

LIFE-GENERAL KNOWLEDGE CONTENT OUTLINE

Product Knowledge, Terms and Concepts

(50 scoreable questions plus 10 pretest questions)

- I. **TYPES OF POLICIES** 9
 - A. **Traditional whole life products**
 - 1. Ordinary (straight) life
 - 2. Limited-pay and single-premium life
 - 3. Adjustable life
 - B. **Interest-sensitive life products**
 - 1. Universal life
 - 2. Variable whole life
 - 3. Variable universal life
 - 4. Interest-sensitive whole life
 - C. **Term life**
 - 1. Level, decreasing, and increasing term
 - 2. Special features
 - a. Renewable
 - b. Convertible
 - D. **Annuities**
 - 1. Single, level, and flexible premium
 - 2. Immediate and deferred
 - 3. Fixed and variable
 - 4. Equity index
 - E. **Combination plans and variations**
 - 1. Joint life
 - 2. Survivorship life
- II. **POLICY RIDERS, PROVISIONS, OPTIONS, AND EXCLUSIONS**..... 21
 - A. **Policy riders**
 - 1. Waiver of premium and waiver of premium with disability income
 - 2. Guaranteed insurability
 - 3. Payor benefit
 - 4. Accidental death and/or accidental death and dismemberment
 - 5. Term riders
 - 6. Other insureds (e.g., spouse, children, nonfamily)
 - 7. Cost of living
 - B. **Policy provisions and options**
 - 1. Entire contract
 - 2. Insuring clause
 - 3. Free look
 - 4. Consideration
 - 5. Owner's rights
 - 6. Beneficiary designations
- III. **COMPLETING THE APPLICATION, UNDERWRITING, AND DELIVERING THE POLICY** 12
 - A. **Completing the application**
 - 1. Required signatures
 - 2. Changes in the application
 - 3. Consequences of incomplete applications
 - 4. Warranties and representations
 - 5. Collecting the initial premium and issuing the receipt
 - 6. Replacement
 - 7. Disclosures at point of sale (e.g., HIPAA, HIV consent)
 - B. **Underwriting**
 - 1. Insurable interest
 - 2. Medical information and consumer reports
 - 3. Fair Credit Reporting Act
 - 4. Risk classification
 - C. **Delivering the policy**
 - 1. When coverage begins
 - 2. Explaining the policy and its provisions, riders, exclusions, and ratings to the client
 - D. **Do Not Call List**
- IV. **TAXES, RETIREMENT, AND OTHER INSURANCE CONCEPTS** 8
 - A. **Third-party ownership**
 - B. **Group life insurance**
 - 1. Conversion privilege
 - 2. Contributory vs. noncontributory

- C. Retirement plans
 - 1. Tax-qualified plans
 - 2. Nonqualified plans
- D. Business insurance
- E. Social Security benefits and taxes
- F. Tax treatment of insurance premiums, proceeds, dividends
 - 1. Individual life
 - 2. Group life
 - 3. Modified Endowment Contracts (MECs)
- G. Accelerated Death Benefits—Living Benefits
- H. Endowments

- 6. Rebates
Ref: 10-3-1104(1)(g)
- 7. Unfair claims practices
Ref: 10-3-1104(1)(h); Reg. 5-1-14 (P&C only)
- 8. Colorado Fraud Statute
Ref: 10-1-128; 10-1-129

II. COLORADO STATUTES, RULES, AND REGULATIONS PERTINENT TO LIFE INSURANCE ONLY 10

- A. Policy replacement..... (3-4)**
 - 1. Replacement forms
Ref: Reg. 4-1-4
 - 2. Disclosure
Ref: 10-7-302; Reg. 4-1-4
 - 3. Record keeping of replacements
Ref: Reg. 4-1-4
- B. Group Life(2-3)**
Ref: 10-7-106; 10-7-201 through 207
- C. Suicide..... (0-1)**
Ref: 10-7-109
- D. Free Look period(0-1)**
Ref: 10-7-302
- E. Interest on Proceeds.....(0-1)**
Ref: 10-7-112
- F. Sales and Marketing of Life and Annuities.....(2-3)**
Ref: Reg. 4-1-2; 4-1-11; 4-1-12; Reg. 1-2-18
 - 1. Unfair trade practices
 - 2. Suitability requirements
 - 3. Disclosures

**LIFE-COLORADO SPECIFIC
CONTENT OUTLINE
State Statutes, Rules and Regulations**

(30 scoreable questions plus 5 pretest questions)

I. COLORADO STATUTES, RULES, AND REGULATIONS COMMON TO LIFE, SICKNESS AND ACCIDENT, PROPERTY (FIRE), AND CASUALTY INSURANCE...20

- A. Insurance Commissioner..... 3**
 - 1. Power and duties
Ref: 10-1-104; 10-1-105; 10-1-108; 10-1-109; 10-1-201 through 204; 10-3-105; 10-3-208; 10-3-1106
 - 2. Hearings and penalties
Ref: 10-2-801; 10-2-804; 10-3-104; 10-3-1107; 10-3-1108; 10-3-1109; 10-3-1111
 - 3. License suspension and revocation
Ref: 10-2-801 through 804; 10-2-401; 10-3-904.6; 10-3-904.7; 10-3-1108
- B. Licensing and producers' legal responsibility 8**
 - 1. Persons required to be licensed
Ref: 10-2-103(6); 10-2-105; 10-2-201; 10-2-401; 10-2-404; 10-2-407; 10-2-408; 10-2-412; 10-2-416; 10-2-701; 10-2-702; 10-2-801; Reg. 1-2-10, Reg. 2-1-9
 - 2. Payment and acceptance of commissions/fees
Ref: 10-2-401; 10-2-702; Reg. 1-2-9
 - 3. Fiduciary/commingling
Ref: 10-2-704; Reg. 1-2-1
 - 4. Continuing education
Ref: 10-2-301; Reg. 1-2-4
 - 5. Unauthorized entities
Ref: 10-3-903 through 10-3-904.5, 906, 908
- C. Unfair competition and deceptive practices 8**
 - 1. Coercion
Ref: 10-3-1104(1)(d); 10-3-1105
 - 2. Misrepresentation
Ref: 10-3-1104(1)(a)
 - 3. Unfair discrimination
Ref: 10-3-1104(1)(f); 10-3-1104.5
 - 4. Controlled business
Ref: 10-2-401(4)
 - 5. Defamation
Ref: 10-1-116; 10-3-1104(1)(c)

**HEALTH-GENERAL KNOWLEDGE
CONTENT OUTLINE**

Product Knowledge, Terms and Concepts

(50 scoreable questions 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/partner policies
- B. Accidental death and dismemberment**
- C. Medical expense insurance**
 - 1. Basic hospital, medical, and surgical policies
 - 2. Major medical policies
 - 3. Comprehensive major medical policies
 - 4. Health Maintenance Organizations (HMOs)
 - 5. Preferred provider organizations (PPOs)
 - 6. Service organizations (Blue Plans)
 - 7. Point of Service (POS) plans
 - 8. Medical Savings Accounts (MSAs)
 - 9. Flexible Spending Accounts (FSAs)
 - 10. Health Reimbursement Accounts (HRAs)

11. High Deductible Health Plans (HDHPs) and related Health Savings Accounts (HSAs)	
12. Consumer Driven Health Plans (CDHPs)	
D. Medicare supplement policies	
E. Group insurance	
1. Group conversion	
2. Differences between individual and group contracts	
3. General concepts	
4. COBRA	
5. HIPAA	
F. Long Term Care	
1. Individual LTC contracts	
2. Group/voluntary LTC contracts	
3. Service days vs. calendar days	
G. Cancer (for specified diseases) plans	
H. Critical illness plans	
I. Worksite (employer-sponsored) Plans	
II. POLICY PROVISIONS, CLAUSES, AND RIDERS..... 20	
A. Mandatory provisions	
1. Entire contract	
2. Time limit on certain defenses (incontestable)	
3. Grace period	
4. Reinstatement	
5. Notice of claim	
6. Claim forms	
7. Proof of loss	
8. Time of payment of claims	
9. Payment of claims	
10. Physical examination and autopsy	
11. Legal actions	
12. Change of beneficiary	
B. Optional provisions	
1. Change of occupation	
2. Misstatement of age	
3. Illegal occupation	
C. Other provisions and clauses	
1. Insuring clause	
2. Free look (10-day, 20-day, etc.)	
3. Consideration clause	
4. Probationary period	
5. Elimination period	
6. Waiver of premium	
7. Exclusions	
8. Preexisting conditions	
9. Recurrent disability	
10. Coinsurance	
11. Deductibles	
12. Eligible expenses	
13. Copayments	
14. Pre-authorizations and prior approval requirements	
15. Usual, reasonable, and customary (URC) charges	
16. Lifetime, annual or per cause maximum benefit limits	
D. Riders	
1. Impairment rider	
2. Guaranteed insurability rider	
3. Multiple indemnity rider (double, triple)	
E. Rights of renewability	
1. Noncancelable	
2. Cancelable	
3. Guaranteed renewable	
4. Conditionally renewable	
5. Optionally renewable	
6. Period of time for renewal	
III. SOCIAL INSURANCE 3	
A. Medicare	
1. Primary, secondary payor	
2. Medicare parts A, B, C, D	
B. Medicaid	
C. Social Security benefits	
IV. OTHER INSURANCE CONCEPTS 4	
A. Total, partial, and residual disability	
B. Owner's rights	
C. Dependent children benefits	
D. Primary and contingent beneficiaries	
E. Modes of premium payments (annual, semiannual, etc.)	
F. Nonduplication and coordination of benefits (e.g., primary vs. excess)	
G. Occupational vs. nonoccupational	
H. Tax treatment of premiums and proceeds of insurance contracts (e.g., disability income and medical expenses, etc.)	
I. Managed care	
J. Workers Compensation	
K. Subrogation	
V. FIELD UNDERWRITING PROCEDURES 9	
A. Completing application and obtaining necessary signatures	
B. Explaining sources of insurability information (e.g., MIB Report, Fair Credit Reporting Act, etc.)	
C. Initial premium payment and receipt and consequences of the receipt (e.g., medical examination, etc.)	
D. Submitting application (and initial premium if collected) to company for underwriting	
E. Assuring delivery of policy and related documents to client	
F. Explaining policy and its provisions, riders, exclusions, and ratings to clients	
G. Replacement	
H. Contract law	
1. Requirements of forming a contract	
2. Insurable interest	
3. Warranties and representations	
4. Unique aspects of the health contract	
a. Conditional	
b. Unilateral	
c. Adhesion	

ACCIDENT & HEALTH COLORADO SPECIFIC CONTENT OUTLINE

State Statutes, Rules and Regulations

(30 scoreable questions plus 6 pretest questions)

I. COLORADO STATUTES, RULES, AND REGULATIONS COMMON TO LIFE, SICKNESS AND ACCIDENT, PROPERTY (FIRE), AND CASUALTY INSURANCE.... 19

A. Insurance Commissioner..... 3

1. Power and duties
*Ref: 10-1-104; 10-1-108; 10-1-109; 10-1-201
through 204; 10-3-105; 10-3-208; 10-3-1106*
2. Hearings and penalties
Ref: 10-2-801; 10-2-804; 10-3-104; 10-3-1107; 10-3-1111; 10-3-1108; 10-3-1109
3. License suspension and revocation
Ref: 10-2-801; 10-2-803; 10-3-1108

B. Licensing and producers' legal responsibility 8

1. Persons required to be licensed
*Ref: 10-2-103(6); 10-2-105; 10-2-201; 10-2-401;
10-2-404; 10-2-407; 10-2-408; 10-2-412
10-2-416; 10-2-701; Reg. 1-2-10*
2. Payment and acceptance of commissions/fees
Ref: 10-2-401; 10-2-702; Reg. 1-2-9
3. Fiduciary/commingling
Ref: 10-2-704; Reg. 1-2-1
4. Continuing education
Ref: 10-2-301; Reg. 1-2-4
5. Unauthorized entities
Ref: 10-3-903 through 10-3-904.5, 906, 908

C. Unfair competition and deceptive practices 8

1. Coercion
Ref: 10-3-1104(1)(d); 10-3-1105
2. Misrepresentation
Ref: 10-3-1104(1)(a)
3. Unfair discrimination
Ref: 10-3-1104(1)(f); 10-3-1104.5
4. Controlled business
Ref: 10-2-401(4)
5. Defamation
Ref: 10-1-116; 10-3-1104(1)(c)
6. Rebates
Ref: 10-3-1104(1)(g)
7. Unfair claims practices
*Ref: 10-3-1104(1)(h); 10-16-214
Reg. 5-1-14 (P&C only)*
8. Colorado Fraud Statute
Ref: 10-1-128

II. COLORADO STATUTES, RULES, AND REGULATIONS PERTINENT TO SICKNESS AND ACCIDENT INSURANCE ONLY 11

A. Common requirements for Sickness and Accident..... 2

1. Portability (Credit for preexisting conditions)

*Ref: 10-16-118(1)(b); 10-16-102(13.7); 10-16-105;
10-16-214*

2. Maternity/newborn coverage
Ref: 10-16-104(1); (3)
3. Complications of pregnancy
Ref: 10-16-104(2)
4. Mammography/prostate screenings
Ref: 10-16-104(10); 10-16-104(18)
5. Diabetes
Ref: 10-16-104(13)
6. Hospice/home health care offering
Ref: 10-16-104(8); 4-2-8
7. Guaranteed renewability
Ref: 10-16-201.5
8. Prompt pay
Ref: 10-16-103.5; 10-16-106.5
9. Utilization review
*Ref: 10-16-113, 10-16-113.5
Reg. 4-2-17, 4-2-21*
10. Mandated benefits
Ref: 10-16-104; Reg. 4-6-5; Reg. 4-2-28, 4-2-30
11. Commission disclosure
Ref: 10-16-133, Reg. 1-2-17

B. Individual coverage..... 2

1. Required provisions
Ref: 10-16-202
2. Replacement
Ref: Reg. 4-2-1; 10-16-202
3. Pre-existing condition limitations
Ref: 10-16-118(1)(a)
4. Sale to self-employed individuals
Ref: 10-16-102(6); 10-16-105; Reg. 4-6-5; 4-2-19

C. Group coverage..... 2

1. Continuation
Ref: 10-16-108(1)(b), (d)(XVII), (e), (f)
2. Conversion
Ref: 10-16-108(1)(a), (c), (d)
3. Maternity
Ref: 10-16-104(3)
4. Mental health
Ref: 10-16-104 (5), (5.5); Reg. 4-6-12
5. Preexisting condition limitation
Ref: 10-16-118(1)(a)
6. Leasing companies
Ref: 10-16-214(5); Reg. 4-6-10
7. Late enrollee
Ref: 10-16-102(26)

D. Small group coverage..... (2-3)

1. Definitions
*Ref: 10-16-102, (6), (31), (40), (41), (42); 10-16-105.2;
4-6-8*
 - a. small employer
 - b. eligible employee
 - c. business group of one
2. Guaranteed issue
Ref: 10-16-105(7.3)(a), (c)

- 3. Underwriting restrictions
Ref: 10-16-105(7)
- 4. Rating factors
*Ref: 10-16-105(8)(c), (e); (13)(15); 10-16-105(8.5);
Reg. 4-6-7*
- 5. Participation requirements
Ref: 10-16-102(40)(a); 10-16-105(7.4); 4-6-8
- 6. Basic and standard benefit health plans
Ref: 10-16-102 (4), (43); 4-6-5
- E. Fair marketing standards..... (0-1)**
Ref: 10-16-108.5
- F. Specified products (1-2)**
 - 1. Medicare Supplement
*Ref: 10-18-101(4); 10-18-103; 10-18-106(1), (2);
10-18-107; 10-18-109; Reg. 4-3-1; 10-18-108*
 - 2. Long Term Care
Ref: 10-19-101 through 115; Reg. 4-4-1
 - 3. Basic and Standard Plans
*Ref: 10-16-105 (7.2)(b); Reg. 4-6-5 Section (III) (A
through L) and Policy Requirements section (pp. 1-4)*
 - 4. Benefit Description Plan
Ref: 10-16-105; 10-16-108.5(11); Reg. 4-2-20
- G. CoverColorado..... (0-1)**
*Ref: 10-3-1108; 10-8-501, 10-8-513, 10-8-516; 10-16-105.5;
Reg. 4-6-3*
- H. Commission Disclosure..... (0-1)**
Ref: 1-2-17

PROPERTY-GENERAL KNOWLEDGE CONTENT OUTLINE

Product Knowledge, Terms and Concepts

(50 scoreable questions plus 10 pretest questions)

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

- I. TYPES OF POLICIES 25**
 - A. Personal lines**
 - 1. Dwelling and contents (DP forms)
 - 2. Homeowners (HO forms)
 - 3. Mobile Homes
 - B. Commercial lines**
 - 1. Commercial property
 - a. Commercial building and personal property form
 - b. Causes of loss forms
 - c. Business income
 - d. Extra expense
 - 2. Commercial Package Policy (CPP)
 - 3. Boiler and machinery coverage forms
 - 4. Businessowners Policy (BOP)
 - C. Inland marine**

- 1. Personal floaters
- 2. Commercial floaters
- 3. Nationwide Definition
- D. Others**
 - 1. Flood
 - 2. Earthquake

II. INSURANCE TERMS AND RELATED CONCEPTS..... 14

- A. Insurance**
- B. Insurable interest**
- C. Risk**
- D. Hazard**
- E. Peril**
- F. Loss**
 - 1. Direct
 - 2. Indirect
- G. Proximate cause**
- H. Deductible**
- I. Indemnity**
- J. Actual cash value**
- K. Replacement cost**
- L. Limits of liability**
- M. Coinsurance/Insurance to value**
- N. Accident**
- O. Occurrence**
- P. Cancellation**
- Q. Nonrenewal**
- R. Vacancy and unoccupancy**
- S. Liability**
- T. Negligence**

III. POLICY PROVISIONS AND CONTRACT LAW 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. Assignment**
- N. Subrogation**
- O. Elements of a contract**
- P. Warranties, representations, and concealment**
- Q. Binders**
- R. Sources of insurability information**
- S. Fair Credit Reporting Act**

PROPERTY-COLORADO SPECIFIC CONTENT OUTLINE

State Statutes, Rules and Regulations

(25 scoreable questions plus 5 pretest questions)

I. COLORADO STATUTES, RULES, AND REGULATIONS COMMON TO LIFE, SICKNESS AND ACCIDENT, PROPERTY (FIRE), AND CASUALTY INSURANCE.... 19

A. Insurance Commissioner..... 3

1. Power and duties
Ref: 10-1-104; 10-1-108; 10-1-109; 10-1-201 through 204; 10-3-105; 10-3-208; 10-3-1106; 10-4-401
2. Hearings and penalties
Ref: 10-2-801; 10-2-804; 10-3-104; 10-3-1107; 10-3-1111; 10-3-1108; 10-3-1109
3. License suspension and revocation
Ref: 10-2-108; 10-2-801; 10-2-803

B. Licensing and producers' legal responsibility 8

1. Persons required to be licensed
Ref: 10-2-103(6); 10-2-105; 10-2-201; 10-2-401; 10-2-404; 10-2-407; 10-2-408; 10-2-412 10-2-416; 10-2-502; 10-2-701; Reg. 1-2-10
2. Surplus Lines
Ref: 10-2-408; 10-5-103; 10-5-111; Reg. 2-4-1
3. Payment and acceptance of commissions/fees
Ref: 10-2-702; Reg. 1-2-9
4. Fiduciary/commingling
Ref: 10-2-704; Reg. 1-2-1
5. Continuing education
Ref: 10-2-301; Reg. 1-2-4
6. Unauthorized entities
Ref: 10-3-903 through 10-3-904.5, 906, 908

C. Unfair competition and deceptive practices 8

1. Coercion
Ref: 10-3-1104(1)(d); 10-3-1105
2. Misrepresentation
Ref: 10-3-1104(1)(a)
3. Unfair discrimination
Ref: 10-3-1104(1)(f); 10-3-1104.5
4. Controlled business
Ref: 10-2-401(4)
5. Defamation
Ref: 10-1-116; 10-3-1104(1)(c)
6. Rebates
Ref: 10-3-1104(1)(g)
7. Unfair claims practices
Ref: 10-3-1104(1)(h); 10-16-214; Reg. 5-1-14
8. Colorado Fraud Statute
Ref: 10-1-128

II. COLORADO STATUTES, RULES, AND REGULATIONS COMMON TO PROPERTY AND CASUALTY INSURANCE ONLY.....4

A. Rate regulations..... 1

Ref: 10-4-401; 10-4-403; 10-4-416

1. Misquotes

B. Summary disclosure form 1

Ref: 10-4-111; 10-4-636; Reg. 5-2-16

C. Commercial policy requirements 1

Ref: 10-4-109.5, 10-4-109.7, 110, 110.5; 10-4-1401 through 10-4-1404; 5-1-13

D. Use of Credit Information 1

Ref: 10-4-116

III. COLORADO STATUTES, RULES, AND REGULATIONS PERTINENT TO PROPERTY INSURANCE ONLY2

A. Fraudulent Claims and Arson Information Reporting Act

Ref: 10-4-1001 through 1008; 10-1-127; Reg. 6-5-1

B. Insurance and loans secured by real property

Ref: 10-4-114

C. Homeowners Cancellation and Nonrenewal

Ref: 10-4-110.5; 10-4-110.7

D. Availability of Fire Insurance

Ref: 10-4-110.9; 5-1-17

CASUALTY-GENERAL KNOWLEDGE CONTENT OUTLINE

Product Knowledge, Terms and Concepts

(50 scoreable questions plus 10 pretest questions)

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I. TYPES OF POLICIES, BONDS, AND RELATED TERMS.....23

A. Commercial general liability

1. Basic Hazards
 - a. Premises and Operations
 - b. Products and Completed Operations
 - c. Independent Contractors
 - d. Contractual
2. Commercial General Liability Coverage Forms
 - a. Coverage A: Bodily Injury and Property Damage Liability
 - (1) Occurrence
 - (2) Claims Made
 - (a) Extended Reporting Periods: Basic and Supplemental
 - (b) Retroactive Date
 - b. Coverage B: Personal Injury and Advertising Injury
 - c. Coverage C: Medical Payments
 - d. Supplementary Payments
 - e. Who is an insured
 - f. Limits
 - g. Conditions (The candidate also should be familiar with ISO's Common Policy Conditions)
 - h. Definitions

B. Automotive: personal auto and business (commercial) auto

1. Liability
2. Medical Payments
3. Physical damage (collision and other than collision/comprehensive)
4. Uninsured motorists
5. Underinsured motorists
6. Who is an insured
7. Types of Auto
 - a. Owned
 - b. Non-owned
 - c. Hired
 - d. Temporary Substitute
8. Garage Coverage Form, including Garagekeepers insurance

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
2. Work-related vs. non-work-related
3. Other states' insurance

D. Crime

1. Employee theft
2. Inside the premises-Theft of Money and securities
3. Inside the premises-Robbery or Safe Burglary of Other Property
4. Inside the premises-Robbery or Burglary of Other Property

E. Surety Bonding

1. Definitions
 - a. Obligee
 - b. Principal
 - c. Surety

F. Professional liability

1. Errors and Omissions

G. Umbrella/Excess liability

II. INSURANCE TERMS AND RELATED CONCEPTS 15

- A. Risk**
- B. Hazard**
- C. Indemnity**
- D. Insurable interest**
- E. Actual cash value**
- F. Negligence**
- G. Liability**
- H. Accident**
- I. Occurrence**
- J. Burglary**
- K. Robbery**
- L. Theft**
- M. Mysterious disappearance**
- N. Binders**
- O. Warranties**
- P. Representations**
- Q. Concealment**

- R. Bodily injury liability**
- S. Property damage liability**
- T. Personal injury liability**
- U. Limits of liability**
- V. Deductibles**
- W. Insured contract**
- X. Deposit Premium/Audit**
- Y. Certificate of Insurance**

III. POLICY PROVISIONS..... 12

- A. Declarations**
- B. Insuring agreement**
- C. Conditions**
- D. Exclusions**
- E. Definition of the insured**
- F. Duties of the insured after a loss**
- G. Cancellation and nonrenewal provisions**
- H. Additional (supplementary) payments**
- I. Proof of loss**
- J. Notice of claim**
- K. Arbitration**
- L. Other insurance**
- M. Subrogation**
- N. Compliance with provisions of Fair Credit Reporting Act**
- O. Claims made policy form**
- P. Salvage**
- Q. Loss settlement provisions including consent to settle a loss**

CASUALTY-COLORADO SPECIFIC CONTENT OUTLINE

State Statutes, Rules and Regulations

(31 scoreable questions plus 5 pretest questions)

I. COLORADO STATUTES, RULES, AND REGULATIONS COMMON TO LIFE, SICKNESS AND ACCIDENT, PROPERTY (FIRE), AND CASUALTY INSURANCE 19

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 3. License suspension and revocation
Ref: 10-2-801; 10-2-803
- B. Licensing and producers' legal responsibility..... 8**
 1. Persons required to be licensed
Ref: 10-2-103(6), 10-2-105, 10-2-201, 10-2-401, 10-2-404, 10-2-407, 10-2-408, 10-2-412, 10-2-416, 10-2-701; Reg. 1-2-10
 2. Surplus Lines
Ref: 10-2-408; 10-5-103, 10-5-111; Reg. 2-4-1
 3. Payment and acceptance of commissions/fees
Ref: 10-2-702; Reg. 1-2-9

- 4. Fiduciary/commingling
Ref: 10-2-704; Reg. 1-2-1
- 5. Continuing education
Ref: 10-2-301; Reg. 1-2-4
- 6. Unauthorized entities
Ref: 10-3-903 through 10-3-904.5, 906, 908

C. Unfair competition and deceptive practices 8

- 1. Coercion
Ref: 10-3-1104(1)(d); 10-3-1105
- 2. Misrepresentation
Ref: 10-3-1104(1)(a)
- 3. Unfair discrimination
Ref: 10-3-1104(1)(f); 10-3-1104.5
- 4. Controlled business
Ref: 10-2-401(4)
- 5. Defamation
Ref: 10-1-116; 10-3-1104(1)(c)
- 6. Rebates
Ref: 10-3-1104(1)(g)
- 7. Unfair claims practices
Ref: 10-3-1104(1)(h); 10-16-214; Reg. 5-1-14
- 8. Colorado Fraud Statute
Ref: 10-1-128

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- A. Rate regulations..... 1**
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 - 1. Misquotes
- B. Summary disclosure form 1**
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- C. Commercial policy requirements 1**
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- D. Use of Credit Information..... 1**
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 - 1. Who must be covered
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 - 2. Sources of coverages
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 - 3. Benefits
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 - 4. Claims procedures
Ref: 8-43-103
- B. Automobile insurance (4-5)**
 - 1. Cancellation/nonrenewal
Ref: 10-4-602, 10-4-603, 10-4-604; 10-4-626 through 629; Reg. 5-2-12
 - 2. Excluded drivers
Ref: 10-4-629; 10-4-630; Reg. 5-2-2
 - 3. Uninsured motorist/Underinsured motorist

- Ref: 10-4-609; 10-4-620; 42-7-103(2), (7); 10-4-610*
- 4. Financial responsibility
Ref: 10-4-619; 10-4-620; 42-7-103(2); 42-7-301
- 5. Required Coverages
Ref: 10-4-619 through 622
- 6. Medical Payment Coverage
Ref: 10-4-635; 5-2-16; 10-4-636, 10-4-641

C. Colorado Auto Insurance Plan.....(0-1)
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(75 questions plus 11 pretest questions)

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 - 1. Dwelling and contents (DP forms)
 - 2. Homeowners (HO forms)
- B. Inland marine**
 - 1. Personal floaters
- C. Other types of property policies**
 - 1. Flood
 - 2. Personal Watercraft
 - 3. Earthquake
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- A. Personal Automobile**
 - 1. Liability
 - 2. Medical Payments
 - 3. Physical damage (collision and other than collision)
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 - 6. Who is an insured
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 - a. Owned
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- C. Umbrella/Excess Liability**
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- K. Limits of liability
- L. Pair and set clause
- M. Extensions of coverage
- N. Additional coverages
- O. Accident
- P. Occurrence
- Q. Vacancy and unoccupancy
- R. Right of salvage
- S. Abandonment
- T. Liability
- U. Negligence
- V. Theft
- W. Burglary
- X. Robbery
- Y. Mysterious disappearance
- Z. Binders
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- BB. Property damage liability
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 - C. Conditions
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 - F. Duties of the insured after a loss
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 - H. Mortgagee rights
 - I. Proof of loss
 - J. Notice of claim
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 - L. Other Insurance
 - M. Assignment
 - N. Subrogation
 - O. Elements of a contract
 - P. Sources of underwriting information
 - Q. Compliance with provisions of Fair Credit Reporting Act
 - R. Cancellation and Nonrenewal provisions
 - R. Additional (supplementary) payments
 - S. Loss settlement provisions including consent to settle a loss
 - U. Limitations
 - V. Representations and misrepresentations
 - W. Concealment
 - X. Arbitration
 - Y. Coinsurance

- Z. Endorsements
- AA. Premium Payments
- BB. Effective dates of coverage

**PERSONAL LINES-COLORADO SPECIFIC
CONTENT OUTLINE**

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(29 questions plus 4 pretest questions)

- I. **COLORADO STATUTES, RULES, AND REGULATIONS COMMON TO LIFE, SICKNESS AND ACCIDENT, PROPERTY (FIRE), CASUALTY, AND PERSONAL LINES INSURANCE 19**
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 - 1. Power and duties
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 - 2. Hearings and penalties
Ref: 10-2-801, 10-2-804; 10-3-104; 10-3-1107; 10-3-1111; 10-3-1108; 10-3-1109
 - 3. License suspension and revocation
Ref: 10-2-801; 10-2-803
 - B. **Licensing and producers' legal responsibility.....(7-8)**
 - 1. Persons required to be licensed
Ref: 10-2-103(6); 10-2-105; 10-2-201; 10-2-401; 10-2-404; 10-2-407; 10-2-408; 10-2-412; 10-2-416; 10-2-701; Reg. 1-2-10
 - 2. Surplus Lines
Ref: 10-2-408; 10-5-103; 10-5-111; Reg. 2-4-1
 - 3. Payment and acceptance of commissions/fees
Ref: 10-2-702; Reg. 1-2-9
 - 4. Fiduciary/commingling
Ref: 10-2-704; Reg. 1-2-1
 - 5. Continuing education
Ref: 10-2-301; 10-3-904.5; Reg. 1-2-4
 - 6. Unauthorized entities
Ref: 10-3-903 through 10-3-904.5, 906, 908
 - C. **Unfair competition and deceptive practices(7-8)**
 - 1. Coercion
Ref: 10-3-1104(1)(d); 10-3-1105
 - 2. Misrepresentation
Ref: 10-3-1104(1)(a)
 - 3. Unfair discrimination
Ref: 10-3-1104(1)(f); 10-3-1104.5
 - 4. Controlled business
Ref: 10-2-401(4)
 - 5. Defamation
Ref: 10-1-116; 10-3-1104(1)(c)
 - 6. Rebates
Ref: 10-3-1104(1)(g)
 - 7. Unfair claims practices
Ref: 10-3-1104(1)(h); 10-16-214; Reg. 5-1-14
 - 8. Colorado Fraud Statute
Ref: 10-1-128

II. COLORADO STATUTES, RULES, AND REGULATIONS, COMMON TO PROPERTY, CASUALTY, AND PERSONAL LINES INSURANCE ONLY.....3

A. Rate regulations.....1

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1. Misquotes

B. Summary disclosure form 1

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C. Use of Credit Information 1

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III. COLORADO STATUTES, RULES, AND REGULATIONS PERTINENT TO PROPERTY INSURANCE ONLY 2

A. Fraudulent Claims and Arson Information Reporting Act

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B. Insurance and loans secured by real property

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C. Homeowners Cancellation and Nonrenewal

Ref: 10-4-110.7

D. Availability of Fire Insurance

Ref: 10-4-110.7; 10-4-110.9; 5-1-17

IV. COLORADO STATUTES, RULES, AND REGULATIONS PERTINENT TO CASUALTY INSURANCE ONLY.....5

A. Automobile insurance (4-5)

1. Cancellation/nonrenewal

Ref: 10-4-602; 10-4-603; 10-4-604; 10-4-626 through 630; Reg. 5-2-12

2. Excluded drivers

Ref: 10-4-628; 10-4-629; 10-4-630; Reg. 5-2-2

3. Uninsured motorist/Underinsured motorist

Ref: 10-4-609; 10-4-620; 42-7-103(2), (7); 10-4-610

4. Financial responsibility

Ref: 10-4-619; 10-4-620; 42-7-103(2); 42-7-301

5. Required coverages

Ref: 10-4-619 through 621

6. Medical Payment Coverage

Ref: 10-4-635; 636, 641; 5-2-16

B. Colorado Auto Insurance Plan (0-1)

Ref: 10-4-412

Ref: 10-1-104; 10-1-108; 10-1-109; 10-1-201 through 204; 10-3-105; 10-3-202 through 208; 10-3-1106

2. Hearings and penalties

Ref: 10-2-804; 10-3-104; 10-3-1107; 10-3-1111; 10-3-1108; 10-3-1109

3. License suspension and revocation

Ref: 10-2-801; 10-2-803

B. Licensing and producers' legal responsibility

1. Persons required to be licensed

Ref: 10-2-103(6); 10-2-106; 10-2-201; 10-2-401; 10-2-404; 10-2-407; 10-2-408; 10-2-412; 10-2-416; Reg. 1-2-10

2. Surplus Lines

Ref: 10-2-408; 10-5-103; 10-5-111; Reg. 2-4-1

3. Payment and acceptance of commissions/fees

Ref: 10-2-702; Reg. 1-2-9

4. Fiduciary/commingling

Ref: 10-2-704; Reg. 1-2-1

5. Continuing education

Ref: 10-2-301; Reg. 1-2-4

6. Unauthorized entities

Ref: 10-3-904.5, 906, 908

C. Unfair competition and deceptive practices

1. Coercion

Ref: 10-3-1104(1)(d); 10-3-1105

2. Misrepresentation

Ref: 10-3-1104(1)(a)

3. Unfair discrimination

Ref: 10-3-1104(1)(f); 10-3-1104.5

4. Controlled business

Ref: 10-2-401(4)

5. Defamation

Ref: 10-1-120; 10-3-1104(1)(c);

6. Rebates

Ref: 10-3-1104(1)(g)

7. Unfair claims practices

Ref: 10-3-1104(1)(h); 5-1-14

8. Colorado Fraud Statute

Ref: 10-1-128

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Ref: Reg. 4-9-2

A. Definitions and general concepts

Ref: 10-10-103, 10-10-107

B. Policy Provisions

Ref: 10-10-108

C. Benefits

Ref: 10-10-108

D. Claims procedures

Ref: 10-10-112

E. Delivery of policy/certificate

Ref: 10-10-108

**COLORADO CREDIT EXAMINATION
CONTENT OUTLINE**

(30 scoreable questions)

I. COLORADO STATUTES, RULES, AND REGULATIONS COMMON TO LIFE, SICKNESS AND ACCIDENT, PROPERTY (FIRE), AND CASUALTY INSURANCE 5

A. Insurance Commissioner

1. Power and duties

COLORADO PUBLIC ADJUSTER EXAMINATION CONTENT OUTLINE

(55 scoreable questions)

I. GENERAL PROPERTY INSURANCE PRODUCT KNOWLEDGE PERTINENT TO ADJUSTERS

*Ref: All topics make reference to 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
4. Loss requirements and inventories
5. Appraisal
6. Company options
7. Cancellation
8. Additional coverages

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

C. Commercial Lines coverage

*Ref: ISO Business Policies, Standard Boiler and Machinery
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1. Commercial Property forms
 - a. Commercial property and buildings
 - b. Causes of Loss
2. Commercial Package Policy (CPP)
3. Boiler and Machinery
4. Business owner policy
5. Commercial and Special Multi-peril

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
3. Free On Board (F.O.B)

E. Additional Coverages and Exclusions

4. Business Interruption
5. Time Element
6. Law and Ordinance exclusion
7. Law and Ordinance coverage
8. Valuable Papers and Records

F. Bonds

II. INSURANCE TERMS AND CONCEPTS

- A. Peril
- B. Waiver/non-waiver agreement
- C. Estoppel
- D. Insurance contract and clauses
- E. Proof of Loss
- F. Depreciation
- G. Deductible
- H. Liability
- I. Value policy
- J. Appraisal clause
- K. Actual Cash Value as opposed to Fair Market Value
- L. Robbery
- M. Burglary
- N. Agreed Value
- O. Replacement Cost
- P. National Flood Insurance
- Q. Indemnity
- R. Apportionment clause
- S. Coinsurance
- T. Insurable Interest
- U. Blanket coverage
- V. Subrogation
- W. Misrepresentation/Fraud
- X. Release

III. General Public Adjuster practices, responsibilities, and duties

IV. COLORADO LAWS AND REGULATIONS PERTINENT TO PUBLIC ADJUSTERS

A. Regulation and licensing of Public Adjusters

Ref: 10-2-417; 10-2-801; Reg. 1-2-12

B. Public Adjuster practices, responsibilities, and duties

Ref: Reg. 1-1-2

C. Unfair Claims Settlement and Trade Practices

Ref: 10-3-1104; 10-3-1107

D. Claims Handling

1. Fraudulent & Arson Reporting
Ref: 10-4-1001 to 10-4-1008
2. Property damage – time of payment
Ref: 10-4-112
3. Requirement on hazard insurance loans secured by
real property
Ref: 10-4-114

COLORADO SURPLUS LINES BROKER CONTENT OUTLINE

(35 scoreable questions)

I. Colorado Surplus lines statutes and regulations

A. Purpose of Surplus Lines Regulation

*Ref: 10-5-101.1, 10-5-112, 10-7-102;
Reg. 2-4-1(7)*

B. Definitions
Ref: 10-1-102, 10-5-101.2, 10-5-103, 10-5-104, 10-5-106, 10-5-107; Reg. 2-4-1(6)

C. Qualifications for Surplus Lines Insurers
Ref: 10-5-101, 10-5-108, 10-5-114; Reg. 2-4-1(8), (9), (10)

1. Syndicates
2. Alien
3. Foreign
4. Lloyd's
5. Non-admitted Surplus Lines Insurers
 - a. Approved List

D. Courtesy Filings
Ref: Reg. 2-4-1(11)

E. Exemptions
Ref: 10-5-101.5

F. Conditions/Procurement
Ref: 10-5-101, 10-5-103; Reg. 2-4-1

G. Disclosures
Ref: 10-5-104, 10-5-119; Reg. 2-4-1(4)

H. Affidavit
Ref: 10-5-103; Reg. 2-4-1(7)(B), 2-4-1(11)

I. Endorsement
Ref: 10-5-104; Reg. 2-5-1

J. Premium Rates
Ref: 10-4-401, 10-5-103; Reg. 2-4-1(5)

K. Premium Tax
Ref: 10-5-111; Reg. 2-4-1 (7)(A) (B)

1. Acceptable premium tax reporting forms and procedures
Ref: Bulletin-2.7(III)

L. Annual Statement
Ref: 10-5-110

M. Records
Ref: 10-5-109, 10-5-116; Reg. 2-4-1(6), (7)

N. Penalties
Ref: 10-5-108, 10-5-112, 10-5-113, 10-5-114, 10-5-116

2. Loan
3. Construction Loan

B. Policy Provisions

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2. Terms, Conditions, and Stipulations
3. Exclusions

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- B. Tenants In Common**
- C. Fee Simple**
- D. Life Estate**
- E. Leasehold**

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- B. Liens**
 1. Voluntary
 2. Involuntary
- C. Covenants, Conditions, and Restrictions**

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- B. Section, Township, and Range**
- C. Metes and Bounds**
- D. Lot and Block**

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- A. Warranty Deeds**
- B. Quitclaim Deeds**
- C. Deed of Trust**
- D. Foreclosure**
- E. Probate**

**TITLE-GENERAL KNOWLEDGE
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Product Knowledge, Terms, and Concepts
(35 scoreable questions)

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- B. Policy**
- C. Exception**
- D. Requirement**
- E. Endorsement**
- F. Insurer/Underwriter**
- G. Chain of Title**
- H. Closing and Settlement**
- I. Title Agent**
- J. Fiduciary Responsibilities**
- K. Search and Examination**

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- A. Types of Policies**
 1. Owners
 - a. ALTA Forms

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(40 scoreable questions)

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- A. Definitions..... 5**
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- B. Rates 5**
 1. Filing Requirements
 - a. Closing/Settlement Fees
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 - b. Title Insurance Premiums
Ref: 10-4-401, 10-4-403, 10-11-118, C.R.S. and Regulation 3-5-1
 2. Volume Discounts
Ref: 10-3-1104 & 10-4-415, C.R.S. Reg. 3-5-1
- C. Prohibited Practices 10**
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- D. Consumer Protections..... 10**
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 2. Mineral Estates

Ref: 10-11-123, C.R.S.

3. Complaints to the Division

Ref: 10-1-108, C.R.S.

4. Retention of Records/Response to Division Inquiries

Ref: 10-11-106, 10-11-116 C.R.S and Regulations 1-1-7 and 1-1-8

5. Closing Instructions

Ref: Regulation 3-5

6. Search and examination

Ref: 10-11-106

7. Privacy notices

Ref: Reg. 6-4-1, 6-4-2

E. Standards of Conduct/Licensing 10

1. Insurance Commissioner

a. Power and duties

Ref: 10-1-104; 10-1-108; 10-1-109; 10-1-201 through 204; 10-3-105; 10-3-202 through 208; 10-3-1106

b. Hearings and penalties

Ref: 10-2-801; 10-2-804; 10-3-104; 10-3-1107; 10-3-1111; 10-3-1108; 10-3-1109, Reg. 3-5-1

c. License suspension and revocation

Ref: 10-2-801; 10-2-803

2. Licensing and producers' legal responsibility

a. Persons required to be licensed

Ref: 10-2-103(6); 10-2-105; 10-2-201; 10-2-401; 10-2-404; 10-2-407; 10-2-408; 10-2-412, 10-2-416; Reg. 1-2-10

b. Payment and acceptance of commissions/fees

Ref: 10-2-702; Reg. 1-2-9

c. Fiduciary/commingling

Ref: 10-2-704; Reg. 1-2-1, Reg. 3-5-1

d. Unauthorized entities

Ref: 10-3-903 through 10-3-904.5, 906, 908

e. Change of address

Ref: 10-2-406 & 10-2-412

f. Assumed names

Ref: 10-2-409, 10-2-701, 10-11-117

g. Responsible Producer

Ref: 10-2-406, C.R.S.

h. Agency Licensing

Ref: 10-2-406

3. Unfair competition and deceptive practices

a. Coercion

Ref: 10-3-1104(1)(d); 10-3-1105

b. Misrepresentation

Ref: 10-3-1104(1)(a)

c. Unfair discrimination

Ref: 10-3-1104(1)(f); 10-3-1104.5

d. Controlled business

Ref: 10-2-401(4), Reg. 3-5-1

e. Defamation

Ref: 10-1-120; 10-3-1104(1)(c)

f. Rebates/Remuneration

Ref: 10-3-1104(1)(g); 10-11-108, Reg. 3-5-1

g. Unfair claims practices

Ref: 10-3-1104(1)(h)

**COLORADO CROP HAIL
CONTENT OUTLINE
State Laws, Rules and Regulations
(35 scoreable questions)**

I. GENERAL INSURANCE TERMS AND CONCEPTS.....11

A. Actual cash value

B. Assignment

C. Binder

D. Coinsurance

E. Hazard

F. Indemnity

G. Insurable interest

H. Insuring Agreement

I. Limits of Liability

J. Loss

1. Direct

2. Indirect

K. Negligence

L. Occurrence

M. Peril

N. Pro-rata liability

O. Risk

P. Subrogation

Q. Tort Law

R. Crop Hail organizations

S. Federal Acts

II. CROP INSURANCE.....12

A. Policy rates

B. Coverages available

C. Policy provisions

1. NCIS general provisions

2. NCIS Special provisions

D. Liability

E. Claim Settlement Practices

1. Claims site assessment

a. Site testing

b. Standard measures

c. Location

2. Notice of loss

3. Insured's duties

4. Agent's duties

5. Percentage Plan

6. Arbitration and appraisal

7. Loss payment

F. Cancellation and nonrenewal

G. NCIS policies

III. MULTIPLE PERIL CROP INSURANCE.....7

A. Fundamentals of Multiple Peril Crop Insurance (MPCI)

1. Actual Production History (APH)

2. Production Reporting
3. Acreage Reporting
4. Important Dates
5. Written Agreements
6. High Risk Land
7. Actuarial Documents
8. Insured Eligibility
9. Units
10. Coverage Levels
11. Administrative Fees
12. Life of the Policy
13. Yield/Revenue Guarantees.

B. Plans of Insurance

1. Actual Production History (APH)
 - a. Buy-up Coverage
 - b. Catastrophic Risk Protection Coverage (CAT)
2. Crop Revenue Coverage (CRC)
3. Revenue Assurance (RA)
4. Income Protection (IP)
5. Group Risk Plan (GRP)
6. Group Risk Income Protection (GRIP)
7. Livestock Risk Protection (LRP)
8. Livestock Gross Margin (LGM)

C. Policy Provisions

1. Common/Basic Provisions
2. Coarse Grains Provisions
 - a. Replant
 - b. Prevented Planting
 - c. Late Planting
3. Catastrophic Risk Protection Coverage (CAT) Endorsement

D. Claims

1. Covered Perils
2. Loss Reporting Requirements
3. Duties After a Loss

IV. COLORADO LAWS, RULES, AND REGULATIONS PERTINENT TO CROP INSURANCE 5

A. Insurance Commissioner

1. Power and duties
Ref: 10-1-104; 10-1-108; 10-1-109; 10-1-201 through 204; 10-3-105; 10-3-208; 10-3-1106; 10-4-401
2. Hearings and penalties
Ref: 10-2-801; 10-2-804; 10-3-104; 10-3-1107; 10-3-1111; 10-3-1108; 10-3-1109
3. License suspension and revocation
Ref: 10-2-108; 10-2-801; 10-2-803

B. Licensing and producers' legal responsibility

1. Licensing requirements
Ref: 10-2-103(6); 10-2-105; 10-2-201; 10-2-401; 10-2-404; 10-2-407; 10-2-408; 10-2-412 10-2-416; 10-2-502; 10-2-701; Reg. 1-2-10
2. Fiduciary/commingling
Ref: 10-2-704; Reg. 1-2-1

C. Unfair competition and deceptive practices

1. Coercion
Ref: 10-3-1104(1)(d); 10-3-1105

2. Misrepresentation
Ref: 10-3-1104(1)(a)
3. Unfair discrimination
Ref: 10-3-1104(1)(f); 10-3-1104.5
4. Controlled business
Ref: 10-2-401(4)
5. Defamation
Ref: 10-1-116; 10-3-1104(1)(c)
6. Rebates
Ref: 10-3-1104(1)(g)
7. Unfair claims practices
Ref: 10-3-1104(1)(h); 10-16-214; Reg. 5-1-14
8. Colorado Fraud Statute
Ref: 10-1-128

D. Colorado Crop Hail Insurance Law

1. Rate filings
Ref: 10-4-401; 10-4-403; 10-4-416

**COLORADO BAIL BONDING AGENT
Content Outline
(50 Questions)**

I. LICENSING APPOINTMENT AND TERMINATION REQUIREMENTS.....(7)

Ref: 10-2-103; 10-2-401 through 416; 10-2-701; 10-2-801 10-2-802; 10-16-415.7; 12-7-101 through 106; Reg. 1-2-6; 1-2-10; 1-2-16; 10-2-415.5

- A. Definitions**
- B. Examination**
- C. Licensing eligibility**
- D. Insurer relationships**
- E. Appointment and Termination**
 1. Contractual Requirements
 2. Termination for Cause
 3. Renewal

II. POWERS AND DUTIES OF THE INSURANCE COMMISSIONER.....(5)

Ref: 10-1-102(7); 10-1-108; 10-1-204; 10-2-401; 10-2-413; 10-2-801 through 804; 10-2-704 ; 12-7-102, 105 through 109; 113 Reg. 1-2-10, 1-2-14

- A. Reporting requirements**
- B. Records retention**
- C. License denial, suspension, revocation**
- D. Administrative hearings**
- E. Examinations**

III. UNFAIR TRADE PRACTICES.....(6)

Ref: 10-2-401, 412; 10-2-702; 10-2-801, 804; 10-3-1104; 1108; 12-7-101, 106, 108, 109

- A. Misrepresentation**
- B. Rebating and prohibited inducements**
- C. Prohibited activities and penalties**
- D. Employee supervision**
- E. Misappropriating**

IV. BAIL BOND PROCEDURES.....(5)
Ref: 10-2-701; 12-7-101, 103, 105.5, 108, 109; 16-4-101 through 112; 16-4-201; 16-19-104 16-4-105; 10-2-102(6); 12-7-109(1)(l); Reg. 1-2-14

- A. Discharging bail**
- B. Recommitment of defendant**
- C. Forfeitures**
- D. General business practices**

V. RESPONSIBILITIES OF BAILBOND PRODUCERS.....(18)

Ref: 5-2-201; 5-6-202(1) and 5-6-203(1)(2) and (4), 10-2-101; 10-2-407; 10-2-412; 10-2-701, 702, 704, 801; 10-4-404; 12-7-101; 12-7-103; 12-7-105 through 110.5; 111, 113; 16-3-503; 16-4-101 through 110; 16-4-112; 16-4-201; Regs. 1-2-1 R; 1-2-10; 1-2-14; 5-6-202 through 203; 16-4-105, 5-6-203

- A. Record keeping**
 - 1. Daily Bond Register
 - 2. Disclosure Statement
 - 3. Indemnity Agreement
 - 4. Prenumbered Receipts
 - 5. Permanent Office Records
 - 6. Audits/Market Conduct

B. Forfeitures

C. Exoneration

D. Bail Recovery

E. Reporting requirements

- 1. Self-disclosure
- 2. Failure to Disclose
- 3. Yearly Reports
- 4. Change of address

F. Fiduciary responsibility

- 1. Collateral
 - a. Release
- 2. Commissions, fees, and premiums
 - a. Uniform Consumer Credit Code
 - b. Premium Financing Fees/Tax
 - c. Splitting commissions
- 3. Taxes

G. Service of Process

VI. DEFINITIONS.....(9)

Ref: 10-2-407, 10-7-101; 12-7-101(1); 12-7-108; 12-7-109; 16-4-101; 16-4-103, 16-4-104; 16-4-112; 16-4-201; Black's Law Dictionary; Dictionary of Insurance Terms

- A. Bail**
- B. Bail bonds**
- C. Principal**
- D. Collateral**
- E. Forfeitures**
- F. Power of Attorney**
- G. Recognizance**
- H. Indemnitor**
- I. Bailable offenses**
- J. Fiduciary**
- K. Premium**
- L. Extradition**

- M. Indemnity Agreement**
- N. Surety**