

YOUR EXAM CONTENT OUTLINE

for examinations on or after March 1, 2006.

If you do not receive both pages of this outline, please contact Prometric.

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

New Hampshire Examination for Property and Casualty Insurance Laws and Regulations

Series 12-81

40 questions – One-hour time limit

1.0 Insurance Regulation 25%

1.1 Licensing

Process (402-J:5, 6)

Types of licensees

Producer (402-J:2, 14)

Producer with appointment (402-J:2, 14)

Business entity (402-J:6)

Financial institutions (406-C:1–19)

Resident versus nonresident
(402-J:8, 16; Reg 1301.06)

Temporary (402-J:11)

Maintenance and duration

Renewal (402-J:7(II–IV))

Change of address (402-J:7(VI))

Reporting of actions (402-J:17)

Assumed names (402-J:10)

Continuing education requirements
(Reg 1302.04)

Disciplinary actions

Cease and desist order (417:12)

Denial, suspension or revocation
(402:49; 402-J:12)

Penalties and fines (400-A:15(III); 402:42, 48;
402-J:12(IV); 417:10, 13)

1.2 State regulation

Commissioner's general duties and powers
(400-A:3, 15; 417:5, 14)

Company regulation

Producer appointment (402-J:14)

Termination of appointment (402-J:15)

Producer regulation

Acting without a license (402-J:3, 13)

Commissions (402-J:13)

Conversion of funds by producer (402:53)

Controlled business (402:74)

License to transact business (402:12)

Unfair claim settlement practices
(417:4(XV); Reg 1001.01–.16)

Unfair insurance trade practices

Misrepresentation (402:46; 417:4(I, II))

Twisting (402:47; 417:4(I))

False information and advertising (417:4(III))

Defamation (417:4(IV))

Boycott, coercion and intimidation (417:4(V))

Illegal inducement (417:4(VII))

Unfair discrimination (417:4(VIII))

Rebating (402:39–41; 417:4(IX))

Examination of books and records (400-A:37)

Insurance fraud regulation

(400-A:36-b(II); 417:23; RL 638:20)

Consumer privacy regulation (Reg 3001–3006)

1.3 Federal regulation

Fair Credit Reporting Act (15 USC 1681–1681d)

Fraud and false statements (18 USC 1033, 1034)

2.0 New Hampshire Laws and Regulations

Pertaining to Property and Casualty Insurance 75%

2.1 New Hampshire laws, regulations and required provisions

New Hampshire Valued Policy Law (407:11)

New Hampshire Insurance Guaranty Association
(404-B)

Standard fire policy (407:1–2-a, 22)

Cancellation and nonrenewal (417-B; 417-C)

Binders (407:6)

Concealment, misrepresentation or fraud
(407:22; RL 638.20)

Claim settlement (407:12; Reg 1001.02)

Terrorism Risk Insurance Act of 2002 (HR 3210)

2.2 Auto insurance

- New Hampshire Motor Vehicle Financial Responsibility Law
 - Required limits of liability (RL 259:61, 264.20)
- New Hampshire Automobile Reinsurance Facility Plan (Reg 1405)
- New Hampshire Commercial Auto Insurance Plan
- Uninsured/underinsured motorist (RL 264:15)
 - Definitions
 - Bodily injury
 - Required limits
- Cancellation/nonrenewal (417-A)
 - Grounds
 - Notice
 - Notice of eligibility in Automobile Reinsurance Facility Plan (417-A:5(V))
- Residency statement (417-A:3-b)
- Medical costs coverage (RL 264:16)
- After market parts regulation (407-D)

2.3 New Hampshire Workers Compensation Law (RL Ch 281-A)

- Types of laws
 - Monopolistic versus competitive
 - Compulsory versus elective
- Exclusive remedy (RL 281-A:8)
- Employment covered (required, voluntary)
 - (RL 281-A:2(VI), 2(VIII), 3, 5, 6, 18, 18-a)
- Covered injuries (RL 281-A:2(XI), 12, 14)
- Occupational disease (RL 281-A:2(XIII), 16)
- Benefits provided (RL 281-A:23-23-b, 25-37)
- Subsequent injury fund (RL 281-A:55)