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Illinois INSURANCE LICENSING Candidate Handbook

June 2016

QUICK REFERENCE

STATE LICENSING INFORMATION

Candidates may contact the Illinois Department of Insurance with questions about obtaining or maintaining a license after the examination has been passed.

Illinois Department of Insurance

320 West Washington Street
Springfield, IL 62767

Phone

(217) 782-6366

Website

www.insurance.illinois.gov

EXAMINATION INFORMATION

Candidates may contact Pearson VUE with questions about this handbook or about an upcoming examination.

Pearson VUE Illinois Insurance

Attn: Regulatory Program
5601 Green Valley Dr.
Bloomington, MN 55437

Phone

(800) 274-0402

Email

pearsonvuecustomerservice@pearson.com

Website

www.pearsonvue.com

RESERVATIONS

Before making an exam reservation

Candidates should thoroughly review this handbook, which contains important information regarding eligibility and the examination and licensing application process. The state of Illinois requires that candidates complete prelicensing education before taking the examination. **Illinois will not issue a license until prelicensing education is complete and on file with the Department of Insurance.**

Making an exam reservation (details on page 4)

Candidates may make a reservation by either visiting www.pearsonvue.com or calling Pearson VUE.

Candidates should make a reservation online at least twenty-four (24) hours before the desired examination date (unless an electronic check is used for payment, as detailed on page 5). **Walk-in examinations are not available.**

SCHEDULES & FEES

Test Center locations

A list of test centers appears on the back cover of this handbook. Candidates should contact Pearson VUE to confirm specific locations and examination schedules.

Exam fees

The examination fees are **\$102**. All fees must be paid at the time of reservation by credit card, debit card, voucher or electronic check. **Fees will not be accepted at the test center.** Examination fees are non-refundable and non-transferable, except as detailed in the *Change/Cancel Policy* (page 5).

EXAM DAY

What to bring to the exam

Candidates should bring to the examination proper identification; and other materials as dictated by the state licensing agency. A complete list appears in *What to Bring* (page 9).

Exam procedures

Candidates should report to the test center at least thirty (30) minutes before the examination begins to complete registration. The time allotted for the examination varies (as detailed on *page 8*), and each candidate will leave the test center with an official score report in hand.

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The candidate handbook is a useful tool in preparing for an examination.

It is highly recommended that the Illinois Insurance handbook be reviewed, with special attention given to the content outlines, before taking the examination. (*content outlines begin on page S1 of this handbook*)

Individuals who wish to obtain an insurance license in the state of Illinois must:

1. Complete all prelicensing education.

Complete all required prelicensing education from an approved provider. (*See page 2*).

The state does not require prelicensing education to qualify for a Public Adjuster license.

2. Make a reservation and pay examination fee.

Make a reservation either online or by phone with Pearson VUE for the examination. (*See page 4*)

3. Go to the test center.

Go to the test center on the day of the examination, bringing along all required materials. (*See page 9*)

4. Apply for a license.

After passing the examination you must wait 5 days before applying online. After 5 days please apply online for your insurance license at www.nipr.com.

5. License Information

Effective November 5, 2015, the Illinois Department of Insurance will no longer mail paper renewal notices or licenses.

CONTACT INFORMATION

Candidates may contact Pearson VUE with questions about this handbook or about an upcoming examination.

Live Chat is available to address your support inquiries and is the quickest way to reach a customer service agent. It's available from 8:00 AM through 5:00 PM Central Time, Monday through Friday, subject to change during locally designated holidays.

Please visit www.pearsonvue.com/il/insurance/contact for further information.

Candidates may contact the Illinois Department of Insurance with questions about obtaining or maintaining a license.

FOR EXAMINATIONS

Pearson VUE/Illinois Insurance

Attn: Regulatory Program

5601 Green Valley Dr., Bloomington, MN 55437

Phone: (800) 274-0402

Email: pearsonvuecustomerservice@pearson.com

Website: www.pearsonvue.com

FOR STATE LICENSING

Illinois Department of Insurance

320 West Washington Street, Springfield, IL 62767

Phone: (217) 782-6366

Website: www.insurance.illinois.gov

THE LICENSURE PROCESS

Licensure is the process by which an agency of state government or other jurisdiction grants permission to individuals to engage in the practice of a particular profession, vocation, or occupation, and prohibits all others from legally practicing that profession. By ensuring a minimum level of competence, the licensure process protects the general public. The state regulatory agency is responsible for establishing the acceptable level of safe practice and for determining whether an individual meets that standard.

The state of Illinois has retained the services of Pearson VUE to develop and administer its insurance licensing examination program. Pearson VUE is a leading provider of assessment services to regulatory agencies and national associations.

PRACTICE TESTS

Practice tests are offered exclusively online at www.pearsonvue.com, giving candidates even more opportunity to succeed on insurance examinations. Our practice tests will not only prepare candidates for the types of questions they will see on the licensure exam, but also familiarize them with taking computer-based examinations.

Pearson VUE offers practice tests in the areas of Life, Health, and Property and Casualty that contain questions developed by subject matter experts using concepts found in the general portion of the licensure examination, and even contain sample questions typical of actual state-specific questions. The tests closely reflect the format of the real licensure examination, can be scored instantly, and provide immediate feedback to help candidates identify correct and incorrect answers. Candidates can purchase practice tests anytime at www.pearsonvue.com.

PRACTICE TESTS

Practice tests are offered exclusively online at www.pearsonvue.com.

ILLINOIS LICENSING REQUIREMENTS

PRELICENSING EDUCATION

The Illinois Department of Insurance requires that prelicensing education be completed before taking the examination. The Department of Insurance **will not** issue a license unless confirmation of completion of prelicensing education has been received by the Department of Insurance from the education provider.

The state-mandated prelicensing education program is designed to prepare the candidate for the examination and his/her future insurance career. Candidates are required to present a copy of their current signed prelicense course completion certificate before they are permitted to take the examination. **All course completion certificates are valid for one (1) year from the course completion date.**

The Department does not require candidates taking the Public Adjuster exam to complete prelicensing education before the test administration to qualify for a Public Adjuster license. Candidates with certain professional designations are exempt from the prelicensing requirement.

Candidates may contact the Department of Insurance to obtain information on state-approved prelicensing education providers or visit the Department's Web site at: <https://sbs-il.naic.org/Lion-Web/jsp/extcellookup/ProviderLookup.jsp>.

The list of exemptions is as follows:

LIFE DESIGNATIONS

CEBS	Certified Employee Benefits Specialist
ChFC	Chartered Financial Consultant
CIC	Certified Insurance Counselor
CFP	Certified Financial Planner
CLU	Chartered Life Underwriter
FLMI	Fellow Life Management Institute
LUTCF	Life Underwriting Training Council Fellow

ACCIDENT AND HEALTH DESIGNATIONS

RHU	Registered Health Underwriter
CEBS	Certified Employee Benefits Specialist
REBC	Registered Employee Benefits Consultant
HIA	Health Insurance Associate

PROPERTY AND CASUALTY DESIGNATIONS

AAI	Accredited Advisor Insurance
ARM	Associate in Risk Management
CIC	Certified Insurance Counselor
CPCU	Chartered Property and Casualty Underwriter

NOTE

Candidates may verify that the Department has received documentation of successful completion of prelicensing education requirements (from the education provider) by accessing the Department's Internet web site at www.insurance.illinois.gov. Candidates should access the Producer Licensing Record link and follow instructions.

OBTAINING A LICENSE

The Department of Insurance will issue a license once the candidate has shown that he/she has met all the following licensing requirements.

- Complete the preclicensing education requirements as reported to the Department by an education provider
- Pass the required examination
- You must wait 5 days from taking the examination before you can apply for your license.
- After 5 days you may apply for your license at www.nipr.com.
- If required, a surety bond must be maintained in the candidate's possession

Applicants may receive further information by visiting the Department's web site at: www.insurance.illinois.gov

ELECTRONIC LICENSE APPLICATION AND INSTRUCTIONS

Candidates will complete the license application electronically on the examination system just before they begin the examination.

Candidates who pass the examination will receive a score report reflecting the responses given, as well as instructions on submitting the NAIC Uniform application to the Illinois Department of Insurance.

Those who already hold an Illinois producer license, or who have already submitted an application for a license to the Department of Insurance, need not send another application and fee when they pass an examination for additional lines. When the Department is notified that the candidate has passed the additional tests, and has been notified by the education provider that preclicensing education has been completed, it will automatically update the license record and send an amended license, which will include the additional authority.

NEW RESIDENTS OF ILLINOIS PREVIOUSLY LICENSED IN ANOTHER STATE

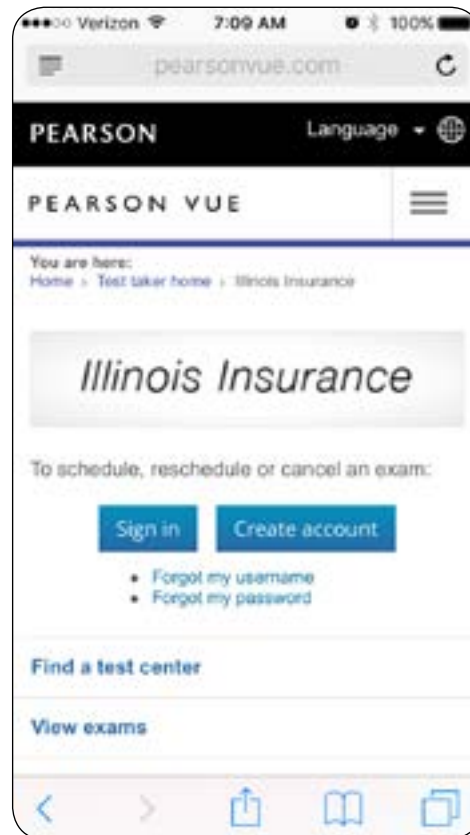
An individual who applies for an insurance producer license in Illinois who was previously licensed for the same lines of authority in another state shall not be required to complete any preclicensing education or examination. This exemption applies only to persons currently licensed in that state or if the application is received within ninety (90) days after the cancellation of the applicant's previous license and if the prior state issues a Letter of Clearance stating that, at the time of cancellation, the applicant was in good standing in that state.

EXAM RESERVATIONS

MAKING A RESERVATION

Online reservations are the most efficient way for candidates to schedule their examination. Candidates **must** go to www.pearsonvue.com/il/insurance to make an online reservation for an examination. First-time users are required to create an account. The candidate will need to fill in all required fields, which are preceded by an asterisk (*), on the online form in order to create an ID and be assigned a password. Step-by-step instructions will lead the candidate through the rest of the examination reservation process.

Our new website has been optimized to work on mobile devices such as phones and tablets as pictured below.



Candidates **must** make an online reservation at least twenty-four (24) hours before the desired examination date. Candidates who wish to make a phone reservation at (800) 274-0402 must do so at least twenty-four (24) hours before the desired examination date (unless an electronic check is used for payment, as detailed on page 5).

Before making a reservation, candidates should have the following:

- Legal name, address, Social Security number, daytime telephone number, and date of birth
- The name of the examination(s)
- The preferred examination date and test center location (a list of test centers appears on the back cover of this handbook)

ALLOWABLE EXAM COMBINATIONS

With the exception of the Personal Lines examination, candidates may take up to two examinations at one session. This is referred to as 'back to back' scheduling, for which the candidate is currently offered two exams for one exam fee.

Candidates who wish to take more than two examinations must schedule additional sessions.

EXAM FEES

The examination fees are \$102 for an individual exam or \$102 for 2 exams scheduled back to back. The fee must be paid at the time of reservation by credit card, debit card, voucher or electronic check. **Fees will not be accepted at the test center.** Examination fees are non-refundable and nontransferable, except as detailed in the *Change/Cancel Policy*. The examination fee includes the state of Illinois administrative fee (\$50 for all exams). Credit cards may be used for examination fees paid to Pearson VUE only; the Illinois Department of Insurance does not accept credit card payments.

Candidates are responsible for knowing proper examination fees.

Electronic Checks

Candidates who choose to pay the examination fee by electronic check must have a personal checking account, and must be prepared to provide at the time of reservation the following information:

- Bank name
- Account number
- Routing number
- Social Security number, state-ID number or driver's license number
- Name and address on the account

Using this information, Pearson VUE can request payment from the candidate's bank account just as if the candidate had submitted an actual paper check.

Candidates paying by electronic check must register at least five (5) days before the examination date in order for their check to be processed.

Vouchers

Vouchers offer another convenient way to pay for tests. Vouchers can be purchased online at www.pearsonvue.com/vouchers/pricelist/ilins.asp by credit card either singly or in volume. To redeem a voucher as payment when scheduling a test, simply indicate voucher as the payment method and provide the voucher number. All vouchers are pre-paid. Vouchers are non-refundable and non-returnable.

Vouchers expire twelve (12) months from the date they are issued. Voucher expiration dates cannot be extended. The exam must be taken by the expiration date printed on the voucher.

CHANGE/CANCEL POLICY

Candidates wishing to cancel or reschedule their examination without penalty can do so forty-eight (48) hours before the examination. Candidates can cancel or reschedule their exam online at www.pearsonvue.com/il/insurance/ or can call Pearson VUE at (800) 274-0402 forty-eight (48) hours before the examination.

Candidates who wish to change or cancel a reservation with proper notice may either transfer their fees to a new reservation or request a refund. Refunds for credit/debit cards are immediate, while refunds for electronic checks and vouchers will be processed in 2-3 weeks. Candidates who change or cancel their reservations without proper notice will be responsible for the examination fee. **Candidates are individually liable for the full amount of the examination fee once a reservation has been made, whether paid individually or by a third party.**

ABSENCE/LATENESS POLICY

Candidates who are late to or absent from an examination may be excused for the following reasons:

- Illness of the candidate or of the candidate's immediate family member
- Death in the immediate family
- Disabling traffic accident
- Court appearance or jury duty
- Military duty
- Weather emergency

Candidates who are absent from or late to an examination and have not changed or canceled the reservation according to the *Change/Cancel Policy* will not be admitted to the examination and will forfeit the examination fee. Written verification and supporting documentation for excused absences must be submitted to Pearson VUE within fourteen (14) days of the original examination date.

WEATHER DELAYS AND CANCELLATIONS

If severe weather or a natural disaster makes the Pearson VUE test center inaccessible or unsafe, the examination may be delayed or canceled. Pearson VUE will notify and reschedule candidates in the case of severe weather.

ACCOMMODATIONS

Pearson VUE complies with the provisions of the Americans with Disabilities Act as amended. The purpose of accommodations is to provide candidates with full access to the test. Accommodations are not a guarantee of improved performance or test completion. Pearson VUE provides reasonable and appropriate accommodations to individuals with documented disabilities who demonstrate a need for accommodations.

Test accommodations may include things such as:

- A separate testing room
- Extra testing time
- A Reader or Recorder, for individuals with mobility or vision impairments and cannot read or write on their own

Test accommodations are individualized and considered on a case-by-case basis. All candidates who are requesting accommodations because of a disability must provide appropriate documentation of their condition and how it is expected to affect their ability to take the test under standard conditions. This may include:

- Supporting documentation from the professional who diagnosed the condition, including the credentials that qualify the professional to make this diagnosis
- A description of past accommodations the candidate has received

The steps to follow when requesting test accommodations vary, depending on your test program sponsor. To begin, go to <http://pearsonvue.com/accommodations>, and then select your test program sponsor from the alphabetized list. Candidates who have additional questions concerning test accommodations may contact the ADA Coordinator at accommodationspearsonvue@pearson.com.

All registrations with accommodations must be rescheduled or canceled through the call center.

TRANSLATION SERVICES

Reasonable efforts will be made to locate and provide translation services to candidates who are not fluent in English. The requesting candidate is responsible for the cost of the service.

Candidates who require a translator (e.g. Spanish, Polish, or Vietnamese) should send a written request to the Pearson VUE Special Testing Coordinator at least two (2) weeks before the desired examination date.

Pearson VUE/Illinois

Attn: Special Accommodations/Translation Services
5601 Green Valley Dr., Bloomington, MN 55437

This request should include a list of at least three (3) desired examination dates. Please include the appropriate fee for the translation service you are requesting; Spanish \$490, Polish \$510, and Vietnamese \$670. This fee should be in the form of a company or agency check, certified check, or money order, made payable to "Pearson VUE." Credit card payments are not acceptable. This fee does not include the normal examination fee that must be paid at the time you make your reservation. The examination will be scheduled based on both the candidate's preference and the availability of the translator, and the candidate will be notified of the scheduled examination date. The translator will meet the candidate at the test center on the day of the examination. Additional time is not allowed.

Candidates should be aware that these fees apply only to candidates who take the examination in the Chicago area. Translation services for test centers outside this area may be more costly and take more time to arrange.

NON-SATURDAY EXAMS

Candidates who for religious reasons cannot take an examination offered only on Saturdays may request a non-Saturday examination date. Such a request must be put in writing on official stationery by the candidate's religious advisor and faxed to (610) 617-9397 or mailed to Pearson VUE.

Non-Saturday examinations are available only on a prearranged basis.

AVAILABLE EXAMS				
LEVEL	NAME	SECTION*	# Items	TIME ALLOTTED
01	Life	General	60	85 minutes
		State	39	50 minutes
02	Accident & Health	General	60	80 minutes
		State	47	55 minutes
03	Property	General	60	85 minutes
		State	37	50 minutes
04	Casualty	General	60	80 minutes
		State	44	55 minutes
55	Personal Lines	General	86	90 minutes
		State	37	45 minutes
17	Public Adjuster	one section	100	165 minutes
76	Motor Vehicle	one section	50	75 minutes

* Each examination section is separately timed, and candidates cannot return to a section once the time has expired.

WHAT TO BRING

Required Materials

All candidates are required to bring identification that is deemed acceptable, listed under *Acceptable Forms of Candidate Identification*, to the test center on the day of examination.

- A current copy of a signed *Pre-License Course Certificate* for all exams except Public Adjuster. The original certificate is not required but the certificate must be current. Acceptable forms of a copy can be a fax, an email, or can be on a device, such as a phone. **All course completion certificates are valid for one (1) year from course completion date.** Candidates must test within one (1) year of the prelicensing education course completion date.
- Only first time candidates will be required to present their *Pre-License Course Completion Certificate* before they are permitted to take the examination. Retake candidates are not required to present their certificate.

Candidates who do not present the required items will be denied admission to the examination, will be considered absent, and will forfeit the examination fee.

Suggested Materials

- Failing score report (if the candidate is retaking an examination)

Acceptable Forms of Candidate Identification

Candidate must present **two** forms of current signature identification. The primary identification must be government-issued and photo-bearing with a signature and the secondary identification must contain a valid signature. Identification must be in English.

Primary ID (photograph and signature, not expired)

- Government-issued Driver's License
- U.S. Dept. of State Drivers License
- U.S. Learner's Permit (plastic card only with photo and signature)
- National/State/Country Identification Card
- Passport
- Passport card
- Military ID
- Military ID for spouses and dependents
- Alien Registration Card (Green Card, Permanent Resident Visa)

Secondary ID (signature, not expired)

- U.S. Social Security Card
- Debit (ATM) or Credit card
- Any form of ID on the Primary list

If the ID presented has an embedded signature that is not visible (microchip), difficult or impossible to read, the candidate must present another form of identification from the Primary ID or Secondary ID list that contains a visible signature.

Pearson VUE does not recognize grace periods. For example, if a candidate's driver's license expired yesterday and the state allows a 30-day grace period for renewing the ID, the ID is considered to be expired.

REQUIRED MATERIALS

Candidates who do not present the required items will be denied admission to the examination, will be considered absent, and will forfeit the examination fee.

Translation dictionaries are not permitted in the examinations.

EXAM PROCEDURES

Candidates should report to the test center thirty (30) minutes before the examination and check in with the test center administrator. The candidate's identification and other documentation will be reviewed and they will be photographed for the score report.

Candidates are required to review and sign a *Candidate Rules Agreement* form. If the *Candidate Rules Agreement* is not followed and/or cheating or tampering with the examination is suspected it will be reported as such, and the appropriate action will be taken. The examination fee will not be refunded, the exam may be determined invalid, and/or the state may take further action such as prohibiting candidates from retaking the examination and/or denying a license.

Candidates will have an opportunity to take a tutorial on the PC on which the examination will be administered. The time spent on this tutorial will not reduce the examination time. The examination administrators will answer questions, but candidates should be aware that the administrators are not familiar with the content of the examinations or with the state's licensing requirements. Examination administrators have been instructed not to advise candidates on requirements for licensure.

Candidates may begin the examination once they are familiar with the PC. The examination begins the moment a candidate looks at the first examination question. The time allotted for each examination is detailed on page 8. The examination will end automatically after the examination time has expired, and candidates will leave the test center with their official scores in hand.

As part of the admissions procedure, a candidate may be required to confirm their Social Security Number. This is a verification process to ensure that the number matches the number that the candidate registered under and is done to ensure timely delivery of results for the production of licenses.

ABOUT THE EXAM

The content of the general examination is based upon information obtained from a job analysis performed by Pearson VUE. Responses from insurance professionals were analyzed to determine the nature and scope of tasks they perform and the knowledge and skills needed to perform them. This information is the basis upon which examination questions are written and ensures that examinations reflect the practice of insurance. The examination has been developed to reflect the laws, statutes, rules and regulations for the practice of insurance in Illinois, and has been reviewed and approved by Illinois insurance professionals.

Pearson VUE maintains examination administration and examination security standards designed to ensure that all candidates are given the same opportunity to demonstrate their abilities and to prevent some candidates from gaining an unfair advantage over others because of testing irregularities or misconduct. Pearson VUE routinely reviews irregularities and examination scores believed to be earned under unusual or nonstandard circumstances.

Pearson VUE maintains the right to question any examination score whose validity is in doubt because the score may have been obtained unfairly. Pearson VUE first undertakes a confidential review of the circumstances contributing to the questions about score validity. Then, if there is sufficient cause to question the score, Pearson VUE will refer the matter to the state licensing agency, which will make the final decision on whether or not to cancel the score.

EXAMINATION QUESTIONS

All examination questions, each form of the examination, and any other examination materials are copyrighted and are the property of Pearson VUE. Consequently, any distribution of the examination content or materials through any form of reproduction or oral or written communication is strictly prohibited and punishable by law.

The performance of all candidates is monitored and may be analyzed statistically for the purpose of detecting and verifying fraud. If it is determined that a score has questionable validity, the Department of Insurance will be so notified and will determine whether the candidate's scores will be released.

SCORE REPORTING

When candidates complete the examination, they will receive a score report marked "pass" or "fail." Candidates who pass the examination will receive a score report that includes information on how to apply for a license.

Candidates who fail the examination will receive a score report that includes a numeric score and diagnostic information relating to the general portion of the examination, as well as information about reexamination. Each examination is divided into two parts: the general section and the state section. Candidates who pass one section of the examination and fail the other need retake only the failed section within 90 days. If after 90 days both sections have not been passed, it will be necessary to retake the entire examination. Illinois requires that candidates pass both parts of a major line examination within 90 days to be eligible for licensure. Candidates are responsible for knowing what part of an examination must be retaken, and for monitoring the 90 days.

The information above does not apply to the Motor Vehicle and Public Adjuster examinations, each of which has only one section consisting of both general and state specific topics. **For candidates who fail the Public Adjusters exam the first time, the law requires that these Public Adjuster candidates must wait 7 days before rescheduling and taking the examination. For candidates who fail the Public Adjusters exam the second or subsequent times, the law requires that these Public Adjuster candidates must wait 30 days before scheduling and taking the examination after each attempt.**

Reservations for reexamination cannot be made at the test center. **Candidates must wait 24 hours before making a reexamination reservation.**

REVIEW OF EXAMS

For security reasons, examination material is not available to candidates for review.

SCORE EXPLANATION

The passing score for the examination is determined by the Illinois Department of Insurance. Through standardization and control, Pearson VUE ensures that no individual has an unfair disadvantage or advantage because of a particular examination format. For this reason, the passing score for all examinations is reported as a score of 70.

Examination scores range from 0 to 100, but should **not** be interpreted as the percentage or number of correct answers. With 70 as the passing score, any score below 70 indicates how close the candidate came to passing, not the actual percentage or number of questions answered correctly.

DUPLICATE SCORE REPORTS

Candidates may request a duplicate score report from Pearson VUE by completing the form in the back of this handbook.

QUESTIONS OR COMMENTS ABOUT THE EXAM

For security reasons, examination material is not available to candidates for review. Candidates who have questions, comments, or concerns related to the exams, scoring or score reports, or who wish to verify any data held in Pearson VUE files, should direct written inquiries to Pearson VUE at the address provided on the inside front cover of this handbook. Candidates may also email their questions directly to Pearson VUE Customer Service at pearsonvuecustomerservice@pearson.com.

In all correspondence, candidates should provide their name and address information. If questions or comments concern an examination already taken, candidates should also include:

- the name of the examination
- the date the examination was taken
- the location of the test center

TEST CENTER POLICIES

The following policies are observed at each test center. **Candidates who violate any of these policies will not be permitted to finish the examination and will be dismissed from the test center, forfeiting the examination fee.**

- **No personal items are allowed in the testing room.** Personal items include but are not limited to: cellular phones, hand-held computers/personal digital assistants (PDAs) or other electronic devices, pagers, watches, wallets, purses, firearms or other weapons, hats, bags, coats, books, and/or notes, pens or pencils.
- Candidates must store all personal items in a secure area as indicated by the administrator, or return items to their vehicle. All electronic devices must be turned off before storing them in a locker. **The test center is not responsible for lost, stolen, or misplaced personal items.**
- Studying **is not** allowed in the test center. Visitors, children, family or friends **are not** allowed in the test center.
- Dictionaries, books, papers (including scratch paper), and reference materials are not permitted in the examination room (unless permitted by the exam sponsor), and candidates are strongly urged not to bring such materials to the test center. Upon entering and being seated in the testing room, the test administrator will provide the candidate with materials to make notes or calculations and any other items specified by the exam sponsor. **The candidate may not write on these items before the exam begins or remove these items from the testing room.**
- Eating, drinking, chewing gum, smoking, and/or making noise that creates a disturbance for other candidates is prohibited during the exam.
- Break policies are established by the exam sponsor. Most sponsors allow unscheduled breaks. To request an unscheduled break, the candidate **must** raise their hand to get the administrator's attention. **The exam clock will not stop while the candidate is taking a break.**

- Candidates must leave the testing room for all breaks. However, candidates **are not permitted to leave the floor or building for any reason during this time, unless specified by the administrator and the exam sponsor.** If a candidate is discovered to have left the floor or building they will not be permitted to proceed with the examination and may forfeit the exam fees.
- While taking a break, candidates are permitted to access personal items that are being stored during the exam only if necessary— for example, personal medication that must be taken at a specific time. **However, a candidate must receive permission from the administrator prior to accessing personal items that have been stored.** Candidates are **not** allowed access to other items, including but not limited to, cellular phones, PDAs, exam notes, and study guides, unless the exam sponsor specifically permits this.
- Any candidate discovered causing a disturbance of any kind or engaging in any kind of misconduct—giving or receiving help; using notes, books, or other aids; taking part in an act of impersonation; or removing examination materials or notes from the examination room—will be summarily dismissed from the examination and will be reported to the state licensing agency. Decisions regarding disciplinary measures are the responsibility of the state licensing agency.

RETAKE REQUIREMENTS

Candidates must pass both parts of the exam within 90 days. Retake candidates are not required to present their *Pre-License Course Completion Certificate*. A candidate who fails the Public Adjusters exam for the first time must wait at least seven days before rescheduling and taking the examination.

A candidate who fails the Public Adjusters exam for the second time (or more) must wait at least 30 days before rescheduling taking the examination.

PREPARING FOR THE EXAM

CONTENT OUTLINES

Each examination is based on a detailed content outline of topics, subtopics, and references to applicable state statutes and regulations. These content outlines are provided to publishers of study materials and to state-approved education providers for their use in developing and updating their educational materials and programs. Content outlines are updated periodically to reflect changes in practice, state laws and regulations. Illinois offers these content outlines as part of the handbook.

Candidates may obtain copies of the Illinois Insurance Content Outlines by visiting www.pearsonvue.com.

EXAM STRUCTURE

Each major line examination (Life, Accident and Health, Property, and Casualty) is given in a multiple-choice format and consists of two parts. Part 1 deals with basic insurance product knowledge. Part 2 deals with Illinois insurance laws, regulations, and practices.

The Motor Vehicle and Public Adjuster examinations are also given in a multiple-choice format. These examinations, however, consist of a single part covering both general insurance knowledge and state laws, rules, and regulations.

As indicated below, the examination will contain *pretest questions*. Pretest questions are questions on which statistical information is being collected for use in constructing future examinations. Responses to pretest questions do not affect the score. Pretest questions are mixed in with the scored questions and are not identified.

Specific information on each examination follows. *The content outlines below are a condensed description of the examination content.

LIFE EXAMINATION	# of questions
Part 1: General Product Knowledge, Terms, and Concepts	
I. Types of policies	12
II. Policy riders, provisions, options, and exclusions	19
III. Completing the application, underwriting and delivering the policy	11
IV. Taxes, retirement, and other insurance concepts	8
Total scored questions	50
Pretest questions	<u>10</u>
Grand total	60
Part 2: Illinois Statutes & Regulations	
I. Illinois statutes & regulations pertinent to all lines of insurance	22
II. Illinois statutes & regulations pertinent only to life insurance	9
Total scored questions	31
Pretest questions	<u>8</u>
Grand total	39
Life Part 1 and 2 Scored Questions	81
Life Part 1 and 2 Pretest Questions	<u>18</u>
Life Part 1 and 2 Grand Total	99

ACCIDENT & HEALTH EXAMINATION**# of questions****Part 1: General Product Knowledge, Terms, and Concepts**

I. Types of policies	14
II. Policy provisions, clauses, and riders	20
III. Social insurance	3
IV. Other insurance concepts	4
V. Field underwriting procedures	9
Total scored questions	50
Pretest questions	10
Grand total	60

Part 2: Illinois Statutes & Regulations

I. Illinois statutes & regulations pertinent to all lines of insurance	22
II. Illinois statutes & regulations pertinent only to health insurance	14
III. Illinois statutes & regulations pertinent to managed care	3
Total scored questions	39
Pretest questions	8
Grand total	47

Health Part 1 and 2 Scored Questions	89
Health Part 1 and 2 Pretest Questions	18
Health Part 1 and 2 Grand Total	107

PROPERTY EXAMINATION**# of questions****Part 1: General Product Knowledge, Terms, and Concepts**

I. Types of policies	25
II. Insurance terms and related concepts	14
III. Policy provisions and contract law	11
Total scored questions	50
Pretest questions	10
Grand total	60

Part 2: Illinois Statutes & Regulations Pertinent to Property and Casualty ONLY

I. Illinois statutes & regulations pertinent to all lines of insurance	22
II. Illinois statutes & regulations pertinent to casualty insurance only	5
III. Illinois statutes & regulations pertinent to property insurance only	3
Total scored questions	30
Pretest questions	7
Grand total	37

Property Part 1 and 2 Scored Questions	80
Property Part 1 and 2 Pretest Questions	17
Property Part 1 and 2 Grand Total	97

CASUALTY EXAMINATION		# of questions
Part 1: General Product Knowledge, Terms, and Concepts		
I.	Types of policies, bonds and related terms	25
II.	Insurance terms and related concepts	14
III.	Policy provisions	12
	Total scored questions	50
	Pretest questions	10
	Grand total	60
Part 2: Illinois Statutes & Regulations		
I.	Illinois statutes & regulations pertinent to all lines of insurance	22
II.	Illinois statutes & regulations pertinent to property and casualty insurance	5
III.	Illinois statutes & regulations pertinent to casualty insurance only	10
	Total scored questions	37
	Pretest questions	7
	Grand total	44
	Casualty Part 1 and 2 Scored Questions	87
	Casualty Part 1 and 2 Pretest Questions	17
	Casualty Part 1 and 2 Grand Total	104

MOTOR VEHICLE EXAMINATION		# of questions
I.	Illinois statutes and regulations pertinent to all lines of insurance	22
II.	Basic concepts of automobile insurance	13-14
III.	Illinois statutes & regulations pertinent to motor vehicle insurance	12-13
IV.	Financing insurance premiums	1-2
	Motor Vehicle Total Scored Questions	50

PUBLIC ADJUSTER EXAMINATION		# of questions
I.	General property insurance product knowledge pertinent to adjusters	40
II.	Property and casualty insurance terms and related concepts	25
III.	Property and casualty policy provisions and contract law	5
IV.	Electrical and building techniques	5
V.	Illinois laws and regulations pertinent to Public Adjusters	25
VI.	Public Adjuster Total Scored Questions	100

PERSONAL LINES EXAMINATIONS**# of questions****Part 1: General Product Knowledge, Terms, and Concepts**

I. Types of Property Policies	11
II. Types of Casualty Policies	13
III. Property and Casualty Insurance terms and related concepts	28
IV. Property and Casualty Policy Provisions and Contract Law	24
Total scored questions	75
Pretest questions	11
Grand total	<hr/> 86

Part 2: Illinois Statutes & Regulations

I. Illinois statutes & regulations pertinent to all lines of insurance	22
II. Illinois statutes & regulations pertinent only to Property and Casualty insurance	5
III. Illinois statutes & regulations pertinent only to Personal Lines insurance	10
Total scored questions	37
Pretest questions	0
Grand total	<hr/> 37

Personal Lines Part 1 and 2 Scored Questions	111
Personal Lines Part 1 and 2 Pretest Questions	18
Personal Lines Part 1 and 2 Grand Total	<hr/> 129

ILLINOIS

Insurance Content Outlines

DUPLICATE SCORE REQUEST FORM

Use this form to request that Pearson VUE send a duplicate copy of your score report to you. Please print all information on this form.

Please enclose a cashier's check or money order made payable to "Pearson VUE."

DO NOT SEND CASH.

FEE: For scores less than one year old there is a \$10.00 charge.
For scores one or more years old there is a \$25.00 charge.

SEND TO: Pearson VUE
ILLINOIS INSURANCE
DUPLICATE SCORE
62160 Collections Center Drive
Chicago, IL 60693-0621

Amount Enclosed: \$ _____

I hereby authorize Pearson VUE to send me at the email address below a duplicate of my score report from the insurance examination.

Signature	Date
Name	
Email Address	

If you do not have a valid email address please include your physical mailing address below.

Address		
City	State	ZIP

If the above information was different at the time you tested, please indicate original information below.

Name		
Address		
City	State	ZIP

Exam Taken	Date Taken
Date of Birth	
Licensing Jurisdiction	

GENERAL INFORMATION

CANDIDATES MAY CALL (800) 274-0402 TO MAKE AN EXAM RESERVATION.

TEST CENTERS	
LOCATION	SCHEDULE
Chicago	Wednesday through Saturday
Schaumburg	Wednesday through Saturday
Oakbrook	Tuesday through Saturday
Springfield	Monday through Saturday
Marion	Once a week per month
Davenport, IA	Saturday
Merrillville, IN	Wednesday, Friday and Saturday
St. Louis, MO	Once per month

Locations and schedules are subject to change.

AVAILABLE EXAMS	
MAJOR LINES Part 1 and/or Part 2	LIMITED LINES
01 Life	76 Motor Vehicle
02 Accident & Health	17 Public Adjuster
03 Property	
04 Casualty	
55 Personal Lines	

EXAM FEES
Examination fee per session is \$102. This fee includes the Illinois Department of Insurance administrative fee. With the exception of Personal Lines, up to two (2) examinations may be taken during one session.

PEARSON VUE HOLIDAY SCHEDULE

No exams on the following holidays:

- New Year's Day
- Martin Luther King, Jr. Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving
- Christmas Day

LIFE-GENERAL KNOWLEDGE CONTENT OUTLINE

Product Knowledge, Terms and Concepts

(50 scored 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
 - c. Common disaster

- d. Minor beneficiaries
7. Premium Payment
 - c. Modes
 - d. Grace period
 - e. Automatic premium loan
 - f. Level or flexible
8. Reinstatement
9. Policy loans, withdrawals, partial surrenders
10. Non-forfeiture options
11. Dividends and dividend options (e.g., 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.... 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)

- Ref: 5/500-135*
- 4. License suspension, revocation or denial..... (1-2)
Ref: 5/500-70
- C. Fiduciary responsibilities** (2-3)
Ref: 5/500-115; Reg. 3113
- D. Commissions and compensation** (0-1)
Ref: 5/151; 5/500-80
- E. Felony convictions**..... (0-1)
Ref: 5/500-95
- F. Disclosure** (0-1)
Ref: 5/500-155
- G. Marketing practices**.....(3-5)
 - 1. Rebating
Ref: 5/151; 5/152; 5/153
 - 2. Misrepresentation
Ref: 5/149; 5/154
 - 3. Defamation
Ref: 5/149
 - 4. Other unfair practices
Ref: 5/424
- H. Unfair claims practices**..... (0-1)
Ref: 5/154.5; 5/154.6; Reg. 919

**LIFE-ILLINOIS SPECIFIC
CONTENT OUTLINE
State Statutes, Rules and Regulations
(31 scored plus 8 pretest questions)**

Ref: All references to chapter 215 ILCS unless otherwise indicated

- I. ILLINOIS STATUTES AND REGULATIONS COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY, CASUALTY AND PERSONAL LINES INSURANCE**..... 22
 - A. Insurance Director** (1-2)
 - 1. General powers
Ref: 5/401, 5/403; 5/401.1; 5/431
 - 2. Examinations
Ref: 5/132; 5/402; 5/403; 5/ 500-110
 - B. License and registration**
 - 1. Persons required to be licensed (3-5)
 - a. Insurance producers
Ref: 5/500-15; 5/500-20; 5/500-25; 5/500-30
 - b. Nonresidents
Ref: 5/500-40
 - c. Business entities
Ref: 5/500-30; 5/500-35
 - d. Temporary insurance producers
Ref: 5/500-60; 5/500-65
 - e. Exemptions
Ref: 5/500-15; 5/500-20
 - f. Reinstatement
Ref: 5/500-35
 - 2. Obtaining a license..... (1-3)
 - a. Qualifications
Ref: 5/500-30; 5/500-70
 - b. License fees
Ref: 5/500-135
 - c. Pre-licensing
Ref: 5/500-30; Reg. 3119
 - d. Bond requirements
Ref: 5/500-130
 - 3. Maintaining a license (1-3)
 - a. Continuing education
Ref: 5/500-35
 - b. Controlled business
Ref: 5/500-125
 - c. Change of address
Ref: 5/500-35
 - d. Required fees

- II. ILLINOIS STATUTES AND REQUIREMENTS PERTINENT TO LIFE INSURANCE ONLY**..... 9
 - A. Advertising and sales** (2-3)
Ref: Reg. 909
 - B. Replacement**..... (1-2)
Ref: Reg. 917
 - 1. Purpose
 - 2. Definitions
 - 3. Exemptions
 - 4. Duties of agent
 - 5. Duties of replacing insurance company
 - C. Life solicitation**..... (1-2)
Ref: Reg. 930
 - 1. Purpose
 - 2. Definitions
 - 3. Exemptions
 - 4. Disclosure requirements (including Buyer's Guide content)
 - 5. Agents' responsibilities
 - 6. Suitability in the sale of Life insurance and Annuities
Ref: Reg. 3120, 909, 3117
 - 7. Policy Provisions
Ref: 5/224
 - D. Accelerated benefits** (1-2)
Ref: 5/4; Reg. 1407
 - E. Illustrations** (1-2)
Ref: Reg. 1406
 - F. Viatical Settlements**..... (0-1)
Ref: 159
 - G. Unfair Practices**.....(0-1)
Ref: 5/236
 - H. Life & Health Insurance Guaranty Association ...** (0-1)
Ref: 5/531.01 through 5/531.19

HEALTH-GENERAL KNOWLEDGE

CONTENT OUTLINE

Product Knowledge, Terms and Concepts

(50 scored plus 10 pretest questions)

I. TYPES OF POLICIES 14

A. Disability income

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

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

B. Medicaid

C. Social Security benefits

IV. 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

V. 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

**ACCIDENT & HEALTH-
ILLINOIS SPECIFIC
CONTENT OUTLINE**

State Statutes, Rules and Regulations

(39 scored plus 8 pretest questions)

Ref: All references to chapter 215 ILCS unless otherwise indicated

- I. ILLINOIS STATUTES AND REGULATIONS COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY, CASUALTY AND PERSONAL LINES INSURANCE..... 22**
 - A. Insurance Director (1-2)**
 - 1. General powers
Ref: 5/401, 5/403; 5/401.1;5/431
 - 2. Examinations
Ref: 5/132; 5/402; 5/403; 5/ 500-110
 - B. License and registration**
 - 1. Persons required to be licensed(3-5)
 - a. Insurance producers
Ref: 5/500-15; 5/500-20; 5/500-25; 5/500-30
 - b. Nonresidents
Ref: 5/500-40
 - c. Business entities
Ref: 5/500-30; 5/500-35
 - d. Temporary insurance producers
Ref: 5/500-60; 5/500-65
 - e. Exemptions
Ref: 5/500-15; 5/500-20
 - f. Reinstatement
Ref: 5/500-35
 - 2. Obtaining a license.....(1-3)
 - a. Qualifications
Ref: 5/500-30; 5/500-70
 - b. License fees
Ref: 5/500-135
 - c. Pre-licensing
Ref: 5/500-30; Reg. 3119
 - d. Bond requirements
Ref: 5/500-130
 - 3. Maintaining a license(1-3)
 - a. Continuing education
Ref: 5/500-35
 - b. Controlled business
Ref: 5/500-125
 - c. Change of address
Ref: 5/500-35
 - d. Required fees
Ref: 5/500-135
 - 4. License suspension, revocation or denial(1-2)
Ref: 5/500-70
 - C. Fiduciary responsibilities (2-3)**
Ref: 5/500-115; Reg. 3113
 - D. Commissions and compensation..... (0-1)**
Ref: 5/151; 5/500-80
 - E. Felony convictions..... (0-1)**
Ref: 5/500-95
 - F. Disclosure..... (0-1)**
Ref: 5/500-75
 - G. Marketing practices... (3-5)**
 - 1. Rebating
Ref: 5/151; 5/152; 5/153
 - H. Unfair claims practices... (0-1)**
Ref: 5/149; 5/154
 - I. Defamation**
Ref: 5/149
 - J. Other unfair practices**
Ref: 5/424
- II. ILLINOIS STATUTES AND REGULATIONS PERTINENT TO ACCIDENT AND HEALTH INSURANCE ONLY 14**
 - A. Medicare supplements..... (2-3)**
Ref: 5/363; 5/363a; 5/500-75; Reg. 2008
 - 1. Minimum standards
 - 2. Disclosure requirements
 - 3. Under 65 Disabled
 - B. Long term care (2-3)**
Ref: 5/351A-1; 5/351A-3 thru 5/351A-11
 - 1. Traditional long term care
Ref: Reg. 2012
 - 2. Long Term Care Partnership
Ref: Reg. 2012
 - C. Advertising (2-3)**
Ref: 5/149; Reg. 2002
 - D. Minimum standards for Individual Policies (1-2)**
Ref: Reg. 2007
 - 1. Purpose
 - 2. Definitions
 - 3. Prohibited provisions
 - 4. Benefit standards
 - 5. Disclosure and replacement requirements
 - E. Group Insurance (2-3)**
 - 1. Discontinuance and replacement
Ref: 5/367I; 97/20; Reg. 2013
 - 2. Illinois Health Insurance Portability and Accountability Act (HIPAA)
Ref: 97/1 thru 50
 - F. Unfair Practices.....(1-2)**
Ref: 5/364
 - G. Life & Health Insurance Guaranty Association.....(1-2)**
Ref: 5/531.01 through 5/531.19
 - H. Health Maintenance Organization Guaranty Association.....(1-2)**
Ref: 125/6-1 thru 6-19
- III. ILLINOIS STATUTES AND REGULATIONS PERTINENT TO MANAGED CARE..... 3**
 - A. Health Maintenance Organization (HMO)..... (1-2)**
Ref: 125/1-2; 125/4-1 thru 125/4-16; 25/5-3; 5421.10 thru .40; 5421.100 thru .141
 - B. Limited Health Service Organizations (LHSO) (1-2)**
Ref: 130/1002; 130/3001 thru 130/3005; 130/3008 thru 130/4003

PROPERTY-GENERAL KNOWLEDGE CONTENT OUTLINE

Product Knowledge, Terms and Concepts

(50 scored plus 10 pretest questions)

I. TYPES OF POLICIES 25

A. Homeowners

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

B. Dwelling policies

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

C. Commercial lines

1. Commercial Package Policy (CPP)
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. 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

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)

PROPERTY-ILLINOIS SPECIFIC CONTENT OUTLINE

State Statutes, Rules and Regulations

(30 scored plus 7 pretest questions)

All references to chapter 215 ILCS unless otherwise indicated

I. ILLINOIS STATUTES AND REGULATIONS COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY, CASUALTY AND PERSONAL LINES INSURANCE 22

A. Insurance Director (1-2)

1. General powers

Ref: 5/401, 5/403; 5/401.1; 5/431

2. Examinations

Ref: 5/132; 5/402; 5/403; 5/500-110

B. License and registration

1. Persons required to be licensed (3-5)

a. Insurance producers

Ref: 5/500-15; 5/500-20; 5/500-25; 5/500-30

b. Nonresidents

Ref: 5/500-40

c. Business entities <i>Ref: 5/500-30; 5/500-35</i>	
d. Temporary insurance producers <i>Ref: 5/500-60; 5/500-65</i>	
e. Exemptions <i>Ref: 5/500-15; 5/500-20</i>	
f. Reinstatement <i>Ref: 5/500-35</i>	
2. Obtaining a license.....(1-3)	
a. Qualifications <i>Ref: 5/500-30; 5/500-70</i>	
b. License fees <i>Ref: 5/500-135</i>	
c. Pre-licensing <i>Ref: 5/500-30</i>	
d. Bond requirements <i>Ref: 5/500-130</i>	
3. Maintaining a license(1-3)	
a. Continuing education <i>Ref: 5/500-35</i>	
b. Controlled business <i>Ref: 5/500-125</i>	
c. Change of address <i>Ref: 5/500-35</i>	
d. Required fees <i>Ref: 5/500-135</i>	
4. License suspension, revocation or denial.....(1-2) <i>Ref: 5/500-70</i>	
C. Fiduciary responsibilities(2-3)	
<i>Ref: 5/500-115; Reg. 3113</i>	
D. Commissions and compensation.....(0-1)	
<i>Ref: 5/151; 5/500-80</i>	
E. Felony convictions.....(0-1)	
<i>Ref: 5/500-95</i>	
F. Disclosure.....(0-1)	
<i>Ref: 5/500-155</i>	
G. Marketing practices... (3-5)	
1. Rebating <i>Ref: 5/151; 5/152; 5/153</i>	
2. Misrepresentation <i>Ref: 5/149; 5/154</i>	
3. Defamation <i>Ref: 5/149</i>	
4. Other unfair practices <i>Ref: 5/424</i>	
H. Unfair claims practices.....(0-1)	
<i>Ref: 5/154.5; 5/154.6; Reg. 919</i>	
I. Illinois Insurance Guaranty Fund(0-1)	
<i>Ref: 5/532; 5/533; 5/537</i>	
II. ILLINOIS STATUTES AND REGULATIONS COMMON TO PROPERTY AND CASUALTY INSURANCE ONLY 5	
A. Renewal, nonrenewal, cancellation and Certificates of Insurance(3-4)	
<i>Ref: 5/141.01; 5/141.02; 5/143.10 thru 5/143.27; 5/154; 5/155.31; 5/155.45; 157/5 thru 157/99</i>	
B. Financing insurance premiums.....(0-1)	
<i>Ref: 5/513a-1 thru 5/513a3; 5/513a9 thru 5/513a11</i>	
C. Insurance Claims Fraud Prevention Act(0-1)	

<i>Ref: 5/155.23</i>	
D. Use of credit information.....(0-1)	
<i>Ref: 157/15; 157/20</i>	
E. Hate crimes(0-1)	
<i>Ref: 143.24c</i>	
III. ILLINOIS STATUTES AND REGULATIONS PERTINENT TO PROPERTY INSURANCE ONLY 3	
A. Rejection on basis of location.....(0-1)	
<i>Ref: 5/155.22</i>	
B. Illinois FAIR Plan (FAIR plan).....(1-2)	
1. Purpose <i>Ref: 5/522; 5/524(5)</i>	
2. Definition <i>Ref: 5/523</i>	
3. Procedures <i>Ref: 5/524</i>	
4. Industry placement <i>Ref: 5/525</i>	
C. Mine subsidence(1-2)	
<i>Ref: 5/801.1 thru 5/817.1</i>	
D. Customer affairs and info. dept.....(0-1)	
<i>Ref: 5/143d</i>	

CASUALTY-GENERAL KNOWLEDGE CONTENT OUTLINE

Product Knowledge, Terms and Concepts

(50 scored plus 10 pretest questions)

I. 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

(Specifics of state law 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

II. 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

III. 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)

**CASUALTY-ILLINOIS SPECIFIC
CONTENT OUTLINE**

State Statutes, Rules and Regulations

(37 scored plus 7 pretest questions)

Ref: All references to chapter 215 ILCS unless otherwise indicated

I. ILLINOIS STATUTES AND REGULATIONS COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY, CASUALTY AND PERSONAL LINES INSURANCE 22

A. Insurance Director (1-2)

1. General powers

Ref: Ref: 5/401, 5/403; 5/401.1 5/431

2. Examinations

Ref: 5/132; 5/402; 5/403; 5/500-110

B. License and registration

1. Persons required to be licensed (3-5)

a. Insurance producers

Ref: 5/500-15; 5/500-20; 5/500-25; 5/500-30

b. Nonresidents

Ref: 5/500-40

c. Business entities

Ref: 5/500-30; 5/500-35

d. Temporary insurance producers

Ref: 5/500-60; 5/500-65

e. Exemptions

Ref: 5/500-15; 5/500-20

f. Reinstatement <i>Ref: 5/500-35</i>	
2. Obtaining a license..... (1-3)	
a. Qualifications <i>Ref: 5/500-30; 5/500-70</i>	
b. License fees <i>Ref: 5/500-135</i>	
c. Pre-licensing <i>Ref: 5/500-30</i>	
d. Bond requirements <i>Ref: 5/500-130</i>	
3. Maintaining a license (1-3)	
a. Continuing education <i>Ref: 5/500-35</i>	
b. Controlled business <i>Ref: 5/500-125</i>	
c. Change of address <i>Ref: 5/500-35</i>	
d. Required fees <i>Ref: 5/500-135</i>	
4. License suspension, revocation or denial (1-2) <i>Ref: 5/500-70</i>	
C. Fiduciary responsibilities (2-3) <i>Ref: 5/500-115; Reg. 3113</i>	
D. Commissions and compensation (0-1) <i>Ref: 5/151; 5/500-80</i>	
E. Felony convictions (0-1) <i>Ref: 5/500-95</i>	
F. Disclosure (0-1) <i>Ref: 5/500-75</i>	
G. Marketing practices... (3-5)	
1. Rebating <i>Ref: 5/151; 5/152; 5/153</i>	
2. Misrepresentation <i>Ref: 5/149; 5/154</i>	
3. Defamation <i>Ref: 5/149</i>	
4. Other unfair practices <i>Ref: 5/424</i>	
H. Unfair claims practices (0-1) <i>Ref: 5/154.5; 5/154.6; Reg. 919</i>	
I. Illinois Insurance Guaranty Fund (0-1) <i>Ref: 5/532; 5/533; 5/537</i>	
II. ILLINOIS STATUTES AND REGULATIONS COMMON TO PROPERTY AND CASUALTY INSURANCE 5	
A. Renewal, nonrenewal, cancellation, and Certificates of Insurance (3-4) <i>Ref: 5/141.01; 5/141.02; 5/143.10 thru 5/143.27; 5/155.31; 5/155.45; 157/5 thru 157/99</i>	
B. Financing insurance premiums (0-1) <i>Ref: 5/513a-1; 5/513a3; 5/513a9 thru 5/513a11</i>	
C. Insurance Claims Fraud Prevention Act (0-1) <i>Ref: 5/155.23</i>	
D. Use of credit information (0-1) <i>Ref: 157/15; 157/20</i>	
E. Hate crimes (0-1) <i>Ref: 143.24c</i>	
III. ILLINOIS STATUTES AND REGULATIONS PERTINENT TO CASUALTY INSURANCE ONLY 10	

A. Auto (7-8)
1. Uninsured motorists coverage <i>Ref: 5/143a</i>
2. <u>Underinsured</u> motorists coverage <i>Ref: 5/143a-2</i>
3. Illinois Automobile Insurance Plan (assigned risk) <i>Ref: LAI Plan Manual, 625 ILCS 5/7-501</i>
a. Insurance company's participation
b. Insured's participation
4. Defensive driving discount—age 55 and over <i>Ref: 5/143.29</i>
5. Antitheft mechanism <i>5/143.28; Reg. 932</i>
6. Financial responsibility surcharge <i>Ref: 625 ILCS 5/7-317</i>
7. Equipment exclusion <i>Ref: Reg. 924</i>
8. Persons with physical disabilities <i>Ref: 5/143.24a</i>
9. Disclosure of liability coverage <i>Ref: 5/143.24b</i>
10. Surcharge or refusal to insure <i>Ref: 5/155.27</i>
11. Oral estimate of premium charges <i>Ref: 5/155.28</i>
12. Mandatory auto coverage <i>Ref: 625 ILCS 5/7-601 thru 610</i>
13. Financial/Safety responsibility filing <i>Ref: 625 ILCS 5/7-317</i>
14. Child restraint system <i>Ref: 5/143.32</i>
15. Fraudulent Address <i>Ref: 5/155.40</i>
B. Worker's Compensation Assigned Risk Pool (1-2) <i>Ref: 5/468; Reg. 2904</i>

PERSONAL LINES-GENERAL KNOWLEDGE

Product Knowledge, Terms, and Concepts

(75 scored 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-
ILLINOIS SPECIFIC
CONTENT OUTLINE**
State Statutes, Rules and Regulations
(37 scored questions)

Ref: All references to chapter 215 ILCS unless otherwise indicated

I. ILLINOIS STATUTES AND REGULATIONS COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY, CASUALTY AND PERSONAL LINES INSURANCE	22
A. Insurance Director	(1-2)
1. General powers	
<i>Ref: Ref: 5/401, 5/403; 5/401.1; 5/431</i>	
2. Examinations	

Ref: 5/132; 5/402; 5/403; 5/ 500-110

B. License and registration

- 1. Persons required to be licensed(3-5)
 - a. Insurance producers
Ref: 5/500-15; 5/500-20; 5/500-25; 5/500-30
 - b. Nonresidents
Ref: 5/500-40
 - c. Business entities
Ref: 5/500-30; 5/500-35
 - d. Temporary insurance producers
Ref: 5/500-60; 5/500-65
 - e. Exemptions
Ref: 5/500-15; 5/500-20
 - f. Reinstatement
Ref: 5/500-35
- 2. Obtaining a license.....(1-3)
 - a. Qualifications
Ref: 5/500-30; 5/500-70
 - b. License fees
Ref: 5/500-135
 - c. Pre-licensing
Ref: 5/500-30
 - d. Bond requirements
Ref: 5/500-130
- 3. Maintaining a license(1-3)
 - a. Continuing education
Ref: 5/500-35
 - b. Controlled business
Ref: 5/500-125
 - c. Change of address
Ref: 5/500-35
 - d. Required fees
Ref: 5/500-135
- 4. License suspension, revocation or denial(1-2)
Ref: 5/500-70
- C. Fiduciary responsibilities(2-3)**
Ref: 5/500-115; Reg. 3113
- D. Commissions and compensation.....(0-1)**
Ref: 5/151; 5/500-80
- E. Felony convictions.....(0-1)**
Ref: 5/500-95
- F. Disclosure.....(0-1)**
Ref: 5/500-75
- G. Marketing practices... ..(3-5)**
 - 1. Rebating
Ref: 5/151; 5/152; 5/153
 - 2. Misrepresentation
Ref: 5/149; 5/154
 - 3. Defamation
Ref: 5/149
 - 4. Other unfair practices
Ref: 5/424
- H. Unfair claims practices.....(0-1)**
Ref: 5/154.5; 5/154.6; Reg. 919
- I. Illinois Insurance Guaranty Fund(0-1)**
Ref: 5/532; 5/533; 5/537

II. ILLINOIS STATUTES AND REGULATIONS COMMON TO PROPERTY AND CASUALTY INSURANCE ONLY 5

- A. Renewal, nonrenewal, cancellation, and Certificates of Insurance..... (3-4)**
Ref: 5/141.01; 5/ 141.02; 5/143.10 thru 5/143.27; 5/154; 5/155.31; 5/155.45
- B. Financing insurance premiums..... (0-1)**
Ref: 5/513a-1 thru 5/513a3; 5/513a9 thru 5/513a11
- C. Insurance Claims Fraud Prevention Act..... (0-1)**
Ref: 5/155.23
- D. Use of credit information..... (0-1)**
Ref: 157/15; 157/20
- E. Hate Crimes..... (0-1)**
Ref: 143.24c

III. ILLINOIS STATUTES AND REGULATIONS PERTINENT TO PERSONAL LINES INSURANCE ONLY 10

- A. Rejection on basis of location..... (0-1)**
Ref: 5/155.22
- B. Illinois FAIR Plan (FAIR plan)..... (1-2)**
 - 1. Purpose
Ref: 5/522; 5/524(5)
 - 2. Definition
Ref: 5/523
 - 3. Procedures
Ref: 5/524
 - 4. Industry placement
Ref: 5/525
- C. Mine subsidence (1-2)**
Ref: 5/801.1 thru 5/817.1
- D. Customer affairs and info. dept..... (0-1)**
Ref: 5/143d
- E. Auto (7-8)**
 - 1. Uninsured motorists coverage
Ref: 5/143a
 - 2. Underinsured motorists coverage
Ref: 5/143a-2
 - 3. Illinois Automobile Insurance Plan (assigned risk)
Ref: LAI Plan Manual, 625 ILCS 5/7-501; 478.1
 - a. Insurance company's participation
 - b. Insured's participation
 - 4. Defensive driving discount–age 55 and over
Ref: 5/143.29
 - 5. Antitheft mechanism
5/143.28; Reg. 932
 - 6. Financial responsibility surcharge
Ref: 625 ILCS 5/7-317
 - 7. Equipment exclusion
Ref: Reg. 924
 - 8. Persons with physical disabilities
Ref: 5/143.24a
 - 9. Disclosure of liability coverage
Ref: 5/143.24b
 - 10. Surcharge or refusal to insure
Ref: 5/155.27
 - 11. Oral estimate of premium charges
Ref: 5/155.28
 - 12. Mandatory auto coverage
Ref: 625 ILCS 5/7-601 thru 610
 - 13. Financial/Safety responsibility filing
Ref: 625 ILCS 5/7-317
 - 14. Child restraint system

- Ref: 5/143.32
 15. Fraudulent Address
 Ref: 5/155.40

MOTOR VEHICLE TEST CONTENT OUTLINE

State Statutes, Rules and Regulations

(50 scored questions)

Ref: All references to chapter 215 ILCS unless otherwise indicated

- | | |
|---|---|
| <p>I. ILLINOIS STATUTES AND REGULATIONS COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY, CASUALTY AND PERSONAL LINES INSURANCE..... 22</p> <p>A. Insurance Director(1-2)</p> <p>1. General powers
<i>Ref: 5/401, 5/403; 5/401.1; 5/431</i></p> <p>2. Examinations
<i>Ref: 5/132; 5/402; 5/403; 5/ 500-110</i></p> <p>B. License and registration</p> <p>1. Persons required to be licensed(3-5)</p> <p>a. Insurance producers
<i>Ref: 5/500-15; 5/500-20; 5/500-25; 5/500-30</i></p> <p>b. Nonresidents
<i>Ref: 5/500-40</i></p> <p>c. Business entities
<i>Ref: 5/500-30; 5/500-35</i></p> <p>d. Temporary insurance producers
<i>Ref: 5/500-60; 5/500-65</i></p> <p>e. Exemptions
<i>Ref: 5/500-15; 5/500-20</i></p> <p>f. Reinstatement
<i>Ref: 5/500-35</i></p> <p>2. Obtaining a license.....(1-3)</p> <p>a. Qualifications
<i>Ref: 5/500-30; 5/500-70</i></p> <p>b. License fees
<i>Ref: 5/500-135</i></p> <p>c. Pre-licensing
<i>Ref: 5/500-30</i></p> <p>d. Bond requirements
<i>Ref: 5/500-130</i></p> <p>3. Maintaining a license(1-3)</p> <p>a. Continuing education
<i>Ref: 5/500-35</i></p> <p>b. Controlled business
<i>Ref: 5/500-125</i></p> <p>c. Change of address
<i>Ref: 5/500-35</i></p> <p>d. Required fees
<i>Ref: 5/500-135</i></p> <p>4. License suspension, revocation or denial(1-2)
<i>Ref: 5/500-70</i></p> <p>C. Fiduciary responsibilities(2-3)
<i>Ref: 5/500-115; Reg. 3113</i></p> <p>D. Commissions and compensation.....(0-1)
<i>Ref: 5/151; 5/500-80</i></p> <p>E. Felony convictions(0-1)
<i>Ref: 5/500-95</i></p> <p>F. Disclosure.....(0-1)</p> | <p style="text-align: right;"><i>Ref: 5/500-75</i></p> <p>G. Marketing practices..... (3-5)</p> <p>1. Rebating
<i>Ref: 5/151; 5/152; 5/153</i></p> <p>2. Misrepresentation
<i>Ref: 5/149; 5/154</i></p> <p>3. Defamation
<i>Ref: 5/149</i></p> <p>4. Other unfair practices
<i>Ref: 5/424</i></p> <p>H. Unfair claims practices... (0-1)
<i>Ref: 5/154.5; 5/154.6; Reg. 919</i></p> <p>I. Illinois Insurance Guaranty Fund..... (0-1)
<i>Ref: 5/532; 5/533; 5/537</i></p> <p>II. BASIC CONCEPTS OF AUTOMOBILE INSURANCE.....(13-14)
<i>Ref: Policy</i></p> <p>A. Coverages</p> <p>1. Bodily injury and property damage</p> <p>2. Medical payments</p> <p>3. Physical damage</p> <p>B. Definitions</p> <p>1. Insured/covered person</p> <p>2. Owned automobiles/covered automobiles</p> <p>3. Non-owned automobiles</p> <p>4. Temporary substitute automobiles</p> <p>III. ILLINOIS STATUTES AND REGULATIONS PERTINENT TO MOTOR VEHICLE INSURANCE..... 12-13)</p> <p>A. Uninsured motorists coverage
<i>Ref: 5/143a</i></p> <p>B. Underinsured motorists coverage
<i>Ref: 5/143a-2</i></p> <p>C. Renewal, nonrenewal, cancellation, and Certificates of Insurance
<i>Ref: 5/141.01; 5/141.02; 5/143.10 thru 5/143.27; 5/155.45</i></p> <p>D. Defensive driving discount – age 55 and over
<i>Ref: 5/143.29</i></p> <p>E. Antitheft mechanism
<i>Ref: 5/143.28; Reg. 932</i></p> <p>F. Financial responsibility surcharge
<i>Ref: 625 ILCS 5/7-317(l)</i></p> <p>G. Equipment exclusion
<i>Ref: Reg. 924</i></p> <p>H. Illinois Automobile Insurance Plan (assigned risk)
<i>Ref: 625 ILCS 5/7-501; IAI Plan Manual</i></p> <p>1. Participation</p> <p>a. Insurance companies</p> <p>b. Insureds</p> <p>I. Unfair Practices
<i>Ref: 5/424</i></p> <p>J. Persons with physical disabilities
<i>Ref: 5/143.24a</i></p> <p>K. Disclosure of liability coverage
<i>Ref: 5/143.24b</i></p> <p>L. Surcharge of refusal to insure
<i>Ref: 5/155.27</i></p> <p>M. Oral estimates of premium charges
<i>Ref: 5/155.28</i></p> <p>N. Mandatory auto coverage</p> |
|---|---|

Ref: 625 ILCS 5/7-601 thru 610

O. Financial/Safety responsibility filing

Ref: 625 ILCS 5/7-317

P. Child restraint system

Ref: 5/143.32

Q. Fraudulent Address

Ref: 5/155.40

R. Insurance Claims Fraud Prevention Act

Ref: 5/155.23

S. Hate crimes

Ref: 143.24c

T. Unfair Claims Practices

Ref: 5/143b

IV. FINANCING INSURANCE PREMIUMS.....(1-2)

Ref: 5/513a1 thru 5/513a3; 5/513a9 thru 5/513a11

**ILLINOIS PUBLIC ADJUSTER
CONTENT OUTLINE
PRODUCT KNOWLEDGE,
TERMS AND CONCEPTS**

(100 scored questions)

**I. GENERAL PROPERTY INSURANCE PRODUCT
KNOWLEDGE PERTINENT TO ADJUSTERS.....40**

Ref: All topics reference general product knowledge, unless otherwise noted

A. Standard Fire Policy

Ref: New York Standard Fire Policy

1. Basic coverages, provisions, and clauses
2. Limitations and restrictions
3. Proof of Loss
 - a. Periods of Limitation Tolled
4. Loss requirements and inventories
 - a. Taxes and Demolition Expenses
5. Appraisal
6. Duties of the insured/insurer
7. Cancellation
8. Additional coverages
9. Actual cash value
10. Assignment

B. Personal Lines coverage

Ref: ISO Homeowners policies

1. Dwelling and Contents
2. Homeowners and 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
4. Mine subsidence

C. Commercial Lines coverage

Ref: ISO Business Policy and Standard Boiler and Machinery policies

1. Commercial Property forms
 - a. Commercial property and buildings
 - b. Causes of Loss
2. Commercial Package Policy (CPP)

3. Businessowner policy
4. Commercial and Special Multi-peril
5. Builder's Risk

D. Inland Marine

Ref: Personal Article Floaters, Personal Property Floaters, Commercial Property Floaters

1. Definitions
2. Policies
 - a. Personal floaters
 - b. Commercial floaters
 - c. Commercial Inland Marine policy

E. Ocean Marine

F. Additional Coverages and Exclusions

1. Business Interruption
2. Time Element
3. Law and Ordinance exclusion
4. Law and Ordinance coverage
5. Valuable Papers and Records
6. Vandalism and Malicious Mischief
7. Broad Form

G. Bonds

H. Flood Insurance

II. PROPERTY AND CASUALTY INSURANCE TERMS AND RELATED CONCEPTS25

A. Insurable interest

B. Indemnity

C. Peril

D. Loss

1. Direct
2. Indirect

E. Proximate cause

F. Earnings

G. Appraisal

H. Estimating

I. Deductible

J. Actual cash value

K. Replacement cost

L. Depreciation

M. Obsolescence

N. Abandonment

O. Vacancy and unoccupancy

P. Salvage

Q. Binders

R. Liability

S. Limit of Liability

T. Theft

U. Burglary

V. Robbery

W. Waiver

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