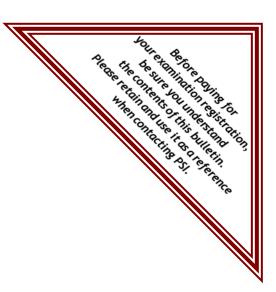


PSI licensure: certification 3210 E Tropicana Las Vegas, NV 89121 www.psiexams.com



STATE OF OREGON



INSURANCE DIVISION CANDIDATE INFORMATION BULLETIN

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Please refer to our website to check for the most updated information at www.psiexams.com

EXAMINATIONS BY PSI

This Candidate Information Bulletin provides you with information about the examination and application process for insurance licensing in the State of Oregon.

The Oregon Insurance Division has contracted with PSI to conduct the examination program. PSI provides examinations through a network of computer examination centers in Oregon. PSI works closely with the State to be certain that examinations meet local as well as national requirements in basic principles and examination development standards.

The Oregon Insurance Division will begin using State Based Systems (SBS) effective May 7, 2012. With the SBS implementation we will take the opportunity to implement several NAIC uniformity initiatives as well as the opportunity to streamline many of our processes. SBS also provides a wide array of online tools that allow you to submit, view and print license information on a 24/7 basis. For more information on changes affecting individual and business entity licensing, see http://www.statebasedsystems.com/ORAnnouncement.pdf.

EXAMINATION AND LICENSURE REQUIREMENTS

All candidates must complete the required hours of prelicensure education. You are required to have, in your possession, a valid school Certificate of Completion before contacting PSI to register and schedule for an examination. This certificate must have a valid school code. THIS CERTIFICATE EXPIRES ONE YEAR TO THE DAY FROM THE DATE IT IS ISSUED. CANDIDATES MUST PASS THE EXAMINATION AND APPLY FOR LICENSURE BEFORE THAT EXPIRATION DATE.

General Lines Insurance Adjuster, Health Insurance, Adjuster, and Surplus Lines Insurance Producer are the ONLY examinations that does not require verification.

Upon passing the examination, the candidate must complete electronic fingerprints, and submit a completed license application to the Oregon Insurance Division.

Oregon Insurance Division

Phone: 503.947.7981 Fax: 503.378.4351 Email: dcbs.insmail@state.or.us Web site: www.insurance.oregon.gov

Upon approval of licensure, your status will be posted on the division's website:

www.insurance.oregon.gov/producer/agent.html

Fingerprinting Note: ALL applicants must provide a set of fingerprints to the Oregon Insurance Division for the purpose of conducting a state and national fingerprint-based criminal history record.

You must be electronically fingerprinted at one of PSI Oregon sites, during regular testing hours, on the day of your examination. The prints will be forwarded electronically to the appropriate review agencies. You will pay the fingerprinting fee at the test site on the day of testing.

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The \$59.50 fee, is payable by money order, cashier's check, company check, VISA or MasterCard. This payment includes the State processing fee of \$44.50, and the PSI processing fee of \$15.00. Please note: this process may take up to 4 weeks. Ink cards will not be accepted by the Division.

If you have an existing, valid Oregon Insurance License and are testing for another Class of Insurance, you do NOT need to be fingerprinted. Prints expire six months from the date you are printed.

Candidates do not need to be fingerprinted:

 If you have an existing, valid Oregon Insurance License and are testing for another Class of Insurance.

PRELICENSING EDUCATION REQUIREMENTS

Prelicensing education training must be completed before taking the required examination. Resident producer license candidates must obtain training specific to the class for which they wish to be licensed (see chart below).

License Type	Minimum Hours Required
Life	20 hours
Property	20 hours
Casualty	20 hours
Personal Lines	20 hours
Health	20 hours

Prelicensing education providers. A list of approved prelicensing training schools is available on the Division's Web site at www.insurance.oregon.gov.

Certificate of Completion. Once you complete a prelicensing course, the course provider will issue you a Certificate of Completion. The certificate is valid for one year. You must bring the certificate with you to the test center on the day of the examination.

Waivers and exemptions. Prelicensing education is not required for:

- Adjusters and consultants.
- Surplus Lines examination.
- Life, Health, or Life and Health Producer license applicants holding the Chartered Life Underwriter (CLU) designation. Verification of designation must be submitted to the Division with your license application.
- Property and Casualty Producer license applicants holding the Chartered Property Casualty Underwriter (CPCU) designation. Verification of designation must be submitted to the Division with your license application.

You may contact the Division with questions about waivers. If a waiver is issued, you must bring the **original** waiver letter with you to the test center on the day of the examination.

Relocating to Oregon. If you were previously licensed in another state, you need not complete any education or examination requirements if you are applying for the same lines authority and your application is received no

more than 90 days after the cancellation of your license in the other state and the establishment of your Oregon residency.

PRODUCER LICENSE

Generally, to qualify to receive an Oregon resident producer license, you must:

- Be at least 18 years old.
- Be a resident of, or maintain a place of business in, Oregon.
- Complete any necessary prelicensing education requirements.
- Pass the appropriate license exam(s), if required.

All applicants for an initial resident license will need to submit the "Criminal Records Request" form, the Individual Insurance License application form, electronic fingerprints, and the correct fee to cover license, application, and background check fees.

Surplus lines producers must also be licensed for property and casualty and take a surplus lines exam. The following table shows the producer license classes in Oregon and the series number of the required exam.

Class of Insurance	Exam Series
Life	12-01
Health	12-02
Life and Health*	12-03
Property and Casualty**	12-04
Property	12-12
Casualty	12-13
Personal Lines	12-14
Surplus Lines	12-05
Credit	None
Credit Life	None
Surety	None
Title	None
Trip Travel	None

^{*}Those wishing to apply for both Life and Health licenses at the same time may wish to take this combined exam.

In addition to holding a current license in the correct line of insurance, producers who wish to sell insurance must also be employed with or under contract to an authorized insurer or licensed business entity. Producers who are not employed with or under contract to an insurer or business entity retain their licenses but may not transact insurance.

ADJUSTER LICENSE

Adjuster license applicants must:

- Be a resident of, or maintain a place of business in, Oregon.
- Pass the appropriate license exam as required by statute.

Class of Insurance	Exam Series
Health	12-06
General Lines	12-07
Crop	12-15

After you receive your license, you may begin to adjust insurance claims. If you are employed by or contracted with a licensed adjusting firm or corporation, a Notice of Affiliation (Form 440-2139) must be filed with the Division within 30 days.

CONSULTANT LICENSE

Generally, to qualify for an Oregon resident consultant license, you must:

- Be a resident of, or maintain a place of business in, Oregon.
- Pass the consultant's examination required for the particular class of insurance.
 The examination is waived for Oregon Resident Agents in that class of insurance.
- Have five years of experience in the insurance business or equivalent educational qualifications.
- Submit a current certification of errors and omissions coverage with limits of at least \$500,000.

The following table shows the consultant license classes in Oregon and the series number of the required examination.

Class of Insurance	Exam Series
Life	12-08
Health	12-09
Life and Health	12-10
General Lines	12-11

After you receive your license, you may begin working as a consultant. If you are employed by or contracted with any licensed consulting firm or corporation that employs that firm, a Notice of Affiliation (Form 440-2139) must be filed with the Division within 30 days.

BUSINESS ENTITY LICENSE

A Business Entity License is required of any firm or corporation transacting insurance through an office in Oregon. The business must be properly filed with the Secretary of State's Corporation Division before applying for the insurance license. Resident firms and corporations should obtain the license for their principal Oregon location and provide the Division with the address and location of each branch office.

Business entities must submit either the NAIC Business Entity Application or the Oregon Business Entity Application (Form 440-3001).

After issuance of the license, a firm or corporation can transact insurance upon the date of contract with an authorized insurer, and only through an affiliated individual.

The business entity must file a Notice of Affiliation (Form 440-2139) with the Division within 30 days.

VARIABLE LIFE INSURANCE LICENSE

A Variable Life Insurance license is required before an agent may sell, solicit or negotiate a variable contract. To earn this license, you must pass either exam Series 6 or 7 given by the National Association of Securities Dealers (NASD). In addition, you must be registered with an Oregon securities dealer.



^{**}Property and Casualty is equivalent to Property, Casualty, Marine and Transportation, Surety.

To obtain the Variable Life Insurance license, check the appropriate box on your application form. You must include proof of passing one of the above NASD exams with your application and proof of registration to an Oregon securities dealer.

NONRESIDENT LICENSE REQUIREMENTS

Nonresidents can be licensed to transact insurance in Oregon as producers, adjusters and consultants. Licenses are issued to individuals, firms or corporations. If you are already a licensed agent or broker in your home state, you are exempt from the prelicensing education and examination requirements. You may only conduct your insurance business as an appointed representative of an insurer in Oregon even though licensed as a broker in your home state. Brokering is not permitted in Oregon.

Producers should submit either the NAIC Business Entity Application or the Oregon Individual Insurance License Application (Form 440-3000).

Business entities must obtain a nonresident business entity license before they may transact insurance in any manner in Oregon. They should obtain the license for their principal location in their home state and provide the Division with the address of each branch office in the home state that will do business in Oregon. If the business has offices in other states that will transact insurance in Oregon, those offices must apply for separate licenses. Producer business entities may submit either the NAIC Business Entity Application or the Oregon Business Entity Application (Form 440-3001). Adjuster and consultant business entities may submit the Oregon Business Entity Application (Form 440-3001).

EXAMINATION REGISTRATION AND SCHEDULING PROCEDURES

All questions and requests for information should be directed to PSI.

PSI licensure:certification 3210 E Tropicana Las Vegas, NV 89121 (800) 733-9267 • Fax (702) 932-2666 www.psiexams.com

Examination fees may be found on the registration form found at the end of this Candidate Information Bulletin. REGISTRATION FEES ARE NOT REFUNDABLE OR TRANSFERABLE. REGISTRATION FEES EXPIRE AFTER ONE YEAR OF REGISTERING.

- All eligibilities are valid for 1 year from the date on the Certificate of Completion. If you do not pass the examination(s) within the 1 year period, you must retake the Prelicensing Education Courses.
- You may take examinations on an unlimited basis during the 1 year period.
- English as a Second Language (ESL) candidates must call PSI at (800) 733-9267 to schedule for their examination, if they wish to receive additional time. Please do not schedule online, as you will not receive the additional time.

INTERNET SCHEDULING

For the fastest and most convenient test scheduling process, PSI recommends that candidates register for their exams using the Internet. A valid credit card (Visa, MasterCard, American Express or Discover) is required to register via the Internet. Candidates register online by accessing PSI's registration website at www.psiexams.com. Internet registration is available 24 hours a day. In order to register by Internet, complete the steps below.

- Log onto PSI's website and complete the associated registration form online and submit your information to PSI via the Internet.
- Upon completion of the online registration form, you will be given the available exam dates and locations for scheduling your examination. Select your desired testing date

TELEPHONE SCHEDULING

The second fastest method of scheduling is via the telephone with PSI's Interactive Voice Response system (IVR) during non-business hours or through live registrars during business hours. A valid credit card (Visa, MasterCard, American Express or Discover) is required to register via telephone.

Complete the Examination Registration Form, including your credit card number and expiration date, so that you will be prepared with all of the information needed to register by telephone.

Call (800) 733-9267, 24 hours a day and register using the Automated Registration System. Otherwise, PSI registrars are available Monday through Friday between 4:30 am and 7:00 pm, and Saturday-Sunday between 6:00 am and 2:30 pm, Pacific Time, to receive the information listed on your Examination Registration Form and to schedule your appointment for the examination.

CANCELING AN EXAMINATION APPOINTMENT

You may cancel and reschedule an examination appointment without forfeiting your fee if your cancellation notice is received 2 days before the scheduled examination date. For example, for a Monday appointment, the cancellation notice would need to be received on the previous Saturday. You may call PSI at (800) 733-9267. Please note that you may also use the automated system, using a touch-tone phone, 24 hours a day in order to cancel and reschedule your appointment.

Note: A voice mail message is not an acceptable form of cancellation. Please use the PSI Website, automated telephone system (IVR), or call PSI and speak to a Customer Service Representative.

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SCHEDULING A RE-EXAMINATION

It is not possible to make a new examination appointment on the same day you have taken an examination; this is due to processing and reporting scores. A candidate who tests unsuccessfully on a Wednesday can call the next day to schedule the examination. In order to retest, you must reregister following the steps for registration and scheduling as outlined earlier. You may re-register over the Internet, telephone or by mail.

MISSED APPOINTMENT OR LATE CANCELLATION

Your registration will be invalid, you will not be able to take the examination as scheduled, and you will forfeit your examination fee, if you:

- Do not cancel your appointment 2 days before the schedule examination date;
- Do not appear for your examination appointment;
- Arrive after examination start time;
- Do not present proper identification when you arrive for the examination.

SPECIAL EXAMINATION ARRANGEMENTS

All examination centers are equipped to provide access in accordance with the Americans with Disabilities Act (ADA) of 1990, and every reasonable accommodation will be made in meeting a candidate's needs. Applicants with disabilities or those who would otherwise have difficulty taking the examination must fill out the form at the end of this Candidate Information Bulletin and fax to PSI (702) 932-2666. This form also includes out-of-state testing requests.

EXAMINATION SITE CLOSING FOR AN EMERGENCY

In the event that severe weather or another emergency forces the closure of an examination site on a scheduled examination date, your examination will be rescheduled. PSI personnel will attempt to contact you in this situation. However, you may check the status of your examination schedule by calling (800) 733-9267. Every effort will be made to reschedule your examination at a convenient time as soon as possible. You may also check our website at www.psiexams.com.

SOCIAL SECURITY NUMBER CONFIDENTIALITY

PSI will use your social security number only as an identification number in maintaining your records and reporting your examination scores to the state. A Federal law requires state agencies to collect and record the social security numbers of all licensees of the professions licensed by the state.

EXAMINATION SITE LOCATIONS

The following are the examination centers where you may take the Oregon Insurance Licensing Examination(s).

Baker City 2101 Main Street, #203 Baker City, OR 97814

From I-84 take Exit 304 onto Campbell Street. On Campbell Street go 1 mile to Main Street, turn left. Test site is a 1/4 of a mile on right side, in a brick building before Broadway in the Basch Sage Mini Mall. Enter from Broadway, go upstairs take a left to the end of hall to Room 203.

Bend

325 NW Vermont PI, #106 Bend, OR 97701

From US-97 going North, take the Revere Ave exit and take a left at the traffic signal. Go one block West to Wall Street and turn left at the traffic light. Continue South on Wall Street for approximately 1/2 mile and turn right onto NW Vermont Pl. The PSI Test Center is the first building on the left.

From US-97 going South, take the Revere Ave exit and go straight at the traffic light. Continue heading South on Wall Street for approximately 1/2 mile and turn right onto NW Vermont PI. The PSI Test Center is the first building on the left.

Eugene

1955 Empire Park Drive, Suite #1 Eugene, OR 97402

From the Beltline Hwy West, take the OR-99 N exit and turn right. Watch for the stoplight at Barger Drive. Turn right onto Barger Drive, then immediately turn left on Empire Park Dr. Take a left into the parking lot. Site is on the corner of OR-99 N and Barger Drive (Site is in the Edward Jones Investment Building). (There is a Subway on the corner).

Independence 4901 Airport Rd Independence State Airport Independence, OR 97351

Take I-5 to exit 260A for OR-99E BUS S/Salem Expy and follow, then taking a slight left onto Commercial St NE. Turn right on Marion St NE continuing onto OR-22W/Marion St. Bridge. Follow OR-22W for 5 miles, then turn left onto OR-51S/Independence Hwy. Turn right onto Polk St and continue onto Hoffman Rd. Turn right onto Airport Rd.

Medford

1236 A North Riverside Ave Medford, OR 97501

From I-5 going North, take the Barnett Street off ramp and turn left. Turn right on Riverside Ave, and go approximately 3 miles. The site will be on the right hand side. From I-5 going South, take the North exit (#30) and turn right and follow signs to "City Center". Pass McAndrews, and turn left on Manzinita. This dead ends at Riverside. Turn left on Riverside, go one block and site will be on the right hand side.



Portland

205 Business Center, Suite 201 8383 NE Sandy Blvd Portland, OR 97220

Coming North on I-205: Take the Killingsworth exit. Stay to the left and travel through the first light. PSI is on the right-hand side in the business building across from the Groto. If you get to NE 82nd Ave., you have gone too far. We are on the 2nd floor which seems to be the 1st floor when entering the building from Sandy Blvd and are the first door on the right. There is signage on the door to our office.

Coming South on I-205: Take the Sandy Blvd exit. Stay in the right-hand lane and turn right at signal. Come up to the next signal (Sandy Blvd) and turn right again. PSI is on the right-hand side in the business building across from the Groto. If you get to NE 82nd Ave., you have gone too far. We are on the 2nd floor which seems to be the 1st floor when entering the building from Sandy Blvd and are the first door on the right. There is signage on the door to our office.

Coming East on Sandy Blvd: Just past NE 82nd Ave. across from the Groto is the business building that PSI is in. We are on the 2nd floor which seems to be the 1st floor when entering the building from Sandy Blvd and are the first door on the right. There is signage on the door to our office.

Coming West on Sandy Blvd: Just past Prescot St. and across from the Groto is the business building that PSI is in. We are on the 2nd floor which seems to be the 1st floor when entering the building from Sandy Blvd and are the first door on the right. There is signage on the door to our office.

Coming South on 82nd Ave: Turn right on Sandy Blvd. PSI is in the business building across from the Groto. We are on the 2nd floor which seems to be the 1st floor when entering the building from Sandy Blvd and are the first door on the right. There is signage on the door to our office.

Coming North on 82nd Ave: Turn left on Sandy Blvd. PSI is in the business building across from the Groto. We are on the 2nd floor which seems to be the 1st floor when entering the building from Sandy Blvd and are the first door on the right. There is signage on the door to our office

Additionally, PSI has examination centers in many other regions across the United States. You may take this examination at any of these locations by calling (800) 733-9267. You will need to speak with a Customer Service Rep to schedule outside of Oregon.

REPORTING TO THE EXAMINATION SITE

On the day of the examination, you should arrive 30 minutes before your appointment. This extra time is for sign-in, identification, and familiarizing you with the examination process. If you arrive late, you may not be admitted to the examination site and you will forfeit your examination registration fee.

REQUIRED IDENTIFICATION AT EXAMINATION SITE

You must provide 2 forms of identification. One must be a VALID form of government-issued identification (driver's license, state ID, passport, military ID) which bears your signature and has your photograph. Also acceptable is an interim state driver's license card or an interim state ID card. The second ID must have your signature and preprinted legal name. All identification provided must match the name on the registration form.

You must provide your valid school Certificate of Completion. This certificate must display a valid school code. (If you have a waiver from the state, please provide the original waiver letter at the test center on the day of testing.) THE CERTIFICATE OF COMPLETION EXPIRES ONE YEAR TO THE DAY FROM THE DATE IT IS ISSUED. AN ELECTRONIC VERSION OR HARD COPY WILL BE ACCEPTED.

Crop Insurance Adjuster, General Lines Insurance Adjuster, Health Insurance Adjuster, and Surplus Lines Insurance Producer are the ONLY examinations that do not require verification.

This Certificate of Completion must also be presented for a retake examination.

If you cannot provide the required identification, you must call (800) 733-9267 at least 3 weeks prior to your scheduled appointment to arrange a way to meet this security requirement.

SECURITY PROCEDURES

The following security procedures will apply during the examination:

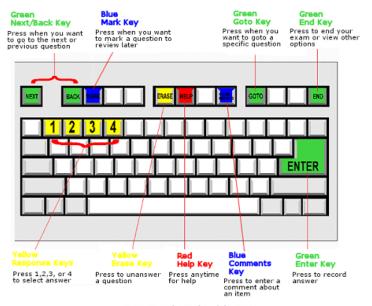
- NO conversing or any other form of communication among candidates is permitted once you enter the examination area.
- Please be advised that children, cell phones, pagers, cameras, programmable electronic devices and recording devices of any kind are NOT allowed to enter PSI testing centers. Additionally, NO personal items are to enter the testing centers. PSI will not be responsible for any personal items, and suggests that you leave such items in another safe place, of your choosing.
- Only non-programmable calculators that are silent, battery-operated, do not have paper tape printing capabilities, and do not have a keyboard containing the alphabet will be allowed in the examination site.
- No smoking, eating, or drinking will be allowed at the examination site.
- You may not exit the building during the examination.
- Copying or communicating examination content is a violation of PSI security policy and the State Law.
 Either one may result in the disqualification of examination results and may lead to legal action.

TAKING THE EXAMINATION BY COMPUTER

Taking the PSI examination by computer is simple. You do not need any computer experience or typing skills. You will use fewer keys than you use on a touch-tone telephone. All response keys are colored and have prominent characters. An illustration of the special keyboard is shown here. You may also use the mouse.

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IDENTIFICATION SCREEN

You will be directed to a semiprivate testing station to take the examination. When you are seated at the testing station, you will be prompted to confirm your name, identification number, and the examination for which you are registered.

TUTORIAL

Before you start your examination, an introductory tutorial to the computer and keyboard is provided on the computer screen. The time you spend on this tutorial (up to 15 minutes) DOES NOT count as part of your examination time. Sample questions are included following the tutorial so that you may practice using the keys, answering questions, and reviewing your answers.

One question appears on the screen at a time. During the examination, minutes remaining will be displayed at the top of the screen and updated as you record your answers.

EXAMINATION QUESTION EXAMPLE

During the examination, you should press 1, 2, 3, or 4 to select your answer or press "MARK" to mark it for later review. You should then press "ENTER" to record your answer and move on to the next question. A sample question display follows:



IMPORTANT: After you have entered your responses, you will later be able to return to any question(s) and change your response, provided the examination time has not run out.

EXPERIMENTAL ITEMS

In addition to the number of questions per examination, a small number of five to ten "experimental" questions may be administered to candidates during the examinations. These questions will not be scored and the time taken to answer them will not count against examination time. The administration of such non-scored experimental questions is an essential step in developing future licensing examinations.

EXAMINATION REVIEW

PSI, in cooperation with the Oregon Insurance Division, will be consistently evaluating the examinations being administered to ensure that the examinations accurately measure competency in the required knowledge areas. While taking the examination, examinees will have the opportunity to provide comments on any questions, by using the comments key on the keyboard. These comments will be analyzed by PSI examination development staff. PSI does not respond to individuals regarding these comments, all substantive comments are reviewed. This is the only review of examination materials available to candidates.

SCORE REPORTING

In order to receive a passing score on each examination, you must correctly answer 70% of the questions available. Your score will be given to you immediately following completion of the examination. The following summary describes the score reporting process:

- On paper an official score report will be printed at the examination site.
 - If you <u>pass</u>, you will immediately receive a passing score report.
 - If you <u>do not pass</u>, you will receive a failing score report with a diagnostic report indicating your strengths and weaknesses by examination type. Registration forms for submittal to PSI to retake the examination will be available at the examination site.

DUPLICATE SCORE REPORTS

You may request a duplicate score report after your examination by emailing score-eport@psionline.com or by calling 800-733-9267.

TIPS FOR PREPARING FOR YOUR LICENSE EXAMINATION

The following suggestions will help you prepare for your examination.

- Planned preparation increases your likelihood of passing.
- Start with a current copy of this Candidate Information Bulletin and use the examination content outline as the basis of your study.
- Read study materials that cover all the topics in the content outline.
- Take notes on what you study. Putting information in writing helps you commit it to memory and it is also an excellent business practice. Underline or highlight key ideas that will help with a later review.
- Discuss new terms or concepts as frequently as you can with colleagues. This will test your understanding and reinforce ideas.
- Your studies will be most effective if you study frequently, for periods of about 55 to 60 minutes. Concentration tends to wander when you study for longer periods of time.

EXAMINATION CONTENT OUTLINES

The following outlines describe the content of each of the Oregon Insurance Examinations. These outlines are the basis of the examination. Each examination will contain questions about the subjects in its outline.

The percentages indicate the relative weight assigned to each part of the examination. For example, if a section has 10 percent assigned, 6 questions will be drawn from it on a 60- question examination, 10 on a 100-question examination, and 15 on a 150-question examination.

Sections 1.0 and 2.0 (Insurance Regulation and General Insurance) are common to many of the examinations. Details of these sections appear only once, immediately below.

Note, however, that the section weights differ by examination. Similarly, combination examinations contain all of the content of the single-line examinations they combine and you are referred to the single-line outlines for details. Refer to the outline of the examination you plan to take for the individual section weights.

LAWS AND REGULATIONS EXAMINATION SERIES 12-00

50 questions - 1 hour time limit

Insurance Regulation 60%

Licensing

Purpose

Process (ORS 744.058, .059, .062)

Types of licensees

Producers (ORS 744.052, .053,

731.104)

Consultants (ORS 744.605, .609, .626;

OAR 836-071-0150)

Adjusters (ORS 744.531)

Nonresidents (ORS 744.063)

Temporary (ORS 744.073)

Maintenance and duration

Renewal and nonrenewal (ORS

744.072, .074; OAR 836-071-0146) Continuing education requirements

(ORS 744.072(4); OAR 836-071-0215

to 0250)

Reinstatement (ORS 744.018, .072(6))

Assumed business name (ORS

744.028(2),.068)

Change of address or telephone

number (ORS 744.028(1), .068)

Reporting of actions (ORS 744.089)

Disciplinary actions

Cease and desist orders (ORS

731.252)

License probation, suspension, revocation or refusal to issue or

renew (ORS 744.074)

Civil penalty (ORS 731.988)

Criminal penalty (ORS 731.992)

State regulation

Director's enforcement authority (ORS

731.256)

Director's inquiries (ORS 731.296)

Company regulation

Producer appointment (ORS 744.078)

Termination of appointment (ORS

744.079, .081)

Unfair claim settlement practices (ORS 746.230; OAR 836-080-0205 to

0250)

Producer regulation

Fiduciary and trust account responsibilities (ORS 744.083; OAR

836-074-0020 to 0050)
Place of business/records

maintenance (ORS 744.068)

Controlled business (ORS 746.065,

.160)

Commissions (ORS 744.076, .077)

Fees (ORS 744.076, .077; OAR 836-

071-0260 to 0277)

Unfair trade practices

Misrepresentation (ORS 746.075,

.100)

False advertising (ORS 746.110; OAR

836-080-0155)

Rebating (ORS 746.045)

Unfair discrimination (ORS 746.015;

OAR 836-081-0005, 0010, 0020, 0030)

Illegal inducement (ORS 746.035)

Examination of records (ORS 744.068(2,

3))

Privacy of Consumer Information (ORS 46.600, .620, .630, .665; OAR 836-080-

0501 to 836-080-0551)

Federal regulation

Fair Credit Reporting Act (15 USC 1681

to 1681d)

Fraud and false statements including

1033 waiver (18 USC 1033, 1034)

General Insurance 40%

Concepts

Risk management key terms

Risl

Exposure

Hazard

Peril

Loss

Methods of handling risk

Avoidance

Retention

Sharing

Reduction

Transfer

Elements of insurable risks

Adverse selection

Law of large numbers

Reinsurance

Insurers

Types of insurers

Stock companies

Mutual companies

Fraternal benefit societies

Reciprocals

Lloyd's associations

Risk retention groups

Private versus government insurers

Admitted versus nonadmitted insurers

Domestic, foreign and alien insurers

Financial status (independent rating

services)

Marketing (distribution) systems

Producers and general rules of agency

Insurer as principal

Producer/insurer relationship

Authority and powers of producer

Express

Implied

Apparent

Responsibilities to the applicant/insured

Contracts

Elements of a legal contract

Offer and acceptance

Consideration

Competent parties

Legal purpose

Distinct characteristics of an insurance

contract

Contract of adhesion

Aleatory contract

Personal contract

Unilateral contract Conditional contract

Legal interpretations affecting contracts

Ambiguities in a contract of adhesion

Reasonable expectations

Indemnity

Utmost good faith

Representations/misrepresentations

Warranties

Concealment

Fraud

Waiver and estoppel



PRODUCERS EXAMINATION FOR LIFE **INSURANCE SERIES 12-01**

Licensing

Purpose

Process (ORS 744.058, .059, .062)

Types of licensees

Producers (ORS 744.052, .053,

731.104)

Consultants (ORS 744.605, .609, .626;

OAR 836-071-0150)

Adjusters (ORS 744.531)

Nonresidents (ORS 744.063)

Temporary (ORS 744.073)

Maintenance and duration

Renewal and nonrenewal (ORS 744.072, .074) OAR 836-071-0146) Continuing education requirements (ORS 744.072(4); OAR 836-071-0215

to 0250)

Reinstatement (ORS 744.018, .072(6))

Assumed business name (ORS

744.028(2),.068)

Change of address or telephone number (ORS 744.028(1), .068)

Reporting of actions (ORS 744.089)

Suitability (OAR 836-080-0090; OAR

836-080-0170 to 0190)

Replacement (OAR 836-080-0001 to

0043)

Disciplinary actions

Cease and desist orders (ORS

731,252)

License probation, suspension, revocation or refusal to issue or

renew (ORS 744.074)

Civil penalty (ORS 731.988)

Criminal penalty (ORS 731.992)

State regulation

Director's enforcement authority (ORS 731.256)

Director's inquiries (ORS 731.296)

Company regulation

Producer appointment (ORS 744.078)

Termination of appointment (ORS

744.079, .081)

Unfair claim settlement practices (ORS 746.230; OAR 836-080-0205 to 0250)

Producer regulation

Fiduciary and trust account

responsibilities (ORS 744.083; OAR

836-074-0020 to 0050)

Place of business/records

maintenance (ORS 744.068)

Controlled business (ORS 746.065,

Commissions (ORS 744.076, .077;

OAR 836-071-0269-0277)

Fees (ORS 744.076, .077; OAR 836-071-0260 to 0277)

Unfair trade practices

Misrepresentation (ORS 746.075, .100)

False advertising (ORS 746.110; OAR

836-080-0155)

Rebating (ORS 746.045)

Unfair discrimination (ORS 746.015; OAR 836-081-0005, 0010, 0020, 0030)

Examination of records (ORS 744.068(2,

Privacy of Consumer Information (ORS 746,600, .620, .630, .665; OAR 836-080-0501 to 836-080-0551)

Federal regulation

Fair Credit Reporting Act (15 USC 1681

to 1681d)

Fraud and false statements including 1033 waiver (18 USC 1033, 1034)

General Insurance 7%

Concepts

Risk management key terms

Exposure

Hazard

Loss

Methods of handling risk

Avoidance

Sharing

Reduction

Transfer

Elements of insurable risks

Adverse selection

Law of large numbers

Reinsurance

Insurers

Types of insurers

Stock companies

Fraternal benefit societies

Reciprocals

Lloyd's associations

Private versus government insurers

Admitted versus nonadmitted insurers

Domestic, foreign and alien insurers

Financial status (independent rating

Marketing (distribution) systems

Insurer as principal

Producer/insurer relationship

Authority and powers of producer

Express

Implied

Apparent

Responsibilities to the applicant/insured

Contracts

Elements of a legal contract

Offer and acceptance

Consideration

Competent parties

Legal purpose

Distinct characteristics of an insurance

contract

Contract of adhesion

Aleatory contract

Personal contract

Unilateral contract

Conditional contract

Legal interpretations affecting contracts

Ambiguities in a contract of adhesion

Reasonable expectations

Indemnity

Utmost good faith

Representations/misrepresentations

Warranties

Concealment

Fraud

Waiver and estoppel

Life Insurance Basics 20%

Insurable interest (ORS 743.024, .027, .030)

Personal uses of life insurance

Survivor protection

Estate creation

Cash accumulation

Liquidity

Estate conservation

Life settlements (ORS 744.318., .321,

.323, .326, .328; OAR 836-014-0200-0330)

Determining amount of personal life insurance

Human life value approach

Needs approach

Types of information gathered

Determining lump-sum needs

Planning for income needs

Business uses of life insurance

Buy-sell funding

Key person (ORS 743.228)

Executive bonuses

Deferred compensation funding Types of life insurance policies (ORS

731.102, .170) Group and individual (ORS 731.150,

743.303,) Permanent, term, variable and annuities

(ORS 731.156, 743.245) Fixed versus variable life insurance and annuities including regulation of variable products (SEC, FINRA, and Oregon) (ORS

733.220)

Licensee responsibilities Solicitation and sales presentations (OAR

836-051-0005-0020) Advertising (ORS 746.075, .110, .115)

Oregon Life and Health Insurance Guaranty Association (ORS 734.750-.890)

Association (ORS 734.750-.890)

Illustrations (OAR 836-051-0500-0600)

Policy summary

Buyer's guide Life insurance policy cost comparison methods

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100 questions - 2 hour time limit

Illegal inducement (ORS 746.035)

Peril

Retention

Mutual companies

Risk retention groups

services)

Producers and general rules of agency

Replacement (ORS 746.085; OAR 836-080-Policies issued to trustees of certain funds Waiver of premium 0001-to 0043) (ORS 743.354) Waiver of cost of insurance Use and disclosure of insurance Credit life insurance (individual versus Disability income benefit information (ORS 746.600 to .605, .610, group) .615 to .630, .635 to .660; OAR 836-Life Insurance Policy Provisions, Options Payor benefit life/disability (juvenile 080-0430) and Riders 12% insurance) Accelerated (living) benefit Field underwriting Standard provisions provision/rider (ORS 743.154; OAR 836-Notice of information practices Ownership 051-0300-0380, 836-052-0646) **Application procedures** Assignment (ORS 743.043) Qualifying events Delivery Entire contract (ORS 743.174) Disclosure Policy review Modifications Effect of benefit payment Effective date of coverage Right to examine (free look) Riders covering additional insureds Premium collection Payment of premiums (ORS 743.162) Spouse/other-insured term rider Statement of good health Grace period (ORS 743.165) Children's term rider Individual underwriting by the insurer Reinstatement (ORS 743.171) Family term rider Information sources and regulation Incontestability (ORS 743.168, .315) Riders affecting the death benefit amount Misstatement of age and gender (ORS Application (ORS 743.039, .318) Accidental death 743.180) Medical examinations and lab tests Guaranteed insurability **Exclusions** (including HIV consent) (OAR 836-050-Cost of living 0250) Suicide exclusion Selection criteria and unfair Return of premium Medical examination; autopsy discrimination (OAR 836-081-0005, 0010) Prohibited provisions including backdating **Annuities 20%** Sexual orientation prohibited (OAR 836-(ORS 743.225) Annuity principles and concepts 050-0240) **Beneficiaries** Medical and lifestyle questions (OAR 836-Accumulation period versus annuity period 050-0245) **Designation options** Owner, annuitant and beneficiary Prohibited discrimination (ORS 746.015) Individuals Insurance aspects of annuities Evidence of insurability (ORS 743.321) Classes Suitability in the sale of annuities (OAR Incontestability (ORS 743.315) **Estates** 836-080-0090) Suitability in the sale of life insurance **Minors** Immediate versus deferred annuities (OAR 836-080-0090) **Trusts** Single premium immediate annuities **Life Insurance Policies 17%** (SPIAs) Succession Term life insurance **Deferred annuities** Revocable versus irrevocable Level term Premium payment options Common disaster clause Annual renewable term Nonforfeiture Spendthrift clause Level premium term Surrender charges Settlement options Decreasing term Death benefits Cash payment Whole life insurance Annuity (benefit) payment options Interest only Continuous premium (straight life) Life contingency options Fixed-period installments Limited payment Pure life versus life with guaranteed Fixed-amount installments Single premium minimum Life income Flexible premium policies Single life versus multiple life Single life Adjustable life Annuities certain (types) Joint and survivor **Annuity products** Universal life Nonforfeiture options (ORS 743.204 to Specialized policies **Fixed annuities** .210) Joint life (first-to-die) General account assets Cash surrender value Interest rate guarantees (minimum Juvenile life Extended term versus current) Survivorship Life Reduced paid-up insurance Level benefit payment amount Group life insurance Policy loan and withdrawal options Equity indexed annuities Characteristics of group plans Cash Joans Market value adjusted annuities Group underwriting requirements Automatic premium loans Uses of annuities Conversion to individual policy(ORS Withdrawals or partial surrenders Lump-sum settlements 743.333-.339) Uses of dividends (ORS 743.183) Qualified retirement plans including group Incontestability (ORS 743.315) versus individual annuities Interest rate (ORS 743.187) Evidence of Insurability (ORS 743.321) Personal uses **Dividend options** Mistatement of Age (ORS 743.324) Individual retirement annuities (IRAs) Cash payment Payments under the policy (ORS 743.327) Tax-deferred growth Reduction of premium payments Termination of individual coverage (ORS Retirement income 743.333) Accumulation at interest Continuing coverage (ORS 743.356) **Education funds** One-year term option Prohibited sales practices (ORS 743.348) Living benefit riders Paid-up additions Federal Tax Considerations for Life Disability riders

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Insurance and Annuities 9%

Taxation of personal life insurance Amounts available to policyowner Cash value increases **Dividends** Policy loans **Surrenders** Amounts received by beneficiary General rule and exceptions Settlement options Values included in insured's estate Modified endowment contracts (MECs) Modified endowment versus life insurance Seven-pay test Distributions Taxation of non-qualified annuities Individually-owned Accumulation phase (tax issues related to withdrawals) Annuity phase and the exclusion ratio Distributions at death Corporate-owned Taxation of individual retirement annuities(IRAs) Traditional IRAs Contributions and deductible amounts Premature distributions (including taxation issues) Annuity phase benefit payments Amounts received by beneficiary Roth IRAs Contributions and limits Distributions Rollovers and transfers (IRAs and qualified plans) and suitability Section 1035 exchanges and suitability **Qualified Plans 7%** General requirements Federal tax considerations Tax advantages for employers and employees Taxation of distributions (age-related) Plan types, characteristics and purchasers Simplified employee pensions (SEPs) Self-employed plans (HR 10 or Keogh plans) Profit-sharing and 401(k) plans SIMPLE plans 403(b) tax-sheltered annuities (TSAs) PRODUCERS EXAMINATION FOR HEALTH INSURANCE **SERIES 12-02**

100 questions - 2 hour time limit

Insurance Regulation 10%

Licensing

Purpose

Process (ORS 744.058, .059, .062)

Types of licensees

Producers (ORS 744.052, .053,

731.104)

Consultants (ORS 744.605, .609, .626;

OAR 836-071-0150)

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Reinstatement (ORS 744.018, .072(6))

Assumed business name (ORS

744.028(2),.068)

Change of address or telephone number (ORS 744.028(1), .068)

Reporting of actions (ORS 744.089)

Suitability (OAR 836-080-0090; OAR

836-080-0170 to 0190)

Replacement (OAR 836-080-0001 to 0043)

Disciplinary actions

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Producer regulation

Fiduciary and trust account

responsibilities (ORS 744.083; OAR

836-074-0020 to 0050)

Place of business/records

maintenance(ORS 744.068)

Controlled business (ORS 746.065,

160)

Commissions (ORS 744.076, .077; OAR

836-071-0269-0277)

Fees (ORS 744.076, .077; OAR 836-

071-0260 to 0277)

Unfair trade practices

Misrepresentation (ORS 746.075,

False advertising (ORS 746.110; OAR

836-080-0155)

Rebating (ORS 746.045)

Unfair discrimination (ORS 746.015: OAR 836-081-0005, 0010, 0020, 0030)

Illegal inducement (ORS 746.035)

Examination of records (ORS 744.068(2,

Privacy of Consumer Information (ORS 746.600, .620, .630, .665; OAR 836-080-0501 to 836-080-0551)

Federal regulation

Fair Credit Reporting Act (15 USC 1681

to 1681d)

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Elements of insurable risks

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Stock companies

Mutual companies

Fraternal benefit societies

Reciprocals

Lloyd's associations

Risk retention groups

Private versus government insurers

Admitted versus nonadmitted insurers

Domestic, foreign and alien insurers Financial status (independent rating

services)

Marketing (distribution) systems

Producers and general rules of agency

Insurer as principal

Producer/insurer relationship

Authority and powers of producer

Express

Implied

Apparent

Responsibilities to the applicant/insured

Contracts

Elements of a legal contract

Offer and acceptance

Consideration

Competent parties

Legal purpose

Distinct characteristics of an insurance contract

Contract of adhesion

Aleatory contract

Personal contract

Unilateral contract

Conditional contract

11

Legal interpretations affecting contracts Ambiguities in a contract of adhesion

Utmost good faith Representations/misrepresentations Warranties Concealment Fraud Waiver and estoppel Health Insurance 6% Types of products and benefits Medical and surgical (ORS 743.730(18),(23)) Dental (ORS 743.730(18)(a)) Long-term care (ORS 743.730(18)(a)(F), 743.650(4), (5)) OAR 836-052-0516) Short-term care (ORS 743.652(5)) Medicare supplements (ORS 743.680, OAR 836-052-0103) Accident (ORS 743.730(b)(A)) Disability Student health (ORS 743.550) Blanket (ORS 743.534) Vision Types of health insurance policies Individual versus group Private versus government TRICARE (ORS 743.730(b)(A)(E)) Limited versus comprehensive Self insured versus fully insured On exchange/off exchange Small group and large group Primary or supplemental Policy exclusion provisions Producer responsibilities Marketing requirements Advertising (OAR 836-020-0200-0305) Oregon Life and Health Insurance Guaranty Association (ORS 734.750-.890) Sales presentations Outline of coverage (OAR 836-020-0305) Summary benefits and coverage Field underwriting Nature and purpose Disclosure of information about individuals Application procedures Requirements at delivery of policy Common situations for errors/omissions Individual underwriting on grandfathered plans Pre-existing conditions Creditable coverage

Reasonable expectations Indemnity Benefits, limitations and exclusions Producer liability for errors and omissions Individual Health Insurance Policy General

Provisions 7% Uniform required provisions Incontestability (ORS 743.414, .472)

Grace period (ORS 743.417) Reinstatement (ORS 743.420) Uniform optional provisions

Change of occupation (ORS 743.450) Misstatement of age (ORS 743.453, .489)

Other general provisions

Right to examine (free look) (ORS 743.492)

Consideration clause

Renewability clause (ORS 743.495, .498, .766(5))

Noncancelable

Guaranteed renewable

Conditionally renewable

Renewable at option of insurer

Nonrenewable (cancelable, term)

Cancellation (ORS 743.472...766(6))

Disability Income and Related Insurance

Qualifying for disability benefits

Inability to perform duties

Own occupation

Any occupation

Loss of income (income replacement contracts)

Presumptive disability

Requirement to be under physician care

Individual disability income insurance Unique aspects of individual disability underwriting

Occupational considerations

Benefit limits

Policy issuance alternatives and medical underwriting

Basic total disability plan

Income benefits (monthly indemnity)

Elimination and benefit periods

Waiver of premium feature

Coordination with social insurance, workers compensation benefits and atwork benefits

Additional monthly benefit (AMB)

Social insurance supplement (SIS)

Occupational versus nonoccupational

coverage

Partial disability benefit

Residual disability benefit

Sick leave

Vacation leave

Other provisions affecting income benefits

Cost of living adjustment (COLA) rider

Future increase option (FIO) rider Relation of earnings to insurance (ORS

743.465)

Other cash benefits

Accidental death and dismemberment

Rehabilitation benefit

Medical reimbursement

benefit(nondisabling injury)

Exclusions as the policy lists

Group disability income insurance

Types of disability term

Short-term disability (STD)

Long-term disability (LTD)

Unique aspects of group disability underwriting

Pre-existing conditions

Waiting period

Group total disability benefit

Income benefits (monthly indemnity)

Elimination and benefit periods

Waiver of premium feature

Coordination with social insurance, workers compensation benefits and atwork benefits

Additional monthly benefit (AMB)

Social insurance supplement (SIS)

Occupational versus nonoccupational

coverage

Sick leave

Vacation leave

Business disability insurance

Key employee (partner) disability income

Disability buy-sell policy

Social Security disability

Qualification for disability benefits

Definition of disability

Waiting period

Disability income benefits

Workers compensation

Eligibility

Medical Plans 17%

Medical plan concepts

Fee-for-service basis versus prepaid basis

Benefit schedule versus

usual/reasonable/customary charges Any provider versus limited choice of

providers

Insureds versus subscribers/participants

Deductibles and cost sharing

Types of providers and plans

Major medical insurance (indemnity plans)

Characteristics and plan provisions

Managed Care

Preferred provider organizations (PPOs)

General characteristics and plan

provisions

Open panel or closed panel

Point-of-service (POS)

Out-of-network provider access

Primary Care Physician (PPO)

Oregon requirements (individual and group)

Eligibility requirements

Newborn child coverage (ORS 743A.090)

Dependent child age limit (ORS

743A.090)

Coverage for adopted children (ORS 743A.090)

Health Care Reform (Affordable Care Act)

Essential Health Benefits

Levels of Coverage

Payment and Billing

Internal Appeal and External Review

Penalties and Fines

Oregon's Health Insurance

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Exchange/Marketplace 0156) **Dental Insurance 3%** Definition Pediatric Care (Affordable Care Act) Medicare SELECT (OAR 836-052-0139) Other options for individuals with Medicaid Family care Medicare Eligibility Adult care Employer group health plans **Benefits** Categories of dental treatment Disabled employees Subsidies/Tax Credits Diagnostic and preventive Employees with kidney failure HIPAA (Health Insurance Portability and Restorative Individuals age 65 and older Accountability Act) requirements Oral surgery Eligibility Medicaid **Endodontics** Guaranteed issue Eligibility Periodontics Renewability **Benefits Prosthodontics Group Health Insurance 20%** Long-Term Care (LTC) policies Orthodontics Purpose of group insurance (ORS Definitions (ORS 743.650 to .665) Access to Dental Coverage 743.731(1)-(8)) Eligibility for benefits Issuance of group contract (ORS 743.733) Choice of providers Benefit triggers (ORS 743.652(2)) Provisions of coverage (ORS 743.734) Scheduled versus nonscheduled plans Activities of daily living requirements Experience rating versus community Employer group dental expense (OAR 836-052-0516(1)) rating Integrated deductibles versus stand-alone Covered services (OAR 836-052-0596) Types of eligible groups Benefit periods (ORS 743.665(5)) Employment-related groups (ORS 743.733) Minimizing adverse selection Benefit amounts (OAR 836-052-0586) Insurance for Senior Citizens and Special Multiple-Employer Trusts (METs) or Optional benefits Needs Individuals 14% Welfare Arrangements (MEWAs) (ORS 750.301) Medicare Guarantee of insurability Self-Funded groups Nature, financing and administration Return of premium (ORS 743.665(E)) Associations (alumni, professional, other) Part A - Hospital Insurance Qualified LTC plans (OAR 836-052-0531) Marketing considerations Individual eligibility requirements **Exclusions Advertising** Oregon regulations and required **Enrollment** provisions Regulatory jurisdiction/place of delivery Coverages and cost-sharing amounts Training for insurance producers (OAR Employer group health insurance Part B — Medical Insurance 836-052-0639) Insurer underwriting criteria Individual eligibility requirements Standards for marketing (OAR 836-052-0706) Characteristics of group Enrollment Advertising (OAR 836-052-0696) Plan design factors Coverages and cost-sharing amounts Shopper's guide (OAR 836-052-0786) Persistency factors **Exclusions** Outline of coverage (ORS 743.655(7); Administrative capability Claims terminology and other key terms OAR 836-052-0776) Eligibility for insurance (ORS Appropriateness of recommended Part C — Medicare Advantage 743.754(4),(5)) purchase Part D — Prescription Drug Insurance **Employee eligibility** Right to return (free look) (ORS Medicare supplements 743.655(6)) Dependent eligibility Purpose (OAR 836-052-0103) Replacement (OAR 836-052-0626, 0736) Coordination of benefits provision (OAR 836-020-0770-0806) Open enrollment (OAR 836-052-0138) Renewal provisions Change of insurance companies or loss of Standardized Medicare supplement plans Continuation or conversion coverage Required disclosure provisions (OAR Core benefits (OAR 836-052-0133) No-loss no-gain 836-052-0716) Additional benefits Events that terminate coverage Inflation protection (OAR 836-052-0616) Oregon regulations and required Extension of benefits provisions Pre-existing conditions (ORS 743.655(3)) Continuation of coverage under COBRA Standards for marketing (OAR 836-052-Protection against unintentional lapse and Oregon rules (ORS 743.610; OAR 0175)(OAR 836-052-0536) 836-052-0860) Advertising (ORS 743.687; OAR 836-052-Partnership provisions (OAR 836-052-Conversion rights (ORS 743.600-.602) 0170) 0531) Appropriateness of recommended Small employer medical plans Prohibited provisions purchase and excessive insurance (OAR Definition of small employer (ORS Oregon Medical Insurance Pool (ORS 836-052-0180) 743.730) 735.600-.650) Right to return (free look) (ORS Requirements of small employer (ORS Eligibility (ORS 735.615) 743.686) 743.737) Coverages and limits (ORS 735.625) Replacement (ORS 743.013; OAR 836-Basic coverage (ORS 743.730(4), .736) 052-0165, 0190) **Exclusions** Availability of coverage (ORS 743.752) Pre-existing conditions (OAR 836-052-Deductibles and coinsurance Renewability of coverage (ORS Federal Tax Considerations for Health Required disclosure provisions (ORS 743.737(5)) Insurance 7% 743.685:OAR 836-052-0160) Participation requirements (ORS Personally-owned health insurance 743.737(7)) Outline of coverage (ORS 743.685(2);OAR 836-052-0160, 0190) Open enrollment Disability income insurance Buyer's guide (ORS 743.685(6)) Purchase policy through Medical expense insurance

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exchange/marketplace (ORS 743.733(b))

Small group tax credits

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Permitted compensation (OAR 836-052-

Long-term care insurance

imployer group health insurance	Director's inquiries (ORS 731.296)	Private versus government insurers
Disability income (STD, LTD)	Company regulation	Admitted versus nonadmitted insurers
Benefits subject to FICA	Producer appointment (ORS 744.078)	Domestic, foreign and alien insurers
Medical and dental expense	Termination of appointment (ORS	Financial status (independent rating
Long-term care insurance	744.079, .081)	services)
Accidental death and dismemberment	Unfair claim settlement practices	Marketing (distribution) systems
Medical expense coverage for sole	(ORS 746.230; OAR 836-080-0205 to 0250)	Producers and general rules of agency
proprietors and partners	Producer regulation	Insurer as principal
Business disability insurance	Fiduciary and trust account	Producer/insurer relationship
Key person disability income	responsibilities (ORS 744.083; OAR	Authority and powers of producer
Buy-sell policy	836-074-0020 to 0050)	Express
Health Savings Accounts (HSAs) and Health	Place of business/records maintenance (ORS 744.068)	Implied
Reimbursement Accounts (HRAs)	Controlled business (ORS 746.065,	Apparent
Definition	.160)	Responsibilities to the applicant/insured
Eligibility	Commissions (ORS 744.076, .077;	Contracts
Contribution limits	OAR 836-071-0269-0277) Fees (ORS 744.076, .077; OAR 836-	
Portability	071-0260 to 0277)	Elements of a legal contract
	Unfair trade practices	Offer and acceptance
	Misrepresentation (ORS 746.075,	Consideration
PRODUCERS EXAMINATION FOR LIFE AND	.100)	Competent parties
HEALTH INSURANCE SERIES 12-03	False advertising (ORS 746.110; OAR	Legal purpose
JERIES 12 03	836-080-0155)	Distinct characteristics of an insurance
50 questions - 2 hours and 40 minute time	Rebating (ORS 746.045) Unfair discrimination (ORS 746.015;	contract Contract of adhesion
limit	OAR 836-081-0005, 0010, 0020, 0030)	
	Illegal inducement (ORS 746.035)	Aleatory contract
nsurance Regulation 5%	Examination of records (ORS 744.068(2,	Personal contract
Licensing	3))	Unilateral contract
Purpose	Privacy of Consumer Information (ORS	Conditional contract
Process (ORS 744.058, .059, .062)	746.600, .620, .630, .665; OAR 836- 080-0501 to 836-080-0551)	Legal interpretations affecting contracts
Types of licensees	Federal regulation	Ambiguities in a contract of adhesion
Producers (ORS 744.052, .053,	Fair Credit Reporting Act (15 USC 1681	Reasonable expectations
731.104)	to 1681d)	Indemnity
Consultants (ORS 744.605, .609, .626; OAR 836-071-0150)	Fraud and false statements including	Utmost good faith
Adjusters (ORS 744.531)	1033 waiver (18 USC 1033, 1034) General Insurance 5%	Representations/misrepresentations
Nonresidents (ORS 744.063)		Warranties
Temporary (ORS 744.073)	Concepts	Concealment
	Risk management key terms	Fraud
Maintenance and duration Renewal and nonrenewal (ORS)	Risk	Waiver and estoppel
744.072, .074) OAR 836-071-0146)	Exposure	Life Insurance Basics 10%
Continuing education requirements	Hazard	Insurable interest (ORS 743.024, .027,
(ORS 744.072(4); OAR 836-071-0215	Peril	.030)
to 0250)	Loss	Personal uses of life insurance
Reinstatement (ORS 744.018, .072(6)) Assumed business name (ORS	Methods of handling risk	Survivor protection
744.028(2),.068)	Avoidance	Estate creation
Change of address or telephone	Retention	Cash accumulation
number (ORS 744.028(1), .068)	Sharing	Liquidity
Reporting of actions (ORS 744.089)	Reduction	Estate conservation
Suitability (OAR 836-080-0090; OAR 836-080-0170 to 0190)	Transfer	Life settlements (ORS 744.318., .321,
Replacement (OAR 836-080-0001 to	Elements of insurable risks	.323, .326, .328; OAR 836-014-0200-0330)
0043)	Adverse selection	Determining amount of personal life insurance
Disciplinary actions	Law of large numbers	Human life value approach
Cease and desist orders (ORS	Reinsurance	Needs approach
731.252)	Insurers	• •
License probation, suspension, revocation or refusal to issue or		Types of information gathered
renew (ORS 744.074)	Types of insurers	Determining lump-sum needs
Civil penalty (ORS 731.988)	Stock companies	Planning for income needs
Criminal penalty (ORS 731.992)	Mutual companies	Business uses of life insurance
State regulation	Fraternal benefit societies	Buy-sell funding
Director's enforcement authority (ORS	Reciprocals	Key person (ORS 743.228)
731.256)	Lloyd's associations	Executive bonuses
	Risk retention groups	Deferred compensation funding

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Types of life insurance policies (ORS Specialized policies Cash surrender value 731.102, .170) Joint life (first-to-die) Extended term Group and individual (ORS 731.150. Juvenile life Reduced paid-up insurance 743.303,) Permanent, term, variable and annuities Survivorship Life Policy loan and withdrawal options (ORS 731.156, 743.245) Group life insurance Cash loans Fixed versus variable life insurance and Characteristics of group plans Automatic premium loans annuities including regulation of variable products (SEC, FINRA, and Oregon) (ORS Group underwriting requirements Withdrawals or partial surrenders 733.220) Conversion to individual policy(ORS Uses of dividends (ORS 743.183) Licensee responsibilities 743.333-.339) Interest rate (ORS 743.187) Solicitation and sales presentations (OAR Incontestability (ORS 743.315) **Dividend options** 836-051-0005-0020) Evidence of Insurability (ORS 743.321) Cash payment Advertising (ORS 746.075, .110, .115) Mistatement of Age (ORS 743.324) Oregon Life and Health Insurance Reduction of premium payments Payments under the policy (ORS 743.327) Guaranty Association (ORS 734.750-.890) Accumulation at interest Termination of individual coverage (ORS Illustrations (OAR 836-051-0500-0600) One-vear term option 743.333) Policy summary Continuing coverage (ORS 743.356) Paid-up additions Buyer's guide Prohibited sales practices (ORS 743.348) Disability riders Life insurance policy cost comparison Policies issued to trustees of certain funds Waiver of premium methods (ORS 743.354) Replacement (ORS 746.085; OAR 836-080-Waiver of cost of insurance Credit life insurance (individual versus 0001-to 0043) Disability income benefit group) Use and disclosure of insurance 5.0 Life Insurance Policy Provisions, Payor benefit life/disability (juvenile information (ORS 746.600 to .605, .610, insurance) **Options and Riders 7%** .615 to .630, .635 to .660; OAR 836-Accelerated (living) benefit Standard provisions 080-0430) provision/rider (ORS 743.154; OAR 836-Field underwriting Ownership 051-0300-0380, 836-052-0646) Assignment (ORS 743.043) Notice of information practices Qualifying events Entire contract (ORS 743.174) Application procedures Disclosure Modifications Delivery Effect of benefit payment Right to examine (free look) Policy review Riders covering additional insureds Payment of premiums (ORS 743.162) Effective date of coverage Spouse/other-insured term rider Grace period (ORS 743.165) Premium collection Children's term rider Reinstatement (ORS 743.171) Statement of good health Family term rider Incontestability (ORS 743.168) Individual underwriting by the insurer Riders affecting the death benefit amount Misstatement of age and gender (ORS Information sources and regulation Accidental death 743.180) Application (ORS 743.039, .318) Guaranteed insurability **Exclusions** Medical examinations and lab tests Cost of living Suicide exclusion (including HIV consent) (OAR 836-050-Return of premium Medical examination; autopsy Selection criteria and unfair **Annuities 11%** Prohibited provisions including backdating discrimination (OAR 836-081-0005, 0010) (ORS 743.225) Annuity principles and concepts Sexual orientation prohibited (OAR 836-**Beneficiaries** Accumulation period versus annuity 050-0240) period **Designation options** Medical and lifestyle questions (OAR 836-Owner, annuitant and beneficiary Individuals 050-0245) Insurance aspects of annuities Prohibited discrimination (ORS 746.015) Classes Suitability in the sale of annuities (OAR Evidence of insurability (ORS 743.321) Estates 836-080-0090) Incontestability (ORS 743.315) **Minors** Immediate versus deferred annuities Suitability in the sale of life insurance **Trusts** Single premium immediate annuities (OAR 836-080-0090) (SPIAs) Succession Life Insurance Policies 10% **Deferred annuities** Revocable versus irrevocable Term life insurance Premium payment options Common disaster clause Level term Nonforfeiture Spendthrift clause Annual renewable term Surrender charges Settlement options Level premium term Death benefits Cash payment Decreasing term Annuity (benefit) payment options Interest only Whole life insurance Life contingency options Fixed-period installments Continuous premium (straight life) Pure life versus life with guaranteed Fixed-amount installments Limited payment Life income Single life versus multiple life Single premium Single life Annuities certain (types) Flexible premium policies Joint and survivor **Annuity products** Adjustable life Nonforfeiture options (ORS 743.204 to Fixed annuities Universal life .210)

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General account assets Interest rate guarantees (minimum versus current) Level benefit payment amount Equity indexed annuities Market value adjusted annuities Uses of annuities Lump-sum settlements Qualified retirement plans including group versus individual annuities Personal uses Individual retirement annuities (IRAs) Tax-deferred growth Retirement income **Education funds** Living benefit riders **Federal Tax Considerations for Life Insurance and Annuities 5%** Taxation of personal life insurance Amounts available to policyowner Cash value increases **Dividends** Policy loans Surrenders Amounts received by beneficiary General rule and exceptions Settlement options Values included in insured's estate Modified endowment contracts (MECs) Modified endowment versus life insurance Seven-pay test Distributions Taxation of non-qualified annuities Individually-owned Accumulation phase (tax issues related to withdrawals) Annuity phase and the exclusion ratio Distributions at death Corporate-owned Taxation of individual retirement Traditional IRAs Contributions and deductible amounts Premature distributions (including taxation issues)

annuities(IRAs)

Annuity phase benefit payments

Amounts received by beneficiary

Roth IRAs

Contributions and limits

Distributions

Rollovers and transfers (IRAs and qualified plans) and suitability

Section 1035 exchanges and suitability

Qualified Plans 3%

General requirements

Federal tax considerations

Tax advantages for employers and employees

Taxation of distributions (age-related)

Plan types, characteristics and purchasers Simplified employee pensions (SEPs)

Self-employed plans (HR 10 or Keogh plans)

Profit-sharing and 401(k) plans

SIMPLE plans

403(b) tax-sheltered annuities (TSAs)

Health Insurance 3%

Types of products and benefits

Medical and surgical (ORS

743.730(18),(23))

Dental (ORS 743.730(18)(a))

Long-term care (ORS 743.730(18)(a)(F). 743.650(4), (5)) OAR 836-052-0516)

Short-term care (ORS 743.652(5))

Medicare supplements (ORS 743.680,

OAR 836-052-0103)

Accident (ORS 743.730(b)(A))

Disability

Student health (ORS 743.550)

Blanket (ORS 743.534)

Vision

Types of health insurance policies

Individual versus group

Private versus government

TRICARE (ORS 743.730(b)(A)(E))

Limited versus comprehensive

Self insured versus fully insured

On exchange/off exchange

Small group and large group

Primary or supplemental

Policy exclusion provisions

Producer responsibilities

Marketing requirements

Advertising (OAR 836-020-0200-0305)

Oregon Life and Health Insurance

Guaranty Association (ORS 734.750-.890)

Sales presentations

Outline of coverage (OAR 836-020-0305)

Summary benefits and coverage

Field underwriting

Nature and purpose

Disclosure of information about

individuals

Application procedures

Requirements at delivery of policy

Common situations for errors/omissions

Individual underwriting on grandfathered plans

Pre-existing conditions

Creditable coverage

Benefits, limitations and exclusions

Producer liability for errors and omissions

Individual Health Insurance Policy General **Provisions 4%**

Uniform required provisions

Incontestability (ORS 743.414, .472)

Grace period (ORS 743.417)

Reinstatement (ORS 743.420)

Uniform optional provisions

Change of occupation (ORS 743.450)

Misstatement of age (ORS 743.453, .489)

Other general provisions

Right to examine (free look) (ORS 743.492)

Consideration clause

Legal actions (ORS 743.441)

Renewability clause (ORS 743.495, .498, .766(4))

Noncancelable

Guaranteed renewable

Conditionally renewable

Renewable at option of insurer

Nonrenewable (cancelable, term)

Cancellation (ORS 743.472, .766(6))

Disability Income and Related Insurance

Qualifying for disability benefits

Inability to perform duties

Own occupation

Any occupation

Loss of income (income replacement contracts)

Presumptive disability

Requirement to be under physician care

Individual disability income insurance Unique aspects of individual disability underwriting

Occupational considerations

Benefit limits

Policy issuance alternatives and medical

underwriting

Basic total disability plan

Income benefits (monthly indemnity)

Elimination and benefit periods

Waiver of premium feature

Coordination with social insurance, workers compensation benefits and at-

work benefits

Additional monthly benefit (AMB)

Social insurance supplement (SIS)

Occupational versus nonoccupational

coverage

Partial disability benefit

Residual disability benefit

Sick leave

Vacation leave

Other provisions affecting income benefits

Cost of living adjustment (COLA) rider

Future increase option (FIO) rider

Relation of earnings to insurance (ORS 743.465)

Other cash benefits

Accidental death and dismemberment

Rehabilitation benefit

Medical reimbursement

benefit(nondisabling injury)

Exclusions as the policy lists

Group disability income insurance

Types of disability term

Short-term disability (STD)

Long-term disability (LTD)

Unique aspects of group disability underwriting

Pre-existing conditions

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Waiting period

Group total disability benefit Income benefits (monthly indemnity) Elimination and benefit periods Waiver of premium feature Coordination with social insurance, workers compensation benefits and atwork benefits Additional monthly benefit (AMB) Social insurance supplement (SIS) Occupational versus nonoccupational coverage Sick leave Vacation leave Business disability insurance Key employee (partner) disability income Disability buy-sell policy Social Security disability Qualification for disability benefits Definition of disability Waiting period Disability income benefits Workers compensation Eligibility

Medical Plans 9%

Medical plan concepts

Fee-for-service basis versus prepaid basis Benefit schedule versus usual/reasonable/customary charges Any provider versus limited choice of providers Insureds versus subscribers/participants Deductibles and cost sharing

Types of providers and plans

Major medical insurance (indemnity plans)
Characteristics and plan provisions
Managed Care

Preferred provider organizations (PPOs)
General characteristics and plan
provisions

Open panel or closed panel Point-of-service (POS)

Out-of-network provider access

Primary Care Physician (PPO)

Oregon requirements (individual and group)

Eligibility requirements

Newborn child coverage (ORS 743A.090) Dependent child age limit (ORS 743A.090)

Coverage for adopted children (ORS 743A.090)

Health Care Reform (Affordable Care Act)

Essential Health Benefits

Levels of Coverage

Payment and Billing

Internal Appeal and External Review

Penalties and Fines

Oregon's Health Insurance Exchange/Marketplace

Definition Medicaid Eligibility Benefits

Subsidies/Tax Credits

HIPAA (Health Insurance Portability and Accountability Act) requirements

Eligibility

Guaranteed issue

Renewability

Group Health Insurance 11%

Purpose of group insurance (ORS 743.731(1)-(8))

Issuance of group contract (ORS 743.733) Provisions of coverage (ORS 743.734) Experience rating versus community rating

Types of eligible groups

Employment-related groups (ORS 743.733) Multiple-Employer Trusts (METs) or Welfare Arrangements (MEWAs) (ORS 750.301)

Self-Funded groups

Associations (alumni, professional, other)

Marketing considerations

Advertising

Regulatory jurisdiction/place of delivery

Employer group health insurance

Insurer underwriting criteria

Characteristics of group

Plan design factors

Persistency factors

Administrative capability

Eligibility for insurance (ORS 743.754(4),(5))

Employee eligibility

Dependent eligibility

Coordination of benefits provision (OAR 836-020-0770 to 0806)

Change of insurance companies or loss of coverage

No-loss no-gain

Events that terminate coverage

Extension of benefits

Continuation of coverage under COBRA and Oregon rules (ORS 743.610; OAR 836-052-0860)

Conversion rights (ORS 743.600-.602)

Small employer medical plans

Definition of small employer (ORS 743.730)

Requirements of small employer (ORS 743.737)

Basic coverage (ORS 743.730(4), .736)

Availability of coverage (ORS 743.752)

Renewability of coverage (ORS

743.737(5))

Participation requirements (ORS

743.737(7))

Open enrollment

Purchase policy through

exchange/marketplace (ORS 743.733(b))

Small group tax credits

Dental Insurance 2%

Pediatric Care (Affordable Care Act)

Family care

Adult care

Categories of dental treatment

Diagnostic and preventive

Restorative

Oral surgery

Endodontics

Periodontics

Prosthodontics

Orthodontics

Access to Dental Coverage

Choice of providers

Scheduled versus nonscheduled plans

Employer group dental expense

Integrated deductibles versus stand-alone plans

Minimizing adverse selection

Insurance for Senior Citizens and Special Needs Individuals 9%

Medicare

Nature, financing and administration

Part A - Hospital Insurance

Individual eligibility requirements

Enrollment

Coverages and cost-sharing amounts

Part B — Medical Insurance

Individual eligibility requirements

Enrollment

Coverages and cost-sharing amounts

Exclusions

Claims terminology and other key terms

Part C — Medicare Advantage

Part D — Prescription Drug Insurance

Medicare supplements

Purpose (OAR 836-052-0103)

Open enrollment (OAR 836-052-0138)

Standardized Medicare supplement plans

Core benefits (OAR 836-052-0133)

Additional benefits

Oregon regulations and required provisions

Standards for marketing (OAR 836-052-0175)

Advertising (ORS 743.687; OAR 836-052-

0170)
Appropriateness of recommended

purchase and excessive insurance (OAR 836-052-0180)

Right to return (free look) (ORS 743.686)

Replacement (ORS 743.013; OAR 836-052-0165, 0190)

Pre-existing conditions

Required disclosure provisions (ORS 743.685; OAR 836-052-0160)

Outline of coverage (ORS

Outline of coverage (ORS 743.685(2);OAR 836-052-0160, 0190)

Buyer's quide (ORS 743.685(6))

Permitted compensation (OAR 836-052-

Permitted compensation (OAR 836-052-0156)

Medicare SELECT (OAR 836-052-0139)
Other options for individuals with

Medicare

Employer group health plans

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Individuals age 65 and older Medicaid Eligibility **Benefits** Long-Term Care (LTC) policies Definitions (ORS 743.650 to .665) Eligibility for benefits Benefit triggers (ORS 743.652(2)) Activities of daily living requirements (OAR 836-052-0516(1)) Covered services (OAR 836-052-0596) Benefit periods (ORS 743.665(5)) Benefit amounts (OAR 836-052-0586) Optional benefits Guarantee of insurability Return of premium (ORS 743.665(E)) Qualified LTC plans (OAR 836-052-0531) Oregon regulations and required provisions Training for insurance producers (OAR 836-052-0639) Standards for marketing (OAR 836-052-0706) Advertising (OAR 836-052-0696) Shopper's guide (OAR 836-052-0786) Outline of coverage (ORS 743.655(7); OAR 836-052-0776) Appropriateness of recommended purchase Right to return (free look) (ORS 743.655(6)) Replacement (OAR 836-052-0626, 0736) Renewal provisions Continuation or conversion Required disclosure provisions (OAR 836-052-0716) Inflation protection (OAR 836-052-0616) Pre-existing conditions (ORS 743.655(3)) Protection against unintentional lapse (OAR 836-052-0536) Partnership provisions (OAR 836-052-0531) Prohibited provisions Oregon Medical Insurance Pool (ORS 735.600-.650) Eligibility (ORS 735.615) Coverages and limits (ORS 735.625) **Exclusions** Deductibles and coinsurance **Federal Tax Considerations for Health** Insurance 4% Personally-owned health insurance Disability income insurance Medical expense insurance Long-term care insurance

Disabled employees

Employees with kidney failure

Accidental death and dismemberment Medical expense coverage for sole proprietors and partners Business disability insurance Key person disability income Buy-sell policy Health Savings Accounts (HSAs) and Health Reimbursement Accounts (HRAs) Definition Eligibility Contribution limits Portability

PRODUCERS EXAMINATION FOR PROPERTY AND CASUALTY INSURANCE **SERIES 12-04**

150 questions - 2 hours and 40 minute time limit

Insurance Regulation 11%

Licensing

Purpose

Process (ORS 744.058, .059, .062)

Types of licensees

Producers (ORS 744.052, .053,

731.104)

Consultants (ORS 744.605, .609, .626;

OAR 836-071-0150)

Adjusters (ORS 744.531)

Nonresidents (ORS 744.063)

Temporary (ORS 744.073)

Maintenance and duration

Renewal and nonrenewal (ORS

744.072, .074) OAR 836-071-0146)

Continuing education requirements (ORS 744.072(4); OAR 836-071-0215 to 0250)

Reinstatement (ORS 744.018, .072(6))

Assumed business name (ORS

744.028(2),.068)

Change of address or telephone number (ORS 744.028(1), .068)

Reporting of actions (ORS 744.089)

Disciplinary actions

Cease and desist orders (ORS 731.252)

License probation, suspension,

revocation or refusal to issue or renew

(ORS 744.074)

Civil penalty (ORS 731.988)

Criminal penalty (ORS 731.992)

State regulation

Director's enforcement authority (ORS 731.256)

Director's inquiries (ORS 731.296)

Company regulation

Producer appointment (ORS 744.078)

Termination of appointment (ORS

744.079, .081)

Unfair claim settlement practices (ORS 746.230; OAR 836-080-0205 to 0250)

Producer regulation

Fiduciary and trust account responsibilities (ORS 744.083; OAR

836-074-0020 to 0050) Place of business/records maintenance

Employer group health insurance

Disability income (STD, LTD)

Benefits subject to FICA

Medical and dental expense

Long-term care insurance

(ORS 744.068) Controlled business (ORS 746.065, Commissions (ORS 744.076, .077; OAR 836-071-0269-0277) Fees (ORS 744.076, .077; OAR 836-071-0260 to 0277) Unfair trade practices Misrepresentation (ORS 746.075, .100) False advertising (ORS 746.110; OAR 836-080-0155) Rebating (ORS 746.045) Unfair discrimination (ORS 746.015; OAR 836-081-0005, 0010, 0020, 0030) Illegal inducement (ORS 746.035) Examination of records (ORS 744.068(2, Privacy of Consumer Information (ORS 746.600, .620, .630, .665; OAR 836-080-0501 to 836-080-0551) Federal regulation Fair Credit Reporting Act (15 USC 1681 to Fraud and false statements including 1033 waiver (18 USC 1033, 1034) **General Insurance 10%** Concepts Risk management key terms

Risk **Exposure**

Hazard

Peril

Loss

Methods of handling risk

Avoidance

Retention

Sharing

Reduction

Transfer

Elements of insurable risks

Adverse selection

Law of large numbers

Reinsurance

Insurers

Types of insurers Stock companies Mutual companies Fraternal benefit societies Reciprocals

Lloyd's associations

Risk retention groups

Private versus government insurers

Admitted versus nonadmitted insurers

Domestic, foreign and alien insurers

Financial status (independent rating services)

Marketing (distribution) systems

Producers and general rules of agency

Insurer as principal

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Producer/insurer relationship

Authority and powers of producer

Express

Implied	Actual cash value	Rates (ORS 737.025, .310; OAR 836-010-
Apparent	Replacement cost	0011)
Responsibilities to the applicant/insured	Functional replacement cost	Policy forms (ORS 742.003, .005)
Contracts	Market value	Suit against insurer (ORS 742.240)
Elements of a legal contract	Agreed value	Concealment, misrepresentation or fraud (ORS 742.013, .208, .562(1)(b), .702(1)(b);
Offer and acceptance	Stated amount	746.075, .100, .110)
Consideration	Valued policy	Unfair discrimination (ORS 746.015,.018,
Competent parties	Policy structure	.240) Federal Terrorism Insurance Program (15
Legal purpose	Declarations	USC 6701; Public Law 109-144, 110-160)
Distinct characteristics of an insurance	Definitions	Dwelling Policy 6%
contract	Insuring agreement or clause	Characteristics and purpose
Contract of adhesion	Additional/supplementary coverage	Coverage forms — Perils insured against
Aleatory contract	Conditions	Basic — Oregon
Personal contract	Exclusions	Broad
Unilateral contract	Endorsements	Special
Conditional contract	Common policy provisions	Property coverages
Legal interpretations affecting contracts	Insureds — named, first named and	Coverage A — Dwelling
Ambiguities	additional	Coverage B — Other structures
Reasonable expectations	Policy period	Coverage C — Personal property
Indemnity	Policy territory	Coverage D — Fair rental value
Utmost good faith	Cancellation and nonrenewal	Coverage E — Additional living expense
Representations/misrepresentations	Deductibles	Other coverages
Warranties	Other insurance	General exclusions
Concealment	Concurrent	Conditions
Fraud	Primary and excess	
Waiver and estoppel	Limits of liability	Selected endorsements
roperty and Casualty Insurance Basics 14%	Per occurrence (accident)	Special provisions — Oregon
Principles and concepts	Per person	Automatic increase in insurance
Insurable interest	Aggregate—general versus products—	Broad theft coverage
Underwriting	completed operations	Dwelling under construction
Function	Split	Personal liability supplement
Loss ratio	Combined single	Homeowners Policy 8%
Rates	Policy limits	Coverage forms
Types	Restoration/nonreduction of limits	HO-2 through HO-6
Loss costs	Coinsurance	HO-8
Components	Vacancy or unoccupancy	Definitions
Hazards	Named insured provisions	Section I — Property coverages
	Duties after loss	Coverage A — Dwelling
Physical	Assignment	Coverage B — Other structures
Moral	Abandonment	Coverage C — Personal property
Morale	Insurer provisions	Coverage D — Loss of use
Negligence	Liberalization	Additional coverages
Elements of a negligent act	Subrogation	Section II — Liability coverages
Defenses against negligence	Salvage	Coverage E — Personal liability
Damages Compository economic versus non	Claim settlement options	Coverage F — Medical payments to other
Compensatory — economic versus non- economic	Duty to defend	Additional coverages
Punitive	Third-party provisions	Perils insured against
Absolute liability	Standard mortgage clause	Exclusions
Strict liability	Loss payable clause	Conditions
Vicarious liability	No benefit to the bailee	Selected endorsements
Causes of loss (perils)	Oregon laws, regulations and required	Special provisions — Oregon
Named perils versus special (open) perils	provisions	Limited fungi, wet or dry rot, or bacteria
Direct loss	Oregon Insurance Guaranty Association	coverage
	(ORS 734.510710)	Earthquake
Consequential or indirect loss Blanket, specific insurance, and margin	Cancellation and nonrenewal Commercial liability (ORS 742.700-	Scheduled personal property
clause	Commercial Hability (ORS 742.700-	Personal property replacement cost
	.710)	
Basic types of construction	.710) Property (ORS 742.224, 746.686-687)	Permitted incidental occupancies —
Basic types of construction Loss valuation	· · · · · · · · · · · · · · · · · · ·	

Watercraft	Coverage form sections	Legal liability
Personal injury	Covered autos	Extra expense
Identify theft	Liability coverage	Causes of loss forms
Auto Insurance 11%	Garagekeepers coverage	Basic
Laws	Trailer interchange coverage	Broad
Oregon Motor Vehicle Financial	Physical damage coverage	Special
Responsibility Law	Exclusions	Selected endorsements
Required motor vehicle limits of liability	Conditions	Ordinance or law
(ORS 806.070, .075) Other ways to prove responsibility	Definitions	Spoilage
(ORS 806.011, .060, .080)	Selected endorsements	Peak season limit of insurance
Personal injury protection (ORS 742.518-	Lessor — additional insured and loss	
.544)	payee	Value reporting form
Medical	Mobile equipment	Commercial crime
Loss of income	Auto medical payments	General definitions
Funeral	coverage/personal injury protection	Burglary
Essential services	Drive other car coverage	Theft
Exclusions from coverage	Individual named insured	Robbery
Arbitration	Suspension of coverage	Crime coverage forms
Day Care	Commercial carrier regulations	Commercial crime coverage forms
Uninsured/underinsured motorist (ORS	The Motor Carrier Act of 1980	(discovery/loss sustained)
742.500510)	Endorsement for motor carrier policies	Government crime coverage forms (discovery/loss sustained)
Definitions	of insurance for public liability (MCS-	Coverages
Bodily injury	90)	Employee theft
Property damage	Commercial Package Policy (CPP) 13%	Forgery or alteration
Required limits	Components of a commercial policy	Inside the premises — theft of money
Aftermarket Crash Parts Act (ORS	Common policy declarations	and securities
746.287, .289, .292)	Common policy conditions	Inside the premises — robbery or safe
Credit History (ORS 746.661	Interline endorsements	burglary of other property
Total Loss (ORS 742.554, 801.527,	One or more coverage parts	Outside the premises
819.014), (OAR 836.080.0240) Personal auto policy	Commercial general liability	Computer fraud
Definitions	Commercial general liability coverage	Funds transfer fraud
	forms	Money orders and counterfeit money
Liability coverage	Bodily injury and property damage liability	Other crime coverages
Bodily injury and property damage	Personal and advertising injury liability	Extortion — commercial entities
Supplementary payments	Medical payments	Guests' property
Exclusions	Supplementary payments	Identify theft/data breach
Medical payments coverage	Who is an insured	Commercial inland marine
Coverage for damage to your auto		Nationwide marine definition
Collision	Limits of insurance	Commercial inland marine conditions
Other than collision (comprehensive)	Conditions	form
Deductibles	Definitions	Inland marine coverage forms
Exclusions	Exclusions	Accounts receivable
Rental Reimbursement	Occurrence versus claims-made	Bailee's customer
Duties after an accident or loss	Trigger	Commercial articles
General provisions	Retroactive date	Contractors equipment floater
Selected endorsements	Extended reporting periods — basic	Electronic data processing
Amendment of policy provisions —	versus supplemental	Installation floater
Oregon	Claim information	Signs
Towing and labor costs	Premises and operations	· ·
Extended non-owned coverage —	Products and completed operations	Valuable papers and records
vehicles furnished or available for	Insured contract defined/contractual	Transportation coverages
regular use	liability	Motor truck cargo forms
Miscellaneous type vehicle	Pollution liability coverage form	Transit coverage forms
Joint ownership coverage	Commercial property	Equipment breakdown
Commercial auto	Commercial property conditions form	Equipment breakdown protection
Commercial auto coverage forms	Coverage forms	coverage form
Business auto	Building and personal property	Selected endorsement
Garage	Condominium association	Actual cash value
Business auto physical damage	Condominium commercial unit-owners	Farm coverage
	Builders risk	Farm property coverage form

Motor carrier

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Business pursuits

Business income

Coverage A — Dwellings	Covered injuries (ORS 656.005(7))	Recreational vehicles
Coverage B — Other private structures	Occupational disease (ORS 656.802-	Residual markets
Coverage C — Household personal	.804) Benefits provided (ORS 656.202, .204,	Joint Underwriting Association (ORS
property	.206, .208, .210, .211, .212, .214,	735.200260; 737.390)
Coverage D — Loss of use	.216, .245, .258)	Oregon FAIR Plan Association (ORS 735.005, .015, .045)
Coverage E — Scheduled personal property	Workers' Compensation Handicapped	700.0007 .0107 .0107
Coverage F — Unscheduled farm	Workers Program (ORS 656.628) Workers' compensation and employers	
personal property	liability insurance policy	PRODUCERS EXAMINATION FOR PROPERTY
Coverage G — Other farm structures	General section	INSURANCE SERIES 12-12
Farm liability coverage form	Part One — Workers' compensation	CEMES 12 12
Coverage H — Bodily injury and	insurance	100 questions - 2 hour time limit
property damage liability Coverage I — Personal and advertising	Part Two — Employers liability insurance	
injury liability	Part Three — Other states insurance	Insurance Regulation 13%
Coverage J — Medical payments	Part Four — Your duties if injury occurs	Licensing
Mobile agricultural machinery and	Part Five — Premium	Purpose
equipment coverage form	Part Six — Conditions	Process (ORS 744.058, .059, .062)
Livestock coverage form	Selected endorsement	Types of licensees
Definitions	Voluntary compensation	Producers (ORS 744.052, .053,
Causes of loss (basic, broad and special)	Premium computations	731.104) Consultants (ORS 744.605, .609, .626;
Conditions	Job classification	OAR 836-071-0150)
Exclusions	Rates	Adjusters (ORS 744.531)
Limits	Payroll	Nonresidents (ORS 744.063)
Additional coverages	Adjustment upon audit	Temporary (ORS 744.073)
Businessowners Policy 5%	Experience modification factor	Maintenance and duration
Characteristics and purpose	Premium discounts	Renewal and nonrenewal (ORS
Businessowners Section I — Property	Other sources of coverage	744.072, .074) OAR 836-071-0146)
Coverages	Oregon Workers' Compensation Fund	Continuing education requirements (ORS 744.072(4); OAR 836-071-0215
Exclusions	Insurance Plan (ORS 656.730; OAR 836- 043-0001-0091)	to 0250)
Limits	Self-insured employers and employer	Reinstatement (ORS 744.018, .072(6))
Deductibles	groups (ORS 656.403, .407)	Assumed business name (ORS
Loss conditions	Other Coverages and Options 11%	744.028(2),.068)
General conditions	Umbrella/excess liability policies	Change of address or telephone number (ORS 744.028(1), .068)
Optional coverages	Personal	Reporting of actions (ORS 744.089)
Definitions	Commercial	Disciplinary actions
Businessowners Section II — Liability	Specialty liability insurance	Cease and desist orders (ORS
Coverages	Errors and omissions	731.252)
Exclusions	Professional liability	License probation, suspension,
Who is an insured	Directors and officers liability	revocation or refusal to issue or renew (ORS 744.074)
Limits of insurance	Fiduciary liability	Civil penalty (ORS 731.988)
General conditions	Liquor liability	Criminal penalty (ORS 731.992)
Definitions	Employment practices liability	State regulation
Businessowners Section III — Common	Surplus lines (ORS Sec. 735.410, .415)	Director's enforcement authority (ORS
Policy Conditions	Definitions and markets	731.256)
Selected endorsements	Licensing requirements	Director's inquiries (ORS 731.296)
Hired auto and non-owned auto liability	Surety bonds	Company regulation
Protective safeguards	Principal, obligee and surety	Producer appointment (ORS 744.078)
Utility services — direct damage	Contract bonds	Termination of appointment (ORS
Utility services — time element	License and permit bonds	744.079, .081) Unfair claim settlement practices
Norkers' Compensation Insurance 11%	Judicial bonds	(ORS 746.230; OAR 836-080-0205 to
Workers' compensation laws	National Flood Insurance Program	0250)
Type of law	Write your own versus government	Producer regulation
Monopolistic versus competitive	Eligibility	Fiduciary and trust account responsibilities (ORS 744.083; OAR
Compulsory versus elective	Coverage	836-074-0020 to 0050)
Oregon Workers' Compensation Law (ORS	Limits	Place of business/records
Chapter 656) Exclusive remedy (ORS 656.018)	Deductibles	maintenance (ORS 744.068)
Employment covered (required,	Other policies	Controlled business (ORS 746.065, .160)
voluntary, leased) (ORS 656.017, .023,	Boatowners	Commissions (ORS 744.076, .077;
.027041)	Difference in conditions	OAR 836-071-0269-0277)
	Difference in Conditions	Fees (ORS 744.076, .077; OAR 836-

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0/1-0260 to 02//)	Elements of a legal contract	Exclusions
Unfair trade practices	Offer and acceptance	Endorsements
Misrepresentation (ORS 746.075,	Consideration	Common policy provisions
.100)	Competent parties	Insureds - named, first named and
False advertising (ORS 746.110; OAR 836-080-0155)	Legal purpose	additional
Rebating (ORS 746.045)	Distinct characteristics of an insurance	Policy period
Unfair discrimination (ORS 746.015)	contract	Policy territory
OAR 836-081-0005, 0010, 0020, 0030)	Contract of adhesion	Cancellation and nonrenewal
Illegal inducement (ORS 746.035)	Aleatory contract	Deductibles
Examination of records (ORS 744.068(2,	Personal contract	Other insurance
3)) Privacy of Consumer Information (ORS	Unilateral contract	Concurrent
746.600, .620, .630, .665; OAR 836-	Conditional contract	Primary and excess
080-0501 to 836-080-0551)	Legal interpretations affecting contracts	Policy limits
Federal regulation	Ambiguities	Restoration/nonreduction of limits
Fair Credit Reporting Act (15 USC 1681	Reasonable expectations	Coinsurance
to 1681d) Fraud and false statements including	Indemnity	Vacancy or unoccupancy
1033 waiver (18 USC 1033, 1034)	Utmost good faith	Named insured provisions
General Insurance 13%	Representations/misrepresentations	Duties after loss
Concepts	Warranties	Assignment
Risk management key terms	Concealment	Abandonment
Risk	Fraud	Insurer provisions
Exposure	Waiver and estoppel	Liberalization
Hazard	Property and Casualty Insurance Basics	Subrogation
Peril	16%	Salvage
Loss	Principles and concepts	Claim settlement options
Methods of handling risk	Insurable interest	Third-party provisions
Avoidance	Underwriting	Standard mortgage clause
Retention	Function	Loss payable clause
Sharing	Loss ratio	No benefit to the bailee
Reduction	Rates	Oregon laws, regulations and required
Transfer	Types	provisions
Elements of insurable risks	Loss costs	Oregon Insurance Guaranty Association
	Components	(ORS 734.510710)
Adverse selection	Hazards	Cancellation and nonrenewal
Law of large numbers	Physical	Commercial liability (ORS 742.700710)
Reinsurance	Moral	Property (ORS 742.224, 746.686-687
Insurers	Morale	Binders (ORS 742.043)
Types of insurers	Causes of loss (perils)	Rates (ORS 737.025, .310; OAR 836-010
Stock companies	Named perils versus special (open)	0011)
Mutual companies	perils	Policy forms (ORS 742.003, .005)
Fraternal benefit societies	Direct loss	Suit against insurer (ORS 742.240)
Reciprocals	Consequential or indirect loss	Concealment, misrepresentation or fraud
Lloyd's associations	Blanket, specific insurance, and margin	(ORS 742.013, .208, .562(1)(b), .702(1)(b); 746.075, .100, .110)
Risk retention groups	clause	Unfair discrimination (ORS
Private versus government insurers	Basic types of construction	746.015,.018, .240)
Admitted versus nonadmitted insurers	Loss valuation	Federal Terrorism Insurance Program
Domestic, foreign and alien insurers	Actual cash value	(15 USC 6701; Public Law 109-144, 110
Financial status (independent rating	Replacement cost	Dwelling Policy 10%
Services)	Functional replacement cost	Characteristics and purpose
Marketing (distribution) systems	Market value	Coverage forms — Perils insured agains
Producers and general rules of agency	Agreed value	Basic — Oregon
Insurer as principal	Stated amount	Broad
Producer/insurer relationship	Valued policy	Special
Authority and powers of producer	Policy structure	
Express	Declarations	Property coverages
Implied	Definitions	Coverage R Other structures
Apparent	Insuring agreement or clause	Coverage C Personal preparty
Responsibilities to the applicant/insured	Additional/supplementary coverage	Coverage C — Personal property
Contracts	Conditions	Coverage D — Fair rental value

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Other coverages General exclusions Conditions Selected endorsements Special provisions — Oregon Automatic increase in insurance Broad theft coverage Dwelling under construction Personal liability supplement **Homeowners Policy 17%** Coverage forms HO-2 through HO-6 **Definitions** Section I — Property coverages Coverage A - Dwelling Coverage B — Other structures Coverage C — Personal property Coverage D - Loss of use Additional coverages Perils insured against **Exclusions** Conditions Selected endorsements Special provisions — Oregon Limited fungi, wet or dry rot, or bacteria coverage Earthquake Scheduled personal property Personal property replacement cost Permitted incidental occupancies residence premises — Oregon Home day care — Oregon Commercial Package Policy (CPP) 13% Components of a commercial policy Common policy declarations Common policy conditions Interline endorsements One or more coverage parts Commercial property Commercial property conditions form Coverage forms Building and personal property Condominium association Condominium commercial unitowners **Builders** risk **Business income** Legal liability Extra expense Causes of loss forms Basic **Broad** Special Selected endorsements Ordinance or law Spoilage

Coverage E — Additional living expense

Peak season limit of insurance Value reporting form Commercial inland marine Nationwide marine definition Commercial inland marine conditions form Inland marine coverage forms Accounts receivable Bailee's customer Commercial articles Contractors equipment floater Electronic data processing Installation floater Sians Valuable papers and records Transportation coverages Motor truck cargo forms Transit coverage forms Equipment breakdown Equipment breakdown protection coverage form Selected endorsement Actual cash value Farm coverage Farm property coverage form Coverage A — Dwellings Coverage B — Other private structures Coverage C — Household personal property Coverage D — Loss of use Coverage E — Scheduled personal property Coverage F — Unscheduled farm personal property Coverage G — Other farm structures Mobile agricultural machinery and equipment coverage form Livestock coverage form **Definitions** Causes of loss (basic, broad and special) Conditions **Exclusions** Limits Additional coverages **Businessowners Policy 8%** Characteristics and purpose Businessowners Section I - Property Coverages **Exclusions** Limits **Deductibles** Loss conditions General conditions Optional coverages **Definitions** Businessowners Section III - Common **Policy Conditions** Selected endorsements Protective safeguards Utility services — direct damage

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Utility services - time element

Other Coverages and Options 10%

National Flood Insurance Program

Write your own versus government

Eligibility

Coverage

Limits

Deductibles

Other policies

Boatowners

Difference in conditions

Recreational vehicles

Residual markets

Joint Underwriting Association (ORS 735.200-.260; 737.390) Oregon FAIR Plan Association (ORS 735.005, .015, .045)

PRODUCERS EXAMINATION FOR CASUALTY INSURANCE SERIES 12-13

100 questions - 2 hour time limit

Insurance Regulation 11%

Licensing

Purpose

Process (ORS 744.058, .059, .062)

Types of licensees

Producers (ORS 744.052, .053,

731.104)

Consultants (ORS 744.605, .609, .626;

OAR 836-071-0150)

Adjusters (ORS 744.531)

Nonresidents (ORS 744.063)

Temporary (ORS 744.073)

Maintenance and duration

Renewal and nonrenewal (ORS 744.072, .074) OAR 836-071-0146) Continuing education requirements (ORS 744.072(4); OAR 836-071-0215

0 0250)

Reinstatement (ORS 744.018, .072(6))

Assumed business name (ORS

744.028(2),.068)

Change of address or telephone

number (ORS 744.028(1), .068)

Reporting of actions (ORS 744.089)

Disciplinary actions

Cease and desist orders (ORS

731.252)

License probation, suspension, revocation or refusal to issue or

revocation or refusal to issue or renew (ORS 744.074)

Civil penalty (ORS 731.988)

Criminal penalty (ORS 731.992)

State regulation

Director's enforcement authority (ORS 731.256)

Director's inquiries (ORS 731.296)

Company regulation

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Producer appointment (ORS 744.078) Termination of appointment (ORS 744.079, .081)

Unfair claim settlement practices (ORS 746.230; OAR 836-080-0205 to	Financial status (independent rating services)	Policy structure
0250)	Marketing (distribution) systems	Declarations
Producer regulation	Producers and general rules of agency	Definitions
Fiduciary and trust account	Insurer as principal	Insuring agreement or clause
responsibilities (ORS 744.083; OAR 836-074-0020 to 0050)	Producer/insurer relationship	Additional/supplementary coverage
Place of business/records	Authority and powers of producer	Conditions
maintenance (ORS 744.068)		Exclusions
Controlled business (ORS 746.065,	Express Implied	Endorsements
.160) Commissions (ORS 744.076, .077;		Common policy provisions
OAR 836-071-0269-0277)	Apparent	Insureds — named, first named and
Fees (ORS 744.076, .077; OAR 836-	Responsibilities to the applicant/insured	additional
071-0260 to 0277)	Contracts	Policy period
Unfair trade practices	Elements of a legal contract	Policy territory
Misrepresentation (ORS 746.075,	Offer and acceptance	Cancellation and nonrenewal
.100) False advertising (ORS 746.110; OAR	Consideration	Deductibles
836-080-0155)	Competent parties	Other insurance
Rebating (ORS 746.045)	Legal purpose	Concurrent
Unfair discrimination (ORS 746.015; OAR 836-081-0005, 0010, 0020, 0030)	Distinct characteristics of an insurance contract	Primary and excess
Illegal inducement (ORS 746.035)	Contract of adhesion	Limits of liability
Examination of records (ORS 744.068(2,	Aleatory contract	Per occurrence (accident)
3))	Personal contract	Per person
Privacy of Consumer Information (ORS	Unilateral contract	Aggregate—general versus products— completed operations
746.600, .620, .630, .665; OAR 836- 080-0501 to 836-080-0551)	Conditional contract	Split
Federal regulation	Legal interpretations affecting contracts	Combined single
Fair Credit Reporting Act (15 USC 1681	Ambiguities	Policy limits
to 1681d)	Reasonable expectations	Named insured provisions
Fraud and false statements including 1033 waiver (18 USC 1033, 1034)	Indemnity	Duties after loss
General Insurance 11%	Utmost good faith	Assignment
Concepts	Representations/misrepresentations	Insurer provisions
Risk management key terms	Warranties	Liberalization
Risk	Concealment	Subrogation
Exposure	Fraud	Duty to defend
Hazard	Waiver and estoppel	Oregon laws, regulations and required
Peril	Property and Casualty Insurance Basics	provisions
Loss	13%	Oregon Insurance Guaranty Association
Methods of handling risk	Principles and concepts	(ORS 734.510710)
•	Insurable interest	Cancellation and nonrenewal Commercial liability (ORS 742.700-
Avoidance	Underwriting	.710)
Retention	Function	Property (ORS 742.224, 746.686-687)
Sharing	Loss ratio	Automobile (ORS 742.560572)
Reduction	Rates	Binders (ORS 742.043)
Transfer	Types	Rates (ORS 737.025, .310; OAR 836-010
Elements of insurable risks	Loss costs	0011)
Adverse selection	Components	Policy forms (ORS 742.003, .005)
Law of large numbers	Hazards	Suit against insurer (ORS 742.240)
Reinsurance	Physical	Concealment, misrepresentation or fraud (ORS 742.013, .208, .562(1)(b),
Insurers	Moral	.702(1)(b); 746.075, .100, .110)
Types of insurers	Morale	Unfair discrimination (ORS
Stock companies	Negligence	746.015,.018, .240)
Mutual companies	Elements of a negligent act	Federal Terrorism Insurance Program (15 USC 6701; Public Law 109-144, 110-
Fraternal benefit societies	Defenses against negligence	160)
Reciprocals	Damages Damages	Homeowners Policy 10%
Lloyd's associations	Compensatory — economic versus	Coverage forms
Risk retention groups	non-economic	HO-2 through HO-6
Private versus government insurers	Punitive	HO-8
Admitted versus nonadmitted insurers	Absolute liability	Definitions
Domestic, foreign and alien insurers	Strict liability	Section II — Liability coverages
	Vicarious liability	Coverage E — Personal liability

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others	Amendment of policy provisions —	Claim information
Additional coverages	Oregon Towing and labor costs	Premises and operations
Exclusions	Extended non-owned coverage —	Products and completed operations
	vehicles furnished or available for	Insured contract defined/contractual
Conditions	regular use	liability
Selected endorsements	Miscellaneous type vehicle	Pollution liability coverage form
Special provisions — Oregon	Joint ownership coverage	Commercial crime
Limited fungi, wet or dry rot, or bacteria coverage	Commercial auto	General definitions
Permitted incidental occupancies —	Commercial auto coverage forms	Burglary
residence premises — Oregon	Business auto	Theft
Home day care — Oregon	Garage	Robbery
Business pursuits	Business auto physical damage	Crime coverage forms
Watercraft	Motor carrier	Commercial crime coverage forms
Personal injury	Coverage form sections	(discovery/loss sustained) Government crime coverage forms
Identify theft	Covered autos	(discovery/loss sustained)
Auto Insurance 14%	Liability coverage	Coverages
Laws	Garagekeepers coverage	Employee theft
Oregon Motor Vehicle Financial	Trailer interchange coverage	Forgery or alteration
Responsibility Law	· · ·	Inside the premises — theft of money
Required motor vehicle limits of liability (ORS 806.070, .075)	Physical damage coverage	and securities
Other ways to prove responsibility	Exclusions	Inside the premises — robbery or safe
(ORS 806.011, .060, .080)	Conditions	burglary of other property Outside the premises
Personal injury protection (ORS	Definitions	•
742.518544)	Selected endorsements	Computer fraud
Medical	Lessor — additional insured and loss	Funds transfer fraud
Loss of income	payee Mobile equipment	Money orders and counterfeit money
Funeral	Auto medical payments	Other crime coverages
Essential services	coverage/personal injury protection	Extortion — commercial entities
Exclusions from coverage	Drive other car coverage	Guests' property
Arbitration	Individual named insured	Identify theft/data breach
Day Care	Suspension of coverage	Farm coverage
Uninsured/underinsured motorist (ORS	Commercial carrier regulations	Farm liability coverage form ('06)
742.500510)	The Motor Carrier Act of 1980	Coverage H — Bodily injury and
Definitions Partitions	Endorsement for motor carrier	property damage liability Coverage I — Personal and advertising
Bodily injury	policies of insurance for public	injury liability
Property damage	liability (MCS-90)	Coverage J — Medical payments
Required limits	Commercial Package Policy (CPP) 10%	Definitions
Aftermarket Crash Parts Act (ORS 746.287, .289, .292)	Components of a commercial policy	Exclusions
Credit History (ORS 746.661 (6))	Common policy declarations	Limits
Total Loss (ORS 742.554, 801.527,	Common policy conditions	Additional coverages
819.014), (OAR 836.080.0240) - GINA IS	Interline endorsements	Businessowners Policy 10%
NOT SURE IF THIS IS RELEVANT FOR A	One or more coverage parts	Characteristics and purpose
PRODUCER	Commercial general liability	Businessowners Section II – Liability
Personal auto policy	Commercial general liability coverage	Coverages
Definitions	forms Bodily injury and property damage	
Liability coverage	liability	Exclusions
Bodily injury and property damage	Personal and advertising injury	Who is an insured
Supplementary payments	liability	Limits of insurance
Exclusions	Medical payments	General conditions
Medical payments coverage	Supplementary payments	Definitions
Coverage for damage to your auto	Who is an insured	Businessowners Section III — Common
Collision	Limits of insurance	Policy Conditions Selected endorsements
Other than collision (comprehensive)	Conditions	Hired auto and non-owned auto liability
Deductibles	Definitions	
Exclusions	Exclusions	Workers' compensation Insurance 13%
Rental Reimbursement	Occurrence versus claims-made	Workers' compensation laws
Duties after an accident or loss	Trigger	Type of law
General provisions	Retroactive date	Monopolistic versus competitive
Selected endorsements	Extended reporting periods — basic	Compulsory versus elective
Solocton chaorsoments	versus supplemental	Oregon Workers' Compensation Law

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(ORS Chapter 656) Exclusive remedy (ORS 656.018) Employment covered (required, voluntary, leased) (ORS 656.017, .023, .027-.041) Covered injuries (ORS 656.005(7)) Occupational disease (ORS 656.802-.804) Benefits provided (ORS 656.202, .204, .206, .208, .210, .211, .212, .214, .216, .245, .258) Workers' Compensation Handicapped Workers Program (ORS 656.628) Workers' compensation and employers liability insurance policy General section Part One — Workers' compensation insurance Part Two - Employers liability insurance Part Three — Other states insurance Part Four — Your duties if injury occurs Part Five - Premium Part Six — Conditions Selected endorsement Voluntary compensation **Premium computations** Job classification **Rates** Pavroll Adjustment upon audit Experience modification factor Premium discounts Other sources of coverage Oregon Workers' Compensation Fund Insurance Plan (ORS 656.730; OAR 836-043-0001-0091) Self-insured employers and employer groups (ORS 656.403, .407) Other Coverages and Options 8% Umbrella/excess liability policies Personal Commercial Specialty liability insurance Errors and omissions Directors and officers liability Fiduciary liability Liquor liability **Employment practices liability** Surplus lines (ORS Sec. 735.410, .415) Definitions and markets Licensing requirements Surety bonds Principal, obligee and surety Contract bonds

PRODUCERS EXAMINATION FOR PERSONAL LINES INSURANCE SERIES 12-14

100 questions - 2 hour time limit

Insurance Regulation 10%

Licensing

Purpose

Process (ORS 744.058, .059, .062)

Types of licensees

Producers (ORS 744.052, .053,

731.104)

Consultants (ORS 744.605, .609, .626;

OAR 836-071-0150)

Adjusters (ORS 744.531)

Nonresidents (ORS 744.063)

Temporary (ORS 744.073)

Maintenance and duration

Renewal and nonrenewal (ORS 744.072, .074) OAR 836-071-0146) Continuing education requirements

(ORS 744.072(4); OAR 836-071-0215 to 0250)

Reinstatement (ORS 744.018, .072(6))

Assumed business name (ORS

744.028(2),.068)

Change of address or telephone number (ORS 744.028(1), .068)

Reporting of actions (ORS 744.089)

Disciplinary actions

Cease and desist orders (ORS 731.252)

License probation, suspension,

revocation or refusal to issue or renew (ORS 744.074)

Civil penalty (ORS 731.988)

Criminal penalty (ORS 731.992)

State regulation

Director's enforcement authority (ORS 731.256)

Director's inquiries (ORS 731.296)

Company regulation

Producer appointment (ORS 744.078)

Termination of appointment (ORS

744.079, .081)

Unfair claim settlement practices (ORS 746.230; OAR 836-080-0205 to 0250)

Producer regulation

Producer regulation

Fiduciary and trust account responsibilities (ORS 744.083; OAR

836-074-0020 to 0050)

Place of business/records maintenance

(ORS 744.068)

Controlled business (ORS 746.065,

.160)

Commissions (ORS 744.076, .077; OAR

836-071-0269-0277)

Fees (ORS 744.076, .077; OAR 836-071-

0260 to 0277)

Unfair trade practices

Misrepresentation (ORS 746.075, .100) False advertising (ORS 746.110; OAR

836-080-0155)

Rebating (ORS 746.045)

Unfair discrimination (ORS 746.015; OAR 836-081-0005, 0010, 0020, 0030)

Illegal inducement (ORS 746.035)

Examination of records (ORS 744.068(2, 3))

Privacy of Consumer Information (ORS 746.600, .620, .630, .665; OAR 836-080-

0501 to 836-080-0551) Federal regulation

Fair Credit Reporting Act (15 USC 1681 to

Fraud and false statements including 1033 waiver (18 USC 1033, 1034)

General Insurance 10%

Concepts

Risk management key terms

Risl

Exposure

Hazard

Peril

Loss

Methods of handling risk

Avoidance

Retention

Sharing

Reduction

Transfer

Elements of insurable risks

Adverse selection

Law of large numbers

Reinsurance

Insurers

Types of insurers

Stock companies

Mutual companies

Fraternal benefit societies

Reciprocals

Lloyd's associations

Risk retention groups

Private versus government insurers

Admitted versus nonadmitted insurers

Domestic, foreign and alien insurers Financial status (independent rating

services)

Marketing (distribution) systems

Producers and general rules of agency

Insurer as principal

Producer/insurer relationship

Authority and powers of producer

Express

Implied

Apparent

Responsibilities to the applicant/insured

Contracts

Elements of a legal contract

Offer and acceptance

Consideration

Competent parties

Legal purpose

Distinct characteristics of an insurance contract

Contract of adhesion

Aleatory contract

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License and permit bonds

Judicial bonds

Personal contract	Exclusions	Broad
Unilateral contract	Endorsements	Special
Conditional contract	Common policy provisions	Property coverages
Legal interpretations affecting contracts	Insureds — named, first named and	Coverage A — Dwelling
Ambiguities	additional	Coverage B — Other structures
Reasonable expectations	Policy period	Coverage C — Personal property
Indemnity	Policy territory	Coverage D — Fair rental value
Utmost good faith	Cancellation and nonrenewal	Coverage E — Additional living expense
Representations/misrepresentations	Deductibles	Other coverages
Warranties	Other insurance	General exclusions
Concealment	Concurrent	Conditions
Fraud	Primary and excess	
	Limits of liability	Selected endorsements
Waiver and estoppel	Per occurrence (accident)	Special provisions — Oregon
Property and Casualty Insurance Basics 26%	Per person	Automatic increase in insurance
Principles and concepts	Aggregate—general versus products—	Broad theft coverage
Insurable interest	completed	Dwelling under construction
Underwriting	operations	Personal liability supplement
Function	Split	Homeowners Policy 19%
Loss ratio	Combined single	Coverage forms
Rates	Policy limits	HO-2 through HO-6
Types	Restoration/nonreduction of limits	HO-8
Loss costs	Coinsurance	Definitions
Components	Vacancy or unoccupancy	Section I — Property coverages
Hazards	Named insured provisions	Coverage A — Dwelling
Physical	Duties after loss	Coverage B — Other structures
Moral	Assignment	Coverage C — Personal property
Morale	Abandonment	Coverage D — Loss of use
Negligence	Insurer provisions	Additional coverages
Elements of a negligent act	Liberalization	Section II — Liability coverages
Defenses against negligence	Subrogation	Coverage E — Personal liability
Damages	Salvage	Coverage F — Medical payments to others
Compensatory — economic versus non-	Claim settlement options	Additional coverages
economic	Duty to defend	Perils insured against
Punitive	Third-party provisions	Exclusions
Absolute liability	Standard mortgage clause	Conditions
Strict liability	3 3	Selected endorsements
Vicarious liability	Loss payable clause	
Causes of loss (perils)	No benefit to the bailee Oregon laws, regulations and required	Special provisions — Oregon Limited fungi, wet or dry rot, or bacteria
Named perils versus special (open) perils	provisions	coverage
Direct loss	Oregon Insurance Guaranty Association	Earthquake
Consequential or indirect loss	(ORS 734.510710)	Scheduled personal property
Blanket, specific insurance, and margin	Cancellation and nonrenewal	Personal property replacement cost
clause	Property (ORS 742.224, 746.686-687)	Permitted incidental occupancies —
Basic types of construction	Automobile (ORS 742.560572)	residence premises — Oregon
Loss valuation	Binders (ORS 742.043)	Home day care — Oregon
Actual cash value	Rates (ORS 737.025, .310; OAR 836-010- 0011)	Business pursuits
Replacement cost	Policy forms (ORS 742.003, .005)	Watercraft
Functional replacement cost	Suit against insurer (ORS 742.240)	Personal injury
Market value	Concealment, misrepresentation or fraud	Identify theft
Agreed value	(ORS 742.013, .208, .562(1)(b), .702(1)(b);	Auto Insurance 16%
Stated amount	746.075, .100, .110)	Laws
Valued policy	Unfair discrimination (ORS 746.015,.018,	Oregon Motor Vehicle Financial
Policy structure	.240) Federal Terrorism Insurance Program (15	Responsibility Law
Declarations	USC 6701; Public Law 109-144, 110-160)	Required motor vehicle limits of liability (ORS 806.070, .075)
Definitions	Dwelling Policy 13%	Other ways to prove responsibility
Insuring agreement or clause	Characteristics and purpose	(ORS 806.011, .060, .080)
Additional/supplementary coverage	Coverage forms — Perils insured against	Personal injury protection (ORS 742.518544)
supplementary coverage		.044)

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Conditions

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Medical

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Basic — Oregon

Loss of income	PRODUCERS EXAMINATION FOR SURPLUS	Avoidance
Funeral	LINES INSURANCE	Retention
Essential services	SERIES 12-05	Sharing
Exclusions from coverage	50 marking 1 hours time limit	Reduction
Arbitration	50 questions - 1 hour time limit	Transfer
Day Care	Incurance Regulation 12%	Elements of insurable risks
Uninsured/underinsured motorist (ORS	Insurance Regulation 12%	Adverse selection
742.500510)	Licensing regulation for surplus lines	
Definitions	Purpose (ORS 735.400)	Law of large numbers
Bodily injury	Definitions (ORS 731.066, .144, 744.05)	Reinsurance
Property damage	Types of licensees	Insurers
Required limits	Individuals (ORS 735.450(1), 744.053)	Types of insurers
Aftermarket Crash Parts Act (ORS	Business entity (ORS 731.116)	Stock companies
746.287, .289, .292)	Nonresident (ORS 731.116)	Mutual companies
Credit History (ORS 746.661)	744.063)	Fraternal benefit societies
Total Loss (ORS 742.554, 801.527,	Licensing requirements (ORS	Self insurers
819.014), (OAR 836.080.0240)	735.450(1,2), .455; OAR 836-	Surplus lines
Personal auto policy	071-0500)	Private versus government
Definitions	Current license	insurers
Liability coverage	Prior experience	Admitted versus nonadmitted insurers
Bodily injury and property damage	Maintenance and duration	Domestic, foreign and alien
Supplementary payments	Renewal (ORS 744.072)	insurers
Exclusions	Change of address (ORS 744.068(4))	Financial status (independent
Medical payments coverage	Assumed business names (ORS	rating services)
Coverage for damage to your auto	744.068(1)) Continuing education requirements	Marketing (distribution) systems
Collision	(ORS 744.072(4,5))	Producers and general rules of agency
Other than collision (comprehensive)	Disciplinary actions	Insurer as principal
Deductibles	Hearings (ORS 731.240)	Producer/insurer relationship
Exclusions	Cease and desist order (ORS	Authority and powers of producer
Rental Reimbursement	731.248, .252)	Express
Duties after an accident or loss	Suspension, revocation, or refusal to renew (ORS 735.480, 744.074)	Implied
General provisions	Penalties (ORS 735.485, .490)	Apparent
Selected endorsements	Reinstatement (ORS 744.072(6))	Responsibilities to the
Amendment of policy provisions —		applicant/insured
Oregon	State regulation Director's general duties and powers	Contracts
Towing and labor costs	(ORS 731.236, 735.420, .475)	Elements of a legal contract
Extended non-owned coverage —	Unfair trade practices	Offer and acceptance
vehicles furnished or available for	Misrepresentation (ORS 746.075,	Consideration
regular use	.100)	Competent parties
Miscellaneous type vehicle	False advertising (ORS 746.110;	Legal purpose
Joint ownership coverage	OAR 836-080-0155)	Distinct characteristics of an
Other Coverages and Options 6%	Rebating (ORS 746.045)	insurance contract
Umbrella/excess liability policies	Unfair discrimination (ORS 746.015;	Contract of adhesion
Personal	OAR 836-081-0005, 0010, 0020,	Aleatory contract
National Flood Insurance Program	0030)	Personal contract
Write your own versus government	IIIegal inducement (ORS 746.035)	Unilateral contract
Eligibility	Suitability (OAR 836-080-0001-0043,	Conditional contract
Coverage	836-080-0090)	Legal interpretations affecting contracts
Limits	Examination of records (ORS 744.068(2, 3))	Ambiguities in a contract of
Deductibles	Privacy of Consumer Information (ORS	adhesion
Other policies	746.620, .630, .665)	Reasonable expectations
Boatowners	General Insurance 8%	Indemnity
Difference in conditions	Concepts	Utmost good faith
Recreational vehicles	Risk management key terms	Representations/misrepresentations
Residual markets	Risk	Warranties
Oregon FAIR Plan Association (ORS	Exposure	Concealment
735.005, .015, .045)	Hazard	Fraud
•	Peril	
	Loss	Waiver and estoppel Surplus Lines Markets and Practices 80%
	Methods of handling risk	United States nonadmitted market
	INCHEST OF TRUITMENT LINE	OTHER MALES HUNGUILLIEU WALKEL

Insurance exchanges (ORS 735.415) Foreign nonadmitted market (ORS 735.415)

Alien insurers

London market (ORS Sec. 735.415) Underwriters (ORS Sec. 735.415) Other alien markets (ORS Sec. 735.415)

Alternative markets

Purchasing groups (ORS 735.410, .415, .470)

Eligible surplus lines insurers

Requirements (ORS 735.410, .415, .470)
Ineligibility of Surplus Lines
Insurers (ORS 735.420)
Service of process (ORS 735.425, .485, .490)

Financial Integrity (ORS 735.415)

Surplus lines coverages

Characteristics and uses Types of coverages available (ORS Sec. 731.144: 735.410)

Requirements for placement of surplus lines insurance

Diligent search (ORS 735.410, .425)

Statements (ORS 735.425, .435)

Notice to insured (ORS 735.435) Oregon Insurance Guaranty Association (ORS 734.435, .510-.710) Evidence of insurance (ORS 735.435)

Binding authority (ORS 735.435)

Records of licensee

Content of records (ORS 735.460) Record Maintenance (ORS 735.460)

Reporting (ORS 735.425, .465)

Surplus lines tax (ORS 735.470, .475)

Amount (ORS Sec. 735.470) Collection (ORS Sec. 735.470, .475)

Remittance (ORS Sec. 735.470) Nonadmitted and Reinsurance Reform Act (NRRA) of 2010

Purpose

Independently procured insurance Suspension, revocation, or refusal to renew (ORS 735.480) Function of the Surplus Line Association (ORS 735.430, .455)

ADJUSTERS EXAMINATION FOR HEALTH INSURANCE SERIES 12-06

100 questions - 2 hour time limit

Insurance Regulation 10%

Licensing requirements (ORS 744.505)
Licensing exceptions (ORS 744.515)
Qualifications (ORS 744.002, .525)
Types of licenses

General lines adjuster (ORS 744.531) Nonresident adjuster (ORS 744.528, .538)

Temporary adjuster permit (ORS 744.555)

Maintenance and duration

Director's general duties and powers (ORS 731.236)

Renewal (ORS 744.008, .009(1);

OAR 836-071-0130)

Expiration (ORS 744.007)

Nonrenewal (ORS 744.009(2)) Change of address or telephone number (ORS 744.028(1)) Notification of change, deletion or addition of an assumed business name (ORS 744.028(2))

Disciplinary actions

Cease and desist orders (ORS 731.252)

Suspension, revocation, and nonrenewal (ORS 744.013)

Probation (ORS 744.014)

Civil penalty (ORS 731.988)

Criminal penalty (ORS 731.992)

Claim settlement laws and regulations

Unfair claim practices (ORS 746.230; OAR 836-080-0205) Misrepresentation and other

prohibited claim practices (OAR 836-080-0220)

Required claim communications practices (OAR 836-080-0225)

Standard for prompt claim investigation (OAR 836-080-0230)

Standard for prompt and fair settlements (OAR 836-080-0235) Adjustment of claims under policy issued by unauthorized insurer (ORS 744.541)

Federal regulation

Fair Credit Reporting Act (15 USC 1681-1681d) Fraud and false statements (18 USC 1033, 1034)

Health Insurance Basics 17%

Definition of potential claims

Accidental injury

Sickness

Principal types of claims and benefits

Loss of income from disability

Medical expense

Dental expense

Long-term care expense

Classes of health insurance policies

Individual versus group

Private versus government

TRICARE

Limited versus comprehensive

Limited policies

Limited benefits and amounts Required notice to insured Types of limited policies

Accident-only

Specified (dread) disease

Hospital indemnity (income)

Credit disability

Blanket insurance (teams,

passengers, other)

Prescription drugs

Vision care

Common exclusions from coverage Considerations in replacing health insurance (ORS 743.766 (2, 3))

Pre-existing conditions

Benefits, limitations and exclusions

Health insurance claims

Insurer's investigation/verification of loss

Insurer's payment of claim (ORS 743.432, .435)

Individual Health Insurance Policy General Provisions 13%

Uniform required provisions

Incontestability (ORS 743.414, .472)

Grace period (ORS 743.417)

Reinstatement (ORS 743.420)

Claim procedures (ORS 743.423-.435)

Uniform optional provisions

Change of occupation (ORS 743.450) Misstatement of age (ORS 743.453)

Other general provisions

Right to examine (free look) (ORS 743.492)

Insuring clause (ORS 743.405)

Consideration clause

Entire contract; changes (ORS 743.411)

Physical examinations and autopsy

(ORS 743.411, .438)

Legal actions (ORS 743.441)

Change of beneficiary (ORS 743.444)

Unpaid premium (ORS 743.468) Conformity with state statutes (ORS 743.474)

Illegal occupation (ORS 743.477) Renewability clause (ORS 743.495, .498, .766(5))

Noncancelable

Guaranteed renewable

Conditionally renewable

Renewable at option of insurer

Nonrenewable (cancelable, term)

Disability Income and Related Insurance 10%

Qualifying for disability benefits

Inability to perform duties

Own occupation

Any occupation

Loss of income (income replacement contracts)

Presumptive disability

29

Requirement to be under physician care

Individual disability income insurance



Basic total disability plan	Major medical insurance (indemnity	Portability
Income benefits (monthly indemnity)	plans) Characteristics	Group Health Insurance 12%
Elimination and benefit periods	Common limitations	Characteristics of group insurance
•		Group contract
Waiver of premium feature	Exclusions from coverage Provisions affecting cost to	Certificate of coverage
Coordination with social insurance and workers compensation benefits	insured	Experience rating versus community
Additional monthly benefit (AMB)	Health maintenance organizations	rating
Social insurance supplement (SIS)	(HMOs)	Types of eligible groups
Occupational versus	General characteristics	Employment-related groups
nonoccupational coverage	Preventive care services Primary care physician versus	Individual employer groups Multiple-Employer Trusts (METs)
At-work benefits	referral	or Welfare
Partial disability benefit	(specialty) physician	Arrangements (MEWAs)
Residual disability benefit	Emergency care	Self-Funded groups
Other provisions affecting income	Hospital services	Associations (alumni, professional,
benefits Cost of living adjustment (COLA)	Other basic services	other)
rider	Preferred provider organizations	Marketing considerations
Future increase option (FIO) rider	(PPOs)	Advertising
Relation of earnings to insurance	General characteristics	Regulatory jurisdiction/place of delivery
(ORS 743.465)	Open panel or closed panel	Employer group health insurance
Other cash benefits Accidental death and	Types of parties to the provider	
dismemberment	contract	Insurer underwriting criteria
Rehabilitation benefit	Point-of-service (POS) plans	Characteristics of group
Medical reimbursement benefit	Nature and purpose	Plan design factors
(nondisabling injury)	Out-of-network provider access	Persistency factors
Refund provisions	(open-ended HMO)	Administrative capability
Return of premium	PCP referral (gatekeeper PPO)	Eligibility for insurance
Cash surrender value	Indemnity plan features Cost containment in health care	Employee eligibility
Exclusions Exclusions	delivery	Dependent eligibility
Unique aspects of individual disability	Cost-saving services	Coordination of benefits provision
underwriting	Preventive care	(OAR 836-020-0770-0806)
Occupational considerations	Hospital outpatient benefits	Change of insurance companies or loss of coverage
Benefit limits	Alternatives to hospital services	No-loss no-gain
Policy issuance alternatives	Utilization management	Events that terminate coverage
Group disability income insurance	Prospective review	Extension of benefits
Short-term disability (STD)	Concurrent review (case	Continuation of coverage under
Long-term disability (LTD)	management)	COBRA and
Business disability insurance	Pre-certification	Oregon rules (ORS 743.610;
Key employee (partner) disability	Oregon requirements (individual and	OAR 836-052-0860)
income	group)	Conversion rights (ORS 743.600-
Disability buy-sell policy	Eligibility requirements Newborn child coverage (ORS	.602)
Social Security disability	743A.090)	Small employer medical plans Definition of small employer (ORS
Qualification for disability benefits	Dependent child age limit (ORS	743.730)
Definition of disability	743.405(3)) Coverage for adopted children	Basic coverage (ORS 743.730(4),
Waiting period	(ORS 743A.090)	.736) Availability of coverage (ORS
Disability income benefits	Benefit offers	743.752)
Workers compensation	Alcoholism treatment (ORS	Renewability of coverage (ORS
Eligibility	743A.160)	743.737(5))
Medical Plans 10%	HIPAA (Health Insurance Portability and Accountability Act) requirements	Pre-existing conditions (ORS
Medical plan concepts	Eligibility	743.730(27), .737(1-3), .754)
Fee-for-service basis versus prepaid	Guaranteed issue	Participation requirements (ORS 743.737(7))
basis		***
Benefit schedule versus usual/reasonable/customary	Pre-existing conditions	Open enrollment Dental Insurance 5%
charges	Creditable coverage	
Any provider versus limited choice of	Renewability Health Savings Accounts (HSAs) and	Categories of dental treatment
providers	Health Reimbursement Accounts	Diagnostic and preventive
Insureds versus subscribers/participants	(HRAs)	Restorative
Substitution of partitorparits	Definition	Oral surgery

Deductibles and cost sharing

Types of providers and plans

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Contribution limits

Definition

Eligibility

Endodontics

Periodontics

Orbedontics Indomnity plans Choice of providers Scheduled versa mancheduled plans Benefit categories Diagnostic/preventive services Busic ser	Prosthodontics	Buyer's guide (ORS 743.685(6))	Disability income insurance
Choice of providers Choice of providers Scheduled versus norscheduled plans Benefit catopries Diagnostic/preventive services Basic services Major services Major services Deductibles and coinsurance Exclusions Limitations Employer group dental expense Integrated deductibles versus standards per provisions Integrated deductibles versus stand	Orthodontics		Medical expense insurance
Check of provisors Scheduled versus nonscheduled plans Benefit categories Benefit categories Basic services Basic services Basic services Deductibles and coinsurance Exclusions Limitations Employer group dental expenses Imported deductibles versus stand- alone plans Insurance for Senior Citizens and Special Needs Individuals 109 Medical care Nature, financing and administration Part A – Hospital Insurance Individuals 109 Medical care Nature, financing and administration Part A – Hospital Insurance Individual digibility requirements Enrollment Coverages and cost-sharing amounts Part B – Medical insurance Individual digibility requirements Exclusions Claims terminology and other key terms Part C – Medicare Advantage Part D – Prescription frug Insurance Medicare supplements Purpose (OAR 836-052-0133) Additional benefits Coverages and cost-sharing amounts Coverages and cost-sharing amounts Exclusions Claims terminology and other key terms Part C – Medicare Advantage Part D – Prescription frug Insurance Medicare supplements Purpose (OAR 836-052-0133) Additional benefits Corpon regulations and required provisions Core benefits (OAR 836-052-0133) Additional benefits Orgon regulations and required provisions Standardized Medicare supplement plans Core benefits (OAR 836-052-0133) Additional benefits Orgon regulations and required provisions Standardized Medicare supplement plans Core benefits (OAR 836-052-0133) Additional benefits Orgon regulations and required provisions Standardized Medicare supplement plans Standardized Medicare supplement plans Core benefits (OAR 836-052-0133) Additional benefits Orgon regulations and required provisions Standardized Medicare supplement plans Core benefits (OAR 836-052-0133) Additional benefits Orgon regulations and required provisions Core benefits (OAR 836-052-0133) Additional benefits Orgon regulations and required provisions Standardized Medicare supplement plans Core benefits (OAR 836-052-0133) Additional benefits Orgon regulations and required provisions Standardized Medicare	Indemnity plans	•	Long-term care insurance
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Basic services Basic	Scheduled versus nonscheduled plans		Disability income (STD, LTD)
Basic services Major services Doductibles and coinsurance Exclusions Employer group dental expense Integrated deductibles weran stand- alone plans Almimizing adverse selection Insurance for Scholor Utzers and Special Nature, financing and administration Part A.—Hospital Insurance Individual eligibility requirements Enrollment Coverages and cost-sharing amounts Part B.—Modical insurance Individual eligibility requirements Enrollment Coverages and cost-sharing amounts Part B.—Modical insurance Individual eligibility requirements Enrollment Coverages and cost-sharing amounts Part B.—Modical insurance Individual eligibility requirements Enrollment Coverages and cost-sharing amounts Exclusions Claims terminology and other key terms Exclusions Claims terminology and other key terms Part C.—Modicare Advantage Part D.—Prescription Drug Insurance Medicare supplement Part S.—Modical Insurance Individual eligibility requirements Exclusions Claims terminology and other key terms Solve 652-0760 Advertisions Claims terminology and other key terms Coverages and cost-sharing amounts Exclusions Part C.—Modicare Advantage Part D.—Prescription Drug Insurance Medicare supplement Part S.—Modical Insurance Individual eligibility requirements Enrollment Coverages and cost-sharing amounts Exclusions Part C.—Modicare Advantage Part D.—Prescription Drug Insurance Medicares (Cost Solve) Gould trave (Plans) Modition and required provisions Propose (OAR 836-052-0133) Additional benefits Oregon regulations and required provisions Standards for marketing (OAR 836-052-0133) Additional benefits Oregon regulations and required provisions Standards for marketing (OAR 836-052-0133) Additional benefits Oregon feed (OAR 836-052-0134) Appropriateness of recommended purchase and oxide (OAR 836-052-0133) Additional benefits Oregon feed (OAR 836-052-01	Benefit categories	Employer group health plans	Benefits subject to FICA
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743.686) Prohibited provisions Replacement (ORS 743.013; Oregon Medical Insurance Pool OAR 836-052-0165, 0190) (ORS 735.600650) Atherosclerosis O52-0165, 0190) Coverages and limits (ORS 735.625) Required disclosure provisions (ORS 743.685; Exclusions OAR 836-052-0160) Deductibles and coinsurance Outline of coverage (ORS 743.685(2); Federal Tax Considerations for Health Insurance 3% Prohibited provisions Tachycardia Atherosclerosis Coronary thrombosis Medical tests Laboratory Radiography (X-ray) Magnetic resonance imaging (MRI)		lapse	•
OAR 836-052-0165, 0190) Pre-existing conditions (OAR 836-052-0165, 0190) Required disclosure provisions (ORS 743.685; OAR 836-052-0160) Outline of coverage (ORS 743.685(2); OAR 836-052-0160) Outline of coverage (ORS 743.685(2); OAR 836-052-0160) Or the disclosure provisions Coverages and limits (ORS 735.625) Exclusions Deductibles and coinsurance Pool Atherosclerosis Coronary thrombosis Medical tests Laboratory Radiography (X-ray) Magnetic resonance imaging (MRI) COAT		Prohibited provisions	
Pre-existing conditions (OAR 836- 052-0165, 0190) Required disclosure provisions (ORS 743.685; OAR 836-052-0160) Outline of coverage (ORS 743.685(2); Coverages and limits (ORS 735.625) Exclusions Deductibles and coinsurance Federal Tax Considerations for Health Insurance 3% Coronary thrombosis Medical tests Laboratory Radiography (X-ray) Magnetic resonance imaging (MRI) Computerized tomography (CT or	Replacement (ORS 743.013;	Oregon Medical Insurance Pool	•
052-0165, 0190) Required disclosure provisions (ORS 743.685; OAR 836-052-0160) Outline of coverage (ORS 743.685(2); Deductibles and coinsurance Federal Tax Considerations for Health Insurance 3% Medical tests Laboratory Radiography (X-ray) Magnetic resonance imaging (MRI) Computerized tomography (CT or		(ORS 735.600650)	
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(ORS 743.685; Exclusions OAR 836-052-0160) Deductibles and coinsurance Radiography (X-ray) Outline of coverage (ORS Federal Tax Considerations for Health Magnetic resonance imaging (MRI) (Computerized tomography (CT or		Coverages and limits (ORS 735.625)	
Outline of coverage (ORS 743.685(2); Federal Tax Considerations for Health Computerized tomography (CT or CAT)		Exclusions	•
743.685(2); Computerized tomography (CT or	•		
CAT			
OAK 050-002-0100, 0190) Personany-owned nearth insurance			
	OAK 630-032-0100, 0190)	r er sonany-owned nearth modelance	

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Electromyography (EMG)
Nerve conduction studies
Myelography
Arthroscopy
Electrocardiogram (EKG or ECG)

Electroencephalography (EEG)

ADJUSTERS EXAMINATION FOR GENERAL LINES INSURANCE SERIES 12-07

150 questions - 2 hours and 40 minute time limit

Insurance Regulation 10%

Licensing requirements (ORS 744.505)

Licensing exceptions (ORS 744.515)

Qualifications (ORS 744.002, .525)

Types of licensees

General lines adjuster (ORS 744.531) Nonresident adjuster (ORS 744.528, .538)

Temporary adjuster permit (ORS 744.555)

Maintenance and duration

Renewal (ORS 744.008, .009(1))

Expiration (ORS 744.007)

Nonrenewal (ORS 744.009(2))

Notification of change, deletion, or addition of an assumed business name (ORS 744.028(2)) Change of address or telephone

number (ORS 744.028(1))

Disciplinary actions

Cease and desist orders (ORS 731.252)

License probation, suspension, revocation or refusal to issue or renew (ORS 744.013, .014)

Civil penalty (ORS 731.988)

Criminal penalty (ORS 731.992)

Claim settlement laws and regulations

Director's enforcement authority (ORS 731.256)

Director's inquiries (ORS 731.296) Unfair claim settlement practices (ORS 746.230; OAR 836-080-0205 to 0250) Misrepresentation and other prohibited

claim practices (OAR 836-080-0220) Required claim communications practices (OAR 836-080-0225)

Standard for prompt claim investigation (OAR 836-080-0230)

Standard for prompt and fair settlements General (OAR 836-080-

0235) Standard for auto total loss (OAR 836-080-0240)

Adjustment of claims under policy issued by unauthorized insurer (ORS 744.541)

Regulation for automobile insurance claims

Designation of repair shop prohibited (ORS 746.280, .290)

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Proof and amount of loss determination (ORS 746.295)

Liability for damages; attorney fees (ORS 746.300)

Federal regulation

Fair Credit Reporting Act (15 USC 1681 to 1681d)

Fraud and false statements including 1033 waiver (18 USC 1033, 1034)

Insurance Basics 14%

Contracts

Elements of a legal contract

Offer and acceptance

Consideration

Competent parties

Legal purpose

Distinct characteristics of an insurance contract

Contract of adhesion

Aleatory contract

Personal contract

Unilateral contract

Conditional contract

Legal interpretations affecting contracts

Ambiguities

Reasonable expectations

Indemnity

Utmost good faith

Representations/misrepresentations

Warranties Concealment

Fraud

Waiver and estoppel

Principles and concepts

Insurable interest

Hazard

Physical

Moral

Morale

Negligence

Elements of a negligent act

Defenses against negligence

Damages

Compensatory - economic versus non-

economic Punitive

Absolute liability

Strict liability

Vicarious liability

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Causes of loss (perils)

Named perils versus special (open) perils

Direct loss

Consequential or indirect loss

Blanket, specific insurance, and margin clause

Basic types of construction

Loss valuation

Actual cash value

Replacement cost

Functional replacement cost

Market value

Agreed value

Stated amount

Valued policy

Policy structure

Declarations

Definitions

Insuring agreement or clause

Additional/supplementary coverage

Conditions

Exclusions

Endorsements

Common policy provisions

Insureds - named, first named and

additional Policy period

Policy territory

Cancellation and nonrenewal

Deductibles

Other insurance

Concurrent

Primary and excess

Pro rata

Contribution by equal shares

Limits of liability

Per occurrence (accident)

Per person

Aggregate — general versus products —

completed operations

Split

Combined single

Policy limits

Restoration/nonreduction of limits

Coinsurance

Vacancy or unoccupancy

Assignment

Insurer provisions

Liberalization

Duty to defend

Third-party provisions

Standard mortgage clause

Loss payable clause

No benefit to the bailee

Oregon laws, regulations and required provisions

Oregon Insurance Guaranty Association (ORS 734.510 to .710)

Cancellation and nonrenewal

Commercial liability (ORS 742.700 to

Property (ORS 742.224, 746.686-687)

Automobile (742.560-.572)

Suit against insurer (ORS 742.240)

Concealment, misrepresentation or fraud (ORS 742.013, .208, .562(1)(b),

.702(1)(b); 746.075, .100, .110) Adjusting Losses 23%

Role of the adjuster

Duties and responsibilities

Staff and independent adjuster versus

public adjuster

Relationship to legal profession

Claim reporting

Claim investigation	Coverage D — Fair rental value	Day Care
Claim file documentation of events	Coverage E — Additional living expense	Uninsured/underinsured motorist (ORS
Types of reports	Other coverages	742.500510) Definitions
Initial or first field	General exclusions	Bodily injury
Interim or status	Conditions	
Full formal	Selected endorsements	Property damage
Property losses	Special provisions	Required limits Aftermarket Crash Parts Act (ORS
Duties of insured after a loss	Automatic increase in insurance	746.287, .289, .292)
Notice to insurer	Broad theft coverage	Total Loss (ORS 742.554, 801.527,
Minimizing the loss	Dwelling under construction	819.014), (OAR 836.080.0240)
Proof of loss	Personal liability supplement	Personal auto policy
Special requirements	Homeowners Policy 9%	Definitions
Production of books and records	Coverage forms	Liability coverage
Abandonment	HO-2 through HO-6	Bodily injury and property damage
Determining value and loss	HO-8	Supplementary payments
Burden of proof of value and loss	Definitions	Exclusions
Estimates	Section I — Property coverages	Medical payments coverage
Depreciation	Coverage A — Dwelling	Coverage for damage to your auto
Salvage	Coverage B — Other structures	Collision
Claim settlement options	Coverage C — Personal property	Other than collision (comprehensive)
Payment and closure	Coverage D — Loss of use	Deductibles
Liability losses	Additional coverages	Exclusions
Investigation procedures	Section II — Liability coverages	Rental Reimbursement
Verify coverages	Coverage E — Personal liability	Duties after an accident or loss
Determine liability	Coverage F — Medical payments to	General provisions
· · · · · · · · · · · · · · · · · · ·	others	Selected endorsements
Gathering evidence	Additional coverages	Amendment of policy provisions
Physical evidence	Perils insured against	Towing and labor costs
Witness statements Determining value of intangible	Exclusions	Extended non-owned coverage —
damages	Conditions	vehicles furnished or available for
Coverage problems	Selected endorsements	regular use Miscellaneous type vehicle
Dealing with coverage disputes	Special provisions	Joint ownership coverage
Reservation of rights letter	Limited fungi, wet or dry rot, or	Commercial auto
Nonwaiver agreement	bacteria coverage	
Declaratory judgment action	Earthquake	Commercial auto coverage forms
Claims adjustment procedures	Scheduled personal property	Business auto
Settlement procedures	Personal property replacement cost	Garage
Advance payments	Permitted incidental occupancies —	Business auto physical damage
Draft authority	residence premises Home day care — Oregon	Motor carrier
Execution of releases	Business pursuits	Coverage form sections
Subrogation procedures	Watercraft	Covered autos
Alternative dispute resolution	Personal injury	Liability coverage
Appraisal	Identify theft	Garagekeepers coverage
Arbitration	Auto Insurance 14%	Trailer interchange coverage
Competitive estimates	Laws	Physical damage coverage
Mediation	Oregon Motor Vehicle Financial	Exclusions
Negotiation	Responsibility Law	Conditions
velling Policy 8%	Required motor vehicle limits of	Definitions
Characteristics and purpose	liability (ORS 806.070, .075) Other ways to prove responsibility	Selected endorsements
Coverage forms — Perils insured against	(ORS 806.011, .060, .080)	Deductible liability
Basic	Personal injury protection (ORS	Lessor — additional insured and loss
	742.518544)	payee Mobile equipment
Broad	Medical	Broad form products
Special	Loss of income	False pretense coverage
Property coverages	Funeral	Auto medical payments
Coverage A — Dwelling	Essential services	coverage/personal injury protection
Coverage B — Other structures	Exclusions from coverage	Drive other car coverage
Coverage C — Personal property	Arbitration	Hired autos specified as covered autos you own

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Individual named insured	Special	Coverage A — Dwellings
Employees as insureds	Selected endorsements	Coverage B — Other private
Pollution liability — broadened	Ordinance or law	structures
coverage	Spoilage	Coverage C — Household personal property
Suspension of coverage	Peak season limit of insurance	Coverage D — Loss of use
Commercial carrier regulations	Value reporting form	Coverage E — Scheduled personal
The Motor Carrier Act of 1980	Commercial crime	property
Endorsement for motor carrier	General definitions	Coverage F — Unscheduled farm
policies of insurance for public liability (MCS-90)	Burglary	personal property Coverage G — Other farm structures
Commercial Package Policy (CPP) 9%	Theft	
Components of a commercial policy		Farm liability coverage form Coverage H — Bodily injury and
Common policy declarations	Robbery	property damage liability
Common policy conditions	Crime coverage forms Commercial crime coverage forms	Coverage I — Personal and advertising
Interline endorsements	(discovery/loss sustained)	injury liability
One or more coverage parts	Government crime coverage forms	Coverage J — Medical payments
3 .	(discovery/loss sustained)	Mobile agricultural machinery and equipment coverage form
Commercial general liability Commercial general liability coverage	Coverages	Livestock coverage form
forms	Employee theft	Definitions
Bodily injury and property damage	Forgery or alteration	
liability	Inside the premises — theft of money	Causes of loss (basic, broad and special)
Personal and advertising injury liability	and securities Inside the premises — robbery or safe	Conditions
Medical payments	burglary of other property	Exclusions
Supplementary payments	Outside the premises	Limits
Who is an insured	Computer fraud	Additional coverages
	Funds transfer fraud	Businessowners Policy 7%
Limits of insurance	Money orders and counterfeit money	Characteristics and purpose
Conditions	Other crime coverages	Businessowners Section I — Property
Definitions	Extortion — commercial entities	Coverages
Exclusions	Lessees of safe deposit boxes	Exclusions
Occurrence versus claims-made	•	Limits
Trigger	Securities deposited with others	Deductibles
Retroactive date	Guests' property	Loss conditions
Extended reporting periods — basic	Safe depository	General conditions
versus supplemental Claim information	Identify theft/data breach	Optional coverages
	Commercial inland marine	Definitions
Premises and operations	Nationwide marine definition	Businessowners Section II — Liability
Products and completed operations Insured contract defined/contractual	Commercial inland marine conditions form	Coverages
liability	Inland marine coverage forms	Exclusions
Owners and contractors protective	Accounts receivable	Who is an insured
liability coverage form		
Pollution liability	Bailee's customer	Limits of insurance
Pollution liability coverage form	Commercial articles	General conditions
Pollution liability limited	Contractors equipment floater	Definitions
coverage form Pollution liability coverage	Electronic data processing	Businessowners Section III — Common Policy Conditions
extension endorsement	Equipment dealers	Selected endorsements
Commercial property	Installation floater	Hired auto and non-owned auto liability
Commercial property conditions form	Jewelers block	Protective safeguards
Coverage forms	Signs	Utility services — direct damage
Building and personal property	Valuable papers and records	Utility services — time element
Condominium association	Transportation coverages	
Condominium commercial unit-	Common carrier cargo liability	Workers' Compensation Insurance 2%
owners	Motor truck cargo forms	Workers' compensation laws
Builders risk	Transit coverage forms	Type of law
Business income	Equipment breakdown	Monopolistic versus competitive
Legal liability	Equipment breakdown protection	Compulsory versus elective
Extra expense	coverage form	Oregon Workers' Compensation Law
Causes of loss forms	Selected endorsement	(ORS Chapter 656)
Basic	Actual cash value	Exclusive remedy (ORS 656.018)
Broad	Farm coverage	Federal workers' compensation laws Federal Employers Liability Act
Diodd	Farm property coverage form	(FELA) (45 USC 51-60)

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U.S. Longshore and Harbor Workers' Compensation Act (33 USC 901-950) The Jones Act (46 USC 688)

Other sources of coverage

Oregon Workers' Compensation Fund Insurance Plan (ORS 656.730; OAR 836-043-0001-0091) Self-insured employers and employer groups (ORS 656.403, .407)

Other Coverages and Options 4%

Umbrella/excess liability policies

Personal Commercial

Specialty liability insurance

Errors and omissions

Directors and officers liability

Fiduciary liability

Liquor liability

Employment practices liability

Surplus lines (ORS Sec. 735.410, .415)

Definitions and markets Licensing requirements

Surety bonds

Principal, obligee and surety

Contract bonds

License and permit bonds

Judicial bonds

Aviation insurance

Aircraft hull

Aircraft liability

Ocean marine insurance

Major coverages

Hull insurance

Cargo insurance

Freight insurance

Protection and indemnity

National Flood Insurance Program

Write your own versus government

Eligibility

Coverage

Limits

Deductibles

Other policies

Boatowners

Difference in conditions

Recreational vehicles

Residual markets

Joint Underwriting Association (ORS 735.200-.260; 737.390) Oregon FAIR Plan Association (ORS 735.005, .015, .045)

CONSULTANTS EXAMINATION FOR LIFE INSURANCE SERIES 12-08

100 questions - 2 hour time limit

Insurance Regulation 15%

Licensing

Purpose

Process (ORS 744.058, .059, .062)

Types of licensees

Producers (ORS 744.052, .053,

731.104)

Consultants (ORS 744.605, .609, .626;

OAR 836-071-0150)

Adjusters (ORS 744.531)

Nonresidents (ORS 744.063)

Maintenance and duration

Renewal and nonrenewal (ORS 744.072, .074) OAR 836-071-0146)

Reinstatement (ORS 744.018, .072(6))

Assumed business name (ORS

744.028(2),.068)

Change of address or telephone

number (ORS 744.028(1), .068)

Reporting of actions (ORS 744.089)

Suitability (OAR 836-080-0090; OAR

836-080-0170 to 0190)

Replacement (OAR 836-080-0001 to 0043)

Disciplinary actions

Cease and desist orders (ORS 731.252)

License probation, suspension,

revocation or refusal to issue or renew (ORS 744.074)

Civil penalty (ORS 731.988)

Criminal penalty (ORS 731.992)

State regulation

Director's enforcement authority (ORS 731.256)

Director's inquiries (ORS 731.296)

Company regulation

Unfair claim settlement practices (ORS 746.230; OAR 836-080-0205 to 0250)

Unfair trade practices

Misrepresentation (ORS 746.075, .100)

False advertising (ORS 746.110; OAR

836-080-0155)

Rebating (ORS 746.045)

Unfair discrimination (ORS 746.015;

OAR 836-081-0005, 0010, 0020, 0030)

Illegal inducement (ORS 746.035)

Examination of records (ORS 744.068(2, 3))

Privacy of Consumer Information (ORS 746.600, .620, .630, .665; OAR 836-080-0501 to 836-080-0551)

Federal regulation

Fair Credit Reporting Act (15 USC 1681 to 1681d)

Fraud and false statements including 1033 waiver (18 USC 1033, 1034)

General Insurance 13%

Concepts

Risk management key terms

Risk

Exposure

Hazard

Peril

Loss

Methods of handling risk

Avoidance

Retention

Sharing

Reduction Transfer

Elements of insurable risks

Adverse selection

Law of large numbers

Reinsurance

Insurers

Types of insurers

Stock companies

Mutual companies

Fraternal benefit societies

Reciprocals

Lloyd's associations

Risk retention groups

Private versus government insurers

Admitted versus nonadmitted insurers

 $\label{eq:Domestic} \mbox{Domestic, for eign and alien insurers}$

Financial status (independent rating services)

Marketing (distribution) systems

Producers and general rules of agency

Insurer as principal

Producer/insurer relationship

Authority and powers of producer

Express

Implied

Apparent

Responsibilities to the applicant/insured

Contracts

Elements of a legal contract

Offer and acceptance

Consideration

Competent parties

Legal purpose

Distinct characteristics of an insurance

contract

Contract of adhesion

Aleatory contract

Personal contract

Unilateral contract Conditional contract

Legal interpretations affecting contracts

Ambiguities in a contract of adhesion

Reasonable expectations

Indemnity

Utmost good faith

Representations/misrepresentations

Warranties

Concealment

Fraud



Medical examinations and lab tests Waiver and estoppel Suicide exclusion (including HIV consent) (OAR 836-050-Life Insurance Basics 18% Medical examination; autopsy 0250) Insurable interest (ORS 743.024, .027, Prohibited provisions including backdating Selection criteria and unfair discrimination (ORS 743.225) (OAR 836-081-0005, 0010) Personal uses of life insurance **Beneficiaries** Sexual orientation prohibited (OAR 836-Survivor protection 050-0240) **Designation options** Medical and lifestyle questions (OAR 836-**Estate creation** Individuals 050-0245) Cash accumulation Classes Prohibited discrimination (ORS 746.015) Liquidity Estates Evidence of insurability (ORS 743.321) Minors Estate conservation Incontestability (ORS 743.315) Life settlements (ORS 744.318., .321, .323, **Trusts** Suitability in the sale of life insurance (OAR .326,.328; OAR 836-014-0200-0330) 836-080-0090) Succession Determining amount of personal life Life Insurance Policies 12% Revocable versus irrevocable Term life insurance Common disaster clause Human life value approach Level term Spendthrift clause Needs approach Annual renewable term Types of information gathered Settlement options Level premium term Determining lump-sum needs Cash payment Decreasing term Interest only Planning for income needs Whole life insurance Business uses of life insurance Fixed-period installments Continuous premium (straight life) Buy-sell funding Fixed-amount installments Limited payment Life income Key person (ORS 743.228) Single premium Single life **Executive bonuses** Flexible premium policies Deferred compensation funding Joint and survivor Adjustable life Nonforfeiture options (ORS 743.204 to Types of life insurance policies (ORS 731.102, .170) .210) Universal life Group and individual (ORS 731.150, Cash surrender value Specialized policies 743.303,) Extended term Joint life (first-to-die) Permanent, term, variable and annuities Reduced paid-up insurance (ORS 731.156, 743.245) Juvenile life Fixed versus variable life insurance and Policy loan and withdrawal options Survivorship Life annuities including regulation of variable Cash loans Group life insurance products (SEC, FINRA, and Oregon) (ORS Automatic premium loans 733.220) Characteristics of group plans Withdrawals or partial surrenders Licensee responsibilities Group underwriting requirements Solicitation and sales presentations (OAR Uses of dividends (ORS 743.183) Conversion to individual policy(ORS 743.333-836-051-0005-0020) Interest rate (ORS 743.187) Advertising (ORS 746.075, .110, .115) Incontestability (ORS 743.315) **Dividend options** Oregon Life and Health Insurance Evidence of Insurability (ORS 743.321) Cash payment Guaranty Association (ORS 734.750-.890) Mistatement of Age (ORS 743.324) Association (ORS 734.750-.890) Reduction of premium payments Payments under the policy (ORS 743.327) Accumulation at interest Illustrations (OAR 836-051-0500-0600) Termination of individual coverage (ORS One-year term option Policy summary 743.333) Paid-up additions Buyer's guide Continuing coverage (ORS 743.356) Life insurance policy cost comparison Disability riders Prohibited sales practices (ORS 743.348) methods Waiver of premium Policies issued to trustees of certain funds Replacement (ORS 746.085; OAR 836-080-(ORS 743.354) Waiver of cost of insurance 0001-to 0043) Credit life insurance (individual versus Use and disclosure of insurance Disability income benefit group) information (ORS 746.600 to .605, .610, Payor benefit life/disability (juvenile Life Insurance Policy Provisions, Options .615 to .630, .635 to .660; OAR 836-080insurance) and Riders 10% 0430)Accelerated (living) benefit provision/rider Standard provisions (ORS 743.154; OAR 836-051-0300-0380, Field underwriting Ownership 836-052-0646) Notice of information practices Qualifying events Assignment (ORS 743.043) **Application procedures** Entire contract (ORS 743.174) Disclosure Delivery Effect of benefit payment Modifications Policy review Right to examine (free look) Riders covering additional insureds Effective date of coverage Spouse/other-insured term rider Payment of premiums (ORS 743.162) Premium collection Children's term rider Grace period (ORS 743.165) Statement of good health Family term rider

Individual underwriting by the insurer

Information sources and regulation

Application (ORS 743.039, .318)

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743.180)

Exclusions

Reinstatement (ORS 743.171)

Incontestability (ORS 743.168, .315)

Misstatement of age and gender (ORS

Riders affecting the death benefit amount

Accidental death

Guaranteed insurability

36

Cost of living Return of premium

Annuities 18%

Annuity principles and concepts

Accumulation period versus annuity period

Owner, annuitant and beneficiary

Insurance aspects of annuities

Suitability in the sale of annuities (OAR 836-080-0090)

Immediate versus deferred annuities

Single premium immediate annuities (SPIAs)

Deferred annuities

Premium payment options

Nonforfeiture

Surrender charges

Death benefits

Annuity (benefit) payment options

Life contingency options

Pure life versus life with guaranteed

minimum

Single life versus multiple life

Annuities certain (types)

Annuity products

Fixed annuities

General account assets

Interest rate guarantees (minimum

versus current)

Level benefit payment amount

Equity indexed annuities

Market value adjusted annuities

Uses of annuities

Lump-sum settlements

Qualified retirement plans including group

versus individual annuities

Personal uses

Individual retirement annuities (IRAs)

Tax-deferred growth

Retirement income

Education funds

Living benefit riders

Federal Tax Considerations for Life **Insurance and Annuities 7%**

Taxation of personal life insurance

Amounts available to policyowner

Cash value increases

Dividends

Policy loans

Surrenders

Amounts received by beneficiary

General rule and exceptions

Settlement options

Values included in insured's estate

Modified endowment contracts (MECs)

Modified endowment versus life insurance

Seven-pay test

Distributions

Taxation of non-qualified annuities

Individually-owned

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Accumulation	phase	(tax	issues	related
	\			

to withdrawals)

Annuity phase and the exclusion ratio

Distributions at death

Corporate-owned

Taxation of individual retirement annuities(IRAs)

Traditional IRAs

Contributions and deductible amounts Premature distributions (including

taxation issues)

Annuity phase benefit payments

Amounts received by beneficiary

Roth IRAs

Contributions and limits

Distributions

Rollovers and transfers (IRAs and qualified plans) and suitability

Section 1035 exchanges and suitability

Qualified Plans 7%

General requirements

Federal tax considerations

Tax advantages for employers and employees

Taxation of distributions (age-related)

Plan types, characteristics and purchasers

Simplified employee pensions (SEPs)

Self-employed plans (HR 10 or Keogh plans)

Profit-sharing and 401(k) plans

SIMPLE plans

403(b) tax-sheltered annuities (TSAs)

Pension plans

Section 457 deferred compensation

Special rules for life insurance

Incidental limitation

Taxation of economic benefit

Taxation of life insurance distributions

CONSULTANTS EXAMINATION FOR HEALTH **INSURANCE SERIES 12-09**

100 questions - 2 hour time limit

Insurance Regulation 10%

Licensing

Purpose

Process (ORS 744.058, .059, .062)

Types of licensees

Producers (ORS 744.052, .053, 731.104)

Consultants (ORS 744.605, .609, .626; OAR 836-071-0150)

Adjusters (ORS 744.531)

Nonresidents (ORS 744.063)

Maintenance and duration

Renewal and nonrenewal (ORS 744.072. .074) OAR 836-071-0146)

Reinstatement (ORS 744.018, .072(6))

Assumed business name (ORS

744.028(2),.068)

Change of address or telephone number (ORS 744.028(1), .068)

Reporting of actions (ORS 744.089) Suitability (OAR 836-080-0090; OAR 836-080-0170 to 0190) Replacement (OAR 836-080-0001 to 0043)

Disciplinary actions

Cease and desist orders (ORS 731.252)

License probation, suspension,

revocation or refusal to issue or renew (ORS 744.074)

Civil penalty (ORS 731.988)

Criminal penalty (ORS 731.992)

State regulation

Director's enforcement authority (ORS 731.256)

Director's inquiries (ORS 731.296)

Company regulation

Unfair claim settlement practices (ORS 746.230; OAR 836-080-0205 to 0250)

Unfair trade practices

Misrepresentation (ORS 746.075, .100)

False advertising (ORS 746.110; OAR

836-080-0155)

Rebating (ORS 746.045)

Unfair discrimination (ORS 746.015; OAR

836-081-0005, 0010, 0020, 0030)

Illegal inducement (ORS 746.035)

Examination of records (ORS 744.068(2,

Privacy of Consumer Information (ORS 746.600, .620, .630, .665; OAR 836-080-

0501 to 836-080-0551)

Federal regulation Fair Credit Reporting Act (15 USC 1681 to

Fraud and false statements including 1033

waiver (18 USC 1033, 1034)

General Insurance 10%

Concepts

Risk management key terms

Risk

Exposure

Hazard

Peril

Loss Methods of handling risk

Avoidance

Retention

Sharing

Reduction Transfer

Elements of insurable risks

Adverse selection

Law of large numbers

Reinsurance

Insurers

Types of insurers

Stock companies Mutual companies

Fraternal benefit societies

Reciprocals

Lloyd's associations

Risk retention groups

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Private versus government insurers Small group and large group Income benefits (monthly indemnity) Admitted versus nonadmitted insurers Primary or supplemental Elimination and benefit periods Domestic, foreign and alien insurers Waiver of premium feature Policy exclusion provisions Financial status (independent rating Coordination with social insurance, workers Producer responsibilities services) compensation benefits and at-work benefits Marketing requirements Marketing (distribution) systems Additional monthly benefit (AMB) Advertising (OAR 836-020-0200-0305) Producers and general rules of agency Social insurance supplement (SIS) Oregon Life and Health Insurance Occupational versus nonoccupational Insurer as principal Guaranty Association (ORS 734.750-.890) coverage Producer/insurer relationship Sales presentations Partial disability benefit Authority and powers of producer Outline of coverage (OAR 836-020-0305) Residual disability benefit **Express** Summary benefits and coverage Sick leave **Implied** Field underwriting Vacation leave **Apparent** Nature and purpose Other provisions affecting income benefits Responsibilities to the applicant/insured Disclosure of information about individuals Cost of living adjustment (COLA) rider Contracts Application procedures Future increase option (FIO) rider Elements of a legal contract Requirements at delivery of policy Relation of earnings to insurance (ORS Offer and acceptance Common situations for errors/omissions 743.465) Consideration Individual underwriting on grandfathered Other cash benefits plans Accidental death and dismemberment Competent parties Pre-existing conditions Legal purpose Rehabilitation benefit Creditable coverage Distinct characteristics of an insurance Medical reimbursement Benefits, limitations and exclusions contract benefit(nondisabling injury) Contract of adhesion Producer liability for errors and omissions Exclusions as the policy lists Individual Health Insurance Policy General Unique aspects of individual disability Aleatory contract **Provisions 8%** underwriting Personal contract Uniform required provisions Occupational considerations Unilateral contract Incontestability (ORS 743.414, .472) Benefit limits Conditional contract Grace period (ORS 743.417) Policy issuance alternatives Legal interpretations affecting contracts Reinstatement (ORS 743.420) Group disability income insurance Ambiguities in a contract of adhesion **Uniform optional provisions** Short-term disability (STD) Reasonable expectations Change of occupation (ORS 743.450) Long-term disability (LTD) Indemnity Misstatement of age (ORS 743.453, .489) Unique aspects of group disability underwriting Utmost good faith Other general provisions Pre-existing conditions Representations/misrepresentations Right to examine (free look) (ORS 743.492) Waiting period Warranties Consideration clause Group total disability benefit Concealment Renewability clause (ORS 743.495, .498, Income benefits (monthly indemnity) Fraud .766(5)Elimination and benefit periods Waiver and estoppel Noncancelable Waiver of premium feature **Health Insurance 11%** Guaranteed renewable Coordination with social insurance, workers Types of products and benefits Conditionally renewable compensation benefits and at-work benefits Medical and surgical (ORS Renewable at option of insurer Additional monthly benefit (AMB) 743.730(18),(23)) Nonrenewable (cancelable, term) Social insurance supplement (SIS) Dental (ORS 743.730(18)(a)) Occupational versus nonoccupational Cancellation (ORS 743.472, .766(6)) Long-term care (ORS 743.730(18)(a)(F), coverage Disability Income and Related Insurance 7% 743.650(4), (5)) OAR 836-052-0516) Sick leave Qualifying for disability benefits Short-term care (ORS 743.652(5)) Vacation leave Medicare supplements (ORS 743.680, OAR Inability to perform duties Business disability insurance 836-052-0103) Own occupation Accident (ORS 743.730(b)(A)) Key employee (partner) disability income Any occupation Disability Disability buy-sell policy Loss of income (income replacement Student health (ORS 743.550) Social Security disability contracts) Blanket (ORS 743.534) Presumptive disability Qualification for disability benefits Vision Requirement to be under physician care Definition of disability Types of health insurance policies Individual disability income insurance Waiting period Unique aspects of individual disability Individual versus group Disability income benefits underwriting Private versus government Workers compensation

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TRICARE (ORS 743.730(b)(A)(E))

Limited versus comprehensive

On exchange/off exchange

Self insured versus fully insured

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Eligibility

Medical Plans 19%

Medical plan concepts

Fee-for-service basis versus prepaid basis

Occupational considerations

Basic total disability plan

Policy issuance alternatives and medical

Benefit limits

underwriting

Benefit schedule versus usual/reasonable/customary charges Any provider versus limited choice of providers Insureds versus subscribers/participants Deductibles and cost sharing Types of providers and plans Major medical insurance (indemnity plans) Characteristics and plan provisions Managed Care Preferred provider organizations (PPOs) General characteristics and plan provisions Open panel or closed panel Point-of-service (POS) Out-of-network provider access Primary Care Physician (PPO) Oregon requirements (individual and group) Eligibility requirements Newborn child coverage (ORS 743A.090) Dependent child age limit (ORS 743A.090) Coverage for adopted children (ORS 743A.090) Health Care Reform (Affordable Care Act) **Essential Health Benefits** Levels of Coverage Payment and Billing Internal Appeal and External Review Penalties and Fines Oregon's Health Insurance Exchange/Marketplace Definition Medicaid Eligibility **Benefits** Subsidies/Tax Credits HIPAA (Health Insurance Portability and Accountability Act) requirements Eligibility Guaranteed issue Renewability **Group Health Insurance 14%** Purpose of group insurance (ORS 743.731(1)-(8))Issuance of group contract (ORS 743.733) Provisions of coverage (ORS 743.734) Experience rating versus community rating Types of eligible groups Employment-related groups (ORS 743.733) Multiple-Employer Trusts (METs) or Welfare Arrangements (MEWAs) (ORS 750.301) Self-Funded groups Associations (alumni, professional, other) Marketing considerations **Advertising** Regulatory jurisdiction/place of delivery Employer group health insurance

Administrative capability Eligibility for insurance (ORS 743.754(4),(5)) Employee eligibility Dependent eligibility Coordination of benefits provision (OAR 836-020-0770-0806) Change of insurance companies or loss of coverage No-loss no-gain Events that terminate coverage Extension of benefits Continuation of coverage under COBRA and Oregon rules (ORS 743.610; OAR 836-052-0860) Conversion rights (ORS 743.600-.602) Small employer medical plans Definition of small employer (ORS 743.730) Requirements of small employer (ORS 743.737) Basic coverage (ORS 743.730(4), .736) Availability of coverage (ORS 743.752) Renewability of coverage (ORS 743.737(5)) Participation requirements (ORS 743.737(7)) Open enrollment Purchase policy through exchange/marketplace (ORS 743.733(b)) Small group tax credits **Dental Insurance 3%** Pediatric Care (Affordable Care Act) Family care Adult care Categories of dental treatment Diagnostic and preventive Restorative Oral surgery **Endodontics** Periodontics **Prosthodontics** Orthodontics Access to Dental Coverage Choice of providers Scheduled versus nonscheduled plans Employer group dental expense Integrated deductibles versus stand-alone Minimizing adverse selection Insurance for Senior Citizens and Special Needs Individuals 13% Part A - Hospital Insurance Enrollment Part B - Medical Insurance

Individual eligibility requirements

Nature, financing and administration

Individual eligibility requirements Coverages and cost-sharing amounts

Enrollment Coverages and cost-sharing amounts **Exclusions** Claims terminology and other key terms

Part C — Medicare Advantage

Persistency factors

Insurer underwriting criteria

Characteristics of group

Plan design factors

Part D — Prescription Drug Insurance

Medicare supplements

Purpose (OAR 836-052-0103)

Open enrollment (OAR 836-052-0138)

Standardized Medicare supplement plans

Core benefits (OAR 836-052-0133)

Additional benefits

Oregon regulations and required provisions Standards for marketing (OAR 836-052-

Advertising (ORS 743.687; OAR 836-052-

Appropriateness of recommended purchase and excessive insurance (OAR 836-052-0180)

Right to return (free look) (ORS 743.686) Replacement (ORS 743.013; OAR 836-052-0165, 0190)

Pre-existing conditions (OAR 836-052-0190)

Required disclosure provisions (ORS 743.685:OAR 836-052-0160)

Outline of coverage (ORS 743.685(2);OAR 836-052-0160, 0190)

Buyer's guide (ORS 743.685(6))

Permitted compensation (OAR 836-052-

Medicare SELECT (OAR 836-052-0139)

Other options for individuals with Medicare

Employer group health plans

Disabled employees

Employees with kidney failure Individuals age 65 and older

Medicaid Eligibility **Benefits**

Long-Term Care (LTC) policies

Definitions (ORS 743.650 to .665)

Eligibility for benefits

Benefit triggers (ORS 743.652(2))

Activities of daily living requirements (OAR 836-052-0516(1))

Covered services (OAR 836-052-0596)

Benefit periods (ORS 743.665(5))

Benefit amounts (OAR 836-052-0586)

Optional benefits

Guarantee of insurability

Return of premium (ORS 743.665(E))

Qualified LTC plans (OAR 836-052-0531)

Oregon regulations and required provisions

Training for insurance producers (OAR 836-052-0639)

Standards for marketing (OAR 836-052-0706)

Advertising (OAR 836-052-0696)

Shopper's guide (OAR 836-052-0786)

Outline of coverage (ORS 743.655(7); OAR 836-052-0776)

Appropriateness of recommended purchase

Right to return (free look) (ORS 743.655(6))

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Replacement (OAR 836-052-0626, 0736)

Assumed business name (ORS Renewal provisions Mutual companies 744.028(2),.068) Fraternal benefit societies Continuation or conversion Change of address or telephone Required disclosure provisions (OAR 836-Reciprocals number (ORS 744.028(1), .068) 052-0716) Reporting of actions (ORS 744.089) Lloyd's associations Inflation protection (OAR 836-052-0616) Suitability (OAR 836-080-0090; OAR Risk retention groups Pre-existing conditions (ORS 743.655(3)) 836-080-0170 to 0190) Private versus government insurers Protection against unintentional lapse Replacement (OAR 836-080-0001 to Admitted versus nonadmitted insurers (OAR 836-052-0536) 0043) Domestic, foreign and alien insurers Partnership provisions (OAR 836-052-0531) Disciplinary actions Financial status (independent rating Cease and desist orders (ORS **Prohibited provisions** 731.252) Oregon Medical Insurance Pool (ORS License probation, suspension, Marketing (distribution) systems 735.600-.650) revocation or refusal to issue or Producers and general rules of agency Eligibility (ORS 735.615) renew (ORS 744.074) Coverages and limits (ORS 735.625) Insurer as principal Civil penalty (ORS 731.988) Producer/insurer relationship **Exclusions** Criminal penalty (ORS 731.992) Deductibles and coinsurance Authority and powers of producer State regulation Federal Tax Considerations for Health **Express** Director's enforcement authority (ORS Insurance 5% 731.256) **Implied** Personally-owned health insurance Director's inquiries (ORS 731.296) **Apparent** Disability income insurance Company regulation Responsibilities to the applicant/insured Medical expense insurance Unfair claim settlement practices Contracts (ORS 746.230; OAR 836-080-0205 to Long-term care insurance Elements of a legal contract 0250) Employer group health insurance Offer and acceptance Unfair trade practices Disability income (STD, LTD) Misrepresentation (ORS 746.075, Consideration Benefits subject to FICA Competent parties False advertising (ORS 746.110; OAR Medical and dental expense Legal purpose 836-080-0155) Long-term care insurance Distinct characteristics of an insurance Rebating (ORS 746.045) Accidental death and dismemberment contract Unfair discrimination (ORS 746.015: Medical expense coverage for sole Contract of adhesion OAR 836-081-0005, 0010, 0020, 0030) proprietors and partners Aleatory contract Illegal inducement (ORS 746.035) **Business disability insurance** Examination of records (ORS 744.068(2, Personal contract Key person disability income Unilateral contract Buy-sell policy Privacy of Consumer Information (ORS Conditional contract 746.600, .620, .630, .665; OAR 836-Health Savings Accounts (HSAs) and Health 080-0501 to 836-080-0551) Legal interpretations affecting contracts Reimbursement Accounts (HRAs) Federal regulation Ambiguities in a contract of adhesion Definition Fair Credit Reporting Act (15 USC 1681 Reasonable expectations Eligibility to 1681d) Contribution limits Indemnity Fraud and false statements including Portability 1033 waiver (18 USC 1033, 1034) Utmost good faith **General Insurance 5%** Representations/misrepresentations Concepts Warranties CONSULTANTS EXAMINATION FOR LIFE AND Risk management key terms Concealment **HEALTH INSURANCE** Fraud **SERIES 12-10 Exposure** Waiver and estoppel 150 questions - 2 hours and 40 minute time Hazard Life Insurance Basics 7% limit Insurable interest (ORS 743.024, .027, Peril Loss Personal uses of life insurance **Insurance Regulation 8%** Methods of handling risk Survivor protection Licensing **Avoidance Estate creation Purpose** Retention Cash accumulation Process (ORS 744.058, .059, .062) Sharing Liquidity Types of licensees Reduction Producers (ORS 744.052, .053, **Estate conservation** Transfer 731.104) Life settlements (ORS 744.318., .321, Consultants (ORS 744.605, .609, .626; Elements of insurable risks .323, .326, .328; OAR 836-014-0200-0330) OAR 836-071-0150) Determining amount of personal life Adverse selection Adjusters (ORS 744.531) insurance Law of large numbers

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Nonresidents (ORS 744.063)

Renewal and nonrenewal (ORS

744.072, .074) OAR 836-071-0146)

Reinstatement (ORS 744.018, .072(6))

Maintenance and duration

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Reinsurance

Types of insurers

Stock companies

Insurers

Human life value approach

Types of information gathered

Determining lump-sum needs

Planning for income needs

Needs approach

Limited payment Fixed-amount installments Buy-sell funding Key person (ORS 743.228) Single premium Life income **Executive bonuses** Flexible premium policies Single life Deferred compensation funding Adjustable life Joint and survivor Types of life insurance policies (ORS Nonforfeiture options (ORS 743.204 to Universal life 731.102, .170) Specialized policies Group and individual (ORS 731.150, Cash surrender value Joint life (first-to-die) 743.303,) Extended term Permanent, term, variable and annuities Juvenile life Reduced paid-up insurance (ORS 731.156, 743.245) Survivorship Life Fixed versus variable life insurance and Policy loan and withdrawal options Group life insurance annuities including regulation of variable Cash loans products (SEC, FINRA, and Oregon) (ORS Characteristics of group plans Automatic premium loans 733.220) Group underwriting requirements Withdrawals or partial surrenders Licensee responsibilities Conversion to individual policy(ORS 743.333-Solicitation and sales presentations (OAR Uses of dividends (ORS 743.183) 836-051-0005-0020) Incontestability (ORS 743.315) Interest rate (ORS 743.187) Advertising (ORS 746.075, .110, .115) Evidence of Insurability (ORS 743.321) **Dividend options** Oregon Life and Health Insurance Mistatement of Age (ORS 743.324) Cash payment Guaranty Association (ORS 734.750-.890) Payments under the policy (ORS 743.327) Association (ORS 734.750-.890) Reduction of premium payments Termination of individual coverage (ORS Illustrations (OAR 836-051-0500-0600) Accumulation at interest 743.333) One-year term option Policy summary Continuing coverage (ORS 743.356) Paid-up additions Buyer's guide Prohibited sales practices (ORS 743.348) Life insurance policy cost comparison Disability riders Policies issued to trustees of certain funds methods Waiver of premium (ORS 743.354) Replacement (ORS 746.085; OAR 836-080-Credit life insurance (individual versus Waiver of cost of insurance 0001-to 0043) group) Use and disclosure of insurance Disability income benefit Life Insurance Policy Provisions, Options information (ORS 746.600 to .605, .610, Payor benefit life/disability (juvenile and Riders 5% .615 to .630, .635 to .660; OAR 836insurance) Standard provisions 080-0430) Accelerated (living) benefit provision/rider (ORS 743.154; OAR 836-Ownership Field underwriting 051-0300-0380, 836-052-0646) Assignment (ORS 743.043) Notice of information practices Qualifying events Entire contract (ORS 743.174) Application procedures Disclosure Modifications Delivery Effect of benefit payment Right to examine (free look) Policy review Riders covering additional insureds Payment of premiums (ORS 743.162) Effective date of coverage Spouse/other-insured term rider Grace period (ORS 743.165) Premium collection Children's term rider Reinstatement (ORS 743.171) Statement of good health Family term rider Individual underwriting by the insurer Incontestability (ORS 743.168, .315) Riders affecting the death benefit amount Misstatement of age and gender (ORS Information sources and regulation 743.180) Accidental death Application (ORS 743.039, .318) **Exclusions** Guaranteed insurability Medical examinations and lab tests Suicide exclusion (including HIV consent) (OAR 836-050-Cost of living 0250) Medical examination; autopsy Return of premium Selection criteria and unfair Prohibited provisions including backdating **Annuities 8%** discrimination (OAR 836-081-0005, 0010) (ORS 743.225) Sexual orientation prohibited (OAR 836-Annuity principles and concepts **Beneficiaries** 050-0240) Accumulation period versus annuity period **Designation options** Medical and lifestyle questions (OAR 836-Owner, annuitant and beneficiary Individuals 050-0245) Insurance aspects of annuities Prohibited discrimination (ORS 746.015) Classes Suitability in the sale of annuities (OAR Evidence of insurability (ORS 743.321) **Estates** 836-080-0090) Incontestability (ORS 743.315) Minors Immediate versus deferred annuities Suitability in the sale of life insurance Trusts Single premium immediate annuities (OAR 836-080-0090) (SPIAs) Life Insurance Policies 7% **Deferred annuities** Revocable versus irrevocable Term life insurance Premium payment options Common disaster clause Level term Nonforfeiture Spendthrift clause Annual renewable term Surrender charges Settlement options Level premium term Death benefits Cash payment Decreasing term Annuity (benefit) payment options Interest only Whole life insurance Life contingency options

Continuous premium (straight life)

Fixed-period installments

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Business uses of life insurance

Pure life versus life with guaranteed minimum

Single life versus multiple life

Annuities certain (types)

Annuity products

Fixed annuities

General account assets

Interest rate guarantees (minimum

versus current)

Level benefit payment amount

Equity indexed annuities

Market value adjusted annuities

Uses of annuities

Lump-sum settlements

Qualified retirement plans including group versus individual annuities

Personal uses

Individual retirement annuities (IRAs)

Tax-deferred growth

Retirement income

Education funds

Living benefit riders

Federal Tax Considerations for Life **Insurance and Annuities 7%**

Taxation of personal life insurance

Amounts available to policyowner

Cash value increases

Dividends

Policy loans

Surrenders

Amounts received by beneficiary

General rule and exceptions

Settlement options

Values included in insured's estate

Modified endowment contracts (MECs)

Modified endowment versus life insurance

Seven-pay test

Distributions

Taxation of non-qualified annuities

Individually-owned

Accumulation phase (tax issues related

to withdrawals)

Annuity phase and the exclusion ratio

Distributions at death

Corporate-owned

Taxation of individual retirement annuities(IRAs)

Traditional IRAs

Contributions and deductible amounts

Premature distributions (including

taxation issues)

Annuity phase benefit payments

Amounts received by beneficiary

Contributions and limits

Distributions

Rollovers and transfers (IRAs and qualified plans) and suitability

Section 1035 exchanges and suitability

Qualified Plans 4%

General requirements

Federal tax considerations

Tax advantages for employers and employees

Taxation of distributions (age-related)

Plan types, characteristics and purchasers

Simplified employee pensions (SEPs)

Self-employed plans (HR 10 or Keogh plans)

Profit-sharing and 401(k) plans

SIMPLE plans

403(b) tax-sheltered annuities (TSAs)

Pension plans

Section 457 deferred compensation

Special rules for life insurance

Incidental limitation

Taxation of economic benefit

Taxation of life insurance distributions

Health Insurance 7%

Types of products and benefits

Medical and surgical (ORS

743.730(18),(23))

Dental (ORS 743.730(18)(a))

Long-term care (ORS 743.730(18)(a)(F), 743.650(4), (5)) OAR 836-052-0516)

Short-term care (ORS 743.652(5))

Medicare supplements (ORS 743.680.

OAR 836-052-0103)

Accident (ORS 743.730(b)(A))

Disability

Student health (ORS 743.550)

Blanket (ORS 743.534)

Vision

Types of health insurance policies

Individual versus group

Private versus government

TRICARE (ORS 743.730(b)(A)(E))

Limited versus comprehensive

Self insured versus fully insured

On exchange/off exchange

Small group and large group

Primary or supplemental

Policy exclusion provisions

Producer responsibilities

Marketing requirements

Advertising (OAR 836-020-0200-0305)

Oregon Life and Health Insurance

Guaranty Association (ORS 734.750-.890)

Sales presentations

Outline of coverage (OAR 836-020-0305)

Summary benefits and coverage

Field underwriting

Nature and purpose

Disclosure of information about

individuals

Application procedures

Requirements at delivery of policy

Common situations for errors/omissions Individual underwriting on grandfathered

Pre-existing conditions

Creditable coverage

Benefits, limitations and exclusions

Producer liability for errors and omissions

Individual Health Insurance Policy General **Provisions 8%**

Uniform required provisions

Incontestability (ORS 743.414, .472)

Grace period (ORS 743.417)

Reinstatement (ORS 743.420)

Uniform optional provisions

Change of occupation (ORS 743.450)

Misstatement of age (ORS 743.453, .489)

Other general provisions

Right to examine (free look) (ORS 743.492)

Consideration clause

Legal actions (ORS 743.441)

Renewability clause (ORS 743.495, .498, .766(5)

Noncancelable

Guaranteed renewable

Conditionally renewable

Renewable at option of insurer

Nonrenewable (cancelable, term)

Cancellation (ORS 743.472, .766(6))

Disability Income and Related Insurance

Qualifying for disability benefits

Inability to perform duties

Own occupation

Any occupation

Loss of income (income replacement

contracts)

Presumptive disability

Requirement to be under physician care

Individual disability income insurance Unique aspects of individual disability underwriting

Occupational considerations

Benefit limits Policy issuance alternatives and medical

underwriting Basic total disability plan

Income benefits (monthly indemnity)

Elimination and benefit periods

Waiver of premium feature

Coordination with social insurance. workers compensation benefits and atwork benefits

Additional monthly benefit (AMB)

Social insurance supplement (SIS) Occupational versus nonoccupational

coverage

Partial disability benefit Residual disability benefit

Sick leave

Vacation leave

Other provisions affecting income benefits

Cost of living adjustment (COLA) rider

Future increase option (FIO) rider Relation of earnings to insurance (ORS

743.465) Other cash benefits

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Oregon requirements (individual and Accidental death and dismemberment Conversion rights (ORS 743.600-.602) group) Rehabilitation benefit Small employer medical plans Eligibility requirements Medical reimbursement Definition of small employer (ORS Newborn child coverage (ORS 743A.090) benefit(nondisabling injury) Dependent child age limit (ORS Requirements of small employer (ORS Exclusions as the policy lists 743A.090) 743.737) Unique aspects of individual disability Coverage for adopted children (ORS Basic coverage (ORS 743.730(4), .736) underwriting 743A.090) Occupational considerations Availability of coverage (ORS 743.752) Health Care Reform (Affordable Care Act) Renewability of coverage (ORS Benefit limits **Essential Health Benefits** 743.737(5)) Policy issuance alternatives Participation requirements (ORS Levels of Coverage Group disability income insurance 743.737(7)) Payment and Billing Short-term disability (STD) Open enrollment Internal Appeal and External Review Purchase policy through Long-term disability (LTD) Penalties and Fines exchange/marketplace (ORS 743.733(b)) Unique aspects of group disability Oregon's Health Insurance Small group tax credits underwriting Exchange/Marketplace Pre-existing conditions **Dental Insurance 2%** Definition Waiting period Pediatric Care (Affordable Care Act) Medicaid Group total disability benefit Family care Eligibility Income benefits (monthly indemnity) Adult care **Benefits** Elimination and benefit periods Categories of dental treatment Subsidies/Tax Credits Waiver of premium feature Diagnostic and preventive HIPAA (Health Insurance Portability and Coordination with social insurance, Restorative Accountability Act) requirements workers compensation benefits and at-Eligibility Oral surgery work benefits Guaranteed issue **Endodontics** Additional monthly benefit (AMB) Renewability Periodontics Social insurance supplement (SIS) **Group Health Insurance 8% Prosthodontics** Occupational versus nonoccupational Purpose of group insurance (ORS coverage Orthodontics 743.731(1)-(8)) Sick leave Access to Dental Coverage Issuance of group contract (ORS 743.733) Vacation leave Choice of providers Provisions of coverage (ORS 743.734) Business disability insurance Scheduled versus nonscheduled plans Experience rating versus community Key employee (partner) disability income Employer group dental expense Disability buy-sell policy Integrated deductibles versus stand-alone Types of eligible groups plans Social Security disability Employment-related groups (ORS 743.733) Minimizing adverse selection Qualification for disability benefits Multiple-Employer Trusts (METs) or Insurance for Senior Citizens and Special Welfare Arrangements (MEWAs) (ORS Definition of disability **Needs Individuals 5%** 750.301) Waiting period Medicare Self-Funded groups Disability income benefits Nature, financing and administration Associations (alumni, professional, other) Workers compensation Part A - Hospital Insurance Marketing considerations Eligibility Individual eligibility requirements **Advertising Medical Plans 8% Enrollment** Regulatory jurisdiction/place of delivery Medical plan concepts Coverages and cost-sharing amounts Employer group health insurance Fee-for-service basis versus prepaid basis Part B - Medical Insurance Insurer underwriting criteria Benefit schedule versus Individual eligibility requirements usual/reasonable/customary charges Characteristics of group **Enrollment** Any provider versus limited choice of Plan design factors providers Coverages and cost-sharing amounts Persistency factors Insureds versus subscribers/participants **Exclusions** Administrative capability Deductibles and cost sharing Claims terminology and other key terms Eligibility for insurance (ORS Types of providers and plans 743.754(4),(5)) Part C - Medicare Advantage Major medical insurance (indemnity plans) **Employee eligibility** Part D — Prescription Drug Insurance Characteristics and plan provisions Dependent eligibility Medicare supplements Coordination of benefits provision (OAR Managed Care Purpose (OAR 836-052-0103) 836-020-0770-0806) Preferred provider organizations (PPOs) Open enrollment (OAR 836-052-0138) Change of insurance companies or loss of General characteristics and plan Standardized Medicare supplement plans coverage provisions No-loss no-gain Core benefits (OAR 836-052-0133) Open panel or closed panel Events that terminate coverage Additional benefits Point-of-service (POS) Extension of benefits Oregon regulations and required Out-of-network provider access Continuation of coverage under COBRA provisions Primary Care Physician (PPO) and Oregon rules (ORS 743.610; OAR Standards for marketing (OAR 836-052-



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0175)

836-052-0860)

Advertising (ORS 743.687; OAR 836-052-	Partnership provisions (OAR 836-052-	(ORS 744.074)
0170)	0531)	Civil penalty (ORS 731.988)
Appropriateness of recommended purchase and excessive insurance (OAR	Prohibited provisions	Criminal penalty (ORS 731.992)
836-052-0180)	Oregon Medical Insurance Pool (ORS	State regulation
Right to return (free look) (ORS	735.600650) Eligibility (ORS 735.615)	Director's enforcement authority (ORS
743.686)		731.256)
Replacement (ORS 743.013; OAR 836-	Coverages and limits (ORS 735.625)	Director's inquiries (ORS 731.296)
052-0165, 0190) Pre-existing conditions (OAR 836-052-	Exclusions	Company regulation
0190)	Deductibles and coinsurance	Unfair claim settlement practices (ORS
Required disclosure provisions (ORS	Federal Tax Considerations for Health Insurance 3%	746.230; OAR 836-080-0205 to 0250)
743.685;OAR 836-052-0160) Outline of coverage (ORS	Personally-owned health insurance	Unfair trade practices
743.685(2);OAR 836-052-0160, 0190)	Disability income insurance	Misrepresentation (ORS 746.075, .100)
Buyer's guide (ORS 743.685(6))	Medical expense insurance	False advertising (ORS 746.110; OAR 836-080-0155)
Permitted compensation (OAR 836-052-	Long-term care insurance	Rebating (ORS 746.045)
0156)	Employer group health insurance	Unfair discrimination (ORS 746.015;
Medicare SELECT (OAR 836-052-0139)	Disability income (STD, LTD)	OAR 836-081-0005, 0010, 0020, 0030)
Other options for individuals with Medicare		Illegal inducement (ORS 746.035)
Employer group health plans	Benefits subject to FICA	Examination of records (ORS 744.068(2,
1 3 0 1	Medical and dental expense	3))
Disabled employees	Long-term care insurance	Privacy of Consumer Information (ORS 746.600, .620, .630, .665; OAR 836-080-
Employees with kidney failure	Accidental death and dismemberment	0501 to 836-080-0551)
Individuals age 65 and older	Medical expense coverage for sole	Federal regulation
Medicaid	proprietors and partners	Fair Credit Reporting Act (15 USC 1681 to
Eligibility	Business disability insurance	1681d)
Benefits	Key person disability income	Fraud and false statements including
Long-Term Care (LTC) policies	Buy-sell policy	1033 waiver (18 USC 1033, 1034) General Insurance 8%
Definitions (ORS 743.650 to .665)	Health Savings Accounts (HSAs) and Health Reimbursement Accounts (HRAs)	
Eligibility for benefits	Definition	Concepts
Benefit triggers (ORS 743.652(2))	Eligibility	Risk management key terms
Activities of daily living requirements	Contribution limits	Risk
(OAR 836-052-0516(1))		Exposure
Covered services (OAR 836-052-0596)	Portability	Hazard
Benefit periods (ORS 743.665(5))		Peril
Benefit amounts (OAR 836-052-0586)	CONSULTANTS EXAMINATION FOR GENERAL	Loss
Optional benefits	LINES INSURANCE	Methods of handling risk
Guarantee of insurability	SERIES 12-11	Avoidance
Return of premium (ORS 743.665(E))		Retention
Qualified LTC plans (OAR 836-052-0531)	150 questions - 2.5 hour time limit	Sharing
Exclusions		Reduction
Oregon regulations and required	Insurance Regulation 12%	Transfer
provisions	Licensing	Elements of insurable risks
Training for insurance producers (OAR	Purpose	
836-052-0639)	Process (ORS 744.058, .059, .062)	Adverse selection
Standards for marketing (OAR 836-052- 0706)	Types of licensees	Law of large numbers
Advertising (OAR 836-052-0696)	Producers (ORS 744.052, .053,	Reinsurance
Shopper's guide (OAR 836-052-0786)	731.104)	Insurers
Outline of coverage (ORS 743.655(7);	Consultants (ORS 744.605, .609, .626;	Types of insurers
OAR 836-052-0776)	OAR 836-071-0150)	Stock companies
Appropriateness of recommended	Adjusters (ORS 744.531)	Mutual companies
purchase	Nonresidents (ORS 744.063)	Fraternal benefit societies
Right to return (free look) (ORS 743.655(6))	Maintenance and duration	Reciprocals
Replacement (OAR 836-052-0626, 0736)	Renewal and nonrenewal (ORS 744.072, .074) OAR 836-071-0146)	Lloyd's associations
Renewal provisions	Reinstatement (ORS 744.018, .072(6))	Risk retention groups
Continuation or conversion	Assumed business name (ORS	Private versus government insurers
Required disclosure provisions (OAR	744.028(2),.068)	Admitted versus nonadmitted insurers
836-052-0716)	Change of address or telephone	Domestic, foreign and alien insurers
Inflation protection (OAR 836-052-0616)	number (ORS 744.028(1), .068)	Financial status (independent rating
Pre-existing conditions (ORS 743.655(3))	Reporting of actions (ORS 744.089)	services)
Protection against unintentional lapse	Disciplinary actions	Marketing (distribution) systems
(OAR 836-052-0536)	Cease and desist orders (ORS 731.252)	Producers and general rules of agency
	License probation, suspension, revocation or refusal to issue or renew	Insurer as principal

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Producer/insurer relationship	Blanket, specific insurance, and margin	.710)
Authority and powers of producer	clause	Property (ORS 742.224, 746.686-687)
Express	Basic types of construction	Automobile (ORS 742.560572)
Implied	Loss valuation	Binders (ORS 742.043)
Apparent	Actual cash value	Rates (ORS 737.025, .310; OAR 836-010-
Responsibilities to the applicant/insured	Replacement cost	0011)
Contracts	Functional replacement cost	Policy forms (ORS 742.003, .005)
Elements of a legal contract	Market value	Suit against insurer (ORS 742.240)
Offer and acceptance	Agreed value	Concealment, misrepresentation or fraud (ORS 742.013, .208, .562(1)(b), .702(1)(b);
Consideration	Stated amount	746.075, .100, .110)
Competent parties	Valued policy	Unfair discrimination (ORS 746.015,.018,
Legal purpose	Policy structure	.240)
Distinct characteristics of an insurance	Declarations	Federal Terrorism Insurance Program (15 USC 6701; Public Law 109-144, 110-160)
contract	Definitions	Dwelling Policy 5%
Contract of adhesion	Insuring agreement or clause	Characteristics and purpose
Aleatory contract	Additional/supplementary coverage	Coverage forms — Perils insured against
Personal contract	Conditions	Basic — Oregon
Unilateral contract	Exclusions	
Conditional contract	Endorsements	Broad
Legal interpretations affecting contracts	Common policy provisions	Special
Ambiguities	Insureds — named, first named and	Property coverages
Reasonable expectations	additional	Coverage A — Dwelling
Indemnity	Policy period	Coverage B — Other structures
Utmost good faith	Policy territory	Coverage C — Personal property
<u> </u>	Cancellation and nonrenewal	Coverage D — Fair rental value
Representations/misrepresentations	Deductibles	Coverage E — Additional living expense
Warranties	Other insurance	Other coverages
Concealment	Concurrent	General exclusions
Fraud	Primary and excess	Conditions
Waiver and estoppel	Limits of liability	Selected endorsements
Property and Casualty Insurance Basics 13%	Per occurrence (accident)	Special provisions — Oregon
Principles and concepts	Per person	Automatic increase in insurance
Insurable interest	Aggregate—general versus products—	Broad theft coverage
Underwriting	completed operations	Dwelling under construction
Function	Split	Personal liability supplement
Loss ratio	Combined single	Homeowners Policy 4%
Rates	Policy limits	Coverage forms
Types	Restoration/nonreduction of limits	HO-2 through HO-6
Loss costs	Coinsurance	HO-8
Components	Vacancy or unoccupancy	Definitions
Hazards	Named insured provisions	Section I — Property coverages
Physical	Duties after loss	Coverage A — Dwelling
Moral	Assignment	Coverage B — Other structures
Morale	Abandonment	Coverage C — Personal property
Negligence	Insurer provisions	
Elements of a negligent act	Liberalization	Coverage D — Loss of use
Defenses against negligence	Subrogation	Additional coverages
Damages	Salvage	Section II — Liability coverages
Compensatory — economic versus non-	Claim settlement options	Coverage E — Personal liability
economic	Duty to defend	Coverage F — Medical payments to others
Punitive		Additional coverages
Absolute liability	Third-party provisions	Perils insured against
Strict liability	Standard mortgage clause	Exclusions
Vicarious liability	Loss payable clause	Conditions
Causes of loss (perils)	No benefit to the bailee	Selected endorsements
Named perils versus special (open) perils	Oregon laws, regulations and required provisions	Special provisions — Oregon
Direct loss	Oregon Insurance Guaranty Association	Limited fungi, wet or dry rot, or bacteria
Consequential or indirect loss	(ORS 734.510710)	coverage
Soliday Solitar of High out 1000	Cancellation and nonrenewal	Earthquake
	Commercial liability (ORS 742.700-	Scheduled personal property

Personal property replacement cost	Garage	Condominium commercial unit-owners
Permitted incidental occupancies —	Business auto physical damage	Builders risk
residence premises — Oregon	Motor carrier	Business income
Home day care — Oregon	Coverage form sections	Legal liability
Business pursuits	Covered autos	Extra expense
Watercraft	Liability coverage	Causes of loss forms
Personal injury	Garagekeepers coverage	Basic
Identify theft	Trailer interchange coverage	Broad
Auto Insurance 8%	Physical damage coverage	Special
Laws	Exclusions	Selected endorsements
Oregon Motor Vehicle Financial	Conditions	Ordinance or law
Responsibility Law Required motor vehicle limits of liability	Definitions	Spoilage
(ORS 806.070, .075)		1 3
Other ways to prove responsibility	Selected endorsements Lessor — additional insured and loss	Peak season limit of insurance
(ORS 806.011, .060, .080)	payee	Value reporting form
Personal injury protection (ORS 742.518544)	Mobile equipment	Commercial crime
Medical	Auto medical payments	General definitions
Loss of income	coverage/personal injury protection	Burglary
Funeral	Drive other car coverage	Theft
Essential services	Individual named insured	Robbery
	Suspension of coverage	Crime coverage forms
Exclusions from coverage	Commercial carrier regulations	Commercial crime coverage forms
Arbitration	The Motor Carrier Act of 1980	(discovery/loss sustained) Government crime coverage forms
Day Care	Endorsement for motor carrier policies	(discovery/loss sustained)
Uninsured/underinsured motorist (ORS 742.500510)	of insurance for public liability (MCS-	Coverages
Definitions	90)	Employee theft
Bodily injury	Commercial Package Policy (CPP) 18%	Forgery or alteration
Property damage	Components of a commercial policy	Inside the premises — theft of money
Required limits	Common policy declarations	and securities
Aftermarket Crash Parts Act (ORS	Common policy conditions	Inside the premises — robbery or safe
746.287, .289, .292)	Interline endorsements	burglary of other property
Credit History (ORS 746.661 (6))	One or more coverage parts	Outside the premises
Personal auto policy	Commercial general liability	Computer fraud
Definitions	Commercial general liability coverage	Funds transfer fraud
Liability coverage	forms Bodily injury and property damage	Money orders and counterfeit money
Bodily injury and property damage	liability	Other crime coverages
Supplementary payments	Personal and advertising injury liability	Extortion — commercial entities
Exclusions	Medical payments	Guests' property
	Supplementary payments	Identify theft/data breach
Medical payments coverage	Who is an insured	Commercial inland marine
Coverage for damage to your auto	Limits of insurance	Nationwide marine definition
Collision	Conditions	Commercial inland marine conditions
Other than collision (comprehensive)	Definitions	form
Deductibles	Exclusions	Inland marine coverage forms
Exclusions		Accounts receivable
Rental Reimbursement	Occurrence versus claims-made	Bailee's customer
Duties after an accident or loss	Trigger	Commercial articles
General provisions	Retroactive date	Contractors equipment floater
Selected endorsements	Extended reporting periods — basic versus supplemental	Electronic data processing
Amendment of policy provisions —	Claim information	Installation floater
Oregon	Premises and operations	Signs
Towing and labor costs	Products and completed operations	Valuable papers and records
Extended non-owned coverage — vehicles furnished or available for	Insured contract defined/contractual	Transportation coverages
regular use	liability	Motor truck cargo forms
Miscellaneous type vehicle	Pollution liability coverage form	Transit coverage forms
Joint ownership coverage	Commercial property	Equipment breakdown
Commercial auto	Commercial property conditions form	Equipment breakdown protection
Commercial auto coverage forms	Coverage forms	coverage form
Business auto	Building and personal property	Selected endorsement
Dustrious duto	zamanig and personal property	

Condominium association

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Actual cash value

Employment covered (required, Farm coverage Farm property coverage form .027 - .041Coverage A — Dwellings Covered injuries (ORS 656.005(7)) Coverage B — Other private structures Coverage C — Household personal property .206, .208, .210, .211, .212, .214, Coverage D - Loss of use .216, .245, .258) Coverage E — Scheduled personal property Workers Program (ORS 656.628) Coverage F — Unscheduled farm Workers' compensation and employers personal property liability insurance policy Coverage G — Other farm structures General section Farm liability coverage form Part One — Workers' compensation Coverage H — Bodily injury and insurance property damage liability Coverage I — Personal and advertising Part Three - Other states insurance injury liability Coverage J — Medical payments Mobile agricultural machinery and Part Five - Premium equipment coverage form Part Six - Conditions Livestock coverage form Selected endorsement **Definitions** Voluntary compensation Causes of loss (basic, broad and special) **Premium computations** Conditions Job classification **Exclusions** Rates Limits **Payroll** Additional coverages Adjustment upon audit **Businessowners Policy 6%** Experience modification factor Characteristics and purpose Premium discounts Businessowners Section I - Property Other sources of coverage Coverages Oregon Workers' Compensation Fund **Exclusions** Insurance Plan (ORS 656.730; OAR 836-043-0001-0091) Limits Self-insured employers and employer **Deductibles** groups (ORS 656.403, .407) Loss conditions Other Coverages and Options 13% General conditions Umbrella/excess liability policies Optional coverages Personal **Definitions** Commercial Businessowners Section II - Liability Specialty liability insurance Coverages Errors and omissions **Exclusions** Professional liability Who is an insured Directors and officers liability Limits of insurance Fiduciary liability General conditions Liquor liability **Definitions Employment practices liability** Businessowners Section III - Common Surplus lines (ORS Sec. 735.410, .415) **Policy Conditions** Definitions and markets Selected endorsements Licensing requirements Hired auto and non-owned auto liability Surety bonds Protective safeguards Principal, obligee and surety Utility services — direct damage Contract bonds Utility services - time element License and permit bonds Workers' Compensation Insurance 13% Judicial bonds Workers' compensation laws National Flood Insurance Program Type of law Write your own versus government Monopolistic versus competitive Eligibility Compulsory versus elective Oregon Workers' Compensation Law (ORS Coverage Chapter 656) Limits Exclusive remedy (ORS 656.018) **Deductibles** Other policies

voluntary, leased) (ORS 656.017, .023, Occupational disease (ORS 656.802-Benefits provided (ORS 656.202, .204, Workers' Compensation Handicapped Part Two - Employers liability insurance Part Four — Your duties if injury occurs

Records Retention (ORS 744.024(3)) Maintenance and duration

744.528, .538)

Types of licenses

Boatowners

Residual markets

Difference in conditions

Joint Underwriting Association (ORS

Oregon FAIR Plan Association (ORS

ADJUSTERS EXAMINATION FOR CROP

INSURANCE

SERIES 12-15

50 questions - 1 hour time limit

Licensing requirements (ORS 744.505)

Licensing exceptions (ORS 744.515)

Qualifications (ORS 744.002, .525)

Nonresident adjuster (ORS

Recreational vehicles

735.200-.260; 737.390)

735.005, .015, .045)

Insurance Regulation 10%

Renewal (ORS 744.008, .009(1)) Expiration (ORS 744.007, OAR836-071-0130(1))

Nonrenewal (ORS 744.009(2)) Notification of change, deletion, or addition of an assumed business name (ORS 744.028(2)) Change of address or telephone number (ORS 744.028(1))

Disciplinary actions

Cease and desist orders (ORS 731.252) Suspension, revocation, and nonrenewal, probation (ORS 744.013, .014)

Civil penalty (ORS 731.988) Criminal penalty (ORS 731.992)

Claim settlement laws and regulations Director's general duties and powers

(ORS 731.236) Unfair claim practices (ORS 746.230; OAR 836-080-0205)

Misrepresentation and other prohibited claim practices (OAR 836-080-0220)

Required claim communications practices (OAR 836-080-0225) Standard for prompt claim investigation

(OAR 836-080-0230) Standard for prompt and fair

settlements (OAR 836-080-0235)

General (OAR 836-080-0235)

Adjustment of claims under policy issued by unauthorized insurer (ORS 744.541) Proof and amount of loss determination (ORS 746.295)

Liability for damages; attorney fees (ORS 746.300)

Federal regulation

Fair Credit Reporting Act (15 USC 1681-Fraud and false statements (18 USC 1033, 1034)

Insurance Basics 20%

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Contracts (ORS 734.510-.710) Elements of a legal contract Suit against insurer (ORS 742.240) Offer and acceptance Concealment, misrepresentation or Consideration fraud (ORS 742.013, .208) (2010-NCIS 30R) Competent parties **Power of Attorney** Legal purpose Distinct characteristics of an insurance Crop-Hail Insurance 45% contract General Provisions (2011-NCIS 3) Contract of adhesion Agreement to Insure Aleatory contract Coverage Personal contract **Insurance Period** Unilateral contract **Duties after Loss** Conditional contract **Insured's Duties** Legal interpretations affecting contracts **Insurer's Duties** Ambiguities in a contract of Loss Payment adhesion Reduction of Insurance Reasonable expectations Appraisal/Inspection Indemnity Liberalization Utmost good faith Variation in Acreage in Case of Loss Waiver and estoppel Entire Agreement, Waiver or Change Principles and concepts of Policy Provisions Insurable interest Assignment of Interest Negligence Assignment of Indemnity Elements of a negligent act Concealment or Fraud Defenses against negligence Cancellation of Policy Causes of loss (perils) **Exclusions** Named perils versus special (open) perils Abandonment of Crop Direct loss Suit against Us Loss valuation Conformity to Statutes Market value Pre-Judgment Interest Agreed value **Special Provisions** Stated amount Perils Insured Against Policy structure Minimum Loss **Declarations** Catastrophe Loss Award **Definitions** Crop Specific Coverage Insuring agreement or clause Replanting Destroyed Crops Additional/supplementary coverage **Optional Provisions** Conditions **Expiration of Insurance Exclusions** Oregon Amendatory Endorsement (2010-NCIS 3OR) **Endorsements** Multiple Peril Crop Insurance (MPCI) 20% Common policy provisions Insureds - named, first named and **Policy Structure** Priorities of Conflicts between additional **Provisions** Policy period Catastrophic Risk Protection Policy territory Endorsement Cancellation and nonrenewal **Special Provisions Deductibles Basic Provisions** Other insurance **Definitions** Pro rata Life of Policy, Cancellation and Termination (Important Dates) Contribution by equal shares Coverage Levels and Price Policy limits **Contract Changes Abandonment Acreage Reporting** Assignment of Indemnity Eligibility Loss payable clause Insureds Insurer provisions Crops Subrogation 2.5 Oregon laws, regulations and **Ownership Share** required provisions Causes of Loss Replanting Provisions

Loss Adjustment Responsibilities

Insured

Oregon Insurance Guaranty Association

Insurer

Production Records

Planting Coverage

Late

Prevented

Written Agreements

Transfer of Rights to Coverage

Assignment of Indemnity

Unit Structure

Organic Farming Practices

Inspections

Mediation/Arbitration

Claim Settlement

Oversight Organizations 5%

Federal Crop Insurance Corporation (FCIC) Risk Management Agency (RMA)

National Crop Insurance Services (NCIS)

REFERENCE LIST FOR ADJUSTERS **EXAMINATION FOR CROP INSURANCE**

The reference materials listed below were used to prepare the questions for examination. This examination is CLOSED BOOK. These references are not allowed in the examination center.

- Common Crop Insurance Policy, Basic Provisions - Reinsured Version (11-BR)
- 2011 Crop Insurance Handbook
- Crop Insurance Plan Comparison
- FCIC 09-CAT Multiple Peril Catastrophic **Risk Protection Endorsement**
- Loss Adjustment Manual (LAM) Standards Handbook
- Crop Hail Insurance Policy General Provisions (NCIS 3)
- NCIS 457 Optional Fire and Lightning Coverage on Crops Planted in Small Grain Crop, Stubble or Residue
- Crop Hail Insurance Policy Jacket (NCIS 5)
- NCIS 646 Crop-Hail Policy Basic Form, Special Provisions (Idaho, Oregon, Utah, Washington)
- Oregon Administrative Rules, Chapter 836 - Department of Consumer and Business Services, Insurance Division
- Oregon Revised Statutes Chapter 744 -**Insurance Producers**
- Oregon Revised Statutes Chapter 746 -**Insurance Producers**
- Oregon Statutes, Chapters 731, 734, 735
- About the Risk Management Agency -Program Aid 1667-02
- 18 USC Chapter 47, Sections 1033 and





OREGON INSURANCE EXAMINATION REGISTRATION FORM

Read the Candidate Information Bulletin before filling out this registration form. You must provide all information requested and submit the appropriate fee. PLEASE TYPE OR PRINT LEGIBLY. Registration forms that are incomplete, illegible, or not accompanied by the proper fee will be returned unprocessed. Registration fees are not refundable or transferable.

1. Legal Name:							<u> </u>
	Last Nam	ne			First Name		Middle Name
2. Social Security:				(FOR IDENTIFICA	ATION PURF	POSES ONLY)	
3. Date of Birth:	 Month	 Date Yea	<u> </u>	4. School Code:		(Your school will p	orovide)
5. Mailing Address:	Number	Street (Must he	a nhv	vsical address, PO Boxe	s are NOT :	accented)	Apt/Ste
	- Trainber ,	otreet (Mast b	o a piny	Sicul dudi ess, i e boxe			
	City				State Z	ip Code	
6. Telephone : Home				Office			
7. Email:				@)		
The following sections 8-	13 are optic	onal. You will	not be	penalized for declinin	g. Howeve	r, we encourage your p	participation.
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□ Female		American Ir	ndian a	ınd Alaska Native		High School or GED	
□ Male						Some College	
☐ Unspecified		Black or Afi	rican A	merican		2-Year College Degre	ee(Associates)
☐ I decline to participate	e 🗆	Native Haw	aiian a	and Other Pacific Island	der 🗆	4-Year College Degre	
						Master's Degree	
		Two or mor	e race	S		Doctoral Degree	
	_					Unspecified	
				ipate		I decline to participa	ate
11. Age Group	1:	2. Ethnicity			13.	Native Language	
□ Under 18] American/(Canadia	an		Arabic	
□ 18-24] Chinese		Mexican		Chinese	
□ 25-29] Cuban		Polish		English	
□ 30-34] Dutch		Puerto Rican		French	
□ 35-39] English		Russian		German	
□ 40-44				Scottish		Italian	
□ 45-49		` .		Swedish		Korean	
□ 50-54				Vietnamese		Polish	
□ 55-59				Other Asian		Russian	
□ 60-64				Other European		Spanish	
☐ 65 and over				Other Hispanic or Lat		Tagalog	
□ Unspecified				Unspecified		Vietnamese	
☐ I decline to participate				•	_	L decline to participa	ate

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Laws and Regulations (\$45)	Life Insurance Producer* (\$45)	Health Insurance Producer* (\$45)
Life & Health Insurance Producer* (\$55)	Crop Insurance Adjuster (\$45)	Surplus Lines Insurance Producer (\$45)
Health Insurance Adjuster (\$45)	General Lines Insurance Adjuster (\$45)	Life Insurance Consultant (\$45)
Health Insurance Consultant (\$45)	Life and Health Insurance Consultant (\$55)	General Lines Insurance Consultant (\$45)
Property Insurance Producer* (\$45)	Casualty Insurance Producer* (\$45)	Personal Lines Producer* (\$45)
Property and Casualty Insurance Producer* (\$55)		
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Billing Street Address:	Billir	ng Zip Code:
Cardholder Name (Print):	Signature:	
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- Original signature of the medical authority or specialist

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☐ Reader (as accommodation for visual impairment or learning disability)	□ Extended Time (Additional time requested:)
☐ Large-Print written examination	□ Other

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