

# Your Exam Content Outline

The following outline describes the content of one of the Connecticut 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.

## Connecticut Surety Bail Bond Agent's Examination Series 18-13

60 questions – One-hour time limit

### 1.0 Insurance Regulation 12%

#### 1.1 Licensing (38a-660, 769; Reg 38a-660-1-7)

- Commissioner's general duties and powers (38a-8, 10)
- Process
- Persons to be licensed
- Types of bail bond agents
  - Professional bond agent
  - Surety bail bond agent (38a-660(a)(3))
- Requirements (38a-660(e-h))
  - Appointment (Reg 38a-660(f))
- Maintenance and duration
  - Renewal (38a-660(l), 769(g); Reg 38a-660-3)
  - Change in name or address (38a-771)
- Disciplinary actions
  - Disqualification (38a-660(h)(3); Reg 38a-660-6)
  - Cease and desist order (38a-817(b))
  - Suspensions, revocations, fines (38a-774)

#### 1.2 Agent regulation

- Record maintenance and examination (38a-660(k))
- Unfair and prohibited practices
  - Misrepresentation (38a-816(1),(8))
  - False advertising (38a-816(1),(2))
  - Defamation of insurer (38a-816(3))
  - Boycott, coercion and intimidation (38a-816(4))
  - Unfair discrimination (38a-816(12),(13))
  - Rebating (38a-825)

### 2.0 The Legal Framework 19%

#### 2.1 Authority

- Express
- Implied
- Apparent

#### 2.2 Contracts

- Elements of a legal contract
  - Offer and acceptance
  - Consideration
  - Competent parties
  - Legal purpose

- Concealment
- Fraud

#### 2.3 Terminology

- Acquit
- Adjudicate
- Bail piece
- Capital offense
- Conviction
- Custody
- Defendant
- Disposition
- Extradition
- Exoneration
- Felony
- Fugitive
- Hearing
- Incarceration
- Indictment
- Misdemeanor
- Mittimus
- Recognizance
- Suspend
- Warrant
- Writ

### 3.0 Bail Bond Principles and Practices 69%

#### 3.1 Parties to a surety bond

- Principal
  - Indemnitor for principal
  - Indemnity agreement
- Obligee
- Surety

#### 3.2 Duties of bail bond agent

- Premium receipt
- Power of attorney
- Collateral and trust obligations

#### 3.3 Types of bonds

- Criminal defendant bonds
  - Surety bail bond
  - Nonsurety/cash (CR 38-7; RL 54-63f, 66)
  - Ten percent surety (CR 38-8)
  - Real estate property (CR 38-9; RL 54-66)

#### 3.4 Procedure

- Application for bond (surety/defendant contract)
- Collateral security
- Surety contract
- Posting the bond
- Informational notice

### **3.5 Court procedures**

Court appearances

Arraignment (CR 37-1-6; RL 54-53)

Trial

Appeal

Conditions of release (CR 38-1-5; RL 54-63b, 63c)

Prior to trial

After conviction — stay of execution  
(CR 43-2; RL 54-63f)

Pending appeal

Failure to appear

Revocation of the right to bail

### **3.6 Release of surety (CR 38-23; RL 54-65a)**

### **3.7 Surrender of principal (defendant)**

Exoneration of bond

Return of premium

Return of collateral

### **3.8 Bond forfeiture (CR 38-19-23; RL 54-65a)**

Notice to defendant and sureties

Judgment

Dispersal of funds (RL 54-72)

Arrest after forfeiture

One year rule (RL 54-65a(b))