LIFE—GENERAL KNOWLEDGE CONTENT OUTLINE

Product Knowledge, Terms, and Concepts

(50 scoreable questions plus 5 pretest questions)

I. TYPES OF POLICIES 15

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

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

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

D. Annuities
1. Single and flexible premium
2. Immediate and deferred
3. Fixed and variable
4. Indexed
5. Accumulation and Annuity Periods
6. Payout options

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

II. LIFE PROVISIONS, RIDERS, OPTIONS, AND EXCLUSIONS 15

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
9. Disability
10. Cost of Living

B. Policy provisions and options
1. Entire contract
2. Insuring clause
3. Free look
4. Consideration
5. Owner's rights
6. Beneficiary designations
   a. Primary and contingent
   b. Revocable and irrevocable
   c. Common disaster
   d. Minor beneficiaries
   e. Designation by class
7. Premium Payment
   a. Modes
   b. Grace period
   c. Automatic premium loan
   d. Level or flexible
8. Reinstatement
9. Policy loans, withdrawals, partial surrenders
10. Non-forfeiture options
11. Dividends and dividend options (e.g., participating, non- participating)
12. Incontestability
13. Assignments
14. Suicide
15. Misstatement of age or gender
16. Settlement options
17. Accelerated death benefits

C. Policy exclusions
1. War
2. Aviation
3. Dangerous Occupation

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

A. Completing the application
1. Required signatures
2. Changes in the application
3. Consequences of incomplete applications
4. Warranties and representations
5. Collecting the initial premium and issuing the receipt
6. Replacement
7. Disclosures at point of sale (e.g., HIPAA, HIV consent)
8. USA PATRIOT Act/anti-money laundering
9. Gramm-Leach-Bliley Act (GLBA) Privacy

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

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

D. Contract law
1. Elements of a legal contract
   a. Consideration
   b. Offer and Acceptance
   c. Competent parties
   d. Legal purpose

2. Unique aspects of the insurance contract
   a. Conditional
   b. Unilateral
   c. Adhesion
   d. Aleatory

IV. RETIREMENT AND OTHER INSURANCE CONCEPTS.. 8
- **A. Third-party ownership**
- **B. Life Settlements**
- **C. Group life insurance**
  1. Conversion privilege
  2. Contributory vs. noncontributory
- **D. Retirement plans**
  1. Qualified plans
  2. Nonqualified plans
- **E. Life insurance needs analysis/suitability**
  1. Personal insurance needs
  2. Business insurance needs
     a. Key person
     b. Buy sell
- **F. Social Security benefits**
- **G. Tax treatment of insurance premiums, proceeds, and dividends**
  1. Individual life
  2. Group life
  3. Modified Endowment Contracts (MECs)

LIFE—WEST VIRGINIA SPECIFIC CONTENT OUTLINE

State Laws and Rules

(28 scoreable questions plus 6 pretest questions)

I. WEST VIRGINIA LAWS AND RULES COMMON TO ..... LIFE, ACCIDENT AND SICKNESS INSURANCE 21

Ref: All references below are taken from the West Virginia Code and/or the West Virginia Code of State Rules which are available at www.wvinsurance.gov/legal-authority.

A. Insurance Commissioner..... 2
1. Broad powers
   Ref: 33-2-1, 33-2-3, 33-2-4, 33-12-6
2. Examination of records
   Ref: 33-2-4, 33-2-9
3. Notice and conduct of hearing
   Ref: 33-2-12, 33-2-13
4. Penalties
   Ref: 33-2-9, 33-2-11, 33-3-11, 33-4-8, 33-11-6, 33-11-8, 33-12-24, 33-44-7, 33-4-8
5. Filing and approval of forms
   Ref: 33-6-8, 33-6-9

B. Definitions.....4
1. Domestic, foreign, alien, nonadmitted, and unauthorized companies
   Ref: 33-1-6, 33-1-7, 33-1-8, 33-44-3
2. Stock and mutual
   Ref: 33-1-18, 33-1-19
3. Transacting insurance
   Ref: 33-3-1, 33-12-2(m), (o), (p), 33-12-21
4. Producer
   Ref: 33-1-12, 33-12-22

C. Licensing.....7
1. Purpose/Requirements
   Ref: 33-12-2, 33-12-6
2. Qualifications
   a. Producer
      Ref: 33-12-2, 33-12-6, 33-12-9
   b. Direct response
      Ref: 33-6-35(a)(1), 33-28-3(c),33-28-3(e)
   c. Nonresident Life/A&H producer
      Ref: 33-12-12
   d. Fingerprinting
      Ref: 33-12-37; Title 114-2A-7
3. Termination of license
   a. Expiration and cancellation
      Ref: 33-12-17
   b. Revocation and suspension
      Ref: 33-11-6, 33-12-24
   c. Nonrenewal
      Ref: 33-12-24
4. Limitation of license
   Ref: 33-12-18, 33-12-19, 33-12-20, 33-12-21
5. Appointment
   Ref: 33-12-3(d), 33-12-17, 33-12-18(a), 33-12-24
6. Education requirements
   a. Continuing education
      Ref: 33-12-8; Rule 114-42-1, 2, 3, 4, 7
7. Mandatory reporting requirements
   a. Criminal prosecution and administrative action
      Ref: 33-12-34
   b. Fraud
      Ref: 33-41-5, 114-71-3; Informational Letter 206

D. Unfair Trade Practices 6
1. Unfair claims methods and practices
   Ref: 33-11-4(9); 33-43-2, Rule 114-14-5, 6
2. Excessive charges
   Ref: Information letter No. 6
3. Rebating
   Ref: 33-11-4(8), Rule 114-70
4. Coercion
   Ref: 33-11-5, 33-11-4(4)
5. Misrepresentation
   Ref: 33-11-4(1)
6. Defamation
   Ref: 33-11-4(3)
7. Advertising
   Ref: 33-11-4(2); Rule 114-11-4
8. Penalties
   Ref: 33-11-6, 33-11-8

E. Mass Marketed Life and Sickness Insurance 1
Ref: 33-6-35, 33-6-8(e)

F. West Virginia Life and Health Guaranty Association 1
Ref: 33-26A-2 through 33-26A-8

G. Unauthorized Insurers
Ref: 33-44-3, 4, 7, 9, 11

II. WEST VIRGINIA LAWS AND RULES PERTINENT TO LIFE INSURANCE ONLY 7

A. Replacement 3
1. Definitions
   Ref: Rule 114-8-1, 2
2. Duties of producers

Effective Date: June 16, 2026

Ref: Rule 114-8-4.2(d)

3. Duties of insurance companies
   Ref: Rule 114-8-5
4. Exemptions
   Ref: Rule 114-8-3

B. Disclosure 0-1
Ref: Rule 114-11A-5

C. Policy Clauses and Provisions 1
1. Protection, beneficiaries, and creditors
   Ref: 33-6-20, 33-6-27, 33-6-28
2. Policy loan interest rate
   Ref: 33-13-8, 33-13-8(a)

D. Group Life 2
1. Assignment of proceeds
   Ref: 33-14-28
2. Employee and debtor groups
   Ref: 33-14-2, 33-14-3
3. Labor union and trustee groups
   Ref: 33-14-4, 33-14-5
4. Conversion on termination of policy
   Ref: 33-14-17
5. Conversion on termination of employment
   Ref: 33-14-16

E. Suitability in Annuity Transactions 0-1
Ref: Rule 114-11B-1 through 114-11B-7

F. Insurable Interest 0-1
Ref: 33-6-2

ACCIDENT & HEALTH—GENERAL KNOWLEDGE CONTENT OUTLINE

Product Knowledge, Terms, and Concepts

(50 scoreable questions plus 5 pretest questions)

I. TYPES OF POLICIES 16

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

B. Accidental death and dismemberment

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

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)
1. Eligibility
2. Levels of care

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 15

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 gender
14. Change of occupation
15. Illegal occupation
16. Relation of earnings to insurance

B. Other provisions and clauses
1. Insuring clause
2. Free look
3. Consideration clause
4. Probationary period
5. Elimination period
6. Waiver of premium
7. Exclusions and limitations
8. Preexisting conditions
9. Coinsurance
10. Deductibles
11. Eligible expenses
12. Copayments
13. Pre-authorizations and prior approval requirements
14. Usual, reasonable, and customary (URC) charges
15. Lifetime, annual, or per cause maximum benefit limits

C. Riders
1. Impairment/exclusions
2. Guaranteed insurability
3. Future increase option

D. Rights of renewability
1. Noncancelable
2. Cancelable
3. Guaranteed renewable

III. SOCIAL INSURANCE 6

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

B. Medicaid

C. Social Security benefits

IV. OTHER INSURANCE CONCEPTS 5

A. Total, partial, recurrent and residual disability

B. Owner's rights

C. Dependent children benefits

D. Primary and contingent beneficiaries

E. Modes of premium payments
F. Nonduplication and coordination of benefits (e.g., primary vs. excess)
G. Occupational vs. non-occupational
H. Tax treatment of premiums and proceeds of insurance contracts (e.g., disability income and medical expenses, etc.)
I. Managed care
J. Workers Compensation
1. Impact on health insurance benefits
K. Subrogation
L. Cost containment

V. FIELD UNDERWRITING PROCEDURES 8
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 AND HEALTH OR SICKNESS WEST VIRGINIA SPECIFIC CONTENT OUTLINE

State Laws and Rules

(30 scoreable questions plus 6 pretest questions)

I. WEST VIRGINIA LAWS AND RULES COMMON TO LIFE AND ACCIDENT AND SICKNESS INSURANCE..... 21

Ref: All references below are taken from the West Virginia Code and/or the West Virginia Code of State Rules which are available at www.wvinsurance.gov/legal-authority.

A. Insurance Commissioner 2

1. Broad powers
Ref: 33-2-1, 33-2-3, 33-2-4, 33-12-6
2. Examination of records
Ref: 33-2-4, 33-2-9
3. Notice and conduct of hearing
Ref: 33-2-12, 33-2-13
4. Penalties
Ref: 33-2-9, 33-2-11, 33-3-11, 33-11-6, 33-11-8, 33-12-24, 33-44-7
5. Filing and approval of forms
Ref: 33-6-8, 33-6-9

B. Definitions..... 4
1. Domestic, foreign, and alien companies
Ref: 33-1-6, 33-1-7, 33-1-8
2. Stock and mutual
Ref: 33-1-18, 33-1-19
3. Transacting insurance
Ref: 33-3-1, 33-12-2(m), (o), (p), 33-12-21
4. Producer
Ref: 33-1-12, 33-12-23

C. Licensing..... 7
1. Purpose/Requirements
Ref: 33-12-2, 33-12-6
2. Qualifications
a. Producer
Ref: 33-12-2, 33-12-6, 33-12-9
b. Direct response
Ref: 33-6-35(a)(1), 33-28-3(c), 33-28-3(e)
c. Nonresident Life/A&H producer
Ref: 33-12-12
d. Fingerprinting
Ref: 33-12-37; Title 114-2A-7
3. Termination of license
a. Expiration and cancellation
Ref: 33-12-17
b. Revocation and suspension
Ref: 33-11-6, 33-12-24
c. Nonrenewal
Ref: 33-12-24
4. Limitation of license
Ref: 33-12-18, 33-12-19, 33-12-20, 33-12-21
5. Appointment
Ref: 33-12-3(d), 33-12-17, 33-12-18(a), 33-12-24
6. Education requirements
a. Continuing education
Ref: 33-12-8; Series 42: 1,2,3,4,7
7. Mandatory reporting requirements
a. Criminal prosecution and administrative action
Ref: 33-12-34
b. Fraud
Ref: 33-41-5; 114-71-3; Informational Letter 206

D. Unfair Trade Practices..... 6
1. Unfair claims methods and practices
Ref: 33-11-4(9), Rule. 114-14-5, 6
2. Excessive charges
Ref: Information Letter No. 6
3. Rebating
Ref: 33-11-4(8), Rule 114-70
4. Coercion
Ref: 33-11-5, 33-11-4(4)
5. Misrepresentation
Ref: 33-11-4(1)
6. Defamation
Ref: 33-11-4(3)
7. Advertising
Ref: 33-11-4(2); Rule 114-11-4
8. Penalties
Ref: 33-11-6, 33-11-8

E. Mass Marketed Life & Sickness Insurance..... 1
Ref: 33-6-35, 33-6-8(e)

F. West Virginia Life and Health Guaranty Association 1
Ref: 33-26A-2, 33-26A-9 (a), 33-26A-3(c)(2)(A)

G. Unauthorized Insurers

Ref: 33-44-3, 4, 7, 9, 11

II. WEST VIRGINIA LAWS AND RULES PERTINENT TO ACCIDENT AND HEALTH OR SICKNESS INSURANCE ONLY 9

A. Required Disclosure Provisions; Individual Minimum A&S Standards 1
Ref: Informational Letter 186A

B. Requirements for Replacement; Individual Minimum A&S Standards 1
Ref: Informational Letter 186A

C. Medicare Supplement Insurance 2
Ref: 33-6-11(a), 33-16-3(d), 33-28-5(b); Rule 114-17, 24

D. Health Maintenance Organization Act 1
Ref: 33-25A-2, 33-25A-14
1. Definitions
2. Deceptive practice

E. Corporations 1
Ref: 33-24-2, 33-24-4
1. Hospital service corporations
2. Medical service corporations
3. Dental service corporations
4. Health service corporations

F. Coverage for Newborn Children 1
Ref: 33-6-32

G. Long-Term Care 1-2
Ref: 33-15A, Rule 114-32-12.2; 114-32-32

H. Small Employer Group 0-1
Ref: 33-16D-2

PROPERTY—GENERAL KNOWLEDGE CONTENT OUTLINE

Product Knowledge, Terms, and Concepts

(50 scoreable questions plus 5 pretest questions)

I. TYPES OF POLICIES 22

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
5. Cyber First-Party Coverage

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 15

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 13

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)
U. Territory

PROPERTY—WEST VIRGINIA SPECIFIC CONTENT OUTLINE

State Laws and Rules

(30 scoreable questions)

I. WEST VIRGINIA LAWS AND RULES PERTINENT TO PROPERTY INSURANCE 30

Ref: All references below are taken from the West Virginia Code and/or the West Virginia Code of State Rules which are available at www.wvinsurance.gov/legal-authority.

A. Insurance Commissioner 2

1. Broad powers
   Ref: 33-2-1, 33-2-3, 33 2-4, 33-12-6
2. Examination of records
   Ref: 33-2-4, 33-2-9
3. Notice and Conduct of hearing
   Ref: 33-2-12, 33-2-13
4. Penalties
   Ref: 33-2-9, 33-2-11, 33-3-11, 33-11-6, 33-11-8, 33-12-24, 33-44-7

B. Definitions, Restrictions, and Responsibilities 7

1. Licensed and unlicensed companies
   Ref: 33-3-1, 33-12C-3, 33-44-3
2. Domestic, foreign, alien, nonadmitted and unauthorized companies
   Ref: 33-1-6, 33-1-7, 33-1-8, 33-12C-3, 33-44-3
3. Stock and mutual companies
   Ref: 33-1-18, 33-1-19
4. Selling, soliciting, and negotiating insurance
   Ref: 33-3-1, 33-12-2, 33-12-21
5. Producer
   Ref: 33-1-12, 33-12-23
6. Surplus lines / Nonadmitted Insurance Act
   Ref: 33-12C
7. Valued policy law
   Ref: 33-17-9
8. Comparative negligence
   Ref: 55-7-13a through 13d

C. Licensing 6

1. Purpose/Requirements
   Ref: 33-12-2, 33-12-6
2. Qualifications
   a. Producer
      Ref: 33-12-6
   b. Nonresident licensing
      Ref: 33-12-12
   c. Company requirements
      Ref: 33-12-3(d)
   d. Fingerprinting
      Ref: 33-12-37; Title 114-2A-7
3. Termination of license
   a. Expiration
      Ref: 33-12-17
   b. Revocation and suspension
      Ref: 33-12-24
   c. Nonrenewal
      Ref: 33-12-24
4. Limitation of license
   Ref: 33-12-6(a)(7), 33-12-18, 33-12-19, 33-44-4(b)
5. Appointment
   Ref: 33-12-3(d), 33-12-18(a)
6. Educational requirements
   a. Continuing education
      Ref: 33-12-8; Rule 114- 42-1, 2, 3, 4, 7
7. Mandatory reporting requirements
   a. Criminal prosecution and administrative action
      Ref: 33-12-34
   b. Fraud
      Ref: 33-41-5, 114-71-3; Informational Letter 206

D. Unfair Trade Practices 5

1. Unfair claims methods and practices
   Ref: 33-11-4(9); Rule 114-14-5, 6
2. Excessive charges
   Ref: Information Letter No. 6
3. Rebating
   Ref: 33-11-4(8), Rule 114-70
4. Coercion
   Ref: 33-11-4(4), 33-11-5
5. Misrepresentation
   Ref: 33-11-4(1)
6. Defamation
   Ref: 33-11-4(3)
7. Advertising
   Ref: 33-11-4(2)
8. Unfair discrimination
   Ref: 33-11-4(7)
9. Penalties
   Ref: 33-11-6, 33-11-8

E. Insurable Interest in Property 1
Ref: 33-6-3

F. Binders 1
Ref: 33-6-18

G. Approval of Rates and Forms 1
Ref: 33-6-8, 33-17-8, 33-20-4

H. Compensation of Licensees 2

1. Payment of commissions
   Ref: 33-12-23, 33-12-27; 114-2-1 et. seq.

I. West Virginia Essential Insurance Coverage Act (FAIR) Plan 1
Ref: 33-20A-1 through 33-20A-3; Series 21: Sec. 8, 9, 11, 13, 14

J. Mine Subsidence 0-1
Ref: 33-30-3, 33-30-4, 33-30-6, 33 30-7, 33-30-10

K. Homeowner's Insurance 1

1. Declination, termination, and disclosure
   Ref: 33-17a

L. West Virginia Insurance Guaranty Association 1
Ref: 33-26-1 to 33 26-19; 114-20-4

M. Risk Retention Act of West Virginia 0-1
Ref: 33-32-1, 33-32-2, 33-32-21

CASUALTY—GENERAL KNOWLEDGE CONTENT OUTLINE
Product Knowledge, Terms, and Concepts

(50 scoreable questions plus 5 pretest questions)

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

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 (Occurrence, Claims made including Retroactive Date)
   b. Coverage B: Personal Injury and Advertising Injury
   c. Coverage C: Medical Payments
   d. Supplemental Payments
   e. Who is an insured
   f. First named insured
   g. Limits (Per occurrence, Annual Aggregate)
   h. 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. Auto Dealers Coverage Form, including Garagekeepers Insurance
9. Exclusions
10. Individual Named Insured and Drive Other Car (DOC)
11. Mobile equipment

C. Workers Compensation Insurance, Employers Liability Insurance, and Related Issues

(This section does not deal with specifics of state law, which are addressed elsewhere in this outline.)
1. Standard policy concepts
   a. Who is an employee/employer
   b. Compensation
2. Work-related vs. non-work-related
3. Other states' insurance
4. Employers Liability
5. Exclusive remedy
6. Premium Determination

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

E. Bonds
1. Surety
2. Fidelity

F. Professional liability
1. Errors and Omissions
2. Medical Malpractice
3. Directors and Officers (D&O)
4. Employment Practices Liability (EPLI)
5. Cyber liability and data breach, funds transfer
6. Liquor liability

G. Umbrella/Excess Liability

H. Business Owners Policy (BOP)

II. INSURANCE TERMS AND RELATED CONCEPTS 15

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 12

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. Other insurance
L. Subrogation
M. Loss settlement provisions including consent to settle a loss
N. Terrorism Risk Insurance Act (TRIA)

CASUALTY—WEST VIRGINIA SPECIFIC CONTENT OUTLINE

State Laws and Rules

(30 scoreable questions)

I. WEST VIRGINIA LAWS AND RULES PERTINENT TO CASUALTY INSURANCE 30

Ref: All references below are taken from the West Virginia Code and/or the West Virginia Code of State Rules which are available at www.wvinsurance.gov/legal-authority.

A. Insurance Commissioner Act 2

1. Broad powers
   Ref: 33-2-1, 33-2-3, 33-2-4, 33-12-6
2. Examination of records
   Ref: 33-2-4, 33-2-9
3. Notice and Conduct of hearing
   Ref: 33-2-12, 33-2-13
4. Penalties
   Ref: 33-2-9, 33-2-11, 33-3-11, 33-11-6, 33-11-8, 33-12-24, 33-44-7

B. Definitions, Restrictions, and Responsibilities 7

1. Licensed and unlicensed companies
   Ref: 33-3-1, 33-12C-3, 33-44-3
2. Domestic, foreign, alien, nonadmitted and unauthorized companies
   Ref: 33-1-6, 33-1-7, 33-1-8, 33-12C-3, 33-44-3
3. Stock and mutual companies
   Ref: 33-1-18, 33-1-19
4. Selling, soliciting, and negotiating insurance
   Ref: 33-3-1, 33-12-2, 33-12-21
5. Producer
   Ref: 33-1-12, 33-12-23
6. Surplus lines / Nonadmitted Insurance Act
   Ref: 33-12C
7. Valued policy law
   Ref: 33-17-9
8. Comparative negligence
   Ref: 55-7-13a through 13d

C. Licensing 6

1. Purpose/Requirements
   Ref: 33-12-2, 33-12-6
2. Qualifications
   a. Producer
      Ref: 33-12-6
   b. Nonresident licensing
      Ref: 33-12-12
   c. Company requirements
      Ref: 33-12-3(d)
   d. Fingerprinting
      Ref: 33-12-37; Title 114-2A-7
3. Termination of license
   a. Expiration
      Ref: 33-12-17
   b. Revocation and suspension
      Ref: 33-12-24
   c. Nonrenewal
      Ref: 33-12-24
4. Limitation of license
   Ref: 33-12-6(a)(7), 33-12-18, 33-12-19, 33-44-4(b)
5. Appointment
   Ref: 33-12-3(d), 33-12-18(a)
6. Educational requirements
   a. Continuing education
      Ref: 33-12-8; Rule.114- 42-1, 2, 3, 4, 7
7. Mandatory reporting requirements
   a. Criminal prosecution and administrative action
      Ref: 33-12-34
   b. Fraud
      Ref: 33-41-5, 114-71-3; Informational Letter 206

D. Unfair Trade Practices 6

1. Unfair claims methods and practices
   Ref: 33-11-4(9); Rule 114-14-5, 6
2. Excessive charges
   Ref: Information Letter No. 6
3. Rebating
   Ref: 33-11-4(8), Rule 114-70
4. Coercion
   Ref: 33-11-4(4), 33-11-5
5. Misrepresentation
   Ref: 33-11-4(1)
6. Defamation
   Ref: 33-11-4(3)
7. Advertising
   Ref: 33-11-4(2)
8. Unfair discrimination
   Ref: 33-11-4(7)
9. Penalties
   Ref: 33-11-6, 33-11-8

E. Binders 0-1
Ref: 33-6-18

F. Approval of Rates and Forms 0-1
Ref: 33-6-8, 33-17-8, 33-20-4

G. Compensation of Licensees 0-1

1. Payment of commissions

H. Automobile Insurance 5

1. Provisions
   Ref: 33-6-31
   a. Coverage
   b. Uninsured motorists
      Ref: 17D-4-2
   c. Underinsured motorists
2. Financial responsibility and required minimum liability limits
   Ref: Ch. 17A-3-3 and 17D Motor Vehicle laws
3. Renewal, nonrenewal, and cancellation
   Ref: 33-6A-1 through 33-6A-4; 17D
4. West Virginia Automobile Insurance Plan (Assigned Risk)
   Ref: Auto manual

I. Malpractice Policies 0-1
Ref: 33-20C

J. Workers' Compensation..... 0-1
Ref: 23-2-1(a), 23-2-1(b), 23-2-1(i), 33-1-10(e)(14)
K. West Virginia Insurance Guaranty Association 0-1
Ref: 33-26-1 to 33-26-19

PROPERTY & CASUALTY CONTENT OUTLINE— PROPERTY GENERAL KNOWLEDGE

Product Knowledge, Terms, and Concepts

(50 scoreable questions plus 5 pretest questions)

I. TYPES OF POLICIES..... 22
- **V. Homeowners**
  1. HO-2
  2. HO-3
  3. HO-4
  4. HO-5
  5. HO-6
  6. HO-8
- **W. Dwelling policies**
  1. DP-1
  2. DP-2
  3. DP-3
- **X. 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
  5. Cyber First-Party Coverage
- **Y. Inland marine**
  1. Personal Articles floaters
  2. Commercial Property floaters
- **Z. National Flood Insurance Program**
- **AA. Others**
  1. Earthquake
  2. Mobile Homes
  3. Watercraft
  4. Farm Owners
  5. Windstorm

II. INSURANCE TERMS AND RELATED CONCEPTS 15
- **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..... 13
- **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)**
- **U. Territory**

PROPERTY & CASUALTY CONTENT OUTLINE— CASUALTY GENERAL KNOWLEDGE

Product Knowledge, Terms, and Concepts

(50 scoreable questions plus 5 pretest questions)

I. TYPES OF POLICIES, BONDS, AND RELATED TERMS.....23
- **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 (Occurrence, Claims made including Retroactive Date)
     b. Coverage B: Personal Injury and Advertising Injury

c. Coverage C: Medical Payments
d. Supplemental Payments
e. Who is an insured
f. First named insured
g. Limits (Per occurrence, Annual Aggregate)
h. 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. Auto Dealers Coverage Form, including Garagekeepers Insurance
9. Exclusions
10. Individual Named Insured and Drive Other Car (DOC)
11. Mobile equipment

C. Workers Compensation Insurance, Employers Liability Insurance, and Related Issues

(This section does not deal with specifics of state law, which are addressed elsewhere in this outline.)

1. Standard policy concepts
   a. Who is an employee/employer
   b. Compensation
2. Work-related vs. non-work-related
3. Other states' insurance
4. Employers Liability
5. Exclusive remedy
6. Premium Determination

D. Crime

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

E. Bonds

1. Surety
2. Fidelity

F. Professional liability

1. Errors and Omissions
2. Medical Malpractice
3. Directors and Officers (D&O)
4. Employment Practices Liability (EPLI)
5. Cyber liability and data breach, funds transfer
6. Liquor liability

G. Umbrella/Excess Liability

H. Business Owners Policy (BOP)

II. INSURANCE TERMS AND RELATED CONCEPTS.....15

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.....12

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. Other insurance
L. Subrogation
M. Loss settlement provisions including consent to settle a loss
N. Terrorism Risk Insurance Act (TRIA)

PROPERTY & CASUALTY
WEST VIRGINIA SPECIFIC
CONTENT OUTLINE

State Laws and Rules

(40 scoreable questions plus 8 pretest questions)

I. WEST VIRGINIA LAWS AND RULES PERTINENT TO PROPERTY AND CASUALTY INSURANCE 40

Ref: All references below are taken from the West Virginia Code and/or the West Virginia Code of State Rules which are available at www.wvinsurance.gov/legal-authority.

A. Insurance Commissioner 2

1. Broad powers
   Ref: 33-2-1, 33-2-3, 33-2-4, 33-12-6, 9
2. Examination of records
   Ref: 33-2-4, 33-2-9
3. Notice and Conduct of hearing
   Ref: 33-2-12, 33-2-13
4. Penalties
   Ref: 33-2-9, 33-2-11, 33-3-11, 33-11-6, 33-11-8, 33-12-24, 33-44-7

B. Definitions, Restrictions, and Responsibilities 7

1. Licensed and unlicensed companies
   Ref: 33-3-1, 33-12C-3, 33-44-3
2. Domestic, foreign, alien, nonadmitted and unauthorized companies
   Ref: 33-1-6, 33-1-7, 33-1-8, 33-12C-3, 33-44-3
3. Stock and mutual companies
   Ref: 33-1-18, 33-1-19
4. Selling, soliciting, and negotiating insurance
   Ref: 33-3-1, 33-12-2, 33-12-21
5. Producer
   Ref: 33-1-12, 33-12-23
6. Surplus lines / Nonadmitted Insurance Act
   Ref: 33-12C
7. Valued policy law
   Ref: 33-17-9
8. Comparative negligence
   Ref: 55-7-13a through 13d

C. Licensing 6

1. Purpose/Requirements
   Ref: 33-12-2, 33-12-6
2. Qualifications
   a. Producer
      Ref: 33-12-6
   b. Nonresident licensing
      Ref: 33-12-12
   c. Company requirements
      Ref: 33-12-3(d)
   d. Fingerprinting
      Ref: 33-12-37; Title 114-2A-7
3. Termination of license
   a. Expiration
      Ref: 33-12-17
   b. Revocation and suspension
      Ref: 33-12-24
   c. Nonrenewal
      Ref: 33-12-24
4. Limitation of license
   Ref: 33-12-6(a)(7), 33-12-18, 33-12-19, 33-44-4(b)
5. Appointment
   Ref: 33-12-3(d), 33-12-18(a)
6. Educational requirements
   a. Continuing education
      Ref: 33-12-8; Rule.114- 42-1, 2, 3, 4, 7
7. Mandatory reporting requirements
   a. Criminal prosecution and administrative action
      Ref: 33-12-34
   b. Fraud
      Ref: 33-41-5, 114-71-3; Informational Letter 206

D. Unfair Trade Practices 6

1. Unfair claims methods and practices
   Ref: 33-11-4(9); Rule 114-14-5, 6
2. Excessive charges
   Ref: Information Letter No. 6
3. Rebating
   Ref: 33-11-4(8), Rule 114-70
4. Coercion
   Ref: 33-11-4(4), 33-11-5
5. Misrepresentation
   Ref: 33-11-4(1)
6. Defamation
   Ref: 33-11-4(3)
7. Advertising
   Ref: 33-11-4(2)
8. Unfair discrimination
   Ref: 33-11-4(7)
9. Penalties
   Ref: 33-11-6, 33-11-8

E. Insurable Interest in Property 1

Ref: 33-6-3

F. Binders 1

Ref: 33-6-18

G. Approval of Rates and Forms 1

Ref: 33-6-8, 33-17-8, 33-20-4

H. Compensation of Licensees 2

1. Payment of commissions
   Ref: 33-12-23, 33-12-27; 114-2-1 et. seq

I. West Virginia Essential Insurance Coverage Act (FAIR) Plan 1

Ref: 33-20A-1 through 33-20A-3; Series 21: Sec. 8, 9, 11, 13, 14

J. Automobile Insurance 8

1. Provisions
   Ref: 33-6-31
   a. Coverage
   b. Uninsured motorists
      Ref: 17D-4-2
   c. Underinsured motorists
2. Financial responsibility and required minimum liability limits
   Ref: Ch. 17A-3-3 and 17D Motor Vehicle laws
3. Renewal, nonrenewal, and cancellation
   Ref: 33-6A-1 through 33-6A-4; 17D
4. West Virginia Automobile Insurance Plan (Assigned Risk)
   Ref: Auto manual

K. West Virginia Insurance Guaranty Association…1

Ref: 33-26-1 to 33-26-19

L. Mine Subsidence 1
Ref: 33-30-3, 33-30-4, 33-30-6, 33-30-7, 33-30-10

M. Malpractice Policies..... 1
Ref: 33-20C

N. Risk Retention Act of West Virginia 0-1
Ref: 33-32-1, 33-32-2, 33-32-21

O. Homeowner's Insurance..... 1
1. Declination, termination, and disclosure
Ref: 33-17a

P. Workers' Compensation..... 0-1
Ref: 23-2-1(a), 23-2-1(b), 23-2-1(i), 33-1-10(e)(14)

PERSONAL LINES—GENERAL KNOWLEDGE CONTENT OUTLINE

Product Knowledge, Terms, and Concepts

(75 scoreable questions plus 5 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. Loss settlement provisions including consent to settle a loss
W. Territory

PERSONAL LINES—WEST VIRGINIA SPECIFIC CONTENT OUTLINE

State Laws and Rules

(38 scoreable questions)

I. WEST VIRGINIA LAWS AND RULES PERTINENT TO PERSONAL LINES INSURANCE 38

Ref: All references below are taken from the West Virginia Code and/or the West Virginia Code of State Rules which are available at www.wvinsurance.gov/legal-authority.

A. Insurance Commissioner 2

1. Broad powers
   Ref: 33-2-1, 33-2-3, 33-2-4, 33-12-6
2. Examination of records
   Ref: 33-2-4, 33-2-9
3. Notice and conduct of hearing
   Ref: 33-2-12, 33-2-13
4. Penalties
   Ref: 33-2-9, 33-2-11, 33-3-11, 33-11-6, 33-11-8, 33-12-24, 33-44-7

B. Definitions, Restrictions, and Responsibilities…7

1. Licensed and unlicensed companies
   Ref: 33-3-1, 33-12C-3, 33-44-3
2. Domestic, foreign, alien, nonadmitted, and unauthorized companies
   Ref: 33-1-6, 33-1-7, 33-1-8, 33-12C-3, 33-44-3
3. Stock and mutual companies
   Ref: 33-1-18, 33-1-19
4. Selling, soliciting, and negotiating insurance
   Ref: 33-3-1, 33-12-2, 33-12-21
5. Producer
   Ref: 33-1-12, 33-12-23
6. Surplus lines / Nonadmitted Insurance Act
   Ref: 33-12C
7. Valued policy law
   Ref: 33-17-9
8. Comparative negligence
   Ref: 55-7-13a through 13d

C. Licensing 6

1. Purpose/Requirements
   Ref: 33-12-2, 33-12-6
2. Qualifications
   a. Producer
      Ref: 33-12-6
   b. Nonresident licensing
      Ref: 33-12-12
   c. Company requirements
      Ref: 33-3-14(d)
   d. Fingerprinting
      Ref: 33-12-37; Title 114-2A-7
3. Termination of license
   a. Expiration
      Ref: 33-12-17
   b. Revocation and suspension
      Ref: 33-12-24
   c. Nonrenewal
      Ref: 33-12-24
4. Limitation of license
   Ref: 33-12-6(a)(7), 33-12-18, 33-12-19, 33-44-4(b)
5. Appointment
   Ref: 33-12-3(d), 33-12-18(a)
6. Educational requirements
   a. Continuing education
      Ref: 33-12-8; Rule 114-42-1, 2, 3, 4, 7
7. Mandatory reporting requirements
   a. Criminal prosecution and administrative action
      Ref: 33-12-34
   b. Fraud
      Ref: 33-41-5, 114-71-3; Informational Letter 206

D. Unfair Trade Practices 6

1. Unfair claims methods and practices
   Ref: 33-11-4(9); Rule 114-14-5, 6
2. Excessive charges
   Ref: Information Letter No. 6
3. Rebating
   Ref: 33-11-4(8), Rule 114-70
4. Coercion
   Ref: 33-11-4(4), 33-11-5
5. Misrepresentation
   Ref: 33-11-4(1)
6. Defamation
   Ref: 33-11-4(3)
7. Advertising
   Ref: 33-11-4(2)
8. Unfair discrimination
   Ref: 33-11-4(7)
9. Penalties
   Ref: 33-11-6, 33-11-8
10. Undefined acts
    Ref: 33-11-7

E. Insurable Interest in Property 1
Ref: 33-6-3

F. Binders 1
Ref: 33-6-18

G. Approval of Rates and Forms 1
Ref: 33-6-8, 33-17-8, 33-20-4

H. Compensation of Licensees 2

1. Payment of commissions
   Ref: 33-12-23, 33-12-27

I. West Virginia Essential Insurance Coverage Act (FAIR) Plan 1
Ref: 33-20A-1 through 33-20A-3; Series 21: Sec. 8, 9, 11, 13, 14

J. Automobile Insurance 8

1. Provisions
   Ref: 33-6-31
   a. Coverage
   b. Uninsured motorists
      Ref: 17D-4-2
   c. Underinsured motorists
2. Financial responsibility and required minimum liability limits
   Ref: Ch. 17A-3-3 and 17D Motor Vehicle laws
3. Renewal, nonrenewal, and cancellation
   Ref: 33-6A-1 through 33-6A-4; 17D
4. West Virginia Automobile Insurance Plan (Assigned Risk)
   Ref: Auto manual

K. West Virginia Property and Casualty Insurance Guaranty Association 1
Ref: 33-26A-2 through 33-26A-8

L. Mine Subsidence 1
Ref: 33-30-3, 33-30-4, 33-30-6, 33-30-7, 33-30-10

M. Homeowner's Insurance 1

1. Declination, termination, and disclosure
   Ref: 33-17a
   Ref: 15A-10-6 (Fire Prevention and Control Act)
3. Mine subsidence coverage
   Ref: 33-30-1 through 33-30-3; 33-30-6; 33-30-7; 33-30-10; 33-30-12; 33-30-13
4. West Virginia Essential Property Insurance Association (FAIR plan)
   Ref: 33-20A-1 through 33-20A-3; Rule 114-21-1, 2, 8, 9, 13

C. Automobile Adjusting

1. Required liability coverage. Uninsured and underinsured motorists coverage. Named driver exclusion.
   Ref: 33-6-31; 17D-4-2 (Motor Vehicle Safety Responsibility Law)
2. Guest passenger law
   Ref: 33-6-29
3. Standards for settling auto claims
   Ref: 33-6-33; Rule 114-14-7; 33-6F-2

D. Comparative negligence doctrine
Ref: 55-7-13a through 13d

E. Workers' Compensation

1. Benefits
   Ref: 23-4-1d(a), 1e(a), 5, 6, 9, 10, 15, 18; Rules 85-1-5.1, 10.1, 10.2, 10.3, 10.5, 10.6, 10.7, 16
   a. Indemnity
   b. Medical
2. Administrative
   Ref: 23-5-1(b)(1); Rules 85-1-7.2, 10.7, 16

COMPANY AND INDEPENDENT ADJUSTER—WEST VIRGINIA SPECIFIC CONTENT OUTLINE

State Laws and Rules

(75 scoreable questions plus 5 pretest questions)

I. WEST VIRGINIA LAWS AND RULES PERTINENT TO ADJUSTERS 55
Ref: All references below are taken from the West Virginia Code and/or the West Virginia Code of State Rules which are available at www.wvinsurance.gov/legal-authority.

A. Claims Practice Rules

1. State licensing and regulation of adjusters
   Ref: 33-12B(1); Rule 114-25-2.10, 3, 7, 9
2. Unfair claim settlement practices
   Ref: 33-11-4(9); Rule 114-14-1 through 10
3. Insurable interest in property
   Ref: 33-6-3
4. Binders
   Ref: 33-6-18
5. West Virginia Property and Casualty Insurance Guaranty Association
   Ref: 33-26-10 through 33-26-19
6. Mandatory reporting requirements
   a. Criminal prosecution and administrative action
      Ref: 33-12-34
   b. Fraud
      Ref: 33-41-5, 114-71-3; Informational Letter 206

B. Property Adjusting

1. Valued policy law
   Ref: 33-17-9
2. Cooperation with fire marshal in fire loss investigation

II. COMMERCIAL LINES COVERAGE 0-3
Ref: Standard insurance textbooks and policies

A. Commercial Property Forms
B. Commercial General Liability Policy
C. Businessowners Policy
D. Commercial Auto Forms
E. Commercial Crime Forms
F. Surety Bonds

III. PERSONAL LINES COVERAGE 0-3
Ref: Standard insurance textbooks and policies

A. Dwelling Forms/Standard Fire Policy
B. Homeowner's Forms
C. Personal Property Floaters
D. Personal Excess Liability Coverage
E. Personal Auto Policy
F. Mobile Home Coverage

IV. MISCELLANEOUS COVERAGE 0-1
Ref: Standard insurance textbooks and policies

A. Watercraft Coverage
B. Flood Insurance

V. INSURANCE TERMS AND CONCEPTS 5-15
Ref: Standard insurance textbooks and policies

A. Abandonment
B. Accident
C. Actual Cash Value
D. Appraisal Clause
E. Arbitration / Mediation
F. Co-insurance
G. Concealment
H. Deductible

I. Depreciation
J. Direct Loss
K. Fraud
L. Hazard
M. Indemnity
N. Indirect Loss
O. Liability
P. Loss of Use
Q. Market Value
R. Misrepresentation
S. Mortgagee Rights
T. Named Perils Coverage
U. Negligence
V. Occurrence
W. Open Perils (all-risk) Coverage
X. Other Insurance Provision
Y. Overinsurance
Z. Pair and Set Clause
AA. Peril
BB. Proximate Cause
CC. Replacement Cost
DD. Representations
EE. Subrogation
FF. Warranties
GG. Surplus Lines

PUBLIC ADJUSTER WEST VIRGINIA SPECIFIC CONTENT OUTLINE

State Laws and Rules

(45 scoreable questions)

I. WEST VIRGINIA LAWS AND RULES PERTINENT TO PUBLIC ADJUSTERS 30

Ref: All references below are taken from the West Virginia Code and/or the West Virginia Code of State Rules which are available at www.wvinsurance.gov/legal-authority.

A. Public Adjusters

1. License requirements
   a. Administrative actions
   b. Definition of public adjuster
      Ref: §114-25-2.10, §114-25-11.6.a.2, §114-25-11.6.g, 33-12B-1, 33-12B-3, 33-12B-4
   c. Hearings
      Ref: 33-12B-14
   d. Penalties
      Ref: 33-12B-14
2. Standards of Conduct
   Ref: §114-25-10, §114-25-2.10, §114-25-10.2h, §114-25-14
3. Compensation
   Ref: §114-25-10.1.d, §114-25-10.e, §114-25-11.2.a, §114-25-11.2.b, §114-25-10.2c, §114-25-11.3, §114-25-12.4, §114-25-15.2
   a. Disclosure
      Ref: §114-25-10.1.h
   b. Obligation
      Ref: §114-25-11
   c. Ownership
   d. Referrals
      Ref: §114-25-10.1.f
4. Record keeping
   a. Reporting changes to the Commissioner of Insurance
      Ref: §114-25-17, 33-12B-10a
   b. Record retention
      Ref: §114-25-8.2, §114-25-11.1
5. Contracts
   a. General requirements
      Ref: §114-25-10.2 §114-25-10.2.d, §114-25-11, §114-25-11.1, §114-25-11.2, §114-25-11.5, §114-25-11.5c, §114-25-11.6.f, §114-25-11.6.i, §114-25-15.4
   b. Rescinding
      Ref: §114-25-11.6.h
   c. Voiding
      Ref: §114-25-15.4
6. Claims
   a. Catastrophe fees
      Ref: §114-25-12.4
   b. Disclosure process
      Ref: §114-25-11.6
   c. Settlement
      Ref: §114-25-11.6, §114-25-13, §114.25-15.3
7. Mandatory reporting requirements
   a. Criminal prosecution and administrative action
      Ref: 33-12-34
   b. Fraud
      Ref: 33-41-5, 114-71-3; Informational Letter 206

II. INSURANCE TERMS AND CONCEPTS 15

Ref: Standard insurance textbooks and policies

A. Abandonment
B. Accident
C. Actual Cash Value
D. Appraisal Clause
E. Arbitration / Mediation
F. Co-insurance
G. Concealment
H. Deductible
I. Depreciation
J. Direct Loss
K. Fraud
L. Hazard
M. Indemnity
N. Indirect Loss
O. Liability
P. Loss of Use
Q. Market Value
R. Misrepresentation
S. Mortgagee Rights
T. Named Perils Coverage
U. Negligence
V. Occurrence
W. Open Perils (all-risk) Coverage
X. Other Insurance Provision
Y. Overinsurance
Z. Pair and Set Clause
AA. Peril
BB. Proximate Cause
CC. Replacement Cost

DD. Representations
EE. Subrogation
FF. Warranties
GG. Surplus Lines

VIATICAL SETTLEMENT BROKER WEST VIRGINIA SPECIFIC CONTENT OUTLINE

State Laws and Rules

(35 scoreable questions)

I. WEST VIRGINIA LAWS AND RULES PERTINENT TO VIATICAL SETTLEMENTS 35

Ref: All references below are taken from the West Virginia Code and/or the West Virginia Code of State Rules which are available at www.wvinsurance.gov/legal-authority.

A. Definitions
Ref: §33-13C-2; Rule §114-80-2

B. Licensing and Renewal Requirements
Ref: §33-13C-3; Rule §114-80-4

C. Reporting Requirements
Ref: §33-13C-6; Rule §114-80-6

D. Disclosures
Ref: §33-13C-5, §33-13C-8; Rule §114-80-10

E. Contracts and Payments of Proceeds
Ref: Rule §114-80-8

F. Examination or Investigation
Ref: §33-13C-7

G. Standards for Evaluation of Reasonable Payments to Terminally or Chronically Ill Insureds
Ref: Rule §114-80-5

H. General Rules
Ref: §33-13C-10; Rule §114-80-7

I. Prohibited Practices
Ref: §33-13C-11, §33-13C-12; Rule §114-80-118

J. Advertising and Marketing
Ref: §33-13C-13; Rule §114-80-9

K. Fraud Prevention and Control
Ref: §33-13C-15; Informational Letter 206

L. Criminal Penalties
Ref: §33-13C-16

WEST VIRGINIA SURPLUS LINES EXAMINATION CONTENT OUTLINE

State Laws and Rules

(50 scoreable questions)

I. WEST VIRGINIA LAWS AND RULES PERTINENT TO SURPLUS LINES INSURANCE 50

Ref: All references below are taken from the West Virginia Code and/or the West Virginia Code of State Rules which are available at www.wvinsurance.gov/legal-authority.

A. Alien Insurer
B. Rebates
C. Definitions
D. Surplus Lines Insurance
E. Withdrawal of Eligibility As A Surplus Lines Insurer
F. Surplus Lines Tax
G. Surplus Lines Licenses
H. Suspension, Revocation or Nonrenewal of Surplus Lines Licensee's License
I. Duty to File Evidence of Insurance and Affidavits
J. Evidence of Insurance and Subsequent Changes to the Insurance
K. Licensee's Duty to Notify Insured
L. Effect of Payment to Surplus Lines Licensee
M. Surplus Lines Licensees May Accept Business From Other Producers
N. Records of Surplus Lines Licensee
O. Reports-Summary of Exported Business
P. Violations
Q. Service of Process
R. Change of Address
S. Due Diligence
T. Placement of Surplus Lines Coverage
U. Surplus Lines Premium Tax Annual Return and Report by Surplus Lines Licensee
V. Allocation of Surplus Lines Insurance Premium Tax on Multi-State Risks
W. Export List
X. Conditions for Marketing Insurance with Surplus Lines Insurers
Y. Mandatory Reporting Requirements
1. Criminal prosecution and administrative action
Ref: 33-12-34
2. Fraud
Ref: 33-41-5, 114-71-3; Informational Letter 206

WEST VIRGINIA WORKERS COMPENSATION ADJUSTER EXAMINATION CONTENT OUTLINE

(45 scoreable questions)

I. WORKERS COMPENSATION INSURANCE, EMPLOYERS LIABILITY INSURANCE, AND RELATED ISSUES

A. Standard policy concepts
B. Self-insurers
Ref: 23-2-9; 85-18-1
C. Work-related vs. non-work related
D. Other states' insurance

II. WEST VIRGINIA LAWS AND RULES PERTINENT TO ADJUSTERS

Ref: All references below are taken from the West Virginia Code and/or the West Virginia Code of State Rules which are available at www.wvinsurance.gov/legal-authority.

A. General Adjusting
1. State licensing and regulation of adjusters
Ref: 33-12B (1); Rule 114-25; Session 2020 House Bill 4502
2. Compromise and settlement
Ref: 23-5-7
3. Mandatory reporting requirements
a. Criminal prosecution and administrative action
Ref: 33-12-34

b. Fraud

Ref: 33-41-5, 114-71-3; Informational Letter 206

III. WEST VIRGINIA LAWS, RULES AND REGULATIONS PERTINENT TO WORKERS COMPENSATION

A. Purpose

B. Definitions

Ref: 23-2-1,1a; 23-4-6; 85-8-3.4, 3.5

1. Employer
2. Employee
3. Temporary partial disability
4. Temporary total disability
5. Non-awarded partial disability (NAP)
6. Permanent partial disability
7. Permanent total disability
8. Injury
9. Occupational exposure injury
10. Occupational disease
11. Orthopedic occupational disease
12. Non-orthopedic occupational disease
13. Occupational Pneumoconiosis Board

C. Requirements/Procedures

1. Exclusiveness of right to compensation
   Ref: 23-2-6
2. Injury reports
   Ref: 23-4-1a, 23-4-1b, 85-1-3, 85-1-4

D. Coverages

1. Injuries covered
   Ref: 23-4-1; 23-4-1(b)
2. Employment covered
   Ref. 23-2-1, 23-2-1a, 85-8-4, 85-8-6
3. Employment excluded
   Ref. 23-2-1, 1a; 85-8-4, 85-8-6
4. Sole proprietors and partners
   Ref. 23-2-1, 85-8-6

E. Benefits

1. Medical care services and supplies
   Ref: 85-1-10.3, 85-1-15, 23-4-3, 85-20
2. Income
   a. Temporary total disability
      Ref: 23-4-6(b), 23-4-1c
   b. Permanent partial disability
      Ref: 23-4-6(e)(1), 23-4-6(f), 23-4-1d
   c. Permanent total disability
      Ref: 23-4-6(d), 23-4-6(n)(1)
   c. Weekly
      Ref: 23-4-6, 23-4-14, Info Letter 162A
   d. Payment
      Ref: 23-4-18, 23-4-1c, 23-4-1d, 85-1-11, 85-1-12, Info Letters 162A, 173
3. Vocational Rehabilitation
   Ref: 23-4-9, 85-15-1
4. Death and burial
   Ref: 23-4-4, 23-4-10, Info Letter 170.
5. Right to sue
   Ref: 23-2-6, 23-2C-21
6. Non-awarded partial (NAP)
7. Temporary partial rehabilitation (TPR)

F. Administrative

Ref: 23-5-1(b)(1); Rules 85-1-7.2, 10.7, 16

IV. WEST VIRGINIA WORKERS COMPENSATION ADJUSTING

A. Claims practices

Ref: 85-1; Rule 1

B. Content of orders

C. Office of Judges

D. Board of Review

E. Supreme Court

F. Medical examinations

Ref: 23-4-7a, 85-1-10.4, 85-20-12 and 85-20-64.

G. Settlements/awards

Ref: 23-5-7, 85-12-1.

V. INSURANCE TERMS AND CONCEPTS

Ref: Standard insurance textbooks and policies

A. Fraud

B. Indemnity

C. Negligence

D. Timely filing

E. To and from / zone of employment

WEST VIRGINIA
PROFESSIONAL BAIL BONDSMAN
CONTENT OUTLINE

(30 questions)

All statutory and rule references are taken from §51-10, 33-2, 33-41, 33-44 and Rules 114-103, 114-71-3, and Informational Letter 206 of the West Virginia Code of State Rules, which are available at www.wvinsurance.gov/Legal-Authority.

I. INSURANCE COMMISSIONER AUTHORITY AND GENERAL TERMINOLOGY .....….5-8 QUESTIONS

A. Insurance Commissioner

1. Broad powers
   Ref: 33-2-1, 33-2-3, 33-2-4, 51-10-8
2. Examination of records
   Ref: 33-2-4, 33-2-9, 114-103-13, 114-103-14
3. Notice and Conduct of hearing
   Ref: 33-2-12, 33-2-13
4. Penalties
   Ref: 33-2-9, 33-2-11, 33-44-7, 33-44-9, 51 10-9, 114-103-16

B. Definitions
Reference: 114-103-2

1. Agent, clerk, or representative
   Ref: 114-103-2.1
2. Bond
   Ref: 114-103-2.2
3. Bonding business
   Ref: 114-103-2.3
4. Bondsman
   Ref: 114-103-2.4
5. Cash
   Ref: 114-103-2.5
6. Commissioner
   Ref: 114-103-2.6
7. Insurer
   Ref: 114-103-2.7
8. Person
   Ref: 114-103-2.8
9. Surety Bondsman
   Ref: 114-103-2.11
10. Professional Bondsman
    Ref: 114-103-2.9

II. REQUIREMENTS AND QUALIFICATIONS OF LICENSE HOLDER ..... …4-6 QUESTIONS
Reference: 114-103-3

A. Purpose/Requirements
   Ref: 114-103-3.1

B. Qualifications

1. Bondsman
   Ref: 114-103-2.11.1, 114-103-2 11.2, 114-103-3.2
2. Address
   Ref: 114-103-3.2.1.a
3. Age
   Ref: 114-103-3.2.1.b
4. Citizenship
   Ref: 114-103-3.2.1.c
5. Authority
   Ref: 114-103-3.2.1.d
6. Default of payment
   Ref: 114-103-3.2.1.e
7. Knowledge, training, experience
   Ref: 114-103-3.2.1.f
8. Driver's license

Ref: 114-103-3.2.1.g

9. Past criminal history
   Ref: 114-103-3.2.1.i
10. Past convictions
    Ref: 114-103-3.2.1.h
11. Completion of affidavit
    Ref: 114-103-3.2.j
12. Employee information
    Ref: 114-103-3.2.1.k

C. Change of Personal Information
   Ref: 114-103-3.11, 113-103-11.1.11

D. Surety bondsman
   Ref: 51-10-8, 114-103-3.2.2
   1. Company appointment
   2. Qualifying power of attorney

E. Fingerprinting
   Ref: 114-103-4.4

F. Appointment
   Ref: 114-103-3.2.2.b

G. Application fee
   Ref: 114-103-3.4

H. Identification card
   Ref: 114-103-3.6

I. Unauthorized Insurers Act
   Ref: 33-44-4

J. Reporting requirements
   Ref: 114-103-15
   1. Annual report by insurers
      i. Company appointment terminations
      ii. Administrative actions taken
      iii. Additional information request
   2. Mandatory reporting requirements
      i. Criminal prosecution and administrative action
         Ref: 114-103-15.6, 144-103-15.7

K. Fraud
   Ref: 33-41-5, 114-71-3; Informational Letter 206

III. RENEWAL OF LICENSE ..... …1-2 QUESTIONS
Reference: 114-103-4

A. Renewed biennially
   Ref: 114-103-4.1
B. Renewal Fee
   Ref: 114-103-4.2
C. Attestation at time of renewal
   Ref: 51-10-8(g), 114-103-4.3, 114-103-3
D. Applications
   Ref: 114-103-4
E. Criminal history check/finger printing
   Ref: 114-103-4.4

IV. RESPONSIBILITIES OF LICENSE HOLDERS.....…5-8 QUESTIONS
Reference: 51-10-3, 51-10-4, 51-10-5, 51-10-5a, 51-10-6, 51-10-7, 114-103-5

A. Bonding fee requirements
   Ref: 51-10-5a, 114-103-5
B. List of prohibited activities
   Ref: 114-103-5

V. RECEIPTS FOR COLLATERAL ..... …1-3 QUESTIONS
Reference: 114-103-7

A. Written Receipt Required
Ref: 114-103-7.1

B. Receipt requirements
1. Prenumbered and consecutive order
Ref: 114-103-7.2.1
2. Name and address of the bail bondsman
Ref: 114-103-7.2.2
3. Name and address of the person providing collateral.
Ref: 114-103-7.2.3
4. Amount and nature of the collateral and date received
Ref: 114-103-7.2.4
5. Name of person accepting the collateral
Ref: 114-103-7.2.5
6. Include total amount of bond for which collateral is accepted
Ref: 114-103-7.2.6

C. Accepting cash or check as collateral
Ref: 114-103-7.3

VI. CANCELLATION OF LICENSE, DEATH, INCOMPETENCE, SUSPENSION AND REVOCATION..... …5-8 QUESTIONS
Reference: 114-103-10 – 114-103-11

A. Discontinuing the business of bail bonds
Ref: 114-103-10.1

B. Death, incapacitation, or incompetence
Ref: 114-103-10.2
1. Transfer the business to another
Ref: 114-103-10.3

C. Suspension reasons
Ref: 114-103-11.1
1. Violating the law
Ref: 114-103-11.1.2
2. Material misstatement or misrepresentation
Ref: 114-103-11.1.3
3. Misappropriation or conversion of funds
Ref: 114-103-11.1.4
4. Conviction or pleading guilty to a felony
Ref: 114-103-11.1.5
5. Fraudulent or dishonest practices
Ref: 114-103-11.1.6
6. Untrustworthiness
Ref: 114-103-11.1.7
7. Misrepresentation
Ref: 114-103-11.1.8
8. Forgery
Ref: 114-103-11.1.9
9. Failure to return security
Ref: 114-103-11.1.10
10. Failure to notify the Insurance Commissioner of Contact Information
Ref: 114-103-11.1.11
11. Failure to file a report or filing a materially untrue report
Ref: 114-103-11.1.12
12. Affidavits/ False Affidavits
Ref:51-10-8(g), 114-103.11.1.13
13. Failure to pay required fees or forfeited bonds to a court
Ref: 114-103.11.1.14
14. Failure to pay any required fee to the Commissioner
Ref: 114-103.11.1.15

15. Posting a bond for any defendant without first obtaining a written or oral agreement with the defendant or cosigner of the bond.
Ref: 114-103.11.1.16

D. Expiration
Ref: 114-103-4, 114-103-3.6

E. Revocation and suspension
Ref: 114-103-11

F. Nonrenewal
Ref: 114-103-11