

EXAMINATION CONTENT OUTLINES

PERSONAL LINES EXAMINATION

# of Items	Minimum Passing Score	Time Allowed
100	70%	120 minutes

CONTENT OUTLINE

Types of Property Policies - 10 items

Property: Personal Lines

Dwelling and Contents (DP forms)

Homeowners (HO forms)

Mobile Homes

Inland Marine

Personal Floaters

Other Types of Property Policies

Flood

Earthquake

Personal Watercraft

Types of Casualty Policies - 13 items

Errors and Omissions

Personal Automobile

Liability

Physical Damage (collision and other than collision/comprehensive)

Uninsured Motorists

Underinsured Motorists

Who is an Insured

Types of Automobiles

Owned

Non-Owned

Hired

Temporary Substitute

Use and Eligibility of Automobile

Other Personal Exposures

Umbrella/Excess Liability

Personal Liability

Property and Casualty Insurance Terms and Related Concepts - 28 items

Risk

Hazard

Indemnity

Insurable Interest

Actual Cash Value

Negligence

Liability

Accident

Occurrence

Burglary

Robbery

Theft

Mysterious Disappearance

Binders

Bodily Injury Liability

Property Damage Liability

Personal Injury Liability

Limits of Liability

Deductibles

Certificate of Insurance

Peril

Loss

Direct

Indirect

Proximate Cause

Replacement Cost

Coinurance/Insurance to Value

Cancellation

Nonrenewal

Vacancy and Unoccupancy

Pair and Set Clause

Property Extensions

Right of Salvage

Abandonment

Risk Management

Professional Designations

Twisting (replacement to the detriment of the insured)

Property and Casualty Policy Provisions and Contract Law - 24 items

Declarations

Insuring Agreement

Conditions

Exclusions and Limitations

Definition of the Insured

Duties of the Insured after a Loss

Cancellation and Nonrenewal Provisions

Additional (supplementary) payments

Proof of Loss

Notice of Claim

Arbitration

Other Insurance Provision



Compliance with Provisions of Fair Credit Reporting Act
Subrogation
Elements of a Contract
Warranties, Representations, and Concealment
Loss Settlement Provisions including Consent to Settle a Loss
Mortgagee Rights
Appraisal
Assignment
Endorsements
Premium Payments
Effective Dates of Coverage
Minnesota Laws, Rules, and Regulations Common to Life, Health, Property, and Casualty Insurance - 20 items
<i>Ref: 45; 60A through 79A refer to MN statutes; 2700 through 2880 refer to MN rules</i>
Powers and Duties of the Commissioner
<i>Ref: 45; 60A.01-.031; 60K.30-.56; 72A.02-.44; 2795; 72C.01-.02</i>
Broad Powers
Examination of Records
Notice and Hearing
Forms and Rate Review
Definitions
Domestic and Foreign
<i>Ref: 60A.02</i>
Reciprocal
<i>Ref: 71A.01; 72A.42</i>
Stock and Mutual
<i>Ref: 60A; 67A; Standard Insurance Definition</i>
Certificate of Authority
<i>Ref: 60A.07; 72A.41</i>
Licensing and Appointments
<i>Ref: 60K; 2795.1200</i>
Educational Requirements
Prelicensing
Continuing Education
Types of Licenses
Producer
Temporary
Nonresident
Agency
Managing General Agent
Surplus Lines
<i>Ref: 60A.198</i>
Termination of License
Expiration

Revocation or Suspension
Appointment
<i>Ref: 60K.49-.51</i>
Termination of Appointment
<i>Ref: 60K.51</i>
Maintenance and Duration of License
Trade Practices
<i>Ref: 60K; 72A.20; 2790; 2795.1200</i>
Prohibited Practices
Unfair Claims Settlement Methods and Practices
Rebating
Misrepresentation
Defamation
Discrimination
Penalties
Misappropriation or Conversion of Funds
Forgery
Compensation of Licensees
Commissions
Fees for Service
Advertising
<i>Ref: 60A; 72A.20; 2790</i>
Agent Conduct and Insurance Marketing Standards
<i>Ref: 2700; 2790; 2795; 72A, 72C</i>
Required Disclosures
<i>Ref: 60K.46, 60A.08</i>
Guaranty Association
<i>Ref: 61B.18-.23; 60C.01-.06; 60C.20</i>
Notice of Policyholder Rights
Minnesota Laws, Rules, and Regulations Pertinent to Personal Lines Insurance Only - 5 items
<i>Ref: 65A; 72B.02</i>
Definition of Adjusters
<i>Ref: 72B.02</i>
Minnesota Standard Fire Policy
<i>Ref: 65A.01, .08</i>
Township Mutual
Valued Policy
FAIR Plan
<i>Ref: 65A.32-.43</i>
Purpose
Definitions
Eligibility
Application Procedure
Homeowners
<i>Ref: 65A.01; 65A.29; 65A.30; 72A.20, Subd. 13, 14; 2880</i>



Cancellation and Nonrenewal
Coverage and Claims
Binders
<i>Ref: 65A.03; 60K.46</i>
Automobile Insurance
<i>Ref: 65B; 2770; 72A.201</i>
Minnesota No-Fault Automobile Insurance Act
Purpose
Proof of Insurance
Required Limits and Coverages
Bodily Injury and Property Damage
Basic Economic Loss Benefits (personal injury protection)
Uninsured and Underinsured Motorists
Right to Sue
Payment of Claims
Time Limitations
Assigned Claim Plan
Primacy
Renewal, Nonrenewal, and Cancellation
Surcharge Disclosure
Minnesota Automobile Insurance Plan (assigned risk)
Comparative Negligence