

UTAH

Insurance Department

Licensing Information Bulletin

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PROMETRIC



Providing License Examinations for the State of Utah

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Introduction

A message from the Utah Insurance Department

This Bulletin provides you with information about the examination and application process for becoming licensed to sell insurance or provide certain insurance services in Utah. Please read and study it carefully.

Once the Department is satisfied that you have met all requirements for a license, the appropriate license will be issued. Remember, however, after you have your license you cannot sell, solicit or negotiate insurance until you have been appointed to represent at least one company or designated to represent an organization.

All questions and requests for information about examinations should be directed to Prometric. Questions regarding your license, after successfully completing an exam, should be directed to the Insurance Department.

The Department wishes you well in preparing for your examination and encourages you to continue your insurance education after becoming licensed. An insurance license can open up the world of insurance for you—a world filled with satisfying and rewarding opportunities. Remember, however, that a license is a privilege, not a right. You should commit yourself from the beginning to comply with the laws and rules set forth to regulate the insurance industry.

Sincerely,

D. Kent Michie
Insurance Commissioner

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 the exams needed and any other license requirements.
 - Understand exam registration, expiration and rescheduling provisions.
- 2 Contact Prometric to register, pay for, and schedule your exam and fingerprinting appointment.

The easiest way to register is online at www.prometric.com/utah. Phone, fax and mail options are also available. (See Page 7.)
- 3 Prepare for your exam by using this bulletin and other materials.

The content outlines in this guide are the basis for the exams. (See Page 18.)
- 4 Take the scheduled exam, bringing required identification to the test center. (See Page 12.)

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 Complete and submit your license application electronically with the Utah Insurance Department via the Sircon kiosk in the exam center. Pay all required nonrefundable fees by credit card. (See Page 16.)
- 6 If applying for an initial resident insurance license, have your fingerprints taken at the exam center. (See Page 6.)



To get answers not provided in this bulletin

Direct all questions and requests for information about exams to:

Prometric

Phone: 800.697.8947

Fax: 800.347.9242

TDD User: 800.790.3926

Web site: www.prometric.com/utah

Direct questions about licensure to:

Utah Insurance Department

Suite 3110 State Office Building

PO Box 146901

Salt Lake City, UT 84114-6901

Phone: 801.538.3800; In-State Toll Free: 800.439.3805

Web site: www.insurance.utah.gov

Understanding license requirements

The Utah Insurance Department (Department) issues several types of insurance licenses. Each license granted by the Department is valid only for the line of authority named on the license.

This section describes:

- The licensing process.
- The types of licenses offered.
- Licensing requirements based on residence.
- Fingerprinting requirements.

Overview of the licensing process

Chapters 23a and 26 of Title 31A, of the Utah Insurance Code empowers the Department to qualify individuals who wish to operate as insurance producers, consultants or adjusters in the state of Utah. The legislature may change these laws annually, and administrative procedures may be changed at any time. **Licensees are expected to be aware of changes in the law that affect their occupational practice.**

For some licenses, you must 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 products and services you will sell or represent to the public. After you have passed your exam, you must apply to the Department and pay the appropriate licensing fee in order to receive your license.



Note Passing an exam does **not** guarantee that you will be issued a license. Issuance of a license depends on review and approval of all license application materials. See Page 16 for more information on obtaining your license.

Types of licenses

The Department licenses the following professionals:

- **Producer.** A person appointed by an insurer to solicit applications for insurance or negotiate insurance on its behalf.
- **Consultant.** A person who receives compensation (other than sales commissions) for giving advice, rendering an opinion or providing information about insurance.
- **Adjuster.** A person licensed to adjust losses for or against authorized insurers. Utah law states that a “regular salaried employee of an insurer” does not require a license to adjust losses for that insurer.

The Department grants the types of licenses listed in the table below. The table also identifies the exam that needs to be completed for each license type. The Department also offers some license types that do not require examination (Customer Service Representative, Bail Bond, Limited Lines – see Page 5).

You may qualify for combination licenses (such as Life and Accident and Health or Property, Liability and Personal Lines) by taking a combined exam. The combined exam results in one final score. You must pass the complete exam to qualify for a license.

Producer License	Exam Series
Life	17-01
Variable Contracts	17-01
Accident/Health	17-02
Life and Accident/Health	17-03
Property and Casualty	17-04
Marketing Representative's Title	17-13
Title <i>(see next section)</i>	17-14 and 17-15
Escrow <i>(see next section)</i>	17-16 and 17-17
Personal Lines	17-20
Surplus Lines	17-21
Property	17-22
Casualty	17-23

**Plus current CRD showing Utah approval.*

Consultant License	Exam Series
Life and Accident/Health	17-09
Property and Casualty	17-10

Adjuster License	Exam Series
Property and Casualty	17-11

Title and Escrow information

Both the title and escrow exams consist of a total of 150 questions and are divided into two parts, General and Practical.

Part I. (General) exams 17-14 and 17-16. Exams are in a multiple-choice format and may be taken on computer at any Prometric testing center.

Part II. (Practical) exams 17-15 and 17-17 are three hours in length and require using materials provided to the candidate at the time of the exam. As such, Part II exams may only be taken at a Utah test center (see Page 10 for addresses).



Note Candidates must pass Part II exams and submit their application **within 90 days** of passing Part I exams. If you do not pass Part II and submit fees for a license within 90 days of passing Part I, you will need to retake Part I.

Requirements based on residence

This section describes licensing requirements for applicants who currently live in Utah, for those who are moving to Utah and for nonresidents.

Resident licensing requirements

Producer License. To qualify for a Utah Resident Producer license, you must:

- Be at least 18 years old;
- Be a resident of Utah;
- Be of good character and competency; and
- Pass the license examination(s) required by statute.

To conduct insurance transactions as a producer, you must:

- Hold a current license for the line of insurance being transacted;
- Be appointed by an authorized insurer or licensed insurance agency; and
- Be under contract with that insurer or insurance agency.



Note If you are not contracted or affiliated with any insurer or insurance agency, your license remains active but you cannot conduct insurance transactions.

Surplus Lines. To qualify for surplus lines, you must have been a property/casualty insurance producer for at least three of the past four years. The “comparable preparation” provision does not apply to surplus lines. **It is your responsibility to make sure you meet the minimum experience requirements prior to taking the exam.**

Consultant License. To qualify for a consultant license, you must have been acting in a capacity that would provide you with the preparation to act as an insurance consultant for an aggregate period of not less than three years during the four years immediately preceding the date of the application. Your qualifications must relate to the line of insurance for which you plan to consult. **It is your responsibility to make sure you meet the minimum experience requirements prior to taking the exam.**

Adjuster License. To qualify for an adjuster license, you must meet the basic requirements for a license given above.

Variable Contracts License. To qualify for a variable contracts license, you must meet the following requirements: 1) either apply for a life license at the same time or already hold a life license; and 2) have evidence of a current FINRA qualification and registration with the Utah Securities Division (a current CRD showing Utah approval may be used as evidence).

Customer Service Representative, Bail Bond, Limited Lines License. No exam is required for a customer service representative license, bail bond license, or limited lines license, but fingerprinting may be required (see Page 6). Application can be made online from your home or office at www.sircon.com/utah. For more information about these license types, visit the Department's Web site at www.insurance.utah.gov.

New Resident licensing requirements

Except for Title producer licenses and Bail Bond producer licenses, Utah is reciprocal in its licensing of new Utah residents who were previously licensed in another state. To become a resident licensee without a requirement to pass an examination, a person moving to Utah who was licensed as an insurance producer in another state must meet the following requirements:

- Submit to the Department a completed application and appropriate fees within 90 days of canceling the other state's license that was in good standing at the time of cancellation, and within 90 days of becoming a legal resident of Utah (after 90 days a Laws and Regulations test will be required);
- Submit to the Department proof of residency within the last 90 days (for example, a Utah driver's license with an issue date, mortgage agreement or lease agreement); and
- Have evidence of good standing of the other state's license at the time it was cancelled, such as a Letter of Clearance dated within the previous 90 days-or electronic verification through the Producer Database (PDB).

Please contact the Department for more information on new resident licensing requirements or visit the Department's Web site at www.insurance.utah.gov.

Nonresident licensing requirements

The State of Utah is a signatory to the NAIC Statement of Uniform Treatment of Nonresident Producers. Utah accepts NAIC Uniform Applications and has accepted the NAIC Model Producer Licensing Act. Contact the Department for specific instructions.

Electronic nonresident producer applications and instructions may be accessed at www.sircon.com/utah or www.nipr.com. Paper applications are still accepted but will assessed a \$25 paper application processing fee in addition to the normal Utah licensing fee.



Note Title producer licenses and Bail Bond producer licenses **are not** issued to nonresidents.

Fingerprinting process

The Utah Insurance Department requires all individuals applying for a resident insurance license to be fingerprinted. Fingerprinting must be done at a Prometric test center, using “live scan” technology, which digitally captures and transmits the fingerprints to the Utah Department of Public Safety, Bureau of Criminal Identification (BCI), and the Federal Bureau of Investigation (FBI). Fingerprinting **is not** required for resident licensees adding a line of authority to an existing license; only for first-time licensees.

If the license type you are applying for **requires** an examination (Resident Consultant, Resident Producer, Resident Independent Adjuster, Resident Public Adjuster), the process is as follows:

- 1 Register for fingerprinting at the same time you register for your required exam. You must schedule your appointment and pay the test registration fee and Prometric’s fingerprint processing fee (\$20) online at www.prometric.com/utah/insurance or by calling 800.697.8947 **before arriving** at the test center.
- 2 Once you finish your exam, you should use the kiosk at the exam center to complete your license application via Sircon. The license application will include an FBI/BCI fingerprint fee (\$19.25 FBI/\$15.00 BCI) that must be paid by credit card during the online license application process.
- 3 When you print out your Sircon confirmation page, show it to the test center supervisor as proof you have paid the FBI/BCI fees and your fingerprints will then be “scanned.”
- 4 Fingerprint results will be returned to the Department. The Department will evaluate the results and the application prior to license issuance.



Note If you pass the examination and leave the test center without having your fingerprints scanned, you must schedule an appointment to return to the test center to have your fingerprints taken. When you return, you must present the Sircon application confirmation page to have your fingerprints taken.

If the license type you are applying for **does not require** an examination (Bail Bond, Resident Limited Lines Producer, Resident Customer Service Representative), the process is as follows:

- 1 Schedule a fingerprint appointment and pay Prometric’s \$20 fingerprint processing fee online at www.prometric.com/utah/insurance or by calling 800.697.8947 **before** arriving at the test center for fingerprinting. Test centers are not able to accept this processing fee at the test site.
- 2 Apply for the license online from your home or office at www.sircon.com/utah **before** arriving at the test center for fingerprinting. OR, you can apply online using a kiosk at the test center if you arrive a few minutes before your fingerprinting appointment. Payment for both the license application fee and the FBI/BCI fingerprint fee (\$19.25 FBI/\$15.00 BCI) must be made by credit card during the online license application process.
- 3 After applying for a license online, bring your printed Sircon confirmation page to the test center supervisor as proof you have paid the FBI/BCI fees and your fingerprints will then be “scanned.”
- 4 Fingerprint results will be returned to the Department. The Department will evaluate the results and the license application prior to license issuance.

Scheduling your exam

The Department has contracted with Prometric to conduct its examination program. Prometric provides computerized testing through the multistate Prometric Testing Network, including testing centers in Utah. A list of testing centers in Utah can be found on Page 10.

Before you can test, you must contact Prometric to:

- 1 Register for the exam you need to take using your legal name and supporting information.
- 2 Pay the exam fee.
- 3 Schedule an appointment.

Registering and scheduling exams

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.

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 score to the Department. By law, you are required to disclose your Social Security number. (31A-23a-104(2)(b))

Accommodations. If you require ADA accommodation or ESL additional time, see “Special test considerations” on Page 9 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/utah/insurance.
- 2 Click on **Register for an exam** and follow the prompts.
- 3 **Schedule** your exam appointment.

By phone—a one-step process

You may register and schedule your examination by calling 800.697.8947 between 6 a.m. and 7 p.m. (Mountain 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 47) 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 800.697.8947. Please record and retain the number confirming your appointment.

Registration fee, expiration, and refund policy

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 will not be accepted.** Exam registration fees are **not refundable or transferable.**



Note An exam registration remains valid for only 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.

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 7 p.m. (Mountain 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 (please plan accordingly by calling 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 800.697.8947. 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 have allowed your exam registration to expire or were unsuccessful in your exam attempt, you may re-register by any of the methods listed above. Another exam registration form and fee are required.

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 ADA 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

Utah

Test center locations are subject to change. Test center locations in surrounding states are available online at www.prometric.com or by calling 800.853.5448.

Test Sites	Directions
Lindon, UT 350 South 400 West, Suite 250 Lindon, UT 84042 801.226.2095	From I-15: Take the Lindon/Pleasant Grove exit (#273). Travel east on 1600 North, then turn north (left) on 400 West. The testing center is on the left-hand side of the road.
Salt Lake City, UT 201 South 1460 East 490 Student Services Building Salt Lake City, UT 84112-9059 801.581.7310	From I-15: Exit on 600 South and go east. Turn left on State Street. Turn right on 100 South and go east. Turn right onto 1460 East and go south. This goes to a visitor parking lot. The testing center is directly southwest of the parking lot. The testing center is located in the large cement building with ivy growing on it. There is a nominal fee for parking at this test center and parking is limited.
St. George, UT 750 W Ridgeview Drive Suite 105 St. George, UT 84770 435.674.7088	From I-15: Go to the St. George Boulevard exit. Go west on St. George Boulevard to Bluff Street and turn right. Travel approximately 3/4 of a mile. Turn left onto Ridgeview Drive. The testing center is on the left in a two-story office building.
Taylorsville, UT 5486 South 1900 West Suite C Taylorsville, UT 84118 801.968.2871	From I-215: Exit on Redwood Road and go north to 5400 South. Turn left on 5400 South and go west to 1900 West. Turn left. From I-15: Exit at 5300 South. Go west to 1900 West and turn left. The testing center is about one block south on the west side of the street.

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:

- An overview of the exam content outlines in this bulletin.
- Information about 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 18. They were developed in cooperation with the Department and an Examination Review Workshop (ERW) consisting of individuals from the Utah 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 Utah 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.



Hint Do not schedule your exam until you are familiar with all subject areas in the applicable content outline.

Study materials

The Department does not require you to take a prelicensing education course. You are free to use materials of your own choosing to prepare for the license exam. A variety of materials has been prepared by different publishers to assist candidates specifically in preparing for license exams.

Remember, the 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.

Because of the number and the diversity of approach of these publications, **neither the Department nor Prometric reviews or approves study materials.**

However, the following sources may be a starting point in your search for study materials.

- 1 Brightance School of Insurance, 1211 North State Street, Orem, UT 84057, 801.822.9390, 888.203.4494.
- 2 Education Resource Center, Ron Johnson, 204 Historic 25th Street, Ste. 222, Ogden, UT 84401, 801.782.5510, email: ron@rd-22.com.
- 3 Insurance Services of America (ISOA), Gordon Casper, 1003 N 560 E, Orem, UT 84097, 801.226.3148.
- 4 INSURETTS II, Carol Stringham, 3940 W 4100 S, West Valley City, UT 84120, 801.466.4361.
- 5 Kaplan Financial, 332 Front Street S., Ste. 555, La Crosse, WI 54601, 608.779.5599, 800.824.8742, www.kaplanfinancial.com.
- 6 Mountain CE LLC, 801.518.1956, www.mountainCE.com.
- 7 Thayne Marsh Insurance Schools, 9192 South 300 West, Suite 8, Sandy, UT 84070, 801.253.1751.
- 8 Title & Escrow School of Utah, 4849 South State Street, Suite 2, Salt Lake City, UT 84107, 801.266.6585.
- 9 Utah Association of Independent Insurance Agents (UAIIA), 4885 South 900 East, Suite 301, Salt Lake city, UT 84117, 801.269.1200, www.iiu.org.

Utah statutes. The exams contain sections on Utah statutes. In addition to other study materials, you may wish to consult a standard statute reference, such as those available at most public or law libraries in Utah. The Utah Insurance Code is available on the Department's Web site at www.insurance.utah.gov.

Taking your exam

Knowing what to expect when taking your exam may help you pass 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 on the exams.
- A guide to understanding your exam results.
- Information about appeals.

The testing process

Your exam will be given by computer at a Prometric test 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 and documentation.

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.
- 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 test 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 for specific exams. Only silent, handheld, solar or battery-operated, nonprogrammable calculators (without paper tape-printing capabilities or alphabetic keypads) may be used.



Note Series 17-15 practical exam candidates should bring a protractor, a scale, and a nonprogrammable scientific calculator with trigonometric functions, such as a Texas Instrument TI-30Xa calculator, to use on the second title Series 17-15 exam. **Series 17-17** practical exam candidates should bring a nonprogrammable financial calculator, such as a Texas Instrument TI-BAll+ or a HP12C calculator, to use on the second escrow Series 17-17 exam. Candidates desiring to use a scientific or financial calculator must furnish their own; only standard nonprogrammable calculators will be provided by the testing center. Candidates are responsible for bringing protractors and scales.

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—cameras, tape recorders, cell phones, PDAs, pagers, 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.

Question types

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

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

Format 1—Direct question

Up to a specified limit, which of the following losses are covered under Section I of a Homeowners ('91) Policy?

1. Animals, birds or fish
2. Structures used for business
3. Accessories for motor vehicles
- * 4. Money, bank notes and bullion

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. Is guaranteed to have level premiums for the life of the policy
4. Is renewable at the insurer's option without restrictions or conditions

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

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

Score Report for Sample, Sarah A.			
Utah Producer Life Examination			
	Number of Questions	Number Correct	Percent Correct
Life Total Test Score	100	80	80%
Insurance Regulation	10	8	80%
General Insurance	10	8	80%
Life Insurance Basics	18	15	83%
Life Insurance Policies	18	15	83%
Life Insurance Policy Provisions			
Options, and Riders	12	9	75%
Annuities	15	12	80%
Federal Tax Considerations	9	7	78%
Qualified Plans	8	6	75%
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. 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.
- New procedures for printing a license.
- License fees.
- Continuing education.

Applying for your license

After you pass your exam, complete and submit your application electronically via Sircon by using the kiosk located in the exam center and paying all fees with a credit card. Sircon will electronically forward your application and all fees to the Department. You can also later apply electronically from your home or office at www.sircon.com/prometric-utah. Electronic application is the Department's preferred filing method. It is faster and less costly to you.



Warning It is your responsibility to ensure that the application and any supporting documents have been properly completed and that the information is accurate. If you have ever been the subject of civil or criminal proceedings, whether it be misdemeanor or felony, including disciplinary proceedings by an insurance department, you must disclose this information on the license application. Applications that are found to contain inaccurate or untruthful information may be denied.

If you are applying for an initial resident insurance license, you must provide fingerprints to permit the Department to obtain a criminal history record report. The "Fingerprinting process" section on Page 6 contains specific details about this process.



Important Your application and fee must be submitted within 90 days of passing your exam. After 90 days, the exam must be retaken in order for a license to be issued.

Paper applications. Paper applications are still accepted but will assessed a \$25 paper application processing fee in addition to the normal Utah licensing fee. The paper licensing process will take longer than the electronic method. To apply by paper, go to the Department's Web site at www.insurance.utah.gov. A hard copy of the completed form can be printed out and submitted to the Department by mail, along with a personal check or money order for both the licensing fee and the application processing fee. Any cash payments must be made in person at the Department and in the exact amount.

Printing your license

Effective October 1, 2008, the Utah Insurance Department no longer mails hard copies of new, renewal or duplicate licenses. You may print a hard copy yourself by going to www.sircon.com/utah and clicking on the link titled "Print Your License."

You may print your license as soon as it has been issued. To see if a new or renewal license has been approved and issued:

- Go to www.sircon.com/utah and click on "Check license application status" or "Check license renewal status;" or

- Go to the Department's Web site at www.insurance.utah.gov and click on the "Search for Company & Agent" link.

The cost to print your license is \$5.50 per print paid with a credit card or \$5 per print paid by e-check. However, if a new or renewal license was applied for online through Sircon, you may print as many copies as you want at no cost within the first 30 days of the approval and issuance of the license.

Obtaining an Appointment

After obtaining your license, you need an appointment with an insurer or a designation with an agency to conduct insurance transactions for an insurer. Contact your employing insurance company or agency organization in order to be properly appointed as its producer or designee.

Address or phone changes

Section 31A-23a-412 of the Utah Insurance Code requires all licensees to notify the Commissioner in writing of any change of address or phone number within 30 days. You may process your own changes electronically online at www.sircon.com/utah or at www.nipr.com.

License fees

If you are applying for a combination license, you still pay only one license fee.

Fees for new licenses are:

Category	Fee
Producer license fee	\$77
Consultant license fee	\$77
Adjuster license fee	\$77
CSR, Bail, or Limited Lines license fee	\$52
Sircon electronic application service fee	\$12.50
Paper application processing fee	\$25
Fingerprint submission fee	\$19.25 FBI/\$15.00 BCI
Prometric fingerprint processing fee	\$20 (must be paid prior to arriving at the test center)

License amendment fees

For additional lines of insurance, the license fee is \$27. You must take and pass the applicable examination and submit a completed license application form indicating an amended license. For example, to add the Life and Accident and Health line of authority to your Property and Casualty license, you would need to take the required exam for Life, Accident and Health and pay a \$27 transaction fee to add it to the license.

License renewals

New licenses issued on or after 8/11/08 and licenses scheduled to renew on or after 10/31/08 will convert to birth-month based renewal/expiration dates every two years for individual licenses. More detailed information is available on the Department's Web site at www.insurance.utah.gov.

Continuing education

Continuing education (CE) is required for all Utah resident producers and adjusters. Currently, **24 hours** of CE are required (12 hours for title insurance), of which:

- At least half of the required hours must be in the classroom.
- A minimum of three of the required hours must be in ethics training (the remaining hours can be in any line of insurance).
- All of the required hours must be approved by the Department.

A list of approved CE classroom providers and a course calendar are available on the Department’s Web site at www.insurance.utah.gov. Proof of completion of CE hours must be kept on file with the producer. The Department conducts random audits of CE hours, and certificates of completion must be submitted to the Department within 21 days from the date of an audit letter.

Nonresidents. Nonresident producers and adjusters whose home state does not have CE requirements must comply with Utah’s requirements. A nonresident producer or adjuster who has complied with CE requirements in his or her home state is considered to have satisfied the CE requirements.

Exemptions. Only producers with limited lines licenses and those who have previously filed an exemption with the State of Utah are exempt from CE requirements.

Exam content outlines

The following outlines describe the content of all the Utah 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 section 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. Refer to the outline of the exam you plan to take for the individual section weights. Complete outlines for individual exams are available through our Web site at www.prometric.com/utah.

<p>Section 1.0 Insurance Regulation and Section 2.0 General Insurance</p> <p>The following sections are common to outlines for Series 17-01 through 17-04, 17-09, 17-10, 17-19, 17-20, 17-22 and 17-23.</p> <p>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.</p> <p>1.0 Insurance Regulation</p> <p>1.1 Licensing</p> <ul style="list-style-type: none"> Purpose (31A-23a-101) Process (31A-23a-103–105, 107, 302) Types of licensees (31A-23a-106, 203, 401) <ul style="list-style-type: none"> Producers Consultants 	<ul style="list-style-type: none"> Adjusters Nonresidents (31A-23a-109) Maintenance and duration Renewal (31A-23a-105) Continuing education requirements (31A-23a-202; Reg R590-142-1 through 10) Reinstatement (31A-23a-111(2), 113) Assumed name (31A-23a-110(2)) Change of address or telephone number (31A-23a-412(1)(c)) Reporting of actions (31A-23a-105(2)(b)) Disciplinary actions <ul style="list-style-type: none"> License termination, suspension, or revocation (31A-2-308(10)(a); 31A-23a-111) Probation (31A-23a-112) Monetary forfeiture (fines) (31A-2-308) <p>1.2 State regulation</p>	<ul style="list-style-type: none"> Commissioner’s general duties and powers (31A-2-201) Company regulation <ul style="list-style-type: none"> Solvency (31A-4-105, 105.5) Rates (31A-19a-201–203) Policy forms (31A-21-201–203) Producer appointment (31A-23a-302; Reg R590-101-4(A)) Termination of appointment (Reg R590-101-4(B)) Unfair claim settlement practices (31A-26-303; Reg R590-190–192) Producer regulation <ul style="list-style-type: none"> Fiduciary and trust account responsibilities (31A-23a-409) Place of business/records maintenance (31A-23a-412) Controlled business (31A-23a-502) Shared commissions (31A-23a-504)
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Unfair marketing practices (Reg R590-154)
 Misrepresentation (31A-21-105; 31A-23a-402(1))
 False advertising (31A-23a-402(1))
 Rebating (31A-23a-402(2))
 Unfair discrimination (31A-23a-402(3))
 Boycott, coercion or intimidation (31A-23a-402(4))
 Illegal inducement (Reg R590-154-11)
 Examination of records (31A-2-203–205; 31A-23a-412)
 Privacy of Consumer Information (31A-23a-417; Reg R590-206)
 Insurance fraud regulation (31A-31-103–106)
 Personal liability for unpaid claims (31A-15-105)

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

Private versus government insurers
 Admitted versus nonadmitted 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 producer

Express
 Implied
 Apparent
 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 17-01 Producer's Exam for Life Insurance

100 questions – Two-hour time limit

1.0 Insurance Regulation 10%

(See Page 18)

2.0 General Insurance 10%

(See Page 19)

3.0 Life Insurance Basics 20%

3.1 Insurable interest (31A-21-104)

3.2 Personal uses of life insurance

Survivor protection
 Estate creation
 Cash accumulation
 Liquidity
 Estate conservation

3.3 Viatical settlements

3.4 Determining amount of personal life insurance

Human life value approach
 Needs approach
 Types of information gathered
 Determining lump-sum needs
 Planning for income needs

3.5 Business uses of life insurance

Buy-sell funding

Key person
 Executive bonuses
 Deferred compensation funding
 Split dollar plans
 Change of insured provision

3.6 Classes of life insurance policies
 Group versus individual
 Ordinary versus industrial (home service)
 Permanent versus term
 Participating versus nonparticipating
 Fixed versus variable life insurance and annuities including regulation of variable products (SEC, FINRA, and Utah) (31A-5-217, 217.5; 31A-23a-206)

3.7 Premiums

Factors in premium determination
 Mortality
 Interest
 Expense
 Premium concepts
 Net single premium
 Gross annual premium
 Premium payment mode

3.8 Licensee responsibilities

Solicitation and sales presentations (Reg R590-79-1–8)
 Advertising (Reg R590-130-4–16)
 Utah Life and Health Insurance Guaranty Association (31A-28-119(1))
 Illustrations (31A-22-631; Reg R590-177-1–13)
 Policy summary (31A-22-631; Reg R590-79-4(F), 5)
 Buyer's guide (Reg R590-79-4(A), 5)
 Guaranty association disclosure (31A-28-119(2–4); Reg R590-155-2, 3)
 Life insurance policy cost comparison methods
 Replacement (Reg R590-93-1–12)
 Use and disclosure of insurance information

Field underwriting
 Notice of information practices
 Application procedures
 Delivery
 Policy review
 Effective date of coverage
 Premium collection
 Statement of good health

3.9 Individual underwriting by the insurer

Information sources and regulation

- Application
- Licensee report
- Attending physician statement
- Investigative consumer (inspection) report
- Medical Information Bureau (MIB)
- Medical examinations and lab tests (including HIV consent) (Reg R590-132-3)
- Selection criteria and unfair discrimination (31A-23a-402(3))
- Classification of risks
 - Preferred
 - Standard
 - Substandard
 - Declined

4.0 Life Insurance Policies 14%

- 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**
 - Adjustable life
 - Universal life
- 4.4 Specialized policies**
 - Joint life (first-to-die)
 - Juvenile life
- 4.5 Group life insurance**
 - Characteristics of group plans
 - Types of plan sponsors
 - Group underwriting requirements
 - Conversion to individual policy (31A-22-517-519)
- 4.6 Credit life insurance (individual versus group)**

5.0 Life Insurance Policy Provisions, Options and Riders 15%

- 5.1 Standard provisions**
 - Ownership
 - Assignment (31A-22-412)
 - Entire contract (31A-22-424)
 - Modifications
 - Right to examine (free look) (31A-22-423)
 - Payment of premiums
 - Grace period (31A-22-402)
 - Reinstatement (31A-22-407)
 - Incontestability (31A-22-403)
 - Misstatement of age and gender (31A-22-405)
 - Exclusions
 - Suicide exclusion (31A-22-404)
 - Medical examination; autopsy (31A-22-417)

Prohibited provisions including backdating (31A-22-401)

- 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
 - One-year term option
 - Paid-up additions
- 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**
 - Qualifying events
 - Disclosure
 - Effect of benefit payment
- 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 16%

- 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 including 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 9%

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 6%

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)
Self-employed plans (HR 10 or Keogh plans)
Profit-sharing and 401(k) plans
SIMPLE plans
403(b) tax-sheltered annuities (TSAs)

**Series 17-02
Producer's Exam for Accident and Health Insurance**

100 questions – Two-hour time limit

1.0 Insurance Regulation 10%

(See Page 18)

2.0 General Insurance 10%

(See Page 19)

3.0 Accident and Health Insurance Basics 6%

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)
Prescription drugs
Vision care

3.5 Common exclusions from coverage

3.6 Licensee responsibilities in individual health insurance

Marketing requirements
Advertising (Reg R590-130-4-16)
Utah Life and Health Insurance Guaranty Association (31A-28-119(1))
Sales presentations
Outline of coverage (Reg R590-126-8)
Guaranty association disclosure (31A-28-119(2-4); Reg R590-155-2, 3)
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
Licensee report
Attending physician statement
Investigative consumer (inspection) report
Medical Information Bureau (MIB)
Medical examinations and lab tests (including HIV consent) (Reg R590-132-3)
Unfair discrimination (31A-23a-402(3))
Classification of risks
Preferred
Standard
Substandard
Declined

3.8 Considerations in replacing accident and health insurance (Reg R590-126-9)

Pre-existing conditions
Benefits, limitations and exclusions
Underwriting requirements
Licensee liability for errors and omissions

4.0 Individual Accident and Health Insurance Policy General Provisions 5%

4.1 Uniform required provisions

Incontestability (31A-22-609)
Grace period (31A-22-607)
Reinstatement (31A-22-608)
Claim procedures (31A-21-312; 31A-22-614; 31A-26-301; Reg R590-192-1-14)

4.2 Uniform optional provisions

Change of occupation (31A-22-613(1))
Misstatement of age (31A-22-613(2, 3))
Coordination of benefits (31A-22-619)

4.3 Other general provisions

Right to examine (free look) (31A-22-606)
Insuring clause
Consideration clause
Entire contract; changes
Physical examinations and autopsy
Legal actions
Change of beneficiary
Unpaid premium
Conformity with state statutes
Illegal occupation
Renewability clause (31A-30-107; Reg R590-126-5)
Noncancelable
Guaranteed renewable
Conditionally renewable
Renewable at option of insurer
Nonrenewable (cancelable, term)

5.0 Disability Income and Related Insurance 8%

5.1 Qualifying for disability benefits

Inability to perform duties
Own occupation
Any occupation
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
- 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 employee (partner) 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

6.0 Medical Plans 17%

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 physician 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 Utah requirements (individual and group)

- Eligibility requirements
 - Newborn child coverage (31A-22-610)
 - Dependent child age limit (31A-22-610.5)
 - Court ordered dependency coverage (31A-22-610.5)
 - Eligibility of dependent children not based solely on residency (31A-22-718)
 - Policy extension for handicapped children (31A-22-611)
 - Adoptions (31A-22-610.1)
- Benefit offers
 - Substance abuse coverage (31A-22-715)

6.5 HIPAA (Health Insurance Portability and Accountability Act) requirements

- Eligibility

- Guaranteed issue
- Pre-existing conditions
- Creditable coverage
- Renewability

6.6 Health Savings Accounts (HSAs) and Health Reimbursement Accounts (HRAs)

- Definition
- Eligibility
- Contribution limits
- Portability

7.0 Group Accident and Health Insurance 20%

7.1 Characteristics of group insurance

- Group contract
- Certificate of coverage
- Experience rating versus community rating

7.2 Types of eligible groups

- Employment-related groups
 - Individual employer groups
 - Multiple-Employer Trusts (METs) or Welfare Arrangements (MEWAs)
- 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
 - Persistency factors
 - Administrative capability
- Eligibility for insurance
 - Annual open enrollment
 - Employee eligibility
 - Dependent eligibility
- Coordination of benefits provision (Reg R590-131-1-9)
- Change of insurance companies or loss of coverage
 - Coinurance and deductible carryover
 - No-loss no-gain
 - Events that terminate coverage
 - Extension of benefits
 - Continuation of coverage under COBRA and Utah Mini-COBRA (31A-22-722)
 - Conversion rights (31A-22-723)
 - Conversion rights for former spouse (31A-22-612)
 - Reinstatement of coverage for military personnel (31A-22-717)

7.5 Small employer medical plans

- Definition of small employer (31A-30-103(25))
- Basic coverage (31A-30-109; Reg R590-175-3)
- Availability of coverage (31A-30-103(13))
- Renewability of coverage (31A-30-107)
- Pre-existing conditions (31A-30-107.5)
- Participation requirements (31A-30-112)
- Open enrollment (Reg R590-176-1–11)

7.6 Regulation of employer group insurance plans

- Employee Retirement Income Security Act (ERISA)
 - Applicability
 - Fiduciary responsibilities
 - Reporting and disclosure
- 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
- Civil Rights Act/Pregnancy Discrimination Act
 - Applicability
 - Guidelines
- Relationship with Medicare
 - Medicare secondary rules
 - Medicare carve-outs and supplements
- Nondiscrimination rules (highly-compensated)

7.7 Types of funding and administration

- Conventional fully-insured plans
- Fully self-funded (self-administered) plans
 - Characteristics
 - Conditions suitable for self-funding
 - Benefits suitable for self-funding

8.0 Dental Insurance 3%**8.1 Categories of dental treatment**

- Diagnostic and preventive
- Restorative
- Oral surgery
- Endodontics
- Periodontics
- Prosthodontics
- Orthodontics

8.2 Indemnity plans

- Choice of providers
- 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 14%**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
- Open enrollment (Reg R590-146-11)
- Standardized Medicare supplement plans
 - Core benefits (Reg R590-146-8(B))
 - Additional benefits (Reg R590-146-8(C))
- Utah regulations and required provisions
 - Standards for marketing (Reg R590-146-20)
 - Advertising (Reg R590-146-19)
 - Appropriateness of recommended purchase and excessive insurance (Reg R590-146-21)
 - Right to return (free look) (31A-22-620(6))
 - Replacement (Reg R590-146-18, 23)
 - Pre-existing conditions (Reg R590-146-23)
 - Required disclosure provisions (Reg R590-146-17)

- Outline of coverage (Reg R590-146-17(C))
- Guide to Health Insurance for People with Medicare (Reg R590-146-17(A)(6)(a))
- Permitted compensation (Reg R590-146-16)
- Medicare Select (Reg R590-146-10)

9.3 Other options for individuals with Medicare

- Employer group health plans
 - Disabled employees
 - Employees with kidney failure (End Stage Renal Disease) (ESRD)
 - Individuals age 65 and older
- Medicaid
 - Eligibility
 - Benefits

9.4 Long-term care (LTC) policies

- 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
 - Guarantee of insurability
 - Return of premium
- Qualified LTC plans
- Exclusions
- Underwriting considerations
- Utah regulations and required provisions
 - Standards for marketing (Reg R590-148-18)
 - Advertising (Reg R590-148-20)
 - Shopper's guide (Reg R590-148-16)
 - Outline of coverage (31A-22-1409; Reg R590-148-15)
 - Appropriateness of recommended purchase (Reg R590-148-17)
 - Right to return (free look) (31A-22-1408)
 - Replacement (Reg R590-148-6(6))
 - Renewal provisions (Reg R590-148-6(1))
 - Continuation or conversion (Reg R590-148-10)
 - Required disclosure provisions (Reg R590-148-6)
 - Inflation protection (Reg R590-148-13)

- Pre-existing conditions (31A-22-1406; Reg R590-148-6(3))
- Protection against unintentional lapse (Reg R590-148-11)
- Prohibited provisions (31A-22-1405, 1407)

- 9.5 Utah Comprehensive Health Insurance Pool (31A-29-101–117, 119–123)**
- Eligibility (31A-29-111)
- Coverages and limits (31A-29-113)
- Exclusions (31A-29-113)
- Deductibles and coinsurance (31A-29-114)

10.0 Federal Tax Considerations for Accident and Health Insurance 7%

- 10.1 Personally-owned health insurance**
- Disability income insurance
- Medical expense insurance
- Long-term care insurance
- 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
- 10.5 Health Savings Accounts (HSAs)**

**Series 17-03
Producer's Exam for Life,
Accident and Health Insurance**

150 questions – 2.5-hour time limit

For the detailed outline of the following subject matter, refer to the like-named sections in the Series 17-01 Producer's Life outline and in the Series 17-02 Producer's Accident and Health outline.

- 1.0 Insurance Regulation 6%** (See Page 18)
- 2.0 General Insurance 6%** (See Page 19)
- 3.0 Life Insurance Basics 11%**
- 4.0 Life Insurance Policies 8%**
- 5.0 Life Insurance Policy Provisions, Options and Riders 9%**
- 6.0 Annuities 9%**

- 7.0 Federal Tax Considerations for Life Insurance and Annuities 5%**
- 8.0 Qualified Plans 2%**
- 9.0 Accident and Health Insurance Basics 3%**
- 10.0 Individual Accident and Health Insurance Policy General Provisions 2%**
- 11.0 Disability Income and Related Insurance 4%**
- 12.0 Medical Plans 9%**
- 13.0 Group Accident and Health Insurance 11%**
- 14.0 Dental Insurance 2%**
- 15.0 Insurance for Senior Citizens and Special Needs Individuals 9%**
- 16.0 Federal Tax Considerations for Accident and Health Insurance 4%**

**Series 17-04
Producer's Exam for Property
and Casualty Insurance**

150 questions – 2.5-hour time limit

- 1.0 Insurance Regulation 11%** (See Page 18)
- 2.0 General Insurance 10%** (See Page 19)
- 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
- Valued policy
- 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 and additional
- Policy period
- Policy territory
- Cancellation and nonrenewal
- Deductibles
- Other insurance
 - Nonconcurrency
 - Primary and excess
- Limits of liability
 - Per occurrence (accident)
 - Per person
 - Aggregate—general versus products—completed operations
 - Split
 - Combined single
- Policy 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
 - Duty to defend
- Third-party provisions
 - Standard mortgage clause
 - Loss payable clause
 - No benefit to the bailee
- 3.4 Utah laws, regulations and required provisions**
- Utah Property and Casualty Insurance Guaranty Association (31A-28-202–210, 212–215, 217–218, 220, 222)
- Cancellation, issuance and renewal (31A-21-303)
- Binders (31A-21-102)
- Other insurance (31A-21-307)
- Suit against insurer (31A-21-313)
- Concealment or fraud (RL 76-6-521)

Federal Terrorism Insurance Program (15 USC 6701; Public Law 109-144, 110-160)

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 — Utah (DP 01 43)
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 10%

5.1 Coverage forms

HO-2 through HO-6
HO-8

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 — Utah (HO 01 43)
Limited fungi, wet or dry rot, or bacteria coverage (HO 04 26, HO 04 27)
Permitted incidental occupancies — residence premises (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)
Personal injury (HO 24 82)
Watercraft — Utah (HO 25 12)

6.0 Auto Insurance 13%

6.1 Laws

Utah Financial Responsibility of Motor Vehicle Owners and Operators Act (RL 41-12a-101-104)
Required motor vehicle limits of liability (31A-22-301-304)
Personal injury protection (31A-22-306-309)
Medical
Loss of income
Special damages allowance
Funeral
Death
Uninsured/underinsured motorist (31A-22-305-305.3)
Definitions
Bodily injury
Property damage (31A-22-305.5)
UM/UIM rejection
Required limits
Utah Assigned Risk Insurance Plan (31A-22-310)
Aftermarket Crash Parts Act (31A-22-316-319)

6.2 Personal ('05) auto policy

Definitions
Liability coverage
Bodily injury and property damage
Supplementary payments
Exclusions
Medical payments coverage
Uninsured motorists coverage
Coverage for damage to your auto
Collision
Other than collision
Deductibles
Transportation expenses
Exclusions
Duties after an accident or loss
General provisions
Selected endorsements
Amendment of policy provisions — Utah (PP 01 93)
Towing and labor costs (PP 03 03)
Extended non-owned coverage — vehicles furnished or available for regular use (PP 03 06)
Miscellaneous type vehicle (PP 03 23)
Joint ownership coverage (PP 03 34)

6.3 Commercial auto ('06)

Commercial auto coverage forms
Business auto

Garage
Business auto physical damage
Truckers
Motor carrier
Coverage form sections
Covered autos
Liability coverage
Garagekeepers coverage
Trailer interchange 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)
Individual named insured (CA 99 17)
Commercial carrier regulations
The Motor Carrier Act of 1980
Endorsement for motor carrier policies of insurance for public liability (MCS-90)

7.0 Commercial Package Policy (CPP) 13%

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 ('07)

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 insurance
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 coverage form (CG 00 39)
- 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 coverages
 - Extortion — commercial entities (CR 04 03)
 - Guests' property (CR 04 11)
- 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

- Installation floater
- Signs
- Valuable papers and records
- Transportation coverages
 - 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**
- Farm property coverage form ('03)
 - Coverage A — Dwellings
 - Coverage B — Other private structures
 - Coverage C — Household personal property
 - Coverage D — Loss of use
 - Coverage E — Scheduled personal property
 - Coverage F — Unscheduled farm personal property
 - Coverage G — Other farm structures
- Farm liability coverage form ('06)
 - Coverage H — Bodily injury and property damage liability
 - Coverage I — Personal and advertising injury liability
 - Coverage J — Medical payments
- Mobile agricultural machinery and equipment coverage form
- Livestock coverage form
- Definitions
- Causes of loss (basic, broad and special)
- Conditions
- Exclusions
- Limits
- Additional coverages

8.0 Businessowners ('06) Policy 8%

- 8.1 Characteristics and purpose**
- 8.2 Businessowners Section I — Property**
- Coverages
- 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 9%

- 9.1 Workers compensation laws**
- Type of law
 - Monopolistic versus competitive
 - Compulsory versus elective
- Utah Workers' Compensation Law
 - Exclusive remedy (RL 34A-2-105)
 - Employment covered (required, voluntary) (RL 34A-2-103, 104)
 - Covered injuries (RL 34A-2-401, 402)
 - Occupational disease (RL 34A-3-101-112)
 - Benefits provided (RL 34A-2-401, 408-418)
 - Employers' Reinsurance Fund (RL 34A-2-702, 703)
 - Uninsured Employers' Fund (RL 34A-2-704)
- 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 endorsements
 - Voluntary compensation
 - Anniversary rating date
 - Other states
 - Sole proprietors, partners, officers and others coverage
- 9.3 Premium computations**
- Job classification
- Rates
- Payroll
- Adjustment upon audit
- Experience modification factor
- Premium discounts
- 9.4 Other sources of coverage**

Workers' Compensation Fund
(31A-22-1001;
31A-33-101-118)
Self-insured employers
(RR R612-3-1-7)

**9.5 Rating organization
(31A-19a-401-407)**

**10.0 Other Coverages and
Options 8%**

**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 (31A-15-103)

Definitions and markets
Licensing requirements

10.4 Surety bonds

Principal, obligee and 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 including
Joint Underwriting
Association (31A-2-214)**

**Series 17-09
Consultant's Exam for Life,
Accident and Health Insurance**

**150 questions – 2.5-hour time
limit**

1.0 Insurance Regulation 8%

(See Page 18)

2.0 General Insurance 5%

(See Page 19)

3.0 Life Insurance Basics 7%

**3.1 Insurable interest
(31A-21-104)**

**3.2 Personal uses of life
insurance**

Survivor protection
Estate creation
Cash accumulation
Liquidity
Estate conservation

3.3 Viatical settlements

**3.4 Determining amount of
personal life insurance**

Human life value approach
Needs approach
Types of information
gathered
Determining lump-sum
needs
Planning for income needs

**3.5 Business uses of life
insurance**

Buy-sell funding
Key person
Executive bonuses
Deferred compensation funding
Split dollar plans
Change of insured provision

**3.6 Classes of life insurance
policies**

Group versus individual
Ordinary versus industrial
(home service)
Permanent versus term
Participating versus
nonparticipating
Fixed versus variable life
insurance and annuities
including regulation of variable
products (SEC, FINRA, and
Utah) (31A-5-217, 217.5;
31A-23a-206)

3.7 Premiums

Factors in premium
determination
Mortality
Interest
Expense
Premium concepts
Net single premium
Gross annual premium
Premium payment mode

3.8 Licensee responsibilities

Solicitation and sales
presentations
(Reg R590-79-1-8)
Advertising
(Reg R590-130-4-16)
Utah Life and Health
Insurance Guaranty
Association
(31A-28-119(1))
Illustrations (31A-22-631;
Reg R590-177-1-13)
Policy summary
(31A-22-631;
Reg R590-79-4(F), 5)
Buyer's guide
(Reg R590-79-4(A), 5)

Guaranty association
disclosure
(31A-28-119(2-4);
Reg R590-155-2, 3)
Life insurance policy cost
comparison methods
Replacement
(Reg R590-93-1-12)
Use and disclosure of
insurance information
Field underwriting
Notice of information
practices
Application procedures
Delivery
Policy review
Effective date of coverage
Premium collection
Statement of good health

**3.9 Individual underwriting by
the insurer**

Information sources and
regulation
Application
Licensee report
Attending physician
statement
Investigative consumer
(inspection) report
Medical Information Bureau
(MIB)
Medical examinations and
lab tests (including HIV
consent)
(Reg R590-132-3)
Selection criteria and unfair
discrimination
(31A-23a-402(3))
Classification of risks
Preferred
Standard
Substandard
Declined

4.0 Life Insurance Policies 7%

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

Adjustable life
Universal life

4.4 Specialized policies

Joint life (first-to-die)
Juvenile life

4.5 Group life insurance

Characteristics of group plans
Types of plan sponsors
Group underwriting
requirements
Conversion to individual policy
(31A-22-517-519)

4.6 Credit life insurance (individual versus group)

5.0 Life Insurance Policy Provisions, Options and Riders 5%

5.1 Standard provisions

- Ownership
- Assignment (31A-22-412)
- Entire contract (31A-22-424)
- Modifications
- Right to examine (free look) (31A-22-423)
- Payment of premiums
- Grace period (31A-22-402)
- Reinstatement (31A-22-407)
- Incontestability (31A-22-403)
- Misstatement of age and gender (31A-22-405)
- Exclusions
- Suicide exclusion (31A-22-404)
- Medical examination; autopsy (31A-22-417)
- Prohibited provisions including backdating (31A-22-401)

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
- One-year term option
- Paid-up additions

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

- Qualifying events
- Disclosure
- Effect of benefit payment

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 8%

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 including 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 7%

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 4%

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)
- Self-employed plans (HR 10 or Keogh plans)
- Profit-sharing and 401(k) plans
- SIMPLE plans
- Pension plans
- Section 457 deferred compensation
- 403(b) tax-sheltered annuities (TSAs)

8.4 Special rules for life insurance

- Incidental limitation
- Taxation of economic benefit
- Taxation of life insurance distributions

9.0 Accident and Health Insurance Basics 7%**9.1 Definitions of perils**

- Accidental injury
- Sickness

9.2 Principal types of losses and benefits

- Loss of income from disability
- Medical expense
- Dental expense
- Long-term care expense

9.3 Classes of health insurance policies

- Individual versus group
- Private versus government
- Limited versus comprehensive

9.4 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)
 - Prescription drugs
 - Vision care

9.5 Common exclusions from coverage**9.6 Licensee responsibilities in individual health insurance**

- Marketing requirements
 - Advertising (Reg R590-130-4–16)
 - Utah Life and Health Insurance Guaranty Association (31A-28-119(1))
 - Sales presentations
 - Outline of coverage (Reg R590-126-8)
 - Guaranty association disclosure (31A-28-119(2–4); Reg R590-155-2, 3)
- Field underwriting
 - Nature and purpose
 - Disclosure of information about individuals
 - Application procedures
 - Requirements at delivery of policy

- Common situations for errors/omissions

9.7 Individual underwriting by the insurer

- Underwriting criteria
- Sources of underwriting information
- Application

- Licensee report
- Attending physician statement
- Investigative consumer (inspection) report
- Medical Information Bureau (MIB)
- Medical examinations and lab tests (including HIV consent) (Reg R590-132-3)

- Unfair discrimination (31A-23a-402(3))
- Classification of risks

- Preferred
- Standard
- Substandard
- Declined

9.8 Considerations in replacing accident and health insurance (Reg R590-126-9)

- Pre-existing conditions
- Benefits, limitations and exclusions
- Underwriting requirements
- Licensee liability for errors and omissions

10.0 Individual Accident and Health Insurance Policy General Provisions 8%**10.1 Uniform required provisions**

- Incontestability (31A-22-609)
- Grace period (31A-22-607)
- Reinstatement (31A-22-608)
- Claim procedures (31A-21-312; 31A-22-614; 31A-26-301; Reg R590-192-1–14)

10.2 Uniform optional provisions

- Change of occupation (31A-22-613(1))
- Misstatement of age (31A-22-613(2, 3))
- Coordination of benefits (31A-22-619)

10.3 Other general provisions

- Right to examine (free look) (31A-22-606)
- Insuring clause
- Consideration clause
- Entire contract; changes
- Physical examinations and autopsy
- Legal actions
- Change of beneficiary
- Unpaid premium
- Conformity with state statutes
- Illegal occupation
- Renewability clause (31A-30-107; Reg R590-126-5)
 - Noncancelable
 - Guaranteed renewable
 - Conditionally renewable
 - Renewable at option of insurer
 - Nonrenewable (cancelable, term)

11.0 Disability Income and Related Insurance 8%**11.1 Qualifying for disability benefits**

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

11.2 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
- Other cash benefits
 - Accidental death and dismemberment
 - Rehabilitation benefit
 - Medical reimbursement benefit (nondisabling injury)
- Refund provisions
 - Return of premium
 - Cash surrender value
- Exclusions

11.3 Unique aspects of individual disability underwriting

- Occupational considerations
- Benefit limits
- Policy issuance alternatives

11.4 Group disability income insurance

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

11.5 Business disability insurance

- Key employee (partner) disability income
- Disability buy-sell policy

11.6 Social Security disability

Qualification for disability benefits
 Definition of disability
 Waiting period
 Disability income benefits

11.7 Workers compensation
 Eligibility

12.0 Medical Plans 8%

12.1 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

12.2 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 physician 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

12.3 Cost containment in health care delivery

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

12.4 Utah requirements (individual and group)

Eligibility requirements

Newborn child coverage (31A-22-610)
 Dependent child age limit (31A-22-610.5)
 Court ordered dependency coverage (31A-22-610.5)
 Eligibility of dependent children not based solely on residency (31A-22-718)
 Policy extension for handicapped children (31A-22-611)
 Adoptions (31A-22-610.1)
 Benefit offers
 Substance abuse coverage (31A-22-715)

12.5 HIPAA (Health Insurance Portability and Accountability Act) requirements

Eligibility
 Guaranteed issue
 Pre-existing conditions
 Creditable coverage
 Renewability

12.6 Health Savings Accounts (HSAs) and Health Reimbursement Accounts (HRAs)

Definition
 Eligibility
 Contribution limits
 Portability

13.0 Group Accident and Health Insurance 8%

13.1 Characteristics of group insurance

Group contract
 Certificate of coverage
 Experience rating versus community rating

13.2 Types of eligible groups

Employment-related groups
 Individual employer groups
 Multiple-Employer Trusts (METs) or Welfare Arrangements (MEWAs)
 Associations (alumni, professional, other)
 Customer groups (depositors, creditor-debtor, other)

13.3 Marketing considerations

Advertising
 Regulatory jurisdiction/place of delivery

13.4 Employer group health insurance

Insurer underwriting criteria
 Characteristics of group
 Plan design factors
 Persistency factors
 Administrative capability
 Eligibility for insurance
 Annual open enrollment
 Employee eligibility
 Dependent eligibility

Coordination of benefits provision (Reg R590-131-1-9)
 Change of insurance companies or loss of coverage
 Coinsurance and deductible carryover
 No-loss no-gain
 Events that terminate coverage
 Extension of benefits
 Continuation of coverage under COBRA and Utah Mini-COBRA (31A-22-722)
 Conversion rights (31A-22-723)
 Conversion rights for former spouse (31A-22-612)
 Reinstatement of coverage for military personnel (31A-22-717)

13.5 Small employer medical plans

Definition of small employer (31A-30-103(25))
 Basic coverage (31A-30-109; Reg R590-175-3)
 Availability of coverage (31A-30-103(13))
 Renewability of coverage (31A-30-107)
 Pre-existing conditions (31A-30-107.5)
 Participation requirements (31A-30-112)
 Open enrollment (Reg R590-176-1-11)

13.6 Regulation of employer group insurance plans

Employee Retirement Income Security Act (ERISA)
 Applicability
 Fiduciary responsibilities
 Reporting and disclosure
 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
 Civil Rights Act/Pregnancy Discrimination Act
 Applicability
 Guidelines
 Relationship with Medicare
 Medicare secondary rules
 Medicare carve-outs and supplements
 Nondiscrimination rules (highly-compensated)

13.7 Types of funding and administration

Conventional fully-insured plans

Fully self-funded (self-administered) plans
 Characteristics
 Conditions suitable for self-funding
 Benefits suitable for self-funding

14.0 Dental Insurance 2%

14.1 Categories of dental treatment

Diagnostic and preventive
 Restorative
 Oral surgery
 Endodontics
 Periodontics
 Prosthodontics
 Orthodontics

14.2 Indemnity plans

Choice of providers
 Scheduled versus nonscheduled plans
 Benefit categories
 Diagnostic/preventive services
 Basic services
 Major services
 Deductibles and coinsurance
 Combination plans
 Exclusions
 Limitations
 Predetermination of benefits

14.3 Employer group dental expense

Integrated deductibles versus stand-alone plans
 Minimizing adverse selection

15.0 Insurance for Senior Citizens and Special Needs Individuals 5%

15.1 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

15.2 Medicare supplements

Purpose
 Open enrollment (Reg R590-146-11)
 Standardized Medicare supplement plans

Core benefits (Reg R590-146-8(B))
 Additional benefits (Reg R590-146-8(C))
 Utah regulations and required provisions
 Standards for marketing (Reg R590-146-20)
 Advertising (Reg R590-146-19)
 Appropriateness of recommended purchase and excessive insurance (Reg R590-146-21)
 Right to return (free look) (31A-22-620(6))
 Replacement (Reg R590-146-18, 23)
 Pre-existing conditions (Reg R590-146-23)
 Required disclosure provisions (Reg R590-146-17)
 Outline of coverage (Reg R590-146-17(C))
 Guide to Health Insurance for People with Medicare (Reg R590-146-17(A)(6)(a))
 Permitted compensation (Reg R590-146-16)
 Medicare Select (Reg R590-146-10)

15.3 Other options for individuals with Medicare

Employer group health plans
 Disabled employees
 Employees with kidney failure (End Stage Renal Disease) (ESRD)
 Individuals age 65 and older
 Medicaid
 Eligibility
 Benefits

15.4 Long-term care (LTC) policies

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
 Long term care partnership programs
 Benefit amounts
 Optional benefits
 Guarantee of insurability
 Return of premium
 Qualified LTC plans
 Exclusions
 Underwriting considerations
 Utah regulations and required provisions

Standards for marketing (Reg R590-148-18)
 Advertising (Reg R590-148-20)
 Shopper's guide (Reg R590-148-16)
 Outline of coverage (31A-22-1409; Reg R590-148-15)
 Appropriateness of recommended purchase (Reg R590-148-17)
 Right to return (free look) (31A-22-1408)
 Replacement (Reg R590-148-6(6))
 Renewal provisions (Reg R590-148-6(1))
 Continuation or conversion (Reg R590-148-10)
 Required disclosure provisions (Reg R590-148-6)
 Inflation protection (Reg R590-148-13)
 Pre-existing conditions (31A-22-1406; Reg R590-148-6(3))
 Protection against unintentional lapse (Reg R590-148-11)
 Prohibited provisions (31A-22-1405, 1407)

15.5 Utah Comprehensive Health Insurance Pool

(31A-29-101–117, 119–123)
 Eligibility (31A-29-111)
 Coverages and limits (31A-29-113)
 Exclusions (31A-29-113)
 Deductibles and coinsurance (31A-29-114)

16.0 Federal Tax Considerations for Accident and Health Insurance 3%

16.1 Personally-owned health insurance

Disability income insurance
 Medical expense insurance
 Long-term care insurance

16.2 Employer group health insurance

Disability income (STD, LTD)
 Benefits subject to FICA
 Medical and dental expense
 Long-term care insurance
 Accidental death and dismemberment

16.3 Medical expense coverage for sole proprietors and partners

16.4 Business disability insurance

Key person disability income
 Buy-sell policy

16.5 Health Savings Accounts (HSAs)

**Series 17-10
Consultant's Exam for Property
and Casualty Insurance**

**150 questions – 2.5-hour time
limit**

1.0 Insurance Regulation 17%

(See Page 18)

2.0 General Insurance 8%

(See Page 19)

**3.0 Property and Casualty
Insurance Basics 13%**

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
 - Valued policy

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
and additional
- Policy period
- Policy territory
- Cancellation and nonrenewal

- Deductibles
- Other insurance
 - Nonconcurrency
 - Primary and excess
- Limits of liability
 - Per occurrence (accident)
 - Per person
 - Aggregate—general versus
products—completed
operations
 - Split
 - Combined single
- Policy 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
 - Duty to defend
- Third-party provisions
 - Standard mortgage clause
 - Loss payable clause
 - No benefit to the bailee

**3.4 Utah laws, regulations and
required provisions**

- Utah Property and Casualty
Insurance Guaranty
Association (31A-28-202–
210, 212–215, 217–218, 220,
222)
- Cancellation, issuance and
renewal (31A-21-303)
- Binders (31A-21-102)
- Other insurance (31A-21-307)
- Suit against insurer
(31A-21-313)
- Concealment or fraud
(RL 76-6-521)
- Federal Terrorism Insurance
Program (15 USC 6701;
Public Law 109–144,
110–160)

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 — Utah
(DP 01 43)
- 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
4%**

5.1 Coverage forms

- HO-2 through HO-6
- HO-8

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 — Utah
(HO 01 43)
- Limited fungi, wet or dry rot, or
bacteria coverage (HO 04 26,
HO 04 27)
- Permitted incidental occupancies
— residence premises
(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)
- Personal injury (HO 24 82)
- Watercraft — Utah (HO 25 12)

6.0 Auto Insurance 6%

6.1 Laws

- Utah Financial Responsibility of
Motor Vehicle Owners and
Operators Act
(RL 41-12a-101–104)
- Required motor vehicle limits of
liability (31A-22-301–304)
- Personal injury protection
(31A-22-306–309)
 - Medical
 - Loss of income
 - Special damages allowance
 - Funeral
 - Death

Uninsured/underinsured motorist
(31A-22-305–305.3)

Definitions
Bodily injury
Property damage
(31A-22-305.5)

UM/UIM rejection
Required limits

Utah Assigned Risk Insurance
Plan (31A-22-310)

Aftermarket Crash Parts Act
(31A-22-316–319)

6.2 Personal ('05) auto policy

Definitions

Liability coverage

Bodily injury and property
damage
Supplementary payments

Exclusions

Medical payments coverage

Uninsured motorists coverage

Coverage for damage to your
auto

Collision

Other than collision

Deductibles

Transportation expenses

Exclusions

Duties after an accident or loss

General provisions

Selected endorsements

Amendment of policy
provisions — Utah
(PP 01 93)

Towing and labor costs
(PP 03 03)

Extended non-owned
coverage — vehicles
furnished or available for
regular use (PP 03 06)

Miscellaneous type vehicle
(PP 03 23)

Joint ownership coverage
(PP 03 34)

6.3 Commercial auto ('06)

Commercial auto coverage forms

Business auto

Garage

Business auto physical

damage

Truckers

Motor carrier

Coverage form sections

Covered autos

Liability coverage

Garagekeepers coverage

Trailer interchange

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)

Individual named insured
(CA 99 17)

Commercial carrier regulations

The Motor Carrier Act of
1980

Endorsement for motor
carrier policies of
insurance for public
liability (MCS-90)

7.0 Commercial Package Policy (CPP) 17%

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 (‘07)

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 insurance

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 coverage form
(CG 00 39)

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 coverages

Extortion — commercial

entities (CR 04 03)

Guests' property

(CR 04 11)

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

Installation floater

Signs

Valuable papers and records

Transportation coverages

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

Farm property coverage form
(‘03)

Coverage A — Dwellings

Coverage B — Other private
structures

Coverage C — Household

personal property

Coverage D — Loss of use

- Coverage E — Scheduled personal property
- Coverage F — Unscheduled farm personal property
- Coverage G — Other farm structures
- Farm liability coverage form ('06)
 - Coverage H — Bodily injury and property damage liability
 - Coverage I — Personal and advertising injury liability
 - Coverage J — Medical payments
- Mobile agricultural machinery and equipment coverage form
- Livestock coverage form
- Definitions
- Causes of loss (basic, broad and special)
- Conditions
- Exclusions
- Limits
- Additional coverages

8.0 Businessowners ('06) Policy 5%

8.1 Characteristics and purpose

8.2 Businessowners Section I — Property

- Coverages
- 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 13%

9.1 Workers compensation laws

- Type of law
 - Monopolistic versus competitive
 - Compulsory versus elective
- Utah Workers' Compensation Law

- Exclusive remedy (RL 34A-2-105)
- Employment covered (required, voluntary) (RL 34A-2-103, 104)
- Covered injuries (RL 34A-2-401, 402)
- Occupational disease (RL 34A-3-101-112)
- Benefits provided (RL 34A-2-401, 408-418)
- Employers' Reinsurance Fund (RL 34A-2-702, 703)
- Uninsured Employers' Fund (RL 34A-2-704)

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 endorsements
 - Voluntary compensation
 - Anniversary rating date
 - Other states
 - Sole proprietors, partners, officers and others coverage

9.3 Premium computations

- Job classification
- Rates
- Payroll
- Adjustment upon audit
- Experience modification factor
- Premium discounts

9.4 Other sources of coverage

- Workers' Compensation Fund (31A-22-1001; 31A-33-101-118)
- Self-insured employers (RR R612-3-1-7)

9.5 Rating organization (31A-19a-401-407)

10.0 Other Coverages and Options 13%

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 (31A-15-103)

- Definitions and markets

- Licensing requirements

10.4 Surety bonds

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

10.5 Aviation insurance

- Aircraft hull
- Aircraft liability
- Airport liability
- Hangarkeepers liability

10.6 Ocean marine insurance

- Major coverages
 - Hull insurance
 - Cargo insurance
 - Freight insurance
 - Protection and indemnity
- Implied warranties
- Perils
- General and particular average

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 including Joint Underwriting Association (31A-2-214)

10.10 Alternative funding mechanisms

- Self-insured
- Pooling
- Risk retention groups
- Captives

Series 17-11 Adjuster's Exam for Property and Casualty Insurance

150 questions – 2.5-hour time limit

1.0 Insurance Regulation 8%

1.1 Licensing requirements

- Qualifications (31A-26-203, 205)
- Process (31A-26-202)
- Licensing exceptions (31A-26-201(2))
- Nonresident adjuster (31A-26-208)
- Emergency adjuster license (31A-26-212)

1.2 Maintenance and duration

- Renewal (31A-26-213)
- Continuing education requirements (31A-26-206; Reg R590-142-1 through 10)
- Reinstatement (31A-26-214.5(2))
- Assumed name (31A-26-209(2))

Records (31A-26-306(2-4))
Change of address or telephone number (31A-26-306(1)(b))

1.3 Disciplinary actions

License termination (31A-26-213)
Probation (31A-26-214)
Monetary forfeiture (fines) (31A-2-308)

1.4 Claim settlement laws and regulations (31A-26-301, 303; Reg R590-190-1-14)

1.5 Federal regulation

Fraud and false statements (18 USC 1033, 1034)

2.0 Insurance Basics 26%

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 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 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
Valued policy

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 and 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
Policy limits
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

3.0 Adjusting Losses 28%

3.1 Role of the adjuster

Duties and responsibilities (31A-26-304-311)
Staff and independent adjuster versus public adjuster
Relationship to 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 coverages
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 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 — Utah (DP 01 43)
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 7%

- 5.1 Coverage forms**
HO-2 through HO-6
HO-8
- 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 — Utah (HO 01 43)
Limited fungi, wet or dry rot, or bacteria coverage (HO 04 26, HO 04 27)
Permitted incidental occupancies — residence premises (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)
Personal injury (HO 24 82)
Watercraft — Utah (HO 25 12)

6.0 Auto Insurance 7%

- 6.1 Laws**
Utah Financial Responsibility of Motor Vehicle Owners and Operators Act (RL 41-12a-101-104)
Required motor vehicle limits of liability (31A-22-301-304)
Personal injury protection (31A-22-306-309)
Medical
Loss of income
Special damages allowance
Funeral
Death
Uninsured/underinsured motorist (31A-22-305-305.3)
Definitions
Bodily injury
Property damage (31A-22-305.5)
UM/UIM rejection
Required limits
Utah Assigned Risk Insurance Plan (31A-22-310)

Aftermarket Crash Parts Act (31A-22-316-319)

6.2 Personal ('05) auto policy

- Definitions
- Liability coverage
Bodily injury and property damage
Supplementary payments
Exclusions
- Medical payments coverage
- Uninsured motorists coverage
- Coverage for damage to your auto
Collision
Other than collision
Deductibles
Transportation expenses
Exclusions
- Duties after an accident or loss
- General provisions
- Selected endorsements
Amendment of policy provisions — Utah (PP 01 93)
Towing and labor costs (PP 03 03)
Extended non-owned coverage — vehicles furnished or available for regular use (PP 03 06)
Miscellaneous type vehicle (PP 03 23)
Joint ownership coverage (PP 03 34)

6.3 Commercial auto ('06)

- Commercial auto coverage forms
Business auto
Garage
Business auto physical damage
Truckers
Motor carrier
- Coverage form sections
Covered autos
Liability coverage
Garagekeepers coverage
Trailer interchange coverage
Physical damage coverage
Exclusions
Conditions
Definitions
- Selected endorsements
Deductible liability (CA 03 01)
Lessor — additional insured and loss payee (CA 20 01)
Mobile equipment (CA 20 15)
Broad form products (CA 25 01)
False pretense coverage (CA 25 03)
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)
- Employees as insureds (CA 99 33)
- Pollution liability — broadened coverage (CA 99 48; CA 99 55)
- Commercial carrier regulations
The Motor Carrier Act of 1980
Endorsement for motor carrier policies of insurance for public liability (MCS-90)

7.0 Commercial Package Policy (CPP) 8%

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 ('07)

- 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 insurance
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
- Owners and contractors protective liability coverage form
- 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 coverages
 - Extortion — commercial entities (CR 04 03)
 - Lessees of safe deposit boxes (CR 04 09)
 - Securities deposited with others (CR 04 10)
 - Guests' property (CR 04 11)
 - Safe depository (CR 04 12)
- 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**
 - Farm property coverage form ('03)
 - Coverage A — Dwellings
 - Coverage B — Other private structures
 - Coverage C — Household personal property
 - Coverage D — Loss of use
 - Coverage E — Scheduled personal property
 - Coverage F — Unscheduled farm personal property
 - Coverage G — Other farm structures
 - Farm liability coverage form ('06)
 - Coverage H — Bodily injury and property damage liability
 - Coverage I — Personal and advertising injury liability
 - Coverage J — Medical payments
 - Mobile agricultural machinery and equipment coverage form
 - Livestock coverage form
 - Definitions
 - Causes of loss (basic, broad and special)
 - Conditions
 - Exclusions
 - Limits
 - Additional coverages

8.0 Businessowners ('06) Policy 7%

- 8.1 Characteristics and purpose**
- 8.2 Businessowners Section I — Property**
 - Coverages
 - 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 5%**
- 9.1 Workers compensation laws**
 - Type of law
 - Monopolistic versus competitive
 - Compulsory versus elective
 - Utah Workers' Compensation Law
 - Exclusive remedy (RL 34A-2-105)
 - Employment covered (required, voluntary) (RL 34A-2-103, 104)
 - Covered injuries (RL 34A-2-401, 402)
 - Occupational disease (RL 34A-3-101-112)
 - Benefits provided (RL 34A-2-401, 408-418)
 - Employers' Reinsurance Fund (RL 34A-2-702, 703)
 - Uninsured Employers' Fund (RL 34A-2-704)
 - Federal workers compensation laws
 - 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 endorsements
 - Voluntary compensation
 - Foreign coverage
 - Anniversary rating date
 - Other states
 - Sole proprietors, partners, officers and others coverage

Series 17-13 Marketing Representative's Exam for Title Insurance

50 questions – One-hour time limit

1.0 Insurance Regulation 10%

1.1 Licensing

- Purpose (31A-23a-101)
- Persons to be licensed
 - General requirements (31A-23a-105–108)
 - Title insurance producer additional requirements (31A-23a-204)
- Maintenance and duration
 - Renewal (31A-23a-105)
 - Continuing education requirements (31A-23a-202; Reg R590-142-4)
 - Reinstatement (31A-23a-111(2), 113)
 - Change of address or telephone number (31A-23a-412(1)(c))
- Disciplinary actions
 - License termination, suspension or revocation (31A-2-308(11)(a); 31A-23a-111)
 - Probation (31A-23a-112)
 - Monetary forfeiture (fines) (31A-2-308)

1.2 State regulation

- Commissioner's general duties and powers (31A-2-201)
- Title company provisions
 - Solvency (31A-4-105, 105.5)
 - Insurance rates and escrow changes (31A-19a-201–203, 209; Reg R592-3-1–10, 4-1–8)
 - Unfair claim settlement practices (31A-26-303; Reg R590-190-1–14)
 - Records maintenance (31A-23a-412)
 - Insurance fraud regulation (31A-31-103–106)

2.0 General Insurance 5%

2.1 Producers and general rules of agency

- Insurer as principal
- Producer/insurer relationship
- Authority and powers of producers
 - Express
 - Implied
 - Apparent
- Responsibilities to the applicant/insured

2.2 Contracts

- Elements of a legal contract
 - Offer and acceptance
 - Consideration

- Competent parties
- Legal purpose
- Distinct characteristics of an insurance contract
 - Contract of adhesion
 - 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 Title Insurance 55%

3.1 Risks covered by title insurance

- Risk of error in public records
- Hidden off-record title risks
- Risk of omission and commission by producer

3.2 Entities that can be insured; need for insurance

- Types of entities
 - Individual
 - Corporations
 - Partnerships
 - Limited Liability Companies
 - Trusts (trustee of)
- Title insurance needs
 - Residential
 - Commercial

3.3 Interests that can be insured

- Estates
 - Fee simple
 - Leasehold
 - Life
- Easements

3.4 Title insurance forms

- Commitments
- Owner's policy
- Loan policy
- Leasehold policies
- Endorsements

3.5 Title insurance policy structure and provisions

- Covered risks
 - Schedule A
 - Schedule B — Exceptions from coverage
- Exclusions from coverage
- Conditions

3.6 Rates and premiums

4.0 Marketing Title Insurance 30%

4.1 Unfair marketing practices (31A-23a-402; Reg R590-153-1–8, 154-1–18)

- Rebating

- Misrepresentations
- Defamation of insurer
- Discrimination
- Unfair inducements and marketing practices in obtaining title insurance business
- Unfair or deceptive practices (Reg R590-99-4)

4.2 Commissions (31A-23a-501, 504)

Series 17-14 Searcher's Exam for Title Insurance Part I – General

100 questions – Two-hour time limit

1.0 Insurance Regulation 10%

1.1 Licensing

- Purpose (31A-23a-101)
- Persons to be licensed
 - General requirements (31A-23a-105–108)
 - Title insurance producer additional requirements (31A-23a-204)
- Maintenance and duration
 - Renewal (31A-23a-105)
 - Continuing education requirements (31A-23a-202; Reg R590-142-4)
 - Reinstatement (31A-23a-111(2), 113)
 - Change of address or telephone number (31A-23a-412(1)(c))
- Disciplinary actions
 - License termination, suspension or revocation (31A-2-308(11)(a); 31A-23a-111)
 - Probation (31A-23a-112)
 - Monetary forfeiture (fines) (31A-2-308)

1.2 State regulation

- Commissioner's general duties and powers (31A-2-201)
- Title company provisions
 - Solvency (31A-4-105, 105.5)
 - Insurance rates and escrow changes (31A-19a-201–203, 209; Reg R592-3-1–10, 4-1–8)
 - Unfair claim settlement practices (31A-26-303; Reg R590-190-1–14)
- Producer regulation
 - Place of business/records maintenance (31A-23a-412)
 - Record retention and annual reports (31A-23a-413; Reg R590-136-1–6)
 - Controlled business (31A-23a-503)

- Commissions
(31A-23a-501, 504)
- Contract with insurer
(31A-23a-405, 408)
- Insurance fraud regulation
(31A-31-103–106)

1.3 Utah marketing practices

- Unfair marketing practices
(31A-23a-402; Reg R590-153-1–8, 154-1–18)
- Rebating
- Misrepresentation
- Defamation of insurer
- Discrimination
- Unfair inducements and marketing practices in obtaining title insurance business
- Unfair or deceptive practices
(Reg R590-99-4)

2.0 General Insurance 5%

2.1 Producers and general rules of agency

- Insurer as principal
- Producer/insurer relationship
- Authority and powers of producers
 - Express
 - Implied
 - Apparent

- Responsibilities to the applicant/insured

2.2 Contracts

- Elements of a legal contract
 - Offer and acceptance
 - Consideration
 - Competent parties
 - Legal purpose
- Distinct characteristics of an insurance contract
 - Contract of adhesion
 - 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 35%

3.1 Concepts, principles and practices

- Definition of real property
- Types of real property
- Title to real property

3.2 Acquisition and transfer of real property

- Conveyances

- Encumbrances
- Adverse possession
- Condemnation
- Accession
- Dedication
- Escheats
- Involuntary alienation
- Abandonment
- Foreclosures
- Judicial sales
- Trusts
- Types of joint ownership
 - Tenants in common
 - Joint tenancy
- Acknowledgments
- Legal capacity of parties
 - Individuals
 - Corporations
 - General partnerships
 - Limited partnerships
 - Trust agreements
 - Limited Liability Company (LLC)

3.3 Legal descriptions

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

4.0 Title Insurance 18%

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
 - Types of entities
 - Individual
 - Corporations
 - Partnerships
 - Limited Liability Companies
 - Trusts (trustee of)
 - Title insurance needs
 - Residential
 - Commercial
 - Interests that can be insured
 - Fee simple estate
 - Leasehold estate
 - Life estate
 - Title insurance forms
 - Commitments
 - Owner's policy
 - Loan policy
 - Leasehold policies
 - Endorsements
 - Title insurance policy structure and provisions
 - Covered risks
 - Schedule A
 - Schedule B — Exceptions from coverage
 - Exclusions from coverage
 - Conditions
 - Rates and premiums

4.2 Title searching techniques

- Hard copy index
- Computer index
- Chain sheet

5.0 Title Exceptions and Procedures for Clearing Title 22%

5.1 Principles and concepts

- General exceptions
- Voluntary and involuntary liens
- Federal liens
- Deed of trust
- Deeds
- Judgments
- Taxes and assessments
- Surveys
- Condominiums
- Planned unit developments
- Water rights
- Mineral rights
- Equitable interests
- Attachments
- Executions
- Easements
- Covenants
- Conditions
- Restrictions

5.2 Special problem areas and concerns

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

5.3 Principles of clearing title

- Releases
- Assignments
- Collateral assignments
- Subordinations
- Affidavits
- Reconveyances

6.0 Real Estate Transactions 10%

6.1 Document preparation regulations and requirements

- Deeds
- Trust deeds
- Mortgages
- Notes
- Releases
- Reconveyances
- Acknowledgment forms

6.2 Title insurance policy preparation instructions

- Contract vendee
- Coverages
- Endorsements
- Exclusions
- Liabilities

6.3 Recording

- Types of records

Requirements to record (R590-99-4)
 Acknowledgments
 Presumptions

**Series 17-15
 Searcher's Exam for Title
 Insurance Part II – Practical**

**50 questions – Three-hour time
 limit**

**1.0 Interpreting and Analyzing
 Legal Descriptions 45%**

- 1.1 Conducting closure analysis**
 - Requirements
 - Use of closure table
 - Use of protractor and scale
 - Curve analysis
 - Plat preparation
 - Gaps, conflicts, coincident lines
- 1.2 Conducting comparisons of legal descriptions**
- 1.3 Interpreting various types of legal descriptions**

**2.0 Conducting Title
 Examinations 30%**

- 2.1 Completing a chain sheet**
- 2.2 Identifying title exceptions**

**3.0 Preparing a Commitment for
 Title Insurance 25%**

- 3.1 Schedule A**
- 3.2 Schedule B-1**
- 3.3 Schedule B-2**

**Series 17-16
 Producer's Exam for
 Title Escrow Part I – General**

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

1.0 Insurance Regulation 10%

- 1.1 Licensing**
 - Purpose (31A-23a-101)
 - Persons to be licensed
 - General requirements (31A-23a-105–108)
 - Title insurance producer additional requirements (31A-23a-204)
 - Maintenance and duration
 - Renewal (31A-23a-105)
 - Continuing education requirements (31A-23a-202; Reg R590-142-4)
 - Reinstatement (31A-23a-111(2), 113)
 - Change of address or telephone number (31A-23a-412(1)(c))
 - Disciplinary actions
 - License termination, suspension or revocation

(31A-2-308(11)(a);
 31A-23a-111)
 Probation (31A-23a-112)
 Monetary forfeiture (fines)
 (31A-2-308)

1.2 State regulation

- Commissioner's general duties and powers (31A-2-201)
 - Title and Escrow Commission Act (31A-2-401)
 - Definitions (31A-2-402)
 - Appointments and terms (31A-2-403)
 - Duties of commission (31A-2-404)
 - Title company provisions
 - Solvency (31A-4-105, 105.5)
 - Insurance rates and escrow changes (31A-19a-201–203, 209; Reg R592-3-1–10, 4-1–8)
 - Unfair claim settlement practices (31A-26-303; Reg R590-190-1–14)
 - Producer regulation
 - Place of business/records maintenance (31A-23a-412)
 - Record retention and annual reports (31A-23a-413; Reg R590-136-1–6)
 - Controlled business (31A-23a-503)
 - Commissions (31A-23a-501, 504)
 - Contract with insurer (31A-23a-405, 408)
 - Insurance fraud regulation (31A-31-103–106)
- 1.3 Utah marketing practices**
- Unfair marketing practices (31A-23a-402; Reg R590-153-1–8, 154-1–18)
 - Rebating
 - Misrepresentation
 - Defamation of insurer
 - Discrimination
 - Unfair inducements and marketing practices in obtaining title insurance business
 - Unfair or deceptive practices (Reg R590-99-4)

2.0 General Insurance 5%

- 2.1 Producers and general rules of agency**
 - Insurer as principal
 - Producer/insurer relationship
 - Authority and powers of producers
 - Express
 - Implied
 - Apparent
 - Responsibilities to the applicant/insured
- 2.2 Contracts**
 - Elements of a legal contract

- Offer and acceptance
- Consideration
- Competent parties
- Legal purpose
- Distinct characteristics of an insurance contract
 - Contract of adhesion
 - 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 15%

- 3.1 Concepts, principles and practices**
 - Definition of real property
 - Types of real property
 - Title to real property
- 3.2 Acquisition and transfer of real property**
 - Conveyances
 - Encumbrances
 - Adverse possession
 - Condemnation
 - Accession
 - Dedication
 - Escheats
 - Involuntary alienation
 - Abandonment
 - Foreclosures
 - Judicial sales
 - Trusts
 - Types of joint ownership
 - Tenants in common
 - Joint tenancy
 - Acknowledgments
 - Legal capacity of parties
 - Individuals
 - Corporations
 - General partnerships
 - Limited partnerships
 - Trust agreements
 - Limited Liability Company (LLC)
- 3.3 Legal descriptions**
 - Types of legal descriptions
 - Types of measurements used
 - Language of legal descriptions
 - Structure and format
 - Interpretation

4.0 Title Insurance 15%

- 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
- Types of entities
 - Individual
 - Corporations
 - Partnerships
 - Limited Liability Companies
 - Trusts (trustee of)
- Title insurance needs
 - Residential
 - Commercial
- Interests that can be insured
 - Fee simple estate
 - Leasehold estate
 - Life estate
- Title insurance forms
 - Commitments
 - Owner's policy
 - Loan policy
 - Leasehold policies
 - Endorsements
- Title insurance policy structure and provisions
 - Covered risks
 - Schedule A
 - Schedule B — Exceptions from coverage
 - Exclusions from coverage
 - Conditions
- Rates and premiums

4.2 Title searching techniques

- Hard copy index
- Computer index
- Chain sheet

5.0 Title Exceptions and Procedures for Clearing Title 20%

5.1 Principles and concepts

- General exceptions
- Voluntary and involuntary liens
- Federal liens
- Deed of trust
- Deeds
- Judgments
- Taxes and assessments
- Surveys
- Condominiums
- Planned unit developments
- Water rights
- Mineral rights
- Equitable interests
- Attachments
- Executions
- Easements
- Covenants
- Conditions
- Restrictions

5.2 Special problem areas and concerns

- Acknowledgments
- Mechanic's lien
- Bankruptcy
- Probate
- Good faith

- Foreclosure
- Forfeiture
- Claims against the title
- Lis pendens

5.3 Principles of clearing title

- Releases
- Assignments
- Collateral assignments
- Subordinations
- Affidavits
- Reconveyances

6.0 Real Estate Transactions 35%

6.1 Escrow principles (31A-23a-406, 409; Reg R590-170-4-6)

- Escrow terminology
- Types of escrows
- Escrow contracts
- Fiduciary responsibilities of escrow producers
- Good funds

6.2 Settlement/closing procedures for all types of closings

- Types of documents used
- FHA requirements
- VA requirements
- Real Estate Settlement Procedures Act (RESPA)
- Insured closing protection
- Recording and disbursement procedures
- Settlement statement, lender and government entity requirements
 - Contract sales
 - All-inclusive trust deed
 - Lot sales
 - Loan closings
 - Exchanges (including 1031)

6.3 Recording

- Types of records
- Requirements to record (R590-99-4)
- Acknowledgments
- Presumptions

**Series 17-17
Producer's Exam for Title Escrow Part II – Practical**

50 questions – Three-hour time limit

1.0 Reviewing and Preparing Legal Documents 30%

- 1.1 Reviewing legal documents
- 1.2 Preparing legal documents
- 1.3 Notary acknowledgments

2.0 Clearing Title 20%

- 2.1 Reviewing a completed Commitment for Title Insurance
- 2.2 Requesting required information

- 2.3 Identifying conflicting or incongruous information
- 2.4 Identifying and requesting the necessary items for satisfying the requirements specified in the Commitment

3.0 Completing Settlement Statements Including Cost Estimations and Calculations, Balancing and Proofing for Completeness and Accuracy 40%

- 3.1 Completing the HUD-1
- 3.2 Completing a Disbursement/Balancing Sheet

4.0 Providing Final Instructions for Various Types of Title Insurance Policies 10%

- 4.1 Contract vendee
- 4.2 Coverages
- 4.3 Endorsements
- 4.4 Exclusions
- 4.5 Liabilities

**Series 17-19
Laws and Regulations Exam**

50 questions – One-hour time limit

1.0 Insurance Regulation 60%

(See Page 18)

2.0 General Insurance 40%

(See Page 19)

**Series 17-20
Personal Lines Exam**

100 questions – Two-hour time limit

1.0 Insurance Regulation 10%

(See Page 18)

2.0 General Insurance 10%

(See Page 19)

3.0 Property and Casualty Insurance Basics 26%

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
 - Valued policy
- 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 and additional
 - Policy period
 - Policy territory
 - Cancellation and nonrenewal
 - Deductibles
 - Other insurance
 - Nonconcurrency
 - Primary and excess
 - Limits of liability
 - Per occurrence (accident)
 - Per person
 - Split
 - Combined single
 - Policy 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
 - Duty to defend
 - Third-party provisions
 - Standard mortgage clause
 - Loss payable clause
 - No benefit to the bailee

- 3.4 Utah laws, regulations and required provisions**
 - Utah Property and Casualty Insurance Guaranty Association (31A-28-202–210, 212–215, 217–218, 220, 222)
 - Cancellation, issuance and renewal (31A-21-303)
 - Binders (31A-21-102)
 - Other insurance (31A-21-307)
 - Suit against insurer (31A-21-313)
 - Concealment or fraud (RL 76-6-521)

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 — Utah (DP 01 43)
 - 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 19%

- 5.1 Coverage forms**
 - HO-2 through HO-6
 - HO-8
- 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 — Utah (HO 01 43)
- Limited fungi, wet or dry rot, or bacteria coverage (HO 04 26, HO 04 27)
- Permitted incidental occupancies — residence premises (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)
- Personal injury (HO 24 82)
- Watercraft — Utah (HO 25 12)

6.0 Auto Insurance 19%

- 6.1 Laws**
 - Utah Financial Responsibility of Motor Vehicle Owners and Operators Act (RL 41-12a-101–104)
 - Required motor vehicle limits of liability (31A-22-301–304)
 - Personal injury protection (31A-22-306–309)
 - Medical
 - Loss of income
 - Special damages allowance
 - Funeral
 - Death
 - Uninsured/underinsured motorist (31A-22-305–305.3)
 - Definitions
 - Bodily injury
 - Property damage (31A-22-305.5)
 - UM/UIM rejection
 - Required limits
 - Utah Assigned Risk Insurance Plan (31A-22-310)
 - Aftermarket Crash Parts Act (31A-22-316–319)
- 6.2 Personal ('05) auto policy**
 - Definitions
 - Liability coverage
 - Bodily injury and property damage
 - Supplementary payments
 - Exclusions
 - Medical payments coverage
 - Uninsured motorists coverage
 - Coverage for damage to your auto
 - Collision
 - Other than collision
 - Deductibles
 - Transportation expenses
 - Exclusions
 - Duties after an accident or loss
 - General provisions
 - Selected endorsements
 - Amendment of policy provisions — Utah (PP 01 93)
 - Towing and labor costs (PP 03 03)

Extended non-owned coverage — vehicles furnished or available for regular use (PP 03 06)
 Miscellaneous type vehicle (PP 03 23)
 Joint ownership coverage (PP 03 34)

7.0 Other Coverages and Options 6%

- 7.1 Personal umbrella policies (DL 98 01)**
- 7.2 National Flood Insurance Program**
 "Write your own" versus government
 Eligibility
 Coverage
 Limits
 Deductibles
- 7.3 Other policies**
 Boatowners
- 7.4 Residual markets including Joint Underwriting Association (31A-2-214)**

**Series 17-21
 Producer's Exam for
 Surplus Lines Insurance**

50 questions – One-hour time limit

1.0 Surplus Lines Markets and Practices 100%

- 1.1 United States nonadmitted market**
 Insurance exchanges
 Foreign nonadmitted market
- 1.2 Alien insurers**
 London market
 Lloyd's of London
 Other London companies
 Other alien markets
 United States trust funds
- 1.3 Alternative markets**
 Captive insurers (31A-3-304; 31A-37-101–604)
 Risk retention groups (31A-15-201–205, 211–213)
 Purchasing groups (31A-15-207–212)
 Independently procured insurance (31A-15-104)
- 1.4 Admitted surplus lines insurers (31A-15-103)**
 Requirements
 List of admitted surplus lines insurers
 Withdrawal of admitted status
 Service of process (31A-2-309)
- 1.5 Surplus lines coverages**
 Characteristics and uses
 Types of coverages available (Reg R590-171-5)

1.6 Requirements for placement of surplus lines insurance

Export list (Reg R590-171-5)
 Good faith effort (Reg R590-171-6)
 Conditions for marketing (Reg R590-171-7)
 Notice to insured (31A-15-103(8), (9))
 Assisting unauthorized insurers
 Unauthorized insurers (31A-15-103)

1.7 Records of surplus lines broker

Content of records (31A-15-103(7), 109)
 Maintenance (31A-15-103(7))
 Reporting (Reg R590-157-6; R590-171-8)
 Monthly statement (Reg R590-157-6)
 Penalties - violation of chapter (31A-15-105)

1.8 Surplus lines tax (31A-3-301–303; Reg R590-157-1–8)

Amount
 Policy fees and service charges
 Collection
 Remittance

1.9 Surplus lines advisory organization (31A-15-111, Reg R590-171-4)

Surplus lines stamping fee (31A-15-103(11); Reg R590-157-4)
 Functions (Reg R590-171-1–10)

**Series 17-22
 Producer's Exam for Property Insurance**

100 questions – Two-hour time limit

1.0 Insurance Regulation 13%

(See Page 18)

2.0 General Insurance 13%

(See Page 19)

3.0 Property and Casualty Insurance Basics 16%

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
 Valued policy

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 and additional
 Policy period
 Policy territory
 Cancellation and nonrenewal
 Deductibles
 Other insurance
 Nonconcurrency
 Primary and excess
 Limits of liability
 Policy 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 Utah laws, regulations and required provisions

Utah Property and Casualty Insurance Guaranty Association (31A-28-202–210, 212–215, 217–218, 220, 222)
 Cancellation, issuance and renewal (31A-21-303)
 Binders (31A-21-102)
 Other insurance (31A-21-307)
 Suit against insurer (31A-21-313)
 Concealment or fraud (RL 76-6-521)
 Federal Terrorism Insurance Program (15 USC 6701;

Public Law 109-144,
110-160)

4.0 Dwelling ('02) Policy 8%

- 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 — Utah (DP 01 43)
 - 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 17%

- 5.1 Coverage forms**
 - HO-2 through HO-6
 - HO-8
- 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 — Utah (HO 01 43)
 - Limited fungi, wet or dry rot, or bacteria coverage (HO 04 26, HO 04 27)
 - Permitted incidental occupancies — residence premises (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) 13%

- 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
- Installation floater
- 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

Farm property coverage form ('03)

- Coverage A — Dwellings
- Coverage B — Other private structures
- Coverage C — Household personal property
- Coverage D — Loss of use
- Coverage E — Scheduled 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 ('06) Policy 15%

- 7.1 Characteristics and purpose**
- 7.2 Businessowners Section I — Property**
 - Coverages
 - 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 including Joint Underwriting Association (31A-2-214)**

**Series 17-23
Producer's Exam for
Casualty Insurance**

100 questions — Two-hour time limit

1.0 Insurance Regulation 11%

(See Page 18)

2.0 General Insurance 11%

(See Page 19)

3.0 Property and Casualty Insurance Basics 13%**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 and additional
 Policy period
 Policy territory
 Cancellation and nonrenewal
 Deductibles
 Other insurance
 Nonconcurrency
 Primary and excess
 Limits of liability
 Per occurrence (accident)
 Per person
 Aggregate—general versus products—completed operations
 Split
 Combined single
 Policy limits
 Named insured provisions
 Duties after loss
 Assignment
 Insurer provisions
 Liberalization
 Subrogation
 Duty to defend

3.4 Utah laws, regulations and required provisions

Utah Property and Casualty Insurance Guaranty Association (31A-28-202–210, 212–215, 217–218, 220, 222)

Cancellation, issuance and renewal (31A-21-303)
 Binders (31A-21-102)
 Other insurance (31A-21-307)
 Suit against insurer (31A-21-313)
 Concealment or fraud (RL 76-6-521)
 Federal Terrorism Insurance Program (15 USC 6701; Public Law 109–144, 110–160)

4.0 Homeowners ('00) Policy 14%**4.1 Coverage forms**

HO-2 through HO-6
 HO-8

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 — Utah (HO 01 43)
 Limited fungi, wet or dry rot, or bacteria coverage (HO 04 26, HO 04 27)
 Permitted incidental occupancies — residence premises (HO 04 42)
 Home day care (HO 04 97)
 Business pursuits (HO 24 71)
 Personal injury (HO 24 82)
 Watercraft — Utah (HO 25 12)

5.0 Auto Insurance 14%**5.1 Laws**

Utah Financial Responsibility of Motor Vehicle Owners and Operators Act (RL 41-12a-101–104)
 Required motor vehicle limits of liability (31A-22-301–304)
 Personal injury protection (31A-22-306–309)
 Medical
 Loss of income
 Special damages allowance
 Funeral
 Death
 Uninsured/underinsured motorist (31A-22-305–305.3)
 Definitions
 Bodily injury
 Property damage (31A-22-305.5)
 UM/UIM rejection
 Required limits
 Utah Assigned Risk Insurance Plan (31A-22-310)
 Aftermarket Crash Parts Act (31A-22-316–319)

5.2 Personal ('05) auto policy

Definitions
 Liability coverage
 Bodily injury and property damage
 Supplementary payments
 Exclusions
 Medical payments coverage
 Uninsured motorists coverage
 Coverage for damage to your auto
 Collision
 Other than collision
 Deductibles
 Transportation expenses
 Exclusions
 Duties after an accident or loss
 General provisions
 Selected endorsements
 Amendment of policy provisions — Utah (PP 01 93)
 Towing and labor costs (PP 03 03)
 Extended non-owned coverage — vehicles furnished or available for regular use (PP 03 06)
 Miscellaneous type vehicle (PP 03 23)
 Joint ownership coverage (PP 03 34)

5.3 Commercial auto ('06)

Commercial auto coverage forms
 Business auto
 Garage
 Business auto physical damage
 Truckers
 Motor carrier
 Coverage form sections
 Covered autos
 Liability coverage
 Garagekeepers coverage
 Trailer interchange 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)
 Individual named insured (CA 99 17)
 Commercial carrier regulations
 The Motor Carrier Act of 1980
 Endorsement for motor carrier policies of insurance for public liability (MCS-90)

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 general liability ('07)

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 insurance
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 coverage form (CG 00 39)

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 coverages
Extortion — commercial entities (CR 04 03)

Guests' property (CR 04 11)

6.4 Farm coverage

Farm liability coverage form ('06)
Coverage H — Bodily injury and property damage liability
Coverage I — Personal and advertising injury liability
Coverage J — Medical payments
Definitions
Conditions
Exclusions
Limits
Additional coverages

7.0 Businessowners ('06) 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 endorsement

Hired auto and non-owned auto liability (BP 04 04)

8.0 Workers Compensation Insurance 9%

8.1 Workers compensation laws

Type of law
Monopolistic versus competitive
Compulsory versus elective
Utah Workers' Compensation Law
Exclusive remedy (RL 34A-2-105)
Employment covered (required, voluntary) (RL 34A-2-103, 104)
Covered injuries (RL 34A-2-401, 402)
Occupational disease (RL 34A-3-101-112)
Benefits provided (RL 34A-2-401, 408-418)
Employers' Reinsurance Fund (RL 34A-2-702, 703)
Uninsured Employers' Fund (RL 34A-2-704)

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 endorsements
Voluntary compensation
Anniversary rating date
Other states
Sole proprietors, partners, officers and others coverage

8.3 Premium computations

Job classification
Rates
Payroll
Adjustment upon audit
Experience modification factor
Premium discounts

8.4 Other sources of coverage

Workers' Compensation Fund (31A-22-1001; 31A-33-101-118)
Self-insured employers (RR R612-3-1-7)

8.5 Rating organization (31A-19a-401-407)

9.0 Other Coverages and Options 8%

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 (31A-15-103)

Definitions and markets
Licensing requirements

9.4 Surety bonds

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

9.5 Aviation insurance

Aircraft liability

9.6 Ocean marine insurance

Major coverages
Protection and indemnity

9.7 Other policies

Boatowners



Exam Registration Form for Utah Insurance Examinations

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

You must notify the Department, in writing, within 30 days when you have established a business address and phone number. All future changes in business and residence addresses and/or phone numbers must likewise be reported.

This form is Page 47 of the Utah Licensing Information Bulletin. We recommend you read the entire Bulletin.

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17-01	Producer's Life	\$72	\$
17-02	Producer's Accident and Health	\$72	\$
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17-04	Producer's Property and Casualty	\$88	\$
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17-10	Consultant's Property and Casualty	\$88	\$
17-11	Adjuster's Property and Casualty	\$88	\$
17-13	Marketing Representative's Title	\$72	\$
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