

PROMETRIC



CONNECTICUT

Department of Insurance

Licensing Information Handbook

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Providing License Examinations for the State of Connecticut

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Introduction

A Message from the Department

This handbook provides you with information about the processes of becoming licensed by the Connecticut Insurance Department (referred to as “the Department” in this handbook).

Information is included about the license application process for: Property & Casualty Claim Adjusters, Certified Insurance Consultants, Fraternal Agents, Motor Vehicle Physical Damage Appraisers, Life Settlement Brokers, Portable Electronics, Premium Finance Companies, Insurance Producers, Public Adjusters, Reinsurance Intermediary Brokers and Managers, Surety Bail Bond Agents, Surplus Lines Brokers, and Third Party Administrators.

For questions regarding license types not listed above, visit the Department’s website at <http://www.ct.gov/cid> and select **General Information**.

We wish you well in your pursuit of an insurance license. Remember that a license is a privilege, not a right or a gift. Insurance professionals must remain abreast of, and comply with, evolving insurance laws and regulations.

Overview of Licensing Process

This handbook provides information about the examination and licensing process for obtaining a resident insurance license. You should read this Licensing Handbook including the examination content outlines prior to taking an exam. If interested in applying for a nonresident license, you can apply online via NIPR at www.nipr.com or an NIPR authorized business partner.



Licensing Process

Follow these main steps if you are interested in obtaining an insurance license.

- 1.** Read this handbook to learn about examination and licensing requirements.
- 2.** Complete the required pre-licensing education (if applicable) from a Connecticut approved education provider and obtain a certificate of pre-licensing course completion. You can find approved education providers in the Pre-licensing education section of this Handbook.
- 3.** Register and schedule your exam. The easiest way to register and schedule is online at <http://www.prometric.com/connecticut/insurance>. Phone, fax and mail options are also available.
- 4.** Review the examination content outlines which can be found at the end of this document. The content outlines in this guide are the basis for the exams.
- 5.** Bring two forms of identification and the pre-license certificate if required for line of authority to the test center.
- 6.** If you pass the exam(s), apply for the license-If you do not pass the exam(s), you must repeat the licensing process (steps 3-5 above).



To get answers not provided in this handbook

Visit our Website: <http://www.prometric.com/connecticut/insurance>

Frequently Asked Questions are available:

<https://www.prometric.com/en-us/clients/insurance/Documents/connecticut/CTInsuranceExamFAQs.pdf>

Direct questions about licensure to:

Connecticut Insurance Department

P.O. Box 816

Hartford, CT 06142-0816

Website: <http://www.ct.gov/cid>

Email: cid.licensing@ct.gov

Direct all questions and requests for information about exams to:

Prometric

Website: www.prometric.com/connecticut/insurance

E-mail: pro.ceservices@prometric.com

Phone: (800) 341-3257

Fax: (800) 347-9242

TDD User: (800) 790-3926

Connecticut Licensing Requirements

This section describes:

- The types of licenses offered and their requirements.
- Pre-licensing education requirements.
- Licensing requirements based on residence.

Types of Licenses and Requirements

The Connecticut Insurance Department’s Licensing Division is responsible for ensuring that the individuals and business entities conducting the business of insurance in Connecticut have the required qualifications. The Department develops and maintains up-to-date educational standards and examinations for all prospective licensees, and issues and renews licenses to qualified applicants.

The Insurance Commissioner is empowered to qualify applicants to sell or provide insurance services, products, and Rental Car Company permits, in Connecticut pursuant to Connecticut General Statutes Title 38.

Applicants interested in obtaining an insurance license in Connecticut are responsible for knowing, and complying with, the laws and regulations set forth to regulate the insurance industry in Connecticut.

Important Passing an exam does not guarantee that you will be issued a license. Once you pass your exam, you **must** apply online on the Department’s website at <http://www.ct.gov/cidor> at <http://www.nipr.com/>. Issuance of a license depends on review and approval of all license application materials. See the “Applying for your license” section for more information.

To obtain a license, you must:

- Be at least 18 years of age;
- Be financially responsible and of good moral character;
- Complete any necessary pre-license requirements;
- Pass the required examination(s) for the type of license you are seeking; and
- Apply online (See Page 17).

The basic requirements for each type of license are shown in this chart. You should read the “Applying for your license” section in this handbook for specific details relevant to the type of license you need.

License Type	Lines of Authority	Course Hours	Exam Required	Filing Fee†	License Fee††	License Expires
Property & Casualty Claims Adjuster	All Lines	None	18-09	\$50	\$80 Initial & Renewal	June 30 each odd-numbered year
	All Lines Except Workers’ Compensation	None	18-10			
	Workers’ Compensation ONLY	None	18-11			
	Auto ONLY	None	18-12			
Certified Insurance Consultant	Life/Accident, Health and Sickness	None	18-05	\$50	\$250 Initial & Renewal	September 30 each odd-numbered year
	Property and Casualty	None	18-06			
Fraternal Agent	Life, Accident, Health and Sickness	None	No exam	\$50	\$80 Initial & Renewal	December 31 each

License Type	Lines of Authority	Course Hours	Exam Required	Filing Fees†	License Fees††	License Expires
	Variable Life and Variable Annuity (Life license & Securities license required)	None	No exam			odd-numbered year
Life Settlement Broker	Life Settlements	None	No Exam	\$26	\$40 Initial & Renewal	March 31 each year
Motor Vehicle Physical Damage Appraiser	Auto Physical Damage	None	18-16 <i>Residents must also pass a practical exam</i>	\$50	\$80 Initial & Renewal	June 30 each odd-numbered year
Portable Electronics	Portable Electronics	None	No Exam	\$100	\$500 Initial & \$450 Renewal	January 31 and each even-numbered year
Insurance Producer	<p>Limited Lines (1) Credit (Includes Credit Life, Credit Disability, Credit Property, Credit Unemployment, Involuntary Unemployment; Mortgage Life, Mortgage Guaranty, Mortgage Disability, Guaranteed Auto Protection, and other insurance offered in connection with an extension of credit.)</p> <p>Travel (Includes Travel Accident & Baggage and Trip Cancellation.)</p> <p>Standard Lines Accident, Health and Sickness only Casualty only Life/Accident, Health and Sickness Life only Personal Lines only Property/Casualty Property only</p> <p>Variable Life and Variable Annuity (Life license & Securities license required)</p>	<p>None</p> <p>None</p> <p>40 hours 40 hours 80 hours 40 hours 40 hours 80 hours 40 hours None</p>	<p>No Exam</p> <p>No Exam</p> <p>18-02 18-20 18-03 18-01 18-18 18-04 18-19 No Exam</p>	\$50	<p>\$80 Initial & \$160 Renewal</p> <p>\$10 Guaranty Fund (Brokered Transactions Guaranty Fund for Individuals is a \$10 ONE TIME ONLY FEE.)</p>	Birth date every two years
Public Adjuster	Property	40 hours	18-08	\$50	\$250 Initial & Renewal	April 30 each even-numbered year

License Type	Lines of Authority	Course Hours	Exam Required	Filing Fee†	License Fee††	License Expires
Reinsurance Intermediary Broker or Manager	Reinsurance	None	No Exam	\$50	\$625 Initial & Renewal	December 31 each even-numbered year

Criminal Convictions

Applicants and licensees who have been convicted of any crime are subject to Department requirements and approval both at the time of application and on an ongoing basis.

The Violent Crime Act, 18 USC 1033, prohibits a person who has been convicted of a felony involving dishonesty or breach of trust from conducting insurance business without first obtaining a waiver from an Insurance Commissioner. An insurance license is not a waiver.

If you have any questions about whether you qualify, you might want to discuss the circumstances with the insurance company for which you plan to do business.

Surety Bail Bond Agent Applicants/Licensees

Pursuant to *CGS 38a-660*, anyone who has ever been convicted of a “disqualifying offense” shall be ineligible for a Surety Bail Bond Agent license. “Disqualifying offense,” means: (A) a felony; (B) a misdemeanor if an element of the offense involves dishonesty or misappropriation of money or property; or (C) a misdemeanor under section 21a-279, 53a-58, 53a-61, 53a-61a, 53a-62, 53a-63, 53a-96, 53a-173, 53a-175, 53a-176, 53a-178 or 53a-181d. For more information, refer to the Surety Bail Bond Agent License Requirements and Application on the Department’s website at <http://www.ct.gov/cid>.

Pre-licensing Education Requirements

You must successfully complete a pre-license course requirement and pass the corresponding pre-license exam. Pre-license course requirements must be met through a course provider approved by the Department. You will need to bring your original pre-license course completion certificate to the test center on the day of the exam.

Below is a list of approved pre-licensing education providers as of September 1, 2016. This list is subject to change. The entities listed below are approved Commercial courses only. Check with your insurance company or employer to determine if they have a pre-license education coursed approved by the State of Connecticut Insurance Department.

<p>0Chance 2 Fail (20050) Life, Accident, Health and Sickness – Property/Casualty Home Study 877.516.8384 www.0chance2fail.com</p>	<p>ExamFX (0244) (formerly ABLE) Life, Accident, Health and Sickness– Property/Casualty Home Study 800.586.2253 www.examsimulator.com</p>
<p>A D Banker & Co (0031) Life, Accident, Health and Sickness – Property/Casualty Combination Classroom and Home Study 913.451.1280 www.adbanker.com</p>	<p>Independent Insurance Agents of Connecticut (0103) Life, Accident, Health and Sickness– Property/Casualty – Personal Lines Combination Classroom and Home Study 860.563.1950 www.iiact.org</p>
<p>Bail Bond School of CT (20110) Bail Bond</p>	<p>Kaplan Financial (0120)</p>

Classroom 866.777.2663 www.bailbondschoollct.com	Life, Accident, Health and Sickness – Property/Casualty Home Study 800.824.8742 www.kfeducation.com
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<p>BK Holdings Inc. d/b/a The License Coach (100333) Casualty, Accident, Health and Sickness, Life, Life & Accident, Health and Sickness, Property & Casualty, Property Self-Study 888.839.5412 www.licensecoach.com</p>	<p>National Insurance Licensing Associates Inc. (0050) Life, Accident, Health and Sickness – Property/Casualty Home Study 508.875.9417 www.nila-inc.com</p>
<p>CPMI (101668) Life, Accident, Health and Sickness – Property/Casualty 877.601.2273 www.cpmipro.com/connecticut-insurance- license.htm</p>	<p>National Online Insurance School (102694) Life, Accident, Health and Sickness, & Life/Accident, Health and Sickness Combined Home Study 888.770.3681 www.nationalonlineinsuranceschool.com</p>
<p>Connecticut Bail Academy, LLC (20006) Bail Bond Combination Classroom and Home Study 860.646.2245 www.connecticutbailacademy.com</p>	<p>New England Bail Bonds, LLC (20114) Bail Bond Combination Classroom and Home Study 203.430.8326 www.newenglandbailbondschooll.com</p>
<p>Connecticut School of Bail Bonds (103735) Bail Bond Classroom 860.462.3190 www.ctbailschool.com</p>	<p>Pentera Group (0173) Life, Accident, Health and Sickness Home Study 317.545.2711 www.pgiresourcesce.com</p>
<p>Educational Training Systems (Financial Campus) (0197) Life, Accident, Health and Sickness – Property/Casualty Home Study 800.711.9484 www.financialcampus.com</p>	<p>PreLicense.com, a Service of WebCE (101293) Accident, Health and Sickness only, Life only, and Life/Accident, Health and Sickness combined Self-Study 877.488.9310 www.prelicense.com</p>
<p>Professional Insurance Agents of CT (PIA) (0184) Property/Casualty Combination Classroom and Home Study 518.434.3111 www.piaonline.org/CT</p>	<p>Securities Training Corporation (0240) Life, Accident, Health and Sickness Combination Classroom and Home Study 800.782.2678 www.stcusa.com</p>
<p>Tactical Countermeasures Group, LLC (108785) Bail Bond Combination Classroom and Home Study 860.982.0241 www.tact1.net</p>	<p>Test Teachers (101045) Life, Accident, Health and Sickness – Property/Casualty – Personal Lines Home Study 888.422.7714 support@testteachers.com</p>

Prelicense exemptions

Insurance Producer prelicense coursework: The prelicense course is waived for the following Insurance Producer license applicants:

- **Life** - for any applicant who has been awarded the professional designation of CEBS, ChFC, CIC, CFP, CLU, FLMI and/or LUTCF and provides a current Letter of Designation.†
- **Accident/Health** - for any applicant who has been awarded the professional designation of CEBS, CLU, HIA, REBC and/or RHU and provides a current Letter of Designation.†
- **Property, Casualty and Personal Lines** - for any applicant who has been awarded the professional designation of AAI, ARM, CIC and/or CPCU and provides a current Letter of Designation.†

†Email, fax or mail current letter (within 90 days) from the society referencing the CID application number or the NIPR transaction number.

Examination exemptions

Insurance Producer examination: The examination requirement is waived for the following Insurance Producer license applicants:

- **Life** - for any applicant who has been awarded the professional designation of CLU and provides a current Letter of Designation.†
- **Accident/Health** - for any applicant who has been awarded the professional designation of CLU and provides a current Letter of Designation.†
- **Property, Casualty and Personal Lines** - for any applicant who has been awarded the professional designation of CPCU and provides a current Letter of Designation.†

Certified Insurance Consultants prelicense coursework and examination:

Course not required. The examination requirement is waived for the following Certified Insurance Consultant license applicants:

- **Life and Accident/Health** - for any applicant who has been awarded the professional designation of CLU and provides a current Letter of Designation.†
- **Property/Casualty** - for any applicant who has been awarded the professional designation of CPCU, AAI, or CIC and provides a current Letter of Designation.†

†Email, fax or mail current letter (within 90 days) from the society referencing the CID application number or the NIPR transaction number.

Scheduling Your Exam

Registering and Scheduling Information



Prometric provides computerized testing through its multistate testing network. **You may take the exam at any Prometric test center in the United States.** Follow the instructions here to register and schedule an appointment. **Testing Accommodations.** If you require an Americans with Disabilities Act (ADA) accommodation(s) or English as Second Language (ESL) additional time, see the “**Testing Accommodations**” section below.

Online

Register and schedule online—it saves time and it’s easy!

You can easily register and schedule your exam online at any time using our Internet Registration Service by going to:

- 1** www.prometric.com/connecticut/insurance.
- 2** Click on **Create or Login to Your Account** to register.
- 3** Click on **Schedule Your Test** and follow the prompts.

By Fax or Mail

You may **fax** the completed Exam Registration Form found at the end of this handbook to Prometric to (800) 347-9242. You must also include the completed Credit Card Payment Form (Visa, MasterCard or American Express). The cardholder’s signature must be on the Form.

OR

You may **mail** the completed Exam Registration Form and the appropriate exam fee to the address on the form. When registering by mail, you may pay the exam fee by Visa, MasterCard or American Express, company check, cashier’s check or money order. **Personal checks and cash are not accepted.**

If paying by credit card, you must also include the completed Credit Card Payment Form (Visa, MasterCard or American Express). The cardholder’s signature must be on the Form. including a Visa, MasterCard or American Express, company check, cashier’s check or money order.

By Phone

If you are unable to schedule online, you may schedule the examination by calling (800) 341-3257 between 8 a.m. and 9 p.m. (Eastern Time), Monday through Friday, and between 10 a.m. and 3 p.m. (Eastern Time), Saturday and Sunday. Please have your exam information and credit card information for payment available.

Note An exam registration remains valid for 90 calendar days after it has been processed. It will expire without further notice at that time. We recommend that you do not register for your exam until you are prepared to take it. If you allow your exam registration to expire or did not pass your exam, you must re-register. Another exam registration fee is required.

Reschedule and Cancellation

To reschedule or cancel your existing exam appointment, you must contact Prometric 24 hours prior to the exam appointment date in order to avoid forfeiting your exam fee. If you need to reschedule, cancel or confirm your appointment, please go to <http://www.prometric.com/connecticut/insurance> .

After you cancel your exam, you must initiate a refund by going to <https://fs6.formsite.com/Prometric/form33/index.html> and completing the refund form.

Prometric will review refund requests and email decisions to you within 7-10 business days of receipt unless further research and/or documentation are required. Prometric reserves the right to request documentation to support any illness or emergency claim. **Refund requests made via phone will not be accepted.**

If you change or cancel your appointment without proper notice, you will forfeit your examination fee(s).

If absent or late for your appointment

If you miss your appointment, or arrive late and are not allowed to test, you will forfeit your exam fee(s).

Test Centers

You may take the exam at any Prometric test center in the United States.

Test center locations are subject to change. Be sure to verify the address of and directions of the test center before you leave for the exam.

Holidays

Testing generally does not occur on federal holidays. Additional state holidays may be observed in the state where your schedule the exam appointment.

Emergency Closings

Severe weather or an emergency could require canceling scheduled exams. If this occurs, Prometric will attempt to contact you by phone; however, you may check for testing site closures by checking our website at <https://www.prometric.com/en-us/pages/siteclosure.aspx> or calling Prometric at (866) 370-3411. If the site is closed, the exam will be rescheduled without a rescheduling fee.

If a test center is open for testing and you choose not to appear for the appointment, you will forfeit the exam fees and must reschedule and pay another exam fee.

Testing Accommodations

ADA Accommodation. Reasonable testing accommodations are provided to allow candidates with documented disabilities recognized under the ADA an opportunity to demonstrate their skills and knowledge. Prometric makes every effort to provide reasonable testing accommodations that enable all test takers to take examinations.

If you require testing accommodations under the Americans with Disabilities Act (ADA), please complete and submit a Testing Accommodation Request Form online at <https://www.prometric.com/en-us/for-test-takers/prepare-for-test-day/pages/arrange-testing-accommodations.aspx>, or contact Prometric at (888) 226-9406 to obtain an Accommodation Request Form.

Professional documentation of the disability must be submitted with the Accommodation Request Form to aid Prometric in determining the appropriate testing accommodations. Thirty days' advance notice is required for all testing arrangements. There is no additional charge for these accommodations.

ESL accommodation. All examinations are given in English. If English is not your primary language, you may qualify for additional time for the test by requesting an ESL Authorization from Prometric. To request an ESL authorization, please submit :

- A personal letter requesting the authorization; and
- A letter from the English instructor or sponsoring company (on company letterhead), certifying that English is not your primary language.

Please fax documents to **800.347.9242** and allow **three (3) days** for processing. If your request is approved, Prometric may extend the time limit on your examination to time-and-one-half or 150% of the normal time limit. Prometric will inform you by mail whether your request for accommodation is approved. You should not schedule your exam until you have received the confirmation email. Exams scheduled before the ESL request has been approved will not include extra time.

Preparing for Your Exam

Being well prepared can help you pass the exam and save time and possibly money spent retaking it.

This section offers:

- Information about study materials.
- An overview of the exam content outlines.
- Practice Exams.

Study Materials

In addition to any pre-licensing education that is required for the exam, you are free to use the materials of your choice to prepare for the exam. Different publishers provide materials to assist you in preparing for insurance licensing exams. These materials take different approaches and you should choose one that meets your needs. Make sure your study materials are current and that they cover the topics in the outlines. Be aware that the content outlines are updated periodically and outdated study materials may not be consistent. **Neither the Connecticut Insurance Department nor Prometric reviews or approves study materials.**

General Recommendations. You may obtain recommendations for study materials and pre-licensing study courses from insurance companies, the company or agency you plan to work for, or local insurance and agents' associations.

Connecticut Statutes. The exams contain questions on Connecticut statutes and regulations. In addition to general study material, you may wish to consult the references cited in the applicable content outlines. Connecticut General Statutes, Regulations and Handbooks are available online at <http://www.ct.gov/cid/cwp/view.asp?Q=300444>.

To order official Connecticut General Statutes, call the Office of the Secretary of State, Publications Division at 860.509.6150. To order specific Public Acts, call 860.509.6136. Statutes and Public Acts may be accessed online at <https://ctstatelibrary.org/>

Insurance statutes are Volume 11, Title 38a. To order the Connecticut Weekly Law Journal, which reports changes in laws, call 860.741.3027

Content Outlines Overview

The license exam for each type of license consists of questions that test knowledge of topical areas listed in the content outline for that exam. An overview of each exam content outline appears at the end of this handbook. You can also view the exam content outlines online at <http://www.prometric.com/connecticut/insurance>

Note Do not schedule the exam until you are familiar with all subject areas in the applicable content outline.

Practice Exams To take a practice exam, select or copy link below to your browser:

<https://www.prometric.com/en-us/clients/insurance/Pages/practice-exam.aspx>

While practice exams contain general, non-state specific insurance questions, they are created in the same format and use the same question types as the actual licensure exams. Practice exams are designed to help you become familiar with the computer-based testing process.

During the practice exam, you will get immediate feedback to correct and incorrect responses as well as overall feedback at the end of the session just as you would during the actual exam. Practice exams are available for:

- (LIPA) Life Insurance Producer/Agent Practice Exam in English only
- (HIPA) Health Insurance Producer/Agent Practice Exam in English only
- (PIPA) Property & Casualty Insurance Producer Practice Exam in English only

There is **no cost** to take Prometric Practice Exams!

Taking Your Exam

Knowing what to expect when taking the exam may help you prepare for it. This section contains:

- An overview of the testing process.
- Regulations that will be enforced at the testing center.
- Information about the types of questions on the exam.
- A guide to understanding the exam results.
- Information about appeals.

Testing Process

The exam will be administered by computer but you do not need any computer experience or typing skill to take the exam.

Arrival. You should arrive at least **30 minutes before** the scheduled exam appointment. This allows time for you to sign in and for staff to verify your identification and complete all security checks.

Important If you are taking a Public Adjuster, Standard Lines Insurance Producer, or Surety Bail Bond Agent exam, you **must bring** your original pre-license education certificate or Insurance Department Waiver with you or you will not be allowed to take the exam.

Identification Required. You must present a valid form of identification before taking the test. The identification document **must**:

Be government-issued (e.g., driver's license, state-issued identification card, passport, or military identification card).

Contain **both** a current photo and signature (if not you must present two identification cards: one with your photo and one with your signature).

- Exactly match the name used to register for the exam (including designations such as "Jr." and "III").

Important Failure to provide appropriate identification at the time of the exam is considered a missed appointment. As a result, you will be required to pay another **full examination fee** before making another appointment. If you cannot provide the identification listed above, contact Prometric **before** scheduling the appointment to arrange an alternative way to meet this requirement.

Test Center Regulations

Copyrighted Questions. All test questions are the property of Prometric Inc. and are protected by copyright. Federal law provides severe civil and criminal penalties for the unauthorized reproduction, distribution, or exhibition of copyrighted materials.

To ensure that all candidates are tested under similar conditions, the following regulations and procedures will be enforced at each test center. Failure to follow any of these security procedures may result in your being disqualified from taking an examination.

- 1 While in the test center, you will be continuously monitored by video. During your examination, you will also be monitored by physical walk-throughs and

through an observation window. All testing sessions are video and audio recorded.

- 2 You must present valid (unexpired) and acceptable ID(s) in order to take your test. (See "Identification required" in the previous section).
- 3 You will be scanned with a metal detector wand prior to every entry into the test room. If you refuse, you cannot test.
- 4 You will be required to raise your pants legs above your ankles, empty and turn all pockets inside-out and raise shirt sleeves above your wrists prior to every entry into the test room.
- 5 If you are wearing eyeglasses, you will be required to remove them for visual inspection to ensure they don't contain a recording device. Large jewelry items must be stored in your locker due to concerns over concealed recording devices.
- 6 You must sign the test center roster each time you leave the test room. You must also sign back in and show your ID to the Test Center Administrator (TCA) in order to re-enter the test room.
- 7 You are **prohibited** from communicating, publishing, reproducing, or transmitting any part of your test, in any form or by any means, verbal or written, for any purpose.
- 8 You **must not** talk to other candidates or refer to their screens, testing materials, or written notes in the test room.
- 9 You **must not** use written notes, published materials, or other testing aids.
- 10 You are **allowed** to bring soft ear plugs or center-supplied tissues into the test room.
- 11 Any clothing or jewelry items allowed to be worn in the test room must remain on your person at all times. Removed clothing or jewelry items must be stored in your locker.
- 12 You **must not** bring any personal/ unauthorized items into the testing room. Such items include but are not limited to outerwear, hats, food, drinks, purses, briefcases, notebooks, pagers, watches, cellular telephones, recording devices, and photographic equipment. Weapons are not allowed at any Prometric test center. You will be asked to empty and turn your pockets inside out prior to every entry into the test room to confirm that you have no prohibited items.
- 13 You **must** return all materials issued to you by the test center administrator ("TCA") at the end of your test.
- 14 You are not allowed to use any electronic device or phone during breaks.
- 15 If you have a medical condition that may require you to access food or medicine during your exam session, you must store those items separately from other items you place in the test center locker. You must inform the TCA **before** you retrieve the food or medicine, and the TCA will observe you obtaining the item from the locker. You are not allowed to access any item other than food or medicine needed for a medical reason.
- 16 You must conduct yourself in a civil manner at all times when on the premises of the test center. Exhibiting abusive behavior towards the TCA or any other staff member of the test center may result in examination disqualification and criminal prosecution.

Failure to follow any of these security procedures may result in the disqualification of the examination. Prometric reserves the right to audio and videotape any examination session.

For more information on Prometric test center regulations, please visit:

www.prometric.com/en-us/for-test-takers/prepare-for-test-day/documents/TestCenterRegulations.pdf

Please note: Test center administrators are not allowed to answer any questions pertaining to the exam content. If you do not understand a question on the examination, you should answer the question to the best of your ability.

Question Types

The examination contains four-option multiple choice questions. These questions are designed to be as clear and concise as possible while testing knowledge and comprehension of insurance concepts as well as the application of the insurance concepts. The design of the exam ensures that those who possess the required knowledge of the specific insurance line of authority being tested should perform well on the examination for which they prepared.

Question Formats.

Three different multiple-choice formats are used. Each format is shown in the following examples. An asterisk (*) indicates the correct answer in each sample question.

Format 1—Direct question

Which one of the following is a type of health insurance policy designed to replace the wages of an insured that is unable to work due to an accident or sickness?

- * 1. Disability Income Insurance Policy
- 2. Employer-Sponsored Group Major Medical Policy
- 3. Hospital Expense Insurance Policy
- 4. Special Risk Policy

Format 2—Incomplete sentence

Benefits under workers' compensation insurance are payable:

- 1. For bodily injury that is accidental or intentional
- * 2. Regardless of the liability of the employer
- 3. Unless safety rules are violated
- 4. Up to a maximum of 30 percent of weekly wages

Format 3—All of the following except

A life insurance policy may include provisions that do all of the following EXCEPT:

- 1. Restrict coverage if death is caused by suicide
- 2. Require evidence of insurability to reinstate coverage
- * 3. Extend the contestable period beyond two years
- 4. Adjust proceeds if the insured's age is misstated on the application

Experimental Questions

The examination may include some experimental questions that will not be scored. If present, they are distributed throughout the examination and will not be identified as such. These are used to gather statistical information on the questions before they are added to the examination as scored items. These experimental questions **will not** be counted for or against you in the final examination score.

You will be helping us help future test takers by completing 5 experimental test questions in your exam. We plan to use the experimental questions on future exams based on your performance.

The questions will:

- be randomly distributed within your test
- will not be counted in your final score
- time spent on the question will not be deducted from your test time

Exam Results

At the end of the exam, the score will be shown on the screen and you will receive a printed score report. The report indicates the overall score and grade, including the numerical percentage of questions answered correctly and whether you passed or failed.

The report also displays the correct percentage in each major section of the exam, as defined by the exam content outline. These section scores are shown to guide you, or your employer and/or trainer, about areas requiring additional preparation for retesting if you do not pass the exam. Even after you pass, you may want to focus on these areas as you begin to provide insurance products and services to the public.

Sample score report

Score Report for Sample, Sarah A.			
Connecticut Life Insurance Examination			
	Number of Questions	Number Correct	Percent Correct
Life Total Test Score	100	80	80%
Insurance Regulation	5	4	80%
General Insurance	7	5	71%
Life Insurance Basics	20	17	85%
Life Insurance Policies	18	14	78%
Life Insurance Provisions, Options and Riders	18	15	83%
Annuities	14	11	79%
Tax Considerations	12	9	75%
Qualified Plans	6	5	83%
Score: 80%			
Grade: Pass			
(A total score of 70 percent is required to pass)			

Note that the section percentages will not average out to your total percentage score. That is because individual exam outline sections are allocated different numbers of questions on the exam. Your total percentage score is computed by dividing the number of questions you answered correctly by the total number of questions in the exam. The total score is **not** computed by adding the section percentages and dividing by the total number of sections.

Prometric electronically notifies the Department of exam results within two business days of the exam date. Exam scores are confidential and will be revealed only to you and the Department. After you pass your exam, you must apply online at <http://www.nipr.com/>.

Duplicate score report. You may call or write to Prometric to request a duplicate of your score report for a period of one year after an exam at no cost. Direct any questions or comments about your exam to Prometric.

Appeals Process

Prometric’s goal is to provide a quality examination and a pleasant testing experience for every candidate. If you would like to submit an appeal concerning examination content, registration, scheduling or test administration (testing site procedures, equipment, personnel, etc.), please submit an appeal by visiting www.prometric.com/contactus and clicking on “Request an Appeal”.

Once submitted you will receive an email response within 20 days indicating whether your appeal has been approved.

Applying for Your License

This section offers information about:

- **Applying for your license.**
- **Continuing education.**

Issuance of a license depends on review and approval of all license application materials. Licensing requirements and information may be obtained from the Department's website at <http://www.ct.gov/cid>. After passing the appropriate pre-licensure course and license exam (if required), you will need to submit a number of items to the Department depending on the type of license you are seeking. Exam is valid for two years. You must apply online within two years of passing your exam or you will be required to retake the exam.

Insurance Producer License Information

An **Insurance Producer** (Limited Lines and Standard Lines) is any person who or which is licensed to solicit, negotiate, or sell insurance. An Insurance Producer must be appointed by an insurer to act as an agent of such insurer. (CGS 38a-702m) Resident and Nonresident licensees of the Connecticut Insurance Department may apply for their initial license via the National Producer Registry (NIPR) at <http://www.nipr.com/>. Paper applications will not be accepted at the Department. Direct any questions or concerns to the Department by email to cid.licensing@ct.gov.

Pre-licensure course completion certificate and passing exam score report will be verified by the Department, and these documents are not required to be sent. If you are submitting a Letter of Designation, please email the letter to the Department at cid.licensing@ct.gov. Be sure to include the application number or NIPR transaction number.

Application and licensing fees are:

- \$140 – Initial fee (individuals)
- \$130 – Initial fee (business entities)
- \$130 – Reinstatement/Amendment fee

***There is no prorating of fees. License fees are non-refundable.**

Insurance Producer licenses are issued for two years and expire on the licensee's birth date. For new licensees, this may mean that the first license cycle is not a full two years. For example, if the license was issued on May 10, 2017, and the insurance producer's last birthday was December 4, 2016, then the expiration date of the license will be December 4, 2018. Once the license renews on December 4, 2018, it will not expire again until December 4, 2020.

A **Managing General Agent** license is not required in this state; however, an Insurance Producer license is required, as well as an appointment from the insurer party to the Agreement. The insurer must also complete and submit the Notification of Managing General Agent Agreement form. Insurers should consult their Legal Divisions regarding Connecticut's definition of Managing General Agent. (CGS 38a-90)

Reciprocity for Insurance Producers

Residents. After meeting any applicable pre-license education and/or examination requirements, you must apply online at <http://www.nipr.com/>.

Nonresidents. Any applicant for a Limited Lines Insurance Producer license or a Standard Lines Insurance Producer license must hold an active “resident” license in good standing in their “home” state prior to applying for licensure in Connecticut. Such home state must be reciprocal with Connecticut. Home state licensure will be verified on the National Producer Database. You must apply online at <http://www.nipr.com/>.

“Home state” means any state or territory of the United States, including the District of Columbia, in which an insurance producer maintains its/their principle place of residence or principal place of business, and is licensed to act as an insurance producer.

Amendments for Insurance Producer Licensees

Residents: To add a line, or lines, of authority to a current license, all pre-license and examination requirements must be met. You may amend your lines of authority online at <http://www.nipr.com/>.

Nonresidents: You must hold equivalent lines of authority in your “home” state. You must amend your lines of authority online at <http://www.nipr.com/>.

Appointment Requirements for Insurance Producer Licensees

Appointments cannot be requested until an active Connecticut Insurance Producer license is in place. Appointing insurers must then submit appointment requests, electronically, in accordance with section 38a-702m of the Connecticut General Statutes. The Notice of Appointment must be filed with the Commissioner no later than 15 days after the date the agency contract is executed **or** the first insurance application is submitted.

Renewals for all Insurance Producer Licensees

Your Insurance Producer license expires on your birth date every two years. Renewal notifications are emailed to the email address on file approximately 60 days prior to the license expiration/birth date (*not birth month*). To keep the license active, you must renew before your birth date online at <http://www.nipr.com/>. Residents must also complete their CE requirement before the expiration date. See Continuing education requirements below.

Business entity Insurance Producer licenses expire January 31 of every even-numbered year.

Note Individual Insurance Producers that fail to pay the renewal fee and complete the CE requirement (Residents ONLY) by the license expiration date are subject to the cancellation of their license and all appointments. To reinstate the license for up to one year after the expiration you will be required to complete the CE requirement (Residents ONLY) and pay a late fee of \$160, for a total of \$320.

Business Entity Insurance Producers that fail to pay the renewal fee by the license expiration date are subject to the cancellation of their license and all appointments. To reinstate the license for up to one year after expiration you will be required to pay a late fee of \$160, for a total of \$320.

Information for All Other Licenses

Licenses other than Insurance Producer include Property & Casualty Claim Adjusters, Certified Insurance Consultants, Fraternal Agents, Life Settlement Brokers, Motor Vehicle Physical Damage Appraisers, Portable Electronics, Public Adjusters, Reinsurance Intermediaries, Surplus Lines Brokers, and Third Party Administrators

All licenses are issued with a current date. The expiration date depends on the license type, regardless of when the license is issued.

****There is no prorating of fees. License fees are non-refundable.***

Property & Casualty Claims Adjuster

Property & Casualty Claims Adjuster is any person (individual or business entity) who or which adjusts casualty claims for any insurance company, firm or corporation engaged in the adjustments of casualty claims. A Property & Casualty Claims Adjuster license is not required to adjust fire, life, or accident/health claims, nor for a licensed and appointed Insurance Producer involved in settling property damage claims not exceeding \$1,500; nor for any member of the bar of this state, in good standing, engaged in the general practice of law. "General practice of law" means "private practice" or "general practitioner." Attorneys engaged in the general practice of law refers to individuals admitted to practice law in Connecticut who do not engage in the settlement of insurance claims as a vocation and whose activities, with regard to the settlement of insurance claims, is only incidental to their law practice. Licensees who do not take the Connecticut exam, are restricted in Connecticut to the authority granted them by such other state. (CGS 38a-792)

- Resident and Non-resident Individual and Business Entity must apply online at <http://www.nipr.com/>.
- Initial, reinstatement and amendment fee: \$130*.
- License expires on June 30 of each odd-numbered year.
- No pre-licensure course required.
- Exam score reports are valid for two years.
- Connecticut does not have reciprocity with the following states: California, Hawaii or New York. If you are only licensed in one of the three states, you must either become licensed in another state or pass the Connecticut exam.

****There is no prorating of fees. License fees are non-refundable.***

Certified Insurance Consultant

A Certified Insurance Consultant is any person who or which, for a fee, engages in the business of offering any advice, counsel, opinion, or service with respect to the benefits, advantages, or disadvantages promised under any policy of insurance that could be issued in this state. If performing any of the activities outlined above, a Certified Insurance Consultant license is required prior to using the titles Certified Insurance Consultant, Certified Insurance Advisor, Certified Insurance Specialist, Certified Insurance Counselor, Certified Insurance Analyst, Certified Policyholders' Advisor, Certified Policyholders' Counselor, or any other similar titles. (CGS 38a-731)

- Individual and Business Entity must apply online at <https://cidonline.ct.gov/lit/CTLicensingTask.jsp>
- Initial, reinstatement and amendment fee: \$300*.
- License expires on September 30 of each odd-numbered year.
- No pre-licensure course required.
- Exam score reports are valid for two years.

****There is no prorating of fees. License fees are non-refundable.***

Fraternal Agent

A Fraternal Agent is any authorized agent of a Fraternal benefit society who acts as such in the solicitation, negotiation, or procurement or making of a life insurance, accident, health and sickness and health insurance, or annuity contract. (CGS 38a-764)

- Paper Applications (Individuals Only) are available online at http://www.ct.gov/cid/lib/cid/appind_fraternalagent.pdf.
- No online application for this license type.
- A separate application is required for each Fraternal Society an agent wishes to represent. Application must be signed by the Fraternal Society's authorized signatory and submitted to the Insurance Department by the Society.
 - Initial and reinstatement fee (individual only): \$130*.
 - License expires on December 31 of each odd-numbered year.
 - No pre-licensure course or examination required.

****There is no prorating of fees. License fees are non-refundable.***

Life Settlement Broker

A Life Settlement Broker is any person who, on behalf of an owner and for a fee, commission or other valuable consideration, offers or attempts to negotiate life settlement contracts between an owner and one or more providers. "Broker" does not include an attorney, certified public accountant or financial planner accredited by a nationally recognized accreditation agency retained to represent the owner, whose compensation is not paid directly or indirectly by a provider or any other person except the owner. (CGS 38a-465)

- Individual and Business Entity must apply online at <https://cidonline.ct.gov/lit/CTLicensingTask.jsp>.
- Initial and reinstatement fee: \$66*.
- License expires on March 31 of each year.
- No pre-licensure course or examination required.

****There is no prorating of fees. License fees are non-refundable.***

Motor Vehicle Physical Damage Appraiser

A Motor Vehicle Physical Damage Appraiser is any person who or which practices as a business the appraising of damages to motor vehicles insured under automobile physical damage policies or on behalf of third-party claimants. (CGS 38a-790)

- Individual and Business Entity must apply online at www.nipr.com.
- Initial and reinstatement fee: \$130*.
- License expires on June 30 of each odd-numbered year.
- No pre-licensure course required.
- Exam score reports are valid for two years.
- Connecticut does not have reciprocity with the following states: California, Hawaii or New York. If you are only licensed in one of the three states, you must either become licensed in another state or pass the Connecticut exam.

- ***Practical exam: After applicants pass the written exam, a practical exam is also required for Connecticut residents. Refer to the exam score report for information on the practical exam. Anyone who takes the CT exam, whether a resident or not, will either be considered a CT resident or non-resident DHS.***

****There is no prorating of fees. License fees are non-refundable.***

Public Adjuster

A Public Adjuster is any person who or which practices as a business the adjusting of loss or damage by fire or other hazard under any policies of insurance on behalf of the insured under such policies, or who or which advertises, solicits, or engages in such business as a Public Adjuster. Lawyers settling claims of clients shall not be deemed to be Public Adjusters. (CGS 38a-723)

- Individual and Business Entity must apply online at www.nipr.com
- Initial and reinstatement fee: \$300*.
- License expires on April 30 of each even-numbered year.
- Pre-license (Property) course is required: 40 hours.
- Courses and exam score reports are valid for two years.
- Connecticut does not have reciprocity with the following states: California, Hawaii or New York. If you are only licensed in one of the three states, you must either become licensed in another state or pass the Connecticut exam

****There is no prorating of fees. License fees are non-refundable.***

Reinsurance Intermediary (Broker or Manager)

A Reinsurance Intermediary **Broker** is any person who or which solicits, negotiates, or places reinsurance cessions or retrocessions on behalf of a ceding insurer without the authority or power to bind reinsurance on behalf of such insurer. (CGS 38a-760b [a]). A Reinsurance Intermediary **Manager** is any person who or which has authority to bind, or manages all or part of the assumed reinsurance business of a reinsurer, and acts as an agent for such reinsurer. (CGS 38a-760b [b])

- Individuals and Business Entity must apply online at <https://cidonline.ct.gov/lit/CTLicensingTask.jsp>
- Initial and reinstatement fee: \$675*.
- License expires on December 31 of each even-numbered year.
- No pre-licensure course or examination required.

• ****There is no prorating of fees. License fees are non-refundable***

Note: If business is conducted through a business entity, only the business entity should apply. A designee list must accompany the application. Separate licenses are required for one to act as a Broker and as a Manager.

Nonresident applicants must complete the appropriate power of attorney:

- Power of Attorney (Corporation) available at http://www.ct.gov/cid/lib/cid/paletternonrescorp_reinsinterm.pdf
- Power of Attorney (Business Entity – Other than Corp) available at
- Remove this bullet http://www.ct.gov/cid/lib/cid/panonresfirm_reinsinterm.pdf
- Power of Attorney (Individual) available at http://www.ct.gov/cid/lib/cid/panonresind_reinsinterm.pdf

Surplus Lines Broker

A Surplus Lines Broker is any person who or which procures, from insurers not authorized to transact business in this state, policies of insurance against loss from any contingency as provided by the state insurance laws. (CGS 38a-794)

- Individual or Business Entity may apply online at <http://www.nipr.com/>.
- Initial and reinstatement fee: \$675.
- License expires on September 30 of each even-numbered year.
- No pre-licensure course required.
- Exam score reports are valid for two years.

Note: Resident applicants must hold an active Property/Casualty Insurance Producer license in Connecticut.

**There is no prorating of fees. License fees are non-refundable.*

Surety Bail Bond Agent

A Surety Bail Bond Agent is any person who or which has been approved by the Insurance Commissioner and appointed by an insurer by power of attorney to execute or countersign bail bonds for the insurer in connection with judicial proceedings. (CGS 38a-660)

Applications (Individual and Business Entity) are available at

http://www.ct.gov/cid/lib/cid/appind_suretybb.pdf

http://www.ct.gov/cid/lib/cid/appbe_suretybb.pdf

- Initial fee: \$250.
- Renewal fee: \$100.
- Assessment fee: \$450 due on or before January 31 each year.
- License expires on January 31 of each even-numbered year.
- Pre-licensure course is required: 25 hours.
- Exam score report is valid for one year.

Note: More information about Surety Bail Bond Agent licensing requirements is available online at

<http://www.ct.gov/cid/cwp/view.asp?a=1259&Q=487778> .

In accordance with Connecticut General Statute 38a-660 and Regulations 38a-660-1 through 7, any applicant for a license to act as a Surety Bail Bond Agent must successfully complete a pre-license course requirement and pass the corresponding exam.

CGS 38a-660 states that any person who solicits or negotiates Surety Bail Bonds **without** a license shall be guilty of a Class D Felony. Any person who has been convicted of a felony; or a misdemeanor if an element of the offense involves dishonesty or misappropriation of money or property; or a misdemeanor under section 21a-279, 53a-58, 53a-61, 53a-61a, 53a-62, 53a-63, 53a-96, 53a-173, 53a-175, 53a-176, 53a-178 or 53a-181d, is ineligible for a Surety Bail Bond Agent license.

Individual Applicants

Pre-license education requirements must be met through a course provider approved by the Department. A current list of approved providers may be obtained on Page 93 of this handbook. This list is subject to change.

To apply for an Individual Surety Bail Bond license, you must:

- 1 Register for an approved pre-licensing course.
- 2 Upon successful completion of the pre-licensing course, applicant must contact Prometric at 800.341.3257 to schedule a bail bond exam.

Note Individuals who fail the bail bond exam must wait 60 days before scheduling another exam.

- 3 After receiving a passing grade on the bail bond exam, submit the following documents to the Department:

- Original completed and signed Individual Surety Bail Bond Agent License Application.
- One recent passport-sized, full-faced photo.
- Original pre-license course completion certificate.
- Original examination score report showing a passing grade.
- Copy of Birth Certificate evidencing that applicant is a citizen and at least 18 years of age; or, if applicant is a naturalized citizen, a letter from the U.S. Citizenship and Immigration Services office attesting to naturalization, and evidence of age.
- A credit bureau report from one of the three credit bureaus (Experian, Trans Union or Equifax), dated within ninety days of the application signature date.
- Check payable to "Treasurer, State of Connecticut" in the amount of \$250 for first-time applicant or reinstatement.

State of Connecticut Insurance Department
 Fraud and Investigations Unit
 P.O. Box 816
 Hartford, CT 06142-0816
 Phone: 860.297.3844

- 4 After submitting the above documents to the Insurance Department, submit a **second** passport-sized photo, along with a photocopy of the signed application and photocopy of the check, to:

Division of Criminal Justice
 Office of the Chief State's Attorney
 Civil Litigation Bureau /Bond Forfeiture Unit
 300 Corporate Place
 Rocky Hill, CT 06067



Note All individuals applying for a Surety Bail Bond Agent license must submit to a background investigation. (CGS 38a-660)

Background Check (Individual applicants only)

All individual applicants for a Surety Bail Bond Agent license must submit to a background investigation. Once the Bond Forfeiture Unit receives a copy of the application packet, they will notify you in writing with instructions for scheduling

an interview and fingerprinting. **NOTE:** The Applicant is responsible for all fees incurred.

After the Bond Forfeiture Unit receives your background check, the results will be recorded and mailed to the Department's Fraud and Investigations Unit. The Division will review your application and will either approve or reject it. If approved, your photo I.D. will be mailed to your resident address.



Note To execute bail bonds, you must first obtain an appointment from each insurance company you wish to solicit or negotiate such undertakings on behalf of, pursuant to *CGS 38a-660*. Individuals and business entities require insurance company appointments.

Bail agents must continue to meet all requirements as set forth in Connecticut General Statutes and Supporting Regulations.

Agents are required to provide written notice to the Commissioner, within 30 days, regarding changes to: business name, principal business address and telephone number, personal name, residence address and phone number, bankruptcy proceeding in this or another state, and any administrative action or order entered against the agent in this or another state.

Agents are also required to provide written notice to the Commissioner, within five days, regarding any arrest for or conviction of a disqualifying offense in this state or an offense in any other state for which the essential elements are substantially the same as a disqualifying offense.

Business Entity Applicants

All names used to conduct bail bond business require licensure in Connecticut. This includes any legal entity or business trade name, including sole proprietorships, partnerships, corporations, limited liability companies, and limited liability partnerships.

- 1 Submit the following documents to the Department:
 - Original Business Entity Surety Bail Bond Agent License Application with required supporting documentation.
 - Check for \$250 payable to "Treasurer, State of CT."
- 2 Immediately submit a photocopy of the application **and** a photocopy of the check to the Division of Criminal Justice. (See address above.)



Note All bail bond business entities must have an officer, partner or director that is licensed as a Connecticut Surety Bail Bond Agent.

Other License Categories

- **Portable Electronics** - insurance coverage for the repair or replacement of a portable electronic device because of loss, theft, interoperability due to mechanical failure, malfunction, damage or other similar cases of loss. (*CGS 38a-397*)
- A **Premium Finance Company** is a person engaged in the business of entering into a premium finance agreement. Questions regarding licensure of Premium Finance Companies should be directed to the Financial Regulation Division. (*CGS 38a-160*)

- A **Rental Car Company** is any entity in the business of offering vehicles to the public that is licensed pursuant to *CGS 14-15*. All Car Rental Companies that offer insurance in conjunction with the rental of a vehicle, of the types specified in sub-section (b) (1-4) of the Statute cited below, must apply for and obtain a permit from the Department to transact business in this limited capacity. For more information send an email to cid.licensing@ct.gov. (*CGS 38a-799*)
- A **Title Agent** insurance license is not issued in Connecticut. No person may act as a Title agent unless a Commissioner of the Connecticut Superior Court in good standing. (*CGS 38a-402 [13] et esq*)

****There is no prorating of fees. License fees are non-refundable.***

Reciprocity for licenses other than Insurance Producer

Applicants must hold an equivalent license in any other state **or** must meet any Connecticut pre-license requirements in place at the time of application. Your Connecticut exam score is valid for two years. After two years, you will have to retake the exam and reapply for a license.

Amendments for licenses other than Insurance Producer

Residents and Nonresidents: To add a line, or lines, of authority to a current license, all examination requirements must be met. Nonresidents must hold an equivalent license in any other state or meet all examination requirements. You must amend your lines of authority online at <https://cidonline.ct.gov/lit/CTLicensingTask.jsp>.

Property & Casualty Claims Adjusters, MVPD Appraisers, Public Adjusters, Surplus Lines and Third Party Administrators may also use the NIPR website at www.nipr.com.

Renewals for licenses other than Insurance Producer

Renewal notices are emailed to the current email address on record with the Department to all active licensees approximately 60 days prior to the license expiration date and are due by the license expiration date.

Renewal fees are non-refundable.

Continuing Education Requirements

Note There is **no CE requirement** for Property & Casualty Claim Adjusters, Certified Insurance Consultants, Fraternal Agents, Motor Vehicle Physical Damage Appraisers, Portable Electronic, Public Adjusters, Reinsurance Intermediary Brokers and Managers, Surplus Lines Brokers and Surety Bail Bond Agents.

Resident Individual Insurance Producers Only: All resident individual Insurance Producers with Standard Lines of authority must complete 24 credit hours of continuing education prior to their license expiration date. The 24 credit hours must include a minimum of six credit hours per authority category for each licensed line of authority. At least three of the 24 credit hours must cover Connecticut insurance law and regulations or ethics. Make sure you have completed all requirements outlined on your transcript. The "*status*" must read "*Compliant*" for all categories. To view your CE transcript and find an approved course/provider:
<https://www.sircon.com/ComplianceExpress/NonSscrbEducation/index.jsp?nonSscrb=Y&sscrbid=9999>.

Continuing Education Authority Categories:

- Law/Regulations/Ethics (must have at least three credits in this category).
- Property/Casualty (includes Personal Lines).
- Life/Accident, Health and Sickness (includes Variable Life/Variable Annuities).

Exemption: Insurance Producers licensed for travel or credit ONLY do not have a CE requirement. Non-resident Insurance Producers do not have a CE requirement for Connecticut.

Flood Requirements

All resident Insurance Producers licensed with Property/Casualty or Personal Lines are required to complete a one-time, three-credit course on Federal Flood requirements. The three credits count toward the Property/Casualty requirement. A list of approved Flood courses is maintained on the Department's website at <http://www.ct.gov/cid/cwp/view.asp?a=1266&Q=378736>.

Life Settlement Brokers Only: Resident individuals who only have a Life Settlement Broker license must complete 15 hours of continuing education in the Life/Health category every two years. More information about Life Settlement Broker license and registration requirements are available online at <http://www.ct.gov/cid/cwp/view.asp?a=1266&Q=423032>.

Reporting Credits

The Department has contracted with Prometric Inc. to provide continuing education (CE) administrative services. Once you complete your course, it is the responsibility of the course sponsor to report credits to Prometric within 15 calendar days of the completion of the course. Sponsors are required to give applicants a course completion certificate — free of charge — for their records. CE status may be checked online at <https://www.sircon.com/ComplianceExpress/NonSscribEducation/index.jsp?nonSscrib=Y&sscribid=9999> or you may call Prometric's CE Department at 888.797.9776.

Note If you find that one or more of your courses are not showing on your transcript, please call the course sponsor directly. They should be able to provide specific details.

Adding or Dropping Lines of Authority

The authority held at the beginning of the current license period determines the CE requirement for that license period. For example, if an applicant is licensed for Life/Accident, Health and Sickness on March 3, 2012, and the authority was amended to add on Property/Casualty July 31, 2012, the licensee must complete three credits in Law/Regulation/Ethics, six credits in the Life/Accident, Health and Sickness category and 15 credits in any category.

Additionally, dropping one or more lines of authority does not reduce or change the CE requirement during the current license period.

Reporting Changes in Licensee Information

Change of Name, Address or Employer

Any changes to name, business or residence address, or employer must be reported within thirty (30) days of such change, pursuant to 38a-771(a) and 382-702(f) of the Connecticut General Statutes.

Submission of changes must be made online at

<http://www.ct.gov/cid/cwp/view.asp?a=1266&Q=405280>

If the Insurance Commissioner determines that a licensee has failed to timely inform the Department of a change in legal name or address, the Commissioner may impose a penalty pursuant to section 38a-771(c) of the general statutes.

Notification of Administrative Action/Criminal Prosecution

Licensees shall report to the Insurance Commissioner any administrative action taken against them in another jurisdiction or by another governmental agency (including FINRA) in this state, no later than 30 days after the final disposition of the matter, pursuant to CGS 38a-771(b), 38a-702(f) and 38a-702(o). The report shall include a copy of the order, consent to the order or other relevant legal documents.

No later than 30 days after the initial pretrial hearing date, licensees shall report to the Insurance Commissioner any criminal prosecution taken against them in any jurisdiction, pursuant to CGS 38 a-771(b) and 38a-702(o). The report shall include a copy of the initial complaint filed, the order resulting from the hearing and any other relevant legal documents.

If, upon investigation, the Insurance Commissioner determines that a licensee has failed to timely inform the Department of any administrative action/prosecution, the Insurance Commissioner may, following a hearing as specified in section CGS 38a-774, impose a fine upon and suspend or revoke the license of the insurance producer within 30 days.

You may report the required documents to the Department, by emailing to cid.licensing@ct.gov. Be sure to include your Connecticut license number and/or National Producer Number (NPN).

Note It is imperative to update contact information (Name, Address, DBA and/or DLRP) within 30 days of any changes to ensure you receive your renewal notice and to avoid any penalties. See the "Reporting Changes in Licensee Information" section on Page 28 for more information.

<http://www.ct.gov/cid/cwp/view.asp?a=1266&Q=405280>

Exam Content Outlines

The following outlines give an overview of the content of each of the Connecticut insurance examinations. Each examination will include questions on the subjects contained in the outline. The percentages indicate the relative weight assigned to each section of the examination.

For example, 10 percent means that 10 questions will be drawn on a 100-question exam and 15 will be drawn on a 150-question exam.

An outline that includes more descriptive subsections for your exam is available online at www.prometric.com/connecticut/insurance.

<p>Connecticut Insurance Producer's Examination for Life Insurance Series 18-01</p>	<p>Suspensions, revocations, refusal to issue or renew, fines (38a-2, 702k, 735, 774, 777, 817(b, e), 830)</p>	<p>False financial statements (38a-816(5)) Failure to maintain complaint record (38a-816(7))</p>
<p>100 questions - 2-hour time limit Live Date September 1, 2017</p>	<p>1.2 State regulation</p>	<p>Unfair discrimination (38a-816(12), (13))</p>
<p>1.0 Insurance Regulation 10%</p>	<p>Commissioner's general duties and powers (38a-8, 10)</p>	<p>Rebating (38a-816(9), 825)</p>
<p>1.1 Licensing</p>	<p>Company regulation</p>	<p>Twisting (38a-826)</p>
<p>Process (38a-702d, 702e, 769)</p>	<p>Certificate of authority (38a-41)</p>	<p>Examination of books and records (38a-769(f))</p>
<p>Types of licensees (38a-702f(a), 769)</p>	<p>Capital and surplus requirement (38a-72)</p>	<p>Connecticut Insurance Information and Privacy Protection Act (38a-975-999a)</p>
<p>Resident insurance producers (38a-782)</p>	<p>Unfair claim settlement practices (38a-816(6))</p>	<p>1.3 Federal regulation</p>
<p>Certified insurance consultants (38a-731-733, 786)</p>	<p>Insurance Producer regulation</p>	<p>Fair Credit Reporting Act (15 USC 1681-1681d)</p>
<p>Nonresident insurance producers (38a-702g, 702n)</p>	<p>Controlled business (38a-782)</p>	<p>Fraud and false statements (18 USC 1033, 1034)</p>
<p>Temporary (38a-702j)</p>	<p>Commissions (38a-702l, 734)</p>	<p>2.0 General Insurance 10%</p>
<p>Maintenance and duration</p>	<p>Acting as an agent (38a-702m)</p>	<p>2.1 Concepts</p>
<p>Renewal (38a-702f(b)(c), 784, 786(b))</p>	<p>Representing an unauthorized insurer (38a-275, 703, 714)</p>	<p>Risk management key terms</p>
<p>Change in name or address (38a-702f(f), 771(a))</p>	<p>Failure to remit premiums (38a-712)</p>	<p>Risk</p>
<p>Reporting of actions (38a-702o, 771(b))</p>	<p>Unfair and prohibited practices</p>	<p>Exposure</p>
<p>Assumed names (38a-702i)</p>	<p>Misrepresentation (38a-816(1), (8))</p>	<p>Hazard</p>
<p>Continuing education requirements, exemptions and penalties (Reg 38a-782a-2, 10, 13-15)</p>	<p>False advertising (38a-816(1), (2))</p>	<p>Peril</p>
<p>Disciplinary actions</p>	<p>Defamation of insurer (38a-816(3))</p>	<p>Loss</p>
<p>Cease and desist order (38a-817)</p>	<p>Boycott, coercion and intimidation (38a-816(4))</p>	<p>Methods of handling risk</p>
<p>Hearings (38a-16, 817, 818)</p>		<p>Avoidance</p>
		<p>Retention</p>
		<p>Sharing</p>
		<p>Reduction</p>
		<p>Transfer</p>
		<p>Elements of insurable risks</p>
		<p>Adverse selection</p>
		<p>Law of large numbers</p>

Reinsurance
 Data breach
2.2 Insurers
 Types of insurers
 Stock companies
 Mutual companies
 Fraternal benefit societies
 Lloyd's associations
 Risk retention groups
 Private versus government insurers
 Admitted versus nonadmitted insurers
 Domestic, foreign and alien insurers
 Financial status (independent rating services)
 Marketing (distribution) systems
2.3 Insurance Producers and general rules of agency
 Insurer as principal
 Insurance Producer/insurer relationship
 Authority and powers of insurance producers
 Express
 Implied
 Apparent
2.4 Contracts
 Elements of a legal contract
 Offer and acceptance
 Consideration
 Competent parties
 Legal purpose
 Distinct characteristics of an insurance contract
 Contract of adhesion
 Aleatory contract
 Personal contract
 Unilateral contract
 Conditional contract
 Legal interpretations affecting contracts

Ambiguities in a contract of adhesion
 Reasonable expectations
 Indemnity
 Utmost good faith
 Representations/misrepresentations
 Warranties
 Concealment
 Fraud
 Waiver and estoppel

3.0 Life Insurance Basics 17%

3.1 Insurable interest
3.2 Personal uses of life insurance
 Survivor protection
 Estate creation
 Cash accumulation
 Liquidity
 Estate conservation
 Life settlements (38a-465, 465a, 465f, 465g; Reg 38a-465-1-10)
3.3 Determining amount of personal life insurance
 Human life value approach
 Needs approach
 Types of information gathered
 Determining lump-sum needs
 Planning for income needs
3.4 Business uses of life insurance
 Buy-sell funding
 Key person
 Executive bonuses
 Deferred compensation split dollar
3.5 Classes of life insurance policies
 Group versus individual
 Permanent versus term
 Participating versus nonparticipating
 Fixed versus variable life insurance and annuities

Regulation of variable products (SEC, FINRA and Connecticut) (38a-433; Reg 38a-433-1-11)
3.6 Premiums
 Factors in premium determination
 Mortality
 Interest
 Expense
 Premium concepts
 Net single premium
 Gross annual premium
 Premium payment mode
3.7 Insurance Producer responsibilities
 Solicitation and sales presentations (Reg 38a-819-32-39)
 Advertising (Reg 38a-819-21-31)
 Life and Health Insurance Guaranty Association (38a-859, 871(e))
 Illustrations (Reg 38a-819-58-69)
 Policy summary (Reg 38a-819-35(G))
 Buyer's guide (Reg 38a-819-35 Appendix)
 Life insurance policy cost comparison methods (Reg 38a-819-35(F), Appendix)
 Replacement (38a-435)
 Use and disclosure of insurance information (38a-988)
 Field underwriting
 Notice of information practices (38a-979, 981)
 Application procedures/Backdating (38a-442)
 Delivery
 Policy review

Effective date of coverage
 Premium collection
 Statement of good health

3.8 Individual underwriting by the insurer

Information sources and regulation
 Application
 Insurance Producer report
 Attending physician statement
 Investigative consumer (inspection) report (38a-982)
 Medical Information Bureau (MIB)
 Medical examinations and lab tests including HIV (RL 19a-583, 586)
 Selection criteria and unfair discrimination (38a-446, 447)
 Classification of risks
 Preferred
 Standard
 Substandard

4.0 Life Insurance Policies 18%

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
 Graded premium
 Modified life
 Interest sensitive
 Equity index

4.3 Flexible premium policies

Adjustable life

Universal life

4.4 Specialized policies

Joint life (first-to-die)
 Survivorship life (second-to-die)
 Juvenile life

4.5 Group life insurance

Characteristics of group plans
 Group underwriting requirements
 Conversion to individual policy (Bul S-4 (8 & 10))

4.6 Credit life insurance (individual versus group)

5.0 Life Insurance Policy Provisions, Options and Riders 18%

5.1 Standard provisions

Ownership
 Assignment (38a-455)
 Entire contract
 Modifications
 Right to examine (free look) (38a-436)
 Payment of premiums
 Grace period
 Reinstatement
 Incontestability
 Misstatement of age
 Exclusions
 Interest on insurance proceeds (38a-452)

5.2 Beneficiaries

Designation options
 Individuals
 Classes
 Estates
 Minors
 Trusts
 Succession
 Facility of payment clause
 Revocable versus irrevocable
 Common disaster clause
 Spendthrift clause

5.3 Settlement options

Interest only
 Fixed-period installments
 Fixed-amount installments
 Life income
 Single life
 Joint and survivor

5.4 Nonforfeiture options

Cash surrender value
 Extended term
 Reduced paid-up insurance

5.5 Policy loan and withdrawal options

Cash loans
 Automatic premium loans
 Withdrawals or partial surrenders

5.6 Dividend options

Cash payment
 Reduction of premium payments
 Accumulation at interest
 One-year term option
 Paid-up additions

5.7 Disability riders

Waiver of premium/waiver of stipulated premium (universal life)
 Waiver of cost of insurance
 Disability income benefit
 Payor benefit life/disability (juvenile insurance)

5.8 Living benefit provisions/riders

Accelerated (38a-457; Reg 38a-457-1-11)
 Conditions for payment
 Effect on death benefit
 Long-term care (Reg 38a-458-1-12)
 Conditions for payment
 Effect on death benefit

5.9 Riders covering additional insureds

Spouse/other-insured term rider

Children's term rider
Family term rider

5.10 Riders affecting the death benefit amount

Accidental death
Guaranteed insurability
Cost of living
Return of premium

6.0 Annuities 10%

6.1 Annuity principles and concepts

Accumulation period versus annuity period
Owner, annuitant and beneficiary
Insurance aspects of annuities

6.2 Immediate versus deferred annuities

Single premium immediate annuities (SPIAs)
Deferred annuities
 Premium payment options
 Nonforfeiture
 Surrender and withdrawal charges
 Death benefits

6.3 Annuity (benefit) payment options

Life contingency options
 Pure life versus life with guaranteed minimum
 Single life versus multiple life
Annuities certain (types)

6.4 Annuity products

Fixed annuities
 General account assets
 Interest rate guarantees (minimum versus current)
 Level benefit payment amount
Equity indexed annuities
Market value adjusted annuities (modified

guaranteed annuities)
(Reg 38a-433-12-22)

6.5 Uses of annuities

Lump-sum settlements
Qualified retirement plans
 Group versus individual annuities
Personal uses
 Individual retirement accounts (IRAs)
 Tax-deferred growth
 Retirement income
 Education funds

6.6 Senior Protection in Annuity Transactions (38a-432a-1-7 & 38a-432b-1-4)

7.0 Federal Tax Considerations for Life Insurance and Annuities 10%

7.1 Taxation of personal life insurance

Amounts available to policyowner
 Cash value increases
 Dividends
 Policy loans
 Surrenders
Amounts received by beneficiary
 General rule and exceptions
 Settlement options
Values included in insured's estate

7.2 Modified endowment contracts (MECs)

Modified endowment versus life insurance
Seven-pay test
Distributions

7.3 Taxation of non-qualified annuities

Individually-owned
 Accumulation phase (tax issues related to withdrawals)
 Annuity phase and the exclusion ratio
Distributions at death

Corporate-owned

7.4 Taxation of individual retirement accounts (IRAs)

Traditional IRAs
 Contributions and deductible amounts
 Premature distributions (including taxation issues)
 Annuity phase benefit payments
 Values included in the annuitant's estate
 Amounts received by beneficiary
Roth IRAs
 Contributions and limits
 Distributions

7.5 Rollovers and transfers (IRAs and qualified plans)

7.6 Section 1035 exchanges

8.0 Qualified Plans 7%

8.1 General requirements

8.2 Federal tax considerations

Tax advantages for employers and employees
Taxation of distributions (age-related)

8.3 Plan types, characteristics and purchasers

Simplified employee pensions (SEPs)
Profit-sharing and 401(k) plans
SIMPLE plans
403(b) tax-sheltered annuities (TSAs)

Connecticut Insurance Producer's Examination for Accident, Health and Sickness Insurance

Series 18-02

**100 questions – 2-hour time limit
Live Date September 1, 2017**

1.0 Insurance Regulation 10%

1.1 Licensing

- Process (38a-702d, 702e, 769)
- Types of licensees (38a-702f(a), 769)
 - Resident insurance producers (38a-782)
 - Certified insurance consultants (38a-731-733, 786)
 - Nonresident insurance producers (38a-702g, 702n)
 - Temporary (38a-702j)
- Maintenance and duration
 - Renewal (38a-702f(b)(c), 784, 786(b))
 - Change in name or address (38a-702f(f), 771(a))
 - Reporting of actions (38a-702o, 771(b))
- Assumed names (38a-702i)
- Continuing education requirements, exemptions and penalties (Reg 38a-782a-2, 10, 13-15)
- Disciplinary actions
 - Cease and desist order (38a-817)
 - Hearings (38a-16, 817, 818)

- Suspensions, revocations, refusal to issue or renew, fines (38a-2, 702k, 735, 774, 777, 817(b, e), 830)

1.2 State regulation

- Commissioner's general duties and powers (38a-8, 10)
- Company regulation
 - Certificate of authority (38a-41)
 - Capital and surplus requirement (38a-72)
 - Unfair claim settlement practices (38a-816(6))
- Insurance Producer regulation
 - Controlled business (38a-782)
 - Commissions (38a-702l, 734)
 - Acting as an agent (38a-702m)
 - Representing an unauthorized insurer (38a-275, 703, 714)
 - Failure to remit premiums (38a-712)
- Unfair and prohibited practices
 - Misrepresentation (38a-816(1), (8))
 - False advertising (38a-816(1), (2))
 - Defamation of insurer (38a-816(3))
 - Boycott, coercion and intimidation (38a-816(4))

- False financial statements (38a-816(5))
- Failure to maintain complaint record (38a-816(7))
- Unfair discrimination (38a-816(12), (13))
- Rebating (38a-816(9), 825)
- Twisting (38a-826)
- Examination of books and records (38a-769(f))
- Connecticut Insurance Information and Privacy Protection Act (38a-975-999a)

1.3 Federal regulation

- Fair Credit Reporting Act (15 USC 1681-1681d)
- Fraud and false statements (18 USC 1033, 1034)

2.0 General Insurance 10%

2.1 Concepts

- Risk management key terms
 - Risk
 - Exposure
 - Hazard
 - Peril
 - Loss
- Methods of handling risk
 - Avoidance
 - Retention
 - Sharing
 - Reduction
 - Transfer
- Elements of insurable risks
 - Adverse selection
 - Law of large numbers
 - Reinsurance

Data breach

2.2 Insurers

Types of insurers

- Stock companies
- Mutual companies
- Fraternal benefit societies
- Lloyd's associations
- Risk retention groups

Private versus government insurers

Admitted versus nonadmitted insurers

Domestic, foreign and alien insurers

Financial status (independent rating services)

Marketing (distribution) systems

2.3 Insurance Producers and general rules of agency

Insurer as principal

Insurance Producer/insurer relationship

Authority and powers of insurance producers

- Express
- Implied
- Apparent

2.4 Contracts

Elements of a legal contract

- Offer and acceptance
- Consideration
- Competent parties
- Legal purpose

Distinct characteristics of an insurance contract

Contract of adhesion

Aleatory contract

Personal contract

Unilateral contract

Conditional contract

Legal interpretations affecting contracts

Ambiguities in a contract of adhesion

Reasonable expectations

Indemnity

Utmost good faith

Representations/misrepresentations

Warranties

Concealment

Fraud

Waiver and estoppel

3.0 Health Insurance Basics 8%

3.1 Definitions of perils

- Accidental injury
- Sickness

3.2 Principal types of losses and benefits

- Loss of income from disability
- Hospital/medical expense
- Dental expense
- Long-term care expense/home health care

3.3 Classes of health insurance policies

- Individual versus group
- Private versus government
- Limited versus comprehensive

3.4 Limited policies

Limited benefits (38a-482b, 513d)

Required notice to insured

3.5 Common exclusions from coverage (Reg 38a-505-7)

3.6 Insurance Producer responsibilities in individual health insurance

Marketing requirements

- Advertising (Reg 38a-819-1-20)
- Life and Health Insurance Guaranty Association (38a-859,871(e))
- Sales presentations
- Outline of coverage (38a-505(f); Reg 38a-505-10(B-K))

Field underwriting

- Nature and purpose
- Disclosure of information about individuals (38a-988)
- Application procedures (38a-979, 981)
- Requirements at delivery of policy
- Common situations for errors/omissions

3.7 Individual underwriting by the insurer

- Underwriting criteria
- Sources of underwriting information
- Application
- Insurance Producer report

- Attending physician statement
- Investigative consumer (inspection) report
- Medical Information Bureau (MIB)
- Medical examinations and lab tests (including HIV consent) (RL 19a-583, 586)
- Prohibited use of genetic information (38a-816(19))
- Unfair discrimination (38a-488)
- Classification of risks
 - Preferred
 - Standard
 - Substandard

3.8 Considerations in replacing health insurance (38a-546; Reg 38a-505-11)

- Benefits, limitations and exclusions
- Underwriting requirements
- Insurance Producer liability for errors and omissions

4.0 Individual Health Insurance Policy General Provisions 7%

4.1 Required provisions (38a-483(a))

- Entire contract; changes (1)
- Time limit on certain defenses (2)
- Grace period (3)
- Reinstatement (4)
- Claim procedures (5-9)
- Physical examinations and autopsy (10)
- Legal actions (11)

- Change of beneficiary (12)

4.2 Optional provisions (38a-483(b))

- Change of occupation (1)
- Misstatement of age (2)
- Other insurance in this insurer (3)
- Insurance with other insurers
 - Expense-incurred basis (4)
 - Other benefits (5)
- Unpaid premium (7)
- Cancellation (8)
- Conformity with state statutes (9)

4.3 Other general provisions

- Right to examine (free look) (Reg 38a-505-10(A)(7))
- Insuring clause
- Consideration clause
- Renewability clause (Reg 38a-505-9(A))
 - Noncancelable
 - Guaranteed renewable
 - Conditionally renewable
 - Renewable at option of insurer
 - Nonrenewable (cancelable, term)
- Military suspense provision (Reg 38a-505-9(A)(5))

5.0 Disability Income and Related Insurance 7%

5.1 Qualifying for disability benefits

- Inability to perform duties
 - Own occupation
 - Any occupation

- Presumptive disability
- Requirement to be under physician care

5.2 Individual disability income insurance

- Connecticut minimum benefit standards (Reg 38a-505-9(F))
- Basic total disability plan
 - Income benefits (monthly indemnity)
 - Elimination and benefit periods
 - Waiver of premium feature
- Coordination with social insurance and workers compensation benefits
 - Additional monthly benefit (AMB)
 - Social insurance supplement (SIS)
 - Occupational versus nonoccupational coverage
- At-work benefits
 - Partial disability benefit
 - Residual disability benefit
- Other provisions affecting income benefits
 - Cost of living adjustment (COLA) rider
 - Future increase option (FIO) rider
 - Relation of earnings to insurance (38a-483(b)(6))
- Other cash benefits

- Accidental death and dismemberment
- Rehabilitation benefit
- Medical reimbursement benefit (nondisabling injury)
- Refund provisions
- Return of premium
- Cash surrender value
- Exclusions
- 5.3 Unique aspects of individual disability underwriting**
- Occupational considerations
- Benefit limits
- Policy issuance alternatives
- 5.4 Group disability income insurance**
- Short-term disability (STD)
- Long-term disability (LTD)
- 5.5 Business disability insurance**
- Key person disability income
- Disability buy-sell policy
- Business Overhead Expense (BOE)
- 5.6 Social Security disability**
- Qualification for disability benefits
- Definition of disability
- Waiting period
- Disability income benefits
- 5.7 Workers compensation**
- Eligibility
- Benefits

6.0 Medical Plans 25%

- 6.1 Medical plan concepts**
- Fee-for-service basis versus prepaid basis
- Benefit schedule versus usual/reasonable/customary charges
- Any provider versus limited choice of providers
- Insureds versus subscribers/participants
- 6.2 Types of plans**
- Major medical insurance (indemnity plans)
 - Essential benefits
 - Characteristics
 - Common limitations
 - Exclusions from coverage
 - Provisions affecting cost to insured
- Health Maintenance Organizations (HMOs)
 - Essential benefits
 - General characteristics
 - Preventive care services
 - Primary care physician versus referral (specialty) physician
 - Emergency care
 - Hospital services
 - Other basic services
- Preferred provider organizations (PPOs) and point-of-service (POS) plans
 - Essential benefits
 - General characteristics

- In-network and out-of-network provider access
- PCP referral
- Indemnity plan features
- Connecticut children's health insurance plan (HUSKY) (RL 17b-289-292a, 295, 297, 299, 300, 301, 301, 303, 304)
- High Deductible Health Plan
- 6.3 Cost containment in health care delivery**
- Cost-saving services
 - Preventive care
 - Hospital outpatient benefits
 - Alternatives to hospital services
- Utilization review
 - Prospective review
 - Retrospective
 - Concurrent review
- 6.4 Connecticut requirements (individual and/or group)**
- Eligibility requirements
 - Dependent child age limit (38a-497, 554; Bul HC-71)
 - Child enrollment; non-custodial parents (38a-497a)
 - Physically or mentally handicapped dependents (38a-489, 515)
 - Newborn child coverage (38a-490, 516 & PA-11-171)

Adopted and prospective adopted children (38a-508, 549)

Benefit

Infertility coverage (38a-509, 536; Bul HC-104)

6.5 Federal Legislature

HIPAA (Health Insurance Portability and Accountability Act) requirements

Eligibility

Guaranteed issue

Creditable coverage

Renewability

Connecticut HIPAA Alternative-Health Reinsurance Association

PPACA (Patient Protection and Affordable Care Act)

Essential benefits

No cost share on preventive

7.0 Group Health Insurance 15%

7.1 Characteristics of group insurance

Group contract

Certificate of coverage (38a-182)

Experience rating versus community rating/ACA rating/small groups

7.2 Types of eligible groups

Employment-related groups

Individual employer groups

Associations (alumni, professional, other)

7.3 Marketing considerations

Advertising

Regulatory jurisdiction/place of delivery

7.4 Employer group health insurance

Insurer underwriting criteria

Characteristics of group

Plan design factors

Persistency factors

Administrative capability

Eligibility for coverage

Employee eligibility

Dependent eligibility – including domestic partners and civil unions (Bul IC-21)

Spousal coverage (38a-541)

Coordination of benefits provision (Reg 38a-480-1-14)

Change of insurance companies or loss of coverage

No-loss no-gain

Events that terminate coverage

Extension of benefits (Reg 38a-546-5(a))

Continuation of coverage under COBRA and Connecticut specific rules (38a-512a, 546; Reg 38a-546-5(b))

7.5 Small employer medical plans

Definition of small employer (38a-564(4))

Benefit plans offered (38a-565, 568)

Renewability (38a-567)

7.6 Regulation of employer group insurance plans

Civil Rights Act/Pregnancy Discrimination Act

Guidelines

Relationship with Medicare

Medicare secondary rules

Medicare carve-outs and supplements

8.0 Dental Insurance 3%

8.1 Types of dental treatment

Diagnostic and preventive

Restorative

Oral surgery

Endodontics

Periodontics

Prosthodontics

Orthodontics

8.2 Indemnity plans

Choice of providers

Benefit categories

Diagnostic/preventive services

Basic services

Major services

Deductibles and coinsurance

Combination plans

Exclusions
 Limitations
 Predetermination of benefits

8.3 Employer group dental expense

Integrated deductibles versus stand-alone plans
 Minimizing adverse selection

9.0 Insurance for Senior Citizens and Special Needs Individuals 11%

9.1 Medicare

Nature, financing and administration
 Part A — Hospital insurance
 Individual eligibility requirements
 Enrollment
 Coverages and cost-sharing amounts
 Part B — Medical insurance
 Individual eligibility requirements
 Enrollment
 Coverages and cost-sharing amounts
 Exclusions
 Claims terminology and other key terms
 Part C — Medicare Advantage
 Part D — Prescription Drug Insurance

9.2 Medicare supplements

Purpose
 Open enrollment (Reg 38a-495a-8)
 Standardized Medicare supplement plans (Reg 38a-495a-6, 6(a))
 Core benefits
 Additional benefits
 Connecticut regulations and required provisions

Advertising (Reg 38a-495a-15)
 Standards for marketing (Reg 38a-495a-16)
 Permitted compensation (Reg 38a-495a-12)
 Appropriateness of recommended purchase and excessive insurance (Reg 38a-495a-17)
 Required disclosure provisions (Reg 38a-495a-13)
 Reporting of multiple policies (Reg 38a-495a-18)
 Buyer's guide (38a-495a-13(a)(6)(A))
 Right to return (38a-495a-13(a)(5))
 Replacement (Reg 38a-495a-14, 19)
 Benefit standards (Reg 38a-495a-5 &

38a-495a-5a)
 Pre-existing conditions (38a-495a)
 Outline of coverage (38a-495a(1)(1), (2); Reg 38a-495a-13)
 Plan offering to disabled (38a-495c)

9.3 Other options for individuals with Medicare

Employer group health plans
 Disabled employees
 Employees with kidney failure
 Individuals age 65 or older
 Medicaid
 Eligibility
 Benefits
 ConnMAP

9.4 Long-term care (LTC) insurance

Eligibility for benefits
 Levels of care
 Skilled care
 Intermediate care
 Custodial care
 Home health care
 Adult day care
 Respite care
 Hospice care
 Benefit periods
 Benefit amounts
 Optional benefits

Guarantee of insurability
 Return of premium
 Qualified LTC plans
 Exclusions
 Underwriting considerations
 Connecticut regulations and required provisions
 Standards for marketing (Reg 38a-501-16)
 Suitability of recommended purchase (Reg 38a-501-17)
 Shopper's guide (Reg 38a-501-18)
 Outline of coverage (Reg 38a-501-21)
 Non-forfeiture benefit offer (Reg 38a-501-19)
 Required disclosure provisions (Reg 38a-501-13)
 Replacement (Reg 38a-501-12, 22)
 Right to return (Reg 38a-501-11(g))

Inflation protection (Reg 38a-501-20)
 Connecticut Partnership for Long Term Care (Reg 38a-475-1-6; RL 17b-252)

10.0 Federal Tax Considerations for Health Insurance 4%

10.1 Personally-owned health insurance

Disability income insurance
 Medical expense insurance
 Long-term care insurance

10.2 Employer group health insurance

Disability income (STD, LTD)
 Benefits subject to FICA
 Medical and dental expense
 Long-term care insurance

10.3 Medical expense coverage for sole proprietors, partners and limited liability corporations

10.4 Business disability insurance

Key person disability income
 Buy-sell policy
 Business Overhead Expense (BOE)

10.5 Health Savings Accounts (HSAs)
 Definition
 Eligibility
 Contribution limits

Connecticut Insurance Producer's Examination for Life/Accident, Health and Sickness Insurance Series 18-03

**150 questions – 2.5-hour time limit
 Live Date September 1, 2017**

1.0 Insurance Regulation 6%

1.1 Licensing

Process (38a-702d, 702e, 769)
 Types of licensees (38a-702f(a), 769)
 Resident insurance producers (38a-782)
 Certified insurance consultants (38a-731-733, 786)
 Nonresident insurance producers (38a-702g, 702n)
 Temporary (38a-702j)
 Maintenance and duration
 Renewal (38a-702f(b)(c), 784, 786(b))
 Change in name or address
 Reporting of actions (38a-702o, 771(b))
 Assumed names (38a-702i)
 Continuing education requirements, exemptions and penalties (Reg 38a-782a-2, 10, 13-15)
 Disciplinary actions
 Cease and desist order (38a-817)
 Hearings (38a-16, 817, 818)
 Suspensions, revocations, refusal

to issue or renew, fines (38a-2, 702k, 735, 774, 777, 817(b, e), 830)

1.2 State regulation

Commissioner's general duties and powers (38a-8, 10)

Company regulation

Certificate of authority (38a-41)

Capital and surplus requirement (38a-72)

Unfair claim settlement practices (38a-816(6))

Insurance Producer regulation

Controlled business (38a-782)

Commissions (38a-702l, 734)

Acting as an agent (38a-702m)

Representing an unauthorized insurer (38a-275, 703, 714)

Failure to remit premiums (38a-712)

Unfair and prohibited practices

Misrepresentation (38a-816(1), (8))

False advertising (38a-816(1), (2))

Defamation of insurer (38a-816(3))

Boycott, coercion and intimidation (38a-816(4))

False financial statements (38a-816(5))

Failure to maintain complaint record (38a-816(7))

Unfair discrimination (38a-816(12), (13))

Rebating (38a-816(9), 825)

Twisting (38a-826)

Examination of books and records (38a-769(f))

Connecticut Insurance Information and Privacy Protection Act (38a-975-999a)

1.3 Federal regulation

Fair Credit Reporting Act (15 USC 1681-1681d)

Fraud and false statements (18 USC 1033, 1034)

2.0 General Insurance 6%

2.1 Concepts

Risk management key terms

Risk

Exposure

Hazard

Peril

Loss

Methods of handling risk

Avoidance

Retention

Sharing

Reduction

Transfer

Elements of insurable risks

Adverse selection

Law of large numbers

Reinsurance

Data breach

2.2 Insurers

Types of insurers

Stock companies

Mutual companies

Fraternal benefit societies

Lloyd's associations

Risk retention groups

Private versus government insurers

Admitted versus nonadmitted insurers

Domestic, foreign and alien insurers

Financial status (independent rating services)

Marketing (distribution) systems

2.3 Insurance Producers and general rules of agency

Insurer as principal

Insurance Producer/insurer relationship

Authority and powers of insurance producers

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Implied

Apparent

2.4 Contracts

Elements of a legal contract

Offer and acceptance

Consideration

Competent parties

Legal purpose

Distinct characteristics of an insurance contract

Contract of adhesion

Aleatory contract

Personal contract

Unilateral contract

Conditional contract

Legal interpretations affecting contracts

Ambiguities in a contract of adhesion

Reasonable expectations

Indemnity

Utmost good faith

Representations/misrepresentations

Warranties

Concealment

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3.0 Life Insurance Basics 9%

3.1 Insurable interest

3.2 Personal uses of life insurance

Survivor protection

Estate creation

Cash accumulation

Liquidity

- Estate conservation
- Life settlements (38a-465, 465a, 465f, 465g; Reg 38a-465-1-10)
- 3.3 Determining amount of personal life insurance**
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- Needs approach
 - Types of information gathered
 - Determining lump-sum needs
 - Planning for income needs
- 3.4 Business uses of life insurance**
- Buy-sell funding
- Key person
- Executive bonuses
- Deferred compensation split dollar
- 3.5 Classes of life insurance policies**
- Group versus individual
- Permanent versus term
- Participating versus nonparticipating
- Fixed versus variable life insurance and annuities
 - Regulation of variable products (SEC, FINRA and Connecticut) (38a-433; Reg 38a-433-1-11)
- 3.6 Premiums**
- Factors in premium determination
 - Mortality
 - Interest
 - Expense
- Premium concepts
 - Net single premium
 - Gross annual premium
- Premium payment mode
- 3.7 Insurance Producer responsibilities**
- Solicitation and sales presentations (Reg 38a-819-32-39)

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- Life and Health Insurance Guaranty Association (38a-858, 871(e))
- Illustrations (Reg 38a-819-58-69)
- Policy summary (Reg 38a-819-35(G))
- Buyer's guide (Reg 38a-819-35 Appendix)
- Life insurance policy cost comparison methods (Reg 38a-819-35(F), Appendix)
- Replacement (38a-435)
- Use and disclosure of insurance information (38a-988)
- Field underwriting
 - Notice of information practices (38a-979, 981)
 - Application procedures/Backdating (38a-442)
- Delivery
 - Policy review
 - Effective date of coverage
 - Premium collection
 - Statement of good health
- 3.8 Individual underwriting by the insurer**
- Information sources and regulation
 - Application
 - Insurance Producer report
 - Attending physician statement
 - Investigative consumer (inspection) report (38a-982)
 - Medical Information Bureau (MIB)
 - Medical examinations and lab tests

- including HIV (RL 19a-583, 586)
- Selection criteria and unfair discrimination (38a-446, 447)

4.0 Life Insurance Policies 10%

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
- Graded premium
- Modified life
- Interest sensitive
- Equity index

4.3 Flexible premium policies

- Adjustable life
- Universal life

4.4 Specialized policies

- Joint life (first-to-die)
- Survivorship life (second-to-die)
- Juvenile life

4.5 Group life insurance

- Characteristics of group plans
- Group underwriting requirements
- Conversion to individual policy (Bul S-4 (8 & 10))

4.6 Credit life insurance (individual versus group)

5.0 Life Insurance Policy Provisions, Options and Riders 10%

5.1 Standard provisions

- Ownership
- Assignment (38a-455)
- Entire contract
- Modifications

Right to examine (free look) (38a-436)

Payment of premiums

Grace period

Reinstatement

Incontestability

Misstatement of age

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Interest on insurance proceeds (38a-452)

5.2 Beneficiaries

Designation options

- Individuals
- Classes
- Estates
- Minors
- Trusts

Succession

Facility of payment clause

Revocable versus irrevocable

Common disaster clause

Spendthrift clause

5.3 Settlement options

Interest only

Fixed-period installments

Fixed-amount installments

Life income

- Single life
- Joint and survivor

5.4 Nonforfeiture options

Cash surrender value

Extended term

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5.5 Policy loan and withdrawal options

Cash loans

Automatic premium loans

Withdrawals or partial surrenders

5.6 Dividend options

Cash payment

Reduction of premium payments

Accumulation at interest

One-year term option

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5.7 Disability riders

Waiver of premium/waiver of stipulated premium (universal life)

Waiver of cost of insurance

Disability income benefit

Payor benefit life/disability (juvenile insurance)

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Accelerated (38a-457; Reg 38a-457-1-11)

- Conditions for payment
- Effect on death benefit

Long-term care (Reg 38a-458-1-12)

- Conditions for payment
- Effect on death benefit

5.9 Riders covering additional insureds

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Children's term rider

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5.10 Riders affecting the death benefit amount

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Guaranteed insurability

Cost of living

Return of premium

6.0 Annuities 5%

6.1 Annuity principles and concepts

Accumulation period versus annuity period

Owner, annuitant and beneficiary

Insurance aspects of annuities

6.2 Immediate versus deferred annuities

Single premium immediate annuities (SPIAs)

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- Premium payment options

Nonforfeiture

Surrender and withdrawal charges

Death benefits

6.3 Annuity (benefit) payment options

Life contingency options

- Pure life versus life with guaranteed minimum
- Single life versus multiple life

Annuities certain (types)

6.4 Annuity products

Fixed annuities

- General account assets
- Interest rate guarantees (minimum versus current)
- Level benefit payment amount

Equity indexed annuities

Market value adjusted annuities (modified guaranteed annuities) (Reg 38a-433-12-22)

6.5 Uses of annuities

Lump-sum settlements

Qualified retirement plans

- Group versus individual annuities

Personal uses

- Individual retirement accounts (IRAs)
- Tax-deferred growth
- Retirement income
- Education funds

6.6 Senior Protection in Annuity Transactions (38a-432a-1-7 & 38a-432b-1-4)

7.0 Federal Tax Considerations for Life Insurance and Annuities 6%

7.1 Taxation of personal life insurance

Amounts available to policyowner

- Cash value increases
- Dividends

- Policy loans
- Surrenders
- Amounts received by beneficiary
- General rule and exceptions
- Settlement options
- Values included in insured's estate

7.2 Modified endowment contracts (MECs)

- Modified endowment versus life insurance
- Seven-pay test
- Distributions

7.3 Taxation of non-qualified annuities

- Individually-owned
 - Accumulation phase (tax issues related to withdrawals)
 - Annuity phase and the exclusion ratio
 - Distributions at death
- Corporate-owned

7.4 Taxation of individual retirement accounts (IRAs)

- Traditional IRAs
 - Contributions and deductible amounts
 - Premature distributions (including taxation issues)
 - Annuity phase benefit payments
 - Values included in the annuitant's estate
 - Amounts received by beneficiary
- Roth IRAs
 - Contributions and limits
 - Distributions

7.5 Rollovers and transfers (IRAs and qualified plans)

7.6 Section 1035 exchanges

8.0 Qualified Plans 4%

8.1 General requirements

8.2 Federal tax considerations

- Tax advantages for employers and employees
- Taxation of distributions (age-related)

8.3 Plan types, characteristics and purchasers

- Simplified employee pensions (SEPs)
- Profit-sharing and 401(k) plans
- SIMPLE plans
- 403(b) tax-sheltered annuities (TSAs)

9.0 Health Insurance Basics 6%

9.1 Definitions of perils

- Accidental injury
- Sickness

9.2 Principal types of losses and benefits

- Loss of income from disability
- Hospital/medical expense
- Dental expense
- Long-term care expense/home health care

9.3 Classes of health insurance policies

- Individual versus group
- Private versus government
- Limited versus comprehensive

9.4 Limited policies

- Limited benefits (38a-482b, 513d)
- Required notice to insured

9.5 Common exclusions from coverage (Reg 38a-505-7)

9.6 Insurance Producer responsibilities in individual health insurance

- Marketing requirements
 - Advertising (Reg 38a-819-1-20)
 - Life and Health Insurance Guaranty

- Association (38a-859, 871(e))

- Sales presentations

- Outline of coverage (38a-505(f); Reg 38a-505-10(B-K))

- Field underwriting

- Nature and purpose

- Disclosure of information about individuals (38a-988)

- Application procedures (38a-979, 981)

- Requirements at delivery of policy

- Common situations for errors/omissions

9.7 Individual underwriting by the insurer

- Underwriting criteria

- Sources of underwriting information

- Application

- Insurance Producer report

- Attending physician statement

- Investigative consumer (inspection) report

- Medical Information Bureau (MIB)

- Medical examinations and lab tests (including HIV consent) (RL 19a-583, 586)

- Prohibited use of genetic information (38a-816(19))

- Unfair discrimination (38a-488)

9.8 Considerations in replacing health insurance (38a-546; Reg 38a-505-11)

- Benefits, limitations and exclusions

- Underwriting requirements

- Insurance Producer liability for errors and omissions

10.0 Individual Health Insurance Policy General Provisions 4%

10.1 Required provisions (38a-483(a))

- Entire contract; changes (1)
- Time limit on certain defenses (2)
- Grace period (3)
- Reinstatement (4)
- Claim procedures (5-9)
- Physical examinations and autopsy (10)
- Legal actions (11)
- Change of beneficiary (12)

10.2 Optional provisions (38a-483(b))

- Change of occupation (1)
- Misstatement of age (2)
- Other insurance in this insurer (3)
- Insurance with other insurers
 - Expense-incurred basis (4)
 - Other benefits (5)
- Unpaid premium (7)
- Cancellation (8)
- Conformity with state statutes (9)

10.3 Other general provisions

- Right to examine (free look) (Reg 38a-505-10(A)(7))
- Insuring clause
- Consideration clause
- Renewability clause (Reg 38a-505-9(A))
 - Noncancelable
 - Guaranteed renewable
 - Conditionally renewable
 - Renewable at option of insurer
 - Nonrenewable (cancelable, term)
- Military suspense provision (Reg 38a-505-9(A)(5))

11.0 Disability Income and Related Insurance 5%

11.1 Qualifying for disability benefits

- Inability to perform duties
 - Own occupation
 - Any occupation
- Presumptive disability
- Requirement to be under physician care

11.2 Individual disability income insurance

- Connecticut minimum benefit standards (Reg 38a-505-9(F))
- Basic total disability plan
 - Income benefits (monthly indemnity)
 - Elimination and benefit periods
 - Waiver of premium feature
- Coordination with social insurance and workers compensation benefits
 - Additional monthly benefit (AMB)
 - Social insurance supplement (SIS)
 - Occupational versus nonoccupational coverage
- At-work benefits
 - Partial disability benefit
 - Residual disability benefit
- Other provisions affecting income benefits
 - Cost of living adjustment (COLA) rider
 - Future increase option (FIO) rider
 - Relation of earnings to insurance (38a-483(b)(6))
- Other cash benefits
 - Accidental death and dismemberment
 - Rehabilitation benefit
 - Medical reimbursement

- benefit (nondisabling injury)
- Refund provisions
 - Return of premium
 - Cash surrender value

Exclusions

11.3 Unique aspects of individual disability underwriting

- Occupational considerations
- Benefit limits
- Policy issuance alternatives

11.4 Group disability income insurance

- Short-term disability (STD)
- Long-term disability (LTD)

11.5 Business disability insurance

- Key person disability income
- Disability buy-sell policy
- Business Overhead Expenses (BOE)

11.6 Social Security disability

- Qualification for disability benefits
- Definition of disability
- Waiting period
- Disability income benefits

11.7 Workers compensation

- Eligibility
- Benefits

12.0 Medical Plans 10%

12.1 Medical plan concepts

- Fee-for-service basis versus prepaid basis
- Benefit schedule versus usual/reasonable/customary charges
- Any provider versus limited choice of providers
- Insureds versus subscribers/participants

12.2 Types of plans

- Major medical insurance (indemnity plans)
- Essential benefits

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 Provisions affecting cost to insured
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 Essential benefits
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12.3 Cost containment in health care delivery
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 Dependent child age limit (38a-497, 554, Bul HC-71)
 Child enrollment; non-custodial parents (38a-497a)
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12.5 Federal Legislation

HIPAA (Health Insurance Portability and Accountability Act) requirements
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 Guaranteed issue
 Creditable coverage
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 Connecticut HIPAA Alternative-Health Reinsurance Association
 PPACA (Patient Protection and Affordable Care Act)
 Essential benefits
 No cost share on preventive

13.0 Group Health Insurance 7%

13.1 Characteristics of group insurance

Group contract
 Certificate of coverage (38a-182)
 Experience rating versus community rating/ACA rating/small groups

13.2 Types of eligible groups

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 Individual employer groups
 Associations (alumni, professional, other)
13.3 Marketing considerations
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13.4 Employer group health insurance
 Insurer underwriting criteria
 Characteristics of group
 Plan design factors
 Persistency factors
 Administrative capability
 Eligibility for coverage
 Employee eligibility
 Dependent eligibility — including domestic partners and civil unions (Bul IC-21)
 Spousal coverage (38a-541)
 Coordination of benefits provision (Reg 38a-480-1-14)
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 No-loss no-gain
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 Continuation of coverage under COBRA and Connecticut specific rules (38a-512a, 546; Reg 38a-546-5(b))
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 Benefit plans offered (38a-565, 568)

Health care center (HMO) plans
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 Eligibility of employees (38a-564(3))
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13.6 Regulation of employer group insurance plans

Civil Rights Act/Pregnancy Discrimination Act
 Guidelines
 Relationship with Medicare
 Medicare secondary rules
 Medicare carve-outs and supplements

14.0 Dental Insurance 2%

14.1 Types of dental treatment

Diagnostic and preventive
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 Oral surgery
 Endodontics
 Periodontics
 Prosthodontics
 Orthodontics

14.2 Indemnity plans

Choice of providers
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 Basic services
 Major services
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Combination plans
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Limitations
 Predetermination of benefits

14.3 Employer group dental expense

Integrated deductibles versus stand-alone plans
 Minimizing adverse selection

15.0 Insurance for Senior Citizens and Special Individuals Needs 7%

15.1 Medicare

Nature, financing and administration
 Part A — Hospital insurance
 Individual eligibility requirements
 Enrollment
 Coverages and cost-sharing amounts
 Part B — Medical insurance
 Individual eligibility requirements
 Enrollment
 Coverages and cost-sharing amounts
 Exclusions
 Claims terminology and other key terms
 Part C — Medicare Advantage
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15.2 Medicare supplements

Purpose
 Open enrollment (Reg 38a-495a-8)
 Standardized Medicare supplement plans (Reg 38a-495a-6, 6(a))
 Core benefits
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 Connecticut regulations and required provisions
 Advertising (Reg 38a-495a-15)
 Standards for marketing (Reg 38a-495a-16)
 Permitted compensation (Reg 38a-495a-12)
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 Required disclosure provisions (Reg 38a-495a-13)

Reporting of multiple policies (Reg 38a-495a-18)
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 Right to return (Reg 38a-495a-13(a)(5))
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 Benefit standards (Reg 38a-495a-5 & 38a-495a-5a)
 Pre-existing conditions (Reg 38a-495-5(a))
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 Plan offering to disabled (38a-495c)

15.3 Other options for individuals with Medicare

Employer group health plans
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 Eligibility
 Benefits
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15.4 Long-term care (LTC) insurance

Eligibility for benefits
 Levels of care
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 Intermediate care
 Custodial care
 Home health care
 Adult day care
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 Benefit periods
 Benefit amounts
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 Underwriting considerations
 Connecticut regulations and required provisions
 Standards for marketing (Reg 38a-501-16)
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 Outline of coverage (Reg 38a-501-21)
 Non-forfeiture benefit offer (Reg 38a-501-19)
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 Replacement (Reg 38a-501-12, 22)
 Right to return (Reg 38a-501-11(g))
 Inflation protection (Reg 38a-501-20)
 Connecticut Partnership for Long Term Care (Reg 38a-475-1-6; RL 17b-252)

16.0 Federal Tax Considerations for Health Insurance 3%

16.1 Personally-owned health insurance

Disability income insurance
 Medical expense insurance
 Long-term care insurance

16.2 Employer group health insurance

Disability income (STD, LTD)
 Benefits subject to FICA
 Medical and dental expense
 Long-term care insurance
 Accidental death and dismemberment

16.3 Business disability insurance

Key person disability income
 Buy-sell policy
 Business Overhead Expense (BOE)
16.4 Health Savings Accounts (HSAs)
 Definition
 Eligibility
 Contribution limits

Connecticut Insurance Producer's Examination for Property/Casualty Insurance Series 18-04

**150 questions – 2.5 hour time limit
 Live Date September 1, 2017**

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 Renewal (38a-702f(b)(c), 784, 786(b))
 Change in name or address (38a-702f(f), 771(a))
 Reporting of actions (38a-702o, 771(b))
 Assumed names (38a-702i)
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 Disciplinary actions

Cease and desist order (38a-817)
 Hearings (38a-16, 817, 818)
 Suspensions, revocations, refusal to issue or renew, fines (38a-2, 702k, 735, 774, 777, 817(b, e), 830)

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 Misrepresentation (38a-816(1), (8))
 False advertising (38a-816(1), (2))
 Defamation of insurer (38a-816(3))
 Boycott, coercion and intimidation (38a-816(4))
 False financial statements (38a-816(5))
 Failure to maintain complaint record (38a-816(7))
 Unfair discrimination (38a-816(12), (13))

Rebating (38a-816(9), 825)
 Twisting (38a-826)
 Examination of books and records (38a-769(f))
 Connecticut Insurance Information and Privacy Protection Act (38a-975-999a)

1.3 Federal regulation

Fair Credit Reporting Act (15 USC 1681-1681d)
 Fraud and false statements (18 USC 1033, 1034)

2.0 General Insurance 9%

2.1 Concepts

Risk management key terms
 Risk
 Exposure
 Hazard
 Peril
 Loss
 Methods of handling risk
 Avoidance
 Retention
 Sharing
 Reduction
 Transfer
 Elements of insurable risks
 Adverse selection
 Law of large numbers
 Reinsurance

2.2 Insurers

Types of insurers
 Stock companies
 Mutual companies
 Fraternal benefit societies
 Lloyd's associations
 Risk retention groups
 Private versus government insurers
 Admitted versus nonadmitted insurers
 Domestic, foreign and alien insurers

Financial status (independent rating services)
 Marketing (distribution) systems

2.3 Insurance Producers and general rules of agency

Insurer as principal
 Insurance Producer/insurer relationship
 Authority and powers of insurance producers
 Express
 Implied
 Apparent

2.4 Contracts

Elements of a legal contract
 Offer and acceptance
 Consideration
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 Legal purpose
 Distinct characteristics of an insurance contract
 Contract of adhesion
 Aleatory contract
 Personal contract
 Unilateral contract
 Conditional contract
 Legal interpretations affecting contracts
 Ambiguities in a contract of adhesion
 Reasonable expectations
 Indemnity
 Utmost good faith
 Representations/misrepresentations
 Warranties
 Concealment
 Fraud
 Waiver and estoppel

3.0 Property and Casualty Insurance Basics 13%

3.1 Principles and concepts

Insurable interest

Underwriting
 Function
 Loss ratio
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 Types
 Loss costs
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 Hazards
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 Moral
 Morale
 Negligence
 Elements of a negligent act
 Defenses against negligence
 Damages
 Compensatory — special versus general
 Punitive
 Absolute liability
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 Vicarious liability
 Causes of loss (perils)
 Named perils versus special (open) perils
 Direct loss
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 Blanket versus specific insurance
 Basic types of construction
 Loss valuation
 Actual cash value
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3.2 Policy structure

Declarations
 Definitions

Insuring agreement or clause

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Endorsements

3.3 Common policy provisions

Insureds — named, first named, additional

Policy period

Policy territory

Cancellation and nonrenewal

Deductibles

Other insurance

- Nonconcurrency
- Primary and excess
- Pro rata
- Contribution by equal shares

Limits of liability

- Per occurrence (accident)
- Per person
- Aggregate — general versus products — completed operations

Split

- Combined single

Restoration/nonreduction of limits

Coinsurance

Vacancy or unoccupancy

Named insured provisions

- Duties after loss
- Assignment
- Abandonment

Insurer provisions

- Liberalization
- Subrogation
- Salvage
- Claim settlement options
- Duty to defend

Third-party provisions

Standard mortgage clause

Loss payable clause

No benefit to the Bailee

3.4 Connecticut laws, regulations and required provisions

Connecticut Insurance Guaranty Association Act (38a-836-853)

Cancellation and nonrenewal (38a-307, 308(e), 323, 324)

Binders (38a-309, 322)

Legal action against insurer (38a-321, 307)

Concealment or fraud (38a-307)

Appraisal (38a-307)

Availability of insurance on real property regardless of location (Reg 38a-824-1-3)

Connecticut Standard Fire Policy (38a-307)

Connecticut FAIR Plan (Reg 38a-328-1-20)

Federal Terrorism Insurance Program (15 USC 6701; Public Law 107-297, 109-144, 110-160)

4.0 Dwelling ('02) Policy 5%

4.1 Characteristics and purpose

4.2 Coverage forms — Perils insured against

- Basic
- Broad
- Special

4.3 Property coverages

- Coverage A — Dwelling
- Coverage B — Other structures
- Coverage C — Personal property
- Coverage D — Fair rental value
- Coverage E — Additional living expense
- Other coverages

4.4 General exclusions

4.5 Conditions

4.6 Selected endorsements

- Special provisions — Connecticut (DP 01 06)
- Automatic increase in insurance (DP 04 11)
- Dwelling under construction (DP 11 43)

4.7 Personal liability supplement

5.0 Homeowners ('11) Policy 14%

5.1 Coverage forms

- HO-2 through HO-6

5.2 Definitions

5.3 Section I — Property coverages

- Coverage A — Dwelling
- Coverage B — Other structures
- Coverage C — Personal property
- Coverage D — Loss of use
- Additional coverages

5.4 Section II — Liability coverages

- Coverage E — Personal liability
- Coverage F — Medical payments to others
- Additional coverages

5.5 Perils insured against

5.6 Exclusions

5.7 Conditions

5.8 Selected endorsements

- Special provisions — Connecticut (HO 01 06)
- Permitted incidental occupancies — residence premises (HO 04 42)
- Earthquake (HO 04 54)
- Scheduled personal property (HO 04 61)
- Limited fungi, wet or dry rot, or bacteria coverage — Connecticut (HO 04 74, HO 04 75, HO 04 76)
- Personal property replacement cost (HO 04 90)

Home day care (HO 04 97)
 Home business — Connecticut (HO 07 05)
 Business pursuits (HO 24 71)
 Watercraft (HO 24 75)
 Personal injury — Connecticut (HO 24 79)

6.0 Auto Insurance 14%

6.1 Laws

Connecticut Motor Vehicle Financial Responsibility Law
 Required limits of liability (RL 14-112(a))
 Required proof of insurance (RL 14-112(b))
 Connecticut Automobile Insurance Assigned Risk Plan (38a-329)
 Uninsured/underinsured motorist (38a-336)
 Definitions
 Bodily injury
 UM/UIM reduction
 Required limits (Reg 38a-334-6(d))
 Conversion coverage (38a-336a)
 Cancellation/nonrenewal
 Reasons (38a-342)
 Notice (38a-343, 344)
 Notice of eligibility in assigned risk plan (38a-345)
 Illegal declination, cancellation or nonrenewal (38a-358, 815, 816(9), 817(b))
 Aftermarket parts regulation (38a-355)
 Constructive total loss (38a-353)
 Arbitration (Reg 38a-10-1-4)
6.2 Personal ('05) auto policy
 Definitions
 Liability coverage

Bodily injury and property damage
 Supplementary payments
 Exclusions
 Medical payments coverage
 Uninsured motorists coverage
 Coverage for damage to your auto
 Collision
 Other than collision
 Deductibles
 Transportation expenses
 Exclusions
 Duties after an accident or loss
 General provisions
 Selected endorsements
 Amendment of policy provisions — Connecticut (PP 01 54)
 Towing and labor costs (PP 03 03)
 Extended non-owned coverage — vehicles furnished or available for regular use (PP 03 06)
 Miscellaneous type vehicle (PP 03 23)
 Joint ownership coverage — Connecticut (PP 13 45)

6.3 Commercial auto ('10)

Commercial auto coverage forms
 Business auto
 Garage
 Business auto physical damage
 Truckers
 Motor carrier
 Coverage form sections
 Covered autos
 Liability coverage
 Garagekeepers coverage

Physical damage coverage
 Exclusions
 Conditions
 Definitions
 Selected endorsements
 Connecticut changes (CA 01 07)
 Lessor — additional insured and loss payee (CA 20 01)
 Mobile equipment (CA 20 15)
 Auto medical payments coverage (CA 99 03)
 Drive other car coverage (CA 99 10)
 Individual named insured (CA 99 17)
 Commercial carrier regulations
 The Motor Carrier Act of 1980
 Endorsement for motor carrier policies of insurance for public liability (MCS-90)

7.0 Commercial Package Policy (CPP) 10%

7.1 Components of a commercial policy

Common policy declarations
 Common policy conditions
 Interline endorsements
 One or more coverage parts

7.2 Commercial general liability ('13)

Commercial general liability coverage forms
 Bodily injury and property damage liability
 Personal and advertising injury liability
 Medical payments
 Exclusions
 Supplementary payments

- Who is an insured
- Limits of insurance
- Conditions
- Definitions
- Occurrence versus claims-made
- Claims-made features (Connecticut minimum standards) (Reg 38a-327-1-6)
- Trigger
- Retroactive date
- Extended reporting periods
- Claim information
- Premises and operations
- Products and completed operations
- Insured contract
- 7.3 Commercial property ('12)**
- Commercial property conditions form
- Coverage forms
 - Building and personal property
 - Condominium association
 - Condominium commercial unit-owners
 - Builders risk
 - Business income
 - Legal liability
 - Extra expense
- Causes of loss forms
 - Basic
 - Broad
 - Special
- Selected endorsements
 - Ordinance or law coverage (CP 04 05)
 - Spoilage coverage (CP 04 40)
 - Peak season limit of insurance (CP 12 30)
 - Value reporting form (CP 13 10)

- 7.4 Commercial crime ('06)**
- General definitions
 - Burglary
 - Theft
 - Robbery
- Crime coverage forms
 - Commercial crime coverage forms (discovery/loss sustained)
 - Government crime coverage forms (discovery/loss sustained)
- Coverages
 - Employee theft
 - Forgery or alteration
 - Inside the premises — theft of money and securities
 - Inside the premises — robbery or safe burglary of other property
 - Outside the premises
 - Computer fraud
 - Funds transfer fraud
 - Money orders and counterfeit money
- Other crime coverage
 - Extortion — commercial entities (CR 04 03)
- 7.5 Commercial inland marine**
- Nationwide marine definition
- Commercial inland marine conditions form
- Inland marine coverage forms
 - Accounts receivable
 - Bailee's customer
 - Commercial articles
 - Contractors equipment floater
 - Electronic data processing
 - Equipment dealers
 - Installation floater
 - Jewelers block

- Signs
- Valuable papers and records
- Transportation coverages
 - Common carrier cargo liability
 - Motor truck cargo forms
 - Transit coverage forms
- 7.6 Equipment breakdown ('13)**
- Equipment breakdown protection coverage form (EB 00 20)
- Selected endorsement
 - Actual cash value (EB 99 59)
- 7.7 Farm coverage**
- Farm property coverage form ('03)
 - Coverage A — Dwellings
 - Coverage B — Other private structures
 - Coverage C — Household personal property
 - Coverage D — Loss of use
 - Coverage E — Scheduled farm personal property
 - Coverage F — Unscheduled farm personal property
 - Coverage G — Other farm structures
- Farm liability coverage form ('06)
 - Coverage H — Bodily injury and property damage liability
 - Coverage I — Personal and advertising injury liability
 - Coverage J — Medical payments
- Livestock coverage form
- Mobile agricultural machinery and equipment coverage form

Causes of loss (basic, broad and special)
 Exclusions
 Additional coverages
 Limits of insurance
 Conditions
 Definitions

8.0 Businessowners ('13) Policy 9%

- 8.1 Characteristics and purpose**
- 8.2 Businessowners Section I – Property**
 - Coverage
 - Exclusions
 - Limits of insurance
 - Deductibles
 - Loss conditions
 - General conditions
 - Optional coverages
 - Definitions
- 8.3 Businessowners Section II – Liability**
 - Coverages
 - Exclusions
 - Who is an insured
 - Limits of insurance
 - General conditions
 - Definitions
- 8.4 Businessowners Section III – Common Policy Conditions**
- 8.5 Selected endorsements**
 - Hired auto and non-owned auto liability (BP 04 04)
 - Protective safeguards (BP 04 30)
 - Utility services – direct damage (BP 04 56)
 - Utility services – time element (BP 04 57)

9.0 Workers Compensation Insurance 10%

- 9.1 Workers compensation laws**
 - Types of laws
 - Monopolistic versus competitive

Compulsory versus elective
 Connecticut Workers Compensation Law (Title 31 Chapter 568)
 Exclusive remedy (RL 31-284(a), 293a)
 Employment covered (required, voluntary) (RL 31-275(9), (10))
 Covered injuries (RL 31-275(1), (16), 284(a), 294c, 295)
 Occupational disease (RL 31-275(15))
 Benefits provided (RL 31-275(12), 283a, 295, 306, 306b, 307, 308, 308a)
 Second injury fund (RL 31-349, 350, 352-355b)
 Federal workers compensation laws
 Federal Employers Liability Act (FELA) (45 USC 51-60)
 U.S. Longshore and Harbor Workers Compensation Act (33 USC 904)
 The Jones Act (46 USC 688)

9.2 Workers compensation and employers liability insurance policy

General section
 Part One – Workers compensation insurance
 Part Two – Employers liability insurance
 Part Three – Other states insurance
 Part Four – Your duties if injury occurs
 Part Five – Premium
 Part Six – Conditions
 Selected endorsements
 Voluntary compensation

9.3 Premium computation

Job classification – payroll and rates

Experience modification factor
 Premium discounts
 Participation (dividend) plans

9.4 Other sources of coverage

Connecticut Workers Compensation Insurance Plan
 Self-insured employers (RL 31-285, 286)
 Employers' mutual insurance associations (RL 31-328-339)

10.0 Other Coverages and Options 6%

10.1 Umbrella/excess liability policies

Personal (DL 98 01)
 Commercial (CU 00 01)

10.2 Specialty liability insurance

Professional liability
 Errors and omissions
 Directors and officers liability
 Fiduciary liability
 Liquor liability
 Employment practices liability

10.3 Surplus lines

Definitions and markets
 Licensing requirements
 Exportable list
 Affidavits

10.4 Surety bonds

Principal, obligee, surety
 Contract bonds
 License and permit bonds
 Judicial bonds

10.5 National Flood Insurance Program

"Write your own" versus government
 Eligibility
 Coverage
 Limits
 Deductibles

10.6 Other policies

- Boatowners
- Difference in conditions

Connecticut Certified Insurance Consultant's Examination for Life/Accident, Health and Sickness Insurance
Series 18-05

150 questions – 2.5 hour time limit
Live Date September 1, 2017

1.0 Insurance Regulation 5%

1.1 Licensing

- Process (38a-702d, 702e, 769)
- Types of licensees (38a-702f(a), 769)
 - Resident insurance producers (38a-782)
 - Certified insurance consultants (38a-731-733, 786)
 - Nonresident insurance producers (38a-702g, 702n)
 - Temporary (38a-702j)
- Maintenance and duration
 - Renewal (38a-702f(b)(c), 784, 786(b))
 - Change in name or address
 - Reporting of actions (38a-702o, 771(b))
 - Assumed names (38a-702i)
 - Continuing education requirements, exemptions and penalties (Reg 38a-782a-2, 10, 13-15)
- Disciplinary actions
 - Cease and desist order (38a-817)
 - Hearings (38a-16, 817, 818)
 - Suspensions, revocations, refusal to issue or renew, fines (38a-2, 702k,

735, 774, 777, 817(b, e), 830)

1.2 State regulation

- Commissioner's general duties and powers (38a-8, 10)
- Company regulation
 - Certificate of authority (38a-41)
 - Capital and surplus requirement (38a-72)
 - Unfair claim settlement practices (38a-816(6))
- Insurance Producer regulation
 - Controlled business (38a-782)
 - Commissions (38a-702l, 734)
 - Acting as an agent (38a-702m)
 - Representing an unauthorized insurer (38a-275, 703, 714)
 - Failure to remit premiums (38a-712)
- Unfair and prohibited practices
 - Misrepresentation (38a-816(1), (8))
 - False advertising (38a-816(1), (2))
 - Defamation of insurer (38a-816(3))
 - Boycott, coercion and intimidation (38a-816(4))
 - False financial statements (38a-816(5))
 - Failure to maintain complaint record (38a-816(7))
 - Unfair discrimination (38a-816(12), (13))
 - Rebating (38a-816(9), 825)
 - Twisting (38a-826)
- Examination of books and records (38a-769(f))
- Connecticut Insurance Information and Privacy

Protection Act (38a-975-999a)

1.3 Federal regulation

- Fair Credit Reporting Act (15 USC 1681-1681d)
- Fraud and false statements (18 USC 1033, 1034)

2.0 General Insurance 5%

2.1 Concepts

- Risk management key terms
 - Risk
 - Exposure
 - Hazard
 - Peril
 - Loss
- Methods of handling risk
 - Avoidance
 - Retention
 - Sharing
 - Reduction
 - Transfer
- Elements of insurable risks
 - Adverse selection
 - Law of large numbers
 - Reinsurance
 - Data breach

2.2 Insurers

- Types of insurers
 - Stock companies
 - Mutual companies
 - Fraternal benefit societies
 - Lloyd's associations
 - Risk retention groups
- Private versus government insurers
- Admitted versus nonadmitted insurers
- Domestic, foreign and alien insurers
- Financial status (independent rating services)
- Marketing (distribution) systems

2.3 Insurance Producers and general rules of agency

- Insurer as principal
- Insurance Producer/insurer relationship
- Authority and powers of insurance producers
 - Express
 - Implied
 - Apparent

2.4 Contracts

- Elements of a legal contract
 - Offer and acceptance
 - Consideration
 - Competent parties
 - Legal purpose
- Distinct characteristics of an insurance contract
 - Contract of adhesion
 - Aleatory contract
 - Personal contract
 - Unilateral contract
 - Conditional contract
- Legal interpretations affecting contracts
 - Ambiguities in a contract of adhesion
 - Reasonable expectations
 - Indemnity
 - Utmost good faith
 - Representations/misrepresentations
 - Warranties
 - Concealment
 - Fraud
 - Waiver and estoppel

3.0 Life Insurance Basics 5%

3.1 Insurable interest

3.2 Personal uses of life insurance

- Survivor protection
- Estate creation
- Cash accumulation
- Liquidity

- Estate conservation
- Life settlements (38a-465, 465a, 465f, 465g; Reg 38a-465-1-10)

3.3 Determining amount of personal life insurance

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

3.4 Business uses of life insurance

- Buy-sell funding
- Key person
- Executive bonuses
- Deferred compensation funding
- Split dollar plans
- Change of insured rider
- Minimum deposit

3.5 Classes of life insurance policies

- Group versus individual
- Permanent versus term
- Participating versus nonparticipating
- Fixed versus variable life insurance and annuities
 - Regulation of variable products (SEC, FINRA and Connecticut) (38a-433; Reg 38a-433-1-11)

3.6 Premiums

- Factors in premium determination
 - Mortality
 - Interest
 - Expense
- Premium concepts
 - Net single premium
 - Gross annual premium
- Premium payment mode

3.7 Insurance Producer responsibilities

- Solicitation and sales presentations (Reg 38a-819-32-39)

- Advertising (Reg 38a-819-21-31)

- Life and Health Insurance Guaranty Association (38a-858, 871(e))

- Illustrations (Reg 38a-819-58-69)

- Policy summary (Reg 38a-819-35(G))

- Buyer's guide (Reg 38a-819-35 Appendix)

- Life insurance policy cost comparison methods (Reg 38a-819-35(F), Appendix)

- Replacement (38a-435)

- Use and disclosure of insurance information (38a-988)

Field underwriting

- Notice of information practices (38a-979, 981)

- Application procedures/Backdating (38a-442)

Delivery

- Policy review

- Effective date of coverage

- Premium collection

- Statement of good health

3.8 Individual underwriting by the insurer

Information sources and regulation

- Application

- Insurance Producer report

- Attending physician statement

- Investigative consumer (inspection) report (38a-982)

Medical Information Bureau (MIB)
 Medical examinations and lab tests including HIV (RL 19a-583, 586)
 Selection criteria and unfair discrimination (38a-446, 447)

4.0 Life Insurance Policies 5%

4.1 Term life insurance

Level term
 Annual renewable term
 Level premium term
 Life expectancy contract
 Term-to-65 (or older) contract
 Decreasing term

4.2 Whole life insurance

Continuous premium (straight life)
 Limited payment
 Single premium
 Graded premium
 Modified life
 Interest sensitive
 Equity index

4.3 Flexible premium policies

Adjustable life
 Universal life

4.4 Specialized policies

Joint life (first-to-die)
 Survivorship life (second-to-die)
 Juvenile life

4.5 Group life insurance

Characteristics of group plans
 Group underwriting requirements
 Conversion to individual policy (Bul S-4 (8 & 10))

4.6 Credit life insurance (individual versus group)

5.0 Life Insurance Policy Provisions, Options and Riders 7%

5.1 Standard provisions

Ownership
 Assignment (38a-455)
 Entire contract
 Modifications
 Right to examine (free look) (38a-436)
 Payment of premiums
 Grace period
 Reinstatement
 Incontestability
 Misstatement of age
 Exclusions
 Interest on insurance proceeds (38a-452)

5.2 Beneficiaries

Designation options
 Individuals
 Classes
 Estates
 Minors
 Trusts
 Succession
 Facility of payment clause
 Revocable versus irrevocable
 Common disaster clause
 Spendthrift clause

5.3 Settlement options

Interest only
 Fixed-period installments
 Fixed-amount installments
 Life income
 Single life
 Joint and survivor

5.4 Nonforfeiture options

Cash surrender value
 Extended term
 Reduced paid-up insurance

5.5 Policy loan and withdrawal options

Cash loans

Automatic premium loans
 Withdrawals or partial surrenders

5.6 Dividend options

Cash payment
 Reduction of premium payments
 Accumulation at interest
 One-year term option
 Paid-up additions

5.7 Disability riders

Waiver of premium/waiver of stipulated premium (universal life)
 Waiver of cost of insurance
 Disability income benefit
 Payor benefit life/disability (juvenile insurance)

5.8 Living benefit provisions/riders

Accelerated (38a-457; Reg 38a-457-1-11)
 Conditions for payment
 Effect on death benefit
 Long-term care (Reg 38a-458-1-12)
 Conditions for payment
 Effect on death benefit

5.9 Riders covering additional insureds

Spouse/other-insured term rider
 Children's term rider
 Family term rider

5.10 Riders affecting the death benefit amount

Accidental death
 Guaranteed insurability
 Cost of living
 Return of premium

6.0 Annuities 8%

6.1 Annuity principles and concepts

Accumulation period versus annuity period
 Owner, annuitant and beneficiary

- Insurance aspects of annuities
- 6.2 Immediate versus deferred annuities**
 - Single premium immediate annuities (SPIAs)
 - Deferred annuities
 - Premium payment options
 - Nonforfeiture
 - Surrender and withdrawal charges
 - Death benefits
- 6.3 Annuity (benefit) payment options**
 - Life contingency options
 - Pure life versus life with guaranteed minimum
 - Single life versus multiple life
 - Annuities certain (types)
- 6.4 Annuity products**
 - Fixed annuities
 - General account assets
 - Interest rate guarantees (minimum versus current)
 - Level benefit payment amount
 - Equity indexed annuities
 - Market value adjusted annuities (modified guaranteed annuities) (Reg 38a-433-12-22)
- 6.5 Uses of annuities**
 - Lump-sum settlements
 - Qualified retirement plans
 - Group versus individual annuities
 - Personal uses
 - Individual retirement accounts (IRAs)
 - Tax-deferred growth
 - Retirement income
 - Education funds
- 6.6 Senior Protection in Annuity Transactions (38a-432a-1-7 & 38a-432b-1-4)**

- 7.0 Federal Tax Considerations for Life Insurance and Annuities 11%**
 - 7.1 Taxation of personal life insurance**
 - Amounts available to policyowner
 - Cash value increases
 - Dividends
 - Policy loans
 - Surrenders
 - Amounts received by beneficiary
 - General rule and exceptions
 - Settlement options
 - Values included in insured's estate
 - 7.2 Modified endowment contracts (MECs)**
 - Modified endowment versus life insurance
 - Seven-pay test
 - Distributions
 - 7.3 Taxation of non-qualified annuities**
 - Individually-owned
 - Accumulation phase (tax issues related to withdrawals)
 - Annuity phase and the exclusion ratio
 - Distributions at death
 - Corporate-owned
 - 7.4 Taxation of individual retirement accounts (IRAs)**
 - Traditional IRAs
 - Contributions and deductible amounts
 - Premature distributions (including taxation issues)
 - Annuity phase benefit payments
 - Values included in the annuitant's estate
 - Amounts received by beneficiary
 - Roth IRAs

- Contributions and limits
- Distributions
- 7.5 Rollovers and transfers (IRAs and qualified plans)**
- 7.6 Section 1035 exchanges**
- 8.0 Qualified Plans 9%**
 - 8.1 General requirements**
 - 8.2 Federal tax considerations**
 - Tax advantages for employers and employees
 - Taxation of distributions (age-related)
 - 8.3 Plan types, characteristics and purchasers**
 - Simplified employee pensions (SEPs)
 - Profit-sharing and 401(k) plans
 - SIMPLE plans
 - Pension plans
 - Section 457 deferred compensation
 - 403(b) tax-sheltered annuities (TSAs)
 - 8.4 Special rules for life insurance**
 - Incidental limitation
 - Taxation of economic benefit
 - Taxation of life insurance distributions
- 9.0 Health Insurance Basics 5%**
 - 9.1 Definitions of perils**
 - Accidental injury
 - Sickness
 - 9.2 Principal types of losses and benefits**
 - Loss of income from disability
 - Hospital/medical expense
 - Dental expense
 - Long-term care expense/home health care
 - 9.3 Classes of health insurance policies**

Individual versus group
 Private versus government
 Limited versus comprehensive

9.4 Limited policies

Limited benefits (38a-482b, 513d)
 Required notice to insured

9.5 Common exclusions from coverage (Reg 38a-505-7)

9.6 Insurance Producer responsibilities in individual health insurance

Marketing requirements

- Advertising (Reg 38a-819-1-20)
- Life and Health Insurance Guaranty Association (38a-859,871(e))
- Sales presentations
- Outline of coverage (38a-505(f); Reg 38a-505-10(B-K))

Field underwriting

- Nature and purpose
- Disclosure of information about individuals (38a-988)
- Application procedures (38a-979, 981)
- Requirements at delivery of policy

Common situations for errors/omissions

9.7 Individual underwriting by the insurer

Underwriting criteria

Sources of underwriting information

- Application
- Insurance Producer report
- Attending physician statement
- Investigative consumer (inspection) report
- Medical Information Bureau (MIB)

Medical examinations and lab tests (including HIV consent) (RL 19a-583, 586)

Prohibited use of genetic information (38a-816(19))

Unfair discrimination (38a-488)

9.8 Considerations in replacing health insurance (38a-546; Reg 38a-505-11)

Benefits, limitations and exclusions

Underwriting requirements

Insurance Producer liability for errors and omissions

10.0 Individual Health Insurance Policy General Provisions 5%

10.1 Required provisions (38a-483(a))

- Entire contract; changes (1)
- Time limit on certain defenses (2)
- Grace period (3)
- Reinstatement (4)
- Claim procedures (5-9)
- Physical examinations and autopsy (10)
- Legal actions (11)
- Change of beneficiary (12)

10.2 Optional provisions (38a-483(b))

- Change of occupation (1)
- Misstatement of age (2)
- Other insurance in this insurer (3)
- Insurance with other insurers
 - Expense-incurred basis (4)
 - Other benefits (5)
- Unpaid premium (7)
- Cancellation (8)
- Conformity with state statutes (9)

10.3 Other general provisions

Right to examine (free look) (Reg 38a-505-10(A)(7))

Insuring clause

Consideration clause

Renewability clause (Reg 38a-505-9(A))

- Noncancelable
- Guaranteed renewable
- Conditionally renewable
- Renewable at option of insurer
- Nonrenewable (cancelable, term)

Military suspense provision (Reg 38a-505-9(A)(5))

11.0 Disability Income and Related Insurance 5%

11.1 Qualifying for disability benefits

- Inability to perform duties
 - Own occupation
 - Any occupation
- Presumptive disability
- Requirement to be under physician care

11.2 Individual disability income insurance

- Connecticut minimum benefit standards (Reg 38a-505-9(F))
- Basic total disability plan
 - Income benefits (monthly indemnity)
 - Elimination and benefit periods
 - Waiver of premium feature
- Coordination with social insurance and workers compensation benefits
 - Additional monthly benefit (AMB)
 - Social insurance supplement (SIS)
 - Occupational versus nonoccupational coverage
- At-work benefits
 - Partial disability benefit

Residual disability benefit

Other provisions affecting income benefits

Cost of living adjustment (COLA) rider

Future increase option (FIO) rider

Relation of earnings to insurance (38a-483(b)(6))

Annual renewable term rider

Other cash benefits

Accidental death and dismemberment

Rehabilitation benefit

Medical reimbursement benefit (nondisabling injury)

Refund provisions

Return of premium

Cash surrender value

Exclusions

11.3 Unique aspects of individual disability underwriting

Occupational considerations

Benefit limits

11.4 Group disability income insurance

Policy issuance alternatives

Short-term disability (STD)

Long-term disability (LTD)

11.5 Business disability insurance

Key person disability income

Disability buy-sell policy

Business overhead expense policy

Disability reducing term policy

11.6 Social Security disability

Qualification for disability benefits

Definition of disability

Waiting period

Disability income benefits

11.7 Workers compensation

Eligibility

Benefits

12.0 Medical Plans 5%

12.1 Medical plan concepts

Fee-for-service basis versus prepaid basis

Benefit schedule versus usual/reasonable/customary charges

Any provider versus limited choice of providers

Insureds versus subscribers/participants

12.2 Types of plans

Major medical insurance (indemnity plans)

Essential benefits

Characteristics

Common limitations

Exclusions from coverage

Provisions affecting cost to insured

Health Maintenance Organizations (HMOs)

Essential benefits

General characteristics

Preventive care services

Primary care physician versus referral (specialty) physician

Emergency care

Hospital services

Other basic services

Preferred provider organizations (PPOs) and point-of-service (POS) plans

Essential benefits

General characteristics

In-network and out-of-network provider access

PCP referral

Indemnity plan features

Connecticut children's health insurance plan (HUSKY) (RL 17b-289-292a, 295, 297, 299, 300, 301, 303, 304)

High Deductible Health Plan

12.3 Cost containment in health care delivery

Cost-saving services

Preventive care

Hospital outpatient benefits

Alternatives to hospital services

Utilization review

Retrospective

Prospective review

Concurrent review

12.4 Connecticut requirements (individual and/or group)

Eligibility requirements

Dependent child age limit (38a-497, 554; HC-71)

Child enrollment; non-custodial parents (38a-497a)

Physically or mentally handicapped dependents (38a-489, 515)

Newborn child coverage (38a-490, 516 & PA 11-171)

Adopted and prospective adopted children (38a-508, 549)

Benefit

Infertility coverage (38a-509, 536; Bul HC-104)

12.5 Federal Legislation

HIPAA (Health Insurance Portability and Accountability Act) requirements

Eligibility

Guaranteed issue

Creditable coverage

Renewability

Connecticut HIPAA
Alternative-Health
Reinsurance
Association

PPACA (Patient Protection
and Affordable Care Act)

Essential benefits

No cost share on
prevention

13.0 Group Health Insurance 10%

13.1 Characteristics of group insurance

Group contract

Certificate of coverage
(38a-182)

Experience rating versus
community rating/ACA
rating/small groups

13.2 Types of eligible groups

Employment-related
groups

- Individual employer
groups
- Multiple-Employer
Trusts (METs) or
Welfare
Arrangements
(MEWAs)
- Taft-Hartley Trusts

Associations (alumni,
professional, other)

13.3 Marketing considerations

Advertising

Regulatory
jurisdiction/place of
delivery

13.4 Employer group health insurance

Insurer underwriting
criteria

- Characteristics of
group
- Plan design factors
- Persistency factors
- Administrative
capability

Eligibility for coverage

- Employee eligibility
- Dependent eligibility
— including
domestic partners

and civil unions (Bul
IC-21)

Spousal coverage
(38a-541)

Coordination of benefits
provision (Reg 38a-480-
1-14)

Change of insurance
companies or loss of
coverage

No-loss no-gain

Events that terminate
coverage

Extension of benefits
(Reg 38a-546-5(a))

Continuation of
coverage under
COBRA and
Connecticut specific
rules (38a-512a,
546; Reg 38a-546-
5(b))

13.5 Small employer medical plans

Definition of small
employer (38a-564(4))

Benefit plans offered
(38a-565, 568)

- Health care center
(HMO) plans
- Small employer carrier
plans

Eligibility of employees
(38a-564(3))

Renewability (38a-567)

13.6 Regulation of employer group insurance plans

Employee Retirement
Income Security Act
(ERISA)

- Fiduciary
responsibilities
- Reporting and
disclosure

Age Discrimination in
Employment Act (ADEA)

- Applicability to
employers and
workers
- Permitted reductions
in insured benefits
- Permitted increases in
employee
contributions

Requirements for
medical expense
coverage

Civil Rights Act/Pregnancy
Discrimination Act

- Applicability
- Guidelines

Relationship with Medicare

- Medicare secondary
rules
- Medicare carve-outs
and supplements

Nondiscrimination rules
(highly-compensated)

13.7 Types of funding and administration

- Conventional fully-insured
plans
- Modified fully-insured
plans
- Premium-delay
arrangements
- Reserve-reduction
arrangements
- Retrospective-rating
arrangements
- Partially self-funded plans
- Stop-loss coverage
- 501(c)(9) trust
- Administrative-services-
only (ASO)
arrangements
- Fully self-funded (self-
administered) plans
- Characteristics
- Conditions suitable for
self-funding
- Benefits suitable for
self-funding

14.0 Dental Insurance 3%

14.1 Types of dental treatment

- Diagnostic and preventive
- Restorative
- Oral surgery
- Endodontics
- Periodontics
- Prosthodontics
- Orthodontics

14.2 Indemnity plans

- Choice of providers
- Benefit categories
 - Diagnostic/preventive services
 - Basic services
 - Major services
- Deductibles and coinsurance
- Combination plans
- Exclusions
- Limitations
- Predetermination of benefits

14.3 Employer group dental expense

- Integrated deductibles versus stand-alone plans
- Minimizing adverse selection

15.0 Insurance for Senior Citizens and Special Needs Individuals 7%

15.1 Medicare

- Nature, financing and administration
- Part A — Hospital insurance
 - Individual eligibility requirements
 - Enrollment
 - Coverages and cost-sharing amounts
- Part B — Medical insurance
 - Individual eligibility requirements
 - Enrollment
 - Coverages and cost-sharing amounts
 - Exclusions
 - Claims terminology and other key terms
- Part C — Medicare Advantage
- Part D — Prescription Drug Insurance

15.2 Medicare supplements

- Purpose
- Open enrollment (Reg 38a-495a-8)

Standardized Medicare supplement plans (Reg 38a-495a-6, 6(a))

- Core benefits
- Additional benefits

Connecticut regulations and required provisions

- Advertising (Reg 38a-495a-15)

- Standards for marketing (Reg 38a-495a-16)

- Permitted compensation (Reg 38a-495a-12)

- Appropriateness of recommended purchase and excessive insurance (Reg 38a-495a-17)

- Required disclosure provisions (Reg 38a-495a-13)

- Reporting of multiple policies (Reg 38a-495a-18)

- Buyer's guide (38a-495a-13(a)(6)(A))

- Right to return (38a-495a-13(a)(5))

- Replacement (Reg 38a-495a-14, 19)

- Benefit standards (Reg 38a-495a-5 & 38a-495a-5a)

- Pre-existing conditions (38a-495a)

- Outline of coverage (38a-495a(l)(1), (2); Reg 38a-495a-13)

- Plan offering to disabled (38a-495c)

15.3 Other options for individuals with Medicare

Employer group health plans

- Disabled employees

- Employees with kidney failure

- Individuals age 65 or older

Medicaid

- Eligibility

Benefits

ConnMAP

15.4 Long-term care (LTC) insurance

Eligibility for benefits

Levels of care

- Skilled care

- Intermediate care

- Custodial care

- Home health care

- Adult day care

- Respite care

- Hospice care

Benefit periods

Benefit amounts

Optional benefits

- Guarantee of insurability

- Return of premium

Qualified LTC plans

Exclusions

Underwriting considerations

Connecticut regulations and required provisions

- Standards for marketing (Reg 38a-501-16)

- Suitability of recommended purchase (Reg 38a-501-17)

- Shopper's guide (Reg 38a-501-18)

- Outline of coverage (Reg 38a-501-21)

- Non-forfeiture benefit offer (Reg 38a-501-19)

- Required disclosure provisions (Reg 38a-501-13)

- Replacement (Reg 38a-501-12, 22)

- Right to return (Reg 38a-501-11(g))

- Inflation protection (Reg 38a-501-20)

- Connecticut Partnership for Long Term Care (Reg

38a-475-1-6; RL
17b-252)

16.0 Federal Tax Considerations for Health Insurance 5%

16.1 Personally-owned health insurance

- Disability income insurance
- Medical expense insurance
- Long-term care insurance

16.2 Employer group health insurance

- Disability income (STD, LTD)
 - Benefits subject to FICA
- Medical and dental expense
- Long-term care insurance
- Accidental death and dismemberment

16.3 Medical expense coverage for sole proprietors, partners and limited liability corporations

16.4 Business disability insurance

- Key person disability income
- Buy-sell policy
- Business Overhead Expense (BOE)

16.5 Health Savings Accounts (HSAs)

- Definition
- Eligibility
- Contribution limits

Connecticut Certified Insurance Consultant's Examination for Property/Casualty Insurance Series 18-06

**150 questions – 2.5-hour time limit
Live Date September 1, 2017**

1.0 Insurance Regulation 7%

1.1 Licensing

- Process (38a-702d, 702e, 769)
- Types of licensees (38a-702f(a), 769)

Resident insurance producers (38a-782)

Certified insurance consultants (38a-731-733, 786)

Nonresident insurance producers (38a-702g, 702n)

Temporary (38a-702j)

Maintenance and duration

Renewal (38a-702f(b)(c), 784, 786(b))

Change in name or address (38a-702f(f), 771(a))

Reporting of actions (38a-702o, 771(b))

Assumed names (38a-702i)

Continuing education requirements, exemptions and penalties (Reg 38a-782a-2, 10, 13-15)

Disciplinary actions

Cease and desist order (38a-817)

Hearings (38a-16, 817, 818)

Suspensions, revocations, refusal to issue or renew, fines (38a-2, 702k, 735, 774, 777, 817(b, e), 830)

1.2 State regulation

Commissioner's general duties and powers (38a-8, 10)

Company regulation

Certificate of authority (38a-41)

Capital and surplus requirement (38a-72)

Unfair claim settlement practices (38a-816(6))

Insurance Producer regulation

Controlled business (38a-782)

Commissions (38a-702l, 734)

Acting as an agent (38a-702m)

Representing an unauthorized insurer (38a-275, 703, 714)

Failure to remit premiums (38a-712)

Unfair and prohibited practices

Misrepresentation (38a-816(1), (8))

False advertising (38a-816(1), (2))

Defamation of insurer (38a-816(3))

Boycott, coercion and intimidation (38a-816(4))

False financial statements (38a-816(5))

Failure to maintain complaint record (38a-816(7))

Unfair discrimination (38a-816(12), (13))

Rebating (38a-816(9), 825)

Twisting (38a-826)

Examination of books and records (38a-769(f))

Connecticut Insurance Information and Privacy Protection Act (38a-975-999a)

1.3 Federal regulation

Fair Credit Reporting Act (15 USC 1681-1681d)

Fraud and false statements (18 USC 1033, 1034)

2.0 General Insurance 6%

2.1 Concepts

Risk management key terms

Risk

Exposure

Hazard

Peril

Loss

Methods of handling risk

- Avoidance
- Retention
- Sharing
- Reduction
- Transfer
- Elements of insurable risks
- Adverse selection
- Law of large numbers
- Reinsurance
- 2.2 Insurers**
- Types of insurers
 - Stock companies
 - Mutual companies
 - Fraternal benefit societies
 - Lloyd's associations
 - Risk retention groups
- Private versus government insurers
- Admitted versus nonadmitted insurers
- Domestic, foreign and alien insurers
- Financial status (independent rating services)
- Marketing (distribution) systems
- 2.3 Insurance Producers and general rules of agency**
- Insurer as principal
- Insurance Producer/insurer relationship
- Authority and powers of insurance producers
 - Express
 - Implied
 - Apparent
- 2.4 Contracts**
- Elements of a legal contract
 - Offer and acceptance
 - Consideration
 - Competent parties
 - Legal purpose
- Distinct characteristics of an insurance contract

- Contract of adhesion
- Aleatory contract
- Personal contract
- Unilateral contract
- Conditional contract
- Legal interpretations affecting contracts
 - Ambiguities in a contract of adhesion
 - Reasonable expectations
 - Indemnity
 - Utmost good faith
 - Representations/misrepresentations
 - Warranties
 - Concealment
 - Fraud
 - Waiver and estoppel

3.0 Property and Casualty Insurance Basics 10%

3.1 Principles and concepts

- Insurable interest
- Underwriting
 - Function
 - Loss ratio
- Rates
 - Types
 - Loss costs
 - Components
- Hazards
 - Physical
 - Moral
 - Morale
- Negligence
 - Elements of a negligent act
 - Defenses against negligence
- Damages
 - Compensatory — special versus general
 - Punitive
- Absolute liability
- Strict liability

- Vicarious liability
- Causes of loss (perils)
 - Named perils versus special (open) perils
- Direct loss
- Consequential or indirect loss
- Blanket versus specific insurance
- Basic types of construction
- Loss valuation
 - Actual cash value
 - Replacement cost
 - Functional replacement cost
 - Market value
 - Agreed value
 - Stated amount
 - Valued policy

3.2 Policy structure

- Declarations
- Definitions
- Insuring agreement or clause
- Additional/supplementary coverage
- Conditions
- Exclusions
- Endorsements

3.3 Common policy provisions

- Insureds — named, first named, additional
- Policy period
- Policy territory
- Cancellation and nonrenewal
- Deductibles
- Other insurance
 - Nonconcurrency
 - Primary and excess
 - Pro rata
 - Contribution by equal shares
- Limits of liability
 - Per occurrence (accident)

Per person
 Aggregate — general versus products — completed operations
 Split
 Combined single
 Restoration/nonreduction of limits
 Coinsurance
 Vacancy or unoccupancy
 Named insured provisions
 Duties after loss
 Assignment
 Abandonment
 Insurer provisions
 Liberalization
 Subrogation
 Salvage
 Claim settlement options
 Duty to defend
 Third-party provisions
 Standard mortgage clause
 Loss payable clause
 No benefit to the Bailee

3.4 Connecticut laws, regulations and required provisions

Connecticut Insurance Guaranty Association Act (38a-836-853)
 Cancellation and nonrenewal (38a-307, 308(e), 323, 324)
 Binders (38a-309, 322)
 Legal action against insurer (38a-321, 307)
 Concealment or fraud (38a-307)
 Appraisal (38a-307)
 Availability of insurance on real property regardless of location (Reg 38a-824-1-3)
 Connecticut Standard Fire Policy (38a-307)
 Connecticut FAIR Plan (Reg 38a-328-1-20)

Federal Terrorism Insurance Program (15 USC 6701; Public Law 107-297, 109-144, 110-160)

4.0 Dwelling ('02) Policy 5%

4.1 Characteristics and purpose

4.2 Coverage forms — Perils insured against
 Basic
 Broad
 Special

4.3 Property coverages
 Coverage A — Dwelling
 Coverage B — Other structures
 Coverage C — Personal property
 Coverage D — Fair rental value
 Coverage E — Additional living expense
 Other coverages

4.4 General exclusions

4.5 Conditions

4.6 Selected endorsements
 Special provisions — Connecticut (DP 01 06)
 Automatic increase in insurance (DP 04 11)
 Dwelling under construction (DP 11 43)

4.7 Personal liability supplement

5.0 Homeowners ('11) Policy 5%

5.1 Coverage forms
 HO-2 through HO-6

5.2 Definitions

5.3 Section I — Property coverages
 Coverage A — Dwelling
 Coverage B — Other structures
 Coverage C — Personal property
 Coverage D — Loss of use
 Additional coverages

5.4 Section II — Liability coverages

Coverage E — Personal liability
 Coverage F — Medical payments to others
 Additional coverages

5.5 Perils insured against

5.6 Exclusions

5.7 Conditions

5.8 Selected endorsements
 Special provisions — Connecticut (HO 01 06)
 Permitted incidental occupancies — residence premises (HO 04 42)
 Earthquake (HO 04 54)
 Scheduled personal property (HO 04 61)
 Limited fungi, wet or dry rot, or bacteria coverage — Connecticut (HO 04 74, HO 04 75, HO 04 76)
 Personal property replacement cost (HO 04 90)
 Home day care (HO 04 97)
 Home business — Connecticut (HO 07 05)
 Business pursuits (HO 24 71)
 Watercraft (HO 24 75)
 Personal injury — Connecticut (HO 24 79)

6.0 Auto Insurance 9%

6.1 Laws
 Connecticut Motor Vehicle Financial Responsibility Law
 Required limits of liability (RL 14-112(a))
 Required proof of insurance (RL 14-112(b))
 Connecticut Automobile Insurance Assigned Risk Plan (38a-329)
 Uninsured/underinsured motorist (38a-336)
 Definitions
 Bodily injury
 UM/UIM reduction

Required limits (Reg 38a-334-6(d))

Conversion coverage (38a-336a)

Cancellation/nonrenewal

Reasons (38a-342)

Notice (38a-343, 344)

Notice of eligibility in assigned risk plan (38a-345)

Illegal declination, cancellation or nonrenewal (38a-358, 815, 816(9), 817(b))

Aftermarket parts regulation (38a-355)

Constructive total loss (38a-353)

Arbitration (Reg 38a-10-1-4)

Disclosure of automobile liability insurance policy limits (38a-335a)

6.2 Personal ('05) auto policy

Definitions

Liability coverage

Bodily injury and property damage

Supplementary payments

Exclusions

Medical payments coverage

Uninsured motorists coverage

Coverage for damage to your auto

Collision

Other than collision

Deductibles

Transportation expenses

Exclusions

Duties after an accident or loss

General provisions

Selected endorsements

Amendment of policy provisions —

Connecticut (PP 01 54)

Towing and labor costs (PP 03 03)

Extended non-owned coverage — vehicles furnished or available for regular use (PP 03 06)

Miscellaneous type vehicle (PP 03 23)

Joint ownership coverage — Connecticut (PP 13 45)

6.3 Commercial auto ('10)

Commercial auto coverage forms

Business auto

Garage

Business auto physical damage

Truckers

Motor carrier

Coverage form sections

Covered autos

Liability coverage

Garagekeepers coverage

Trailer interchange coverage

Physical damage coverage

Exclusions

Conditions

Definitions

Selected endorsements

Connecticut changes (CA 01 07)

Deductible liability (CA 03 02)

Lessor — additional insured and loss payee (CA 20 01)

Mobile equipment (CA 20 15)

Broad form products (CA 25 01)

False pretense coverage (CA 25 03)

Auto medical payments coverage (CA 99 03)

Drive other car coverage (CA 99 10)

Hired autos specified as covered autos you own (CA 99 16)

Individual named insured (CA 99 17)

Employees as insureds (CA 99 33)

Pollution liability — broadened coverage (CA 99 48, CA 99 55)

Commercial carrier regulations

The Motor Carrier Act of 1980

Endorsement for motor carrier policies of insurance for public liability (MCS-90)

7.0 Commercial Package Policy (CPP) 24%

7.1 Components of a commercial policy

Common policy declarations

Common policy conditions

Interline endorsements

One or more coverage parts

7.2 Commercial general liability ('13)

Commercial general liability coverage forms

Bodily injury and property damage liability

Personal and advertising injury liability

Medical payments

Exclusions

Supplementary payments

Who is an insured

Limits of insurance

Conditions

Definitions

<p>Occurrence versus claims-made</p> <p>Claims-made features (Connecticut minimum standards) (Reg 38a-327-1-6)</p> <p> Trigger</p> <p> Retroactive date</p> <p> Extended reporting periods</p> <p> Claim information</p> <p>Premises and operations</p> <p>Products and completed operations</p> <p>Insured contract</p> <p>Owners and contractors protective liability coverage form (CG 00 09)</p> <p>Pollution liability</p> <p> Pollution liability coverage form (CG 00 39)</p> <p> Pollution liability limited coverage form (CG 00 40)</p> <p> Pollution liability coverage extension endorsement (CG 04 22)</p> <p>7.3 Commercial property ('12)</p> <p>Commercial property conditions form</p> <p>Coverage forms</p> <p> Building and personal property</p> <p> Condominium association</p> <p> Condominium commercial unit-owners</p> <p> Builders risk</p> <p> Business income</p> <p> Legal liability</p> <p> Extra expense</p> <p>Causes of loss forms</p> <p> Basic</p> <p> Broad</p> <p> Special</p> <p>Selected endorsements</p>	<p>Ordinance or law coverage (CP 04 05)</p> <p>Spoilage coverage (CP 04 40)</p> <p>Peak season limit of insurance (CP 12 30)</p> <p>Value reporting form (CP 13 10)</p> <p>7.4 Commercial crime ('06)</p> <p>General definitions</p> <p> Burglary</p> <p> Theft</p> <p> Robbery</p> <p>Crime coverage forms</p> <p> Commercial crime coverage forms (discovery/loss sustained)</p> <p> Government crime coverage forms (discovery/loss sustained)</p> <p>Coverages</p> <p> Employee theft</p> <p> Forgery or alteration</p> <p> Inside the premises — theft of money and securities</p> <p> Inside the premises — robbery or safe burglary of other property</p> <p> Outside the premises</p> <p> Computer fraud</p> <p> Funds transfer fraud</p> <p> Money orders and counterfeit money</p> <p>Other crime coverage</p> <p> Extortion — commercial entities (CR 04 03)</p> <p> Lessees of safe deposit boxes (CR 04 09)</p> <p> Securities deposited with others (CR 04 10)</p> <p> Guests' property (CR 04 11)</p> <p> Safe depository (CR 04 12)</p>	<p>7.5 Commercial inland marine</p> <p>Nationwide marine definition</p> <p>Commercial inland marine conditions form</p> <p>Inland marine coverage forms</p> <p> Accounts receivable</p> <p> Bailee's customer</p> <p> Commercial articles</p> <p> Contractors equipment floater</p> <p> Electronic data processing</p> <p> Equipment dealers</p> <p> Installation floater</p> <p> Jewelers block</p> <p> Signs</p> <p> Valuable papers and records</p> <p>Transportation coverages</p> <p> Common carrier cargo liability</p> <p> Motor truck cargo forms</p> <p> Transit coverage forms</p> <p>7.6 Equipment breakdown ('13)</p> <p>Equipment breakdown protection coverage form (EB 00 20)</p> <p>Selected endorsement</p> <p> Actual cash value (EB 99 59)</p> <p>7.7 Farm coverage</p> <p>Farm property coverage form ('03)</p> <p> Coverage A — Dwellings</p> <p> Coverage B — Other private structures</p> <p> Coverage C — Household personal property</p> <p> Coverage D — Loss of use</p> <p> Coverage E — Scheduled farm personal property</p>
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- Coverage F —
Unscheduled farm
personal property
- Coverage G — Other
farm structures
- Farm liability coverage
form ('06)
- Coverage H — Bodily
injury and property
damage liability
- Coverage I — Personal
and advertising
injury liability
- Coverage J — Medical
payments
- Livestock coverage form
- Mobile agricultural
machinery and
equipment coverage
form
- Causes of loss (basic,
broad and special)
- Exclusions
- Additional coverages
- Limits of insurance
- Conditions
- Definitions

**8.0 Businessowners ('13) Policy
7%**

- 8.1 Characteristics and
purpose**
- 8.2 Businessowners Section
I — Property**
 - Coverage
 - Exclusions
 - Limits of insurance
 - Deductibles
 - Loss conditions
 - General conditions
 - Optional coverages
 - Definitions
- 8.3 Businessowners Section
II — Liability**
 - Coverages
 - Exclusions
 - Who is an insured
 - Limits of insurance
 - General conditions
 - Definitions

- 8.4 Businessowners Section
III — Common Policy
Conditions**
- 8.5 Selected endorsements**
 - Hired auto and non-owned
auto liability (BP 04 04)
 - Protective safeguards (BP
04 30)
 - Utility services — direct
damage (BP 04 56)
 - Utility services — time
element (BP 04 57)

**9.0 Workers Compensation
Insurance 13%**

- 9.1 Workers compensation
laws**
 - Types of laws
 - Monopolistic versus
competitive
 - Compulsory versus
elective
 - Connecticut Workers
Compensation Law (Title
31 Chapter 568)
 - Exclusive remedy (RL
31-284(a), 293a)
 - Employment covered
(required,
voluntary) (RL 31-
275(9), (10))
 - Covered injuries (RL
31-275(1), (16),
284(a), 294c, 295)
 - Occupational disease
(RL 31-275(15))
 - Benefits provided (RL
31-275(12), 283a,
295, 306, 306b,
307, 308, 308a)
 - Second injury fund
(RL 31-349, 352-
355b)
 - Federal workers
compensation laws
 - Federal Employers
Liability Act (FELA)
(45 USC 51-60)
 - U.S. Longshore and
Harbor Workers
Compensation Act
(33 USC 904)
 - The Jones Act (46
USC 688)

**9.2 Workers compensation
and employers liability
insurance policy**

- General section
- Part One — Workers
compensation insurance
- Part Two — Employers
liability insurance
- Part Three — Other states
insurance
- Part Four — Your duties if
injury occurs
- Part Five — Premium
- Part Six — Conditions
- Selected endorsements
 - Voluntary
compensation
 - Foreign coverage
endorsement

9.3 Premium computation

- Job classification — payroll
and rates
- Experience modification
factor
- Premium discounts
- Participation (dividend)
plans
- Retrospective rating

**9.4 Other sources of
coverage**

- Connecticut Workers
Compensation Insurance
Plan
- Self-insured employers
(RL 31-285, 286)
- Employers' mutual
insurance associations
(RL 31-328-339)

**10.0 Other Coverages and
Options 14%**

**10.1 Umbrella/excess
liability policies**

- Personal (DL 98 01)
- Commercial (CU 00 01)

**10.2 Specialty liability
insurance**

- Professional liability
- Errors and omissions
- Directors and officers
liability
- Fiduciary liability
- Liquor liability
- Employment practices
liability

10.3 Surplus lines

- Definitions and markets
- Licensing requirements
- Exportable list
- Affidavits

10.4 Surety bonds

- Principal, obligee, surety
- Contract bonds
- License and permit bonds
- Judicial bonds

10.5 Aviation insurance

- Aircraft hull
- Aircraft liability
- Airport liability
- Hangarkeepers legal liability

10.6 Ocean marine insurance

- Major coverages
 - Hull insurance
 - Cargo insurance
 - Freight insurance
 - Protection and indemnity
- Implied warranties
- Perils
- General and particular average

10.7 National Flood Insurance Program

- "Write your own" versus government
- Eligibility
- Coverage
- Limits
- Deductibles

10.8 Other policies

- Boatowners
- Difference in conditions

10.9 Alternative funding mechanisms

- Self-insured
- Pooling
- Risk retention groups
- Captives

**Connecticut Surplus Lines
Broker's Examination
Series 18-07**

**60 questions - 1-hour time limit
Live Date September 1, 2017**

1.0 Insurance Regulation 8%

1.1 Licensing regulation for surplus lines

- Process (38a-769)
- Who may be licensed (38a-794)
 - Individuals
 - Firm, association or corporation
- Licensing requirements (38a-794)
 - Non-resident reciprocity (38a-769)
- Maintenance and duration
 - Renewal (38a-794(b))
 - Change in name or address (38a-702f(f), 771)
- Disciplinary actions
 - Cease and desist order (38a-817)
 - Suspensions, revocations, refusal to issue or renew, fines (38a-774, 777, 817(b, e))

1.2 State regulation

- Commissioner's general duties and powers (38a-8, 10, 740)
- Unfair and prohibited practices
 - Misrepresentation (38a-816(1), (8))
 - False advertising (38a-816(1), (2))
 - Defamation of insurer (38a-816(3))
 - Boycott, coercion and intimidation (38a-816(4))
 - False financial statements (38a-816(5))

Failure to maintain complaint record (38a-816(7))

Rebating (38a-816(9), 825)

Twisting (38a-826)

Unfair claim settlement practices (38a-816(6))

2.0 General Insurance 5%

2.1 Concepts

- Risk management key terms
 - Risk
 - Exposure
 - Hazard
 - Peril
 - Loss
- Methods of handling risk
 - Avoidance
 - Retention
 - Sharing
 - Reduction
 - Transfer
- Elements of insurable risks
 - Adverse selection
 - Law of large numbers
 - Reinsurance

2.2 Insurers

- Types of insurers
 - Stock companies
 - Mutual companies
 - Fraternal benefit societies
 - Lloyd's associations
 - Risk retention groups
- Private versus government insurers
- Admitted versus nonadmitted insurers
- Domestic, foreign and alien insurers
- Financial status (independent rating services)
- Marketing (distribution) systems

2.3 Insurance Producers and general rules of agency

- Insurer as principal
 - Insurance
 - Producer/insurer relationship
- Authority and powers of insurance producers
 - Express
 - Implied
 - Apparent

2.4 Contracts

- Elements of a legal contract
 - Offer and acceptance
 - Consideration
 - Competent parties
 - Legal purpose
- Distinct characteristics of an insurance contract
 - Contract of adhesion
 - Aleatory contract
 - Personal contract
 - Unilateral contract
 - Conditional contract
- Legal interpretations affecting contracts
 - Ambiguities in a contract of adhesion
 - Reasonable expectations
 - Indemnity
 - Utmost good faith
 - Representations/misrepresentations
 - Warranties
 - Concealment
 - Fraud
 - Waiver and estoppel

3.0 Surplus Lines Markets and Practices 87%

3.1 United States nonadmitted market

- Insurance exchanges
- Foreign nonadmitted market

3.2 Alien insurers

- London market
 - Lloyd's of London
 - Other London companies
- Other alien markets
- United States trust funds

3.3 Alternative markets

- Captive insurers
- Risk retention groups
- Purchasing groups
- Independently procured insurance

3.4 Eligible surplus lines insurers

- Requirements (Reg 38a-740-2, 4, 6)
- List of eligible surplus lines insurers (Reg 38a-740-8)
 - White list (Reg 38a-740-1(k))
 - Withdrawal of eligibility (Reg 38a-740-9)
 - Power of attorney (Reg 38a-740-4-6-C(i))

3.5 Surplus lines coverages

- Characteristics and uses
- Types of coverages available

3.6 Requirements for placement of surplus lines insurance

- Diligent search (38a-741(b))
 - Broker affidavit
 - Exportable list (38a-741(a))
- Notice to insured (38a-745)
 - Connecticut Insurance Guaranty Association

3.7 Authority of surplus lines broker

- Binding
- Underwriting
- Claims
- Commissions

3.8 Records of licensee (38a-742)

- Content of records
- Maintenance

3.9 Surplus lines tax (38a-743)

- Amount
- Collection
- Remittance
- Penalty and interest
- Tax return
- Policy fees and service charges (Reg 38a-707-7)

Connecticut Public Adjuster's Examination
Series 18-08

100 questions - 2-hour time limit
Live Date September 1, 2017

1.0 Insurance Regulation 7%

1.1 Licensing requirements (38a-723, 788)

- Qualifications (38a-769(c))
- Process (38a-769)

1.2 Maintenance and duration

- Renewal (38a-788(c))
- Contract requirements (38a-724, 788(d); Reg 38a-788-6)
- Records (Reg 38a-788-7)
- Change in name or address (38a-771(a))
- Reporting of actions (38a-771(b))

1.3 Disciplinary actions

- Cease and desist order (38a-817)
- Hearings (38a-16, 817, 818)
- Suspensions, revocations, refusal to issue or renew, fines (38a-2, 725, 774, 817(b, e))

1.4 Claim settlement laws and regulations (38a-816(6); Reg 38a-788-3)

2.0 Insurance Basics 20%

2.1 Contract basics

<p>Elements of a legal contract</p> <ul style="list-style-type: none"> Offer and acceptance Consideration Competent parties Legal purpose <p>Distinct characteristics of an insurance contract</p> <ul style="list-style-type: none"> Contract of adhesion Aleatory contract Personal contract Unilateral contract Conditional contract <p>Legal interpretations affecting contracts</p> <ul style="list-style-type: none"> Ambiguities in a contract of adhesion Reasonable expectations Indemnity Utmost good faith Representations/misrepresentations Warranties Concealment Fraud Waiver and estoppel <p>2.2 Insurance principles and concepts</p> <ul style="list-style-type: none"> Insurable interest Hazards <ul style="list-style-type: none"> Physical Moral Morale Causes of loss (perils) Named perils versus special (open) perils Direct loss Consequential or indirect loss Blanket versus specific insurance Basic types of construction Loss valuation <ul style="list-style-type: none"> Actual cash value Broad Evidence Rule Replacement cost 	<ul style="list-style-type: none"> Market value Agreed value Stated amount Valued policy <p>2.3 Policy structure</p> <ul style="list-style-type: none"> Declarations Definitions Insuring agreement or clause Additional/supplementary coverage Conditions Exclusions Endorsements <p>2.4 Common policy provisions</p> <ul style="list-style-type: none"> Insureds — named, first named, additional Policy period Policy territory Cancellation and nonrenewal Deductibles Other insurance <ul style="list-style-type: none"> Nonconcurrency Primary and excess Pro rata Policy limits Restoration/nonreduction of limits Coinsurance Vacancy or unoccupancy Assignment Liberalization Third-party provisions <ul style="list-style-type: none"> Standard mortgage clause Loss payable clause No benefit to Bailee <p>2.5 Connecticut laws, regulations and required provisions</p> <ul style="list-style-type: none"> Connecticut Insurance Information and Privacy Protection Act (38a-975-999a) 	<ul style="list-style-type: none"> Connecticut Insurance Guaranty Association Act (38a-836-853) Cancellation and nonrenewal (38a-307, 308(e), 323, 324) Legal action against insurer (38a-290, 307) Concealment or fraud (38a-307) Appraisal (38a-307) Connecticut Standard Fire Policy (38a-307) Federal Terrorism Insurance Program (15 USC 6701; Public Law 107-297, 109-144, 110-160) <p>3.0 Adjusting Losses 25%</p> <p>3.1 Role of the adjuster</p> <ul style="list-style-type: none"> Duties and responsibilities (Reg 38a-788-3, 4, 5, 8) Casualty adjuster versus public adjuster Relationship to the legal profession <p>3.2 Property losses</p> <ul style="list-style-type: none"> Duties of insured after a loss <ul style="list-style-type: none"> Notice to insurer Minimizing the loss Proof of loss Special requirements Production of books and records Abandonment Determining value and loss <ul style="list-style-type: none"> Burden of proof of value and loss Estimates Depreciation Salvage Claim settlement options Payment and discharge <p>3.3 Claims adjustment procedures</p> <ul style="list-style-type: none"> Subrogation procedures Alternative dispute resolution <ul style="list-style-type: none"> Appraisal
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Arbitration
Competitive estimates
Mediation
Negotiation

4.0 Dwelling ('02) Policy 7%

4.1 Characteristics and purpose
4.2 Coverage forms — Perils insured against

Basic
Broad
Special

4.3 Property coverages

Coverage A — Dwelling
Coverage B — Other structures
Coverage C — Personal property
Coverage D — Fair rental value
Coverage E — Additional living expense
Other coverages

4.4 General exclusions

4.5 Conditions

4.6 Selected endorsements

Special provisions — Connecticut (DP 01 06)
Automatic increase in insurance (DP 04 11)
Dwelling under construction (DP 11 43)

5.0 Homeowners ('11) Policy 13%

5.1 Coverage forms

HO-2 through HO-6

5.2 Definitions

5.3 Section I — Property coverages

Coverage A — Dwelling
Coverage B — Other structures
Coverage C — Personal property
Coverage D — Loss of use
Additional coverages

5.4 Perils insured against

5.5 Exclusions

5.6 Conditions

5.7 Selected endorsements

Special provisions — Connecticut (HO 01 06)
Permitted incidental occupancies (HO 04 42)
Earthquake (HO 04 54)
Scheduled personal property (HO 04 61)
Limited fungi, wet or dry rot, or bacteria coverage — Connecticut (HO 04 74, HO 04 75, HO 04 76)
Personal property replacement cost (HO 04 90)

6.0 Commercial Package Policy (CPP) 10%

6.1 Components of a commercial policy

Common policy declarations
Common policy conditions
Interline endorsements
One or more coverage parts

6.2 Commercial property ('12)

Commercial property conditions form
Coverage forms
Building and personal property
Condominium association
Condominium commercial unit-owners
Builders risk
Business income
Legal liability
Extra expense
Causes of loss forms
Basic
Broad
Special
Selected endorsements
Ordinance or law coverage (CP 04 05)

Spoilage coverage (CP 04 40)
Peak season limit of insurance (CP 12 30)
Value reporting form (CP 13 10)

6.3 Commercial inland marine

Nationwide marine definition
Commercial inland marine conditions form
Inland marine coverage forms
Accounts receivable
Bailee's customer
Commercial articles
Contractors equipment floater
Electronic data processing
Equipment dealers
Installation floater
Jewelers block
Signs
Valuable papers and records

7.0 Businessowners ('13) Policy 13%

7.1 Characteristics and purpose

7.2 Businessowners Section I — Property

Coverage
Exclusions
Limits of insurance
Deductibles
Loss conditions
General conditions
Optional coverages
Definitions

7.3 Businessowners Section III — Common Policy Conditions

7.4 Selected endorsements

Protective safeguards (BP 04 30)
Utility services — direct damage (BP 04 56)

Utility services — time element (BP 04 57)

8.0 Other Coverages 5%

8.1 National Flood Insurance Program

"Write your own" versus government

Eligibility

Coverage

Limits

Deductibles

8.2 Other policies

Difference in conditions

Connecticut Property & Casualty Claims Adjuster's Examination for All Lines Insurance

Series 18-09

**100 questions - 2-hour time limit
Live Date September 1, 2017**

1.0 Insurance Regulation 6%

1.1 Licensing requirements (38a-792; Reg 38a-792-1)

Qualifications (38a-769, 792)

Process (38a-769, 792)

Impersonation (38a-773)

Maintenance and duration

Term of license (38a-792(a))

Renewal (38a-792(a))

Change in name or address (38a-771(a))

Reporting of actions (38a-771(b))

Disciplinary actions

Cease and desist order (38a-817)

Hearings (38a-16, 817, 818)

Suspensions, revocations, refusal to issue or renew, fines (38a-2, 774, 792(c), 817(b, e))

1.2 State and federal regulation

Commissioner's general duties and powers (38a-8, 10)

Unfair and prohibited practices

Misrepresentation (38a-816(1), (8))

Defamation of insurer (38a-816(3))

Complaint handling (38a-816(7))

Unfair claims settlement practices (38a-816(6))

Binders (38a-322)

Cancellations (38a-307)

Renewal/nonrenewal (38a-323)

Statute of limitations (RL 52-577, 577a, 584)

Connecticut Insurance Information and Privacy Protection Act (38a-975-999a)

Connecticut Insurance Guaranty Association Act (38a-836-853)

Legal action against insurer (38a-321, 307)

Appraisal (38a-307)

2.0 Insurance Basics 15%

2.1 Insurers

Admitted

Nonadmitted

Stock

Mutual

Reciprocal

2.2 Contract basics

Elements of a legal contract

Offer and acceptance

Consideration

Competent parties

Legal purpose

Distinct characteristics of an insurance contract

Contract of adhesion

Aleatory contract

Personal contract

Unilateral contract

Conditional contract

Legal interpretations affecting contracts

Ambiguities in a contract of adhesion

Reasonable expectations

Indemnity

Utmost good faith

Representations/misrepresentations

Warranties

Concealment

Fraud

Waiver and estoppel

2.3 Insurance principles and concepts

Insurable interest

Hazards

Physical

Moral

Morale

Negligence

Elements of a negligent act

Defenses against negligence

Damages

Compensatory — special versus general

Punitive

Absolute liability

Strict liability

Vicarious liability

2.4 Policy structure

Declarations

Definitions

Insuring agreement or clause

Additional/supplementary coverage

Conditions

Exclusions

Endorsements

2.5 Common policy provisions

Insureds — named, first named, additional

Policy period
 Policy territory
 Cancellation and nonrenewal
 Deductibles
 Other insurance
 Nonconcurrency
 Primary and excess
 Pro rata
 Contribution by equal shares
 Limits of liability
 Per occurrence (accident)
 Per person
 Aggregate — general versus products — completed operations
 Split
 Combined single
 Assignment
 Insurer provisions
 Liberalization
 Duty to defend

3.0 Adjusting Losses 24%

3.1 Role of the adjuster

Duties and responsibilities
 Casualty adjuster versus public adjuster
 Relationship to the legal profession

3.2 Claim reporting

Claim investigation
 Claim file documentation of events
 Types of records
 Initial or first field
 Interim or status
 Full formal

3.3 Liability losses

Investigation procedures
 Verify coverage
 Determine liability
 Gathering evidence
 Physical evidence

Witness statements
 Determining value of intangible damages
3.4 Coverage problems
 Dealing with coverage disputes
 Reservation of rights letter
 Nonwaiver agreement

3.5 Claims adjustment procedures

Settlement procedures
 Advance payments
 Draft authority
 Execution of releases
 Subrogation procedures
 Alternative dispute resolution
 Appraisal
 Arbitration
 Competitive estimates
 Mediation
 Negotiation

4.0 Homeowners ('11) Policy 13%

4.1 Coverage forms

HO-2 through HO-6

4.2 Definitions

4.3 Section II — Liability coverages

Coverage E — Personal liability
 Coverage F — Medical payments to others
 Additional coverages

4.4 Exclusions

4.5 Conditions

4.6 Selected endorsements

Special provisions — Connecticut (HO 01 06)
 Permitted incidental occupancies — residence premises (HO 04 42)
 Limited fungi, wet or dry rot, or bacteria coverage — Connecticut (HO 04 74, HO 04 75, HO 04 76)
 Home day care (HO 04 97)

Business pursuits (HO 24 71)
 Watercraft (HO 24 75)
 Personal injury — Connecticut (HO 24 79)

5.0 Auto Insurance 15%

5.1 Laws

Connecticut Motor Vehicle Financial Responsibility Law
 Required limits of liability (RL 14-112(a))
 Required proof of insurance (RL 14-112(b))
 Connecticut Automobile Insurance Assigned Risk Plan (38a-329)
 Uninsured/underinsured motorist (38a-336)
 Definitions
 Bodily injury
 UM/UIM reduction
 Required limits (Reg 38a-334-6(d))
 Conversion coverage (38a-336a)

Aftermarket parts regulation (38a-355)
 Constructive total loss (38a-353)
 Arbitration (Reg 38a-10-1-4)
 Disclosure of automobile liability insurance policy limits (38a-335a)

5.2 Personal ('05) auto policy

Definitions
 Liability coverage
 Bodily injury and property damage
 Supplementary payments
 Exclusions
 Medical payments coverage
 Uninsured motorists coverage
 Coverage for damage to your auto

- Collision
- Other than collision
- Deductibles
- Transportation expenses
- Exclusions
- Duties after an accident or loss
- General provisions
- Selected endorsements
 - Amendment of policy provisions — Connecticut (PP 01 54)
 - Towing and labor costs (PP 03 03)
 - Extended non-owned coverage — vehicles furnished or available for regular use (PP 03 06)
 - Miscellaneous type vehicle (PP 03 23)
 - Joint ownership coverage — Connecticut (PP 13 45)

5.3 Commercial auto ('10)

- Commercial auto coverage forms
 - Business auto
 - Garage
 - Business auto physical damage
- Coverage form sections
 - Covered autos
 - Liability coverage
 - Garagekeepers coverage
 - Physical damage coverage
 - Exclusions
 - Conditions
 - Definitions

6.0 Commercial Package Policy (CPP) 10%

6.1 Components of a commercial policy

- Common policy declarations
- Common policy conditions

- Interline endorsements
- One or more coverage parts

6.2 Commercial general liability ('13)

- Commercial general liability coverage forms
 - Bodily injury and property damage liability
 - Personal and advertising injury liability
 - Medical payments
 - Exclusions
 - Supplementary payments
 - Who is an insured
 - Limits of insurance
 - Conditions
 - Definitions
- Occurrence versus claims-made
- Claims-made features (Connecticut minimum standards) (Reg 38a-327-1-6)
 - Trigger
 - Retroactive date
 - Extended reporting periods
 - Claim information
- Premises and operations
- Products and completed operations
- Insured contract
- Owners and contractors protective liability coverage form (CG 00 09)

6.3 Commercial crime ('06)

- General definitions
 - Burglary
 - Theft
 - Robbery
- Crime coverage forms
 - Commercial crime coverage forms (discovery/loss sustained)
- Coverages

- Employee theft
- Forgery or alteration
- Inside the premises — theft of money and securities
- Inside the premises — robbery or safe burglary of other property
- Outside the premises
- Computer fraud
- Funds transfer fraud
- Money orders and counterfeit money
- Other crime coverages
 - Extortion — commercial entities (CR 04 03)
 - Lessees of safe deposit boxes (CR 04 09)
 - Securities deposited with others (CR 04 10)
 - Guests' property (CR 04 11)
 - Safe depository (CR 04 12)

7.0 Businessowners ('13) Policy 5%

7.1 Characteristics and purpose

7.2 Businessowners Section II — Liability

- Coverages
- Exclusions
- Who is an insured
- Limits of insurance
- General conditions
- Definitions

7.3 Businessowners Section III — Common Policy Conditions

7.4 Selected endorsements

- Hired auto and non-owned auto liability (BP 04 04)

8.0 Workers Compensation Insurance 10%

8.1 Workers compensation laws

- Types of laws

Monopolistic versus competitive

Compulsory versus elective

Connecticut Workers Compensation Law (Title 31 Chapter 568)

Exclusive remedy (RL 31-284(a), 293a)

Employment covered (required, voluntary) (RL 31-275(9), (10))

Covered injuries (RL 31-275(1), (16), 284(a), 294c, 295)

Occupational disease (RL 31-275(15))

Benefits provided (RL 31-275(12), 283a, 295, 306, 306b, 307, 308, 308a)

Subrogation (RL 31-293)

Bars to recovery (RL 31-284(a))

Average weekly wage (RL 31-309, 310)

Notice of injury and claim (RL 31-294b, 294c)

Medical examination (RL 31-294d, 294e, 294f, 312)

Managed care (RL 31-279)

Compensation agreements and disputed claims (RL 31-284c, 296-298)

Second injury fund (RL 31-349, 352-355b)

Federal workers compensation laws

Federal Employers Liability Act (FELA) (45 USC 51-60)

U.S. Longshore and Harbor Workers Compensation Act (33 USC 904)

The Jones Act (46 USC 688)

8.2 Workers compensation and employers liability insurance policy

General section

Part One — Workers compensation insurance

Part Two — Employers liability insurance

Part Three — Other states insurance

Part Four — Your duties if injury occurs

Part Five — Premium

Part Six — Conditions

Selected endorsements

Voluntary compensation

Foreign coverage endorsement

9.0 Other Coverages 2%

9.1 Umbrella/excess liability policies

Personal (DL 98 01)

Commercial (CU 00 01)

9.2 Specialty liability insurance

Professional liability

Errors and omissions

Directors and officers liability

Fiduciary liability

Liquor liability

Employment practices liability

Connecticut Property & Casualty Claims Adjuster's Examination for All Lines Insurance Except Workers Compensation Series 18-10

100 questions - 2-hour time limit Live Date September 1, 2017

1.0 Insurance Regulation 6%

1.1 Licensing requirements (38a-792; Reg 38a-792-1)

Qualifications (38a-769, 792)

Process (38a-769, 792)

Impersonation (38a-773)

Maintenance and duration

Term of license (38a-792(a))

Renewal (38a-792(a))

Change in name or address (38a-771(a))

Reporting of actions (38a-771(b))

Disciplinary actions

Cease and desist order (38a-817)

Hearings (38a-16, 817, 818)

Suspensions, revocations, refusal to issue or renew, fines (38a-2, 774, 792(c), 817(b, e))

1.2 State and federal regulation

Commissioner's general duties and powers (38a-8, 10)

Unfair and prohibited practices

Misrepresentation (38a-816(1), (8))

Defamation of insurer (38a-816(3))

Complaint handling (38a-816(7))

Unfair claims settlement practices (38a-816(6))

Binders (38a-322)

Cancellations (38a-307)

Renewal/nonrenewal (38a-323)

Statute of limitations (RL 52-577, 577a, 584)

Connecticut Insurance Information and Privacy Protection Act (38a-975-999a)

Connecticut Insurance Guaranty Association Act (38a-836-853)

Legal action against insurer (38a-321, 307)

Appraisal (38a-307)

2.0 Insurance Basics 15%

2.1 Insurers

Admitted

Nonadmitted

Stock
 Mutual
 Reciprocal
2.2 Contract basics
 Elements of a legal contract
 Offer and acceptance
 Consideration
 Competent parties
 Legal purpose
 Distinct characteristics of an insurance contract
 Contract of adhesion
 Aleatory contract
 Personal contract
 Unilateral contract
 Conditional contract
 Legal interpretations affecting contracts
 Ambiguities in a contract of adhesion
 Reasonable expectations
 Indemnity
 Utmost good faith
 Representations/misrepresentations
 Warranties
 Concealment
 Fraud
 Waiver and estoppel
2.3 Insurance principles and concepts
 Insurable interest
 Hazards
 Physical
 Moral
 Morale
 Negligence
 Elements of a negligent act
 Defenses against negligence
 Damages
 Compensatory — special versus general

Punitive
 Absolute liability
 Strict liability
 Vicarious liability
2.4 Policy structure
 Declarations
 Definitions
 Insuring agreement or clause
 Additional/supplementary coverage
 Conditions
 Exclusions
 Endorsements
2.5 Common policy provisions
 Insureds — named, first named, additional
 Policy period
 Policy territory
 Cancellation and nonrenewal
 Deductibles
 Other insurance
 Nonconcurrency
 Primary and excess
 Pro rata
 Contribution by equal shares
 Limits of liability
 Per occurrence (accident)
 Per person
 Aggregate — general versus products — completed operations
 Split
 Combined single
 Assignment
 Insurer provisions
 Liberalization
 Duty to defend

3.0 Adjusting Losses 27%

3.1 Role of the adjuster
 Duties and responsibilities

Staff and independent adjuster versus public adjuster
 Relationship to the legal profession
3.2 Claim reporting
 Claim investigation
 Claim file documentation of events
 Types of records
 Initial or first field
 Interim or status
 Full formal
3.3 Liability losses
 Investigation procedures
 Verify coverage
 Determine liability
 Gathering evidence
 Physical evidence
 Witness statements
 Determining value of intangible damages
3.4 Coverage problems
 Dealing with coverage disputes
 Reservation of rights letter
 Nonwaiver agreement
3.5 Claims adjustment procedures
 Settlement procedures
 Advance payments
 Draft authority
 Execution of releases
 Subrogation procedures
 Alternative dispute resolution
 Appraisal
 Arbitration
 Competitive estimates
 Mediation
 Negotiation

4.0 Homeowners ('11) Policy 13%

4.1 Coverage forms
 HO-2 through HO-6
4.2 Definitions

4.3 Section II – Liability coverages

- Coverage E – Personal liability
- Coverage F – Medical payments to others
- Additional coverages

4.4 Exclusions

4.5 Conditions

4.6 Selected endorsements

- Special provisions – Connecticut (HO 01 06)
- Permitted incidental occupancies – residence premises (HO 04 42)
- Limited fungi, wet or dry rot, or bacteria coverage – Connecticut (HO 04 74, HO 04 75, HO 04 76)
- Home day care (HO 04 97)
- Business pursuits (HO 24 71)
- Watercraft (HO 24 75)
- Personal injury – Connecticut (HO 24 79)

5.0 Auto Insurance 20%

5.1 Laws

- Connecticut Motor Vehicle Financial Responsibility Law
 - Required limits of liability (RL 14-112(a))
 - Required proof of insurance (RL 14-112(b))
- Connecticut Automobile Insurance Assigned Risk Plan (38a-329)
- Uninsured/underinsured motorist (38a-336)
 - Definitions
 - Bodily injury
 - UM/UIM reduction
 - Required limits (Reg 38a-334-6(d))
 - Conversion coverage (38a-336a)
- Aftermarket parts regulation (38a-355)
- Constructive total loss (38a-353)

Arbitration (Reg 38a-10-1-4)

Disclosure of automobile liability insurance policy limits (38a-335a)

5.2 Personal ('05) auto policy

Definitions

Liability coverage

Bodily injury and property damage

Supplementary payments

Exclusions

Medical payments coverage

Uninsured motorists coverage

Coverage for damage to your auto

Collision

Other than collision

Deductibles

Transportation expenses

Exclusions

Duties after an accident or loss

General provisions

Selected endorsements

Amendment of policy provisions – Connecticut (PP 01 54)

Towing and labor costs (PP 03 03)

Extended non-owned coverage – vehicles furnished or available for regular use (PP 03 06)

Miscellaneous type vehicle (PP 03 23)

Joint ownership coverage – Connecticut (PP 13 45)

5.3 Commercial auto ('10)

Commercial auto coverage forms

Business auto

Garage

Business auto physical damage

Coverage form sections

Covered autos

Liability coverage

Garagekeepers coverage

Physical damage coverage

Exclusions

Conditions

Definitions

6.0 Commercial Package Policy (CPP) 12%

6.1 Components of a commercial policy

Common policy declarations

Common policy conditions

Interline endorsements

One or more coverage parts

6.2 Commercial general liability ('13)

Commercial general liability coverage forms

Bodily injury and property damage liability

Personal and advertising injury liability

Medical payments

Exclusions

Supplementary payments

Who is an insured

Limits of insurance

Conditions

Definitions

Occurrence versus claims-made

Claims-made features (Connecticut minimum standards) (Reg 38a-327-1-6)

Trigger

Retroactive date

Extended reporting periods

Claim information
Premises and operations
Products and completed operations
Insured contract
Owners and contractors protective liability coverage form (CG 00 09)

6.3 Commercial crime ('06)

General definitions
Burglary
Theft
Robbery
Crime coverage forms
Commercial crime coverage forms (discovery/loss sustained)
Coverages
Employee theft
Forgery or alteration
Inside the premises — theft of money and securities
Inside the premises — robbery or safe burglary of other property
Outside the premises
Computer fraud
Funds transfer fraud
Money orders and counterfeit money
Other crime coverages
Extortion — commercial entities (CR 04 03)
Lessees of safe deposit boxes (CR 04 09)
Securities deposited with others (CR 04 10)
Guests' property (CR 04 11)
Safe depository (CR 04 12)

7.0 Businessowners ('13) Policy 5%

7.1 Characteristics and purpose

7.2 Businessowners Section II — Liability

Coverages
Exclusions
Who is an insured
Limits of insurance
General conditions
Definitions

7.3 Businessowners Section III — Common Policy Conditions

7.4 Selected endorsements

Hired auto and non-owned auto liability (BP 04 04)

8.0 Other Coverages 2%

8.1 Umbrella/excess liability policies

Personal (DL 98 01)
Commercial (CU 00 01)

8.2 Specialty liability insurance

Professional liability
Errors and omissions
Directors and officers liability
Fiduciary liability
Liquor liability
Employment practices liability

Connecticut Property & Casualty Claims Adjuster's Examination for Workers Compensation Insurance Series 18-11

**60 questions - 1-hour time limit
Live Date September 1, 2017**

1.0 Insurance Regulation 6%

1.1 Licensing requirements (38a-792; Reg 38a-792-1)

Qualifications (38a-769, 792)
Process (38a-769, 792)
Impersonation (38a-773)
Maintenance and duration
Term of license (38a-792(a))
Renewal (38a-792(a))

Change in name or address (38a-771(a))
Reporting of actions (38a-771(b))
Disciplinary actions
Cease and desist order (38a-817)
Hearings (38a-16, 817, 818)
Suspensions, revocations, refusal to issue or renew, fines (38a-2, 774, 792(c), 817(b, e))

1.2 State and federal regulation

Workers Compensation Commissioner's general duties and powers (RL 31-278)
Insurance Commissioner's general duties and powers (38a-8, 10)
Insurers
Stock, mutual and reciprocals (38a-1)
Unfair and prohibited practices
Misrepresentation (38a-816(1), (8))
Defamation of insurer (38a-816(3))
Complaint handling (38a-816(7))
Unfair claims settlement practices (38a-816(6))
Binders (38a-322)
Cancellations (38a-307)
Renewal/nonrenewal (38a-323)
Connecticut Insurance Information and Privacy Protection Act (38a-975-999a)

2.0 Workers Compensation Insurance 45%

2.1 Workers compensation laws

Types of laws
Monopolistic versus competitive
Compulsory versus elective

Connecticut Workers Compensation Law (Title 31 Chapter 568)

- Exclusive remedy (RL 31-284(a), 293a)
- Employment covered (required, voluntary) (RL 31-275(9), (10))
- Covered injuries (RL 31-275(1), (16), 284(a), 294c, 295)
- Occupational disease (RL 31-275(15))
- Benefits provided (RL 31-275(12), 283a, 295, 306, 306b, 307, 308, 308a)
- Subrogation (RL 31-293)
- Bars to recovery (RL 31-284(a))
- Average weekly wage (RL 31-309, 310)
- Notice of injury and claim (RL 31-294b, 294c)
- Medical examination (RL 31-294d, 294e, 294f, 312)
- Managed care (RL 31-279)
- Compensation agreements and disputed claims (RL 31-284c, 296-298)
- Second injury fund (RL 31-349, 352-355b)
- Federal workers compensation laws
 - Federal Employers Liability Act (FELA) (45 USC 51-60)
 - U.S. Longshore and Harbor Workers Compensation Act (33 USC 904)
 - The Jones Act (46 USC 688)

2.2 Workers compensation and employers liability insurance policy

- General section
- Part One — Workers compensation insurance

- Part Two — Employers liability insurance
- Part Three — Other states insurance
- Part Four — Your duties if injury occurs
- Part Five — Premium
- Part Six — Conditions
- Selected endorsements
 - Voluntary compensation
 - Foreign coverage endorsement

3.0 Workers Compensation Claim Principles 39%

- 3.1 Role of the adjuster**
 - Duties and responsibilities
 - Relationship to the legal profession
- 3.2 Contract basics**
 - Elements of a legal contract
 - Offer and acceptance
 - Consideration
 - Competent parties
 - Legal purpose
 - Distinct characteristics of an insurance contract
 - Contract of adhesion
 - Aleatory contract
 - Personal contract
 - Unilateral contract
 - Conditional contract
 - Utmost good faith
 - Representations/misrepresentations
 - Warranties
 - Concealment
 - Fraud
- 3.3 Negligence**
 - Elements of a negligent act
 - Defenses against negligence
 - Absolute liability
 - Strict liability
 - Vicarious liability
- 3.4 Controlling medical costs**

- Managed care
- Utilization review
 - Inpatient services
 - Outpatient services
- Hospital bill auditing
- Designated provider
- 3.5 Investigation and evaluation**
 - Compensability
 - Employee/non-employee
 - Arising out of employment
 - Arising in the course of employment
 - Documentation
 - First report of injury
 - Claimant statement
 - Insured's records
 - Witness statements
 - Current activity reports
 - Medical determination
 - Medical authorization
 - Diagnosis
 - Prognosis
 - Independent Medical Examinations (IMEs)
- 3.6 Claim reserves**
 - Components
 - Indemnity
 - Medical
 - Expense
 - Factors affecting reserves
 - Reserving techniques
 - Individual case method
 - Formula method
 - Round-table technique
- 3.7 Claims management**
 - Analysis
 - On-site inspections
 - Selecting an evaluating physician
 - Physician evaluation
 - Disposition

Litigation management
Settlement negotiation

4.0 Understanding the Language of Medical Reports 10%

4.1 Medical terminology and abbreviations

Location terms
Movement terms
Prefixes, suffixes and root words
Abbreviations used in medical reports
Medical specialties

4.2 Basic human anatomy

Skeletal structure
Nervous system
Respiratory system
Cardiovascular system
Abdominal organs

4.3 Common occupational injuries and disease

Strains and sprains
Dislocations
Fractures
Soft tissue injuries
Brain injuries
Burn classifications
Cumulative trauma
Repetitive motion injuries
Lung diseases

4.4 Medical tests

Laboratory
Radiography (X-ray)
Magnetic resonance imaging (MRI)
Computerized tomography (CT or CAT)
Electromyography (EMG)
Nerve conduction studies
Myelography
Arthroscopy
Electrocardiogram (EKG or ECG)
Electroencephalography (EEG)

Connecticut Property & Casualty Claims Adjuster's Examination for Auto Insurance Only

Series 18-12

**60 questions - 1-hour time limit
Live Date September 1, 2017**

1.0 Insurance Regulation 6%

1.1 Licensing requirements (38a-792; Reg 38a-792-1)

Qualifications (38a-769, 792)
Process (38a-769, 792)
Impersonation (38a-773)
Maintenance and duration
Term of license (38a-792(a))
Renewal (38a-792(a))
Change in name or address (38a-771(a))
Reporting of actions (38a-771(b))
Disciplinary actions
Cease and desist order (38a-817)
Hearings (38a-16, 817, 818)
Suspensions, revocations, refusal to issue or renew, fines (38a-2, 774, 792(c), 817(b), e))

1.2 State and federal regulation

Commissioner's general duties and powers (38a-8, 10)
Unfair and prohibited practices
Misrepresentation (38a-816(1), (8))
Defamation of insurer (38a-816(3))
Complaint handling (38a-816(7))
Unfair claims settlement practices (38a-816(6))
Binders (38a-322)
Cancellations (38a-307)

Renewal/nonrenewal (38a-323)
Statute of limitations (RL 52-577, 577a, 584)
Connecticut Insurance Information and Privacy Protection Act (38a-975-999a)
Connecticut Insurance Guaranty Association Act (38a-836-853)
Legal action against insurer (38a-321, 307)

2.0 Insurance Basics 20%

2.1 Insurers

Admitted
Nonadmitted
Stock
Mutual
Reciprocal

2.2 Contract basics

Elements of a legal contract
Offer and acceptance
Consideration
Competent parties
Legal purpose
Distinct characteristics of an insurance contract
Contract of adhesion
Aleatory contract
Personal contract
Unilateral contract
Conditional contract
Legal interpretations affecting contracts
Ambiguities in a contract of adhesion
Reasonable expectations
Indemnity
Utmost good faith
Representations/misrepresentations
Warranties
Concealment
Fraud
Waiver and estoppel

2.3 Insurance principles and concepts

Insurable interest

Hazards

Physical

Moral

Morale

Negligence

Elements of a negligent act

Defenses against negligence

Damages

Compensatory — special versus general

Punitive

Absolute liability

Strict liability

Vicarious liability

2.4 Common policy provisions

Insureds — named, first named, additional

Policy period

Policy territory

Cancellation and nonrenewal

Deductibles

Other insurance

Nonconcurrency

Primary and excess

Pro rata

Contribution by equal shares

Limits of liability

Per occurrence (accident)

Per person

Aggregate — general versus products — completed operations

Split

Combined single

Assignment

Insurer provisions

Liberalization

Duty to defend

3.0 Adjusting Losses 39%

3.1 Role of the adjuster

Duties and responsibilities

Staff and independent adjuster versus public adjuster

Relationship to the legal profession

3.2 Claim reporting

Claim investigation

Claim file documentation of events

Types of records

Initial or first field

Interim or status

Full formal

3.3 Liability losses

Investigation procedures

Verify coverage

Determine liability

Gathering evidence

Physical evidence

Witness statements

Determining value of intangible damages

3.4 Coverage problems

Dealing with coverage disputes

Reservation of rights letter

Nonwaiver agreement

3.5 Claims adjustment procedures

Settlement procedures

Advance payments

Draft authority

Execution of releases

Subrogation procedures

Alternative dispute resolution

Appraisal

Arbitration

Competitive estimates

Mediation

Negotiation

4.0 Auto Insurance 35%

4.1 Laws

Connecticut Motor Vehicle Financial Responsibility Law

Required limits of liability (RL 14-112(a))

Required proof of insurance (RL 14-112(b))

Connecticut Automobile Insurance Assigned Risk Plan (38a-329)

Uninsured/underinsured motorist (38a-336)

Definitions

Bodily injury

UM/UIM reduction

Required limits (Reg 38a-334-6(d))

Conversion coverage (38a-336a)

Aftermarket parts regulation (38a-355)

Constructive total loss (38a-353)

Arbitration (Reg 38a-10-1-4)

Disclosure of automobile liability insurance policy limits (38a-335a)

4.2 Personal ('05) auto policy

Definitions

Liability coverage

Bodily injury and property damage

Supplementary payments

Exclusions

Medical payments coverage

Uninsured motorists coverage

Coverage for damage to your auto

Collision

Other than collision

Deductibles

Transportation expenses

- Exclusions
- Duties after an accident or loss
- General provisions
- Selected endorsements
 - Amendment of policy provisions — Connecticut (PP 01 54)
 - Towing and labor costs (PP 03 03)
 - Extended non-owned coverage — vehicles furnished or available for regular use (PP 03 06)
 - Miscellaneous type vehicle (PP 03 23)
 - Joint ownership coverage — Connecticut (PP 13 45)

4.3 Commercial auto ('06)

- Commercial auto coverage forms
 - Business auto
 - Garage
 - Business auto physical damage
- Coverage form sections
 - Covered autos
 - Liability coverage
 - Garagekeepers coverage
 - Physical damage coverage
 - Exclusions
 - Conditions
 - Definitions

**Connecticut Motor Vehicle
Physical Damage Appraiser's
Examination**

Series 18-16

60 questions - 1-hour time limit

Live Date September 1, 2017

1.0 Insurance Regulation 5%

- 1.1 Authority of the Insurance Commissioner (38a-8)**
- 1.2 Licensing requirements**

- Qualifications
- Process (38a-769, 790)
- Display (Reg 38a-790-2, 4, 6, 7)
- 1.3 Maintenance and duration**
- Renewal (38a-790(a))
- Examination of books and records (38a-769(f))
- Change in name or address (38a-771)

1.4 Disciplinary actions

- Suspensions, revocations, refusal to issue or renew, fines (38a-774, 790(b), 817(b, e))

1.5 Unfair claim settlement practices (38a-816(6))

2.0 Insurance Basics 15%

2.1 Insurance principles and concepts

- Insurable interest
- Hazards
- Causes of loss (perils)
- Direct loss
- Consequential or indirect loss
- Valuation
 - Actual cash value
 - Replacement cost
 - Market value
 - Stated amount

2.2 Common policy provisions

- Insureds — named, first named, additional
- Cancellation and nonrenewal
- Deductibles
- Policy limits
- Insurer provisions
 - Subrogation
 - Salvage
 - Claim settlement options

2.3 Connecticut laws, regulations and required provisions

- Connecticut Insurance Information and Privacy Protection Act (38a-975-999a)
- Legal action against insurer (38a-290)
- Concealment or fraud
- Arbitration (Reg 38a-10-1-4)

3.0 Auto Insurance 10%

3.1 Laws

- Illegal declination, cancellation or nonrenewal (38a-358, 815, 816(9), 817(b))
- Aftermarket parts regulation (38a-355)
- Constructive total loss (38a-353)

3.2 Personal ('05) auto policy

- Definitions
- Coverage for damage to your auto
 - Collision
 - Other than collision
 - Deductibles
 - Transportation expenses
 - Exclusions
- General provisions
- Selected endorsements
 - Towing and labor costs (PP 03 03)
 - Miscellaneous type vehicle (PP 03 23)

4.0 Appraising Auto Physical Damage Claims 70%

4.1 Role of the appraiser

- Duties and responsibilities (Reg 38a-790-3-8)
- Relationship to adjusters

4.2 Duties of insured after a loss

- Notice to insurer
- Minimizing the loss
- Inspection and appraisal of vehicle
- Special requirements

4.3 Determining value and loss

Adjustment procedures
 Salvage
 Appraisal
 Depreciation
 Repair or replacement
 Repair options and procedures
 "Like kind and quality"
 Aftermarket parts
 Partial loss versus total loss
 Constructive total loss

4.4 Vehicle inspection

Proper vehicle identification and options ID
 Checklist information
 Evaluate with regard to circumstances of accident
 Estimate of repairs form

4.5 Vehicle parts and construction

Body
 Front end
 Rear body
 Quarter panels
 Doors
 Roof
 Bumpers/urethane repairs
 Lamps
 Cowl
 Firewall
 Floor pan
 Rocker panels
 Pillars
 Substructure
 Frame
 Unibody
 Mechanical
 Engine
 Cooling system
 Electrical system/computers
 Exhaust system

Fuel system
 Heating and air conditioning systems
 Brakes/ABS
 Steering
 Suspension
 Transmission
 Air bags/SRS (seat belts)
 Glass
 Tires
 Interior
 Paint

4.6 Handling auto theft losses

4.7 Auto arson and fraud

Connecticut Insurance Producer's Examination for Personal Lines Insurance
Series 18-18

100 questions - 2-hour time limit
Live Date September 1, 2017

1.0 Insurance Regulation 9%

1.1 Licensing

Process (38a-702d, 702e, 769)
 Types of licensees (38a-702f(a), 769)
 Resident insurance producers (38a-782)
 Certified insurance consultants (38a-731-733, 786)
 Nonresident insurance producers (38a-702g, 702n)
 Temporary (38a-702j)
 Maintenance and duration
 Renewal (38a-702f(b)(c), 784, 786(b))
 Change in name or address (38a-702f(f), 771(a))
 Reporting of actions (38a-702o, 771(b))
 Assumed names (38a-702i)

Continuing education requirements, exemptions and penalties (Reg 38a-782a-2, 10, 13-15)
 Disciplinary actions
 Cease and desist order (38a-817)
 Hearings (38a-16, 817, 818)
 Suspensions, revocations, refusal to issue or renew, fines (38a-2, 702k, 735, 774, 777, 817(b, e), 830)

1.2 State regulation

Commissioner's general duties and powers (38a-8, 10)
 Company regulation
 Certificate of authority (38a-41)
 Capital and surplus requirement (38a-72)
 Unfair claim settlement practices (38a-816(6))
 Insurance Producer regulation
 Controlled business (38a-782)
 Commissions (38a-702l, 734)
 Acting as an agent (38a-702m)
 Representing an unauthorized insurer (38a-275, 703, 714)
 Failure to remit premiums (38a-712)
 Unfair and prohibited practices
 Misrepresentation (38a-816(1), (8))
 False advertising (38a-816(1), (2))
 Defamation of insurer (38a-816(3))
 Boycott, coercion and intimidation (38a-816(4))

False financial statements (38a-816(5))
 Failure to maintain complaint record (38a-816(7))
 Unfair discrimination (38a-816(12), (13))
 Rebating (38a-816(9), 825)
 Twisting (38a-826)
 Examination of books and records (38a-769(f))
 Connecticut Insurance Information and Privacy Protection Act (38a-975-999a)

1.3 Federal regulation

Fair Credit Reporting Act (15 USC 1681-1681d)
 Fraud and false statements (18 USC 1033, 1034)

2.0 General Insurance 9%

2.1 Concepts

Risk management key terms
 Risk
 Exposure
 Hazard
 Peril
 Loss
 Methods of handling risk
 Avoidance
 Retention
 Sharing
 Reduction
 Transfer
 Elements of insurable risks
 Adverse selection
 Law of large numbers
 Reinsurance

2.2 Insurers

Types of insurers
 Stock companies
 Mutual companies
 Fraternal benefit societies
 Lloyd's associations

Risk retention groups
 Private versus government insurers
 Admitted versus nonadmitted insurers
 Domestic, foreign and alien insurers
 Financial status (independent rating services)
 Marketing (distribution) systems

2.3 Insurance Producers and general rules of agency

Insurer as principal
 Insurance Producer/insurer relationship
 Authority and powers of insurance producers
 Express
 Implied
 Apparent

2.4 Contracts

Elements of a legal contract
 Offer and acceptance
 Consideration
 Competent parties
 Legal purpose
 Distinct characteristics of an insurance contract
 Contract of adhesion
 Aleatory contract
 Personal contract
 Unilateral contract
 Conditional contract
 Legal interpretations affecting contracts
 Ambiguities in a contract of adhesion
 Reasonable expectations
 Indemnity
 Utmost good faith
 Representations/misrepresentations
 Warranties
 Concealment

Fraud
 Waiver and estoppel

3.0 Property and Casualty Insurance Basics 17%

3.1 Principles and concepts

Insurable interest
 Underwriting
 Function
 Loss ratio
 Rates
 Types
 Loss costs
 Components
 Hazards
 Physical
 Moral
 Morale
 Negligence
 Elements of a negligent act
 Defenses against negligence
 Damages
 Compensatory — special versus general
 Punitive
 Absolute liability
 Strict liability
 Vicarious liability
 Causes of loss (perils)
 Named perils versus special (open) perils
 Direct loss
 Consequential or indirect loss
 Blanket versus specific insurance
 Basic types of construction
 Loss valuation
 Actual cash value
 Replacement cost
 Functional replacement cost
 Market value
 Agreed value

Stated amount
 Valued policy

3.2 Policy structure

Declarations
 Definitions
 Insuring agreement or clause
 Additional/supplementary coverage
 Conditions
 Exclusions
 Endorsements

3.3 Common policy provisions

Insureds — named, first named, additional
 Policy period
 Policy territory
 Cancellation and nonrenewal
 Deductibles
 Other insurance
 Nonconcurrency
 Primary and excess
 Pro rata
 Limits of liability
 Per occurrence (accident)
 Per person
 Split
 Combined single
 Restoration/nonreduction of limits
 Coinsurance
 Vacancy or unoccupancy
 Named insured provisions
 Duties after loss
 Assignment
 Abandonment
 Insurer provisions
 Liberalization
 Subrogation
 Salvage
 Claim settlement options
 Duty to defend

Third-party provisions
 Standard mortgage clause
 Loss payable clause
 No benefit to the Bailee

3.4 Connecticut laws, regulations and required provisions

Connecticut Insurance Guaranty Association Act (38a-836-853)
 Cancellation and nonrenewal (38a-307, 308(e), 323)
 Binders (38a-309, 322)
 Legal action against insurer (38a-290, 307)
 Concealment or fraud (38a-307)
 Appraisal (38a-307)
 Availability of insurance on real property regardless of location (Reg 38a-824-1-3)
 Connecticut Standard Fire Policy (38a-307)
 Connecticut FAIR Plan (Reg 38a-328-1-20)
 Federal Terrorism Insurance Program (15 USC 6701; Public Law 107-297, 109-144, 110-160)

4.0 Dwelling ('02) Policy 7%

4.1 Characteristics and purpose

4.2 Coverage forms — Perils insured against

Basic
 Broad
 Special

4.3 Property coverages

Coverage A — Dwelling
 Coverage B — Other structures
 Coverage C — Personal property
 Coverage D — Fair rental value
 Coverage E — Additional living expense
 Other coverages

4.4 General exclusions

4.5 Conditions

4.6 Selected endorsements

Special provisions — Connecticut (DP 01 06)
 Automatic increase in insurance (DP 04 11)
 Dwelling under construction (DP 11 43)

4.7 Personal liability supplement

5.0 Homeowners ('11) Policy 25%

5.1 Coverage forms

HO-2 through HO-6

5.2 Definitions

5.3 Section I — Property coverages

Coverage A — Dwelling
 Coverage B — Other structures
 Coverage C — Personal property
 Coverage D — Loss of use
 Additional coverages

5.4 Section II — Liability coverages

Coverage E — Personal liability
 Coverage F — Medical payments to others
 Additional coverages

5.5 Perils insured against

5.6 Exclusions

5.7 Conditions

5.8 Selected endorsements

Special provisions — Connecticut (HO 01 06)
 Permitted incidental occupancies — residence premises (HO 04 42)
 Earthquake (HO 04 54)
 Scheduled personal property (HO 04 61)
 Limited fungi, wet or dry rot, or bacteria coverage — Connecticut (HO 04 74, HO 04 75, HO 04 76)
 Personal property replacement cost (HO 04 90)

Home day care (HO 04 97)
 Home business — Connecticut (HO 07 05)
 Business pursuits (HO 24 71)
 Watercraft (HO 24 75)
 Personal injury — Connecticut (HO 24 79)

6.0 Auto Insurance 26%

6.1 Laws

Connecticut Motor Vehicle Financial Responsibility Law
 Required limits of liability (RL 14-112(a))
 Required proof of insurance (RL 14-112(b))
 Connecticut Automobile Insurance Assigned Risk Plan (38a-329)
 Uninsured/underinsured motorist (38a-336)
 Definitions
 Bodily injury
 UM/UIM reduction
 Required limits (Reg 38a-334-6(d))
 Conversion coverage (38a-336a)
 Cancellation/nonrenewal
 Reasons (38a-342)
 Notice (38a-343, 344)
 Notice of eligibility in assigned risk plan (38a-345)
 Illegal declination, cancellation or nonrenewal (38a-358, 815, 816(9), 817(b))
 Aftermarket parts regulation (38a-355)
 Constructive total loss (38a-353)
 Arbitration (Reg 38a-10-1-4)
 Disclosure of automobile liability insurance policy limits (38a-335a)

6.2 Personal ('05) auto policy

Definitions
 Liability coverage
 Bodily injury and property damage
 Supplementary payments
 Exclusions
 Medical payments coverage
 Uninsured motorists coverage
 Coverage for damage to your auto
 Collision
 Other than collision
 Deductibles
 Transportation expenses
 Exclusions
 Duties after an accident or loss
 General provisions
 Selected endorsements
 Amendment of policy provisions — Connecticut (PP 01 54)
 Towing and labor costs (PP 03 03)
 Extended non-owned coverage — vehicles furnished or available for regular use (PP 03 06)
 Miscellaneous type vehicle (PP 03 23)
 Joint ownership coverage — Connecticut (PP 13 45)

7.0 Other Coverages and Options 7%

7.1 Personal umbrella policy

7.2 National Flood Insurance Program

"Write your own" versus government
 Eligibility
 Coverage
 Limits
 Deductibles

7.3 Other policies

Boatowners

Connecticut Insurance Producer's Examination for Property Insurance Series 18-19

**100 questions - 2-hour time limit
 Live Date September 1, 2017**

1.0 Insurance Regulation 8%

1.1 Licensing

Process (38a-702d, 702e, 769)
 Types of licensees (38a-702f(a), 769)
 Resident insurance producers (38a-782)
 Certified insurance consultants (38a-731-733, 786)
 Nonresident insurance producers (38a-702g, 702n)
 Temporary (38a-702j)
 Maintenance and duration
 Renewal (38a-702f(b)(c), 784, 786(b))
 Change in name or address (38a-702f(f), 771(a))
 Reporting of actions (38a-702o, 771(b))
 Assumed names (38a-702i)
 Continuing education requirements, exemptions and penalties (Reg 38a-782a-2, 10, 13-15)

Disciplinary actions

Cease and desist order (38a-817)
 Hearings (38a-16, 817, 818)
 Suspensions, revocations, refusal to issue or renew, fines (38a-2, 702k, 735, 774, 777, 817(b, e), 830)

1.2 State regulation

Commissioner's general duties and powers (38a-8, 10)

Company regulation

- Certificate of authority (38a-41)
- Capital and surplus requirement (38a-72)
- Unfair claim settlement practices (38a-816(6))

Insurance Producer regulation

- Controlled business (38a-782)
- Commissions (38a-702l, 734)
- Acting as an agent (38a-702m)
- Representing an unauthorized insurer (38a-275, 703, 714)
- Failure to remit premiums (38a-712)

Unfair and prohibited practices

- Misrepresentation (38a-816(1), (8))
- False advertising (38a-816(1), (2))
- Defamation of insurer (38a-816(3))
- Boycott, coercion and intimidation (38a-816(4))
- False financial statements (38a-816(5))
- Failure to maintain complaint record (38a-816(7))
- Unfair discrimination (38a-816(12), (13))
- Rebating (38a-816(9), 825)
- Twisting (38a-826)

Examination of books and records (38a-769(f))

Connecticut Insurance Information and Privacy Protection Act (38a-975-999a)

1.3 Federal regulation

Fair Credit Reporting Act (15 USC 1681-1681d)

Fraud and false statements (18 USC 1033, 1034)

2.0 General Insurance 7%

2.1 Concepts

Risk management key terms

- Risk
- Exposure
- Hazard
- Peril
- Loss

Methods of handling risk

- Avoidance
- Retention
- Sharing
- Reduction
- Transfer

Elements of insurable risks

- Adverse selection
- Law of large numbers
- Reinsurance

2.2 Insurers

Types of insurers

- Stock companies
- Mutual companies
- Fraternal benefit societies
- Lloyd's associations
- Risk retention groups

Private versus government insurers

- Admitted versus nonadmitted insurers
- Domestic, foreign and alien insurers
- Financial status (independent rating services)
- Marketing (distribution) systems

2.3 Insurance Producers and general rules of agency

- Insurer as principal
- Insurance Producer/insurer relationship

Authority and powers of insurance producers

- Express
- Implied
- Apparent

2.4 Contracts

Elements of a legal contract

- Offer and acceptance
- Consideration
- Competent parties
- Legal purpose

Distinct characteristics of an insurance contract

- Contract of adhesion
- Aleatory contract
- Personal contract
- Unilateral contract
- Conditional contract

Legal interpretations affecting contracts

- Ambiguities in a contract of adhesion
- Reasonable expectations
- Indemnity
- Utmost good faith
- Representations/misrepresentations
- Warranties
- Concealment
- Fraud
- Waiver and estoppel

3.0 Property Insurance Basics 20%

3.1 Principles and concepts

Insurable interest

Underwriting

- Function
- Loss ratio

Rates

- Types
- Loss costs
- Components

Hazards

- Physical

Moral
 Morale
 Causes of loss (perils)
 Named perils versus special (open) perils
 Direct loss
 Consequential or indirect loss
 Blanket versus specific insurance
 Basic types of construction
 Loss valuation
 Actual cash value
 Replacement cost
 Functional replacement cost
 Market value
 Agreed value
 Stated amount
 Valued policy

3.2 Policy structure
 Declarations
 Definitions
 Insuring agreement or clause
 Additional/supplementary coverage
 Conditions
 Exclusions
 Endorsements

3.3 Common policy provisions
 Insureds — named, first named, additional
 Policy period
 Policy territory
 Cancellation and nonrenewal
 Deductibles
 Other insurance
 Nonconcurrency
 Primary and excess
 Pro rata
 Policy limits
 Restoration/nonreduction of limits
 Coinsurance

Vacancy or unoccupancy
 Named insured provisions
 Duties after loss
 Assignment
 Abandonment
 Insurer provisions
 Liberalization
 Subrogation
 Salvage
 Claim settlement options
 Third-party provisions
 Standard mortgage clause
 Loss payable clause
 No benefit to the Bailee

3.4 Connecticut laws, regulations and required provisions

Connecticut Insurance Guaranty Association Act (38a-836-853)
 Cancellation and nonrenewal (38a-307, 308(e), 323, 324)
 Binders (38a-309, 322)
 Legal action against insurer (38a-290, 307)
 Concealment or fraud (38a-307)
 Appraisal (38a-307)
 Availability of insurance on real property regardless of location (Reg 38a-824-1-3)
 Connecticut Standard Fire Policy (38a-307)
 Connecticut FAIR Plan (Reg 38a-328-1-20)
 Federal Terrorism Insurance Program (15 USC 6701; Public Law 107-297, 109-144, 110-160)

4.0 Dwelling ('02) Policy 7%

4.1 Characteristics and purpose
4.2 Coverage forms — Perils insured against
 Basic
 Broad

Special

4.3 Property coverages
 Coverage A — Dwelling
 Coverage B — Other structures
 Coverage C — Personal property
 Coverage D — Fair rental value
 Coverage E — Additional living expense
 Other coverages

4.4 General exclusions

4.5 Conditions

4.6 Selected endorsements

Special provisions — Connecticut (DP 01 06)
 Automatic increase in insurance (DP 04 11)
 Dwelling under construction (DP 11 43)

4.7 Personal liability supplement

5.0 Homeowners ('11) Policy 21%

5.1 Coverage forms

HO-2 through HO-6

5.2 Definitions

5.3 Section I — Property coverages

Coverage A — Dwelling
 Coverage B — Other structures
 Coverage C — Personal property
 Coverage D — Loss of use
 Additional coverages

5.4 Perils insured against

5.5 Exclusions

5.6 Conditions

5.7 Selected endorsements

Special provisions — Connecticut (HO 01 06)
 Permitted incidental occupancies — residence premises (HO 04 42)
 Earthquake (HO 04 54)
 Scheduled personal property (HO 04 61)

Limited fungi, wet or dry rot, or bacteria coverage — Connecticut (HO 04 74, HO 04 75, HO 04 76)

Personal property replacement cost (HO 04 90)

Home day care (HO 04 97)

Home business — Connecticut (HO 07 05)

6.0 Commercial Package Policy (CPP) 15%

6.1 Components of a commercial policy

Common policy declarations

Common policy conditions

Interline endorsements

One or more coverage parts

6.2 Commercial property ('12)

Commercial property conditions form

Coverage forms

- Building and personal property
- Condominium association
- Condominium commercial unit-owners
- Builders risk
- Business income
- Legal liability
- Extra expense

Causes of loss forms

- Basic
- Broad
- Special

Selected endorsements

- Ordinance or law coverage (CP 04 05)
- Spoilage coverage (CP 04 40)
- Peak season limit of insurance (CP 12 30)
- Value reporting form (CP 13 10)

6.3 Commercial inland marine

Nationwide marine definition

Commercial inland marine conditions form

Inland marine coverage forms

- Accounts receivable
- Bailee's customer
- Commercial articles
- Contractors equipment floater
- Electronic data processing
- Equipment dealers
- Installation floater
- Jewelers block
- Signs
- Valuable papers and records

Transportation coverages

- Common carrier cargo liability
- Motor truck cargo forms
- Transit coverage forms

6.4 Equipment breakdown ('13)

Equipment breakdown protection coverage form (EB 00 20)

Selected endorsement

- Actual cash value (EB 99 59)

6.5 Farm coverage

Farm property coverage form ('03)

- Coverage A — Dwellings
- Coverage B — Other private structures
- Coverage C — Household personal property
- Coverage D — Loss of use
- Coverage E — Scheduled farm personal property

Coverage F — Unscheduled farm personal property

Coverage G — Other farm structures

Livestock coverage form

Mobile agricultural machinery and equipment coverage form

Causes of loss (basic, broad and special)

Exclusions

Additional coverages

Limits of insurance

Conditions

Definitions

7.0 Businessowners ('13) Policy 13%

7.1 Characteristics and purpose

7.2 Businessowners Section I — Property

Coverage

Exclusions

Limits of insurance

Deductibles

Loss conditions

General conditions

Optional coverages

Definitions

7.3 Businessowners Section III — Common Policy Conditions

7.4 Selected endorsements

Protective safeguards (BP 04 30)

Utility services — direct damage (BP 04 56)

Utility services — time element (BP 04 57)

8.0 Other Coverages and Options 9%

8.1 National Flood Insurance Program

"Write your own" versus government

Eligibility

Coverage

Limits

Deductibles

8.2 Other policies

Boatowners

Difference in conditions

**Connecticut Insurance Producer's
Examination for Casualty
Insurance**

Series 18-20

**100 questions - 2-hour time limit
Live Date September 1, 2017**

1.0 Insurance Regulation 8%

1.1 Licensing

Process (38a-702d, 702e, 769)

Types of licensees (38a-702f(a), 769)

Resident insurance producers (38a-782)

Certified insurance consultants (38a-731-733, 786)

Nonresident insurance producers (38a-702g, 702n)

Temporary (38a-702j)

Maintenance and duration

Renewal (38a-702f(b)(c), 784, 786(b))

Change in name or address (38a-702f(f), 771(a))

Reporting of actions (38a-702o, 771(b))

Assumed names (38a-702i)

Continuing education requirements, exemptions and penalties (Reg 38a-782a-2, 10, 13-15)

Disciplinary actions

Cease and desist order (38a-817)

Hearings (38a-16, 817, 818)

Suspensions, revocations, refusal to issue or renew, fines (38a-2, 702k, 735, 774, 777, 817(b, e), 830)

1.2 State regulation

Commissioner's general duties and powers (38a-8, 10)

Company regulation

Certificate of authority (38a-41)

Capital and surplus requirement (38a-72)

Unfair claim settlement practices (38a-816(6))

Insurance Producer regulation

Controlled business (38a-782(b))

Commissions (38a-702l, 734)

Acting as an agent (38a-702m)

Representing an unauthorized insurer (38a-275, 703, 714)

Failure to remit premiums (38a-712)

Unfair and prohibited practices

Misrepresentation (38a-816(1), (8))

False advertising (38a-816(1), (2))

Defamation of insurer (38a-816(3))

Boycott, coercion and intimidation (38a-816(4))

False financial statements (38a-816(5))

Failure to maintain complaint record (38a-816(7))

Unfair discrimination (38a-816(12), (13))

Rebating (38a-816(9), 825)

Twisting (38a-826)

Examination of books and records (38a-769(f))

Connecticut Insurance Information and Privacy Protection Act (38a-975-999a)

1.3 Federal regulation

Fair Credit Reporting Act (15 USC 1681-1681d)

Fraud and false statements (18 USC 1033, 1034)

2.0 General Insurance 7%

2.1 Concepts

Risk management key terms

Risk

Exposure

Hazard

Peril

Loss

Methods of handling risk

Avoidance

Retention

Sharing

Reduction

Transfer

Elements of insurable risks

Adverse selection

Law of large numbers

Reinsurance

2.2 Insurers

Types of insurers

Stock companies

Mutual companies

Fraternal benefit societies

Lloyd's associations

Risk retention groups

Private versus government insurers

Admitted versus nonadmitted insurers

Domestic, foreign and alien insurers

Financial status (independent rating services)

Marketing (distribution) systems

2.3 Insurance Producers and general rules of agency

Insurer as principal

Insurance Producer/insurer relationship
 Authority and powers of Insurance producers
 Express
 Implied
 Apparent

2.4 Contracts

Elements of a legal contract
 Offer and acceptance
 Consideration
 Competent parties
 Legal purpose
 Distinct characteristics of an insurance contract
 Contract of adhesion
 Aleatory contract
 Personal contract
 Unilateral contract
 Conditional contract
 Legal interpretations affecting contracts
 Ambiguities in a contract of adhesion
 Reasonable expectations
 Indemnity
 Utmost good faith
 Representations/misrepresentations
 Warranties
 Concealment
 Fraud
 Waiver and estoppel

3.0 Casualty Insurance Basics
 17%

3.1 Principles and concepts

Insurable interest
 Underwriting
 Function
 Loss ratio
 Rates
 Types
 Loss costs
 Components

Hazards
 Physical
 Moral
 Morale
 Negligence
 Elements of a negligent act
 Defenses against negligence
 Damages
 Compensatory — special versus general
 Punitive
 Absolute liability
 Strict liability
 Vicarious liability

3.2 Policy structure

Declarations
 Definitions
 Insuring agreement or clause
 Additional/supplementary coverage
 Conditions
 Exclusions
 Endorsements

3.3 Common policy provisions

Insureds — named, first named, additional
 Policy period
 Policy territory
 Cancellation and nonrenewal
 Deductibles
 Other insurance
 Nonconcurrency
 Primary and excess
 Pro rata
 Contribution by equal shares
 Limits of liability
 Per occurrence (accident)
 Per person
 Aggregate — general versus products —

completed operations
 Split
 Combined single
 Named insured provisions
 Duties after loss
 Assignment
 Insurer provisions
 Liberalization
 Subrogation
 Duty to defend

3.4 Connecticut laws, regulations and required provisions

Connecticut Insurance Guaranty Association Act (38a-836-853)
 Cancellation and nonrenewal (38a-307, 308(e), 323, 324)
 Binders (38a-309, 322)
 Legal action against insurer (38a-290, 307)
 Concealment or fraud (38a-307)
 Connecticut Standard Fire Policy (38a-307)
 Connecticut FAIR Plan (Reg 38a-328-1-20)
 Federal Terrorism Insurance Program (15 USC 6701; Public Law 107-297, 109-144, 110-160)

4.0 Homeowners ('11) Policy
 18%

4.1 Coverage forms

HO-2 through HO-6

4.2 Definitions

4.3 Section II — Liability coverages

Coverage E — Personal liability
 Coverage F — Medical payments to others
 Additional coverages

4.4 Exclusions

4.5 Conditions

4.6 Selected endorsements

Special provisions — Connecticut (HO 01 06)

Permitted incidental occupancies — residence premises (HO 04 42)

Limited fungi, wet or dry rot, or bacteria coverage — Connecticut (HO 04 74, HO 04 75, HO 04 76)

Home day care (HO 04 97)

Home business — Connecticut (HO 07 05)

Business pursuits (HO 24 71)

Watercraft (HO 24 75)

Personal injury — Connecticut (HO 24 79)

5.0 Auto Insurance 18%

5.1 Laws

Connecticut Motor Vehicle Financial Responsibility Law

 Required limits of liability (RL 14-112(a))

 Required proof of insurance (RL 14-112(b))

Connecticut Automobile Insurance Assigned Risk Plan (38a-329)

Uninsured/underinsured motorist (38a-336)

 Definitions

 Bodily injury

 UM/UIM reduction

 Required limits (Reg 38a-334-6(d))

 Conversion coverage (38a-336a)

Cancellation/nonrenewal

 Reasons (38a-342)

 Notice (38a-343, 344)

 Notice of eligibility in assigned risk plan (38a-345)

Illegal declination, cancellation or nonrenewal (38a-358, 815, 816(9), 817(b))

Aftermarket parts regulation (38a-355)

Constructive total loss (38a-353)

Arbitration (Reg 38a-10-1-4)

Disclosure of automobile liability policy limits (38a-335a)

5.2 Personal ('05) auto policy

Definitions

Liability coverage

 Bodily injury and property damage

 Supplementary payments

 Exclusions

Medical payments coverage

Uninsured motorists coverage

Coverage for damage to your auto

 Collision

 Other than collision

 Deductibles

 Transportation expenses

 Exclusions

Duties after an accident or loss

General provisions

Selected endorsements

 Amendment of policy provisions — Connecticut (PP 01 54)

 Towing and labor costs (PP 03 03)

 Extended non-owned coverage — vehicles furnished or available for regular use (PP 03 06)

 Miscellaneous type vehicle (PP 03 23)

 Joint ownership coverage — Connecticut (PP 13 45)

5.3 Commercial auto ('06)

Commercial auto coverage forms

 Business auto

 Garage

Business auto physical damage

Truckers

Motor carrier

Coverage form sections

 Covered autos

 Liability coverage

 Garagekeepers coverage

 Physical damage coverage

 Exclusions

 Conditions

 Definitions

Selected endorsements

 Connecticut changes (CA 01 07)

 Lessor — additional insured and loss payee (CA 20 01)

 Mobile equipment (CA 20 15)

 Auto medical payments coverage (CA 99 03)

 Drive other car coverage (CA 99 10)

 Individual named insured (CA 99 17)

Commercial carrier regulations

 The Motor Carrier Act of 1980

 Endorsement for motor carrier policies of insurance for public liability (MCS-90)

6.0 Commercial Package Policy (CPP) 10%

6.1 Components of a commercial policy

Common policy declarations

Common policy conditions

Interline endorsements

One or more coverage parts

6.2 Commercial general liability ('13)

- Commercial general liability coverage forms
 - Bodily injury and property damage liability
 - Personal and advertising injury liability
 - Medical payments
 - Exclusions
 - Supplementary payments
 - Who is an insured
 - Limits of insurance
 - Conditions
 - Definitions
- Occurrence versus claims-made
- Claims-made features (Connecticut minimum standards) (Reg 38a-327-1-6)
 - Trigger
 - Retroactive date
 - Extended reporting periods
 - Claim information
- Premises and operations
- Products and completed operations
- Insured contract
- 6.3 Commercial crime ('06)**
 - General definitions
 - Burglary
 - Theft
 - Robbery
 - Crime coverage forms
 - Commercial crime coverage forms (discovery/loss sustained)
 - Government crime coverage forms (discovery/loss sustained)
 - Coverages
 - Employee theft
 - Forgery or alteration
 - Inside the premises — theft of money and securities

- Inside the premises — robbery or safe burglary of other property
- Outside the premises
 - Computer fraud
 - Funds transfer fraud
 - Money orders and counterfeit money
- Other crime coverage
 - Extortion — commercial entities (CR 04 03)
- 6.4 Farm coverage**
 - Farm liability coverage form ('06)
 - Coverage H — Bodily injury and property damage liability
 - Coverage I — Personal and advertising injury liability
 - Coverage J — Medical payments
 - Exclusions
 - Additional coverages
 - Limits of insurance
 - Conditions
 - Definitions
- 7.0 Businessowners ('13) Policy 9%**
 - 7.1 Characteristics and purpose**
 - 7.2 Businessowners Section II — Liability**
 - Coverages
 - Exclusions
 - Who is an insured
 - Limits of insurance
 - General conditions
 - Definitions
 - 7.3 Businessowners Section III — Common Policy Conditions**
 - 7.4 Selected endorsements**
 - Hired auto and non-owned auto liability (BP 04 04)
- 8.0 Workers Compensation Insurance 8%**
 - 8.1 Workers compensation laws**

- Types of laws
 - Monopolistic versus competitive
 - Compulsory versus elective
- Connecticut Workers Compensation Law (Title 31 Chapter 568)
 - Exclusive remedy (RL 31-284(a), 293a)
 - Employment covered (required, voluntary) (RL 31-275(9), (10))
 - Covered injuries (RL 31-275(1), (16), 284(a), 294c, 295)
 - Occupational disease (RL 31-275(15))
 - Benefits provided (RL 31-275(12), 283a, 295, 306, 306b, 307, 308, 308a)
 - Second injury fund (RL 31-349, 352-355b)
- Federal workers compensation laws
 - Federal Employers Liability Act (FELA) (45 USC 51-60)
 - U.S. Longshore and Harbor Workers Compensation Act (33 USC 904)
 - The Jones Act (46 USC 688)
- 8.2 Workers compensation and employers liability insurance policy**
 - General section
 - Part One — Workers compensation insurance
 - Part Two — Employers liability insurance
 - Part Three — Other states insurance
 - Part Four — Your duties if injury occurs
 - Part Five — Premium
 - Part Six — Conditions
 - Selected endorsement
 - Voluntary compensation
- 8.3 Premium computation**

Job classification — payroll and rates

Experience modification factor

Premium discounts

Participation (dividend) plans

8.4 Other sources of coverage

Connecticut Workers Compensation Insurance Plan

Self-insured employers (RL 31-285, 286)

Employers' mutual insurance associations (RL 31-328-339)

9.0 Other Coverages and Options 5%

9.1 Umbrella/excess liability policies

Personal (DL 98 01)

Commercial (CU 00 01)

9.2 Specialty liability insurance

Professional liability

Errors and omissions

Directors and officers liability

Fiduciary liability

Liquor liability

Employment practices liability

9.3 Surplus lines

Definitions and markets

Licensing requirements

Exportable list

Affidavits

9.4 Surety bonds

Principal, obligee, surety

Contract bonds

License and permit bonds

Judicial bonds

9.5 Other policies

Boatowners

Exam Registration Form

Connecticut Insurance Examinations



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Series	Exam Title	Exam Fee	Total
18-01	Producer's Life Insurance	\$54	\$
18-02	Producer's Accident, Health and Sickness Insurance	\$54	\$
18-03	Producer's Life/Accident, Health and Sickness Insurance	\$79	\$
18-04	Producer's Property/Casualty Insurance (includes Personal Lines)	\$79	\$
18-05	Consultant's Life/Accident, Health and Sickness Insurance	\$36	\$
18-06	Consultant's Property/Casualty Insurance	\$36	\$
18-07	Surplus Lines Broker	\$30	\$
18-08	Public Adjuster	\$25	\$
18-09	Property & Casualty Claims Adjuster's All Lines Insurance	\$30	\$
18-10	Property & Casualty Claims Adjuster's All Lines Except Worker's Compensation Insurance	\$59	\$
18-11	Property & Casualty Claims Adjuster's Exam for Worker's Compensation	\$30	\$
18-12	Property & Casualty Claims Adjuster's Auto Only	\$59	\$
18-13	Surety Bail Bond Agent	\$25	\$
18-16	Motor Vehicle Physical Damage Appraiser	\$90	\$
18-18	Producer's Personal Lines Insurance	\$25	\$
18-19	Producer's Property Insurance	\$25	\$
18-20	Producer's Casualty Insurance	\$25	\$
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