

Mississippi Insurance Content Outlines

MISSISSIPPI Insurance Supplement

Examination Content Outlines

Effective: June 7, 2022

b. Revocable and irrevocable

c. Common disaster

d. Minor beneficiaries

LIFE PRODUCER CONTENT OUTLINE

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5. Accumulation and Annuity Periods	3. Consequences of incomplete applications
6. Payout options	4. Warranties and representations
E. Combination plans and variations	5. Collecting the initial premium and issuing the receipt
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Survivorship life (second to die)	7. Disclosures at point of sale (e.g., HIPAA, HIV consent)
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2. Guaranteed insurability	2. Medical information and consumer reports
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5. Term riders	C. Delivering the policy
6. Other insureds	When coverage begins
7. Long term care	Explaining the policy and its provisions, riders,
8. Return of premium	exclusions, and ratings to the client
9. Disability	D. Contract law
10. Cost of Living	Elements of a legal contract
B. Policy provisions and options	a. Consideration
Entire contract	
	b. Offer and Acceptance
2. Insuring clause	c. Competent parties
3. Free look	d. Legal purpose
4. Consideration	Unique aspects of the insurance contract
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- C. Group life insurance
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 - 2. Contributory vs. noncontributory
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 - 1. Qualified plans
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- 1. Personal insurance needs
- 2. Business insurance needs
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G. Tax treatment of insurance premiums, proceeds, and dividends

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

V. Mississippi Life Insurance Laws...... 10

(All references are to sections of Title 83, MS Regulation and MS Administrative Code (MAC))

A. Commissioner

1 Broad Powers

Ref. 83-1-47, 49, 51

2. Examination of Records

Ref. 83-5-37, 65

3. Notice of hearing

Ref. 83-5-39

4. Penalties

Ref. 83-5-49, 67, 83, 85

5. Unlicensed activities

Ref. 83-1-49, 83-17-41, 45

B. Terms and concepts

1. Insurance

Ref. 83-17-53, 83-19-1

2. Insurer

Ref. 83-1-151, 83-24-7, 83-6-1

3. Insurance transaction

Ref. 83-17-1; 83-17-53, 57; 83-59-3

4. Authorized/unauthorized; Certificate of Authority Ref. 83-21-3, 83-1-23

5. Domestic, foreign and alien

Ref. 83-5-5

 Mississippi Life and Health Insurance Guaranty Association

Ref. 83-23-201 through 223

7. Fraternals

Ref. 83-29-1

C. Licensing

- 1. Persons required to be licensed
 - a. Insurance Producer

Ref. 83-17-53

b. Insurance Adjuster

Ref. 83-17-401

c. Resident/non-resident

Ref. 83-17-65, 67

d. Exemptions

Ref. 83-17-67

2. Appointments/Termination of Appointments

Ref. 83-17-75, 77

- 3. Penalties for noncompliance
 - a. Refusal/nonrenewal

Ref. 83-17-71

b. Suspension/revocation

Ref. 83-5-67

c. Fines

Ref. 83-17-71

- 4. Maintenance and duration of license
 - a. Renewal

Ref. 83-17-37, 63

b. Continuing Education

Ref. 83-17-251

c. Notify Commissioner of Change in Address

Ref. 83-17-63

d. Report Administrative or Criminal Action

Ref. 83-17-81

D. Marketing Practices

1. Protection of public interest

Ref. 83-6-39; 83-17-69; 83-24-31; MAC 19-1:20.02, 19-1-3:8:01

- 2. Unfair Practices
 - a. Unfair claims methods and trade practices

Ref. 83-5-19, 33, 35, 45

b. Producer's Compensation Disclosure

Ref: 83-17-73, 83-59-3

c. Rebating/illegal dealing in premiums

Ref. 83-3-121

d. Illegal inducements

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Ref. Reg. F&C 37-1; MAC 19-1:1.01

f. Misrepresentation

Ref. 83-5-35

g. Defamation of Insurer

Ref. 83-5-35

h. Discrimination

Ref. 83-30-67; 83-17-7, 57

i. Cease and desist

Ref. 83-1-51; 83-5-41

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- 3. Producer responsibilities
 - a. Policy delivery

Ref. 83-7-9, 13, 51; 83-23-235; 83-9-5, 25

b. Premium accountability (e.g. fiduciary responsibility, comingling)

Ref. 83-7-27

c. Reply to Commissioner

Ref. 83-24-13

- 4. Compensation
 - a. Receiving compensation

Ref. 83-17-73

b. Referral Fee

Ref. 83-17-7

c. Controlled Business

Ref. 83-17-1
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3. Business disability buyout policy	12. Copayments
4. Group disability income policy	• •
5. Key employee policy	13. Pre-authorizations and prior approval requirements
B. Accidental death and dismemberment	14. Usual, reasonable, and customary (URC) charges
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4. Preferred Provider Organizations (PPOs)	3. Future increase option
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G. Other policies	D. Primary and contingent beneficiaries
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2. Vision	F. Nonduplication and coordination of benefits (e.g.,
3. Cancer	primary vs. excess)
Caritical illness or specified disease	G. Occupational vs. non-occupational
	H. Tax treatment of premiums and proceeds of insurance
5. Worksite (employer-sponsored)	contracts (e.g., disability income and medical
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2. Time limit on certain defenses (incontestable)	B. Explaining sources of insurability and HIPAA privacy
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5. Notice of claim	etc.)
6. Claim forms	C. Initial premium payment and receipt and consequences
7. Proof of loss	of the receipt (e.g., medical examination, etc.)
8. Time of payment of claims	D. Submitting application (and initial premium if collected)
9. Payment of claims	to company for underwriting
10. Physical examination and autopsy	E. Policy delivery
MISSISSIPPI Insurance Supplement - Examination Cont	ent Outlines Effective: June 7, 2022

11. Legal actions

a. Purpose

F. Explaining policy and its provisions, riders, exclusions, and ratings to clients

G. Replacement

H. Contract law

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

VI. Mississippi Accident and Health insurance laws ... 10

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Ref. 83-23-201 through 223

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Ref. 83-29-1

8. Essential Health Benefits

Ref. 83-9-5, ACA Sec. 1302 42 U.S.C. 18022

C. Licensina

1. Persons required to be licensed

a. Insurance Producer

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b. Insurance Adjuster

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Ref. 83-17-67

2. Appointments/Termination of Appointments

Ref. 83-17-75, 77

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- 4. Maintenance and duration of license
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Ref: 83-17-73, 83-59-3

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Ref. 83-3-121

d. Illegal inducements

Ref. 83-3-121

e. Twisting

Ref. Reg. 19-1:1.01

f. Misrepresentation

Ref. 83-5-35

a. Defamation of Insurer

Ref. 83-5-35

h. Discrimination

Ref. 83-8-221, 83-30-67, 38-71-1, 83-71-57

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Ref. 83-1-51; 83-5-41

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- 4. Compensation
 - a. Receiving compensation

Ref. 83-17-73

b. Referral Fee

Ref. 83-17-7

c. Controlled Business

Ref. 83-17-1

- 5. Accident and Health Replacement and Disclosures
 - a. Purpose

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6. Long-Term Care Insurance

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- b. Required Provisions
 - Ref. Reg. 90-102; MAC 19-3:8.06 through .08
- c. Outline of Coverage

Ref. Reg. 90-102; MAC 19-3:8.17 through .18

LIFE, ACCIDENT AND HEALTH, OR SICKNESS PRODUCER CONTENT OUTLINE

(115 scored questions plus 10 pretest questions)

I. TYPES OF LIFE POLICIES......15

A. Traditional whole life products

- 1. Ordinary whole life
- 2. Limited-pay and single-premium life

B. Interest/market-sensitive/adjustable life products

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

C. Term life

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

D. Annuities

- 1. Single and flexible premium
- 2. Immediate and deferred
- 3. Fixed and variable
- 4. Indexed
- 5. Accumulation and Annuity Periods
- 6. Payout options

E. Combination plans and variations

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

A. Policy riders

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

B. Policy provisions and options

- 1. Entire contract
- 2. Insuring clause
- 3. Free look

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

C. Policy exclusions

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

A. Completing the application

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

B. Underwriting

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

C. Delivering the policy

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

D. Contract law

- 1. Elements of a legal contract
 - a. Consideration
 - b. Offer and Acceptance
 - c. Competent parties
 - d. Legal purpose
- 2. Unique aspects of the insurance contract
 - a. Conditional
 - b. Unilateral
 - c. Adhesion
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B. Life Settlements	7. Proof of loss
C. Group life insurance	8. Time of payment of claims
Conversion privilege	9. Payment of claims
Contributory vs. noncontributory	Physical examination and autopsy
D. Retirement plans	11. Legal actions
1. Qualified plans	12. Change of beneficiary
Nonqualified plans	13. Misstatement of age or gender
E. Life insurance needs analysis/suitability	14. Change of occupation
Personal insurance needs	15. Illegal occupation
2. Business insurance needs	16. Relation of earnings to insurance
a. Key person	B. Other provisions and clauses
b. Buy sell	Insuring clause
F. Social Security benefits	2. Free look
G. Tax treatment of insurance premiums, proceeds, and	3. Consideration clause
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1. Individual life	5. Elimination period
2. Group life	6. Waiver of premium
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Business overhead expense policy	11. Eligible expenses
3. Business disability buyout policy	12. Copayments
Group disability income policy	13. Pre-authorizations and prior approval requirements
5. Key employee policy	14. Usual, reasonable, and customary (URC) charges
B. Accidental death and dismemberment	15. Lifetime, annual, or per cause maximum benefit limits
C. Medical expense insurance	C. Riders
Basic hospital, medical, and surgical policies	Impairment/exclusions
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Preferred Provider Organizations (PPOs)	D. Rights of renewability
5. Point of Service (POS) plans	1. Noncancelable
Flexible Spending Accounts (FSAs)	2. Cancelable
7. High Deductible Health Plans (HDHPs) and related	3. Guaranteed renewable
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E. Group insurance	C. Social Security benefits
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F. Individual/Group Long Term Care (LTC)	B. Owner's rights
1. Eligibility	C. Dependent children benefits
2. Levels of care	D. Primary and contingent beneficiaries
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Critical illness or specified disease	H. Tax treatment of premiums and proceeds of insurance
5. Worksite (employer-sponsored)	
6. Hospital indemnity	contracts (e.g., disability income and medical
7. Short-term medical	expenses, etc.)
8. Accident	I. Managed care
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A. Mandatory and optional provisions	IX. FIELD UNDERWRITING PROCEDURES8
1. Entire contract	A. Completing the application
Time limit on certain defenses (incontestable)	· · · · · · · · · · · · · · · · · · ·
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- B. Explaining sources of insurability and HIPAA privacy information (e.g., MIB Report, Fair Credit Reporting Act, etc.)
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b. Referral Fee

Ref. 83-17-7

c. Controlled Business Ref. 83-17-1

7. Life, Accident and Health or Sickness Policy	1. Moral
Replacement and Disclosures	2. Morale
a. Purpose	3. Physical
Ref. 83-9-35; MAC 19-2:14.01	E. Peril
b. Definition	F. Loss
Ref. 83-9-35; MAC 19-2:14.02	1. Direct
c. Duty of Producer	2. Indirect
Ref. 83-9-35; MAC 19-2:14.03 through .07	G. Loss Valuation
8. Long-Term Care Insurance	Actual cash value
a. Policy standards	Replacement cost
Ref. Reg. 90-102; MAC 19-3:8.01 through .05	3. Market value
b. Required Provisions	4. Stated/agreed value
Ref. Reg. 90-102; MAC 19-3:8.06 through .08	5. Salvage value
c. Outline of Coverage	H. Proximate cause
Ref. Reg. 90-102; MAC 19-3:8.17 through .18	I. Deductible
	J. Indemnity
PROPERTY PRODUCER	K. Limits of liability
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	M. Occurrence
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I. TYPES OF POLICIES22	O. Nonrenewal
A. Homeowners	P. Vacancy and unoccupancy
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2. HO-3	1. Absolute
3. HO-4	2. Strict
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1. Insurer

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2. Insurance transaction

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1. Persons required to be licensed

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1. Protection of public interest

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3. Producer responsibilities

a. Policy deliveries

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b. Premium accountability (e.g. fiduciary responsibility)

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D. Licensing

1. Persons required to be licensed

a. Insurance Producer

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2. Appointments/Termination of Appointments

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3. Penalties for noncompliance

a. Refusal/nonrenewal

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D. Marketing Practices

1. Protection of public interest

Ref. 83-6-39; 83-17-69; 83-24-31; MAC 19-1:20.02

2. Unfair Practices

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b. Premium accountability (e.g. fiduciary responsibility)

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1. Actual cash value

2. Replacement cost

Ref. 83-17-37, 63 V. Loss settlement provisions including consent to settle b. Continuing Education W. Territory Ref. 83-17-251 c. Notify Commissioner of Change in Address V. Mississippi Personal Lines Insurance Laws........... 20 (All references are to sections of Title 83, MS Regulation and Ref. 83-17-63 d. Report Administrative or Criminal Action MS Administrative Code (MAC)) Ref. 83-17-81 A. Commissioner 1. Broad Powers D. Marketing Practices Ref. 83-1-47, 49, 51 1. Protection of public interest 2. Examination of Records Ref. 83-6-39; 83-17-69; 83-24-31; MAC 19-1:20.02 Ref. 83-5-37, 65 2. Unfair Practices a. Unfair claims methods and trade practices 3. Notice of hearing Ref. 83-5-39 Ref. 83-5-19, 33, 35, 45 4. Rates and Forms b. Producer's Compensation Disclosure Ref. 83-2-3, 83-3-23 Ref: 83-17-73, 83-59-3 c. Rebating/illegal dealing in premiums 5. Penalties Ref. 83-5-49, 67, 83, 85 Ref. 83-3-121 6. Unlicensed activities d. Illegal inducements Ref. 83-1-49, 83-17-41, 45 Ref. 83-2-29 B. Terms and concepts e. Twisting 1. Insurer Ref. Reg. F&C 37-1; MAC 19-1:1.01 Ref. 83-1-151, 83-24-7, 83-6-1 f. Misrepresentation 2. Insurance transaction Ref. 83-5-35 Ref. 83-17-1: 83-17-53. 57: 83-59-3 g. Credit Scoring Adverse-Action 3. Admitted and Non-admitted insurers Ref. 15 USCA § 1681m Ref. 83-21-3 h. Defamation 4. Domestic, foreign and alien Insurers; certificate of Ref. 83-5-35 authority i. Discrimination Ref. 83-2-3 Ref. 83-1-23, 83-5-5 5. Mississippi Insurance Guaranty Association j. Failure to issue proper receipts Ref. 83-23-103, 109, 115, 119 Ref. 83-17-71 6. Mississippi State Rating Bureau k. Cease and desist Ref. 83-3-7, 24 Ref. 83-1-51; 83-5-41 7. Mississippi Residential Property Insurance Underwriting I. Advertising Association Ref. 83-5-35; 83-17-1, 71; Reg. 19-1:3.01 Ref. 83-38-1. 3. 5 m Fraud Ref. 7-5-303; 83-17-71 8. Mississippi Windstorm Underwriting Association Ref. 83-34-1 3. Producer responsibilities 9. Valued Policy a. Policy deliveries Ref. 83-13-5 Ref. (2007-1) MAC 19-1:34.04-.05 C. Licensing b. Premium accountability (e.g. fiduciary responsibility) 1. Persons required to be licensed Ref. 83-17-71; Reg. (2000-4 Sec 4) MAC 19-1:25.04 a. Insurance Producer c. Separate Account Requirement Ref. 83-17-53. 55, 59, 61, 63, 251 Ref. Reg. 79-001; MAC 19-1:11.01

b. Insurance Adjuster

Ref. 83-17-401

c. Resident/non-resident

Ref. 83-17-65. 67

d. Exemptions

Ref. 83-17-67

2. Appointments/Termination of Appointments

Ref. 83-17-75, 77

3. Penalties for noncompliance

a. Refusal/nonrenewal

Ref. 83-17-71

b. Suspension/revocation

Ref. 83-5-67

c. Administrative fines

Ref. 83-17-71

4. Maintenance and duration of license

a. Renewal

d. Reply to the Insurance Commissioner

Ref. 83-24-13

e. Burden of determining authorization

Ref. 83-1-23

4. Compensation

a. Payment of commissions

Ref. 83-17-73

b. Duly licensed producer

Ref. 83-17-7

c Referral Fee

Ref. 83-17-7

d. Controlled Business

Ref. 83-17-1

E. Cancellation/Nonrenewal

1. Property policies

a. Personal Lines

(1) Homeowners

Ref. 83-5-28

(2) Automobile

Ref. 83-11-1 through 21

2. Proof of Notice

Ref. 83-11-9, 13

F. Applications and Binders

1. Binding coverage

Ref. (2009-1) MAC 19-5:4.01-.06)

G. Automobile

1. Financial Responsibility

Ref. 63-15-3

2. Uninsured/Underinsured motorist

Ref. 83-11-101 through 111

PROPERY & CASUALTY WITH WORKERS' COMPENSATION ADJUSTER CONTENT OUTLINE

(60 scored and 5 unscored questions)

I. PROPERTY AND CASUALTY INSURANCE TERMS AND CONCEPTS

- A. Insurance
 - 1. Law of large numbers
- B. Insurable interest
- C. Risk
- D. Hazard
- E. Peril
- F. Loss (direct and indirect)
- G. Proximate cause
- H. Deductible
- I. Indemnity
- J. Actual cash value
- K. Replacement cost
- L. Limits of Liability
- M. Coinsurance/Insurance to value
- N. Accident
- O. Occurrence
- P. Cancellation
- Q. Nonrenewal
- R. Liability
- S. Negligence
- T. Robbery
- **U.** Burglary
- V. Theft

II. TYPES OF PROPERTY POLICIES

A. Personal lines

- 1. Dwelling and contents (DP forms)
- 2. Personal liability
- 3. Homeowners (coverages and endorsements)
- 4. Mobile Homes

B. Commercial lines

- 1. Commercial property
 - a. Commercial building personal property form
 - b. Causes of loss forms
 - c. Business income
 - d. Extra expense
- 2. Commercial Package Policy (CPP)
- 3. Equipment Breakdown coverage forms
- 4. Businessowners Policy (BOP)
- 5. Farmowners

C. Ocean and Inland marine

- 1. Personal floaters
- 2. Commercial floaters
- 3. Nationwide definition

D. Additional coverages and exclusions

- 1. Flood
- 2. Business Interruption
- 3. Ordinance or Law

III. TYPES OF CASUALTY POLICIES

A. Commercial general liability

- 1. Premises and operations liability
- 2. Products and completed operations liability
- 3. Contractual liability
- 4. Medical payments
- 5. Owners and contractors protective liability

B. Automobile: personal and business auto

- 1. Liability
- 2. Physical damage (collision and comprehensive)
- 3. Uninsured/ Underinsured motorists
- 4. Named insureds
- 5. Insureds
- 6. Owned automobile
- 7. Nonowned automobile
- 8. Temporary substitute auto
- 9. Auto adjusting definitions (included operations, overlap areas, unibody damage)

C. Commercial crime

- 1. Coverage forms
 - a. Theft, disappearance, and destruction
 - b. Robbery and safe burglary
 - c. Premises burglary
 - d. Premises theft and robbery outside premises

D. Workers Compensation

Ref. 71-3-1 through 129

- 1. Liability for compensation
 - a. Burden and standard of proof
 - b. Apportionment
 - c. Intoxication
 - d. Willful intent to injure
 - e. Compensation where third parties are liable
 - f. Statute of limitations
- 2. Indemnity benefits
 - a. Compensation for disability
 - b. Permanent total disability
 - c. Serious head or facial disfigurement
 - d. Partial or total loss of use of a member
- 3. Medical benefits
 - a. Right of selection
 - b. Duty to provide
- 4. Average weekly wage

E. Standard Fire Policy

Ref: 83-13-1 through 25

- 1. Basic coverages
- 2. Limitations and restrictions
- Loss
- 4. Appraisal
- F. Professional liability
- G. Umbrella/excess liability
- H. Surety bonds

IV. STATUTES, RULES, AND REGULATIONS PERTINENT TO ADJUSTERS

Effective: June 7, 2022

(All references are to sections of Title 71 and 83 and Reg. Chapter 14)

A. Commissioner of Insurance

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

B. Adjuster licensing

Ref. 83-17-401 through 423

- 1. License requirements
- 2. License suspension and revocation
- 3. Change of address *Ref.* 83-17-63
- 4. Definitions

C. Unfair trade practices

1. Unfair claims settlement practices *Ref.* 83-5-19, 33, 45

2. Misrepresentation

Ref. 83-5-35

3. Unfair discrimination Ref. 83-71-7, 57; Reg. Chapter 14

V. PROPERTY INSURANCE STATUTES, RULES, AND REGULATIONS

A. Cancellation/Nonrenewal

Ref. 83-5-28, 83-11-1 through 21

VI. CASUALTY INSURANCE STATUTES, RULES, AND REGULATIONS

A. Automobile Insurance/Financial Responsibility

- Required limits Bodily Injury/Physical Damage Ref. 63-15-3
- 2. Cancellation/nonrenewal Ref. 83-5-28, 83-11-1 through 21

PUBLIC ADJUSTER CONTENT OUTLINE

(50 scored questions)

I. AUTO INSURANCE

- A. Personal and Commercial Physical Damage Coverages Comprehensive and Collision
- B. Types of Autos

II. BUSINESOWNERS POLICY (PROPERTY ONLY)

III. COMMERCIAL PROPERTY COVERAGE

IV. DWELLING, HOMEOWNERS AND OTHER PROPERTY COVERAGES

V. GENERAL INSURANCE CONCEPTS AND PRINCIPLES

- A. Property and Casualty insurance terms
- B. Insurance Concepts
- C. Loss Report

VI. Overview of Property & Casualty Insurance

- A. Product Knowledge
- **B. Policy Provisions**

VII. Mississippi Adjuster Law, Rules and Regulations

Ref. 83-17-501 through 527

- A. Commissioner of Insurance
- B. Definitions
- C. License Requirements
- D. Adjuster

INDUSTRIAL FIRE CONTENT OUTLINE

(50 scored questions)

I. MISSISSIPPI LAWS AND RULES PERTINENT TO INDUSTRIAL FIRE INSURANCE

(All references are to sections of Title 83, MS Regulation and MS Administrative Code (MAC))

A. Insurance Commissioner

1. Duties of the Commissioner Ref. 83-1-47, 49, 51; 83-5-37, 39, 65

B. Industrial Fire Insurance

Ref. 83-13-1 through 25

C. Persons required to be licensed

Ref. 83-17-53, 65

D. Maintaining a license

1. Change of Address

Ref. 83-17-63

2. License Renewal

Ref. 83-17-37, 63

3. Appointments

Ref. 83-17-75, 77

E. Suspension, termination, revocation of license and other penalties

Ref. 83-5-67, 83-17-71

F. Unfair Trade Practices

- 1. Unfair claims practices and settlements
 - Ref. 83-5-19, 33, 45

Twisting

Ref. Reg. F&C 37-1; MAC 19-1:1.01

3. Rebating

Ref. 83-3-121

G. Foreign, alien and domestic companies

Ref. 83-1-23, 83-5-5

II. POLICY DEFINITIONS

- A. Insurance contract basics
- B. Declarations and Insuring Agreement
- C. Conditions
- D. Exclusions
- E. Insurable Interest
- F. Contract of Indemnity
- G. Subrogation
- H. Actual Cash Value
- I. Warranties and Representations
- J. Concealment and Fraud Policy Cancellation
- K. Pro rata
- L. Hazard
 - 1. Physical
 - 2. Moral
 - 3. Morale
- M. Loss
 1. Direct
 - 2. Indirect
- N. Requirement if Loss Occurs
- O. Perils Not Included
- P. Other Insurance

III. EXTENDED COVERAGE (ALLIED LINES)

(All references are to sections of Title 83, MS Regulation and MS Administrative Code (MAC))

A. Perils Insured Against and Their Provisions

Ref. 83-13-1 through 25

- 1. Windstorm
- 2. Hail

- 3. Explosion
- 4. Riot, including a riot attending a strike
- 5. Civil Commotion
- 6. Aircraft
- 7. Vehicles
- 8. Smoke

IV. BURGLARY ENDORSEMENT

- A. Coverages
- **B.** Exclusions

BAIL AGENT CONTENT OUTLINE

(60 scored questions)

(All references are to sections of Title 83. Ref: 83-39-1 through 31: MAC 19-6:7.03)

I. Arrest and release

- A. Who may make an arrest
- B. Surrender of defendants
- C. Issuing warrants
- D. Apprehension of defendants
- E. Property Bond
- F. Consideration for setting bonds

II. Collateral and indemnity

- A. Return of collateral after fulfillment
- B. Custody of Collateral
- C. Penalties

III. Contracts

- A. Parties to a contract
- B. Indemnification agreements/surety contracts
- C. Creating a valid contract

IV. Courts and their jurisdiction

- A. Courts
- B. Power of attorney
- C. Posting licensing with courts
- D. Persons excluded from acting as a bail agent
- E. Court procedures
- F. Court appearance
- G. Arraignment
- H. Trial
- I. Appeal
- J. Conditions for release
- K. Failure to appear

V. Forfeitures and judgements

- A. Bond forfeiture
- B. Motions to set aside judgements
- C. Final judgement of forfeiture

VI. Fulfilling the Obligation

- A. Discharging Bonds
- B. Evidence to convict

VII. Mississippi Bail Laws & Regulations

- A. License Requirements
- B. License Eligibility
- C. Qualification, including bonds
- D. Appointments
- E. Non-resident eligibility
- F. Soliciting bail agent duties
- G. Limited surety agent duties
- H. Personal surety agent duties
- I. Record keeping
- J. Licensing renewal and expiration
- K. Denial, suspension or revocation of license
- L. License transfer requirements License appeal
- M. Continuing education
- N. Reinstatement requirements
- O. Fines for agents and insurers

- P. Change of address
- Q. Disciplinary actions/penalties
- R. Unlawful acts

VIII. Skip tracing, arrest, and surrender

- A. Reasons for surrender
- B. Return of premium after surrender
- C. Procedures for surrender
- D. Accessing records
- E. Bail Contract

IX. Definitions and Terminology

- A. Agent
 - 1. Bail enforcement
 - 2. Personal Surety
 - 3. Limited Surety
 - 4. Bail Soliciting
- B. Arraignment
- C. Bail
- D. Bonds
 - 1. Appeal
 - 2. Bail
 - 3. Cash
 - 4. Personal recognizance
 - 5. Criminal
 - 6. Civil
 - 7. Appearance
 - 8. Post-conviction
- E. Collateral
- F. Contracts
- G. Custody
- H. Defendant
- I. Extradition
- J. Felony
- K. FugitiveL. Insurer
- M. Levy
- N. Obligor
 - 1. Obligations of the parties
 - 2. Amount of bail
 - 3. Receipts
 - 4. Posting the bond/recordings
 - 5. Informational notice requirements
 - 6. Transferring a bond
- O. Power of attorney
- P. Premium
- Q. Principal
- R. Surety
- S. Trust Account
- T. Writs

X. Writing and underwriting bonds

- A. Bond process
 - 1. Application for bond
 - 2. The surety contract including underwriting authority

WORKER'S COMPENSATION ADJUSTER CONTENT OUTLINE

(50 scored questions)

(All references to Miss. Code Ann. § 71-3 -1 through 129, 83-17-401 through 425, and the Mississippi Workers' Compensation Claims Guide)

I. MISSISSIPPI WORKERS' COMPENSATION LAWS AND ADJUSTING PRACTICES

A. Licensing requirements

Ref. 83-17-401 through 423

- 1. Adjuster
- 2. Exemptions/exceptions

- 3. Continuing education
- License denial, maintenance, renewal, and expiration
- 5. License termination, revocation, suspension

B. Claims methods and practices

- 1. Bad Faith
- 2. Misrepresentation
- 3. Fraud

C. Workers' Compensation Policy

- 1. Employers Liability insurance
- 2. Other States insurance

D. Administration of the Act

- 1. Impartial construction
- 2. Agency of Administration and Members

E. Application

- 1. Employers subject to the MWCA
- 2. Penalties for failure to secure coverage

F. Coverage

- 1. Uninsured subcontractor
- 2. Notice of cancellation and nonrenewal
- G. Jurisdiction

H. Extraterritorial application

- 1. Concurrent jurisdiction
- I. Exclusiveness of liability

J. Liability for compensation

- 1. Compensable injuries
 - 2. Burden of Proof
 - 3. Standard of Proof
 - 4. Found Dead Presumption
 - 5. Coming and Going Rule
 - 6. Consecutive injuries
 - 7. Idiopathic Falls
 - 8. Independent Contractors
 - 9. Non-resident aliens
 - 10. Apportionment
 - 11. Intoxication
 - 12. Willful intent to injure
 - 13. Compensation for injuries where third parties are liable
 - 14. Statute of limitations

K. Reporting of injuries

- 1. Requirements
- 2. Penalty

L. Indemnity Benefits

- 1. Compensation for disability or death
 - a. Temporary total disability
 - b. Temporary Partial Disability
 - c. Permanent partial disability
 - 1. Partial or total loss of use of a member
 - d. Permanent total disability
 - e. Serious head or facial disfigurement
 - f. Death benefits
 - 2. Calculation of compensation rate
 - 3. Indemnity Waiting Period
 - 4. Maximum and Minimum Payments
 - 5. Hernia
 - 6. Payments and penalties
 - 7. Maximum medical improvement
- 8. Form B-18 Report of Payment or Suspension of Payment

M. Average Weekly Wage

N. Mileage reimbursement

O. Child and Spousal Support Liens

P. Medical Benefits

- 1. Right of selection
- 2. Qualified providers
- 3. Ex Parte' communications
- 4. Authorization
- 5. Duty to provide
- 6. Medical fee schedule

Q. Second injury fund

R. Litigation

1. Form B-5,11 Petition to Controvert & Response

S. Settlements

- 1. Procedure
- 2. Medicare Requirements
- T. Third party recovery

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MISSISSIPPI Insurance Supplement

Examination Content Outlines

Effective: June 7, 2022 Bail Outline Update Only: May 1, 2024

LIFE PRODUCER CONTENT OUTLINE

(60 scored questions plus 10 pretest questions)

I. TYPES OF POLICIES15

Ordinary whole life	
Limited-pay and single-premium life	
B. Interest/market-sensitive/adjustable life products	
1. Universal life	
2. Variable whole life	
3. Variable universal life	
4. Interest-sensitive whole life	
5. Indexed life	
C. Term life	
1. Types	
a. Level	
b. Decreasing	
c. Return of premium	
d. Annually renewable	
2. Special features	
a. Renewable	
b. Convertible	
D. Annuities	
1. Single and flexible premium	
Immediate and deferred	
3. Fixed and variable	
4. Indexed	
5. Accumulation and Annuity Periods	
6. Payout options	
E. Combination plans and variations	
1. Joint life (first to die)	
Survivorship life (second to die)	
, ,	
II. POLICY RIDERS, PROVISIONS, OPTIONS, AND	
II. POLICY RIDERS, PROVISIONS, OPTIONS, AND EXCLUSIONS15	
II. POLICY RIDERS, PROVISIONS, OPTIONS, AND EXCLUSIONS	
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II. POLICY RIDERS, PROVISIONS, OPTIONS, AND EXCLUSIONS	

b. Revocable and irrevocable
c. Common disaster
d. Minor beneficiaries
e. Designation by class
7. Premium Payment
a. Modes
b. Grace period
c. Automatic premium loan
d. Level or flexible
8. Reinstatement
9. Policy loans, withdrawals, partial surrenders
10. Non-forfeiture options
11. Dividends and dividend options (e.g. participating, non-
participating)
12. Incontestability
13. Assignments
14. Suicide
15. Misstatement of age and gender
16. Settlement options
17. Accelerated death benefits
C. Policy exclusions
1. War
2. Aviation
3. Dangerous Occupation
III. COMPLETING THE APPLICATION, UNDERWRITING, AND
DELIVERING THE POLICIES 12
A. Completing the application
A. Completing the application 1. Required signatures
A. Completing the application 1. Required signatures 2. Changes in the application
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A. Completing the application 1. Required signatures 2. Changes in the application 3. Consequences of incomplete applications 4. Warranties and representations 5. Collecting the initial premium and issuing the receipt 6. Replacement 7. Disclosures at point of sale (e.g., HIPAA, HIV consent)
A. Completing the application 1. Required signatures 2. Changes in the application 3. Consequences of incomplete applications 4. Warranties and representations 5. Collecting the initial premium and issuing the receipt 6. Replacement 7. Disclosures at point of sale (e.g., HIPAA, HIV consent) 8. USA PATRIOT Act/anti-money laundering
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A. Completing the application 1. Required signatures 2. Changes in the application 3. Consequences of incomplete applications 4. Warranties and representations 5. Collecting the initial premium and issuing the receipt 6. Replacement 7. Disclosures at point of sale (e.g., HIPAA, HIV consent) 8. USA PATRIOT Act/anti-money laundering 9. Gramm-Leach-Billey Act (GLBA) Privacy B. Underwriting 1. Insurable interest 2. Medical information and consumer reports
A. Completing the application 1. Required signatures 2. Changes in the application 3. Consequences of incomplete applications 4. Warranties and representations 5. Collecting the initial premium and issuing the receipt 6. Replacement 7. Disclosures at point of sale (e.g., HIPAA, HIV consent) 8. USA PATRIOT Act/anti-money laundering 9. Gramm-Leach-Bliley Act (GLBA) Privacy B. Underwriting 1. Insurable interest 2. Medical information and consumer reports 3. Fair Credit Reporting Act
A. Completing the application 1. Required signatures 2. Changes in the application 3. Consequences of incomplete applications 4. Warranties and representations 5. Collecting the initial premium and issuing the receipt 6. Replacement 7. Disclosures at point of sale (e.g., HIPAA, HIV consent) 8. USA PATRIOT Act/anti-money laundering 9. Gramm-Leach-Billey Act (GLBA) Privacy B. Underwriting 1. Insurable interest 2. Medical information and consumer reports 3. Fair Credit Reporting Act 4. Risk classification
A. Completing the application 1. Required signatures 2. Changes in the application 3. Consequences of incomplete applications 4. Warranties and representations 5. Collecting the initial premium and issuing the receipt 6. Replacement 7. Disclosures at point of sale (e.g., HIPAA, HIV consent) 8. USA PATRIOT Act/anti-money laundering 9. Gramm-Leach-Billey Act (GLBA) Privacy B. Underwriting 1. Insurable interest 2. Medical information and consumer reports 3. Fair Credit Reporting Act 4. Risk classification 5. Stranger/Investor-owned life insurance (STOLI/IOLI)
A. Completing the application 1. Required signatures 2. Changes in the application 3. Consequences of incomplete applications 4. Warranties and representations 5. Collecting the initial premium and issuing the receipt 6. Replacement 7. Disclosures at point of sale (e.g., HIPAA, HIV consent) 8. USA PATRIOT Act/anti-money laundering 9. Gramm-Leach-Billey Act (GLBA) Privacy B. Underwriting 1. Insurable interest 2. Medical information and consumer reports 3. Fair Credit Reporting Act 4. Risk classification 5. Stranger/Investor-owned life insurance (STOLI/IOLI) C. Delivering the policy
A. Completing the application 1. Required signatures 2. Changes in the application 3. Consequences of incomplete applications 4. Warranties and representations 5. Collecting the initial premium and issuing the receipt 6. Replacement 7. Disclosures at point of sale (e.g., HIPAA, HIV consent) 8. USA PATRIOT Act/anti-money laundering 9. Gramm-Leach-Bliley Act (GLBA) Privacy B. Underwriting 1. Insurable interest 2. Medical information and consumer reports 3. Fair Credit Reporting Act 4. Risk classification 5. Stranger/Investor-owned life insurance (STOLI/IOLI) C. Delivering the policy 1. When coverage begins
A. Completing the application 1. Required signatures 2. Changes in the application 3. Consequences of incomplete applications 4. Warranties and representations 5. Collecting the initial premium and issuing the receipt 6. Replacement 7. Disclosures at point of sale (e.g., HIPAA, HIV consent) 8. USA PATRIOT Act/anti-money laundering 9. Gramm-Leach-Bliley Act (GLBA) Privacy B. Underwriting 1. Insurable interest 2. Medical information and consumer reports 3. Fair Credit Reporting Act 4. Risk classification 5. Stranger/Investor-owned life insurance (STOLI/IOLI) C. Delivering the policy 1. When coverage begins 2. Explaining the policy and its provisions, riders,
A. Completing the application 1. Required signatures 2. Changes in the application 3. Consequences of incomplete applications 4. Warranties and representations 5. Collecting the initial premium and issuing the receipt 6. Replacement 7. Disclosures at point of sale (e.g., HIPAA, HIV consent) 8. USA PATRIOT Act/anti-money laundering 9. Gramm-Leach-Bliley Act (GLBA) Privacy B. Underwriting 1. Insurable interest 2. Medical information and consumer reports 3. Fair Credit Reporting Act 4. Risk classification 5. Stranger/Investor-owned life insurance (STOLI/IOLI) C. Delivering the policy 1. When coverage begins
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 - 2. Contributory vs. noncontributory
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 - 3. Modified Endowment Contracts (MECs)

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(All references are to sections of Title 83, MS Regulation and MS Administrative Code (MAC))

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1. Broad Powers

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2. Examination of Records

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3. Notice of hearing

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4. Penalties

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5. Unlicensed activities

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B. Terms and concepts

1. Insurance

Ref. 83-17-53, 83-19-1

2. Insurer

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3. Insurance transaction

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4. Authorized/unauthorized; Certificate of Authority

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5. Domestic, foreign and alien

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6. Mississippi Life and Health Insurance Guaranty

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7. Fraternals

Ref. 83-29-1

C. Licensing

- 1. Persons required to be licensed
 - a. Insurance Producer

Ref. 83-17-53

b. Insurance Adjuster

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c. Resident/non-resident

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d. Exemptions

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2. Appointments/Termination of Appointments

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- 3. Penalties for noncompliance
 - a. Refusal/nonrenewal

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- 4. Maintenance and duration of license
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D. Marketing Practices

1. Protection of public interest

Ref. 83-6-39; 83-17-69; 83-24-31; MAC 19-1:20.02, 19-1-3:8:01

- 2. Unfair Practices
 - a. Unfair claims methods and trade practices

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b. Producer's Compensation Disclosure

Ref: 83-17-73, 83-59-3

c. Rebating/illegal dealing in premiums

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d. Illegal inducements

Ref. 83-3-121

e. Twisting

Ref. Reg. F&C 37-1; MAC 19-1:1.01

f. Misrepresentation

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g. Defamation of Insurer

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h. Discrimination

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i. Cease and desist

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j. Advertising

Ref. 83-5-35; Reg. L&H 53-1; MAC 19-1:3.01

k. Fraud

Ref. 83-17-71

- 3. Producer responsibilities
 - a. Policy delivery

Ref. 83-7-9, 13, 51; 83-23-235; 83-9-5, 25

 Premium accountability (e.g. fiduciary responsibility, comingling)

Ref. 83-7-27

c. Reply to Commissioner

Ref. 83-24-13

- 4. Compensation
 - a. Receiving compensation

Ref. 83-17-73

b. Referral Fee

Ref. 83-17-7

c. Controlled Business

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- 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

VI. Mississippi Accident and Health insurance laws ... 10

A. Commissioner

(All references are to sections of Title 83, MS Regulation and MS Administrative Code (MAC))

1. Broad Powers

Ref. 83-1-47, 49, 51

2. Examination of Records

Ref. 83-5-37, 65

3. Notice of hearing

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4. Penalties

Ref. 83-5-49, 67, 83, 85

5. Unlicensed activities

Ref. 83-1-49, 83-17-41, 45

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1. Insurance

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3. Insurance transaction

Ref. 83-17-1; 83-17-53, 57; 83-59-3

4. Authorized/unauthorized; Certificate of Authority

Ref. 83-21-3, 83-1-23

5. Domestic, foreign and alien

Ref. 83-5-5

6. Mississippi Life and Health Insurance Guaranty

Association

Ref. 83-23-201 through 223

7. Fraternals

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8. Essential Health Benefits

Ref. 83-9-5, ACA Sec. 1302 42 U.S.C. 18022

C. Licensing

- 1. Persons required to be licensed
 - a. Insurance Producer

Ref. 83-17-53

b. Insurance Adjuster

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c. Resident/non-resident

Ref. 83-17-65, 67

d. Exemptions

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2. Appointments/Termination of Appointments

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- 3. Penalties for noncompliance
 - a. Refusal/nonrenewal

Ref. 83-17-71

b. Suspension/revocation

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- 4. Maintenance and duration of license
 - a. Renewal

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b. Continuing Education

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c. Notify Commissioner of Change in Address Ref. 83-17-63

d. Report Administrative or Criminal Action

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D. Marketing Practices

1. Protection of public interest

Ref. 83-6-39; 83-17-69; 83-24-31; MAC 19-1:20.02, 19-1-3:8:01

- 2. Unfair Practices
 - a. Unfair claims methods and trade practices

Ref. 83-5-19, 29, 31, 33, 35, 45

b. Producer's Compensation Disclosure

Ref: 83-17-73, 83-59-3

c. Rebating/illegal dealing in premiums

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f. Misrepresentation

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g. Defamation of Insurer

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h. Discrimination

Ref. 83-8-221, 83-30-67, 38-71-1, 83-71-57

i. Cease and desist

Ref. 83-1-51; 83-5-41

j. Advertising

Ref. 83-5-35; Reg. L&H 53-1; MAC 19-1:3.01

k. Fraud

Ref. 83-17-71

- 3. Producer responsibilities
 - a. Policy delivery

Ref. 83-7-9, 13, 51; 83-23-235; 83-9-5, 25

Premium accountability (e.g. fiduciary responsibility, comingling)

Ref. 83-7-27

c. Reply to Commissioner

Ref. 83-24-13

- 4. Compensation
 - a. Receiving compensation

Ref. 83-17-73

b. Referral Fee

Ref. 83-17-7

c. Controlled Business

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- 5. Accident and Health Replacement and Disclosures
 - a. Purpose

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- a. Policy standards
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- 8. USA PATRIOT Act/anti-money laundering
- 9. Gramm-Leach-Bliley Act (GLBA) Privacy

B. Underwriting

- 1. Insurable interest
- 2. Medical information and consumer reports
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- 4. Risk classification
- 5. Stranger/Investor-owned life insurance (STOLI/IOLI)

C. Delivering the policy

- 1. When coverage begins
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- 1. Elements of a legal contract
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b. Buy sell	1. Insuring clause
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5. Key employee policy	14. Usual, reasonable, and customary (URC) charges
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2. Major medical policies	2. Guaranteed insurability
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G. Other policies	E. Modes of premium payments
1. Dental	F. Nonduplication and coordination of benefits (e.g.,
2. Vision	primary vs. excess)
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- C. Initial premium payment and receipt and consequences of the receipt (e.g., medical examination, etc.)
- D. Submitting application (and initial premium if collected) to company for underwriting
- E. Policy delivery
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- 6. Compensation
 - a. Receiving compensation

Ref. 83-17-73

b. Referral Fee

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c. Controlled Business

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D. Marketing Practices

1. Protection of public interest

Ref. 83-6-39: 83-17-69: 83-24-31: MAC 19-1:20.02

2. Unfair Practices

a. Unfair claims methods and trade practices

Ref. 83-5-19, 33, 35, 45

b. Producer's Compensation Disclosure

Ref: 83-17-73. 83-59-3

c. Rebating/illegal dealing in premiums

Ref. 83-3-121

d. Illegal inducements

Ref. 83-2-29

e. Twisting

Ref. Reg. F&C 37-1; MAC 19-1:1.01

f. Misrepresentation

Ref. 83-5-35

g. Credit Scoring Adverse-Action

Ref. 15 USCA § 1681m

h. Defamation

Ref. 83-5-35

i. Discrimination

Ref. 83-2-3

j. Failure to issue proper receipts

Ref. 83-17-71

k. Cease and desist

Ref. 83-1-51; 83-5-41

I. Advertisina

Ref. 83-5-35; 83-17-1, 71; Reg. 19-1:3.01

m. Fraud

Ref. 7-5-303; 83-17-71

3. Producer responsibilities

a. Policy deliveries

Ref. (2007-1) MAC 19-1:34.04-.05

b. Premium accountability (e.g. fiduciary responsibility)

Ref. 83-17-71; Reg. (2000-4 Sec 4) MAC 19-1:25.04

c. Separate Account Requirement

Ref. Reg. 79-001; MAC 19-1:11.01

d. Reply to the Insurance Commissioner

Ref. 83-24-13

e. Burden of determining authorization

Ref. 83-1-23

4. Compensation

a. Payment of commissions

Ref. 83-17-73

b. Duly licensed producer

Ref. 83-17-7

c. Referral Fee

Ref. 83-17-7

d. Controlled Business

Ref. 83-17-1

E. Cancellation/Nonrenewal

- 1. Property policies
 - a. Personal Lines
 - (1) Homeowners

Ref. 83-5-28

(2) Automobile

Ref. 83-11-1 through 21

2. Proof of Notice

Ref. 83-11-9, 13

F. Applications and Binders

1. Binding coverage

Ref. (2009-1) MAC 19-5:4.01-.06)

G. Automobile

1. Financial Responsibility

Ref. 63-15-3

2. Uninsured/Underinsured motorist

Ref. 83-11-101 through 111

PROPERY & CASUALTY WITH WORKERS' COMPENSATION ADJUSTER CONTENT OUTLINE

(60 scored and 5 unscored questions)

I. PROPERTY AND CASUALTY INSURANCE TERMS AND CONCEPTS

- A. Insurance
 - 1. Law of large numbers
- B. Insurable interest
- C. Risk
- D. Hazard
- E. Peril
- F. Loss (direct and indirect)
- G. Proximate cause
- H. Deductible
- I. Indemnity
- J. Actual cash value
- K. Replacement cost
- L. Limits of Liability
- M. Coinsurance/Insurance to value
- N. Accident
- O. Occurrence
- P. Cancellation
- Q. Nonrenewal
- R. Liability
- S. Negligence
- T. Robbery
- **U.** Burglary
- V. Theft

II. TYPES OF PROPERTY POLICIES

A. Personal lines

- 1. Dwelling and contents (DP forms)
- 2. Personal liability
- 3. Homeowners (coverages and endorsements)
- 4. Mobile Homes

B. Commercial lines

- 1. Commercial property
 - a. Commercial building personal property form
 - b. Causes of loss forms
 - c. Business income
 - d. Extra expense
- 2. Commercial Package Policy (CPP)
- 3. Equipment Breakdown coverage forms
- 4. Businessowners Policy (BOP)
- 5. Farmowners

C. Ocean and Inland marine

- 1. Personal floaters
- 2. Commercial floaters
- 3. Nationwide definition

D. Additional coverages and exclusions

- 1. Flood
- 2. Business Interruption
- 3. Ordinance or Law

III. TYPES OF CASUALTY POLICIES

A. Commercial general liability

- 1. Premises and operations liability
- 2. Products and completed operations liability
- 3. Contractual liability
- 4. Medical payments
- 5. Owners and contractors protective liability

B. Automobile: personal and business auto

- 1. Liability
- 2. Physical damage (collision and comprehensive)
- 3. Uninsured/ Underinsured motorists
- 4. Named insureds
- 5. Insureds
- 6. Owned automobile
- 7. Nonowned automobile
- 8. Temporary substitute auto
- 9. Auto adjusting definitions (included operations, overlap areas, unibody damage)

C. Commercial crime

- 1. Coverage forms
 - a. Theft, disappearance, and destruction
 - b. Robbery and safe burglary
 - c. Premises burglary
 - d. Premises theft and robbery outside premises

D. Workers Compensation

Ref. 71-3-1 through 129

- 1. Liability for compensation
 - a. Burden and standard of proof
 - b. Apportionment
 - c. Intoxication
 - d. Willful intent to injure
 - e. Compensation where third parties are liable
 - f. Statute of limitations
- 2. Indemnity benefits
 - a. Compensation for disability
 - b. Permanent total disability
 - c. Serious head or facial disfigurement
 - d. Partial or total loss of use of a member
- 3. Medical benefits
 - a. Right of selection
 - b. Duty to provide
- 4. Average weekly wage

E. Standard Fire Policy

Ref: 83-13-1 through 25

- Basic coverages
- 2. Limitations and restrictions
- 3. Loss
- 4. Appraisal
- F. Professional liability
- G. Umbrella/excess liability
- H. Surety bonds

IV. STATUTES, RULES, AND REGULATIONS PERTINENT TO ADJUSTERS

(All references are to sections of Title 71 and 83 and Reg. Chapter 14)

A. Commissioner of Insurance

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

B. Adjuster licensing

Ref. 83-17-401 through 423

- 1. License requirements
- 2. License suspension and revocation
- 3. Change of address Ref. 83-17-63
- 4. Definitions

C. Unfair trade practices

- 1. Unfair claims settlement practices *Ref.* 83-5-19, 33, 45
- 2. Misrepresentation

Ref. 83-5-35

3. Unfair discrimination Ref. 83-71-7, 57; Reg. Chapter 14

V. PROPERTY INSURANCE STATUTES, RULES, AND REGULATIONS

A. Cancellation/Nonrenewal

Ref. 83-5-28, 83-11-1 through 21

VI. CASUALTY INSURANCE STATUTES, RULES, AND REGULATIONS

A. Automobile Insurance/Financial Responsibility

- Required limits Bodily Injury/Physical Damage Ref. 63-15-3
- 2. Cancellation/nonrenewal Ref. 83-5-28, 83-11-1 through 21

PUBLIC ADJUSTER CONTENT OUTLINE

(50 scored questions)

I. AUTO INSURANCE

- A. Personal and Commercial Physical Damage Coverages Comprehensive and Collision
- B. Types of Autos

II. BUSINESOWNERS POLICY (PROPERTY ONLY)

III. COMMERCIAL PROPERTY COVERAGE

IV. DWELLING, HOMEOWNERS AND OTHER PROPERTY COVERAGES

V. GENERAL INSURANCE CONCEPTS AND PRINCIPLES

- A. Property and Casualty insurance terms
- B. Insurance Concepts
- C. Loss Report

VI. Overview of Property & Casualty Insurance

- A. Product Knowledge
- **B. Policy Provisions**

VII. Mississippi Adjuster Law, Rules and Regulations

Ref. 83-17-501 through 527

- A. Commissioner of Insurance
- B. Definitions
- C. License Requirements
- D. Adjuster

INDUSTRIAL FIRE CONTENT OUTLINE

(50 scored questions)

I. MISSISSIPPI LAWS AND RULES PERTINENT TO INDUSTRIAL FIRE INSURANCE

(All references are to sections of Title 83, MS Regulation and MS Administrative Code (MAC))

A. Insurance Commissioner

- 1. Duties of the Commissioner Ref. 83-1-47, 49, 51; 83-5-37, 39, 65
- **B.** Industrial Fire Insurance

Ref. 83-13-1 through 25

C. Persons required to be licensed

Ref. 83-17-53, 65

D. Maintaining a license

1. Change of Address

Ref. 83-17-63

2. License Renewal

Ref. 83-17-37, 63

3. Appointments

Ref. 83-17-75, 77

E. Suspension, termination, revocation of license and other penalties

Ref. 83-5-67, 83-17-71

F. Unfair Trade Practices

- 1. Unfair claims practices and settlements
- Ref. 83-5-19, 33, 45 2. Twisting

Ref. Reg. F&C 37-1; MAC 19-1:1.01

3. Rebating

Ref. 83-3-121

G. Foreign, alien and domestic companies

Ref. 83-1-23, 83-5-5

II. POLICY DEFINITIONS

- A. Insurance contract basics
- B. Declarations and Insuring Agreement
- C. Conditions
- D. Exclusions
- E. Insurable Interest
- F. Contract of Indemnity
- G. Subrogation
- H. Actual Cash Value
- I. Warranties and Representations
- J. Concealment and Fraud Policy Cancellation
- K. Pro rata
- L. Hazard
 - 1. Physical
 - 2. Moral
 - 3. Morale
- M. Loss
 - Direct
 Indirect
- N. Requirement if Loss Occurs
- O. Perils Not Included
- P. Other Insurance

III. EXTENDED COVERAGE (ALLIED LINES)

(All references are to sections of Title 83, MS Regulation and MS Administrative Code (MAC))

A. Perils Insured Against and Their Provisions

Ref. 83-13-1 through 25

- 1. Windstorm
- 2. Hail

- 3. Explosion
- 4. Riot, including a riot attending a strike
- Civil Commotion
- 6. Aircraft
- 7. Vehicles
- 8. Smoke

IV. BURGLARY ENDORSEMENT

- A. Coverages
- **B.** Exclusions

BAIL AGENT CONTENT OUTLINE UPDATED MAY 1, 2024

(50 scored 10 pretest questions)

(All references are to sections of Title 83. Ref: 83-39-1 through 31; 99-5-1 through 39; MAC 19-6:7.03)

I. Skip tracing, arrest, surrender, and release

- A. Who may make an arrest
- B. Surrender of defendants
 - 1. Reasons
 - 2. Return of premium
 - 3. Procedures
- C. Issuing warrants
- D. Apprehension of defendants
- E. Property Bond
- F. Consideration for setting bonds

II. Collateral and indemnity

- A. Return of collateral after fulfillment
- B. Custody of Collateral
- C. Penalties

III. Contracts, Writing, and Underwriting Bonds

- A. Obligations of the Parties to a contract (Obligor, Surety, Principal)
- B. Indemnification agreements/surety contracts including underwriting authority
- C. Creating a valid contract
- D. Bond application
- E. Bail contract
- F. Posting the bond/recordings
- G. Bond receipts

IV. Courts and their jurisdiction

- A. Courts
- B. Power of attorney
- C. Posting licensing with courts
- D. Persons excluded from acting as a bail agent
- E. Court procedures
- F. Court appearance
- G. Amount of bail
- H. Arraignment
- I. Transferring a bond
- J. Trial
- K. Appeal
- L. Conditions for release
- M. Failure to appear

V. Forfeitures and judgements

- A. Bond forfeiture
- B. Motions to set aside judgements
- C. Final judgement of forfeiture

VI. Fulfilling the Obligation

- A. Discharging Bonds
- B. Evidence to convict

VII. Mississippi Bail Laws & Regulations

- A. License Requirements
- B. License Eligibility
- C. Qualification, including bonds

- D. Appointments
- E. Non-resident eligibility
- F. Soliciting bail agent
- G. Limited surety agent
- H. Personal surety agent
- I. Bail enforcement agent
- J. Record keeping
- K. Licensing renewal and expiration
- L. Denial, suspension or revocation of license
- M. License transfer requirements License appeal
- N. Continuing education
- O. Reinstatement requirements
- P. Fines for agents and insurers
- Q. Change of address
- R. Disciplinary actions/penalties
- S. Unlawful acts

VIII. Definitions and Terminology

- A. Arraignment
- B. Bail
- C. Bonds
 - 1. Appeal
 - 2. Bail
 - 3. Cash
 - 4. Personal recognizance
 - 5. Criminal
 - 6. Civil
 - 7. Appearance
 - 8. Post-conviction
- D. Collateral
- E. Custody
- F. Defendant
- G. Extradition
- H. Felony
- I. Fugitive
- J. Insurer K. Levy
- L. Premium
- M. Trust Account
- N. Writs

WORKER'S COMPENSATION ADJUSTER CONTENT OUTLINE

(50 scored questions)

(All references to Miss. Code Ann. § 71-3 -1 through 129, 83-17-401 through 425, and the Mississippi Workers' Compensation Claims Guide)

I. MISSISSIPPI WORKERS' COMPENSATION LAWS AND ADJUSTING PRACTICES

A. Licensing requirements

Ref. 83-17-401 through 423

- 1. Adjuster
- 2. Exemptions/exceptions
- 3. Continuing education
- 4. License denial, maintenance, renewal, and expiration
- 5. License termination, revocation, suspension

B. Claims methods and practices

- 1. Bad Faith
- 2. Misrepresentation
- Fraud

C. Workers' Compensation Policy

- 1. Employers Liability insurance
- 2. Other States insurance

D. Administration of the Act

- 1. Impartial construction
- 2. Agency of Administration and Members

E. Application

- 1. Employers subject to the MWCA
- 2. Penalties for failure to secure coverage

F. Coverage

- 1. Uninsured subcontractor
- 2. Notice of cancellation and nonrenewal

G. Jurisdiction

H. Extraterritorial application

- 1. Concurrent jurisdiction
- I. Exclusiveness of liability

J. Liability for compensation

- 1. Compensable injuries
- 2. Burden of Proof
- 3. Standard of Proof
- 4. Found Dead Presumption
- 5. Coming and Going Rule
- 6. Consecutive injuries
- 7. Idiopathic Falls
- 8. Independent Contractors
- 9. Non-resident aliens
- 10. Apportionment
- 11. Intoxication
- 12. Willful intent to injure
- Compensation for injuries where third parties are liable
- 14. Statute of limitations

K. Reporting of injuries

- 1. Requirements
- 2. Penalty

L. Indemnity Benefits

- 1. Compensation for disability or death
 - a. Temporary total disability
 - b. Temporary Partial Disability
 - c. Permanent partial disability
 - 1. Partial or total loss of use of a member
 - d. Permanent total disability
 - e. Serious head or facial disfigurement
 - f. Death benefits
- 2. Calculation of compensation rate
- 3. Indemnity Waiting Period
- 4. Maximum and Minimum Payments
- 5. Hernia
- 6. Payments and penalties
- 7. Maximum medical improvement
- 8. Form B-18 Report of Payment or Suspension of Payment

M. Average Weekly Wage

- N. Mileage reimbursement
- O. Child and Spousal Support Liens
- P. Medical Benefits
 - 1. Right of selection
 - 2. Qualified providers
 - 3. Ex Parte' communications
 - 4. Authorization
 - 5. Duty to provide
 - 6. Medical fee schedule
- Q. Second injury fund
- R. Litigation

- Form B-5,11 Petition to Controvert & Response
- S. Settlements
 - 1. Procedure
 - 2. Medicare Requirements
- T. Third party recovery

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