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 whole life
      2. Limited-pay and single-premium life
   B. Interest/market-sensitive/adjustable life products
      1. Universal life
      2. Variable whole life
      3. Variable universal life
      4. Interest-sensitive whole life
      5. Indexed life
   C. Term life
      1. Types
         a. Level
         b. Decreasing
         c. Return of premium
         d. Annually renewable
      2. Special features
         a. Renewable
         b. Convertible
   D. Annuities
      1. Single and flexible premium
      2. Immediate and deferred
      3. Fixed and variable
      4. Indexed
   E. Combination plans and variations
      1. Joint life
      2. Survivorship life (second to die)

II. POLICY RIDERS, PROVISIONS, OPTIONS, AND EXCLUSIONS .................................................. 18
   A. Policy riders
      1. Waiver of premium and waiver of monthly deduction
      2. Guaranteed insurability
      3. Payor benefit
      4. Accidental death and/or accidental death and dismemberment
      5. Term riders
      6. Other insureds
      7. Long term care
      8. Return of premium
   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
         a. Common disaster
         b. Minor beneficiaries
      2. 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 (eg. participating, non-participating)
      12. Incontestability
      13. Assignments
      14. Suicide
      15. Misstatement of age and gender
      16. Settlement options
      17. Accelerated death benefits
   C. Policy exclusions

III. COMPLETING THE APPLICATION, UNDERWRITING, AND DELIVERING THE POLICIES .................................................. 12
   A. Completing the application
      1. Required signatures
      2. Changes in the application
      3. Consequences of incomplete applications
      4. Warranties and representations
      5. Collecting the initial premium and issuing the receipt
      6. Replacement
      7. Disclosures at point of sale (e.g., HIPAA, HIV consent)
      8. USA PATRIOT Act/anti-money laundering
   B. Underwriting
      1. Insurable interest
      2. Medical information and consumer reports
      3. Fair Credit Reporting Act
      4. Risk classification
      5. Stranger/Investor-owned life insurance (STOLI/IOLI)
   C. Delivering the policy
      1. When coverage begins
      2. Explaining the policy and its provisions, riders, exclusions, and ratings to the client
   D. Contract law
      1. Elements of a contract
      2. Unique aspects of the insurance contract
a. Conditional
b. Unilateral
c. Adhesion
d. Aleatory

IV. TAXES, RETIREMENT, AND OTHER INSURANCE CONCEPTS

A. Third-party ownership
B. Viatical Settlements
C. Life Settlements
D. Group life insurance
   1. Conversion privilege
   2. Contributory vs. noncontributory
E. Retirement plans
   1. Qualified plans
   2. Nonqualified plans
F. Life insurance needs analysis/suitability
   1. Personal insurance needs
   2. Business insurance needs
      a. Key person
      b. Buy sell
G. Social Security benefits
H. Tax treatment of insurance premiums, proceeds, and dividends
   1. Individual life
   2. Group life
   3. Modified Endowment Contracts (MECs)

LIFE AGENT
STATE SPECIFIC CONTENT OUTLINE
(35 scoreable questions plus 5 pretest questions)
All references are to the Texas Insurance Code (Ins.) or the Texas Administrative Code (TAC), unless otherwise noted

I. TEXAS STATUTES AND RULES COMMON TO LIFE AND HEALTH INSURANCE

A. Commissioner of Insurance
   Ref.: Ins. 31.001-.002, 31.021, 38.001, 82.001-.056, 86.001-.002, 201.004, 401.051-.062, 404.051-.053, 481.001-.009, 491.051-.052, 521.003-.004, 4001.005, 4005.101
   1. General powers and duties
   2. Examination of records
   3. Investigation/Notice of hearing
   4. Penalties

B. Insurance definitions
   Ref.: Ins. 801.051-.053; General insurance text
   1. Certificate of authority
   2. Transacting insurance
   3. Foreign, domestic, alien
   4. Stock, mutual

C. Licensing requirements
   Ref.: Ins. 4001.001, 4001.105, 4001.151-.156, 4001.201, 4001.205, 4001.254, 4003.001, 4003.004, 4003.006-.007, 4004.051-.054, 4005.101-.102, 4005.105,
   4052.001, 4054.301-.304, 1115.056; TAC §§1.502, 19.1001-.1030
   1. Types
      a. Agent/Agency
      b. Temporary
      c. Counselor
   2. Exemptions/exceptions
   3. Appointment
   4. Continuing education
   5. License denial, renewal, revocation, suspension
   6. License termination, revocation, suspension

D. Marketing practices
   Ref.: Ins. 541.051-.054, 541.056, 541.060, 542.001-.014, 701.001-.154, 4005.053(c), 4005.101; TAC §§21.4, 21.115, 21.201-.205
   1. Unfair/Prohibited trade practices
      a. Claims methods and practices
      b. False advertising
      c. Misrepresentation
      d. Defamation
      e. Rebating
      f. Fraud
      g. Boycott, coercion, intimidation

E. Agent duties/responsibilities
   Ref.: Ins. 4001.157, 4005.053-.054; TAC §3.120
   1. Commission sharing

II. TEXAS STATUTES AND RULES PERTINENT TO LIFE INSURANCE ONLY

A. Marketing and Solicitation
   1. Advertising/Illustrations

B. Policy provisions
   Ref.: Ins. 1101.003-.008, 1101.011, 1111.052, 1131.002, 1131.110-.112
   1. Policy definitions
   2. Policy provisions
   3. Policy language

C. Group life
   Ref.: Ins. 1131.002, 1131.110-.112

D. Credit life
   Ref.: Ins. 1153.204, TAC §3.5104

E. Nonforfeiture law
   Ref.: Ins. 1105.055, TAC §3.3844

LIFE AND HEALTH-GENERAL KNOWLEDGE CONTENT OUTLINE
Product Knowledge, Terms and Concepts
(100 scoreable questions plus 20 pretest questions)

I. TYPES OF POLICIES

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

B. Interest/market-sensitive/adjustable life products
   1. Universal life
   2. Variable whole life
3. Variable universal life
4. Interest-sensitive whole life
5. Indexed life

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

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

E. Combination plans and variations
1. Joint life
2. Survivorship life (second to die)

II. POLICY RIDERS, PROVISIONS, OPTIONS, AND EXCLUSIONS..........................................................18
A. Policy riders
1. Waiver of premium and waiver of monthly deduction
2. Guaranteed insurability
3. Payor benefit
4. Accidental death and/or accidental death and dismemberment
5. Term riders
6. Other insureds
7. Long term care
8. Return of premium

B. Policy provisions and options
1. Entire contract
2. Insuring clause
3. Free look
4. Consideration
5. Owner’s rights
6. Beneficiary designations
   a. Primary and contingent
   b. Revocable and irrevocable
   c. Common disaster
   d. Minor beneficiaries
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 (eg. participating, non-participating)
12. Incontestability
13. Assignments
14. Suicide
15. Misstatement of age and gender
16. Settlement options
17. Accelerated death benefits

C. Policy exclusions

III. COMPLETING THE APPLICATION, UNDERWRITING, AND DELIVERING THE POLICIES..........................12
A. Completing the application
1. Required signatures
2. Changes in the application
3. Consequences of incomplete applications
4. Warranties and representations
5. Collecting the initial premium and issuing the receipt
6. Replacement
7. Disclosures at point of sale (e.g., HIPAA, HIV consent)
8. USA PATRIOT Act/anti-money laundering

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

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

D. Contract law
1. Elements of a contract
2. Unique aspects of the insurance contract
   a. Conditional
   b. Unilateral
   c. Adhesion
   d. Aleatory

IV. TAXES, RETIREMENT, AND OTHER INSURANCE CONCEPTS..........................................................8
A. Third-party ownership
B. Viatical Settlements
C. Life Settlements
D. Group life insurance
1. Conversion privilege
2. Contributory vs. noncontributory

E. Retirement plans
1. Qualified plans
2. Nonqualified plans

F. Life insurance needs analysis/suitability
1. Personal insurance needs
2. Business insurance needs
   a. Key person
   b. Buy sell

G. Social Security benefits

H. Tax treatment of insurance premiums, proceeds, and dividends
1. Individual life
2. Group life
3. Modified Endowment Contracts (MECs)
V. 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 policy
   B. Accidental death and dismemberment
   C. Medical expense insurance
      1. Basic hospital, medical, and surgical policies
      2. Major medical policies
      3. Health Maintenance Organizations (HMOs)
      4. Preferred Provider Organizations (PPOs)
      5. Point of Service (POS) plans
      6. Flexible Spending Accounts (FSAs)
      7. High Deductible Health Plans (HDHPs) and related
         Health Savings Accounts (HSAs)
   D. Medicare supplement policies
   E. Group insurance
      1. Differences between individual and group contracts
      2. General characteristics
      3. COBRA
   F. Individual/Group Long Term Care (LTC)
   G. Other policies
      1. Dental
      2. Vision
      3. Cancer
      4. Critical illness or specified disease
      5. Worksite (employer-sponsored)
      6. Hospital indemnity
      7. Short-term medical
      8. Accident
   VI. POLICY PROVISIONS, CLAUSES, AND RIDERS ........20
   A. Mandatory and optional provisions
      1. Entire contract
      2. Time limit on certain defenses (incontestable)
      3. Grace period
      4. Reinstatement
      5. Notice of claim
      6. Claim forms
      7. Proof of loss
      8. Time of payment of claims
      9. Payment of claims
      10. Physical examination and autopsy
      11. Legal actions
      12. Change of beneficiary
      13. Misstatement of age or sex
      14. Change of occupation
      15. Illegal occupation
      16. Relation of earnings to insurance
   B. Other provisions and clauses
      1. Insuring clause
      2. Free look
      3. Consideration clause
      4. Probationary period
      5. Elimination period
      6. Waiver of premium
      7. Exclusions and limitations
      8. Preexisting conditions
      9. Coinsurance
      10. Deductibles
      11. Eligible expenses
      12. Copayments
      13. Pre-authorizations and prior approval requirements
      14. Usual, reasonable, and customary (URC) charges
      15. Lifetime, annual, or per cause maximum benefit
         limits
   C. Riders
      1. Impairment/exclusions
      2. Guaranteed insurability
   D. Rights of renewability
      1. Noncancelable
      2. Cancelable
      3. Guaranteed renewable
   VII. SOCIAL INSURANCE .................................................... 3
   A. Medicare (Parts A, B, C, D)
   B. Medicaid
   C. Social Security benefits
   VIII. OTHER INSURANCE CONCEPTS ................................ 4
   A. Total, partial, recurrent and residual disability
   B. Owner’s rights
   C. Dependent children benefits
   D. Primary and contingent beneficiaries
   E. Modes of premium payments
   F. Nonduplication and coordination of benefits (e.g.,
      primary vs. excess)
   G. Occupational vs. non/occupational
   H. Tax treatment of premiums and proceeds of
      insurance contracts (e.g., disability income and
      medical expenses, etc.)
   I. Managed care
   J. Workers Compensation
   K. Subrogation
   IX. FIELD UNDERWRITING PROCEDURES ....................... 9
   A. Completing the application
   B. Explaining sources of insurability and HIPAA
      privacy information (e.g., MIB Report, Fair Credit
      Reporting Act, etc.)
   C. Initial premium payment and receipt and
      consequences of the receipt (e.g., medical
      examination, etc.)
   D. Submitting application (and initial premium if
      collected) to company for underwriting
   E. Policy delivery
   F. Explaining policy and its provisions, riders,
      exclusions, and ratings to clients
   G. Replacement
   H. Contract law
      1. Elements of a contract
      2. Insurable interest
      3. Warranties and representations
4. Unique aspects of the insurance contract
   a. Conditional
   b. Unilateral
   c. Adhesion
   d. Aleatory

LIFE and HEALTH AGENT
STATE SPECIFIC CONTENT OUTLINE
(25 scoreable questions plus 5 pretest questions)
All references are to the Texas Insurance Code (Ins.) or the Texas Administrative Code (TAC), unless otherwise noted

I. TEXAS STATUTES AND RULES COMMON TO LIFE AND HEALTH INSURANCE ................................. 12
A. Commissioner of Insurance
   Ref.: Ins. 31.001-.002, 31.021, 38.001, 82.001-.056, 86.001-.002, 201.004, 401.051-.062, 404.051-.053, 481.001-.009, 491.051-.052, 521.003-.004, 4001.005, 4005.102
1. General powers and duties
2. Examination of records
3. Investigation/Notice of hearing
4. Penalties
B. Insurance definitions
   Ref.: Ins. 801.051-.053; General insurance text
   1. Certificate of authority
   2. Transacting insurance
   3. Foreign, domestic, alien
   4. Stock, mutual
C. Licensing requirements
   Ref.: Ins. 4001.003, 4001.105, 4001.151-.156, 4001.201, 4001.205, 4001.254, 4003.001, 4003.004, 4003.006-.007, 4004.051-.054, 4005.101-.102, 4005.105, 4052.001, 4054.301-.304, 1115.056; TAC §§1.502, 19.1001-.1030
   1. Types
      a. Agent/Agency
      b. Temporary
      c. Counselor
   2. Exemptions/exceptions
   3. Appointment
   4. Continuing education
   5. License denial, renewal, expiration
   6. License termination, revocation, suspension
D. Marketing practices
   Ref.: Ins. 541.051-.054, 541.056, 541.060, 542.001-.014, 701.001-.154, 4005.053(c), 4005.101; TAC §§21.4, 21.115, 21.201-.205
   1. Unfair/Prohibited trade practices
      a. Claims methods and practices
      b. False advertising
      c. Misrepresentation
      d. Defamation
      e. Rebating
      f. Fraud
      g. Boycott, coercion, intimidation
E. Agent duties/responsibilities
   Ref.: Ins.4001.157, 4005.053-.054; TAC §3.120
   1. Commission sharing
II. TEXAS STATUTES AND RULES PERTINENT TO LIFE INSURANCE ONLY ............................................. 5
A. Marketing and Solicitation
   1. Advertising/Illustrations
B. Policy provisions
   Ref: Ins.1101.003-.008, 1101.011, 1111.052, 1551.254; TAC §§3.101-.106, 3.111-.112, 3.119, 3.123, 3.1708, 3.4301-.4317
C. Group life
   Ref: Ins. 1131.002, 1131.110-.112
D. Credit life
   Ref.: Ins. 1153.204, TAC § 3.5104
E. Nonforfeiture law
   Ref.: Ins. 1105.055, TAC § 3.3844
III. TEXAS STATUTES AND RULES PERTINENT TO ACCIDENT AND HEALTH INSURANCE ONLY ........... 5
A. Required policy provisions
   1. Coverage for newborns
      Ref.: Ins. 1367.003; TAC § 3.3403
   2. Coverage for drug and alcohol treatment
      Ref.: Ins.1368.005
B. Medicare supplement
   Ref.: TAC §§3.3301-.3310, 3.3312-.3313, 3.3315-.3325
   1. Minimum standards
   2. Cancellation
C. AIDS testing requirements
   Ref: TAC § 21.704 -.705
D. Long Term Care
   Ref: TAC §§3.3804, 3.3822, 3.3832
E. Small group health insurance
   Ref: TAC § 26.8
   1. Eligibility
   2. Coverage and Benefits
F. Certificate of Coverage
   Ref.: Ins. 887.251 and 887.254
G. Affordable Care Act
   1. Exchanges/Marketplace
   2. Taxes, penalties, and subsidies
   3. Essential health benefits
      a. Mental health parity
      b. Pediatric services
      c. Preventive services
   4. Employer notification responsibilities
IV. TEXAS STATUTES AND RULES PERTINENT TO HEALTH MAINTENANCE ORGANIZATIONS (HMOS).................. 3
   Ref.: TAC §§11.505, 11.506
A. Definitions
B. Evidence of coverage
C. Nonrenewal/cancellation
D. Enrollment
### PROPERTY AND CASUALTY - GENERAL KNOWLEDGE CONTENT OUTLINE

#### Product Knowledge, Terms and Concepts

(100 scoreable questions plus 20 pretest questions)

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

**D. Inland marine**
- 1. Personal Articles floaters
- 2. Commercial Property floaters

**E. National Flood Insurance Program**

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

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#### 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/agreed value
  - 5. Salvage value

**H. Proximate cause**

**I. Deductible**

**J. Indemnity**

**K. Limits of liability**

**L. Coinsurance/Insurance to value**

**M. Occurrence**

**N. Cancellation**

**O. Nonrenewal**

**P. Vacancy and unoccupancy**

**Q. Liability**
- 1. Absolute
- 2. Strict
- 3. Vicarious

**R. NEGLIGENCE**

**S. Binder**

**T. Endorsements**

**U. Blanket vs. Specific**

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#### III. POLICY PROVISIONS AND CONTRACT LAW .............. 11

**A. Declarations**

**B. Insuring agreement**

**C. Conditions**

**D. Exclusions**

**E. Definition of the insured**

**F. Duties of the insured**

**G. Obligations of the insurance company**

**H. Mortgagee rights**

**I. Proof of loss**

**J. Notice of claim**

**K. Appraisal**

**L. Other Insurance Provision**

**M. Subrogation**

**N. Elements of a contract**

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

**P. Sources of underwriting information**

**Q. Fair Credit Reporting Act**

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

**S. Policy Application**

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

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#### IV. TYPES OF POLICIES, BONDS, AND RELATED TERMS ........................................................... 25

**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) 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
   (1) Per occurrence
   (2) Annual Aggregate
g. Damage to Property of Others

B. Automobile: personal auto and business auto
1. Liability
   a. Bodily Injury
   b. Property Damage
   c. Split Limits
d. Combined Single Limit
2. Medical Payments
3. Physical Damage (collision; other than collision; specified perils)
4. Uninsured motorists
5. Underinsured motorists
6. Who is an insured
7. Types of Auto
   a. Owned
   b. Non-owned
c. Hired
d. Temporary Substitute
e. Newly Acquired Autos
f. Transportation Expense and Rental Reimbursement Expense
8. 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
2. Work-related vs. non-work-related
3. Other states’ insurance
4. Employers Liability
5. Exclusive remedy
6. Premium Determination

D. Crime
1. Employee Dishonesty
2. Theft
3. Robbery
4. Burglary
5. Forgery and Alteration
6. Mysterious disappearance

E. Bonds
1. Surety
2. Fidelity

F. Professional liability
1. Errors and Omissions
2. Medical Malpractice
3. Directors and Officers (D&O)

4. Employment Practices Liability (EPLI)
5. Cyber liability and data breach
G. Umbrella/Excess Liability

V. INSURANCE TERMS AND RELATED CONCEPTS ........ 14
A. Risk
B. Hazards
   1. Moral
   2. Morale
   3. Physical
C. Indemnity
D. Insurable interest
E. Loss valuation
   1. Actual cash value
   2. Replacement cost
   3. Market value
   4. Stated/agreed value
   5. Salvage value
F. Negligence
G. Liability
H. Occurrence
I. Binders
J. Warranties
K. Representations
L. Concealment
M. Deposit Premium/Audit
N. Certificate of Insurance
O. Law of Large Numbers
P. Pure vs. Speculative Risk
Q. Endorsements
R. Damages
   1. Compensatory
      a. General
      b. Special
   2. Punitive
S. Compliance with provisions of Fair Credit Reporting Act

VI. POLICY PROVISIONS .................................................... 11
A. Declarations
B. Insuring agreement
C. Conditions
D. Exclusions and Limitations
E. Definition of the insured
F. Duties of the insured after a loss
G. Cancellation and nonrenewal provisions
H. Supplementary payments
I. Proof of loss
J. Notice of claim
K. Arbitration
L. Other insurance
M. Subrogation
N. Loss settlement provisions including consent to settle a loss
O. Terrorism Risk Insurance Act (TRIA)
PROPERTY AND CASUALTY AGENT
STATE SPECIFIC CONTENT OUTLINE

(25 scoreable questions plus 5 pretest questions)
All references are to the Texas Insurance Code (Ins.) or the Texas Administrative Code (TAC), unless otherwise noted

I. TEXAS STATUTES AND RULES COMMON TO
PROPERTY AND CASUALTY INSURANCE .......... 15

A. Commissioner of Insurance
Ref.: Ins. 31.001, 31.002, 31.021, 201.004, 404.051-.053, 481.001-.009, 491.051, 521.003-.004, 401.051-.062, 82.001-.056, 4001.005, 38.001-.002, 401.051-.062, 82.001-.056, 4005.102
1. General powers and duties
2. Examination of records
3. Investigation/Notice of hearing
4. Penalties

B. Insurance definitions
Ref.: Ins. 801.051-.053; General insurance text; TAC §15.2
1. Certificate of authority
2. Transacting insurance
3. Foreign, domestic, alien
4. Stock, mutual
5. Admitted/nonadmitted
6. Texas Lloyds

C. Licensing requirements
Ref.: Ins. 981.202, 1115.056, 4001.003, 4001.105, 4001.151-.156, 4001.201, 4001.205, 4001.254, 4003.001, 4003.004, 4003.006-.007, 4004.051-.054, 4005.101-.102, 4005.105, 4051.051, 4053.051, 4056.001-.004, 4153.051; TAC §§1.502, 19.1001-.1030, 19.1201-.1206, 19.1301-.1320, 19.1501-.1503
1. Types
   a. Agent
   b. Nonresident agent
   c. Temporary
   d. Limited license
   e. Managing general agent
   f. Surplus lines
   g. Adjuster
   h. Insurance service representative
   i. Risk manager
   j. Emergency
2. Exemptions/exceptions
3. Appointment
4. Continuing education
5. License denial, renewal, expiration
6. License termination, revocation, suspension

D. Marketing practices
Ref.: Ins. 541.051-.054, 541.056, 541.060, 542.001-.014, 701.001-.154, 4001.104, 4005.101; TAC §§21.4, 21.201-.205, 21.111, 21.115
1. Unfair/Prohibited trade practices
   a. Claims methods and practices
   b. False advertising
   c. Misrepresentation
   d. Defamation
   e. Controlled business
   f. Rebating
   g. Discrimination
   h. Fraud
   i. Unfair competition
   j. Boycott, coercion, intimidation
2. Rating and underwriting practices

E. Agent duties/responsibilities
Ref.: General insurance text
1. Fiduciary capacity

II. TEXAS STATUTES AND RULES PERTINENT TO
PROPERTY AND CASUALTY INSURANCE.......... 10

A. Property and casualty definitions
Ref.: TAC §5.502

B. Surplus lines
Ref.: Ins. 981.001-.004, 981.057; TAC § 15.2-15.6

C. Approval of Rates and Forms
Ref: Texas Insurance Code Sec. 5.35

D. Homeowner's Insurance
1. Declination, cancellation, nonrenewal
Ref: General insurance text
2. Texas FAIR Plan Association
3. Texas Windstorm Insurance Association (TWIA)
4. Loss settlement provisions
Ref: Texas Insurance Code §542.051 through §542.061; §542.151 through §542.154
5. Liquidated demand
Ref: Texas Insurance Code §862.053

E. Automobile insurance
1. Provisions
Ref: Transportation Code: Chapter 601; Ins. 1952.101–.110, Ins. 1952.151–.161TAC §5.204
   a. Coverage
   b. Uninsured Motorists/Underinsured Motorists
   c. Personal Injury Protection (PIP)
   d. Medical payments
2. Financial responsibility and required minimum liability limits
Ref: Transportation Code: §§601.051, 601.053, 601.056-.057, 601.071-.072
3. Renewal, nonrenewal, and cancellation
Ref: Ins. 551.101–.113, 551.151–.152; TAC § 5.7002
4. Texas Automobile Insurance Plan Association
Ref: Ins. 2151.051–.154

F. Workers' Compensation
Ref: Texas Labor Code Title 5: §§401.011, 406.031-032, 034, 408.041, .82, .186
1. Definitions
2. Coverage
3. Benefits

G. Texas Property and Casualty Insurance
Guaranty Association
Ref: Ins. 462.001–.351; TAC§ 29.1

H. Joint Underwriting Association (JUA)
PERSONAL LINES - GENERAL KNOWLEDGE
CONTENT OUTLINE

Product Knowledge, Terms and Concepts
(75 scoreable questions plus 11 pretest questions)

I. TYPES OF PROPERTY POLICIES ........................................... 10
   A. Homeowners
      1. HO-2
      2. HO-3
      3. HO-4
      4. HO-5
      5. HO-6
      6. HO-8
   B. Dwelling policies
      1. DP-1
      2. DP-2
      3. DP-3
   C. Inland marine
      1. Personal Articles floaters
   D. National Flood Insurance Program
   E. Others
      1. Earthquake
      2. Mobile Homes
      3. Watercraft
      4. Windstorm

II. TYPES OF CASUALTY POLICIES ...................................... 13
   A. Automobile: personal auto
      1. Liability
         a. Bodily Injury
         b. Property Damage
         c. Split Limits
         d. Combined Single Limit
      2. Medical Payments
      3. Physical Damage (collision; other than collision; specified perils)
      4. Uninsured motorists
      5. Underinsured motorists
      6. Who is an insured
      7. Types of Auto
         a. Owned
         b. Non-owned
         c. Hired
         d. Temporary Substitute
         e. Newly Acquired Autos
         f. Transportation Expense and Rental Reimbursement Expense
      8. Exclusions
   B. Umbrella/Excess liability

III. PROPERTY AND CASUALTY INSURANCE TERMS AND RELATED CONCEPTS ........................................... 28
   A. Insurance
      1. Law of Large Numbers
   B. Insurable interest
   C. Risk
      1. Pure vs. Speculative Risk
   D. Hazard
      1. Moral
      2. Morale
      3. Physical
   E. Peril
   F. Loss
      1. Direct
      2. Indirect
   G. Loss Valuation
      1. Actual cash value
      2. Replacement cost
      3. Market value
      4. Stated value
      5. Salvage value
   H. Proximate cause
      I. Deductible
   J. Indemnity
   K. Limits of liability
   L. Coinsurance/Insurance to value
   M. Occurrence
   N. Cancellation
   O. Nonrenewal
   P. Vacancy and unoccupancy
   Q. Liability
      1. Absolute
      2. Strict
      3. Vicarious
   R. Negligence
   S. Binder
   T. Endorsements
   U. Blanket vs. Specific
   V. Burglary, Robbery, Theft, and Mysterious Disappearance
   W. Warranties
   X. Representations
   Y. Concealment
   Z. Deposit Premium/Audit
   AA. Certificate of Insurance
   BB. Damages
      1. Compensatory
         a. General
         b. Special
      2. Punitive
   CC. Compliance with Provisions of Fair Credit Reporting Act

IV. PROPERTY AND CASUALTY POLICY PROVISIONS AND CONTRACT LAW ........................................... 24
   A. Declarations
   B. Insuring agreement
   C. Conditions
   D. Exclusions
   E. Definition of the insured
   F. Duties of the insured after a loss
   G. Obligations of the insurance company
   H. Mortgagee rights
      I. Proof of loss
      J. Notice of claim
      K. Appraisal
L. Other Insurance Provision
M. Subrogation
N. Elements of a contract
O. Sources of underwriting information
P. Fair Credit Reporting Act
Q. Privacy Protection (Gramm Leach Bliley)
R. Policy Application
S. Terrorism Risk Insurance Act (TRIA)
T. Cancellation and nonrenewal provisions
U. Supplementary payments
V. Arbitration
W. Loss settlement provisions including consent to settle a loss

PERSONAL LINES AGENT
STATE SPECIFIC CONTENT OUTLINE
(25 scoreable questions plus 5 pretest questions)

I. TEXAS STATUTES AND RULES COMMON TO ALL LINES OF INSURANCE

A. Commissioner of Insurance
   Ref.: Ins. 31.001, 31.002, 31.021, 201.004, 404.051-.053, 481.001-.009, 491.051, 491.052, 521.003-.004, 4001.005, 38.001, 86.001-.002, 401.051-.062, 82.001-.056, 4005.102
   1. General powers and duties
   2. Examination of records
   3. Investigation/Notice of hearing
   4. Penalties

B. Insurance definitions
   Ref.: Ins. 801.051-.053; General insurance text; TAC §15.2
   1. Certificate of authority
   2. Transacting insurance
   3. Foreign, domestic, alien
   4. Stock, mutual
   5. Admitted/nonadmitted

C. Licensing requirements
   Ref.: Ins. 981.202, 1115.056, 4001.003, 4001.105, 4001.151-.156, 4001.201, 4001.205, 4001.254, 4003.001, 4003.004, 4003.006-.008, 4004.051-.054, 4051.101-.102, 4055.010.001, 4055.010.051, 4056.001-.004, 4153.051; TAC §§1.502, 19.1001-.1030, 19.1201-.1206, 19.1301-.1320, 19.1501-.1503
   1. Types
      a. Agent
      b. Nonresident agent
      c. Temporary
      d. Limited license
      e. Managing general agent
      f. Surplus lines
      g. Adjuster
      h. Insurance service representative
      i. Risk manager
      j. Emergency
   2. Exemptions/exceptions

   3. Appointment
   4. Continuing education
   5. License denial, renewal, expiration
   6. License termination, revocation, suspension

D. Marketing practices
   Ref.: Ins. 541.051-.054, 541.056, 542.001-.014, 701.001-.154, 4001.104, 4005.101; TAC §§21.4, 21.201-.205, 21.111, 21.115
   1. Unfair/Prohibited trade practices
      a. Claims methods and practices
      b. False advertising
      c. Misrepresentation
      d. Defamation
      e. Controlled business
      f. Rebutting
      g. Discrimination
      h. Fraud
      i. Unfair comparison
      j. Boycott, coercion, intimidation
   2. Rating and underwriting practices

E. Agent duties/responsibilities
   Ref.: General insurance text
   1. Fiduciary capacity

II. TEXAS STATUTES AND RULES PERTINENT TO PERSONAL LINES INSURANCE

A. Property and casualty definitions
   Ref.: TAC §5.5002

B. Approval of Rates and Forms
   Ref: Texas Insurance Code Sec. 5.35

C. Homeowner's Insurance
   1. Declination, cancellation, nonrenewal
      Ref: General insurance text
   2. Texas FAIR Plan Association
   3. Texas Windstorm Insurance Association (TWIA)
   4. Loss settlement provisions
      Ref: Texas Insurance Code §542.051 through §542.061; §542.151 through §542.154
   5. Liquidated demand
      Ref: Texas Insurance Code §862.053

D. Automobile insurance
   1. Provisions
      Ref: Transportation Code: Chapter 601; Ins. 1952.101–.110, Ins. 1952.151–.161 TAC §5.204
      a. Coverage
      b. Uninsured Motorists/Underinsured Motorists
      c. Personal Injury Protection (PIP)
   2. Financial responsibility and required minimum liability limits
      Ref: Transportation Code: §§601.051, 601.053, 601.056-.057, 601.071-.072
   3. Renewal, nonrenewal, and cancellation
      Ref: Ins. 551.101–.113, 551.151–.152, TAC § 5.7002
   4. Texas Automobile Insurance Plan Association
      Ref: Ins. 2151.051–.154

E. Texas Property and Casualty Insurance Guaranty Association
LIFE AND HEALTH COUNSELOR
CONTENT OUTLINE
(150 scoreable questions)
This examination will test topics listed on the following content outline and is composed of one hundred fifty (150) four-option, multiple choice questions.
All references are to General insurance texts, unless otherwise noted.

I. TYPES OF LIFE POLICIES
All references are to General insurance texts and forms, unless otherwise noted

A. Whole life products
   1. Ordinary (straight) life
   2. Limited-pay and single premium life
   3. Modified and graded premium whole life

B. Interest–sensitive life products
   1. Universal life
   2. Variable life/Variable whole life
   3. Variable universal life
   4. Interest sensitive whole life
   5. Fixed premium vs. flexible premium

C. Term life
   1. Level, decreasing, increasing
   2. Renewable term

D. Combination policies and variations
   1. Joint life
   2. Survivor life

E. Annuities
   1. Single, level, flexible premium
   2. Immediate and deferred
   3. Fixed and variable
   4. Joint and last survivor
   5. Uses

II. POLICY RIDERS, PROVISIONS, OPTIONS, AND EXCLUSIONS
A. Policy riders
   1. Waiver of premium
   2. Guaranteed insurability

B. Policy provisions and options
   1. Entire contract
   2. Insuring clause
   3. Free look
   4. Consideration clause
   5. Owner’s rights
   6. Beneficiary designations
      a. Primary and contingent
      b. Revocable and irrevocable
      c. Common disaster
      d. Changes
   7. Premium payment
      a. Modes
      b. Grace period

   c. Automatic premium loan
   8. Reinstatement
   9. Policy loans and withdrawals
   10. Nonforfeiture options
   11. Dividends and dividend options
   12. Incontestability
   13. Exclusions
   14. Misstatement of age
   15. Settlement options
   16. Suicide

III. TAXES, RETIREMENT, AND OTHER INSURANCE CONCEPTS
A. Third party ownership
B. Group life insurance
   1. Contributory vs. noncontributory

C. Retirement plans
   1. Tax-qualified
   2. Nonqualified

D. Business insurance
   1. Key employee
   2. Buy and sell agreement
   3. Split Dollar
   4. Keogh Plan
   5. Simplified Employee Pensions (SEPs)
   6. Tax sheltered annuities (TSAs)

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)

G. IRAs

H. Accelerated Death Benefits

I. Cash Values/Cash Value Accumulation Test

IV. TYPES OF HEALTH POLICIES
A. Disability income
   1. Individual disability income
   2. Group disability income
   3. Occupational and nonoccupational

B. Accidental death and dismemberment

C. Medical expense insurance
   1. Major medical policies (including comprehensive)
   2. Health Maintenance Organizations (HMOs)
   3. Preferred Provider Organizations (PPOs)
   4. Multiple Employer Trusts (METs)

D. Medicare Supplement policies

E. Group health insurance
   1. Consolidated Omnibus Budget Reconciliation Act (COBRA)
   2. Health Insurance Portability and Accountability Act (HIPAA)
   3. General concepts

F. Long Term Care

TEXAS Insurance Supplement - Examination Content Outlines
Effective: September 1, 2016
V. HEALTH POLICY PROVISIONS, CLAUSES, RIDERS, AND OPTIONS
A. Mandatory provisions
   1. Entire contract
   2. Time limit on certain defenses
   3. Grace period
   4. Reinstatement
   5. Payment of claims
   6. Physical examination and autopsy
   7. Legal actions
   8. Change of beneficiary
B. Other provisions and clauses
   1. Insuring clause
   2. Free look
   3. Consideration clause
   4. Elimination period
   5. Waiver of premium
   6. Coinsurance
C. Optional provisions
   1. Change of occupation
   2. Misstatement of age
D. Renewability
   1. Cancellable/noncancellable
   2. Guaranteed renewable
   3. Conditionally renewable

VI. SOCIAL INSURANCE
A. Medicaid
B. Medicare
C. Social Security

VII. OTHER INSURANCE CONCEPTS AND CONTRACT LAW
A. Primary and contingent beneficiaries
B. Tax treatment of premium and proceeds of insurance contracts disability income, medical expenses, etc.
C. Nonduplication and coordination of benefits
D. Requirements of a contract
E. Unique aspects of a health contract
   1. Conditional
   2. Unilateral
   3. Adhesion

VIII. LIFE AND HEALTH AGENT RESPONSIBILITIES AND PROCEDURES
A. Completing the application
   1. Required signatures
   2. Changes in the application
   3. Incomplete application
   4. Collecting the initial premium and issuing the receipt
   5. Initial premium not with application
B. Underwriting
   1. Insurable interest
   2. Medical information/Statement of Good Health
   3. Fair Credit Reporting Act
   4. Risk classification
C. Delivery

IX. TEXAS STATUTES AND RULES COMMON TO LIFE, ACCIDENT AND HEALTH INSURANCE
All references are to the Texas Insurance Code (Ins.) or the Texas Administrative Code (TAC), unless otherwise noted
A. Commissioner of Insurance
   Ref.: Ins. 31.001-.002, 31.021, 38.001, 82.001-.056, 86.001-.002, 201.004, 401.051-.062, 404.051-.053, 481.001-.009, 491.051-.052, 521.003-.004, 4001.005, 4005.102
   1. General powers and duties
   2. Examination of records
   3. Investigation/Notice of hearing
   4. Penalties
B. Licensing requirements
   Ref.: Ins. 4001.003, 4001.105, 4001.151-.156, 4001.201, 4001.205, 4001.254, 4003.001, 4003.004, 4003.006-.007, 4004.051-.054, 4005.101-.102, 4005.105, 4052.001, 4054.301-.304, 1115.056; TAC §§1.502, 19.1001-.1030
   1. Counselor
   2. Exemptions/exceptions
   3. Agreements
   4. License denial, renewal, expiration
   5. License termination, revocation, suspension
C. Marketing practices
   Ref.: Ins. 541.051-.054, 541.056, 541.060, 542.001-.014, 701.001-.154, 4001.104, 4005.053(c), 4005.101; TAC §§21.4, 21.201-.205, 21.111, 21.115
   1. Rebating
   2. Misrepresentation
   3. Defamation
   4. Unfair discrimination
D. Texas Life, Accident, Health and Hospital Insurance Guaranty Association
   Ref.: Ins. 463.001-.451, TAC §21.6

X. TEXAS LAWS AND RULES PERTINENT TO LIFE INSURANCE ONLY
A. Marketing and solicitation
   1. Advertising
   2. Illustrations
B. Group Life
   Ref.: Ins. 1131.002, 1131.110-.112
   1. Eligible groups
C. Credit life
   Ref.: Ins. 1153.204, TAC §3.5104

XI. TEXAS LAWS AND RULES PERTINENT TO ACCIDENT AND HEALTH INSURANCE ONLY
A. Other Required Coverage and Provisions
   1. Newborn and adopted children
      Ref: Ins.1201.064, 1367.003; TAC § 3.3403
   2. Handicapped dependents
I. TYPES OF PROPERTY POLICIES
   A. Personal lines
      1. Dwelling and contents (DP forms)
      2. Personal liability
      3. Homeowners (ISO HO forms)
   B. Commercial lines
      1. Commercial property
         a. Commercial building and personal property form
         b. Causes of loss forms
      2. Commercial Package Policy (CPP)
      3. Businessowners Policy (BOP)
      4. Crime
   C. Inland marine
      1. Personal floaters
      2. Commercial floaters
   D. Others
      1. Flood

II. TYPES OF CASUALTY POLICIES
   A. Automotive: personal auto
      1. Liability
      2. Medical Payments
      3. Physical damage (collision and other than collision/comprehensive)
      4. Uninsured motorists
      5. Underinsured motorists
   B. 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

III. INSURANCE TERMS AND RELATED CONCEPTS
   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. Limits of liability
   K. Extensions of coverage

IV. 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. Proof of loss
   I. Notice of claim
   J. Appraisal
   K. Subrogation
   L. Arbitration
   M. Elements of a contract
   N. Binders
   O. Fair Credit Reporting Act
   P. Liquidated Demand
      Ref: Texas Insurance Code §862.053

V. TEXAS STATUTES AND RULES COMMON TO PROPERTY AND CASUALTY INSURANCE
   All references are to the Texas Insurance Code (Ins.) or the Texas Administrative Code (TAC), unless otherwise noted
   A. Commissioner of Insurance
      Ref.: Ins. 31.001, 31.002, 31.021, 201.004, 404.051-.053, 481.001-.009, 491.051, 491.052, 521.003-.004, 4001.005, 38.001, 86.001-.002, 401.051-.062, 82.001-.056, 4005.102
      1. General powers and duties
      2. Examination of records
      3. Investigation
      4. Penalties
   B. Insurance definitions
      Ref.: Ins. 801.051-.053; General insurance text; TAC §15.2
      1. Certificate of authority
      2. Transacting insurance
3. Stock, mutual
4. Admitted/nonadmitted

C. Licensing requirements
Ref.: Ins. 981.202, 1115.056, 4001.003, 4001.105,
4001.151-.156, 4001.201, 4001.205, 4001.254,
4003.001, 4003.004, 4003.006-.007, 4004.051-.054,
4005.101-.102, 4005.105, 4051.051, 4053.051,
4056.001-.004, 4153.051; TAC §§1.502, 19.1001-.1030,
19.1201-.1206, 19.1301-.1320, 19.1501-.1503

1. Types
   a. Agent
   b. Nonresident agent
   c. Temporary
   d. Limited lines
   e. Surplus lines
   f. Adjuster
   g. Insurance service representative
   h. Emergency
2. Exemptions/exceptions
3. Appointment
4. Continuing education
5. License denial, renewal, expiration
6. License termination, revocation, suspension

D. Marketing practices
Ref.: Ins. 541.051-.054, 541.056, 541.060, 542.001-.014,
701.001-.154, 4001.104, 4005.101; TAC §§21.4, 21.201-
.205, 21.111, 21.115

1. Unfair/Prohibited trade practices
   a. Claims methods and practices
   b. Misrepresentation
   c. Defamation
   d. Controlled business
   e. Rebating
   f. Fraud
2. Rating and underwriting practices

VI. TEXAS STATUTES AND RULES PERTINENT TO
PROPERTY AND CASUALTY INSURANCE

A. Property and casualty definitions
Ref.: TAC §5.5002

B. Surplus lines
Ref.: Ins. 981.001-.004, 981.057; TAC §15.2-15.6

C. Homeowner's Insurance
1. Declination, cancellation, nonrenewal
Ref: General insurance text
2. Texas FAIR Plan Association
3. Texas Windstorm Insurance Association (TWIA)

D. Automobile insurance
1. Provisions
Ref: Transportation Code: Chapter 601; Ins.
1952.101-.110, Ins. 1952.151-.161; TAC §5.204
   a. Coverage
   b. Uninsured Motorists/Underinsured Motorists
   c. Personal Injury Protection (PIP)
2. Financial responsibility and required minimum
liability limits

Ref: Transportation Code: §§601.051, 601.053,
601.056-.057, 601.071-.072
3. Renewal, nonrenewal, and cancellation
Ref: Ins. 551.101-.113, 551.151-.152; TAC § 5.7002
4. Texas Automobile Insurance Plan Association
Ref: Ins. 2151.051-.154

E. Workers' Compensation
Ref: Texas Labor Code Title 5: §§401.011-.013,
401.022, 403.006-.007, 406.002, 406.034, 408.041,
408.061-.064, 408.081-.086, 408.101-.105, 408.121-.129,
408.141-.151, 408.161-.162, 408.182, 409.001-.004,
417.002
1. Benefits

F. Texas Property and Casualty Insurance
Guaranty Association
Ref: Ins. 462.001-.351; TAC § 29.1

G. Joint Underwriting Association (JUA)

SURPLUS LINES
CONTENT OUTLINE
(60 scoreable questions)

This examination will test topics listed on the following content outline and is composed of sixty (60) four-option, multiple choice questions.

All references are to General insurance texts and forms, unless otherwise noted

I. INSURANCE TERMS AND RELATED CONCEPTS
   A. Insurance
   B. Elements of a contract
   C. Indemnity
   D. Risk
   E. Hazard
   F. Peril
   G. Loss
   H. Proximate cause
   I. Liability
   J. Actual Cash Value
   K. Replacement cost
   L. Subrogation
   M. Salvage
   N. Negligence
   O. Warranties, representation/misrepresentation
   P. Lloyd's
   Q. Reinsurance

II. TEXAS STATUTES AND RULES PERTINENT TO
SURPLUS LINES INSURANCE

All references are to the Texas Insurance Code (Ins.) or the Texas Administrative Code (TAC), unless otherwise noted

A. Commissioner of Insurance
Ref.: Ins. 31.001-.002, 31.021, 981.009
1. General powers and duties
2. Examination of records
3. Investigation/hearing
4. Penalties/sanctions
B. Definitions
1. Surplus lines insurance
   Ref.: Ins. 981.002
2. Managing General Agent
   Ref.: Ins. 4053.001, 4053.051; TAC §19.1202
3. Insurance transaction
   Ref.: General insurance text
4. Authorized/unauthorized, admitted/non-admitted
   Ref.: Ins. 101.301; TAC§15.8
5. Purchasing groups
   Ref.: Ins. 2201.001-.259
6. Risk retention
   Ref.: Ins. 2201.001-.209
7. Domestic, foreign, and alien companies
   Ref.: General insurance text
8. Stock, mutual companies
   Ref.: General insurance text
C. Licensing requirements
   Ref.: Ins. 981.202–204; TAC §15.3-.4
   1. Surplus lines agent
   2. License renewal
   3. License suspension, revocation, termination
D. Marketing practices
   Ref.: Ins. 541.051-.054, 541.057, 541.061, 542.001-.014, -051-.061, 4001.104, 4005.053, 4005.101; TAC §21.4, 21.201-.205, 21.111, 21.115
   1. Unfair/Prohibited trade practices
      a. Claims methods and practices
      b. False advertising
      c. Misrepresentation
      d. Defamation
      e. Controlled business
      f. Rebating
      g. Unfair discrimination
      h. Fraud
      i. Unfair comparison
      j. Boycott, coercion, intimidation
E. Surplus lines insurance
   Ref.: Ins. 981.001-002; TAC § 15.2
   1. Purpose/definitions
   2. Premium payments and unearned premiums
      Ref.: Ins. 981.007
   3. Evidence of insurance
      Ref.: Ins. 981.103; TAC §15.22
   4. Premium taxes
      Ref.: Ins. 225.004, 225.006; Pub. Fin. TAC §3.822
   5. Reports and notices
      Ref.: Ins. 981.216-217
   6. Eligible unauthorized insurers
      Ref.: Ins. 981.002
   7. Commissions
      Ref.: 981.212; 225.001
   8. Stamping Office
      Ref.: Ins. 981.105, 981.151-160; TAC §15.23, 15.101
   9. Recordkeeping
   Ref.: Ins. 981.215-216; TAC §§15.5, 15. 7, 15.12, 15.14-.17, 15.19-.20
   10. Minimum capital and surplus
      Ref.: Ins. 981.057
   11. Contract requirements
      Ref.: Ins. 981.102; TAC §15.21
   12. Service of process
      Ref.: Ins. 804.106
   13. Advertising
      Ref.: Ins. Ch. 981.219

RISK MANAGER
CONTENT OUTLINE
(100 scoreable questions)
This examination will test topics listed on the following content outline and is composed of one hundred (100) four-option, multiple choice questions.
All references are General insurance text and forms, unless otherwise noted

I. INSURANCE TERMS AND RELATED CONCEPTS
   A. Risk
   B. Hazard
   C. Peril
   D. Loss/Causes of loss
   E. Exposure
   F. Indemnity
   G. Liability
   H. Deductible
   I. Contractual ambiguities
   J. Negligence
   K. Torts
   L. Personal property
   M. Actual cash value
   N. Occurrences
   O. Warranty
   P. Insurable interest

II. POLICY PROVISIONS
   A. Declarations
   B. Insuring Agreement
   C. Conditions
   D. Exclusions
   E. Duties of the insured after a loss

III. RISK MANAGEMENT
   A. Types of loss exposure
      1. Property/Commercial property
      2. Accounts
      3. Net income
      4. Liability
      5. Personnel
      6. Business interruption
      7. Use
      8. Pure
   B. Methods of identifying loss exposures
      1. Loss frequency
C. Risk control
   1. Exposure avoidance
   2. Loss prevention
   3. Separation
   4. Contractual transfer
   5. Reduction
   6. Acceptance

D. Risk financing
   1. Retention
   2. Transfer
   3. Plans (cash flow, formal retention, captive)

E. Risk management processes

IV. COVERAGEs, POLICIES, ENDORSEMENTS, AND FORMS
A. Commercial Package Policy (CPP)
   1. Limits of liability
   2. Conditions
   3. Exclusions
   4. Claims Made policy form
   5. Business Interruption and Extra Expense
B. Commercial General Liability (CGL)
C. Businessowners policy
D. Aircraft insurance
E. Hull coverage
F. Yacht policy
G. Umbrella policy/Excess coverage
H. Medical Malpractice
I. Employers liability-Part Two
J. National Flood Insurance Program
K. Boiler and Machinery (includes small Boiler and Machinery) coverage
L. Product liability
M. Completed operation liability
N. Marine insurance
O. Extended coverage
P. Premises liability
Q. Crime
R. Fiduciary coverage
S. Directors and Officers liability/Professional
T. Cyber liability
U. Commercial Automobile
V. Inland Marine

V. BONDS
A. Bid
B. Surety

VI. TEXAS STATUTES AND RULES PERTINENT TO RISK MANAGEMENT
   All references are to the Texas Insurance Code (Ins.) or the Texas Administrative Code (TAC), unless otherwise noted

A. Commissioner of Insurance
   Ref.: Ins. 31.001-.002, 38.001, 201.004, 401.051-.054, 404.051-.053, 481.001-.009, 491.051-.052, 521.003-.004, 401.005

MANAGING GENERAL AGENT CONTENT OUTLINE
(150 scoreable questions)
This examination will test topics listed on the following content outline and is composed of one hundred fifty (150) four-option, multiple choice questions.
All references are General insurance texts and forms, unless otherwise noted

I. INSURANCE TERMS AND RELATED CONCEPTS
   A. Insurance
   B. Insurable interest
   C. Risk
   D. Hazard
   E. Peril
   F. Direct loss
   G. Indirect loss
   H. Deductible
   I. Actual cash value
   J. Replacement cost
   K. Salvage
   L. Abandonment
   M. Accident
   N. Occurrence
   O. Warranty, representations, concealment
   P. Insured contract
   Q. Coinsurance
   R. Extensions of coverage

TEXAS Insurance Supplement - Examination Content Outlines Effective: September 1, 2016
S. Nonrenewal/Cancellation
T. Vacancy
U. Negligence
V. Pro Rata liability
W. Binders
X. Proximate cause
Y. Limits of liability

II. POLICY PROVISIONS AND CONTRACT LAW
A. Declarations
B. Conditions
C. Exclusions
D. Insuring agreement
E. Duties of the insured after a loss
F. Obligations of the insurer
G. Arbitration
H. Other Insurance
I. Mortgagee rights
J. Proof of loss
K. Notice of claim
L. Appraisal
M. Assignment
N. Elements of a contract
O. Sources of insurability information
P. Fair Credit Reporting Act
Q. Additional payments
R. Subrogation
S. Claims made policy form
T. Loss settlement
U. Limitations
V. Liberalization clause
W. Liquidated Demand

Ref: Texas Insurance Code §862.053

III. TEXAS STATUTES AND RULES COMMON TO PROPERTY AND CASUALTY INSURANCE

All references are to the Texas Insurance Code (Ins.) or the Texas Administrative Code (TAC), unless otherwise noted

A. Commissioner of Insurance
Ref: Ins. 31.001, 31.002, 31.021, 201.004, 404.051-053, 481.001-.009, 491.051, 491.052, 521.003-.004, 4001.005, 38.001, 86.001-.002, 401.051-.062, 82.001-.056, 4005.102
1. General powers and duties
2. Examination of records
3. Investigation/Notice of hearing
4. Penalties

B. Insurance definitions
Ref: Ins. 801.051-.053; General insurance text; TAC §15.2
1. Certificate of authority
2. Transacting insurance
3. Foreign, domestic, alien
4. Stock, mutual
5. Admitted/nonadmitted/unauthorized

C. Licensing requirements
Ref: Ins. 981.202, 4001.105-106, 4003.001-.007, 4001.254, 4004.051-.054, 4005.101-.105, 4051.151, 252;
1. Types
   a. Managing general agent
   b. Agent/nonresident agent
   c. Temporary/ Emergency
   d. Limited license
   e. Surplus lines
   f. Adjuster
   g. Risk manager
   h. Agency
2. Exemptions/exceptions
3. Contract
4. Continuing education
5. License denial, renewal, expiration
6. License termination, revocation, suspension
7. Appointments

D. Marketing practices
Ref: Ins. 541.051-.054, 541.056, 541.060, 542.001-.014, 701.001-.154, 4001.104, 4005.053(c), 4005.101; TAC §§21.4, 21.201-.205, 21.111, 21.115
1. Unfair/Prohibited trade practices
   a. Claims methods and practices
   b. Misrepresentation
   c. Defamation
   d. Rebating
   e. False advertising
   f. Controlled business
   g. Unfair discrimination
   h. Fraud
   i. Unfair comparison
   j. Boycott, coercion, intimidation
2. Rating and underwriting practices

E. Duties/responsibilities
Ref: TAC §19.1201-1204
1. Fiduciary capacity
2. Processes
3. Reinsurance
4. Reports/records
5. Commission sharing

F. Premium financing/premium taxes
Ref: Ins. 221.002

G. Rates and ratemaking
Ref: Texas Insurance Code Sec. 5.35

H. County Mutual Companies
Ref: Ins. 911.303, 912.002; TAC §5.9361

I. Lloyd’s plan
Ref: General insurance text

J. Surplus Lines
Ref: Ins. 981.202

K. Automobile insurance
1. Under/Uninsured Motorists
   Ref: Transportation Code: Chapter 601; Ins. 1952.101-110, Ins. 1952.151–161TAC §5.204
2. Financial responsibility and required minimum liability limits

TEXAS Insurance Supplement - Examination Content Outlines Effective: September 1, 2016
S17
WORKERS’ COMPENSATION ADJUSTER CONTENT OUTLINE

(60 scoreable questions)

This examination will test topics listed on the following content outline and is composed of sixty (60) four-option, multiple choice questions.

All references are to General insurance texts and forms, unless otherwise noted.

I. INSURANCE TERMS AND RELATED CONCEPTS
   A. Risk
   B. Hazard
   C. Loss
   D. Deductible
   E. Indemnity
   F. Subrogation
   G. Binder
   H. Liability

II. POLICY PROVISIONS
   A. Declarations
   B. Insuring Agreement
   C. Conditions
   D. Exclusions
   E. Arbitration

III. TEXAS STATUTES AND RULES PERTINENT TO WORKERS’ COMPENSATION ADJUSTING

All references are to the Texas Insurance Code (Ins.) or the Texas Administrative Code (TAC), unless otherwise noted.

A. Commissioner of Insurance

TEXAS Insurance Supplement - Examination Content Outlines Effective: September 1, 2016
11. Informal Hearing/Awards
Ref.: Texas Labor Code Secs. 410.006, 410.119, 410.121

12. Subsequent Injury Fund
Ref.: Texas Labor Code Sec. 403.007

13. Workers’ compensation and employers liability
Ref.: Texas Approved Workers’ Compensation Policy
   a. Employers Liability insurance
   b. Other States insurance

Ref.: Texas Workers’ Compensation Manual
   a. Who is covered
   b. Federal Employers Liability Act (FELA)
      Ref.: 45 USC 51-60
   c. U.S. Longshore and Harbor Workers Compensation Act
      Ref: 33 USC 901-950

ALL LINES ADJUSTER CONTENT OUTLINE
(150 scoreable questions)

This examination will test topics listed on the following content outline and is composed of one hundred fifty (150) four-option, multiple choice questions.

All references are to General insurance texts and forms, unless otherwise noted

I. GENERAL PROPERTY AND CASUALTY 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. Replacement costs
   B. Auto liability
      1. Personal
      2. Coverage
      3. Pap
   C. Personal lines Home owner coverage
      1. Dwelling and contents
      2. Homeowners forms/coverages
         a. Policy provisions
         b. Replacement costs
         c. Appraisal
         d. Optional provisions
         e. Special limits of liability
         f. Proof of loss
      3. General property forms
         a. ISO, HO-B, HO-C
   D. Commercial lines coverage
      1. Commercial property forms
         a. Commercial property and buildings
         b. Causes of loss
      2. Commercial Package Policy (CPP)
      3. Boiler and Machinery (includes small Boiler and Machinery)
      4. Businessowners policy
      5. Commercial and Special Multi-peril
      6. Cargo
   E. Inland Marine
      1. Definitions
      2. Policies
         a. Personal floaters
         b. Commercial floaters
         c. Commercial inland marine
   F. Ocean Marine
   G. Additional coverages, exclusions, and extensions
      1. Business Interruption
      2. Time Element
      3. Law and Ordinance exclusion
      4. Law and Ordinance coverage
      5. Valuable Papers and records
      6. Garagekeepers liability
      7. Aviation
      8. Umbrella
      9. Protection and Indemnity
      10. Yacht
   H. Bonds

II. INSURANCE TERMS AND RELATED CONCEPTS
   A. Peril
   B. Waiver/non-waiver agreement
   C. Insurance, insurance contracts, and insurable interest
   D. Estoppel
   E. Proof of loss
   F. Depreciation
   G. Deductible
   H. Liability/ limits of liability
   I. Valued policy
   J. Appraisal
   K. Actual cash value, fair market value
   L. Robbery
   M. Burglary and theft
   N. Agreed value
   O. Replacement cost
   P. Indemnity
   Q. Damages
   R. Subrogation
   S. Other insurance
   T. Arbitration
   U. Insuring agreement
   V. Constructive total loss
   W. Loss
   X. Warranties
   Y. Salvage
Z. Risk
AA. Hazard
BB. Liberalization
CC. Binder

III. TEXAS STATUTES AND RULES PERTINENT TO PROPERTY AND CASUALTY ADJUSTING
All references are to the Texas Insurance Code (Ins.) or the Texas Administrative Code (TAC), unless otherwise noted

A. Commissioner of Insurance
Ref.: Ins. 31.001, 31.002, 31.021, 201.004, 404.051-.053, 481.001-.009, 491.051, 491.052, 521.003-.004, 4001.005, 38.001, 86.001-.002, 401.051-.062, 82.001-.056, 4005.102
1. General powers and duties
2. Examination of records
3. Investigation/hearing
4. Penalties

B. Licensing requirements
Ref.: Ins.4101-.001, .002, .051-.054, 4101.057, 4101.059, 4101.061, 4101.101, 4101.202-203; TAC §§ 19.601-.602, 19.1001-.1018
1. Adjuster
2. Exemptions/exceptions
3. Continuing education
4. License denial, renewal, expiration
5. License termination, revocation, suspension

C. Marketing practices
Ref.: Ins. 542.001-.014, 542.051-061, 542.151-.154; TAC §§ 21.4, 21.201-.205
1. Unfair/Prohibited trade practices
   a. Claims methods and practices
   b. Misrepresentation

D. Adjuster practices, responsibilities, and duties
Ref.: Ins. 4101.251; TAC Ins § 19.601; General insurance text

E. Workers’ Compensation
1. Definitions
Ref.: Texas Labor Code Secs. 401.011-.013
   a. Workers’ Compensation insurance
   b. Employer
   c. Employee
   d. Disability definitions
2. Who is covered
Ref.: Texas Labor Code Sec. 406.091
3. Obtaining coverage (Employer)
Ref.: Texas Labor Code Secs. 401.022, 406.003, 406.033
4. Employer election
Ref.: Texas Labor Code Sec. 406.003
5. Average weekly wage
Ref.: Texas Labor Code Secs. 408.041-.047
6. Waiting period
Ref.: Texas Labor Code Secs. 408.082
7. Compensable injuries
Ref: Texas Labor Code Secs. 401.011, 406.032, 408.181
8. Benefits
Ref.: Texas Labor Code Secs. 401.011, 408.021-.030, 408.041, 408.081-.086, 408.101-.105, 408.150, 408.181-.187; 409.021-.024
   a. medical
   b. income
   c. temporary income
   d. rehabilitation
   e. death and burial

PROPERTY AND CASUALTY ADJUSTER CONTENT OUTLINE
(150 scoreable questions)
This examination will test topics listed on the following content outline and is composed of one hundred fifty (150) four-option, multiple choice questions.
All references are to General insurance texts and forms, unless otherwise noted

I. 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. Replacement costs

B. Auto liability
1. Personal
2. Coverage
3. PAP

C. Personal lines coverage
1. Dwelling and contents
2. Homeowners forms/coverages
   a. Policy provisions
   b. Replacement costs
   c. Appraisal
   d. Optional provisions
   e. Special limits of liability
   f. Proof of loss
3. General property forms
   a. ISO, HO-B, HO-C

D. Commercial lines coverage
1. Commercial property forms
   a. Commercial property and buildings
   b. Causes of loss
2. Commercial Package Policy (CPP)
3. Boiler and Machinery (includes small Boiler and Machinery)
4. Business owners policy
5. Commercial and Special Multi-peril
6. Cargo

E. Inland Marine
1. Definitions
2. Policies
   a. Personal floaters
b. Commercial floaters
c. Commercial inland marine

F. Ocean Marine

G. Additional coverages, exclusions, and extensions
   1. Business Interruption
   2. Time Element
   3. Law and Ordinance exclusion
   4. Law and Ordinance coverage
   5. Valuable Papers and records
   6. Garagekeepers liability
   7. Aviation
   8. Umbrella
   9. Protection and Indemnity
   10. Yacht

H. Bonds

II. INSURANCE TERMS AND RELATED CONCEPTS
   A. Risk
   B. Exposure
   C. Loss
   D. Peril
   E. Loss
   F. Deductible
   G. Valued policy
   H. Deductible
   I. Liability/Limit of liability
   J. Appraisal
   K. Actual cash value, fair market value
   L. Robbery
   M. Burglary and theft
   N. Agreed value
   O. Replacement cost
   P. Indemnity
   Q. Damages
   R. Subrogation
   S. Other insurance
   T. Arbitration
   U. Insuring agreement
   V. Constructive total loss
   W. Loss
   X. Warranties
   Y. Salvage
   Z. Risk
   AA. Hazard
   BB. Liberalization
   CC. Binder

III. TEXAS STATUTES AND RULES PERTINENT TO PROPERTY AND CASUALTY ADJUSTING

   A. Commissioner of Insurance
      Ref.: Ins. 31.001, 31.002, 31.021, 201.004, 404.051-053, 481.001-.009, 491.051, 491.052, 521.003-.004, 4001.005, 38.001, 86.001-002, 401.051-.062, 82.001- .056, 4005.102

   B. Licensing requirements
      Ref.: Ins. 4101-.001, .002, .051-.054, 4101.057, 4101.059, 4101.061, 4101.101, 4101.202-203; TAC §§ 19.601-.602, 19.1001-.1018
      1. Adjuster
      2. Exemptions/exceptions
      3. Continuing education
      4. License denial, renewal, expiration
      5. License termination, revocation, suspension

   C. Marketing practices
      Ref.: Ins. 542.001-.014, 542.051-061, 542.151-.154; TAC §§21.4, 21.201-205
      1. Unfair/Prohibited trade practices
         a. Claims methods and practices
         b. Misrepresentation

   D. Adjuster practices, responsibilities, and duties
      Ref.: Ins. 4102.163; TAC §19.602; General insurance text

   LIMITED LINES AGENT CONTENT OUTLINE
   (50 scoreable questions)

   This examination will test topics listed on the following content outline and is composed of fifty (50) four-option, multiple choice questions.

   All references are to General insurance texts and forms, unless otherwise noted

I. INSURANCE TERMS AND RELATED CONCEPTS
   A. Risk
   B. Hazard
   C. Peril
   D. Loss
   E. Deductible
   F. Indemnity
   G. Limits of liability
   H. Extensions of liability
   I. Subrogation
   J. Accident
   K. Fair Credit Reporting Act
   L. Implied/express authority

II. POLICY PROVISIONS
   A. Declarations/Schedule of Benefits
   B. Insuring Agreement
   C. Conditions
   D. Exclusions
   E. Definition of the insured
   F. Duties of the insured after a loss
   G. Proof of loss
   H. Appraisal
III. TEXAS STATUTES AND RULES PERTINENT TO LIMITED LINES

All references are to the Texas Insurance Code (Ins.) or the Texas Administrative Code (TAC), unless otherwise noted

A. Commissioner of Insurance
Ref.: Ins. 31.001, 31.002, 31.021, 201.004, 404.051-.053, 481.001-.009, 491.051, 491.052, 521.003-.004, 4001.005, 38.001, 86.001-.002, 401.051-.062, 82.001-.056, 4005.102
1. General powers and duties
2. Examination of records
3. Investigation/Notice of hearing
4. Penalties

B. Insurance definitions
Ref.: Ins. 801.051-.053; General insurance text; TAC §15.2
1. Certificate of authority
2. Transacting insurance
3. Foreign, domestic, alien
4. Stock, mutual

C. Licensing requirements
Ref.: Ins. 981.201-.222, 4001.003, 4001.006, 4001.051, 4001.102-.106, 4001.151-.156, 4001.254, 4003.001, 4003.004, 4003.006-.007, 4004.051-.054, 4005.101-.102, 4005.105, 4051.051-.054, 4051.101-.102, 4051.401-.404, 4051.151-.152, 4051.201-.206, 4052-001.101, 4054-301-.304, 4053.001-.152, 4054.001-.304, 4054-.101-.103, 4056.001.-.004; TAC §§ 19.1001-.1030
1. Types
   a. Agent/Agency
   b. Nonresident agent
   c. Temporary
   d. Limited license
2. Exemptions/exceptions
3. Appointment/contract
4. Continuing education
5. License denial, renewal, expiration
6. License termination, revocation, suspension

D. Marketing practices
Ref.: Ins. 541.051-.054, 541.056-.057, 541.060-.061, 542.001-.104, 701.001-.154, 1806.001-.007, 4001.104, 4005.053(c)., 4005.101; TAC §§ 21.4, 21.201-.205, 21.115
1. Unfair/Prohibited trade practices
   a. Claims methods and practices
   b. False advertising
   c. Misrepresentation
   d. Defamation
   e. Controlled business
   f. Rebating
   g. Discrimination
   h. Fraud
   i. Boycott, coercion, intimidation
2. Ethics
Ref.: General insurance text

E. Agent duties/responsibilities
Ref.: Ins. 4001.157, 4005.053-.054
1. Fiduciary capacity
2. Commission capacity

PUBLIC INSURANCE ADJUSTER CONTENT OUTLINE

(100 scoreable questions)
This examination will test topics listed on the following content outline and is composed of one hundred (100) four-option, multiple choice questions. All references are to General insurance texts and forms, unless otherwise noted

I. GENERAL PROPERTY INSURANCE PRODUCT KNOWLEDGE PERTINENT TO PUBLIC INSURANCE ADJUSTERS

A. Standard fire policy
Ref.: 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. Replacement costs

B. Auto liability
1. Personal
2. Coverage
3. PAP

C. Personal lines coverage
1. Dwelling and contents
2. Homeowners forms/coverages
   a. Policy provisions
   b. Replacement costs
   c. Appraisal
   d. Optional provisions
   e. Special limits of liability
   f. Proof of loss
3. General property forms
   a. ISO, HO-B, HO-C

D. Commercial lines coverage
1. Commercial property forms
   a. Commercial property and buildings
   b. Causes of loss
2. Commercial Package Policy (CPP)
3. Boiler and Machinery (includes small Boiler and Machinery)
4. Businessowners policy
5. Commercial and Special Multi-peril
6. Cargo

E. Inland Marine
1. Definitions
2. Policies
   a. Personal floaters
   b. Commercial floaters
   c. Commercial inland marine

F. Ocean Marine

G. Additional coverages, exclusions, and extensions
1. Business Interruption
II. INSURANCE TERMS AND RELATED CONCEPTS
   A. Peril
   B. Waiver/non-waiver agreement
   C. Insurance, insurance contracts, and insurable interest
   D. Estoppel
   E. Proof of loss
   F. Depreciation
   G. Deductible
   H. Liability/Limits of liability
   I. Valued policy
   J. Appraisal
   K. Actual cash value, fair market value
   L. Robbery
   M. Burglary and theft
   N. Agreed value
   O. Replacement cost
   P. Indemnity
   Q. Damages
   R. Subrogation
   S. Other insurance
   T. Arbitration
   U. Insuring agreement
   V. Constructive total loss
   W. Loss
   X. Salvage
   Y. Risk
   Z. Hazard
   AA. Liberalization

III. TEXAS STATUTES AND RULES PERTINENT TO PUBLIC INSURANCE ADJUSTING
   All references are to the Texas Insurance Code (Ins.) or the Texas Administrative Code (TAC), unless otherwise noted
   A. Commissioner of Insurance
      Ref.: Ins. 4101.052-.055, 4101.057, 4101.203-.204, 4102.001, 4102.110; TAC §§19.601
      1. General powers and duties
      2. Examination of records
      3. Investigation/hearing
      4. Penalties
   B. Licensing requirements
      Ref.: Ins. 4102-.001-.002, 4102.051, 4102.064, 4102.101-.103, 4102.109, 4102.152, 4102.201, 4103.156; TAC §§19.1001-.106; TAC §19.701-713
      1. Public Insurance Adjuster
      2. Exemptions/exceptions

   C. Marketing practices
      Ref.: Ins. 541.051, 541.062, 542.001-.014; TAC §§21.201-.205, 21.4
      1. Unfair/Prohibited trade practices
      a. Claims methods and practices
      b. Misrepresentation
      2. Continuing education
      3. License denial, renewal, expiration
      4. License termination, revocation, suspension, cease and desist
   D. Public Insurance Adjuster practices, responsibilities, and duties
      Ref. Ins. 4102.005, 4102.009; TAC 19.708, 19.713; General insurance text
      1. Unauthorized practice of law
      2. Disclosures
      3. Consumer rights
      4. Ethics