

MICHIGAN

*Department of Licensing and
Regulatory Affairs*

Licensing Information Bulletin

*Register online at
www.prometric.com/michigan*

Published by



Providing License Examinations for the state of Michigan

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Introduction

At a glance

The Michigan Department of Licensing and Regulatory Affairs (LARA) has contracted with Prometric Inc. to conduct its insurance examinations, process insurance applications, and maintain continuing education banks.



To get answers not provided in this bulletin

For questions about licensing:

Office of Financial and Insurance Regulation (OFIR)

P.O. Box 30220

Lansing, MI 48909-7720

Phone: 877.999.6442

Email: ofir-licensing@michigan.gov

Web site: www.michigan.gov/ofir

For questions about exams:

Prometric

1701 South Waverly Rd., Suite 104

Lansing, MI 48917-4300

Phone: 800.742.8736

TDD User: 800.790.3926

Web site: www.prometric.com/michigan

Prelicensing education requirements

Section 1204 of the Michigan Insurance Code (MCLA 500.1204), mandates both prelicensing education for examination applicants, and continuing education for those individuals who obtain an insurance license.

Review the chart below to determine if you are required to complete prelicensing education. If you are, you **must bring** your prelicensing certification of completion with you to the exam site. Prelicensing education completion certificates are valid for 12 months from the date of completion.

Exam Title	Prelicensing Required
16-65 Life Producer	Yes
16-66 Accident & Health Producer	Yes
16-67 Property Producer/Solicitor	Yes
16-68 Casualty producer/Solicitor	Yes
16-69 Personal Lines Producer	Yes
16-70 Public Adjuster	No
16-71 Independent Adjuster without Worker's Compensation Authority	No
16-72 Independent Adjuster with Worker's Compensation Authority	No
16-73 Life Counselor	No
16-74 Surplus Lines	No

Exam Title	Prelicensing Required
16-75 Limited Lines Property and Casualty	No
16-76 Property and Casualty Counselor	No
16-77 Title Insurance	No
16-78 Credit Insurance	No
16-79 Debt Management	No
16-80 Life and (accident &) Health Producer (combined)	Yes
16-81 Property & Casualty Producer/Solicitor (combined)	Yes
16-83 Variable Annuities Producer	No

A list of prelicensing education requirements is available online at www.michigan.gov/ofir. Select **Licensing**, then the applicable license type.



Important Completion of the required prelicensing education course **does not** guarantee that you have obtained all the information necessary to pass a licensing exam. You are encouraged to study the exam content outline for the examination you will be taking (outlines begin on Page 8) and seek additional information on any unfamiliar topics.

Scheduling an exam appointment

Registering and scheduling an exam

You can make **exam registrations and exam appointments** online at www.prometric.com/michigan/insurance or by calling Prometric at 800.742.8736 between 7 a.m. and 8 p.m. (Eastern time), Monday through Friday. Bulk registration for four or more candidates is available by calling 800.493.3926.

First, you must **register for an exam** before being able to schedule. To register for an exam, you will need to provide the following information:

- Full legal name, address, Social Security number, contact phone numbers and date of birth. The name you provide during registration and scheduling must match the government issued, photo-bearing form of identification required to be presented at the scheduled examination site.
- The name and examination number of the exam you wish to take.

Second, you must **schedule an exam** within 90 days of completing the registration. You will need the following information to schedule your exam:

- Your top choices of available examination dates and test center location(s). Current sites in Michigan include Ann Arbor, Auburn Hills, Grand Rapids, Lansing, Livonia, Sault Ste Marie, and Troy. A current, complete list of test center locations in all states is located online at www.prometric.com/michigan/insurance.
- Examination fee in an acceptable form. Exam fees are \$40 for insurance and \$25 for debt management. Accepted forms of payment for exam fees include: MasterCard, Visa, American Express or Diners Club card (bearing the MasterCard symbol). Payment using voucher or online check is available by phone. Fees are nonrefundable and nontransferable.

- If required, the prelicensing education course completion information, **or, if you are retaking an exam**, a failed exam score report from your most recent exam. (See "Rescheduling your exam appointment" on Page 4.)

Upon receipt of scheduling confirmation, check accuracy of date, location and exam type. Cancellation or rescheduling an examination must be done at least two business days prior to the exam date or exam fees are forfeited.

If absent or late for your exam appointment

If you miss your appointment, or arrive late for your appointment and are not allowed to test, you will forfeit your exam fee. You will be required to submit a new exam fee prior to scheduling a new appointment. If you are unable to attend your scheduled examination due to illness or emergency, call Prometric. Under certain circumstances, the forfeiture of fees may be waived. Prometric reserves the right to request documentation to support any illness or emergency claim.

Holiday schedule

Testing generally does not occur on New Year's Day, Martin Luther King Jr. Day, Presidents' Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, and Christmas Day.

Additional insurance application information

The mailing address must be a physical address; P.O. boxes are not allowed. An application for licensure is good for six months from submission. An applicant submitting a second producer application within a 30-day period must contact NIPR for special handling.

Special test considerations

ADA accommodation. Individuals who require testing accommodations under the Americans with Disabilities Act (ADA) must call Prometric at 888.226.9406 (at least 30 days prior to scheduling an exam) to obtain an accommodation request form. Reasonable testing accommodations are provided to allow applicants with documented disabilities, which are recognized under the ADA, an opportunity to demonstrate their skills and knowledge.

There is no additional charge for these accommodations. Telecommunication Devices for the Deaf (TDD) Services are available by calling 800.790.3926.

English as a Second Language (ESL) accommodation. Candidates for whom English is a second language may request additional time for the examination by mailing and/or faxing their request to Prometric. Candidates should include:

- A personal letter requesting the authorization (be sure to include your SSN); and
- A letter from your English instructor or sponsoring company (on company letterhead) certifying that English is not your primary language.

Candidates should not attempt to make a reservation until after they have been notified by Prometric that their request for additional time has been approved. The approval of additional time will be for the length of the authorization. Candidates who have additional questions about ESL examinations should contact the Special Examination Coordinator at 1.888.226.9406.

CBT Processing
Prometric
1260 Energy Lane
Saint Paul, MN 55108
Fax #: 800.347.9242

**Rescheduling
your exam
appointment**

Canceling or rescheduling an examination must be done at least two business days prior to the exam date or exam fees are forfeited. Contact the Prometric Regional Call Center at 800.742.8736 during normal business hours or visit the Web site at www.prometric.com/michigan/insurance.

The schedule below **does not** include holidays.

Last day to reschedule
with no fee

If your exam is on:	Call by 9 p.m. (Eastern time) the previous:
Monday	Wednesday
Tuesday	Thursday
Wednesday	Friday
Thursday	Monday
Friday	Tuesday

Emergency closings

In the event of severe weather or an emergency, Prometric may need to cancel scheduled exams. Prometric will attempt to contact you by phone or e-mail; however, you may check for test site closures by calling Prometric. If the site is closed, your exam will be rescheduled without a rescheduling fee. If a test center is open for testing and you choose not to appear for testing, your examination fee will be forfeited and you will need to reschedule your exam and pay a new full examination fee.

Taking your exam

Your examination will be taken by computer at a Prometric testing center. Computer experience or typing skills are not necessary. You will have a personalized introduction to the testing system and an introductory lesson, which takes place on the computer, before you start your test. Arrive at the test center at least 30 minutes before your scheduled examination appointment to verify your identification and allow time for you to sign in.

**What to bring
on exam day**

Review the checklist below and bring all of the items with you to the test center. Failure to provide all of the required items will result in you not being allowed to test. The examination fee will be forfeited and you will be required to reschedule and pay new examination fees.

Insurance examination candidates (first-time test takers)

- 1 Prometric confirmation number, provided at the time of registration.
- 2 Producers: National Insurance Producer Registry Electronic Resident Licensing Application Receipt or Verification of Payment [www.nipr.com > in the left column Electronic Licensing, Resident, select Initial License].
- 3 Adjusters, Counselors, or Solicitors: FIS 0221 Application and FIS 0223 Fee Card [www.michigan.gov/ofir > Forms > Insurance, Insurance Licensing Forms], with payment. Background question documentation may also be submitted.
- 4 One form of valid, government issued, photo and signature bearing identification. If you have a government issued ID (primary ID) that does not contain your signature, you may provide secondary ID that does contain a signature, in addition to the primary ID.
- 5 Prelicensing Education Certificate(s) of Completion (if required – see Page 1 for details).

Retake candidates (insurance)

- 1 Prometric confirmation number, provided at the time of registration.
- 2 Producers: National Insurance Producer Registry Electronic Resident Licensing Application Receipt or Verification of Payment [www.nipr.com > in the left column Electronic Licensing, Resident, select Initial License].
- 3 If you are retaking an Adjusters, Counselors, or Solicitors exam and it has been more than six months from the date you last took the exam: FIS 0221 Application and FIS 0223 Fee Card [www.michigan.gov/ofir > Forms > Insurance, Insurance Licensing Forms], with payment. Background question documentation may also be submitted.
- 4 One form of valid, government issued, photo and signature bearing identification. If you have a government issued ID (primary ID) that does not contain your signature, you may provide secondary ID that does contain a signature, in addition to the primary ID.
- 5 Failed exam score report from your last exam session.

Debt Management candidates (first-time and re-take)

- 1 Prometric confirmation number, provided at the time of registration.
- 2 One form of valid, government issued, photo and signature bearing identification. If you have a government issued ID (primary ID) that does not contain your signature, you may provide secondary ID that does contain a signature, in addition to the primary ID.

Exam results

At the exam end, your result (pass/fail) will be shown on the screen and you will receive a printed score report.

If you fail the examination, the report indicates your overall score, including the numerical percentage of questions answered correctly. The report also displays the percentage correct in each major section. The section scores are shown to guide you about areas requiring additional preparation for retesting. Note that the section percentages will not average out to your total percentage score. Exam sections are allocated different numbers of questions on the exam. The total score is not computed by adding the section percentages and dividing by the total number of sections. The total percentage score is computed by dividing the number of questions answered correctly by the total number of questions in the exam. A total score of 70% is required to pass an exam.

Duplicate score report

Call or write Prometric to request a duplicate score report for a period of up to one year following an exam. Questions or comments regarding your exam may be directed to Prometric at 800.742.8736.

Test center regulations

Per OFIR, candidates who violate any test center policy will be subjected to a 30-day waiting period before they may retake an examination, in addition to any other disciplinary action OFIR deems appropriate. Failure to follow any of these security procedures may result in the disqualification of your examination. Prometric reserves the right to audio and videotape any examination session. To ensure that all candidates are tested under equally favorable conditions, the following regulations and procedures will be observed at each test center.

TAKING YOUR EXAM

- 1** You will be continuously monitored by video, physical walk-throughs and the observation window during your test. All test sessions are video and audio recorded.
- 2** You must present a valid (unexpired) government-issued ID that contains **both** a current photo and your signature. Examples of acceptable IDs include a passport, driver's license, state-issued identification card, or military identification card. If you have a government issued ID (primary ID) that does not contain your signature, you may provide secondary ID that does contain a signature, in addition to the primary ID.
- 3** You are required to sign out on the test center roster each time you leave the test room. You must also sign back in and show your ID to the Test Center Administrator (TCA) in order to be re-admitted to the test room.
- 4** You are **prohibited** from communicating, publishing, reproducing, or transmitting any part of your test, in any form or by any means, verbal or written, for any purpose.
- 5** You **must not** talk to other candidates or refer to their screens, testing materials, or written notes in the test room.
- 6** You **may not** use written notes, published materials, or other testing aids, during your test.
- 7** You are **allowed** to bring soft ear plugs or center-supplied tissues in the test room.
- 8** Any clothing or jewelry items allowed to be worn in the test room must remain on your person at all times. Removed clothing or jewelry items must be stored in your locker.
- 9** You **must not** bring any personal/unauthorized items into the testing room. Such items include but are not limited to: outerwear, hats, food, drinks, purses, briefcases, notebooks, pagers, watches, cellular telephones, recording devices, and photographic equipment.
- 10** Weapons are not allowed at any Prometric Test center.
- 11** You will be asked to empty and turn your pockets inside out prior to every entry into the test room to confirm that you have no prohibited items.
- 12** You **must** return all materials issued to you by the TCA at the end of your test.
- 13** You are not allowed to use any electronic devices or phones during breaks.
- 14** Unscheduled breaks are allowed for all Michigan insurance exams. Any exam that is 2.5 or more hours in length has an optional scheduled break. These policies are determined by LARA. The TCA can inform you what is specifically permitted during these breaks. The exam clock will continue to run during unscheduled breaks.
- 15** Repeated or lengthy departures from the test room for unscheduled breaks will be reported by the TCA.
- 16** If you need access to an item stored in the test center during a break such as food or medicine, you must inform the TCA **before** you retrieve the item. You are not allowed to access any prohibited item (as defined by the client practice applicable for the test you are taking).
- 17** You must conduct yourself in a civil manner at all times when on the premises of the test center. Exhibiting abusive behavior towards the TCA, or any other staff member of the test center, may result in criminal prosecution.
- 18** To protect the privacy of all testers, the TCA can neither confirm nor deny if any particular individual is present or scheduled at the test center.

19 Persons not scheduled to take a test are not permitted to wait in the test center.

Copyrighted questions. All test questions are the property of Prometric Inc. and are protected by copyright. Federal law provides severe civil and criminal penalties for the unauthorized reproduction, distribution, or exhibition of copyrighted materials.

Appeals process

Prometric's goal is to provide a quality examination and pleasant testing experience for every candidate. If you are dissatisfied with either and believe Prometric can correct the problem, they would like to hear from you. If you are requesting a response concerning the exam content, registration, scheduling or test administration (testing site procedures, equipment, personnel, etc.), please submit an appeal in writing.

Your appeal letter must include your name, Social Security number, exam title, date tested and details of your concern including all relevant facts, your signature and return address. Mail your appeal letter to: Prometric ATTN: Appeal Committee, 1260 Energy Lane, St. Paul, MN 55108. The Appeal Committee will review your concern and send you a written acknowledgement or response within 10 business days of receipt. An original signature is required; therefore, faxed appeals are not accepted.

Exam content outlines

The following outlines give an overview of the content of each of the Michigan insurance examinations. Each examination will include questions on the subjects contained in the outline. The percentages indicate the relative weight assigned to each section of the examination.

For example, 10 percent means that 10 questions will be drawn on a 100-question exam and 15 will be drawn on a 150-question exam.

Individual outlines that include more descriptive subsections for each exam are available online at www.prometric.com/michigan.

Your exam may include some experimental questions that will not be scored. If present, they are distributed throughout the exam and will not be identified as such. These are used to gather statistical information on the questions before they are added to the exam as scored items. These experimental questions will not be counted for or against you in your final exam score. The time you spend on these questions will not count against the time allowed for your test.

**Series 16-65
Life Producer**

100 questions – 2-hour time limit

**1.0 Insurance Regulation 24%
(24 items)**

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

**2.0 General Insurance 5%
(5 items)**

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Producers and general rules of agency
- 2.4 Contracts

**3.0 Life Insurance Basics 18%
(18 items)**

- 3.1 Michigan life insurance laws
- 3.2 Personal uses of life insurance
- 3.3 Determining amount of personal life insurance
- 3.4 Business uses of life insurance
- 3.5 Classes of life insurance policies
- 3.6 Premiums
- 3.7 Producer responsibilities
- 3.8 Individual underwriting by the insurer

**4.0 Life Insurance Policies 15%
(15 items)**

- 4.1 Term life insurance
- 4.2 Whole life insurance
- 4.3 Flexible premium policies
- 4.4 Specialized policies
- 4.5 Group life insurance
- 4.6 Life insurance policy law

5.0 Life Insurance Policy Provisions, Options and Riders 19% (19 items)

- 5.1 Standard provisions
- 5.2 Beneficiaries
- 5.3 Settlement options
- 5.4 Nonforfeiture options

- 5.5 Policy loan and withdrawal options
- 5.6 Dividend options
- 5.7 Disability riders
- 5.8 Living benefit provisions/riders (500.3928, .3949)
- 5.9 Riders covering additional insureds
- 5.10 Riders affecting the death benefit amount

6.0 Annuities 10% (10 items)

- 6.1 Annuity principles and concepts
- 6.2 Immediate versus deferred annuities
- 6.3 Annuity (benefit) payment options
- 6.4 Annuity products
- 6.5 Uses of annuities

7.0 Federal Tax Considerations for Life Insurance and Annuities 6% (6 items)

- 7.1 Taxation of personal life insurance
- 7.2 Modified endowment contracts (MECs)
- 7.3 Taxation of non-qualified annuities
- 7.4 Taxation of individual retirement accounts (IRAs)
- 7.5 Rollovers and transfers (IRAs and qualified plans)
- 7.6 Section 1035 exchanges

8.0 Qualified Plans 3% (3 items)

- 8.1 General requirements
- 8.2 Federal tax considerations
- 8.3 Plan types, characteristics and purchasers

**Series 16-66
Accident and Health Producer**

100 questions – 2-hour time limit

**1.0 Insurance Regulation 25%
(25 items)**

- 1.1 Licensing

- 1.2 State regulation
- 1.3 Federal regulation

**2.0 General Insurance 7%
(7 items)**

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Producers and general rules of agency
- 2.4 Contracts

3.0 Health Insurance Basics 10% (10 items)

- 3.1 Definitions of perils
- 3.2 Principal types of losses and benefits
- 3.3 Classes of health insurance policies
- 3.4 Limited policies
- 3.5 Common exclusions from coverage
- 3.6 Producer responsibilities in individual health insurance
- 3.7 Individual underwriting by the insurer
- 3.8 Considerations in replacing health insurance

4.0 Individual Health Insurance Policy General Provisions 6% (6 items)

- 4.1 Required provisions
- 4.2 Optional provisions
- 4.3 Other general provisions

**5.0 Disability Income and Related Insurance 7%
(7 items)**

- 5.1 Qualifying for disability benefits
- 5.2 Individual disability income insurance
- 5.3 Unique aspects of individual disability underwriting
- 5.4 Group disability income insurance
- 5.5 Business disability insurance
- 5.6 Social Security disability
- 5.7 Workers compensation

6.0 Medical Plans 14% (14 items)

- 6.1 Medical plan concepts
- 6.2 Types of plans
- 6.3 Cost containment in health care delivery
- 6.4 Michigan eligibility requirements (individual and/or group)
- 6.5 HIPAA (Health Insurance Portability and Accountability Act) requirements

7.0 Group Health Insurance 15% (15 items)

- 7.1 Characteristics of group insurance
- 7.2 Types of eligible groups
- 7.3 Marketing considerations
- 7.4 Employer group health insurance
- 7.5 Small employer medical plans

8.0 Dental Insurance 3% (3 items)

- 8.1 Types of dental treatment
- 8.2 Indemnity plans
- 8.3 Employer group dental expense

9.0 Insurance for Senior Citizens and Special Needs Individuals 9% (9 items)

- 9.1 Medicare
- 9.2 Medicare supplements (500.3803-.3836, .3838-.3861)
- 9.3 Other options for individuals with Medicare
- 9.4 Long-term care (LTC) insurance (500.3901-3955)

10.0 Federal Tax Considerations for Health Insurance 4% (4 items)

- 10.1 Personally-owned health insurance
- 10.2 Employer group health insurance
- 10.3 Medical expense coverage for sole proprietors, partners and limited liability corporations
- 10.4 Business disability insurance

**Series 16-67
Property Producer/Solicitor**

100 questions – 2-hour time limit

1.0 Insurance Regulation 25% (25 items)

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 6% (6 items)

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Producers and general rules of agency
- 2.4 Contracts

3.0 Property Insurance Basics 27% (27 items)

- 3.1 Principles and concepts
- 3.2 Policy structure
- 3.3 Common policy provisions
- 3.4 Michigan laws, regulations and required provisions
- 3.5 Essential Insurance Act (500.2101-.2131)

4.0 Dwelling ('02) Policy 9% (9 items)

- 4.1 Characteristics and purpose
- 4.2 Coverage forms — Perils insured against
- 4.3 Property coverages
- 4.4 General exclusions
- 4.5 Conditions
- 4.6 Selected endorsements
- 4.7 Personal liability supplement

5.0 Homeowners ('00) Policy 14% (14 items)

- 5.1 Coverage forms
- 5.2 Definitions
- 5.3 Section I — Property coverages
- 5.4 Perils insured against
- 5.5 Exclusions
- 5.6 Conditions
- 5.7 Selected endorsements

6.0 Commercial Package Policy (CPP) 10% (10 items)

- 6.1 Components of a commercial policy
- 6.2 Commercial property ('07)
- 6.3 Commercial inland marine
- 6.4 Equipment breakdown ('08)
- 6.5 Farm coverage

7.0 Businessowners ('06) Policy 8% (8 items)

- 7.1 Characteristics and purpose
- 7.2 Businessowners Section I — Property
- 7.3 Businessowners Section III — Common Policy Conditions
- 7.4 Selected endorsements

8.0 Other Coverages and Options 1% (1 item)

- 8.1 National Flood Insurance Program
- 8.2 Other policies
- 8.3 Residual markets

**Series 16-68
Casualty Producer/Solicitor**

100 questions – 2-hour time limit

1.0 Insurance Regulation 25% (25 items)

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 6% (6 items)

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Producers and general rules of agency
- 2.4 Contracts

3.0 Casualty Insurance Basics 20% (20 items)

- 3.1 Principles and concepts
- 3.2 Policy structure
- 3.3 Common policy provisions
- 3.4 Michigan laws, regulations and required provisions
- 3.5 Essential Insurance Act (500.2101-.2131)

4.0 Homeowners ('00) Policy 10% (10 items)

- 4.1 Coverage forms
- 4.2 Definitions
- 4.3 Section II — Liability coverages
- 4.4 Exclusions
- 4.5 Conditions
- 4.6 Selected endorsements

5.0 Auto Insurance 14% (14 items)

- 5.1 Laws
- 5.2 Personal ('05) auto policy
- 5.3 Commercial auto ('06)

6.0 Commercial Package Policy (CPP) 5% (5 items)

- 6.1 Components of a commercial policy
- 6.2 Commercial general liability ('07)
- 6.3 Commercial crime ('06)
- 6.4 Farm Coverage

7.0 Businessowners ('06) Policy 5% (5 items)

- 7.1 Characteristics and purpose
- 7.2 Businessowners Section II — Liability
- 7.3 Businessowners Section III — Common Policy Conditions
- 7.4 Selected endorsement

EXAM CONTENT OUTLINES

8.0 Workers Compensation Insurance 11% (11 items)

- 8.1 Workers compensation laws
- 8.2 Workers compensation and employers liability insurance policy
- 8.3 Premium computation
- 8.4 Other sources of coverages

9.0 Other Coverages and Options 4% (4 items)

- 9.1 Umbrella/excess liability policies
- 9.2 Specialty liability insurance
- 9.3 Surplus lines
- 9.4 Surety bonds
- 9.5 Other policies

Series 16-69 Personal Lines

100 questions – 2-hour time limit

1.0 Insurance Regulation 25% (25 items)

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 7% (7 items)

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Producers and general rules of agency
- 2.4 Contracts

3.0 Property and Casualty Insurance Basics 20% (20 items)

- 3.1 Principles and concepts
- 3.2 Policy structure
- 3.3 Common policy provisions
- 3.4 Michigan laws, regulations and required provisions
- 3.5 Essential Insurance Act (500.2101–.2131)

4.0 Dwelling ('02) Policy 6% (6 items)

- 4.1 Characteristics and purpose
- 4.2 Coverage forms – Perils insured against
- 4.3 Property coverages
- 4.4 General exclusions
- 4.5 Conditions
- 4.6 Selected endorsements
- 4.7 Personal liability supplement

5.0 Homeowners ('00) Policy 17% (17 items)

- 5.1 Coverage forms
- 5.2 Definitions
- 5.3 Section I – Property coverages
- 5.4 Section II – Liability coverages
- 5.5 Perils insured against
- 5.6 Exclusions

- 5.7 Conditions
- 5.8 Selected endorsements

6.0 Auto Insurance 22% (22 items)

- 6.1 Laws
- 6.2 Personal ('05) auto policy

7.0 Other Coverages and Options 3% (3 items)

- 7.1 Umbrella/excess liability policies
- 7.2 National Flood Insurance Program
- 7.3 Other policies

Series 16-70 Public Adjuster

100 questions – 2-hour time limit

1.0 Insurance Regulation 20% (20 items)

- 1.1 Licensing requirements
- 1.2 Maintenance and duration
- 1.3 Disciplinary actions
- 1.4 Claim settlement laws and regulations (500.2026)
- 1.5 Unfair insurance trade practices (500.1239, .1244, .2003, .2006–.2010, .2012–.2014, .2017, .2026, .2029)
- 1.6 Federal regulation

2.0 Insurance Basics 22% (22 items)

- 2.1 Contracts
- 2.2 Insurance principles and concepts
- 2.3 Policy structure
- 2.4 Common policy provisions
- 2.5 Michigan laws, regulations and required provisions

3.0 Adjusting Losses 25% (25 items)

- 3.1 Role of the adjuster
- 3.2 Property losses
- 3.3 Coverage problems
- 3.4 Claims adjustment procedures

4.0 Dwelling ('02) Policy 4% (4 items)

- 4.1 Characteristics and purpose
- 4.2 Coverage forms – Perils insured against
- 4.3 Property coverages
- 4.4 General exclusions
- 4.5 Conditions
- 4.6 Selected endorsements
- 4.7 Personal liability supplement

5.0 Homeowners ('00) Policy – Section I 6% (6 items)

- 5.1 Coverage forms
- 5.2 Definitions
- 5.3 Section I – Property coverages

- 5.4 Perils insured against
- 5.5 Exclusions
- 5.6 Conditions
- 5.7 Selected endorsements

6.0 Commercial Package Policy (CPP) 9% (9 items)

- 6.1 Components of a commercial policy
- 6.2 Commercial property ('07)
- 6.3 Commercial inland marine
- 6.4 Farm coverage

7.0 Businessowners ('06) Policy – Property 8% (8 items)

- 7.1 Characteristics and purpose
- 7.2 Businessowners Section I – Property
- 7.3 Businessowners Section III – Common Policy Conditions
- 7.4 Selected endorsements

8.0 Other Coverages and Options 6% (6 items)

- 8.1 National Flood Insurance Program
- 8.2 Ocean marine insurance
- 8.3 Other policies

Series 16-71 Independent Adjuster without Worker's Compensation Authority

100 questions – 2-hour time limit

1.0 Insurance Regulation 20% (20 items)

- 1.1 Licensing requirements
- 1.2 Maintenance and duration
- 1.3 Disciplinary actions
- 1.4 Claim settlement laws and regulations
- 1.5 Unfair insurance trade practices (500.1239, .1244, .2003, .2006–.2014, .2016–.2018, .2026, .2029)
- 1.6 Federal regulation

2.0 Insurance Basics 18% (18 items)

- 2.1 Contract basics
- 2.2 Insurance principles and concepts
- 2.3 Policy structure
- 2.4 Common policy provisions
- 2.5 Michigan laws, regulations and required provisions

3.0 Adjusting Losses 25% (25 items)

- 3.1 Role of the adjuster
- 3.2 Claim reporting
- 3.3 Property losses
- 3.4 Liability losses
- 3.5 Coverage problems
- 3.6 Claims adjustment procedures

4.0 Dwelling ('02) Policy 3% (3 items)

- 4.1 Characteristics and purpose
- 4.2 Coverage forms — Perils insured against
- 4.3 Property coverages
- 4.4 General exclusions
- 4.5 Conditions
- 4.6 Selected endorsements
- 4.7 Personal liability supplement

5.0 Homeowners ('00) Policy 5% (5 items)

- 5.1 Coverage forms
- 5.2 Definitions
- 5.3 Section I — Property coverages
- 5.4 Section II — Liability coverages
- 5.5 Perils insured against
- 5.6 Exclusions
- 5.7 Conditions
- 5.8 Selected endorsements

6.0 Auto Insurance 14% (14 items)

- 6.1 Laws
- 6.2 Personal ('05) auto policy
- 6.3 Commercial auto ('06)

7.0 Commercial Package Policy (CPP) 6% (6 items)

- 7.1 Components of a commercial policy
- 7.2 Commercial general liability ('07)
- 7.3 Commercial property ('07)
- 7.4 Commercial crime ('06)
- 7.5 Commercial inland marine
- 7.6 Farm Coverage

8.0 Businessowners ('06) Policy 7% (7 items)

- 8.1 Characteristics and purpose
- 8.2 Businessowners Section I — Property
- 8.3 Businessowners Section II — Liability
- 8.4 Businessowners Section III — Common Policy Conditions
- 8.5 Selected endorsements

9.0 Other Coverages and Options 2% (2 items)

- 9.1 Umbrella/excess liability policies
- 9.2 Ocean marine insurance

Series 16-72 Independent Adjuster with Worker's Compensation Authority

100 questions – 2-hour time limit

1.0 Insurance Regulation 20% (20 items)

- 1.1 Licensing requirements
- 1.2 Maintenance and duration
- 1.3 Disciplinary actions

- 1.4 Claim settlement laws and regulations
- 1.5 Unfair insurance trade practices (500.1239, .1244, .2003, .2006–.2014, .2016–.2018, .2026, .2029)
- 1.6 Federal regulation

2.0 Insurance Basics 11% (11 items)

- 2.1 Contract basics
- 2.2 Insurance principles and concepts
- 2.3 Policy structure
- 2.4 Common policy provisions
- 2.5 Michigan laws, regulations and required provisions

3.0 Adjusting Losses 15% (15 items)

- 3.1 Role of the adjuster
- 3.2 Claim reporting
- 3.3 Property losses
- 3.4 Liability losses
- 3.5 Coverage problems
- 3.6 Claims adjustment procedures

4.0 Dwelling ('02) Policy 3% (3 items)

- 4.1 Characteristics and purpose
- 4.2 Coverage forms — Perils insured against
- 4.3 Property coverages
- 4.4 General exclusions
- 4.5 Conditions
- 4.6 Selected endorsements
- 4.7 Personal liability supplement

5.0 Homeowners ('00) Policy 3% (3 items)

- 5.1 Coverage forms
- 5.2 Definitions
- 5.3 Section I — Property coverages
- 5.4 Section II — Liability coverages
- 5.5 Perils insured against
- 5.6 Exclusions
- 5.7 Conditions
- 5.8 Selected endorsements

6.0 Auto Insurance 10% (10 items)

- 6.1 Laws
- 6.2 Personal ('05) auto policy
- 6.3 Commercial auto ('06)

7.0 Commercial Package Policy (CPP) 3% (3 items)

- 7.1 Components of a commercial policy
- 7.2 Commercial general liability ('07)
- 7.3 Commercial property ('07)
- 7.4 Commercial crime ('06)
- 7.5 Commercial inland marine
- 7.6 Farm Coverage

8.0 Businessowners ('06) Policy 3% (3 items)

- 8.1 Characteristics and purpose
- 8.2 Businessowners Section I — Property
- 8.3 Businessowners Section II — Liability
- 8.4 Businessowners Section III — Common Policy Conditions
- 8.5 Selected endorsements

9.0 Workers Compensation Insurance 30% (30 items)

- 9.1 Workers compensation laws
- 9.2 Workers compensation and employers liability insurance policy
- 9.3 Premium computation
- 9.4 Other sources of coverages

10.0 Other Coverages and Options 2% (2 items)

- 10.1 Umbrella/excess liability policies
- 10.2 Ocean marine insurance

Series 16-73 Life Counselor

100 questions – 2-hour time limit

1.0 Insurance Regulation 25% (25 items)

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 5% (5 items)

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Producers and general rules of agency
- 2.4 Contracts

3.0 Life Insurance Basics 17% (17 items)

- 3.1 Michigan life insurance laws
- 3.2 Personal uses of life insurance
- 3.3 Determining amount of personal life insurance
- 3.4 Business uses of life insurance
- 3.5 Classes of life insurance policies
- 3.6 Premiums
- 3.7 Producer responsibilities
- 3.8 Individual underwriting by the insurer

4.0 Life Insurance Policies 15% (15 items)

- 4.1 Term life insurance
- 4.2 Whole life insurance
- 4.3 Flexible premium policies
- 4.4 Specialized policies
- 4.5 Group life insurance

EXAM CONTENT OUTLINES

- 4.6 Life insurance policy law (550.601-.624; R550.201-.216)

5.0 Life Insurance Policy Provisions, Options and Riders 18% (18 items)

- 5.1 Standard provisions
- 5.2 Beneficiaries
- 5.3 Settlement options
- 5.4 Nonforfeiture options
- 5.5 Policy loan and withdrawal options
- 5.6 Dividend options
- 5.7 Disability riders
- 5.8 Living benefit provisions/riders (500.3928, .3949)
- 5.9 Riders covering additional insureds
- 5.10 Riders affecting the death benefit amount

6.0 Annuities 10% (10 items)

- 6.1 Annuity principles and concepts
- 6.2 Immediate versus deferred annuities
- 6.3 Annuity (benefit) payment options
- 6.4 Annuity products
- 6.5 Uses of annuities

7.0 Federal Tax Considerations for Life Insurance and Annuities 6% (6 items)

- 7.1 Taxation of personal life insurance
- 7.2 Modified endowment contracts (MECs)
- 7.3 Taxation of non-qualified annuities
- 7.4 Taxation of individual retirement accounts (IRAs)
- 7.5 Rollovers and transfers (IRAs and qualified plans)
- 7.6 Section 1035 exchanges

8.0 Qualified Plans 4% (4 items)

- 8.1 General requirements
- 8.2 Federal tax considerations
- 8.3 Plan types, characteristics and purchasers
- 8.4 Special rules for life insurance

Series 16-74 Surplus Lines

60 questions – 1-hour time limit

1.0 Insurance Regulation 25% (15 items)

- 1.1 Licensing regulation for surplus lines
- 1.2 State Regulation

2.0 General Insurance 5% (3 items)

- 2.1 Concepts

- 2.2 Insurers
- 2.3 Producers and general rules of agency
- 2.4 Contracts

3.0 Surplus Lines Markets and Practices (500.1901-.1955) 70% (42 items)

- 3.1 United States nonadmitted market
- 3.2 Alien insurers
- 3.3 Alternative markets (Chapter 18)
- 3.4 Eligible surplus lines insurers (500.1920, .1950)
- 3.5 Surplus lines coverages (500.1910)
- 3.6 Requirements for placement of surplus lines insurance (500.1910, .1911)
- 3.7 Authority of surplus lines licensee
- 3.8 Records of licensee (500.1906)
- 3.9 Surplus lines tax (500.1905, .1951)

Series 16-75 Limited Lines Property and Casualty

50 questions – 1-hour time limit

1.0 Insurance Regulation 25% (13 items)

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 29% (14 items)

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Producers and general rules of agency
- 2.4 Contracts

3.0 Property and Casualty Insurance Basics 46% (23 items)

- 3.1 Principles and concepts
- 3.2 Policy structure
- 3.3 Common policy provisions
- 3.4 Michigan laws, regulations and required provisions
- 3.5 Essential Insurance Act (500.2101-.2131)

Series 16-76 Property and Casualty Counselor

150 questions – 2.5-hour time limit

1.0 Insurance Regulation 17% (26 items)

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 6% (9 items)

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Producers and general rules of agency
- 2.4 Contracts

3.0 Property and Casualty Insurance Basics 12% (18 items)

- 3.1 Principles and concepts
- 3.2 Policy structure
- 3.3 Common policy provisions
- 3.4 Michigan laws, regulations and required provisions
- 3.5 Essential Insurance Act (500.2101-.2131)

4.0 Dwelling ('02) Policy 3% (4 items)

- 4.1 Characteristics and purpose
- 4.2 Coverage forms — Perils insured against
- 4.3 Property coverages
- 4.4 General exclusions
- 4.5 Conditions
- 4.6 Selected endorsements
- 4.7 Personal liability supplement

5.0 Homeowners ('00) Policy 3% (5 items)

- 5.1 Coverage forms
- 5.2 Definitions
- 5.3 Section I — Property coverages
- 5.4 Section II — Liability coverages
- 5.5 Perils insured against
- 5.6 Exclusions
- 5.7 Conditions
- 5.8 Selected endorsements

6.0 Auto Insurance 11% (17 items)

- 6.1 Laws
- 6.2 Personal ('05) auto policy
- 6.3 Commercial auto ('06)

7.0 Commercial Package Policy (CPP) 15% (22 items)

- 7.1 Components of a commercial policy
- 7.2 Commercial general liability ('07)
- 7.3 Commercial property ('07)
- 7.4 Commercial crime ('06)
- 7.5 Commercial inland marine
- 7.6 Equipment breakdown ('08)
- 7.7 Farm Coverage

8.0 Businessowners ('06) Policy 6% (9 items)

- 8.1 Characteristics and purpose
- 8.2 Businessowners Section I — Property
- 8.3 Businessowners Section II — Liability

- 8.4 Businessowners Section III – Common Policy Conditions
- 8.5 Selected endorsements

9.0 Workers Compensation Insurance 15% (22 items)

- 9.1 Workers compensation laws
- 9.2 Workers compensation and employers liability insurance policy
- 9.3 Premium computation
- 9.4 Other sources of coverages

10.0 Other Coverages and Options 12% (18 items)

- 10.1 Umbrella/excess liability policies
- 10.2 Specialty liability insurance
- 10.3 Surplus lines
- 10.4 Surety bonds
- 10.5 Aviation insurance
- 10.6 Ocean marine insurance
- 10.7 National Flood Insurance Program
- 10.8 Other policies
- 10.9 Residual markets
- 10.10 Alternative funding mechanisms

**Series 16-77
Title Insurance**

60 questions – 1-hour time limit

1.0 Insurance Regulation 33% (20 items)

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 Real Property 11% (7 items)

- 2.1 Concepts, principles and practices
- 2.2 Acquisition and transfer of real property
- 2.3 Legal descriptions
- 2.4 Escrow principles
- 2.5 Recording

3.0 Title Insurance 29% (18 items)

- 3.1 Title insurance principles
- 3.2 Title searching techniques

4.0 Title Exceptions and Procedures for Clearing Title 27% (15 items)

- 4.1 Principles and concepts
- 4.2 Special problem areas and concerns
- 4.3 Principles of clearing title
- 4.4 Settlement or closing procedures

**Series 16-78
Credit Insurance**

60 questions – 1-hour time limit

1.0 Insurance Regulation 25% (15 items)

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 7% (4 items)

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Producers and general rules of agency
- 2.4 Contracts

3.0 Consumer Credit Insurance Basics 43% (26 items)

- 3.1 Nature of consumer credit insurance
- 3.2 Coverage characteristics
- 3.3 Regulation

4.0 Types of Consumer Credit Insurance 25% (15 items)

- 4.1 Credit life insurance
- 4.2 Credit accident and health insurance
- 4.3 Guaranteed automobile protection (GAP)
- 4.4 Mortgage guaranty

**Series 16-79
Debt Management**

50 questions – 1-hour time limit

1.0 Definitions 15% (7 items)

- 1.1 Definitions (451.412; R451.1221)

2.0 Michigan debt management laws, rules and regulations 85% (43 items)

- 2.1 Commissioner
- 2.2 Licensing requirements and limitations
- 2.3 Marketing practices
- 2.4 Simple math computation
- 2.5 Other provisions

**Series 16-80
Life and Health Producer**

150 questions – 2.5-hour time limit

1.0 Insurance Regulation 16% (24 items)

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 3% (4 items)

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Producers and general rules of agency
- 2.4 Contracts

3.0 Life Insurance Basics 9% (13 items)

- 3.1 Michigan life insurance laws
- 3.2 Personal uses of life insurance
- 3.3 Determining amount of personal life insurance
- 3.4 Business uses of life insurance
- 3.5 Classes of life insurance policies
- 3.6 Premiums
- 3.7 Producer responsibilities
- 3.8 Individual underwriting by the insurer

4.0 Life Insurance Policies 7% (11 items)

- 4.1 Term life insurance
- 4.2 Whole life insurance
- 4.3 Flexible premium policies
- 4.4 Specialized policies
- 4.5 Group life insurance
- 4.6 Life insurance policy law

5.0 Life Insurance Policy Provisions, Options and Riders 11% (16 items)

- 5.1 Standard provisions
- 5.2 Beneficiaries
- 5.3 Settlement options
- 5.4 Nonforfeiture options
- 5.5 Policy loan and withdrawal options
- 5.6 Dividend options
- 5.7 Disability riders
- 5.8 Living benefit provisions/riders (500.3928, .3949)
- 5.9 Riders covering additional insureds
- 5.10 Riders affecting the death benefit amount

6.0 Annuities 5% (8 items)

- 6.1 Annuity principles and concepts
- 6.2 Immediate versus deferred annuities
- 6.3 Annuity (benefit) payment options
- 6.4 Annuity products
- 6.5 Uses of annuities

7.0 Federal Tax Considerations for Life Insurance and Annuities 4% (6 items)

- 7.1 Taxation of personal life insurance
- 7.2 Modified endowment contracts (MECs)
- 7.3 Taxation of non-qualified annuities

EXAM CONTENT OUTLINES

- 7.4 Taxation of individual retirement accounts (IRAs)
- 7.5 Rollovers and transfers (IRAs and qualified plans)
- 7.6 Section 1035 exchanges

8.0 Qualified Plans 2% (3 items)

- 8.1 General requirements
- 8.2 Federal tax considerations
- 8.3 Plan types, characteristics and purchasers

9.0 Health Insurance Basics 6% (9 items)

- 9.1 Definitions of perils
- 9.2 Principal types of losses and benefits
- 9.3 Classes of health insurance policies
- 9.4 Limited policies
- 9.5 Common exclusions from coverage
- 9.6 Producer responsibilities in individual health insurance
- 9.7 Individual underwriting by the insurer
- 9.8 Considerations in replacing health insurance

10.0 Individual Health Insurance Policy General Provisions 6% (9 items)

- 10.1 Required provisions
- 10.2 Optional provisions
- 10.3 Other general provisions

11.0 Disability Income and Related Insurance 5% (7 items)

- 11.1 Qualifying for disability benefits
- 11.2 Individual disability income insurance
- 11.3 Unique aspects of individual disability underwriting
- 11.4 Group disability income insurance
- 11.5 Business disability insurance
- 11.6 Social Security disability
- 11.7 Workers compensation

12.0 Medical Plans 7% (11 items)

- 12.1 Medical plan concepts
- 12.2 Types of plans
- 12.3 Cost containment in health care delivery
- 12.4 Michigan eligibility requirements (individual and/or group)
- 12.5 HIPAA (Health Insurance Portability and Accountability Act) requirements

13.0 Group Health Insurance 6% (9 items)

- 13.1 Characteristics of group insurance

- 13.2 Types of eligible groups
- 13.3 Marketing considerations
- 13.4 Employer group health insurance
- 13.5 Small employer medical plans

14.0 Dental Insurance 2% (3 items)

- 14.1 Types of dental treatment
- 14.2 Indemnity plans
- 14.3 Employer group dental expense

15.0 Insurance for Senior Citizens and Special Needs Individuals 8% (12 items)

- 15.1 Medicare
- 15.2 Medicare supplements (500.3803-.3836, .3838-.3861)
- 15.3 Other options for individuals with Medicare
- 15.4 Long-term care (LTC) insurance (500.3901-3955)

16.0 Federal Tax Considerations for Health Insurance 3% (5 items)

- 16.1 Personally-owned health insurance
- 16.2 Employer group health insurance
- 16.3 Medical expense coverage for sole proprietors, partners and limited liability corporations
- 16.4 Business disability insurance

Series 16-81 Property and Casualty Producer/Solicitor

150 questions – 2.5-hour time limit

1.0 Insurance Regulation 17% (26 items)

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 10% (15 items)

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Producers and general rules of agency
- 2.4 Contracts

3.0 Property and Casualty Insurance Basics 14% (21 items)

- 3.1 Principles and concepts
- 3.2 Policy structure
- 3.3 Common policy provisions
- 3.4 Michigan laws, regulations and required provisions
- 3.5 Essential Insurance Act (500.2101-.2131)

4.0 Dwelling ('02) Policy 5% (7 items)

- 4.1 Characteristics and purpose
- 4.2 Coverage forms — Perils insured against
- 4.3 Property coverages
- 4.4 General exclusions
- 4.5 Conditions
- 4.6 Selected endorsements
- 4.7 Personal liability supplement

5.0 Homeowners ('00) Policy 10% (15 items)

- 5.1 Coverage forms
- 5.2 Definitions
- 5.3 Section I — Property coverages
- 5.4 Section II — Liability coverages
- 5.5 Perils insured against
- 5.6 Exclusions
- 5.7 Conditions
- 5.8 Selected endorsements

6.0 Auto Insurance 15% (22 items)

- 6.1 Laws
- 6.2 Personal ('05) auto policy
- 6.3 Commercial auto ('06)

7.0 Commercial Package Policy (CPP) 8% (12 items)

- 7.1 Components of a commercial policy
- 7.2 Commercial general liability ('07)
- 7.3 Commercial property ('07)
- 7.4 Commercial crime ('06)
- 7.5 Commercial inland marine
- 7.6 Equipment breakdown ('08)
- 7.7 Farm Coverage

8.0 Businessowners ('06) Policy 6% (9 items)

- 8.1 Characteristics and purpose
- 8.2 Businessowners Section I — Property
- 8.3 Businessowners Section II — Liability
- 8.4 Businessowners Section III — Common Policy Conditions
- 8.5 Selected endorsements

9.0 Workers Compensation Insurance 9% (14 items)

- 9.1 Workers compensation laws
- 9.2 Workers compensation and employers liability insurance policy
- 9.3 Premium computation
- 9.4 Other sources of coverages

10.0 Other Coverages and Options 6% (9 items)

- 10.1 Umbrella/excess liability policies
- 10.2 Specialty liability insurance
- 10.3 Surplus lines
- 10.4 Surety bonds

- 10.5 National Flood Insurance Program
- 10.6 Other policies
- 10.7 Residual markets

**Series 16-83
Variable Annuities Producer**

60 questions – 1-hour time limit

1.0 Insurance Regulation 10% (6 items)

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 10% (6 items)

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Producers and general rules of agency
- 2.4 Contracts

3.0 Regulation of Variable Products 10% (6 items)

- 3.1 Securities Exchange Act of 1933
- 3.2 Securities Exchange Act of 1934
- 3.3 Investment Company Act of 1940
- 3.4 State regulation of variable products

4.0 Nature of Variable Life Products 23% (14 items)

- 4.1 Variable life versus variable universal life
- 4.2 Fixed premium payment versus flexible payment
- 4.3 Face value versus death benefit
- 4.4 Cash values
- 4.5 Separate accounts
- 4.6 Charges and fees
- 4.7 Loans

5.0 Annuities 25% (15 items)

- 5.1 Annuity principles and concepts
- 5.2 Immediate versus deferred annuities
- 5.3 Annuity (benefit) payment options
- 5.4 Variable annuities

6.0 Federal Tax Considerations for Life Insurance and Annuities 10% (6 items)

- 6.1 Taxation of personal life insurance
- 6.2 Modified endowment contracts (MECs)
- 6.3 Taxation of non-qualified annuities
- 6.4 Taxation of individual retirement accounts (IRAs)
- 6.5 Rollovers and transfers (IRAs and qualified plans)
- 6.6 Section 1035 exchanges

7.0 Qualified Plans 12% (7 items)

- 7.1 General requirements
- 7.2 Federal tax considerations
- 7.3 Plan types, characteristics and purchasers

SUGGESTED REFERENCES

Suggested References

The following is a listing of suggested references that may be useful to review while studying for your Michigan insurance exam. Neither Prometric, nor the State of Michigan, Office of Financial and Insurance Regulation endorse any of the listed materials. This listing is representative only; it is not all encompassing nor exhaustive.

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2. *Black's Law Dictionary*, Garner, Bryan (ed.), West Publishing Co., Minnesota.
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4. *Glossary of Insurance & Risk Management Terms*, International Risk Management Institute, Inc., Texas.
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6. *Introduction to Risk Management & Insurance*, Dorfman, Mark S., Prentice-Hall, New Jersey.
7. *The Market Conduct Handbook for Agents*, Davidson, Cynthia, Merritt Professional Publishers, California.
8. *Principles of Risk Management and Insurance*, Rejda, George E., Harper Collins Publishers Inc., New York.

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1. *Credit Life and Disability Insurance*, Fagg, Gary, CreditRe Corporation, Texas.
2. *Credit-Related Property and Casualty Insurance*, Fagg, Gary, CreditRe Corporation, Texas.
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3. *Health Insurance Answer Book*, Garner, John C., Aspen Publishers, Inc., Maryland.
4. *Managed Dental Care: A Guide to Dental HMO's*, Mayes, Donald S., International Foundation of Employee Benefit Plans, Wisconsin.
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18. *Tax Facts on Insurance & Employee Benefits*, The National Underwriter, Ohio.
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20. *Getting It Issued*, George, Hank and Krinik, John J., The National Underwriter, Ohio.
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22. *Life Insurance: A Financial Planning Approach*, Dorfman, Mark and Saul Adelman, Dearborn Financial Publishing, Inc., Illinois.
23. *The Tools and Techniques of Life Insurance Planning*, Liemberg, Stephen R. and Robert J. Doyle Jr., The National Underwriter, Ohio.
24. *Annuities*, Shapiro, David & Thomas F. Streiff, Dearborn Financial Publishing, Inc., Illinois.
25. *The Annuity Handbook*, Chandler, Darlene K., The National Underwriter, Ohio.
26. *Variable Life Essentials*, Snouffer, Gary H., The National Underwriter, Ohio.

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4. *Property and Liability Insurance Principles*, Luthardt, Constance M., et al, Insurance Institute of America, Pennsylvania.
5. *Essentials of Risk Management – Vols. I & II*, Head, George L., et al, Insurance Institute of America, Pennsylvania.
6. *Commercial Liability Risk Management and Insurance*, Malecki, Donald S. and Arthur L. Flitner, Insurance Institute of America, Pennsylvania.
7. *Personal Insurance*, Wiening, Eric A., et al, Insurance Institute of America, Pennsylvania.
8. *Commercial Insurance*, Flitner, Arthur L., et al, Insurance Institute of America, Pennsylvania.
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11. *Workers Compensation Guide – Interpretation and Analysis*, Thamann, David D. and Diana B. Reitz, The National Underwriter, Ohio.
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18. *How to Repair & Restore Bodywork*, Jacobs, David H. Jr., Motorbooks International.
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20. *Introduction to Claims*, Hoopes, Doris, Insurance Institute of America, Pennsylvania.
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