

FLORIDA

Insurance Content Outlines

Content Outlines: Effective January 1, 2025



CHIEF FINANCIAL OFFICER
STATE OF FLORIDA

Florida Insurance Examination Content Outlines

Effective January 1, 2025

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

85 scored questions plus 10 pretest questions

Time limit: 2 hours

GENERAL KNOWLEDGE

I. TYPES OF POLICIES AND FEATURES.....17.5%

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. POLICY RIDERS, PROVISIONS, OPTIONS, AND EXCLUSIONS..... 17.5%

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 (eg. participating, non-participating)
12. Incontestability
13. Assignments
14. Suicide
15. Misstatement of age and gender
16. Settlement options
17. Accelerated death benefits

C. Policy exclusions

1. War
2. Aviation
3. Dangerous Occupation

III. COMPLETING THE APPLICATION, UNDERWRITING, AND DELIVERING THE POLICES.....14%

A. Completing the application

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



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D. Contract law

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

IV. RETIREMENT AND OTHER INSURANCE CONCEPTS...9%

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)

FLORIDA STATUTES, RULES, AND REGULATIONS

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

A. Financial Services Regulation

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

B. Department of Financial Services

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

C. Office of Insurance Regulation

1. General duties and powers
 - a. Policy approval authority
 - b. Rates and forms

2. Market Conduct Examinations

3. Agency Actions
4. Investigation

D. Office of Financial Regulation

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

E. Definitions

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

F. Licensing

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

G. Agent responsibilities

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

H. Insurance guaranty fund

I. Marketing practices

1. Unfair methods of competition
 - a. Sliding



Florida Insurance Examination Content Outlines

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CHIEF FINANCIAL OFFICER
STATE OF FLORIDA

- b. Coercion
- c. Misrepresentation
- d. Defamation
- e. False advertising
- f. Unfair discrimination
- g. Unfair claims practices
- h. Fraud
- i. Controlled business
- j. Twisting
- k. Churning
- l. Rebating
- m. Concealment

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

A. Marketing methods and practices

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

B. Policy or contract replacement

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

C. Individual contracts

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

D. Group Life

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



CHIEF FINANCIAL OFFICER
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Florida Insurance Examination Content Outlines

Effective January 1, 2025

Florida Agent's Health Insurance

85 scored questions plus 10 pretest questions

Time limit: 2 hours

GENERAL KNOWLEDGE

I. TYPES OF POLICIES19%

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 RIDERS18%

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 earning to insurance

B. Other provisions and clauses

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

C. Riders

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

D. Rights of renewability

1. Noncancelable
2. Cancelable
3. Guaranteed renewable

III. SOCIAL INSURANCE7%

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

B. Medicaid

C. Social Security benefits

IV. OTHER INSURANCE CONCEPTS6%

A. Total, partial, recurrent and residual disability

B. Owner's rights

C. Dependent children benefits

D. Primary and contingent beneficiaries

E. Modes of premium payments

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

G. Occupational vs. non-occupational

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

I. Managed care

J. Workers Compensation

K. Subrogation

V. FIELD UNDERWRITING PROCEDURES9%



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- A. Completing the application**
- B. Explaining sources of insurability and HIPAA privacy information (e.g., MIB Report, Fair Credit Reporting Act, etc.)**
- C. Initial premium payment and receipt and consequences of the receipt (e.g., medical examination, etc.)**
- D. Submitting application (and initial premium if collected) to company for underwriting**
- E. Policy delivery**
- F. Explaining policy and its provisions, riders, exclusions, and ratings to clients**
- G. Replacement**
- H. Contract law**
 - 1. Elements of a contract
 - 2. Insurable interest
 - 3. Warranties and representations
 - 4. Unique aspects of the insurance contract
 - a. Conditional
 - b. Unilateral
 - c. Adhesion
 - d. Aleatory

FLORIDA STATUTES, RULES, AND REGULATIONS

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

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

F. Licensing

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

G. Agent responsibilities

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

H. Insurance guaranty fund

I. Marketing practices

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



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- I. Rebating
- m. Concealment

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

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

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

B. Group Health insurance

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

C. Disclosure

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

D. Medicare Supplement Insurance

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

E. Long-term Care Policies

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

- 3. Advertising
- 4. Policy standards
- 5. Required Provisions (Minimum standards)
- 6. Other Provisions
- 7. Terminology
 - a. Skilled care
 - b. Intermediate care
 - c. Custodial care
 - d. Home health care vs. home care
 - e. Continuing care retirement communities (CCRC)
 - f. Alternate care
 - g. Case management
 - h. Activities of Daily Living (ADL's) and cognitive impairment
 - i. Medically necessary or appropriate
 - j. Plan of care
 - k. Adult day care
 - l. Hospice care
- 8. Replacement
- 9. Unintentional lapse
 - a. secondary addressee
 - b. cognitive impairment
- 10. Long-Term Care partnership
- 11. Medicaid--relationship to Long-Term Care

F. Requirements for small employers

- 1. Definitions
- 2. Special Provisions
- 3. Disclosure requirements
- 4. Denial/Termination/Nonrenewal
- 5. Fair Marketing Standards
- 6. Benefit plans offered
- 7. Availability of coverage
- 8. Small Employer Rating, Renewability and Portability Act
- 9. Guaranteed issue
- 10. Employee declination of coverage

G. Florida Healthy Kids Corporation

H. Requirements relating to HIV/AIDS

I. Plan Types

- 1. Health Maintenance Organization (HMO)
- 2. Preferred Provider Organization (PPO)
- 3. Exclusive provider organization (EPO)
- 4. Prepaid service organization
- 5. Indemnity plan
- 6. Discount medical plan organization (DMPO)

J. Dread disease policy



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Florida Insurance Examination Content Outlines

Effective January 1, 2025

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

150 scored questions plus 15 pretest questions

Time limit: 2.75 hours

GENERAL KNOWLEDGE

I. TYPES OF LIFE POLICIES AND FEATURES.....10%

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 POLICY RIDERS, PROVISIONS, OPTIONS, AND EXCLUSIONS.....10%

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 (eg. participating, non-participating)
12. Incontestability
13. Assignments
14. Suicide
15. Misstatement of age and gender
16. Settlement options
17. Accelerated death benefits

C. Policy exclusions

1. War
2. Aviation
3. Dangerous Occupation

III. COMPLETING THE LIFE APPLICATION, UNDERWRITING, AND DELIVERING THE POLICES.....8%

A. Completing the application

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



CHIEF FINANCIAL OFFICER
STATE OF FLORIDA

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D. Contract law

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

IV. RETIREMENT, AND OTHER LIFE INSURANCE

CONCEPTS5%

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)

V. TYPES OF HEALTH POLICIES.....11%

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

VI. HEALTH POLICY PROVISIONS, CLAUSES, AND RIDERS

.....10%

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 earning to insurance

B. Other provisions and clauses

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

C. Riders

1. Impairment/exclusions



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- 2. Guaranteed insurability
- 3. Future increase option

D. Rights of renewability

- 1. Noncancelable
- 2. Cancelable
- 3. Guaranteed renewable

VII. SOCIAL INSURANCE.....4%

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

B. Medicaid

C. Social Security benefits

VIII. OTHER HEALTH INSURANCE CONCEPTS.....4%

A. Total, partial, recurrent and residual disability

B. Owner's rights

C. Dependent children benefits

D. Primary and contingent beneficiaries

E. Modes of premium payments

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

G. Occupational vs. non-occupational

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

I. Managed care

J. Workers Compensation

K. Subrogation

IX. FIELD UNDERWRITING PROCEDURES5%

A. Completing the application

B. Explaining sources of insurability and HIPAA privacy information (e.g., MIB Report, Fair Credit Reporting Act, etc.)

C. Initial premium payment and receipt and consequences of the receipt (e.g., medical examination, etc.)

D. Submitting application (and initial premium if collected) to company for underwriting

E. Policy delivery

F. Explaining policy and its provisions, riders, exclusions, and ratings to clients

G. Replacement

H. Contract law

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

FLORIDA STATUTES, RULES, AND REGULATIONS

I. FLORIDA STATUTES, RULES, AND REGULATIONS

COMMON TO ALL LINES.....13%

A. Financial Services Regulation

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

B. Department of Financial Services

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

C. Office of Insurance Regulation

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

D. Office of Financial Regulation

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

E. Definitions

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

F. Licensing

- 1. Purpose
- 2. License types
 - a. Agent
 - b. Agency
- 3. Appointments
 - a. Company
 - b. Unaffiliated
- 4. License Requirements
 - a. Education
 - b. Application
 - c. Background Check
 - d. Examination
- 5. Maintaining a license



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STATE OF FLORIDA

- a. Continuing education
- b. Communicating with the Department
- c. Record keeping
- d. Criminal and administrative actions

G. Agent responsibilities

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

H. Insurance guaranty fund

I. Marketing practices

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

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

A. Marketing methods and practices

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

B. Policy or contract replacement

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

C. Individual contracts

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

3. Policy settlement

D. Group Life

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

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

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

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

B. Group Health insurance

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

C. Disclosure

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

D. Medicare Supplement Insurance

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



Florida Insurance Examination Content Outlines

Effective January 1, 2025

CHIEF FINANCIAL OFFICER
STATE OF FLORIDA

11. Medicare advantage plan

E. Long-term Care Policies

1. Purpose
2. Disclosure
 - a. Outline of Coverage
 - b. Buyer's guide
3. Advertising
4. Policy standards
5. Required Provisions (Minimum standards)
6. Other Provisions
7. Terminology
 - a. Skilled care
 - b. Intermediate care
 - c. Custodial care
 - d. Home health care vs. home care
 - e. Continuing care retirement communities (CCRC)
 - f. Alternate care
 - g. Case management
 - h. Activities of Daily Living (ADL's) and cognitive impairment
 - i. Medically necessary or appropriate
 - j. Plan of care
 - k. Adult day care
 - l. Hospice care
8. Replacement
9. Unintentional lapse
 - a. Secondary addressee
 - b. Cognitive impairment
10. Long-Term Care partnership
11. Medicaid--relationship to Long-Term Care

F. Requirements for small employers

1. Definitions
2. Special Provisions
3. Disclosure requirements
4. Denial/Termination/Nonrenewal
5. Fair Marketing Standards
6. Benefit plans offered
7. Availability of coverage
8. Small Employer Rating, Renewability and Portability Act
9. Guaranteed issue
10. Employee declination of coverage

G. Florida Healthy Kids Corporation

H. Requirements relating to HIV/AIDS

I. Plan Types

1. Health Maintenance Organization (HMO)
2. Preferred Provider Organization (PPO)
3. Exclusive Provider Organization (EPO)
4. Prepaid service organization
5. Indemnity plan
6. Discount Medical Plan Organization (DMPO)

J. Dread Disease Policy



CHIEF FINANCIAL OFFICER
STATE OF FLORIDA

Florida Insurance Examination Content Outlines

Effective January 1, 2025

Florida Agent's General Lines Insurance

160 scored questions plus 15 pretest questions

Time limit: 3 hours

GENERAL KNOWLEDGE

I. TYPES OF PROPERTY POLICIES14%

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. PROPERTY INSURANCE TERMS AND RELATED CONCEPTS.....9.5%

A. Insurance

1. Law of Large Numbers

B. Insurable interest

C. Risk

1. Pure vs. Speculative Risk

D. Hazard

1. Moral
2. Morale
3. Physical

E. Peril

F. Loss

1. Direct
2. Indirect

G. Loss Valuation

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

H. Proximate cause

I. Deductible

J. Indemnity

K. Limits of liability

L. Coinsurance/Insurance to value

M. Occurrence

N. Cancellation

O. Nonrenewal

P. Vacancy and unoccupancy

Q. Liability

1. Absolute
2. Strict
3. Vicarious

R. Negligence

S. Binder

T. Endorsements

U. Blanket vs. Specific

III. PROPERTY POLICY PROVISIONS AND CONTRACT LAW 8%

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

IV. TYPES OF CASUALTY POLICIES, BONDS, AND RELATED TERMS.....15%

A. Commercial general liability



Florida Insurance Examination Content Outlines

Effective January 1, 2025

CHIEF FINANCIAL OFFICER
STATE OF FLORIDA

1. Exposures
 - a. Premises and Operations
 - b. Products and Completed Operations
2. Coverage
 - a. Coverage A: Bodily Injury and Property Damage Liability (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 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. Businessowners Policy (BOP)**
- V. CASUALTY INSURANCE TERMS AND RELATED CONCEPTS.....9.5%**
 - 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**



Florida Insurance Examination Content Outlines

Effective January 1, 2025

CHIEF FINANCIAL OFFICER
STATE OF FLORIDA

VI. CASUALTY POLICY PROVISIONS.....8%

- 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
 - a. loss
- N. Terrorism Risk Insurance Act (TRIA)

FLORIDA STATUTES, RULES, AND REGULATIONS

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

- A. Financial Services Regulation
 - 1. Chief Financial Officer
 - 2. Financial Services Commission
 - a. Office of Financial Regulation
 - b. Office of Insurance Regulation
- B. Department of Financial Services
 - 1. General duties and powers
 - a. Agent and adjuster licensing and investigations
 - b. Consumer services
 - c. Insurance Fraud
 - d. Rehabilitation and Liquidation
- C. Office of Insurance Regulation
 - 1. General duties and powers
 - a. Policy approval authority
 - b. Rates and forms
 - 2. Market Conduct Examinations
 - 3. Agency Actions
 - 4. Investigation
- D. Office of Financial Regulation
 - 1. General duties and powers
 - 2. Agency Actions
 - 3. Investigations
- E. Definitions
 - 1. Insurance contract
 - 2. Insurance transaction
 - 3. Insurer
 - 4. Domestic company
 - 5. Foreign company
 - 6. Alien company
 - 7. Authorized and unauthorized companies/admitted and non-admitted companies
 - 8. Stock and mutual companies

9. Certificate of authority

F. Licensing

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

G. Agent responsibilities

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

H. Florida Insurance Guaranty Association (FIGA)

I. Marketing practices

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

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

A. Insurance Contracts

- 1. Renewal, Nonrenewal, Cancellation:



Florida Insurance Examination Content Outlines

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CHIEF FINANCIAL OFFICER
STATE OF FLORIDA

- Commercial, Homeowners, Personal Auto and Casualty Policies
 - 2. Proof of Loss
 - B. Payment of claims**
 - C. Premium Financing**
 - D. Property**
 - 1. Hurricane
 - a. Coverage
 - b. Windstorm
 - c. Definition
 - d. Deductible
 - 2. Wind mitigation / Premium Discounts
 - 3. Catastrophic ground cover collapse vs. Sinkholes
 - 4. Fungus
 - 5. Loss assessment (HO-6)
 - 6. Exclusions
 - 7. Loss settlement
 - 8. Dispute resolution
 - 9. Loss payment
 - 10. Flood
 - E. Types of Insurers**
 - 1. Admitted Insurers
 - 2. Reciprocal Exchanges
 - 3. Surplus Lines
 - a. Florida Surplus Lines Service Office
 - b. Eligibility for export
 - 4. Residual Market
 - a. Citizens Property Insurance Corporation (Citizens)
 - b. Florida Automobile Joint Underwriting Association (FAJUA)
 - c. Workers Compensation Joint Underwriting Association (WCJUA)
 - F. Auto Insurance**
 - 1. Required coverages
 - a. Financial responsibility law
 - b. Personal injury protection (PIP)
 - 2. Limits
 - 3. Uninsured/underinsured motorists coverage
 - 4. Cancellation/Nonrenewal
 - 5. Motorcycle Coverage
 - G. Comparative Negligence/Fault**
 - H. Boiler Machinery/Equipment breakdown**
 - I. Adjuster practices**
 - 1. Adjuster's responsibilities
 - 2. Insurer's claims handling goals
 - 3. Basic claims handling activities
 - 4. Common settlement and release options
 - 5. Property adjusting practices
Ref. 627.70131
 - 6. Liability adjusting practices
 - 7. Definition of adjusters
 - a. Company
 - b. Independent
 - c. Public
- III. FLORIDA STATUTES, RULES AND REGULATIONS PERTINENT TO HEALTH INSURANCE.....6%**
- A. General Health**
 - 1. Contract Provisions
 - a. Time limit on certain defenses (incontestable)
 - b. Free look
 - c. Grace period
 - d. Reinstatement
 - e. Elimination period
 - f. Waiver of premium
 - g. Coinsurance
 - h. Misstatement of sex or age
 - 2. Types of Limited Policies
 - a. Hospitalization Expense
 - b. Hospital Indemnity
 - c. Accident Insurance
 - d. Surgical Expense
 - e. Dread Disease
 - 3. Major Medical
 - 4. Disability Income
 - 5. Medicare Supplement
 - 6. HMO
 - 7. PPO
 - 8. Long Term Care
 - B. Disclosure**
 - 1. Renewal Agreements/Nonrenewal and Cancellation
 - 2. Advertising



CHIEF FINANCIAL OFFICER
STATE OF FLORIDA

Florida Insurance Examination Content Outlines

Effective January 1, 2025

Florida Examination for Personal Lines

100 scored questions plus 8 pretest questions

Time limit: 2 hours

GENERAL KNOWLEDGE

I. TYPES OF PROPERTY POLICIES10%

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 POLICIES13%

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 CONCEPTS28%

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 LAW24%

A. Declarations



Florida Insurance Examination Content Outlines

Effective January 1, 2025

CHIEF FINANCIAL OFFICER
STATE OF FLORIDA

- 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**

FLORIDA STATUTES, RULES, AND REGULATIONS

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

- 3. Insurer
- 4. Domestic company
- 5. Foreign company
- 6. Alien company
- 7. Authorized and unauthorized companies/admitted and non-admitted companies
- 8. Stock and mutual companies
- 9. Certificate of authority

F. Licensing

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

G. Agent responsibilities

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

H. Florida Insurance Guaranty Association (FIGA)

I. Marketing practices

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



Florida Insurance Examination Content Outlines

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CHIEF FINANCIAL OFFICER
STATE OF FLORIDA

- k. Churning
 - l. Unlawful Rebating
 - m. Concealment
- II. Florida statutes, rules and regulations pertinent to personal Lines insurance.....10%
- A. Insurance Contracts**
 - 1. Renewal, Nonrenewal, Cancellation:
Homeowners, Personal Auto and
Casualty Policies
 - 2. Proof of Loss
 - B. Payment of claims**
 - C. Premium Financing**
 - D. Property**
 - 1. Hurricane
 - a. Coverage
 - b. Windstorm
 - c. Definition
 - d. Deductible
 - 2. Wind mitigation / Premium Discounts
 - 3. Catastrophic ground cover collapse vs. Sinkholes
 - 4. Fungus
 - 5. Loss assessment (HO-6)
 - 6. Exclusions
 - 7. Loss settlement
 - 8. Dispute resolution
 - 9. Loss payment
 - 10. Flood
 - E. Citizens Property Insurance Corporation (Citizens)**
 - F. Surplus Lines**
 - 1. Florida Surplus Lines Service Office
 - 2. Eligibility for export
 - G. Auto Insurance**
 - 1. Required coverages
 - a. Financial responsibility law
 - b. Personal injury protection (PIP)
 - 2. Limits
 - 3. Uninsured/underinsured motorists coverage
 - 4. Cancellation/Nonrenewal
 - 5. Motorcycle Coverage
 - H. Comparative Negligence/Fault**
 - I. Florida Automobile Joint Underwriting Association (FAJUA)**



CHIEF FINANCIAL OFFICER
STATE OF FLORIDA

Florida Insurance Examination Content Outlines

Effective January 1, 2025

Florida Examination for Surplus Lines Insurance

40 scored questions plus 10 pretest questions

Time limit: 1 hour

I. FLORIDA LAWS AND RULES PERTINENT TO SURPLUS LINES INSURANCE AND GENERAL ADMINISTRATION/ELIGIBILITY45%

Ref: 626.901 through 626.939, F.S.

A. Eligible Surplus Lines Insurers

Ref: 626.918, 626.9181, 626.919

B. Service of Process

Ref: 626.905, 626.907, 626.937

C. Eligibility to Export

Ref: 626.916, 626.917

1. Policy Fees

D. Florida Surplus Lines Service Office

Ref: 626.921, 626.931

E. Notice of Cancellation or Non-renewal

Ref: 626.9201

F. Payment of Premiums and Claims

Ref: 626.9371

G. Disclosure Statement of Certain Information Required for Liability Claims

Ref: 626.9372

H. Liability of Insureds; Deductibles and Coinsurance

Ref: 626.9374

II. AGENT RESPONSIBILITIES45%

A. Requirements for Placement of Surplus Lines Insurance

Ref: 626.914(4)

B. Records of Surplus Lines Agent

1. Content

Ref: 626.922, 626.924, 626.930

2. Reporting and Filing

Ref: 626.923, 626.938, 626.921

3. Penalties

Ref: 626.936, 626.9361

C. Surplus Lines Tax, Service Fee, and Assessments

Ref: 626.932, 626.9325, 626.933, 626.934, 627.351,
252.372, 215.555

1. Definition of Premium

2. Premium Tax

3. Service Fee

4. Emergency Management Preparedness and Assistance

D. Unfair Trade Practices

1. Illegal Dealings in Premiums; Excess or Reduced Charges for Insurance

Ref: 626.9541(1)(o)

2. Policyholder's Bill of Rights

Ref: 626.9641

III. AGENT LICENSING10%

A. Licensing of Surplus Lines Agent

Ref: 626.927, 626.9271, 626.9272

Ref: 626.901 through 626.931

B. Maintaining a License

1. Change of Address

Ref: 626.551

2. Fees/License Renewal

Ref: 624.501, 626.381, 626.927

3. Self-Appointment

Ref: 626.112, 626.381, 626.431(3), 626.451

4. Reportable Administrative / Criminal Actions

Ref: 626.451, 626.536

C. Suspension, Termination, Revocation of License and Other Penalties

Ref: 626.935



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Florida Insurance Examination Content Outlines

Effective January 1, 2025

Florida Agent's Bail Bonds/Limited Surety

60 scored questions plus 10 pretest questions

Time limit: 75 minutes

- I. **BAIL AS SURETY; CRIMINAL DEFENDANT'S BONDS** 5%
 - A. **Bail As Surety**
 - 1. Regulation and regulatory authority
 - 2. The Surety Contract
 - B. **Criminal Defendant's Bonds**
 - 1. Bail Bonds
 - 2. Appeal Bonds
 - 3. Supersedeas Bonds
 - 4. Habeas Corpus Bonds
 - 5. Extradition Bonds
 - 6. Civil Contempt Bonds
 - 7. Ne Exeat Bonds
 - 8. Criminal Contempt Bonds
 - C. **Federal Bonds**
- II. **LICENSING AND APPOINTMENT OF BAIL BOND AGENTS AND AGENCIES**5%
 - A. **Professional Bail Bond Agents**
 - B. **Limited Surety Agents**
 - 1. Application
 - 2. Qualifications
 - 3. Effective Date and Term of License
 - 4. Prohibited Persons
 - 5. Continuing Education Requirements
 - C. **Bail Bond Agencies**
 - 1. Application
 - 2. Qualifications
 - 3. Effective Date and Term of License
 - 4. Prohibited Persons
- III. **FUNDAMENTALS OF CONTRACTS**10%
 - A. **Enforceability of contracts**
 - B. **Actions that Make a Contract Unenforceable**
 - C. **Creating A Valid Contract**
 - D. **Enforcing the Contract**
 - E. **Uniform Extradition Act**
- IV. **OPERATING A BAIL BOND BUSINESS**15%
 - A. **The Contract of Agency**
 - B. **Statutory Guidelines**
 - 1. Bail bond office
 - 2. Supervision and Employees
 - 3. Licenses and Appointments
 - 4. Records
 - 5. Advertising
 - 6. Change of Address
 - C. **Payment of Premium**
- V. **ARREST AND RELEASE**.....10%
 - A. **Arrest Procedures**
 - B. **Pre-Trial Release**
 - C. **Approval and Acceptance of Bail**
 - D. **GPS Monitoring**
- VI. **WRITING AND UNDERWRITING BONDS**10%
 - A. **Underwriting**
 - B. **The Surety/Defendant Contract (Bond)**
 - C. **The Surety Contract**
 - D. **Writing the Bond/Premium**
 - E. **Transfer Bonds**
 - 1. In state
 - 2. Out-of-state
 - F. **Out-of-County Bonds**
- VII. **THE COURTS**10%
 - A. **Jurisdictions**
 - 1. Appellate jurisdiction
 - 2. Original jurisdiction
 - B. **Fulfilling the obligation**
 - 1. Required court appearances
 - 2. Court orders
 - 3. Surrender of Defendant
 - 4. Statutory discharge
- VIII. **FORFEITURES AND JUDGMENTS**15%
 - A. **Forfeitures**
 - 1. Procedural Guidelines
 - 2. Notice of Forfeiture
 - 3. Discharge of Forfeiture
 - 4. Warrant/Capias for Defendant's Arrest
 - 5. Locating and Arresting the Defendant
 - B. **Judgments**
 - 1. Forfeiture to Judgment
 - 2. Consequences of Unpaid Judgments
 - 3. Motions to Set Aside Judgment
 - 4. Remission
- IX. **COLLATERAL AND INDEMNITY**10%
 - A. **The Indemnity Contract**
 - B. **Types of Collateral**
 - C. **Securing Collateral**
 - D. **Custody of Collateral**
 - E. **Return of Collateral After Fulfillment**
 - F. **After Forfeiture**
 - G. **Contractual Restrictions**
 - H. **Punishment for Violations**
Ref: 648.571
- X. **REGULATION OF BAIL BOND AGENTS**.....10%
 - A. **Criminal Charges and Violations**
 - 1. Felony Violations
 - 2. Misdemeanor Violations
 - B. **Department Authority**
 - 1. Department Discipline
 - 2. Initiating a Departmental Investigation
 - 3. Evidence Gathering
 - 4. Disciplinary Actions and Other Consequences



Florida Insurance Examination Content Outlines

Effective January 1, 2025

CHIEF FINANCIAL OFFICER
STATE OF FLORIDA

Florida Examination for Title Insurance

70 scored questions plus 5 pretest questions

Time limit: 1.5 hours

I. RULES, REGULATIONS AND STATUTES15%

A. Florida Title Rule

1. F.A.C. 69O-186
2. F.A.C. 69B-186

B. Florida Statutes

1. 626 Part I
2. 626 Part V
3. 626 Part IX
4. 627 Part XIII

C. RESPA

1. Section 8
2. Section 9

D. TRID Rule

E. Gramm-Leach-Bliley

1. Security of Confidential Personal Information
Ref: 501.171 F.S.

F. Industry Ethics

II. TITLE INSURANCE INDEMNITY CONTRACT15%

A. Title Insurance Policy

1. Covered Risks
2. Conditions
3. Exclusions from coverage
4. Forms/Schedules

B. Title Insurance Commitment

1. Schedule A
2. Schedule B - Section I
3. Schedule B - Section II
4. Commitment Provisions

III. TITLE SEARCHES11%

A. Records

B. Marketable Record Title Act

C. Grants/Patents

D. Legal Description

E. Government Surveys/Lots

IV. EXAMINATION OF TITLE20%

A. Deeds, Mortgages and Statutory Requirements

1. Essential elements of a deed
2. Types of ownership
3. Mortgage releases and satisfactions
4. Power-of-Attorney
5. Recording

B. Homestead

Ref: Article X, Section 4FL-CONST

C. Probate

Ref: Ch. 731 through 735, 739

D. Guardianships

E. Partnerships

1. General
2. Limited

F. Corporations/Limited Liability Companies (LLCs)

G. Trusts

H. Condominiums

I. Judgments and Liens

J. Adverse Possession and Quieting Title

K. Construction Lien Law

L. Foreclosure

M. Bankruptcy

N. Water Rights

O. Access, Easements, Encroachments

P. Restrictions, Reverters, Reservations and Minerals

Q. Florida Statute of Limitations on Title Issues

V. CLOSING PROCEDURES..... 21%

A. Legal Liability, Responsibility, Fiduciary Relationships

1. Cybersecurity

B. Mechanics of a Closing

1. Contracts and addendums
2. Document preparation
3. Closing disclosures and settlement statements
4. Document execution
5. Conducting the closing
6. Disbursement and post-closing

VI. ESCROW HANDLING10%

A. Escrow as a Trust Fund

1. Escrow as fiduciary relationship
2. Duties of title agent and title agency

B. Escrow Responsibilities

VII. AGENT AND AGENCY LICENSING 8%

A. Licensing Requirements

1. Resident Agent
2. Non-Resident Agent
3. Agency

B. Maintaining a License

1. Continuing education
2. Change of address

C. Appointment

D. Fines and Assessments

E. Suspension, Termination, Revocation of License



Florida Insurance Examination Content Outlines

Effective January 1, 2025

CHIEF FINANCIAL OFFICER
STATE OF FLORIDA

Florida Adjuster's All Lines Insurance

100 scored questions plus 10 pretest questions

Time limit: 2 hours

I. PROPERTY AND LIABILITY INSURANCE CONCEPTS, INSURANCE CONTRACTS, AND LAW AND ADJUSTING PRACTICES14%

A. Contracts in general

B. Property and liability insurance

1. Contract elements
2. Insurance policy conditions
3. Risk
4. Property insurance concepts
5. Liability insurance concepts
6. Insurance contracts and the law

C. Adjusting Practices

1. Adjuster's responsibilities
2. Insurer's claims handling goals
3. Basic claims handling activities
4. Common settlement and release options
5. Property adjusting practices
Ref: 627.70131
6. Liability adjusting practices

D. Types of Insurers

1. Surplus Lines
2. Reciprocal Exchanges
3. Admitted Insurers
4. Residual Market

II. CASUALTY/LIABILITY INSURANCE28%

A. Automobile Liability

1. Function of auto liability insurance
2. Supplementary payments
3. Limits
4. Personal Auto Policy
5. Personal Auto endorsements

B. Uninsured Motorists

C. Florida Automobile No-Fault (PIP)

D. Automobile Miscellaneous

1. Business auto policy
 - a. Business auto coverage form
 - b. Business auto endorsements
 - c. Garage insurance
 - d. Garage coverage form endorsements

E. General Liability

1. Declarations
2. Common policy conditions
3. Coverage A – Bodily injury and property damage agreement
4. Coverage B – Personal and advertising injury
5. Coverage C – Medical payments
6. Supplementary payments
7. Miscellaneous forms of general liability insurance

F. Excess/Umbrella Liability

1. Excess liability
2. Umbrellas

G. Other Commercial Casualty Insurance

1. Professional liability insurance
2. Employment-related practices liability (EPL)

H. Homeowners Liability

1. Coverage
2. Exclusions
3. Additional coverages
4. Limits of liability
5. Endorsements

I. Farm Liability

J. Boiler Machinery/Equipment Breakdown

1. Boiler Machinery/Equipment Breakdown coverage form
2. Objects definitions forms
3. Indirect loss coverage endorsements
4. Miscellaneous options
5. Small business forms

K. Crime and Surety

1. Crime General Provisions
2. Coverages and Insuring Agreements
3. Surety bonds

L. Workers Compensation

1. Workers Compensation law
 - a. Definitions
 - b. Other requirements
 - c. Injuries covered
 - d. Benefits
 - e. Rules for payment
 - f. Claims disputes
 - g. Miscellaneous law provisions
2. Workers' compensation and employers liability insurance policy

III. FIRE AND ALLIED LINES, INCLUDING MARINE, DWELLING28%

A. Dwelling Policies

1. Declarations
2. Coverages (Basic, Broad, Special Forms)
 - a. DP-1, 2, 3
3. Endorsements

B. Homeowners Insurance

1. Section I - Property Coverage
2. Coverages
 - a. HO-2, 3, 4, 5, 6, 8
3. Limits
4. Additional coverages
5. Perils insured against
6. General exclusions
7. Conditions
8. General conditions
9. Endorsements



Florida Insurance Examination Content Outlines

Effective January 1, 2025

CHIEF FINANCIAL OFFICER
STATE OF FLORIDA

- C. Commercial Property Policy**
 - 1. Contract conditions
 - 2. Coverage forms - general
 - 3. Causes of Loss forms
- D. Flood Insurance**
 - 1. National Flood Insurance Program
 - 2. Other flood insurance
- E. Business owners Policy**
 - 1. Eligibility
 - 2. Property coverages
 - 3. Optional coverages
 - 4. Liability coverages
- F. Inland Marine Insurance**
 - 1. Nationwide definition
 - 2. Personal inland marine policies
 - 3. Commercial Inland Marine policies
 - a. Controlled forms
 - b. Uncontrolled forms
- G. Ocean Marine Insurance**
 - 1. Types of coverage
 - a. Hull coverage
 - b. Cargo coverage
 - c. Freight coverage
 - d. Liability coverage
 - 2. Ocean Marine perils
 - 3. Other ocean marine policy clauses and definitions
- H. Aviation Insurance**
 - 1. Aircraft policies and coverage
 - 2. Special aviation coverages
- IV. MOTOR VEHICLE PHYSICAL DAMAGE AND MECHANICAL BREAKDOWN INSURANCE15%**
 - A. Personal Auto Policy**
 - 1. Part D - Coverage for damage to your auto
 - 2. Endorsements
 - B. Business Auto Policy**
 - 1. Business auto coverage form
 - a. Section I - Covered autos
 - b. Section III - Physical damage
 - 2. Garage insurance
 - a. Section I - Covered autos
 - b. Section III - Garage keepers
 - c. Section IV - Physical damage coverage
 - d. Endorsements
 - 3. Other provisions of auto policies
 - C. Mechanical Breakdown**
 - 1. Exclusions
 - 2. Deductible
 - 3. Policy term and territory
 - 4. Conditions
- V. HEALTH INSURANCE 2%**
 - A. General policy provisions and application**
 - B. Types of policies**
 - C. Other organizations**
 - 1. Health Maintenance Organizations (HMO)
 - 2. Preferred Provider Organizations (PPO)
- D. Disability**
- E. Medicare Supplement**
- VI. RESIDUAL MARKETS2%**
 - A. Florida Automobile Joint Underwriting Association (FAJUA)**
 - B. Citizens Property Insurance Corporation**
Ref. 627.351
 - C. Florida Workers Compensation Joint Underwriting Association (FWCJUA)**
- VII. SELECTED FLORIDA STATUTES AND RULES11%**
 - A. Adjuster Licensing Requirements**
 - 1. Transacting insurance
 - 2. Civil remedy
 - 3. Continuing education
Ref. 626.869
 - 4. Expiration of license and appointment
 - 5. Notice of change of address; name
 - 6. Refusal, suspension, or revocation of license
 - B. Conduct of Adjuster**
 - 1. Dismantling, destruction, change of identity of motor vehicle or mobile home; salvage
 - 2. Unfair methods of competition and unfair or deceptive acts or practices
 - 3. Comprehensive coverage
 - 4. Mediation of claims
 - 5. Misrepresentation of policy provisions
 - 6. Failure to acknowledge
 - 7. Response to Department inquiries
 - 8. Insurer Anti-Fraud Efforts
 - 9. Adjuster identification
 - C. Ethical Requirements**
 - 1. Violations
 - 2. Code of Ethics
 - D. Florida Insurance Guaranty Association (FIGA)**



CHIEF FINANCIAL OFFICER
STATE OF FLORIDA

Florida Insurance Examination Content Outlines

Effective January 1, 2025

Florida Public Adjuster's All Lines Insurance

100 scored questions plus 10 pretest questions
Time limit: 2 hours

I. GENERAL PROPERTY INSURANCE PRODUCT

KNOWLEDGE25%

A. Contracts in general

B. Property insurance

1. Insurance contracts
2. Insurance policy conditions
3. Property insurance concepts

C. Adjusting Practices

1. Adjuster's responsibilities
 - a. Company
 - b. Independent
 - c. Public
2. Claims handling goals
3. Basic claims handling activities
4. Claim negotiation and settlement practices
5. Property adjusting practices

Ref: 627.70131

D. Types of Insurers

1. Surplus Lines
2. Reciprocal Exchanges
3. Admitted Insurers
4. Residual Market

II. PROPERTY INSURANCE POLICIES25%

A. Dwelling Insurance

1. Common policy forms
 - a. DP-1
 - b. DP-2
 - c. DP-3
2. Coverages (Basic, Broad, Special Forms)
3. Common endorsements
4. Definitions

B. Homeowners Insurance

1. Common HO policies
 - a. HO -2, 3, 4, 5, 6, 8
2. Coverages
3. Limits
4. Additional coverages
5. Perils insured against
6. Exclusions
7. Conditions
8. Common Endorsements
9. Definitions

C. Condominiums

1. Unit Owner
2. Association

D. Mobile/Manufactured Homes

1. Valuation
2. Definitions

E. Commercial Property Insurance

1. Contract conditions
2. Coverage forms - general
3. Causes of Loss forms
4. Statutory limitations
5. Business interruption/extra expense

F. Flood Insurance

1. National Flood Insurance Program
2. Other flood insurance

G. Business owners Policy

1. Property coverages
2. Optional coverages

H. Inland Marine Insurance

1. Personal Inland Marine policies
2. Commercial Inland Marine policies

I. Ocean Marine Insurance

1. Types of coverage

J. Builders' Risk

K. Aviation Insurance

L. Boiler Machinery/Equipment Breakdown

M. Crime

1. General provisions
2. Coverages and Plans

III. MOTOR VEHICLE PHYSICAL DAMAGE AND MECHANICAL BREAKDOWN INSURANCE 2%

A. Personal Auto Policy

1. Part D - Coverage for damage to your auto

B. Business Auto Policy

1. Business auto coverage form
 - a. Section I - Covered autos
 - b. Section III - Physical damage
2. Garage insurance
 - a. Section I - Covered autos
 - b. Section III - Garage keepers
 - c. Section IV - Physical damage coverage

C. Mechanical Breakdown

IV. RESIDUAL MARKETS2%

A. Florida Automobile Joint Underwriting Association (FAJUA)

B. Citizens Property Insurance Corporation

Ref: 627.351

V. SELECTED FLORIDA STATUTES AND RULES15%

A. Conduct of Adjuster

1. Unfair methods of competition and unfair or deceptive acts or practices
2. Mediation of claims (FS 627.7015)
3. Failure to acknowledge
4. Response to Department inquiries
5. Conduct of public adjusters

B. Ethical Requirements

1. Violations
2. Code of Ethics

C. Florida Insurance Guaranty Association (FIGA)



CHIEF FINANCIAL OFFICER
STATE OF FLORIDA

Florida Insurance Examination Content Outlines

Effective January 1, 2025

VI. FLORIDA LAWS AND REGULATIONS PERTINENT TO PUBLIC ADJUSTERS31%

A. Florida Laws and Regulations Specific to Public

Adjusters

1. Licensing requirements
2. Continuing education
3. Expiration of license or appointment
4. Change of address; name
5. Refusal, suspension, or revocation of license
6. Apprenticeship

B. Practices, Responsibilities, and Duties

1. Proof of Loss
 - a. Requirements
 - b. Time elements
2. Disclosure
 - a. Advertising
 - b. Conflicts of interest
 - c. Adjuster identification
3. Contracts
 - a. General requirements
 - b. Fraud statement
 - c. Fees
 - d. Cancellation
 - e. Declaration of emergency
4. Retention of Records

C. Conduct and Ethical Requirements

1. Code of ethics (FAC 69B-220.201)
2. Administrative code of conduct (FAC 69B-220.051)
3. Statutory conflicts of interest
4. Solicitation
5. Commingling
6. Prohibitions

D. Dispute Resolution

1. Civil remedies
 - a. Notices
2. Mediation and Appraisal