

Your Exam Content Outline

The following outline describes the content of one of the New Hampshire 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.

New Hampshire Adjuster's Examination for Workers Compensation Insurance Series 12-76

50 questions – One-hour time limit

1.0 Insurance Regulation 9%

1.1 Licensing requirements

- Qualifications (402-B:3)
- Process (402-B:3, 4)
- Licensing exemptions (402-B:2)
- License display (402-B:9)

1.2 Maintenance and duration

- Renewal (402-B:10-a)
- Records (400-A:37(II))
- Continuing education requirements (402-B:5-a; Reg 1302.04)

1.3 Disciplinary actions

- Suspension or revocation (402-B:12)
- Penalties and fines (402-B:12, 13; 417:13)

1.4 Claim settlement laws and regulations (417:4(XV); RL 281-A:42)

2.0 Workers Compensation Insurance 75%

2.1 Workers compensation law

- New Hampshire Workers' Compensation Law (RL Ch 281-A)
 - Exclusive remedy (RL 281-A:8)
 - Employment covered (required, voluntary) (RL 281-A:2(VI), 2(VIII), 3, 5, 6, 18, 18-a)
 - Covered injuries (RL 281-A:2(XI), 12, 14)
 - Occupational disease (RL 281-A:2(XIII), 16)
 - Statute of limitations (RL 281-A:19, 21-a)
 - Waiting period (RL 281-A:22)
 - Benefits provided (RL 281-A:23-23-b, 25-37)
 - Reinstatement of employee sustaining compensable injury (RL 281-A:25-a)
 - Subsequent injury fund (RL 281-A:55)
 - Subrogation (RL 281-A:13)

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 Investigation and Evaluation 16%

3.1 Role of the adjuster

- Duties and responsibilities
- Relationship to the legal profession

3.2 Compensability

- Employee/non-employee
- During course of employment
- Arising out of employment

3.3 Documentation

- First report of injury
- Claimant statement
- Insured's records
- Witness statements
- Current activity reports

3.4 Medical determination

- Medical authorization
- Diagnosis
- Prognosis
- Independent Medical Examinations (IME)