

**LIFE - GENERAL KNOWLEDGE
CONTENT OUTLINE
Product Knowledge, Terms, and Concepts**

(50 scoreable questions plus 10 pretest questions)

I. TYPES OF POLICIES..... 12

A. Traditional whole life products

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

B. Interest/market-sensitive life products

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

C. Term life

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

D. Annuities

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

E. Combination plans and variations

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

II. POLICY RIDERS, PROVISIONS, OPTIONS, AND EXCLUSIONS..... 19

A. Policy riders

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

B. Policy provisions and options

1. Entire contract
2. Insuring clause
3. Free look
4. Consideration
5. Owner's rights
6. Beneficiary designations
 - a. Primary and contingent
 - b. Revocable and irrevocable
 - c. Changes
 - d. Common disaster

- e. Minor beneficiaries
7. Premium Payment
 - a. Modes
 - b. Grace period
 - c. Automatic premium loan
 - d. Level or flexible
8. Reinstatement
9. Policy loans, withdrawals, partial surrenders
10. Non-forfeiture options
11. Dividends and dividend options
12. Incontestability
13. Assignments
14. Suicide
15. Misstatement of age and gender
16. Settlement options
17. Accelerated death benefits

C. Policy exclusions

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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

B. Underwriting

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

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

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A. Third-party ownership

B. Group life insurance

1. Conversion privilege
2. Contributory vs. noncontributory

C. Retirement plans

1. Tax-qualified plans
2. Nonqualified plans

D. Life insurance needs analysis/suitability

1. Personal insurance needs
2. Business insurance needs
 - a. Key person

E. Social Security benefits and taxes

F. Tax treatment of insurance premiums, proceeds, and dividends

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

**LIFE – IOWA SPECIFIC
CONTENT OUTLINE**

State Laws, Rules, Regulations and Coverages

(27 scoreable questions plus 5 pretest questions)

I. IOWA LAWS, RULES, AND REGULATIONS COMMON TO ALL LINES..... 15

A. Insurance Commissioner/Division..... 2

1. Broad powers and duties
Ref: 505.2; 505.8; 507B.3; 507C
2. Examination of records
Ref: 507.1, .2, .3
3. Hearings
Ref: 507B.6
4. Penalties
Ref: 505.7A; 507B.7; Reg 191-10.20
5. Cease and desist
Ref: 507B.6A; 522B.17; Reg 191-15.14

B. Licensing..... 4
Ref: 507B.7, 522B.3 through .11, .13, .14, .16; Reg 191-10.1 through .15; Reg 191-11.1 through .4

1. Applications
2. Change of address
3. Licensing examinations
4. Resident/nonresident
5. Temporary license
6. Exemptions
7. Denial, renewal, termination of licenses
8. Commissions and referral fees
9. Company appointments
10. Continuing education

C. Unfair and Deceptive Practices..... 8
Ref: 507B.4; Reg 191-15.2, .3; 507E.1 through .7

1. Discrimination
2. Misrepresentation
3. Rebating
4. Advertising
5. Claims settlement
6. Defamation
7. Boycott, coercion and intimidation
8. Iowa Insurance Fraud Act

D. Guaranty Association..... 1
Ref: 508C.2, .3, .5, .6, .8, .9, .12, .14, .18

II. IOWA LAWS, RULES, AND REGULATIONS PERTINENT TO LIFE INSURANCE ONLY..... 12

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B. Disclosure and solicitation requirements..... 2
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C. Group Life Insurance..... 3
Ref: 509.1, .2, .4, .5, .10, .15; 511.38

1. Eligibility
2. Required provisions
3. Assignability
4. Authority to issue group policies
5. Conversion
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D. Individual life and annuities..... 3
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2. Living benefit agreements
3. Viatical and life settlements

E. Suitability 1

1. Life Insurance
Ref: 191-15.8(4)
2. Annuities
Ref 191-15.68 – 15.73

**ACCIDENT & HEALTH – GENERAL KNOWLEDGE
CONTENT OUTLINE**

Product Knowledge, Terms, and Concepts

(50 scoreable questions plus 10 pretest questions)

I. TYPES OF POLICIES..... 14

A. Disability income

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

B. Accidental death and dismemberment

C. Medical expense insurance

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

D. Medicare supplement policies

E. Group insurance

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

F. Long Term Care (LTC)

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

G. Limited Benefit Plans

1. Cancer (or specified diseases) plans
2. Critical illness plans
3. Worksite (employer-sponsored) plans
4. Hospital indemnity plans
5. Dental
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II. POLICY PROVISIONS, CLAUSES, AND RIDERS 20

A. Mandatory provisions

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

13. Misstatement of age

B. Optional provisions

C. Other provisions and clauses

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

D. Riders

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

E. Rights of renewability

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

III. SOCIAL INSURANCE 3

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- 1. Primary, secondary payor
- 2. Medicare Parts A, B, C, D

B. Medicaid

C. Social Security benefits

IV. OTHER INSURANCE CONCEPTS 4

A. Total, partial, and residual disability

B. Owner's rights

C. Dependent children benefits

D. Primary and contingent beneficiaries

E. Modes of premium payments (annual, semiannual, etc.)

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

G. Occupational vs. non-occupational

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

I. Managed care

J. Workers Compensation

K. Subrogation

V. FIELD UNDERWRITING PROCEDURES 9

A. Completing application and obtaining necessary signatures

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

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

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

E. Ensuring delivery of policy and related documents to client

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

G. Replacement

H. Contract law

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

**ACCIDENT AND HEALTH – IOWA SPECIFIC
CONTENT OUTLINE**

State Laws, Rules, Regulations and Coverages

(30 scoreable questions plus 5 pretest questions)

I. IOWA LAWS, RULES, AND REGULATIONS COMMON TO ALL LINES 15

A. Insurance Commissioner/Division 2

- 1. Broad powers and duties
Ref: 505.2; 505.8; 507B.3; 507C
- 2. Examination of records
Ref: 507.1, .2, .3
- 3. Hearings
Ref: 507B.6
- 4. Penalties
Ref: 505.7A; 507B.7; Reg 191-10.20
- 5. Cease and desist
Ref: 507B.6A; 522B.17; Reg 191-15.14

B. Licensing 4

- Ref: 507B.7, 522B.3 through .11, .13, .14, .16; Reg 191-10.1 through 15; Reg 191-11.1 through .4*
- 1. Applications
 - 2. Change of address
 - 3. Licensing examinations
 - 4. Resident/nonresident
 - 5. Temporary license
 - 6. Exemptions
 - 7. Denial, renewal, termination of licenses
 - 8. Commissions and referral fees
 - 9. Company appointments
 - 10. Continuing education

C. Unfair and Deceptive Practices 8

- Ref: 507B.4; Reg 191-15.2, .3; 507E.1 through .7*
- 1. Discrimination
 - 2. Misrepresentation
 - 3. Rebating
 - 4. Advertising
 - 5. Claims settlement
 - 6. Defamation
 - 7. Boycott, coercion and intimidation
 - 8. Iowa Insurance Fraud Act

D. Guaranty Association 1

Ref: 508C.2, .3, .5, .6, .8, .9, .12, .14, .18

II. IOWA LAWS, RULES, AND REGULATIONS PERTINENT TO ACCIDENT AND HEALTH INSURANCE ONLY 15

A. Individual Health insurance 4

- Ref: 513C.3, .6, .7; 514A.2, .3; 514C; 191-36*
- 1. Eligibility
 - 2. Required provisions
 - 3. Renewability

4. Mandatory coverages
 - a. Diabetes
 - b. Mammography
 - c. Coverage for newborns
 - d. Adopted children
 - e. Complications of pregnancy
5. Preexisting conditions
6. Claims

B. Group Health insurance 4

Ref: 509.1, .3, .4, .15, .19; 513B; 514A.3(1)(d), 514C,191-71; 191-35.20 et seq.

1. Eligibility
2. Required provisions
3. Claims
4. Mandatory coverages
 - a. Diabetes
 - b. Mammography
 - c. Prescription contraceptives
 - d. Coverage for newborns
 - e. Adopted children
 - f. Complications of pregnancy
 - g. Chiropractic

C. Medicare supplement insurance 3

Ref: 191-37.1, .2, .4, .5, .7, .15, .16, .18, .21

1. Purpose
2. Required provisions
3. Preexisting conditions
4. Exclusions
5. Replacement
6. Cancellation

D. Long Term Care insurance 3

Ref: 191-39.14, .18, .19; 191-39.5 through .7; 191-39.75-85

1. Marketing
2. Policy provisions
3. Home Health Care
4. Iowa Long-Term Care partnership program

E. Special Programs.....1

1. Healthy and Well Kids in Iowa Program (HAWK-I)
Ref: 514I.1, .2, .3, .6, .8, .9
2. Iowa Comprehensive Health Association (HIPIOWA)
Ref: 514E

2. Commercial property
 - a. Commercial building and business personal property form
 - b. Causes of loss forms
 - c. Business income
 - d. Extra expense
3. Business Owners Policy (BOP)
4. Builders Risk

D. Inland marine

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

E. National Flood Insurance Program

F. Others

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

II. INSURANCE TERMS AND RELATED CONCEPTS..... 14

A. Insurance

1. Law of Large Numbers

B. Insurable interest

C. Risk

1. Pure vs. Speculative Risk

D. Hazard

1. Moral
2. Morale
3. Physical

E. Peril

F. Loss

1. Direct
2. Indirect

G. Loss Valuation

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

H. Proximate cause

I. Deductible

J. Indemnity

K. Limits of liability

L. Coinsurance/Insurance to value

M. Occurrence

N. Cancellation

O. Nonrenewal

P. Vacancy and unoccupancy

Q. Liability

1. Absolute
2. Strict
3. Vicarious

R. Negligence

S. Binder

T. Endorsements

U. Medical Payments

V. Blanket vs. Specific

W. Burglary, Robbery, Theft, and Mysterious Disappearance

III. POLICY PROVISIONS AND CONTRACT LAW 11

**PROPERTY – GENERAL KNOWLEDGE
CONTENT OUTLINE**

Product Knowledge, Terms, and Concepts

(50 scoreable questions plus 10 pretest questions)

I. TYPES OF POLICIES..... 25

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)

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

- 6. Defamation
- 7. Boycott, coercion and intimidation
- 8. Iowa Insurance Fraud Act
- D. Guaranty Association 1
Ref: 515B.2, .3, .5, .7 through .11, .18
- II. IOWA LAWS, RULES, AND REGULATIONS PERTINENT TO PROPERTY INSURANCE ONLY 8
 - A. Iowa Basic Property Underwriting Association (FAIR PLAN).....2
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 - B. Cancellation/Nonrenewal3
Ref: 515.125-.131
 - C. Standard Fire Policy3
Ref: 515.109

**PROPERTY - IOWA SPECIFIC
CONTENT OUTLINE**

State Laws, Rules, Regulations and Coverages

(33 scoreable questions plus 5 pretest questions)

- I. IOWA LAWS, RULES, AND REGULATIONS COMMON TO ALL LINES..... 25
 - A. Insurance Commissioner/Division..... 4
 - 1. Broad powers and duties
Ref: 505.2; 505.8; 507B.3; 507C
 - 2. Examination of records
Ref: 507.1, .2, .3
 - 3. Hearings
Ref: 507B.6
 - 4. Penalties
Ref: 505.7A; 507B.7; Reg 191-10.20
 - 5. Cease and desist
Ref: 507B.6A; 522B.17; Reg 191-15.14
 - B. Licensing..... 8
Ref: 507B.7, 522B.3 through .11, .12 .13, .14, .16; Reg 191-10.1 through .15; Reg 191-11.1 through .4
 - 1. Applications
 - 2. Change of address
 - 3. Licensing examinations
 - 4. Resident/nonresident
 - 5. Temporary license
 - 6. Exemptions
 - 7. Denial, renewal, termination of licenses
 - 8. Commissions and referral fees
 - 9. Company appointments
 - 10. Continuing education
 - C. Unfair and Deceptive Practices 12
Ref: 507B.4; Reg 191-15.2, .3; 507E.2 through .7
 - 1. Discrimination
 - 2. Misrepresentation
 - 3. Rebating
 - 4. Advertising
 - 5. Claims settlement

**CASUALTY – GENERAL KNOWLEDGE
CONTENT OUTLINE**

Product Knowledge, Terms, and Concepts

(50 scoreable questions plus 10 pretest questions)

- I. TYPES OF POLICIES, BONDS, AND RELATED TERMS23
 - A. Commercial general liability
 - 1. Exposures
 - a. Premises and Operations
 - b. Products and Completed Operations
 - 2. Coverage
 - a. Coverage A: Bodily Injury and Property Damage Liability
 - (1) Occurrence
 - (2) Claims made
 - (a) Extended Reporting Periods: Basic and Supplemental
 - (b) Retroactive Date
 - b. Coverage B: Personal Injury and Advertising Injury
 - c. Coverage C: Medical Payments
 - d. Supplemental Payments
 - e. Who is an insured
 - f. Limits
 - g. Damage to Property of Others
 - (1) Per occurrence
 - (2) Annual Aggregate
 - B. Automobile: personal auto and business auto
 - 1. Liability
 - a. Bodily Injury
 - b. Property Damage
 - c. Split Limits
 - d. Combined Single Limit
 - 2. Medical Payments
 - 3. Physical Damage (collision; other than collision; specified perils)
 - 4. Uninsured motorists
 - 5. Underinsured motorists
 - 6. Who is an insured
 - 7. Types of Auto
 - a. Owned
 - b. Non-owned
 - c. Hired
 - d. Temporary Substitute
 - e. Newly Acquired Autos
 - f. Transportation Expense and Rental Reimbursement Expense

- 8. Garage Coverage Form, including Garagekeepers Insurance
- 9. Exclusions
- 10. Individual Insured and Drive Other Car (DOC)

C. Workers Compensation Insurance, Employers Liability Insurance, and Related Issues

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

- 1. Standard policy concepts
 - a. Who is an employee/employer
 - b. Compensation
 - (1) Loss of wages
 - (2) Medical
 - (3) Disability
 - (4) Vocational Rehabilitation
 - (5) Death/Survivor
- 2. Work-related vs. non-work-related
- 3. Other states' insurance
- 4. Employers Liability
- 5. Exclusive remedy
- 6. Premium Determination

D. Crime

- 1. Employee Dishonesty
- 2. Theft
- 3. Robbery
- 4. Burglary
- 5. Forgery and Alteration

E. Bonds

- 1. Surety
- 2. Fidelity

F. Professional liability

- 1. Errors and Omissions
- 2. Medical Malpractice
- 3. Directors and Officers (D&O)
- 4. Employment Practices Liability (EPLI)

G. Umbrella/Excess Liability

II. INSURANCE TERMS AND RELATED CONCEPTS 15

A. Risk

B. Hazards

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

C. Indemnity

D. Insurable interest

E. Actual cash value

F. Negligence

G. Liability

H. Occurrence

I. Binders

J. Warranties

K. Representations

L. Concealment

M. Deposit Premium/Audit

N. Certificate of Insurance

O. Law of Large Numbers

P. Pure vs. Speculative Risk

Q. Endorsements

R. Damages

- 1. Compensatory
 - a. General
 - 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. Additional (supplementary) payments

I. Proof of loss

J. Notice of claim

K. Arbitration

L. Other insurance

M. Subrogation

N. Loss settlement provisions including consent to settle a loss

O. Terrorism Risk Insurance Act (TRIA)

**CASUALTY - IOWA SPECIFIC
CONTENT OUTLINE**
State Laws, Rules, Regulations and Coverages

(35 scoreable questions plus 5 pretest questions)

I. IOWA LAWS, RULES, AND REGULATIONS

COMMON TO ALL LINES 25

A. Insurance Commissioner/Division 4

- 1. Broad powers and duties
Ref: 505.2; 505.8; 507B.3; 507C
- 2. Examination of records
Ref: 507.1, .2, .3
- 3. Hearings
Ref: 507B.6
- 4. Penalties
Ref: 505.7A; 507B.7; Reg 191-10.20
- 5. Cease and desist
Ref: 507B.6A; 522B.17; Reg 191-15.14

B. Licensing 8

- Ref: 507B.7, 522B.3 through .11, .12, .13, .14, .16; Reg 191-10.1 through .15; Reg 191-11.1 through .4*
- 1. Applications
 - 2. Change of address
 - 3. Licensing examinations
 - 4. Resident/nonresident
 - 5. Temporary license
 - 6. Exemptions
 - 7. Denial, renewal, termination of licenses
 - 8. Commissions and referral fees
 - 9. Company appointments
 - 10. Continuing education

C. Unfair and Deceptive Practices 12

- Ref: 507B.4; Reg 191-15.2, .3; 507E.2 through .7*
- 1. Discrimination
 - 2. Misrepresentation
 - 3. Rebating
 - 4. Advertising
 - 5. Claims settlement
 - 6. Defamation
 - 7. Boycott, coercion and intimidation

8. Iowa Insurance Fraud Act

D. Guaranty Association.....1

Ref: 515B.2, .3, .5, .7 through .11, .18

**II. IOWA LAWS, RULES, AND REGULATIONS
PERTINENT TO CASUALTY INSURANCE ONLY..... 10**

A. Iowa Auto Insurance Plan (Assigned Risk) 1

Ref: 515D.11

B. Private-passenger automobile insurance 6

Ref: 321A.2-.11; 516A.1 through .4; 191-15.45; 515D.4 through .7

1. Uninsured/Underinsured motorists coverage
2. Proof of financial responsibility
3. Cancellation and nonrenewal
4. Aftermarket parts regulation

C. Workers Compensation 3

Ref: 85.1, .1A, .2, .3, .16, .20, .23, .27 through .29, .31 through .34, .61, .70; 85A.4 through .8

1. Definitions
2. Covered employment
3. Benefits provided
4. Covered injuries
5. Occupational disease

b. Coverage B: Personal Injury and Advertising Injury

c. Coverage C: Medical Payments

d. Supplementary Payments

e. Who is an insured

f. Limits

g. Damage to Property of Others

(1) Per occurrence

(2) Annual Aggregate

B. Business (Commercial) Auto

1. Liability

a. Bodily Injury

b. Property Damage

c. Split Limits

d. Combined Single Limit

2. Medical Payments

3. Physical damage (collision and other than collision/
specified perils)

4. Uninsured motorists

5. Underinsured motorists

6. Who is an insured

7. Types of Auto

a. Owned

b. Non-owned

c. Hired

d. Temporary Substitute

e. Newly Acquired Autos

f. Transportation Expense and Rental
Reimbursement Expense

8. Garage Coverage Form, including Garagekeepers
insurance

9. Exclusions

10. Individual Insured and Drive Other Car (DOC)

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

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

1. Standard policy concepts

a. Who is an employee / employer

b. Compensation

(1) Loss of wages

(2) Medical

(3) Disability

(4) Vocational Rehabilitation

(5) Death/Survivor

2. Work-related vs. non-work-related

3. Other states' insurance

4. Employers liability

5. Exclusive remedy

6. Premium Determination

D. Crime

1. Employee Dishonesty

2. Theft

3. Robbery

4. Burglary

5. Forgery and Alteration

E. Bonds

1. Surety

2. Fidelity

F. Professional liability

1. Errors and Omissions

2. Medical Malpractice

3. Directors and Officers (D&O)

**COMMERCIAL LINES EXAM
GENERAL KNOWLEDGE
CONTENT OUTLINE**

Product Knowledge, Terms, and Concepts

(50 scoreable questions plus 10 pretest questions)

I. TYPES OF PROPERTY POLICIES 8

A. Commercial lines

1. Commercial property
 - a. Commercial building and business personal property form
 - b. Causes of loss forms
 - c. Business income
 - d. Extra expense
2. Commercial Package Policy (CPP)
3. Businessowners Policy (BOP)
4. Builders Risk

B. Inland marine

1. Commercial Property floaters
2. Nationwide Definition

C. National Flood Insurance Program

D. Others

1. Earthquake

**II. TYPES OF CASUALTY POLICIES, BONDS, AND
RELATED TERMS..... 12**

A. Commercial general liability

1. Exposures
 - a. Premises and Operations
 - b. Products and Completed Operations
2. Coverage
 - a. Coverage A: Bodily Injury and Property Damage Liability
 - (1) Occurrence
 - (2) Claims Made
 - (a) Extended Reporting Periods: Basic and Supplemental
 - (b) Retroactive Date

4. Employment Practices Liability (EPLI)

G. Umbrella/Excess liability

III. PROPERTY AND CASUALTY INSURANCE TERMS AND RELATED CONCEPTS..... 17

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 valuation
2. Replacement cost
3. Market valuation
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. Endorsement

U. Medical Payments

V. Blanket vs. Specific

W. Burglary, Robbery, Theft, Mysterious Disappearance

X. Damages
1. Compensatory
 a. General
 b. Special
2. Punitive

Y. Compliance with provisions of Fair Credit Reporting Act

IV. PROPERTY AND CASUALTY 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. Assignment

N. Subrogation

O. Elements of a contract

P. Warranties, representations, and concealment

Q. Sources of Underwriting information

R. Cancellation and nonrenewal provisions

T. Additional (supplementary) payments

U. Loss settlement provisions including consent to settle a loss

V. Privacy Protection (Gramm Leach Bliley)

W. Policy Application

X. Terrorism Risk Insurance Act (TRIA)

**COMMERCIAL LINES
IOWA SPECIFIC
CONTENT OUTLINE**

State Laws, Rules, Regulations and Coverages

(32 scoreable questions plus 5 pretest questions)

I. IOWA LAWS, RULES, AND REGULATIONS COMMON TO ALL LINES 25

A. Insurance Commissioner/Division 4
1. Broad powers and duties
Ref: 505.2; 505.8; 507B.3; 507C
2. Examination of records
Ref: 507.1, .2, .3
3. Hearings
Ref: 507B.6
4. Penalties
Ref: 505.7A; 507B.7; Reg 191-10.20
5. Cease and desist
Ref: 507B.6A; 522B.17; Reg 191-15.14

B. Licensing 8
Ref: 507B.7, 522B.3 through .11, .13, .14, .16; Reg 191-10.1 - .15; Reg 191-11.1 through .4
1. Applications
2. Change of address
3. Licensing examinations
4. Resident/nonresident
5. Temporary license
6. Exemptions
7. Denial, renewal, termination of licenses
8. Commissions and referral fees
9. Company appointments
10. Continuing education

C. Unfair and Deceptive Practices 12
Ref: 507B.4; Reg 191-15.2, .3; 507E.2 through .7
1. Discrimination
2. Misrepresentation
3. Rebating
4. Advertising
5. Claims settlement
6. Defamation
7. Boycott, coercion and intimidation
8. Iowa Insurance Fraud Act

D. Guaranty Association 1
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A. Cancellation/Nonrenewal..... 2

Ref: 515.80, .81 through .81C, .83, .84

III. IOWA LAWS, RULES, AND REGULATIONS PERTINENT TO CASUALTY INSURANCE ONLY 5

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2. Covered employment
3. Benefits provided
4. Covered injuries
5. Occupational disease

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8. Exclusions

B. Umbrella/Excess liability

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B. Insurable interest

C. Risk

1. Pure vs. Speculative Risk

D. Hazard

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2. Morale
3. Physical

E. Peril

F. Loss

1. Direct
2. Indirect

G. Loss Valuation

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

H. Proximate cause

I. Deductible

J. Indemnity

K. Limits of liability

L. Coinsurance/Insurance to value

M. Occurrence

N. Cancellation

O. Nonrenewal

P. Vacancy and unoccupancy

Q. Liability

1. Absolute
2. Strict
3. Vicarious

R. Negligence

S. Binder

T. Endorsements

U. Medical Payments

V. Blanket vs. Specific

W. Burglary, Robbery, Theft, and Mysterious Disappearance

X. Warranties

Y. Representations

Z. Concealment

AA. Deposit Premium/Audit

BB. Certificate of Insurance

CC. Damages

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

DD. Compliance with Provisions of Fail Credit Reporting Act

IV. PROPERTY AND CASUALTY POLICY PROVISIONS AND CONTRACT LAW 24

A. Declarations

B. Insuring agreement

C. Conditions

**PERSONAL LINES
GENERAL KNOWLEDGE
CONTENT OUTLINE
Product Knowledge, Terms And Concepts**

(75 questions plus 11 pretest questions)

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

B. Dwelling policies

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

C. Inland marine

1. Personal Articles floaters
2. Nationwide Definition

D. National Flood Insurance Program

E. Others

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

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 - b. Property Damage
 - c. Split Limits
 - d. Combined Single Limit
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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

- D. Exclusions
- E. Definition of the insured
- F. Duties of the insured
- G. Obligations of the insurance company
- H. Mortgagee rights
 - I. Proof of loss
- J. Notice of claim
- K. Appraisal
- L. Other Insurance Provision
- M. Assignment
- N. Subrogation
- O. Elements of a contract
- P. Warranties, representations, and concealment
- Q. Sources of underwriting information
- R. Fair Credit Reporting Act
- S. Privacy Protection (Gramm Leach Bliley)
- T. Policy Application
- U. Terrorism Risk Insurance Act (TRIA)
- V. Cancellation and nonrenewal provisions
- W. Additional (supplementary) payments
- X. Arbitration

- 6. Defamation
- 7. Boycott, coercion and intimidation
- 8. Iowa Insurance Fraud Act
- D. Guaranty Association 1
Ref: 515B.2, .3, .5, .7 through .11, .18

- II. IOWA LAWS, RULES AND REGULATIONS PERTINENT TO PROPERTY INSURANCE ONLY 6
 - A. Iowa Basic Property Underwriting Association (FAIR PLAN).....2
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 - 1. Uninsured/Underinsured motorists coverage
 - 2. Proof of financial responsibility
 - 3. Cancellation and nonrenewal
 - 4. Aftermarket parts regulation

**PERSONAL LINES
IOWA SPECIFIC
CONTENT OUTLINE**

State Laws, Rules, Regulations and Coverages

(38 scoreable questions plus 5 pretest questions)

- I. IOWA LAWS, RULES, AND REGULATIONS COMMON TO ALL LINES..... 25
 - A. Insurance Commissioner/Division..... 4
 - 1. Broad powers and duties
Ref: 505.2; 505.8; 507B.3; 507C
 - 2. Examination of records
Ref: 507.1, .2, .3
 - 3. Hearings
Ref: 507B.6
 - 4. Penalties
Ref: 505.7A; 507B.7; Reg 191-10.20
 - 5. Cease and desist
Ref: 507B.6A; 522B.17; Reg 191-15.14
 - B. Licensing..... 8
Ref: 507B.7, 522B.3 through .11, .13, .14, .16; Reg 191-10.1 through .15; Reg 191-11.1 through .4
 - 1. Applications
 - 2. Change of address
 - 3. Licensing examinations
 - 4. Resident/nonresident
 - 5. Temporary license
 - 6. Exemptions
 - 7. Denial, renewal, termination of licenses
 - 8. Commissions and referral fees
 - 9. Company appointments
 - 10. Continuing education
 - C. Unfair and Deceptive Practices..... 12
Ref: 507B.4; Reg 191-15.2, .3; 507E.2 through .7
 - 1. Discrimination
 - 2. Misrepresentation
 - 3. Rebating
 - 4. Advertising
 - 5. Claims settlement

**CREDIT INSURANCE
CONTENT OUTLINE**

Product Knowledge, Terms And Concepts

(50 scoreable questions)

- I. GENERAL INSURANCE TERMS AND CONCEPTS5
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 - B. Insurable interest
 - C. Hazard
 - D. Indemnity
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 - 3. Other forms of credit insurance
 - 3.1.1 Credit property
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 - 3.1.4 Group mortgage life/ disability
 - B. Consumer Credit Insurance Definitions
 - 1. Creditor
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 - 3. Credit transaction
 - 4. Rates
 - 5. Requirements
 - 6. Term of coverage
 - 7. Standard coverages
 - 8. Limitations of coverage
 - 9. Benefits
 - 10. Amounts of insurance
 - 11. Procedures for termination
 - 12. Refunds

13. Premiums

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A. Definitions

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B. Policy rates and forms

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- 1. Adequate
- 2. Not excessive
- 3. Non-discriminatory.

C. Disclosure

Ref: 191-28.14

D. Free look period

Ref: 191-28.17

E. Policy requirements

Ref: 191-28.3, 191-28.7(2)A

F. Refunds

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G. Prohibited transactions

Ref: 191-28.13

H. Preexisting conditions

Ref: 191-28.7(2), 191-28.8(2)

I. Renewal or refinancing of a debt

Ref: 191-28.3(7)

J. Denial

Ref: 191-28.8(2)D

K. Exclusions

Ref: 191-28.8(2)C

L. Termination

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E. Claim settlement practices

- 1. Claim site assessment
- 2. Notice of loss
- 3. Insured's duty
- 4. Percentage plan
- 5. Arbitration and appraisal
- 6. Loss payment

F. Cancellation and nonrenewal

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- 2. Production Reporting
- 3. Acreage Reporting
- 4. Important Dates
- 5. Written Agreements
- 6. High Risk Land
- 7. Actuarial Documents
- 8. Insured Eligibility
- 9. Units
- 10. Coverage Levels
- 11. Administrative Fees
- 12. Life of the Policy
- 13. Yield/Revenue Guarantees.

B. Plans of Insurance

- 1. Common Crop Insurance Policy
 - a. Yield Protection
 - 1. Catastrophic Risk Protection (CAT) Endorsement
 - b. Revenue Protection
 - c. Revenue Protection with Harvest Price Exclusion
- 2. Group Risk Plan (GRP)
- 3. Group Risk Income Protection (GRIP)
- 4. Livestock Risk Protection (LRP)
- 5. Livestock Gross Margin (LGM)

C. Policy Provisions

- 1. Common/Basic Provisions
- 2. Coarse Grains Provisions
 - a. Replant
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 - c. Late Planting
- 3. Catastrophic Risk Protection (CAT) Endorsement

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- 1. Covered Perils
- 2. Loss Reporting Requirements
- 3. Duties After a Loss

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A. Insurance Commissioner/Division

- 1. Broad powers and duties
Ref: 505.2; 505.8; 507B.3
- 2. Examination of records
Ref: 507.1, .2, .3
- 3. Hearings
Ref: 507B.6
- 4. Penalties
Ref: 505.7A; 507B.7; Reg 191-10.20
- 5. Cease and desist
Ref: 507B.6A; 522B.17; Reg 191-15.14

B. Licensing Requirements

**CROP INSURANCE
CONTENT OUTLINE
Product Knowledge, Terms and Concepts**

(50 scoreable questions)

I. GENERAL INSURANCE TERMS AND CONCEPTS.... 8

A. Insurable interest

B. Risk

C. Hazard

D. Peril

E. Loss

- 1. Direct
- 2. Indirect

F. Indemnity

G. Actual cash value

H. Limits of liability

I. Coinsurance

J. Occurrence

K. Negligence

L. Insuring agreement

M. Subrogation

N. Pro-rata liability

II. CROP HAIL INSURANCE..... 10

A. Policy rates

B. Coverages available

C. Policy provisions

- 1. NCIS general provisions
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D. Liability

Ref: 507B.7, 522B.3 through .11, .16; Reg 191-10.2, .4, .6, .8, .13; Reg 191-11.1 through .4

1. Applications
2. Change of address
3. Licensing examinations
4. Resident/nonresident
5. Temporary license
6. Exemptions
7. Denial, renewal, termination of licenses
8. Continuing education

C. Unfair and Deceptive Practices

Ref: 507B.4; Reg 191-15.2, .3; 507E.2 through .7

1. Discrimination
2. Misrepresentation
3. Rebating
4. Advertising
5. Claims settlement
6. Defamation
7. Boycott, coercion and intimidation
8. Iowa Insurance Fraud Act

D. Iowa Crop Hail Insurance Law

Ref: 515.100; 191-20.8; 518A.25

1. Rate filings
2. Notice of claim

**EXCESS AND SURPLUS LINES INSURANCE
CONTENT OUTLINE**

Product Knowledge, Terms, and Concepts

(50 scoreable questions)

- I. **GENERAL INSURANCE DEFINITIONS 8**
 - A. Insurable interest
 - B. Loss
 - C. Negligence
 - D. Physical hazard
 - E. Proximate cause
 - F. Reinsurance
 - G. Replacement cost
 - H. Risk
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 - A. **United States nonadmitted market**
 1. Definitions
 - B. **London market**
 1. Lloyd's brokers
 - C. **Coverages**
 1. Property
 2. General liability
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 - D. **Insurance exchanges**
- III. **POLICIES, COVERAGES, FORMS 10**
 - A. **Commercial General Liability**
 - B. **Building and Personal Property**
 - C. **Claims Made**
 - D. **Extended coverage**
 - E. **Employee Dishonesty**
 - F. **Liability**
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 3. Contractual
- IV. **SURPLUS LINES LICENSING..... 12**
 - A. **Powers and duties of the Insurance Commissioner**

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B. License requirements, issuance

Ref: 507B.7, 522B.3 through .11, .13, .14, .16; Reg 191-10.2, .4, .6, .8, .13; Reg 191-11.1 through .4

C. Unfair and Deceptive Practices

Ref: 507B.4; Reg 191-15.2, .3; 507E.2 through .7

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Ref: 515.120-122; 515E; 191-21

- A. **Purpose**
- B. **Reports, records**
- C. **Coverage and Eligibility**
- D. **Premiums, evidence of insurance**
- E. **Premium tax**
- F. **Multi-State risks**
- G. **Qualifications for Surplus Lines Insurers**
 1. Alien vs. Foreign
 2. Removal
- H. **Disclosure**
- I. **Premium Rates**
- J. **Risk Retention Groups**

**SURETY
CONTENT OUTLINE**

Product Knowledge, Terms and Concepts

(45 scoreable questions)

- I. **INSURANCE TERMS AND RELATED CONCEPTS..... 5**
 - A. Insurance
 - B. Insurable interest
 - C. Risk
 - D. Hazard
 - E. Loss
 - F. Proximate cause
 - G. Deductible
 - H. Indemnity
 - I. Actual cash value
 - J. Limits of liability
 - K. Accident
 - L. Occurrence
 - M. Cancellation
 - N. Nonrenewal
 - O. Liability
 - P. Negligence
- II. **POLICY PROVISIONS AND CONTRACT LAW 5**
 - A. Insuring agreement
 - B. Conditions
 - C. Exclusions
 - D. Definition of the insured
 - E. Duties of the insured
 - F. Obligations of the insurance company
 - G. Proof of loss
 - H. Notice of claim
 - I. Assignment
 - J. Subrogation
 - K. Arbitration
 - L. Elements of a contract
 - M. Warranties, representations, and concealment
 - N. Binders
- III. **FIDELITY AND SURETY CONTRACTS 10**
 - A. Definition of fidelity and surety

**VIATICAL SETTLEMENT BROKER
CONTENT OUTLINE
Product Knowledge, Terms, and Concepts**

(50 scoreable questions)

B. Parties of a contract
C. Obligation of the surety
D. Underwriting considerations
E. Premiums and terms of obligations
F. Claims
G. Power of attorney
H. Indemnification agreements

IV. PURPOSE AND TYPE OF SURETY BONDS..... 5
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B. Contract
C. Miscellaneous
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C. Public official
D. Blanket
E. Financial institutions
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VI. BAIL BONDS..... 5
A. Surety bail bond
B. Surety bond fee
C. Types of bail
D. Bail piece
E. Acceptable collateral
F. Appointing company's underwriting standard

**VII. IOWA STATUTES, RULES, AND REGULATIONS
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A. Insurance Commissioner/Division..... 2
 1. Broad powers and duties
 Ref: 505.2; 505.8; 507B.3
 2. Examination of records
 Ref: 507.1, .2, .3
 3. Hearings
 Ref: 507B.6
 4. Penalties
 Ref: 505.7A; 507B.7; Reg 191-10.20
 5. Cease and desist
 Ref: 507B.6A; 522B.17; Reg 191-15.14
B. Licensing Requirements..... 5
Ref: 507B.7, 522B.3 through .11, .16; Reg 191-10.2, .4, .6, .8, .13; Reg 191-11.1 through .4
 1. Applications
 2. Change of address
 3. Licensing examinations
 4. Resident/nonresident
 5. Temporary license
 6. Exemptions
 7. Denial, renewal, termination of licenses
 8. Continuing education
C. Unfair and Deceptive Practices..... 5
Ref: 507B.4; Reg 191-15.2, .3; 507E.2 through .7
 1. Discrimination
 2. Misrepresentation
 3. Rebating
 4. Advertising
 5. Claims settlement
 6. Defamation
 7. Boycott, coercion and intimidation
 8. Iowa Insurance Fraud Act

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 1. Ordinary (straight) life
 2. Limited-pay and single-premium life
 3. Modified and graded premium whole life
 4. Adjustable life
B. Interest-sensitive life products
 1. Universal life
 2. Variable whole life
 3. Variable universal life
 4. Interest-sensitive whole life
C. Term life
 1. Level, decreasing, and increasing term
 2. Special features
 a. Renewable
 b. Convertible
D. Annuities
 1. Single, level, and flexible premium
 2. Immediate and deferred
 3. Fixed and variable
E. Endowment
F. Combination plans and variations
 1. Family policy
 2. Family income policy
 3. Joint life
 4. Survivorship life

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EXCLUSIONS 5**
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 2. Guaranteed insurability
 3. Payor benefit
 4. Accidental death and/or accidental death and
 dismemberment
 5. Term riders
 6. Other insureds (e.g., spouse, children, nonfamily)
B. Policy provisions and options
 1. Entire contract
 2. Insuring clause
 3. Owner's rights
 4. Beneficiary designations
 5. Premium Payment
 6. Reinstatement
 7. Policy loans, withdrawals, partial surrenders
 8. Nonforfeiture options
 9. Dividends and dividend options
 10. Incontestability
 11. Assignments
 12. Settlement options
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C. Business insurance (e.g., key employee, buy and sell agreement, split-dollar, etc.)	
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3. Modified Endowment Contracts (MECs)	
E. Accelerated Death Benefits—Living Benefits	
IV. IOWA LAWS, RULES, AND REGULATIONS COMMON TO ALL LINES.....	5
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1. Broad powers and duties	
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2. Examination of records	
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3. Cease and desist, hearings and penalties	
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B. Licensing Requirements.....	
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3. Change of address	
4. Licensing examinations	
5. Renewal, termination of licenses	
6. Continuing education	
C. Unfair and Deceptive Practices	
<i>Ref: 507B.4; Reg 191-15.2, .3; 507E.2 through .7; Reg 191-48.11</i>	
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E. Requirements and Prohibition	
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F. Confidentiality	
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G. Prohibited activities	
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