

MONTANA Insurance Content Outlines

Content Outlines: Effective February 16, 2024

Montana Insurance Supplement

Examination Content Outlines

Effective: February 16, 2024
*Notes: Bail Bond Exam effective January 1, 2024

LIFE – GENERAL KNOWLEDGE CONTENT OUTLINE

Product Knowledge, Terms, and Concepts

(′50	scoreable	questions	plus 5	pretest of	guestions)	١

I. TYPES OF POLICIES	15
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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
- 5. Accumulation and Annuity Periods
- 6. Payout options

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

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

B. Policy provisions and options

- 1. Entire contract
- 2. Insuring clause

- 3. Free look
- 4. Consideration
- 5. Owner's rights
- 6. Beneficiary designations
 - a. Primary and contingent
 - b. Revocable and irrevocable
 - c. Common disaster
 - d. Minor beneficiaries
 - e. Designation by class
- 7. Premium Payment
 - a. Modes
 - b. Grace period
 - c. Automatic premium loan
 - d. Level or flexible
- 8. Reinstatement
- 9. Policy loans, withdrawals, partial surrenders
- 10. Non-forfeiture options
- Dividends and dividend options (e.g., participating, non-participating)
- 12. Incontestability
- 13. Assignments
- 14. Suicide
- 15. Misstatement of age or gender
- 16. Settlement options
- 17. Accelerated death benefits

C. Policy exclusions

- 1. War
- 2. Aviation
- 3. Dangerous Occupation

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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
- 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
- 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 legal 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

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- 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 - MONTANA SPECIFIC **CONTENT OUTLINE**

State, Statutes, and Rules

(36 scoreable plus 5 pretest questions)

- MONTANA STATUTES AND RULES COMMON TO LIFE, DISABILITY (A&H), PROPERTY AND CASUALTY INSURANCE25
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 - 1. Broad powers and duties

Ref: 33-1-301 — 306; 33-18-1003 — 1005

2. Examination of records

Ref: 33-1-311; 401-402, 408-411, 413; 33-17-1101

3. Cease and desist orders

Ref: 33-1-313 — 316; 33-1-701, 705, 707, 711; 33-18-1004 — 1005

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B. General Definitions

- 1. Domestic, foreign, alien
 - Ref: 33-1-201
- 2. Insurance transactions

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3. Authorized/unauthorized companies and certificate of authority

Ref: 33-1-201; 33-2-104

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C. Licensing Requirements

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2. Nonresident/reciprocal producer

Ref: 33-17-401, 406 — 411; 33-17-201; 33-20-1303

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5. Continuing education Ref: 33-17-1203 — 1207

6. Temporary licenses

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7. Eligibility for license

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8. Suspension, revocation, and termination of licenses

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9. Producer appointment/contract cancellation Ref: 33-17-231 — 232, 236

10. Resident producer

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D. Unfair Trade Practices

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- 1. False advertising
- 2. Rebating
- 3. Twisting
- 4. Misrepresentation
- 5. Defamation
- 6. Excess fees/charges

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2. Major medical policies	2. Guaranteed insurability
3. Health Maintenance Organizations (HMOs)	3. Future increase option
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	2	Consultant		C.	Montana Use of Credit Information in Personal
	3.				Insurance
	4	Ref: 33-17-501 — 505, 511- 513			Ref: 33-18-601 — 611
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Ref: 33-23-203 — 204; MCA 61-6-301 — 304

2. Uninsured Motorists-defined

Ref: 33-23-201

3. Mature defensive Driving Act

Ref: 33-16-221 — 225

4. Comparative negligence

Ref: 27-1-701 — 702

5. Cancellation/nonrenewal

Ref: 33-23-211 — 217

6. Prohibited discrimination

Ref: 33-18-210

7. Good Driver Discount

Ref: 33-18-210

C. Assigned Risk/Auto Insurance Plan

Ref: MCA 61-6-144

D. Worker's Compensation

1. Plan 1, 2, and 3

Ref: 39-71-116 – 119, 401, 405 – 409, 411 –413, 501, 503

2. Claims and benefits

Ref: 39-71-601 – 613, 701 –704, 708, 712, 721, 725,

E. Professional Liability Insurance

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(30 scoreable questions)

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A. Insurance Commissioner/Department

1. Broad powers and duties

Ref: 33-1-301 — 306; 33-18-1003 — 1005

2. Examination of records

Ref: 33-1-311, 401 —402, 408-411, 413; 33-17-1101

3. Notice of hearings

Ref: 33-1-313 — 316; 33-1-318; 33-1-701, 705, 707, 711; 33-18-1004 — 1005

4. Penalties

Ref: 33-1-317

B. General Definitions

Authorized/unauthorized companies and certificate of authority

Ref: Ref: 33-1-201; 33-2-104

2. Insurance transaction/policies

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C. Licensing Requirements

1. Definitions

Ref: 33-17-102 — 103, 236

2. Eligibility for license

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3. Suspension, revocation, and termination of licenses

Ref: 33-17-1001, 1002, 1004

4. Producer appointment/contract cancellation *Ref: 33-17-231 — 232, 236*

D. Unfair Trade Practices

Ref: 33-18 - 101--1006

- 1. False advertising
- 2. Rebating
- 3. Misrepresentation

4. Unfair discrimination

Ref: ARM 6.6.1201-1206; 49-2-309; 33-18-206

5. Unfair claims practices

Ref: 33-1-1205; 33-18-201, 232

6. Penalties

Ref: 33-18-1004, 1005

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B. Credit Disability Insurance, Mortgage Insurance, GAP, IUI

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(35 scoreable questions)

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A. Insurance Commissioner/Department

1. Broad powers and duties

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2. Examination of records

Ref: 33-1-311, 401 – 402, 408-411, 413, 33-17-1101

3. Cease and desist orders

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4. Penalties

Ref: 33-1-313, 317

B. Licensing Requirements

1. Eligibility for license

Ref: 33-17-201 — 211

Suspension, revocation, and termination of licenses

Ref: 33-17-1001, 1002,1004; 33-25-401

C. Unfair Trade Practices

1. False advertising

Ref: 33-18-202 — 203

2. Rebating

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3. Twisting

Ref: 33-18-204

4. Misrepresentation

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5. Defamation

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6. Unfair claims practices

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7. Boycot, coercion, and intimidation *Ref: 33-18-303*

8. Other prohibited practices

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B. Adjuster licensing

D. Hazard

LIFE AND DISABILITY CONSULTANT CONTENT OUTLINE

Product Knowledge, Terms, and Concepts

(100 scoreable questions)

Ref.: Unless otherwise indicated, Suggested courses: The American College Courses (HS 311, 323, 324, 330,331). Other standard insurance texts may be used.

TYPES OF LIFE POLICIES

A. Traditional whole life products

- 1. Ordinary (straight) life
- 2. Limited-pay and single-premium life
- 3. Modified whole life
- 4. Adjustable life

B. Interest-sensitive life products

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

C. Term life

- 1. Level, decreasing, and increasing term
- 2. Special features
 - a. Renewable
 - b. Convertible
 - c. Reentry

D. Annuities

- 1. Single, level, and flexible premium
- 2. Immediate and deferred
- 3. Fixed and variable
- 4. Refund

E. Endowment

F. Combination plans and variations

- 1. Juvenile
- 2. Joint life
- 3. Survivorship life

II. POLICY RIDERS, PROVISIONS, OPTIONS, AND EXCLUSIONS

A. Policy riders

- 1. Waiver of premium
- 2. Guaranteed insurability
- 3. Accidental death and/or accidental death and dismemberment
- 4. Term riders
- 5. Other insureds (e.g., spouse, children, nonfamily)

B. Policy provisions and options

- 1. Entire contract
- 2. Insuring clause
- 3. Free look
- 4. Consideration
- 5. Owner's rights
- 6. Beneficiary designations
 - a. Primary and contingent
 - b. Revocable and irrevocable
 - c. Changes
 - d. Common disaster
- 7. Premium Payment
 - a. Modes
 - b. Grace period
 - c. Automatic premium Ioan

- d. Level or flexible
- 8. Reinstatement
- 9. Policy loans, withdrawals, partial surrenders
- 10. Nonforfeiture options
- 11. Dividends and dividend options
- 12. Incontestability
- 13. Assignments
- 14. Suicide
- 15. Misstatement of age
- 16. Settlement options

C. Policy exclusions

III. COMPLETING THE APPLICATION, UNDERWRITING, AND DELIVERING THE POLICY

A. Completing the application

- 1. Required signatures
- 2. Changes in the application
- 3. Consequences of incomplete applications
- 4. Warranties and representations
- 5. Collecting the initial premium and issuing the receipt

B. Underwriting

- 1. Insurable interest
- 2. Medical information and consumer reports
- 3. Fair Credit Reporting Act
- 4. Risk classification
- 5. Calculations (ex. human life value)

C. Delivering the policy

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

IV. TAXES, RETIREMENT, AND OTHER INSURANCE **CONCEPTS**

A. Third-party ownership

B. Group life insurance

- 1. Conversion privilege
- 2. Contributory vs. noncontributory

C. Retirement plans

- 1. Tax-qualified plans
- 2. Nonqualified plans
- D. Business insurance (e.g., key employee, buy and sell agreement, split-dollar, etc.)
- E. Social Security benefits and taxes
- F. Tax treatment of insurance premiums, proceeds, dividends
 - 1. Individual life
 - 2. Group life
 - 3. Gifts
 - 4. Modified Endowment Contracts (MECs)
 - 5. Tax Sheltered Annuity (TSAs)
- G. Accelerated Death Benefits—Living Benefits

V. TYPES OF HEALTH/DISABILITY POLICIES

A. Disability income

- 1. Individual disability income policy
- 2. Business overhead expense policy
- 3. Business disability buyout policy
- 4. Group disability income policy

B. Accidental death and dismemberment

C. Medical expense insurance

- 1. Basic hospital, medical, and surgical policies
- 2. Major medical policies
- 3. Comprehensive major medical policies

- 4. Health Maintenance Organizations (HMOs)
- 5. Preferred provider organizations (PPOs)
- 6. Multiple Employer Trusts (METs)
- Multiple Employer Welfare Association (MEWAs)
- 8. Service organizations (Blue Plans)

D. Medicare supplement policies

E. Group insurance

- 1. Group conversion
- Differences between individual and group contracts
- 3. General concepts
- 4. COBRA
- 5. HIPPA
- F. Long Term Care

VI. POLICY PROVISIONS, CLAUSES, AND RIDERS

A. Mandatory 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

B. Optional provisions

- 1. Change of occupation
- 2. Misstatement of age
- 3. Illegal occupation

C. Other provisions and clauses

- 1. Insuring clause
- 2. Free look (10-day, 20-day, etc.)
- 3. Consideration clause
- 4. Probationary period
- 5. Elimination period
- 6. Waiver of premium
- 7. Exclusions
- 8. Preexisting conditions
- 9. Recurrent disability
- 10. Coinsurance
- 11. Deductibles
- 12. Assignment

D. Riders

- 1. Impairment rider
- 2. Guaranteed insurability rider
- 3. Multiple indemnity rider (double, triple)

E. Rights of renewability

- 1. Noncancelable
- 2. Cancelable
- 3. Guaranteed renewable
- 4. Conditionally renewable
- 5. Optionally renewable
- 6. Period of time

VII. SOCIAL INSURANCE

- A. Medicare
 - 1. Primary, secondary payor
- B. Medicaid
- C. Social Security benefits

VIII. OTHER INSURANCE CONCEPTS

- A. Total, partial, and residual disability
- B. Owner's rights
- C. Dependent children benefits
- D. Primary and contingent beneficiaries
- E. Modes of premium payments (annual, semiannual, etc.)
- F. Nonduplication and coordination of benefits (e.g., primary vs. excess)
- G. Occupational vs. nonoccupational
- H. Tax treatment of premiums and proceeds of insurance contracts (e.g., disability income and medical expenses, etc.)
- I. Managed care

IX. FIELD UNDERWRITING PROCEDURES

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

X. MONTANA STATUTES AND RULES PERTINENT TO LIFE AND DISABILITY INSURANCE CONSULTANTS

Ref.: 33-17-501-512; 33-17-1203

A. Licensing requirements

- 1. Consultant
- 2. Agreements
- 3. License maintenance
- 4. License revocation or suspension

B. Consultant practices, responsibilities, and duties

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

C. Unfair/Prohibited Practices

Ref.: 33-18-101--1006; ARM 6.6.1201-1203

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

D. Montana Life and Health Insurance Guaranty Association

Ref.: 33-10-201, 205, 210, 224, 227

PROPERTY AND CASUALTY CONSULTANT CONTENT OUTLINE

(100 scoreable questions)

Ref: Unless otherwise indicated, Standard textbooks; The Institute's Accredited Advisor in Insurance (AAI 81, 82, 83). Insurance Accounting and Systems Assn. text; NAIC accounting manual and supplement. Other materials may be used.

I. PRINCIPLES OF RISK MANAGEMENT

- A. Pure risk vs. speculative risk
- B. Risk management process
 - 1. Identifying and analyzing loss exposures
 - 2. Selecting method to handle each exposure
 - 3. Implementing the risk management strategy
 - 4. Monitoring the risk management system and making changes when appropriate

C. Nature of property loss exposures

- 1. Property exposed to loss
- 2. Causes of loss
- 3. Consequences of loss

D. Nature of liability loss exposures

- 1. Legal liability
- 2. Civil liability
 - a. Tort liability
 - (1) Intentional
 - (2) Negligence
 - (3) Strict
 - (4) Exemplary/punitive
 - (5) Immunity
- E. Contract law as it relates to insurance
- F. Types of insurers
- G. Reinsurance

II. FUNDAMENTALS OF FINANCIAL ANALYSIS

- A. Financial statements
 - 1. Balance sheet
 - 2. Income statement
 - 3. Sources and uses of funds statement
- B. Ratio analysis
 - 1. Liquidity
 - 2. Activity
 - 3. Financial leverage
 - 4. Profitability
- C. Inventory valuation methods

III. PROPERTY INSURANCE POLICIES AND FORMS

- A. Personal lines
 - 1. HO forms
 - 2. DP forms
- **B.** Commercial lines
 - 1. Building and personal property coverage form
 - 2. Causes of loss forms
 - 3. Business income coverage form
 - 4. Extra expense coverage form
 - 5. Businessowners policy (BOP)
 - 6. Boiler and Machinery
 - 7. Commercial Package Policy (CPP)
 - 8. Commercial property polices
- C. Inland marine

- 1. Coverages and policy provisions
- 2. Commercial and Personal floaters
- 3. Commercial inland marine

D. Ocean marine

- 1. Cargo
- 2. Commercial ocean marine

E. Other insurance

- 1. Flood
- 2. Aviation

IV. CASUALTY INSURANCE POLICIES AND FORMS

A. Commercial General Liability (CGL)

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

B. Auto: Personal and Commercial

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

C. Workers Compensation/Employer's liability

Ref.: Standard insurance text; 39-71-401-409; 411-413

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

D. Crime coverage

- 1. Employee dishonesty
- 2. Theft, Disappearance, and Destruction
- 3. Robbery and safe burglary
- 4. Premises burglary
- 5. Custodian
- 6. Messenger
- 7. Guard or watchperson
- 8. Fidelity and surety bonds
- E. Professional liability
- F. Umbrella/Excess liability
- G. Directors and Officers liability

H. Employment Practices liabilityV. PROPERTY AND CASUALTY POLICY PROVISIONS,

- TERMS, AND CONCEPTS
 A. Perils
- B. Risk
- C. Coinsurance
- D. Appraisal
- E. Subrogation
- F. Premiums
- G. Actual cash valueH. Duties of the insurer
- I. Cancellation
- J. Binders

VI. MONTANA STATUTES AND RULES PERTINENT TO PROPERTY AND CASUALTY INSURANCE CONSULTANTS

Ref.: 33-17-501-512; 33-17-1203	III. MULTIPLE PERIL INSURANCE1 IV. MONTANA STATUTES AND RULES PERTINENT TO
Consultant Agreements	ALL ADJUSTERS
Agreements License maintenance	A. Commissioner of Insurance
License maintenance License revocation or suspension	Broad powers and duties
B. Consultant practices, responsibilities, and	Ref.:33-1-301 — 306; 33-18-1003 — 1005
duties	2. Examination of records
C. Unfair/prohibited practices	Ref.:33-1-402
Ref.: 33-18-101—1006; ARM 6.6.1201-1203	3. Investigations/Notice of hearing
1. Rebating	Ref.:33-1-701
2. Defamation	4. Penalties
3. Discrimination	Ref:33-1-104, 315, 317; 33-18-1003 — 1005
Misrepresentation	B. Adjuster licensing
D. Surplus lines	1. License requirements
Ref.: 33-2-301— 306, 308, 310 — 311, 313, 317	Ref.: 33-17-301; ARM 6.6.1601 — 1616
E. Risk retention groups	License suspension and revocation
Ref.: 33-11-101103, 104	Ref.: 33-17-1001, 1002, 1004
F. Montana Insurance Guaranty Association	3. Definitions
Ref.: 33-10-101 — 105, 115 — 117	Ref.:33-17-301, ARM 6.6.1611
	C. Trade practices
MONTANA CROP INSURANCE	Unfair claims practices
CONTENT OUTLINE	Ref.: 33-18-201, 1205
(50 scored questions)	2. Claim settlement practices
The following are examination reference resources:	Ref.: 33-18-232 — 233
• The Montana Risk Management Agency website at:	3. Misrepresentation
https://www.rma.usda.gov/en	Ref:. 33-18-202
The Montana codes are online at:	4. Discrimination
https://leg.mt.gov/statute/	Ref: 33-18-210
	D. Insurance Information & Privacy Protection Act
 Individual Crop Insurance companies 	Ref.:33-19-102 — 409
I. GENERAL INSURANCE TERMS AND	10,
CONCEPTS14	MONTANA PUBLIC ADJUSTER
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A. Insurable interest B. Risk	CONTENT OUTLINE
A. Insurable interest	CONTENT OUTLINE Product Knowledge, Statutes, and Rules
A. Insurable interestB. RiskC. Hazard	CONTENT OUTLINE
A. Insurable interestB. RiskC. HazardD. Peril	CONTENT OUTLINE Product Knowledge, Statutes, and Rules
A. Insurable interestB. RiskC. HazardD. PerilE. Loss	CONTENT OUTLINE Product Knowledge, Statutes, and Rules (50 scored questions)
 A. Insurable interest B. Risk C. Hazard D. Peril E. Loss Direct 	CONTENT OUTLINE Product Knowledge, Statutes, and Rules (50 scored questions) I. GENERAL PROPERTY INSURANCE PRODUCT
 A. Insurable interest B. Risk C. Hazard D. Peril E. Loss 1. Direct 2. Indirect 	CONTENT OUTLINE Product Knowledge, Statutes, and Rules (50 scored questions) I. GENERAL PROPERTY INSURANCE PRODUCT KNOWLEDGE PERTINENT TO PUBLIC ADJUSTERS
 A. Insurable interest B. Risk C. Hazard D. Peril E. Loss 1. Direct 2. Indirect F. Indemnity 	CONTENT OUTLINE Product Knowledge, Statutes, and Rules (50 scored questions) I. GENERAL PROPERTY INSURANCE PRODUCT KNOWLEDGE PERTINENT TO PUBLIC ADJUSTERS Note: To the extent that the specific contracts, forms, and endorsements dealt with in this outline are available in standardized versions, outline references are to items developed by (1) ISO; (2)
A. Insurable interest B. Risk C. Hazard D. Peril E. Loss 1. Direct 2. Indirect F. Indemnity G. Limits of Liability H. Occurrence I. Negligence	CONTENT OUTLINE Product Knowledge, Statutes, and Rules (50 scored questions) I. GENERAL PROPERTY INSURANCE PRODUCT KNOWLEDGE PERTINENT TO PUBLIC ADJUSTERS Note: To the extent that the specific contracts, forms, and endorsements dealt with in this outline are available in standardized versions, outline references are to items developed by (1) ISO; (2) NCCI; (3) Surety Association of America.
A. Insurable interest B. Risk C. Hazard D. Peril E. Loss 1. Direct 2. Indirect F. Indemnity G. Limits of Liability H. Occurrence I. Negligence J. Insuring Agreement	CONTENT OUTLINE Product Knowledge, Statutes, and Rules (50 scored questions) I. GENERAL PROPERTY INSURANCE PRODUCT KNOWLEDGE PERTINENT TO PUBLIC ADJUSTERS Note: To the extent that the specific contracts, forms, and endorsements dealt with in this outline are available in standardized versions, outline references are to items developed by (1) ISO; (2) NCCI; (3) Surety Association of America. A. Standard Fire Policy
A. Insurable interest B. Risk C. Hazard D. Peril E. Loss 1. Direct 2. Indirect F. Indemnity G. Limits of Liability H. Occurrence I. Negligence J. Insuring Agreement K. Subrogation	CONTENT OUTLINE Product Knowledge, Statutes, and Rules (50 scored questions) I. GENERAL PROPERTY INSURANCE PRODUCT KNOWLEDGE PERTINENT TO PUBLIC ADJUSTERS Note: To the extent that the specific contracts, forms, and endorsements dealt with in this outline are available in standardized versions, outline references are to items developed by (1) ISO; (2) NCCI; (3) Surety Association of America. A. Standard Fire Policy Ref: New York Standard Fire Policy Ref: 515.138
A. Insurable interest B. Risk C. Hazard D. Peril E. Loss 1. Direct 2. Indirect F. Indemnity G. Limits of Liability H. Occurrence I. Negligence J. Insuring Agreement	CONTENT OUTLINE Product Knowledge, Statutes, and Rules (50 scored questions) I. GENERAL PROPERTY INSURANCE PRODUCT KNOWLEDGE PERTINENT TO PUBLIC ADJUSTERS Note: To the extent that the specific contracts, forms, and endorsements dealt with in this outline are available in standardized versions, outline references are to items developed by (1) ISO; (2) NCCI; (3) Surety Association of America. A. Standard Fire Policy Ref: New York Standard Fire Policy Ref: 515.138 1. Basic coverages, provisions, and clauses
A. Insurable interest B. Risk C. Hazard D. Peril E. Loss 1. Direct 2. Indirect F. Indemnity G. Limits of Liability H. Occurrence I. Negligence J. Insuring Agreement K. Subrogation	CONTENT OUTLINE Product Knowledge, Statutes, and Rules (50 scored questions) I. GENERAL PROPERTY INSURANCE PRODUCT KNOWLEDGE PERTINENT TO PUBLIC ADJUSTERS Note: To the extent that the specific contracts, forms, and endorsements dealt with in this outline are available in standardized versions, outline references are to items developed by (1) ISO; (2) NCCI; (3) Surety Association of America. A. Standard Fire Policy Ref: New York Standard Fire Policy Ref: 515.138 1. Basic coverages, provisions, and clauses 2. Limitations and restrictions
A. Insurable interest B. Risk C. Hazard D. Peril E. Loss 1. Direct 2. Indirect F. Indemnity G. Limits of Liability H. Occurrence I. Negligence J. Insuring Agreement K. Subrogation L. Binder	CONTENT OUTLINE Product Knowledge, Statutes, and Rules (50 scored questions) I. GENERAL PROPERTY INSURANCE PRODUCT KNOWLEDGE PERTINENT TO PUBLIC ADJUSTERS Note: To the extent that the specific contracts, forms, and endorsements dealt with in this outline are available in standardized versions, outline references are to items developed by (1) ISO; (2) NCCI; (3) Surety Association of America. A. Standard Fire Policy Ref: New York Standard Fire Policy Ref: 515.138 1. Basic coverages, provisions, and clauses 2. Limitations and restrictions B. Personal lines
A. Insurable interest B. Risk C. Hazard D. Peril E. Loss 1. Direct 2. Indirect F. Indemnity G. Limits of Liability H. Occurrence I. Negligence J. Insuring Agreement K. Subrogation L. Binder II. CROP INSURANCE	CONTENT OUTLINE Product Knowledge, Statutes, and Rules (50 scored questions) I. GENERAL PROPERTY INSURANCE PRODUCT KNOWLEDGE PERTINENT TO PUBLIC ADJUSTERS Note: To the extent that the specific contracts, forms, and endorsements dealt with in this outline are available in standardized versions, outline references are to items developed by (1) ISO; (2) NCCI; (3) Surety Association of America. A. Standard Fire Policy Ref: New York Standard Fire Policy Ref: 515.138 1. Basic coverages, provisions, and clauses 2. Limitations and restrictions B. Personal lines 1. Dwelling and contents (DP forms)
A. Insurable interest B. Risk C. Hazard D. Peril E. Loss 1. Direct 2. Indirect F. Indemnity G. Limits of Liability H. Occurrence I. Negligence J. Insuring Agreement K. Subrogation L. Binder II. CROP INSURANCE	CONTENT OUTLINE Product Knowledge, Statutes, and Rules (50 scored questions) I. GENERAL PROPERTY INSURANCE PRODUCT KNOWLEDGE PERTINENT TO PUBLIC ADJUSTERS Note: To the extent that the specific contracts, forms, and endorsements dealt with in this outline are available in standardized versions, outline references are to items developed by (1) ISO; (2) NCCI; (3) Surety Association of America. A. Standard Fire Policy Ref: New York Standard Fire Policy Ref: 515.138 1. Basic coverages, provisions, and clauses 2. Limitations and restrictions B. Personal lines 1. Dwelling and contents (DP forms) 2. Homeowners (HO forms)
A. Insurable interest B. Risk C. Hazard D. Peril E. Loss 1. Direct 2. Indirect F. Indemnity G. Limits of Liability H. Occurrence I. Negligence J. Insuring Agreement K. Subrogation L. Binder II. CROP INSURANCE	CONTENT OUTLINE Product Knowledge, Statutes, and Rules (50 scored questions) I. GENERAL PROPERTY INSURANCE PRODUCT KNOWLEDGE PERTINENT TO PUBLIC ADJUSTERS Note: To the extent that the specific contracts, forms, and endorsements dealt with in this outline are available in standardized versions, outline references are to items developed by (1) ISO; (2) NCCI; (3) Surety Association of America. A. Standard Fire Policy Ref: New York Standard Fire Policy Ref: 515.138 1. Basic coverages, provisions, and clauses 2. Limitations and restrictions B. Personal lines 1. Dwelling and contents (DP forms) 2. Homeowners (HO forms) C. Commercial lines
A. Insurable interest B. Risk C. Hazard D. Peril E. Loss 1. Direct 2. Indirect F. Indemnity G. Limits of Liability H. Occurrence I. Negligence J. Insuring Agreement K. Subrogation L. Binder II. CROP INSURANCE	CONTENT OUTLINE Product Knowledge, Statutes, and Rules (50 scored questions) I. GENERAL PROPERTY INSURANCE PRODUCT KNOWLEDGE PERTINENT TO PUBLIC ADJUSTERS Note: To the extent that the specific contracts, forms, and endorsements dealt with in this outline are available in standardized versions, outline references are to items developed by (1) ISO; (2) NCCI; (3) Surety Association of America. A. Standard Fire Policy Ref: New York Standard Fire Policy Ref: 515.138 1. Basic coverages, provisions, and clauses 2. Limitations and restrictions B. Personal lines 1. Dwelling and contents (DP forms) 2. Homeowners (HO forms) C. Commercial lines 1. Commercial property
A. Insurable interest B. Risk C. Hazard D. Peril E. Loss 1. Direct 2. Indirect F. Indemnity G. Limits of Liability H. Occurrence I. Negligence J. Insuring Agreement K. Subrogation L. Binder II. CROP INSURANCE	CONTENT OUTLINE Product Knowledge, Statutes, and Rules (50 scored questions) I. GENERAL PROPERTY INSURANCE PRODUCT KNOWLEDGE PERTINENT TO PUBLIC ADJUSTERS Note: To the extent that the specific contracts, forms, and endorsements dealt with in this outline are available in standardized versions, outline references are to items developed by (1) ISO; (2) NCCI; (3) Surety Association of America. A. Standard Fire Policy Ref: New York Standard Fire Policy Ref: 515.138 1. Basic coverages, provisions, and clauses 2. Limitations and restrictions B. Personal lines 1. Dwelling and contents (DP forms) 2. Homeowners (HO forms) C. Commercial lines 1. Commercial property a. Commercial building and personal property
A. Insurable interest B. Risk C. Hazard D. Peril E. Loss 1. Direct 2. Indirect F. Indemnity G. Limits of Liability H. Occurrence I. Negligence J. Insuring Agreement K. Subrogation L. Binder II. CROP INSURANCE	CONTENT OUTLINE Product Knowledge, Statutes, and Rules (50 scored questions) I. GENERAL PROPERTY INSURANCE PRODUCT KNOWLEDGE PERTINENT TO PUBLIC ADJUSTERS Note: To the extent that the specific contracts, forms, and endorsements dealt with in this outline are available in standardized versions, outline references are to items developed by (1) ISO; (2) NCCI; (3) Surety Association of America. A. Standard Fire Policy Ref: New York Standard Fire Policy Ref: 515.138 1. Basic coverages, provisions, and clauses 2. Limitations and restrictions B. Personal lines 1. Dwelling and contents (DP forms) 2. Homeowners (HO forms) C. Commercial lines 1. Commercial property a. Commercial building and personal property form
A. Insurable interest B. Risk C. Hazard D. Peril E. Loss 1. Direct 2. Indirect F. Indemnity G. Limits of Liability H. Occurrence I. Negligence J. Insuring Agreement K. Subrogation L. Binder II. CROP INSURANCE	CONTENT OUTLINE Product Knowledge, Statutes, and Rules (50 scored questions) I. GENERAL PROPERTY INSURANCE PRODUCT KNOWLEDGE PERTINENT TO PUBLIC ADJUSTERS Note: To the extent that the specific contracts, forms, and endorsements dealt with in this outline are available in standardized versions, outline references are to items developed by (1) ISO; (2) NCCI; (3) Surety Association of America. A. Standard Fire Policy Ref: New York Standard Fire Policy Ref: 515.138 1. Basic coverages, provisions, and clauses 2. Limitations and restrictions B. Personal lines 1. Dwelling and contents (DP forms) 2. Homeowners (HO forms) C. Commercial lines 1. Commercial property a. Commercial property form b. Business income
A. Insurable interest B. Risk C. Hazard D. Peril E. Loss 1. Direct 2. Indirect F. Indemnity G. Limits of Liability H. Occurrence I. Negligence J. Insuring Agreement K. Subrogation L. Binder II. CROP INSURANCE	CONTENT OUTLINE Product Knowledge, Statutes, and Rules (50 scored questions) I. GENERAL PROPERTY INSURANCE PRODUCT KNOWLEDGE PERTINENT TO PUBLIC ADJUSTERS Note: To the extent that the specific contracts, forms, and endorsements dealt with in this outline are available in standardized versions, outline references are to items developed by (1) ISO; (2) NCCI; (3) Surety Association of America. A. Standard Fire Policy Ref: New York Standard Fire Policy Ref: 515.138 1. Basic coverages, provisions, and clauses 2. Limitations and restrictions B. Personal lines 1. Dwelling and contents (DP forms) 2. Homeowners (HO forms) C. Commercial lines 1. Commercial property a. Commercial property form b. Business income 2. Law and Ordinance Coverage
A. Insurable interest B. Risk C. Hazard D. Peril E. Loss 1. Direct 2. Indirect F. Indemnity G. Limits of Liability H. Occurrence I. Negligence J. Insuring Agreement K. Subrogation L. Binder II. CROP INSURANCE	CONTENT OUTLINE Product Knowledge, Statutes, and Rules (50 scored questions) I. GENERAL PROPERTY INSURANCE PRODUCT KNOWLEDGE PERTINENT TO PUBLIC ADJUSTERS Note: To the extent that the specific contracts, forms, and endorsements dealt with in this outline are available in standardized versions, outline references are to items developed by (1) ISO; (2) NCCI; (3) Surety Association of America. A. Standard Fire Policy Ref: New York Standard Fire Policy Ref: 515.138 1. Basic coverages, provisions, and clauses 2. Limitations and restrictions B. Personal lines 1. Dwelling and contents (DP forms) 2. Homeowners (HO forms) C. Commercial lines 1. Commercial property a. Commercial property form b. Business income
A. Insurable interest B. Risk C. Hazard D. Peril E. Loss 1. Direct 2. Indirect F. Indemnity G. Limits of Liability H. Occurrence I. Negligence J. Insuring Agreement K. Subrogation L. Binder II. CROP INSURANCE	CONTENT OUTLINE Product Knowledge, Statutes, and Rules (50 scored questions) I. GENERAL PROPERTY INSURANCE PRODUCT KNOWLEDGE PERTINENT TO PUBLIC ADJUSTERS Note: To the extent that the specific contracts, forms, and endorsements dealt with in this outline are available in standardized versions, outline references are to items developed by (1) ISO; (2) NCCI; (3) Surety Association of America. A. Standard Fire Policy Ref: New York Standard Fire Policy Ref: 515.138 1. Basic coverages, provisions, and clauses 2. Limitations and restrictions B. Personal lines 1. Dwelling and contents (DP forms) 2. Homeowners (HO forms) C. Commercial lines 1. Commercial property a. Commercial property form b. Business income 2. Law and Ordinance Coverage D. Inland marine
A. Insurable interest B. Risk C. Hazard D. Peril E. Loss 1. Direct 2. Indirect F. Indemnity G. Limits of Liability H. Occurrence I. Negligence J. Insuring Agreement K. Subrogation L. Binder II. CROP INSURANCE	CONTENT OUTLINE Product Knowledge, Statutes, and Rules (50 scored questions) I. GENERAL PROPERTY INSURANCE PRODUCT KNOWLEDGE PERTINENT TO PUBLIC ADJUSTERS Note: To the extent that the specific contracts, forms, and endorsements dealt with in this outline are available in standardized versions, outline references are to items developed by (1) ISO; (2) NCCI; (3) Surety Association of America. A. Standard Fire Policy Ref: New York Standard Fire Policy Ref: 515.138 1. Basic coverages, provisions, and clauses 2. Limitations and restrictions B. Personal lines 1. Dwelling and contents (DP forms) 2. Homeowners (HO forms) C. Commercial lines 1. Commercial property a. Commercial building and personal property form b. Business income 2. Law and Ordinance Coverage D. Inland marine 1. Personal floaters
A. Insurable interest B. Risk C. Hazard D. Peril E. Loss 1. Direct 2. Indirect F. Indemnity G. Limits of Liability H. Occurrence I. Negligence J. Insuring Agreement K. Subrogation L. Binder II. CROP INSURANCE	CONTENT OUTLINE Product Knowledge, Statutes, and Rules (50 scored questions) I. GENERAL PROPERTY INSURANCE PRODUCT KNOWLEDGE PERTINENT TO PUBLIC ADJUSTERS Note: To the extent that the specific contracts, forms, and endorsements dealt with in this outline are available in standardized versions, outline references are to items developed by (1) ISO; (2) NCCI; (3) Surety Association of America. A. Standard Fire Policy Ref: New York Standard Fire Policy Ref: 515.138 1. Basic coverages, provisions, and clauses 2. Limitations and restrictions B. Personal lines 1. Dwelling and contents (DP forms) 2. Homeowners (HO forms) C. Commercial lines 1. Commercial property a. Commercial building and personal property form b. Business income 2. Law and Ordinance Coverage D. Inland marine 1. Personal floaters 2. Commercial floaters
A. Insurable interest B. Risk C. Hazard D. Peril E. Loss 1. Direct 2. Indirect F. Indemnity G. Limits of Liability H. Occurrence I. Negligence J. Insuring Agreement K. Subrogation L. Binder II. CROP INSURANCE	CONTENT OUTLINE Product Knowledge, Statutes, and Rules (50 scored questions) I. GENERAL PROPERTY INSURANCE PRODUCT KNOWLEDGE PERTINENT TO PUBLIC ADJUSTERS Note: To the extent that the specific contracts, forms, and endorsements dealt with in this outline are available in standardized versions, outline references are to items developed by (1) ISO; (2) NCCI; (3) Surety Association of America. A. Standard Fire Policy Ref: New York Standard Fire Policy Ref: 515.138 1. Basic coverages, provisions, and clauses 2. Limitations and restrictions B. Personal lines 1. Dwelling and contents (DP forms) 2. Homeowners (HO forms) C. Commercial lines 1. Commercial property a. Commercial building and personal property form b. Business income 2. Law and Ordinance Coverage D. Inland marine 1. Personal floaters 2. Commercial floaters E. Others

F. Cancellation and nonrenewal

A. LICENSING REQUIREMENTS

F. Additional Coverages and Exclusions

- 1. Time Element
- 2. Valuable Papers and Records
- G. Crime
 - 1. Employee Theft
 - 2. Inside the Premises-Theft of Money and Securities
 - 3. Inside the Premises-Robbery or Safe Burglary of Other Property

H. Surety Bonding

- 1. Definitions
 - a. Obligee
 - b. Principal
 - c. Surety

II. PROPERTY POLICY PROVISIONS AND CONTRACT LAW

- A. Declarations
- **B.** Exclusions
- C. Definition of the insured
- D. Proof of loss
- E. Notice of claim
- F. Appraisal
- G. Subrogation
- H. Limitations
- I. Coinsurance
- J. Fraud

III. PROPERTY INSURANCE TERMS AND RELATED CONCEPTS

- A. Insurable interest
- B. Risk
- C. Hazard
 - 1. Moral
- D. Loss
 - 1. Direct
 - Indirect
- E. Deductible
- F. Indemnity
- G. Replacement cost
- H. Extensions of coverage
- I. Negligence
- J. Theft
- K. Burglary
- L. Robbery
- M. Binders
- N. Apportionment clause
- O. Waiver/Non-Waiver Agreement
- P. Estoppel

IV. PUBLIC ADJUSTER

- A. Loss Report
 - 1. Essential Elements
 - a. Occurrence Date
 - b. Coverages
- B. Loss/Damage Valuation
 - 1. Damages
 - 2. Scope of Loss or Damages

V. MONTANA STATUTES AND RULES PERTINENT TO PROPERTY INSURANCE AND THE LICENSING OF PUBLIC ADJUSTERS

A. Definitions

Ref: 33-17-102; 33-17-301

Persons required to be licensed and their responsibilities

- a. Public Adjuster
- 2. License requirements
 - a. Fees and application
 - b. Prerequisites
 - c. Exceptions to licensing
- 3. Notice of address change
- 4. Contracts and Solicitation of Contracts

B. Marketing Practices

Ref: 33-17-1101; 33-17-1001; 33-18-201 — 202

- 1. Duties of licensed personnel
- 2. Record keeping
- 3. License denial, suspension, revocation, and Penalties
- 4. Ethics
- 5. Unfair practices
 - a. Misrepresentation
 - b. Unfair claims settlement practices

C. Insurance Commissioner

Ref: 33-1-301 — 306, 313 — 317; 701 –711; 33-18-1003 — 1005

- 1. Broad powers and duties
- 2. Hearings
- 3. Cease and desist orders and penalties
- 4. General penalties

MONTANA PREPAID LEGAL CONTENT OUTLINE

(50 scored questions)

I. PREPAID LEGAL SERVICE PLAN GENERAL PRODUCT KNOWLEDGE, CONCEPTS AND TERMINOLOGY

Ref: 33-1-215, Prepaid legal service contracts

A. TYPES OF POLICIES AND COVERAGES

- 1. Individual and family policy coverages
 - a. Legal Consultation
 - i. Exclusions and Limitations
 - b. Attorney Letters
 - i. Exclusions and Limitations
 - c. Document review
 - i. Exclusions and Limitations
 - d. Wills and Estate Planning
 - i. Exclusions and Limitations
 - e. Discounted legal services
 - i. Exclusions and Limitations
- f. Other covered services
 - i. Exclusions and Limitations
- g. Insureds
- h. General Exclusions and Limitations
 - i. Illegal acts
 - ii. Frivolous acts
 - iii. Indefensible acts
 - iv. Court costs
 - v. Fines and penalties
 - vi. Expert witness fees
 - vii. Out of pocket expenses
 - viii. Legal issues outside U.S. ix. Retainer fees
 - x. Other
- 2. Other types of policies
 - a. Small business
 - b. Commercial drivers

c. Employee benefits

B. Producer conduct and responsibilities

- 1. Dispensing of legal advice
- 2. Unethical marketing practices

C. Delivery of legal services

 Ethical and professional responsibilities of attorneys

D. Prepaid legal service plan terminology

- 1. Prepaid legal service plan
- 2. Legal maintenance organization (LMO)
- 3. Prepaid legal service plan insurance
- 4. Legal plan

II. MONTANA STATUTES AND RULES PERTINENT TO PREPAID LEGAL INSURANCE

A. Insurance Commissioner/Department

1. Broad powers and duties

Ref: 33-1-301- 306; 33-18-1003 — 1005

2. Examination of records

Ref: 33-1-311; 401 —402, 408-411, 413; 33-17-1101

3. Cease and desist orders

Ref: 33-1-313 — 316, 701, 705, 707, 711; 33-18-1004 — 1005

4. Penalties

Ref: 33-1-317

B. Licensing Requirements

1. Definitions

Ref: 33-17-102 — 103, 236

2. Nonresident/reciprocal producer

Ref: 33-17-20, 406 — 411; 33-20-1303

3. Continuing education

Ref: 33-17-1203 — 1207

4. Temporary licenses

Ref: 33-17-216 - 217

5. Eligibility for license

Ref: 33-17-201, 211

Suspension, revocation, and termination of licenses

Ref: 33-17-1001,1002, 1004

7. Producer appointment/contract cancellation *Ref:* 33-17-231 — 232, 236

8. Resident producer

Ref: 33-17-201, 220, 1005; 33-20-1303

C. Unfair Trade Practices

Ref: 33-18-101-1006

- 1. False advertising
- 2. Rebating
- 3. Misrepresentation
- 4. Defamation
- 5. Unfair discrimination

Ref: 49-2-30-9; ARM 6.6.1201 — 1206

6. Unfair claims practices

Ref: 33-1-1205; 33-18-201, 232

7. Penalties

Ref: 33-18-1004 — 1005

D. Licensee Responsibilities

1. Fiduciary capacity

Ref: 33-17-1102

2. Place of business/recordkeeping

Ref: 33-17-1101

3. Principal producer relationship *Ref: 28-10-101 — 704*

E. Rate and Form Regulations

Ref: 33-1-501 — 502; 33-16-101 —103, 201 — 204

F. Insurance Information & Privacy Protection Act Ref: 33-19-102 — 409

G. Basic Contract Language

Ref: 33-15-101 — 103

H. Insurance Fraud Protection Act

Ref: 33-1-1201 — 1211

MONTANA SURETY CONTENT OUTLINE

(20 scoreable questions)

Ref: General Textbooks; 33-1-211 and 33-26-101 — 108; Title 33, Chapter 17, MCA

. FIDELITY AND SURETY CONTRACTS8

- A. Definition of fidelity and surety
- B. Parties of a contract
- C. Obligation of the surety
- D. Parties to the surety
 - 1. Principal
 - 2. Obligee
 - 3. Surety
- E. Underwriting considerations
- F. Premiums and terms of obligations
- G. Claims
- H. Power of attorney

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- A. Public official
- B. Court
 - 1. Judicial
 - 2. Fiduciary
- C. Miscellaneous
- D. Contract
- E. License

III. PURPOSE AND TYPE OF FIDELITY BONDS....3

- A. Individual
- B. Blanket
- C. Financial institutions
 - Bankers Form 24

IV. BAIL BONDS......3

- A. Surety bail bond
- B. Surety bond fee
- C. Acceptable collateral

MONTANA BAIL BOND CONTENT OUTLINE

	E.	(50 scored questions) eral Textbooks; 33-1-211; 33-26-101 — 108; Title 46, 9, MCA; ARM 6.6.60; Title 33, Chapter 17, MCA DELITY AND SURETY CONTRACTS
II.	A. B. C. D.	RPOSE AND TYPE OF SURETY BONDS 10 Public official Court 1. Judicial 2. Fiduciary Miscellaneous Contract License
III.	BA A.	IL BOND PROCEDURES
	C. D. E.	Discharging surety Recommitment of defendant Bond forfeitures Bond posting/transfers Arrests/Surrenders
IV.	A. B.	Receipts Maintenance Return of collateral
	D.	Recordkeeping 1. Premium receipt Forfeitures 1. Motion 2. Judgement 3. Dispersal of funds 4. Arrest after forfeiture Bond principal limits

- D. Capital Offense
- E. Conviction
- F. Custody
- G. Defendant
- H. Disposition
- I. Exoneration
- J. Extradition
- K. Felony
- L. Fugitive
- M. Hearing
- N. Incarceration
- O. Misdemeanor
- P. Parole
- Q. Power of Attorney
- R. Probation
- S. Release Own Recognizance
- T. Subrogation
- U. Warrant

V. INSURANCE TERMS AND RELATED CONCEPTS... 2

A. AcquitB. AdjudicateC. Appearance