

**LIFE PRODUCER  
CONTENT OUTLINE**

(60 scored questions plus 10 pretest questions)

**I. TYPES OF POLICIES ..... 15**

**A. Traditional whole life products**

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

**B. Interest/market-sensitive/adjustable life products**

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

**C. Term life**

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

**D. Annuities**

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

**E. Combination plans and variations**

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

**II. POLICY RIDERS, PROVISIONS, OPTIONS, AND EXCLUSIONS ..... 15**

**A. Policy riders**

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

**B. Policy provisions and options**

- 1. Entire contract
- 2. Insuring clause
- 3. Free look
- 4. Consideration
- 5. Owner's rights
- 6. Beneficiary designations
  - a. Primary and contingent

- b. Revocable and irrevocable
  - c. Common disaster
  - d. Minor beneficiaries
  - e. 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**

- 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

d. Aleatory

#### IV. RETIREMENT, AND OTHER INSURANCE CONCEPTS .....8

##### A. Third-party ownership

##### B. Life Settlements

##### C. Group life insurance

1. Conversion privilege
2. Contributory vs. noncontributory

##### D. Retirement plans

1. Qualified plans
2. Nonqualified plans

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

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

##### F. Social Security benefits

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

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

#### 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*
6. Mississippi Life and Health Insurance Guaranty Association  
*Ref. 83-23-201 through 223*
7. Fraternal  
*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

*Ref. 83-3-121*

e. Twisting

*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*

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*

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*

##### 5. Life Policy Replacements and Disclosures

- a. Purpose  
*Ref. Reg. 99-2; MAC 19-2:14.01*
- b. Definition  
*Ref. Reg. 99-2; MAC 19-2:14.02*
- c. Duty of Producer  
*Ref. Reg. 99-2; MAC 19-2:14.03 through .07*

**ACCIDENT & HEALTH OR SICKNESS  
PRODUCER  
CONTENT OUTLINE**

*(60 scored plus 10 pretest questions)*

**I. TYPES OF POLICIES ..... 16**

**A. Disability income**

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

**B. Accidental death and dismemberment**

**C. Medical expense insurance**

- 1. Basic hospital, medical, and surgical policies
- 2. Major medical policies
- 3. Health Maintenance Organizations (HMOs)
- 4. Preferred Provider Organizations (PPOs)
- 5. Point of Service (POS) plans
- 6. Flexible Spending Accounts (FSAs)
- 7. High Deductible Health Plans (HDHPs) and related Health Savings Accounts (HSAs)
- 8. Health Reimbursement Accounts (HRAs)

**D. Medicare supplement policies**

**E. Group insurance**

- 1. Differences between individual and group contracts
- 2. General characteristics
- 3. COBRA

**F. Individual/Group Long Term Care (LTC)**

- 1. Eligibility
- 2. Levels of care

**G. Other policies**

- 1. Dental
- 2. Vision
- 3. Cancer
- 4. Critical illness or specified disease
- 5. Worksite (employer-sponsored)
- 6. Hospital indemnity
- 7. Short-term medical
- 8. Accident

**II. POLICY PROVISIONS, CLAUSES, AND RIDERS..... 15**

**A. Mandatory and optional provisions**

- 1. Entire contract
- 2. Time limit on certain defenses (incontestable)
- 3. Grace period
- 4. Reinstatement
- 5. Notice of claim
- 6. Claim forms
- 7. Proof of loss
- 8. Time of payment of claims
- 9. Payment of claims
- 10. Physical examination and autopsy

- 11. Legal actions
- 12. Change of beneficiary
- 13. Misstatement of age or gender
- 14. Change of occupation
- 15. Illegal occupation
- 16. Relation of earnings to insurance

**B. Other provisions and clauses**

- 1. Insuring clause
- 2. Free look
- 3. Consideration clause
- 4. Probationary period
- 5. Elimination period
- 6. Waiver of premium
- 7. Exclusions and limitations
- 8. Preexisting conditions
- 9. Coinsurance
- 10. Deductibles
- 11. Eligible expenses
- 12. Copayments
- 13. Pre-authorizations and prior approval requirements
- 14. Usual, reasonable, and customary (URC) charges
- 15. Lifetime, annual, or per cause maximum benefit limits

**C. Riders**

- 1. Impairment/exclusions
- 2. Guaranteed insurability
- 3. Future increase option

**D. Rights of renewability**

- 1. Noncancelable
- 2. Cancelable
- 3. Guaranteed renewable

**III. SOCIAL INSURANCE ..... 6**

**A. Medicare (Parts A, B, C, D)**

**B. Medicaid**

**C. Social Security benefits**

**IV. OTHER INSURANCE CONCEPTS..... 5**

**A. Total, partial, recurrent and residual disability**

**B. Owner's rights**

**C. Dependent children benefits**

**D. Primary and contingent beneficiaries**

**E. Modes of premium payments**

**F. Nonduplication and coordination of benefits (e.g., primary vs. excess)**

**G. Occupational vs. non-occupational**

**H. Tax treatment of premiums and proceeds of insurance contracts (e.g., disability income and medical expenses, etc.)**

**I. Managed care**

**J. Workers Compensation**

**K. Subrogation**

**V. FIELD UNDERWRITING PROCEDURES..... 8**

**A. Completing the application**

**B. Explaining sources of insurability and HIPAA privacy information (e.g., MIB Report, Fair Credit Reporting Act, etc.)**

**C. Initial premium payment and receipt and consequences of the receipt (e.g., medical examination, etc.)**

**D. Submitting application (and initial premium if collected) to company for underwriting**

**E. Policy delivery**

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

**G. Replacement**

**H. Contract law**

1. Elements of a contract
2. Insurable interest
3. Warranties and representations
4. Unique aspects of the insurance contract
  - a. Conditional
  - b. Unilateral
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**VI. Mississippi Accident and Health insurance laws ... 10**

**A. Commissioner**

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  - a. Purpose  
*Ref. 83-9-35*
  - b. Definition  
*Ref. 83-9-35*
  - c. Duty of Producer  
*Ref. Reg. 99-2*
6. Long-Term Care Insurance

- a. Policy standards  
*Ref. Reg. 90-102; MAC 19-3:8.01 through .05*
- 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**

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**A. Mandatory and optional provisions**

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*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, 29, 31, 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. 83-3-121*
  - e. Twisting  
*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. 83-8-221, 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. F&C 53-1; MAC 19-1:3.01*
  - k. Fraud  
*Ref. 83-17-71*
- 5. 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*
- 6. Compensation
  - a. Receiving compensation  
*Ref. 83-17-73*
  - b. Referral Fee  
*Ref. 83-17-7*
  - c. Controlled Business  
*Ref. 83-17-1*

- 7. Life, Accident and Health or Sickness Policy Replacement and Disclosures
  - a. Purpose  
*Ref. 83-9-35; MAC 19-2:14.01*
  - b. Definition  
*Ref. 83-9-35; MAC 19-2:14.02*
  - c. Duty of Producer  
*Ref. 83-9-35; MAC 19-2:14.03 through .07*
- 8. Long-Term Care Insurance
  - a. Policy standards  
*Ref. Reg. 90-102; MAC 19-3:8.01 through .05*
  - 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*

- 1. Moral
- 2. Morale
- 3. Physical
- E. Peril**
- F. Loss**
  - 1. Direct
  - 2. Indirect
- G. Loss Valuation**
  - 1. Actual cash value
  - 2. Replacement cost
  - 3. Market value
  - 4. Stated/agreed value
  - 5. Salvage value
- H. Proximate cause**
- I. Deductible**
- J. Indemnity**
- K. Limits of liability**
- L. Coinsurance/Insurance to value**
- M. Occurrence**
- N. Cancellation**
- O. Nonrenewal**
- P. Vacancy and unoccupancy**
- Q. Liability**
  - 1. Absolute
  - 2. Strict
  - 3. Vicarious
- R. Negligence**
- S. Binder**
- T. Endorsements**
- U. Blanket vs. Specific**

**PROPERTY PRODUCER  
CONTENT OUTLINE**

*(60 scored plus 10 pretest questions)*

**I. TYPES OF POLICIES ..... 22**

- A. Homeowners**
  - 1. HO-2
  - 2. HO-3
  - 3. HO-4
  - 4. HO-5
  - 5. HO-6
  - 6. HO-8
- B. Dwelling policies**
  - 1. DP-1
  - 2. DP-2
  - 3. DP-3
- C. Commercial lines**
  - 1. Commercial Package Policy (CPP)
  - 2. Commercial property
    - a. Commercial building and business personal property form
    - b. Causes of loss forms
    - c. Business income
    - d. Extra expense
    - e. Equipment breakdown
  - 3. Business Owners Policy (BOP)
  - 4. Builders Risk
  - 5. Cyber First-Party Coverage
- D. Inland marine**
  - 1. Personal Articles floaters
  - 2. Commercial Property floaters
- E. National Flood Insurance Program**
- F. Others**
  - 1. Earthquake
  - 2. Mobile Homes
  - 3. Watercraft
  - 4. Farm Owners
  - 5. Windstorm

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

- A. Insurance**
  - 1. Law of Large Numbers
- B. Insurable interest**
- C. Risk**
  - 1. Pure vs. Speculative Risk
- D. Hazard**

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

- A. Declarations**
- B. Insuring agreement**
- C. Conditions**
- D. Exclusions**
- E. Definition of the insured**
- F. Duties of the insured**
- G. Obligations of the insurance company**
- H. Mortgagee rights**
  - I. Proof of loss**
  - J. Notice of claim**
- K. Appraisal**
- L. Other Insurance Provision**
- M. Subrogation**
- N. Elements of a contract**
- O. Warranties, representations, and concealment**
- P. Sources of underwriting information**
- Q. Fair Credit Reporting Act**
- R. Privacy Protection (Gramm Leach Bliley)**
- S. Policy Application**
- T. Terrorism Risk Insurance Act (TRIA)**
- U. Territory**

**IV. Mississippi Property 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. Rates and Forms  
*Ref. 83-2-3, 83-3-23*
  5. Penalties  
*Ref. 83-5-49, 67, 83, 85*
  6. Unlicensed activities  
*Ref. 83-1-49, 83-17-41, 45*
- B. Terms and concepts**
1. Insurer  
*Ref. 83-1-151, 83-24-7, 83-6-1*
  2. Insurance transaction  
*Ref. 83-17-1; 83-17-53, 57; 83-59-3*
  3. Admitted and Non-admitted insurers  
*Ref. 83-21-3*
  4. Domestic, foreign and alien Insurers; certificate of authority  
*Ref. 83-1-23, 83-5-5*
  5. Mississippi Insurance Guaranty Association  
*Ref. 83-23-103, 109, 115, 119*
  6. Mississippi State Rating Bureau  
*Ref. 83-3-7, 24*
  7. Mississippi Residential Property Insurance Underwriting Association  
*Ref. 83-38-1, 3, 5*
  8. Mississippi Windstorm Underwriting Association  
*Ref. 83-34-1*
  9. Valued Policy  
*Ref. 83-13-5*
- C. Licensing**
1. Persons required to be licensed
    - a. Insurance Producer  
*Ref. 83-17-53, 55, 59, 61, 63, 251*
    - 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  
*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*
  2. Unfair Practices
    - a. Unfair claims methods and trade practices  
*Ref. 83-5-19, 33, 35, 45*
- E. Cancellation/Nonrenewal**
1. Property policies
    - a. Personal Lines
      - (1) Homeowners  
*Ref. 83-5-28*
      - (2) Automobile  
*Ref. 83-11-1 through 21*
    - b. Commercial Lines  
*Ref. 83-5-28*
  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*
- 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*
  - l. Advertising  
*Ref. 83-5-35; 83-17-1, 71; MAC 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*

**CASUALTY PRODUCER  
CONTENT OUTLINE**

*(60 scored questions plus 10 pretest questions)*

**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. Automobile: personal auto and business auto**

1. Liability
  - a. Bodily Injury
  - b. Property Damage
  - c. Split Limits
  - d. Combined Single Limit
2. Medical Payments
3. Physical Damage (collision; other than collision; specified perils)
4. Uninsured motorists
5. Underinsured motorists
6. Who is an insured
7. Types of Auto
  - a. Owned
  - b. Non-owned
  - c. Hired
  - d. Temporary Substitute
  - e. Newly Acquired Autos
  - f. Transportation Expense and Rental Reimbursement Expense
8. 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**

*(This section does not deal with specifics of state law)*

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. Businessowners Policy (BOP)**

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

**A. Risk**

**B. Hazards**

1. Moral
2. Morale
3. Physical

**C. Indemnity**

**D. Insurable interest**

**E. Loss valuation**

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

**F. Negligence**

**G. Liability**

**H. Occurrence**

**I. Binders**

**J. Warranties**

**K. Representations**

**L. Concealment**

**M. Deposit Premium/Audit**

**N. Certificate of Insurance**

**O. Law of Large Numbers**

**P. Pure vs. Speculative Risk**

**Q. Endorsements**

**R. Damages**

1. Compensatory
  - a. General
  - b. Special
2. Punitive

**S. Compliance with provisions of Fair Credit Reporting Act**

**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**

**L. Subrogation**

**M. Loss settlement provisions including consent to settle a loss**

**N. Terrorism Risk Insurance Act (TRIA)**

**IV. Mississippi Casualty 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. Rates and Forms  
*Ref. 83-2-3, 83-3-23*
5. Penalties  
*Ref. 83-5-49, 67, 83, 85*
6. 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. Admitted and Non-admitted insurers  
*Ref. 83-21-3*
5. Domestic, foreign and alien Insurers; certificate of authority  
*Ref. 83-1-23, 83-5-5*
6. Mississippi Insurance Guaranty Association  
*Ref. 83-23-103, 109, 115, 119*
7. Mississippi State Rating Bureau  
*Ref. 83-3-7, 24*
8. Mississippi Residential Property Insurance Underwriting Association  
*Ref. 83-38-1, 3, 5*

**C. Licensing**

1. Persons required to be licensed
  - a. Insurance Producer  
*Ref. 83-17-53. 55, 59, 61, 63, 251*
  - 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  
*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*
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*
  - l. Advertising  
*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. 79-011; 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. 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*

<b>PROPERTY &amp; CASUALTY PRODUCER CONTENT OUTLINE</b>
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*(90 scored questions plus 10 pretest questions)*

**I. TYPES OF PROPERTY POLICIES.....15**

**A. Homeowners**

- 1. HO-2
- 2. HO-3
- 3. HO-4
- 4. HO-5
- 5. HO-6
- 6. HO-8

**B. Dwelling policies**

- 1. DP-1
- 2. DP-2
- 3. DP-3

**C. Commercial lines**

- 1. Commercial Package Policy (CPP)
- 2. Commercial property
  - a. Commercial building and business personal property form
  - b. Causes of loss forms
  - c. Business income
  - d. Extra expense
  - e. Equipment breakdown
- 3. Business Owners Policy (BOP)
- 4. Builders Risk
- 5. Cyber First-Party Coverage

**D. Inland marine**

- 1. Personal Articles floaters
- 2. Commercial Property floaters

**E. National Flood Insurance Program**

**F. Others**

- 1. Earthquake
- 2. Mobile Homes
- 3. Watercraft
- 4. Farm Owners
- 5. Windstorm

**II. PROPERTY INSURANCE TERMS AND RELATED CONCEPTS..... 11**

**A. Insurance**

- 1. Law of Large Numbers

**B. Insurable interest**

**C. Risk**

- 1. Pure vs. Speculative Risk

**D. Hazard**

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

**E. Peril**

**F. Loss**

- 1. Direct
- 2. Indirect

**G. Loss Valuation**

- 1. Actual cash value

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

**H. Proximate cause**

**I. Deductible**

**J. Indemnity**

**K. Limits of liability**

**L. Coinsurance/Insurance to value**

**M. Occurrence**

**N. Cancellation**

**O. Nonrenewal**

**P. Vacancy and unoccupancy**

**Q. Liability**

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

**R. Negligence**

**S. Binder**

**T. Endorsements**

**U. Blanket vs. Specific**

**III. PROPERTY POLICY PROVISIONS & CONTRACT LAW... 9**

**A. Declarations**

**B. Insuring agreement**

**C. Conditions**

**D. Exclusions**

**E. Definition of the insured**

**F. Duties of the insured**

**G. Obligations of the insurance company**

**H. Mortgagee rights**

**I. Proof of loss**

**J. Notice of claim**

**K. Appraisal**

**L. Other Insurance Provision**

**M. Subrogation**

**N. Elements of a contract**

**O. Warranties, representations, and concealment**

**P. Sources of underwriting information**

**Q. Fair Credit Reporting Act**

**R. Privacy Protection (Gramm Leach Bliley)**

**S. Policy Application**

**T. Terrorism Risk Insurance Act (TRIA)**

**U. Territory**

**IV. TYPES OF CASUALTY POLICIES, BONDS, AND RELATED TERMS..... 16**

**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)
  - a. Coverage B: Personal Injury and Advertising Injury
  - b. Coverage C: Medical Payments
  - c. Supplemental Payments
  - d. Who is an insured
  - e. First named insured
  - g. Limits (Per occurrence, Annual Aggregate)
  - h. Damage to Property of Others

**B. Automobile: personal auto and business auto**

- 1. Liability
  - h. Bodily Injury
  - i. Property Damage
  - j. Split Limits
  - k. 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
  - h. Owned
  - i. Non-owned
  - j. Hired
  - k. Temporary Substitute
  - l. Newly Acquired Autos
  - m. 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**

(This section does not deal with specifics of state law)

- 1. Standard policy concepts
  - h. Who is an employee/employer
  - i. 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. Businessowners Policy (BOP)**

**V. CASUALTY INSURANCE TERMS AND RELATED CONCEPTS.....11**

**B. Risk**

**C. Hazards**

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

**D. Indemnity**

**E. Insurable interest**

**F. Loss valuation**

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

**G. Negligence**

**H. Liability**

**I. Occurrence**

**J. Binders**

**K. Warranties**

**L. Representations**

**M. Concealment**

**N. Deposit Premium/Audit**

**O. Certificate of Insurance**

**P. Law of Large Numbers**

**Q. Pure vs. Speculative Risk**

**R. Endorsements**

**S. Damages**

- 1. Compensatory
  - h. General
  - i. Special
- 2. Punitive

**T. Compliance with provisions of Fair Credit Reporting Act**

**VI. CASUALTY POLICY PROVISIONS ..... 8**

**B. Declarations**

**C. Insuring agreement**

**D. Conditions**

**E. Exclusions and Limitations**

**F. Definition of the insured**

**G. Duties of the insured after a loss**

**H. Cancellation and nonrenewal provisions**

**I. Supplementary payments**

**J. Proof of loss**

**K. Notice of claim**

**L. Other insurance**

**M. Subrogation**

**N. Loss settlement provisions including consent to settle a loss**

**O. Terrorism Risk Insurance Act (TRIA)**

**VII. Mississippi Property and Casualty Insurance Laws.....20**

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

**B. 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. Rates and Forms  
*Ref. 83-2-3, 83-3-23*
- 5. Penalties  
*Ref. 83-5-49, 67, 83, 85*
- 6. Unlicensed activities  
*Ref. 83-1-49, 83-17-41, 45*

**C. 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. Admitted and Non-admitted insurers  
*Ref. 83-21-3*
- 5. Domestic, foreign and alien Insurers; certificate of authority  
*Ref. 83-1-23, 83-5-5*
- 6. Mississippi Insurance Guaranty Association  
*Ref. 83-23-103, 109, 115, 119*
- 7. Mississippi State Rating Bureau  
*Ref. 83-3-7, 24*
- 8. Mississippi Residential Property Insurance Underwriting Association  
*Ref. 83-38-1, 3, 5*
- 9. Mississippi Windstorm Underwriting Association  
*Ref. 83-34-1*
- 10. Valued Policy  
*Ref. 83-13-5*

**D. Licensing**

- 1. Persons required to be licensed
  - a. Insurance Producer  
*Ref. 83-17-53, 55, 59, 61, 63, 251*
  - 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  
*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*
- 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*
- l. Advertising  
*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*
  - b. Commercial Lines  
*Ref. 83-5-28*
- 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*

**PERSONAL LINES PRODUCER  
CONTENT OUTLINE**

(75 scored questions)

**I. TYPES OF PROPERTY POLICIES ..... 7**

**A. Homeowners**

1. HO-2
2. HO-3
3. HO-4
4. HO-5
5. HO-6
6. HO-8

**B. Dwelling policies**

1. DP-1
2. DP-2
3. DP-3

**C. Inland marine**

1. Personal Articles floaters

**D. National Flood Insurance Program**

**E. Others**

1. Earthquake
2. Mobile Homes
3. Watercraft
4. Windstorm

**II. TYPES OF CASUALTY POLICIES ..... 9**

**A. Automobile: personal auto**

1. Liability
  - a. Bodily Injury
  - b. Property Damage
  - c. Split Limits
  - d. Combined Single Limit
2. Medical Payments
3. Physical Damage (collision; other than collision; specified perils)
4. Uninsured motorists
5. Underinsured motorists
6. Who is an insured
7. Types of Auto
  - a. Owned
  - b. Non-owned
  - c. Hired
  - d. Temporary Substitute
  - e. Newly Acquired Autos
  - f. Transportation Expense and Rental Reimbursement Expense
8. Exclusions

**B. Umbrella/Excess liability**

**III. PROPERTY AND CASUALTY INSURANCE TERMS AND RELATED CONCEPTS ..... 21**

**A. Insurance**

1. Law of Large Numbers

**B. Insurable interest**

**C. Risk**

1. Pure vs. Speculative Risk

**D. Hazard**

1. Moral
2. Morale
3. Physical

**E. Peril**

**F. Loss**

1. Direct

2. Indirect

**G. Loss Valuation**

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

**H. Proximate cause**

**I. Deductible**

**J. Indemnity**

**K. Limits of liability**

**L. Coinsurance/Insurance to value**

**M. Occurrence**

**N. Cancellation**

**O. Nonrenewal**

**P. Vacancy and unoccupancy**

**Q. Liability**

1. Absolute
2. Strict
3. Vicarious

**R. Negligence**

**S. Binder**

**T. Endorsements**

**U. Blanket vs. Specific**

**V. Burglary, Robbery, Theft, and Mysterious Disappearance**

**W. Warranties**

**X. Representations**

**Y. Concealment**

**Z. Deposit Premium/Audit**

**AA. Certificate of Insurance**

**BB. Damages**

1. Compensatory
  - a. General
  - b. Special
2. Punitive

**CC. Compliance with Provisions of Fair Credit Reporting Act**

**IV. PROPERTY AND CASUALTY POLICY PROVISIONS AND CONTRACT LAW ..... 18**

**A. Declarations**

**B. Insuring agreement**

**C. Conditions**

**D. Exclusions**

**E. Definition of the insured**

**F. Duties of the insured after a loss**

**G. Obligations of the insurance company**

**H. Mortgagee rights**

**I. Proof of loss**

**J. Notice of claim**

**K. Appraisal**

**L. Other Insurance Provision**

**M. Subrogation**

**N. Elements of a contract**

**O. Sources of underwriting information**

**P. Fair Credit Reporting Act**

**Q. Privacy Protection (Gramm Leach Bliley)**

**R. Policy Application**

**S. Terrorism Risk Insurance Act (TRIA)**

**T. Cancellation and nonrenewal provisions**

**U. Supplementary payments**

**V. Loss settlement provisions including consent to settle a loss**

**W. Territory**

**V. Mississippi Personal Lines Insurance Laws..... 20**

(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. Rates and Forms  
*Ref. 83-2-3, 83-3-23*
5. Penalties  
*Ref. 83-5-49, 67, 83, 85*
6. Unlicensed activities  
*Ref. 83-1-49, 83-17-41, 45*

**B. Terms and concepts**

1. Insurer  
*Ref. 83-1-151, 83-24-7, 83-6-1*
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*Ref. 83-17-1; 83-17-53, 57; 83-59-3*
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*Ref. 83-21-3*
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*Ref. 83-23-103, 109, 115, 119*
6. Mississippi State Rating Bureau  
*Ref. 83-3-7, 24*
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*Ref. 83-38-1, 3, 5*
8. Mississippi Windstorm Underwriting Association  
*Ref. 83-34-1*
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*Ref. 83-13-5*

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1. Persons required to be licensed
  - a. Insurance Producer  
*Ref. 83-17-53, 55, 59, 61, 63, 251*
  - 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

*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*
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*
  - l. Advertising  
*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*
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  - 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

**PROPERTY & 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
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**

1. 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. BUSINESSOWNERS 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**
  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. Fugitive
- L. 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
  4. 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**