**Section 3119.EXHIBIT H COURSE OF STUDY – CASUALTY/MOTOR VEHICLE**

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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. | Negligence |  |  |
|  | G. | Liability |  |  |
|  | H. | Accident |  |  |
|  | I. | Occurrence |  |  |
|  | J. | Burglary |  |  |
|  | K. | Robbery |  |  |
|  | L. | Theft |  |  |
|  | M. | Mysterious disappearance |  |  |
|  | N. | Fidelity (employee dishonesty) |  |  |
|  | O. | Warranties |  |  |
|  | P. | 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. | Proof of loss (notice of claim) |  |  |
|  | I | Arbitration |  |  |
|  | J. | Pro-rata liability (other insurance) |  |  |
|  | K. | Subrogation |  |  |
|  | L. | Compliance with provisions of Fair Credit Reporting Act |  |  |

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| III. | Types of Policies | | | |  | | 25% |
|  | A. | General Liability | | |  | |  |
|  |  | 1. | Owners, landlords, and tenants |  | |  | |
|  |  | 2. | Manufacturers, contractors |  | |  | |
|  |  | 3. | Products and completed operations |  | |  | |
|  |  | 4. | Contractual liability |  | |  | |
|  |  | 5. | Comprehensive general liability |  | |  | |
|  | B. | Automobile-Personal and commercial auto insurance, including assigned risk and involuntary plans | | |  | |  |
|  | C. | Workers Compensation | | |  | |  |
|  | D. | Crime | | |  | |  |
|  |  | 1. | Fidelity | |  | |  |
|  |  | 2. | Open stock burglary | |  | |  |
|  |  | 3. | Mercantile robbery and safe burglary | |  | |  |
|  |  | 4. | Money and security broad form | |  | |  |

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

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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 exposures 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, policy loans, 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, and binder charges) |  |  |

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