# Georgia Insurance Supplement

# **Examination Content Outlines**

d. Minor beneficiaries

7. Premium Payment a. Modes

e. Designation by class

Effective: August 1, 2022

# **GEORGIA LIFE AGENT** CONTENT OUTLINE

d nlue 10 pretest questio

	(80 scorea pius 10 pretest questions)	b. Grace period
I.	TYPES OF POLICIES15	c. Automatic premium loan
	A. Traditional whole life products	d. Level or flexible
	Ordinary whole life	8. Reinstatement
	2. Limited-pay and single-premium life	9. Policy loans, withdrawals, partial surrenders
	B. Interest/market sensitive/adjustable life products	10. Nonforfeiture options
	1. Universal life	11. Dividends and dividend options (e.g. participating,
	2. Variable whole life	non-participating)
	3. Variable universal life	12. Incontestability
	4. Interest-sensitive whole life	13. Assignments
	5. Indexed life	14. Suicide
	C. Term life	<ol><li>15. Misstatement of age and gender</li></ol>
	1. Types	16. Settlement options
	a. Level	<ol><li>Accelerated death benefits</li></ol>
	b. Decreasing	C. Policy exclusions
	c. Return of premium	1. War
	d. Annually renewable	2. Aviation
	2. Special features	3. Dangerous occupation
	a. Renewable	 COMPLETING THE APPLICATION, UNDERWRITING,
	b. Convertible	 AND DELIVERING THE POLICY12
	D. Annuities	A. Completing the application
	1. Single, level, and flexible premium	Required signatures
	2. Immediate and deferred	Changes in the application
	3. Fixed and variable	Consequences of incomplete applications
	4. Indexed	Warranties and representations
	5. Accumulation and Annuity Periods	Collecting the initial premium and issuing the receipt
	6. Payout options	6. Replacement
	E. Combination plans and variations	7. Disclosures at point of sale (i.e. HIPAA, HIV consent
	Joint life (first to die)	8. USA PATRIOT Act/anti-money laundering
	2. Survivorship life	9. Gramm-Leach-Bliley Act (GLBA) Privacy
II.	POLICY RIDERS, PROVISIONS, OPTIONS, AND	B. Underwriting
	EXCLUSIONS15	Insurable interest
	A. Policy riders	2. Medical information and consumer reports
	Waiver of premium and waiver of monthly deduction	Fair Credit Reporting Act
	Guaranteed insurability	Risk classification
	3. Payor benefit	5. Stranger/Investor owned life insurance (STOLI, IOLI
	Accidental death and/or accidental death and	C. Delivering the policy
	dismemberment	When coverage begins
	5. Term riders	2. Explaining the policy and its provisions, riders,
	6. Other insureds	exclusions, and ratings to the client
	7. Long term care	D. Contract Law
	8. Return of premium	1. Elements of a contract
	9. Disability	a. Consideration
	10. Cost of Living	b. Offer and Acceptance
	B. Policy provisions and options	c. Competent Parties
	Entire contract	d. Legal purpose
	2. Insuring clause	2. Unique aspects of the insurance contract
	3. Free look	a. Conditional
	4. Consideration	b. Unilateral
	5. Owner's rights	c. Adhesion
	6. Beneficiary designations	d. Aleatory

6. Beneficiary designations

c. Common disaster

a. Primary and contingent

b. Revocable and irrevocable

IV. RETIREMENT AND OTHER INSURANCE CONCEPTS 8

A. Third-party ownership

#### **B.** Life Settlements

#### C. Group life insurance

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

#### D. Retirement plans

- 1. Qualified plans
- 2. Nonqualified plans

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

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

#### F. Social Security benefits

# G. Tax treatment of insurance premiums, proceeds, dividends

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

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

# INSURANCE.....24

A. Insurance Department and Commissioner

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

2. Examination of records

1. Broad powers and duties

Ref: 33-2-10 through 13

3. Investigations/Notice of hearing

Ref: 33-6-6

4. Penalties

Ref: 33-6-9

### B. General insurance definitions

1. Domestic, foreign and alien

Ref: 33-3-1

2. Stock and mutual

Ref: 33-14-2

 $3. \ \ Authorized/unauthorized and \ certificate \ of \ authority$ 

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

 ${\bf 4.} \ \ Insurance \ transaction \ / \ transacting \ business$ 

Ref: 33-1-2

# C. Licensing of agents & counselors

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

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

# D. Unfair trade practices

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

33-24-7

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

10.Fraud

### E. Reporting and Disposition of Premiums

Ref: 33-23-35

- 1. Fiduciary Responsibility
- 2. Commingling

# F. Georgia Life and Health Insurance Guaranty Association

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

# VI. GEORGIA RULES AND CODES PERTINENT TO LIFE INSURANCE ONLY......6

### A. Replacement of Life insurance

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

#### B. Life insurance advertisements and solicitation

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

C. Insurable Interest

Ref: 33-24-6

# **GEORGIA ACCIDENT AND SICKNESS AGENT CONTENT OUTLINE**

	CONTENT OUTLINE	5. Elimination pe	
	(80 scored plus 10 pretest questions)	<ol><li>6. Waiver of prer</li><li>7. Exclusions an</li></ol>	
I.	TYPES OF POLICIES16	<ol><li>Preexisting co</li></ol>	nditions
	A. Disability income	9. Coinsurance	
	Individual disability income policy	10. Deductibles	
	Business overhead expense policy	11. Eligible expens	es
	3. Business disability buyout policy	12. Copayments	
	4. Group disability income policy	13. Pre-authorizati	ons and prior approval requirements
	5. Key employee policy	14. Usual, reasona	ble, and customary (URC) charges
	B. Accidental death and dismemberment	15. Lifetime, annua	al or per cause maximum benefit limits
	C. Medical expense insurance	D. Riders	
	<ol> <li>Basic hospital, medical, and surgical policies</li> </ol>	1. Impairment/ex	
	Major medical policies	Guaranteed in	
	3. Health Maintenance Organizations (HMOs)	3. Future increas	•
	4. Preferred Provider Organizations (PPOs)	E. Rights of renewa	•
	5. Point of Service (POS) plans	1. Noncancelabl	е
	6. Flexible Spending Accounts (FSAs)	2. Cancelable	
	7. High Deductible Health Plans (HDHPs) and related	<ol><li>Guaranteed re</li></ol>	enewable
	Health Savings Accounts (HSAs)	III. SOCIAL INSURANCI	≣ 6
	8. Health Reimbursement Accounts (HRAs)	A. Medicare (Parts	A, B, C, D)
	D. Medicare supplement policies	B. Medicaid	
	E. Group insurance	C. Social Security b	penefits
	Differences between individual and group contracts	IV OTHER INSURANCE	CONCEPTS 5
	2. General characteristics		current and residual disability
	3. COBRA  F. Individual/Group Long Term Care (LTC)	B. Owner's rights	······································
	1. Eligibility	C. Dependent child	ren benefits
	2. Levels of care	•	tingent beneficiaries
	G. Other policies	E. Modes of premit	_
	1. Dental		and coordination of benefits (e.g.,
	2. Vision	primary vs. exce	· -
	3. Cancer	G. Occupational vs	. nonoccupational
	Critical illness or specified disease	H. Tax treatment of	premiums and proceeds of
	5. Worksite (employer-sponsored)	insurance contra	acts (e.g., disability income and
	6. Hospital indemnity	medical expens	es, etc.)
	7. Short-term medical	<ol> <li>Managed care</li> </ol>	
	8. Accident	J. Workers Compe	nsation
	DOLLOV DROVISIONS CLAUSES AND BIDEDS 45	K. Subrogation	
II.	POLICY PROVISIONS, CLAUSES, AND RIDERS15  A. Mandatory and optional provisions	V. FIELD UNDERWRITI	NG PROCEDURES 8
	I. Entire contract	A. Completing the a	
	Time limit on certain defenses (incontestable)	. •	ces of insurability and HIPAA privacy
	Grace period		, Fair Credit Reporting Act, etc.)
	Reinstatement	C. Initial premium p	ayment and receipt and
	5. Notice of claim		of the receipt (e.g., medical
	6. Claim forms	examination, etc	·.)
	7. Proof of loss	D. Submitting appli	cation (and initial premium if
	8. Time of payment of claims	collected) to con	npany for underwriting
	9. Payment of claims	E. Policy delivery	
	10. Physical examination and autopsy	F. Explaining polic	y and its provisions, riders,
	11. Legal actions	exclusions, and	ratings to clients
	12. Change of beneficiary	G. Replacement	
	13. Misstatement of age or gender	H. Contract law	
	14. Change of occupation	1. Elements of a	
	15. Illegal occupation	<ol><li>Insurable inter</li></ol>	
	16. Relation of earnings to insurance	<ol><li>Warranties an</li></ol>	•
	B. Other provisions and clauses		ts of the insurance contract
	Insuring clause	a. Conditiona	I
	2. Free look	b. Unilateral	

3. Consideration clause

4. Probationary period

- c. Adhesion
- d. Aleatory

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

### A. Insurance Department and Commissioner

1. Broad powers and duties

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

2. Examination of records

Ref: 33-2-10 through 13

3. Investigations/Notice of hearing

Ref: 33-6-6

4. Penalties

Ref: 33-6-9

#### B. General insurance definitions

1. Domestic, foreign and alien

Ref: 33-3-1

2. Stock and mutual

Ref: 33-14-2

3. Authorized/unauthorized and certificate of authority

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

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

#### C. Licensing of agents & counselors

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

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

#### D. Unfair trade practices

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

33-24-7

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

10.Fraud

# E. Reporting and Disposition of Premiums

Ref: 33-23-35

- 1. Fiduciary Responsibility
- 2. Commingling

# F. Georgia Life and Health Insurance Guaranty

**Association** 

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

#### VII. GEORGIA RULES AND CODES PERTINENT TO

# **ACCIDENT & SICKNESS INSURANCE ONLY (6)**

A. Individual and Group Accident and Sickness

Insurance

Ref: Reg. 100-2-10 through 12; 33-29-1 through 22; 33-30-1 through 15

# **B.** Medicare Supplement

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

#### C. Long Term Care

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

# D. Long Term Care Partnership requirements

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

Georgia Insurance Supplement - Examination Content Outlines

# LIFE, ACCIDENT AND SICKNESS AGENT CONTENT OUTLINE

	CONTENT OUTLINE			b. Grace period
	(125 scored plus 10 pretest questions)			c. Automatic premium loan
				d. Level or flexible
	E: TYPES OF POLICIES15			. Reinstatement
A.	Traditional whole life products			Policy loans, withdrawals, partial surrenders
	Ordinary whole life     History and a large state of the state of			Nonforfeiture options
_	2. Limited-pay and single-premium life		11.	Dividends and dividend options (e.g. participating,
В.	Interest-sensitive/adjustable life products		40	non-participating)
	1. Universal life			Incontestability
	Variable whole life     Variable whole life			. Assignments
	Variable universal life			Suicide
	4. Interest-sensitive whole life			. Misstatement of age and gender
_	5. Indexed life			. Settlement options
C.	Term life			. Accelerated death benefits
	1. Types			olicy exclusions
	a. Level			. War
	b. Decreasing			. Aviation
	c. Return of premium		3	. Dangerous Occupation
	d. Annually renewable	III.	LIFE	: COMPLETING THE APPLICATION,
	2. Special features		UND	ERWRITING, AND DELIVERING THE POLICY12
	a. Renewable		A. C	completing the application
_	b. Convertible		1.	. Required signatures
D.	Annuities		2.	. Changes in the application
	Single, level, and flexible premium		3.	. Consequences of incomplete applications
	2. Immediate and deferred		4.	. Warranties and representations
	3. Fixed and variable		5.	. Collecting the initial premium and issuing the receipt
	4. Indexed		6.	. Replacement
	5. Accumulation and Annuity Periods		7.	. Disclosures at point of sale (i.e. HIPAA, HIV consent
_	6. Payout options		8	. USA PATRIOT Act/anti-money laundering
E.	Combination plans and variations		9.	. Gramm-Leach-Bliley Act (GLBA) Privacy
	1. Joint life (first to die)		B. U	Inderwriting
	2. Survivorship life		1.	. Insurable interest
II. LIF	E: POLICY RIDERS, PROVISIONS, OPTIONS,		2.	. Medical information and consumer reports
AN	D EXCLUSIONS15		3.	. Fair Credit Reporting Act
A.	Policyriders		4.	. Risk classification
	1. Waiver of premium and waiver of monthly deduction		5	. Stranger/Investor owned life insurance (STOLI, IOLI
	2. Guaranteed insurability		C. D	elivering the policy
	3. Payor benefit		1.	. When coverage begins
	4. Accidental death and/or accidental death and		2.	. Explaining the policy and its provisions, riders,
	dismemberment			exclusions, and ratings to the client
	5. Term riders		D. C	contract Law
	6. Other insureds		1	. Elements of a contract
	7. Long term care			a. Consideration
	8. Return of premium			b. Offer and Acceptance
	9. Disability			c. Competent Parties
1	0. Cost of Living			d. Legal purpose
			2	. Unique aspects of the insurance contract
В.	Policy provisions and options			a. Conditional
	Entire contract			b. Unilateral
	2. Insuring clause			c. Adhesion
	3. Free look			d. Aleatory
	4. Consideration	IV	LIFE	: RETIREMENT AND OTHER INSURANCE CONCEPT
	5. Owner's rights			8
	6. Beneficiary designations			hird-party ownership
	a. Primary and contingent			ife Settlements
	b. Revocable and irrevocable			Group life insurance
	c. Common disaster			. Conversion privilege
	d. Minor beneficiaries			Contributory vs. noncontributory
	e. Designation by class			Retirement plans
	7. Premium Payment			Qualified plans

a. Modes

1. Qualified plans

2. Nonqualified plans	12. Change of beneficiary
E. Life insurance needs analysis/suitability	13. Misstatement of age or gender
1. Personal insurance needs	14. Change of occupation
2. Business insurance needs	15. Illegal occupation
a. Key person	16. Relation of earnings to insurance
b. Buy sell	B. Other provisions and clauses
F. Social Security benefits	Insuring clause
G. Tax treatment of insurance premiums, proceeds,	2. Free look
dividends	3. Consideration clause
1. Individual life	Probationary period
2. Group life	5. Elimination period
Modified Endowment Contracts (MECs)	6. Waiver of premium
o. Modified Endownion Contracts (MECO)	7. Exclusions and limitations
ACCIDENT & SICKNESS: TYPES OF POLICIES 16	8. Preexisting conditions
A. Disability income	9. Coinsurance
Individual disability income policy	10. Deductibles
2. Business overhead expense policy	
3. Business disability buyout policy	11. Eligible expenses
Group disability income policy	12. Copayments
5. Key employee policy	13. Pre-authorizations and prior approval requirements
B. Accidental death and dismemberment	14. Usual, reasonable, and customary (URC) charges
C. Medical expense insurance	15. Lifetime, annual or per cause maximum benefit limits
1. Basic hospital, medical, and surgical policies	C. Riders
2. Major medical policies	1. Impairment/exclusions
3. Health Maintenance Organizations (HMOs)	2. Guaranteed insurability
4. Preferred Provider Organizations (PPOs)	3. Future increase option
5. Point of Service (POS) plans	D. Rights of renewability
6. Flexible Spending Accounts (FSAs)	1. Noncancelable
7. High Deductible Health Plans (HDHPs) and related	2. Cancelable
Health Savings Accounts (HSAs)	Guaranteed renewable
8. Health Reimbursement Accounts (HRAs)	VII. SOCIAL INSURANCE 6
D. Medicare supplement policies	A. Medicare (Parts A, B, C, D)
E. Group insurance	B. Medicaid
Differences between individual and group contracts	C. Social Security benefits
2. General characteristics	
3. COBRA	VIII. ACCIDENT AND SICKNESS: OTHER INSURANCE
F. Individual/Group Long Term Care (LTC)	CONCEPTS
1. Eligibility	A. Total, partial, recurrent and residual disability
2. Levels of care	B. Owner's rights
G. Other policies	C. Dependent children benefits
1. Dental	D. Primary and contingent beneficiaries
2. Vision	E. Modes of premium payments
3. Cancer	F. Nonduplication and coordination of benefits (e.g.,
Critical illness or specified disease	primary vs. excess)
5. Worksite (employer-sponsored)	G. Occupational vs. nonoccupational
6. Hospital indemnity	H. Tax treatment of premiums and proceeds of
7. Short-term medical	insurance contracts (e.g., disability income and
8. Accident	medical expenses, etc.)
	I. Managed care
ACCIDENT AND SICKNESS: POLICY PROVISIONS,	J. Workers Compensation
CLAUSES, AND RIDERS15	K. Subrogation
A. Mandatory and optional provisions	IX. ACCIDENT AND SICKNESS: FIELD UNDERWRITING
1. Entire contract	PROCEDURES 8
Time limit on certain defenses (incontestable)	A. Completing the application
3. Grace period	B. Explaining sources of insurability and HIPAA privacy
4. Reinstatement	information (e.g., MIB Report, Fair Credit Reporting
5. Notice of claim	Act, etc.)
6. Claim forms	C. Initial premium payment and receipt and
7. Proof of loss	consequences of the receipt (e.g., medical
8. Time of payment of claims	examination, etc.)
9. Payment of claims	ozaminaton, otor,
	D. Submitting application (and initial premium if
<ol><li>Physical examination and autopsy</li></ol>	Submitting application (and initial premium if collected) to company for underwriting
<ol> <li>Physical examination and autopsy</li> <li>Legal actions</li> </ol>	<ul> <li>D. Submitting application (and initial premium if collected) to company for underwriting</li> </ul>

٧.

VI.

#### E. Policy delivery

# Explaining policy and its provisions, riders, exclusions, and ratings to clients

### G. Replacement

#### H. Contract law

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

# X. GEORGIA LAWS, RULES, AND REGULATIONS PERTINENT TO LIFE, ACCIDENT & SICKNESS INSURANCE......19

# A. Insurance Department and Commissioner

1. Broad powers and duties
Ref: 33-2-1 through 6; 9 through 32

2. Examination of records

Ref: 33-2-10 through 13

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

4. Penalties

Ref: 33-6-9

# B. General insurance definitions

1. Domestic, foreign and alien *Ref: 33-3-1* 

2. Stock and mutual

Ref: 33-14-2

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

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

# C. Licensing of agents & counselors

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

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

# D. Unfair trade practices

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

33-24-7

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

# E. Reporting and Disposition of Premiums

Ref: 33-23-35

- 1. Fiduciary Responsibility
- 2. Commingling

# F. Georgia Life and Health Insurance Guaranty Association

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

# 

A. Replacement of Life insurance

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

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

C. Insurable Interest

Ref: 33-24-6

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

# A. Individual and Group Accident and Sickness Insurance

Ref: Reg. 100-2-10 through 12; 33-29-1 through 22; 33-30-1 through 15

### **B. Medicare Supplement**

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

#### C. Long Term Care

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

#### D. Long Term Care Partnership requirements

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

# **GEORGIA PROPERTY AGENT CONTENT OUTLINE**

(80 scored plus 10 pretest questions)

	(80 scorea pius 10 pretest questions)	1. Absolute
I.	TYPES OF POLICIES22	2. Strict
	A. Homeowners	3. Vicarious
	1. HO-2	R. Negligence
	2. HO-3	S. Binder
	3. HO-4	T. Endorsements
	4. HO-5	U. Blanket vs. Specific
	5. HO-6	
	6. HO-7	III. POLICY PROVISIONS AND CONTRACT LAW
	B. Dwelling policies	A. Declarations
	C. Commercial lines	B. Insuring agreement
	1. Commercial Package Policy (CPP)	C. Conditions D. Exclusions
	2. Commercial property	
	a. Commercial building and personal property form	E. Definition of the insured     F. Duties of the insured
	b. Causes of loss forms	
	c. Business income	G. Obligations of the insurance company
	d. Extra expense	H. Mortgagee rights I. Proof of loss
	e. Equipment breakdown	J. Notice of claim
	3. Businessowners Policy (BOP)	K. Appraisal
	4. Builders Risk	L. Other Insurance Provision
	5. Cyber First-Party Coverage	M. Subrogation
	D. Inland marine	N. Elements of a contract
	Personal Articles floaters	O. Warranties, representations, and concealment
	Commercial Property floaters	P. Sources of underwriting information
	E. National Flood Insurance Program	Q. Fair Credit Reporting Act
	F. Others	R. Privacy Protection (Gramm Leach Bliley)
	1. Earthquake	S. Policy Application
	2. Mobile Homes	T. Terrorism Risk Insurance Act (TRIA)
	3. Watercraft	U. Territory
	4. Farm Owners	o. Tomicory
	5. Windstorm	IV. GEORGIA STATE LAWS, RULES, AND REGULATIONS
II.		PERTINENT TO ALL INSURANCE LINES22
II.	INSURANCE TERMS AND RELATED CONCEPTS 15	PERTINENT TO ALL INSURANCE LINES22 A. Insurance department and commissioner
II.		PERTINENT TO ALL INSURANCE LINES22  A. Insurance department and commissioner  1. Broad powers and duties
II.	INSURANCE TERMS AND RELATED CONCEPTS 15 A. Insurance	A. Insurance department and commissioner  1. Broad powers and duties  Ref: 33-2-1 through 6, 9 through 32
II.	INSURANCE TERMS AND RELATED CONCEPTS 15 A. Insurance 1. Law of Large Numbers	A. Insurance department and commissioner  1. Broad powers and duties  Ref: 33-2-1 through 6, 9 through 32  2. Examination of records
II.	INSURANCE TERMS AND RELATED CONCEPTS 15 A. Insurance 1. Law of Large Numbers B. Insurable interest	A. Insurance department and commissioner  1. Broad powers and duties Ref: 33-2-1 through 6, 9 through 32 2. Examination of records Ref: 33-2-10 through 13
II.	INSURANCE TERMS AND RELATED CONCEPTS 15 A. Insurance 1. Law of Large Numbers B. Insurable interest C. Risk	A. Insurance department and commissioner  1. Broad powers and duties Ref: 33-2-1 through 6, 9 through 32 2. Examination of records Ref: 33-2-10 through 13 3. Investigations/Notice of hearing
II.	INSURANCE TERMS AND RELATED CONCEPTS 15 A. Insurance 1. Law of Large Numbers B. Insurable interest C. Risk 1. Pure vs. Speculative Risk	A. Insurance department and commissioner  1. Broad powers and duties Ref: 33-2-1 through 6, 9 through 32  2. Examination of records Ref: 33-2-10 through 13  3. Investigations/Notice of hearing Ref: 33-6-6
II.	INSURANCE TERMS AND RELATED CONCEPTS 15 A. Insurance 1. Law of Large Numbers B. Insurable interest C. Risk 1. Pure vs. Speculative Risk D. Hazard	A. Insurance department and commissioner  1. Broad powers and duties Ref: 33-2-1 through 6, 9 through 32  2. Examination of records Ref: 33-2-10 through 13  3. Investigations/Notice of hearing Ref: 33-6-6  4. Penalties
II.	INSURANCE TERMS AND RELATED CONCEPTS 15 A. Insurance 1. Law of Large Numbers B. Insurable interest C. Risk 1. Pure vs. Speculative Risk D. Hazard 1. Moral	A. Insurance department and commissioner  1. Broad powers and duties Ref: 33-2-1 through 6, 9 through 32  2. Examination of records Ref: 33-2-10 through 13  3. Investigations/Notice of hearing Ref: 33-6-6  4. Penalties Ref: 33-6-9
II.	INSURANCE TERMS AND RELATED CONCEPTS 15 A. Insurance 1. Law of Large Numbers B. Insurable interest C. Risk 1. Pure vs. Speculative Risk D. Hazard 1. Moral 2. Morale	A. Insurance department and commissioner  1. Broad powers and duties Ref: 33-2-1 through 6, 9 through 32  2. Examination of records Ref: 33-2-10 through 13  3. Investigations/Notice of hearing Ref: 33-6-6  4. Penalties Ref: 33-6-9  B. General insurance definitions
II.	INSURANCE TERMS AND RELATED CONCEPTS 15 A. Insurance 1. Law of Large Numbers B. Insurable interest C. Risk 1. Pure vs. Speculative Risk D. Hazard 1. Moral 2. Morale 3. Physical	A. Insurance department and commissioner  1. Broad powers and duties Ref: 33-2-1 through 6, 9 through 32  2. Examination of records Ref: 33-2-10 through 13  3. Investigations/Notice of hearing Ref: 33-6-6  4. Penalties Ref: 33-6-9  B. General insurance definitions 1. Domestic, foreign and alien
II.	INSURANCE TERMS AND RELATED CONCEPTS 15 A. Insurance 1. Law of Large Numbers B. Insurable interest C. Risk 1. Pure vs. Speculative Risk D. Hazard 1. Moral 2. Morale 3. Physical E. Peril	A. Insurance department and commissioner  1. Broad powers and duties Ref: 33-2-1 through 6, 9 through 32  2. Examination of records Ref: 33-2-10 through 13  3. Investigations/Notice of hearing Ref: 33-6-6  4. Penalties Ref: 33-6-9  B. General insurance definitions 1. Domestic, foreign and alien Ref: 33-3-1
II.	INSURANCE TERMS AND RELATED CONCEPTS 15 A. Insurance 1. Law of Large Numbers B. Insurable interest C. Risk 1. Pure vs. Speculative Risk D. Hazard 1. Moral 2. Morale 3. Physical E. Peril F. Loss	A. Insurance department and commissioner  1. Broad powers and duties Ref: 33-2-1 through 6, 9 through 32  2. Examination of records Ref: 33-2-10 through 13  3. Investigations/Notice of hearing Ref: 33-6-6  4. Penalties Ref: 33-6-9  B. General insurance definitions  1. Domestic, foreign and alien Ref: 33-3-1  2. Stock and mutual
II.	INSURANCE TERMS AND RELATED CONCEPTS 15 A. Insurance 1. Law of Large Numbers B. Insurable interest C. Risk 1. Pure vs. Speculative Risk D. Hazard 1. Moral 2. Morale 3. Physical E. Peril F. Loss 1. Direct	A. Insurance department and commissioner  1. Broad powers and duties Ref: 33-2-1 through 6, 9 through 32  2. Examination of records Ref: 33-2-10 through 13  3. Investigations/Notice of hearing Ref: 33-6-6  4. Penalties Ref: 33-6-9  B. General insurance definitions  1. Domestic, foreign and alien Ref: 33-3-1  2. Stock and mutual Ref: 33-14-2
II.	INSURANCE TERMS AND RELATED CONCEPTS 15 A. Insurance 1. Law of Large Numbers B. Insurable interest C. Risk 1. Pure vs. Speculative Risk D. Hazard 1. Moral 2. Morale 3. Physical E. Peril F. Loss 1. Direct 2. Indirect	A. Insurance department and commissioner  1. Broad powers and duties Ref: 33-2-1 through 6, 9 through 32  2. Examination of records Ref: 33-2-10 through 13  3. Investigations/Notice of hearing Ref: 33-6-6  4. Penalties Ref: 33-6-9  B. General insurance definitions  1. Domestic, foreign and alien Ref: 33-3-1  2. Stock and mutual Ref: 33-14-2 3. Authorized/unauthorized and certificate of authority
II.	INSURANCE TERMS AND RELATED CONCEPTS 15 A. Insurance 1. Law of Large Numbers B. Insurable interest C. Risk 1. Pure vs. Speculative Risk D. Hazard 1. Moral 2. Morale 3. Physical E. Peril F. Loss 1. Direct 2. Indirect G. Loss valuation	A. Insurance department and commissioner  1. Broad powers and duties Ref: 33-2-1 through 6, 9 through 32  2. Examination of records Ref: 33-2-10 through 13  3. Investigations/Notice of hearing Ref: 33-6-6  4. Penalties Ref: 33-6-9  B. General insurance definitions  1. Domestic, foreign and alien Ref: 33-3-1  2. Stock and mutual Ref: 33-14-2  3. Authorized/unauthorized and certificate of authority Ref: 33-3-2 through 5; 33-3-13 through 30
II.	INSURANCE TERMS AND RELATED CONCEPTS 15 A. Insurance 1. Law of Large Numbers B. Insurable interest C. Risk 1. Pure vs. Speculative Risk D. Hazard 1. Moral 2. Morale 3. Physical E. Peril F. Loss 1. Direct 2. Indirect G. Loss valuation 1. Actual cash value	A. Insurance department and commissioner  1. Broad powers and duties Ref: 33-2-1 through 6, 9 through 32  2. Examination of records Ref: 33-2-10 through 13  3. Investigations/Notice of hearing Ref: 33-6-6  4. Penalties Ref: 33-6-9  B. General insurance definitions  1. Domestic, foreign and alien Ref: 33-3-1  2. Stock and mutual Ref: 33-14-2  3. Authorized/unauthorized and certificate of authority Ref: 33-3-2 through 5; 33-3-13 through 30  4. Insurance transaction / transacting business
II.	INSURANCE TERMS AND RELATED CONCEPTS 15 A. Insurance 1. Law of Large Numbers B. Insurable interest C. Risk 1. Pure vs. Speculative Risk D. Hazard 1. Moral 2. Morale 3. Physical E. Peril F. Loss 1. Direct 2. Indirect G. Loss valuation 1. Actual cash value 2. Replacement cost	A. Insurance department and commissioner  1. Broad powers and duties Ref: 33-2-1 through 6, 9 through 32  2. Examination of records Ref: 33-2-10 through 13  3. Investigations/Notice of hearing Ref: 33-6-6  4. Penalties Ref: 33-6-9  B. General insurance definitions  1. Domestic, foreign and alien Ref: 33-3-1  2. Stock and mutual Ref: 33-14-2  3. Authorized/unauthorized and certificate of authority Ref: 33-3-2 through 5; 33-3-13 through 30  4. Insurance transaction / transacting business Ref: 33-1-2
п.	INSURANCE TERMS AND RELATED CONCEPTS 15 A. Insurance 1. Law of Large Numbers B. Insurable interest C. Risk 1. Pure vs. Speculative Risk D. Hazard 1. Moral 2. Morale 3. Physical E. Peril F. Loss 1. Direct 2. Indirect G. Loss valuation 1. Actual cash value 2. Replacement cost 3. Market value	A. Insurance department and commissioner  1. Broad powers and duties Ref: 33-2-1 through 6, 9 through 32  2. Examination of records Ref: 33-2-10 through 13  3. Investigations/Notice of hearing Ref: 33-6-6  4. Penalties Ref: 33-6-9  B. General insurance definitions  1. Domestic, foreign and alien Ref: 33-3-1  2. Stock and mutual Ref: 33-14-2  3. Authorized/unauthorized and certificate of authority Ref: 33-3-2 through 5; 33-3-13 through 30  4. Insurance transaction / transacting business Ref: 33-1-2  C. Licensing of agents, counselors, subagents, and
п.	INSURANCE TERMS AND RELATED CONCEPTS 15 A. Insurance 1. Law of Large Numbers B. Insurable interest C. Risk 1. Pure vs. Speculative Risk D. Hazard 1. Moral 2. Morale 3. Physical E. Peril F. Loss 1. Direct 2. Indirect G. Loss valuation 1. Actual cash value 2. Replacement cost 3. Market value 4. State/agreed value	A. Insurance department and commissioner  1. Broad powers and duties Ref: 33-2-1 through 6, 9 through 32  2. Examination of records Ref: 33-2-10 through 13  3. Investigations/Notice of hearing Ref: 33-6-6  4. Penalties Ref: 33-6-9  B. General insurance definitions  1. Domestic, foreign and alien Ref: 33-3-1  2. Stock and mutual Ref: 33-14-2  3. Authorized/unauthorized and certificate of authority Ref: 33-3-2 through 5; 33-3-13 through 30  4. Insurance transaction / transacting business Ref: 33-1-2  C. Licensing of agents, counselors, subagents, and adjusters
п.	INSURANCE TERMS AND RELATED CONCEPTS 15 A. Insurance 1. Law of Large Numbers B. Insurable interest C. Risk 1. Pure vs. Speculative Risk D. Hazard 1. Moral 2. Morale 3. Physical E. Peril F. Loss 1. Direct 2. Indirect G. Loss valuation 1. Actual cash value 2. Replacement cost 3. Market value 4. State/agreed value 5. Salvage value H. Proximate cause I. Deductible	A. Insurance department and commissioner  1. Broad powers and duties Ref: 33-2-1 through 6, 9 through 32  2. Examination of records Ref: 33-2-10 through 13  3. Investigations/Notice of hearing Ref: 33-6-6  4. Penalties Ref: 33-6-9  B. General insurance definitions 1. Domestic, foreign and alien Ref: 33-3-1  2. Stock and mutual Ref: 33-14-2  3. Authorized/unauthorized and certificate of authority Ref: 33-3-2 through 5; 33-3-13 through 30  4. Insurance transaction / transacting business Ref: 33-1-2  C. Licensing of agents, counselors, subagents, and adjusters Ref: 33-2-1 through 46; 120-2-309 and .15
П.	INSURANCE TERMS AND RELATED CONCEPTS 15 A. Insurance 1. Law of Large Numbers B. Insurable interest C. Risk 1. Pure vs. Speculative Risk D. Hazard 1. Moral 2. Morale 3. Physical E. Peril F. Loss 1. Direct 2. Indirect G. Loss valuation 1. Actual cash value 2. Replacement cost 3. Market value 4. State/agreed value 5. Salvage value H. Proximate cause I. Deductible J. Indemnity	A. Insurance department and commissioner  1. Broad powers and duties Ref: 33-2-1 through 6, 9 through 32  2. Examination of records Ref: 33-2-10 through 13  3. Investigations/Notice of hearing Ref: 33-6-6  4. Penalties Ref: 33-6-9  B. General insurance definitions 1. Domestic, foreign and alien Ref: 33-3-1  2. Stock and mutual Ref: 33-14-2  3. Authorized/unauthorized and certificate of authority Ref: 33-3-2 through 5; 33-3-13 through 30  4. Insurance transaction / transacting business Ref: 33-1-2  C. Licensing of agents, counselors, subagents, and adjusters
П.	INSURANCE TERMS AND RELATED CONCEPTS 15 A. Insurance 1. Law of Large Numbers B. Insurable interest C. Risk 1. Pure vs. Speculative Risk D. Hazard 1. Moral 2. Morale 3. Physical E. Peril F. Loss 1. Direct 2. Indirect G. Loss valuation 1. Actual cash value 2. Replacement cost 3. Market value 4. State/agreed value 5. Salvage value H. Proximate cause I. Deductible J. Indemnity K. Limits of liability	A. Insurance department and commissioner  1. Broad powers and duties Ref: 33-2-1 through 6, 9 through 32  2. Examination of records Ref: 33-2-10 through 13  3. Investigations/Notice of hearing Ref: 33-6-6  4. Penalties Ref: 33-6-9  B. General insurance definitions 1. Domestic, foreign and alien Ref: 33-3-1  2. Stock and mutual Ref: 33-14-2  3. Authorized/unauthorized and certificate of authority Ref: 33-3-2 through 5; 33-3-13 through 30  4. Insurance transaction / transacting business Ref: 33-1-2  C. Licensing of agents, counselors, subagents, and adjusters Ref: 33-23-1 through 46; 120-2-309 and .15 1. Agent Responsibility 2. License maintenance
п.	INSURANCE TERMS AND RELATED CONCEPTS 15 A. Insurance 1. Law of Large Numbers B. Insurable interest C. Risk 1. Pure vs. Speculative Risk D. Hazard 1. Moral 2. Morale 3. Physical E. Peril F. Loss 1. Direct 2. Indirect G. Loss valuation 1. Actual cash value 2. Replacement cost 3. Market value 4. State/agreed value 5. Salvage value H. Proximate cause I. Deductible J. Indemnity K. Limits of liability L. Coinsurance/Insurance to value	A. Insurance department and commissioner  1. Broad powers and duties Ref: 33-2-1 through 6, 9 through 32  2. Examination of records Ref: 33-2-10 through 13  3. Investigations/Notice of hearing Ref: 33-6-6  4. Penalties Ref: 33-6-9  B. General insurance definitions 1. Domestic, foreign and alien Ref: 33-3-1  2. Stock and mutual Ref: 33-14-2  3. Authorized/unauthorized and certificate of authority Ref: 33-3-2 through 5; 33-3-13 through 30  4. Insurance transaction / transacting business Ref: 33-1-2  C. Licensing of agents, counselors, subagents, and adjusters Ref: 33-23-1 through 46; 120-2-309 and .15 1. Agent Responsibility
п.	INSURANCE TERMS AND RELATED CONCEPTS 15 A. Insurance 1. Law of Large Numbers B. Insurable interest C. Risk 1. Pure vs. Speculative Risk D. Hazard 1. Moral 2. Morale 3. Physical E. Peril F. Loss 1. Direct 2. Indirect G. Loss valuation 1. Actual cash value 2. Replacement cost 3. Market value 4. State/agreed value 5. Salvage value H. Proximate cause I. Deductible J. Indemnity K. Limits of liability L. Coinsurance/Insurance to value M. Occurrence	A. Insurance department and commissioner  1. Broad powers and duties Ref: 33-2-1 through 6, 9 through 32  2. Examination of records Ref: 33-2-10 through 13  3. Investigations/Notice of hearing Ref: 33-6-6  4. Penalties Ref: 33-6-9  B. General insurance definitions 1. Domestic, foreign and alien Ref: 33-3-1  2. Stock and mutual Ref: 33-14-2  3. Authorized/unauthorized and certificate of authority Ref: 33-3-2 through 5; 33-3-13 through 30  4. Insurance transaction / transacting business Ref: 33-1-2  C. Licensing of agents, counselors, subagents, and adjusters Ref: 33-23-1 through 46; 120-2-309 and .15 1. Agent Responsibility 2. License maintenance 3. License revocation, suspension, denial, or refuse to renew
п.	INSURANCE TERMS AND RELATED CONCEPTS 15 A. Insurance 1. Law of Large Numbers B. Insurable interest C. Risk 1. Pure vs. Speculative Risk D. Hazard 1. Moral 2. Morale 3. Physical E. Peril F. Loss 1. Direct 2. Indirect G. Loss valuation 1. Actual cash value 2. Replacement cost 3. Market value 4. State/agreed value 5. Salvage value H. Proximate cause I. Deductible J. Indemnity K. Limits of liability L. Coinsurance/Insurance to value	A. Insurance department and commissioner  1. Broad powers and duties Ref: 33-2-1 through 6, 9 through 32  2. Examination of records Ref: 33-2-10 through 13  3. Investigations/Notice of hearing Ref: 33-6-6  4. Penalties Ref: 33-6-9  B. General insurance definitions  1. Domestic, foreign and alien Ref: 33-3-1  2. Stock and mutual Ref: 33-14-2  3. Authorized/unauthorized and certificate of authority Ref: 33-3-2 through 5; 33-3-13 through 30  4. Insurance transaction / transacting business Ref: 33-1-2  C. Licensing of agents, counselors, subagents, and adjusters Ref: 33-23-1 through 46; 120-2-309 and .15  1. Agent Responsibility 2. License maintenance 3. License revocation, suspension, denial, or refuse

O. Nonrenewal

Q. Liability

P. Vacancy and unoccupancy

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

# D. Unfair trade practices

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

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

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

A. Cancellation and nonrenewal of policies

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

B. Regulation of Rates

Ref: 33-9-1 through 44

C. Binders

Ref: 33-24-33

D. Georgia Insurer Solvency Pool

Ref. 33-36-1 through 12

# VI. GEORGIA RULES AND CODES PERTINENT TO

PROPERTY INSURANCE ONLY.....1-2

A. FAIR plan

Ref: 33-33-1 through 8

# GEORGIA CASUALTY AGENT CONTENT OUTLINE

(80 scored plus 10 pretest questions)

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

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

#### A. Commercial general liability

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

#### B. Automotive: personal auto and business auto

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

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

Note: State law is addressed elsewhere in this outline.

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

# D. Crime

1. Employee Dishonesty

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

### E. Bonds

- 1. Surety
- 2. Fidelity

### F. Professional liability

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

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

- B. Hazards
  - 1. Moral
  - 2. Morale
  - Physical
- C. Indemnity
- D. Insurable interest
- E. Loss Valuation
  - 1. Actual cash value
  - 2. Replacement cost
  - 3. Market value
  - 4. Stated/agreed value
  - Salvage value
- F. Negligence
- G. Liability
- H. Occurrence
- I. Binders
- J. Warranties
- K. Representations
- L. Concealment
- M. Deposit Premium/Audit
- N. Certificate of Insurance
- O. Law of Large Numbers
- P. Pure vs. Speculative Risk
- Q. Endorsements
- R. Damages
  - 1. Compensatory
    - a. General
    - b. Special
  - Punitive

# S. Compliance with provisions of Fair Credit Reporting Act

# III. POLICY PROVISIONS...... 12

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

# VI. L. Subrogation M. Loss settlement provisions including consent to settle a loss A. Auto N. Terrorism Risk Insurance Act (TRIA) Ref: 33-9-42 IV. GEORGIA STATE LAWS, RULES, AND REGULATIONS PERTINENT TO ALL INSURANCE LINES......22 Ref: 33-7-11 A. Insurance department and commissioner 1. Broad powers and duties Ref: 33-2-1 through 6, 9 through 32 2. Examination of records

Ref: 33-2-10 through 13

3. Investigations/Notice of hearing

Ref: 33-6-6

4. Penalties

Ref: 33-6-9

#### B. General insurance definitions

1. Domestic, foreign and alien

Ref: 33-3-1

2. Stock and mutual

Ref: 33-14-2

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

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

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

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

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

# D. Unfair trade practices

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

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

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

# A. Cancellation and nonrenewal of policies

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

# B. Regulation of Rates

Ref: 33-9-1 through 44

C. Binders

Ref: 33-24-33

# D. Georgia Insurer Solvency Pool

Ref. 33-36-1 through 12

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

1. Defensive driving

2. Uninsured Motorists coverage

3. Financial Responsibility Law

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

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

### B. Workers Compensation Law

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

# GEORGIA PROPERTY AND CASUALTY AGENT CONTENT OUTLINE

(125 scored plus 10 pretest questions)

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

	tent developed by (1) Insurance Services Office; (2) National uncil on Compensation Insurance; (3) Surety Association of America.	P. Vacancy and unoccupancy	
		Q. Liability  1. Absolute	
I.	PROPERTY: TYPES OF POLICIES22	2 Strict	
	A. Homeowners	3. Vicarious	
	1. HO-2		
	2. HO-3	R. Negligence	
	3. HO-4	S. Binder	
	4. HO-5	T. Endorsements	
	5. HO-6	U. Blanket vs. Specific	
	6. HO-7	III. PROPERTY: POLICY PROVISIONS AND CONTRACT	
	B. Dwelling policies	LAW	
	C. Commercial lines	A. Declarations	
	Commercial Package Policy (CPP)	B. Insuring agreement	
	2. Commercial property	C. Conditions	
	a. Commercial building and personal property form	D. Exclusions	
	b. Causes of loss forms	E. Definition of the insured	
	c. Business income	F. Duties of the insured	
	d. Extra expense		
	e. Equipment breakdown	G. Obligations of the insurance company	
	Businessowners Policy (BOP)	H. Mortgagee rights	
	4. Builders Risk	I. Proof of loss	
	Cyber First-Party Coverage	J. Notice of claim	
	D. Inland marine	K. Appraisal	
		L. Other Insurance Provision	
	Personal Articles floaters     Commonial Property floaters	M. Subrogation	
	2. Commercial Property floaters	N. Elements of a contract	
	E. National Flood Insurance Program	O. Warranties, representations, and concealment	
	F. Others	P. Sources of underwriting information	
	1. Earthquake	Q. Fair Credit Reporting Act	
	2. Mobile Homes	R. Privacy Protection (Gramm Leach Bliley)	
	3. Watercraft	S. Policy Application	
	4. Farm Owners	T. Terrorism Risk Insurance Act (TRIA)	
	5. Windstorm	U. Territory	
II.	PROPERTY: INSURANCE TERMS AND RELATED	IV. CASUALTY: TYPES OF POLICIES, BONDS, AND	
	CONCEPTS 15	RELATED TERMS	
	B. Insurance	A. Commercial general liability	
	1. Law of Large Numbers	1. Exposures	
	B. Insurable interest	a. Premises and Operations	
	C. Risk		
	1. Pure vs. Speculative Risk	b. Products and Completed Operations	
	D. Hazard	2. Coverage	_
	1. Moral	a. Coverage A: Bodily Injury and Property Damage	е
	2. Morale	Liability (Occurrence, Claims made including	
	3. Physical	Retroactive Date)	
	E. Peril	b. Coverage B: Personal Injury and Advertising In	jur
		c. Coverage C: Medical Payments	
	F. Loss	d. Supplemental Payments	
	1. Direct	e. Who is an insured	
	2. Indirect	f. First named insured	
	G. Loss valuation	g. Limits (Per occurrence, Annual Aggregate)	
	1. Actual cash value	h. Damage to Property of Others Conditions	
	2. Replacement cost	B. Automotive: personal auto and business auto	
	3. Market value	1. Liability	
	4. State/agreed value	a. Bodily Injury	
	5. Salvage value	b. Property Damage	
		zzz, zzago	

H. Proximate cause

L. Coinsurance/Insurance to value

I. Deductible

J. Indemnity
K. Limits of liability

M. Occurrence

N. Cancellation

O. Nonrenewal

		c. Split Limits		E.	Loss Valuation
		d. Combined Single Limit			1. Actual cash value
	2.	Medical Payments			2. Replacement cost
		Physical damage (collision; other than collision;			3. Market value
		specified perils			4. Stated/agreed value
	4	Uninsured motorists			5. Salvage value
		Underinsured motorists		_	_
					Negligence
		Who is an insured			Liability
	7.	Types of Auto			Occurrence
		a. Owned			Binders
		b. Non-owned			Warranties
		c. Hired		K.	Representations
		d. Temporary Substitute		L.	Concealment
		e. Newly Acquired Autos		M.	Deposit Premium/Audit
		f. Transportation Expense and Rental		N.	Certificate of Insurance
		Reimbursement Expense		0.	Law of Large Numbers
	8.	Auto Dealers Coverage Form, including		Ρ.	Pure vs. Speculative Risk
		Garagekeepers Insurance			Endorsements
	۵	Exclusions			Damages
				IX.	1. Compensatory
		Individual Insured and Drive Other Car (DOC)			•
		Mobile equipment			a. General
		orkers Compensation insurance, Employers			b. Special
		ability insurance, and Related Issues			2. Punitive
	No	ote: Specifics of state law are addressed elsewhere in this		S.	Compliance with provisions of Fair Credit Reporting
	ou	tline.			Act
	1.	Standard policy concepts	1/1	C 4	SUALTY: POLICY PROVISIONS 12
		a. Who is and employee/employer	VI.		
		b. Compensation			Declarations
	2.	Work-related vs. non-work-related			Insuring agreement
		Other states' insurance			Conditions
		Employers Liability		D.	Exclusions and Limitations
		Exclusive Remedy		Ε.	Definition of the insured
		Premium Determination		F.	Duties of the insured after a loss
				G.	Cancellation and nonrenewal provisions
	D. Cı			H.	Supplementary-payments
		Employee Dishonesty		I.	Proof of loss
	2.	Theft		J.	Notice of claim
	3.	Robbery		K.	Other insurance
	4.	Burglary			Subrogation
	5.	Forgery and Alteration			Loss settlement provisions including consent to
	6.	Mysterious disappearance			settle a loss
	E. Bo	onds		N.	
	1.	Surety		N.	Terrorism Risk Insurance Act (TRIA)
		Fidelity	VII.	GE	ORGIA STATE LAWS, RULES, AND REGULATIONS
		rofessional liability			RTINENT TO ALL INSURANCE LINES18
		Errors and Omissions		Α.	Insurance department and commissioner
					Broad powers and duties
		Medical Malpractice			Ref: 33-2-1 through 6, 9 through 32
		Directors and Officers (D&O)			
		Employment Practices Liability (EPLI)			2. Examination of records
		Cyber liability and data breach, funds transfer			Ref: 33-2-10 through 13
	6.	Liquor liability			3. Investigations/Notice of hearing
	G. Ur	mbrella/Excess liability			Ref: 33-6-6
	H. Bu	usiness Owners Policy (BOP)			4. Penalties
v	CASI	IALTY: INSURANCE TERMS AND RELATED			Ref: 33-6-9
٧.				В.	General insurance definitions
		CEPTS15			1. Domestic, foreign and alien
	A. Ri	<del></del>			Ref: 33-3-1
		azards			2. Stock and mutual
		Moral			Ref: 33-14-2
	2.	Morale			3. Authorized/unauthorized and certificate of authority
		Physical			Ref: 33-3-2 through 5; 33-3-13 through 30
	C. In	demnity			4. Insurance transaction / transacting business
	D. In	surable interest			Ref: 33-1-2

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

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

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

### D. Unfair trade practices

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

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

# VIII. GEORGIA RULES AND CODES PERTINENT TO

## PROPERTY & CASUALTY INSURANCE (3-4)

### A. Cancellation and nonrenewal of policies

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

### B. Regulation of Rates

Ref: 33-9-1 through 44

# C. Binders

Ref: 33-24-33

# D. Georgia Insurer Solvency Pool

Ref. 33-36-1 through 12

# IX. GEORGIA RULES AND CODES PERTINENT TO PROPERTY INSURANCE ONLY (0-1)

A. FAIR plan

Ref: 33-33-1 through 8

# X. GEORGIA RULES AND CODES PERTINENT TO

# **CASUALTY INSURANCE ONLY (3-4)**

- A. Auto
  - 1. Defensive driving

Ref: 33-9-42

2. Uninsured-Motorists coverage

Ref: 33-7-11

3. Financial Responsibility Law

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

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

### **B. Workers Compensation Law**

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

# **PERSONAL LINES AGENT CONTENT OUTLINE**

	(90 scored plus 5 pretest questions)	4. Stated value
		5. Salvage value
I.	TYPES OF PROPERTY POLICIES10	H. Proximate cause
	A. Homeowners	I. Deductible
	1. HO-2	J. Indemnity
	2. HO-3 3. HO-4	K. Limits of liability     L. Coinsurance/Insurance to value
	4. HO-5	M. Occurrence
	5. HO-6	N. Cancellation
	6. HO-8	O. Nonrenewal
	B. Dwelling Policies	P. Vacancy and unoccupancy
	1. DP-1	Q. Liability
	2. DP-2	1. Absolute
	3. DP-3	2. Strict
	C. Inland marine	3. Vicarious
	Personal Articles floaters	R. Negligence
	D. National Flood Insurance Program	S. Binders
	E. Others	T. Endorsements
	1. Earthquake	U. Blanket vs. Specific
	2. Mobile Homes	V. Burglary, Robbery, Theft, and Mysterious
	3. Watercraft	Disappearance
	4. Windstorm	W. Warranties
	T/PE0 05 0401141 T/ PO110150	X. Representations
II.	TYPES OF CASUALTY POLICIES13	Y. Concealment
	A. Personal Automobile	Z. Deposit/Premium Audit
	1. Liability	AA. Certificate of insurance
	a. Bodily Injury	BB. Damages
	b. Property Damage	1. Compensatory
	c. Split Limits	a. General
	d. Combined Single Limit	b. Special
	Medical Payments     Physical damage (callinion: other than callinion:	2. Punitive
	Physical damage (collision;-other than collision;     apperified porils)	CC. Compliance with Provisions of Fair Credit
	specified perils) 4. Uninsured motorists	Reporting Act
	Underinsured motorists	IV. PROPERTY AND CASUALTY POLICY PROVISIONS AND
	Who is an insured	CONTRACT LAW24
	7. Types of Auto	A. Declarations
	a. Owned	B. Insuring agreement
	b. Non-owned	C. Conditions
	c. Hired	D. Exclusions
	d. Temporary Substitute	E. Definition of the insured
	e. Newly Acquired Autos	F. Duties of the insured after a loss
	f. Transportation Expense and Rental	G. Obligations of the insurance company
	Reimbursement Expense	H. Mortgagee rights
	8. Exclusions	I. Proof of loss
	B. Umbrella/Excess Liability	J. Notice of claim
	•	K. Appraisal
III.	PROPERTY AND CASUALTY INSURANCE TERMS AND RELATED CONCEPTS	L. Other Insurance Provision
		M. Subrogation
	A. Insurance	N. Elements of a contract
	Law of Large Numbers  B. Insurable interest	O. Sources of underwriting information
	C. Risk	P. Fair Credit Reporting Act
		Q. Privacy Protection (Gramm Leach Bliley)
	Pure vs. Speculative Risk     Hazard	R. Policy Application
	E. Peril	S. Terrorism Risk Insurance Act (TRIA)
	F. Loss	T. Cancellation and Nonrenewal provisions
	1. Direct	U. Supplementary-payments
	2. Indirect	V. Loss settlement provisions including consent to
	G. Loss Valuation	settle a loss
	1. Actual cash value	W. Territory

2. Replacement cost

3. Market value

# V. GEORGIA STATE LAWS, RULES, AND REGULATIONS PERTINENT TO ALL INSURANCE LINES ......11

### A. Insurance department and commissioner

1. Broad powers and duties

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

2. Examination of records

Ref: 33-2-10 through 13

3. Investigations/Notice of hearing

Ref: 33-6-6

4. Penalties

Ref: 33-6-9

#### B. General insurance definitions

1. Domestic, foreign and alien

Ref: 33-3-1

2. Stock and mutual

Ref: 33-14-2

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

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

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

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

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

# D. Unfair trade practices

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

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

# VI GEORGIA RULES AND CODES PERTINENT TO

# PROPERTY & CASUALTY INSURANCE......2

A. Cancellation and nonrenewal of policies

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

B. Regulation of Rates

Ref: 33-9-1 through 44

C. Binders

Ref: 33-24-33

D. Georgia Insurer Solvency Pool

Ref. 33-36-1 through 12

# VII. GEORGIA RULES AND CODES PERTINENT TO

PERSONAL LINES ONLY.....2

A. FAIR plan

Ref: 33-33-1 through 8

#### B. Auto

1. Defensive driving Ref: 33-9-42

2. Uninsured Motorists coverage

Ref: 33-7-11

3. Financial Responsibility Law

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

4. Georgia Automobile Insurance Plan/Assigned Risk Ref: 120-2-14.02 through .09; 40-9-100

# GEORGIA PROPERTY AND CASUALTY COUNSELOR CONTENT OUTLINE

	(100 scored questions)	Standard Fire Policy
	DEODERTY AND CASHALTY BOLICY DROVISIONS	2. DP forms
I.	PROPERTY AND CASUALTY POLICY PROVISIONS, TERMS, AND CONCEPTS10	<ol><li>HO forms</li></ol>
	A. Perils	B. Commercial lines
		<ol> <li>Building and personal property coverage form</li> </ol>
	B. Risk	<ol><li>Causes of loss forms</li></ol>
	C. Coinsurance	3. Commercial property polices
	D. Appraisal	4. Businessowners policy (BOP)
	E. Subrogation	5. Business income coverage form
	F. Premiums	6. Extra expense coverage form
	G. Actual cash value vs. replacement cost	7. Boiler and Machinery
	H. Duties of the insurer	Commercial Package Policy (CPP)
	I. Cancellation	C. Inland marine
	J. Binders	Coverages and policy provisions
	K. Insurable interest	
	L. Loss	Commercial and Personal floaters
	M. Misrepresentation	D. Commercial ocean marine
	N. Insuring Agreement	1. Hull
	O. Conditions	2. Cargo
	P. Deductible	3. Freight
	Q. Mortgage clause	Protection and Indemnity
	R. Assignment	E. Other insurance
	S. Death of the insured	1. Flood
	T. Personal Injury	2. FAIR plans
II.	PRINCIPLES OF RISK MANAGEMENT 15	3. Aviation
	A. Pure risk vs. speculative risk	4. Crop
	B. Risk management process	V CACHALTVINCUDANCE DOLICIES AND
	Identifying and analyzing loss exposures	V. CASUALTY INSURANCE POLICIES AND
	Selecting method to handle each exposure	FORMS
	Implementing the risk management strategy	A. Commercial General Liability (CGL)
	4. Monitoring the risk management system and making	Premises and operations liability
	changes when appropriate	2. Products and completed operations liability
	C. Nature of property loss exposures	Contractual liability
	Property exposed to loss	<ol> <li>Personal and advertising liability</li> </ol>
	2. Causes of loss	<ol><li>Medical payments</li></ol>
		<ol><li>Owners and contractors protective liability</li></ol>
	3. Consequences of loss	<ol> <li>Occurrence coverage</li> </ol>
	D. Nature of liability loss exposures	Claims made coverage
	Legal liability     Circle and the difference	B. Auto: Personal and Commercial
	Civil and tort liability	1. Liability
	a. Intentional	2. Physical damage (collision and comprehensive)
	b. Negligence	<ol><li>Named insureds</li></ol>
	c. Strict	Garage coverage forms
	d. Absolute	5. Lease Gap
	e. Immunity	6. Owned auto
	f. Vicarious	7. Nonowned auto
	g. Exemplary/punitive	8. Temporary substitute auto
	E. Contract law as it relates to insurance	9. Uninsured/Underinsured
	F. Types of insurers	C. Workers Compensation/Employer's liability
	G. Reinsurance	1. Policy concepts
	FUNDAMENTAL C OF FINANCIAL ANALYSIS	Rating plans
III.	FUNDAMENTALS OF FINANCIAL ANALYSIS 5	NCCI Experience modifications
	A. Financial statements	D. Surety Bonds
	Balance sheet	•
	Income statement	E. Crime coverage
	3. Sources and uses of funds statement	Employee dishonesty     The ft Biggs are a second Book and Book are a second by the second by t
	B. Ratio analysis	2. Theft, Disappearance, and Destruction
	1. Liquidity	Robbery and safe burglary
	2. Activity	4. Premises burglary
	3. Financial leverage	5. Custodian
	4. Profitability	6. Messenger

C. Inventory valuation methods

A. Personal lines

IV. PROPERTY INSURANCE POLICIES AND FORMS......30

- 7. Guard or watchperson
- 8. Fidelity bonds
- F. Umbrella/Excess liability
- G. Professional liability
  - 1. Malpractice
  - 2. Errors and Omissions
- H. Directors and Officers liability
- I. Employment Practices liability

### VI. STATE LAWS, RULES, AND REGULATIONS.............. 10

# A. Laws, Rules, Regulations Pertinent to All Lines of Insurance

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

Ref: 33-2-1 through 33

b. Examination of records

Ref: 33-2-10 through 13

c. Investigations/Notice of hearing

Ref: 33-6-6

d. Penalties

Ref: 33-6-9

- 2. General Definitions
  - a. Domestic, foreign, alien

Ref: 33-3-1

b. Stock and mutual

Ref: 33-14-2

c. Authorized/unauthorized companies and

certificate of authority

Ref: 33-3-1

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

Ref: 33-1-2 (6)

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

Ref: 33-23-1 through 46

- a. Agent Responsibility
- b. Counselor
  - a. Practices
  - b. Responsibilities
  - c. Duties
- c. Reciprocity Agreements
- d. License maintenance
- e. License revocation or suspension
- f. Nonresident license
- 4. Unfair trade practices and frauds

Ref: 33-6-4 and 5

- a. Rebating
- b. Defamation
- c. Unfair Discrimination
- d. Misrepresentation
- e. Controlled Business
- f. Twisting and Churning
- g. Advertising law
- h. Coercion
- i. Commingling
- j. Fiduciary Responsibility
- k. Sharing Commissions
- I. Additional Fees
- 5. Miscellaneous Georgia insurance laws

Ref: 33-24-33

# B. Laws, Rules, Regulations Pertinent to Property and Casualty Insurance

- 1. Surplus lines
- 2. Risk retention groups
- 3. Georgia Insurance Guaranty Association
- 4. Cancellation/Nonrenewal

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

- 5. Residual Markets
  - a. FAIR plan

Ref: 33-33-1

b. Georgia Automobile Insurance Plan Ref: 120-2-14-.01 through.24, 32-29, 40-9-100

c. Workers Compensation Law

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

6. Regulation of Rates

Ref: 33-9

7. Financial Responsibility Law

Ref: 40-9-1 through 40-9-82, 33-7-11

# GEORGIA LIFE, ACCIDENT AND SICKNESS COUNSELOR CONTENT OUTLINE

(100 scored questions)

	(100 000100 quodilono)		c. Automatic premium loan
I.	TYPES OF LIFE POLICIES10-15		d. Level or flexible
	A. Traditional whole life products		8. Reinstatement
	Ordinary (straight) life		9. Policy loans, withdrawals, partial surrenders
	Limited-pay and single-premium life		10. Nonforfeiture options
			11. Dividends and dividend options
	Modified and graded premium whole life     Adjustable life		12. Incontestability
	4. Adjustable life		
	B. Interest-sensitive life products		13. Assignments
	1. Universal life		14. Suicide
	Variable whole life		15. Misstatement of age
	Variable universal life	_	16. Settlement options
	Interest-sensitive whole life	С	Policy exclusions
	<ol><li>Equity index universal life</li></ol>	III. C	OMPLETING THE APPLICATION, UNDERWRITING,
	C. Term life		ND DELIVERING THE POLICY5-10
	<ol> <li>Level, decreasing, and increasing term</li> </ol>		Completing the application
	2. Special features		Required signatures
	a. Renewable		Changes in the application
	b. Convertible		Consequences of incomplete applications
	c. Reentry		
	D. Annuities		4. Warranties and representations
	Single, level, and flexible premium	-	5. Collecting the initial premium and issuing the receipt
	Immediate and deferred	В	Underwriting
	Fixed and variable		Insurable interest
			Medical information and consumer reports
	Installment refund     Cash refund		Fair Credit Reporting Act
			Risk classification
	6. Joint and Survivor Life annuities		5. Calculations
	7. Equity Index annuities	С	. Delivering the policy
	E. Endowment		When coverage begins
	F. Combination plans and variations		<ol><li>Explaining the policy and its provisions, riders,</li></ol>
	1. Family policy		exclusions, and ratings to the client
	2. Family income policy	IV T	AVES DETIDEMENT AND OTHER INSURANCE
	3. Juvenile		AXES, RETIREMENT, AND OTHER INSURANCE ONCEPTS5-10
	4. Joint life		Third-party ownership
	Survivorship life		• •
	G. Credit Life	ь	Group life insurance
	H. Industrial Life		Conversion privilege     Contribute many paragraphic terms
II.	POLICY RIDERS, PROVISIONS, OPTIONS, AND	•	2. Contributory vs. noncontributory
	EXCLUSIONS10-15	C	Retirement plans
	A. Policyriders		1. Tax-qualified plans
	1. Waiver of premium	_	2. Nonqualified plans
	2. Guaranteed insurability	ט	Business insurance (e.g., key employee, buy and sell
	3. Payor benefit		agreement, split-dollar, Keough plan, etc.)
	4. Accidental death and/or accidental death and		. Social Security benefits and taxes
	dismemberment	F.	Tax treatment of insurance premiums, proceeds,
	5. Term riders		dividends
	6. Other insureds (e.g., spouse, children, nonfamily)		Individual life
	7. Return of premium rider		2. Group life
	B. Policy provisions and options		3. Gifts
	Entire contract		4. Modified Endowment Contracts (MECs)
	Insuring clause		5. Tax Sheltered Annuity (TSAs)
	3. Free look	G	. Accelerated Death Benefits—Living Benefits
	4. Consideration		
	Consideration     S. Owner's rights		YPES OF HEALTH/DISABILITY POLICIES10-15
	<u> </u>	А	Disability income
	6. Beneficiary designations		Individual disability income policy
	a. Primary and contingent		Business overhead expense policy
	b. Revocable and irrevocable		3. Business disability buyout policy
	c. Changes		Group disability income policy

d. Common disaster

7. Premium Payment a. Modes

b. Grace period

	В. А	Accidental death and dismemberment			2. Guaranteed insurability rider
	C. I	Medical expense insurance			3. Multiple indemnity rider (double, triple)
	1	. Basic hospital, medical, and surgical policies		E.	Rights of renewability
		2. Major medical policies			1. Noncancelable
		B. Health Maintenance Organizations (HMOs)			2. Cancelable
		• • • • • • • • • • • • • • • • • • • •			Guaranteed renewable
		Preferred provider organizations (PPOs)			
		5. Multiple Employer Trusts (METs)			4. Conditionally renewable
	6	Multiple Employer Welfare Association			5. Optionally renewable
		(MEWAs)			6. Period of time
	7	Service organizations (Blue Plans)		F.	Uniform Provisions Law
		Dread disease and limited sickness (cancer)			
	·	coverage	VII.	SO	CIAL INSURANCE1
	n .	•		A.	Medicare
		Medicare supplement policies			1. Primary, secondary payor
	E. (	Group insurance		В.	Medicaid
		. Group conversion		C.	Social Security benefits
	2	2. Differences between individual and group		٠.	ocolar ocoarry someric
		contracts	VIII.	OT	HER INSURANCE CONCEPTS5-10
	3	B. General concepts		A.	Total, partial, and residual disability
		. COBRA			Owner's rights
		5. HIPPA			Dependent children benefits
					•
		6. Blanket group coverage			Primary and contingent beneficiaries
	F. L	∟ong Term Care		E.	Modes of premium payments (annual, semiannual,
	G. (	Credit Disability			etc.)
	Н. А	Accidental Bodily Injury		F.	Nonduplication and coordination of benefits(e.g.,
					primary vs. excess)
VI.	POL	ICY PROVISIONS, CLAUSES, AND RIDERS 10		G	Occupational vs. nonoccupational
	A. I	Mandatory provisions			•
	1	. Entire contract		п.	Tax treatment of premiums and proceeds of
	2	2. Time limit on certain defenses (incontestable)			insurance contracts (e.g., disability income and
		B. Grace period			medical expenses, etc.)
		•		I.	Managed care
		. Reinstatement		J.	Blanket expense coverage
	5	5. Notice of claim		K.	Insurer reserves
	6	6. Claim forms			Definition of insurance
	7	'. Proof of loss			
	8	3. Time of payment of claims		IVI.	Law of Large Numbers
		). Payment of claims	IX.	FIE	ELD UNDERWRITING PROCEDURES5-10
		Physical examination and autopsy			Completing application and obtaining necessary
		. Legal actions			signatures
		•		В	•
		2. Change of beneficiary		В.	Explaining sources of insurability information (e.g.,
	В. (	Optional provisions			MIB Report, Fair Credit Reporting Act, etc.)
	1	. Change of occupation		C.	Upon payment of initial premium, giving prospect
	2	2. Misstatement of age			conditional receipt and explaining the effect of that
	3	3. Illegal occupation			receipt (e.g., medical examination, etc.)
		. Warexclusion		D	Submitting application (and initial premium if
					collected) to company for underwriting
		Other provisions and clauses		_	
		. Insuring clause			Assuring delivery of policy to client
	2	P. Free look (10-day, 20-day, etc.)		F.	Explaining policy and its provisions, riders,
	3	Consideration clause			exclusions, and ratings to clients
	4	. Probationary period		G.	In cases where initial premium did not accompany
		5. Elimination period			application, obtaining signed statement of continued
		5. Waiver of premium			good health and obtaining premium for transmittal
		. Exclusions		н	Contract law
				•••	Requirements of a contract
		3. Preexisting conditions			·
		9. Recurrent disability			Insurable interest
	10	). Coinsurance			3. Warranties and representations
	11	. Deductibles			4. Unique aspects of the health contract
	12	2. Facility of payment			a. Conditional
		3. Restoration of benefits			b. Unilateral
					c. Adhesion
	14	4. Beneficiary designations			C. AUTICSIOTI
		a. Revocable and irrevocable	Χ.	GE	ORGIA LAWS, RULES, AND REGULATIONS
	D. F	Riders			RTINENT TO LIFE AND DISABILITY INSURANCE
	1	. Impairment rider			OUNSELOR15

#### A. Commissioner of Insurance

1. Broad powers and duties

Ref: 33-2-1 through 33

2. Examination of records

Ref: 33-2-10 through 13

3. Investigations/Notice of hearing

Ref: 33-6-6

4. Penalties

Ref: 33-6-9

# B. General insurance definitions

1. Domestic, foreign and alien

Ref: 33-3-1

2. Stock and mutual

Ref: 33-14-2

3. Authorized/unauthorized and certificate of authority

Ref: 33-3-1 through 30

4. Insurance transaction

Ref: 33-1-2(6)

# C. Licensing requirements

Ref: 33-23

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

# D. Consultant practices, responsibilities, and duties

Ref: 33-23-46

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

# E. Unfair/Prohibited Practices

Ref: 33-6-4 and 5

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

# F. Georgia Life and Health Insurance Guaranty

Association

Ref: 33-38-1 through 10

#### **GEORGIA VARIABLE PRODUCTS** C. Composition and operation of special account **CONTENT OUTLINE** OFFICIAL CODE OF GEORGIA ANNOTATED ......10 (80 scored questions) Ref: (O.C.G.A.) 33-11-50 through 33-11-67 A. Separate Accounts for Variable Life Insurance GENERAL PRODUCT KNOWLEDGE ...... 40 **Policies** A. Definition of Variable Life Insurance 1. Code definition of Variable Life B. Comparison of Fixed Premium (traditional), Whole 2. Establishment and operation of Separate Accounts Life, and Fixed Premium Variable Life 3. Capitalization of Separate Accounts 1. Standard provisions 4. Determination of Variable Benefits 2. Premiums B. Licensing Requirements 3. Death Benefit 1. Transacting Variable Life business in Georgia 4. Cash Value 2. Issuance and revocation of Variable Life 5. Separate vs. general account 3. Unfair trade practices C. Comparison of Fixed Premium Variable and Flexible Ref: 33-6-4 and 5 Premium Variable Life a. Misrepresentation 1. Premiums b Defamation 2. Death Benefit c. Controlled business 3. Cash Value d. Rebating/Illegal inducement D. Characteristics of Variable Life Insurance e. Discrimination 1. Similarities and differences between Variable f. Other unfair/prohibited practices Annuities and Variable Life g. Penalties 2. Operation of the Separate Account 4. Agent responsibilities 3. Change in Investment Policy of the Separate Account a. Fiduciary capacity 4. The Assumed Investment Rate (AIR) b. Commission sharing 5. Net Investment Return 5. Required policy provisions and reserve liability 6. Contract Exchange IV. GEORGIA INSURANCE DEPARTMENT REGULATIONS 7. Minimum Death Benefit 8. Cash Values A. Variable Life Insurance ......15 9. Loans Ref: (G.I.D. Chapter 120-2-32) 10. Other contract provisions 1. Statutory authority 11. Underwriting and administration 2. Purpose 12. Reporting requirements 3. Definitions E. Types of Annuity Policies 4. Qualifications of insurers to issue Variable Life Insurance and suitability requirements 1. Fixed Annuity Policies 2. Variable annuity products 5. Insurance policy requirements a. Number of lives covered 6. Reserve liabilities for Variable Life Insurance 7. Separate accounts (1) individual 8. Information furnished to applicants (2) joint and survivor b. Method of premium payment 9. Qualifications of agents for the sale of Variable Life (1) single premium insurance 10. Reports to policy holders (2) flexible premium c. Time benefits begin 11. Foreign companies (1) immediate 12. Separability article (2) deferred 13. Penalties d. Disposition of proceeds B. Advertising of Life Insurance and Annuity (1) life annuity (no refund) Contracts......5 (2) guaranteed minimum Ref: (G.I.D. Chapter 120-2-11) (a) period certain 1. Statutory authority (b) installment refund 2. Purpose (c) specified period/specified amount 3. Definitions (d) cash 4. Applicability 3. Equity indexed annuities 5. Form and content of advertisements F. Other annuity characteristics 6. Disclosure requirements 1. Accumulation unit 7. Identity of insurer 2. Annuity unit 8. Jurisdictional licensing and status of insurer 3. Annuitization 9. Statements about insurer

Georgia Insurance Supplement - Examination Content Outlines

II. SEPARATE ANNUITY ACCOUNT ...... 5

A. Types of investment objectives (suitability)

3. Taxation

5. Prospectus

B. Types of investment options

4. FINRA

10. Misleading statements, representations, and

illustrations prohibited

11. Enforcement procedures12. Conflict with other rules

13. Severability provisions

14. Penalties

# C. Replacement of Life Insurance Policies...... 5

Ref: (G.I.D. 120-2-24)

- 1. Statutory authority
- 2. Purpose
- 3. Definitions
- 4. Exemptions
- 5. Duties of agents
- 6. Duties of all insurers
- 7. Duties of insurers that use agents
- 8. Duties of replacing insurers that are direct response insurers
- 9. Relationship to other rules and regulations
- 10. Severability
- 11. Penalties
- 12. Replacement notice

# GEORGIA ADJUSTER EXAMINATION CONTENT OUTLINE

	(100 scored questions)	3. Confinercial gene	raillability
	(100 Scored questions)	a. Premises and	Operations
I. P	PROPERTY AND CASUALTY INSURANCE TERMS AND	<ul><li>b. Products Con</li></ul>	npleted Operations
R	RELATED CONCEPTS23	c. Personal and	Advertising injury
Δ	A. Risk	d. Fire legal	
Е	3. Insurance	e. Medical paym	ents
	C. Insurable interest	f. Occurrence fo	
_	). Peril	4. Boiler and Machin	
	. Hazard	5. Businessowners	•
	. Loss	D. Inland marine	r olicy (BOI )
		1. Nationwide defir	aitio n
	1. Direct		
_	2. Indirect	2. Personal covera	•
	6. Proximate cause	3. Commercial cov	-
н	I. Deductible	<ol> <li>Personal Water</li> </ol>	craft
I.	Indemnity	E. Ocean marine	
	. Actual cash value	1. Hull	
K	K. Replacement cost	2. Cargo	
L	. Limits of liability	<ol><li>Freight</li></ol>	
N	M. Coinsurance	4. Protection and I	ndemnity
N	I. Pair and set clause	F. Miscellaneous pol	icies
C	). Extensions of coverage	1. Flood	
	P. Additional coverages	2. Aviation	
	2. Accident	3. Farm and Crop	
	R. Occurrence	4. Title	
	S. Vacancy and unoccupancy		Personal Liability (CPL)
		G. Auto: Personal an	
	. Right of salvage		u busiliess
	J. Abandonment	1. Liability	
	/. Liability	2. Medical Payment	
	V. Negligence		(collision and other than
	K. Theft	collision/compre	,
Y	'. Burglary	<ol> <li>Uninsured motori</li> </ol>	sts
Z	Robbery	<ol><li>Underinsured mo</li></ol>	torists
AA	A. Mysterious disappearance	6 Who is an insured	d
BE	B. Binders	7. Types of auto	
CC	C. Pro-rata liability clause	a. Owned	
DE	D. Waiver and Estoppel	b. Non-owned	
	E. Valued Policy	c. Hired	
FF	. Law of Large Numbers	d. Temporary St	ıbstitute
	G. Application		e Form, including Garagekeepers
•	or Approauch	insurance	or om, molaumy caragonospolo
	SENERAL PROPERTY INSURANCE PRODUCT	H. Additional Covera	nas
	NOWLEDGE PERTINENT TO ADJUSTERS48		<b>-</b> .
Δ	A. Standard Fire Policy	Business Interru     Time Flament	ption
	1. Basic coverages, provisions, and clauses	2. Time Element	
	2. Limitations and restrictions	3. Law and Ordina	
	3. Proof of Loss	4. Valuable Paper	
	4. Loss requirements and inventories	5. Electronic Data	Processing (EDP)
	5. Appraisal	6. Others	
	6. Company options	<ol> <li>Surety Bonds</li> </ol>	
	7. Valuation	J. Crime coverage	
P	B. Personal lines	<ol> <li>Employee disho</li> </ol>	
	Dwelling and contents (DP forms)	2. Theft, Disappea	rance, and Destruction
		3. Robbery and sa	
	2. Personal liability	4 5	<del>-</del> -

4. Premises burglary

7. Guard or watchperson

5. Custodian

6. Messenger

8. Fidelity bonds

K. Professional liability

b. Causes of loss forms

c. Business income

d. Extra expense

a. Building and personal property form

1. Commercial Package Policy (CPP)

3. Homeowners (HO forms)

2. Commercial property

4. Mobile Homes

C. Commercial lines

		Umbrella/Excess liability Worker's Compensation
III.	M. PR A. B. C. D. E. F. G. H. I. J. K. L. M. N. O.	Worker's Compensation  OPERTY AND CASUALTY POLICY CONTRACT OVISION
		Additional (supplementary) payments Loss settlement provisions including consent to
	R. S. T.	settle a loss Representations and misrepresentations Concealment Endorsements Loss Payable
IV.	RE	SPONSIBILITIES AND DUTIES OF AN ADJUSTER
		PORT9
	Α.	Loss  1. Inception/Expiration Date 2. Occurrence Date 3. Identification of Parties Involved 4. Policy Form/Number 5. Description of Loss 6. Coverages 7. Deductible 8. Tort/Joint Tort Feasors
	R	Loss/Damage Valuation
		Direct Loss vs. Indirect Loss     Damages
V.	PE	CORGIA LAWS, RULES, AND REGULATIONS RTINENT TO ALL ADJUSTERS
	B.	<ol> <li>General Definitions</li> <li>Domestic, foreign, alien</li> <li>Insurance transactions</li> <li>Authorized/unauthorized companies and certificate of authority</li> <li>Third Party Administrators (practices, responsibilities, and duties)</li> <li>Insurance Services Office (ISO)</li> </ol>

- D. Adjuster (practices, responsibilities, and duties)
- E. Unfair/prohibited practices
  - 1. Rebating
  - 2. Defamation
  - 3. Discrimination
  - 4. Unfair claims practices
- G. Georgia Insurance Guaranty Association
- H. Automobile Insurance Plan
- I. FAIR Plan
- J. Financial Responsibility
- K- Cancellation/non-renewal

4. License revocation or suspension

C. Licensing requirements

Adjuster
 Agreements
 License maintenance

# GEORGIA PUBLIC ADJUSTER EXAMINATION CONTENT OUTLINE

(100 scored questions)

I.	PROPERTY AND CASUALTY INSURANCE TERMS AND	b. Products Completed Operations
	RELATED CONCEPTS23	c. Personal and Advertising injury
	A. Risk	d. Fire legal
	B. Insurance	e. Medical payments
	C. Insurable interest	f. Occurrence form
	D. Peril	4. Boiler and Machinery
	E. Hazard	5. Businessowners Policy (BOP)
	F. Loss	D. Inland marine
	1. Direct	<ol> <li>Nationwide definition</li> </ol>
	2. Indirect	2. Personal coverages
	G. Proximate cause	<ol><li>Commercial coverages</li></ol>
	H. Deductible	4. Personal Watercraft
	I. Indemnity	E. Ocean marine
	J. Actual cash value	1. Hull
	K. Replacement cost	2. Cargo
	L. Limits of liability	3. Freight
	M. Coinsurance	4. Protection and Indemnity
	N. Pair and set clause	F. Miscellaneous policies
	O. Extensions of coverage	1. Flood
	P. Additional coverages	2. FAIR plans
	Q. Accident	3. Aviation
	R. Occurrence	Farm and Crop
	S. Vacancy and unoccupancy	5. Title
	T. Right of salvage	G. Additional Coverages
	U. Abandonment	Business Interruption
	V. Liability	2. Time Element
	W. Negligence	3. Law and Ordinance
	X. Theft	
		4. Valuable Papers and Records
	Y. Burglary	5. Electronic Data Processing (EDP)
	Z. Robbery	6. Others
	AA. Mysterious disappearance	H. Surety Bonds
	BB. Binders	I. Crime coverage
	CC. Pro-rata liability clause	Employee dishonesty
	DD. Waiver and Estoppel	Theft, Disappearance, and Destruction
	EE. Valued Policy	Robbery and safe burglary
	FF. Law of Large Numbers	4. Premises burglary
	GG. Application	5. Custodian
II.	GENERAL PROPERTY INSURANCE PRODUCT	6. Messenger
	KNOWLEDGE PERTINENT TO ADJUSTERS48	7. Guard or watchperson
	A. Standard Fire Policy	8. Fidelity bonds
	1. Basic coverages, provisions, and clauses	J. Professional liability
	2. Limitations and restrictions	Errors and Omissions
	3. Proof of Loss	Directors and Officers
	4. Loss requirements and inventories	K. Umbrella/Excess liability
	5. Appraisal	L. Worker's Compensation
	6. Company options	III. PROPERTY AND CASUALTY POLICY CONTRACT
	7. Valuation	PROVISION1
	B. Personal lines	A. Declarations
	1. Dwelling and contents (DP forms)	B. Insuring agreement
	2. Personal liability	C. Conditions
	3. Homeowners (HO forms)	D. Exclusions
	4. Mobile Homes	E. Definitions
	4. Mobile Hornes  C. Commercial lines	F. Duties of the insured after a loss
	Commercial Package Policy (CPP)     Commercial property	G. Obligations of the insurance company
	2. Commercial property	H. Mortgagee rights
	a. Building and personal property form	I. Proof of loss

b. Causes of loss forms

a. Premises and Operations

c. Business income

d. Extra expense
3. Commercial general liability

	n.	Appraisai
	L.	Other Insurance
	M.	Assignment
	N.	Subrogation
		Elements of a contract
		Additional (supplementary) payments
	Q.	Loss settlement provisions including consent to settle a loss
	R.	Representations and misrepresentations
	S.	Concealment
	T.	Warranty
		Comprehensive Personal Liability (CPL)
		Endorsements
		Arbitration
		Loss Payable
	Λ.	LOSS Fayable
IV.	RE	SPONSIBILITIES AND DUTIES OF AN ADJUSTER
	RE	PORT9
	A.	Loss
		1. Inception/Expiration Date
		2. Occurrence Date
		Identification of Parties Involved
		4. Policy Form/Number
		5. Description of Loss
		6. Coverages
		7. Deductible
		8. Tort/Joint Tort Feasors
	В.	Loss/Damage Valuation
		Direct Loss vs. Indirect Loss
		2. Damages
		•
V.		ORGIA LAWS, RULES, AND REGULATIONS
	PE	RTINENT TO ALL ADJUSTERS 5
	Α.	Insurance Commissioner/Department
		Broad powers and duties
		2. Examination of records
		3. Cease and desist orders
		4. Penalties
	R	General Definitions
	٠.	Domestic, foreign, alien
		Insurance transactions
		3. Authorized/unauthorized companies and certificate of
		authority
		4. Third Party Administrators (practices, responsibilities,
		and duties)
		5. Insurance Services Office (ISO)
	C.	Licensing requirements
		1. Adjuster
		2. Agreements
		3. License maintenance
		License revocation or suspension
	_	·
		Adjuster (practices, responsibilities, and duties)
	⊏.	Unfair/prohibited practices
		1. Rebating
		2. Defamation
		3. Discrimination
		4. Unfair claims practices
	F.	Risk retention groups
		Georgia Insurance Guaranty Association
		Automobile Insurance Plan
	i.	Financial Responsibility
		Cancellation/non-renewal

J. Notice of claim

# **GEORGIA SURPLUS LINES BROKER CONTENT OUTLINE**

(100 scored questions)

		(100 300100 questions)
l.		NERAL INSURANCE DEFINITIONS10 Actual cash value
		Agreed value
		Coinsurance
		Insurable interest
		Loss
		Negligence
		Hazard
	Н.	Proximate cause
	I.	Reinsurance
	J.	Replacement cost
	K.	Risk
	L.	Salvage
		Subrogation
		Comparative Negligence
		Deductible
		Contract
		Indemnity
		Torts
		Robbery Burglary
		Abandonment
	_	Accident
		Occurrence
	Χ.	Reciprocal Organization
	Y.	Insurance
	Z.	Appraisal clause
	AA.	Surplus
	BB.	Surplus Lines
II.	SU	RPLUS LINES MARKETS10
	A.	United States nonadmitted market
	В.	London market
		1. Lloyd's brokers
		2. Underwriters
		Other foreign markets
	D.	Nonstandard (substandard lines or capacity
		problems)
		Property     General liability
		3. Professional liability
	E.	Insurance exchanges
		•
III.		DLICIES, COVERAGES, FORMS
		Building and Personal Property
		Claims Made
		Extended coverage
	E.	Crime
	F.	Liability
		1. Contingent
		2. Umbrella
		3. Contractual
		Valued Policy
		Product Liability
		Pro-Rata Liability
	J.	Inland Marine
		1. Valuable papers and records

L. Auto Policy		
1. Underinsured Motorist coverage		
2. Garagekeepers Insurance		
3. Georgia Auto Insurance Plan		
M. Equipment Breakdown		
N. Professional Liability		
CURRILIC LINES LICENSING		

IV.	SURPLUS LINES LICENSING3		
	A. Powers and duties of the Insurance Commissioner B. Required bonds		
	C. License requirements, issuance, and renewal		
	D. License revocation, suspension		
	E. Unfair Trade Practices		
٧.	SURPLUS LINES LAW30		

- A. Purpose B. Reports, records C. Coverage and Eligibility
- D. Definitions 1. Authorized/Unauthorized
- E. Premiums, evidence of insurance F. Premium tax
- G. Conditions for procuring H. Rate standards
- I. Surplus Lines Association of Georgia
- J. Multi-State risks
- K. Qualifications for Surplus Lines Insurers 1. Syndicates
  - 2. Alien vs. Foreign
  - 3. Removal from White List
- L. Disclosure
- M. Premium Rates
- N. Procurement
- O. Approved List
- P. Courtesy Filings
- Q. Fees
- R. Service of suit
- S. Sharing Commissions

K. Comprehensive Personal Liability

# GEORGIA INSURANCE LIMITED HEALTH COUNSELOR CONTENT OUTLINE

(50 scored questions)

	(oo scored questions)	IV. POLICY PROVISIONS, CLAUSES, AND RIDERS10-15
I.	COMPLETING THE APPLICATION, UNDERWRITING,	A. Mandatory provisions
	AND DELIVERING THE POLICY5-10	Indicatory provisions     Entire contract
	A. Completing the application	Grace period
	Required signatures	3. Reinstatement
	2. Changes in the application	Notice of claim
	3. Consequences of incomplete applications	5. Claim forms
	4. Warranties and representations	6. Proof of loss
	<ol><li>Collecting the initial premium and issuing the receipt</li></ol>	7. Time of payment of claims
	6. Waiver of Coverage	8. Payment of claims
	7. Late Enrollment	Physical examination and autopsy
	8. Open Enrollment	10. Legal actions
	B. Underwriting	11. Change of beneficiary
	Insurable interest	B. Optional provisions
	2. Medical information and consumer reports	Change of occupation
	Fair Credit Reporting Act	Misstatement of age
	Risk classification	3. Illegal occupation
	5. Calculations	4. War exclusion
	Medical Information Bureau (MIB)	C. Other provisions and clauses
	C. Delivering the policy / Certificate of Participation	Insuring clause
	<ol> <li>When coverage begins / effective date</li> </ol>	2. Free look (10-day, 20-day, etc.)
	<ol><li>Explaining the policy and its provisions, riders,</li></ol>	3. Consideration clause
	exclusions, and ratings to the client	Probationary period
II.	TAXES, RETIREMENT, AND OTHER INSURANCE	5. Elimination period
	CONCEPTS0-5	6. Waiver of premium
	A. Third-party ownership	7. Exclusions
	1. Insured / policy owner	8. Preexisting conditions
	B. Social Security benefits and taxes	Recurrent disability
	•	10. Coinsurance
III.	TYPES OF HEALTH/DISABILITY	11. Deductibles
	POLICIES10-15	12. Facility of payment
	A. Disability income	13. Restoration of benefits
	Group disability income policy	14. Beneficiary designations
	2. Long term disability	a. Revocable and irrevocable
	3. Short term disability (Loss of time benefits)	b. Contingent beneficiaries
	B. Accidental death and dismemberment	15. Deductible Carry-over Provision
	1. Simultaneous death	16. Common Accident Provision
	OCGA 33/24/42	D. Riders
	C. Medical expense insurance	Impairment rider
	Basic hospital, medical, and surgical policies	Guaranteed insurability rider
	Health Maintenance Organizations (HMOs)	E. Rights of renewability
	3. Preferred provider organizations (PPOs)	Noncancelable
	Multiple Employer Trusts (METs)	Cancelable
	5. Multiple Employer Welfare Association (MEWAs)	Garranteed renewable
	6. Service organizations (Blue Plans)	Conditionally renewable
	7. Dread disease and limited sickness (cancer)	Optionally renewable
	coverage/Critical Illness Policy	Group Blanket Policy
	8. Catastrophic Medical Coverage	F. Uniform Provisions Law
	9. High deductible health plans	F. Uniform Provisions Law
	D. Medicare supplement policies	V. SOCIAL INSURANCE0-2
	E. Group insurance	A. Medicare
	Group conversion	B. Social Security benefits
	2. Differences between individual and group contracts	VI. OTHER INSURANCE CONCEPTS5-10
	3. General concepts	
	4. COBRA	A. Total, partial, and residual disability
	5. HIPAA	B. Dependent children benefits
	Blanket group coverage	C. Primary and contingent beneficiaries

OCGA E 33/24/21.1; 33/24/21.2

F. Long Term Care G. Credit Disability

H. Accidental Bodily Injury

7. Georgia Continuation

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

#### VII. FIELD UNDERWRITING

#### PROCEDURES......1-5

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

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

#### A. Commissioner of Insurance

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

#### B. General insurance definitions

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

#### C. Licensing requirements

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

#### D. Consultant practices, responsibilities, and duties

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

#### E. Unfair/Prohibited Practices

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

# GEORGIA INSURANCE NAVIGATOR CONTENT OUTLINE

(50 scored plus 5 pretest questions)

#### I. AFFORDABLE CARE ACT

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

#### E. Financial assistance availability and determination

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

### G. Special Populations

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

#### II. BASIC HEALTH CONCEPTS

#### A. Health care options

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

# B. Cost, premiums, payments

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

### III. Health Insurance Exchanges

# A. Types of Exchanges

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

### B. Functions of Exchanges

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

# C. Individual Exchanges

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

### E. Qualified Health Plans (QHPs)

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

# IV. Navigators

# A. Types

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

#### B. Roles and Responsibilities

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

### C. Privacy and security of health information

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

## V. Brokers, Agents and Producers

#### A. Roles and responsibilities

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

#### VI. Outreach and education

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

#### B. Digital literacy

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

# C. Medicare and Medicaid

#### D. Employer-sponsored plans

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

# VII. State laws, rules, and regulations

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

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

Ref: 33-2-1 through 33

b. Examination of records

Ref: 33-2-10 through 13

c. Investigations/Notice of hearing

Ref: 33-6-6

d. Penalties

Ref: 33-6-9

#### 2. General insurance definitions

a. Authorized/unauthorized and certificate of authority

Ref: 33-3-1 through 30

b. Insurance transaction / transacting business

Ref: 33-1-2 (6)

c. Rebating

Ref: 33-6-4 and 5

d. Defamation

Ref: 33-6-4 and 5

e. Unfair Discrimination

Ref: 33-6-4 and 5

f. Misrepresentation

Ref: 33-6-4 and 5

g. Controlled business

Ref: 33-6-4 and 5

h. Twisting and Churning

Ref: 33-6-4 and 5

i. Advertising

Ref: 33-6-4 and 5

3. Licensing of agents, counselors and Navigators

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

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

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

- 1. Miscellaneous provisions
- 2. Medicare Supplement Advertising

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

3. Definition of Long Term Care

Ref: 33-42-4 (5)

4. Long Term Care Partnership requirements

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