

EXAMINATION CONTENT OUTLINE

LOUISIANA EXAMINATION FOR CASUALTY INSURANCE PRODUCER SERIES 105

# of Questions	Minimum Passing Score	Time Allowed
100	70% Correct	120 Minutes

CONTENT OUTLINE

Louisiana Insurance Regulation 20%
Licensing
Types of licenses (22:1547, 1962(F))
Individual producer (22:1542(6), 1546(A))
Business entity (22:1542(2), 1546(B))
Resident versus nonresident (22:1546, 1548, 1560)
Temporary (22:1553)
Maintenance and duration
Expiration (22:1547(B))
Renewal/nonrenewal (22:1547(C); 22:1142; 22:887)
Change of name, address, telephone number (22:1547(G))
Assumed names (22:1552)
Reporting of actions (22:1563)
Continuing education requirements including exemptions and penalties (37:XI.10.703, .705 & Rule 10.711)
Inactivity due to extenuating circumstances
Inactivity due to military service
Disciplinary actions
Hearings (22:1968, 2191, 2193-2195, 2197, 2198, 2204-2208)
Cease and desist order (22:1969)
License probation, suspension, revocation, or refusal to issue or renew (22:1554)
Penalties/fines (22:1969-1970)
State regulation
Commissioner's general duties and powers (22:2, 1967)
Acts constituting insurance transaction (22:23; 22:1542(6))
Negotiate (22:23; 22:1542(6))
Sell (22:23; 22:1542(6))
Solicit (22:23; 22:1542(6))
Company regulation
Certificate of authority (22:65, 66)
Solvency (22:571)
Financial requirements (22:571)
Records maintenance (22:68)

Unfair claims settlement practices (22:1964(14))
Appointment (22:1558)
Termination of appointment (22:1559)
Policy forms/rates/exceptions (22:864)
State of domicile
Producer regulation
Controlled business (22:1544(C))
Policy and application signatures (R.S. 9:2605)
Shared commissions (22:1557)
Payment to unlicensed entities (22:1562)
Commissions/compensations/fees ((22:1542 (3); 22:1557)
Unfair trade practices (22:1964)
Misrepresentation (22:1964(1, 18))
False or deceptive advertising (22:1964(2))
Defamation (22:1964(3))
Boycott, coercion and intimidation (22:1964(4))
False financial statements (22:1964(5))
Unfair discrimination (22:1964(7); 22:34)
Rebating and twisting (22:1964(8); 37:XIII.575 (B)(1))
Prohibited fees/premium/extra charges
Examination of books and records (22:1967, 1981, 1990)
Insurance fraud (22:1964(13), 1921-1929)
Privacy of Consumer Financial Information (37:XIII.9903-.9953)
Louisiana State Specific Property and Casualty Laws and Regulations
Louisiana Valued Policy Law (22:1318)
Louisiana Insurance Guaranty Association (22:2051-2070)
Louisiana standard fire insurance policy (22:1311)
Wind and Hail Associations
Cancellation and nonrenewal (22:887)
Commercial (22:1267)
Homeowners (22:1265, 1333, 1335, 1336)
Binders (22:870, 1555)
Loss payment (22:1892)
Certificates of Insurance (22:890)
Federal regulation
Other federal regulations (e.g. Do Not Call List) (https://www.donotcall.gov)
Licensing and Regulation 2%
Federal Regulation
Fair Credit Reporting Act
Fraud and False Statements (18 USC Sections 1033 and 1034)
Privacy (Gramm Leach Bliley)
Motor Carrier Act (MCS-90 and others)
General Insurance Concepts 15%



Risk
Methods of Handling Risk (e.g., Avoidance, Retention, Sharing, Reduction, Transfer)
Elements of Insurable Risks
Definitions (e.g., Risk, Hazard, Peril, Loss)
Classifications of Insurers
Mutual, Stock
Admitted, Non-Admitted
Foreign, Domestic, Alien
Elements of a Contract
Consideration
Competent Parties
Legal Purpose
Offer
Acceptance
Authority and Powers of Producers
Express
Implied
Apparent
The Law of Agency
Legal Interpretations Affecting Contracts
Reasonable Expectations
Indemnity
Good Faith
Fraud
Warranties, Representations, Misrepresentations, and Concealment
Casualty Insurance Basics 23%
Damages
Compensatory versus Punitive
General versus Special
Liability
Absolute
Strict
Vicarious
Underwriting
Purpose
Process
Results
Rate Development
Types
Components
Basis
Types of Hazards
Negligence
Torts

Elements of a Negligent Act
Defense Against Negligence
Accident versus Occurrence
Policy Structure
Declarations
Definitions
Insuring Agreement
Supplementary Coverage
Conditions
Exclusions
Endorsements
Policy Conditions
Insureds
Policy Period
Policy Territory
Cancellation and Non-Renewal
Deductibles/Self-Insured Retention
Other Insurance (e.g. Primary and Excess, Pro Rata, Nonconcurrency, Contribution by Equal Shares)
Limits of Liability
Per Accident
Per Occurrence
Per Person
Aggregate
Split
Combined Single Limit
Named Insured Provisions
First Named Insured versus Other Insureds
Duties After Loss
Assignment
Waiver of Rights
Insurer Provisions
Liberalization
Subrogation
Claim Settlement Options
Duty to Defend
Third-Party Provisions
Standard Mortgage Clause
Loss Payable Clause
No Benefit to the Bailee
Personal Automobile Policy 7%
Personal Automobile Policy
Definitions
General provisions
Conditions
Duties After an Accident



Endorsements
Amendment of policy provisions – Louisiana (PP 01 95) 02/12
Extended non-owned coverage (PP 03 06) 01/05
Miscellaneous type vehicle (PP 03 23) 01/05
Joint ownership coverage (PP 03 34) 01/05
Named driver exclusion – Louisiana (PP 13 43) 09/06
Personal Automobile Policy Liability
Bodily Injury and Property Damage
Supplementary Payments
Persons Insured
Exclusions
Expenses for Medical Services
Uninsured/Underinsured Motorist Coverage
Physical Damage
Commercial Automobile Policy 6%
Commercial Automobile Policy
Definitions
Provisions and Conditions
Duties After an Accident
Endorsements
Louisiana - lessor - additional insured and loss payee (CA 04 13) 10/13
Mobile equipment (CA 20 15) 10/13
Auto medical payments coverage (CA 99 03) 10/13
Drive other car coverage (CA 99 10) 10/13
Employee as insured (CA 99 17) 10/13
Commercial Automobile Policy Liability
Bodily Injury and Property Damage
Supplementary Payments
Persons Insured
Exclusions
Physical Damage
Other Commercial Automobile forms (e.g., Motor Carrier, Auto Dealers)
Commercial General Liability 10%
Commercial Policy Components
Declarations
Conditions
Interline Endorsements
Commercial General Liability Coverages
Bodily Injury and Property Damage
Personal and Advertising Injury
Medical Payments
Fire Damage
Supplementary Payments
Elements of Commercial General Liability

Conditions
Definitions
Exclusions
Occurrence versus Claims-Made
Claims-Made Features
Trigger
Retroactive Date
Prior Acts
Extended Reporting Periods
Claim Information
Commercial General Liability Exposures
Premises and Operations
Products and Completed Operations
Contractual Liability
Commercial Crime 3%
Definitions
Insuring Agreements
Coverage form Classifications (types of coverage forms only)
Workers' Compensation Insurance 10%
Definitions
Coverages
Workers' Compensation Insurance
Employers Liability Insurance
Other States Insurance
Benefits
Death
Medical
Survivor
Rehabilitation
Lost Wages
Levels of Disability
Permanent Partial
Permanent Total
Temporary Partial
Temporary Total
Impairment Rating
Accident versus Occupational Disease and Illness
Federal Laws
Federal Employers Liability Act (FELA)
Jones Act
Longshore and Harbor Workers' Compensation Act
Migrant Farm Workers
Rating and Job Classification
Experience Rating
Premium Basis



Claim Reporting Procedures
Other Types of Casualty Insurance 4%
Specialty Liability Insurance
Directors and Officers
Professional/Errors and Omissions
Employment Practices
Employee Benefits
Internet Liability and Network Protection
Surety Bonds
Types
Parties to a Bond
Personal, Commercial Umbrella, and Excess Policies
Underlying Limits
Self-Insured Retention
Defense Costs
Follow Form