

Your Exam Content Outline

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

Vermont Adjuster's Examination for Workers Compensation Insurance Series 14-34

50 questions – One-hour time limit

1.0 Insurance Regulation 9%

1.1 Licensing requirements

Qualifications (4803(a))
Process (4800)

1.2 Maintenance and duration

Renewal (4798)
Expiration (4798)
Records (4803(c))

1.3 Disciplinary actions

Denial of license (4800(3)(E))
Cease and desist order (3661)
Suspension, revocation or nonrenewal (4804;
4806)
Fines (4804(d))
Administrative penalties
(RR 95-20 Rule 45 Sec 5000)

2.0 Workers Compensation Insurance 55%

2.1 Workers compensation laws and rules (RL 21 Sec 601–711)

Vermont Workers' Compensation Law and
Department of Labor Rules (RL 21 Sec 602;
RR 94-1 Rule 1.0000)
Definitions (RR 94-1 Rule 2.0000)
Exclusive remedy (RL 21 Sec 622)
Employment covered (required, voluntary)
(RL 21 Sec 616, 706)
 Independent contractor versus employee
 Statutory employer
Covered injuries (RL 21 Sec 618–620, 649)
Benefits provided (RL 21 Sec 632–635, 640–
648)
Out-of-state injuries (RL 21 Sec 619, 620,
623)
 Jurisdiction
Subrogation (RL 21 Sec 624)
Bars to recovery (RL 21 Sec 649)
 Willful intention
 Intoxication
 Failure to use safety appliance
 Statute of limitations

Average weekly wage (RL 21 Sec 650;
RR 94-1 Rule 15.0000)
Choice of physician (RR 94-1 Rule 12.0000)
Medical examination (RL 21 Sec 655;
RR 94-1 Rule 13.0000)
Notice of injury and claim
(RL 21 Sec 656–660; RR 94-1 Rule 3.0000)
Compensation agreements and disputed claims
(RL 21 Sec 662; RR 94-1 Rule 17.0000)
Termination of compensation
(RR 94-1 Rule 18.0000)
Lump-sum payments (RR 94-1 Rule 19.0000)

2.2 Workers compensation and employer 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

3.0 Workers Compensation Claim Principles 36%

3.1 Role of the adjuster

Duties and responsibilities

3.2 Controlling medical costs

Designated provider
Medical fee schedule (RR 95-22 Rule 40.01–.11)
Hospital bill auditing
Reimbursement requirements
(RR 95-22 Rule 40.02)
Fees for depositions, mileage and
supplemental reports (RR 95-22 Rule 40.11)

3.3 Investigation and evaluation

Compensability
 Employment relationship
 Compensable injury
 Casual relationship
 Timely notice
Workers compensation fraud
Documentation
 First report of injury
 Types of evidence
 Time limits
 Surveillance
 Adjuster's log notes
Medical determination
 Medical authorization
 Casual relationship

- Aggravation/recurrence
- Disability status
- Independent Medical Examinations (IME)

3.4 Claim reserves

- Components
 - Indemnity
 - Medical
 - Expense
- Factors affecting reserves

3.5 Claims management

- Analysis
 - Identifying treating physician
 - Identifying treatment plan
 - Identifying return-to-work capacity
- Contested claims adjustment procedures
 - Form 27 (RR 94-1 Rule 18.0000)
 - Notice and application for hearing; filing of papers (RR 94-1 Rule 4.0000)
 - Representation (RR 94-1 Rule 5.0000)
 - Informal resolution (RR 94-1 Rule 6.0000)
 - Formal hearing (RR 94-1 Rule 7.0000)
 - Appeals (RR 94-1 Rule 9.0000)
 - Attorney's fees (RR 94-1 Rule 10.0000)
- Dispositions
 - Resolving medical disputes (RR 94-1 Rule 14.0000)
 - Resolving permanency disputes
 - Settlement negotiation
 - Form 14/Form 15

3.6 Vocational rehabilitation programs

- Referral (RR 94-1 Rule 30.0000)
- Individual written rehabilitation plan (RR 94-1 Rule 33.0000)