

NEW HAMPSHIRE

Insurance Department

Licensing Information Bulletin

For examinations on and after March 1, 2008

Register online at

www.prometric.com/newhampshire

Published by

PROMETRIC



Providing License Examinations for the State of New Hampshire

800.869.6603 • Fax: 800.347.9242 • TDD: 800.790.3926 • www.prometric.com/newhampshire

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REVISED 20080528

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Introduction

A message from the Department

This bulletin provides you with information about the processes for taking an examination and becoming licensed by the New Hampshire Insurance Department (the Department). It also contains information that is useful **after** you become licensed. We suggest you keep this bulletin for future reference. The Department has contracted with Prometric Inc. to conduct its examination program.

We wish you well in preparing for your examination and remind you that by law you are required to continue your insurance education after becoming licensed. Remember that a license is a privilege, not a right or a gift. You must commit yourself from the beginning to comply with the laws and regulations set forth to regulate the insurance industry.

At a glance

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



To obtain your insurance license

- 1 Review this bulletin thoroughly to determine any exams needed and other license requirements.
- 2 Contact Prometric to register and pay for your exam and to schedule an appointment to take it.
The easiest way to register is online at www.prometric.com/newhampshire. Phone, fax and mail options are also available. (See Page 5.)
- 3 Prepare for your exam, using this bulletin and materials from other sources.
The content outlines in this guide are the basis for the exams. (See Page 15.)
- 4 Take the scheduled exam, bringing required identification to the test center.
You will receive your results immediately after the exam. If you pass it, go on to step 5. If you do not pass, repeat steps 2 through 4 until you do.
- 5 Apply for your license through the Department. (For details, see Page 13.)



To get answers not provided in this bulletin

Direct all questions and requests for information about exams to:

Prometric

Phone: 800.869.6603

Fax: 800.347.9242

TDD User: 800.790.3926

Visit our Web site at www.prometric.com/newhampshire

Direct applications and questions about licensure to:

State of New Hampshire Insurance Department

License Division

21 South Fruit Street, Suite 14

Concord, NH 03301

Phone: 603.271.0203

Fax: 603.271.7029

Visit the Department's Web site at www.nh.gov/insurance

Understanding license requirements

This section describes:

- The licensing process.
- The types of licenses offered, including exam waivers and temporary licenses.
- Residency requirements.



Note Prelicensing education course requirements are no longer required effective July 11, 2008.

Overview of the licensing process

New Hampshire statutes and regulations require that anyone who sells, solicits, or negotiates insurance, provides insurance advice for a fee or otherwise receives compensation for representing insurance to the public, be licensed.

The Department has a single producer licensing system. Producers may act as agents, brokers or consultants. To be an authorized agent for any company, an entity must be a licensed producer and the insurance company must register an agent appointment within 15 days of initiating business with a producer (RSA 402-J: 14 Appointments and Authority).

Generally, if you are applying for an adjuster's license, you should:

- 1 Pass an exam to confirm that you have attained a minimum level of knowledge regarding the statutes and regulations affecting the insurance profession and the services you will sell or represent to the public.
- 2 Submit a completed license application and appropriate fees to the Department. (See Page 13 for application information and Department Web site for fee information).



Note Passing an exam does not guarantee that you will be issued a license. If you take an exam unnecessarily or are found unqualified, neither the exam fee nor the license-processing fee will be refunded.

Types of licenses

The following table shows the licenses available from the Department, the series number of the required exam and additional notes.

Producer License Line of Authority	Exam Series	Notes
Life	12-61 or 12-63	
Accident and Health	12-62 or 12-63	
Property and Casualty	12-64	
Variable Contracts		You must also pass FINRA Series 63, 66 or be NH Registered Representative. You must supply your FINRA CRD number on the application for license and have a Life license.
Title	12-72	
Property	12-84	
Casualty	12-85	

Personal	12-86	
Credit	12-87	
Surplus		No exam, but P & C license required

Adjuster License Line of Authority	Exam Series	Notes
Property and Casualty	12-75	
Workers' Compensation	12-76	

Public Adjuster License Line of Authority	Exam Series	Notes
Public Adjuster	12-73	Nonresidents must take NH exam

Exam waivers

If you have a CPCU designation and are applying for a Property and Casualty license, you need only take and pass the New Hampshire Property and Casualty Insurance Laws and Regulations (12-81) exam or the New Hampshire Adjuster's Property and Casualty Insurance Laws and Regulations (12-83) exam.

If you have a CLU designation and are applying for only a Life license, you need only take and pass the New Hampshire Life Insurance Laws and Regulations (12-78) exam; if you are applying for only an Accident and Health license, you need only take and pass the New Hampshire Accident and Health Insurance Laws and Regulations (12-79) exam; or if you are applying only for the Life, Accident and Health license, you need only take the New Hampshire Life, Accident and Health Insurance Laws and Regulations (12-80) exam.

Temporary licenses

The Commissioner may issue a temporary license that will allow you to serve as a producer for up to six months without taking an examination. In general, temporary licenses are intended for use when extenuating circumstances exist that require a designee to substitute for the producer (e.g., death or induction into active military duty of an active agent or broker). The Commissioner may grant a temporary license if, in his opinion, such action would best serve the public interest. (For more information, please contact the Department.) Please refer to RSA 402-J: 11.

Residency requirements

Requirements for licensing vary according to whether the applicant currently resides in New Hampshire or outside the state.

Residents

Residents must successfully complete the appropriate examination for the license type and lines of authority sought, and submit the appropriate application and fees.

New residents

If you are a new resident of New Hampshire and have, within the past 90 days, held a producers license in another state, no exams are required. If you are applying for a Property & Casualty Adjuster license, you must successfully complete the New Hampshire Adjuster's Property and Casualty Insurance Laws and Regulations (12-83) exam. In all cases, you must obtain a clearance letter from your previous state and submit it to the Department.

The clearance letter is a certification from the state indicating the line(s) for which you were licensed, the length of time that you were licensed, the date your license expired or was canceled, and the fact that your license was in good standing. Please contact the Department for further information.

The Laws and Regulations exams are not available for Workers' Compensation Adjusters or Public Adjusters.

Nonresidents

If you are applying for a nonresident license and hold a similar license in your home state, you will not have to take an exam unless you are applying for a Public Adjuster license. If you are applying for an adjuster license, you will need to be licensed in your resident state or have 6 months verifiable experience in the lines of authority that you are seeking in New Hampshire.



Note Nonresident individual producers are required to apply for original and renewal licenses online with the NAIC at the National Insurance Producer Registry.

Scheduling your exam appointment

Prometric provides computerized testing through its multistate testing network. Your exam will be given on a computer at a Prometric testing center. A list of testing centers in New Hampshire can be found on Page 7.

Follow the instructions here to register for an exam and schedule an appointment to take it.

Registering and scheduling exams

Before you can test, you must contact Prometric to:

- 1 Register by providing your Social Security number and contact information (first-time testers).
- 2 Pay the exam fee.
- 3 Schedule an appointment to take an examination.

You will be given a number to confirm that you have completed the registration process. Please keep your confirmation number—you will need it to schedule, reschedule, cancel, and confirm your appointment.

You are encouraged to complete all three steps at one time using the Prometric Internet registration and scheduling system. Registration and scheduling is also available by phone. If you prefer, you can register by fax or by mail, but be aware that is a two-step process. Schedule your exam early to get your preferred site and time.

Confidentiality. Be assured that Prometric treats your Social Security number as **confidential**. It is used only as an identification number in maintaining your record and reporting your grades to the Department.

By law, you are not required to disclose your Social Security number, and you have the right to prohibit its use as an identifier for your records. If you elect not to disclose your Social Security number, please enclose a separate letter with your

examination registration form to inform Prometric of your decision. Prometric will issue an identification number for you. If you elect not to disclose your Social Security number to Prometric, you may not apply for your license electronically. You must submit a paper application to the Department.

Accommodations. If you require ADA accommodation or ESL additional time, see “Special test considerations” on Page 7 before registering.

Holidays. Testing generally does not occur on the following holidays:

- New Year’s Day
- Martin Luther King Jr. Day
- Presidents’ Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Christmas Day

Additional state holidays may be observed in the state where you schedule your exam appointment.

On the Internet—register and schedule at one time

Register and schedule your exam online at any time using our Internet Registration Service. Just follow these steps.



To register and schedule an exam online

- 1 Access www.prometric.com/newhampshire.
- 2 Under Insurance, click **Insurance License Exams**.
- 3 Click on **Register for an exam** and follow the prompts.
- 4 **Schedule** your exam appointment.

By phone—a one-step process

You may register and schedule your examination by calling 800.869.6603 between 8 a.m. and 9 p.m. (Eastern time), Monday through Friday. Please have your exam registration form and your Visa or MasterCard information available. At the end of the call, you will be given a number confirming your appointment. Record and keep this confirmation number for your records.

By fax or mail—a two-step process

You can register by fax or mail in two steps: (1) register and pay your exam fee and (2) schedule your exam appointment by phone.

You may fax your completed exam registration form (Page 39) to Prometric at 800.347.9242. You must include the Visa or MasterCard number and the cardholder’s signature on the fax. Faxed registrations are processed within 24 hours, or one business day, of receipt.

You may mail your completed exam registration form and the appropriate exam fee. Assume four to eight days for delivery of mailed registrations and then 48 hours for processing.

Once your registration has been processed, you can schedule an appointment by calling 800.869.6603. Please record and retain the number confirming your appointment.

Registration fee, expiration and refund policy

The basic registration fee for each exam is listed on the registration form (see Page 39). If you are taking more than one exam, fees for all exams may be included in one payment. MasterCard, Visa, money order, company check, and cashier's check are accepted forms of payment. **Personal checks and cash are not accepted.**



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 your exam. Exam registration **fees are not refundable or transferable.**

If you allowed your exam registration to expire or did not pass your exam, you must reregister. Another exam registration fee is required.

Rescheduling your appointment

To avoid a rescheduling fee, you must contact Prometric at least **three full business days** before the day of your scheduled appointment. Refer to the following table to determine the **last day** you may reschedule without paying a \$40 rescheduling fee.

Last day to reschedule with no fee

If your exam is on:	Call by 9 p.m. (Eastern time) the previous:
Monday	Tuesday
Tuesday	Wednesday
Wednesday	Thursday
Thursday	Friday
Friday	Monday

Note that this schedule **does not** include holidays. Since holidays are not business days, they do not count against the three days (call earlier).

If you do not allow at least three full business days to reschedule your appointment, you must pay a \$40 rescheduling fee before choosing another appointment. To pay this fee by Visa or MasterCard and reschedule your appointment, call Prometric at 800.869.6603. You may also pay the rescheduling fee by mailing a cashier's check, company check, money order or Visa or MasterCard information to Prometric.

If absent or late for your appointment

If you miss your appointment or arrive late and are not allowed to test, you must pay a \$40 rescheduling fee before choosing another appointment. This fee will allow you to use your original exam registration.

If you are unable to attend your scheduled exam due to illness or emergency, call Prometric. Under certain circumstances, the fee to reschedule may be waived. Prometric reserves the right to request documentation to support any illness or emergency claim.

Emergency closings

Severe weather or an emergency could require canceling scheduled exams. If this occurs, Prometric will attempt to contact you by phone or e-mail; however, you may check for testing site closures by calling Prometric. If the site is closed, your exam will be rescheduled without a rescheduling fee.

If a testing center is open for testing and you choose not to appear for your appointment, you must pay a \$40 rescheduling fee. You must then reschedule your exam.

Retaking an exam

If you do not pass the exam, you must re-register using another exam registration form and schedule another examination appointment by following the procedures above. Another exam registration fee is required.



Note There is no limit to the number of times an applicant may take an examination.

Special test considerations

ADA accommodation. If you require testing accommodations under the Americans with Disabilities Act (ADA), please call Prometric at 888.226.9406 to obtain an accommodation request form. Reasonable testing accommodations are provided to allow candidates with documented disabilities recognized under the Americans with Disabilities Act an opportunity to demonstrate their skills and knowledge.

Candidates should submit professional documentation of the disability with their form to help us determine the necessary testing arrangements. Thirty days' advance notice is required for all testing arrangements. There is no additional charge for these accommodations.

ESL accommodation. If English is not your primary language, you may qualify for additional time for your test by requesting an ESL Authorization from Prometric. Please include:

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

If documentation is approved, Prometric may extend the time limit on your examination to time and one-half. You will be notified by mail of this approval and should not schedule your exam until you have received the approval letter.

Testing Centers

New Hampshire

Test center locations are subject to change. Locations in the state of New Hampshire are listed below. Testing center locations in surrounding states are available online at www.prometric.com.

Test Sites	Directions
Concord 261 Sheep Davis Road Suite 301 Concord NH 03301 603.224.8630	From the North or South: Take Rte. 93 to Exit 15E, which leads to Rte. 393 East. Take Exit 3 and go right onto Rte. 106 South. After two lights, take a right on Triangle Park Drive. Take a left into the parking lot and drive to the front of building. From the West: Take Rte. 89 to Rte. 93 North, then follow as above. From the East: Take Rte. 4 West to Rte. 9 West (bear left). At the lights, go left on Rte. 106 South, then follow as above.

<p>Portsmouth 200 Griffin Road, #4 Portsmouth, NH 03801 603.433.6800</p>	<p>From 95 North: Take Exit 3. At the end of the ramp, turn right at the first street, which is Griffin Road. From 95 South: Take Exit 3B. At the end of the ramp, take a right. Go through three sets of lights, then take a right onto Griffin Road.</p>
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Preparing for your exam

Being well prepared can help you pass your exam and possibly save you money and time spent retaking it. This section offers:

- Helpful tips for preparing.
- Information about study materials.
- An overview of the exam content outlines in this bulletin.

Tips for preparing

Planned preparation increases your likelihood of passing your qualifying exam. Use the following suggestions to help you prepare.

- ▶ Use the correct edition of the bulletin.
Make sure your copy of this Licensing Information Bulletin applies to exams given on the date you intend to take the exam. You should use **this** edition of the Licensing Information Bulletin **only** if you expect to take the exam on or after March 1, 2008.
- ▶ Select study materials that cover all the topics in the content outline.
Read the study materials carefully, making sure you understand each idea before going on to another. Take notes and highlight key ideas for later review.
- ▶ Maximize your exam preparation.
Study frequently and for periods of about 45 to 60 minutes.

Study materials

The exam content outlines in this bulletin are the basis for the exams. Not all questions on the exams will necessarily be covered in your study materials. The content outlines are updated periodically, and outdated study materials may not be consistent with them. Where such discrepancies exist, the outlines take precedence. **Make sure your study materials cover the topics in the outlines.**

The Department does not specify an official study manual. You are free to use materials of your own choosing to prepare for the license exam. However, because of the number, the diversity of approach and the currency of other publications, **neither the Department nor Prometric lists or recommends study materials.**

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. These exam content outlines appear in this bulletin, beginning on Page 15. They were developed in cooperation with the Department and an Examination Review Workshop (ERW) consisting of individuals from the New Hampshire insurance industry. The purpose was to identify and classify the level of knowledge that insurance licensees need to properly serve their clients.

Item-development staff at Prometric and insurance professionals research the content and write questions. The questions are then submitted to industry professionals in New Hampshire for review and approval. These industry professionals first identify the important areas of knowledge and then confirm that

the exam questions assess them. This process ensures that the exams reflect content that you, as an entry-level agent, will need to know to properly perform your duties for the insurance-buying public.

If you prefer, you can view a complete outline specific to your exam on Prometric's Web site at www.prometric.com/newhampshire.

Licenses for the major lines such as Life, Accident and Health, or Property and Casualty are attained by taking a comprehensive exam. Each exam will cover the New Hampshire statutes and general insurance principles sections, as well as the specific content for each line.



Note The results of the combination Life, Accident and Health examinations are reflected in one final score. You must pass the complete examination to qualify for a license.

Taking your exam

Knowing what to expect when taking your 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.
- A guide to understanding your exam results.
- Information about appeals.

The testing process

Your exam will be given by computer at a Prometric testing center. You do not need any computer experience or typing skill to take your exam. Before you start the exam, you will receive a personalized introduction to the testing system. You can also take an introductory lesson on the computer.

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

Identification required. You must present a valid form of identification before you can test. That identification document **must**:

- Be government-issued (e.g., driver's license, state-issued identification card or military identification card).
- Contain **both** a current photo and your signature (if not you must present two identification cards: one with your photo and one with your signature).
- Have a name that exactly matches 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 must pay a \$40 rescheduling fee before choosing another appointment.

If you cannot provide the identification listed above, contact Prometric **before** scheduling your appointment to arrange an alternative way to meet this requirement.

Testing regulations

To ensure that all candidates are tested under equally favorable conditions, the following regulations and procedures will be observed at each testing center. Failure to follow any of these security procedures may result in the disqualification of your examination. Prometric reserves the right to audiotape and videotape any examination session.

- References**
- No reference materials, papers or study materials are allowed at the test center. If you are found with these or any other aids, you will not be allowed to continue the exam and your answers will not be scored.

- Calculators**
- A calculator or slide rule is allowed. Only silent, handheld, solar or battery-operated, nonprogrammable calculators (without paper tape-printing capabilities or alphabetic keypads) may be used. Calculators will be available at the test center.

- Personal items**
- Prometric is not responsible for items left in the reception area of the testing center. While lockers are provided, it is recommended that personal items not be brought into the testing center. Note the following:
- Electronic equipment—cell phones, PDAs, pagers, cameras, tape recorders, etc.—is not permitted in the testing room and must be powered off while stored in a locker.
 - Pocket items—keys, wallet, etc.—must remain in your pocket or be stored in a locker during testing.
 - Other personal items—digital watches, outerwear that is not being worn while testing (sweater, jacket, etc.), briefcases, purses, etc.—are not permitted in the testing room.

- Breaks**
- If you leave the testing room while an exam is in progress, you must sign out/in on the roster and you will lose exam time.
 - You are not allowed to use any electronic devices or phones during breaks.

- Visitors**
- No guests, visitors or family members are allowed at the testing center.

- Misconduct or disruptive behavior**
- Candidates who engage in any kind of misconduct or disruptive or offensive behavior may be dismissed from the examination. Examples are: giving or receiving help, taking part in an act of impersonation, removing test materials or notes from the testing room, using rude or offensive language and behavior that delays or interrupts testing.

- Weapons**
- Weapons are not allowed at the testing center.

Copyrighted questions. All test questions are the copyrighted property of Prometric Inc. It is forbidden under federal copyright law to copy, reproduce, record, distribute or display these test questions by any means, in whole or in part, without our written permission. Doing so may subject you to severe civil and criminal penalties, including up to five years in prison and/or a \$250,000 fine for criminal violations.

If questions arise. 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.

If you would like to formally appeal your score, you must follow the process outlined in the “Appeals process” section on Page 13.

Question types

The questions in your licensing exam are multiple choice. Each provides four options from which you choose your answer.

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

Format 1—Direct question

Under a Modified Life Insurance Policy, what increases over time?

1. Policy loan rate
- * 2. Premiums
3. Face amount of policy
4. Grace period

Which one of the following is a type of health insurance policy designed to replace the wages of an insured who 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

A guaranteed renewable Disability Income Insurance Policy:

- * 1. Is renewable at the insured’s option to a specified age
2. Cannot be canceled by the insured before a specified age
3. Has guaranteed level premiums for the life of the policy
4. Is renewable at the insurer’s option without restrictions or conditions

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

All of the following coverages may be provided under health insurance policies EXCEPT:

1. Medical expense
2. Disability income
- * 3. Workers’ compensation
4. Accidental death and dismemberment

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. Your exam may include up to five extra questions that will not be scored. If present, they are distributed throughout the exam. These are

used to gather statistical information on the questions before they are added to the actual exam for your state.

These “experimental” questions **will not**:

- Be counted for or against you in your final exam score.
- Take any time away from your allotted testing time.

Your exam results

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

The report also displays your percentage correct in each major section of the exam, as defined by the exam content outline. These section scores are shown to guide you 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.

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.

Sample score report

Sample License Exam Score Report			
New Hampshire Producer's Life Examination			
	Number of Questions	Number Correct	Percent Correct
Life Total Test Score	100	80	80%
Insurance Regulation	12	10	83%
General Insurance	8	7	88%
Life Insurance Basics	17	14	82%
Life Insurance Policies	10	8	80%
Life Insurance Provisions			
Options, and Riders	20	15	75%
Annuities	18	15	83%
Tax Considerations	10	7	70%
Qualified Plans	5	4	80%
		Score: 80%	
		Grade: Pass	
		(A total score of 70 percent is required to pass)	

Prometric electronically notifies the Department of exam results within two business days of the exam date. Note that exam scores are confidential and will be revealed only to you and the Department.

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.

Appeals process

Our goal is to provide a quality exam and a pleasant testing experience for every candidate. If you are dissatisfied with either and believe we can correct the problem, we would like to hear from you. We provide an opportunity for general comments at the end of your exam. Your comments will be reviewed by our personnel, but you will not receive a direct response.

If you are requesting a response about exam content, registration, scheduling or test administration (testing site procedures, equipment, personnel, etc.), please submit an appeal in writing.

Your appeal letter must provide your name and Social Security number, the exam title, the date you tested and the details of your concern, including all relevant facts. Be sure to include your signature and return address. Mail your appeal letter to:

Prometric
ATTN: Appeals Committee
 1260 Energy Lane
 St. Paul, MN 55108

The Appeals Committee will review your concern and send you a written response within 10 business days of receipt. **Faxed appeals will not be accepted** because an original signature is required.

Obtaining your license

This section offers information about:

- Applying for your license.
- Licensing fees and renewal information.
- Continuing education policies.

Applying for your license

After passing the appropriate license exam (if an exam is required), you will need to submit a number of items to the Department depending on the type of license you are seeking. You may obtain a license application from the Producer/Adjuster section of the Department's Web site at www.nh.gov/insurance.

If you desire Variable authority, you must supply your CRD number issued by FINRA and hold a Life license.

Resident producer application procedures

To qualify as a New Hampshire resident insurance producer, you **must submit**:

- An NAIC Uniform Application.
- Original passing exam results.
- The appropriate licensing fee (see Department Web site for current fees).



Note Electronic license applications are the preferred method of application. See the Department Web site for instructions.

Resident adjuster applicants

To qualify as a New Hampshire resident insurance adjuster, you **must submit**:

- A New Hampshire License Application (available online at www.nh.gov/insurance).

- The appropriate application and licensing fees.
- Original passing exam results.

Nonresident application procedures

If you are not a New Hampshire resident but hold one or more insurance licenses in your home state, you may qualify for a New Hampshire nonresident license. If you wish to apply for a New Hampshire nonresident producers license, you must apply electronically through the National Insurance Producer Registry, an affiliate of the (NAIC) at www.nipr.com.

If you wish to apply for a New Hampshire adjuster license, you **must submit** an Adjuster Application Form and fee.

Renewal dates

Effective January 1, 2007, the Department began transitioning to a new expiration date system based on birth months for individuals. Business entity (agency) licenses expire on May 31.

License expiration dates will be the last day of the birth month that occurs at least 13 full months, but not more than 25 months, from the effective date of the license. Ensuing expiration dates will be every two years thereafter. Adjuster licenses expire on the second October 1 after issue and every two years thereafter.

The following chart gives an example of the new renewal dates for an individual producer whose birthday is in April:

Effective Date	Expiration Date	License Duration
04/01/07	04/30/08	License will be effective for exactly 13 Full months (April 1, 2007 – April 30, 2008)
04/02/07	04/30/09	License will be effective for more than 24 Full months, less than 25 Full months.
04/10/07	04/30/09	License will be effective for more than 24 Full months, less than 25 Full months.
07/10/07	04/30/09	License will be effective for more than 21 Full months, less than 22 Full months.
01/13/08	04/30/09	License will be effective for more than 15 Full months, less than 16 Full months.
04/05/08	04/30/10	License will be effective for more than 24 Full months, less than 25 Full months.

Continuing Education

Effective Nov. 14, 2007, the Department is administering the Continuing Education (CE) program internally with assistance from NAIC partner, State Based Systems (SBS). The Department will approve courses, bank credits and calculate compliance.

All **resident producers** licensed for Life, Accident and Health, Property and Casualty, and Personal lines are required to satisfactorily complete 24 hours of CE credits in each renewal cycle, which should include at least three (but not more than 10) credits in ethics. All CE requirements must be completed 60 days prior to the expiration date of the license.

The New Hampshire Legislature has also approved CE requirements for resident and nonresident public adjusters, claims adjusters and workers' compensation adjusters. All **claims adjusters** must meet the requirement of 20 CE hours every two years; all **public adjusters** must meet the requirement of 15 CE hours every two years; and all **workers' compensation adjusters** must complete 20 hours every two

years. Workers' compensation adjusters must complete 20 CE hours, of which at least 10 hours must be in workers' compensation courses. **Nonresident adjusters** are exempt from the CE requirement if they can prove compliance with their resident state's substantially similar CE requirement.



Note More information about the State of New Hampshire Continuing Education (CE) program can be found online at www.nh.gov/insurance.

Exam content outlines

The following outlines describe the content of each of the New Hampshire insurance exams. These outlines are the basis of the exams. Each exam will contain questions about the subjects in its outline.

The percentages indicate the relative weight assigned to each part of the exam. For example, if a section has 10 percent assigned, 6 questions will be drawn from it on a 60-question exam, 10 on a 100-question exam, and 15 on a 150-question exam.

Sections 1.0 and 2.0 (Insurance Regulation and General Insurance) are common to many of the exams. Details of these sections appear only once, immediately below.

Note, however, that the section weights differ by exam. Similarly, combination exams contain all of the content of the single-line exams they combine and you are referred to the single-line outlines for details. Refer to the outline of the exam you plan to take for the individual section weights. Complete outlines for individual exams are available through Prometric's Web site at www.prometric.com/newhamshire.

Section 1.0: Insurance Regulation and Section 2.0: General Insurance

One or both of the following sections are common to outlines for Series 12-61 through 12-64, 12-78 through 12-81 and 12-84 through 12-87.

Individual section percentages are located with the particular Series outline. (Be sure to study material that covers Sections 1.0 and 2.0 in addition to the particular line(s) you are studying.)

1.0 Insurance Regulation

1.1 Licensing

- Process (402-J:5, 6)
- Types of licensees
 - Producer (402-J:2, 14)
 - Producer with appointment (402-J:14)
 - Business entity (402-J:6)
 - Financial institutions (406-C:1–19)
 - Resident versus nonresident (402-J:8, 16; Reg 1301.06)
 - Temporary (402-J:11)
- Maintenance and duration
 - Renewal (402-J:7(II–IV))
 - Change of address (402-J:7(VI))

- Reporting of actions (402-J:17)
- Assumed names (402-J:10)
- Continuing education requirements (Reg 1302.03, 1302.04, 1304.03)
- Disciplinary actions
 - Cease and desist order (417:12)
 - Denial, suspension or revocation (402:49; 402-J:12)
 - Penalties and fines (400-A:15(III); 402:42, 48; 402-J:12(IV); 417:10, 13)

1.2 State regulation

- Commissioner's general duties and powers (400-A:3, 15; 417:5, 14)
- Company regulation
 - Producer appointment (402-J:14)
 - Termination of appointment (402-J:15)
- Producer regulation
 - Acting without a license (402-J:3, 13)
 - Commissions (402-J:13)
 - Conversion of funds by producer (402:53)
 - Controlled business (402:74)
 - Fiduciary requirements (Reg 4301.01–4301.09)

- License to transact business (402:12)
- Unfair claim settlement practices (417:4(XV); Reg 1001.01–.11, Reg 1002.01–.20)
- Unfair insurance trade practices
 - Misrepresentation (402:46; 417:4(I, II))
 - Twisting (402:47; 417:4(I))
 - False information and advertising (417:4(III))
 - Defamation (417:4(IV))
 - Boycott, coercion and intimidation (417:4(V))
 - Illegal inducement (417:4(VII))
 - Unfair discrimination (417:4(VIII))
 - Rebating (402:39–41; 417:4(IX))
- Examination of books and records (400-A:37)
- Insurance fraud regulation (400-A:36-b(II); 417:23; RL 638:20)
- Consumer privacy regulation (Reg 3001–3006)

1.3 Federal regulation

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

2.0 General Insurance

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
 - Reciprocal
 - Lloyd's associations
 - Risk retention groups
 - Surplus lines
 - Private versus government insurers
 - Authorized versus unauthorized insurers
 - Domestic, foreign and alien insurers
 - Financial status (independent rating services)
 - Marketing (distribution) systems
- 2.3 Producers and general rules of agency**
 - Insurer as principal
 - Producer/insurer relationship
 - Authority and powers of producers
 - Responsibilities to the applicant/insured
- 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

**Series 12-61
Producer's Exam for Life
Insurance**

**100 questions – Two-hour time
limit**

1.0 Insurance Regulation 12%
(See Page 15)

2.0 General Insurance 8%
(See Page 15)

3.0 Life Insurance Basics 17%

- 3.1 Insurable interest (408:2, 2-a)**
- 3.2 Personal uses of life insurance**
 - Survivor protection
 - Estate creation
 - Cash accumulation
 - Liquidity
 - Estate conservation
- 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
- 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, NASD and New Hampshire) (408:30)
- 3.6 Premiums**
 - Factors in premium determination
 - Mortality
 - Interest
 - Expense
 - Premium concepts
 - Net single premium
 - Gross annual premium
 - Premium payment mode
- 3.7 Producer responsibilities**
 - Solicitation and sales presentations (Reg 301.01–.07)
 - Advertising
 - Life and Health Insurance Guaranty Association (408-B: 19(1))

- Buyer's guide and policy summary (Reg 301.05)
- Guaranty association disclaimer (408-B: 19(II–IV))
- Illustrations (Reg 309.01–.12)
- Life insurance policy cost comparison methods
- Replacement (Reg 302.01–.09)
- Use and disclosure of insurance information
- Field underwriting
 - Notice of information practices
 - Application procedures including backdating of policies (Reg. 301.06(j))
- 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
 - Producer report
 - Attending physician statement
 - Investigative consumer (inspection) report
 - Medical Information Bureau (MIB)
 - Medical examinations and lab tests including HIV (417:4(XIX); Reg 1103.01, .02)
 - Selection criteria and unfair discrimination (408:11)
 - Classification of risks
 - Preferred
 - Standard
 - Substandard
 - Declined

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
- 4.3 Flexible premium policies**
 - Universal life
- 4.4 Specialized policies**
 - Joint life (first-to-die)
 - Survivorship life (second-to-die)
- 4.5 Group life insurance**
 - Characteristics of group plans
 - Group eligibility (408:15)

Group underwriting requirements
 Standard provisions (408:16)
 Conversion to individual policy (408:16(VIII-X))
 Coverage during labor dispute (408:16-b)

5.0 Life Insurance Policy Provisions, Options and Riders 20%

5.1 Standard provisions

Ownership
 Assignment
 Entire contract (408:9;
 Reg 401.04(a)(3))
 Modifications
 Right to examine (free look)
 (Reg 401.04(f))
 Payment of premiums
 (Reg 401.04(a)(1))
 Grace period
 (Reg 401.04(a)(2))
 Reinstatement (Reg 401.04(d))
 Incontestability (408:10;
 Reg 401.04(a)(6,7))
 Misstatement of age or sex
 (Reg 401.04(a)(8))
 Exclusions (Reg 401.04(m))
 Interest on life insurance
 benefits (408:10-a)

5.2 Beneficiaries

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

5.3 Settlement options

Cash payment
 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
 Paid-up additions
 Paid-up insurance

5.7 Disability riders

Waiver of premium

Waiver of cost of insurance
 Disability income benefit
 Payor benefit life/disability
 (juvenile insurance)

5.8 Accelerated (living) benefit provision/rider

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 18%

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 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

6.5 Uses of annuities

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

7.0 Federal Tax Considerations for Life Insurance and Annuities 13%

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 annuities (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 2%

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)

**Series 12-62
Producer's Exam for Accident and
Health Insurance**

**100 questions – Two-hour time
limit**

1.0 Insurance Regulation 16%
(See Page 15)

2.0 General Insurance 13%
(See Page 15)

**3.0 Health Insurance Basics
12%**

- 3.1 Definitions of perils**
 - Accidental injury
 - Sickness
- 3.2 Principal types of losses and benefits**
 - Loss of income from disability
 - Medical expense
 - Dental expense
 - Long-term care expense
- 3.3 Classes of health insurance policies**
 - Individual versus group
 - Private versus government
 - Limited versus comprehensive
- 3.4 Limited policies**
 - Limited perils and amounts
 - Required notice to insured
 - Types of limited policies
 - Accident-only
 - Specified (dread) disease
 - Hospital indemnity (income)
 - Credit disability
 - Blanket insurance (teams, passengers, other)
- 3.5 Common exclusions from coverage (415-A:5)**
- 3.6 Producer responsibilities in individual health insurance**
 - Marketing requirements
 - Advertising (Reg 2601.01–2616.01)
 - Life and Health Insurance Guaranty Association (408-B: 19(I))
 - Sales presentations
 - Outline of coverage (415-A: 4; Reg 1901.06)
 - Guaranty association disclaimer (408-B: 19(II–IV))
 - Field underwriting
 - Nature and purpose
 - Disclosure of information about individuals
 - Application procedures
 - Requirements at delivery of policy
 - Common situations for errors/omissions
- 3.7 Individual underwriting by the insurer**
 - Underwriting criteria

- Sources of underwriting information
 - Application
 - Producer report
 - Attending physician statement
 - Investigative consumer (inspection) report
 - Medical Information Bureau (MIB)
 - Medical examinations and lab tests including HIV (417: 4(XIX); Reg 1103.01, .02)
- Unfair discrimination (415:15)
- Classification of risks
 - Preferred
 - Standard
 - Substandard
 - Declined

3.8 Considerations in replacing health insurance (Reg 1901.07)

- Pre-existing conditions (Reg 1901.03(k))
- Pre-existing condition exclusion regulation (Reg 1901.04(c))
- Benefits, limitations and exclusions
- Underwriting requirements
- Producer liability for errors and omissions

3.9 New Hampshire mandated provisions

4.0 Individual Health Insurance Policy General Provisions 9%

4.1 Required provisions

- Entire contract; changes (415:6(I)(1))
- Time limit on certain defenses (415:6(I)(2))
- Grace period (415:6(I)(3))
- Reinstatement (415:6(I)(4))
- Claim procedures (415:6(I)(5–9))
- Physical examinations and autopsy (415:6(I)(10))
- Legal actions (415:6(I)(11))
- Change of beneficiary (415:6(I)(12))
- Loss of time benefits (415:6(I)(13))
- Refund upon cancellation (415:6(I)(14))

4.2 Other provisions

- Change of occupation (415:6(II)(1))
- Misstatement of age (415:6(II)(2))
- Other insurance in this insurer (415:6(II)(3))
- Insurance with other insurers
 - Expense-incurred basis (415:6(II)(4))
 - Other than expense-incurred basis (415:6(II)(5))

- Unpaid premium (415:6(II)(7))
- Cancellation; refusal to renew (415:6(II)(8))
- Conformity with state statutes (415:6(II)(9))

4.3 Other general provisions

- Right to examine (free look) (Reg 401.04(f), 1901.06(a)(11))
- Insuring clause
- Consideration clause
- Renewability clause (Reg 1901.05(a))
 - Noncancelable
 - Guaranteed renewable
 - Conditionally renewable
 - Renewable at option of insurer
 - Nonrenewable (cancelable, term)
- Military suspense provision (Reg 1901.05(a)(7))

5.0 Disability Income and Related Insurance 9%

5.1 Qualifying for disability benefits

- Inability to perform duties
 - Own occupation
 - Any occupation
- Pure loss of income (income replacement contracts)
- Presumptive disability
- Requirement to be under physician care

5.2 Individual disability income insurance

- 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 (415:6(II)(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

Group versus individual plans
 Short-term disability (STD)
 Long-term disability (LTD)

5.5 Business disability insurance

Key person disability income
 Disability buy-sell policy

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 8%

6.1 Medical plan concepts

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

6.2 Types of providers and plans

Major medical insurance (indemnity plans)
 Characteristics
 Common limitations
 Exclusions from coverage
 Provisions affecting cost to insured
 Health maintenance organizations (HMOs)
 General characteristics
 Preventive care services
 Primary care versus referral (specialty) physician
 Emergency care
 Hospital services
 Other basic services
 Preferred provider organizations (PPOs)
 General characteristics
 Open panel or closed panel
 Types of parties to the provider contract
 Point-of-service (POS) plans
 Nature and purpose

Out-of-network provider access (open-ended HMO)
 PCP referral (gatekeeper PPO)
 Indemnity plan features

6.3 Cost containment in health care delivery

Cost-saving services
 Preventive care
 Hospital outpatient benefits
 Alternatives to hospital services
 Utilization management
 Prospective review
 Concurrent review

6.4 New Hampshire requirements (individual and group)

Eligibility requirements
 Newborn children (415:22)
 Adopted children (415:22-a)
 Child enrollment; noncustodial parents (RL 161-H:2)
 Benefit offers
 Maternity coverage (415:6-d)

6.5 HIPAA (Health Insurance Portability and Accountability Act) requirements

Eligibility
 Guaranteed issue
 Pre-existing conditions
 Creditable coverage
 Renewability

7.0 Group Health Insurance 10%

7.1 Characteristics of group insurance

Group contract
 Certificate of coverage
 Experience rating versus community rating

7.2 Types of eligible groups

Individual employer groups
 Associations (alumni, professional, other)
 Customer groups (depositors, creditor-debtor, 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
 Administrative capability
 Eligibility for coverage
 Annual open enrollment
 Employee eligibility
 Part-time employees (415:18(I)(q))
 Dependent eligibility

Coordination of benefits provision (Reg 1904.05-.07)
 Change of insurance companies or loss of coverage
 Coinsurance and deductible carryover
 No-loss no-gain
 Events that terminate coverage
 Extension of benefits
 Cancellation or nonrenewal (415:18-b)
 Continuation of coverage under COBRA and New Hampshire specific rules (415:18(VII)(g))
 Conversion privilege (415:18(VII)(a-f); Reg 1901.06(a)(11))

7.5 Small employer group medical plans

Definition of small employer (420-G:2(XVI))
 Renewability of coverage (420-G:6)
 Pre-existing conditions (420-G:7)
 Participation requirements (420-G:9)
 Open enrollment and late enrollment (420-G:8)
 Prohibited underwriting practices (420-G:4(I)(b), 5)

7.6 Regulation of employer group insurance

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
 Relationship with Medicare
 Medicare secondary rules
 Medicare carve-outs and supplements

8.0 Dental Insurance 2%

8.1 Types of dental treatment

Diagnostic and preventive
 Restorative
 Oral surgery
 Endodontics
 Periodontics
 Prosthodontics
 Orthodontics

8.2 Indemnity plans

Scheduled versus nonscheduled plans
 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 13%

- 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 (Reg 1905.01)
- Open enrollment (Reg 1905.10)
- Standardized Medicare supplement plans (Reg 1905.08)
 - Core benefits
 - Additional benefits
- New Hampshire regulations and required provisions
 - Standards for marketing (Reg 1905.19)
 - Advertising (Reg 1903.06, 1905.18)
 - Appropriateness of recommended purchase and excessive insurance (Reg 1905.20)
 - Guaranteed issue for eligible persons (Reg 1905.11)
 - Buyer's guide (Reg 1905.16(a)(6))
 - Outline of coverage (Reg 1905.16(c))
 - Right to return (free look) (Reg 1905.16(a)(5))
 - Replacement (Reg 1905.17, .22)
 - Required disclosure provisions (Reg 1905.16)
 - Permitted compensation (Reg 1905.15)
 - Notice of change (Reg 1905.16(b))
 - Benefit standards (Reg 1905.07)

- Prohibited practices (Reg 1905.22)
- Medicare Select (Reg 1905.09)
- 9.3 Other options for individuals with Medicare**
- Employer group health plans
 - Employees with disabilities and their covered spouses
 - Employees with kidney failure
 - Individuals age 65 and older
- Medicaid
 - Eligibility
 - Benefits

- 9.4 Long-term care (LTC) insurance**
- LTC, Medicare and Medicaid compared
- Eligibility for benefits
- Levels of care
 - Skilled care
 - Intermediate care
 - Custodial care
 - Home health care
 - Adult day care
 - Respite care
- Benefit periods
- Benefit amounts
- Optional benefits
 - Inflation protection
 - Guarantee of insurability
 - Return of premium
- Qualified LTC plans
- Exclusions
- Underwriting considerations
- New Hampshire regulations and required provisions
 - Outline of coverage (415-D:8)
 - Right to return (free look) (415-D:7)
 - Benefit standards (415-D:3(V), 5)
 - Continuation of coverage/conversion (415-D:6)
 - Pre-existing conditions (415-D:5(III))

- 9.5 New Hampshire high risk health insurance pool (404-G:5-a-5-f)**

10.0 Federal Tax Considerations for Health Insurance 8%

- 10.1 Personally-owned health insurance**
- Disability income insurance
- Medical expense insurance
- Long-term care insurance
- Settlement options
- 10.2 Employer group health insurance**
- Disability income (STD, LTD)
 - Benefits subject to FICA
- Medical and dental expense
- Long-term care insurance

- Accidental death and dismemberment
- 10.3 Medical expense coverage for sole proprietors and partners**
- 10.4 Business disability insurance**
- Key person disability income
- Buy-sell policy

**Series 12-63
 Producer's Exam for Life, Accident and Health Insurance**

150 questions – 2.5-hour time limit

For detailed outlines of the following subject matter, refer to the like-named sections in the Series 12-61 Producer's Life outline and in the Series 12-62 Producer's Accident and Health outline.

- 1.0 Insurance Regulation 7%** (See Page 15)
- 2.0 General Insurance 6%** (See Page 15)
- 3.0 Life Insurance Basics 10%**
- 4.0 Life Insurance Policies 6%**
- 5.0 Life Insurance Policy Provisions, Options and Riders 11%**
- 6.0 Annuities 10%**
- 7.0 Federal Tax Considerations for Life Insurance and Annuities 7%**
- 8.0 Qualified Plans 2%**
- 9.0 Health Insurance Basics 7%**
- 10.0 Individual Health Insurance Policy General Provisions 5%**
- 11.0 Disability Income and Related Insurance 5%**
- 12.0 Medical Plans 5%**
- 13.0 Group Health Insurance 6%**
- 14.0 Dental Insurance 1%**
- 15.0 Insurance for Senior Citizens and Special Needs Individuals 7%**
- 16.0 Federal Tax Considerations for Health Insurance 5%**

**Series 12-64
 Producer's Exam for Property and Casualty Insurance**

150 questions – 2.5-hour time limit

- 1.0 Insurance Regulation 13%** (See Page 15)
- 2.0 General Insurance 11%** (See Page 15)

3.0 Property and Casualty Insurance Basics 14%

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

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
- Property limits
- 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 New Hampshire laws, regulations and required provisions

- New Hampshire Valued Policy Law (407:11)
- New Hampshire Insurance Guaranty Association (404-B)
- Standard fire policy (407:1–2-a, 22)
- Cancellation and nonrenewal (417-B; 417-C)
- Binders (407:6)
- Concealment, misrepresentation or fraud (407:22; RL 638:20)
- Claim settlement time limits (407:12, 12-a; Reg 1002.05)
- Terrorism Risk Insurance Act of 2002 and Extension Act of 2005 (15 USC 6701; Public Law 109–144)

4.0 Dwelling ('02) Policy 4%

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 — New Hampshire (DP 01 28)
- Automatic increase in insurance (DP 04 11)
- Broad theft coverage (DP 04 72)
- Dwelling under construction (DP 11 43)

4.7 Personal liability supplement

5.0 Homeowners ('00) Policy 12%

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 — New Hampshire (HO 01 28)
- Limited fungi, wet or dry rot, or bacteria coverage (HO 04 26, HO 04 27)
- Permitted incidental occupancies (HO 04 42)
- Earthquake (HO 04 54)
- Scheduled personal property (HO 04 61)
- Personal property replacement cost (HO 04 90)
- Home day care (HO 04 97)
- Business pursuits (HO 24 71)
- Watercraft (HO 24 75)
- Personal injury (HO 24 82)

6.0 Auto Insurance 14%

6.1 Laws

- New Hampshire Motor Vehicle Financial Responsibility Law
- Required limits of liability (RL 259:61, 264:20)
- New Hampshire Automobile Reinsurance Facility Plan (Reg 1405)
- New Hampshire Commercial Auto Insurance Plan
- Uninsured/underinsured motorist (RL 264:15)
 - Definitions
 - Bodily injury
 - Required limits
- Cancellation/nonrenewal (417-A)
 - Grounds
 - Notice
 - Notice of eligibility in Automobile Reinsurance Facility Plan (417-A:5(V))
- Residency statement (417-A:3-b; RL 1406.01)
- Medical costs coverage (RL 264:16)

After market parts regulation
(407-D)

6.2 Personal ('05) auto policy

- Definitions
- Liability coverage
 - Bodily injury and property damage
 - Supplementary payments
 - Exclusions
- Medical payments
- Uninsured motorist / underinsured motorist coverage
- Coverage for damage to your auto
 - Collision
 - Other than collision
 - Deductibles
 - Transportation expense
 - Exclusions
- Duties after an accident or loss
- General provisions
- Selected endorsements
 - Amendment of policy provisions — New Hampshire (PP 01 76)
 - Towing and labor costs (PP 03 03)
 - Extended non-owned coverage (PP 03 06)
 - Miscellaneous type vehicle (PP 03 23)
 - Joint ownership coverage (PP 03 34)

6.3 Commercial auto ('01)

- 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
- Selected endorsements
 - 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)
 - Hired autos specified as covered autos you own (CA 99 16)
 - Individual named insured (CA 99 17)
 - Pollution liability — broadened coverage (CA 99 48; CA 99 55)

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 ('01)

- Commercial general liability coverage forms
 - Bodily injury and property damage liability
 - Personal and advertising injury liability
 - Medical payments
 - Supplementary payments
 - Who is an insured
 - Limits of liability
 - Conditions
 - Definitions
 - Exclusions
- Occurrence versus claims-made
- Claims-made features
 - Trigger
 - Retroactive date
 - Extended reporting periods — basic versus supplemental
 - Claim information
- Premises and operations
- Products and completed operations
- Insured contract
- Pollution liability
 - Pollution liability coverage form (CG 00 39)
 - Pollution liability limited coverage form (CG 00 40)
 - Pollution liability coverage extension endorsement (CG 04 22)

7.3 Commercial property ('02)

- 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 (CP 04 05)
 - Spoilage (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 ('07)

- Equipment breakdown protection coverage form (EB 00 20)
- Selected endorsement
 - Actual cash value (EB 99 59)

7.7 Farm coverage ('98)

- Farm property coverage form
 - 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
- Coverage H — Bodily injury and property damage liability
- Coverage I — Personal advertising injury liability
- Coverage J — Medical payments
- Mobile agriculture machinery and equipment coverage form
- Livestock coverage form
- Definitions
- Causes of loss (basic, broad and special)
- Conditions
- Exclusions
- Limits
- Additional coverages

8.0 Businessowners ('02) Policy 8%

8.1 Characteristics and purpose

8.2 Businessowners Section I — Property

- Coverage
- Exclusions
- Limits
- 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 7%

9.1 Workers compensation law

- Types of laws
 - Monopolistic versus competitive
 - Compulsory versus elective
- 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)
- Benefits provided (RL 281-A:23-23-b, 25-37)
- Subsequent injury fund (RL 281-A:55)
- Federal workers' compensation laws
 - Federal Employer 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 endorsement
 - Voluntary compensation

9.3 Premium computation

- Job classification — payroll and rates
- Experience modification factor
- Premium discounts

9.4 Other sources of coverages

- Assigned risk plan (404-C:1-13)
- Self-insured employers and employer groups (404-C:5-a; RL 281-A:5-a-5-c)

10.0 Other Coverages and Options 7%

10.1 Umbrella/excess liability policies

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

10.2 Specialty liability insurance

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

10.3 Surplus lines

- Definitions and markets
- Licensing requirements

10.4 Surety bonds

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

10.5 Aviation insurance

- Aircraft hull
- Aircraft liability

10.6 Ocean marine insurance

- Major coverages
 - Hull insurance
 - Cargo insurance
 - Freight insurance
 - Protection and indemnity

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 Residual markets

- Joint underwriting or joint reinsurance associations (412:26)

**Series 12-72
Producer's Exam for Title
Insurance**

**100 questions — Two-hour time
limit**

1.0 Insurance Regulation 8%

1.1 Licensing

- Purpose (402-J:1)
- Process (402-J:5, 6)
- Persons to be licensed (402-J:3, 7, 9; 416-A:15)
- Maintenance and duration (402-J:7)
 - Renewal
 - Expiration
- Disciplinary actions
 - Cease and desist order (417:12)
 - Denial, suspension or revocation (402:49; 402-J:12)
 - Penalties and fines (417:10, 13)

1.2 State regulation

- Commissioner general duties and powers (400-A:3, 15; 417:5, 14)
- Company regulation
 - Solvency (416-A:9-14)
 - Rates (416-A:17)
 - Prohibited business (416-A:8)
- Unfair insurance trade practices
 - Misrepresentation (417:4(I, II))
 - False information and advertising (417:4(III))
 - Defamation (417:4(IV))
 - Boycott, coercion and intimidation (417:4(V))

- Illegal inducement (417:4(VII))
- Unfair discrimination (417:4(VIII))
- Rebating (417:4(IX, X))
- Examination of books and records (400-A:37)

1.3 Federal regulation

- Fraud and false statements (18 USC 1033, 1034)

2.0 General Insurance 8%

2.1 Concepts

- Risk management key terms
 - Risk
 - Exposure
 - Hazard
 - Loss

Methods of handling risk

- Avoidance
- Retention
- Sharing
- Reduction
- Transfer

Elements of insurable risks

- Insurable interest
- Adverse selection
- Law of large numbers
- Reinsurance

2.2 Producers and general rules of agency

- Insurer as principal
- Producer/insurer relationship
- Authority and powers of producer
- Responsibilities to the applicant/insured

2.3 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 Real Property 28%

3.1 Concepts, principles and practices

- Definition of real property

- Types of real property
- Title to real property
- Marketable title

3.2 Acquisition and transfer of real property

- Conveyances
- Encumbrances
- Adverse possession
- Condemnation
- Accession
- Escheats
- Involuntary alienation
- Abandonment
- Judicial sales
- Decedents' estates
 - Intestate
 - Testate
- Trusts
- Types of joint ownership
 - Tenants in common
 - Joint tenancy
- Acknowledgments
- Legal capacity of parties
 - Individuals
 - Corporations
 - General partnerships
 - Limited partnerships
 - Fictitious names
 - Trust agreements
 - Limited Liability Company (LLC)

3.3 Legal descriptions

- Types of legal descriptions
- Types of measurements used
- Language of real descriptions
- Structure and format
- Interpretation

3.4 Escrow principles

- Escrow terminology
- Types of escrows
- Escrow contracts
- Fiduciary responsibilities of escrow agents

3.5 Recording

- Types of records
- Types of recording systems
- Requirements to record
- Recording steps
- Acknowledgments
- Presumptions

4.0 Title Insurance 33%

4.1 Title insurance principles

- Risks covered by title insurance
 - Risk of error in public records
 - Hidden off-record title risks
 - Risk of omission and commission by producer
- Entities that can be insured; need for insurance
 - Individual
 - Commercial
- Interests that can be insured
 - Types of estates
 - Easements
- Title insurance forms
- Commitments

- Owner's policy
- Loan policy
- Leasehold policies
- Title insurance policy structure and provisions
 - Insuring provisions
 - Schedule A
 - Schedule B — Exceptions from coverage
 - Exclusions from coverage
 - Conditions and stipulations
 - Endorsements

4.2 Title searching techniques

- Hard copy index
- Computer index
- Chain sheet

5.0 Title Exceptions and Procedures for Clearing Title 23%

5.1 Principles and concepts

- General exceptions
- Voluntary and involuntary liens
- Federal liens
- Mortgage
- Judgments
- Taxes and assessments
- Surveys
- Condominiums
- Water rights
- Equitable interests
- Attachments
- Executions
- Covenants
- Conditions
- Restrictions

5.2 Special problem areas and concerns

- Acknowledgments
- Mechanic's lien
- Bankruptcy
- Probate
- Good faith
- Foreclosure
- Claims against the title

5.3 Principles of clearing title

- Releases
- Assignments
- Subordinations
- Affidavits
- Reconveyances

5.4 Settlement or closing procedures

- Real Estate Settlement Procedures Act (RESPA)
- Insured closing protection

**Series 12-73
Public Adjuster's Exam**

100 questions – Two-hour time limit

1.0 Insurance Regulation 9%

1.1 Licensing requirements

- Persons to be licensed (402-D: 1–3)
- Process (402-D: 4, 6)

Qualifications (402-D:5)
Surety bond (402-D:11)

1.2 Maintenance and duration

Renewal (402-D:9)
Contract requirements
(402-D:13)
Records (402-D:16)
Continuing education
requirements (402-D:4-a, 12;
Reg 1302.04)

1.3 Disciplinary actions

Cease and desist order (417:12)
Revocation (402-D:10)
Penalties and fines (402-D:19;
417.13)

1.4 Claim settlement laws and regulations (407:12–15;

417:4(XV); Reg 1002.01–.20)

1.5 Federal regulation

Fraud and false statements
(18 USC 1033, 1034)

2.0 Insurance Basics 20%

2.1 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

2.2 Insurance principles and concepts

Insurable interest
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

2.3 Policy structure

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

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
Policy limits
Restoration/nonreduction of
limits
Coinsurance
Vacancy or unoccupancy
Assignment
Liberalization
Third-party provisions
Standard mortgage clause
Loss payable clause
No benefit to the bailee

2.5 New Hampshire laws, regulations and required provisions

New Hampshire Valued Policy
Law (407:11)
New Hampshire Insurance
Guaranty Association (404-B)
Standard fire policy (407:1–2a,
22)
Cancellation and nonrenewal
(417-B; 417-C)
Concealment, misrepresentation
or fraud (407:22; RL 638:20)
Terrorism Risk Insurance Act of
2002 and Extension Act of
2005 (15 USC 6701; Public
Law 109–144)

3.0 Adjusting Losses 26%

3.1 Role of the adjuster

Duties and responsibilities
Independent adjuster versus
public adjuster
Public adjuster versus public
adjuster solicitor
Relationship to the legal
profession

3.2 Claim reporting

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

3.3 Property losses

Duties of insured after a loss
Notice to insurer
Minimizing the loss
Proof of loss
Special requirements
Production of books and
records
Abandonment
Determining value and loss
Burden of proof of value
and loss
Estimates
Depreciation
Salvage
Claim settlement options
Payment and discharge

3.4 Claims adjustment procedures

Subrogation procedures
Alternative dispute resolution
Appraisal
Arbitration
Competitive estimates
Mediation
Negotiation

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 — New
Hampshire (DP 01 28)
Automatic increase in insurance
(DP 04 11)
Broad theft coverage
(DP 04 72)
Dwelling under construction
(DP 11 43)

5.0 Homeowners ('00) Policy 15%

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 — New Hampshire (HO 01 28)
- Limited fungi, wet or dry rot, or bacteria coverage (HO 04 26, HO 04 27)
- Permitted incidental occupancies (HO 04 42)
- Earthquake (HO 04 54)
- Scheduled personal property (HO 04 61)
- Personal property replacement cost (HO 04 90)
- Home day care (HO 04 97)

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 ('02)

- 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 (CP 04 05)
 - Spoilage (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
 - Motor truck cargo forms
 - Transit coverage forms

6.4 Equipment breakdown ('07)

- Equipment breakdown protection coverage form (EB 00 20)
- Selected endorsement
 - Actual cash value (EB 99 59)

6.5 Farm coverage ('98)

- Farm property coverage forms
 - 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
- Mobile agricultural machinery and equipment coverage form
- Livestock coverage form
- Definitions
- Causes of loss (basic, broad and special)
- Conditions
- Exclusions
- Limits
- Additional coverages

7.0 Businessowners ('02) Policy 15%

7.1 Characteristics and purpose

7.2 Businessowners Section I — Property

- Coverage
- Exclusions
- Limits
- 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)

**Series 12-75
Adjuster's Exam for Property and
Casualty Insurance**

150 questions – 2.5-hour time limit

1.0 Insurance Regulation 7%

1.1 Licensing requirements

- Qualifications (402-B:3)
- Process (402-B:3, 4)
- Licensing exemptions (402-B:2)
- Temporary adjuster license (402-B:11)

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

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

1.4 Claim settlement laws and regulations (407:12–15; 417:4(XV); Reg 1002.01–.20)

1.5 Federal regulation

- Fraud and false statements (18 USC 1033, 1034)

2.0 Insurance Basics 22%

2.1 Contracts

- Elements of a legal contract
 - Offer and acceptance
 - Consideration
 - Competent parties
 - Legal purpose
- Legal interpretations affecting contracts
 - Ambiguities in a contract of adhesion
 - Reasonable expectations
 - Indemnity
 - Utmost good faith
 - Representations/misrepresentations
 - Warranties
 - Concealment
 - Fraud
 - Waiver and estoppel

2.2 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
 - Causes of loss (perils)
 - Named peril 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

2.3 Policy structure

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

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
Restoration/nonreduction of limits
Coinsurance
Vacancy or unoccupancy
Assignment
Insurer provisions
Liberalization
Duty to defend
Third-party provisions
Standard mortgage clause
Loss payable clause
No benefit to the bailee

2.5 New Hampshire laws, regulations and required provisions

New Hampshire Valued Policy Law (407:11)
New Hampshire Insurance Guaranty Association (404-B)
Standard fire policy (407:1–2a, 22)
Cancellation and nonrenewal (417-B; 417-C)
Concealment, misrepresentation or fraud (407:22; RL 638:20)
Terrorism Risk Insurance Act of 2002 and Extension Act of 2005 (15 USC 6701; Public Law 109–144)

3.0 Adjusting Losses 22%

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 reports
Initial or first field
Interim or status
Full formal

3.3 Property losses

Duties of insured after a loss
Notice to insurer
Minimizing the loss
Proof of loss
Special requirements
Production of books and records
Abandonment
Determining value and loss
Burden of proof of value and loss
Estimates
Depreciation
Salvage

Claim settlement options
Payment and discharge

3.4 Liability losses

Investigation procedures
Verify coverage
Determine liability
Gathering evidence
Physical evidence
Witness statements
Determining value of intangible damages

3.5 Coverage problems

Dealing with coverage disputes
Reservation of rights letter
Nonwaiver agreement
Declaratory judgment action

3.6 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 Dwelling ('02) Policy 2%

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 — New Hampshire (DP 01 28)
Automatic increase in insurance (DP 04 11)
Broad theft coverage (DP 04 72)
Dwelling under construction (DP 11 43)

4.7 Personal liability supplement

5.0 Homeowners ('00) 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 — New Hampshire (HO 01 28)
Limited fungi, wet or dry rot, or bacteria coverage (HO 04 26, HO 04 27)
Permitted incidental occupancies (HO 04 42)
Earthquake (HO 04 54)
Scheduled personal property (HO 04 61)
Personal property replacement cost (HO 04 90)
Home day care (HO 04 97)
Business pursuits (HO 24 71)
Watercraft (HO 24 75)
Personal injury (HO 24 82)

6.0 Auto Insurance 25%

6.1 Laws

New Hampshire Motor Vehicle Financial Responsibility Law
Required limits of liability (RL 259:61, 264:20)
New Hampshire Automobile Reinsurance Facility Plan (Reg 1405)
New Hampshire Commercial Auto Insurance Plan
Uninsured/underinsured motorist (RL 264:15)

- Definitions
- Bodily injury
- Required limits
- Cancellation/nonrenewal (417-A)
 - Grounds
 - Notice
 - Notice of eligibility in Automobile Reinsurance Facility Plan (417-A: 5(V))
- Residency statement (417-A: 3-b)
- Medical costs coverage (RL 264: 16)
- After market parts regulation (407-D)
- 6.2 Personal ('05) auto policy**
- Definitions
- Liability coverage
 - Bodily injury and property damage
 - Supplementary payments
 - Exclusions
- Medical payments
- Uninsured motorist / underinsured motorist coverage
- Coverage for damage to your auto
 - Collision
 - Other than collision
 - Deductibles
 - Transportation expense
 - Exclusions
- Duties after an accident or loss
- General provisions
- Selected endorsements
 - Amendment of policy provisions — New Hampshire (PP 01 76)
 - Towing and labor costs (PP 03 03)
 - Extended non-owned coverage (PP 03 06)
 - Miscellaneous type vehicle (PP 03 23)
 - Joint ownership coverage (PP 03 34)
- 6.3 Commercial auto ('01)**
- 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
- Selected endorsements
 - 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)
- Hired autos specified as covered autos you own (CA 99 16)
- Individual named insured (CA 99 17)
- Pollution liability — broadened coverage (CA 99 48; CA 99 55)

7.0 Commercial Package Policy (CPP) 5%

- 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 ('01)**
- Commercial general liability coverage forms
 - Bodily injury and property damage liability
 - Personal and advertising injury liability
 - Medical payments
 - Supplementary payments
 - Who is an insured
 - Limits of liability
 - Conditions
 - Definitions
 - Exclusions
- Occurrence versus claims-made
- Claims-made features
 - Trigger
 - Retroactive date
 - Extended reporting periods — basic versus supplemental
 - Claim information
- Premises and operations
- Products and completed operations
- Insured contract
- Pollution liability
 - Pollution liability coverage form (CG 00 39)
 - Pollution liability limited coverage form (CG 00 40)
 - Pollution liability coverage extension endorsement (CG 04 22)
- 7.3 Commercial property ('02)**
- 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 (CP 04 05)
 - Spoilage (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 ('07)

- Equipment breakdown protection coverage form (EB 00 20)
- Selected endorsement
 - Actual cash value (EB 99 59)

7.7 Farm coverage (*98)

- Farm property coverage form
 - 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
 - Coverage H — Bodily injury and property damage liability
 - Coverage I — Personal advertising injury liability
 - Coverage J — Medical payments
- Mobile agriculture machinery and equipment coverage form
- Livestock coverage form
- Definitions
- Causes of loss (basic, broad and special)
- Conditions
- Exclusions
- Limits
- Additional coverages

8.0 Businessowners (*02) Policy 3%

8.1 Characteristics and purpose

8.2 Businessowners Section I — Property

- Coverage
- Exclusions
- Limits
- 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)

**Series 12-76
Adjuster's Exam for Workers
Compensation Insurance**

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)

**Series 12-78
Exam for Life Insurance Laws and Regulations**

40 questions — One-hour time limit

1.0 Insurance Regulation 25%

(See Page 15)

2.0 New Hampshire Laws and Regulations Pertaining to Life Insurance and Annuities 75%

2.1 Producer responsibilities

- Solicitation and sales presentations (Reg 301.01–.07)
 - Life and Health Insurance Guaranty Association (408-B:19(I))
 - Buyer's guide and policy summary (Reg 301.05)
 - Guaranty association disclaimer (408-B:19(II–IV))
 - Illustrations (Reg 309.01–.12)
 - Replacement (Reg 302.01–.09)

2.2 Individual underwriting by the insurer

- Insurable interest (408:2, 2-a)
- Unfair discrimination (408:11)
- Medical examinations and lab tests including HIV

(417:4(XIX); Reg 1103.01, .02)

2.3 Individual life insurance policy provisions

- Entire contract (408:9; Reg 401.04(a)(3))
- Right to examine (free look) (Reg 401.04(f))
- Payment of premiums (Reg 401.04(a)(1))
- Grace period (Reg 401.04(a)(2))
- Reinstatement (Reg 401.04(d))
- Incontestability (408:10; Reg 401.04(a)(6,7))
- Misstatement of age or sex (Reg 401.04(a)(8))
- Exclusions (Reg 401.04(m))
- Interest on life insurance benefits (408:10-a)
- Backdating of policies (Reg 301.06(j))

2.4 Group life insurance

- Group eligibility (408:15)
- Standard provisions (408:16)
- Conversion to individual policy (408:16(VIII-X))
- Coverage during labor dispute (408:16-b)

Series 12-79
Exam for Accident and Health Insurance Laws and Regulations

40 questions – One-hour time limit

1.0 Insurance Regulation 25%
(See Page 15)

2.0 New Hampshire Laws and Regulations Pertaining to Accident and Health Insurance 75%

2.1 Producer responsibilities in individual health insurance

- Advertising (Reg 2601.01–2616.01)
- Life and Health Insurance Guaranty Association (408-B:19(I))
- Outline of coverage (415-A:4; Reg 1901.06)
- Guaranty association disclaimer (408-B:19(II–IV))
- Medical examinations and lab tests including HIV (417:4(XIX); Reg 1103.01, .02)
- Unfair discrimination (415:15)
- Replacement (Reg 1901.07)

2.2 Individual health insurance provisions

- Entire contract; changes (415:6(I)(1))
- Time limit on certain defenses (415:6(I)(2))
- Grace period (415:6(I)(3))

- Reinstatement (415:6(I)(4))
- Claim procedures (415:6(I)(5–9))
- Physical examinations and autopsy (415:6(I)(10))
- Legal actions (415:6(I)(11))
- Change of beneficiary (415:6(I)(12))
- Loss of time benefits (415:6(I)(13))
- Refund upon cancellation (415:6(I)(14))
- Right to examine (free look) (Reg 401.04(f), 1901.06(a)(11))
- Renewability clause (Reg 1901.05(a)(7))
- Military suspense provision (Reg 1901.05(a)(7))
- Change of occupation (415:6(II)(1))
- Misstatement of age (415:6(II)(2))
- Other insurance in this insurer (415:6(II)(3))
- Insurance with other insurers
 - Expense-incurred basis (415:6(II)(4))
 - Other than expense-incurred basis (415:6(II)(5))
- Relation of earnings to insurance (415:6(II)(6))
- Unpaid premium (415:6(II)(7))
- Cancellation; refusal to renew (415:6(II)(8))
- Conformity with state statutes (415:6(II)(9))

2.3 New Hampshire requirements (individual and group)

- Eligibility requirements
 - Newborn children (415:22)
 - Adopted children (415:22-a)
 - Child enrollment; noncustodial parents (RL 161-H:2)
- Benefit offers
 - Maternity coverage (415:6-d)

2.4 Group health insurance

- Part-time employees (415:18(I)(q))
- Coordination of benefits (Reg 1904.05–.07)
- Cancellation or nonrenewal (415:18-b)
- Continuation of coverage under COBRA and New Hampshire specific rules (415:18(VII)(g))
- Conversion privilege (415:18(VII)(a–f); Reg 1901.06(a)(11))

2.5 Small employer group medical plans

- Definition of small employer (420-G:2(XVI))

- Renewability of coverage (420-G:6)
- Pre-existing conditions (420-G:7)
- Participation requirements (420-G:9)
- Open enrollment and late enrollment (420-G:8)
- Prohibited underwriting practices (420-G:4(I)(b), 5)

2.6 Medicare supplement policies

- Open enrollment (Reg 1905.10)
- Standards for marketing (Reg 1905.19)
- Advertising (Reg 1903.06, 1905.18)
- Appropriateness of recommended purchase (Reg 1905.20)
- Guaranteed issue for eligible persons (Reg 1905.11)
- Buyer's guide (Reg 1905.16(a)(6))
- Outline of coverage (Reg 1905.16(c))
- Right to return (free look) (Reg 1905.16(a)(5))
- Replacement (Reg 1905.17, .22)
- Required disclosure provisions (Reg 1905.16)
- Permitted compensation (Reg 1905.15)
- Notice of change (Reg 1905.16(b))
- Benefit standards (Reg 1905.07)
- Prohibited practices (Reg 1905.22)
- Medicare Select (Reg 1905.09)

2.7 Long-term care (LTC) policies

- Outline of coverage (415-D:8)
- Right to return (free look) (415-D:7)
- Benefit standards (415-D:3(V), 5)
- Continuation of coverage/ conversion (415-D:6)
- Pre-existing conditions (415-D:5(III))

2.8 New Hampshire high risk health insurance pool (404-G:5-a–5-f)

2.9 New Hampshire mandated provisions

Series 12-80
Exam for Life, Accident and Health Insurance Laws and Regulations

40 questions – One-hour time limit

For detailed outlines of the following subject matter, refer to the like-named sections in the Series 12-78 Life Laws and Regulations outline and

in the Series 12-79 Accident and Health Laws and Regulations.

- 1.0 Insurance Regulation 14%**
(See Page 15)
- 2.0 New Hampshire Laws and Regulations Pertaining to Life Insurance and Annuities 43%**
- 3.0 New Hampshire Laws and Regulations Pertaining to Accident and Health Insurance 43%**

Series 12-81
Exam for Property and Casualty Insurance Laws and Regulations

40 questions – One-hour time limit

1.0 Insurance Regulation 25%
(See Page 15)

2.0 New Hampshire Laws and Regulations Pertaining to Property and Casualty Insurance 75%

- 2.1 New Hampshire laws, regulations and required provisions**
 - New Hampshire Valued Policy Law (407:11)
 - New Hampshire Insurance Guaranty Association (404-B)
 - Standard fire policy (407:1–2-a, 22)
 - Cancellation and nonrenewal (417-B; 417-C)
 - Binders (407:6)
 - Concealment, misrepresentation or fraud (407:22; RL 638.20)
 - Claim settlement time limits (407:12, 12-a; Reg 1002.05)
 - Terrorism Risk Insurance Act of 2002 and Extension Act of 2005 (15 USC 6701; Public Law 109–144)
- 2.2 Auto insurance**
 - New Hampshire Motor Vehicle Financial Responsibility Law Required limits of liability (RL 259:61, 264.20)
 - New Hampshire Automobile Reinsurance Facility Plan (Reg 1405)
 - New Hampshire Commercial Auto Insurance Plan
 - Uninsured/underinsured motorist (RL 264:15)
 - Definitions
 - Bodily injury
 - Required limits
 - Cancellation/nonrenewal (417-A)
 - Grounds
 - Notice

- Notice of eligibility in Automobile Reinsurance Facility Plan (417-A:5(V))
- Residency statement (417-A:3-b; 1406.01)
- Medical costs coverage (RL 264:16)
- After market parts regulation (407-D)

- 2.3 New Hampshire Workers Compensation Law (RL Ch 281-A)**
 - Types of laws
 - Monopolistic versus competitive
 - Compulsory versus elective
 - 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)
 - Benefits provided (RL 281-A:23–23-b, 25–37)
 - Subsequent injury fund (RL 281-A:55)

Series 12-83
Adjuster's Exam for Property and Casualty Insurance Laws and Regulations

40 questions – One-hour time limit

1.0 Insurance Regulation 25%

- 1.1 Licensing requirements**
 - Qualifications (402-B:3)
 - Process (402-B:3, 4)
 - Licensing exemptions (402-B:2)
 - Temporary adjuster license (402-B:11)
 - 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**
 - Cease and desist order (417:12)
 - Suspension or revocation (402-B:12)
 - Penalties and fines (402-B:12, 13; 417:13)
- 1.4 Claim settlement laws and regulations (407:12–15; 417:4(XV); Reg 1002.01–.20)**
- 1.5 Federal regulation**
 - Fraud and false statements (18 USC 1033, 1034)

2.0 New Hampshire Laws and Regulations Pertaining to Property and Casualty Insurance 75%

- 2.1 New Hampshire laws, regulations and required provisions**
 - New Hampshire Valued Policy Law (407:11)
 - New Hampshire Insurance Guaranty Association (404-B)
 - Standard fire policy (407:1–2-a, 22)
 - Cancellation and nonrenewal (417-B; 417-C)
 - Concealment, misrepresentation or fraud (407:22; RL 638:20)
 - Terrorism Risk Insurance Act of 2002 and Extension Act of 2005 (15 USC 6701; Public Law 109–144)
- 2.2 Auto insurance**
 - New Hampshire Motor Vehicle Financial Responsibility Law Required limits of liability (RL 259:61, 264:20)
 - New Hampshire Automobile Reinsurance Facility Plan (Reg 1405)
 - New Hampshire Commercial Auto Insurance Plan
 - Uninsured/underinsured motorist (RL 264:15)
 - Definitions
 - Bodily injury
 - Required limits
 - Cancellation/nonrenewal (417-A)
 - Grounds
 - Notice
 - Notice of eligibility in Automobile Reinsurance Facility Plan (417-A:5(V))
 - Residency statement (417-A:3-b)
 - Medical costs coverage (RL 264:16)
 - After market parts regulation (407-D)

Series 12-84
Producer's Exam for Property Insurance

100 questions – Two-hour time limit

1.0 Insurance Regulation 9%
(See Page 15)

2.0 General Insurance 12%
(See Page 15)

3.0 Property Insurance Basics 21%

- 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

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
 Property 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 New Hampshire laws, regulations and required provisions
 New Hampshire Valued Policy Law (407:11)

New Hampshire Insurance Guaranty Association (404-B)
 Standard fire policy (407:1–2-a, 22)
 Cancellation and nonrenewal (417-B; 417-C)
 Binders (407:6)
 Concealment, misrepresentation or fraud (407:22; RL 638:20)
 Claim settlement time limits (407:12, 12-a; Reg 1002.05)
 Terrorism Risk Insurance Act of 2002 and Extension Act of 2005 (15 USC 6701; Public Law 109–144)

4.0 Dwelling ('02) Policy 9%

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 — New Hampshire (DP 01 28)
 Automatic increase in insurance (DP 04 11)
 Broad theft coverage (DP 04 72)
 Dwelling under construction (DP 11 43)

5.0 Homeowners ('00) Policy 19%

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 — New Hampshire (HO 01 28)
 Limited fungi, wet or dry rot, or bacteria coverage (HO 04 26, HO 04 27)
 Permitted incidental occupancies (HO 04 42)
 Earthquake (HO 04 54)

Scheduled personal property (HO 04 61)
 Personal property replacement cost (HO 04 90)
 Home day care (HO 04 97)

6.0 Commercial Package Policy (CPP) 14%

6.1 Components of a commercial policy
 Common policy declarations
 Common policy conditions
 Interline endorsements
 One or more coverage parts

6.2 Commercial property ('02)
 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 (CP 04 05)
 Spoilage (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 ('07)
 Equipment breakdown protection coverage form (EB 00 20)
 Selected endorsement
 Actual cash value (EB 99 59)

6.5 Farm coverage ('98)
 Farm property coverage form

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

Mobile agriculture machinery and equipment coverage form
 Livestock coverage form
 Definitions
 Causes of loss (basic, broad and special)
 Conditions
 Exclusions
 Limits
 Additional coverages

7.0 Businessowners ('02) Policy 11%

7.1 Characteristics and purpose

7.2 Businessowners Section I — Property

Coverage
 Exclusions
 Limits
 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 5%

8.1 Aviation insurance

Aircraft hull

8.2 Ocean marine insurance

Major coverages
 Hull insurance
 Cargo insurance
 Freight insurance

8.3 National Flood Insurance Program

"Write your own" versus government
 Eligibility
 Coverage
 Limits
 Deductibles

8.4 Other policies

Boatowners
 Difference in conditions

8.5 Residual markets

Joint underwriting or joint reinsurance associations (412:26)

Series 12-85 Producer's Exam for Casualty Insurance

100 questions — Two-hour time limit

1.0 Insurance Regulation 8%

(See Page 15)

2.0 General Insurance 10%

(See Page 15)

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 New Hampshire laws, regulations and required provisions

New Hampshire Insurance Guaranty Association (404-B)
 Cancellation and nonrenewal (417-B; 417-C)
 Binders (407:6)
 Concealment, misrepresentation or fraud (407:22; RL 638:20)
 Claim settlement time limits (407:12, 12-a; Reg 1002.05)
 Terrorism Risk Insurance Act of 2002 and Extension Act of 2005 (15 USC 6701; Public Law 109-144)

4.0 Homeowners ('00) Policy 15%

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 — New Hampshire (HO 01 28)
 Permitted incidental occupancies (HO 04 42)
 Limited fungi, wet or dry rot, or bacteria coverage (HO 04 26, HO 04 27)
 Home day care (HO 04 97)
 Business pursuits (HO 24 71)
 Watercraft (HO 24 75)
 Personal injury (HO 24 82)

5.0 Auto Insurance 12%

5.1 Laws

New Hampshire Motor Vehicle Financial Responsibility Law
 Required limits of liability (RL 259:61, 264:20)
 New Hampshire Automobile Reinsurance Facility Plan (Reg 1405)
 New Hampshire Commercial Auto Insurance Plan
 Uninsured/underinsured motorist (RL 264:15)

- Definitions
- Bodily injury
- Required limits
- Cancellation/nonrenewal (417-A)
 - Grounds
 - Notice
 - Notice of eligibility in Automobile Reinsurance Facility Plan (417-A: 5(V))

- Residency statement (417-A: 3-b; 1406.01)
- Medical costs coverage (RL 264: 16)
- After market parts regulation (407-D)

5.2 Personal ('05) auto policy

- Definitions
- Liability coverage
 - Bodily injury and property damage
 - Supplementary payments
 - Exclusions
- Medical payments
- Uninsured motorist / underinsured motorist coverage
- Coverage for damage to your auto
 - Collision
 - Other than collision
 - Deductibles
 - Transportation expense
 - Exclusions

- Duties after an accident or loss
- General provisions
- Selected endorsements
 - Amendment of policy provisions — New Hampshire (PP 01 76)
 - Towing and labor costs (PP 03 03)
 - Extended non-owned coverage (PP 03 06)
 - Miscellaneous type vehicle (PP 03 23)
 - Joint ownership coverage (PP 03 34)

5.3 Commercial auto ('01)

- 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
- Selected endorsements
 - 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)
- Hired autos specified as covered autos you own (CA 99 16)
- Individual named insured (CA 99 17)
- Pollution liability — broadened coverage (CA 99 48; CA 99 55)

6.0 Commercial Package Policy (CPP) 11%

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 ('01)

- Commercial general liability coverage forms
 - Bodily injury and property damage liability
 - Personal and advertising injury liability
 - Medical payments
 - Supplementary payments
 - Who is an insured
 - Limits of liability
 - Conditions
 - Definitions
 - Exclusions
- Occurrence versus claims-made
- Claims-made features
 - Trigger
 - Retroactive date
 - Extended reporting periods — basic versus supplemental
 - Claim information
- Premises and operations
- Products and completed operations
- Insured contract
- Pollution liability
 - Pollution liability coverage form (CG 00 39)
 - Pollution liability limited coverage form (CG 00 40)
 - Pollution liability coverage extension endorsement (CG 04 22)

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

6.4 Farm Coverage ('98)

- Farm liability coverage form
 - Coverage H — Bodily injury and property damage liability
 - Coverage I — Personal advertising injury liability
 - Coverage J — Medical payments
- Definitions
- Conditions
- Exclusions
- Limits
- Additional coverages

7.0 Businessowners ('02) Policy 10%

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 law

- Types of laws
 - Monopolistic versus competitive
 - Compulsory versus elective
- 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)

Benefits provided (RL 281-A:23–23-b, 25–37)
 Subsequent injury fund (RL 281-A:55)
 Federal workers' compensation laws
 Federal Employer 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

8.4 Other source of coverages

Assigned risk plan (404-C:1–13)
 Self-insured employers and employer groups (404-C:5-a; RL 281-A:5-a–5-c)

9.0 Other Coverages and Options 7%

9.1 Umbrella/excess liability policies

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

9.2 Specialty liability insurance

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

9.3 Surplus lines

Definitions and markets
 Licensing requirements

9.4 Surety bonds

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

9.5 Aviation insurance

Aircraft liability

9.6 Ocean marine insurance

Protection and indemnity

9.7 Other policies

Boatowners

9.8 Residual markets

Joint underwriting or joint reinsurance associations (412:26)

Series 12-86 Producer's Exam for Personal Lines Insurance

100 questions – Two-hour time limit

1.0 Insurance Regulation 11%

(See Page 15)

2.0 General Insurance 11%

(See Page 15)

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

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 New Hampshire laws, regulations and required provisions

New Hampshire Valued Policy Law (407:11)
 New Hampshire Insurance Guaranty Association (404-B)
 Standard fire policy (407:1–2-a, 22)
 Cancellation and nonrenewal (417-B)
 Binders (407:6)
 Concealment, misrepresentation or fraud (407:22; RL 638:20)
 Claim settlement time limits (407:12, 12-a; Reg 1002.05)

4.0 Dwelling ('02) Policy 10%

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 — New Hampshire (DP 01 28)
- Automatic increase in insurance (DP 04 11)
- Broad theft coverage (DP 04 72)
- Dwelling under construction (DP 11 43)

5.0 Homeowners ('00) Policy 22%

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 — New Hampshire (HO 01 28)
- Limited fungi, wet or dry rot, or bacteria coverage (HO 04 26, HO 04 27))
- Permitted incidental occupancies (HO 04 42)
- Earthquake (HO 04 54)
- Scheduled personal property (HO 04 61)
- Personal property replacement cost (HO 04 90)
- Home day care (HO 04 97)
- Business pursuits (HO 24 71)
- Watercraft (HO 24 75)
- Personal injury (HO 24 82)

6.0 Auto Insurance 22%

6.1 Laws

- New Hampshire Motor Vehicle Financial Responsibility Law
 - Required limits of liability (RL 259:61, 264:20)
- New Hampshire Automobile Reinsurance Facility Plan (Reg 1405)
- Uninsured/underinsured motorist (RL 264:15)
 - Definitions
 - Bodily injury
 - Required limits
- Cancellation/nonrenewal (417-A)
 - Grounds
 - Notice

- Notice of eligibility in Automobile Reinsurance Facility Plan (417-A:5(V))
- Residency statement (417-A:3-b; 1406.01)
- Medical costs coverage (RL 264:16)
- After market parts regulation (407-D)

6.2 Personal ('05) auto policy

- Definitions
- Liability coverage
 - Bodily injury and property damage
 - Supplementary payments
 - Exclusions
- Medical payments
- Uninsured motorist / underinsured motorist coverage
- Coverage for damage to your auto
 - Collision
 - Other than collision
 - Deductibles
 - Transportation expense
 - Exclusions
- Duties after an accident or loss
- General provisions
- Selected endorsements
 - Amendment of policy provisions — New Hampshire (PP 01 76)
 - Towing and labor costs (PP 03 03)
 - Extended non-owned coverage (PP 03 06)
 - Miscellaneous type vehicle (PP 03 23)
 - Joint ownership coverage (PP 03 34)

7.0 Other Coverages and Options 7%

7.1 Umbrella/excess liability policies

- Personal (DL 98 01)

7.2 National Flood Insurance Program

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

7.3 Other policies

- Boatowners

**Series 12-87
Producer's Exam for Credit**

60 questions — One-hour time limit

1.0 Insurance Regulation 10%

(See Page 15)

2.0 General Insurance 9%

(See Page 15)

3.0 Consumer Credit Insurance Basics 40%

3.1 Nature of consumer credit insurance

- Parties involved
 - Debtor/insured
 - Creditor/beneficiary
 - Insurer
- Advantages for debtors and for creditors
- Markets
 - Banks and savings and loan associations
 - Credit unions
 - Finance companies
 - Credit card companies
 - Automobile dealers and manufacturers
 - Retailers
- Types of credit covered — closed-end versus open-end

3.2 Coverage characteristics

- Group versus individual coverage
- Underwriting considerations
 - Eligibility of groups
 - Underwriting of the debtor/insured (group and individual)
 - Evidence of insurability
- Premiums
 - Basis and payment of premiums
 - Single premium versus monthly outstanding balance
- Group policy general provisions
 - Right to examine (free look)
 - Grace period (408:16(I); 415:18(I)(p))
 - Incontestability (408:10; 408:16(II); 415:18(I)(r))
 - Entire contract (408:9; 408:16(III); 415:18(I)(a))
 - Conditions to require evidence of insurability (408:16(IV); 408-A:5)
 - Certificate of insurance (408-A:6)
- Benefit payments
 - Effect on insured's debt
 - Payment of excess benefits

3.3 Regulation

- New Hampshire regulation
 - Approval of policy forms (408-A:7)
 - Amounts to be insured (408-A:4)
 - Term of insurance (408-A:5)
 - Premium rates (408-A:8(I); Reg 1201.19)
 - Premium refunds (408-A:8(II); Reg 1201.05)

Solicitation (408-A:11;
408-B:19(1);
Reg. 1201.04(b))
Evidence of coverage
(408-A:6)
Termination of group policy
(Reg 1201.04(e))
Claims processing
(408-A:10)
Prohibited transactions
(417:4(XVI);
Reg 1201.15)
Federal regulation
Consumer Credit Protection
Act (Truth-in-Lending
Act)

4.0 Types of Consumer Credit Insurance 41%

4.1 Credit life insurance

Eligibility of the individual
insured
Contributory versus non-
contributory
Gross coverage versus net
payoff coverage
Types of insurance coverages
Decreasing term

Level term
Monthly outstanding
balance
Joint credit life
Truncated life
Pre-existing conditions exclusion
Suicide clause

4.2 Credit disability insurance

Eligibility of the individual
insured
Qualifying for benefits
Sickness or injury
Definition of disability —
own occupation versus
any occupation
Total and permanent
Elimination period
Benefit period
Benefit amount
Special types of coverage
Retroactive
Critical period
Common exclusions
Pre-existing conditions
Intentionally self-inflicted
injury
Normal pregnancy

4.3 Credit involuntary unemployment insurance

Eligibility of the individual
insured
Qualifying for benefits
Definition of involuntary
unemployment
Elimination period
Retroactive coverage
Benefit period
Benefit amount
Excluded forms of
unemployment

4.4 Other credit insurance

Credit property
Eligibility
Insured event
Benefit conditions
Guaranteed automobile
protection (GAP)
Eligibility
Insured event
Benefit conditions
Mortgage guaranty



Exam Registration Form

for New Hampshire Insurance Examinations

Last Name	First Name	Middle Name	Social Security Number
Residence Address (Your address of legal residence is required)			
City		State	ZIP Code
Employer (insurance company, if known)			Fax Number ()
Daytime Phone Number (including area code) ()		Evening Phone Number (including area code) ()	

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Series	Exam Title	Exam Fee	Total
12-61	Producer's Life Insurance	\$79	\$
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