

Alabama Department of Insurance
 Producer Examination Content Outline
 Life and Health Examinations

	Description	Pages	Questions on Exam		
			L&H	Life	Health
Part I - General - Life and Health Insurance					
Chpt 1	Purpose of Insurance	1-1 to 1-9	8	8	6
	The Purpose of Life and Health Insurance; Dealing with Risk; The Law of Large Numbers; Insurance Company Structures; Domestic, Foreign and Alien Companies; Admitted and Nonadmitted Companies				
Chpt 2	Contract Law	2-1 to 2-6	11	10	7
	Introduction to the Law of Contracts; Contractual Terms and Concepts; Law of Agency; Powers of Producers				
Chpt 3	Underwriting and the Application	3-1 to 3-11	11	9	8
	Underwriting; Risk Classification; Premium Calculation; Mortality Risk Factors; Premium Mode; Conditional Receipt; Agent Responsibilities; Insurance Marketing Systems				
	Total Part I - General - Life and Health Insurance	1-1 to 3-11	30	27	21
Part II - Life Insurance					
Chpt 4	Traditional Life Policies	4-1 to 4-14	11	18	0
	Term Life; Whole Life; Joint Life and Survivorship Life Policies; Modified Life and Graded Premium Whole Life				
Chpt 5	Flexible Feature Life Policies	5-1 to 5-8	3	5	0
	Adjustable Life; Universal Life; Variable Life and Variable Universal Life; Equity Indexed Life				
Chpt 6	Policy Provisions	6-1 to 6-11	15	22	0
	Entire Contract and Policyowner's Rights Clauses; Beneficiaries; Incontestable Clause; Misstatement of Age or Gender; Suicide Clause; Free Look; Grace Period; Reinstatement; Automatic Premium Loan; Assignment; Exclusions; Accelerated (Living) Benefit Options & Viatical Settlements				
Chpt 7	Policy Options	7-1 to 7-4	10	13	0
	Dividend Options; Nonforfeiture Options; Settlement Options				
Chpt 8	Policy Riders	8-1 to 8-4	5	8	0
	Waiver of Premium Rider; Disability Income Rider; Payor Rider; Accidental Death Rider; Guaranteed Insurability Rider; Term Riders; Other Insureds Rider; Cost of Living Rider				
Chpt 9	Annuities and Retirement Plans	9-1 to 9-13	5	6	0
	Annuity Basics; Fundamentals of Retirement Plans				
Chpt 10	Business and Group Life	10-1 to 10-6	4	6	0
	Business uses for Life Insurance; Group Life Insurance Characteristics				
Chpt 11	Social Security	11-1 to 11-3	2	2	0
	Purpose and Funding; Types of OASDI Benefits				
	Total - Part II - Life Insurance	4-1 to 11-3	55	80	0

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Part III - Health Insurance					
Chpt 12	Health Foundations	12-1 to 12-15	10	0	12
	Health Insurance in General; Health Insurance Providers; Managed Care; High Deductible Plans; Flexible Spending Account; Common Provisions				
Chpt 13	Medical Expense Policies	13-1 to 13-10	7	0	9
	Major Medical Policies; Major Medical Claims; Medical Expense Policy Provisions				
Chpt 14	Disability Income Policies	14-1 to 14-10	6	0	10
	Disability Income Features; Unique Provisions; Business Uses; Riders; Income Replacement				
Chpt 15	Uniform Individual Health Policy Provisions Law	15-1 to 15-5	7	0	11
	Optional Provisions	15-4 to 15-5	3		5
Chpt 16	Group Health	16-1 to 16-10	5	0	7
	Group Health Generally; Group Health Provisions and Guidelines; Coordination of Benefits; Portability; COBRA; HIPAA				
Chpt 17	Medicare and Medicaid	17-1 to 17-5	3	0	4
	Medicare; Medicaid				
Chpt 18	Limited Health Insurance Policies	18-1 to 18-16	7	0	10
	Medicare Supplement Policies (MSP); Long Term Care Policies (LTC); Accidental Death & Dismemberment; Dread Disease and Critical Illness Policies; Miscellaneous Limited Benefit Policies				
	Total - Part III - Health Insurance	12-1 to 18-16	45	0	63
Part IV - Alabama Insurance Law					
Chpt 19	All Licensing Candidates	19-1 to 19-16	8	9	9
	Overview; Insurance Commissioner, Powers, Duties, Investigations, Hearings; Authorized Companies, Certificate Authority, etc.; Obtaining a Producer License; Keeping Your License; Continuing Education; Producer Appointment and Termination; Unfair Trade Practices Law; Other Prohibited Actions; Domestic Abuse Protection Act				
Chpt 20	Life Insurance Candidates	21-1 to 20-28	7	9	0
	Approval of Policies, Required Policy Provisions; Industrial Life Provisions; Nonforfeiture Laws; Life Insurance and Annuity Advertisements; Life Insurance Solicitations and Disclosures; Life Insurance Illustrations; Life and Annuity Replacement; Annuity Suitability and Disclosures; Minors and Insurance; Alabama Life and Disability Insurance Guaranty Association				
Chpt 21	Accident and Health (Disability) Insurance Candidates	21-1 to 21-12	5	0	7
	Individual Accident and Health Policies; Required Benefits of Certain Coverages in Alabama; Health Maintenance Organizations; General Accident and Health Plan Provisions; Medicare Supplement Insurance; Long Term Care Insurance				
	Total - Part IV - Alabama Insurance Law	19-1 to 21-12	20	18	16
Total			150	125	100
Total Scored Questions on Exam			150	125	100
Maximum Time allowed to complete exam in minutes			180	150	120
Minimum Correct for Passing Score			105	87	70

L&H = Combined Life & Health Exam
 Life = Life Only Exam
 Health = Health Only Exam
 Industry Advisory Committee review 11/20/2019