

# YOUR EXAM CONTENT OUTLINE

for examinations on or after March 1, 2006.

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)  
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 (402-B:5-a; Reg 1302.05)

##### **1.3 Disciplinary actions**

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

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

#### **2.0 Liability Insurance Basics 10%**

##### **2.1 Elements of negligence**

Legal duty  
Standard of care  
Proximate cause  
Actual cause or damage

##### **2.2 Defenses**

Intervening cause  
Comparative negligence  
Statute of limitations

##### **2.3 Liability without fault**

Absolute liability  
Strict liability

#### **3.0 Workers Compensation Insurance 70%**

##### **3.1 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)

##### **3.2 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

#### **4.0 Investigation and Evaluation 11%**

##### **4.1 Role of the adjuster**

Duties and responsibilities  
Relationship to the legal profession

##### **4.2 Compensability**

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

##### **4.3 Documentation**

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

##### **4.4 Medical determination**

Medical authorization  
Diagnosis  
Prognosis  
Independent Medical Examinations (IME)