

Florida Insurance Examination Content Outlines

Effective January 1, 2014

Florida Agent's Life Insurance and Annuity (including Variable Contracts)

85 scored questions plus 15 pretest questions
Time limit: 2 hours

GENERAL KNOWLEDGE

I. TYPES OF POLICIES14%

A. Traditional whole life products

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

B. Interest/market-sensitive life products

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

C. Term life

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

D. Annuities

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

E. Combination plans and variations

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

II. POLICY RIDERS, PROVISIONS, OPTIONS, AND EXCLUSIONS.....22%

A. Policy riders

1. Waiver of premium and waiver of premium with disability income
2. Guaranteed insurability
3. Payor benefit
4. Accidental death and/or accidental death and dismemberment
5. Term riders
6. Other insureds (e.g., spouse, children, nonfamily)
7. Long term care
8. Return of premium

B. Policy provisions and options

1. Entire contract
2. Insuring clause
3. Free look
4. Consideration

5. Owner's rights
6. Beneficiary designations
 - a. Primary and contingent
 - b. Revocable and irrevocable
 - c. Changes
 - d. Common disaster
 - e. 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
12. Incontestability
13. Assignments
14. Suicide
15. Misstatement of age and gender
16. Settlement options
17. Accelerated death benefits

C. Policy exclusions

III. COMPLETING THE APPLICATION, UNDERWRITING, AND DELIVERING THE POLICY 13%

A. Completing the application

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

B. Underwriting

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

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 9%

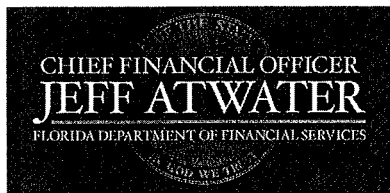
A. Third-party ownership

B. Group life insurance

1. Conversion privilege
2. Contributory vs. noncontributory

C. Retirement plans

1. Tax-qualified plans



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- 2. Nonqualified plans
- D. Life insurance needs analysis/suitability**
 - 1. Personal insurance needs
 - 2. Business insurance needs
 - a. Key person
- E. Social Security benefits and taxes**
- F. Tax treatment of insurance premiums, proceeds, and dividends**
 - 1. Individual life
 - 2. Group life
 - 3. Modified Endowment Contracts (MECs)

FLORIDA STATUTES, RULES, AND REGULATIONS

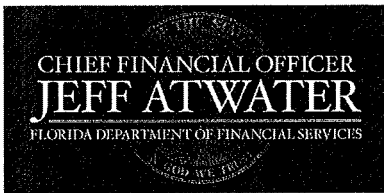
I. FLORIDA STATUTES, RULES, AND REGULATIONS COMMON TO ALL LINES24%

- A. Financial Services Regulation**
 - 1. Chief Financial Officer
 - 2. Financial Services Commission
 - a. Office of Financial Regulation
 - b. Office of Insurance Regulation
- B. Department of Financial Services**
 - 1. General duties and powers
 - a. Agent and adjuster licensing and investigations
 - b. Consumer services
 - c. Insurance Fraud
 - d. Receivership
 - e. Unclaimed Property
 - f. Other powers
- C. Office of Insurance Regulation**
 - 1. General duties and powers
 - a. Policy approval authority
 - b. Rates and forms
 - 2. Market Conduct Examinations
 - 3. Agency Actions
 - 4. Investigation
- D. Office of Financial Regulation**
 - 1. General duties and powers
 - 2. Agency Actions
 - 3. Investigations
- E. Definitions**
 - 1. Insurance contract
 - 2. Insurance transaction
 - 3. Insurer
 - 4. Reinsurance
 - 5. Domestic company
 - 6. Foreign company
 - 7. Alien company
 - 8. Fraternal
 - 9. Authorized and unauthorized companies/admitted and non-admitted companies
 - 10. Stock and mutual companies
 - 11. Risk retention group
 - 12. Unlicensed entities
 - 13. Certificate of authority
- F. Licensing**

- 1. Purpose
- 2. License types
 - a. Agent
 - b. Adjuster
 - c. Agency
- 3. Appointments
- 4. License Requirements
 - a. Education
 - b. Application
 - c. Background Check
 - d. Examination
- 5. Maintaining a license
 - a. Continuing education
 - b. Communicating with the Department
 - c. Record keeping
 - d. Criminal and administrative actions
 - e. Appointments
- G. Agent responsibilities**
 - 1. Fiduciary capacity
 - a. Definition
 - b. Premium accountability
 - c. Separate account requirements
 - 2. Commissions and compensation/ charges for extra services
 - 3. Reply to DFS and/or Office of Insurance Regulation
 - 4. Ethics
- H. Insurance guaranty fund**
- I. Marketing practices**
 - 1. Unfair methods of competition
 - a. Sliding
 - b. Coercion
 - c. Misrepresentation
 - d. Defamation
 - e. False advertising
 - f. Unfair discrimination
 - g. Other unfair practices
 - h. Unfair claims practices
 - i. Fraud
 - j. Controlled business
 - k. Twisting
 - l. Churning
 - m. Rebating

II. FLORIDA STATUTES, RULES, AND REGULATIONS PERTINENT TO LIFE AND ANNUITY INSURANCE, INCLUDING VARIABLE PRODUCTS..... 18%

- A. Marketing methods and practices**
 - 1. Agent Responsibilities
 - 2. Disclosure
 - a. Buyer's guide
 - b. Policy summary
 - 3. Advertising and sales
 - 4. Prohibited practices
- B. Policy replacement**
 - 1. Duties of agent
 - 2. Duties of replacing insurance company



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C. Individual contracts

1. Standard provisions
 - a. Protection of beneficiaries from creditors
 - b. Prohibited provisions
 - c. Free Look
 - d. Grace period
 - e. Designation of beneficiary
 - f. Secondary addressee
2. Non-forfeiture options
3. Policy settlement

D. Group Life

1. Standard provisions / required provisions
2. Conversion rights
3. Types of groups/eligible groups
4. Dependent coverage
5. Employee life
6. Assignment of proceeds

E. Annuities

1. Suitability

Florida Agent's Health Insurance

85 scored questions plus 15 pretest questions

Time limit: 2 hours

GENERAL KNOWLEDGE

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/partner policies

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. Health Reimbursement Accounts (HRAs)
8. High Deductible Health Plans (HDHPs) and related Health Savings Accounts (HSAs)
9. Stop loss

D. Medicare supplement policies

E. Group insurance

1. Group conversion
2. Differences between individual and group contracts
3. General concepts
4. COBRA
5. HIPAA

F. Long Term Care (LTC)

1. Individual LTC contracts
2. Group/voluntary LTC contracts

G. Limited Benefit Plans

1. Cancer (or specified diseases) plans
2. Critical illness plans
3. Worksite (employer-sponsored) plans
4. Hospital indemnity plans
5. Dental
6. Vision

II. POLICY PROVISIONS, CLAUSES, AND RIDERS 23%

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



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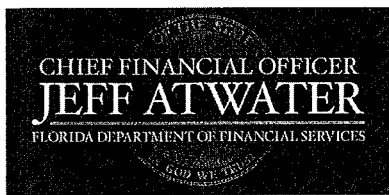
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- 9. Payment of claims
- 10. Physical examination and autopsy
- 11. Legal actions
- 12. Change of beneficiary
- 13. Misstatement of age
- B. Optional provisions**
- C. Other provisions and clauses**
 - 1. Insuring clause
 - 2. Free look
 - 3. Consideration clause
 - 4. Probationary period
 - 5. Elimination period
 - 6. Waiver of premium
 - 7. Exclusions
 - 8. Preexisting conditions
 - 9. Recurrent disability
 - 10. Coinsurance
 - 11. Deductibles
 - 12. Eligible expenses
 - 13. Copayments
 - 14. Pre-authorizations and prior approval requirements
 - 15. Usual, reasonable, and customary (URC) charges
 - 16. Lifetime, annual, or per cause maximum benefit limits
- D. Riders**
 - 1. Impairment/exclusions
 - 2. Guaranteed insurability
 - 3. Multiple indemnity (double, triple)
- E. Rights of renewability**
 - 1. Noncancelable
 - 2. Cancelable
 - 3. Guaranteed renewable
 - 4. Conditionally renewable
 - 5. Optionally renewable
 - 6. Period of time for renewal
- III. SOCIAL INSURANCE4%**
 - A. Medicare**
 - 1. Primary, secondary payor
 - 2. Medicare Parts A, B, C, D
 - B. Medicaid**
 - C. Social Security benefits**
- IV. OTHER INSURANCE CONCEPTS5%**
 - 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. non-occupational**
 - H. Tax treatment of premiums and proceeds of insurance contracts (e.g., disability income and medical expenses, etc.)**
 - 1. Managed care
 - J. Workers Compensation**

- K. Subrogation**
- V. FIELD UNDERWRITING PROCEDURES..... 11%**
 - A. Completing application and obtaining necessary signatures**
 - B. Explaining sources of insurability 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. Ensuring delivery of policy and related documents to client**
 - 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 health contract
 - a. Conditional
 - b. Unilateral
 - c. Adhesion

FLORIDA STATUTES, RULES, AND REGULATIONS

- I. FLORIDA STATUTES, RULES, AND REGULATIONS COMMON TO ALL LINES 23%**
 - A. Financial Services Regulation**
 - 1. Chief Financial Officer
 - 2. Financial Services Commission
 - a. Office of Financial Regulation
 - b. Office of Insurance Regulation
 - B. Department of Financial Services**
 - 1. General duties and powers
 - a. Agent and adjuster licensing and investigations
 - b. Consumer services
 - c. Insurance Fraud
 - d. Receivership
 - e. Unclaimed Property
 - f. Other powers
 - C. Office of Insurance Regulation**
 - 1. General duties and powers
 - a. Policy approval authority
 - b. Rates and forms
 - 2. Market Conduct Examinations
 - 3. Agency Actions
 - 4. Investigation
 - D. Office of Financial Regulation**
 - 1. General duties and powers
 - 2. Agency Actions
 - 3. Investigations
 - E. Definitions**
 - 1. Insurance contract
 - 2. Insurance transaction
 - 3. Insurer



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4. Reinsurance
 5. Domestic company
 6. Foreign company
 7. Alien company
 8. Fraternal
 9. Authorized and unauthorized companies/admitted and non-admitted companies
 10. Stock and mutual companies
 11. Risk retention group
 12. Unlicensed entities
 13. Certificate of authority
- F. Licensing**
1. Purpose
 2. License types
 - a. Agent
 - b. Adjuster
 - c. Agency
 3. Appointments
 4. License Requirements
 - a. Education
 - b. Application
 - c. Background Check
 - d. Examination
 5. Maintaining a license
 - a. Continuing education
 - b. Communicating with the Department
 - c. Record keeping
 - d. Criminal and administrative actions
 - e. Appointments
- G. Agent responsibilities**
1. Fiduciary capacity
 - a. Definition
 - b. Premium accountability
 - c. Separate account requirements
 2. Commissions and compensation / charges for extra services
 3. Reply to DFS and/or Office of Insurance Regulation
 4. Ethics
- H. Insurance guaranty fund**
- I. Marketing practices**
1. Unfair methods of competition
 - a. Sliding
 - b. Coercion
 - c. Misrepresentation
 - d. Defamation
 - e. False advertising
 - f. Unfair discrimination
 - g. Other unfair practices
 - h. Unfair claims practices
 - i. Fraud
 - j. Controlled business
 - k. Twisting
 - l. Churning
 - m. Rebating

- II. FLORIDA STATUTES, RULES, AND REGULATIONS PERTINENT TO HEALTH INSURANCE..... 18%**
- A. Standard Policy Provisions and Clauses (individual and group)**
1. Minimum Benefit Standards
 - a. Grandfathered
 - b. Non-grandfathered
 2. Required and Optional Coverages
 3. Prohibited Provisions
- B. Group Health Insurance**
1. Eligible groups (employer based, fraternal, assoc. blanket)
 2. Continuation
 3. Conversion
 4. Coordination of benefits
- C. Disclosure**
1. Outline of Coverage
 2. Renewal Agreements/Nonrenewal and Cancellation
 3. Advertising
 4. Certificate of Coverage
 5. Group Blanket Health
 - a. Definition
 - b. Required Provisions
 6. Unfair Trade Practices
 7. Application Responsibilities
 8. Marketing methods and practices
- D. Medicare Supplement Insurance**
1. Required provisions (Minimum Standards)
 - a. Pre-existing conditions
 - b. Free Look
 2. Open Enrollment Periods
 - a. 65 and over
 - b. under 65
 3. Advertising
 4. Marketing standards
 5. Disclosure
 - a. Outline of Coverage
 - b. Buyer's guide
 6. Replacement/Replacement Forms
 7. Duplication of Benefits
 8. Standardized policy benefits (A-N)
 9. Exclusions
 10. Medicaid--relationship to Supplements
 11. Medicare advantage plan
- E. Long-term Care Policies**
1. Purpose
 2. Disclosure
 - a. Outline of Coverage
 - b. Buyer's guide
 3. Advertising
 4. Policy standards
 5. Required Provisions (Minimum standards)
 6. Other Provisions
 7. Terminology



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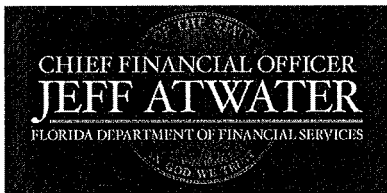
- a. Skilled care
- b. Intermediate care
- c. Custodial care
- d. Home health care vs. home care
- e. Continuing care retirement communities (CCRC)
- f. Alternate care
- g. Case management
- h. Activities of Daily Living (ADL's) and cognitive impairment
- i. Medically necessary or appropriate
- j. Plan of care
- k. Adult day care
- l. Hospice care
- 8. Replacement
- 9. Unintentional lapse
 - a. secondary addressee
 - b. cognitive impairment
- 10. Long-Term Care partnership
- 11. Medicaid--relationship to Long-Term Care
- F. Requirements for small employers**
 - 1. Definitions
 - 2. Special Provisions
 - 3. Disclosure requirements
 - 4. Denial/Termination/Nonrenewal
 - 5. Fair Marketing Standards
 - 6. Benefit plans offered
 - 7. Availability of coverage
 - 8. Small Employer Rating, Renewability and Portability Act
 - 9. Guaranteed issue
 - 10. Employee declination of coverage
- G. Florida Healthy Kids Corporation**
- H. Requirements relating to HIV/AIDS**
- I. Plan Types**
 - 1. Health Maintenance Organization (HMO)
 - 2. Preferred Provider Organization (PPO)
 - 3. Exclusive provider organization (EPO)
 - 4. MEWA
 - 5. Prepaid service organization
 - 6. Indemnity plan
 - 7. Discount medical plan organization (DMPO)
- J. Dread disease policy**

Florida Agent's Health and Life Insurance and Annuity (including Variable Contracts)

150 scored questions plus 15 pretest questions
Time limit: 2.75 hours

GENERAL KNOWLEDGE

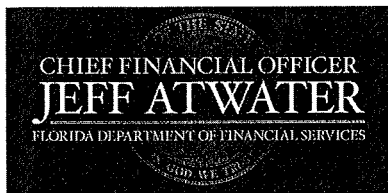
- I. TYPES OF LIFE POLICIES 8%**
 - A. Traditional whole life products**
 - 1. Ordinary (straight) life
 - 2. Limited-pay and single-premium life
 - 3. Adjustable life
 - B. Interest/market-sensitive life products**
 - 1. Universal life
 - 2. Variable whole life
 - 3. Variable universal life
 - 4. Interest-sensitive whole life
 - 5. Equity-indexed life
 - C. Term life**
 - 1. Types
 - a. Level
 - b. Decreasing
 - c. Return of premium
 - d. Annually renewable
 - e. Increasing term
 - 2. Special features
 - a. Renewable
 - b. Convertible
 - D. Annuities**
 - 1. Single and flexible premium
 - 2. Immediate and deferred
 - 3. Fixed and variable
 - 4. Indexed
 - E. Combination plans and variations**
 - 1. Joint life
 - 2. Survivorship life (second to die)
- II. LIFE POLICY RIDERS, PROVISIONS, OPTIONS, AND EXCLUSIONS 13%**
 - A. Policy riders**
 - 1. Waiver of premium and waiver of premium with disability income
 - 2. Guaranteed insurability
 - 3. Payor benefit
 - 4. Accidental death and/or accidental death and dismemberment
 - 5. Term riders
 - 6. Other insureds (e.g., spouse, children, nonfamily)
 - 7. Long term care



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- 8. Return of premium
- B. Policy provisions and options**
 - 1. Entire contract
 - 2. Insuring clause
 - 3. Free look
 - 4. Consideration
 - 5. Owner's rights
 - 6. Beneficiary designations
 - a. Primary and contingent
 - b. Revocable and irrevocable
 - c. Changes
 - d. Common disaster
 - e. 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
 - 12. Incontestability
 - 13. Assignments
 - 14. Suicide
 - 15. Misstatement of age and gender
 - 16. Settlement options
 - 17. Accelerated death benefits
- C. Policy exclusions**
- III. COMPLETING THE LIFE APPLICATION, UNDERWRITING, AND DELIVERING THE POLICY7%**
 - A. Completing the application**
 - 1. Required signatures
 - 2. Changes in the application
 - 3. Consequences of incomplete applications
 - 4. Warranties and representations
 - 5. Collecting the initial premium and issuing the receipt
 - 6. Replacement
 - 7. Disclosures at point of sale (e.g., HIPAA, HIV consent)
 - 8. USA PATRIOT Act/anti-money laundering
 - B. Underwriting**
 - 1. Insurable interest
 - 2. Medical information and consumer reports
 - 3. Fair Credit Reporting Act
 - 4. Risk classification
 - 5. Stranger-originated life insurance (STOLI)
 - 6. Investor-originated life insurance (IOLI)
 - 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 LIFE INSURANCE CONCEPTS5%**
 - 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. Life insurance needs analysis/suitability**
 - 1. Personal insurance needs
 - 2. Business insurance needs
 - a. Key person
- E. Social Security benefits and taxes**
- F. Tax treatment of insurance premiums, proceeds, and dividends**
 - 1. Individual life
 - 2. Group life
 - 3. Modified Endowment Contracts (MECs)
- V. TYPES OF HEALTH POLICIES 9%**
 - 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/partner policies
 - 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. Health Reimbursement Accounts (HRAs)
 - 8. High Deductible Health Plans (HDHPs) and related Health Savings Accounts (HSAs)
 - 9. Stop loss
 - D. Medicare supplement policies**
 - E. Group insurance**
 - 1. Group conversion
 - 2. Differences between individual and group contracts
 - 3. General concepts
 - 4. COBRA
 - 5. HIPAA
 - F. Long Term Care (LTC)**
 - 1. Individual LTC contracts
 - 2. Group/voluntary LTC contracts
 - G. Limited Benefit Plans**
 - 1. Cancer (or specified diseases) plans
 - 2. Critical illness plans
 - 3. Worksite (employer-sponsored) plans
 - 4. Hospital indemnity plans
 - 5. Dental
 - 6. Vision
- VI. HEALTH POLICY PROVISIONS, CLAUSES, AND RIDERS... 14%**



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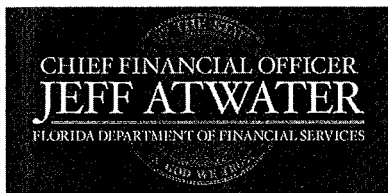
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- A. Mandatory provisions**
 - 1. Entire contract
 - 2. Time limit on certain defenses (incontestable)
 - 3. Grace period
 - 4. Reinstatement
 - 5. Notice of claim
 - 6. Claim forms
 - 7. Proof of loss
 - 8. Time of payment of claims
 - 9. Payment of claims
 - 10. Physical examination and autopsy
 - 11. Legal actions
 - 12. Change of beneficiary
 - 13. Misstatement of age
- B. Optional provisions**
- C. Other provisions and clauses**
 - 1. Insuring clause
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 - 3. Consideration clause
 - 4. Probationary period
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 - 8. Preexisting conditions
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 - 16. Lifetime, annual, or per cause maximum benefit limits
- D. Riders**
 - 1. Impairment/exclusions
 - 2. Guaranteed insurability
 - 3. Multiple indemnity (double, triple)
- E. Rights of renewability**
 - 1. Noncancelable
 - 2. Cancelable
 - 3. Guaranteed renewable
 - 4. Conditionally renewable
 - 5. Optionally renewable
 - 6. Period of time for renewal
- VII. SOCIAL INSURANCE.....2%**
 - A. Medicare**
 - 1. Primary, secondary payor
 - 2. Medicare Parts A, B, C, D
 - B. Medicaid**
 - C. Social Security benefits**
- VIII. OTHER HEALTH INSURANCE CONCEPTS3%**
 - 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. non-occupational**
- H. Tax treatment of premiums and proceeds of insurance contracts (e.g., disability income and medical expenses, etc.)**
- I. Managed care**
- J. Workers Compensation**
- K. Subrogation**
- IX. FIELD UNDERWRITING PROCEDURES 6%**
 - A. Completing application and obtaining necessary signatures**
 - B. Explaining sources of insurability 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. Ensuring delivery of policy and related documents to client**
 - 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 health contract
 - a. Conditional
 - b. Unilateral
 - c. Adhesion

FLORIDA STATUTES, RULES, AND REGULATIONS

- I. FLORIDA STATUTES, RULES, AND REGULATIONS COMMON TO ALL LINES 13%**
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 - a. Office of Financial Regulation
 - b. Office of Insurance Regulation
 - B. Department of Financial Services**
 - 1. General duties and powers
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 - c. Insurance Fraud
 - d. Receivership
 - e. Unclaimed Property
 - f. Other powers
 - C. Office of Insurance Regulation**
 - 1. General duties and powers
 - a. Policy approval authority
 - b. Rates and forms
 - 2. Market Conduct Examinations

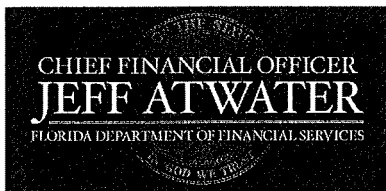


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- 3. Agency Actions
- 4. Investigation
- D. Office of Financial Regulation**
 - 1. General duties and powers
 - 2. Agency Actions
 - 3. Investigations
- E. Definitions**
 - 1. Insurance contract
 - 2. Insurance transaction
 - 3. Insurer
 - 4. Reinsurance
 - 5. Domestic company
 - 6. Foreign company
 - 7. Alien company
 - 8. Fraternal
 - 9. Authorized and unauthorized companies/admitted and non-admitted companies
 - 10. Stock and mutual companies
 - 11. Risk retention group
 - 12. Unlicensed entities
 - 13. Certificate of authority
- F. Licensing**
 - 1. Purpose
 - 2. License types
 - a. Agent
 - b. Adjuster
 - c. Agency
 - 3. Appointments
 - 4. License Requirements
 - a. Education
 - b. Application
 - c. Background Check
 - d. Examination
 - 5. Maintaining a license
 - a. Continuing education
 - b. Communicating with the Department
 - c. Record keeping
 - d. Criminal and administrative actions
 - e. Appointments
- G. Agent responsibilities**
 - 1. Fiduciary capacity
 - a. Definition
 - b. Premium accountability
 - c. Separate account requirements
 - 2. Commissions and compensation / charges for extra services
 - 3. Reply to DFS and/or Office of Insurance Regulation
 - 4. Ethics
- H. Insurance guaranty fund**
- I. Marketing practices**
 - 1. Unfair methods of competition
 - a. Sliding
 - b. Coercion
 - c. Misrepresentation
 - d. Defamation

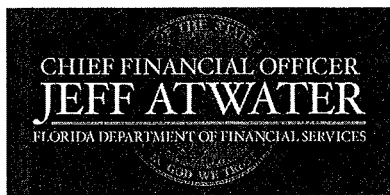
- e. False advertising
 - f. Unfair discrimination
 - g. Other unfair practices
 - h. Unfair claims practices
 - i. Fraud
 - j. Controlled business
 - k. Twisting
 - l. Churning
 - m. Rebating
- II. FLORIDA STATUTES, RULES, AND REGULATIONS PERTINENT TO LIFE AND ANNUITY INSURANCE, INCLUDING VARIABLE PRODUCTS..... 10%**
 - A. Marketing methods and practices**
 - 1. Agent Responsibilities
 - 2. Disclosure
 - a. Buyer's guide
 - b. Policy summary
 - 3. Advertising and sales
 - 4. Prohibited practices
 - B. Policy replacement**
 - 1. Duties of agent
 - 2. Duties of replacing insurance company
 - C. Individual contracts**
 - 1. Standard provisions
 - a. Protection of beneficiaries from creditors
 - b. Prohibited provisions
 - c. Free Look
 - d. Grace period
 - e. Designation of beneficiary
 - f. Secondary addressee
 - 2. Non-forfeiture options
 - 3. Policy settlement
 - D. Group Life**
 - 1. Standard provisions / required provisions
 - 2. Conversion rights
 - 3. Types of groups/eligible groups
 - 4. Dependent coverage
 - 6. Employee life
 - 7. Assignment of proceeds
 - E. Annuities**
 - 1. Suitability
 - III. FLORIDA STATUTES, RULES, AND REGULATIONS PERTINENT TO HEALTH INSURANCE..... 10%**
 - A. Standard Policy Provisions and Clauses (individual and group)**
 - 1. Minimum Benefit Standards
 - a. Grandfathered
 - b. Non-grandfathered
 - 2. Required and Optional Coverages
 - 3. Prohibited Provisions
 - B. Group Health insurance**
 - 1. Eligible groups (employer based, fraternal, assoc. blanket)
 - 2. Continuation
 - 3. Conversion



Florida Insurance Examination Content Outlines

Effective January 1, 2014

- 4. Coordination of benefits
- C. Disclosure**
 - 1. Outline of Coverage
 - 2. Renewal Agreements/Nonrenewal and Cancellation
 - 3. Advertising
 - 4. Certificate of Coverage
 - 5. Group Blanket Health
 - a. Definition
 - b. Required Provisions
 - 6. Unfair Trade Practices
 - 7. Application Responsibilities
 - 8. Marketing methods and practices
- D. Medicare Supplement Insurance**
 - 1. Required provisions (Minimum Standards)
 - a. Pre-existing conditions
 - b. Free Look
 - 2. Open Enrollment Periods
 - a. 65 and over
 - b. Under 65
 - 3. Advertising
 - 4. Marketing standards
 - 5. Disclosure
 - a. Outline of Coverage
 - b. Buyer's guide
 - 6. Replacement/Replacement Forms
 - 7. Duplication of Benefits
 - 8. Standardized policy benefits (A-N)
 - 9. Exclusions
 - 10. Medicaid--relationship to Supplements
 - 11. Medicare advantage plan
- E. Long-term Care Policies**
 - 1. Purpose
 - 2. Disclosure
 - a. Outline of Coverage
 - b. Buyer's guide
 - 3. Advertising
 - 4. Policy standards
 - 5. Required Provisions (Minimum standards)
 - 6. Other Provisions
 - 7. Terminology
 - a. Skilled care
 - b. Intermediate care
 - c. Custodial care
 - d. Home health care vs. home care
 - e. Continuing care retirement communities (CCRC)
 - f. Alternate care
 - g. Case management
 - h. Activities of Daily Living (ADL's) and cognitive impairment
 - i. Medically necessary or appropriate
 - j. Plan of care
 - k. Adult day care
 - l. Hospice care
 - 8. Replacement
 - 9. Unintentional lapse
 - a. Secondary addressee
 - b. Cognitive impairment
 - 10. Long-Term Care partnership
 - 11. Medicaid--relationship to Long-Term Care
 - F. Requirements for small employers**
 - 1. Definitions
 - 2. Special Provisions
 - 3. Disclosure requirements
 - 4. Denial/Termination/Nonrenewal
 - 5. Fair Marketing Standards
 - 6. Benefit plans offered
 - 7. Availability of coverage
 - 8. Small Employer Rating, Renewability and Portability Act
 - 9. Guaranteed issue
 - 10. Employee declination of coverage
 - G. Florida Healthy Kids Corporation**
 - H. Requirements relating to HIV/AIDS**
 - I. Plan Types**
 - 1. Health Maintenance Organization (HMO)
 - 2. Preferred Provider Organization (PPO)
 - 3. Exclusive Provider Organization (EPO)
 - 4. MEWA
 - 5. Prepaid service organization
 - 6. Indemnity plan
 - 7. Discount Medical Plan Organization (DMPO)
 - J. Dread Disease Policy**



Florida Insurance Examination Content Outlines

Effective January 1, 2014

Florida Agent's General Lines Insurance

*150 scored questions plus 15 pretest questions
Time limit: 2.75 hours*

GENERAL KNOWLEDGE

I. TYPES OF PROPERTY POLICIES17%

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
3. Business Owners Policy (BOP)
4. Builders Risk

D. Inland marine

1. Personal Articles floaters
2. Commercial Property floaters
3. Nationwide Definition

E. National Flood Insurance Program

F. Others

1. Earthquake
2. Mobile Homes
3. Watercraft
4. Farm Owners
5. Crop/hail
6. Windstorm

II. PROPERTY INSURANCE TERMS AND RELATED

CONCEPTS9%

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. Medical Payments

V. Blanket vs. Specific

W. Burglary, Robbery, Theft, and Mysterious Disappearance

III. PROPERTY POLICY PROVISIONS AND CONTRACT LAW7%

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

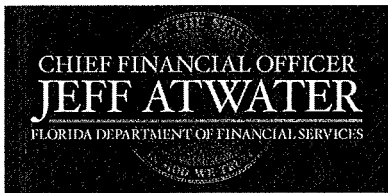
K. Appraisal

L. Other Insurance Provision

M. Assignment

N. Subrogation

O. Elements of a contract



Florida Insurance Examination Content Outlines

Effective January 1, 2014

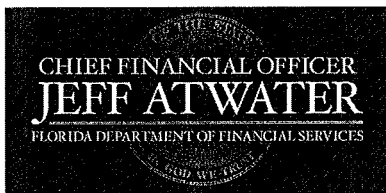
- P. Warranties, representations, and concealment
- Q. Sources of underwriting information
- R. Fair Credit Reporting Act
- S. Privacy Protection (Gramm Leach Bliley)
- T. Policy Application
- U. Terrorism Risk Insurance Act (TRIA)

IV. TYPES OF CASUALTY POLICIES, BONDS, AND RELATED TERMS.....15%

- A. Commercial general liability**
 - 1. Exposures
 - a. Premises and Operations
 - b. Products and Completed Operations
 - 2. Coverage
 - a. Coverage A: Bodily Injury and Property Damage Liability
 - (1) Occurrence
 - (2) Claims made
 - (a) Extended Reporting Periods: Basic and Supplemental
 - (b) Retroactive Date
 - b. Coverage B: Personal Injury and Advertising Injury
 - c. Coverage C: Medical Payments
 - d. Supplemental Payments
 - e. Who is an insured
 - f. Limits
 - g. Damage to Property of Others
 - (1) Per occurrence
 - (2) Annual Aggregate
- B. Automobile: personal auto and business auto**
 - 1. Liability
 - a. Bodily Injury
 - b. Property Damage
 - c. Split Limits
 - d. Combined Single Limit
 - 2. Medical Payments
 - 3. Physical Damage (collision; other than collision; specified perils)
 - 4. Uninsured motorists
 - 5. Underinsured motorists
 - 6. Who is an insured
 - 7. Types of Auto
 - a. Owned
 - b. Non-owned
 - c. Hired
 - d. Temporary Substitute
 - e. Newly Acquired Autos
 - f. Transportation Expense and Rental Reimbursement Expense
 - 8. Garage Coverage Form, including Garagekeepers Insurance
 - 9. Exclusions
 - 10. Individual Insured and Drive Other Car (DOC)
- C. Workers Compensation Insurance, Employers Liability Insurance, and Related Issues**

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

- 1. Standard policy concepts
 - a. Who is an employee/employer
 - b. Compensation
 - (1) Loss of wages
 - (2) Medical
 - (3) Disability
 - (4) Vocational Rehabilitation
 - (5) Death/Survivor
 - 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
 - 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)
 - G. Umbrella/Excess Liability**
- #### V. CASUALTY INSURANCE TERMS AND RELATED CONCEPTS 10%
- A. Risk**
 - B. Hazards**
 - 1. Moral
 - 2. Morale
 - 3. Physical
 - C. Indemnity**
 - D. Insurable interest**
 - E. Actual cash 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



Florida Insurance Examination Content Outlines

Effective January 1, 2014

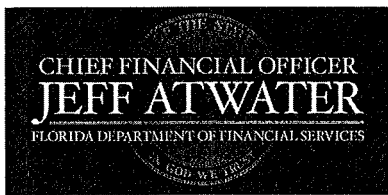
- b. Special
- 2. Punitive
- S. Compliance with provisions of Fair Credit Reporting Act
- VI. CASUALTY POLICY PROVISIONS8%
 - A. Declarations
 - B. Insuring agreement
 - C. Conditions
 - D. Exclusions and Limitations
 - E. Definition of the insured
 - F. Duties of the insured after a loss
 - G. Cancellation and nonrenewal provisions
 - H. Additional (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)

- 5. Domestic company
- 6. Foreign company
- 7. Alien company
- 8. Fraternal
- 9. Authorized and unauthorized companies/admitted and non-admitted companies
- 10. Stock and mutual companies
- 11. Risk retention group
- 12. Unlicensed entities
- 13. Certificate of authority
- F. Licensing
 - 1. Purpose
 - 2. License types
 - a. Agent
 - b. Adjuster
 - c. Agency
 - 3. Appointments
 - 4. License Requirements
 - a. Education
 - b. Application
 - c. Background Check
 - d. Examination
 - 5. Maintaining a license
 - a. Continuing education
 - b. Communicating with the Department
 - c. Record keeping
 - d. Criminal and administrative actions
 - e. Appointments
- G. Agent responsibilities
 - 1. Fiduciary capacity
 - a. Definition
 - b. Premium accountability
 - c. Separate account requirements
 - 2. Commissions and compensation/ charges for extra services
 - 3. Reply to DFS and/or Office of Insurance Regulation
 - 4. Ethics
- H. Insurance guaranty fund
- I. Marketing practices
 - 1. Unfair methods of competition
 - a. Sliding
 - b. Coercion
 - c. Misrepresentation
 - d. Defamation
 - e. False advertising
 - f. Unfair discrimination
 - g. Other unfair practices
 - h. Unfair claims practices
 - i. Fraud
 - j. Controlled business
 - k. Twisting
 - l. Churning
 - m. Rebating

FLORIDA STATUTES, RULES, AND REGULATIONS

- I. FLORIDA STATUTES, RULES, AND REGULATIONS COMMON TO ALL LINES17%
 - A. Financial Services Regulation
 - 1. Chief Financial Officer
 - 2. Financial Services Commission
 - a. Office of Financial Regulation
 - b. Office of Insurance Regulation
 - B. Department of Financial Services
 - 1. General duties and powers
 - a. Agent and adjuster licensing and investigations
 - b. Consumer services
 - c. Insurance Fraud
 - d. Receivership
 - e. Unclaimed Property
 - f. Other powers
 - C. Office of Insurance Regulation
 - 1. General duties and powers
 - a. Policy approval authority
 - b. Rates and forms
 - 2. Market Conduct Examinations
 - 3. Agency Actions
 - 4. Investigation
 - D. Office of Financial Regulation
 - 1. General duties and powers
 - 2. Agency Actions
 - 3. Investigations
 - E. Definitions
 - 1. Insurance contract
 - 2. Insurance transaction
 - 3. Insurer
 - 4. Reinsurance

- II. FLORIDA STATUTES, RULES AND REGULATIONS PERTINENT TO GENERAL LINES INSURANCE...17%



Florida Insurance Examination Content Outlines

Effective January 1, 2014

- A. Insurance Contracts**
 - 1. Renewal, Nonrenewal, Cancellation:
Commercial, Homeowners, Personal Auto and Casualty Policies
 - 2. Proof of Loss
- B. Payment of claims**
- C. Premium Financing**
- D. Regulation of rates**
- E. Property**
 - 1. Hurricane deductible
 - 2. Wind mitigation/code issues
 - 3. Catastrophic ground collapse (sinkholes)
 - 4. Hurricane occurrence
 - 5. Fungi
 - 6. Loss assessment (HO-6)
 - 7. Additional perils (HO-2,3,4,6)
 - 8. Exclusions
 - 9. Loss settlement
 - 10. Mediation or appraisal
 - 11. Loss payment
- F. Citizens Property Insurance Corporation (Citizens)**
- G. Surplus Lines**
 - 1. Florida Surplus Lines Service Office
 - 2. Eligibility for export
- H. Auto Insurance**
 - 1. Required coverages
 - a. Financial responsibility law
 - b. Personal injury protection (PIP)
 - 2. Limits
 - 3. Prohibited exclusions
 - 4. Uninsured/underinsured motorists coverage
 - 5. Cancellation/Nonrenewal
 - 6. Equipment excluded
 - 7. Physically handicapped persons
 - 8. Mature drivers
 - 9. Treatment of motorcycles
 - 10. Responsibility for minors operating motor vehicles
 - 11. Inspection for coverage
- I. Comparative Negligence Law**
- J. Worker's Compensation**
 - 1. Workers Compensation Joint Underwriting Association (WCJUA)
- K. Florida Automobile Joint Underwriting Association (FAJUA)**
- L. Aviation**
- M. Boiler and Machinery**
- N. Health**

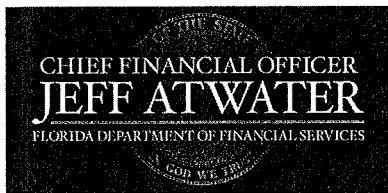
Florida Examination for Personal Lines

100 scored questions plus 10 pretest questions

Time limit: 2 hours

GENERAL KNOWLEDGE

- 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
 - 2. Nationwide Definition
 - D. National Flood Insurance Program**
 - E. Others**
 - 1. Earthquake
 - 2. Mobile Homes
 - 3. Watercraft
 - 4. Crop/hail
 - 5. 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



Florida Insurance Examination Content Outlines

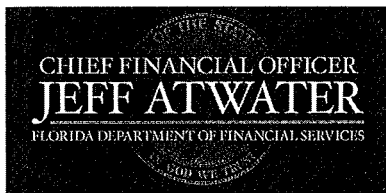
Effective January 1, 2014

- 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 CONCEPTS28%
- 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. Medical Payments
- V. Blanket vs. Specific
- W. Burglary, Robbery, Theft, and Mysterious Disappearance
- X. Warranties
- Y. Representations
- Z. Concealment
- AA. Deposit Premium/Audit

- BB. Certificate of Insurance
- CC. Damages
 - 1. Compensatory
 - a. General
 - b. Special
 - 2. Punitive
- DD. 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
- G. Obligations of the insurance company
- H. Mortgagee rights
 - I. Proof of loss
- J. Notice of claim
- K. Appraisal
- L. Other Insurance Provision
- M. Assignment
- N. Subrogation
- O. Elements of a contract
- P. Warranties, representations, and concealment
- Q. Sources of underwriting information
- R. Fair Credit Reporting Act
- S. Privacy Protection (Gramm Leach Bliley)
- T. Policy Application
- U. Terrorism Risk Insurance Act (TRIA)
- V. Cancellation and nonrenewal provisions
- W. Additional (supplementary) payments
- X. Arbitration

FLORIDA STATUTES, RULES, AND REGULATIONS

- I. FLORIDA STATUTES, RULES, AND REGULATIONS COMMON TO ALL LINES 15%
- A. Financial Services Regulation
 - 1. Chief Financial Officer
 - 2. Financial Services Commission
 - a. Office of Financial Regulation
 - b. Office of Insurance Regulation
- B. Department of Financial Services
 - 1. General duties and powers
 - a. Agent and adjuster licensing and investigations
 - b. Consumer services
 - c. Insurance Fraud
 - d. Receivership
 - e. Unclaimed Property
 - f. Other powers
- C. Office of Insurance Regulation
 - 1. General duties and powers
 - a. Policy approval authority
 - b. Rates and forms

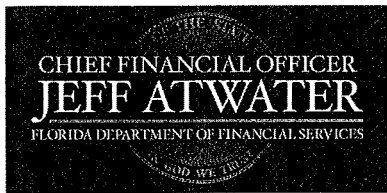


Florida Insurance Examination Content Outlines

Effective January 1, 2014

- 2. Market Conduct Examinations
- 3. Agency Actions
- 4. Investigation
- D. Office of Financial Regulation**
 - 1. General duties and powers
 - 2. Agency Actions
 - 3. Investigations
- E. Definitions**
 - 1. Insurance contract
 - 2. Insurance transaction
 - 3. Insurer
 - 4. Reinsurance
 - 5. Domestic company
 - 6. Foreign company
 - 7. Alien company
 - 8. Fraternal
 - 9. Authorized and unauthorized companies/admitted and non-admitted companies
 - 10. Stock and mutual companies
 - 11. Risk retention group
 - 12. Unlicensed entities
 - 13. Certificate of authority
- F. Licensing**
 - 1. Purpose
 - 2. License types
 - a. Agent
 - b. Adjuster
 - c. Agency
 - 3. Appointments
 - 4. License Requirements
 - a. Education
 - b. Application
 - c. Background Check
 - d. Examination
 - 5. Maintaining a license
 - a. Continuing education
 - b. Communicating with the Department
 - c. Record keeping
 - d. Criminal and administrative actions
 - e. Appointments
- G. Agent responsibilities**
 - 1. Fiduciary capacity
 - a. Definition
 - b. Premium accountability
 - c. Separate account requirements
 - 2. Commissions and compensation/ charges for extra services
 - 3. Reply to DFS and/or Office of Insurance Regulation
 - 4. Ethics
- H. Insurance guaranty fund**
- I. Marketing practices**
 - 1. Unfair methods of competition
 - a. Sliding
 - b. Coercion
 - c. Misrepresentation

- d. Defamation
 - e. False advertising
 - f. Unfair discrimination
 - g. Other unfair practices
 - h. Unfair claims practices
 - i. Fraud
 - j. Controlled business
 - k. Twisting
 - l. Churning
 - m. Rebating
- II. FLORIDA STATUTES, RULES AND REGULATIONS PERTINENT TO PERSONAL LINES INSURANCE..... 10%**
 - A. Insurance Contracts**
 - 1. Renewal, Nonrenewal, Cancellation: Homeowners, Personal Auto and Casualty Policies
 - 2. Proof of Loss
 - B. Payment of claims**
 - C. Premium Financing**
 - D. Regulation of rates**
 - E. Property**
 - 1. Hurricane deductible
 - 2. Wind mitigation/code issues
 - 3. Catastrophic ground collapse (sinkholes)
 - 4. Hurricane occurrence
 - 5. Fungi
 - 6. Loss assessment (HO-6)
 - 7. Additional perils (HO-2,3,4,6)
 - 8. Exclusions
 - 9. Loss settlement
 - 10. Mediation or appraisal
 - 11. Loss payment
 - F. Citizens Property Insurance Corporation (Citizens)**
 - G. Surplus Lines**
 - 1. Florida Surplus Lines Service Office
 - 2. Eligibility for export
 - H. Auto Insurance**
 - 1. Required coverages
 - a. Financial responsibility law
 - b. Personal injury protection (PIP)
 - 2. Limits
 - 3. Prohibited exclusions
 - 4. Uninsured/underinsured motorists coverage
 - 5. Cancellation/Nonrenewal
 - 6. Equipment excluded
 - 7. Physically handicapped persons
 - 8. Mature drivers
 - 9. Treatment of motorcycles
 - 10. Responsibility for minors operating motor vehicles
 - 11. Inspection for coverage
 - I. Comparative Negligence Law**
 - J. Florida Automobile Joint Underwriting Association (FAJUA)**
 - K. Aviation**
 - L. Health**



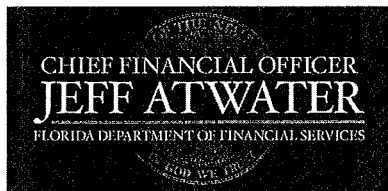
Florida Insurance Examination Content Outlines

Effective January 1, 2014

Florida Examination for Variable Insurance Contracts

*40 scored questions plus 5 pretest questions
Time limit: 1 hour*

- | | |
|---|--|
| <p>I. LIFE INSURANCE POLICIES20%</p> <ul style="list-style-type: none"> A. Categories B. Term Life C. Whole Life D. Special Uses Policies E. Non-Traditional Policies <ul style="list-style-type: none"> 1. Adjustable Life 2. Universal Life 3. Equity Indexed Universal Life 4. Variable Life <p>II. ANNUITIES/VARIABLE ANNUITIES45%</p> <ul style="list-style-type: none"> A. Purpose and Function B. Structure and Design <ul style="list-style-type: none"> 1. Funding Method 2. Date Income Payments Begin 3. Payout Options 4. Investment Configuration C. Income Tax Treatment of Benefits <p>III. VARIABLE ANNUITIES10%</p> <ul style="list-style-type: none"> A. Accumulation Units Defined B. Annuity Units Defined C. Regulation and Licensing D. Suitability of Annuity Sales to Senior Consumers <ul style="list-style-type: none"> 1. Duties and Responsibilities 2. Replacement and Exchange Contracts 3. Penalties <p>IV. FLORIDA LAWS AND RULES PERTINENT TO LIFE INSURANCE.....12%</p> <ul style="list-style-type: none"> A. Office of Insurance Regulation B. Insurers <ul style="list-style-type: none"> 1. Unauthorized Entities C. Marketing Practices <ul style="list-style-type: none"> 1. Agent Responsibilities 2. Notice of Replacement | <ul style="list-style-type: none"> 3. Free Look 4. Buyer's Guide <p>D. Chapter 469B-215 Code of Ethics-Life Underwriters</p> <ul style="list-style-type: none"> 1. Agent Ethics <p>E. Policy Clauses and Provisions</p> <p>F. Group Life</p> <ul style="list-style-type: none"> 1. Certificate 2. Conversion/COBRA 3. Eligibility <p>G. Par and Nonpar Policies</p> <p>H. Retirement Plans</p> <p>I. Flexible Life Products</p> <p>V. AGENT / AGENCY LICENSING 10%</p> <ul style="list-style-type: none"> A. Persons Required to be Licensed B. Maintaining a License <ul style="list-style-type: none"> 1. Continuing Education 2. Change of Address 3. Fees/License Renewal 4. Appointments 5. Reportable Criminal Actions C. Suspension, Termination, Revocation of License and Other Penalties D. Agency licensing E. Unfair Trade Practices <ul style="list-style-type: none"> 1. Sliding 2. Coercion 3. Misrepresentation 4. Defamation 5. Unfair discrimination 6. Unfair claims settlement 7. Fraud 8. Controlled business 9. Twisting 10. Churning <p>VI. DEFINITIONS..... 2%</p> <ul style="list-style-type: none"> A. Insurance Transaction B. Domestic, Foreign and Alien Companies C. Authorized, Unauthorized and Eligible Companies D. Stock and Mutual Companies E. Certificate of Authority <p>VII. FLORIDA LIFE AND HEALTH GUARANTY ASSOCIATION 1%</p> |
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Florida Insurance Examination Content Outlines

Effective January 1, 2014

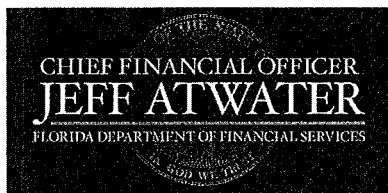
Florida Examination for Customer Representative

60 scored questions

Time limit: 1 hour

- I. **PROPERTY AND LIABILITY INSURANCE**4%
 - CONCEPTS.....4%
 - A. Risk
 - B. Insurance Policy and Binders
 - C. Insurance Contract Characteristics
 - D. Property Insurance Concepts
 - E. Liability Insurance Concepts
 - F. Insurance Policy Conditions
 - G. Bases for Insurer Avoidance of Performance
- II. **AUTOMOBILE**.....15%
 - A. Personal Auto
 - 1. PAP Declarations
 - 2. PAP Definitions
 - 3. Parts A, B, C, D
 - 4. Parts E and F - Other Provisions
 - 5. Endorsements
 - 6. Rating
 - B. Business Auto Policy
 - 1. Policy Format
 - 2. Section I - Covered Autos
 - 3. Section II - Liability
 - 4. Section III - Physical Damage
 - 5. Endorsements
 - 6. Rating
 - C. Garage Insurance
 - 1. Section I - Covered Autos
 - 2. Section II - Liability
 - 3. Section III - Garage keepers
 - 4. Section IV - Physical Damage Coverage
 - 5. Endorsements
- III. **PROPERTY INSURANCE**13%
 - A. Commercial Property Insurance
 - 1. Contract conditions
 - 2. Coverage forms — General
 - 3. Causes of Loss Forms
 - B. Dwelling Program
 - C. Farm Coverage
 - D. Flood Coverage
- IV. **GENERAL LIABILITY**12%
 - A. Commercial General Liability Contract
 - 1. Common Policy Conditions
 - 2. Coverages A, B, and C
 - 3. Supplementary Payments
 - 4. Who is Insured
 - 5. Limits of Insurance
 - 6. Conditions
 - 7. Miscellaneous Forms
 - B. Excess/Umbrella Liability
 - 1. Excess Liability
 - 2. Umbrellas

- C. Professional Liability
 - 1. Physicians, Surgeons and Dentists (P,S, & D)
 - 2. Hospitals
 - 3. Miscellaneous Forms
- D. Personal Liability
- E. Farm Liability
- F. Employment-Related Practices Liability
- V. **PACKAGE POLICIES** 13%
 - A. Homeowners Insurance
 - 1. Eligibility Requirements
 - 2. Forms Available
 - 3. Section I – Property Coverage
 - 4. Section II – Liability Coverage
 - 5. General Conditions
 - 6. Endorsements
 - B. Commercial Package Policies
- VI. **WORKERS COMPENSATION** 5%
 - A. Employers and Employees
 - B. Penalties for Noncompliance
 - C. Compensation
 - 1. Medical
 - 2. Disability
 - 3. Death
 - D. Miscellaneous Law Provisions
 - E. Employers Liability Insurance
 - F. Rating
- VII. **CRIME** 5%
 - A. Crime and Employee Dishonesty Insurance
 - B. Commercial Crime Forms
 - C. Primary Insuring Agreements
 - D. Endorsements
 - E. Discovery versus Loss Sustained
 - F. Other Crime Coverage Provisions
- VIII. **SURETY BONDS** 3%
 - A. Suretyship versus Insurance
 - B. Parties to a Bond
 - C. Bonding Process
 - D. Contract Bonds
 - E. Fiduciary/Court Bonds
 - F. License/Permit Bonds
 - G. Miscellaneous Bonds
- IX. **MARINE INSURANCE** 3%
 - A. Inland Marine Insurance
 - B. Personal Inland Marine Policies
 - C. Commercial Inland Marine Policies
 - 1. Controlled Forms
 - 2. Uncontrolled Forms
 - 3. Domestic Shipments
 - 4. Instruments of Transportation and Communication
 - 5. Commercial Property Floater Risks
- X. **HEALTH** 2%
 - A. General Policy Provisions
 - B. Major Medical Insurance
 - C. Disability Income



Florida Insurance Examination Content Outlines

Effective January 1, 2014

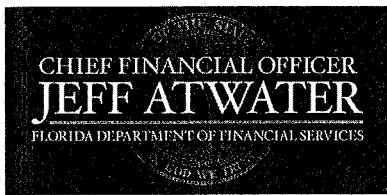
- D. Medicare Supplement Insurance
- E. HMO/PPO
- XI. DEPARTMENT OF FINANCIAL SERVICES2%
 - A. General Duties and Powers
 - B. Examination of Books and Records
- XII. MISCELLANEOUS FLORIDA AUTOMOBILE LAWS.....4%
 - A. Financial Responsibility
 - B. Uninsured/Underinsured Motorists
 - C. Cancellation/Non-renewal
 - D. Glass Deductible
 - E. Florida Automobile No-Fault (PIP)
- XIII. AGENT LICENSING5%
 - A. Persons Required to be Licensed
 - B. Appointments
 - 1. Agent
 - 2. Customer Representative
 - C. Maintaining a License
 - 1. Continuing Education
 - 2. Change of Address
 - 3. Fees/License Renewal
 - D. Suspension, Termination, Revocation of License and Other Penalties
 - 1. Hearings
 - E. Ethics
 - F. Unauthorized Entities
 - G. Premium Discounts/Mitigation Options
- XIV. UNFAIR TRADE PRACTICES 3%
 - A. Sliding
 - B. Coercion
 - C. Misrepresentation
 - D. Defamation
 - E. Unfair Discrimination
 - F. Unfair Claims Settlement
 - G. Fraud
 - H. Controlled Business
- XV. DEFINITIONS 5%
 - A. Insurance Transaction
 - B. Domestic, Foreign and Alien Companies
 - C. Authorized, Unauthorized and Eligible Companies
 - D. Stock and Mutual Companies
 - E. Certificate of Authority
- XVI. RESIDUAL MARKETS 6%
 - A. Florida Automobile Joint Underwriting Association (FAJUA)
 - B. Citizens Property Insurance Corporation (Citizens)
 - C. Florida Workers Compensation Joint Underwriting Association (FWCJUA)

Florida Examination for Limited Customer Representative

45 scored questions

Time limit: 1 hour

- I. PROPERTY AND LIABILITY INSURANCE CONCEPTS 20%
 - A. Risk
 - B. Insurance Policy and Binders
 - C. Insurance Contract Characteristics
 - D. Property Insurance Concepts
 - E. Liability Insurance Concepts
 - F. Insurance Policy Conditions
 - G. Bases for Insurer Avoidance of Performance
- II. AUTOMOBILE 29%
 - A. Personal Auto
 - 1. PAP Declarations
 - 2. PAP Definitions
 - 3. Parts A, B, C, D
 - 4. Parts E and F - Other Provisions
 - 5. Endorsements
 - 6. Rating
- III. MISCELLANEOUS FLORIDA AUTOMOBILE LAWS 18%
 - A. Financial Responsibility
 - B. Uninsured/Underinsured Motorists
 - C. Cancellation/Non-renewal
 - D. Glass Deductible
 - E. Florida Automobile No-Fault (PIP)
- IV. DEPARTMENT OF FINANCIAL SERVICES 4%
 - A. General Duties and Powers
 - B. Examination of Books and Records
- V. AGENT LICENSING 11%
 - A. Persons Required to be Licensed
 - B. Appointments
 - 1. Agent
 - 2. Customer Representative
 - C. Maintaining a License
 - 1. Continuing Education
 - 2. Change of Address
 - 3. Fees/License Renewal
 - D. Suspension, Termination, Revocation of License and Other Penalties
 - 1. Hearings
 - E. Ethics
 - F. Unauthorized Entities
 - G. Premium Discounts/Mitigation Options
- VI. UNFAIR TRADE PRACTICES 7%
 - A. Sliding
 - B. Coercion
 - C. Misrepresentation
 - D. Defamation
 - E. Unfair Discrimination
 - F. Unfair Claims Settlement
 - G. Fraud
 - H. Controlled Business



Florida Insurance Examination Content Outlines

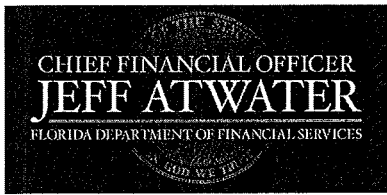
Effective January 1, 2014

- VII. DEFINITIONS11%
 - A. Insurance Transaction
 - B. Domestic, Foreign and Alien Companies
 - C. Authorized, Unauthorized and Eligible Companies
 - D. Stock and Mutual Companies
 - E. Certificate of Authority

Florida Agent's Industrial Fire and Burglary

40 scored questions plus 5 pretest questions
Time limit: 1 hour

- I. FLORIDA LAWS AND RULES PERTINENT TO INDUSTRIAL FIRE INSURANCE..... 10%
 - A. Role of the Office of Insurance Regulation
 - B. Industrial Fire Insurance
Ref: 626.729
- II. BASIC POLICY 35%
 - A. Insurance basics
 - B. Declarations and Insuring Agreement
 - C. Conditions
 - D. Exclusions
 - E. Definitions
 - 1. Insurable Interest
 - 2. Contract of Indemnity
 - 3. Subrogation
 - 4. Actual Cash Value
 - 5. Waiver
 - 6. Warranties and Representations
 - 7. Concealment and Fraud Policy Cancellation
 - 8. Short Rate
 - 9. Pro rata
 - 10. Accident
 - F. Requirement if Loss Occurs
 - G. Protection Granted
 - 1. Direct Loss
 - 2. Indirect Loss
 - H. Perils Covered
 - 1. Fire
 - 2. Lightning
 - 3. Removal
 - I. Uninsurable and Excepted Property
 - J. Perils Not Included
 - K. Other Insurance
 - L. Conditions Voiding, Suspending, or Restricting Insurance
- III. EXTENDED COVERAGE 20%
 - A. Apportionment Clause
 - B. Perils Insured Against and Their Provisions
 - 1. Windstorm
 - 2. Hail
 - 3. Explosion
 - 4. Riot
 - 5. Civil Commotion
 - 6. Aircraft
 - 7. Vehicles
 - 8. Smoke
- IV. BURGLARY/THEFT COVERAGE 10%
 - A. Definitions
 - 1. Burglary
 - 2. Robbery
 - 3. Theft



Florida Insurance Examination Content Outlines

Effective January 1, 2014

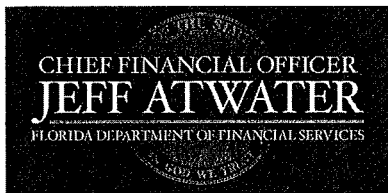
- B. Exclusions**
- V. UNDERWRITING10%**
 - A. Obligation
 - B. Physical Hazards
 - C. Moral Hazards
 - D. Rating
 - E. Morale Hazards
- VI. AGENT LICENSING15%**
 - A. Persons Required to be Licensed
 - B. Maintaining a License
 - 1. Continuing Education
 - 2. Change of Address
 - 3. Fees/License Renewal
 - 4. Appointments
 - 5. Reportable Criminal Actions
 - C. Suspension, Termination, Revocation of License and Other Penalties
 - D. Unfair Trade Practices
 - E. Code of Ethics – 69B
Ref. 626.797

Florida Examination for Crop Hail and Multi-Peril Crop Insurance

40 scored questions

Time limit: 1 hour

- I. FLORIDA LAWS AND RULES PERTINENT TO CROP HAIL AND MULTI-PERIL CROP INSURANCE 10%**
 - A. Agent Responsibilities
 - B. Unfair Trade Practices
Ref. 626.9541
- II. BASIC POLICY..... 55%**
 - A. Legal Characteristics of an Insurance Contract
 - B. Declarations
 - C. Insuring Agreements
 - D. Consideration (Annual Premium)
 - E. Exclusions
 - F. Cancellation and Termination Requirements
 - 1. Definitions
 - 2. Indemnity
 - 3. Insurable Interest
 - 4. Abandonment
 - 5. Subrogation
 - 6. Share
 - 7. Apportionment Pro Rata Clause
 - 8. Crop Year
 - 9. Insurable Acreage
 - 10. Unit
- III. PROTECTION GRANTED 15%**
 - A. Direct and Indirect Loss
 - B. Coverage Effective Dates
 - C. Perils Covered
 - D. Perils Not Included
 - E. Conditions Suspending or Restricting Insurance
- IV. FILING REQUIREMENTS 10%**
 - A. Insurance Cycle
 - B. Requirements If Loss Occurs
 - C. Recordkeeping Requirements
Ref. 626.561, 626.748 F.S.
- V. UNDERWRITING 5%**
- VI. AGENT REQUIREMENTS 5%**
 - A. Agent Appointment
 - B. Change of Address
Ref. 626.551



Florida Insurance Examination Content Outlines

Effective January 1, 2014

Florida Examination for Surplus Lines Insurance

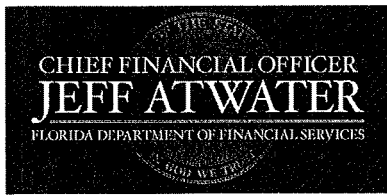
40 scored questions plus 10 pretest questions

Time limit: 1 hour

- I. **FLORIDA LAWS AND RULES PERTINENT TO SURPLUS LINES INSURANCE AND GENERAL ADMINISTRATION/ELIGIBILITY45%**
 - Ref: 626.901 through 626.939, F.S.*
 - A. **Eligible Surplus Lines Insurers**
Ref: 626.918, 626.9181, 626.919
 - B. **Service of Process**
Ref: 626.937
 - C. **Eligibility to Export**
Ref: 626.916, 626.917, 69P-5.002
 - 1. Policy Fees
 - D. **Florida Surplus Lines Service Office**
Ref: 626.921
 - E. **Notice of Cancellation or Non-renewal**
Ref: 626.9201
 - F. **Payment of Premiums and Claims**
Ref: 626.9371
 - G. **Disclosure Statement of Certain Information Required for Liability Claims**
Ref: 626.9372
 - H. **Attorney's Fees**
Ref: 626.9373
 - I. **Liability of Insureds; Deductibles and Coinsurance**
Ref: 626.9374

- II. **AGENT RESPONSIBILITIES45%**
 - A. **Requirements for Placement of Surplus Lines Insurance**
Ref: 626.914(4), 69P-5.003
 - B. **Records of Surplus lines Agent**
 - 1. Content
Ref: 626.922, 626.924, 626.930
 - 2. Reporting and filing
Ref: 626.923, 626.938, 626.921, 69P-5.004
 - 3. Penalties
Ref: 626.936, 626.9361
 - C. **Surplus Lines Tax, Service Fee, and Assessments**
Ref: 626.932, 626.9325, 626.933, 626.934, 627.351, 252.372, 215.55
 - 1. Definition of Premium
 - 2. Premium Tax
 - 3. Service Fee
 - 4. Citizens Assessment
 - 5. Emergency Management Preparedness and Assistance
 - 6. Florida Hurricane Catastrophe Fund
 - D. **Unfair Trade Practices**
 - 1. Illegal Dealings in Premiums; Excess or Reduced Charges for Insurance
Ref: 626.9541(1)(o)
 - 2. Policyholder's Bill of Rights
Ref: 626.9641

- III. **AGENT LICENSING 10%**
 - A. **Licensing of Surplus Lines Agent**
Ref: 626.927, 626.9271, 626.9272
Ref: 626.901 through 626.931
 - B. **Maintaining a License**
 - 1. Change of Address
Ref: 626.551
 - 2. Fees/License Renewal
 - 3. Self-Appointment
Ref: 626.112, 626.381, 626.431(3), 626.451
 - 4. Reportable Administrative / Criminal Actions
 - C. **Suspension, Termination, Revocation of License and Other Penalties**



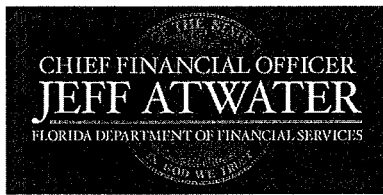
Florida Insurance Examination Content Outlines

Effective January 1, 2014

Florida Agent's Bail Bonds/Limited Surety

60 scored questions plus 5 pretest questions
Time limit: 1 hour

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| <p>I. BAIL AS SURETY; CRIMINAL DEFENDANT'S BONDS 5%</p> <p>A. Bail As Surety</p> <ol style="list-style-type: none"> 1. Regulation and regulatory authority 2. The Surety Contract <p>B. Criminal Defendant's Bonds</p> <ol style="list-style-type: none"> 1. Bail Bonds 2. Appeal Bonds 3. Supersede as Bonds 4. Habeas Corpus Bonds 5. Extradition Bonds 6. Civil Contempt Bonds 7. Ne Exeat Bonds <p>C. Federal Bonds</p> <p>II. LICENSING AND APPOINTMENT OF BAIL BOND AGENTS.....5%</p> <p>A. Professional Bail Bond Agents</p> <p>B. Limited Surety Agents</p> <ol style="list-style-type: none"> 1. Application 2. Qualifications 3. Temporary License 4. Effective Date and Term of License 5. Prohibited Persons 6. Continuing Education Requirements <p>III. FUNDAMENTALS OF CONTRACTS5%</p> <p>A. Enforceability of contracts</p> <p>B. Actions that Make a Contract Unenforceable</p> <p>C. Creating A Valid Contract</p> <p>D. Enforcing the Contract</p> <p>E. Uniform Extradition Act</p> <p>IV. OPERATING A BAIL BOND BUSINESS10%</p> <p>A. The Contract of Agency</p> <p>B. Statutory Guidelines</p> <ol style="list-style-type: none"> 1. Bail bond office 2. Supervision and Employees 3. Licenses and Appointments 4. Records 5. Required Reporting 6. Advertising 7. Change of Address <p>C. Extending Credit</p> <p>V. ARREST AND RELEASE10%</p> <p>A. Arrest Procedures</p> <p>B. Pre-Trial Release</p> <p>C. Approval and Acceptance of Bail</p> <p>D. GPS Monitoring</p> | <p>VI. WRITING AND UNDERWRITING BONDS 15%</p> <p>A. Underwriting</p> <p>B. The Surety/Defendant Contract (Bond)</p> <p>C. The Surety Contract</p> <p>D. Writing the Bond/Premium</p> <p>E. Transfer Bonds</p> <ol style="list-style-type: none"> 1. In state 2. Out-of-state <p>F. Out-of-County Bonds</p> <p>VII. THE COURTS 10%</p> <p>A. Jurisdictions</p> <ol style="list-style-type: none"> 1. Appellate jurisdiction 2. Original jurisdiction <p>B. Fulfilling the obligation</p> <ol style="list-style-type: none"> 1. Required court appearances 2. Court orders 3. Surrender of Defendant 4. Statutory discharge <p>VIII. FORFEITURES AND JUDGMENTS 15%</p> <p>A. Forfeitures</p> <ol style="list-style-type: none"> 1. Procedural Guidelines 2. Notice of Forfeiture 3. Discharge of Forfeiture 4. Warrant/Capias for Defendant's Arrest 5. Locating and Arresting the Defendant <p>B. Judgments</p> <ol style="list-style-type: none"> 1. Forfeiture to Judgment 2. Consequences of Unpaid Judgments 3. Motions to Set Aside Judgment 4. Remission <p>IX. COLLATERAL AND INDEMNITY 15%</p> <p>A. The Indemnity Contract</p> <p>B. Types of Collateral</p> <p>C. Amount of Collateral</p> <p>D. Securing Collateral</p> <p>E. Custody of Collateral</p> <p>F. Return of Collateral After Fulfillment</p> <p>G. After Forfeiture</p> <p>H. Contractual Restrictions</p> <p>I. Punishment for Violations <i>Ref. 648.571</i></p> <p>X. REGULATION OF BAIL BOND AGENTS..... 10%</p> <p>A. Criminal Charges and Violations</p> <ol style="list-style-type: none"> 1. Felony Violations 2. Misdemeanor Violations <p>B. Department Authority</p> <ol style="list-style-type: none"> 1. Department Discipline 2. Initiating a Departmental Investigation 3. Evidence Gathering 4. Disciplinary Actions and Other Consequences |
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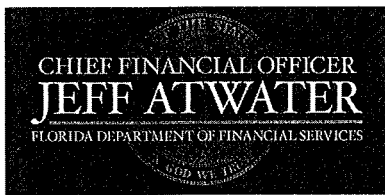
Florida Insurance Examination Content Outlines

Effective January 1, 2014

Florida Examination for Title Insurance

70 scored questions plus 5 pretest questions
Time limit: 1.5 hours

- I. RULES, REGULATIONS AND STATUTES20%
 - A. Florida Title Rule (F.A.C. 690-186)
 - B. Florida Statutes
Ref: 626 Part V, 627 Part XIII
 - C. RESPA
 - 1. Section 9
 - D. Gramm-Leach-Bliley
- II. TITLE INSURANCE INDEMNITY CONTRACT10%
 - A. Title Insurance Policy
 - 1. Covered Risks
 - 2. Conditions
 - 3. Exclusions
 - 4. Forms
 - B. Title Insurance Commitment
 - 1. Schedule A
 - 2. Schedule B - Section I
 - 3. Schedule B - Section II
 - 4. Commitment Provisions
- III. TITLE SEARCHES11%
 - A. Records
 - B. Marketable Record Title Act
 - C. Grants/Patents
 - D. Legal Description
 - E. Government Surveys/Lots
- IV. EXAMINATION OF TITLE30%
 - A. Deeds, Mortgages and Statutory Requirements
 - 1. Essential elements of a deed
 - 2. Types of ownership
 - 3. Mortgage releases and satisfactions
 - 4. Power-of-Attorney
 - 5. Recording
 - B. Homestead
Ref: Article X, Section 4FL-CONST
 - C. Probate
 - 1. Ch. 731 through 735, 739
 - D. Guardianships
 - E. Partnerships/Joint Ventures
 - 1. Partnerships
 - 2. Joint ventures
 - F. Corporations/Limited Liability Companies (LLCs)
 - G. Trusts
 - H. Condominiums
 - I. Judgments and Liens
 - J. Adverse Possession and Quieting Title
 - K. Construction Lien Law
 - L. Foreclosure
 - M. Bankruptcy
 - N. Water Rights
 - O. Access, Easements, Encroachments
 - P. Restrictions, Reverters, Reservations and Minerals
 - Q. Florida Statute of Limitations on Title Issues
- V. CLOSING PROCEDURES 11%
 - A. Legal Liability, Responsibility, Fiduciary Relationships
 - B. Mechanics of a Closing
 - 1. Contracts and addendums
 - 2. Document preparation
 - 3. Closing statements
 - 4. Document execution
 - 5. Conducting the closing
 - 6. Disbursement and post-closing
- VI. ESCROW HANDLING 10%
 - A. Escrow as a Trust Fund
 - 1. Escrow as fiduciary relationship
 - 2. Duties of title agent and title agency
 - B. HUD-1 Settlement Statement
 - C. Escrow Responsibilities
- VII. AGENT LICENSING 8%
 - A. Licensing Requirements
 - 1. Nonresident Agent
 - B. Maintaining a License
 - 1. Continuing education
 - 2. Change of address
 - C. Agent Appointment
 - D. Ethics
 - E. Fines and Assessments
 - F. Suspension, Termination, Revocation of License



Florida Insurance Examination Content Outlines

Effective January 1, 2014

Florida Adjuster's All Line Insurance

100 scored questions plus 10 pretest questions

Time limit: 2 hours

I. PROPERTY AND LIABILITY INSURANCE CONCEPTS, INSURANCE CONTRACTS, AND LAW AND ADJUSTING PRACTICES14%

A. Contracts in general

B. Property and liability insurance

1. Contract elements
2. Insurance policy conditions
3. Risk
4. Property insurance concepts
5. Liability insurance concepts
6. Insurance contracts and the law

C. Adjusting Practices

1. Adjuster's responsibilities
2. Insurer's claims handling goals
3. Basic claims handling activities
4. Common settlement and release options
5. Property adjusting practices
Ref: 627.70131
6. Liability-adjusting practices

II. CASUALTY/LIABILITY INSURANCE31%

A. Automobile Liability

1. Function of auto liability insurance
2. Supplementary payments
3. Limits
4. Personal Auto Policy
5. Personal Auto endorsements

B. Uninsured Motorists

C. Florida Automobile No-Fault (PIP)

D. Florida Financial Responsibility Law

E. Automobile Miscellaneous

1. Business auto policy
 - a. Business auto coverage form
 - b. Business auto endorsements
 - c. Truckers coverage form
 - d. Garage insurance
 - e. Garage coverage form endorsements

F. General Liability

1. Declarations
2. Common policy conditions
3. Coverage A – Bodily injury and property damage agreement
4. Coverage B – Personal and advertising injury
5. Coverage C – Medical payments
6. Supplementary payments
7. Miscellaneous forms of general liability insurance

G. Excess/Umbrella Liability

1. Excess liability
2. Umbrellas

H. Other Commercial Casualty Insurance

1. Professional liability insurance
2. Employment-related practices liability (EPL)

I. Homeowners Liability

1. Coverage
2. Exclusions
3. Additional coverages
4. Limits of liability
5. Endorsements

J. Farm Liability

K. Boiler and Machinery

1. Boiler and machinery coverage form
2. Objects definitions forms
3. Indirect loss coverage endorsements
4. Miscellaneous options
5. Small business forms

L. Crime and Surety

1. Crime General Provisions
2. Coverages and Insuring Agreements
3. Surety bonds

M. Workers Compensation

1. Workers Compensation law
 - a. Definitions
 - b. Other requirements
 - c. Injuries covered
 - d. Benefits
 - e. Rules for payment
 - f. Claims disputes
 - g. Miscellaneous law provisions
2. Workers compensation and employers liability insurance policy

III. FIRE AND ALLIED LINES, INCLUDING MARINE, DWELLING 29%

A. Dwelling Policies

1. Declarations
2. Coverages (Basic, Broad, Special Forms)
3. Endorsements

B. Homeowners Insurance

1. Section I - Property Coverage
2. Coverages
3. Limits
4. Additional coverages
5. Perils insured against
6. General exclusions
7. Conditions
8. General conditions
9. Endorsements

C. Commercial Property Policy

1. Contract conditions
2. Coverage forms - general
3. Causes of Loss forms

D. Flood Insurance

1. National Flood Insurance Program

E. Business owners Policy

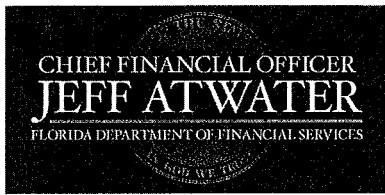
1. Eligibility
2. Property coverages
3. Optional coverages
4. Liability coverages



Florida Insurance Examination Content Outlines

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- F. Inland Marine Insurance**
 - 1. Nationwide definition
 - 2. Personal inland marine policies
 - 3. Commercial Inland Marine policies
 - a. Controlled forms
 - b. Uncontrolled forms
- G. Ocean Marine Insurance**
 - 1. Types of coverage
 - a. Hull coverage
 - b. Cargo coverage
 - c. Freight coverage
 - d. Liability coverage
 - 2. Ocean Marine perils
 - 3. Other ocean marine policy clauses and definitions
- H. Aviation Insurance**
 - 1. Aircraft policies and coverage
 - 2. Special aviation coverages
- IV. MOTOR VEHICLE PHYSICAL DAMAGE AND MECHANICAL BREAKDOWN INSURANCE15%**
 - A. Personal Auto Policy**
 - 1. Part D - Coverage for damage to your auto
 - 2. Endorsements
 - B. Business Auto Policy**
 - 1. Business auto coverage form
 - a. Section I - Covered autos
 - b. Section III - Physical damage
 - 2. Garage insurance
 - a. Section I - Covered autos
 - b. Section III - Garage keepers
 - c. Section IV - Physical damage coverage
 - d. Endorsements
 - 3. Truckers insurance
 - 4. Other provisions of auto policies
 - C. Mechanical Breakdown**
 - 1. Exclusions
 - 2. Deductible
 - 3. Policy term territory
 - 4. Conditions
- V. HEALTH INSURANCE 2%**
 - A. General policy provisions and application**
 - B. Types of policies**
 - C. Other organizations**
 - 1. Health Maintenance Organizations (HMO)
 - 2. Preferred Provider Organizations (PPO)
 - D. Disability**
 - E. Medicare Supplement**
- VI. RESIDUAL MARKETS 3%**
 - A. Florida Automobile Joint Underwriting Association (FAJUA)**
 - B. Citizens Property Insurance Corporation**
Ref: 627.351
 - C. Florida Workers Compensation Joint Underwriting Association (FWCJUA)**
- VII. SELECTED FLORIDA STATUTES AND RULES 6%**
 - A. Adjuster Licensing Requirements**
 - 1. Transacting insurance
 - 2. Civil remedy
 - 3. Certificate of authority required
 - 4. Continuing education
Ref: 626.869
 - 5. Expiration of license and appointment
 - 6. Notice of change of address; name
 - 7. Refusal, suspension, or revocation of license
 - B. Conduct of Adjuster**
 - 1. Dismantling, destruction, change of identity of motor vehicle or mobile home; salvage
 - 2. Unfair methods of competition and unfair or deceptive acts or practices
 - 3. Comprehensive coverage
 - 4. Mediation of claims
 - 5. Misrepresentation of policy provisions
 - 6. Failure to acknowledge
 - 7. Response to Department inquiries
 - 8. Insurer Anti-Fraud Efforts
 - C. Ethical Requirements**
 - 1. Violations
 - 2. Code of Ethics



Florida Insurance Examination Content Outlines

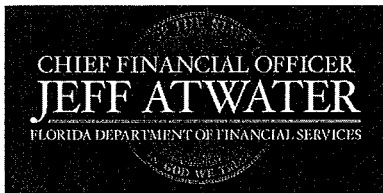
Effective January 1, 2014

Florida Public Adjuster's All Line Insurance

100 scored questions plus 10 pretest questions
Time limit: 2 hours

- I. GENERAL PROPERTY INSURANCE PRODUCT KNOWLEDGE25%
 - A. Contracts in general
 - B. Property insurance
 - 1. Insurance contracts
 - 2. Insurance policy conditions
 - 3. Property insurance concepts
 - a. Definitions
 - b. Risk vs. Peril
 - C. Adjusting Practices
 - 1. Adjuster's responsibilities
 - a. Company
 - b. Independent
 - c. Public
 - 2. Claims handling goals
 - 3. Basic claims handling activities
 - 4. Claim negotiation and settlement practices
 - 5. Property adjusting practices
Ref: 627.70131
- II. PROPERTY INSURANCE POLICIES25%
 - A. Dwelling Insurance
 - 1. Common policy forms
 - a. DP-1
 - b. DP-2
 - c. DP-3
 - 2. Coverages (Basic, Broad, Special Forms)
 - 3. Common endorsements
 - 4. Definitions
 - B. Homeowners Insurance
 - 1. Common HO policies
 - a. HO -2, 3, 4, 6, 8
 - 2. Coverages
 - 3. Limits
 - 4. Additional coverages
 - 5. Perils insured against
 - 6. Exclusions
 - 7. Conditions
 - 8. Common Endorsements
 - 9. Definitions
 - C. Condominiums
 - 1. Unit Owner
 - 2. Association
 - D. Mobile/Manufactured Homes
 - 1. Valuation
 - 2. Definitions
 - E. Commercial Property Insurance
 - 1. Contract conditions
 - 2. Coverage forms - general
 - 3. Causes of Loss forms
 - 4. Statutory limitations
 - 5. Business interruption/extra expense

- F. Flood Insurance
 - 1. National Flood Insurance Program
 - 2. Other flood insurance
- G. Business owners Policy
 - 1. Property coverages
 - 2. Optional coverages
- H. Inland Marine Insurance
 - 1. Personal Inland Marine policies
 - 2. Commercial Inland Marine policies
- I. Ocean Marine Insurance
 - 1. Types of coverage
- J. Builders' Risk
- K. Aviation Insurance
- L. Boiler and Machinery
- M. Crime
 - 1. General provisions
 - 2. Coverages and Plans
- III. MOTOR VEHICLE PHYSICAL DAMAGE AND MECHANICAL BREAKDOWN INSURANCE 2%
 - A. Personal Auto Policy
 - 1. Part D - Coverage for damage to your auto
 - B. Business Auto Policy
 - 1. Business auto coverage form
 - a. Section I - Covered autos
 - b. Section III - Physical damage
 - 2. Garage insurance
 - a. Section I - Covered autos
 - b. Section III - Garage keepers
 - c. Section IV - Physical damage coverage
 - 3. Truckers insurance
 - C. Mechanical Breakdown
- IV. RESIDUAL MARKETS 2%
 - A. Florida Automobile Joint Underwriting Association (FAJUA)
 - B. Citizens Property Insurance Corporation
Ref: 627.351
 - C. Florida Insurance Guaranty Association (FIGA)
- V. SELECTED FLORIDA STATUTES AND RULES 15%
 - A. Conduct of Adjuster
 - 1. Unfair methods of competition and unfair or deceptive acts or practices
 - 2. Mediation of claims (FS 627.7015)
 - 3. Misrepresentation of policy provisions
 - 4. Failure to acknowledge
 - 5. Response to Department inquiries
 - 6. Conduct of public adjusters
 - B. Ethical Requirements
 - 1. Violations
 - 2. Code of Ethics
- VI. FLORIDA LAWS AND REGULATIONS PERTINENT TO PUBLIC ADJUSTERS 31%
 - A. Florida Laws and Regulations Specific to Public Adjusters
 - 1. Licensing requirements
 - 2. Continuing education



Florida Insurance Examination Content Outlines

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3. Expiration of license or appointment
4. Change of address; name
5. Refusal, suspension, or revocation of license
6. Apprenticeship
- B. Practices, Responsibilities, and Duties**
 1. Proof of Loss
 - a. Requirements
 - b. Time elements
 2. Disclosure
 - a. Advertising
 - b. Conflicts of interest
 3. Contracts
 - a. General requirements
 - b. Fraud statement
 - c. Fees
 - d. Cancellation
 - e. Declaration of emergency
 4. Retention of Records
- C. Conduct and Ethical Requirements**
 1. Code of ethics (FAC 69B-220.201)
 2. Administrative code of conduct (FAC 69B-220.051)
 3. Statutory conflicts of interest
 4. Solicitation
 5. Commingling
 6. Prohibitions
- D. Dispute Resolution**
 1. Civil remedies
 - a. Notices
 2. Mediation and Appraisal