



CHIEF FINANCIAL OFFICER
JIMMY PATRONIS
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 POLICIES 14%

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



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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**



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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
- 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:



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- 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