

LIFE & HEALTH GENERAL KNOWLEDGE CONTENT OUTLINE

Product Knowledge, Terms and Concepts

(100 scoreable questions plus 5 pretest questions)

- I. TYPES OF LIFE POLICIES..... 9**
 - A. Traditional whole life products**
 - 1. Ordinary (straight) life
 - 2. Limited-pay and single-premium life
 - 3. Adjustable life
 - B. Interest-sensitive life products**
 - 1. Universal life
 - 2. Variable whole life
 - 3. Variable universal life
 - 4. Interest-sensitive whole life
 - C. Term life**
 - 1. Level, decreasing, and increasing term
 - 2. Special features
 - a. Renewable
 - b. Convertible
 - D. Annuities**
 - 1. Single, level, and flexible premium
 - 2. Immediate and deferred
 - 3. Fixed and variable
 - 4. Equity Index
 - E. Combination plans and variations**
 - 1. Joint life
 - 2. Survivorship life
- II. LIFE: POLICY RIDERS, PROVISIONS, OPTIONS, AND EXCLUSIONS..... 21**
 - A. Policy riders**
 - 1. Waiver of premium and waiver of premium with disability income
 - 2. Guaranteed insurability
 - 3. Payor benefit
 - 4. Accidental death and/or accidental death and dismemberment
 - 5. Term riders
 - 6. Other insureds (e.g., spouse, children, nonfamily)
 - 7. Cost of living
 - B. Policy provisions and options**
 - 1. Entire contract
 - 2. Insuring clause
 - 3. Free look
 - 4. Consideration
 - 5. Owner's rights
 - 6. Beneficiary designations
 - a. Primary and contingent

- b. Revocable and irrevocable
 - c. Changes
 - d. Common disaster
 - e. Minor beneficiaries
 - 7. Premium Payment
 - a. Modes
 - b. Grace period
 - c. Automatic premium loan
 - d. Level or flexible
 - 8. Reinstatement
 - 9. Policy loans, withdrawals, partial surrenders
 - 10. Nonforfeiture options
 - 11. Dividends and dividend options
 - 12. Incontestability
 - 13. Assignments
 - 14. Suicide
 - 15. Misstatement of age and gender
 - 16. Settlement options

C. Policy exclusions

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A. Completing the application

- 1. Required signatures
- 2. Changes in the application
- 3. Consequences of incomplete applications
- 4. Warranties and representations
- 5. Collecting the initial premium and issuing the receipt
- 6. Replacement
- 7. Disclosures at point of sale (i.e. HIPAA, HIV consent)

B. Underwriting

- 1. Insurable interest
- 2. Medical information and consumer reports
- 3. Fair Credit Reporting Act
- 4. Risk classification

C. Delivering the policy

- 1. When coverage begins
- 2. Explaining the policy and its provisions, riders, exclusions, and ratings to the client

D. Do Not Call List

IV. TAXES, RETIREMENT, AND OTHER LIFE INSURANCE CONCEPTS.....8

A. Third-party ownership

B. Group life insurance

- 1. Conversion privilege
- 2. Contributory vs. noncontributory

C. Retirement plans

- 1. Tax-qualified plans
- 2. Nonqualified plans

D. Business insurance

E. Social Security benefits and taxes

F. Tax treatment of insurance premiums,

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	2. Group life	
	3. Modified Endowment Contracts (MECs)	
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2. Major medical policies		
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4. Health Maintenance Organizations (HMOs)		
5. Preferred provider organizations (PPOs)		
6. Service organizations (Blue Plans)		
7. Point of Service (POS) plans		
8. Medical Savings Accounts (MSAs)		
9. Flexible Spending Accounts (FSAs)		
10. Health Reimbursement Accounts (HRAs)		
11. High Deductible Health Plans (HDHPs) and related Health Savings Accounts (HSAs)		
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E. Group insurance		
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2. Differences between individual and group contracts		
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1. Group conversion		
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3. Service days vs. calendar days		
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2. Medicare parts A,B,C,D		
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C. Dependent children benefits		
D. Primary and contingent beneficiaries		
E. Modes of premium payments (annual, semiannual, etc.)		
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G. Occupational vs. nonoccupational		
H. Tax treatment of premiums and proceeds of insurance contracts (e.g., disability income and medical expenses, etc.)		
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J. Workers Compensation		
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IX. HEALTH: FIELD UNDERWRITING PROCEDURES		9
A. Completing application and obtaining		

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- B. Explaining sources of insurability information (e.g., MIB Report, Fair Credit Reporting Act, etc.)**
- C. Initial premium payment and receipt and consequences of the receipt (e.g. medical examination, etc.)**
- D. Submitting application (and initial premium if collected) to company for underwriting**
- E. Assuring delivery of policy and related documents to client**
- F. Explaining policy and its provisions, riders, exclusions, and ratings to clients**
- G. Replacement**
- H. Contract law**
 - 1. Requirements of forming a contract
 - 2. Insurable interest
 - 3. Warranties and representations
 - 4. Unique aspects of the health contract
 - a. Conditional
 - b. Unilateral
 - c. Adhesion

- Ref: 38.2-1821.1, 1822*
- 2. Agent Appointment
 - a. Agent appointment
Ref: 38.2-1825, 1833
 - b. Cancellation of appointment
Ref: 38.2-1833-1834.1
 - c. Termination notification
Ref: 38.2-1825, 1833-34.1
- 3. Maintaining a license
 - a. Continuing education
Ref: 38.2-1866, 1868.1 to 1871
 - b. Change of address
Ref: 38.2-1826(A) (D)
 - c. Appointment renewal
Ref: 38.2-1834
- 4. License suspension, revocation or denial
Ref: 38.2-1821, 1831, 1832

C. Fiduciary responsibilities 3-4
Ref: 38.2-1813

D. Commissions and compensation..... 2
Ref: 38.2-310, 1812, 1812.2

E. Felony convictions/ administrative actions 1
Ref: 38.2-1826(B)

F. Record Retention..... 1-2
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G. Marketing practices 6

- 1. Rebating
Ref: 38.2-509
- 2. Misrepresentation
Ref: 38.2-502, 512
- 3. Defamation
Ref: 38.2-504
- 4. False advertising
Ref: 38.2-503
- 5. Boycott, Coercion and intimidation
Ref: 38.2-505
- 6. Unfair discrimination
Ref: 38.2-508
- 7. Twisting
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H. Virginia Insurance Guaranty Association..... 0-1
Ref: 38.2-1600, 1700, 1715

I. Insurance Information and Privacy Protection..... 0-1
Ref: 38.2-600 to 620

- 1. Adverse Underwriting Decisions

II. VIRGINIA STATUTES AND REQUIREMENTS PERTINENT TO LIFE INSURANCE ONLY 5

A. Life Insurance and Annuity Marketing Practices
Ref: 14 VAC 5-40-10 to 60

- 1. Purpose
- 2. Definitions
- 3. Agents' responsibilities
- 4. Insurer's responsibilities

B. Suitability in Annuity Transactions
Ref: 14 VAC 5-45-10

C. Replacement
Ref: 14 VAC 5-30- 10 to 70

- 1. Purpose

**LIFE & HEALTH
VIRGINIA SPECIFIC
CONTENT OUTLINE**

State Statutes, Rules and Regulations

(40 scoreable questions plus 5 pretest questions)

Ref: All references are to sections in Title 38.2 unless otherwise indicated

- I. VIRGINIA STATUTES AND REGULATIONS COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY, CASUALTY AND PERSONAL LINES INSURANCE..... 25**
- A. State Corporation Commission/ Commissioner of Insurance... 3**
 - 1. General powers
Ref: 38.2-200
 - 2. Rules and regulations, orders
Ref: 38.2-223
 - 3. Examinations
Ref: 38.2-515, 1317, 1809A
 - 4. Penalties
Ref: 38.2-218, 219, 1823; 1831
- B. Agent Licensing..... 7**
 - 1. Types of Licenses
 - a. Insurance agent
Ref: 38.2-1800.1, 1820, 1822(A),(B)
 - b. Consultant
Ref: 38.2-1837-1839
 - c. Business entities
Ref: 38.2-1820, 1822 (C, E)
 - d. Temporary insurance agents
Ref: 38.2-1830
 - e. Exceptions

- 2. Definitions
- 3. Exemptions
- 4. Duties of agent
- 5. Duties of replacing insurance company

Ref: 38.2-3431 to 38.2-3437; 14 VAC 5-234-10 to 100

K. Virginia Family Access to Medical Insurance Security Plan (FAMIS)

Ref: RL 32.1 to 351

D. Accelerated benefits

Ref: 38.2-3115.1; 14 VAC 5-70

E. Group Life

Ref: 38.2-3318.1

- 1. Eligible groups
- 2. Conversion

Ref: 38.2-3332 through 3334

F. Policy Loans

Ref: 38.2-3308

G. Viatical Settlements

- 1. Purpose

Ref: 14 VAC 5-71-10

- 2. Broker authority and licensing

Ref: 38.2-1865.1, 38.2-6001, 14 VAC 5-71-40

- 3. Disclosure

Ref: 38.2-6005, 6007, 14 VAC 5-71-35

- 4. General rules and prohibited practices

Ref: 38.2-6008, 6009; 14 VAC 5-71-90 and 92

H. Military Sales

Ref: 14 VAC 5-420-10 to 20

III. VIRGINIA STATUTES AND REGULATIONS PERTINENT TO HEALTH INSURANCE ONLY 10

A. Medicare supplements

Ref: 38.2-3600 through 38.2-3609; 14 VAC 5-170-10 to 210

B. Long term care

Ref: 38.2-5200-5210; 14 VAC 5-200-10-210

- 1. Long Term Care Partnership

Ref: 14 VAC 5-200-205

C. Advertising

Ref: 14 VAC 5-90-10 to 180

D. Preexisting conditions

Ref: 38.2-3520

E. Minimum standards for Individual Policies

Ref: § 38.2-3516,

- 1. Purpose

Ref: 38.2-3516

- 2. Disclosure

Ref: 14 VAC 5-140-80

- 3. Replacement

Ref: 14 VAC 5-140-90

F. Health Insurance Portability and Accountability Act (HIPAA)

Ref: 38.2-3430.1 to 38.2-3430.9, 38.2-3432.1 to 38.2-3432.3

G. Group Insurance

- 1. Conversion

Ref: 38.2-3416, 3541

- 2. Preexisting conditions

38.2-3432.3

H. Defined groups

Ref: 38.2-3521.1

I. Health Maintenance Organizations (HMOs)

Ref: 38.2-4300 to 38.2-4323; 14 VAC 5-211-10 to 280

J. Small employer

PROPERTY & CASUALTY GENERAL KNOWLEDGE

CONTENT OUTLINE

Product Knowledge, Terms and Concepts

(100 scoreable questions plus 10 pretest questions)

Note: To the extent that the specific contracts, forms, and endorsements dealt with in this outline are available in standardized versions, outline references are to items developed by (1) Insurance Services Office; (2) National Council on Compensation Insurance; (3) Surety Association of America.

I. TYPES OF PROPERTY POLICIES 25

A. Personal lines

1. Dwelling and contents (DP forms)
2. Homeowners (HO forms)
3. Mobile Homes

B. Commercial lines

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 - a. Commercial building and personal property form
 - b. Causes of loss forms
 - c. Business income
 - d. Extra expense
2. Commercial Package Policy (CPP)
3. Equipment Breakdown Coverage
4. Businessowners Policy (BOP)

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1. Personal floaters
2. Commercial floaters
3. Nationwide Definition

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D. Hazard

E. Peril

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2. Indirect

G. Proximate cause

H. Deductible

I. Indemnity

J. Actual cash value

K. Replacement cost

L. Limits of liability

M. Coinsurance/Insurance to value

N. Accident

O. Occurrence

P. Cancellation

Q. Nonrenewal

R. Vacancy and unoccupancy

S. Liability

T. Negligence

III. PROPERTY POLICY PROVISIONS AND CONTRACT LAW 11

A. Declarations

B. Insuring agreement

C. Conditions

D. Exclusions

E. Definition of the insured

F. Duties of the insured

G. Obligations of the insurance company

H. Mortgagee rights

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J. Notice of claim

K. Appraisal

L. Other Insurance Provision

M. Assignment

N. Subrogation

O. Elements of a contract

P. Warranties, representations, and concealment

Q. Binders

R. Sources of insurability information

S. Fair Credit Reporting Act

IV. TYPES OF CASUALTY POLICIES, BONDS, AND RELATED TERMS... 23

A. Commercial general liability

1. Basic Hazards
 - a. Premises and Operations
 - b. Products and Completed Operations
 - c. Independent Contractors
 - d. Insured contracts
2. Commercial General Liability Coverage Forms
 - a. Coverage A: Bodily Injury and Property Damage Liability
 - (1) Occurrence
 - (2) Claims Made
 - (a) Extended Reporting Periods: Basic and Supplemental
 - (b) Retroactive Date
 - b. Coverage B: Personal Injury and Advertising Injury
 - c. Coverage C: Medical Payments
 - d. Supplemental Payments
 - e. Who is an insured
 - f. Limits
 - g. Conditions (The candidate also should be familiar with ISO's Common Policy Conditions)
 - h. Definitions

B. Automotive: personal auto and business auto

1. Liability
2. Medical Payments
3. Physical damage (collision and other than collision/comprehensive)
4. Uninsured motorists
5. Underinsured motorists
6. Who is an insured
7. Types of Auto
 - a. Owned

- b. Non-owned
- c. Hired
- d. Temporary Substitute
- 8. Garage Coverage Form, including Garagekeepers insurance
- C. Workers Compensation insurance, Employers Liability insurance, and Related Issues**
(This section does not deal with specifics of state law, which are addressed elsewhere in this outline.)
 - 1. Standard policy concepts
 - 2. Work-related vs. non-work-related
 - 3. Other states' insurance
- D. Crime**
 - 1. Employee Theft
 - 2. Inside the Premises-Theft of Money and Securities
 - 3. Inside the Premises-Robbery or Safe Burglary of Other Property
 - 4. Inside the Premises - Robbery or Burglary of Other Property
- E. Surety Bonding**
 - 1. Definitions
 - a. Obligee
 - b. Principal
 - c. Surety
- F. Professional liability**
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A. Risk	
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I. Occurrence	
J. Burglary	
K. Robbery	
L. Theft	
M. Mysterious disappearance	
N. Binders	
O. Warranties	
P. Representations	
Q. Concealment	
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- C. Conditions**
- D. Exclusions and Limitations**
- E. Definition of the insured**
- F. Duties of the insured after a loss**
- G. Cancellation and nonrenewal provisions**
- H. Additional (supplementary) payments**
- I. Proof of loss**
- J. Notice of claim**
- K. Arbitration**
- L. Other insurance**
- M. Subrogation**
- N. Compliance with provisions of Fair Credit Reporting Act**
- O. Claims made policy form**
- P. Salvage**
- Q. Loss settlement provisions including consent to settle a loss**

PROPERTY & CASUALTY VIRGINIA SPECIFIC CONTENT OUTLINE

State Statutes, Rules and Regulations

(35 scoreable questions plus 5 pretest questions)

Ref: All references are to sections in Title 38.2 unless otherwise indicated

I. VIRGINIA STATUTES AND REGULATIONS COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY, CASUALTY AND PERSONAL LINES INSURANCE.....	25
A. State Corporation Commission/ Commissioner of Insurance.....	3
1. General powers <i>Ref: 38.2-200</i>	
2. Rules and regulations, orders <i>Ref: 38.2-223</i>	
3. Examinations <i>Ref: 38.2-515, 1317, 1809A</i>	
4. Penalties <i>Ref: 38.2-218, 219, 1823, 1831</i>	
B. Agent Licensing.....	5
1. Types of Licenses	
a. Insurance agent <i>Ref: 38.2-1800.1, 1820, 1822(A),(B)</i>	
b. Consultant <i>Ref: 38.2-1837-1839</i>	
c. Business entities <i>Ref: 38.2-1820, 1822 (C, E)</i>	
d. Temporary insurance agents <i>Ref: 38.2-1830</i>	
e. Exceptions <i>Ref: 38.2-1821.1, 1822</i>	
2. Agent Appointment	
a. Agent appointment <i>Ref: 38.2-1825, 1833</i>	

b. Cancellation of appointment <i>Ref: 38.2-1833, 1834.1</i>			
c. Termination notification <i>Ref: 38.2-1825, 1833, 1834.1</i>			
3. Maintaining a license			
a. Continuing education <i>Ref: 38.2-1866, 1868.1 to 1871</i>			
b. Change of address <i>Ref: 38.2-1826(A) (D)</i>			
c. Appointment renewal <i>Ref: 38.2-1834</i>			
4. License suspension, revocation or denial <i>Ref: 38.2-1821, 1831, 1832</i>			
C. Fiduciary responsibilities 3-4			
<i>Ref: 38.2-1813</i>			
D. Commissions and compensation 2			
<i>Ref: 38.2-310, 1812, 1812.2</i>			
E. Felony convictions/ administrative actions 1			
<i>Ref: 38.2-1826(B) (C)</i>			
F. Record Retention..... 3			
<i>Ref: 38-2-1809B</i>			
G. Marketing practices 6			
1. Rebating <i>Ref: 38.2-509</i>			
2. Misrepresentation <i>Ref: 38.2-502, 512</i>			
3. Defamation <i>Ref: 38.2-504</i>			
4. False advertising <i>Ref: 38.2-503</i>			
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7. Twisting <i>Ref: 38.2-1831(5)</i>			
H. Virginia Insurance Guaranty Association..... 0-1			
<i>Ref: 38.2-1600</i>			
I. Insurance Information and Privacy Protection.....0-1			
<i>Ref: 38.2-600 to 620</i>			
1. Adverse Underwriting Decisions			
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2. Definition			
3. Establishment			
B. Renewal, nonrenewal, and cancellation			
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			<i>Ref: 46.2-464 to 471</i>
			a. Insurance company's participation
			b. Insured's participation
			3. Financial responsibility
			<i>Ref: 46.2-472; 46.2-316</i>
			4. Omnibus Clause
			<i>Ref: 38.2-2204</i>
			5. Medical Expense/Loss of Income Protection
			<i>Ref: 38.2-2201</i>
			6. Rental Reimbursement Coverage
			<i>Ref: 38.2-2230</i>
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			<i>Ref: RL 65.2-101, 300</i>
			2. Virginia Workers' Compensation Plan
			<i>Ref: 65.2-820</i>

LIFE- GENERAL KNOWLEDGE

CONTENT OUTLINE

Product Knowledge, Terms and Concepts

(50 scoreable questions plus 5 pretest questions)

- I. **TYPES OF POLICIES** 9
 - A. **Traditional whole life products**
 - 1. Ordinary (straight) life
 - 2. Limited-pay and single-premium life
 - 3. Adjustable life
 - B. **Interest-sensitive life products**
 - 1. Universal life
 - 2. Variable whole life
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 - 4. Interest-sensitive whole life
 - C. **Term life**
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 - 4. Equity Index
 - E. **Combination plans and variations**
 - 1. Joint life
 - 2. Survivorship life
- II. **POLICY RIDERS, PROVISIONS, OPTIONS, AND EXCLUSIONS**..... 21
 - A. **Policy riders**
 - 1. Waiver of premium and waiver of premium with disability income
 - 2. Guaranteed insurability
 - 3. Payor benefit
 - 4. Accidental death and/or accidental death and dismemberment
 - 5. Term riders
 - 6. Other insureds (e.g., spouse, children, nonfamily)
 - 7. Cost of living
 - B. **Policy provisions and options**
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- 11. Dividends and dividend options
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- 13. Assignments
- 14. Suicide
- 15. Misstatement of age and gender
- 16. Settlement options

C. Policy exclusions

III. COMPLETING THE APPLICATION, UNDERWRITING, AND DELIVERING THE POLICY.....12

A. Completing the application

- 1. Required signatures
- 2. Changes in the application
- 3. Consequences of incomplete applications
- 4. Warranties and representations
- 5. Collecting the initial premium and issuing the receipt
- 6. Replacement
- 7. Disclosures at point of sale (i.e. HIPAA, HIV consent)

B. Underwriting

- 1. Insurable interest
- 2. Medical information and consumer reports
- 3. Fair Credit Reporting Act
- 4. Risk classification

C. Delivering the policy

- 1. When coverage begins
- 2. Explaining the policy and its provisions, riders, exclusions, and ratings to the client

D. Do Not Call List

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

A. Third-party ownership

B. Group life insurance

- 1. Conversion privilege
- 2. Contributory vs. noncontributory

C. Retirement plans

- 1. Tax-qualified plans
- 2. Nonqualified plans

D. Business insurance

E. Social Security benefits and taxes

F. Tax treatment of insurance premiums, proceeds, dividends

- 1. Individual life
- 2. Group life
- 3. Modified Endowment Contracts (MECs)

G. Accelerated Death Benefits—Living Benefits

H. Endowments

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4. Penalties
Ref: 38.2-218, 219, 1823; 1831

B. Agent Licensing..... 7

1. Types of Licenses
 - a. Insurance agent
Ref: 38.2-1800.1, 1820, 1822(A),(B)
 - b. Consultant
Ref: 38.2-1837-1839
 - c. Business entities
Ref: 38.2-1820, 1822 (C, E)
 - d. Temporary insurance agents
Ref: 38.2-1830
 - e. Exceptions
Ref: 38.2-1821.1, 1822
2. Agent Appointment
 - a. Agent appointment
Ref: 38.2-1825, 1833
 - b. Cancellation of appointment
Ref: 38.2-1833-1834.1
 - c. Termination notification
Ref: 38.2-1825, 1833-1834.1
3. Maintaining a license
 - a. Continuing education
Ref: 38.2-1866, 1868.1 to 1871
 - b. Change of address
Ref: 38.2-1826(A)(D)
 - c. Appointment renewal
Ref: 38.2-1834
4. License suspension, revocation or denial
Ref: 38.2-1821, 1831, 1832

C. Fiduciary responsibilities 3-4
Ref: 38.2-1813

D. Commissions and compensation 2
Ref: 38.2-310, 1812, 1812.2

E. Felony convictions/ administrative actions 1
Ref: 38.2-1826(B)(C)

F. Record Retention..... 1-2
Ref: 38.2-1809B

G. Marketing practices 6

1. Rebating
Ref: 38.2-509
2. Misrepresentation
Ref: 38.2-502, 512
3. Defamation
Ref: 38.2-504

4. False advertising
Ref: 38.2-503
5. Boycott, Coercion and intimidation
Ref: 38.2-505
6. Unfair discrimination
Ref: 38.2-508
7. Twisting
Ref: 38.2-1831(5)

H. Virginia Insurance Guaranty Association..... 0-1
Ref: 38.2-1700, 1715

I. Insurance Information and Privacy Protection.... 0-1
Ref: 38.2-600 to 620

1. Adverse Underwriting Decisions

II. VIRGINIA STATUTES AND REQUIREMENTS PERTINENT TO LIFE INSURANCE ONLY 15

A. Life Insurance and Annuity Marketing Practices..... 3
Ref: 14 VAC 5-40-10 to 60

1. Purpose
2. Definitions
3. Agents' responsibilities
4. Insurer's responsibilities

B. Suitability in Annuity Transactions 3
Ref: 14 VAC 5-45-10

C. Replacement..... 3
Ref: 14 VAC 5-30- 10 to 70

1. Purpose
2. Definitions
3. Exemptions
4. Duties of agent
5. Duties of replacing insurance company

D. Accelerated benefits 1
Ref: 38.2-3115.1; 14 VAC 5-70

E. Group Life 2
Ref: 38.2-3318.1

1. Eligible groups
2. Conversion
Ref: 38.2-3332 through 38.2-3334

F. Policy Loans 1
Ref: 38.2-3308

G. Viatical Settlements 2

1. Purpose
Ref: 14 VAC 5-71-10
2. Broker authority and licensing
Ref: 38.2-1865.1, 38.2-6001, 14 VAC 5-71-40
3. Disclosure
Ref: 14 VAC 5-71-35, 38.2-6005, 6007
4. General rules and prohibited practices
Ref: 38.2-6008, 6009; 14 VAC 5-71-90 and 92

H. Military Sales
Ref: 14VAC5-420-10 to 20

**HEALTH
GENERAL KNOWLEDGE
CONTENT OUTLINE**

Product Knowledge, Terms and Concepts

(50 scoreable questions plus 5 pretest questions)

I. TYPES OF POLICIES 14

A. Disability income

1. Individual disability income policy
2. Business overhead expense policy
3. Business disability buyout policy
4. Group disability income policy
5. Key employee/partner policies

B. Accidental death and dismemberment

C. Medical expense insurance

1. Basic hospital, medical, and surgical policies
2. Major medical policies
3. Comprehensive major medical policies
4. Health Maintenance Organizations (HMOs)
5. Preferred provider organizations (PPOs)
6. Service organizations (Blue Plans)
7. Point of Service(POS) plans
8. Medical Savings Accounts (MSAs)
9. Flexible Spending Accounts (FSAs)
10. Health Reimbursement Accounts (HRAs)
11. High Deductible Health Plans (HDHPs) and related Health Savings Accounts (HSAs)
12. Consumer Driven Health Plans (CDHPs)

D. Medicare supplement policies

E. Group insurance

1. Group conversion
2. Differences between individual and group contracts
3. General concepts
4. COBRA
5. HIPAA

F. Long Term Care

1. Group conversion
2. Group/voluntary LTC contracts
3. Service days vs. calendar days

G. Cancer (for specified diseases) plans

H. Critical illness plans

I. Worksite (employer-sponsored) Plans

II. POLICY PROVISIONS, CLAUSES, AND RIDERS..... 20

A. Mandatory provisions

1. Entire contract
2. Time limit on certain defenses (incontestable)
3. Grace period
4. Reinstatement
5. Notice of claim
6. Claim forms
7. Proof of loss
8. Time of payment of claims
9. Payment of claims
10. Physical examination and autopsy

11. Legal actions
12. Change of beneficiary

B. Optional provisions

1. Change of occupation
2. Misstatement of age
3. Illegal occupation

C. Other provisions and clauses

1. Insuring clause
2. Free look (10-day, 20-day, etc.)
3. Consideration clause
4. Probationary period
5. Elimination period
6. Waiver of premium
7. Exclusions
8. Preexisting conditions
9. Recurrent disability
10. Coinsurance
11. Deductibles
12. Eligible expenses
13. Copayments
14. Pre-authorizations and prior approval requirements
15. Usual, reasonable, and customary (URC) charges
16. Lifetime, annual or per cause maximum benefit limits

D. Riders

1. Impairment rider
2. Guaranteed insurability rider
3. Multiple indemnity rider (double, triple)

E. Rights of renewability

1. Noncancelable
2. Cancelable
3. Guaranteed renewable
4. Conditionally renewable
5. Optionally renewable
6. Period of time for renewal

III. SOCIAL INSURANCE 3

A. Medicare

1. Primary, secondary payor
2. Medicare parts A,B,C,D

B. Medicaid

C. Social Security benefits

IV. OTHER INSURANCE CONCEPTS 4

A. Total, partial, and residual disability

B. Owner's rights

C. Dependent children benefits

D. Primary and contingent beneficiaries

E. Modes of premium payments (annual, semiannual, etc.)

F. Nonduplication and coordination of benefits (e.g., primary vs. excess)

G. Occupational vs. nonoccupational

H. Tax treatment of premiums and proceeds of insurance contracts (e.g., disability income and medical expenses, etc.)

I. Managed care

J. Workers Compensation

K. Subrogation

V. FIELD UNDERWRITING PROCEDURES 9

- A. Completing application and obtaining necessary signatures
- B. Explaining sources of insurability information (e.g., MIB Report, Fair Credit Reporting Act, etc.)
- C. Initial premium payment and receipt and consequences of the receipt (e.g. medical examination, etc.)
- D. Submitting application (and initial premium if collected) to company for underwriting
- E. Assuring delivery of policy and related documents to client
- F. Explaining policy and its provisions, riders, exclusions, and ratings to clients
- G. Replacement
- H. Contract law
 - 1. Requirements of forming a contract
 - 2. Insurable interest
 - 3. Warranties and representations
 - 4. Unique aspects of the health contract
 - a. Conditional
 - b. Unilateral
 - c. Adhesion

- e. Exceptions
Ref: 38.2-1821.1, 1822
- 2. Agent Appointment
 - a. Agent appointment
Ref: 38.2-1825, 1833
 - b. Cancellation of appointment
Ref: 38.2-1833-1834.1
 - c. Termination notification
Ref: 38.2-1825, 1833-1834.1
- 3. Maintaining a license
 - a. Continuing education
Ref: 38.2-1866, 1868.1 to 1871
 - b. Change of address
Ref: 38.2-1826(A)(D)
 - c. Appointment renewal
Ref: 38.2-1834
- 4. License suspension, revocation or denial
Ref: 38.2-1821, 1831, 1832
- C. Fiduciary responsibilities3-4
Ref: 38.2-1813
- D. Commissions and compensation.....2
Ref: 38.2-310, 1812, 1812.2
- E. Felony convictions/ administrative actions1
Ref: 38.2-1826(B)
- F. Record Retention..1-2
Ref: 38-2-1809B
- G. Marketing practices6
 - 1. Rebating
Ref: 38.2-509
 - 2. Misrepresentation
Ref: 38.2-502, 512
 - 3. Defamation
Ref: 38.2-504
 - 4. False advertising
Ref: 38.2-503
 - 5. Boycott, Coercion and intimidation
Ref: 38.2-505
 - 6. Unfair discrimination
Ref:38.2-508
 - 7. Twisting
Ref: 38.2-1831(5)
- H. Virginia Insurance Guaranty Association.....0-1
Ref: 38.2-1700, 1715
- I. Insurance Information and Privacy Protection.....0-1
Ref: 38.2-600 to 620
 - 1. Adverse Underwriting Decisions

**HEALTH
VIRGINIA SPECIFIC
CONTENT OUTLINE**

State Statutes, Rules and Regulations

(40 scoreable questions plus 5 pretest questions)

Ref: All references are to sections in Title 38.2 unless otherwise indicated

- I. VIRGINIA STATUTES AND REGULATIONS COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY, CASUALTY AND PERSONAL LINES INSURANCE.....25
 - A. State Corporation Commission/ Commissioner of Insurance... 3
 - 1. General powers
Ref: 38.2-200
 - 2. Rules and regulations, orders
Ref: 38.2-223
 - 3. Examinations
Ref: 38.2-515, 1317, 1809A
 - 4. Penalties
Ref: 38.2-218, 219, 1823; 1831
 - B. Agent Licensing..... 7
 - 1. Types of Licenses
 - a. Insurance agent
Ref: 38.2-1800.1, 1820, 1822(A),(B)
 - b. Consultant
Ref: 38.2-1837-1839
 - c. Business entities
Ref: 38.2-1820, 1822 (C, E)
 - d. Temporary insurance agents
Ref: 38.2-1830

- III. VIRGINIA STATUTES AND REGULATIONS PERTINENT TO HEALTH INSURANCE ONLY 15
 - A. Medicare supplements.....2
Ref: 38.2-3600 through 3609; 14 VAC 5-170-10 to 210
 - B. Long term care.....2-3
Ref: 38.2-5200-5210; 14 VAC 5-200-10-210
 - 1. Long Term Care Partnership
Ref: 14 VAC 5-200-205
 - C. Advertising.....2
Ref: 14 VAC 5-90-10 to 180
 - D. Preexisting conditions.....1
Ref: 38.2-3520

E. Minimum standards for Individual Policies 1
Ref: § 38.2-3516,
1. Purpose
 § 38.2-3516
2. Disclosure
 Ref: 14 VAC 5-140-80
3. Replacement
 Ref: 14 VAC 5-140-90

F. Health Insurance Portability and Accountability Act (HIPAA)... 0-1
Ref: 38.2-3430.1 to 38.2-3430.9, 38.2-3432.1 to 38.2-3432.3

G. Group Insurance..... 2-3
1. Conversion
 Ref: 38.2-3416, 3541
2. Preexisting conditions
 38.2-3432.3

H. Defined groups.. 1
Ref: 38.2-3521.1

I. Health Maintenance Organizations (HMOs).. 1
Ref: 38.2-4300 to 38.2-4323; 14 VAC 5-211-10 to 280

J. Small employer..... 1
Ref: 38.2-3431 to 38.2-3437; 14 VAC 5-234-10 to 100

K. Virginia Family Access to Medical Insurance Security Plan (FAMIS)..... 1
Ref: RL 32.1 to 351

PERSONAL LINES- GENERAL KNOWLEDGE

Product Knowledge, Terms, and Concepts

(75 questions plus 11 pretest questions)

- I. **TYPES OF PROPERTY POLICIES** 10
 - A. **Property: Personal lines**
 - 1. Dwelling and contents (DP forms)
 - 2. Homeowners (HO forms)
 - B. **Inland marine**
 - 1. Personal floaters
 - C. **Others types of property policies**
 - 1. Flood
 - 2. Personal Watercraft
 - 3. Earthquake
 - 4. Mobile Homes
- II. **TYPES OF CASUALTY POLICIES** 13
 - A. **Personal Automobile**
 - 1. Liability
 - 2. Medical Payments
 - 3. Physical damage (collision and other than collision)
 - 4. Uninsured motorists
 - 5. Underinsured motorists
 - 6. Who is an insured
 - 7. Types of Auto
 - a. Owned
 - b. Temporary substitute
 - 8. Use and Eligibility of Auto
 - B. **Personal Liability**
 - C. **Umbrella/Excess Liability**
 - D. **Other Personal Exposures**
 - 1. Errors and Omissions
- III. **PROPERTY AND CASUALTY INSURANCE TERMS AND RELATED CONCEPTS**28
 - A. **Insurable interest**
 - B. **Risk**
 - C. **Hazard**
 - D. **Peril**
 - E. **Loss**
 - 1. Direct
 - 2. Indirect
 - F. **Proximate cause**
 - G. **Deductible**
 - H. **Indemnity**
 - I. **Actual cash value**
 - J. **Replacement cost**
 - K. **Limits of liability**
 - L. **Pair and set clause**
 - M. **Extensions of coverage**
 - N. **Additional coverages**
 - O. **Accident**
 - P. **Occurrence**
 - Q. **Vacancy and unoccupancy**
 - R. **Right of salvage**
 - S. **Abandonment**

- T. **Liability**
- U. **Negligence**
- V. **Theft**
- W. **Burglary**
- X. **Robbery**
- Y. **Mysterious disappearance**
- Z. **Binders**
- AA. **Bodily injury liability**
- BB. **Property damage liability**
- CC. **Personal injury liability**
- DD. **Certificate of insurance**
- EE. **Risk management**
- FF. **Professional designations**
- IV. **PROPERTY AND CASUALTY POLICY PROVISIONS AND CONTRACT LAW**24
 - A. **Declarations**
 - B. **Insuring agreement**
 - C. **Conditions**
 - D. **Exclusions**
 - E. **Definitions**
 - F. **Duties of the insured after a loss**
 - G. **Obligations of the insurance company**
 - H. **Mortgagee rights**
 - I. **Proof of loss**
 - J. **Notice of claim**
 - K. **Appraisal**
 - L. **Other Insurance**
 - M. **Assignment**
 - N. **Subrogation**
 - O. **Elements of a contract**
 - P. **Sources of underwriting information**
 - Q. **Compliance with provisions of Fair Credit Reporting Act**
 - R. **Cancellation and Nonrenewal provisions**
 - S. **Additional (supplementary) payments**
 - T. **Loss settlement provisions including consent to settle a loss**
 - U. **Limitations**
 - V. **Representations and misrepresentations**
 - W. **Concealment**
 - X. **Arbitration**
 - Y. **Coinsurance**
 - Z. **Endorsements**
 - AA. **Premium Payments**
 - BB. **Effective dates of coverage**

PERSONAL LINES- VIRGINIA SPECIFIC CONTENT OUTLINE

State Statutes, Rules and Regulations

(32 scoreable questions)

Ref: All references are to sections in Title 38.2 unless otherwise indicated

- I. **VIRGINIA STATUTES AND REGULATIONS COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY, CASUALTY**

AND PERSONAL LINES INSURANCE..... 25

A. State Corporation Commission/ Commissioner of

Insurance..... 3

- 1. General powers
Ref: 38.2-200
- 2. Rules and regulations, orders
Ref: 38.2-223
- 3. Examinations
Ref: 38.2-515, 1317, 1809A
- 4. Penalties
Ref: 38.2-218, 219, 1823; 1831

B. Agent Licensing..... 7

- 1. Types of Licenses
 - a. Insurance agent
Ref: 38.2-1800.1, 1820, 1822(A),(B)
 - b. Consultant
Ref: 38.2-1837-1839
 - c. Business entities
Ref: 38.2-1820, 1822 (C, E)
 - d. Temporary insurance agents
Ref: 38.2-1830
 - e. Exceptions
Ref: 38.2-1821.1, 1822
- 2. Agent Appointment
 - a. Agent appointment
Ref: 38.2-1825, 1833
 - b. Cancellation of appointment
Ref: 38.2-1833-1834.1
 - c. Termination notification
Ref: 38.2-1825, 1833-34.1
- 3. Maintaining a license
 - a. Continuing education
Ref: 38.2-1866, 1868.1 to 1871
 - b. Change of address
Ref: 38.2-1826(A)(D)
 - c. Appointment renewal
Ref: 38.2-1834
- 4. License suspension, revocation or denial
Ref: 38.2-1821, 1831, 1832

C. Fiduciary responsibilities 3-4

Ref: 38.2-1813

D. Commissions and compensation 2

Ref: 38.2-310, 1812, 1812.2

E. Felony convictions/ administrative actions 1

Ref: 38.2-1826(B) (C)

F. Record Retention..... 1-2

Ref: 38.2-1809B

G. Marketing practices 6

- 1. Rebating
Ref: 38.2-509
- 2. Misrepresentation
Ref: 38.2-502, 512
- 3. Defamation
Ref: 38.2-504
- 4. False advertising
Ref: 38.2-503
- 5. Boycott, Coercion and intimidation
Ref: 38.2-505

6. Unfair discrimination

Ref: 38.2-508

7. Twisting

Ref: 38.2-1831(5)

H. Virginia Insurance Guaranty Association..... 0-1

Ref: 38.2-1600

I. Insurance Information and Privacy Protection..... 0-1

Ref: 38.2-600 to 620

J. Adverse Underwriting Decisions..... 0-1

Ref: 38.2-610, 612

II. VIRGINIA STATUTES AND REGULATIONS PERTINENT TO PERSONAL LINES INSURANCE ONLY 7

A. Virginia Property Insurance Association (FAIR Plan)..... 1

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- 1. Purpose
- 2. Definition
- 3. Establishment

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- 1. Uninsured/Underinsured motorists coverage
Ref: 38.2-2206; § 46.2-472; 38.2-2202
- 2. Virginia Automobile Insurance Plan (assigned risk)
Ref: 46.2-464 to 471
 - a. Insurance company's participation
 - b. Insured's participation
- 3. Financial responsibility
Ref: RL 46.2-472; 46.2-316
- 4. Omnibus Clause
Ref: 38.2-2204
- 5. Medical Expense/Loss of Income Protection
Ref: 38.2-2201
- 6. Rental Reimbursement Coverage
Ref: 38.2-2230

C. Renewal, nonrenewal, and cancellation..... 2

Ref: 612, 2208, 2105, 2212-2114, 2126 (F)(G), 2234

D. Optional Property coverages..... 0-1

Ref: 38.2-2120, 2124

- 1. Ordinance or law
- 2. Water Sewer Backup

TITLE INSURANCE CONTENT OUTLINE

Product Knowledge, Terms, and Concepts State Statutes, Rules and Regulations

(75 scoreable questions, plus 10 pretest questions)

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II.	TITLE INSURANCE POLICIES	13
	A. Types of Policies 1. Owners a. ALTA Forms 2. Loan 3. Construction Loan B. Policy Provisions 1. Covered risks 2. Terms and Conditions 3. Exclusions C. Endorsements	
III.	REAL ESTATE OWNERSHIP	9
	A. Joint Tenancy B. Tenants In Common C. Fee Simple D. Life Estate E. Lease Hold F. Legal Entities	
IV.	RIGHTS AND INTERESTS	10
	A. Easement and Right of Way B. Liens 1. Voluntary 2. Involuntary 3. Attachment of liens and judgments C. Covenants, Conditions, and Restrictions D. Adverse possession	
V.	LEGAL DESCRIPTIONS	3
	A. Platted and Unplatted B. Metes and Bounds C. Lot and Block	
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	A. Warranty Deeds B. Quitclaim Deeds C. Mortgages D. Foreclosure E. Estate F. Assumption deeds	

G.	Financing Statements	
H.	Powers of Attorney	
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	A. State Corporation Commission / Commissioner of Insurance	
	1. General powers <i>Ref: 38.2- 200</i> 2. Examinations <i>Ref: 38.2-515, 1317, 1809(A)</i> 3. Cease and desist order <i>Ref: 38.2-219</i> 4. Penalties <i>Ref: 38.2-218, 1823; 1831</i>	
	B. License and registration	
	1. Title agent <i>Ref: 38.2-1814.1, 1820, 1822,1836</i> 2. Appointment a. Agent appointment <i>Ref: 38.2-1825, 1833</i> b. Cancellation of appointment <i>Ref: 38.2-1833 to 1834.1</i> c. Termination notification <i>Ref: 38.2-1825, 1833 to 1834.1</i> 3. Maintaining a license a. Continuing education <i>Ref: 38.2-1866, 1868.1 to 1871</i> b. Change of address <i>Ref: 38.2-1826(A)(D)</i> c. Appointment renewal <i>Ref: 38.2-1834</i> 4. License suspension, revocation or denial <i>Ref: 38.2-1821, 1831, 1832</i>	
	C. Fiduciary responsibilities and trust accounts	
	<i>Ref: 38.2-1813, 4601.1</i>	
	D. Commissions and compensation	
	<i>Ref: 38.2-1812</i>	
	E. Felony convictions/ administrative actions	
	<i>Ref: 38.2-1826(B)</i>	
	F. Marketing practices	
	1. Rebating <i>Ref: 38.2-509</i> 2. Misrepresentation <i>Ref: 38.2-502, 512</i> 3. Defamation <i>Ref: 38.2-504</i> 4. False advertising <i>Ref: 38.2-503</i> 5. Boycott, Coercion and intimidation <i>Ref: 38.2-505</i> 6. Unfair discrimination <i>Ref: 38.2-508</i> 7. Illegal kickbacks and referrals <i>Ref: 38.2-4614, 38.2-1821.1 (B) 8</i>	
	G. Insurance Information and Privacy Protection	
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	H. Retention of Records	
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**VIII. VIRGINIA RULES AND STATUTES PERTINENT TO TITLE
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A. Consumer Real Estate Settlement Protection Act

Ref: 6.1-2.19 to 2.29; 14 VAC 5-395-10 to 90

B. Real Estate Settlement Protection Act

Ref. 12USC Section 2600

C. Insured Closing Protection