
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VI.

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
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Ref: 33-6-4 & 5; 33-6-30 through 35; 33-9-36; 33-23-1; 33-24-7

- 1. Rebating
- 2. Defamation
- 3. Unfair Discrimination
- 4. Misrepresentation
- 5. Twisting and Churning
- 6. Advertising
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- 10. Fraud

E. Reporting and Disposition of Premiums

Ref: 33-23-35

- 1. Fiduciary Responsibility
- 2. Commingling

F. Georgia Life and Health Insurance Guaranty Association

Ref: 33-24-7, 33-38-1 through 10

A. Replacement of Life insurance

Ref: Reg. 120-2-24; 33-24-6.1

B. Life insurance advertisements and solicitation Ref: Reg. 120-2-11; 120-2-31; 33-25-1 through 12; 33-27-1 through 9

C. Insurable Interest

Ref: 33-24-6

XII. GEORGIA RULES AND CODES PERTINENT TO ACCIDENT & SICKNESS INSURANCE ONLY.......3

A. Individual and Group Accident and Sickness

Ref: Reg. 100-2-10 through12; 33-29-1 through 22; 33-30-1 through 15

B. Medicare Supplement

Ref: Reg. 120-2-8-.01 through .23; Appendix C; 33-43-1 through 8

C. Long Term Care

Ref: 33-42-1 through 6; 120-2-16-.01 through .33

D. Long Term Care Partnership requirements

Ref: Reg. 120-2-16-.34

GEORGIA PROPERTY AGENT CONTENT OUTLINE

(80 scored plus 10 pretest questions)

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	2. HO-3		S. Binder
	3. HO-4		T. Endorsements
	4. HO-5		U. Blanket vs. Specific
	5. HO-6		
	6. HO-7	III.	POLICY PROVISIONS AND CONTRACT LAW 13
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С	. Commercial lines		B. Insuring agreement
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	c. Business income		G. Obligations of the insurance company
	d. Extra expense		H. Mortgagee rights
	e. Equipment breakdown		I. Proof of loss
	Businessowners Policy (BOP)		J. Notice of claim
	4. Builders Risk		K. Appraisal
	S. Cyber First-Party Coverage		L. Other Insurance Provision
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_	National Flood Insurance Program		P. Sources of underwriting information
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•	1. Earthquake		R. Privacy Protection (Gramm Leach Bliley)
	2. Mobile Homes		S. Policy Application
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	5 Windstorm	IV.	GEORGIA STATE I AWS RILLES AND REGULATIONS
	5. Windstorm	IV.	GEORGIA STATE LAWS, RULES, AND REGULATIONS PERTINENT TO ALL INSURANCE LINES22
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A B C D	ISURANCE TERMS AND RELATED CONCEPTS 15 Insurance 1. Law of Large Numbers Insurable interest Risk 1. Pure vs. Speculative Risk Hazard 1. Moral 2. Morale 3. Physical Peril Loss 1. Direct	IV.	A. Insurance department and commissioner 1. Broad powers and duties Ref: 33-2-1 through 6, 9 through 32 2. Examination of records Ref: 33-2-10 through 13 3. Investigations/Notice of hearing Ref: 33-6-6 4. Penalties Ref: 33-6-9 B. General insurance definitions 1. Domestic, foreign and alien Ref: 33-3-1 2. Stock and mutual Ref: 33-14-2
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A B C D	ISURANCE TERMS AND RELATED CONCEPTS 15 Insurance 1. Law of Large Numbers Insurable interest Risk 1. Pure vs. Speculative Risk Hazard 1. Moral 2. Morale 3. Physical Peril Loss 1. Direct 2. Indirect 2. Indirect Loss valuation 1. Actual cash value 2. Replacement cost 3. Market value 4. State/agreed value 5. Salvage value	IV.	A. Insurance department and commissioner 1. Broad powers and duties Ref: 33-2-1 through 6, 9 through 32 2. Examination of records Ref: 33-2-10 through 13 3. Investigations/Notice of hearing Ref: 33-6-6 4. Penalties Ref: 33-6-9 B. General insurance definitions 1. Domestic, foreign and alien Ref: 33-3-1 2. Stock and mutual Ref: 33-14-2 3. Authorized/unauthorized and certificate of authority Ref: 33-3-2 through 5; 33-3-13 through 30 4. Insurance transaction / transacting business Ref: 33-1-2 C. Licensing of agents, counselors, subagents, and adjusters Ref: 33-23-1 through 46; 120-2-309 and .15
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A B C D E F.	ISURANCE TERMS AND RELATED CONCEPTS 15 Insurance 1. Law of Large Numbers Insurable interest Risk 1. Pure vs. Speculative Risk Hazard 1. Moral 2. Morale 3. Physical Peril Loss 1. Direct 2. Indirect Loss valuation 1. Actual cash value 2. Replacement cost 3. Market value 4. State/agreed value 5. Salvage value Proximate cause Deductible Indemnity	IV.	A. Insurance department and commissioner 1. Broad powers and duties Ref: 33-2-1 through 6, 9 through 32 2. Examination of records Ref: 33-2-10 through 13 3. Investigations/Notice of hearing Ref: 33-6-6 4. Penalties Ref: 33-6-9 B. General insurance definitions 1. Domestic, foreign and alien Ref: 33-3-1 2. Stock and mutual Ref: 33-14-2 3. Authorized/unauthorized and certificate of authority Ref: 33-3-2 through 5; 33-3-13 through 30 4. Insurance transaction / transacting business Ref: 33-1-2 C. Licensing of agents, counselors, subagents, and adjusters Ref: 33-23-1 through 46; 120-2-309 and .15 1. Agent Responsibility 2. License maintenance
A B C D D E F. G	ISURANCE TERMS AND RELATED CONCEPTS 15 Insurance 1. Law of Large Numbers Insurable interest Risk 1. Pure vs. Speculative Risk Hazard 1. Moral 2. Morale 3. Physical Peril Loss 1. Direct 2. Indirect Loss valuation 1. Actual cash value 2. Replacement cost 3. Market value 4. State/agreed value 5. Salvage value Proximate cause Deductible Indemnity Limits of liability	IV.	A. Insurance department and commissioner 1. Broad powers and duties Ref: 33-2-1 through 6, 9 through 32 2. Examination of records Ref: 33-2-10 through 13 3. Investigations/Notice of hearing Ref: 33-6-6 4. Penalties Ref: 33-6-9 B. General insurance definitions 1. Domestic, foreign and alien Ref: 33-3-1 2. Stock and mutual Ref: 33-14-2 3. Authorized/unauthorized and certificate of authority Ref: 33-3-2 through 5; 33-3-13 through 30 4. Insurance transaction / transacting business Ref: 33-1-2 C. Licensing of agents, counselors, subagents, and adjusters Ref: 33-23-1 through 46; 120-2-309 and .15 1. Agent Responsibility 2. License maintenance 3. License revocation, suspension, denial, or refuse
A B C D D E F. G H. I. J. K. L.	ISURANCE TERMS AND RELATED CONCEPTS 15 Insurance 1. Law of Large Numbers Insurable interest Risk 1. Pure vs. Speculative Risk Hazard 1. Moral 2. Morale 3. Physical Peril Loss 1. Direct 2. Indirect Loss valuation 1. Actual cash value 2. Replacement cost 3. Market value 4. State/agreed value 5. Salvage value Proximate cause Deductible Indemnity Limits of liability Coinsurance/Insurance to value	IV.	A. Insurance department and commissioner 1. Broad powers and duties Ref: 33-2-1 through 6, 9 through 32 2. Examination of records Ref: 33-2-10 through 13 3. Investigations/Notice of hearing Ref: 33-6-6 4. Penalties Ref: 33-6-9 B. General insurance definitions 1. Domestic, foreign and alien Ref: 33-3-1 2. Stock and mutual Ref: 33-14-2 3. Authorized/unauthorized and certificate of authority Ref: 33-3-2 through 5; 33-3-13 through 30 4. Insurance transaction / transacting business Ref: 33-1-2 C. Licensing of agents, counselors, subagents, and adjusters Ref: 33-23-1 through 46; 120-2-309 and .15 1. Agent Responsibility 2. License maintenance 3. License revocation, suspension, denial, or refuse to renew
A B C D E F. G H.I. J. K.L. M	ISURANCE TERMS AND RELATED CONCEPTS 15 Insurance 1. Law of Large Numbers Insurable interest Risk 1. Pure vs. Speculative Risk Hazard 1. Moral 2. Morale 3. Physical Peril Loss 1. Direct 2. Indirect Loss valuation 1. Actual cash value 2. Replacement cost 3. Market value 4. State/agreed value 5. Salvage value Proximate cause Deductible Indemnity Limits of liability Coinsurance/Insurance to value Occurrence	IV.	A. Insurance department and commissioner 1. Broad powers and duties Ref: 33-2-1 through 6, 9 through 32 2. Examination of records Ref: 33-2-10 through 13 3. Investigations/Notice of hearing Ref: 33-6-6 4. Penalties Ref: 33-6-9 B. General insurance definitions 1. Domestic, foreign and alien Ref: 33-3-1 2. Stock and mutual Ref: 33-14-2 3. Authorized/unauthorized and certificate of authority Ref: 33-3-2 through 5; 33-3-13 through 30 4. Insurance transaction / transacting business Ref: 33-1-2 C. Licensing of agents, counselors, subagents, and adjusters Ref: 33-23-1 through 46; 120-2-309 and .15 1. Agent Responsibility 2. License maintenance 3. License revocation, suspension, denial, or refuse to renew 4. Temporary License
A B C D E F. G H.I. J. K.L. M	ISURANCE TERMS AND RELATED CONCEPTS 15 Insurance 1. Law of Large Numbers Insurable interest Risk 1. Pure vs. Speculative Risk Hazard 1. Moral 2. Morale 3. Physical Peril Loss 1. Direct 2. Indirect Loss valuation 1. Actual cash value 2. Replacement cost 3. Market value 4. State/agreed value 5. Salvage value Proximate cause Deductible Indemnity Limits of liability Coinsurance/Insurance to value	IV.	A. Insurance department and commissioner 1. Broad powers and duties Ref: 33-2-1 through 6, 9 through 32 2. Examination of records Ref: 33-2-10 through 13 3. Investigations/Notice of hearing Ref: 33-6-6 4. Penalties Ref: 33-6-9 B. General insurance definitions 1. Domestic, foreign and alien Ref: 33-3-1 2. Stock and mutual Ref: 33-14-2 3. Authorized/unauthorized and certificate of authority Ref: 33-3-2 through 5; 33-3-13 through 30 4. Insurance transaction / transacting business Ref: 33-1-2 C. Licensing of agents, counselors, subagents, and adjusters Ref: 33-23-1 through 46; 120-2-309 and .15 1. Agent Responsibility 2. License maintenance 3. License revocation, suspension, denial, or refuse to renew

O. Nonrenewal

Q. Liability

P. Vacancy and unoccupancy

II.

- 6. Counselor License
- 7. Adjuster License
- 8. Surplus Lines Broker

D. Unfair trade practices

Ref: 33-6-4 & 5; 33-9-36; 33-23-1; 33-23-35; 33-24-7

- 1. Rebating
- 2. Defamation
- 3. Unfair Discrimination
- 4. Misrepresentation
- 5. Controlled business
- 6. Advertising
- 7. Coercion
- 8. Commingling
- 9. Fiduciary Responsibility
- 10. Sharing Commissions
- 11. Additional Fees
- 12. Unfair claims practices
- 13. Fraud

V. GEORGIA RULES AND CODES PERTINENT TO PROPERTY & CASUALTY INSURANCE.......6-7

A. Cancellation and nonrenewal of policies

Ref: 120-2-53-.01 through .06; 33-24-44 through 47

B. Regulation of Rates

Ref: 33-9-1 through 44

C. Binders

Ref: 33-24-33

D. Georgia Insurer Solvency Pool

Ref. 33-36-1 through 12

VI. GEORGIA RULES AND CODES PERTINENT TO PROPERTY INSURANCE ONLY......1-2

A. FAIR plan

Ref: 33-33-1 through 8

GEORGIA CASUALTY AGENT CONTENT OUTLINE

(80 scored plus 10 pretest questions)

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

I. TYPES OF POLICIES, BONDS, AND RELATED TERMS. 23

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 (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. Automotive: personal auto and business auto

- 1. Liability
 - a. Bodily Injury
 - b. Property Damage
 - c. Split Limits
 - d. Combined Single Limit
- 2. Medical Payments
- 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
 - A to Double Consense
- 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

Note: State law is addressed elsewhere in this outline.

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

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

E. Bonds

- 1. Surety
- 2. Fidelity

F. Professional liability

- 1. Errors and Omissions
- 2. Medical Malpractice
- 3. Directors and Officers (D&O)
- 4. Employment Practices Liability (EPLI)
- 5. Cyber liability and data breach, funds transfer
- 6. Liquor liability
- G. Umbrella/Excess liability
- H. Business Owners Policy (BOP)

II. INSURANCE TERMS AND RELATED CONCEPTS..... 15

- B. Hazards
 - 1. Moral
 - 2. Morale
 - 3. Physical
- C. Indemnity
- D. Insurable interest
- E. Loss Valuation
 - 1. Actual cash value
 - 2. Replacement cost
 - Market value
 - 4. Stated/agreed value
 - 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...... 12

- A. Declarations
- B. Insuring agreement
- C. Conditions
- D. Exclusions and Limitations
- E. Definition of the insured
- F. Duties of the insured after a loss
- G. Cancellation and nonrenewal provisions
- H. Supplementary payments
- I. Proof of loss
- J. Notice of claim
- K. Other insurance

L. Subrogation

M. Loss settlement provisions including consent to settle a loss

N. Terrorism Risk Insurance Act (TRIA)

IV. GEORGIA STATE LAWS, RULES, AND REGULATIONS PERTINENT TO ALL INSURANCE LINES......22

A. Insurance department and commissioner

Broad powers and duties

Ref: 33-2-1 through 6, 9 through 32

2. Examination of records Ref: 33-2-10 through 13

3. Investigations/Notice of hearing *Ref:* 33-6-6

4. Penalties

Ref: 33-6-9

B. General insurance definitions

1. Domestic, foreign and alien

Ref: 33-3-1

2. Stock and mutual

Ref: 33-14-2

3. Authorized/unauthorized and certificate of authority *Ref:* 33-3-2 *through* 5; 33-3-13 *through* 30

4. Insurance transaction / transacting business *Ref: 33-1-2*

Licensing of agents, counselors, subagents, and adjusters

Ref: 33-23-1 through 46; 120-2-3-.09 and .15

- 1. Agent Responsibility
- 2. License maintenance
- License revocation, suspension, denial, or refuse to renew
- 4. Temporary License
- 5. Nonresident License
- 6. Counselor License
- 7. Adjuster License
- 8. Surplus Lines Broker

D. Unfair trade practices

Ref: 33-6-4 & 5; 33-9-36; 33-23-1; 33-23-35; 33-24-7

- 1. Rebating
- 2. Defamation
- 3. Unfair Discrimination
- 4. Misrepresentation
- 5. Controlled business
- 6. Advertising
- 7. Coercion
- 8. Commingling
- 9. Fiduciary Responsibility
- 10. Sharing Commissions
- 11. Additional Fees
- 12. Unfair claims practices
- 13. Fraud

V. GEORGIA RULES AND CODES PERTINENT TO PROPERTY & CASUALTY INSURANCE......3-4

A. Cancellation and nonrenewal of policies

Ref: 120-2-53-.01 through .06; 33-24-44 through 47

B. Regulation of Rates

Ref: 33-9-1 through 44

C. Binders

Ref: 33-24-33

D. Georgia Insurer Solvency Pool

Ref. 33-36-1 through 12

VI. GEORGIA RULES AND CODES PERTINENT TO CASUALTY INSURANCE ONLY......4-5

A. Auto

1. Defensive driving Ref: 33-9-42

2. Uninsured-Motorists coverage *Ref:* 33-7-11

3. Financial Responsibility Law Ref: 40-9-1 through 12; 40-9-80 through 8; 33-34-4

4. Georgia Automobile Insurance Plan/Assigned Risk *Ref: 120-2-14 .02 through .17; 40-9-100*

B. Workers Compensation Law

Ref: 120-2-37-.01 through .09; 34-9-133

GEORGIA PROPERTY AND CASUALTY AGENT CONTENT OUTLINE

(125 scored plus 10 pretest questions)

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

I.	PROPERTY: TYPES OF POLICIES 22
	A. Homeowners
	1. HO-2
	2. HO-3
	3. HO-4
	4. HO-5
	5. HO-6
	6. HO-7
	B. Dwelling policies
	C. Commercial lines
	Commercial Package Policy (CPP)
	2. Commercial property
	a. Commercial building and personal property form
	b. Causes of loss forms
	c. Business income
	d. Extra expense
	e. Equipment breakdown
	Businessowners Policy (BOP)
	4. Builders Risk
	Cyber First-Party Coverage
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2. Stock and mutual

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3. Authorized/unauthorized and certificate of authority Ref: 33-3-2 through 5; 33-3-13 through 30

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Ref: 33-23-1 through 46; 120-2-3-.09 and .15

- 1. Agent Responsibility
- 2. License maintenance
- 3. License revocation, suspension, denial, or refuse to renew
- 4. Temporary License
- 5. Nonresident License
- 6. Counselor License
- 7. Adjuster License
- 8. Surplus Lines Broker

D. Unfair trade practices

Ref: 33-6-4 & 5; 33-9-36; 33-23-1; 33-23-35; 33-24-7

- 1. Rebating
- 2. Defamation
- 3. Unfair Discrimination
- 4. Misrepresentation
- 5. Controlled business
- 6. Advertising
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- 8. Commingling
- 9. Fiduciary Responsibility
- 10. Sharing Commissions
- 11. Additional Fees
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- 13. Fraud

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B. Regulation of Rates

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1. Defensive driving

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2. Uninsured-Motorists coverage

Ref: 33-7-11

3. Financial Responsibility Law

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4. Georgia Automobile Insurance Plan/Assigned Risk Ref: 120-2-14-.02 through .17; 40-9-100

B. Workers Compensation Law

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2. Examination of records

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3. Investigations/Notice of hearing

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4. Penalties

Ref: 33-6-9

B. General insurance definitions

1. Domestic, foreign and alien

Ref: 33-3-1

2. Stock and mutual

Ref: 33-14-2

3. Authorized/unauthorized and certificate of authority Ref: 33-3-2 through 5; 33-3-13 through 30

4. Insurance transaction / transacting business

Ref: 33-1-2

C. Licensing of agents, counselors, subagents, and adjusters

Ref: 33-23-1 through 46; 120-2-3-.09 and .15

- 1. Agent Responsibility
- 2. License maintenance
- 3. License revocation, suspension, denial, or refuse to renew
- 4. Temporary License
- 5. Nonresident License
- 6. Counselor License
- 7. Adjuster License
- 8. Surplus Lines Broker

D. Unfair trade practices

Ref: 33-6-4 & 5; 33-9-36; 33-23-1; 33-23-35; 33-24-7

- 1. Rebating
- 2. Defamation
- 3. Unfair Discrimination
- 4. Misrepresentation
- 5. Controlled business
- 6. Advertising
- 7. Coercion
- 8. Commingling
- 9. Fiduciary Responsibility
- 10. Sharing Commissions
- 11. Additional Fees
- 12. Unfair claims practices
- 13. Fraud

VI GEORGIA RULES AND CODES PERTINENT TO PROPERTY & CASUALTY INSURANCE......2

A. Cancellation and nonrenewal of policies

Ref: 120-2-53-.01 through .06, 33-24-44 through 47

B. Regulation of Rates

Ref: 33-9-1 through 44

C. Binders

Ref: 33-24-33

D. Georgia Insurer Solvency Pool

Ref. 33-36-1 through 12

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Ref: 33-33-1 through 8

B. Auto

1. Defensive driving

Ref: 33-9-42

2. Uninsured Motorists coverage

Ref: 33-7-11

3. Financial Responsibility Law

Ref: 40-9-1 through 12; 40-9-80 through 8; 33-34-4

4. Georgia Automobile Insurance Plan/Assigned Risk

Ref: 120-2-14.02 through .09; 40-9-100

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 - b. Examination of records

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c. Investigations/Notice of hearing

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2. General Definitions

a. Domestic, foreign, alien

Ref: 33-3-1

b. Stock and mutual

Ref: 33-14-2

c. Authorized/unauthorized companies and

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- d. Third Party Administrators (practices, responsibilities, and duties)
- e. Insurance transaction / transacting business

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- b. Counselor
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- a. Rebating
- b. Defamation
- c. Unfair Discrimination
- d. Misrepresentation
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- 5. Residual Markets
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b. Georgia Automobile Insurance Plan

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c. Workers Compensation Law

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

B. General insurance definitions

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

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Ref: 33-6-4 and 5

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- 2. Defamation
- 3. Discrimination
- 4. Misrepresentation

F. Georgia Life and Health Insurance Guaranty

Association

Ref: 33-38-1 through 10

GEORGIA VARIABLE PRODUCTS C. Composition and operation of special account **CONTENT OUTLINE** OFFICIAL CODE OF GEORGIA ANNOTATED10 III. Ref: (O.C.G.A.) 33-11-50 through 33-11-67 (80 scored questions) A. Separate Accounts for Variable Life Insurance GENERAL PRODUCT KNOWLEDGE40 **Policies** A. Definition of Variable Life Insurance 1. Code definition of Variable Life B. Comparison of Fixed Premium (traditional), Whole 2. Establishment and operation of Separate Accounts Life, and Fixed Premium Variable Life 3. Capitalization of Separate Accounts 1. Standard provisions 4. Determination of Variable Benefits 2. Premiums **B.** Licensing Requirements 3. Death Benefit 1. Transacting Variable Life business in Georgia 4. Cash Value 2. Issuance and revocation of Variable Life 5. Separate vs. general account 3. Unfair trade practices C. Comparison of Fixed Premium Variable and Flexible Ref: 33-6-4 and 5 **Premium Variable Life** a. Misrepresentation 1. Premiums b. Defamation 2. Death Benefit c. Controlled business 3. Cash Value d. Rebating/Illegal inducement D. Characteristics of Variable Life Insurance e. Discrimination 1. Similarities and differences between Variable f. Other unfair/prohibited practices Annuities and Variable Life g. Penalties 2. Operation of the Separate Account 4. Agent responsibilities 3. Change in Investment Policy of the Separate Account a. Fiduciary capacity 4. The Assumed Investment Rate (AIR) b. Commission sharing 5. Net Investment Return 5. Required policy provisions and reserve liability 6. Contract Exchange 7. Minimum Death Benefit IV. GEORGIA INSURANCE DEPARTMENT REGULATIONS 8. Cash Values A. Variable Life Insurance 15 9. Loans Ref: (G.I.D. Chapter 120-2-32) 10. Other contract provisions 1. Statutory authority 2. Purpose 11. Underwriting and administration 12. Reporting requirements 3. Definitions E. Types of Annuity Policies 4. Qualifications of insurers to issue Variable Life 1. Fixed Annuity Policies Insurance and suitability requirements 2. Variable annuity products 5. Insurance policy requirements a. Number of lives covered 6. Reserve liabilities for Variable Life Insurance (1) individual 7. Separate accounts (2) joint and survivor 8. Information furnished to applicants 9. Qualifications of agents for the sale of Variable Life b. Method of premium payment (1) single premium insurance (2) flexible premium 10. Reports to policy holders c. Time benefits begin 11. Foreign companies 12. Separability article (1) immediate (2) deferred 13. Penalties B. Advertising of Life Insurance and Annuity d. Disposition of proceeds (1) life annuity (no refund) Contracts...... 5 (2) guaranteed minimum Ref: (G.I.D. Chapter 120-2-11) (a) period certain 1. Statutory authority (b) installment refund 2. Purpose (c) specified period/ specified amount 3. Definitions (d) cash 4. Applicability 3. Equity indexed annuities 5. Form and content of advertisements F. Other annuity characteristics 6. Disclosure requirements 1. Accumulation unit 7. Identity of insurer 2. Annuity unit 8. Jurisdictional licensing and status of insurer 3. Annuitization 9. Statements about insurer 3. Taxation 10. Misleading statements, representations, and 4. FINRA illustrations prohibited

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GEORGIA ADJUSTER EXAMINATION CONTENT OUTLINE

(100 scored questions plus 5 pretest questions)

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- J. Actual cash value
- K. Replacement cost
- L. Limits of liability
- M. Coinsurance
- N. Pair and set clause
- O. Extensions of coverage
- P. Additional coverages
- Q. Accident
- R. Occurrence
- S. Vacancy and unoccupancy
- T. Right of salvage
- U. Abandonment
- V. Liability
- W. Negligence
- X. Theft
- Y. Burglary
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Adjuster
 Agreements
 License maintenance

GEORGIA PUBLIC ADJUSTER EXAMINATION CONTENT OUTLINE

(100 scored questions)

	(100 scored questions)	a. Premises and Operations
I.	PROPERTY AND CASUALTY INSURANCE TERMS AND	b. Products Completed Operations
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	B. Insurance	e. Medical payments
	C. Insurable interest	f. Occurrence form
	D. Peril	Boiler and Machinery
		·
	E. Hazard	5. Businessowners Policy (BOP)
	F. Loss	D. Inland marine
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	2. Indirect	Personal coverages
	G. Proximate cause	Commercial coverages
	H. Deductible	Personal Watercraft
	I. Indemnity	E. Ocean marine
	J. Actual cash value	1. Hull
	K. Replacement cost	2. Cargo
	L. Limits of liability	3. Freight
	M. Coinsurance	4. Protection and Indemnity
	N. Pair and set clause	F. Miscellaneous policies
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	P. Additional coverages	2. FAIR plans
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	Y. Burglary	5. Electronic Data Processing (EDP)
	Z. Robbery	6. Others
	AA. Mysterious disappearance	H. Surety Bonds
	BB. Binders	I. Crime coverage
	CC. Pro-rata liability clause	Employee dishonesty
	DD. Waiver and Estoppel	2. Theft, Disappearance, and Destruction
	EE. Valued Policy	Robbery and safe burglary
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b. Causes of loss formsc. Business income

3. Commercial general liability

d. Extra expense

J. Cancellation/non-renewal

	O. P. Q. R. S. T. U. V. W.	Subrogation Elements of a contract Additional (supplementary) payments Loss settlement provisions including consent to settle a loss Representations and misrepresentations Concealment Warranty Comprehensive Personal Liability (CPL) Endorsements Arbitration Loss Payable
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		6. Coverages
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		8. Tort/Joint Tort Feasors
	В.	Loss/Damage Valuation
		Direct Loss vs. Indirect Loss
		2. Damages
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		2. Examination of records
		3. Cease and desist orders
		4. Penalties
	В.	General Definitions
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		2. Insurance transactions
		3. Authorized/unauthorized companies and certificate of
		authority 4. Third Porty Administrators (practices, responsibilities)
		 Third Party Administrators (practices, responsibilities, and duties)
		5. Insurance Services Office (ISO)
	C.	Licensing requirements
		1. Adjuster
		2. Agreements
		3. License maintenance
	_	4. License revocation or suspension
		Adjuster (practices, responsibilities, and duties)
	⊏.	Unfair/prohibited practices
		 Rebating Defamation
		2. Dolamaton

I. Proof of loss

J. Notice of claimK. AppraisalL. Other InsuranceM. Assignment

G. Georgia Insurance Guaranty Association

3. Discrimination4. Unfair claims practicesF. Risk retention groups

H. Automobile Insurance PlanI. Financial Responsibility

GEORGIA SURPLUS LINES BROKER CONTENT OUTLINE

(60 scored plus 5 pretest questions)

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		Comparative Negligence
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II.	A. B.	United States nonadmitted market London market 1. Lloyd's brokers 2. Underwriters Other foreign markets
II.	A. B.	United States nonadmitted market London market 1. Lloyd's brokers 2. Underwriters Other foreign markets Nonstandard (substandard lines or capacity
II.	A. B.	United States nonadmitted market London market 1. Lloyd's brokers 2. Underwriters Other foreign markets Nonstandard (substandard lines or capacity problems)
II.	A. B.	United States nonadmitted market London market 1. Lloyd's brokers 2. Underwriters Other foreign markets Nonstandard (substandard lines or capacity problems) 1. Property
II.	A. B.	United States nonadmitted market London market 1. Lloyd's brokers 2. Underwriters Other foreign markets Nonstandard (substandard lines or capacity problems) 1. Property 2. General liability
II.	A. B. C. D.	United States nonadmitted market London market 1. Lloyd's brokers 2. Underwriters Other foreign markets Nonstandard (substandard lines or capacity problems) 1. Property 2. General liability 3. Professional liability
II.	A. B. C. D.	United States nonadmitted market London market 1. Lloyd's brokers 2. Underwriters Other foreign markets Nonstandard (substandard lines or capacity problems) 1. Property 2. General liability
II.	A. B. C. D.	United States nonadmitted market London market 1. Lloyd's brokers 2. Underwriters Other foreign markets Nonstandard (substandard lines or capacity problems) 1. Property 2. General liability 3. Professional liability
	A. B. C. D.	United States nonadmitted market London market 1. Lloyd's brokers 2. Underwriters Other foreign markets Nonstandard (substandard lines or capacity problems) 1. Property 2. General liability 3. Professional liability Insurance exchanges LLICIES, COVERAGES, FORMS
	A. B. C. D. E. PO A. B.	United States nonadmitted market London market 1. Lloyd's brokers 2. Underwriters Other foreign markets Nonstandard (substandard lines or capacity problems) 1. Property 2. General liability 3. Professional liability Insurance exchanges LICIES, COVERAGES, FORMS
	A. B. C. D. E. PO A. B. C.	United States nonadmitted market London market 1. Lloyd's brokers 2. Underwriters Other foreign markets Nonstandard (substandard lines or capacity problems) 1. Property 2. General liability 3. Professional liability Insurance exchanges LICIES, COVERAGES, FORMS
	A. B. C. D. E. PO A. B. C. D.	United States nonadmitted market London market 1. Lloyd's brokers 2. Underwriters Other foreign markets Nonstandard (substandard lines or capacity problems) 1. Property 2. General liability 3. Professional liability Insurance exchanges LICIES, COVERAGES, FORMS
	A. B. C. D. E. C. D. E.	United States nonadmitted market London market 1. Lloyd's brokers 2. Underwriters Other foreign markets Nonstandard (substandard lines or capacity problems) 1. Property 2. General liability 3. Professional liability Insurance exchanges LICIES, COVERAGES, FORMS
	A. B. C. D. E. C. D. E.	United States nonadmitted market London market 1. Lloyd's brokers 2. Underwriters Other foreign markets Nonstandard (substandard lines or capacity problems) 1. Property 2. General liability 3. Professional liability Insurance exchanges ELICIES, COVERAGES, FORMS
	A. B. C. D. E. C. D. E.	United States nonadmitted market London market 1. Lloyd's brokers 2. Underwriters Other foreign markets Nonstandard (substandard lines or capacity problems) 1. Property 2. General liability 3. Professional liability Insurance exchanges ELICIES, COVERAGES, FORMS
	A. B. C. D. E. C. D. E.	United States nonadmitted market London market 1. Lloyd's brokers 2. Underwriters Other foreign markets Nonstandard (substandard lines or capacity problems) 1. Property 2. General liability 3. Professional liability Insurance exchanges ELICIES, COVERAGES, FORMS
	A. B. C. D. E. F.	United States nonadmitted market London market 1. Lloyd's brokers 2. Underwriters Other foreign markets Nonstandard (substandard lines or capacity problems) 1. Property 2. General liability 3. Professional liability Insurance exchanges ELICIES, COVERAGES, FORMS
	A. B. C. D. E. P. C. D. E. F. G.	United States nonadmitted market London market 1. Lloyd's brokers 2. Underwriters Other foreign markets Nonstandard (substandard lines or capacity problems) 1. Property 2. General liability 3. Professional liability Insurance exchanges ELICIES, COVERAGES, FORMS
	A. B. C. D. E. PO A. B. C. D. E. F. G. H.	United States nonadmitted market London market 1. Lloyd's brokers 2. Underwriters Other foreign markets Nonstandard (substandard lines or capacity problems) 1. Property 2. General liability 3. Professional liability Insurance exchanges LICIES, COVERAGES, FORMS
	A. B. C. D. E. PO A. B. C. D. E. F. G. H. I.	United States nonadmitted market London market 1. Lloyd's brokers 2. Underwriters Other foreign markets Nonstandard (substandard lines or capacity problems) 1. Property 2. General liability 3. Professional liability Insurance exchanges LICIES, COVERAGES, FORMS
	A. B. C. D. E. PO A. B. C. D. E. F. G. H. I.	United States nonadmitted market London market 1. Lloyd's brokers 2. Underwriters Other foreign markets Nonstandard (substandard lines or capacity problems) 1. Property 2. General liability 3. Professional liability Insurance exchanges LLICIES, COVERAGES, FORMS
	A. B. C. D. E. PO A. B. C. D. E. F. G. H. I. J.	United States nonadmitted market London market 1. Lloyd's brokers 2. Underwriters Other foreign markets Nonstandard (substandard lines or capacity problems) 1. Property 2. General liability 3. Professional liability Insurance exchanges LICIES, COVERAGES, FORMS

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	3. Removal from White List
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	M. Premium Rates
	N. Procurement
	O. Approved List
	P. Courtesy Filings
	Q. Fees
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GEORGIA INSURANCE LIMITED HEALTH COUNSELOR CONTENT OUTLINE

(50 scored questions)

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	8. Open Enrollment		10. Legal actions
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	b. Oodial deculity beliefits and taxes		9. Recurrent disability
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	Multiple Employer Welfare Association (MEWAs)		2. Cancelable
	Service organizations (Blue Plans)		Guaranteed renewable
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	coverage/Critical Illness Policy		5. Optionally renewable
	8. Catastrophic Medical Coverage		6. Group Blanket Policy
	High deductible health plans		F. Uniform Provisions Law
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	5. HIPAA		C. Primary and contingent beneficiaries
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OCGA E 33/24/21.1; 33/24/21.2

F. Long Term Care G. Credit Disability

H. Accidental Bodily Injury

7. Georgia Continuation

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

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PROCEDURES......1-5

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

VIII. GEORGIA LAWS, RULES, AND REGULATIONS PERTINENT TO LIMITED HEALTH COUNSELOR .10-15

A. Commissioner of Insurance

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

B. General insurance definitions

- 1. Domestic, foreign and alien
- 2. Stock and mutual
- 3. Authorized/unauthorized and certificate of authority
- 4. Insurance transaction
- 5. Fraternal

C. Licensing requirements

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

D. Consultant practices, responsibilities, and duties

- 1. Solicitation and disclosures
- 2. Advertising
- 3. Standard practices
- 4. Fiduciary

E. Unfair/Prohibited Practices

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

GEORGIA INSURANCE NAVIGATOR CONTENT OUTLINE

(50 scored plus 5 pretest questions)

I. AFFORDABLE CARE ACT

- A. Intent of the Law
- **B.** Major Provisions
- C. Essential Health Benefits
- D. Exemptions

E. Financial assistance availability and determination

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

G. Special Populations

- Identifying and reaching (demographic and geographic)
- 2. Cultural and linguistic approaches and materials
- H. Tribal Considerations

II. BASIC HEALTH CONCEPTS

A. Health care options

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

B. Cost, premiums, payments

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

III. Health Insurance Exchanges

A. Types of Exchanges

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

B. Functions of Exchanges

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

C. Individual Exchanges

D. Small Business Health Options (SHOP) Exchanges

E. Qualified Health Plans (QHPs)

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

IV. Navigators

A. Types

- 1. Navigators
- 2. Enrollment Assisters
- 3. Certified Application Counselors

B. Roles and Responsibilities

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

C. Privacy and security of health information

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

V. Brokers, Agents and Producers

A. Roles and responsibilities

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

VI. Outreach and education

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

B. Digital literacy

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

C. Medicare and Medicaid

D. Employer-sponsored plans

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

VII. State laws, rules, and regulations

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

- 1. Insurance Department and Commissioner
 - a. Broad powers and duties

Ref: 33-2-1 through 33

b. Examination of records Ref: 33-2-10 through 13

c. Investigations/Notice of hearing

Ref: 33-6-6

d. Penalties

Ref: 33-6-9

2. General insurance definitions

 a. Authorized/unauthorized and certificate of authority Ref: 33-3-1 through 30

b. Insurance transaction / transacting business

Ref: 33-1-2 (6)

c. Rebating

Ref: 33-6-4 and 5

d. Defamation

Ref: 33-6-4 and 5

e. Unfair Discrimination

Ref: 33-6-4 and 5

f. Misrepresentation

Ref: 33-6-4 and 5

g. Controlled business

Ref: 33-6-4 and 5

h. Twisting and Churning

Ref: 33-6-4 and 5

i. Advertising

Ref: 33-6-4 and 5

3. Licensing of agents, counselors and Navigators

Ref: 33-23-1 through 46 & 200-203

- a. Agent Responsibility
- b. License maintenance
- c. License revocation or suspension
- d. Temporary License
- e. Counselor License

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

- 1. Miscellaneous provisions
- 2. Medicare Supplement Advertising

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

3. Definition of Long Term Care

Ref: 33-42-4 (5)

4. Long Term Care Partnership requirements

Ref: Reg. 120-2-16-.34