



INDIANA

Insurance Content Outlines

August 15, 2023



Indiana Insurance Supplement

Examination Content Outlines

Effective Date: August 15, 2023

LIFE – GENERAL KNOWLEDGE CONTENT OUTLINE

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(50 scored plus 5 pretest questions)

I.	TYPES OF POLICIES	15

A. Traditional whole life products

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

B. Interest/market-sensitive/adjustable

life products

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

C. Term life

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

D. Annuities

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

E. Combination plans and variations

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

II. LIFE PROVISIONS, RIDERS, OPTIONS, AND EXCLUSIONS15

A. Policy riders

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

10. Cost of Living

B. Policy provisions and options

- 1. Entire contract
- 2. Insuring clause
- 3. Free look
- 4. Consideration
- 5. Owner's rights

6. Beneficiary designations

- a. Primary and contingent
- b. Revocable and irrevocable
- c. Common disaster
- d. Minor beneficiaries
- e. Minor beneficiaries
- f. Designation by class

7. Premium Payment

- a. Modes
- b. Grace period
- c. Automatic premium loan
- d. Level or flexible
- 8. Reinstatement
- 9. Policy loans, withdrawals, partial surrenders
- 10. Non-forfeiture options
- Dividends and dividend options (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

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

III. COMPLETING THE APPLICATION, UNDERWRITING, AND DELIVERING THE POLICY 12

A. Completing the application

- 1. Required signatures
- 2. Changes in the application
- 3. Consequences of incomplete applications
- 4. Warranties and representations
- 5. Collecting the initial premium and issuing the receipt
- 6. Replacement
- 7. Disclosures at point of sale (e.g., HIPAA, HIV consent)

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

B. Underwriting

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

C. Delivering the policy

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

D. Contract law

- 1. Elements of a contract
 - a. Consideration
 - b. Offer and Acceptance
 - c. Competent parties
 - d. Legal purpose
- 2. Unique aspects of the insurance contract
 - a. Conditional
 - b. Unilateral
 - Adhesion C.
 - Aleatory

IV. RETIREMENT AND OTHER INSURANCE CONCEPTS

- A. Third-party ownership
- **B.** Life Settlements
- C. Group life insurance
 - 1. Conversion privilege
 - 2. Contributory vs. noncontributory

D. Retirement plans

- 1. Qualified plans
- 2. Nonqualified plans

E. Life insurance needs analysis/suitability

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

F. Social Security benefits

G. Tax treatment of insurance

premiums, proceeds, and dividends

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

LIFE - INDIANA STATE-SPECIFIC CONTENT OUTLINE

State Laws, Rules and Regulations (30 scored plus 5 pretest questions)

INDIANA LAWS AND DEPARTMENT RULES COMMON TO ALL LINES OF INSURANCE20

A. Department of Insurance

- Insurance Commissioner
 - Appointment by Governor Ref: 27-1-1-2
 - Member of National Association of Insurance Commissioners (NAIC) Ref: 27-1-1-2
 - **Powers**

Ref: 27-1-3-7, 27-1-3-10

d. Duties

Ref: 27-1-3-7, 27-1-3-10

- 2. Admission of Insurance Companies
 - a. Certificate of Authority Ref: 27-1-3-20, 27-1-17-7
 - b. Admitted versus non-admitted companies Ref: 27-1-17-1, 2
 - Domestic, foreign, and alien companies Ref: 27-1-2-3 (e, f̄, g), 27-1-3.5-2
- Examination of Admitted Insurance

Companies

Ref: 27-1-3.1-8

- a. Fiscal examinations
- b. Waiving examinations of foreign and alien companies
- Insurance Guaranty Associations Ref: 27-8-8-2, 27-8-8-2.3 (f), 27-8-8-6, 27-8-8-18
 - Purpose
 - b. Policy benefits that are guaranteed

B. Producer Licensing Laws

- 1. Types of Insurance Licenses, Eligibility Requirements & Powers and Duties Ref: 27-1-15.6-2
 - a. Resident producer Ref: 27-1-15.6-6, 15.6-7
 - b. Nonresident producer Ref: 27-1-15.6-8
 - Temporary producer Ref: 27-1-15.6-11
 - d. Consultant Ref: 27-1-15.6-23
 - e. Business entity Ref: 27-1-15.6-6(d)
 - Limited Lines

Ref: 27-1-15.6-18, 15.6-19

- i. Travel
- ii. Title
- iii. Credit
- iv. Prearranged funeral insurance
- 2. Who must be licensed Ref: 27-1-15.6-3, 27-1-15.6-4
 - a. Solicit, negotiate or sell contracts of
 - insurance
- 3. Producer qualifications and the licensing process
 - Pre-licensing education, state exam, license application (online through sircon.com and nipr.com) Ref: 27-1-15.6-5, 27-1-15.6-6, 27-1-15.6-7, 27-1-15.6-7 (j), 27-1-
 - 15.6-9, 27-1-15.6-16 b. Denial of license application
 - Ref: 27-1-15.6-12(d) Appeals process/Notice of hearing

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Insurance Company: Producer appointments and termination

		5.	Lim	itations of a Producer		3.	Interest on loans
			a.	Controlled business			Ref: 27-1-12.3-2
				Ref: 27-1-15.6-12(j)		4.	
			b.	Acting as a Consultant			Ref: 27-1-12-35
				Ref: 27-1-15.6-22		5.	Accelerated death benefits
			C.	Fees and commissions			Ref: 760 IAC 1-48-2, 3, 4, 5
				Ref: 27-1-15.6-13		6.	Viatical settlements
		6.	Pro	ducer's License Maintenance			Ref: 27-8-19.8-3, 4.3, 4.5, 5, 6, 8, 8.5
		٠.	a.	Producer notification requirements	B.	Ma	arketing Practices
				Ref: 27-1-15.6-7 (h), 27-1-15.6-10, 27-1-		1.	Advertising
				15.6-17			Ref: 760 IAC 1-13-1, 2, 5, 7, 8
				i. Change of legal or assumed name		2.	Solicitation
				6 6			Ref: 760 IAC 1-24-2, 3, 4, 5, 6, 7, 9
				8			a. Purpose
				information; business,			b. Documentation
				email and/or residential			c. Buyer's Guide and Policy Summary
				address			d. Duties of producers
				iii. Criminal or administrative action		3.	Replacement
			b.	License renewal/reinstatement process		٥.	a. Definition of replacement
				Ref: 27-1-15.7-2, 27-1-15.6-7(d), (e), (f), (g)			Ref: IAC 1-16.1-2
			C.	Continuing Education (CE) requirements			b. Purpose
				Ref: 27-1-15.7-2 thru 3, 27-1-15.6-19.5;			Ref: IAC 1-16.1-1
				760 IAC 1-50			c. Free look
			d.	Sircon license & CE tracking system			Ref: IAC 1-16.1-6(C)(5)
				Ref: 27-1-15.6-7(i, j)			d. Duties of producers
				i. Producer Responsibilities			Ref: IAC 1-16.1-5
	C.	Pro	duce	r/Company Compliance			e. Duties of insurers
		1.	Pro	ducer Licensing Law & Violations			Ref: IAC 1-16.1-6, 7, 8
				27-1-15.6-12	C.		oup Life
		2.		air Competition Law & Violations		Rej	f: 27-1-12-17.1
				27-4-1-3, 27-4-1-4		1.	Eligible groups
		3.		nitions			Ref: 27-1-12-37
			-	27-4-1-4		2.	Conversion rights to individual policy
			a.	Twisting			
			b.	Rebating			Ref: 27-1-12-42
			C.	Sharing commissions		3.	Insurable Interest on Employees
				with an unlicensed			Ref: 27-1-12-17.1
				person			•
			d.	Defamation			
			e.	False advertising			
			f.	Misrepresentation			ACCIDENT & HEALTH
			g.	Boycott, coercion, and intimidation			CENEDAL VAIONUEDCE
			ĥ.	Unfair discrimination			GENERAL KNOWLEDGE
		4.	Pen	alties/Disciplinary Actions			CONTENT OUTLINE
			a.	Penalty for violating Licensing law		_	
				Ref: 27-1-15.6-12, 27-1-15.6-28, 29		Proc	luct Knowledge, Terms, and Concepts
			b.	Penalty for violating Unfair		(:	50 scored plus 5 pretest questions)
				Competition Law		,	, , ,
				Ref: 27-4-1-5, 6, 7, 8, 9	I. TY	PES (OF POLICIES 16
			c.	Penalty for violating Cease and	Α.	Dis	ability income
			0.		<i>,</i>		-
				Desist Orders			Individual disability income policy
				Ref: 27-4-1-12		2.	Business overhead expense policy
			d.	Criminal violations		3.	Business disability buyout policy
	_			Ref: 27-4-1-16; 27-1-2-4			* * ' *
	D.			laims Settlement Practices		4.	Group disability income policy
		кеј:	2/-4	-1-4.5, 27-4-1-5.6		5.	Key employee policy
		- D		TIONS 40	В.	Acc	idental death and dismemberment
II.				TIONS10			
	A.	Pol		and Contracts	C.		dical expense insurance
		1.	Poli	cy provisions		1.	Basic hospital, medical, and surgical policies
			a.	Backdating		2.	Major medical policies
				Ref: 27-1-12-8(2)			•
			b.	Right to examine (Free Look)			Health Maintenance Organizations (HMOs)
				Ref: 27-1-12-43		4.	Preferred Provider Organizations (PPOs)
			C.	Payment of claims		5.	Point of Service (POS) plans
				Ref: 27-1-12-16 (C)			-
			d.	Incontestability			Flexible Spending Accounts (FSAs)
				Ref: 27-1-12-6		7.	High Deductible Health Plans (HDHPs) and
		2.	Und	lerwriting restrictions			

Ref: 760 IAC 1-39-3, 4, 5, 6, 7

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Ref: 27-1-15.6-14, 15

related Health Savings Accounts (HSAs)	14. Usual, reasonable, and customary
8. Health Reimbursement Accounts (HRAs)	(URC) charges
D. Medicare supplement policies	15. Lifetime, annual, or per cause
E. Group insurance	maximum benefit limits
1. Differences between individual and	C. Riders
group contracts	1. Impairment/exclusions
2. General characteristics	2. Guaranteed insurability
3. COBRA	3. Future increase option
F. Individual/Group Long Term Care (LTC)	D. Rights of renewability
1. Eligibility	1. Noncancelable
2. Levels of care	2. Cancelable
G. Other policies	3. Guaranteed renewable
1. Dental	3. Guaranteeu renewable
2. Vision	III. SOCIAL INSURANCE6
3. Cancer	A. Medicare (Parts A, B, C, D)
4. Critical illness or specified disease	B. Medicaid
5. Worksite (employer-sponsored)	C. Social Security benefits
6. Hospital indemnity	IV OTHER INCHRANCE CONCERTS
7. Short-term medical	IV. OTHER INSURANCE CONCEPTS5
	A. Total, partial, recurrent and residual disability
8. Accident	B. Owner's rights
POLICY PROVISIONS, CLAUSES, AND RIDERS15	C. Dependent children benefits
A. Mandatory and optional provisions	D. Primary and contingent beneficiaries
1. Entire contract	E. Modes of premium payments
2. Time limit on certain defenses (incontestable)	F. Nonduplication and coordination of
3. Grace period	benefits (e.g., primary vs. excess)
4. Reinstatement	G. Occupational vs. non-occupational
5. Notice of claim	H. Tax treatment of premiums and
6. Claim forms	proceeds of insurance contracts (e.g.,
7. Proof of loss	disability income and medical
	expenses, etc.)
8. Time of payment of claims	I. Managed care
9. Playment of claims	J. Workers Compensation
10. Physical examination and autopsy	Impact on health insurance benefits
11. Legal actions	K. Subrogation
12. Change of beneficiary	L. Cost containment
13. Misstatement of age or sex	
14. Change of occupation	V. FIELD UNDERWRITING PROCEDURES8
15. Illegal occupation	A. Completing the application
16. Relation of earnings to insurance	B. Explaining sources of insurability and
B. Other provisions and clauses	HIPAA privacy information (e.g., MIB
1. Insuring clause	Report, Fair Credit Reporting Act, etc.)
2. Free look	C. Initial premium payment and
3. Consideration clause	receipt and consequences of the
4. Probationary period	receipt (e.g., medical
	examination, etc.)
5. Elimination period	D. Submitting application (and initial
6. Waiver of premium	
7. Exclusions and limitations	premium if collected) to company
8. Preexisting conditions	for underwriting
9. Coinsurance	E. Policy delivery
10. Deductibles	 F. Explaining policy and its provisions,
11. Eligible expenses	riders, exclusions, and ratings to
12. Copayments	clients
13. Pre-authorizations and prior	G. Replacement
approval requirements	H. Contract law

II.

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

HEALTH - INDIANA STATE-SPECIFIC CONTENT OUTLINE

State Laws, Rules and Regulations

(30 scored plus 5 pretest questions)

INDIANA LAWS AND DEPARTMENT RULES COMMON TO ALL LINES OF

INSURANCE...... 20

- A. Department of Insurance
 - Insurance Commissioner
 - a. Appointment by Governor Ref: 27-1-1-2
 - Member of National Association of Insurance Commissioners (NAIC) Ref: 27-1-1-2
 - Powers c. Ref: 27-1-3-7, 27-1-3-10
 - **Duties** Ref: 27-1-3-7, 27-1-3-10
 - Admission of Insurance Companies
 - Certificate of Authority Ref: 27-1-3-20, 27-1-17-7
 - b. Admitted versus non-admitted companies Ref: 27-1-17-1, 2
 - Domestic, foreign, and alien companies Ref: 27-1-2-3 (e, f, g), 27-1-3.5-2
 - **Examination of Admitted Insurance**

Companies

Ref: 27-1-3.1-8

- Fiscal examinations
- Waiving examinations of foreign and alien companies
- **Insurance Guaranty Associations**

Ref: 27-8-8-2, 27-8-8-2.3 (f), 27-8-8-6, 27-8-8-18

- a. Purpose
- b. Policy benefits that are guaranteed

Producer Licensing Laws

- Types of Insurance Licenses, Eligibility Requirements & Powers and Duties Ref: 27-1-15.6-2
 - Resident producer Ref: 27-1-15.6-6, 15.6-7
 - Nonresident producer Ref: 27-1-15.6-8
 - Temporary producer Ref: 27-1-15.6-11
 - Consultant
 - Ref: 27-1-15.6-23 **Business** entity
 - Ref: 27-1-15.6-6(d)
 - **Limited Lines** f.

Ref: 27-1-15.6-18, 15.6-19

- Travel
- ii. Title
- iii Credit

- iv. Prearranged funeral insurance
- Who must be licensed

Ref: 27-1-15.6-3, 27-1-15.6-4

- a. Solicit, negotiate or sell contracts of insurance
- Producer qualifications and the licensing process
 - a. Pre-licensing education, state exam, license application (online through sircon.com and nipr.com) Ref: 27-1-15.6-5, 27-1-15.6-6, 27-1-15.6-7, 27-1-15.6-7 (j), 27-1-15.6-9, 27-1-15.6-16
 - b. Denial of license application Ref: 27-1-15.6-12(d)
 - Appeals process/Notice of hearing
- Insurance Company: Producer appointments and termination Ref: 27-1-15.6-14, 15
- Limitations of a Producer
 - Controlled business Ref: 27-1-15.6-12(i)
 - b. Acting as a Consultant Ref: 27-1-15.6-22
 - Fees and commissions Ref: 27-1-15.6-13
- Producer's License Maintenance
 - Producer notification requirements Ref: 27-1-15.6-7 (h), 27-1-15.6-10, 27-1-15.6-17
 - Change of legal or assumed name i.
 - Change of contact information; business, email and/or residential address
 - iii. Criminal or administrative action
 - License renewal/reinstatement process Ref: 27-1-15.7-2, 27-1-15.6-7(d), (e), (f), (g)
 - Continuing Education (CE) requirements Ref: 27-1-15.7-2 thru 3, 27-1-15.6-19.5; 760 IAC 1-50
 - Sircon license & CE tracking system Ref: 27-1-15.6-7(i, j)
 - **Producer Responsibilities**
- Producer/Company Compliance
 - 1. Producer Licensing Law & Violations Ref: 27-1-15.6-12
 - **Unfair Competition Law & Violations** Ref: 27-4-1-3, 27-4-1-4
 - Definitions

Ref: 27-4-1-4

- Twisting
- a. b. Rebating
- Sharing commissions with an unlicensed person
- d. Defamation
- False advertising е.
- f. Misrepresentation
- Boycott, coercion, and intimidation
- Unfair discrimination
- Penalties/Disciplinary Actions
 - Penalty for violating Licensing law Ref: 27-1-15.6-12, 27-1-15.6-28, 29

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Penalty for violating Unfair Competition Law

	Ref: 27-4-1-5, 6, 7, 8, 9 c. Penalty for violating Cease and Desist Orders Ref: 27-4-1-12 d. Criminal violations	 Standards for Marketing Ref: 27-8-13-9; 760 IAC 3-17-1 Replacement Ref: 760 IAC 3-15-1 Producer's Duties Ref: Med Supp: 27-8-13-14; 760 IAC 3-18-1
D	Ref: 27-4-1-16; 27-1-2-4 D. Unfair Claims Settlement Practices Ref: 27-4-1-4.5, 27-4-1-5.6	E. Affordable Care Act (ACA) Ref: www.healthcare.gov; www.IN.gov/healthcarereform; 27-19-2; 27-19-4-14;
	A. Health Insurance Contracts 1. Standard Provisions in Medical Expense and Disability Income Policies a. Individual Provisions Ref: 27-8-5-3, 27-8-5-20 b. Group Provisions Ref: 27-8-5-19 2. Required Coverages a. Mammogram coverage Ref: 27-8-14-6 3. Underwriting Restrictions a. AIDS/HIV	 12-15-44.5 Marketplace (ACA Section 1321) a. Agent/broker training/Registration requirements Taxes and subsidies (ACA Section 1401, 1402) Essential health benefits (ACA Section 1302) a. Mental health and substance use disorder parity b. Pediatric services c. Preventive services LIFE & HEALTH - GENERAL KNOWLEDGE-SPECIFIC SECTION
	Ref: 760 IAC 1-39-3, 4, 5, 6, 7 b. Genetic Testing Ref: 27-8-26-5, 6, 7, 8	CONTENT OUTLINE (100 scored plus 10 pretest questions)
	 4. Rights of Dependent Children a. Newborns and adopted children Ref: 27-8-5.6-2, 3; 27-8-5-21 b. Limiting age Ref: 27-8-5-28 c. Handicapped children Ref: 27-8-5-2(a)(8) 5. Advertising Ref: 760 IAC 1-18-3, 4, 5, 8, 9, 10, 11, 13, 14, 16, 17 	I. TYPES OF POLICIES
В	 Specialized Coverage Indiana Small Group Health Ref: 27-8-15-8.5, 10.5, 14, 27, 28, 29. 31, 31.1, 32, 33 Group Coordination of Benefits Ref: 760 IAC 1-38.1-1, 2.5, 5, 5.2, 8, 9, 12, 13, 14 Children's Health Insurance Program (CHIP) Ref: 12-17.6-3-2, 3; 12-17.6-4.2 	2. Variable whole life 3. Variable universal life 4. Interest-sensitive whole life 5. Indexed life C. Term life 1. Types
C		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
	 4. Producer's Duties Ref: 27-8-12-14, 14.5, 18; 760 IAC 2-16 5. Long Term Care Partnership Program (LTCP) Ref: 12-15-39.6-3, 6, 8, 10, 15; in.gov/iltcp; continuing education 	 3. Fixed and variable 4. Indexed E. Combination plans and variations 1. Joint life (first to die) 2. Survivorship life (second to die)
D	D. Medicare Supplement Policies 1. Provisions Ref: 760 IAC 3-4 a. Free Look Ref: 27-8-13-17 b. Pre-existing conditions, etc. Ref: 27-8-13-9(d)	 II. LIFE PROVISIONS, OPTIONS, AND EXCLUSIONS15 A. Policy riders Waiver of premium and waiver of monthly deduction Guaranteed insurability

UNDERWRITING, AND DELIVERING THE POLICES	
12. Incontestability 13. Assignments 14. Suicide 15. Misstatement of age and gender 16. Settlement options 17. Accelerated death benefits C. Policy exclusions 1. War 2. Aviation 3. Dangerous Occupation III. COMPLETING THE APPLICATION, UNDERWRITING, AND DELIVERING THE POLICES	
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 - 3. Warranties and representations
 - 4. Unique aspects of the insurance contract
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 - b. Unilateral
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LIFE & HEALTH - INDIANA STATE-SPECIFIC **CONTENT OUTLINE**

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(35 scored plus 5 pretest questions)

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 - Member of National Association of Insurance Commissioners (NAIC) Ref: 27-1-1-2
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 - Ref: 27-1-3-7, 27-1-3-10 d. Duties
 - Ref: 27-1-3-7, 27-1-3-10
 - Admission of Insurance Companies
 - a. Certificate of Authority
 - Ref: 27-1-3-20, 27-1-17-7
 - Admitted versus non-admitted companies Ref: 27-1-17-1, 2
 - Domestic, foreign, and alien companies Ref: 27-1-2-3 (e, f̄, g), 27-1-3.5-2
- **Examination of Admitted Insurance** Companies

Ref: 27-1-3.1-8

- a. Fiscal examinations
- Waiving examinations of foreign and alien companies
- Insurance Guaranty Associations

Ref: 27-8-8-2, 27-8-8-2.3 (f), 27-8-8-6, 27-8-8-18

- Purpose
- Policy benefits that are guaranteed
- **Producer Licensing Laws**
 - Types of Insurance Licenses, Eligibility Requirements & Powers and Duties Ref: 27-1-15.6-2

- Resident producer Ref: 27-1-15.6-6, 15.6-7
- Nonresident producer Ref: 27-1-15.6-8
- Temporary producer Ref: 27-1-15.6-11
- Consultant Ref: 27-1-15.6-23
- **Business** entity Ref: 27-1-15.6-6(d)
- **Limited Lines**

Ref: 27-1-15.6-18, 15.6-19

- Travel
- Title ii.
- iii. Credit
- iv. Prearranged funeral insurance
- 2. Who must be licensed

Ref: 27-1-15.6-3, 27-1-15.6-4

- a. Solicit, negotiate or sell contracts of insurance
- Producer qualifications and the licensing process
 - Pre-licensing education, state exam, license application (online through sircon.com and nipr.com) Ref: 27-1-15.6-5, 27-1-15.6-6, 27-1-15.6-7, 27-1-15.6-7 (j), 27-1-15.6-9, 27-1-15.6-16
 - b. Denial of license application Ref: 27-1-15.6-12(d)
 - Appeals process/Notice of hearing
- Insurance Company: Producer appointments and termination Ref: 27-1-15.6-14, 15
- Limitations of a Producer
 - Controlled business Ref: 27-1-15.6-12(j)
 - b. Acting as a Consultant Ref: 27-1-15.6-22
 - Fees and commissions C. Ref: 27-1-15.6-13
- Producer's License Maintenance
 - Producer notification requirements Ref: 27-1-15.6-7 (h), 27-1-15.6-10, 27-1-15.6-17
 - Change of legal or assumed name i.
 - Change of contact information; business, email and/or residential address
 - iii. Criminal or administrative action
 - License renewal/reinstatement process Ref: 27-1-15.7-2, 27-1-15.6-7(d), (e), (f), (g)
 - Continuing Education (CE) requirements Ref: 27-1-15.7-2 thru 3, 27-1-15.6-19.5; 760 IAC 1-50

- Sircon license & CE tracking system *Ref: 27-1-15.6-7(i, j)*
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- **Producer/Company Compliance**
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 - **Unfair Competition Law & Violations** Ref: 27-4-1-3, 27-4-1-4
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c. Payment of claims Ref: 27-1-12-16 (C)

d. Incontestability Ref: 17-1-12-6

2. Underwriting restrictions Ref: 760 IAC 1-39-3, 4, 5, 6, 7

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4. Interest on death benefits *Ref: 27-1-12-35*

5. Accelerated death benefits *Ref: 760 IAC 1-48-2, 3, 4, 5*

Viatical settlements Ref: 27-8-19.8-3, 4.3, 4.5, 5, 6, 8, 8.5

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Ref: 760 IAC 1-13-1, 2, 5, 7, 8

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Ref: 12-15-39.6-3, 6, 8, 10, 15;

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Effective Date: August 15, 2023

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Ref: 27-1-15.6-7 (h), 27-1-15.6-10, 27-1-15.6-17

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			C.	Continuing Education (CE) requirements Ref: 27-1-15.7-2 thru 3, 27-1-15.6-19.5;			Termination of Residential Policies
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		4. Stated value			Policy Application
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PERSONAL LINES INDIANA SPECIFIC CONTENT OUTLINE

Effective Date: August 15, 2023

State Laws, Rules and Regulations

(25 scored plus 4 pretest questions)

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 - Member of National Association of Insurance Commissioners (NAIC) Ref: 27-1-1-2
 - c. Powers Ref: 27-1-3-7, 27-1-3-10
 - d. Duties
- Ref: 27-1-3-7, 27-1-3-10
- Admission of Insurance Companies
 - Certificate of Authority
 Ref: 27-1-3-20, 27-1-17-7
 - b. Admitted versus non-admitted companies *Ref: 27-1-17-1, 2*
 - c. Domestic, foreign, and alien companies *Ref: 27-1-2-3 (e, f, g), 27-1-3.5-2*
- Examination of Admitted Insurance Companies

Ref: 27-1-3.1-8

- a. Fiscal examinations
- b. Waiving examinations of foreign and alien companies
- Insurance Guaranty Associations
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 a. Purpose
 - Policy benefits that are guaranteed

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- Types of Insurance Licenses, Eligibility Requirements & Powers and Duties Ref: 27-1-15.6-2
 - a. Resident producer Ref: 27-1-15.6-6, 15.6-7
 - b. Nonresident producer *Ref: 27-1-15.6-8*
 - c. Temporary producer *Ref: 27-1-15.6-11*
 - d. Consultant
 Ref: 27-1-15.6-23
 e. Surplus Lines
 - e. Surplus Lines Ref: 27-1-15.8-3
 - f. Business entity *Ref: 27-1-15.6-6(d)*
 - Limited Lines
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 - i. Travel
 - ii. Title
 - iii. Credit
 - iv. Crop
 - v. Portable electronics
 - vi. Self-storage
- 2. Who must be licensed

Ref: 27-1-15.6-3, 27-1-15.6-4

- a. Solicit, negotiate or sell contracts of insurance
- 3. Producer qualifications and the licensing process
 - a. Pre-licensing education, state exam, license application (online through sircon.com and nipr.com)

 Ref: 27-1-15.6-5, 27-1-15.6-6, 27-1-15.6-7, 27-1-15.6-7 (j), 27-1-15.6-9, 27-1-15.6-16

- b. Denial of license application *Ref: 27-1-15.6-12(d)*
 - i. Appeals process/Notice of hearing
- 4. Insurance Company: Producer appointments and termination *Ref: 27-1-15.6-14, 15*
- 5. Limitations of a Producer
 - a. Controlled business *Ref: 27-1-15.6-12(i)*
 - o. Acting as a Consultant Ref: 27-1-15.6-22
 - c. Fees and commissions Ref: 27-1-15.6-13
- . Producer's License Maintenance

Ref: 27-1-15.6-7 (h), 27-1-15.6-10, 27-1-15.6-17

- a. Producer notification requirements
 - Change of legal or assumed name
 - ii. Change of contact information; business, email and/or residential address
 - iii. Criminal or administrative action
- License renewal/reinstatement process Ref: 27-1-15.7-2, 27-1-15.6-7(d), (e), (f), (g)
- c. Continuing Education (CE) requirements Ref: 27-1-15.7-2 thru 3, 27-1-15.6-19.5; 760 IAC 1-50
- 7. Sircon license & CE tracking system *Ref: 27-1-15.6-7(i, j)*
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- 3. Definitions *Ref: 27-4-1-4*
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 - Sharing commissions with an unlicensed person
 - c. Defamation
 - d. False advertising
 - e. Misrepresentation
 - e. Misrepresentation
 - f. Boycott, coercion, and intimidation
 - g. Unfair discrimination
- 4. Penalties/Disciplinary Actions
 - a. Penalty for violating Licensing law

Ref: 27-1-15.6-12, 27-1-15.6-28, 29

- c. Penalty for violating Unfair Competition Law Ref: 27-4-1-5, 6, 7, 8, 9
- c. Penalty for violating Cease and Desist Orders Ref: 27-4-1-12
- d. Criminal violations Ref: 27-4-1-16; 27-1-2-4; 35-50-3-2
- D. Unfair Claims Settlement Practices Ref: 27-4-1-4.5, 27-4-1-5.6

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 - 2. Uninsured and Underinsured Motorist

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- 2. Judges
- 3. Coroners
- 4. Citizen's arrest
- **B.** Surety Qualifications
- C. Surrender of Defendants
- D. Apprehension of Defendants
- E. Notice of Trial or Hearing
- F. Failure of Defendant to Appear
- G. Breach of Undertaking
- H. Use of Force to Protect Person or Property
- I. Use of Force Relating to Surrender or Escape
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Indiana Navigator Content Outline

(60 scored plus 10 pretest questions)

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 - ii. HealthCare.gov
 - b. Affordable Care Act (ACA)
- 2. Types of Federally-Designated Consumer Assisters
 - a. Federal Navigators
 - i. Federal vs. State Requirements for Navigators
 - b. Certified Application Counselors (CACs)
 - c. Non-Navigator Assistance Personnel
 - d. Producers (Agents and Brokers)
- Definition, Purpose, Roles and Responsibilities, and How to Become Each Type of Federally-Designated Consumer Assistant
- 4. Federally-Designated Consumer Assistants Serving Hoosiers – State Requirements
 - a. Application of Indiana Navigator Law (IC 27-19)

B. Indiana Navigators and Application Organizations

- 1. Who needs to be certified as an Indiana

 Navigator or Application Organization
- 2. Application Organizations
 - a. Definition, Roles and Responsibilities
- Indiana Navigators

- a. Definition, Roles and Responsibilities
- b. Becoming an Indiana Navigator
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 - ii. Background Check
 - iii. Conflict of Interest Disclosure Form
 - iv. Privacy and Security Agreement
 - v. Precertification Education
 - vi. Certification Examination
- c. Annual Renewal Requirements; Continuing Education (CE)
- 4. Limitations for Indiana Navigators and Application Organizations
 - a. Conflicts of Interest
 - i. Conflict of Interest Policy
 - (a) Financial Conflict of Interest
 - (b) Conflict of Loyalty
 - (c) Changes in Actual or Potential Conflict of Interest
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 - b. Privacy and Security; confidentiality
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 - (a) Personal Identifiable Information (PII)
 - (b) Reporting a Breach of Privacy/Security
 - c. Ethical Standards
 - i. Commitment to Consumers
 - ii. Self-Determination
 - iii. Informed Consent and Authorization
 - iv. Competence
 - v. Cultural Competence
 - (a) Serving Different Cultures and Languages – the National CLAS Standards
 - (b) Serving Persons with Disabilities
 - vi. Conflicts of Interest
 - vii. Privacy and Confidentiality
 - viii. Access to Records
 - ix. Professional Conduct
 - d. Advising on plan selection
 - e. Receiving Compensation
 - f. Using unique certification/registration number
 - g. Reporting Requirements
 - i. Change of name or contact information
 - ii. Administrative, criminal, or legal action
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Effective Date: August 15, 2023

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 - ii. Family and Social Services Administration (FSSA)
 - State Administrative Actions
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 - iii. **POWER Account Contributions and** Preventive Care
 - iv. **Tobacco Surcharge**
 - **Hoosier Care Connect** b.
 - Traditional Medicaid (Fee-for-Service)
 - d. Children's Health Insurance Program (CHIP)
 - Hoosier Healthwise e.
 - f. Medicare Savings Program
 - **Right Choices Program** a.
 - h. End Stage Renal Disease Program
 - M.E.D. Works i.
 - Home & Community-Based Services (HCBS) Waivers
 - Behavioral and Primary Healthcare k. Coordination Program
 - I. Family Planning Eligibility Program
 - Breast and Cervical Cancer Program
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- Requirement to File for Other Benefits e.
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 - MAGI vs. non-MAGI Populations
- Medicaid Eligibility Based on Blindness or Disability
- Managed Care Entities (MCE) (aka Managed Care Organizations (MCO))

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- 1. Preparing to Help Consumers Apply for Health Coverage
 - Step One: Inform the Consumer of Any Actual or Potential Conflicts of Interest and of the Indiana Navigator's Roles and Responsibilities
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 - Methods (i.e., online, paper, phone, inb. person)
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- 4. **Appeals**
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- iii. Modified Adjusted Gross Income (MAGI)
- b. Small Business Health Insurance Options Program (SHOP) Marketplace
- c. Application Process
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 - ii. Cost-Sharing Reductions (CSRs)
 - iii. Open Enrollment Periods/Reenrollment
 - iv. Special Enrollment Periods
 - v. Open Enrollment Period and the Outside Market
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 - ii. Gold Plan
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 - iv. Silver Plan
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- 1. Preparing to Help Consumers Apply for Health Coverage
 - a. Inform the Consumer of Any Actual or Potential Conflicts of Interest and of the Indiana Navigator's Roles and Responsibilities
 - b. Complete Preliminary Eligibility
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- 2. Application Process
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- Verifying Eligibility
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- 2. Basics of Health Insurance Coverage
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- 3. Types of Health Insurance Coverage
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 - ii. Essential Health Benefits
 - iii. Help Paying for Health Insurance and Cost-Sharing
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 - b. Individual Shared-Responsibility
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 - ii. Exemptions
 - c. Elimination of Lifetime and Annual
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 - d. Premium Rating Factors (i.e., age, tobacco, location)

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- 1. Indiana Code 27-19 Health Benefit Exchange
- Indiana Administrative Code (760 IAC 4) Indiana Navigators and Application Organization
- 3. Additional Commonly Terms and Concepts

Kev Terms and Concepts

- Affordable Care Act (ACA) (also referred to as Patient Protection and Affordable Care Act (PPACA))
- Auto Assignment
- Benefits Portal
- Certificate of Coverage
- COBRA Insurance (also known as Consolidated Omnibus Budget Reconciliation Act)
- Coinsurance
- Consumer Directed Health Plan (CDHP) (also known as High Deductible Health Plan (HDHP))
- Dependent
- Division of Family Resources (DFR)
- Explanation of Benefits (EOB)
- Fast Track
- Federally-facilitated Marketplace (FFM) (also referred to as Federal Marketplace, Exchange, or HealthCare.gov)

Effective Date: August 15, 2023

Financial Interest

- Flexible Spending Account (FSA)
- Health Maintenance Organization (HMO)
- Health Savings Account (HSA)
- Indiana Navigator Designation Form for Licensed Insurance Producers and Consultants
- Individual Market
- In-Network Provider
- Insurer (also referred to as health insurance Issuer, Carrier, or Company)
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- Medically Frail
- Medicare Savings Program
- Navigator Service Request Form
- Office of Medicaid Policy and Planning (OMPP)
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- Premium
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- 1. Change of Contact Information
- 2. Renewal Application and Fee

C. Disciplinary Actions

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- Cease and Desist Order
- Violations
- 3. Suspension and Revocation
- 4. Penalties
- 5. Administrative Hearings

D. Unfair Claim Settlement Practices

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E. Unfair Trade Practices

Ref: 27-4-1-4

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- 1. Elements of Contract
- 2. Legal Interpretations
 - a. Ambiguities in a Contract of Adhesion
 - b. Reasonable Expectations
 - c. Utmost Good Faith

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- 1. Indemnity
- Representations, Misrepresentations and Concealment
- Warrantees
- 4. Fraud
- 5. Waiver
- 6. Estoppel

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- 4. Property
- 5. Casualty
- 6. Two and Three Party Contracts
- 7. Limit of Liability
- 8. Named Insured
- 9. Causes of Loss (Perils)
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 - b. Broad
 - c. Special
- 10. Named Peril versus Special (Open) Perils
- 11. Indirect (Consequential) Loss
- 12. Blanket versus Special Coverage
- 13. Loss Valuation
 - a. Actual Cash Value
 - b. Replacement Cost
 - c. Functional Replacement Cost
 - d. Fair Market Value
 - e. Agreed Value
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- 2. Use and characteristics
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- 7. Compensation (g)
- 8. Penalties (h)

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- 1. Qualifications
- Resident and Non-Resident
- 3. Reciprocity
- 4. **Process**
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E. Unfair Claim Settlement Practices

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F. Unfair Trade Practices

Ref: 27-4-1-4

- 1. Misrepresentation
- 2. False information and advertising
- Rebates and kickbacks
- Defamation
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- Coercion
- 7. Intimidation

G. Federal Regulation

1. Fraud and False Statements (including 1033 Waiver)

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A. Contract Law

- **Elements of Contract** 1.
- 2. Legal Interpretations
 - a. Ambiguities in a Contract of Adhesion
 - Reasonable Expectations h.
 - Utmost Good Faith

B. Insurance Contract Basics

- Indemnity
- Representations, Misrepresentations and Concealment
- Warranties
- Fraud
- Waiver (Express and implied) 5.
- Estoppel

Insurance Concepts

- Insurable Interest
- Risk (pure vs. speculative)
- Loss
 - a. Direct
 - b. Indirect (consequential)
- Negligence
 - a. Duty
 - b. Breach of duty
 - c. Proximate cause
 - d. Damages
 - i. Compensatory
 - ii. Punitive
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 - b. Vicarious Liability
- Two and Three Party Contracts
- Limit of Liability/Company pays lower of loss or limit
- Named Insured
- 10. Causes of Loss (Perils)
 - a. Basic
 - b. Broad
 - c. Special
- 11. Named Peril versus Special (Open) Perils
- 12. Blanket versus Special Coverage
- 13. Loss Valuation
 - a. Actual Cash Value
 - b. Replacement Cost
 - c. Functional Replacement Cost

- d. Fair Market Value
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		5.	Coverage E – Additional Living Expenses			4.	Temporary Substitute
	D.		ditions			5.	Newly Acquired Autos
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- 6. Claims Adjustment Procedures
 - a. Dispute Resolution
 - . Appraisal
 - ii. Arbitration
 - iii. Litigation
- . Liability

C. Types of Adjuster Reports

- 1. Initial/Field Report
- 2. Interim Report
- 3. Full Report

XIII. BUILDING

CONSTRUCTION.....2

Construction Styles, Materials, Measurements and Components

- . Roofing/Siding
- 2. Framing
- 3. Foundations
- 4. Flooring
- 5. Mechanical (e.g., Plumbing, Heating, Electrical)
- 6. Water, Smoke and Fire Remediation
- 7. Debris Removal

B. Construction Types

- 1. Stick-Built
- 2. Pre-Fabrication
- 3. Manufactured
- C. Endorsements
 - 1. Actual Cash Value Endorsement
 - a. Recoverable versus Non-Recoverable Depreciation
 - 2. Matching Endorsement
 - 3. Common Construction Endorsement
 - 4. Amendatory Debris Removal
- D. Building Codes and Code Enforcement