



CHIEF FINANCIAL OFFICER  
**JIMMY PATRONIS**  
STATE OF FLORIDA

# Florida Insurance Examination Content Outlines

Effective January 1, 2018

## Florida Agent's Life (including Annuities & Variable Contracts)

85 scored questions plus 15 pretest questions  
Time limit: 2 hours

### GENERAL KNOWLEDGE

#### I. TYPES OF POLICIES AND FEATURES..... 14%

##### 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 ..... 21%

##### 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 POLICES.... 14%

##### 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



# Florida Insurance Examination Content Outlines

Effective January 1, 2018

CHIEF FINANCIAL OFFICER  
**JIMMY PATRONIS**  
STATE OF FLORIDA

- b. Unilateral
- c. Adhesion
- d. Aleatory

#### IV. TAXES, RETIREMENT, AND OTHER INSURANCE CONCEPTS.....9%

##### 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)

#### FLORIDA STATUTES, RULES, AND REGULATIONS

#### I. FLORIDA STATUTES, RULES, AND REGULATIONS COMMON TO ALL LINES.....24%

##### A. Financial Services Regulation

- 1. Chief Financial Officer
- 2. Financial Services Commission
  - a. Office of Financial Regulation
  - b. Office of Insurance Regulation

##### B. Department of Financial Services

- 1. General duties and powers
  - a. Agent and adjuster licensing and investigations
  - b. Consumer services
  - c. Insurance Fraud
  - d. Receivership
  - e. Unclaimed Property
  - f. Other powers

##### C. Office of Insurance Regulation

- 1. General duties and powers
  - a. Policy approval authority
  - b. Rates and forms
- 2. Market Conduct Examinations
- 3. Agency Actions
- 4. Investigation

##### D. Office of Financial Regulation

- 1. General duties and powers
- 2. Agency Actions
- 3. Investigations

##### E. Definitions

- 1. Insurance contract
- 2. Insurance transaction
- 3. Insurer
- 4. Reinsurance
- 5. Domestic company
- 6. Foreign company
- 7. Alien company
- 8. Fraternal
- 9. Authorized and unauthorized companies/admitted and non-admitted companies
- 10. Stock and mutual companies
- 11. Risk retention group
- 12. Unlicensed entities
- 13. Certificate of authority

##### F. Licensing

- 1. Purpose
- 2. License types
  - a. Agent
  - b. Agency
- 3. Appointments
  - a. Company
  - b. Self
- 4. License Requirements
  - a. Education
  - b. Application
  - c. Background Check
  - d. Examination
- 5. Maintaining a license
  - a. Continuing education
  - b. Communicating with the Department
  - c. Record keeping
  - d. Criminal and administrative actions

##### G. Agent responsibilities

- 1. Fiduciary capacity
  - a. Definition
  - b. Premium accountability
  - c. Separate account requirements
- 2. Commissions and compensation/ charges for extra services
- 3. Reply to DFS and/or Office of Insurance Regulation
- 4. Ethics

##### H. Insurance guaranty fund

##### I. Marketing practices

- 1. Unfair methods of competition
  - a. Sliding
  - b. Coercion
  - c. Misrepresentation
  - d. Defamation



# Florida Insurance Examination Content Outlines

Effective January 1, 2018

CHIEF FINANCIAL OFFICER  
**JIMMY PATRONIS**  
STATE OF FLORIDA

- e. False advertising
- f. Unfair discrimination
- g. Unfair claims practices
- h. Fraud
- i. Controlled business
- j. Twisting
- k. Churning
- l. Rebating

**II. FLORIDA STATUTES, RULES, AND REGULATIONS  
PERTINENT TO LIFE AND ANNUITY INSURANCE,  
INCLUDING VARIABLE PRODUCTS..... 18%**

**A. Marketing methods and practices**

- 1. Agent Responsibilities
- 2. Disclosure
  - a. Buyer's guide
  - b. Policy summary
- 3. Advertising and sales
- 4. Prohibited practices and penalties
- 5. Suitability

**B. Policy or contract replacement**

- 1. Duties of agent
- 2. Duties of replacing insurance company

**C. Individual contracts**

- 1. Standard provisions
  - a. Protection of beneficiaries from creditors
  - b. Prohibited provisions
  - c. Free Look
  - d. Grace period
  - e. Designation of beneficiary
  - f. Secondary addressee
- 2. Non-forfeiture options
- 3. Policy settlement

**D. Group Life**

- 1. Standard provisions / required provisions
- 2. Conversion rights
- 3. Types of groups/eligible groups
- 4. Dependent coverage
- 5. Employee life
- 6. Assignment of proceeds



CHIEF FINANCIAL OFFICER  
**JIMMY PATRONIS**  
 STATE OF FLORIDA

# Florida Insurance Examination Content Outlines

Effective January 1, 2018

## Florida Agent's Health Insurance

85 scored questions plus 15 pretest questions

Time limit: 2 hours

### GENERAL KNOWLEDGE

#### I. TYPES OF POLICIES ..... 16%

##### A. Disability income

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

##### B. Accidental death and dismemberment

##### C. Medical expense insurance

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

##### 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

#### II. POLICY PROVISIONS, CLAUSES, AND RIDERS..... 23%

##### 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 earning 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

#### III. SOCIAL INSURANCE ..... 4%

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

##### B. Medicaid

##### C. Social Security benefits

#### IV. OTHER INSURANCE CONCEPTS..... 5%

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

##### B. Owner's rights

##### C. Dependent children benefits

##### D. Primary and contingent beneficiaries

##### E. Modes of premium payments

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

##### G. Occupational vs. non-occupational

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

##### I. Managed care

##### J. Workers Compensation

##### K. Subrogation

#### V. FIELD UNDERWRITING PROCEDURES..... 11%

##### A. Completing the application



# Florida Insurance Examination Content Outlines

Effective January 1, 2018

CHIEF FINANCIAL OFFICER  
**JIMMY PATRONIS**  
STATE OF FLORIDA

- 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

## FLORIDA STATUTES, RULES, AND REGULATIONS

- I. FLORIDA STATUTES, RULES, AND REGULATIONS COMMON TO ALL LINES..... 23%**
  - A. Financial Services Regulation**
    - 1. Chief Financial Officer
    - 2. Financial Services Commission
      - a. Office of Financial Regulation
      - b. Office of Insurance Regulation
  - B. Department of Financial Services**
    - 1. General duties and powers
      - a. Agent and adjuster licensing and investigations
      - b. Consumer services
      - c. Insurance Fraud
      - d. Receivership
      - e. Unclaimed Property
      - f. Other powers
  - C. Office of Insurance Regulation**
    - 1. General duties and powers
      - a. Policy approval authority
      - b. Rates and forms
    - 2. Market Conduct Examinations
    - 3. Agency Actions
    - 4. Investigation
  - D. Office of Financial Regulation**
    - 1. General duties and powers
    - 2. Agency Actions
    - 3. Investigations
  - E. Definitions**
    - 1. Insurance contract

- 2. Insurance transaction
- 3. Insurer
- 4. Reinsurance
- 5. Domestic company
- 6. Foreign company
- 7. Alien company
- 8. Fraternal
- 9. Authorized and unauthorized companies/admitted and non-admitted companies
- 10. Stock and mutual companies
- 11. Risk retention group
- 12. Unlicensed entities
- 13. Certificate of authority

## F. Licensing

- 1. Purpose
- 2. License types
  - a. Agent
  - b. Agency
- 3. Appointments
  - a. Company
  - b. Self
- 4. License Requirements
  - a. Education
  - b. Application
  - c. Background Check
  - d. Examination
- 5. Maintaining a license
  - a. Continuing education
  - b. Communicating with the Department
  - c. Record keeping
  - d. Criminal and administrative actions

## G. Agent responsibilities

- 1. Fiduciary capacity
  - a. Definition
  - b. Premium accountability
  - c. Separate account requirements
- 2. Commissions and compensation / charges for extra services
- 3. Reply to DFS and/or Office of Insurance Regulation
- 4. Ethics

## H. Insurance guaranty fund

### I. Marketing practices

- 1. Unfair methods of competition
  - a. Sliding
  - b. Coercion
  - c. Misrepresentation
  - d. Defamation
  - e. False advertising
  - f. Unfair discrimination
  - g. Unfair claims practices
  - h. Fraud
  - i. Controlled business



# Florida Insurance Examination Content Outlines

Effective January 1, 2018

CHIEF FINANCIAL OFFICER  
**JIMMY PATRONIS**  
STATE OF FLORIDA

- j. Twisting
- k. Churning
- l. Rebating

## II. FLORIDA STATUTES, RULES, AND REGULATIONS PERTINENT TO HEALTH INSURANCE..... 18%

### A. Standard Policy Provisions and Clauses (individual and group)

- 1. Minimum Benefit Standards
  - a. Grandfathered
  - b. Non-grandfathered
- 2. Required and Optional Coverages
- 3. Prohibited Provisions

### B. Group Health insurance

- 1. Eligible groups (employer based, fraternal, assoc. blanket)
- 2. Continuation
- 3. Conversion
- 4. Coordination of benefits

### C. Disclosure

- 1. Outline of Coverage
- 2. Renewal Agreements/Nonrenewal and Cancellation
- 3. Advertising
- 4. Certificate of Coverage
- 5. Group Blanket Health
  - a. Definition
  - b. Required Provisions
- 6. Unfair Trade Practices
- 7. Application Responsibilities
- 8. Marketing methods and practices

### D. Medicare Supplement Insurance

- 1. Required provisions (Minimum Standards)
  - a. Pre-existing conditions
  - b. Free Look
- 2. Open Enrollment Periods
  - a. 65 and over
  - b. under 65
- 3. Advertising
- 4. Marketing standards
- 5. Disclosure
  - a. Outline of Coverage
  - b. Buyer's guide
- 6. Replacement/Replacement Forms
- 7. Duplication of Benefits
- 8. Standardized policy benefits (A-N)
- 9. Exclusions
- 10. Medicaid--relationship to Supplements
- 11. Medicare advantage plan

### E. Long-term Care Policies

- 1. Purpose

- 2. Disclosure
    - a. Outline of Coverage
    - b. Buyer's guide
  - 3. Advertising
  - 4. Policy standards
  - 5. Required Provisions (Minimum standards)
  - 6. Other Provisions
  - 7. Terminology
    - a. Skilled care
    - b. Intermediate care
    - c. Custodial care
    - d. Home health care vs. home care
    - e. Continuing care retirement communities (CCRC)
    - f. Alternate care
    - g. Case management
    - h. Activities of Daily Living (ADL's) and cognitive impairment
    - i. Medically necessary or appropriate
    - j. Plan of care
    - k. Adult day care
    - l. Hospice care
  - 8. Replacement
  - 9. Unintentional lapse
    - a. secondary addressee
    - b. cognitive impairment
  - 10. Long-Term Care partnership
  - 11. Medicaid--relationship to Long-Term Care
- ### F. Requirements for small employers
- 1. Definitions
  - 2. Special Provisions
  - 3. Disclosure requirements
  - 4. Denial/Termination/Nonrenewal
  - 5. Fair Marketing Standards
  - 6. Benefit plans offered
  - 7. Availability of coverage
  - 8. Small Employer Rating, Renewability and Portability Act
  - 9. Guaranteed issue
  - 10. Employee declination of coverage
- ### G. Florida Healthy Kids Corporation
- ### H. Requirements relating to HIV/AIDS
- #### I. Plan Types
- 1. Health Maintenance Organization (HMO)
  - 2. Preferred Provider Organization (PPO)
  - 3. Exclusive provider organization (EPO)
  - 4. Prepaid service organization
  - 5. Indemnity plan
  - 6. Discount medical plan organization (DMPO)
- ### J. Dread disease policy



CHIEF FINANCIAL OFFICER  
**JIMMY PATRONIS**  
STATE OF FLORIDA

# Florida Insurance Examination Content Outlines

Effective January 1, 2018

## Florida Agent's Health & Life (including Annuities & Variable Contracts)

150 scored questions plus 15 pretest questions  
Time limit: 2.75 hours

### GENERAL KNOWLEDGE

#### I. TYPES OF LIFE POLICIES AND FEATURES ..... 8%

##### 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. LIFE POLICY RIDERS, PROVISIONS, OPTIONS, AND EXCLUSIONS ..... 12%

##### 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 LIFE APPLICATION, UNDERWRITING, AND DELIVERING THE POLICES..... 8%

##### A. Completing the application

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



# Florida Insurance Examination Content Outlines

Effective January 1, 2018

CHIEF FINANCIAL OFFICER  
**JIMMY PATRONIS**  
STATE OF FLORIDA

## IV. TAXES, RETIREMENT, AND OTHER LIFE INSURANCE CONCEPTS..... 5%

### 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 HEALTH POLICIES..... 9%

### 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. HEALTH POLICY PROVISIONS, CLAUSES, AND RIDERS ..... 14%

### 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 earning 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 ..... 2%

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

### B. Medicaid

### C. Social Security benefits

## VIII. OTHER HEALTH INSURANCE CONCEPTS ..... 3%





# Florida Insurance Examination Content Outlines

Effective January 1, 2018

CHIEF FINANCIAL OFFICER  
**JIMMY PATRONIS**  
STATE OF FLORIDA

- 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 ..... 6%**
- 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

## FLORIDA STATUTES, RULES, AND REGULATIONS

- I. FLORIDA STATUTES, RULES, AND REGULATIONS COMMON TO ALL LINES..... 13%**
- A. Financial Services Regulation
    - 1. Chief Financial Officer
    - 2. Financial Services Commission
      - a. Office of Financial Regulation
      - b. Office of Insurance Regulation
  - B. Department of Financial Services
    - 1. General duties and powers
      - a. Agent and adjuster licensing and investigations
      - b. Consumer services
      - c. Insurance Fraud

- d. Receivership
  - e. Unclaimed Property
  - f. Other powers
- C. Office of Insurance Regulation**
- 1. General duties and powers
    - a. Policy approval authority
    - b. Rates and forms
  - 2. Market Conduct Examinations
  - 3. Agency Actions
  - 4. Investigation
- D. Office of Financial Regulation**
- 1. General duties and powers
  - 2. Agency Actions
  - 3. Investigations
- E. Definitions**
- 1. Insurance contract
  - 2. Insurance transaction
  - 3. Insurer
  - 4. Reinsurance
  - 5. Domestic company
  - 6. Foreign company
  - 7. Alien company
  - 8. Fraternal
  - 9. Authorized and unauthorized companies/admitted and non-admitted companies
  - 10. Stock and mutual companies
  - 11. Risk retention group
  - 12. Unlicensed entities
  - 13. Certificate of authority
- F. Licensing**
- 1. Purpose
  - 2. License types
    - a. Agent
    - b. Agency
  - 3. Appointments
    - a. Company
    - b. Self
  - 4. License Requirements
    - a. Education
    - b. Application
    - c. Background Check
    - d. Examination
  - 5. Maintaining a license
    - a. Continuing education
    - b. Communicating with the Department
    - c. Record keeping
    - d. Criminal and administrative actions
- G. Agent responsibilities**
- 1. Fiduciary capacity
    - a. Definition
    - b. Premium accountability
    - c. Separate account requirements



# Florida Insurance Examination Content Outlines

Effective January 1, 2018

CHIEF FINANCIAL OFFICER  
**JIMMY PATRONIS**  
STATE OF FLORIDA

2. Commissions and compensation / charges for extra services
3. Reply to DFS and/or Office of Insurance Regulation
4. Ethics

## H. Insurance guaranty fund

### I. Marketing practices

1. Unfair methods of competition
  - a. Sliding
  - b. Coercion
  - c. Misrepresentation
  - d. Defamation
  - e. False advertising
  - f. Unfair discrimination
  - g. Unfair claims practices
  - h. Fraud
  - i. Controlled business
  - j. Twisting
  - k. Churning
  - l. Rebating

## II. FLORIDA STATUTES, RULES, AND REGULATIONS PERTINENT TO LIFE AND ANNUITY INSURANCE, INCLUDING VARIABLE PRODUCTS..... 10%

### A. Marketing methods and practices

1. Agent Responsibilities
2. Disclosure
  - a. Buyer's guide
  - b. Policy summary
3. Advertising and sales
4. Prohibited practices and penalties
5. Suitability

### B. Policy or contract replacement

1. Duties of agent
2. Duties of replacing insurance company

### C. Individual contracts

1. Standard provisions
  - a. Protection of beneficiaries from creditors
  - b. Prohibited provisions
  - c. Free Look
  - d. Grace period
  - e. Designation of beneficiary
  - f. Secondary addressee
2. Non-forfeiture options
3. Policy settlement

### D. Group Life

1. Standard provisions / required provisions
2. Conversion rights
3. Types of groups/eligible groups
4. Dependent coverage
6. Employee life
7. Assignment of proceeds

## III. FLORIDA STATUTES, RULES, AND REGULATIONS PERTINENT TO HEALTH INSURANCE..... 10%

### A. Standard Policy Provisions and Clauses (individual and group)

1. Minimum Benefit Standards
  - a. Grandfathered
  - b. Non-grandfathered
2. Required and Optional Coverages
3. Prohibited Provisions

### B. Group Health insurance

1. Eligible groups (employer based, fraternal, assoc. blanket)
2. Continuation
3. Conversion
4. Coordination of benefits

### C. Disclosure

1. Outline of Coverage
2. Renewal Agreements/Nonrenewal and Cancellation
3. Advertising
4. Certificate of Coverage
5. Group Blanket Health
  - a. Definition
  - b. Required Provisions
6. Unfair Trade Practices
7. Application Responsibilities
8. Marketing methods and practices

### D. Medicare Supplement Insurance

1. Required provisions (Minimum Standards)
  - a. Pre-existing conditions
  - b. Free Look
2. Open Enrollment Periods
  - a. 65 and over
  - b. Under 65
3. Advertising
4. Marketing standards
5. Disclosure
  - a. Outline of Coverage
  - b. Buyer's guide
6. Replacement/Replacement Forms
7. Duplication of Benefits
8. Standardized policy benefits (A-N)
9. Exclusions
10. Medicaid--relationship to Supplements
11. Medicare advantage plan

### E. Long-term Care Policies

1. Purpose
2. Disclosure
  - a. Outline of Coverage
  - b. Buyer's guide
3. Advertising



# Florida Insurance Examination Content Outlines

Effective January 1, 2018

CHIEF FINANCIAL OFFICER  
**JIMMY PATRONIS**  
STATE OF FLORIDA

4. Policy standards
5. Required Provisions (Minimum standards)
6. Other Provisions
7. Terminology
  - a. Skilled care
  - b. Intermediate care
  - c. Custodial care
  - d. Home health care vs. home care
  - e. Continuing care retirement communities (CCRC)
  - f. Alternate care
  - g. Case management
  - h. Activities of Daily Living (ADL's) and cognitive impairment
  - i. Medically necessary or appropriate
  - j. Plan of care
  - k. Adult day care
  - l. Hospice care
8. Replacement
9. Unintentional lapse
  - a. Secondary addressee
  - b. Cognitive impairment
10. Long-Term Care partnership
11. Medicaid--relationship to Long-Term Care
- F. Requirements for small employers**
  1. Definitions
  2. Special Provisions
  3. Disclosure requirements
  4. Denial/Termination/Nonrenewal
  5. Fair Marketing Standards
  6. Benefit plans offered
  7. Availability of coverage
  8. Small Employer Rating, Renewability and Portability Act
  9. Guaranteed issue
  10. Employee declination of coverage
- G. Florida Healthy Kids Corporation**
- H. Requirements relating to HIV/AIDS**
- I. Plan Types**
  1. Health Maintenance Organization (HMO)
  2. Preferred Provider Organization (PPO)
  3. Exclusive Provider Organization (EPO)
  4. Prepaid service organization
  5. Indemnity plan
  6. Discount Medical Plan Organization (DMPO)
- J. Dread Disease Policy**



CHIEF FINANCIAL OFFICER  
**JIMMY PATRONIS**  
STATE OF FLORIDA

# Florida Insurance Examination Content Outlines

Effective January 1, 2018

## Florida Agent's General Lines Insurance

160 scored questions plus 15 pretest questions

Time limit: 3 hours

### GENERAL KNOWLEDGE

#### I. TYPES OF PROPERTY POLICIES ..... 16%

##### 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

#### II. PROPERTY INSURANCE TERMS AND RELATED CONCEPTS ..... 9%

##### A. Insurance

1. Law of Large Numbers

##### B. Insurable interest

##### C. Risk

1. Pure vs. Speculative Risk

##### D. Hazard

1. Moral
2. Morale
3. Physical

##### E. Peril

##### F. Loss

1. Direct
2. Indirect

##### G. Loss Valuation

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

##### H. Proximate cause

##### I. Deductible

##### J. Indemnity

##### K. Limits of liability

##### L. Coinsurance/Insurance to value

##### M. Occurrence

##### N. Cancellation

##### O. Nonrenewal

##### P. Vacancy and unoccupancy

##### Q. Liability

1. Absolute
2. Strict
3. Vicarious

##### R. Negligence

##### S. Binder

##### T. Endorsements

##### U. Blanket vs. Specific

#### III. PROPERTY POLICY PROVISIONS AND CONTRACT LAW ..... 7%

##### 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)

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

##### A. Commercial general liability



# Florida Insurance Examination Content Outlines

Effective January 1, 2018

CHIEF FINANCIAL OFFICER  
**JIMMY PATRONIS**  
STATE OF FLORIDA

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. CASUALTY INSURANCE TERMS AND RELATED CONCEPTS ..... 9%**
- 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



# Florida Insurance Examination Content Outlines

Effective January 1, 2018

CHIEF FINANCIAL OFFICER  
**JIMMY PATRONIS**  
STATE OF FLORIDA

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

## VI. CASUALTY POLICY PROVISIONS..... 7%

### 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)

## FLORIDA STATUTES, RULES, AND REGULATIONS

## I. FLORIDA STATUTES, RULES, AND REGULATIONS COMMON TO ALL LINES..... 15%

### A. Financial Services Regulation

1. Chief Financial Officer
2. Financial Services Commission
  - a. Office of Financial Regulation
  - b. Office of Insurance Regulation

### B. Department of Financial Services

1. General duties and powers
  - a. Agent and adjuster licensing and investigations
  - b. Consumer services
  - c. Insurance Fraud
  - d. Receivership
  - e. Unclaimed Property
  - f. Other powers

### C. Office of Insurance Regulation

1. General duties and powers
  - a. Policy approval authority
  - b. Rates and forms
2. Market Conduct Examinations
3. Agency Actions
4. Investigation

### D. Office of Financial Regulation

1. General duties and powers
2. Agency Actions
3. Investigations

### E. Definitions

1. Insurance contract
2. Insurance transaction

3. Insurer
4. Reinsurance
5. Domestic company
6. Foreign company
7. Alien company
8. Fraternal
9. Authorized and unauthorized companies/admitted and non-admitted companies
10. Stock and mutual companies
11. Risk retention group
12. Unlicensed entities
13. Certificate of authority

### F. Licensing

1. Purpose
2. License types
  - a. Agent
  - b. Adjuster
  - c. Agency
3. Appointments
4. License Requirements
  - a. Education
  - b. Application
  - c. Background Check
  - d. Examination
5. Maintaining a license
  - a. Continuing education
  - b. Communicating with the Department
  - c. Record keeping
  - d. Criminal and administrative actions
  - e. Appointments
    - (1) Company
    - (2) Self

### G. Agent responsibilities

1. Fiduciary capacity
  - a. Definition
  - b. Premium accountability
  - c. Separate account requirements
2. Commissions and compensation/ charges for extra services
3. Reply to DFS and/or Office of Insurance Regulation
4. Ethics

### H. Insurance guaranty fund

#### I. Marketing practices

1. Unfair methods of competition
  - a. Sliding
  - b. Coercion
  - c. Misrepresentation
  - d. Defamation
  - e. False advertising
  - f. Unfair discrimination
  - g. Other unfair practices
  - h. Unfair claims practices



# Florida Insurance Examination Content Outlines

Effective January 1, 2018

CHIEF FINANCIAL OFFICER  
**JIMMY PATRONIS**  
STATE OF FLORIDA

- i. Fraud
- j. Controlled business
- k. Twisting
- l. Churning
- m. Rebating

## II. FLORIDA STATUTES, RULES AND REGULATIONS PERTINENT TO GENERAL LINES INSURANCE... ..... 15%

### A. Insurance Contracts

- 1. Renewal, Nonrenewal, Cancellation:  
Commercial, Homeowners, Personal Auto and  
Casualty Policies
- 2. Proof of Loss

### B. Payment of claims

### C. Premium Financing

### D. Property

- 1. Hurricane deductible
- 2. Wind mitigation/code issues
- 3. Catastrophic ground collapse (sinkholes)
- 4. Hurricane occurrence
- 5. Fungi
- 6. Loss assessment (HO-6)
- 7. Exclusions
- 8. Loss settlement
- 9. Mediation or appraisal
- 10. Loss payment

### E. Citizens Property Insurance Corporation (Citizens)

### F. Surplus Lines

- 1. Florida Surplus Lines Service Office
- 2. Eligibility for export

### G. Auto Insurance

- 1. Required coverages
  - a. Financial responsibility law
  - b. Personal injury protection (PIP)
- 2. Limits
- 3. Uninsured/underinsured motorists coverage
- 4. Cancellation/Nonrenewal
- 5. Treatment of motorcycles
- 6. Inspection for coverage

### H. Comparative Negligence Law

### I. Worker's Compensation

- 1. Workers Compensation Joint Underwriting  
Association (WCJUA)

### J. Florida Automobile Joint Underwriting Association (FAJUA)

### K. Boiler and Machinery/Equipment breakdown

## III. FLORIDA STATUTES, RULES AND REGULATIONS PERTINENT TO HEALTH INSURANCE.....6%

### A. General Health

- 1. Contract Provisions

- a. Time limit on certain defenses (incontestable)

- b. Free look

- c. Grace period

- d. Reinstatement

- e. Elimination period

- f. Waiver of premium

- g. Coinsurance

- h. Misstatement of sex or age

### 2. Types of Limited Policies

- a. Hospitalization Expense

- b. Hospital Indemnity

- c. Accident Insurance

- d. Surgical Expense

- e. Dread Disease

### 3. Major Medical

### 4. Disability Income

### 5. Medicare Supplement

### 6. HMO

### 7. PPO

### 8. Long Term Care

### B. Disclosure

- 1. Renewal Agreements/Nonrenewal and Cancellation

- 2. Advertising



# Florida Insurance Examination Content Outlines

Effective January 1, 2018

CHIEF FINANCIAL OFFICER  
**JIMMY PATRONIS**  
STATE OF FLORIDA

## Florida Examination for Personal Lines

100 scored questions plus 10 pretest questions

Time limit: 2 hours

### GENERAL KNOWLEDGE

#### 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%





# Florida Insurance Examination Content Outlines

Effective January 1, 2018

CHIEF FINANCIAL OFFICER  
**JIMMY PATRONIS**  
STATE OF FLORIDA

- 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

## FLORIDA STATUTES, RULES, AND REGULATIONS

- I. FLORIDA STATUTES, RULES, AND REGULATIONS COMMON TO ALL LINES..... 15%
  - A. Financial Services Regulation
    - 1. Chief Financial Officer
    - 2. Financial Services Commission
      - a. Office of Financial Regulation
      - b. Office of Insurance Regulation
  - B. Department of Financial Services
    - 1. General duties and powers
      - a. Agent and adjuster licensing and investigations
      - b. Consumer services
      - c. Insurance Fraud
      - d. Receivership
      - e. Unclaimed Property
      - f. Other powers
  - C. Office of Insurance Regulation
    - 1. General duties and powers
      - a. Policy approval authority
      - b. Rates and forms
    - 2. Market Conduct Examinations
    - 3. Agency Actions
    - 4. Investigation
  - D. Office of Financial Regulation
    - 1. General duties and powers

- 2. Agency Actions
- 3. Investigations
- E. Definitions
  - 1. Insurance contract
  - 2. Insurance transaction
  - 3. Insurer
  - 4. Reinsurance
  - 5. Domestic company
  - 6. Foreign company
  - 7. Alien company
  - 8. Fraternal
  - 9. Authorized and unauthorized companies/admitted and non-admitted companies
  - 10. Stock and mutual companies
  - 11. Risk retention group
  - 12. Unlicensed entities
  - 13. Certificate of authority
- F. Licensing
  - 1. Purpose
  - 2. License types
    - a. Agent
    - b. Adjuster
    - c. Agency
  - 3. Appointments
  - 4. License Requirements
    - a. Education
    - b. Application
    - c. Background Check
    - d. Examination
  - 5. Maintaining a license
    - a. Continuing education
    - b. Communicating with the Department
    - c. Record keeping
    - d. Criminal and administrative actions
    - e. Appointments
      - (1) Company
      - (2) Self
- G. Agent responsibilities
  - 1. Fiduciary capacity
    - a. Definition
    - b. Premium accountability
    - c. Separate account requirements
  - 2. Commissions and compensation/ charges for extra services
  - 3. Reply to DFS and/or Office of Insurance Regulation
  - 4. Ethics
- H. Insurance guaranty fund
- I. Marketing practices
  - 1. Unfair methods of competition
    - a. Sliding
    - b. Coercion
    - c. Misrepresentation



# Florida Insurance Examination Content Outlines

Effective January 1, 2018

CHIEF FINANCIAL OFFICER  
**JIMMY PATRONIS**  
STATE OF FLORIDA

- d. Defamation
- e. False advertising
- f. Unfair discrimination
- g. Other unfair practices
- h. Unfair claims practices
- i. Fraud
- j. Controlled business
- k. Twisting
- l. Churning
- m. Rebating

## II. FLORIDA STATUTES, RULES AND REGULATIONS PERTINENT TO PERSONAL LINES INSURANCE..... 10%

### A. Insurance Contracts

- 1. Renewal, Nonrenewal, Cancellation:  
Homeowners, Personal Auto and  
Casualty Policies

- 2. Proof of Loss

### B. Payment of claims

### C. Premium Financing

### D. Property

- 1. Hurricane deductible
- 2. Wind mitigation/code issues
- 3. Catastrophic ground collapse (sinkholes)
- 4. Hurricane occurrence
- 5. Fungi
- 6. Loss assessment (HO-6)
- 7. Exclusions
- 8. Loss settlement
- 9. Mediation or appraisal
- 10. Loss payment

### E. Citizens Property Insurance Corporation (Citizens)

### F. Surplus Lines

- 1. Florida Surplus Lines Service Office
- 2. Eligibility for export

### G. Auto Insurance

- 1. Required coverages
  - a. Financial responsibility law
  - b. Personal injury protection (PIP)
- 2. Limits
- 3. Uninsured/underinsured motorists coverage
- 4. Cancellation/Nonrenewal
- 5. Treatment of motorcycles
- 6. Inspection for coverage

### H. Comparative Negligence Law

### I. Florida Automobile Joint Underwriting Association (FAJUA)

### J. Health