



# Indiana

## Insurance Examination Candidate Handbook

September 2024

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# QUICK REFERENCE

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## RESERVATIONS

### Before making an exam reservation

Candidates should thoroughly review this handbook, which contains important information about eligibility and the examination and licensing application process. Candidates should also review the exam content outlines at <https://home.pearsonvue.com/Publications/121501.pdf>.

### Making an exam reservation (details on page 5)

Candidates may make a reservation by either visiting our webpage at <https://home.pearsonvue.com/in/insurance> or calling Pearson VUE. Candidates have the option to register to take their exams online or at a physical Pearson VUE testing location.

Candidates should make a reservation online at least twenty-four (24) hours before the desired examination date. **Walk-in examinations are not available.**

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## SCHEDULES & FEES

### Test Center locations

A list of test centers appears on the [back cover](#) of this handbook. Candidates should contact Pearson VUE to confirm specific locations and examination schedules. Additionally, a test center search may be done online by location here: [www.pearsonvue.com/in/insurance](http://www.pearsonvue.com/in/insurance).

### Exam fees

Candidates must pay the examination fee (as detailed on [page 5](#)) at the time of reservation by credit card, debit card, or voucher. **Fees will not be accepted at the test center. Examination fees are non-refundable and non-transferable, except as detailed in the *Change/Cancel Policy* ([page 6](#)).**

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## EXAM DAY

### What to bring to the exam

Candidates should bring to the examination at least one (1) government-issued photo ID, and other materials as dictated by the Indiana Department of Insurance (IDOI). A complete list appears in *What to Bring/Needed for Exam* ([page 8](#)).

### Exam procedures

Candidates should report to the test center at least **thirty (30)** minutes before the examination begins to complete registration. The time allotted for the examination varies (see [page 10](#)), and each candidate will leave the test center with an [official score report](#) in hand.

## EXAMINATION INFORMATION

Candidates may contact Pearson VUE with questions about this handbook or about an upcoming examination.

### Pearson VUE Indiana Insurance

Attn: Regulatory Program  
5601 Green Valley Dr.  
Bloomington, MN 55437

#### Phone

(866) 895-0496

#### Email

[pearsonvuecustomerservice@pearson.com](mailto:pearsonvuecustomerservice@pearson.com)

#### Website

[www.pearsonvue.com/in/insurance](http://www.pearsonvue.com/in/insurance)

## STATE LICENSING INFORMATION

Candidates may contact the Indiana Department of Insurance (IDOI) with questions about obtaining or maintaining a license after the examination has been passed.

Indiana Department of Insurance (IDOI)  
311 West Washington Street, Suite 103  
Indianapolis, Indiana 46204-2787

#### Email

[agentlicensing@idoi.in.gov](mailto:agentlicensing@idoi.in.gov)

#### Phone

(317) 232-2389

#### Website

<https://www.in.gov/idoi/2446.htm>

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# OVERVIEW

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The candidate handbook is a useful tool in preparing for an examination.

Before taking the examination, it is highly recommended that candidates review both the Indiana Insurance Candidate handbook and the content outlines (found at <https://home.pearsonvue.com/Publications/121501.pdf>).

## OBTAINING AN INSURANCE LICENSE IN INDIANA

Individuals who wish to obtain an insurance license in Indiana must:

**1. Complete the required Pre-licensing Education Course.**

Approved courses may be viewed online at [www.sircon.com/Indiana](http://www.sircon.com/Indiana) by selecting “Look up education courses/credits” and doing an “Approved Courses Inquiry.” Neither the Indiana Department of Insurance (IDOI) nor Pearson VUE endorses any particular pre-licensing education course or study materials.

**2. Make an exam reservation and pay the exam fee.**

Make a reservation online at <https://www.pearsonvue.com/testtaker/profile/create/SignUp/ININS> or by phone with Pearson VUE for the examination. Online appointments for testing from home or office are available through OnVUE at <https://home.pearsonvue.com/in/insurance>.

**3. Go to the test center or prepare for your exam online and pass the exam.**

Go to the test center on the day of the examination, bringing along all required materials (see [page 8](#).) A score report will be provided at the end of the exam providing either a Pass or Fail score.

**4. Apply for a license.**

After passing the examination, apply for your license online at [www.sircon.com/indiana](http://www.sircon.com/indiana) or [www.nipr.com](http://www.nipr.com). For complete licensing procedures, visit the IDOI’s website at <https://www.in.gov/idoi/2446.htm>.

## EXAM QUALIFICATIONS/PRE-LICENSING EDUCATION

The following table details the pre-licensing education course completion needed for each IDOI examination.

EXAM TYPE	COURSE COMPLETION NEEDED
Property & Casualty (P&C)	Property & Casualty
Personal Lines	Personal Lines <b>or</b> Property & Casualty
Life & Health (L&H)	Life, Accident & Health
Life	Life <b>or</b> Life, Accident & Health
Health	Accident & Health <b>or</b> Life, Accident & Health
Bail/Recovery Agent	Bail/Recovery
Navigator	Navigator
Independent Adjuster	Adjuster – 40-hours
*Public Adjuster	None – IDOI Certificate of Test Eligibility Required
Surplus Lines	None - P&C License Required
**Life Laws and Regulations	None – IDOI Waiver Required
**Health Laws and Regulations	None – IDOI Waiver Required
**L&H Laws and Regulations	None – IDOI Waiver Required
**P&C Laws and Regulations	None – IDOI Waiver Required

\* Public Adjuster candidates may request a Certificate of Test Eligibility by emailing [agentlicensing@idoi.in.gov](mailto:agentlicensing@idoi.in.gov) and including in the email: name, exam type.

### \*\* Waiver of Pre-Licensing Education

Candidates may be eligible for a waiver of pre-licensing education, in order to take a Laws and Regulations Exam, if they hold one of the following professional designations or Insurance Degree:

- Chartered Life Underwriter (CLU)
- Certified Financial Planner (CFP)
- Chartered Financial Consultant (CFC)
- Chartered Property and Casualty Underwriter (CPCU)
- Certified Insurance Counselor (CIC)
- Accredited Advisor in Insurance (AAI)
- Bachelor’s Degree in Insurance

Candidates may request a waiver by emailing [agentlicensing@idoi.in.gov](mailto:agentlicensing@idoi.in.gov) and including in the email: name, exam type, photo copy of designation certificate or degree.

## EXAM CONTENT OUTLINES

Each examination is based on a detailed content outline of topics and subtopics. These content outlines are provided to publishers of study materials and to state-approved education providers for their use in developing and updating their educational materials and programs. Content outlines are updated periodically to reflect changes. Indiana offers these content outlines online at <https://home.pearsonvue.com/Publications/121501.pdf>.

## PRACTICE TESTS

Pearson VUE offers practice tests in the areas of Life, Health, Property, and Casualty that contain questions developed by subject matter experts using concepts found in the general portion of the licensure examination. The tests closely reflect the format of the real licensure examination, can be scored instantly, and provide immediate feedback to help candidates identify correct and incorrect answers. Candidates can purchase practice tests anytime at [www.pearsonvue.com/in/insurance](http://www.pearsonvue.com/in/insurance).

## CONTACT INFORMATION

Candidates may contact Pearson VUE with questions about this handbook or about an upcoming examination.

FOR EXAMINATIONS		
<b>Pearson VUE/Indiana Insurance</b> Attn: <b>Regulatory Program Coordinator</b> 5601 Green Valley Dr. Bloomington, MN 55437		
<b>Phone:</b> (866) 895-0496	<b>Website:</b> <a href="http://www.pearsonvue.com/in/insurance">www.pearsonvue.com/in/insurance</a>	<b>Email:</b> <a href="mailto:pearsonvuecustomerservice@pearson.com">pearsonvuecustomerservice@pearson.com</a>

Live Chat is available to address your support inquiries and is the quickest way to reach a customer service agent. It's available from 9:00 AM through 6:00 PM Eastern Standard Time, Monday through Friday, subject to change during locally designated holidays.

Please visit [www.pearsonvue.com/in/insurance/contact](http://www.pearsonvue.com/in/insurance/contact) for further information.

Candidates may contact the Indiana Department of Insurance (IDOI) with questions about obtaining or maintaining a license.

FOR STATE LICENSING		
<b>Indiana Depart of Insurance (IDOI)</b> 311 West Washington Street, Suite 103 Indianapolis, Indiana 46204-2787		
<b>Phone:</b> (317) 232-2389	<b>Website:</b> <a href="https://www.in.gov/idoi/2446.htm">https://www.in.gov/idoi/2446.htm</a>	<b>Email:</b> <a href="mailto:agentlicensing@idoi.in.gov">agentlicensing@idoi.in.gov</a>

# EXAM RESERVATIONS

## MILITARY SITE TESTING

Indiana Department of Insurance (IDOI) insurance licensure exams are now available at select Pearson VUE test centers on military installations across the globe. Service members, dependents, and contractors with authorized base access who want to gain Indiana insurance licensure from their duty station or assignment in another state and foreign deployment will have the option to take their exams without having to return to Indiana to test.

To locate a Pearson VUE authorized testing center, visit <http://home.pearsonvue.com/military> and select Indiana Insurance from the Insurance program category.

In addition to Pearson VUE's standard ID policy (see [page 8](#)), candidates must have valid government ID and authorization to gain access to military testing sites. Civilians without valid government ID will be turned away by the test center and/or military entrance gate security.

## MAKING A RESERVATION

Online reservations are the most efficient way for candidates to schedule their examination. Candidates **must** go to [www.pearsonvue.com/in/insurance](http://www.pearsonvue.com/in/insurance) to make an online reservation for an examination. First-time users are required to create an account. The candidate will need to fill in all required fields, which are preceded by an asterisk (\*), on the online form in order to create an ID and be assigned a password. Step-by-step instructions will lead the candidate through the rest of the examination reservation process.

Candidates **must** make an online reservation at least twenty-four (24) hours before the desired examination date. Candidates who wish to make a phone reservation at (866) 895-0496 must do so at least twenty-four (24) hours before the desired examination date.

**Before making a reservation, candidates should have the following:**

- Legal name, residence address, Social Security number, daytime telephone number, and date of birth
- The name(s) of the examination(s)
- The preferred examination date(s) and test center location(s) (a list of test centers appears on the [back cover](#) of this handbook)

## AVAILABLE EXAMINATIONS AND FEES

The following table lists the available IDOI examinations and fees associated with each examination. The examination fee must be paid at the time of reservation by credit card, debit card, or voucher. **Fees will not be accepted at the test center.** Examination fees are non-refundable and non-transferable, except as detailed in the *Change/Cancel Policy* (see [page 6](#)).

EXAM TYPE	EXAM FEE	EXAM TYPE	EXAM FEE
Life	\$69	Surplus Lines	\$50
Life - Spanish*	\$69	Public Adjuster	\$50
Health	\$69	Independent Adjuster (effective 3/1/21)	\$69
Health - Spanish*	\$69	Independent Adjuster - Spanish*	\$69
Life & Health (L&H)	\$69	Life Laws & Regulations	\$50
Life & Health - Spanish*	\$69	Health Laws & Regulations	\$50
Property & Casualty (P&C)	\$69	L&H Laws & Regulations	\$50
Property & Casualty (P&C) - Spanish*	\$69	P&C Laws & Regulations	\$50
Personal Lines	\$69	Navigator	\$50
Personal Lines - Spanish*	\$69	Navigator - Spanish*	\$50
Bail/Recovery Agent	\$50		

\* Spanish Exams are only offered at physical test center locations. These exams are not available through OnVUE.

## Vouchers

Vouchers offer another convenient way to pay for tests. Vouchers can be purchased by credit card, either singly or in volume, online at <http://www.pearsonvue.com/vouchers/pricelist/inins.asp>. To redeem a voucher as payment when scheduling a test, simply indicate Voucher as the payment method and provide the voucher number. **All vouchers are pre-paid. Vouchers are non-refundable and non-returnable.**

Vouchers expire twelve (12) months from the date they are issued. Voucher expiration dates cannot be extended. The exam must be taken by the expiration date printed on the voucher.

## CHANGE/CANCEL POLICY

Candidates **must** call Pearson VUE at (866) 895-0496 at least **forty-eight (48) hours** before the examination to change or cancel a reservation. Candidates who change or cancel a reservation with proper notice may either transfer the fee to a new reservation or may request a refund. **Candidates who change or cancel their reservations without proper notice will forfeit the examination fee.** Refunds for credit/debit cards are immediate, while refunds for vouchers will be processed in two to three (2-3) weeks.

Candidates are individually responsible for the full amount of the examination fee once a reservation has been made, whether paid individually or by a third party.

**For candidates testing through OnVUE online testing, appointments may be cancelled or rescheduled up to the time of the exam.**

## ABSENCE/LATENESS POLICY

Candidates who are late or absent from an exam may call Pearson VUE within 14 days of the exam date to request an excused absence for the following reasons:

- Illness of the candidate or of the candidate's immediate family member
- Death in their immediate family
- Disabling traffic accident
- Court appearance or jury duty
- Military duty
- Weather emergency

A case number will be assigned and instructions provided for emailing supporting documentation. **Candidates absent from or late to an exam who have not changed or canceled the reservation according to the *Change/Cancel Policy* will not be admitted to the exam and will forfeit the exam fee.**

## WEATHER DELAYS AND CANCELLATIONS

If severe weather or a natural disaster makes the Pearson VUE test center inaccessible or unsafe, the examination may be delayed or canceled. Pearson VUE will notify and reschedule candidates in the case of severe weather.

## ACCOMMODATIONS

Pearson VUE complies with the provisions of the Americans with Disabilities Act (ADA) as amended. The purpose of accommodations is to provide candidates with full access to the test. Accommodations are not a guarantee of improved performance or test completion. Pearson VUE provides reasonable and appropriate accommodations to individuals with documented disabilities who demonstrate a need for accommodations. **These accommodations are for individuals who qualify under the Americans with Disability Act (ADA) only.**

Test accommodations may include things such as:

- A separate testing room
- Extra testing time
- A Reader or Recorder, for individuals with mobility or vision impairments and cannot read or write on their own



Test accommodations are individualized and considered on a case-by-case basis. All candidates who are requesting accommodations because of a disability must provide appropriate documentation of their condition and how it is expected to affect their ability to take the test under standard conditions. This may include:

- Supporting documentation from the professional who diagnosed the condition, including the credentials that qualify the professional to make this diagnosis
- A description of past accommodations the candidate has received

To request an accommodation, go to [http://www.pearsonvue.com/accommodations/py\\_review.asp?clientName=Indiana%20Insurance](http://www.pearsonvue.com/accommodations/py_review.asp?clientName=Indiana%20Insurance). Candidates who have additional questions concerning test accommodations may contact the ADA Coordinator at [accommodationspearsonvue@pearson.com](mailto:accommodationspearsonvue@pearson.com).

**Candidates requiring and/or requesting special accommodations must test at a physical Pearson VUE testing location. In certain circumstances, extra testing time may be permitted for OnVUE online proctored exams.**

### English as a Second Language (ESL)

Candidates for whom English is a second language (ESL) may request additional time for the examination by sending the *English as a Second Language (ESL) Request Form* (found in the [back](#) of this Candidate Handbook) to Pearson VUE. Candidates **MUST** include a letter from either their English instructor or sponsoring company (on official letterhead if from a company) stating that English is not the candidate's primary language.

Candidates should not attempt to make a reservation until after they have been notified by Pearson VUE via email that their request for additional time has been approved. The length of the examination will be equal to one-and-a-half (1½) times the length of the examination. For example, a two (2) hour examination will be extended to three (3) hours. **NOTE: NO OTHER accommodations will be granted for ESL, i.e. separate testing room, reader, marker, etc.** Other accommodations are for individuals who qualify under the Americans with Disability Act (ADA) only.

The approval of additional time will be for one (1) year from the date of the request for the exam type you have requested. Candidates who have additional questions about ESL examinations should contact the Special Examination Coordinator at (800) 466-0450.

Candidates who need to reschedule or need to retest should notify the ADA Coordinator at [accommodationspearsonvue@pearson.com](mailto:accommodationspearsonvue@pearson.com) that special arrangements were used for the prior examination.

# EXAM DAY

## WHAT TO BRING/NEEDED FOR EXAM

### Required Materials

All candidates are required to bring:

- one (1) form of identification that is deemed acceptable, listed under *Acceptable Forms of Candidate Identification*, and
- the required supplemental testing document (i.e., Course Completion Certificate, Waiver, Certificate of Test Eligibility or Property & Casualty license), listed under *Other Required Exam Documentation*.

Candidates who have changed their names must provide written documentation of the change. This documentation may be a copy of a marriage license, divorce decree or other official legal documentation showing the name change.

### REQUIRED MATERIALS

Candidates who do not present the required items will be denied admission to the examination, will be considered absent, and will forfeit the examination fee.

**Note: You will not be permitted to bring your own calculator into the testing room.**

### Acceptable Forms of Candidate Identification

Candidate must present **one (1)** form of primary identification (ID) from the following list. **The name on the identification must exactly match the name on the registration.** The identification must be government issued, photo-bearing with a valid signature and not expired. Identification must be in English.

#### Primary ID (with photograph and signature, not expired)

- Government-issued Driver's License
- U.S. Department of State Driver's License
- U.S. Learner's Permit (plastic card only with photo and signature)
- National/State/Country Identification Card
- Passport
- Passport card
- Military ID
- Military ID for spouses and dependents
- Alien Registration Card (Green Card, Permanent Resident Visa)

If the ID presented has an embedded signature that is not visible (microchip), or is difficult or impossible to read, the candidate must present another form of identification that contains a visible signature.

Pearson VUE does not recognize grace periods. For example, if a candidate's driver's license expired yesterday and the state allows a 30-day grace period for renewing the ID, the ID is considered to be expired.

### Other Required Exam Documentation

EXAMINATION NAME	DOCUMENTS NEEDED	REQUIREMENTS
Life	Course Completion Certificate	Testing must be completed within six (6) months of the Course Completion Date on the certificate.
Health	Course Completion Certificate	Testing must be completed within six (6) months of the Course Completion Date on the certificate.
Life & Health (L&H)	Course Completion Certificate	Testing must be completed within six (6) months of the Course Completion Date on the certificate.

Property & Casualty (P&C)	Course Completion Certificate	Testing must be completed within six (6) months of the Course Completion Date on the certificate.
Bail/Recovery Agent	Course Completion Certificate	Testing must be completed within six (6) months of the Course Completion Date on the certificate.
Personal Lines	Course Completion Certificate	Testing must be completed within six (6) months of the Course Completion Date on the certificate.
Navigator	Course Completion Certificate	Testing must be completed within six (6) months of the Course Completion Date on the certificate.
Public Adjuster	Certificate of Test Eligibility	Testing must be completed by the Expiration Date on the certificate.
Independent Adjuster	Course Completion Certificate	Testing must be completed within six (6) months of the Course Completion Date on the certificate.
Life Laws & Regulations	Waiver from IDOI	Testing must be completed by the Expiration Date on the waiver.
Health Laws & Regulations	Waiver from IDOI	Testing must be completed by the Expiration Date on the waiver.
L&H Laws & Regulations	Waiver from IDOI	Testing must be completed by the Expiration Date on the waiver.
P&C Laws & Regulations	Waiver from IDOI	Testing must be completed by the Expiration Date on the waiver.
Surplus Lines	Property & Casualty License	Testing must be completed by the Expiration Date on the license.

Electronic copies of documents are allowed and must be original. Duplicate copies of original paper documents are not permitted.

## EXAM PROCEDURES

### At Physical Test Location

Candidates should report to the test center **thirty (30) minutes** before the examination and check in with the test center administrator. The candidate's identification and other documentation will be reviewed and they will be photographed for the score report.

Candidates are required to review and sign a *Candidate Rules Agreement* form. If the *Candidate Rules Agreement* is not followed and/or cheating or tampering with the examination is suspected, the incident will be reported as such and the appropriate action will be taken. The examination fee will not be refunded, the exam may be determined invalid, and/or the Indiana Department of Insurance (IDOI) may take further action such as prohibiting any future exams or licensures.

Other test center procedures, set to accommodate additional security needs, are in place, but not limited to emptying pockets in clothing, prohibiting hats and hoodies, checking eye wear, stowing belongings in a locker, etc. See *Test Center Policies* on [page 11](#) for more information.

Candidates will have an opportunity to take a tutorial on the computer on which the examination will be administered. The time spent on this tutorial will not reduce the examination time. The examination administrators will answer questions, but candidates should be aware that the administrators are not familiar with the content of the examinations or with the state's licensing requirements. Examination administrators have been instructed not to advise candidates on requirements for licensure.

Candidates may begin the examination once they are familiar with the computer. The examination begins the moment a candidate looks at the first examination question. The time allotted for each examination is detailed in the *Exam Volumes, Seat Times, Passing Scores* section on [page 10](#). The examination will end automatically when the examination time has expired, and candidates will leave the test center with their official score report in hand. **If testing at a Pearson VUE testing site, the score report will be provided at the test center. If testing online, candidates will need to log into their Pearson VUE account to obtain their score report.**

## OnVUE online procedures

If you are testing online and not in a physical Pearson VUE testing location, you should first review the materials and watch the short video at <https://home.pearsonvue.com/in/insurance/onvue> before you begin your online exam.

## ABOUT THE EXAM

The content of the general portion of the examination is based upon information obtained from a job analysis by Pearson VUE. Responses from insurance professionals were analyzed to determine the nature and scope of tasks they perform and the knowledge and skills needed to perform them. This information is the basis upon which examination questions are written and ensures that examinations reflect the practice of insurance.

The state-specific portion of the examination has been developed to reflect the laws, statutes, rules, and regulations for the practice of insurance in Indiana, and has been reviewed and approved by Indiana insurance professionals.

All Indiana Department of Insurance (IDOI) insurance examinations are given in a multiple-choice format dealing with basic entry-level knowledge required of the particular insurance licensure.

Through standardization and control, Pearson VUE ensures that no individual has an unfair disadvantage or advantage because of a particular examination format or setting.

Pearson VUE maintains examination administration and examination security standards designed to ensure that all candidates are given the same opportunity to demonstrate their abilities and to prevent some candidates from gaining an unfair advantage over others because of testing irregularities or misconduct. Pearson VUE routinely reviews irregularities and examination scores believed to be earned under unusual or nonstandard circumstances.

Pearson VUE maintains the right to question any examination score whose validity is in doubt because the score may have been obtained unfairly. Pearson VUE first undertakes a confidential review of the circumstances contributing to the questions about score validity. If there is sufficient cause to question the score, Pearson VUE will refer the matter to the IDOI, which will make the final decision on whether or not to cancel the score or take other action against the candidate.

## Pretest Questions

Many of the examinations will contain “pretest” questions. Pretest questions are questions on which statistical information is being collected for use in constructing future examinations. Responses to pretest questions do not affect a candidate’s score. Pretest questions are mixed in with the scored questions and are not identified.

**The number of pretest questions are listed in the content outline heading of each examination for which they are available. If a number is not present then there are no pretest questions for that particular examination.**

## EXAM VOLUMES, SEAT TIMES, PASSING SCORES

The passing score of an exam is determined by the Indiana Department of Insurance (IDOI) in consultation with Pearson VUE and industry subject matter experts. The following table shows the scaled score needed to pass each exam:

EXAM TYPE	TOTAL QUESTIONS	SEAT TIME (MINUTES)	PASSING SCORE
Life	95	120	70
Health	95	120	70
Life & Health (L&H)	150	180	70
Property & Casualty (P&C)	150	180	70
Personal Lines	115	120	70
Bail/Recovery Agent	60	60	70
Surplus Lines	55	60	70
Independent Adjuster (effective 3/1/21)	100	105	70
Public Adjuster	60	60	70
Life Laws & Regulations	35	60	70

Health Laws & Regulations	35	60	70
L&H Laws & Regulations	40	60	70
P&C Laws & Regulations	40	60	70
Navigator	70	90	70

## SCORE EXPLANATION

The passing score of the exam is determined by the Indiana Department of Insurance. Through standardization and control, Pearson VUE ensures that no individual has an unfair advantage because of a particular examination format. Candidates need to achieve 70% to pass the IDOI exams.

## DUPLICATE SCORE REPORTS

Candidates will need to log into their Pearson VUE account to obtain their score report.

## RETAKE THE EXAM

Reservations for reexamination are not made at the test center and must be done online at [www.pearsonvue.com/in/insurance](http://www.pearsonvue.com/in/insurance) or by calling Pearson VUE at (866) 895-0496. **Candidates must wait forty-eight (48) hours before retaking an examination.**

## QUESTIONS OR COMMENTS ABOUT THE EXAM

For security reasons, examination material is not available to candidates for review. Candidates who have questions, comments, or concerns about the examinations should direct written inquiries to Pearson VUE's address provided on the [inside front cover](#) of this handbook.

In all correspondence, candidates should provide their name and address information. If questions or comments are concerning an examination already taken, candidates should also include:

- The name of the examination
- The date the examination was taken
- The location of the test center

## PEARSON VUE TESTING POLICIES

### Physical Test Center Location

The following policies are observed at each test center. **Candidates who violate any of these policies will not be permitted to finish the examination and will be dismissed from the test center, forfeiting the examination fee.**

- **No personal items are allowed in the testing room.** Personal items include but are not limited to cellular phones, hand-held computers or other electronic devices, pagers, watches, wallets, purses, firearms or other weapons, hats, bags, coats, books, and/or notes, pens or pencils.
- Candidates must store all personal items in a secure area as indicated by the administrator, or return items to their vehicle. All electronic devices must be turned off before storing them in a locker. **The test center is not responsible for lost, stolen, or misplaced personal items.**
- Studying **is not** allowed in the test center. Visitors, children, family, or friends **are not** allowed in the test center.
- Dictionaries, books, papers (including scratch paper), and reference materials are not permitted in the examination room and candidates are strongly urged not to bring such materials to the test center. Upon entering and being seated in the testing room, the test administrator will provide the candidate with materials to make notes or calculations and any other items specified by the exam sponsor. **The candidate may not write on these items before the exam begins or remove these items from the testing room.**
- Eating, drinking, chewing gum, smoking, and/or making noise that creates a disturbance for other candidates is prohibited during the exam.
- In the case of an urgent situation, unscheduled breaks are allowed. To request an unscheduled break, the candidate **must** raise their hand to get the administrator's attention. **The exam clock will not stop while the candidate is taking a break.**

- Candidates must leave the testing room for all breaks. However, candidates **are not permitted to leave the floor or building for any reason during this time, unless specified by the administrator and the exam sponsor.** If a candidate is discovered to have left the floor or building they will not be permitted to proceed with the examination and will forfeit the exam fees.
- While taking a break, candidates are permitted to access personal items that are being stored during the exam only if necessary—for example, personal medication that must be taken at a specific time. **However, a candidate must receive permission from the administrator prior to accessing personal items that have been stored.** Candidates are **not** allowed access to other items, including but not limited to cellular phones, exam notes, and study guides, unless the exam sponsor specifically permits this.
- Any candidate discovered causing a disturbance of any kind or engaging in any kind of misconduct—giving or receiving help; using notes, books, or other aids; taking part in an act of impersonation; or removing examination materials or notes, from the examination room—will be summarily dismissed from the examination and will be reported to Indiana Department of Insurance (IDOI). Decisions regarding disciplinary measures are the responsibility of the IDOI.

## OnVUE Testing

There are a few simple requirements for candidates to take an OnVUE online proctored exam:

- Quiet, private location
- Reliable device with a webcam
- Strong internet connection

For more information, please go to <https://home.pearsonvue.com/in/insurance/onvue>. The security procedures for Online exams are different from test center procedures and candidates should review these procedures before agreeing to test online.

**INDIANA**

# Insurance Content Outlines

Content Outlines: Effective September 23, 2024

## **LIFE – GENERAL KNOWLEDGE CONTENT OUTLINE**

### **Product Knowledge, Terms, and Concepts**

*(50 scored plus 5 pretest questions)*

#### **I. TYPES OF POLICIES..... 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. Minor beneficiaries
  - f. 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**

1. War
2. Aviation
3. Dangerous Occupation

#### **III. COMPLETING THE APPLICATION, UNDERWRITING, AND DELIVERING THE POLICY 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. Life Settlements**

**C. Group life insurance**

1. Conversion privilege
2. Contributory vs. noncontributory

**D. Retirement plans**

1. Qualified plans
2. Nonqualified plans

**E. Life insurance needs analysis/suitability**

1. Personal insurance needs
2. Business insurance needs
  - a. Key person
  - b. Buy sell

**F. Social Security benefits**

**G. Tax treatment of insurance**

**premiums, proceeds, and dividends**

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

**LIFE - INDIANA STATE-SPECIFIC  
CONTENT OUTLINE**

**State Laws, Rules and Regulations**

(30 scored plus 5 pretest questions)

**I. INDIANA LAWS AND DEPARTMENT RULES COMMON  
TO ALL LINES OF INSURANCE ..... 20**

**A. Department of Insurance**

1. Insurance Commissioner
  - a. Appointment by Governor  
*Ref: 27-1-1-2*
  - b. Member of National Association of Insurance Commissioners (NAIC)  
*Ref: 27-1-1-2*
  - c. Powers  
*Ref: 27-1-3-7, 27-1-3-10*
  - d. Duties  
*Ref: 27-1-3-7, 27-1-3-10*
2. Admission of Insurance Companies
  - a. Certificate of Authority  
*Ref: 27-1-3-20, 27-1-17-7*
  - b. Admitted versus non-admitted companies  
*Ref: 27-1-17-1, 2*
  - c. Domestic, foreign, and alien companies  
*Ref: 27-1-2-3 (e, f, g), 27-1-3.5-2*
3. Examination of Admitted Insurance Companies  
*Ref: 27-1-3.1-8*
  - a. Fiscal examinations
  - b. Waiving examinations of foreign and alien companies
4. Insurance Guaranty Associations  
*Ref: 27-8-8-2, 27-8-8-2.3 (f), 27-8-8-6, 27-8-8-18*
  - a. Purpose
  - b. Policy benefits that are guaranteed

**B. Producer Licensing Laws**

1. Types of Insurance Licenses, Eligibility Requirements & Powers and Duties  
*Ref: 27-1-15.6-2*
  - a. Resident producer  
*Ref: 27-1-15.6-6, 15.6-7*
  - b. Nonresident producer  
*Ref: 27-1-15.6-8*
  - c. Temporary producer  
*Ref: 27-1-15.6-11*
  - d. Consultant  
*Ref: 27-1-15.6-23*
  - e. Business entity  
*Ref: 27-1-15.6-6(d)*
  - f. Limited Lines  
*Ref: 27-1-15.6-18, 15.6-19*
    - i. Travel
    - ii. Title
    - iii. Credit
    - iv. Prearranged funeral insurance
2. Who must be licensed  
*Ref: 27-1-15.6-3, 27-1-15.6-4*
  - a. Solicit, negotiate or sell contracts of insurance
3. Producer qualifications and the licensing process
  - a. Pre-licensing education, state exam, license application (online through sircon.com and npr.com)  
*Ref: 27-1-15.6-5, 27-1-15.6-6, 27-1-15.6-7, 27-1-15.6-7 (j), 27-1-15.6-9, 27-1-15.6-16*
  - b. Denial of license application  
*Ref: 27-1-15.6-12(d)*
    - i. Appeals process/Notice of hearing
4. Insurance Company: Producer appointments and termination

- Ref: 27-1-15.6-14, 15*
5. Limitations of a Producer
    - a. Controlled business  
*Ref: 27-1-15.6-12(j)*
    - b. Acting as a Consultant  
*Ref: 27-1-15.6-22*
    - c. Fees and commissions  
*Ref: 27-1-15.6-13*
  6. Producer's License Maintenance
    - a. Producer notification requirements  
*Ref: 27-1-15.6-7 (h), 27-1-15.6-10, 27-1-15.6-17*
      - i. Change of legal or assumed name
      - ii. Change of contact information; business, email and/or residential address
      - iii. Criminal or administrative action
    - b. License renewal/reinstatement process  
*Ref: 27-1-15.7-2, 27-1-15.6-7(d), (e), (f), (g)*
    - c. Continuing Education (CE) requirements  
*Ref: 27-1-15.7-2 thru 3, 27-1-15.6-19.5; 760 IAC 1-50*
    - d. Sircon license & CE tracking system  
*Ref: 27-1-15.6-7(i, j)*
      - i. Producer Responsibilities
- C. Producer/Company Compliance**
1. Producer Licensing Law & Violations  
*Ref: 27-1-15.6-12*
  2. Unfair Competition Law & Violations  
*Ref: 27-4-1-3, 27-4-1-4*
  3. Definitions  
*Ref: 27-4-1-4*
    - a. Twisting
    - b. Rebating
    - c. Sharing commissions with an unlicensed person
    - d. Defamation
    - e. False advertising
    - f. Misrepresentation
    - g. Boycott, coercion, and intimidation
    - h. Unfair discrimination
  4. Penalties/Disciplinary Actions
    - a. Penalty for violating Licensing law  
*Ref: 27-1-15.6-12, 27-1-15.6-28, 29*
    - b. Penalty for violating Unfair Competition Law  
*Ref: 27-4-1-5, 6, 7, 8, 9*
    - c. Penalty for violating Cease and Desist Orders  
*Ref: 27-4-1-12*
    - d. Criminal violations  
*Ref: 27-4-1-16; 27-1-2-4*
- D. Unfair Claims Settlement Practices**  
*Ref: 27-4-1-4.5, 27-4-1-5.6*
- II. LIFE REGULATIONS ..... 10**
- A. Policies and Contracts**
1. Policy provisions
    - a. Backdating  
*Ref: 27-1-12-8(2)*
    - b. Right to examine (Free Look)  
*Ref: 27-1-12-43*
    - c. Payment of claims  
*Ref: 27-1-12-16 (C)*
    - d. Incontestability  
*Ref: 27-1-12-6*
  2. Underwriting restrictions

- Ref: 760 IAC 1-39-3, 4, 5, 6, 7*
3. Interest on loans  
*Ref: 27-1-12.3-2*
  4. Interest on death benefits  
*Ref: 27-1-12-35*
  5. Accelerated death benefits  
*Ref: 760 IAC 1-48-2, 3, 4, 5*
  6. Viatical settlements  
*Ref: 27-8-19.8-3, 4.3, 4.5, 5, 6, 8, 8.5*
- B. Marketing Practices**
1. Advertising  
*Ref: 760 IAC 1-13-1, 2, 5, 7, 8*
  2. Solicitation  
*Ref: 760 IAC 1-24-2, 3, 4, 5, 6, 7, 9*
    - a. Purpose
    - b. Documentation
    - c. Buyer's Guide and Policy Summary
    - d. Duties of producers
  3. Replacement
    - a. Definition of replacement  
*Ref: IAC 1-16.1-2*
    - b. Purpose  
*Ref: IAC 1-16.1-1*
    - c. Free look  
*Ref: IAC 1-16.1-6(C)(5)*
    - d. Duties of producers  
*Ref: IAC 1-16.1-5*
    - e. Duties of insurers  
*Ref: IAC 1-16.1-6, 7, 8*
- C. Group Life**  
*Ref: 27-1-12-17.1*
1. Eligible groups  
*Ref: 27-1-12-37*
  2. Conversion rights to individual policy  
*Ref: 27-1-12-42*
  3. Insurable Interest on Employees  
*Ref: 27-1-12-17.1*

## ACCIDENT & HEALTH GENERAL KNOWLEDGE CONTENT OUTLINE

### Product Knowledge, Terms, and Concepts

*(50 scored plus 5 pretest questions)*

- I. TYPES OF POLICIES..... 16**
- A. Disability income**
1. Individual disability income policy
  2. Business overhead expense policy
  3. Business disability buyout policy
  4. Group disability income policy
  5. Key employee policy
- B. Accidental death and dismemberment**
- C. Medical expense insurance**
1. Basic hospital, medical, and surgical policies
  2. Major medical policies
  3. Health Maintenance Organizations (HMOs)
  4. Preferred Provider Organizations (PPOs)
  5. Point of Service (POS) plans
  6. Flexible Spending Accounts (FSAs)
  7. High Deductible Health Plans (HDHPs) and

- related Health Savings Accounts (HSAs)
  - 8. Health Reimbursement Accounts (HRAs)
  - D. Medicare supplement policies**
  - E. Group insurance**
    - 1. Differences between individual and group contracts
    - 2. General characteristics
    - 3. COBRA
  - F. Individual/Group Long Term Care (LTC)**
    - 1. Eligibility
    - 2. Levels of care
  - G. Other policies**
    - 1. Dental
    - 2. Vision
    - 3. Cancer
    - 4. Critical illness or specified disease
    - 5. Worksite (employer-sponsored)
    - 6. Hospital indemnity
    - 7. Short-term medical
    - 8. Accident
- II. POLICY PROVISIONS, CLAUSES, AND RIDERS ...15**
- A. Mandatory and optional provisions**
    - 1. Entire contract
    - 2. Time limit on certain defenses (incontestable)
    - 3. Grace period
    - 4. Reinstatement
    - 5. Notice of claim
    - 6. Claim forms
    - 7. Proof of loss
    - 8. Time of payment of claims
    - 9. Payment of claims
    - 10. Physical examination and autopsy
    - 11. Legal actions
    - 12. Change of beneficiary
    - 13. Misstatement of age or sex
    - 14. Change of occupation
    - 15. Illegal occupation
    - 16. Relation of earnings to insurance
  - B. Other provisions and clauses**
    - 1. Insuring clause
    - 2. Free look
    - 3. Consideration clause
    - 4. Probationary period
    - 5. Elimination period
    - 6. Waiver of premium
    - 7. Exclusions and limitations
    - 8. Preexisting conditions
    - 9. Coinsurance
    - 10. Deductibles
    - 11. Eligible expenses
    - 12. Copayments
    - 13. Pre-authorizations and prior approval requirements

- 14. Usual, reasonable, and customary (URC) charges
  - 15. Lifetime, annual, or per cause maximum benefit limits
  - C. Riders**
    - 1. Impairment/exclusions
    - 2. Guaranteed insurability
    - 3. Future increase option
  - D. Rights of renewability**
    - 1. Noncancelable
    - 2. Cancelable
    - 3. Guaranteed renewable
- III. SOCIAL INSURANCE .....6**
- A. Medicare (Parts A, B, C, D)**
  - B. Medicaid**
  - C. Social Security benefits**
- IV. OTHER INSURANCE CONCEPTS .....5**
- 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**
- V. FIELD UNDERWRITING PROCEDURES ..... 8**
- A. Completing the application**
  - B. Explaining sources of insurability and HIPAA privacy information (e.g., MIB Report, Fair Credit Reporting Act, etc.)**
  - C. Initial premium payment and receipt and consequences of the receipt (e.g., medical examination, etc.)**
  - D. Submitting application (and initial premium if collected) to company for underwriting**
  - E. Policy delivery**
  - F. Explaining policy and its provisions, riders, exclusions, and ratings to clients**
  - G. Replacement**
  - H. Contract law**

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

## HEALTH - INDIANA STATE-SPECIFIC CONTENT OUTLINE

### State Laws, Rules and Regulations

(30 scored plus 5 pretest questions)

#### I. INDIANA LAWS AND DEPARTMENT RULES COMMON TO ALL LINES OF INSURANCE ..... 20

##### A. Department of Insurance

1. Insurance Commissioner
  - a. Appointment by Governor  
*Ref: 27-1-1-2*
  - b. Member of National Association of Insurance Commissioners (NAIC)  
*Ref: 27-1-1-2*
  - c. Powers  
*Ref: 27-1-3-7, 27-1-3-10*
  - d. Duties  
*Ref: 27-1-3-7, 27-1-3-10*
2. Admission of Insurance Companies
  - a. Certificate of Authority  
*Ref: 27-1-3-20, 27-1-17-7*
  - b. Admitted versus non-admitted companies  
*Ref: 27-1-17-1, 2*
  - c. Domestic, foreign, and alien companies  
*Ref: 27-1-2-3 (e, f, g), 27-1-3.5-2*
3. Examination of Admitted Insurance Companies  
*Ref: 27-1-3.1-8*
  - a. Fiscal examinations
  - b. Waiving examinations of foreign and alien companies
4. Insurance Guaranty Associations  
*Ref: 27-8-8-2, 27-8-8-2.3 (f), 27-8-8-6, 27-8-8-18*
  - a. Purpose
  - b. Policy benefits that are guaranteed

##### B. Producer Licensing Laws

1. Types of Insurance Licenses, Eligibility Requirements & Powers and Duties  
*Ref: 27-1-15.6-2*
  - a. Resident producer  
*Ref: 27-1-15.6-6, 15.6-7*
  - b. Nonresident producer  
*Ref: 27-1-15.6-8*
  - c. Temporary producer  
*Ref: 27-1-15.6-11*
  - d. Consultant  
*Ref: 27-1-15.6-23*
  - e. Business entity  
*Ref: 27-1-15.6-6(d)*
  - f. Limited Lines  
*Ref: 27-1-15.6-18, 15.6-19*
    - i. Travel
    - ii. Title
    - iii. Credit

- iv. Prearranged funeral insurance
2. Who must be licensed  
*Ref: 27-1-15.6-3, 27-1-15.6-4*
  - a. Solicit, negotiate or sell contracts of insurance
3. Producer qualifications and the licensing process
  - a. Pre-licensing education, state exam, license application (online through sircon.com and nipr.com)  
*Ref: 27-1-15.6-5, 27-1-15.6-6, 27-1-15.6-7, 27-1-15.6-7 (j), 27-1-15.6-9, 27-1-15.6-16*
  - b. Denial of license application  
*Ref: 27-1-15.6-12(d)*
    - i. Appeals process/Notice of hearing
4. Insurance Company: Producer appointments and termination  
*Ref: 27-1-15.6-14, 15*
5. Limitations of a Producer
  - a. Controlled business  
*Ref: 27-1-15.6-12(j)*
  - b. Acting as a Consultant  
*Ref: 27-1-15.6-22*
  - c. Fees and commissions  
*Ref: 27-1-15.6-13*
6. Producer's License Maintenance
  - a. Producer notification requirements  
*Ref: 27-1-15.6-7 (h), 27-1-15.6-10, 27-1-15.6-17*
    - i. Change of legal or assumed name
    - ii. Change of contact information; business, email and/or residential address
    - iii. Criminal or administrative action
  - b. License renewal/reinstatement process  
*Ref: 27-1-15.7-2, 27-1-15.6-7(d), (e), (f), (g)*
  - c. Continuing Education (CE) requirements  
*Ref: 27-1-15.7-2 thru 3, 27-1-15.6-19.5; 760 IAC 1-50*
  - d. Sircon license & CE tracking system  
*Ref: 27-1-15.6-7(i, j)*
    - i. Producer Responsibilities

##### C. Producer/Company Compliance

1. Producer Licensing Law & Violations  
*Ref: 27-1-15.6-12*
2. Unfair Competition Law & Violations  
*Ref: 27-4-1-3, 27-4-1-4*
3. Definitions  
*Ref: 27-4-1-4*
  - a. Twisting
  - b. Rebating
  - c. Sharing commissions with an unlicensed person
  - d. Defamation
  - e. False advertising
  - f. Misrepresentation
  - g. Boycott, coercion, and intimidation
  - h. Unfair discrimination
4. Penalties/Disciplinary Actions
  - a. Penalty for violating Licensing law  
*Ref: 27-1-15.6-12, 27-1-15.6-28, 29*
  - b. Penalty for violating Unfair Competition Law



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. Minor beneficiaries	
10. Designation by class	
<b>B. Policy provisions and options</b>	
1. Entire contract	
2. Insuring clause	
3. Free look	
4. Consideration	
5. Owner's rights	
6. Beneficiary designations	
a. Primary and contingent	
b. Revocable and irrevocable	
c. Common disaster	
d. Minor beneficiaries	
7. Premium Payment	
a. Modes	
b. Grace period	
c. Automatic premium loan	
d. Level or flexible	
8. Reinstatement	
9. Policy loans, withdrawals, partial surrenders	
10. 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	
<b>C. Policy exclusions</b>	
1. War	
2. Aviation	
3. Dangerous Occupation	
<b>III. COMPLETING THE APPLICATION, UNDERWRITING, AND DELIVERING THE POLICES..... 12</b>	
<b>A. Completing the application</b>	
1. Required signatures	
2. Changes in the application	
3. Consequences of incomplete applications	
4. Warranties and representations	
5. Collecting the initial premium and issuing the receipt	
6. Replacement	
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>B. Underwriting</b>	
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)	
<b>C. Delivering the policy</b>	
1. When coverage begins	
2. Explaining the policy and its provisions, riders, exclusions, and ratings to the client	
<b>D. Contract law</b>	
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	
<b>IV. RETIREMENT AND OTHER INSURANCE CONCEPTS..... 8</b>	
<b>A. Third-party ownership</b>	
<b>B. Viatical Settlements</b>	
<b>C. Life Settlements</b>	
<b>D. Group life insurance</b>	
1. Conversion privilege	
2. Contributory vs. noncontributory	
<b>E. Retirement plans</b>	
1. Qualified plans	
2. Nonqualified plans	
<b>F. Life insurance needs analysis/suitability</b>	
1. Personal insurance needs	
2. Business insurance needs	
a. Key person	
b. Buy sell	
<b>G. Social Security benefits</b>	
<b>H. Tax treatment of insurance premiums, proceeds, and dividends</b>	
1. Individual life	
2. Group life	
3. Modified Endowment Contracts (MECs)	
<b>V. TYPES OF POLICIES..... 16</b>	
<b>A. Disability income</b>	
1. Individual disability income policy	
2. Business overhead expense policy	
3. Business disability buyout policy	

- 4. Group disability income policy
  - 5. Key employee policy
  - B. Accidental death and dismemberment**
  - C. Medical expense insurance**
    - 1. Basic hospital, medical, and surgical policies
    - 2. Major medical policies
    - 3. Health Maintenance Organizations (HMOs)
    - 4. Preferred Provider Organizations (PPOs)
    - 5. Point of Service (POS) plans
    - 6. Flexible Spending Accounts (FSAs)
    - 7. High Deductible Health Plans (HDHPs) and related Health Savings Accounts (HSAs)
    - 8. Health Reimbursement Accounts (HRAs)
  - D. Medicare supplement policies**
  - E. Group insurance**
    - 1. Differences between individual and group contracts
    - 2. General characteristics
    - 3. COBRA
  - F. Individual/Group Long Term Care (LTC)**
    - 1. Eligibility
    - 2. Levels of care
  - G. Other policies**
    - 1. Dental
    - 2. Vision
    - 3. Cancer
    - 4. Critical illness or specified disease
    - 5. Worksite (employer-sponsored)
    - 6. Hospital indemnity
    - 7. Short-term medical
    - 8. Accident
- VI. POLICY PROVISIONS, CLAUSES, AND RIDERS ...15**
- A. Mandatory and optional provisions**
    - 1. Entire contract
    - 2. Time limit on certain defenses (incontestable)
    - 3. Grace period
    - 4. Reinstatement
    - 5. Notice of claim
    - 6. Claim forms
    - 7. Proof of loss
    - 8. Time of payment of claims
    - 9. Payment of claims
    - 10. Physical examination and autopsy
    - 11. Legal actions
    - 12. Change of beneficiary
    - 13. Misstatement of age or sex
    - 14. Change of occupation
    - 15. Illegal occupation
    - 16. Relation of earnings to insurance
  - B. Other provisions and clauses**
    - 1. Insuring clause
    - 2. Free look
    - 3. Consideration clause

- 4. Probationary period
  - 5. Elimination period
  - 6. Waiver of premium
  - 7. Exclusions and limitations
  - 8. Preexisting conditions
  - 9. Coinsurance
  - 10. Deductibles
  - 11. Eligible expenses
  - 12. Copayments
  - 13. Pre-authorizations and prior approval requirements
  - 14. Usual, reasonable, and customary (URC) charges
  - 15. Lifetime, annual, or per cause maximum benefit limits
- C. Riders**
    - 1. Impairment/exclusions
    - 2. Guaranteed insurability
    - 3. Future increase option
  - D. Rights of renewability**
    - 1. Noncancelable
    - 2. Cancelable
    - 3. Guaranteed renewable
- VII. SOCIAL INSURANCE .....6**
- A. Medicare (Parts A, B, C, D)**
  - B. Medicaid**
  - C. Social Security benefits**
- VIII. OTHER INSURANCE CONCEPTS .....5**
- 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. FIELD UNDERWRITING PROCEDURES ..... 8**
- A. Completing the application**
  - B. Explaining sources of insurability and HIPAA privacy information (e.g., MIB Report, Fair Credit Reporting Act, etc.)**
  - C. Initial premium payment and receipt and consequences of the receipt**

- (e.g., medical examination, etc.)
- D. Submitting application (and initial premium if collected) to company for underwriting**
- E. Policy delivery**
- F. Explaining policy and its provisions, riders, exclusions, and ratings to clients**
- G. Replacement**
- H. Contract law**
  1. Elements of a contract
  2. Insurable interest
  3. Warranties and representations
  4. Unique aspects of the insurance contract
    - a. Conditional
    - b. Unilateral
    - c. Adhesion
    - d. Aleatory

- a. Resident producer  
*Ref: 27-1-15.6-6, 15.6-7*
  - b. Nonresident producer  
*Ref: 27-1-15.6-8*
  - c. Temporary producer  
*Ref: 27-1-15.6-11*
  - d. Consultant  
*Ref: 27-1-15.6-23*
  - e. Business entity  
*Ref: 27-1-15.6-6(d)*
  - f. Limited Lines  
*Ref: 27-1-15.6-18, 15.6-19*
    - i. Travel
    - ii. Title
    - iii. Credit
    - iv. Prearranged funeral insurance
2. Who must be licensed  
*Ref: 27-1-15.6-3, 27-1-15.6-4*
    - a. Solicit, negotiate or sell contracts of insurance
  3. Producer qualifications and the licensing process
    - a. Pre-licensing education, state exam, license application (online through sircon.com and nipr.com)  
*Ref: 27-1-15.6-5, 27-1-15.6-6, 27-1-15.6-7, 27-1-15.6-7 (j), 27-1-15.6-9, 27-1-15.6-16*
    - b. Denial of license application  
*Ref: 27-1-15.6-12(d)*
      - i. Appeals process/Notice of hearing
  4. Insurance Company: Producer appointments and termination  
*Ref: 27-1-15.6-14, 15*
  5. Limitations of a Producer
    - a. Controlled business  
*Ref: 27-1-15.6-12(j)*
    - b. Acting as a Consultant  
*Ref: 27-1-15.6-22*
    - c. Fees and commissions  
*Ref: 27-1-15.6-13*
  6. Producer's License Maintenance
    - a. Producer notification requirements  
*Ref: 27-1-15.6-7 (h), 27-1-15.6-10, 27-1-15.6-17*
      - i. Change of legal or assumed name
      - ii. Change of contact information; business, email and/or residential address
      - iii. Criminal or administrative action
    - b. License renewal/reinstatement process  
*Ref: 27-1-15.7-2, 27-1-15.6-7(d), (e), (f), (g)*
    - c. Continuing Education (CE) requirements  
*Ref: 27-1-15.7-2 thru 3, 27-1-15.6-19.5; 760 IAC 1-50*
    - d. Sircon license & CE tracking system  
*Ref: 27-1-15.6-7(i, j)*
      - i. Producer Responsibilities
- C. Producer/Company Compliance**
1. Producer Licensing Law & Violations  
*Ref: 27-1-15.6-12*
  2. Unfair Competition Law & Violations  
*Ref: 27-4-1-3, 27-4-1-4*
  3. Definitions  
*Ref: 27-4-1-4*
    - a. Twisting

## LIFE & HEALTH - INDIANA STATE-SPECIFIC CONTENT OUTLINE

### State Laws, Rules and Regulations (35 scored plus 5 pretest questions)

- I. INDIANA LAWS AND DEPARTMENT RULES COMMON TO ALL LINES OF INSURANCE..... 20
  - A. Department of Insurance
    1. Insurance Commissioner
      - a. Appointment by Governor  
*Ref: 27-1-1-2*
      - b. Member of National Association of Insurance Commissioners (NAIC)  
*Ref: 27-1-1-2*
      - c. Powers  
*Ref: 27-1-3-7, 27-1-3-10*
      - d. Duties  
*Ref: 27-1-3-7, 27-1-3-10*
    2. Admission of Insurance Companies
      - a. Certificate of Authority  
*Ref: 27-1-3-20, 27-1-17-7*
      - b. Admitted versus non-admitted companies  
*Ref: 27-1-17-1, 2*
      - c. Domestic, foreign, and alien companies  
*Ref: 27-1-2-3 (e, f, g), 27-1-3.5-2*
    3. Examination of Admitted Insurance Companies  
*Ref: 27-1-3.1-8*
      - a. Fiscal examinations
      - b. Waiving examinations of foreign and alien companies
    4. Insurance Guaranty Associations  
*Ref: 27-8-8-2, 27-8-8-2.3 (f), 27-8-8-6, 27-8-8-18*
      - a. Purpose
      - b. Policy benefits that are guaranteed
  - B. Producer Licensing Laws
    1. Types of Insurance Licenses, Eligibility Requirements & Powers and Duties  
*Ref: 27-1-15.6-2*



- b. Rebating
- c. Sharing commissions with an unlicensed person
- d. Defamation
- e. False advertising
- f. Misrepresentation
- g. Boycott, coercion, and intimidation
- h. Unfair discrimination
- 4. Penalties/Disciplinary Actions
  - a. Penalty for violating Licensing law  
*Ref: 27-1-15.6-12, 27-1-15.6-28, 29*
  - b. Penalty for violating Unfair Competition Law  
*Ref: 27-4-1-5, 6, 7, 8, 9*
  - c. Penalty for violating Cease and Desist Orders  
*Ref: 27-4-1-12*
  - d. Criminal violations  
*Ref: 27-4-1-16; 27-1-2-4*
- D. Unfair Claims Settlement Practices**  
*Ref: 27-4-1-4.5, 27-4-1-5.6*

**II. LIFE REGULATIONS ..... 8**

**A. Policies and Contracts**

- 1. Policy provisions
  - a. Backdating  
*Ref: 27-1-12-8(2)*
  - b. Right to examine (Free Look)  
*Ref: 27-1-12-43*
  - c. Payment of claims  
*Ref: 27-1-12-16 (C)*
  - d. Incontestability  
*Ref: 17-1-12-6*
- 2. Underwriting restrictions  
*Ref: 760 IAC 1-39-3, 4, 5, 6, 7*
- 3. Interest on loans  
*Ref: 27-1-12.3-2*
- 4. Interest on death benefits  
*Ref: 27-1-12-35*
- 5. Accelerated death benefits  
*Ref: 760 IAC 1-48-2, 3, 4, 5*
- 6. Viatical settlements  
*Ref: 27-8-19.8-3, 4.3, 4.5, 5, 6, 8, 8.5*

**B. Marketing Practices**

- 1. Advertising  
*Ref: 760 IAC 1-13-1, 2, 5, 7, 8*
- 2. Solicitation  
*Ref: 760 IAC 1-24-2, 3, 4, 5, 6, 7, 9*
  - a. Purpose
  - b. Documentation
  - c. Buyer's Guide and Policy Summary
  - d. Duties of producers
- 3. Replacement
  - a. Definition of replacement  
*Ref: IAC 1-16.1-2*
  - b. Purpose  
*Ref: IAC 1-16.1-1*
  - c. Free look  
*Ref: IAC 1-16.1-6(C)(5)*
  - d. Duties of producers  
*Ref: IAC 1-16.1-5*
  - e. Duties of insurers  
*Ref: IAC 1-16.1-6, 7, 8*

**C. Group Life**

- Ref: 27-1-12-17.1*
- 1. Eligible groups  
*Ref: 27-1-12-37*
  - 2. Conversion rights to individual policy

*Ref: 27-1-12-42*

- 3. Insurable Interest on Employees  
*Ref: 27-1-12-17.1*

**III. HEALTH REGULATIONS.....7**

**A. Health Insurance Contracts**

- 1. Standard Provisions in Medical Expense and Disability Income Policies
  - a. Individual Provisions  
*Ref: 27-8-5-3, 27-8-5-20*
  - b. Group Provisions  
*Ref: 27-8-5-19*
- 2. Required Coverages
  - a. Mammogram coverage  
*Ref: 27-8-14-6*
- 3. Underwriting Restrictions
  - a. AIDS/HIV  
*Ref: 760 IAC 1-39-3, 4, 5, 6, 7*
  - b. Genetic Testing  
*Ref: 27-8-26-5, 6, 7, 8*
- 4. Rights of Dependent Children
  - a. Newborns and adopted children  
*Ref: 27-8-5.6-2, 3; 27-8-5-21*
  - b. Limiting age  
*Ref: 27-8-5-28*
  - c. Handicapped children  
*Ref: 27-8-5-2(a)(8)*
- 5. Advertising  
*Ref: 760 IAC 1-18-3, 4, 5, 8, 9, 10, 11, 13, 14, 16, 17*

**B. Specialized Coverage**

- 1. Indiana Small Group Health  
*Ref: 27-8-15-8.5, 10.5, 14, 27, 28, 29. 31, 31.1, 32, 33*
- 2. Group Coordination of Benefits  
*Ref: 760 IAC 1-38.1-1, 2.5, 5, 5.2, 8, 9, 12, 13, 14*
- 3. Children's Health Insurance Program (CHIP)  
*Ref: 12-17.6-3-2, 3; 12-17.6-4.2*

**C. Long Term Care**

- 1. Provisions  
*Ref: 760 IAC 2-3*
  - a. Free Look  
*Ref: 27-8-12-12*
  - b. Length of coverage  
*Ref: 27-8-12-5*
  - c. Pre-existing conditions, etc.  
*Ref: 27-8-12-10, 10.5*
- 2. Standards for Marketing  
*Ref: 760 IAC 2-15*
- 3. Replacement  
*Ref: 760 IAC 2-3-5*
- 4. Producer's Duties  
*Ref: 27-8-12-14, 14.5, 18; 760 IAC 2-16*
- 5. Long Term Care Partnership Program (LTCP)  
*Ref: 12-15-39.6-3, 6, 8, 10, 15; in.gov/iltcp; continuing education*

**D. Medicare Supplement Policies**

- 1. Provisions  
*Ref: 760 IAC 3-4*
  - a. Free Look  
*Ref: 27-8-13-17*
  - b. Pre-existing conditions, etc.  
*Ref: 27-8-13-9(d)*
- 2. Standards for Marketing  
*Ref: 27-8-13-9; 760 IAC 3-17-1*
- 3. Replacement  
*Ref: 760 IAC 3-15-1*
- 4. Producer's Duties

Ref: Med Supp: 27-8-13-14; 760 IAC 3-18-1

**E. Affordable Care Act (ACA)**

Ref: www.healthcare.gov;  
www.IN.gov/healthcarereform; 27-19-2; 27-19-4-14;  
12-15-44.5

- 1. Marketplace (ACA Section 1321)
  - a. Agent/broker training/Registration requirements
- 2. Taxes and subsidies (ACA Section 1401, 1402)
- 3. Essential health benefits (ACA Section 1302)
  - a. Mental health and substance use disorder parity
  - b. Pediatric services
  - c. Preventive services

**PROPERTY & CASUALTY  
GENERAL KNOWLEDGE  
CONTENT OUTLINE**

(100 scored plus 10 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
  - 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

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

**A. Insurance**

- 1. Law of Large Numbers

**B. Insurable interest**

**C. Risk**

- 1. Pure vs. Speculative Risk

**D. Hazard**

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

**E. Peril**

**F. Loss**

- 1. Direct
- 2. Indirect

**G. Loss Valuation**

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

**H. Proximate cause**

**I. Deductible**

**J. Indemnity**

**K. Limits of liability**

**L. Coinsurance/Insurance to value**

**M. Occurrence**

**N. Cancellation**

**O. Nonrenewal**

**P. Vacancy and unoccupancy**

**Q. Liability**

- 1. Absolute
- 2. Strict
- 3. Vicarious

**R. Negligence**

**S. Binder**

**T. Endorsements**

**U. Blanket vs. Specific**

**III. POLICY PROVISIONS AND CONTRACT LAW.....13**

**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

**IV. 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. 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 www Reimbursement Expense
  - 8. Auto Dealers Garage 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
  - 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
    - 6. Liquor liability
  - G. Umbrella/Excess Liability**
  - H. Business Owners Policy (BOP)**
- V. INSURANCE TERMS AND RELATED CONCEPTS.....15**
- A. Risk**
  - B. Hazards**
    - 1. Moral
    - 2. Morale
    - 3. Physical
  - C. Indemnity**
  - D. Insurable interest**
  - E. Loss valuation**
    - 1. Actual cash value
    - 2. Replacement cost
    - 3. Market value
    - 4. Stated/agreed value
    - 5. Salvage value
  - F. Negligence**
  - G. Liability**
  - H. Occurrence**
  - I. Binders**
  - J. Warranties**
  - K. Representations**
  - L. Concealment**
  - M. Deposit Premium/Audit**
  - N. Certificate of Insurance**

- O. Law of Large Numbers
- P. Pure vs. Speculative Risk
- Q. Endorsements
- R. Damages
  - 1. Compensatory
    - a. General
    - b. Special
  - 2. Punitive
- S. Compliance with provisions of Fair Credit Reporting Act

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

**PROPERTY & CASUALTY  
INDIANA SPECIFIC  
CONTENT OUTLINE**

**State Laws, Rules and Regulations**  
*(35 scored plus 5 pretest questions)*

**I. INDIANA LAWS AND DEPARTMENT RULES  
COMMON TO ALL LINES OF INSURANCE .....23**

- A. Department of Insurance
  - 1. Insurance Commissioner
    - a. Appointment by Governor  
*Ref: 27-1-1-2*
    - b. Member of National Association of Insurance Commissioners (NAIC)  
*Ref: 27-1-1-2*
    - c. Powers  
*Ref: 27-1-3-7, 27-1-3-10*
    - d. Duties  
*Ref: 27-1-3-7, 27-1-3-10*
  - 2. Admission of Insurance Companies
    - a. Certificate of Authority  
*Ref: 27-1-3-20, 27-1-17-7*
    - b. Admitted versus non-admitted companies  
*Ref: 27-1-17-1, 2*
    - c. Domestic, foreign, and alien companies  
*Ref: 27-1-2-3 (e, f, g), 27-1-3.5-2*
  - 3. Examination of Admitted Insurance

Companies

*Ref: 27-1-3.1-8*

- a. Fiscal examinations
- b. Waiving examinations of foreign and alien companies

- 4. Insurance Guaranty Associations  
*Ref: 27-6-8-2, 27-6-8-5, 27-6-8-7(a), 27-6-8-19*
  - a. Purpose
  - b. Policy benefits that are guaranteed

**B. Producer Licensing Laws**

- 1. Types of Insurance Licenses, Eligibility Requirements & Powers and Duties  
*Ref: 27-1-15.6-2*
  - a. Resident producer  
*Ref: 27-1-15.6-6, 15.6-7*
  - b. Nonresident producer  
*Ref: 27-1-15.6-8*
  - c. Temporary producer  
*Ref: 27-1-15.6-11*
  - d. Consultant  
*Ref: 27-1-15.6-23*
  - e. Surplus Lines  
*Ref: 27-1-15.8-3*
  - f. Business entity  
*Ref: 27-1-15.6-6(d)*
  - g. Limited Lines  
*Ref: 27-1-15.6-18, 27-1-15.6-19, 27-1-15.6-20*
    - i. Travel
    - ii. Title
    - iii. Credit
    - iv. Crop
    - v. Portable electronics
    - vi. Self-storage
- 2. Who must be licensed  
*Ref: 27-1-15.6-3, 27-1-15.6-4*
  - a. Solicit, negotiate or sell contracts of insurance
- 3. Producer qualifications and the licensing process
  - a. Pre-licensing education, state exam, license application (online through sircon.com and npr.com)  
*Ref: 27-1-15.6-5, 27-1-15.6-6, 27-1-15.6-7, 27-1-15.6-7 (j), 27-1-15.6-9, 27-1-15.6-16*
  - b. Denial of license application  
*Ref: 27-1-15.6-12(d)*
    - i. Appeals process/Notice of hearing
- 4. Insurance Company: Producer appointments and termination  
*Ref: 27-1-15.6-14, 15*
- 5. Limitations of a Producer
  - a. Controlled business  
*Ref: 27-1-15.6-12(j)*
  - b. Acting as a Consultant  
*Ref: 27-1-15.6-22*
  - c. Fees and commissions  
*Ref: 27-1-15.6-13*
- 6. Producer's License Maintenance  
*Ref: 27-1-15.6-7 (h), 27-1-15.6-10, 27-1-15.6-17*
  - a. Producer notification requirement
    - i. Change of legal or assumed name
    - ii. Change of contact information; business, email and/or residential

- address
  - iii. Criminal or administrative action
  - b. License renewal/reinstatement process  
*Ref: 27-1-15.7-2, 27-1-15.6-7(d), (e), (f), (g)*
  - c. Continuing Education (CE) requirements  
*Ref: 27-1-15.7-2 thru 3, 27-1-15.6-19.5; 760 IAC 1-50*
  - d. Sircon license & CE tracking system  
*Ref: 27-1-15.6-7(i,j)*
    - i. Producer Responsibilities
- C. Producer/Company Compliance**
1. Producer Licensing Law & Violations  
*Ref: 27-1-15.6-12*
  2. Unfair Competition Law & Violations  
*Ref: 27-4-1-3, 27-4-1-4*
  3. Definitions  
*Ref: 27-4-1-4*
    - a. Rebating
    - b. Sharing commissions with an unlicensed person
    - c. Defamation
    - d. False advertising
    - e. Misrepresentation
    - f. Boycott, coercion, and intimidation
    - g. Unfair discrimination
  5. Penalties/Disciplinary Actions  
*Ref: 27-1-15.6-12, 27-1-15.6-28, 29*
    - a. Penalty for violating Licensing law  
*Ref: 27-1-15.6-12, 27-1-15.6-28, 29*
    - b. Penalty for violating Unfair Competition Law  
*Ref: 27-4-1-5, 6, 7, 8, 9*
    - c. Penalty for violating Cease and Desist Orders  
*Ref: 27-4-1-12*
    - d. Criminal violations  
*Ref: 27-4-1-16; 27-1-2-4; 35-50-3-2*
- D. Unfair Claims Settlement Practices**  
*Ref: 27-4-1-4.5, 27-4-1-5.6*
- II. SURPLUS LINES COMMON TO PERSONAL AND COMMERCIAL..... 2**
1. Surplus Lines Producers  
*Ref: 27-1-15.8-1, 27-1-15.8-4*
    - a. Purpose
    - b. Duties
    - c. Gross Premium Tax
- III. PERSONAL LINES REGULATIONS ..... 5**
- A. Auto Claims**  
*Ref: 27-4-1.5*
- B. Automobile Insurance**
1. Financial Responsibility  
*Ref: 9-25-2-3, 9-25-4-5, 9-25-4-7*
  2. Uninsured and Underinsured Motorist Coverages  
*Ref: 27-7-5-2, 27-7-5-3, 27-7-5-4, 27-7-5-5*
  3. Policy Cancellation and Nonrenewal  
*Ref: 27-7-6-3, 27-7-6-4, 27-7-6-5, 27-7-6-6, 27-7-6-7, 27-7-6-8, 27-7-6-9*
  4. Automobile Insurance Plan (AIP)  
*Ref: 27-7-6-8; https://www.aipso.com/Plan-Sites/Indiana*
  5. Transportation Network Company (TNC) Drivers  
*Ref: 8-2.1-19.1-8, 8-2.1-19.1-9, 8-2.1-*

- 19.1-10*
- C. Other Property and Casualty Laws**
1. Mine Subsidence  
*Ref: 27-7-9-3, 27-7-9-7, 27-7-9-8, 27-7-9-8.5*
  2. Termination of Residential Policies  
*Ref: 27-7-12-3, 27-7-12-4, 27-7-12-5, 27-7-12-6, 27-7-12-7*
- IV. COMMERCIAL LINES REGULATIONS..... 5**
- A. Indiana Worker's Compensation**  
*Ref: 22-3-2, 22-3-3*
1. Benefits  
*Ref: 22-3-3*
  2. Who Must Be Insured/Is Not Required to Be Insured  
*Ref: 22-3-2*
  3. Minors  
*Ref: 22-3-6-1(b)(c)*
  4. Second Injury Fund  
*Ref: 22-3-3-13*
  5. Assigned Risk Plan  
*Ref: 27-7-2-28, 27-7-2-28.1*
- B. Other Property and Casualty Laws**
1. Cancellation of Commercial Policies  
*Ref: 27-1-31-2, 27-1-31-2.5, 27-1-31-3*

## PERSONAL LINES GENERAL KNOWLEDGE CONTENT OUTLINE

### Product Knowledge, Terms and Concepts *(75 scored plus 5 pretest questions)*

- I. TYPES OF PROPERTY POLICIES..... 10**
- A. Homeowners**
1. HO-2
  2. HO-3
  3. HO-4
  4. HO-5
  5. HO-6
  6. HO-8
- B. Dwelling policies**
1. DP-1
  2. DP-2
  3. DP-3
- C. Inland marine**
1. Personal Articles floaters
- D. National Flood Insurance Program**
- E. Others**
1. Earthquake
  2. Mobile Homes
  3. Watercraft
  4. Windstorm
- II. TYPES OF CASUALTY POLICIES..... 13**
- A. Automobile: personal auto**
1. Liability
    - a. Bodily Injury
    - b. Property Damage

- c. Split Limits
- d. Combined Single Limit
- 2. Medical Payments
- 3. Physical Damage (collision; other than collision; specified perils)
- 4. Uninsured motorists
- 5. Underinsured motorists
- 6. Who is an insured
- 7. Types of Auto
  - a. Owned
  - b. Non-owned
  - c. Hired
  - d. Temporary Substitute
  - e. Newly Acquired Autos
  - f. Transportation Expense and Rental Reimbursement Expense
- 8. Exclusions
- B. Umbrella/Excess liability**
- III. PROPERTY AND CASUALTY INSURANCE TERMS AND RELATED CONCEPTS.....28**
- A. Insurance**
  - 1. Law of Large Numbers
- B. Insurable interest**
- C. Risk**
  - 1. Pure vs. Speculative Risk
- D. Hazard**
  - 1. Moral
  - 2. Morale
  - 3. Physical
- E. Peril**
- F. Loss**
  - 1. Direct
  - 2. Indirect
- G. Loss Valuation**
  - 1. Actual cash value
  - 2. Replacement cost
  - 3. Market value
  - 4. Stated value
  - 5. Salvage value
- H. Proximate cause**
- I. Deductible**
- J. Indemnity**
- K. Limits of liability**
- L. Coinsurance/Insurance to value**
- M. Occurrence**
- N. Cancellation**
- O. Nonrenewal**
- P. Vacancy and unoccupancy**
- Q. Liability**
  - 1. Absolute
  - 2. Strict
  - 3. Vicarious
- R. Negligence**

- S. Binder**
- T. Endorsements**
- U. Blanket vs. Specific**
- V. Burglary, Robbery, Theft, and Mysterious Disappearance**
- W. Warranties**
- X. Representations**
- Y. Concealment**
- Z. Deposit Premium/Audit**
- AA. Certificate of Insurance**
- BB. Damages**
  - 1. Compensatory
    - a. General
    - b. Special
  - 2. Punitive
- CC. Compliance with Provisions of Fair Credit Reporting Act**
- IV. PROPERTY AND CASUALTY POLICY PROVISIONS AND CONTRACT LAW .....24**
- A. Declarations**
- B. Insuring agreement**
- C. Conditions**
- D. Exclusions**
- E. Definition of the insured**
- F. Duties of the insured after a loss**
- G. Obligations of the insurance company**
- H. Mortgagee rights**
- I. Proof of loss**
- J. Notice of claim**
- K. Appraisal**
- L. Other Insurance Provision**
- M. Subrogation**
- N. Elements of a contract**
- O. Sources of underwriting information**
- P. Fair Credit Reporting Act**
- Q. Privacy Protection (Gramm Leach Bliley)**
- R. Policy Application**
- S. Terrorism Risk Insurance Act (TRIA)**
- T. Cancellation and nonrenewal provisions**
- U. Supplementary payments**
- V. Arbitration**
- W. Loss settlement provisions including consent to settle a loss**
- X. Territory**

**PERSONAL LINES  
INDIANA SPECIFIC  
CONTENT OUTLINE**

**State Laws, Rules and Regulations**  
*(25 scored plus 4 pretest questions)*

- I. INDIANA LAWS AND DEPARTMENT RULES COMMON TO ALL LINES OF INSURANCE.....18**

**A. Department of Insurance**

- 1. Insurance Commissioner
  - a. Appointment by Governor  
*Ref: 27-1-1-2*
  - b. Member of National Association of Insurance Commissioners (NAIC)  
*Ref: 27-1-1-2*
  - c. Powers  
*Ref: 27-1-3-7, 27-1-3-10*
  - d. Duties  
*Ref: 27-1-3-7, 27-1-3-10*
- 2. Admission of Insurance Companies
  - a. Certificate of Authority  
*Ref: 27-1-3-20, 27-1-17-7*
  - b. Admitted versus non-admitted companies  
*Ref: 27-1-17-1, 2*
  - c. Domestic, foreign, and alien companies  
*Ref: 27-1-2-3 (e, f, g), 27-1-3.5-2*
- 3. Examination of Admitted Insurance Companies  
*Ref: 27-1-3.1-8*
  - a. Fiscal examinations
  - b. Waiving examinations of foreign and alien companies
- 4. Insurance Guaranty Associations  
*Ref: 27-6-8-2, 27-6-8-5, 27-6-8-7(a), 27-6-8-19*
  - a. Purpose
  - b. Policy benefits that are guaranteed

**B. Producer Licensing Laws**

- 1. Types of Insurance Licenses, Eligibility Requirements & Powers and Duties  
*Ref: 27-1-15.6-2*
  - a. Resident producer  
*Ref: 27-1-15.6-6, 15.6-7*
  - b. Nonresident producer  
*Ref: 27-1-15.6-8*
  - c. Temporary producer  
*Ref: 27-1-15.6-11*
  - d. Consultant  
*Ref: 27-1-15.6-23*
  - e. Surplus Lines  
*Ref: 27-1-15.8-3*
  - f. Business entity  
*Ref: 27-1-15.6-6(d)*
  - g. Limited Lines  
*Ref: 27-1-15.6-18, 27-1-15.6-19, 27-1-15.6-20*
    - i. Travel
    - ii. Title
    - iii. Credit
    - iv. Crop
    - v. Portable electronics
    - vi. Self-storage
- 2. Who must be licensed  
*Ref: 27-1-15.6-3, 27-1-15.6-4*
  - a. Solicit, negotiate or sell contracts of insurance
- 3. Producer qualifications and the licensing process
  - a. Pre-licensing education, state exam, license application (online through sircon.com and nipr.com)  
*Ref: 27-1-15.6-5, 27-1-15.6-6, 27-1-15.6-7, 27-1-15.6-7 (j), 27-1-15.6-9, 27-1-15.6-16*

- b. Denial of license application  
*Ref: 27-1-15.6-12(d)*
  - i. Appeals process/Notice of hearing
- 4. Insurance Company: Producer appointments and termination  
*Ref: 27-1-15.6-14, 15*
- 5. Limitations of a Producer
  - a. Controlled business  
*Ref: 27-1-15.6-12(j)*
  - b. Acting as a Consultant  
*Ref: 27-1-15.6-22*
  - c. Fees and commissions  
*Ref: 27-1-15.6-13*
- 6. Producer's License Maintenance  
*Ref: 27-1-15.6-7 (h), 27-1-15.6-10, 27-1-15.6-17*
  - a. Producer notification requirements
    - i. Change of legal or assumed name
    - ii. Change of contact information; business, email and/or residential address
    - iii. Criminal or administrative action
  - b. License renewal/reinstatement process  
*Ref: 27-1-15.7-2, 27-1-15.6-7(d), (e), (f), (g)*
  - c. Continuing Education (CE) requirements  
*Ref: 27-1-15.7-2 thru 3, 27-1-15.6-19.5; 760 IAC 1-50*
- 7. Sircon license & CE tracking system  
*Ref: 27-1-15.6-7(i, j)*
  - a. Producer Responsibilities

**C. Producer/Company Compliance**

- 1. Producer Licensing Law & Violations  
*Ref: 27-1-15.6-12*
- 2. Unfair Competition Law & Violations  
*Ref: 27-4-1-3, 27-4-1-4*
- 3. Definitions  
*Ref: 27-4-1-4*
  - a. Rebating
  - b. Sharing commissions with an unlicensed person
  - c. Defamation
  - d. False advertising
  - e. Misrepresentation
  - f. Boycott, coercion, and intimidation
  - g. Unfair discrimination
- 4. Penalties/Disciplinary Actions
  - a. Penalty for violating Licensing law  
*Ref: 27-1-15.6-12, 27-1-15.6-28, 29*
  - b. Penalty for violating Unfair Competition Law  
*Ref: 27-4-1-5, 6, 7, 8, 9*
  - c. Penalty for violating Cease and Desist Orders  
*Ref: 27-4-1-12*
  - d. Criminal violations  
*Ref: 27-4-1-16; 27-1-2-4; 35-50-3-2*

**D. Unfair Claims Settlement Practices**

*Ref: 27-4-1-4.5, 27-4-1-5.6*

**II. PERSONAL LINES REGULATIONS ..... 7**

**A. Auto Claims**

*Ref: 27-4-1.5*

**B. Automobile Insurance**

- 1. Financial Responsibility  
*Ref: 9-25-2-3, 9-25-4-5, 9-25-4-7*
- 2. Uninsured and Underinsured Motorist

- Coverages  
Ref: 27-7-5-2, 27-7-5-3, 27-7-5-4, 27-7-5-5
- 3. Policy Cancellation and Nonrenewal  
Ref: 27-7-6-3, 27-7-6-4, 27-7-6-5, 27-7-6-6, 27-7-6-7, 27-7-6-8, 27-7-6-9
- 4. Automobile Insurance Plan (AIP)  
Ref: 27-7-6-8; <https://www.aipso.com/Plan-Sites/Indiana>
- 5. Transportation Network Company (TNC) Drivers  
Ref: 8-2.1-19.1-8, 8-2.1-19.1-9, 8-2.1-19.1-10
- C. Other Property and Casualty Laws**
  - 1. Mine Subsidence  
Ref: 27-7-9-3, 27-7-9-7, 27-7-9-8, 27-7-9-8.5
  - 2. Termination of Residential Policies  
Ref: 27-7-12-3, 27-7-12-4, 27-7-12-5, 27-7-12-6, 27-7-12-7
  - 3. Surplus Lines Producers  
Ref: 27-1-15.8-1, 27-1-15.8-4
    - a. Purpose
    - b. Duties
    - c. Gross Premium Tax
    - d. License Requirements

- L. Insurance**
- M. Insurer**
- N. Power of Attorney**
- O. Property bond**
- P. Premium**
- Q. Surety**
- R. Real property**
- S. Recognizance**
- T. Revocation**
- U. Recovery Agent**
- V. Risk**
- W. Transfer fee**
- X. Undertaking**
- Y. Warrant**

## BAIL AGENT/RECOVERY AGENT INDIANA-SPECIFIC CONTENT OUTLINE

(60 Scoreable Questions)

<b>I.</b>	<b>DEPARTMENT OF INSURANCE .....</b>	<b>3</b>
	<b>A. Commissioner’s Powers and Duties</b>	
	<b>B. Admitted Insurers</b>	
	<b>C. Insurer Deposits</b>	
	<b>D. Department Investigator</b>	
	<b>E. Bail Bond Enforcement &amp; Administration Fund</b>	
<b>II.</b>	<b>BAIL AGENT &amp; RECOVERY AGENT LICENSING &amp; REGULATIONS .....</b>	<b>11</b>
	<b>A. Qualifications</b>	
	<b>B. Prelicensing Educational requirements</b>	
	<b>C. Examination and Licensing Fees</b>	
	<b>D. Registration of Bail Agent License with Circuit Court</b>	
	<b>E. License Renewal and Expiration</b>	
	<b>F. Continuing Education</b>	
	<b>G. Change of Address</b>	
	<b>H. Denial, Suspension, or Revocation of License &amp; Disciplinary Actions/Penalties</b>	
	<b>I. Appointment and Termination of Appointment</b>	
	<b>J. Discontinuance of Business/Return of License</b>	
	<b>K. Persons Excluded from Acting as Bail Agents/Recovery Agents</b>	
<b>III.</b>	<b>KEY DEFINITIONS .....</b>	<b>11</b>
	<b>A. Acquit</b>	
	<b>B. Appeal</b>	
	<b>C. Arraignment</b>	
	<b>D. Bail Agent</b>	
	<b>E. Bail Bond</b>	
	<b>F. Collateral</b>	
	<b>G. Defendant</b>	
	<b>H. Extradition</b>	
	<b>I. Felony</b>	
	<b>J. Fugitive</b>	
	<b>K. Indemnification</b>	

<b>IV.</b>	<b>BAIL BOND BASICS .....</b>	<b>17</b>
	<b>A. Purpose</b>	
	<b>B. Surety bond types</b> <ul style="list-style-type: none"> <li>1. Bail</li> <li>2. Appearance</li> <li>3. Appeal</li> <li>4. Cash</li> <li>5. Property</li> </ul>	
	<b>C. Parties to a Surety bond</b> <ul style="list-style-type: none"> <li>1. Principal</li> <li>2. Obligee</li> <li>3. Surety/Guarantor</li> </ul>	
	<b>D. Indemnification Agreements/Surety Contracts</b>	
	<b>E. Bail Agent &amp; Insurer’s Power of Attorney</b>	
	<b>F. Duties of a Bail Agent/Recovery Agent</b>	
	<b>G. Access to Jails</b>	
	<b>H. Bond Process</b> <ul style="list-style-type: none"> <li>1. Application for bond</li> <li>2. The Surety contract</li> <li>3. Obligations of the parties</li> <li>4. Amount of bail</li> <li>5. Collateral security</li> <li>6. Receipts</li> <li>7. Posting the bond/Recordings</li> <li>8. Informational notice requirements</li> </ul>	
	<b>I. Court Procedures</b> <ul style="list-style-type: none"> <li>1. Court appearance</li> <li>2. Arraignment</li> <li>3. Trial</li> <li>4. Appeal</li> <li>5. Conditions for release</li> <li>6. Failure to appear</li> <li>7. Revocation of bail</li> </ul>	
	<b>J. Release of Surety</b>	
	<b>K. Surrender of Principal</b> <ul style="list-style-type: none"> <li>1. Return of premium</li> <li>2. Return of collateral</li> </ul>	
	<b>L. Bond Forfeiture</b> <ul style="list-style-type: none"> <li>1. Disposal of funds</li> <li>2. Time limit for appeals</li> <li>3. Penalty assessments &amp; timing</li> </ul>	
<b>V.</b>	<b>BAIL AGENT/RECOVERY AGENT PRACTICES &amp; PROCEDURES .....</b>	<b>10</b>
	<b>A. Use of Recovery Agents</b> <ul style="list-style-type: none"> <li>1. Duties of a Recovery Agent</li> <li>2. Relationship to the Bail Agent</li> <li>3. Prohibited conduct</li> <li>4. Compensation</li> </ul>	
	<b>B. Soliciting Business-Prohibited conduct</b>	



- C. Attorney Referrals
- D. Practice of Law
- E. Failure to Collect Full Premium
- F. Signing a Bond in Blank
- G. Maintaining Records
- H. Soliciting Without a License
- I. Prohibition Against Gifts

**VI. LAW ENFORCEMENT PRINCIPLES..... 8**

- A. Who May Make An Arrest
  - 1. Law enforcement officers
  - 2. Judges
  - 3. Coroners
  - 4. Citizen's arrest
- B. Surety Qualifications
- C. Surrender of Defendants
- D. Apprehension of Defendants
- E. Notice of Trial or Hearing
- F. Failure of Defendant to Appear
- G. Breach of Undertaking
- H. Use of Force to Protect Person or Property
- I. Use of Force Relating to Surrender or Escape
- J. Bail

## Indiana Navigator Content Outline

*(60 scored plus 10 pretest questions)*

**I. CONSUMER ASSISTANCE BASICS ..... 20**

- A. Federally-Designated Consumer Assistors
  - 1. Governing Bodies/Law
    - a. Department of Health and Human Services (HHS)
      - i. Centers for Medicare and Medicaid Services (CMS)
      - ii. HealthCare.gov
    - b. Affordable Care Act (ACA)
  - 2. Types of Federally-Designated Consumer Assistors
    - a. Federal Navigators
      - i. Federal vs. State Requirements for Navigators
    - b. Certified Application Counselors (CACs)
    - c. Non-Navigator Assistance Personnel
    - d. Producers (Agents and Brokers)
  - 3. Definition, Purpose, Roles and Responsibilities, and How to Become Each Type of Federally-Designated Consumer Assistant
  - 4. Federally-Designated Consumer Assistants Serving Hoosiers – State Requirements
    - a. Application of Indiana Navigator Law (IC 27-19)
- B. Indiana Navigators and Application Organizations
  - 1. Who needs to be certified as an Indiana Navigator or Application Organization
  - 2. Application Organizations
    - a. Definition, Roles and Responsibilities
  - 3. Indiana Navigators

- a. Definition, Roles and Responsibilities
- b. Becoming an Indiana Navigator
  - i. Online Application
  - ii. Background Check
  - iii. Conflict of Interest Disclosure Form
  - iv. Privacy and Security Agreement
  - v. Precertification Education
  - vi. Certification Examination
- c. Annual Renewal Requirements; Continuing Education (CE)
- 4. Limitations for Indiana Navigators and Application Organizations
  - a. Conflicts of Interest
    - i. Conflict of Interest Policy
      - (a) Financial Conflict of Interest
      - (b) Conflict of Loyalty
      - (c) Changes in Actual or Potential Conflict of Interest
      - (d) Conflict of Interest Disclosure Form
  - b. Privacy and Security; confidentiality
    - i. Privacy and Security Agreement
      - (a) Personal Identifiable Information (PII)
      - (b) Reporting a Breach of Privacy/Security
  - c. Ethical Standards
    - i. Commitment to Consumers
    - ii. Self-Determination
    - iii. Informed Consent and Authorization
    - iv. Competence
    - v. Cultural Competence
      - (a) Serving Different Cultures and Languages – the National CLAS Standards
      - (b) Serving Persons with Disabilities
    - vi. Conflicts of Interest
    - vii. Privacy and Confidentiality
    - viii. Access to Records
    - ix. Professional Conduct
  - d. Advising on plan selection
  - e. Receiving Compensation
  - f. Using unique certification/registration number
  - g. Reporting Requirements
    - i. Change of name or contact information
    - ii. Administrative, criminal, or legal action
    - iii. Change in Conflict of Interest status
    - iv. Security Breach or improper disclosure of consumer's Personal Information

- 5. Information Resources
  - a. How and when to access (e.g., websites, resources, agency contacts)
- C. State of Indiana – Roles and Responsibilities**
  - 1. State Role in Certification/Registration and Re-certification/Re-registration of Indiana Navigators and Application Organizations
    - a. State Monitoring and Oversight
      - i. Indiana Department of Insurance (IDOI)
      - ii. Family and Social Services Administration (FSSA)
    - b. State Administrative Actions
      - i. Consequences for Violation of Navigator/Application Organization laws and regulations
    - c. Issuing a Consumer Complaint
      - i. Who to contact
      - ii. What to expect
    - d. Legal Authority
      - i. Indiana Code (IC 27-19)
      - ii. Indiana Administrative Code (760 IAC 4)

- b. Citizenship/Immigration Status
- c. Income
- d. Requirement to Provide a Social Security Number
- e. Requirement to File for Other Benefits
- f. Medicaid Modified Adjusted Gross Income (MAGI) Methodologies
  - i. MAGI vs. non-MAGI Populations
- g. Medicaid Eligibility Based on Blindness or Disability
  - 1. Managed Care Entities (MCE) (aka Managed Care Organizations (MCO))

**B. Indiana Application for Health Coverage/ Post-Enrollment**

- 1. Preparing to Help Consumers Apply for Health Coverage
  - a. Step One: Inform the Consumer of Any Actual or Potential Conflicts of Interest and of the Indiana Navigator’s Roles and Responsibilities
  - b. Step Two : Complete Preliminary Eligibility Screening
- 2. Application Process
  - a. How to Help Consumers Apply for Indiana Health Coverage Programs
  - b. Methods (i.e., online, paper, phone, in-person)
  - c. Checking Application Status
  - d. Home and Community-Based Services (HCBS) Waiver Programs
  - e. Presumptive Eligibility
- 3. Authorized Representatives
- 4. Appeals
- 5. What an Individual Can Expect After Being Determined Eligible for an Indiana Health Coverage Program
  - a. Effective Date of Eligibility
  - b. Notices and Insurance Card
  - c. CHIP Premiums
  - d. HIP POWER Account Contributions
  - e. M.E.D. Works Premiums
- 6. Using Coverage
  - a. Prior Authorization (PA)
  - b. Copayments
  - c. Reporting Changes
  - d. Who to Contact for Assistance or Grievances
  - e. Eligibility Redeterminations

**II. INDIANA HEALTH COVERAGE PROGRAMS .....20**

**A. Overview of Indiana Health Coverage Programs**

- 1. Types of Indiana Health Coverage Programs – Benefit Packages/Available Services
  - a. Healthy Indiana Plan (HIP)
    - i. Types of Coverage
      - (a) HIP Plus
      - (b) HIP Basic
      - (c) HIP Maternity
      - (d) HIP State Plan
    - ii. HIP workforce Bridge
    - iii. POWER Account Contributions and Preventive Care
    - iv. Tobacco Surcharge
  - b. Hoosier Care Connect
  - c. Traditional Medicaid (Fee-for-Service)
  - d. Children’s Health Insurance Program (CHIP)
  - e. Hoosier Healthwise
  - f. Medicare Savings Program
  - g. Right Choices Program
  - h. End Stage Renal Disease Program
  - i. M.E.D. Works
  - j. Home & Community-Based Services (HCBS) Waivers
  - k. Behavioral and Primary Healthcare Coordination Program
  - l. Family Planning Eligibility Program
  - m. Breast and Cervical Cancer Program
  - n. Presumptive Eligibility (PE) (e.g., Pregnant women, Hospital, Inmates)
- 2. General Factors of Eligibility
  - a. Residency

**III. HEALTH INSURANCE BASICS AND THE FEDERAL MARKETPLACE ..... 20**

**A. Basics of the Federal Health Insurance Marketplace**

- 1. Functions of the Marketplace
  - a. Insurance Affordability Options under the ACA

- i. Insurance Affordability Programs
      - (a) Cost-Sharing Reductions (CSRs)
      - (b) Premium Tax Credits (PTCs)
      - (c) Eligibility
      - (d) Requirement to File and Report Changes
    - ii. Federal Poverty Level (FPL)
    - iii. Modified Adjusted Gross Income (MAGI)
  - b. Small Business Health Insurance Options Program (SHOP) Marketplace
  - c. Application Process
    - i. Eligibility
    - ii. Cost-Sharing Reductions (CSRs)
    - iii. Open Enrollment Periods/Re-enrollment
    - iv. Special Enrollment Periods
    - v. Open Enrollment Period and the Outside Market
- 2. Qualified Health Plans (QHPs)
  - a. Metal Levels
    - i. Bronze Plan
    - ii. Gold Plan
    - iii. Platinum Plan
    - iv. Silver Plan
- 3. Stand-Alone Dental Plan

## **B. Marketplace Enrollment**

- 1. Preparing to Help Consumers Apply for Health Coverage
  - a. Inform the Consumer of Any Actual or Potential Conflicts of Interest and of the Indiana Navigator's Roles and Responsibilities
  - b. Complete Preliminary Eligibility Screening
- 2. Application Process
  - a. Methods (i.e., paper, online, phone)
  - b. Beginning the Marketplace Application
  - c. Disability Question on the Marketplace Application
  - d. Employer Coverage Questions on the Marketplace Application
  - e. Sources of Information Needed for the Marketplace Application
- 3. Verifying Eligibility
- 4. Interaction with the Marketplace
  - a. After Completing an Application
  - b. Notices
  - c. Plan Selection
  - d. Appeals - Challenging a Decision
  - e. Reporting Changes
  - f. Eligibility Redeterminations
  - g. Re-enrollment

## **C. Health Insurance Basics**

- 1. Basics of Health Insurance Markets
- 2. Basics of Health Insurance Coverage
  - a. Health Plan Cost
- 3. Types of Health Insurance Coverage
  - a. Catastrophic Plans
  - b. Grandfathered Plans
  - c. Qualified Health Plans
  - d. Multi-State Plans
- 4. Other Commercial (off-Marketplace) Coverage Types
  - a. Stand-Alone Plans
  - b. Other Excepted Benefit Plans
- 5. Basics of the Affordable Care Act
  - a. Individual Impacts
    - i. Guaranteed Availability and Guaranteed Renewability
    - ii. Essential Health Benefits
    - iii. Help Paying for Health Insurance and Cost-Sharing
    - iv. Enrollment Periods
  - b. Individual Shared-Responsibility Requirement
    - i. Minimum Essential Coverage
    - ii. Exemptions
  - c. Elimination of Lifetime and Annual Maximums
  - d. Premium Rating Factors (i.e., age, tobacco, location)

## **D. Indiana Insurance Law and Terminology**

- 1. Indiana Code 27-19 – Health Benefit Exchange
- 2. Indiana Administrative Code (760 IAC 4) – Indiana Navigators and Application Organization
- 3. Additional Commonly Terms and Concepts

### **Key Terms and Concepts**

- Affordable Care Act (ACA) (also referred to as Patient Protection and Affordable Care Act (PPACA))**
- Auto Assignment**
- Benefits Portal**
- Certificate of Coverage**
- COBRA Insurance (also known as Consolidated Omnibus Budget Reconciliation Act)**
- Coinsurance**
- Consumer Directed Health Plan (CDHP) (also known as High Deductible Health Plan (HDHP))**
- Dependent**
- Division of Family Resources (DFR)**
- Explanation of Benefits (EOB)**
- Fast Track**
- Federally-facilitated Marketplace (FFM) (also referred to as Federal Marketplace, Exchange, or HealthCare.gov)**
- Financial Interest**

- Flexible Spending Account (FSA)
- Health Maintenance Organization (HMO)
- Health Savings Account (HSA)
- Indiana Navigator Designation Form for Licensed Insurance Producers and Consultants
- Individual Market
- In-Network Provider
- Insurer (also referred to as health insurance issuer, Carrier, or Company)
- Medical Review Team (MRT)
- Medically Frail
- Medicare Savings Program
- Navigator Service Request Form
- Office of Medicaid Policy and Planning (OMPP)
- Out-of-network Provider
- Out-of-pocket Maximum (also referred to as Out-of-pocket Limit)
- Partnership Marketplace
- Pediatric
- Policy Year
- Pre-existing Condition
- Preferred Provider Organization (PPO)
- Premium
- Presumptive Eligibility (PE) (also referred to as PE for Pregnant Women (PEPW), Hospital PE (HPE), or PE for Inmates)
- Primary Care Provider (PCP)
- Provider (also referred to as Healthcare Provider)
- Qualified Provider (QP)(also referred to as Presumptive Eligibility (PE) Qualified Entity)
- Siron (also known as Vertafore)
- Social Security Administration (SSA)
- Social Security Disability Insurance (SSDI)
- State Health Insurance Assistance Program (SHIP)
- State-based Marketplace
- Summary of Benefits and Coverage
- Supplemental Security Income (SSI)
- Transitional Medical Assistance (TMA)

## INDIANA PUBLIC ADJUSTER CONTENT OUTLINE

(60 scored questions)

- I. INSURANCE REGULATIONS.....7**
  - A. Licensing Regulations**  
*Ref: 27-1-27*
    - 1. Qualifications
    - 2. Resident and Non-Resident
    - 3. Process
    - 4. Examination
    - 5. Fees
    - 6. Surety Bond
    - 7. License and Expiration
  - B. License Renewal**  
*Ref: 27-1-27; 27-1-15.6-7 (h), 27-1-15.6-10*
    - 1. Change of Contact Information
    - 2. Renewal Application and Fee

### C. Disciplinary Actions

*Ref: 27-1-27-7.1; 27-1-27-11*

1. Cease and Desist Order
2. Violations
3. Suspension and Revocation
4. Penalties
5. Administrative Hearings

### D. Unfair Claim Settlement Practices

*Ref: 27-4-1-4.5*

### E. Unfair Trade Practices

*Ref: 27-4-1-4*

### F. Federal Regulation

1. Fraud and False Statements (including 1033 Waiver)

## II. INSURANCE BASICS.....10

### A. Contract Law

1. Elements of Contract
2. Legal Interpretations
  - a. Ambiguities in a Contract of Adhesion
  - b. Reasonable Expectations
  - c. Utmost Good Faith

### B. Insurance Contract Basics

1. Indemnity
2. Representations, Misrepresentations and Concealment
3. Warrantees
4. Fraud
5. Waiver
6. Estoppel

### C. Insurance Concepts

1. Insurable Interest
2. Risk
3. Loss
4. Property
5. Casualty
6. Two and Three Party Contracts
7. Limit of Liability
8. Named Insured
9. Causes of Loss (Perils)
  - a. Basic
  - b. Broad
  - c. Special
10. Named Peril versus Special (Open) Perils
11. Indirect (Consequential) Loss
12. Blanket versus Special Coverage
13. Loss Valuation
  - a. Actual Cash Value
  - b. Replacement Cost
  - c. Functional Replacement Cost
  - d. Fair Market Value
  - e. Agreed Value
  - f. State Value
  - g. Valued Contracts
  - h. Worker's Compensation Coverage

### D. Policy Structure

1. Declarations
2. Definitions
3. Insuring Agreement
4. Additional Coverage
5. Conditions
6. Exclusions
7. Endorsements

### E. Common Policy Provisions

1. Insured (Named, First Named, Additional Insured(s))
2. Policy Period
3. Policy Territory
4. Cancellation and Renewal
5. Deductibles
6. Other Insurance

- a. Nonconcurrency
  - b. Primary and Excess
  - c. Pro Rata
  - 7. Policy Limits
  - 8. Restoration/Nonreduction of Limits
  - 9. Coinsurance
  - 10. Vacancy or Unoccupancy
  - 11. Liberalization
  - 12. Third Party Provisions
    - a. Mortgage Clause
    - b. Loss Payable Clause
    - c. No Benefit to Bailee
- F. Indiana Laws, Regulations and Provisions**
- 1. Cancellation and Nonrenewal  
*Ref: 27-7-12-3, 27-7-12-4, 27-7-12-5, 27-7-12-6, 27-7-12-7, 27-1-31-2, 27-1-31-2.5, 27-1-31-3*
  - 2. Concealment, Misrepresentation and Fraud  
*Ref: 27-1-3-22*
  - 3. Mine Subsidence Coverage  
*Ref: 27-7-9-3, 27-7-9-7, 27-7-9-8, 27-7-9-8.5*
  - 4. Terrorism Risk Insurance Act of 2002

**III. ADJUSTING LOSSES.....15**

- A. Role of the Adjuster**
- 1. Duties and Responsibilities
  - 2. Public Adjuster versus Independent Adjuster
  - 3. Relationship to the Legal Profession
- B. Property Losses**
- 1. Insured's Duties Following a Loss
    - a. Notice
    - b. Minimizing Loss
    - c. Proof of Loss
    - d. Books and Records
    - e. Abandonment
  - 2. Claims Investigation Process and Procedures
    - a. Critical Evidence
    - b. Other Evidence
    - c. Official Reports
    - d. Written and Audio Statements
  - 3. Determining Value and Loss
    - a. Burden of Proof of Loss and of Value
    - b. Estimates
    - c. Depreciation
    - d. Salvage
  - 4. Claim Settlement Options/Releases
  - 5. Payment and Discharge
  - 6. Claims Adjustment Procedures
    - a. Dispute Resolution
      - i. Appraisal
      - ii. Arbitration
      - iii. Litigation
- C. Types of Adjuster Reports**
- 1. Initial/Field Report
  - 2. Interim Report
  - 3. Full Report

**IV. DWELLING POLICIES.....2**

- A. Characteristics and Purpose**
- B. Coverage Forms**
- 1. DP-1 Basic
  - 2. DP-2 Broad
  - 3. DP-3 Special
- C. Property Coverages**
- 1. Coverage A – Dwelling
  - 2. Coverage B – Other Structures
  - 3. Coverage C – Personal Property
  - 4. Coverage D – Fair Rental Value
  - 5. Coverage E – Additional Living Expenses
- D. Conditions**

**E. Exclusions**

**V. HOMEOWNERS POLICIES.....11**

- A. Coverage Forms**
- 1. HO-2 Broad Form
  - 2. HO-3 Special Form
  - 3. HO-4 Tenant (Contents) Form
  - 4. HO-5 Comprehensive Form
  - 5. HO-6 Condominium Unit Owners Form
  - 6. HO-8 Modified Coverage Form
- B. Definitions**
- 1. Resident Premises
  - 2. Named Insured
  - 3. Family Member/Relative
- C. Section I – Property Coverages**
- 1. Coverage A – Dwelling
  - 2. Coverage B – Other Structures
  - 3. Coverage C – Personal Property
  - 4. Coverage D – Loss of Use
- D. Perils Insured Against (Basic, Broad, Special)**
- E. Conditions**
- F. Exclusions**

- 1. Flood (National Flood Insurance Program (NFIP))
    - a. Eligibility
  - 2. Manufacturer Defects
  - 3. Wear/Tear
  - 4. Mechanical Breakdown
  - 5. Animals, Birds and Pets
  - 6. Motor Vehicles
- G. Selected Endorsements**
- 1. Limited Fungi, Wet or Dry Rot, or Bacteria Coverage
  - 2. Earthquake
  - 3. Water Back-Up and Sump Pump Failure
  - 4. Building Ordinance and Law

**VI. COMMERCIAL PACKAGE POLICIES.....6**

- A. Components**
- 1. Common Policy Declarations
  - 2. Common Policy Conditions
  - 3. One or More Coverage Parts
- B. Commercial Property**
- 1. Property Conditions Form
  - 2. Coverage Forms
    - a. Building and Personal Property
    - b. Business Income
    - c. Extra Expense
  - 3. Cause of Loss Forms
    - a. Basic
    - b. Broad
    - c. Special
- C. Commercial Inland Marine**
- 1. Definition and Purpose
- D. Farm Coverage**
- 1. Farm Property Coverage Forms
    - a. Coverage A – Dwelling
    - b. Coverage B – Other Structures
    - c. Coverage C – Personal Property
    - d. Coverage D – Loss of Use
    - e. Coverage E – Scheduled Farm Personal Property
    - f. Coverage F – Unscheduled Farm Personal Property
    - g. Coverage G – Other Farm Structures
  - 2. Causes of Loss (Basic, Broad, Special)
  - 3. Crop-Hail Insurance versus Multi-Peril Crop Insurance
  - 4. Conditions

5. Exclusions  
**VII. BUILDING CONSTRUCTION.....9**

**A. Construction Styles, Materials, Measurements and Components**

1. Roofing/Siding
2. Framing
3. Foundations
4. Flooring
5. Mechanical (e.g., Plumbing, Heating, Electrical)
6. Water, Smoke and Fire Remediation
7. Debris Removal

**B. Construction Types**

1. Stick-Built
2. Pre-Fabrication
3. Manufactured

**C. Endorsements**

1. Actual Cash Value Endorsement
  - a. Recoverable versus Non-Recoverable Depreciation
2. Matching Endorsement
3. Common Construction Endorsement
4. Amendatory Debris Removal

**D. Building Codes and Code Enforcement**

12. Service of process upon nonresident producer licensee  
*Ref: 27-1-15.6-21*
13. Fees for Licensure and duplicate licenses  
*Ref: 27-1-15.6-32*
14. Rules and regulations  
*Ref: 27-1-15.6-33*
15. Hearings  
*Ref: 27-1-15.6-34*
16. Business entity  
*Ref: 27-1-15.6-6(d)*

**C. Producer compliance**

1. Fraudulent insurance acts  
*Ref: 27-1-3-22; 27-2-16-3*
2. Unfair methods of competition and deceptive acts and practices  
*Ref: 27-4-1-3, 27-4-1-4*
  - a. Misrepresentation
  - b. False advertising
  - c. Defamation
  - d. Boycott, coercion or intimidation
  - e. False financial information
  - f. Illegal inducement
  - g. Unfair discrimination
  - h. Rebating
3. Unfair Claims Settlement Practices  
*Ref: 27-4-1-4.5*
4. Penalties/Disciplinary Actions
  - a. Penalty for violating Licensing law  
*Ref: 27-1-15.6-12, 27-1-15.6-28, 29*
  - b. Penalty for violating Unfair Competition Law  
*Ref: 27-4-1-5, 6, 7, 8, 9*
  - c. Penalty for violating Cease and Desist Orders  
*Ref: 27-4-1-12*
  - d. Criminal violations  
*Ref: 27-4-1-16; 27-1-2-4; 35-50-3-2*

**INDIANA SURPLUS LINES  
CONTENT OUTLINE**

*(60 scored questions)*

**I. Insurance Regulation.....35**

**A. Department of Insurance**

1. Rights, powers and duties of the Commissioner  
*Ref: 27-1-3-7, 27-1-3-10*
2. Hearings  
*Ref: 27-1-15.6-34*

**B. Producer licensing**

1. Definitions  
*Ref: 27-1-15.6-2; 27-1-15.8-1, 27-6-1.1-1*
2. Qualifications for license  
*Ref: 27-1-15.8-3*
3. Licensing examinations  
*Ref: 27-1-15.6-5*
4. Application for resident insurance producer  
*Ref: 27-1-15.6-6*
5. Nonresident producer license  
*Ref: 27-1-15.6-8*
6. Use of assumed name  
*Ref: 27-1-15.6-10*
7. Penalties  
*Ref: 27-1-15.6-12*
8. No compensation to unlicensed sellers  
*Ref: 27-1-15.6-13*
9. Insurance producer acting as an agent of an insurer  
*Ref: 27-1-15.6-14*
10. Notification of termination  
*Ref: 27-1-15.6-15*
11. Nonresident license continuing education waiver  
*Ref: 27-1-15.6-16*

**II. Surplus Lines.....25**

**A. Admission of Insurance companies in Indiana**

1. Admission of Insurance Companies
  - a. Domestic, foreign, and alien companies  
*Ref: 27-1-2-3 (e, f, g), 27-1-3.5-2*
  - b. Admitted companies  
*Ref: 27-1-17-1, 2*
  - c. Certificate of Authority  
*Ref: 27-1-3-20, 27-1-17-1 through 9*
    - i. Admission of foreign and alien companies to transaction business in Indiana
2. Examination of Admitted Insurance Companies  
*Ref: 27-1-3.1-8*
  - a. Fiscal examinations
  - b. Waiving examinations of foreign and alien companies
3. Insurance Guaranty Associations, Inapplicability  
*Ref: 27-6-8-4(7)*

**B. Surplus lines market**

1. Lloyd's of London  
*Ref: 27-7-1-4; 27-7-1-8*
2. Risk retention groups  
*Ref: 27-7-10-11*
3. Purchasing groups  
*Ref: 27-7-10-10*

- 4. Industrial insureds  
*Ref: 27-4-5-2(b)(8)*
- C. Coverage**
  - 1. Type of coverage
  - 2. Use and characteristics
  - 3. Premiums
- D. Authority**
  - 1. Binding
  - 2. Underwriting
  - 3. Claims
  - 4. Commissions
- E. Surplus lines producer responsibilities**  
*Ref: 27-1-15.8-4*
  - 1. Gross premiums (a)
  - 2. Affidavit (b)
  - 3. Financial statement (c)
  - 4. Separate account (d)
  - 5. Service of process (e)
  - 6. Revocation of license (f)
  - 7. Compensation (g)
  - 8. Penalties (h)

## INDEPENDENT ADJUSTER CONTENT OUTLINE

*(100 scored and 5 pretest questions)*

- I. INDIANA LAWS AND DEPARTMENT RULES COMMON TO ALL LINES OF INSURANCE.....16**
  - A. Department of Insurance**
    - 1. Insurance Commissioner
      - a. Appointment by Governor  
*Ref: 27-1-1-2*
      - b. Member of National Association of Insurance Commissioners (NAIC)  
*Ref: 27-1-1-2*
      - c. Powers  
*Ref: 27-1-3-7, 27-1-3-10*
      - d. Duties  
*Ref: 27-1-3-7, 27-1-3-10*
    - 2. Admission of Insurance Companies
      - a. Certificate of Authority  
*Ref: 27-1-3-20, 27-1-17-7*
      - b. Admitted versus non-admitted companies  
*Ref: 27-1-17-1, 2*
    - 3. Insurance Guaranty Associations  
*Ref: 27-6-8-2, 27-6-8-5, 27-6-8-7(a), 27-6-8-19*
      - a. Purpose
    - 4. Surplus Lines Companies
  - B. Licensing Regulations**  
*Ref: 27-1-28*
    - 1. Qualifications
    - 2. Resident and Non-Resident
    - 3. Reciprocity
    - 4. Process
    - 5. Examination
    - 6. Fees
  - C. License Renewal**  
*Ref: 27-1-28; 27-1-15.6-7 (h), 27-1-15.6-10; 27-1-28-19; 27-1-27-1; 27-1-27-3; 27-1-27-4; 27-1-27-5*
    - 1. Change of Contact Information
    - 2. Renewal Application and Fee
    - 3. Electronic Process
    - 4. Reinstatement Fee

- 5. Continuing Education
- D. Disciplinary Actions**  
*Ref: 27-1-27-7.1; 27-1-27-11 27-1-28-18*
  - 1. Cease and Desist Order
  - 2. Violations
  - 3. Suspension and Revocation
  - 4. Penalties
  - 5. Administrative Hearings
- E. Unfair Claim Settlement Practices**  
*Ref: 27-4-1-4.5*
- F. Unfair Trade Practices**  
*Ref: 27-4-1-4*
  - 1. Misrepresentation
  - 2. False information and advertising
  - 3. Rebates and kickbacks
  - 4. Defamation
  - 5. Boycott
  - 6. Coercion
  - 7. Intimidation
- G. Federal Regulation**
  - 1. Fraud and False Statements (including 1033 Waiver)

## **II. INSURANCE BASICS.....10**

- A. Contract Law**
  - 1. Elements of Contract
  - 2. Legal Interpretations
    - a. Ambiguities in a Contract of Adhesion
    - b. Reasonable Expectations
    - c. Utmost Good Faith
- B. Insurance Contract Basics**
  - 1. Indemnity
  - 2. Representations, Misrepresentations and Concealment
  - 3. Warranties
  - 4. Fraud
  - 5. Waiver (Express and implied)
  - 6. Estoppel
- C. Insurance Concepts**
  - 1. Insurable Interest
  - 2. Risk (pure vs. speculative)
  - 3. Loss
    - a. Direct
    - b. Indirect (consequential)
  - 4. Negligence
    - a. Duty
    - b. Breach of duty
    - c. Proximate cause
    - d. Damages
      - i. Compensatory
      - ii. Punitive
  - 5. Property
  - 6. Casualty
    - a. Strict Liability
    - b. Vicarious Liability
  - 7. Two and Three Party Contracts
  - 8. Limit of Liability/Company pays lower of loss or limit
  - 9. Named Insured
  - 10. Causes of Loss (Perils)
    - a. Basic
    - b. Broad
    - c. Special
  - 11. Named Peril versus Special (Open) Perils
  - 12. Blanket versus Special Coverage
  - 13. Loss Valuation
    - a. Actual Cash Value
    - b. Replacement Cost
    - c. Functional Replacement Cost
    - d. Fair Market Value
    - e. Agreed Value
    - f. Stated Value
    - g. Salvage Value
  - 14. Bailment/Care, Custody, Control

- 15. Occurrence
  - 16. Mortgagee rights
  - 17. Reinsurance
  - 18. Underwriting
  - D. Policy Structure**
    - 1. Declarations
    - 2. Definitions
    - 3. Insuring Agreement
    - 4. Additional Coverage
    - 5. Extensions of Coverage
    - 6. Endorsements
    - 7. Conditions
    - 8. Exclusions
  - E. Common Policy Provisions**
    - 1. Insured (Named, First Named, Additional Insured(s))
    - 2. Policy Period
    - 3. Policy Territory
    - 4. Cancellation and Renewal
    - 5. Coinsurance
    - 6. Deductibles
      - a. Flat
      - b. Percentage
      - c. Overlapping
    - 7. Other Insurance
      - a. Nonconcurrency
      - b. Primary and Excess
      - c. Pro Rata
    - 8. Policy Limits
    - 9. Restoration/Nonreduction of Limits
    - 10. Vacancy or Unoccupancy
    - 11. Liberalization
    - 12. Third Party Provisions
      - a. Mortgage Clause
      - b. Loss Payable Clause
      - c. No Benefit to Bailee
- III. PERSONAL LINES REGULATIONS.....3**
- A. Claims**
    - 1. Auto claims  
*Ref: 27-4-1.5*
  - B. Automobile Insurance**
  - C. Automobile Insurance Assigned Risk Program (AIP)**  
*Ref: 27-7-6-8; <https://www.aipso.com/Plan-Sites/Indiana>*
  - D. Mine Subsidence**  
*Ref: 27-7-9-3, 27-7-9-7, 27-7-9-8, 27-7-9-8.5*
- IV. DWELLING POLICIES (2 QUESTIONS)**
- A. Characteristics and Purpose**
  - B. Coverage Forms**
    - 1. DP-1 Basic
    - 2. DP-2 Broad
    - 3. DP-3 Special
  - C. Property Coverages**
    - 1. Coverage A – Dwelling
    - 2. Coverage B – Other Structures
    - 3. Coverage C – Personal Property
    - 4. Coverage D – Fair Rental Value
    - 5. Coverage E – Additional Living Expenses
  - D. Conditions**
  - E. Exclusions**
- V. HOMEOWNERS POLICIES (14 QUESTIONS)**
- A. Coverage Forms**
    - 1. HO-2 Broad Form
    - 2. HO-3 Special Form
    - 3. HO-4 Tenant (Contents) Form
    - 4. HO-5 Comprehensive Form
    - 5. HO-6 Condominium Unit Owners Form
    - 6. HO-8 Modified Coverage Form
  - B. Definitions**
    - 1. Resident Premises
    - 2. Named Insured
    - 3. Family Member/Relative
  - C. Section I – Property Coverages**
    - 1. Coverage A – Dwelling
    - 2. Coverage B – Other Structures
    - 3. Coverage C – Personal Property
    - 4. Coverage D – Loss of Use
  - D. Perils Insured Against (Basic, Broad, Special)**
  - E. Section II – Liability**
    - 1. Coverage E – Personal Liability
    - 2. Coverage F – Medical payments
  - F. Conditions**
  - G. Exclusions**
    - 1. Flood (National Flood Insurance Program (NFIP))
      - a. Eligibility
    - 2. Wear/Tear
    - 3. Mechanical Breakdown
    - 4. Animals, Birds and Pets
    - 5. Motor Vehicles
    - 6. Earth Movement
    - 7. Freezing of Pipes
  - H. Selected Endorsements**
    - 1. Earthquake
    - 2. Water Back-Up and Sump Pump Failure
    - 3. Building Ordinance and Law
    - 4. Incidental business in home
    - 5. Equipment Breakdown
  - I. Boatowners**
- VI. Automobile: Personal Auto.....8**
- A. Liability**
    - 1. Bodily Injury
    - 2. Property Damage
    - 3. Split Limits
    - 4. Combined Single Limit
  - B. Medical Payments**
  - C. Physical Damage (collision; other than collision; specified perils)**
  - D. Uninsured motorists**
  - E. Underinsured motorists**
  - F. Who is an insured**
    - 1. Named Insured
    - 2. Family Member
    - 3. Those using with permission
  - G. Types of Auto**
    - 1. Owned
    - 2. Non-owned
    - 3. Hired
    - 4. Temporary Substitute
    - 5. Newly Acquired Autos
    - 6. Transportation Expense and Rental Reimbursement Expense
  - H. Exclusions**
  - I. Individual Insured and Drive Other Car (DOC)**



**VII. COMMERCIAL GENERAL LIABILITY.....12**

**A. Exposures**

- 1. Premises and Operations
- 2. Products and Completed Operations

**B. Coverage**

- 1. Coverage A: Bodily Injury and Property Damage Liability
  - a. Occurrence
  - b. Claims made
    - i. Retroactive date
- 2. Coverage B: Personal Injury and Advertising Injury
- 3. Coverage C: Medical Payments
- 4. Supplemental Payments
- 5. Who is an insured
- 6. Limits
  - a. Per occurrence
  - b. Annual Aggregate
- 7. Damage to Property of Others
  - a. Fire Legal Liability

**C. 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

**VIII. WORKERS COMPENSATION INSURANCE, EMPLOYERS LIABILITY INSURANCE, AND RELATED ISSUES.....5**

**A. Standard policy concepts**

- 1. Who is an employee/employer
- 2. Compensation

**B. Work-related vs. non-work-related**

**C. Other states' insurance**

**D. Employers Liability**

**E. Exclusive remedy**

**F. Premium Determination**

**G. Indiana Worker's Compensation Regulations**

*Ref: 22-3-2, 22-3-3*

- 1. Benefits
  - Ref: 22-3-3*
- 2. Who Must Be Insured/Is Not Required to Be Insured
  - Ref: 22-3-2*
- 3. Minors
  - Ref: 22-3-6-1(b)(c)*
- 4. Second Injury Fund
  - Ref: 22-3-3-13*
- 5. Assigned Risk Plan
  - Ref: 27-7-2-28, 27-7-2-28.1*

**IX. COMMERCIAL PACKAGE POLICIES.....18**

**A. Components**

- 1. Common Policy Declarations
- 2. Common Policy Conditions
- 3. One or More Coverage Parts
- 4. Liability and Medical Payments

**B. Commercial Property**

- 1. Property Conditions Form
- 2. Coverage Forms
  - a. Building, Personal Property, Personal

- Property of Others
- b. Business Income
- c. Extra Expense
- 3. Cause of Loss Forms
  - a. Basic
  - b. Broad
  - c. Special

**C. Commercial Liability**

**D. Professional and Products Liability**

**E. Umbrella or Excess Liability**

**F. Commercial Inland Marine**

- 1. Definition and Purpose

**G. Ocean Marine**

**H. Farm Coverage**

- 1. Farm Property Coverage Forms
  - a. Coverage A – Dwelling
  - b. Coverage B – Other Structures
  - c. Coverage C – Personal Property
  - d. Coverage D – Loss of Use
  - e. Coverage E – Scheduled Farm Personal Property
  - f. Coverage F – Unscheduled Farm Personal Property
  - g. Coverage G – Other Farm Structures
  - h. Coverage H - Bodily Injury & property damage
    - i. Coverage I - Personal & Advertising Injury
    - j. Coverage J - Medical Payments
- 2. Causes of Loss (Basic, Broad, Special)
- 3. Crop-Hail Insurance versus Multi-Peril Crop Insurance
  - 4. Conditions
  - 5. Exclusions

**X. BUSINESSOWNERS POLICY (BOP).....1**

- 1. Definition and use

**XI. COMMERCIAL AUTO (2 QUESTIONS)**

- 1. Who is insured
- 2. Types of vehicles
- 3. Garage Coverage Form, including Garagekeepers Insurance

**XII. ADJUSTING LOSSES.....7**

**A. Role of the Adjuster**

- 1. Duties and Responsibilities
- 2. Public Adjuster
- 3. Independent Adjuster
- 4. Staff Adjuster
- 5. Relationship to the Legal Profession

**B. Property and Casualty**

- 1. Insured's Duties Following a Loss
  - a. Notice
  - b. Minimizing Loss
  - c. Proof of Loss
  - d. Books and Records
  - e. Abandonment
- 2. Claims Investigation Process and Procedures
  - a. Critical Evidence
  - b. Other Evidence
  - c. Official Reports
  - d. Written and Audio Statements
- 3. Determining Value and Loss
  - a. Burden of Proof of Loss and of Value
  - b. Estimates
  - c. Depreciation
  - d. Salvage
- 4. Claim Settlement Options/Releases
- 5. Payment and Discharge

- 6. Claims Adjustment Procedures
  - a. Dispute Resolution
    - i. Appraisal
    - ii. Arbitration
    - iii. Litigation
- 7. Liability

**C. Types of Adjuster Reports**

- 1. Initial/Field Report
- 2. Interim Report
- 3. Full Report

**XIII. BUILDING**

**CONSTRUCTION.....2**

**A. Construction Styles, Materials, Measurements and Components**

- 1. Roofing/Siding
- 2. Framing
- 3. Foundations
- 4. Flooring
- 5. Mechanical (e.g., Plumbing, Heating, Electrical)
- 6. Water, Smoke and Fire Remediation
- 7. Debris Removal

**B. Construction Types**

- 1. Stick-Built
- 2. Pre-Fabrication
- 3. Manufactured

**C. Endorsements**

- 1. Actual Cash Value Endorsement
  - a. Recoverable versus Non-Recoverable Depreciation
- 2. Matching Endorsement
- 3. Common Construction Endorsement
- 4. Amendatory Debris Removal

**D. Building Codes and Code Enforcement**

# ENGLISH AS A SECOND LANGUAGE (ESL) REQUEST FORM



***Note: Only candidates who require additional examination time for ESL should use this form.***

Candidates who wish to request additional time for ESL should email this form to AccommodationsPearsonVUE@pearson.com or fax this form to Pearson VUE at 610-471-0555. Please attach a letter (on official letterhead) from an instructor or employer that verifies English is your second language.

**All requests must first be approved by Pearson VUE. Candidates must wait for confirmation of the approval before scheduling an examination.**

**PLEASE PRINT CLEARLY**

Date:		
Last Name:		
First Name:		M.I.:
Address:		
City:	State:	Zip:
Daytime Telephone:		
Email address:		
Program / Examination name:		
<input type="checkbox"/> Additional time for English as a second language		
<p><b>Candidates should contact Pearson VUE with questions about additional time.</b></p> <p><b>PEARSON VUE Accommodation Requests for ESL</b> Email: AccommodationsPearsonVUE@pearson.com Fax: 610-471-0555</p>		

# GENERAL INFORMATION

Candidates should make an exam reservation either by phone at (866) 895-0496 or online at [www.pearsonvue.com/in/insurance](http://www.pearsonvue.com/in/insurance).

Candidates also have the option to test online from home or office through OnVUE.  
**CANDIDATES MAY TEST AT ANY OF OUR U.S. TEST CENTERS.**

INDIANA TEST CENTERS						
Anderson	Columbus	Fort Wayne	Kokomo	Madison	Richmond	Valparaiso
Avon	Crawfordsville	Gary	Lafayette	Marion	Sellersburg	Vincennes
Batesville	Crown Point (Merrillville)	Goshen	Lawrenceburg	Muncie	South Bend	Warsaw
Bloomington	Evansville	Indianapolis	Logansport	New Albany	Terre Haute	

Locations and schedules are subject to change.

**Indiana insurance candidates have access to our network of more than 200 company-owned sites nationwide and military sites.**

TEST CENTERS IN NEIGHBORING STATES					
STATE	CITY	STATE	CITY	STATE	CITY
<b>IL</b>	Chicago	<b>MI</b>	East Lansing	OH	Mason
IL	Marion	MI	Grand Rapids	OH	Maumee
IL	Oak Brook	MI	Marquette	OH	Moraine
IL	Schaumburg	MI	Southfield	OH	Westlake
IL	Springfield	<b>OH</b>	Copley Township		
<b>KY</b>	Lexington	OH	Gahanna		

Locations and schedules are subject to change.

Find a test center by location online at

<https://wsr.pearsonvue.com/testtaker/registration/SelectTestCenterProximity/ININS?conversationId=2857141>.

## PEARSON VUE HOLIDAY SCHEDULE

No exams on the following holidays:

New Year's Day	Memorial Day	Labor Day	Christmas Day
Martin Luther King, Jr. Day	Independence Day	Thanksgiving Day	