

# Your Exam Content Outline

The following outline describes the content of one of the Connecticut insurance examinations. The outlines are the basis of the examinations. The examination will contain questions on the subjects contained in the outline. The percentages indicate the relative weights assigned to each part of the examination. For example, 10 percent means that 6 questions will be drawn from the section on a 60-question exam, 10 will be drawn on a 100-question exam and 15 will be drawn on a 150-question exam.

## Connecticut Motor Vehicle Physical Damage Appraiser's Examination Series 18-16

**60 questions – One-hour time limit**

### 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)
- 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**