

Life and Health Content:

LIFE – GENERAL KNOWLEDGE CONTENT

I. TYPES OF POLICIES (12)

- A. Traditional whole life products
- B. Interest/market-sensitive life products
- C. Term life
- D. Annuities
- E. Combination plans and variations

II. POLICY RIDERS, PROVISIONS, OPTIONS, AND EXCLUSIONS (19)

- A. Policy riders
- B. Policy provisions and options
- C. Policy exclusions

III. COMPLETING THE APPLICATION, UNDERWRITING, AND DELIVERING THE POLICY (11)

- A. Completing the application
- B. Underwriting
- C. Delivering the policy

IV. TAXES, RETIREMENT, AND OTHER INSURANCE CONCEPTS (8)

- A. Third-party ownership
- B. Group life insurance
- C. Retirement plans
- D. Life insurance needs analysis/suitability
- E. Social Security benefits and taxes
- F. Tax treatment of insurance premiums, proceeds, and dividends

TEXAS-SPECIFIC LIFE CONTENT OUTLINE - State, Statutes, Rules and Regulations (35 scoreable questions plus 5 pretest questions)

I. TEXAS STATUTES AND RULES COMMON TO LIFE AND HEALTH INSURANCE

- A. Commissioner of Insurance
- B. Insurance definitions
- C. Licensing requirements
- D. Marketing practices
- E. Agent duties/responsibilities

II. TEXAS STATUTES AND RULES PERTINENT TO LIFE INSURANCE ONLY

- A. Marketing and Solicitation
- B. Policy provisions
- C. Group life
- D. Credit life
- E. Nonforfeiture law

LIFE AND HEALTH-GENERAL KNOWLEDGE CONTENT OUTLINE - Product Knowledge, Terms and Concepts (100 scoreable questions plus 20 pretest questions)

I. TYPES OF LIFE POLICIES

- A. Traditional whole life products
- B. Interest/market-sensitive life products
- C. Term life
- D. Annuities
- E. Combination plans and variations

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

- A. Policy riders
- B. Policy provisions and options
- C. Policy exclusions

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

- A. Completing the application
- B. Underwriting
- C. Delivering the policy

IV. TAXES, RETIREMENT, AND OTHER LIFE INSURANCE CONCEPTS

- A. Third-party ownership
- B. Group life insurance
- C. Retirement plans
- D. Life insurance needs analysis/suitability
- E. Social Security benefits and taxes
- F. Tax treatment of insurance premiums, proceeds, and dividends

V. TYPES OF HEALTH POLICIES

- A. Disability income
- B. Accidental death and dismemberment
- C. Medical expense insurance
- D. Medicare supplement policies
- E. Group insurance
- F. Long Term Care (LTC)
- G. Limited Benefit Plans

VI. HEALTH POLICY PROVISIONS, CLAUSES, AND RIDERS

- A. Mandatory provisions
- B. Optional provisions
- C. Other provisions and clauses
- D. Riders
- E. Rights of renewability

VII. SOCIAL INSURANCE

- A. Medicare
- B. Medicaid
- C. Social Security benefits

VIII. OTHER HEALTH INSURANCE CONCEPTS

- A. Total, partial, 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

- G. Occupational vs. non-occupational
- H. Tax treatment of premiums and proceeds of insurance contracts
- I. Managed care
- J. Workers Compensation
- K. Subrogation
- IX. FIELD UNDERWRITING PROCEDURES
 - A. Completing application and obtaining necessary signatures
 - B. Explaining sources of insurability information
 - C. Initial premium payment and receipt and consequences of the receipt
 - D. Submitting application to company for underwriting
 - E. Ensuring delivery of policy and related documents to client
 - F. Explaining policy and its provisions, riders, exclusions, and ratings to clients
 - G. Replacement
 - H. Contract law

LIFE and HEALTH AGENT STATE SPECIFIC CONTENT OUTLINE (25 scoreable questions plus 5 pretest questions)

- I. TEXAS STATUTES AND RULES COMMON TO LIFE AND HEALTH INSURANCE
 - A. Commissioner of Insurance
 - B. Insurance definitions
 - C. Licensing requirements
 - D. Marketing practices
 - E. Agent duties/responsibilities
- II. TEXAS STATUTES AND RULES PERTINENT TO LIFE INSURANCE ONLY
 - A. Marketing and Solicitation
 - B. Policy provisions
 - C. Group life
 - D. Credit life
 - E. Nonforfeiture law
- III. TEXAS STATUTES AND RULES PERTINENT TO ACCIDENT AND HEALTH INSURANCE ONLY
 - A. Required policy provisions
 - B. Medicare supplement
 - C. AIDS testing requirements
 - D. Long Term Care
 - E. Small group health insurance
 - F. Certificate of Coverage
- IV. TEXAS STATUTES AND RULES PERTINENT TO HEALTH MAINTENANCE ORGANIZATIONS
 - A. Definitions
 - B. Evidence of coverage
 - C. Nonrenewal/cancellation
 - D. Enrollment