**Section 3119.EXHIBIT G COURSE OF STUDY – FIRE**

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| Course of Study Content Requirements |  | Time Distribution Requirements |
|  |  |  |  |
| I. | Insurance and Insurance-Related Concepts |  | 25% |
|  | A. | Risks |  |  |
|  | B. | Hazards |  |  |
|  | C. | Indemnity |  |  |
|  | D. | Insurable interest |  |  |
|  | E. | Actual cash value |  |  |
|  | F. | Replacement cost |  |  |
|  | G. | Coinsurance |  |  |
|  | H. | Specified (named) perils |  |  |
|  | I. | All-risk |  |  |
|  | J. | Burglary |  |  |
|  | K. | Robbery |  |  |
|  | L. | Theft |  |  |
|  | M. | Mysterious disappearance |  |  |
|  | N. | Negligence |  |  |
|  | O. | Liability |  |  |
|  | P. | Accident |  |  |
|  | Q. | Occurrences |  |  |
|  | R. | Warranties |  |  |
|  | S. | Representations |  |  |

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| II. | Policy Provisions |  | 20% |
|  | A. | Declarations |  |  |
|  | B. | Definition of the insured |  |  |
|  | C. | Insuring agreement |  |  |
|  | D. | Duties of the insured |  |  |
|  | E. | Obligations of the company |  |  |
|  | F. | Cancellation and nonrenewal provisions |  |  |
|  | G. | Supplementary payments (additional coverages) |  |  |
|  | H. | Vacancy and unoccupancy |  |  |
|  | I. | Abandonment |  |  |
|  | J. | Mortgage rights |  |  |
|  | K. | Proof of loss (notice of claim) |  |  |
|  | L. | Appraisals |  |  |
|  | M. | Pro-rata liability (other insurance) |  |  |
|  | N. | Assignment |  |  |
|  | O. | Subrogation |  |  |
|  | P. | Compliance with provisions of Fair Credit Reporting Act |  |  |

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| III. | Types of Policies |  | 25% |
|  | A. | Standard fire policy |  |  |
|  |  | 1. | General property form including extended coverage |  |  |
|  |  | 2. | Time element policy |  |  |
|  |  |  | a. | Gross earnings |  |  |
|  |  |  | b. | Earnings |  |  |
|  |  |  | c. | Extra expense |  |  |
|  | B. | Homeowners |  |  |
|  | C. | Inland marine-Personal article floater and pleasure craft |  |  |
|  | D. | Special multi-peril |  |  |
|  | E. | National flood |  |  |
|  | F. | FAIR plan |  |  |
|  | G. | Mine subsidence |  |  |

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| IV. | Perils, Exclusions, Deductibles, and Liability |  | 24% |
|  | A. | Property covered |  |  |
|  | B. | Perils covered |  |  |
|  | C. | Exclusions, extensions, limitations, and conditions |  |  |
|  | D. | Deductibles |  |  |
|  | E. | Limits of liability |  |  |
|  | F. | Bodily injury and property damage liability |  |  |

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| V. | Prospecting and Evaluating Needs |  | 2% |
|  | A. | Keeps current as to changes (e.g., markets, introduction of new coverages) in types of coverages that might expand coverage for current clients or increase the number of potential clients |  |  |
|  | B. | Reviews prospect's existing policies to prevent duplication of coverage and determine areas of further potential coverage |  |  |
|  | C. | Obtains information necessary to analyze risks, hazards, and exposures |  |  |
|  | D. | Analyzes risks, hazards, and exposure in order to determine prospect's needs |  |  |
|  | E. | Evaluates continued adequacy of protection, determines unprotected exposures, and recommends suitable changes in coverage |  |  |
|  | F. | Contacts accounts at renewal time and reviews existing policies |  |  |

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| VI. | Servicing Clients |  | 2% |
|  | A. | Explains services (e.g., claims, safety programs) provided by insurance producer and company |  |  |
|  | B. | Assists policyowner with service needs (e.g., change of name, change of mode of premium payment) |  |  |
|  | C. | Maintains accurate records of client data (e.g., change of address) |  |  |
|  | D. | Assists in filing and following up in claims |  |  |

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| VII. | Presentation and Acceptance |  | 2% |
|  | A. | Informs insured and carrier of date and time coverage takes effect |  |  |
|  | B. | Prepares and forwards proposal, application, and other pertinent information to appropriate carrier for underwriting and premium determination |  |  |
|  | C. | Maintains complete records of all business transactions as required (e.g., pending files, binders, binder charges, and premium accounting) |  |  |

(Source: Amended at 25 Ill. Reg. 6480, effective May 3, 2001)