GEORGIA LIFE AGENT CONTENT OUTLINE

(80 scored questions plus 20 pretest questions)

I. TYPES OF POLICIES..................................................13
   A. Traditional whole life products
      1. Ordinary (straight) life
      2. Limited-pay and single-premium life
      3. 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
      4. Equity Index
   E. Combination plans and variations
      1. Joint life
      2. Survivorship life

II. POLICY RIDERS, PROVISIONS, OPTIONS, AND EXCLUSIONS.................................29
   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. 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. Changes
         d. Common disaster
         e. Minor beneficiaries
      7. Premium Payment
         a. Modes
         b. Grace period
         c. Automatic premium loan
   C. Policy exclusions
   D. Do Not Call List

III. COMPLETING THE APPLICATION, UNDERWRITING, AND DELIVERING THE POLICY.............17
    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 (i.e. HIPAA, HIV consent)
    B. Underwriting
       1. Insurable interest
       2. Medical information and consumer reports
       3. Fair Credit Reporting Act
       4. Risk classification
    C. Delivering the policy
       1. When coverage begins
       2. Explaining the policy and its provisions, riders, exclusions, and ratings to the client

IV. TAXES, RETIREMENT, AND OTHER INSURANCE CONCEPTS........................................11
    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. Business insurance
    E. Social Security benefits and taxes
    F. Tax treatment of insurance premiums, proceeds, dividends
       1. Individual life
       2. Group life
       3. Modified Endowment Contracts (MECs)
    G. Accelerated Death Benefits—Living Benefits
    H. Endowments

V. STATE LAWS, RULES, AND REGULATIONS ......................... 10
   A. Georgia laws, rules, and regulations pertinent to Life and Accident & Sickness insurance
      1. Insurance Department and Commissioner
         a. Broad powers and duties
Ref: 33-2-1 through 33
b. Examination of records
Ref: 33-2-10 through 13
c. Investigations/Notice of hearing
Ref: 33-6-6
d. Penalties
Ref: 33-6-9
2. General insurance definitions
   a. Domestic, foreign and alien
      Ref: 33-3-1
   b. Stock and mutual
      Ref: 33-14-2
   c. Authorized/unauthorized and certificate of authority
      Ref: 33-3-1 through 30
d. Insurance transaction/transacting business
      Ref: 33-1-2 (6)
3. Licensing of agents & counselors
   Ref: 33-23-1 Through 46
   a. Agent Responsibility
   b. Reciprocity agreements
   c. License maintenance
   d. License revocation or suspension
   e. Temporary License
   f. Nonresident License
   g. Counselor License
4. Unfair trade practices
   Ref: 33-6-4 and 5
   a. Rebating
   b. Defamation
   c. Unfair Discrimination
   d. Misrepresentation
   e. Controlled business
   f. Twisting and Churning
   g. Advertising
5. Reporting and Disposition of Premiums
   Ref: 33-23-35
   a. Fiduciary Responsibility
   b. Commingling
6. Georgia Life and Health Insurance Guaranty Association
   Ref: 33-24-7, 33-38-1 through 10
B. Georgia laws, rules, and regulations pertinent to Life Insurance only
   1. Replacement of Life insurance
      Ref: Reg. 120-2-24
   2. Life insurance advertisements
      Ref: Reg. 120-2-11
   3. Miscellaneous provisions
      Ref: 33-24-6 and 6.1 ............................................

GEORGIA ACCIDENT AND SICKNESS AGENT CONTENT OUTLINE
(80 scored questions plus 20 pretest questions)

I. TYPES OF POLICIES ................................................. 20
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. Comprehensive major medical policies
   4. Health Maintenance Organizations (HMOs)
   5. Preferred Provider Organizations (PPOs)
   6. Service organizations (Blue Plans)
   7. Point of Service (POS) plans
   8. Medical Savings Accounts (MSAs)
   9. Flexible Spending Accounts (FSAs)
  10. Health Reimbursement Accounts (HRAs)
  11. High Deductible Health Plans (HDHPs) and related Health Savings Accounts (HSAs)
  12. Consumer Driven Health Plans (CDHPs)
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
   3. Service days vs. calendar days
G. Cancer (for special diseases) plans
H. Critical illness plans
I. Worksite (employer-sponsored) Plans
II. POLICY PROVISIONS, CLAUSES, AND RIDERS……. 28
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
B. Optional provisions
   1. Change of occupation
   2. Misstatement of age
   3. Illegal occupation

Georgia Insurance Supplement - Examination Content Outlines Effective: August 1, 2016
C. Other provisions and clauses
1. Insuring clause
2. Free look (10-day, 20-day, etc.)
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 rider
2. Guaranteed insurability rider
3. Multiple indemnity rider (double, triple)

E. Rights of renewability
1. Noncancellable
2. Cancelable
3. Guaranteed renewable
4. Conditionally renewable
5. Optionally renewable
6. Period of time for renewal

III. SOCIAL INSURANCE ................................................... 4
A. Medicare
1. Primary, secondary payer
2. Medicare Parts A, B, C, D
B. Medicaid
C. Social Security benefits

IV. OTHER INSURANCE CONCEPTS ..................... 5
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. nonoccupational
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 ............ 13
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. Assuring 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. Requirements of forming a contract
2. Insurable interest
3. Warranties and representations
4. Unique aspects of the health contract
   a. Conditional
   b. Unilateral
   c. Adhesion

VI. STATE LAWS, RULES, AND REGULATIONS .......... 10
A. Georgia laws, rules, and regulations pertinent to Life and Accident & Sickness insurance
   1. Insurance Department and Commissioner
      a. Broad powers and duties
         Ref: 33-2-1 through 33
      b. Examination of records
         Ref: 33-2-10 through 13
      c. Investigations/Notice of hearing
         Ref: 33-6-6
      d. Penalties
         Ref: 33-6-9
   2. General insurance definitions
      a. Domestic, foreign and alien
         Ref: 33-3-1
      b. Stock and mutual
         Ref: 33-14-2
      c. Authorized/unauthorized and certificate of authority
         Ref: 33-3-1 through 30
      d. Insurance transaction / transacting business
         Ref: 33-1-2 (6)
   3. Licensing of agents & counselors
      Ref: 33-23-1 Through 46
      a. Agent Responsibility
      b. Reciprocity agreements
      c. License maintenance
      d. License revocation or suspension
      e. Temporary License
      f. Nonresident License
      g. Counselor License
   4. Unfair trade practices
      Ref: 33-6-4 and 5
      a. Rebating
      b. Defamation
      c. Unfair Discrimination
      d. Misrepresentation
      e. Controlled business
      f. Twisting and Churning
      g. Advertising
   5. Reporting and Disposition of Premiums
      Ref: 33-23-35
      a. Fiduciary Responsibility
      b. Commingling
6. Georgia Life and Health Insurance Guaranty Association Ref: 33-24-7 and 33-38-1 through 10

B. Georgia laws, rules, and regulations pertinent to Accident & Sickness insurance only
   1. Miscellaneous provisions
   2. Medicare Supplement Advertising Ref: Reg. 120-2-8-.04
   3. Definition of Long Term Care Ref: 33-42-4 (5)
   4. Long Term Care Partnership requirements Ref: Reg. 120-2-16-.34

GEORGIA LIFE, ACCIDENT AND SICKNESS AGENT CONTENT OUTLINE
(80 scored questions plus 20 pretest questions)

I. LIFE: TYPES OF POLICIES................................. 6
   A. Traditional whole life products
      1. Ordinary (straight) life
      2. Limited-pay and single-premium life
      3. 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
      4. Equity Index
   E. Combination plans and variations
      1. Joint life
      2. Survivorship life

II. LIFE: POLICY RIDERS, PROVISIONS, OPTIONS, AND EXCLUSIONS............................................15
   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. 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

III. LIFE: COMPLETING THE APPLICATION, UNDERWRITING, AND DELIVERING THE POLICY.... 8
   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 (i.e. HIPAA, HIV consent)
   B. Underwriting
      1. Insurable interest
      2. Medical information and consumer reports
      3. Fair Credit Reporting Act
      4. Risk classification
   C. Delivering the policy
      1. When coverage begins
      2. Explaining the policy and its provisions, riders, exclusions, and ratings to the client
   D. Do Not Call List

IV. LIFE: TAXES, RETIREMENT, AND OTHER INSURANCE CONCEPTS........................................... 6
   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. Business insurance
   E. Social Security benefits and taxes
   F. Tax treatment of insurance premiums, proceeds, dividends
      1. Individual life
      2. Group life
      3. Modified Endowment Contracts (MECs)
   G. Accelerated Death Benefits—Living Benefits
   H. Endowments

V. ACCIDENT & SICKNESS: TYPES OF POLICIES...... 10

Georgia Insurance Supplement - Examination Content Outlines Effective: August 1, 2016

S4
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. Comprehensive major medical policies
   4. Health Maintenance Organizations (HMOs)
   5. Preferred Provider Organizations (PPOs)
   6. Service organizations (Blue Plans)
   7. Point of Service (POS) plans
   8. Medical Savings Accounts (MSAs)
   9. Flexible Spending Accounts (FSAs)
  10. Health Reimbursement Accounts (HRAs)
  11. High Deductible Health Plans (HDHPs) and related Health Savings Accounts (HSAs)
  12. Consumer Driven Health Plans (CDHPs)
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   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
   3. Service days vs. calendar days
G. Cancer (for specified diseases) plans
H. Critical illness plans
I. Worksite (employer-sponsored) Plans

VI. ACCIDENT AND SICKNESS: POLICY PROVISIONS, CLAUSES, AND RIDERS
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
B. Optional provisions
   1. Change of occupation
   2. Misstatement of age
   3. Illegal occupation
C. Other provisions and clauses
   1. Insuring clause
   2. Free look (10-day, 20-day, etc.)
   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-authorized and prior approval requirements
15. Usual, reasonable, and customary (URC) charges
16. Lifetime, annual or per cause maximum benefit limits

D. Riders
   1. Impairment rider
   2. Guaranteed insurability rider
   3. Multiple indemnity rider (double, triple)

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

VII. SOCIAL INSURANCE
A. Medicare
   1. Primary, secondary payor
   2. Medicare Parts A, B, C, D
B. Medicaid
C. Social Security benefits

VIII. ACCIDENT AND SICKNESS: OTHER INSURANCE CONCEPTS
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. nonoccupational
H. Tax treatment of premiums and proceeds of insurance contracts (e.g., disability income and medical expenses, etc.)
I. Managed care
J. Workers Compensation
K. Subrogation

IX. ACCIDENT AND SICKNESS: FIELD UNDERWRITING PROCEDURES
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. Assuring delivery of policy and related documents to client

Georgia Insurance Supplement - Examination Content Outlines

Effective: August 1, 2016
F. Explaining policy and its provisions, riders, exclusions, and ratings to clients

G. Replacement

H. Contract law
   1. Requirements of forming a contract
   2. Insurable interest
   3. Warranties and representations
   4. Unique aspects of the health contract
      a. Conditional
      b. Unilateral
      c. Adhesion

X. GEORGIA LAWS, RULES, AND REGULATIONS ........ 10
   A. Georgia laws, rules, and regulations pertinent to Life and Accident & Sickness insurance
      1. Insurance Department and Commissioner
      2. Broad powers and duties
         Ref: 33-2-1 through 33
      3. Examination of records
         Ref: 33-2-10 through 13
      4. Investigations/Notice of hearing
         Ref: 33-6-6
      5. Penalties
         Ref: 33-6-9
   6. General insurance definitions
      a. Domestic, foreign and alien
         Ref: 33-3-1
      b. Stock and mutual
         Ref: 33-14-2
      c. Authorized/unauthorized and certificate of authority
         Ref: 33-3-1 through 30
      d. Insurance transaction / transacting business
         Ref: 33-1-2 (6)
   7. Licensing of agents & counselors
      Ref: 33-23-1 Through 46
      a. Agent Responsibility
      b. Reciprocity agreements
      c. License maintenance
      d. License revocation or suspension
      e. Temporary License
      f. Nonresident License
      g. Counselor License
   8. Unfair trade practices
      Ref: 33-6-4 and 5
      a. Rebating
      b. Defamation
      c. Unfair Discrimination
      d. Misrepresentation
      e. Controlled business
      f. Twisting and Churning
      g. Advertising
   9. Reporting and Disposition of Premiums
      Ref: 33-23-35
      a. Fiduciary Responsibility
      b. Commingling
   10. Georgia Life and Health Insurance Guaranty Association
       Ref: 33-24-7, 33-38-1 through 10
   B. Georgia laws, rules, and regulations pertinent to Life Insurance only
      1. Replacement of Life insurance
         Ref: Reg. 120-2-24
      2. Life insurance advertisements
         Ref: Reg. 120-2-11
      3. Miscellaneous provisions
         Ref: 33-24-6 and 6.1
   C. Georgia laws, rules, and regulations pertinent to Accident & Sickness insurance only
      1. Miscellaneous provisions
      2. Medicare Supplement Advertising
         Ref: Reg. 120-2-8-.04
      3. Definition of Long Term Care
         Ref: 33-42-4 (5)
      4. Long Term Care Partnership requirements
         Ref: Reg. 120-2-16-.34

GEORGIA PROPERTY AGENT CONTENT OUTLINE
(80 scored questions plus 20 pretest questions)

I. TYPES OF POLICIES ............................... 35
   A. Personal lines
      1. Dwelling and contents (DP forms)
      2. Homeowners (HO forms)
      3. Mobile Homes
   B. Commercial lines
      1. Commercial property
         a. Commercial building and personal property form
         b. Causes of loss forms
         c. Business income
         d. Extra expense
      2. Commercial Package Policy (CPP)
      3. Equipment Breakdown Coverage
      4. Businessowners Policy (BOP)
   C. Inland marine
      1. Personal floaters
      2. Commercial floaters
      3. Nationwide Definition
   D. Others
      1. Flood
      2. Earthquake

II. INSURANCE TERMS AND RELATED CONCEPTS.... 20
   A. Insurance
   B. Insurable interest
   C. Risk
   D. Hazard
   E. Peril
   F. Loss
      1. Direct
      2. 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. Vacancy and unoccupancy
S. Liability
T. Negligence

III. POLICY PROVISIONS AND CONTRACT LAW

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. Binders
R. Sources of insurability information
S. Fair Credit Reporting Act

IV. STATE LAWS, RULES, AND REGULATIONS

A. Georgia laws, rules, and regulations pertinent to property and casualty insurance
   1. Insurance department and commissioner
      a. Broad powers and duties
         Ref: 33-2-1 through 33
      b. Examination of records
         Ref: 33-2-10 through 13
      c. Investigations/Notice of hearing
         Ref: 33-6-6
      d. Penalties
         Ref: 33-6-9
   2. General insurance definitions
      a. Domestic, foreign and alien
         Ref: 33-3-1
      b. Stock and mutual
         Ref: 33-14-2
      c. Authorized/unauthorized and certificate of authority
         Ref: 33-3-1 through 30
      d. Insurance transaction / transacting business
         Ref: 33-1-2 (6)
   3. Licensing of agents, counselors, subagents, and adjusters
      Ref: 33-23-1 Through 46
      a. Agent Responsibility
      b. Reciprocity agreements
      c. License maintenance
      d. License revocation or suspension
      e. Temporary License
      f. Nonresident License
      g. Counselor License
   4. Unfair trade practices and frauds
      Ref: 33-6-4 and 5
      a. Rebating
      b. Defamation
      c. Unfair Discrimination
      d. Misrepresentation
      e. Controlled business
      f. Twisting and Churning
      g. Advertising law
      h. Coercion
      i. Commingling
      j. Fiduciary Responsibility
      k. Sharing Commissions
      l. Additional Fees

B. Georgia laws, rules, and regulations pertinent to property insurance only
   1. Cancellation and nonrenewal of policies
      Ref: 120-2-53-.01 through .06, 33-24-44 through 47
   2. Miscellaneous Georgia insurance laws

GEORGIA CASUALTY AGENT CONTENT OUTLINE

(80 scored questions plus 20 pretest questions)

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

I. TYPES OF POLICIES, BONDS, AND RELATED TERMS

A. Commercial general liability
   1. Basic Hazards
      a. Premises and Operations
      b. Products and Completed Operations
      c. Independent Contractors
      d. Insured contracts
   2. Commercial General Liability Coverage Forms
      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. Conditions (The candidate also should be familiar with ISO’s Common Policy Conditions)
      h. Definitions

B. Automotive: personal auto and business auto
1. Liability  
2. Medical Payments  
3. Physical damage (collision and other than collision/comprehensive)  
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  
8. Garage Coverage Form, including Garagekeepers insurance  
9. Garagekeepers Insurance  
C. Workers Compensation insurance, Employers Liability insurance, and Related Issues  
   Note: This section does not deal with specifics of state law, which are addressed elsewhere in this outline.  
1. Standard policy concepts  
2. Work-related vs. non-work-related  
3. Other states’ insurance  
D. Crime  
   1. Employee Theft  
   2. Inside the Premises-Theft of Money and Securities  
   3. Inside the Premises-Robbery or Safe Burglary of Other Property  
   4. Inside the Premises - Robbery or Burglary of Other Property  
E. Surety Bonding  
   1. Definitions  
      a. Obligee  
      b. Principal  
      c. Surety  
F. Professional liability  
   1. Errors and Omissions  
G. Umbrella/Excess liability  
II. INSURANCE TERMS AND RELATED CONCEPTS ..... 21  
A. Risk  
B. Hazard  
C. Indemnity  
D. Insurable interest  
E. Actual cash value  
F. Negligence  
G. Liability  
H. Accident  
I. Occurrence  
J. Burglary  
K. Robbery  
L. Theft  
M. Mysterious disappearance  
N. Binders  
O. Warranties  
P. Representations  
Q. Concealment  
R. Bodily injury liability  
S. Property damage liability  
T. Personal injury liability  
U. Limits of liability  
V. Deductibles  
W. Insured contract  
X. Deposit Premium/Audit  
Y. Certificate of Insurance  
III. POLICY PROVISIONS ................................................. 17  
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. Compliance with provisions of Fair Credit Reporting Act  
O. Claims made policy form  
P. Salvage  
Q. Loss settlement provisions including consent to settle a loss  
IV. STATE LAWS, RULES, AND REGULATIONS .......... 10  
A. Georgia laws, rules, and regulations pertinent to property and casualty insurance  
   1. Insurance department and commissioner  
      a. Broad powers and duties  
         Ref: 33-2-1 through 33  
      b. Examination of records  
         Ref: 33-2-10 through 13  
      c. Investigations/Notice of hearing  
         Ref: 33-6-6  
      d. Penalties  
         Ref: 33-6-9  
   2. General insurance definitions  
      a. Domestic, foreign and alien  
         Ref: 33-3-1  
      b. Stock and mutual  
         Ref: 33-14-2  
      c. Authorized/unauthorized and certificate of authority  
         Ref: 33-3-1 through 30  
      d. Insurance transaction / transacting business  
         Ref: 33-1-2 (6)  
   3. Licensing of agents, counselors, subagents, and adjusters  
      Ref: 33-23-1 Through 46  
      a. Agent Responsibility  
      b. Reciprocity agreements  
      c. License maintenance  
      d. License revocation or suspension  
      e. Temporary License  
      f. Nonresident License  
      g. Counselor License  
   4. Unfair trade practices and frauds  
      Ref: 33-6-4 and 5  
      a. Rebating  
      b. Defamation  
      c. Unfair Discrimination  

Georgia Insurance Supplement - Examination Content Outlines

Effective: August 1, 2016

S8
Georgia Property and Casualty Agent

CONTENT OUTLINE

(80 scored questions plus 20 pretest questions)

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

I. PROPERTY: TYPES OF POLICIES ........................................ 18
   A. Personal lines
      1. Dwelling and contents (DP forms)
      2. Homeowners (HO forms)
      3. Mobile Homes
   B. Commercial lines
      1. Commercial property
         a. Commercial building and personal property form
         b. Causes of loss forms
         c. Business income
         d. Extra expense
      2. Commercial Package Policy (CPP)
      3. Equipment Breakdown Coverage
      4. Businessowners Policy (BOP)
   C. Inland marine
      1. Personal floaters
      2. Commercial floaters
   D. Others
      1. Flood
      2. Earthquake

II. PROPERTY: INSURANCE TERMS AND RELATED CONCEPTS.................................................. 10
   A. Insurance
   B. Insurable interest
   C. Risk
   D. Hazard
   E. Peril
   F. Loss
      1. Direct
      2. 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. Vacancy and unoccupancy
   S. Liability
   T. Negligence

III. PROPERTY: POLICY PROVISIONS AND CONTRACT LAW...................................................... 7
   A. Declarations
   B. Insuring agreement
   C. Conditions
   D. Exclusions
   E. Definition of the insured
   F. Duties of the insured
   G. Mortgagee rights
   H. Proof of loss
   I. Notice of claim
   J. Appraisal
   K. Other Insurance Provision
   L. Assignment
   M. Subrogation
   N. Elements of a contract
   O. Warranties, representations, and concealment
   P. Binders
   Q. Sources of insurability information
   R. Fair Credit Reporting Act

IV. CASUALTY: TYPES OF POLICIES, BONDS, AND RELATED TERMS........................................... 16
   A. Commercial general liability
      1. Basic Hazards
         a. Premises and Operations
         b. Products and Completed Operations
         c. Independent Contractors
         d. Insured contracts
      2. Commercial General Liability Coverage Forms
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. Conditions (The candidate also should be familiar with ISO’s Common Policy Conditions)
h. Definitions

B. Automotive: personal auto and business auto
   1. Liability
   2. Medical Payments
   3. Physical damage (collision and other than collision/comprehensive)
   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
   8. Garage Coverage Form, including Garagekeepers insurance
   9. Garagekeepers Insurance

C. Workers Compensation insurance, Employers Liability insurance, and Related Issues
   Note: This section does not deal with specifics of state law, which are addressed elsewhere in this outline.
   1. Standard policy concepts
   2. Work-related vs. non-work-related
   3. Other states’ insurance

D. Crime
   1. Employee Theft
   2. Inside the Premises-Theft of Money and Securities
   3. Inside the Premises-Robbery or Safe Burglary of Other Property
   4. Inside the Premises - Robbery or Burglary of Other Property

E. Surety Bonding
   1. Definitions
      a. Obligee
      b. Principal
      c. Surety
   F. Professional liability
   1. Errors and Omissions
   G. Umbrella/Excess liability

V. CASUALTY: INSURANCE TERMS AND RELATED CONCEPTS ................................. 10
   A. Risk
   B. Hazard
   C. Indemnity
   D. Insurable interest
   E. Actual cash value
   F. Negligence
   G. Liability
   H. Accident
   I. Occurrence
   J. Burglary
   K. Robbery
   L. Theft
   M. Mysterious disappearance
   N. Binders
   O. Warranties
   P. Representations
   Q. Concealment
   R. Bodily injury liability
   S. Property damage liability
   T. Personal injury liability
   U. Limits of liability
   V. Deductibles
   W. Insured contract
   X. Deposit Premium/Audit
   Y. Certificate of Insurance

VI. CASUALTY: POLICY PROVISIONS ................. 9
   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. Compliance with provisions of Fair Credit Reporting Act
   O. Claims made policy form
   P. Salvage
   Q. Loss settlement provisions including consent to settle a loss

VII. STATE LAWS, RULES, AND REGULATIONS ............. 10
   B. Georgia laws, rules, and regulations pertinent to property and casualty insurance
      1. Insurance department and commissioner
         a. Broad powers and duties
         Ref: 33-2-1 through 33
         b. Examination of records
         Ref: 33-2-10 through 13
         c. Investigations/Notice of hearing
         Ref: 33-6-6
         d. Penalties
         Ref: 33-6-9
         e. Other insurance
         Ref: 33-3-1 through 30
d. Insurance transaction / transacting business  
   Ref: 33-1-2 (6)
3. Licensing of agents, counselors, subagents, and adjusters  
   Ref: 33-23-1 Through 46
   a. Agent Responsibility
   b. Reciprocity agreements
   c. License maintenance
   d. License revocation or suspension
   e. Temporary License
   f. Nonresident License
   g. Counselor License
4. Unfair trade practices and frauds  
   Ref: 33-6-4 and 5
   a. Rebating
   b. Defamation
   c. Unfair Discrimination
   d. Misrepresentation
   e. Controlled business
   f. Twisting and Churning
   g. Advertising law
   h. Coercion
   i. Commingling
   j. Fiduciary Responsibility
   k. Sharing Commissions
   l. Additional Fees
5. Miscellaneous Georgia insurance laws  
   Ref: 33-24-33
6. Residual Markets
   a. FAIR plan  
      Ref: 33-33-1 through 11
   b. Georgia Automobile Insurance Plan  
      Ref: 120-2-14-.01 through .24, 32-29, 40-9-100
   c. Workers Compensation Law  
      Ref: 120-2-37-.01 through .09, 34-9-133
7. Regulation of Rates  
   Ref: 33-9
B. Georgia laws, rules, and regulations pertinent to property insurance only
   1. Cancellation and nonrenewal of policies  
      Ref: 120-2-53-.01 through .06, 33-24-44 through 47
   2. Miscellaneous Georgia insurance laws
C. Georgia laws, rules, and regulations pertinent to casualty insurance only
   1. Cancellation and nonrenewal of policies  
      Ref: 120-2-53-.01 through .06, 33-24-44 through 47
   2. Miscellaneous Georgia insurance laws  
      Ref: 33-34-4
   3. Uninsured/Underinsured Motorists  
      Ref: 33-7-11
   4. Financial Responsibility Law  
      Ref: 40-9-1 through 40-9-82, 33-7-11

PERSONAL LINES AGENT CONTENT OUTLINE
(80 scored questions plus 13 pretest questions)
I. TYPES OF PROPERTY POLICIES ..................................... 10
   A. Property: Personal lines

Georgia Insurance Supplement - Examination Content Outlines
Effective: August 1, 2016
S11
AA. Bodily injury liability
BB. Property damage liability
CC. Personal injury liability
DD. Certificate of insurance
EE. Risk management
FF. Professional designations

IV. PROPERTY AND CASUALTY POLICY PROVISIONS AND CONTRACT LAW ............................................ 24
   A. Declarations
   B. Insuring agreement
   C. Conditions
   D. Exclusions
   E. Definitions
   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
   M. Assignment
   N. Subrogation
   O. Elements of a contract
   P. Sources of underwriting information
   Q. Compliance with provisions of Fair Credit Reporting Act
   R. Cancellation and Nonrenewal provisions
   S. Additional (supplementary) payments
   T. Loss settlement provisions including consent to settle a loss
   U. Limitations
   V. Representations and misrepresentations
   W. Concealment
   X. Arbitration
   Y. Coinsurance
   Z. Endorsements
   AA. Premium Payments
   BB. Effective dates of coverage

V. STATE LAWS, RULES, AND REGULATIONS .......... 5
   A. Georgia laws, rules, and regulations pertinent to property and casualty insurance
      1. Insurance department and commissioner
      2. Transacting business
      3. Licensing of agents, counselors, subagents, and adjusters
      4. Unfair trade practices and frauds
      5. Miscellaneous Georgia insurance laws
      6. Residual Markets
         a. FAIR plan
         b. Auto plan
   B. Georgia laws, rules, and regulations pertinent to property insurance only
      1. Cancellation and nonrenewal of policies
      2. Miscellaneous Georgia insurance laws
   C. Georgia laws, rules, and regulations pertinent to casualty insurance only
      1. Cancellation and nonrenewal of policies
      2. Miscellaneous Georgia insurance laws

GEORGIA PROPERTY AND CASUALTY COUNSELOR CONTENT OUTLINE
(100 scored questions)

I. PROPERTY AND CASUALTY POLICY PROVISIONS, TERMS, AND CONCEPTS ........................................... 10
   A. Perils
   B. Risk
   C. Coinsurance
   D. Appraisal
   E. Subrogation
   F. Premiums
   G. Actual cash value vs. replacement cost
   H. Duties of the insurer
   I. Cancellation
   J. Binders
   K. Insurable interest
   L. Loss
   M. Misrepresentation
   N. Insuring Agreement
   O. Conditions
   P. Deductible
   Q. Mortgage clause
   R. Assignment
   S. Death of the insured
   T. Personal Injury

II. PRINCIPLES OF RISK MANAGEMENT ................................ 15
   A. Pure risk vs. speculative risk
   B. Risk management process
      1. Identifying and analyzing loss exposures
      2. Selecting method to handle each exposure
      3. Implementing the risk management strategy
      4. Monitoring the risk management system and making changes when appropriate
   C. Nature of property loss exposures
      1. Property exposed to loss
      2. Causes of loss
      3. Consequences of loss
   D. Nature of liability loss exposures
      1. Legal liability
      2. Civil and tort liability
         a. Intentional
         b. Negligence
         c. Strict
         d. Absolute
         e. Immunity
         f. Vicarious
         g. Exemplary/punitive
   E. Contract law as it relates to insurance
   F. Types of insurers
   G. Reinsurance

III. FUNDAMENTALS OF FINANCIAL ANALYSIS ....... 5
   A. Financial statements
      1. Balance sheet
      2. Income statement
      3. Sources and uses of funds statement
   B. Ratio analysis
      1. Liquidity
      2. Activity
      3. Financial leverage
4. Profitability

C. Inventory valuation methods

IV. PROPERTY INSURANCE POLICIES AND FORMS

A. Personal lines
   1. Standard Fire Policy
   2. DP forms
   3. HO forms

B. Commercial lines
   1. Building and personal property coverage form
   2. Causes of loss forms
   3. Commercial property polices
   4. Businessowners policy (BOP)
   5. Business income coverage form
   6. Extra expense coverage form
   7. Boiler and Machinery
   8. Commercial Package Policy (CPP)

C. Inland marine
   1. Coverages and policy provisions
   2. Commercial and Personal floaters

D. Commercial ocean marine
   1. Hull
   2. Cargo
   3. Freight
   4. Protection and Indemnity

E. Other insurance
   1. Flood
   2. FAIR plans
   3. Aviation
   4. Crop

V. CASUALTY INSURANCE POLICIES AND FORMS

A. Commercial General Liability (CGL)
   1. Premises and operations liability
   2. Products and completed operations liability
   3. Contractual liability
   4. Personal and advertising liability
   5. Medical payments
   6. Owners and contractors protective liability
   7. Occurrence coverage
   8. Claims made coverage

B. Auto: Personal and Commercial
   1. Liability
   2. Physical damage (collision and comprehensive)
   3. Named insureds
   4. Garage coverage forms
   5. Lease Gap
   6. Owned auto
   7. Nonowned auto
   8. Temporary substitute auto
   9. Uninsured/Underinsured

C. Workers Compensation/Employer’s liability
   1. Policy concepts
   2. Rating plans
   3. NCCI Experience modifications

D. Surety Bonds

E. Crime coverage
   1. Employee dishonesty
   2. Theft, Disappearance, and Destruction
   3. Robbery and safe burglary
   4. Premises burglary
   5. Custodian

F. Umbrella/Excess liability
G. Professional liability
   1. Malpractice
   2. Errors and Omissions

H. Directors and Officers liability
   1. Employment Practices liability

VI. STATE LAWS, RULES, AND REGULATIONS

A. Laws, Rules, Regulations Pertinent to All Lines of Insurance
   1. Commissioner/Department of Insurance
      a. Broad powers and duties
         Ref: 33-2-1 through 33
   2. General Definitions
      a. Domestic, foreign, alien
         Ref: 33-3-1
      b. Stock and mutual
         Ref: 33-14-2
      c. Authorized/unauthorized companies and certificate of authority
         Ref: 33-3-1
   3. Licensing of agents, counselors, subagents, and adjusters
      a. Agent Responsibility
      b. Counselor
         a. Practices
         b. Responsibilities
         c. Duties
      c. Reciprocity Agreements
      d. License maintenance
      e. License revocation or suspension
      f. Temporary license
      g. Nonresident license
      Ref: 33-23-1 through 46
   4. Unfair trade practices and frauds
      a. Rebating
      b. Defamation
      c. Unfair Discrimination
      d. Misrepresentation
      e. Controlled Business
      f. Twisting and Churning
      g. Advertising law
      h. Coercion
      i. Commingling
      j. Fiduciary Responsibility
      k. Sharing Commissions
      l. Additional Fees
      Ref: 33-6-4 and 5
   5. Unfair trade practices and frauds
      a. Rebating
      b. Defamation
      c. Unfair Discrimination
      d. Misrepresentation
      e. Controlled Business
      f. Twisting and Churning
      g. Advertising law
      h. Coercion
      i. Commingling
      j. Fiduciary Responsibility
      k. Sharing Commissions
      l. Additional Fees

Georgia Insurance Supplement - Examination Content Outlines

Effective: August 1, 2016
5. Miscellaneous Georgia insurance laws
   Ref: 33-24-33

B. Laws, Rules, Regulations Pertinent to Property and Casualty Insurance
1. Surplus lines
2. Risk retention groups
3. Georgia Insurance Guaranty Association
4. Cancellation/Nonrenewal
   Ref: 120-2-53-.01 through .06, 33-24-44 through 47
5. Residual Markets
   a. FAIR plan
      Ref: 33-33-1
   b. Georgia Automobile Insurance Plan
      Ref: 120-2-14-.01 through .24, 32-29, 40-9-100
   c. Workers Compensation Law
      Ref: 120-2-37-.01 through .09, 34-9-133
6. Regulation of Rates
   Ref: 33-9
7. Financial Responsibility Law
   Ref: 40-9-1 through 40-9-82, 33-7-11

GEORGIA LIFE, ACCIDENT AND SICKNESS COUNSELOR CONTENT OUTLINE
(100 scored questions)

I. TYPES OF LIFE POLICIES................................................10-15

A. Traditional whole life products
   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
   5. Equity index universal life
C. Term life
   1. Level, decreasing, and increasing term
   2. Special features
      a. Renewable
      b. Convertible
      c. Reentry
D. Annuities
   1. Single, level, and flexible premium
   2. Immediate and deferred
   3. Fixed and variable
   4. Installment refund
   5. Cash refund
   6. Joint and Survivor Life annuities
   7. Equity index annuities
E. Endowment
F. Combination plans and variations
   1. Family policy
   2. Family income policy
   3. Juvenile
   4. Joint life
   5. Survivorship life
G. Credit Life
H. Industrial Life

II. POLICY RIDERS, PROVISIONS, OPTIONS, AND EXCLUSIONS.....................................10-15

A. Policy riders
   1. Waiver of premium
   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, and nonfamily)
   7. Return of premium rider
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
   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. Nonforfeiture options
   11. Dividends and dividend options
   12. Incontestability
   13. Assignments
   14. Suicide
   15. Misstatement of age
   16. Settlement options
C. Policy exclusions

III. COMPLETING THE APPLICATION, UNDERWRITING, AND DELIVERING THE POLICY..................5-10

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
B. Underwriting
   1. Insurable interest
   2. Medical information and consumer reports
   3. Fair Credit Reporting Act
   4. Risk classification
   5. Calculations
C. Delivering the policy
   1. When coverage begins
   2. Explaining the policy and its provisions, riders, exclusions, and ratings to the client

IV. TAXES, RETIREMENT, AND OTHER INSURANCE CONCEPTS........................................5-10

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. Business insurance (e.g., key employee, buy and sell agreement, split-dollar, Keough plan, etc.)

E. Social Security benefits and taxes

F. Tax treatment of insurance premiums, proceeds, and dividends
1. Individual life
2. Group life
3. Gifts
4. Modified Endowment Contracts (MECs)
5. Tax Sheltered Annuity (TSA)

G. Accelerated Death Benefits—Living Benefits

V. TYPES OF HEALTH/DISABILITY POLICIES.........10
A. Disability income
1. Individual disability income policy
2. Business overhead expense policy
3. Business disability buyout policy
4. Group disability income 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. Multiple Employer Trusts (METs)
6. Multiple Employer Welfare Association (MEWAs)
7. Service organizations (Blue Plans)
8. Dread disease and limited sickness (cancer) coverage

D. Medicare supplement policies

E. Group insurance
1. Group conversion
2. Differences between individual and group contracts
3. General concepts
4. COBRA
5. HIPPA
6. Blanket group coverage

F. Long Term Care

G. Credit Disability

H. Accidental Bodily Injury

VI. POLICY PROVISIONS, CLAUSES, AND RIDERS ......10
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

B. Optional provisions
1. Change of occupation
2. Misstatement of age
3. Illegal occupation
4. War exclusion

C. Other provisions and clauses
1. Insuring clause
2. Free look (10-day, 20-day, etc.)
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. Facility of payment
13. Restoration of benefits
14. Beneficiary designations
   a. Revocable and irrevocable

D. Riders
1. Impairment rider
2. Guaranteed insurability rider
3. Multiple indemnity rider (double, triple)

E. Rights of renewability
1. Noncancellable
2. Cancelable
3. Guaranteed renewable
4. Conditionally renewable
5. Optionally renewable
6. Period of time

F. Uniform Provisions Law

VII. SOCIAL INSURANCE..............................................1
A. Medicare
1. Primary, secondary payor
B. Medicaid
C. Social Security benefits

VIII. OTHER INSURANCE CONCEPTS.........................5-10
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. nonoccupational
H. Tax treatment of premiums and proceeds of insurance contracts (e.g., disability income and medical expenses, etc.)
I. Managed care
J. Blanket expense coverage
K. Insurer reserves
L. Definition of insurance
M. Law of Large Numbers

IX. FIELD UNDERWRITING PROCEDURES...............5-10
A. Completing application and obtaining necessary signatures
B. Explaining sources of insurability information (e.g., MIB Report, Fair Credit Reporting Act, etc.)

C. Upon payment of initial premium, giving prospect conditional receipt and explaining the effect of that receipt (e.g., medical examination, etc.)

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

E. Assuring delivery of policy to client

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

G. In cases where initial premium did not accompany application, obtaining signed statement of continued good health and obtaining premium for transmittal

H. Contract law
   1. Requirements of a contract
   2. Insurable interest
   3. Warranties and representations
   4. Unique aspects of the health contract
      a. Conditional
      b. Unilateral
      c. Adhesion

X. GEORGIA LAWS, RULES, AND REGULATIONS PERTINENT TO LIFE AND DISABILITY INSURANCE COUNSELOR

A. Commissioner of Insurance
   1. Broad powers and duties
      Ref: 33-2-1 through 33
   2. Examination of records
      Ref: 33-2-10 through 13
   3. Investigations/Notice of hearing
      Ref: 33-6-6
   4. Penalties
      Ref: 33-6-9

B. General insurance definitions
   1. Domestic, foreign and alien
      Ref: 33-3-1
   2. Stock and mutual
      Ref: 33-14-2
   3. Authorized/unauthorized and certificate of authority
      Ref: 33-3-1 through 30
   4. Insurance transaction
      Ref: 33-1-2(6)

C. Licensing requirements
   Ref: 33-23
   1. Counselor
   2. Reciprocity agreements
   3. License maintenance
   4. License revocation or suspension

D. Consultant practices, responsibilities, and duties
   Ref: 33-23-46
   1. Solicitation and disclosures
   2. Advertising
   3. Standard practices
   4. Cost comparison methods
   5. Replacement

E. Unfair/Prohibited Practices
   Ref: 33-6-4 and 5
   1. Rebating
   2. Defamation

F. Georgia Life and Health Insurance Guaranty Association
   Ref: 33-38-1 through 10

GEORGIA VARIABLE PRODUCTS CONTENT OUTLINE
(80 scored questions)

I. GENERAL PRODUCT KNOWLEDGE.......................... 40
A. Definition of Variable Life Insurance
B. Comparison of Fixed Premium (traditional), Whole Life, and Fixed Premium Variable Life
   1. Standard provisions
   2. Premiums
   3. Death Benefit
   4. Cash Value
   5. Separate vs. general account
C. Comparison of Fixed Premium Variable and Flexible Premium Variable Life
   1. Premiums
   2. Death Benefit
   3. Cash Value

D. Characteristics of Variable Life Insurance
   1. Similarities and differences between Variable Annuities and Variable Life
   2. Operation of the Separate Account
   3. Change in Investment Policy of the Separate Account
   4. The Assumed Investment Rate (AIR)
   5. Net Investment Return
   6. Contract Exchange
   7. Minimum Death Benefit
   8. Cash Values
   9. Loans
   10. Other contract provisions
   11. Underwriting and administration
   12. Reporting requirements

E. Types of Annuity Policies
   1. Fixed Annuity Policies
   2. Variable annuity products
      a. Number of lives covered
         (1) individual
         (2) joint and survivor
      b. Method of premium payment
         (1) single premium
         (2) flexible premium
      c. Time benefits begin
         (1) immediate
         (2) deferred
      d. Disposition of proceeds
         (1) life annuity (no refund)
         (2) guaranteed minimum
            (a) period certain
            (b) installment refund
            (c) specified period/ specified amount
            (d) cash
      3. Equity indexed annuities

F. Other annuity characteristics
1. Accumulation unit
2. Annuity unit
3. Annuitization
4. Taxation
5. Prospectus

II. SEPARATE ANNUITY ACCOUNT .......................... 5
A. Types of investment objectives (suitability)
B. Types of investment options
C. Composition and operation of special account

III. OFFICIAL CODE OF GEORGIA ANNOTATED .......... 10
Ref: (O.C.G.A.) 33-11-50 through 33-11-67
A. Separate Accounts for Variable Life Insurance Policies
   1. Code definition of Variable Life
   2. Establishment and operation of Separate Accounts
   3. Capitalization of Separate Accounts
   4. Determination of Variable Benefits
B. Licensing Requirements
   1. Transacting Variable Life business in Georgia
   2. Issuance and revocation of Variable Life
   3. Unfair trade practices
      Ref: 33-6-4 and 5
      a. Misrepresentation
      b. Defamation
      c. Controlled business
      d. Rebating/Illegal inducement
      e. Discrimination
      f. Other unfair/prohibited practices
      g. Penalties
   4. Agent responsibilities
      a. Fiduciary capacity
      b. Commission sharing
   5. Required policy provisions and reserve liability

IV. GEORGIA INSURANCE DEPARTMENT REGULATIONS
A. Variable Life Insurance .................................. 15
   Ref: (G.I.D. Chapter 120-2-32)
   1. Statutory authority
   2. Purpose
   3. Definitions
   4. Qualifications of insurers to issue Variable Life
      Insurance and suitability requirements
   5. Insurance policy requirements
   6. Reserve liabilities for Variable Life Insurance
   7. Separate accounts
   8. Information furnished to applicants
   9. Qualifications of agents for the sale of Variable Life
      insurance
   10. Reports to policy holders
   11. Foreign companies
   12. Separability article
   13. Penalties
B. Advertising of Life Insurance and Annuity
   Contracts ................................................. 5
   Ref: (G.I.D. Chapter 120-2-11)
   1. Statutory authority
   2. Purpose
   3. Definitions
   4. Applicability
   5. Form and content of advertisements

6. Disclosure requirements
7. Identity of insurer
8. Jurisdictional licensing and status of insurer
9. Statements about insurer
10. Misleading statements, representations, and
    illustrations prohibited
11. Enforcement procedures
12. Conflict with other rules
13. Severability provisions
14. Penalties

C. Replacement of Life Insurance Policies ............. 5
   Ref: (G.I.D. 120-2-24)
   1. Statutory authority
   2. Purpose
   3. Definitions
   4. Exemptions
   5. Duties of agents
   6. Duties of all insurers
   7. Duties of insurers that use agents
   8. Duties of replacing insurers that are direct response
      insurers
   9. Relationship to other rules and regulations
   10. Severability
   11. Penalties
   12. Replacement notice

GEORGIA ADJUSTER
EXAMINATION CONTENT OUTLINE
(100 scored questions)

I. PROPERTY AND CASUALTY INSURANCE TERMS AND
   RELATED CONCEPTS...................................... 23
A. Risk
B. Insurance
C. Insurable interest
D. Peril
E. Hazard
F. Loss
   1. Direct
   2. Indirect
G. Proximate cause
H. Deductible
I. Indemnity
J. Actual cash value
K. Replacement cost
L. Limits of liability
M. Coinsurance
N. Pair and set clause
O. Extensions of coverage
P. Additional coverages
Q. Accident
R. Occurrence
S. Vacancy and unoccupancy
T. Right of salvage
U. Abandonment
V. Liability
W. Negligence
X. Theft
Y. Burglary
II. GENERAL PROPERTY INSURANCE PRODUCT
KNOWLEDGE PERTINENT TO ADJUSTERs
A. Standard Fire Policy
   1. Basic coverages, provisions, and clauses
   2. Limitations and restrictions
   3. Proof of Loss
   4. Loss requirements and inventories
   5. Appraisal
   6. Company options
   7. Valuation
B. Personal lines
   1. Dwelling and contents (DP forms)
   2. Personal liability
   3. Homeowners (HO forms)
   4. Mobile Homes
C. Commercial lines
   1. Commercial Package Policy (CPP)
   2. Commercial property
      a. Building and personal property form
      b. Causes of loss forms
      c. Business income
      d. Extra expense
   3. Commercial general liability
      a. Premises and Operations
      b. Products Completed Operations
      c. Personal and Advertising injury
      d. Fire legal
      e. Medical payments
      f. Occurrence form
   4. Boiler and Machinery
   5. Businessowners Policy (BOP)
D. Inland marine
   1. Nationwide definition
   2. Personal coverages
   3. Commercial coverages
   4. Personal Watercraft
E. Ocean marine
   1. Hull
   2. Cargo
   3. Freight
   4. Protection and Indemnity
F. Miscellaneous policies
   1. Flood
   2. Aviation
   3. Farm and Crop
   4. Title
   5. Comprehensive Personal Liability (CPL)
G. Auto: Personal and Business
   1. Liability
   2. Medical Payments
   3. Physical damage (collision and other than collision/comprehensive)
   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
   8. Garage Coverage Form, including Garagekeepers insurance
H. Additional Coverages
   1. Business Interruption
   2. Time Element
   3. Law and Ordinance
   4. Valuable Papers and Records
   5. Electronic Data Processing (EDP)
   6. Others
I. Surety Bonds
J. Crime coverage
   1. Employee dishonesty
   2. Theft, Disappearance, and Destruction
   3. Robbery and safe burglary
   4. Premises burglary
   5. Custodian
   6. Messenger
   7. Guard or watchperson
   8. Fidelity bonds
K. Professional liability
   1. Errors and Omissions
L. Umbrella/Excess liability
M. Worker’s Compensation
III. PROPERTY AND CASUALTY POLICY CONTRACT
PROVISIONs
A. Declarations
B. Insuring agreement
C. Conditions
D. Exclusions
E. Definitions
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
M. Assignment
N. Subrogation
O. Elements of a contract
P. Additional (supplementary) payments
Q. Loss settlement provisions including consent to settle a loss
R. Representations and misrepresentations
S. Concealment
T. Endorsements
U. Loss Payable
IV. RESPONSIBILITIES AND DUTIES OF AN ADJUSTER
REPORTs
3. Identification of Parties Involved
4. Policy Form/Number
5. Description of Loss
6. Coverages
7. Deductible
8. Tort/Joint Tortfeasors

B. Loss/Damage Valuation
1. Direct Loss vs. Indirect Loss
2. Damages

V. GEORGIA LAWS, RULES, AND REGULATIONS PERTINENT TO ALL ADJUSTERS........................................ 5
A. Insurance Commissioner/Department
   1. Broad powers and duties
   2. Examination of records
   3. Cease and desist orders
   4. Penalties
B. General Definitions
   1. Domestic, foreign, alien
   2. Insurance transactions
   3. Authorized/unauthorized companies and certificate of authority
   4. Third Party Administrators (practices, responsibilities, and duties)
   5. Insurance Services Office (ISO)
C. Licensing requirements
   1. Adjuster
   2. Agreements
   3. License maintenance
   4. License revocation or suspension
D. Adjuster (practices, responsibilities, and duties)
E. Unfair/prohibited practices
   1. Rebating
   2. Defamation
   3. Discrimination
   4. Unfair claims practices
G. Georgia Insurance Guaranty Association
H. Automobile Insurance Plan
I. FAIR Plan
J. Financial Responsibility
K. Cancellation/non-renewal

GEORGIA PUBLIC ADJUSTER EXAMINATION CONTENT OUTLINE
(100 scored questions)

I. PROPERTY AND CASUALTY INSURANCE TERMS AND RELATED CONCEPTS.......................................................... 23
A. Risk
B. Insurance
C. Insurable interest
D. Peril
E. Hazard
F. Loss
   1. Direct
   2. Indirect
G. Proximate cause
H. Deductible
I. Indemnity
J. Actual cash value
K. Replacement cost
L. Limits of liability
M. Coinsurance
N. Pair and set clause
O. Extensions of coverage
P. Additional coverages
Q. Accident
R. Occurrence
S. Vacancy and unoccupancy
T. Right of salvage
U. Abandonment
V. Liability
W. Negligence
X. Theft
Y. Burglary
Z. Robbery
AA. Mysterious disappearance
BB. Binders
CC. Pro-rata liability clause
DD. Waiver and Estoppel
EE. Valued Policy
FF. Law of Large Numbers
GG. Application

II. GENERAL PROPERTY INSURANCE PRODUCT KNOWLEDGE PERTINENT TO ADJUSTERS..................... 48
B. Standard Fire Policy
   1. Basic coverages, provisions, and clauses
   2. Limitations and restrictions
   3. Proof of Loss
   4. Loss requirements and inventories
   5. Appraisal
   6. Company options
   7. Valuation
B. Personal lines
   1. Dwelling and contents (DP forms)
   2. Personal liability
   3. Homeowners (HO forms)
   4. Mobile Homes
C. Commercial lines
   1. Commercial Package Policy (CPP)
   2. Commercial property
      a. Building and personal property form
      b. Causes of loss forms
      c. Business income
      d. Extra expense
   3. Commercial general liability
      a. Premises and Operations
      b. Products Completed Operations
      c. Personal and Advertising injury
      d. Fire legal
      e. Medical payments
      f. Occurrence form
   4. Boiler and Machinery
   5. Businessowners Policy (BOP)
D. Inland marine
   1. Nationwide definition
   2. Personal coverages
   3. Commercial coverages
   4. Personal Watercraft
E. Ocean marine
1. Hull
2. Cargo
3. Freight
4. Protection and Indemnity
F. Miscellaneous policies
1. Flood
2. FAIR plans
3. Aviation
4. Farm and Crop
5. Title
G. Auto: Personal and Business
1. Liability
2. Medical Payments
3. Physical damage (collision and other than collision/comprehensive)
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
8. Garage Coverage Form, including Garagekeepers insurance
H. Additional Coverages
6. Business Interruption
7. Time Element
8. Law and Ordinance
9. Valuable Papers and Records
10. Electronic Data Processing (EDP)
6. Others
I. Surety Bonds
J. Crime coverage
1. Employee dishonesty
2. Theft, Disappearance, and Destruction
3. Robbery and safe burglary
4. Premises burglary
5. Custodian
6. Messenger
7. Guard or watchperson
8. Fidelity bonds
K. Professional liability
1. Errors and Omissions
2. Directors and Officers
L. Umbrella/Excess liability
M. Worker’s Compensation
III. PROPERTY AND CASUALTY POLICY CONTRACT PROVISION
A. Declarations
B. Insuring agreement
C. Conditions
D. Exclusions
E. Definitions
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
M. Assignment
N. Subrogation
O. Elements of a contract
P. Additional (supplementary) payments
Q. Loss settlement provisions including consent to settle a loss
R. Representations and misrepresentations
S. Concealment
T. Warranty
U. Comprehensive Personal Liability (CPL)
V. Endorsements
W. Arbitration
X. Loss Payable
IV. RESPONSIBILITIES AND DUTIES OF AN ADJUSTER REPORT
A. Loss
   1. Inception/Expiration Date
   2. Occurrence Date
   3. Identification of Parties Involved
   4. Policy Form/Number
   5. Description of Loss
   6. Coverages
   7. Deductible
   8. Tort/Joint Tortfeasors
B. Loss/Damage Valuation
   1. Direct Loss vs. Indirect Loss
   2. Damages
V. GEORGIA LAWS, RULES, AND REGULATIONS PERTINENT TO ALL ADJUSTERS
A. Insurance Commissioner/Department
   1. Broad powers and duties
   2. Examination of records
   3. Cease and desist orders
   4. Penalties
B. General Definitions
   1. Domestic, foreign, alien
   2. Insurance transactions
   3. Authorized/unauthorized companies and certificate of authority
   4. Third Party Administrators (practices, responsibilities, and duties)
   5. Insurance Services Office (ISO)
C. Licensing requirements
   1. Adjuster
   2. Agreements
   3. License maintenance
   4. License revocation or suspension
D. Adjuster (practices, responsibilities, and duties)
E. Unfair/prohibited practices
   1. Rebating
   2. Defamation
   3. Discrimination
   4. Unfair claims practices
F. Risk retention groups
G. Georgia Insurance Guaranty Association
H. Automobile Insurance Plan
I. Financial Responsibility
J. Cancellation/non-renewal
GEORGIA SURPLUS LINES BROKER
CONTENT OUTLINE
(100 scored questions)

I. GENERAL INSURANCE DEFINITIONS .................. ...... 10
A. Actual cash value
B. Agreed value
C. Coinsurance
D. Insurable interest
E. Loss
F. Negligence
G. Hazard
H. Proximate cause
I. Reinsurance
J. Replacement cost
K. Risk
L. Salvage
M. Subrogation
N. Comparative Negligence
O. Deductible
P. Contract
Q. Indemnity
R. Torts
S. Robbery
T. Burglary
U. Abandonment
V. Accident
W. Occurrence
X. Reciprocal Organization
Y. Insurance
Z. Appraisal clause
AA. Surplus
BB. Surplus Lines

II. SURPLUS LINES MARKETS ....................................... 10
A. United States nonadmitted market
B. London market
   1. Lloyd’s brokers
   2. Underwriters
C. Other foreign markets
D. Nonstandard (substandard lines or capacity problems)
   1. Property
   2. General liability
   3. Professional liability
E. Insurance exchanges

III. POLICIES, COVERAGES, FORMS .............................. 20
A. Commercial General Liability
B. Building and Personal Property
C. Claims Made
D. Extended coverage
E. Crime
F. Liability
   1. Contingent
   2. Umbrella
   3. Contractual
G. Valued Policy
H. Product Liability
I. Pro-Rata Liability
J. Inland Marine
   1. Valuable papers and records
K. Comprehensive Personal Liability
L. Auto Policy
   1. Underinsured Motorist coverage
   2. Garagekeepers Insurance
   3. Georgia Auto Insurance Plan
M. Equipment Breakdown
N. Professional Liability

IV. SURPLUS LINES LICENSING ................................. 30
A. Powers and duties of the Insurance Commissioner
B. Required bonds
C. License requirements, issuance, and renewal
D. License revocation, suspension
E. Unfair Trade Practices

V. SURPLUS LINES LAW .............................. .................. 30
A. Purpose
B. Reports, records
C. Coverage and Eligibility
D. Definitions
   1. Authorized/Unauthorized
E. Premiums, evidence of insurance
F. Premium tax
G. Conditions for procuring
H. Rate standards
I. Surplus Lines Association of Georgia
J. Multi-State risks
K. Qualifications for Surplus Lines Insurers
   1. Syndicates
   2. Alien vs. Foreign
   3. Removal from White List
L. Disclosure
M. Premium Rates
N. Procurement
O. Approved List
P. Courtesy Filings
Q. Fees
R. Service of suit
S. Sharing Commissions

GEORGIA INSURANCE
LIMITED HEALTH COUNSELOR
CONTENT OUTLINE
(50 scored questions)
(Exam name updated 8-1-2016)

I. COMPLETING THE APPLICATION, UNDERWRITING, AND DELIVERING THE POLICY 5-10
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. Waiver of Coverage
   7. Late Enrollment
   8. Open Enrollment
B. Underwriting
   1. Insurable interest
   2. Medical information and consumer reports
   3. Fair Credit Reporting Act
4. Risk classification
5. Calculations
6. Medical Information Bureau (MIB)

C. Delivering the policy / Certificate of Participation
   1. When coverage begins / effective date
   2. Explaining the policy and its provisions, riders, exclusions, and ratings to the client

II. TAXES, RETIREMENT, AND OTHER INSURANCE CONCEPTS

A. Third-party ownership
   1. Insured / policy owner

B. Social Security benefits and taxes

III. TYPES OF HEALTH/DISABILITY POLICIES

A. Disability income
   1. Group disability income policy
   2. Long term disability
   3. Short term disability (Loss of time benefits)

B. Accidental death and dismemberment
   1. Simultaneous death
      OCGA 33/24/42

C. Medical expense insurance
   1. Basic hospital, medical, and surgical policies
   2. Health Maintenance Organizations (HMOs)
   3. Preferred provider organizations (PPOs)
   4. Multiple Employer Trusts (METs)
   5. Multiple Employer Welfare Association (MEWAs)
   6. Service organizations (Blue Plans)
   7. Dread disease and limited sickness (cancer) coverage/Critical Illness Policy
   8. Catastrophic Medical Coverage
   9. High deductible health plans

D. Medicare supplement policies

E. Group insurance
   1. Group conversion
   2. Differences between individual and group contracts
   3. General concepts
   4. COBRA
   5. HIPAA
   6. Blanket group coverage
   7. Georgia Continuation
      OCGA E 33/24/21.1; 33/24/21.2

F. Long Term Care
   I. Credit Disability
   J. Accidental Bodily Injury

IV. POLICY PROVISIONS, CLAUSES, AND RIDERS

A. Mandatory provisions
   1. Entire contract
   2. Grace period
   3. Reinstatement
   4. Notice of claim
   5. Claim forms
   6. Proof of loss
   7. Time of payment of claims
   8. Payment of claims
   9. Physical examination and autopsy
   10. Legal actions
   11. Change of beneficiary

B. Optional provisions
   1. Change of occupation

C. Other provisions and clauses
   1. Insuring clause
   2. Free look (10-day, 20-day, etc.)
   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
   14. Facility of payment
   15. Restoration of benefits
   16. Beneficiary designations
      a. Revocable and irrevocable
      b. Contingent beneficiaries
   15. Deductible Carry-over Provision

D. Riders
   1. Impairment rider
   2. Guaranteed insurability rider

E. Rights of renewability
   1. Noncancelable
   2. Cancelable
   3. Guaranteed renewable
   4. Conditionally renewable
   5. Optionally renewable
   6. Group Blanket Policy

F. Uniform Provisions Law

V. SOCIAL INSURANCE

A. Medicare
B. Social Security benefits

VI. OTHER INSURANCE CONCEPTS

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

VII. FIELD UNDERWRITING

A. Completing application and obtaining necessary signatures
B. Explaining sources of insurability information (e.g., MIB Report, Fair Credit Reporting Act, etc.)

C. Upon payment of initial premium, giving prospective conditional receipt and explaining the effect of that receipt (e.g., medical examination, etc.)

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

E. Assuring delivery of policy to client

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

G. In cases where initial premium did not accompany application, obtaining signed statement of continued good health and obtaining premium for transmittal

H. Contract law
   1. Requirements of a contract
   2. Insurable interest
   3. Warranties and representations
   4. Unique aspects of the health contract
      a. Conditional
      b. Adhesion

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

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

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

C. Licensing requirements
   1. Counselor
   2. Reciprocity agreements
   3. License maintenance
   4. License revocation or suspension

D. Consultant practices, responsibilities, and duties
   1. Solicitation and disclosures
   2. Advertising
   3. Standard practices
   4. Fiduciary

E. Unfair/Prohibited Practices
   1. Rebating
   2. Defamation
   3. Discrimination
   4. Misrepresentation
   5. Controlled business

GEORGIA INSURANCE NAVIGATOR CONTENT OUTLINE
(50 scored questions plus 5 pretest questions)

I. AFFORDABLE CARE ACT
   A. Intent of the Law
   B. Major Provisions
   C. Essential Health Benefits
   D. Exemptions

E. Financial assistance availability and determination
   1. Individuals and families
   2. Public programs (i.e., Medicaid and CHIP)
   3. Subsidies and tax credits for small businesses
   4. Groups and financial subsidies
   5. Calculating the Advanced Premium Tax Credit (APTC)

F. Tax Penalties

G. Special Populations
   1. Identifying and reaching (demographic and geographic)
   2. Cultural and linguistic approaches and materials

H. Tribal Considerations

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

   B. Cost, premiums, payments
      1. Copayments
      2. Deductibles
      3. Coinsurance
      4. Low cost and no-cost care available in the Exchange

III. Health Insurance Exchanges
   A. Types of Exchanges
      1. State Based Marketplace (SBM)
      2. State Partnership Marketplace (SPM)
      3. Federally-Facilitated Marketplace (FFM)

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

   C. Individual Exchanges

   D. Small Business Health Options (SHOP) Exchanges

   E. Qualified Health Plans (QHPs)
      1. Essential Health Benefits
      2. Preventative Health Services
      3. Children's Coverage
      4. Dental and Vision Benefits

IV. Navigators
   A. Types
      1. Navigators
      2. Enrollment Assistants
3. Certified Application Counselors

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

C. Privacy and security of health information
1. HIPAA
2. Confidentiality, integrity, and availability of Protected Health Information (PHI)
3. Penalties for violations or noncompliance with HHS regulations
4. Criminal acts

V. Brokers, Agents and Producers
A. Roles and responsibilities
1. Ineligibility as a Navigator or Assister due to compensation
2. Producer licensing, certification and training
3. Compensation
4. Performance metrics

VI. Outreach and education
A. Identify goals (role of Producers, Navigators and Assisters)
B. Digital literacy
1. Computer use
2. Identify best practices for assisting customers who are not online
3. Community computer resources
4. Tracking and reporting results.
C. Medicare and Medicaid
D. Employer-sponsored plans
1. Large Group Employers (101+ employees)
2. Self-insured plans and MEWAs
3. Fully insured plans and METs
4. Small Group Employers
5. Self-employed Business Owners

VII. State laws, rules, and regulations
A. Georgia laws, rules, and regulations pertinent to Life and Accident & Sickness insurance
1. Insurance Department and Commissioner
   a. Broad powers and duties
      Ref: 33-2-1 through 33
   b. Examination of records
      Ref: 33-2-10 through 13
   c. Investigations/Notice of hearing
      Ref: 33-6-6
   d. Penalties
      Ref: 33-6-9
2. General insurance definitions
   a. Authorized/unauthorized and certificate of authority
      Ref: 33-3-1 through 30
   b. Insurance transaction / transacting business
      Ref: 33-1-2 (6)
   c. Rebating
      Ref: 33-6-4 and 5
   d. Defamation
      Ref: 33-6-4 and 5
   e. Unfair Discrimination
      Ref: 33-6-4 and 5
   f. Misrepresentation
      Ref: 33-6-4 and 5
   g. Controlled business
      Ref: 33-6-4 and 5
   h. Twisting and Churning
      Ref: 33-6-4 and 5
   i. Advertising
      Ref: 33-6-4 and 5
3. Licensing of agents & counselors and Navigators
   Ref: 33-23-1 through 46 & 200-203
   a. Agent Responsibility
   b. License maintenance
   c. License revocation or suspension
   d. Temporary License
   e. Counselor License
B. Accident & Sickness insurance only
1. Miscellaneous provisions
2. Medicare Supplement Advertising
   Ref: Reg. 120-2-8-.04
3. Definition of Long Term Care
   Ref: 33-42-4 (5)
4. Long Term Care Partnership requirements
   Ref: Reg. 120-2-16-.34