# Your Exam Content Outline

The following outline describes the content of one of the Texas insurance examinations. The outlines are the basis of the examinations. The examination will contain questions on the subjects contained in the outline. The percentages indicate the relative weights assigned to each part of the examination. For example, 10 percent means that 6 questions will be drawn from the section on a 60-question exam, 10 will be drawn on a 100-question exam and 15 will be drawn on a 150-question exam.

## Texas Examination for General Lines Life, Accident and Health Agent
**Series 14-54**

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<th>150 questions – 2.5-hour time limit</th>
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### 1.0 Insurance Regulation  6%

#### 1.1 Licensing requirements

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| Continuing education and certification course requirements (Ins. 4004.051–.054; TAC 19.1001–19.1030), (Ins. 1115.056) |

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<td>Cease and desist order (Ins. 83.001–.153; Ins. 541.108; TAC 1.901–.911)</td>
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### 1.2 State regulation

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<th>Company regulation</th>
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<td>Certificate of authority (Ins. 801.051–.053)</td>
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<td>Financial requirements (Ins. 401.001–.021)</td>
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| Examination of records (Ins. 38.001; Ins. 86.001–.002; Ins. 401.051–.062) |
| Unfair claims settlement practices (Ins. 541.060; Ins. 542.001–.014; TAC 21.201–.205) |
| Agent regulation (Agent, one license (TAC 19.902) Acting without a license (Ins. 4001.101) Unfair trade practices (TAC 21.3) |
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| Unfair comparisons (TAC 21.111) |
| Commissions and fees (Ins. 4001.157; Ins. 4005.053, .054) |
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| Insurance fraud regulation (Ins. 701.001–.154) |
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1.3 Federal regulation
Fair Credit Reporting Act (15 USC 1681–1681d)
Fraud and false statements (18 USC 1033(e))

2.0 General Insurance 5%

2.1 Concepts
Risk management key terms
Risk
Exposure
Peril
Loss
Elements of insurable risks
Adverse selection
Law of large numbers

2.2 Insurers
Types of insurers
Stock companies
Mutual companies
Fraternal associations
Private versus government insurers
Authorized versus unauthorized insurers
Domestic, foreign and alien insurers
Financial status (independent rating services)
Marketing (distribution) systems

2.3 Agents and general rules of agency
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Authority and powers of agents
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Responsibilities to the applicant/insured

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Competent parties
Legal purpose
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Aleatory contract
Personal contract
Unilateral contract
Conditional contract
Legal interpretations affecting contracts
Reasonable expectations
Indemnity
Utmost good faith
Representations/misrepresentations
Warranties
Concealment
Fraud
Waiver and estoppel

3.0 Life Insurance Basics 8%

3.1 Personal uses of life insurance
Survivor protection
Estate creation
Cash accumulation
Liquidity
Estate conservation
Life settlements HB2277, 1115.056

3.2 Determining amount of personal life insurance
Human life value approach
Needs approach
Types of information gathered
Determining lump-sum needs
Planning for income needs

3.3 Business uses of life insurance
Buy-sell funding
Key person

3.4 Classes of life insurance policies
Group versus individual
Permanent versus term
Participating versus nonparticipating
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3.5 Premiums
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Net single premium
Gross annual premium
Premium payment mode

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Use and disclosure of insurance information
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Effective date of coverage
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Statement of good health

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Attending physician statement
Investigative consumer (inspection) report
Medical Information Bureau (MIB)
Medical examinations and lab tests including HIV (TAC 21.704(b)(8–10), 21.705)
Selection criteria and unfair discrimination (TAC 21.702–.704)
Classification of risks
Preferred
Standard
Substandard
4.0 Life Insurance Policies 8%

4.1 Term life insurance
   Level term
   Annual renewable term
   Level premium term
   Decreasing term

4.2 Whole life insurance
   Continuous premium (straight life)
   Limited payment
   Single premium
   Indeterminate premium (TAC 3.301–3.305)

4.3 Flexible premium policies
   Adjustable life
   Universal life

4.4 Group life insurance
   Characteristics of group plans
   Eligible groups (Ins. 1131.002)
   Group underwriting requirements
   Conversion to individual policy (Ins. 1131.110–112)

4.5 Credit life insurance (individual versus group)
   Variable life versus variable universal life
   Fixed premium payment versus flexible payment
   Face value versus death benefit
   Contract charges and fees

5.0 Life Insurance Policy Provisions, Options and Riders 9%

5.1 Required provisions (Ins. 1101.002)
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   Payment of premiums (Ins. 1101.004; TAC 3.101)
   Grace period (Ins. 1101.005; TAC 3.102)
   Reinstatement (TAC 3.111)
   Incontestable clause (Ins. 1101.006; TAC 3.104)
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   Legal action (TAC 3.119)
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   Assignment (TAC 3.123)
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5.3 Beneficiaries
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5.7 Dividend options
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   Accumulation at interest
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   Paid-up insurance

5.8 Disability riders
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   Waiver of cost of insurance
   Disability income benefit

5.9 Accelerated (living) benefit provision/rider
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5.10 Riders covering additional insureds
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   Family term rider

5.11 Riders affecting the death benefit amount
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   Guaranteed insurability
   Cost of living
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6.0 Annuities 8%

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   Owner, annuitant and beneficiary
   Insurance aspects of annuities

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6.3 Annuity (benefit) payment options
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7.0 Federal Tax Considerations for Life Insurance and Annuities 6%

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9.0 Health Insurance Basics 6%

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Attending physician statement
Investigative consumer (inspection) report
Medical Information Bureau (MIB)
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Unfair discrimination (TAC 21.702–.704)
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- Preferred
- Standard
- Substandard

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13.0 Health Maintenance Organizations (HMOs)  
2%

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14.0 Group Health Insurance  
8%

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      Enrollment
      Coverages and cost-sharing amounts
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    (TAC 3.3824)
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17.0 Federal Tax Considerations for Health Insurance 3%

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  Medical expense insurance
  Long-term care insurance

17.2 Employer group health insurance
  Disability income (STD, LTD)
  Medical and dental expense
  Long-term care insurance
  Accidental death and dismemberment

17.3 Medical expense coverage for sole proprietors and partners

17.4 Business disability insurance
  Key person disability income
  Buy-sell policy

17.5 Special Savings Plans
  Health Savings Accounts
  Health Reimbursement Accounts
  Flexible Spending Accounts
  Consumer-Driven Plans