

PROMETRIC



NEW HAMPSHIRE

Insurance Department

Licensing Information Bulletin

Effective as of June 1, 2020

Register online at www.prometric.com/newhampshire/insurance

Published by Prometric

Providing License Examinations for the State of New Hampshire

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REVISED 01312020

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Introduction

A Message from the Department

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

We wish you well in preparing for your examination and remind you that by law you are required to continue your insurance education after becoming licensed.

Remember that a license is a privilege, not a right or a gift. You must commit yourself from the beginning to comply with the laws and regulations set forth to regulate the insurance industry.

Overview of Licensing Process



This handbook provides information about the examination and licensing process for obtaining a resident insurance license. You should read this Licensing Handbook including the examination content outlines prior to taking an exam. If interested in applying for a nonresident license, you can apply online via NIPR at www.nipr.com or an NIPR authorized business partner.

Licensing Process

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

- 1** Review this handbook thoroughly to determine any exams needed and other license requirements.
- 2** Schedule your exam. The easiest way to schedule is online at <http://www.prometric.com/newhampshire/insurance>
- 3** Prepare for your exam, using this bulletin and materials from other sources. The content outlines at the back of this guide are the basis for the exams.
- 4** Take the scheduled exam, bringing required identification to the test center. You will receive your results immediately after the exam. If you pass it, go on to step 5. If you do not pass, repeat steps 2 through 4.
- 5** Apply for your license through the Department. (See Applying for your license)



To get answers not provided in this handbook

Visit our Website: <http://www.prometric.com/newhampshire/insurance>

Frequently Asked Questions are available:

<https://www.prometric.com/en-us/clients/insurance/Documents/newhampshire/NHInsuranceExamFAQs.pdf>

Direct applications and questions about licensure to:

State of New Hampshire Insurance Department

License Division

21 South Fruit Street, Suite 14

Concord, NH 03301

Phone: 603.271.0203

Fax: 603.271.7029

Visit the Department's website at <http://www.nh.gov/insurance>

Direct all questions and requests for information about exams to:

Prometric

Website: www.prometric.com/newhampshire/insurance

Phone: 800.869.6603

Fax: 800. 347-9242

TDD User: 800.790.3926

New Hampshire Licensing Requirements

This section describes:

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

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

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

Generally, if you are applying for a producer or adjuster license, you should:

- 1 Pass an exam to confirm that you have attained a minimum level of knowledge regarding the statutes and regulations affecting the insurance profession and the services you will sell or represent to the public.
- 2 Submit a completed license application and appropriate fees to the Department. (Further information can be found at: <http://www.nh.gov/insurance/producers/license.htm>)



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

Types of Licenses

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

Producer License Line of Authority	Exam Series	Notes
Life	12-61 or 12-63	
Accident and Health	12-62 or 12-63	
Property and Casualty	12-64	
Variable Contracts		You must also pass FINRA Series 63, 66 or be a NH Registered Representative. You must supply your FINRA CRD number on the application for license and have a Life license.
Title	12-72	
Property	12-84	
Casualty	12-85	
Personal	12-86	
Credit	12-87	
Surplus		No exam, but P & C license required

Adjuster License Line of Authority	Exam Series	Notes
Property and Casualty	12-75	
Workers' Compensation	12-76	
Public Adjuster License Line of Authority	Exam Series	Notes
Public Adjuster	12-73	Nonresidents must take NH exam

Exam Waivers

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

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

Temporary Licenses

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

Residency Requirements

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

Residents

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

New Residents

If you are a new resident of New Hampshire and have, within the past 90 days, held a producers license in another state, no exams are required. If you are applying for a Property & Casualty Adjuster license, you must successfully complete the New Hampshire Adjuster's Property and Casualty Insurance Laws and Regulations

(12-83) exam. In all cases, you must relinquish the resident license from your previous state; the Department will verify the former resident license is now inactive or applicant holds a non-resident license in the former resident state.

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

Nonresidents

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



Note Nonresident individual producers and claims adjusters with resident or designated home state licenses are required to apply for original and renewal licenses online with the NAIC at the National Insurance Producer Registry at <http://www.nipr.com/>.

Scheduling Your Exam

Registering and Scheduling Information

The New Hampshire Department of Insurance and Prometric are pleased to announce the ability to schedule your New Hampshire Insurance exams in two ways either in a physical test center or in a remotely proctored testing location using Prometric's ProProctor™ application. **You may take the exam at any Prometric test center in the United States or in a remotely proctored location.**

***ProProctor** – ProProctor gives you greater flexibility to choose where to test, when to test and how to test. It is a reliable, convenient – yet secure – testing experience.

For a ProProctor exam you must provide a computer (tablets prohibited) with a camera, microphone and an internet connection. To confirm your computer will allow you to test through ProProctor™ please perform a **system check** prior to scheduling your ProProctor exam.

You can reference our [User Guide](#) for additional technical and environmental requirements.

ProProctor System Requirements

Laptop/PC Power Source

Please plug your device directly into a power source, unattached from a docking station.

Screen Resolution

1024 x 768 is the minimum resolution required

Operating System

Windows 7 or higher | MacOS 10.13 or higher

Web Browser

Current version of Google Chrome

Internet Connection Speed

0.5 mbps or greater

Wi-Fi Connection

Please position your device where you can receive the strongest signal. For the best experience, please use an ethernet cable to connect directly to the router. Follow the instructions here to register and schedule an appointment.

Testing Accommodations. If you require an Americans with Disabilities Act (ADA) accommodation(s) or English as Second Language (ESL) additional time, see the **Testing Accommodations** section below:



Register and schedule online—it saves time and it's easy!

You can easily register and schedule your exam online at any time using our Internet Registration Service by going to:

1. <http://www.prometric.com/newhampshire/insurance>.
2. Click on **Create or Login to Your Account** to register. You can immediately schedule your exam once you create your account or log in later to schedule your exam.
3. If you choose to take your exam in a Test Center then click on **Schedule Test Center** and follow the prompts.
4. If you choose to take your exam in a Remotely Proctored location, then click on **Schedule Remote Proctor*** and follow the prompts.

Important Note: Every candidate will need to create a new account, but those with existing profiles will need to use the Welcome email as a starting point. If a candidate creates a new profile without using that link, a duplicate profile will be created and could result in scheduling challenges.

***Remote Proctoring** – ProProctor gives you greater flexibility to choose where to test, when to test and how to test. It is a reliable, convenient – yet secure – testing experience.

By fax or mail

You may **fax** the completed Exam Registration Form found at the end of this handbook to Prometric to (800) 347-9242. You must also include the completed Credit Card Payment Form (Visa, MasterCard or American Express). The cardholder's signature must be on the Form.

OR

You may **mail** the completed Exam Registration Form and the appropriate exam fee to the address on the form. When registering by mail, you may pay the exam fee by Visa, MasterCard or American Express, company check, cashier's check or money order. **Personal checks and cash are not accepted.**

If paying by credit card, you must also include the completed Credit Card Payment Form (Visa, MasterCard or American Express). The cardholder's signature must be on the Form. including a Visa, MasterCard or American Express, company check, cashier's check or money order.

By phone

If you are unable to schedule online, you may schedule the examination by calling (800) 869-6603 between 8 a.m. and 9 p.m. (Eastern Time), Monday through Friday, and between 10 a.m. and 3 p.m. (Eastern Time), Saturday and Sunday. Please have your exam information and credit card information for payment available.

Note An exam registration remains valid for 90 calendar days after it has been processed. It will expire without further notice at that time. We recommend that you do not register for your exam until you are prepared to take your exam.

Reschedule and Cancellation

To reschedule your existing exam appointment, you must contact Prometric 24 hours prior to the exam appointment date in order to avoid forfeiting your exam fee.

To cancel your existing exam appointment, you must contact Prometric at least three (3) calendar days prior to your scheduled exam appointment in order to avoid forfeiting \$40 of your original exam fee. After you cancel your exam, you must initiate a refund by going to <https://fs6.formsite.com/Prometric/form33/index.html> and completing the refund form.

Prometric will review refund requests and email decisions to you within 7-10 business days of receipt unless further research and/or documentation are required. Prometric reserves the right to request documentation to support any illness or emergency claim. **Refund requests made via phone will not be accepted.**

If you change or cancel your appointment without proper notice, you will forfeit your examination fee(s).

If absent or late for your appointment

If you miss your appointment, or arrive late and are not allowed to test, you will forfeit your exam fee(s).

Test Centers

You may take your examination at any Prometric test center in the United States. A complete list of test center locations may be found by going to <http://www.prometric.com/newhampshire/insurance> click on **Check appointment availability.**

Test center locations are subject to change. Be sure to verify the address and directions to your destination before you leave for your exam.

Holidays

Testing generally does not occur on federal holidays. Additional state holidays may be observed in the state where you schedule the exam appointment.

Emergency Closings

Severe weather or an emergency could require canceling scheduled exams. If this occurs, Prometric will attempt to contact you by phone; however, you may check for

testing site closures by checking our website at <https://www.prometric.com/en-us/pages/siteclosure.aspx> or calling Prometric at (866) 370-3411. If the site is closed, the exam will be rescheduled without a rescheduling fee.

If a test center is open for testing and you choose not to appear for the appointment, you will forfeit the exam fees and must reschedule and pay another exam fee.

Testing Accommodations

ADA Accommodation. Reasonable testing accommodations are provided to allow candidates with documented disabilities recognized under the ADA an opportunity to demonstrate their skills and knowledge. Prometric makes every effort to provide reasonable testing accommodations that enable all test takers to take examinations.

If you require testing accommodations under the Americans with Disabilities Act (ADA), please complete and submit a Testing Accommodation Request Form online at <https://www.prometric.com/en-us/for-test-takers/prepare-for-test-day/pages/arrange-testing-accommodations.aspx>, or contact Prometric at (888) 226-9406 to obtain an Accommodation Request Form.

Professional documentation of the disability must be submitted with the Accommodation Request Form to aid Prometric in determining the appropriate testing accommodations. Thirty days' advance notice is required for all testing arrangements. There is no additional charge for these accommodations.

ESL Accommodation. All examinations are given in English. If English is not your primary language, you may qualify for additional time for the test by requesting an ESL Authorization from Prometric. To request an ESL authorization, please submit :

A personal letter requesting the authorization; and

A letter from the English instructor or sponsoring company (on company letterhead), certifying that English is not your primary language.

Please fax documents to **800.347.9242** and allow **three (3) days** for processing. If your request is approved, Prometric may extend the time limit on your examination to time-and-one-half or 150% of the normal time limit. Prometric will inform you by mail whether your request for accommodation is approved. You should not schedule your exam until you have received the confirmation email. Exams scheduled before the ESL request has been approved will not include extra time.

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:

- Information about study materials.
- An overview of the exam content outlines.
- Practice Exams.

Study Materials

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

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

Content Outlines Overview

The license examination for each type of license consists of questions that test knowledge of topical areas listed in the content outline for that exam. An overview of each examination content outline appears in this bulletin. You can view a complete outline specific to your examination online at <http://www.prometric.com/newhampshire/insurance>. Click on **Review the test content outlines**.

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



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

Practice Exams

To take a practice exam, select or copy the link below to your browser: <https://tcnet1.prometric.com/Login.aspx?ibt=853298600&ClientNameSingleSite=practice-insurance>.

While practice exams contain general, non-state specific insurance questions, they are created in the same format and use the same question types as the actual licensure exams. Practice exams are designed to help you become familiar with the computer-based testing process.

During the practice exam, you will get immediate feedback to correct and incorrect responses as well as overall feedback at the end of the session just as you would during the actual exam. Practice exams are available for:

- (LIPA) Life Insurance Producer/Agent Practice Exam in English and Spanish
- (HIPA) Health Insurance Producer/Agent Practice Exam in English and Spanish
- (PIPA) Property & Casualty Insurance Producer Practice Exam in English only

There is **no cost** to take Prometric Practice Exams!

Taking Your Exam

Knowing what to expect when taking your exam may help you prepare for it. This section contains:

- An overview of the testing process.
- Regulations that will be enforced at the testing center.
- Information about the types of questions.
- A guide to understanding your exam results.
- Information about appeals.

Testing Process

Your exam will be administered by computer but you do not need any computer experience or typing skill to take your exam.

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

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

- Be government-issued (e.g., driver's license, state-issued identification card or military identification card).
- Contain **both** a current photo and your signature (if not you must present two identification cards: one with your photo and one with your signature).
- Have a name that exactly matches the name used to register for the exam (including designations such as "Jr." and "III").



Important Failure to provide appropriate identification at the time of the exam is considered a missed appointment. As a result, you must reschedule your appointment. If you cannot provide the identification listed above, contact Prometric **before** scheduling your appointment to arrange an alternative way to meet this requirement.

Test Center Regulations

Copyrighted questions. All test questions are the property of Prometric and are protected by copyright. Federal law provides severe civil and criminal penalties for the unauthorized reproduction, distribution, or exhibition of copyrighted materials.

To ensure that all candidates are tested under similar conditions, the following regulations and procedures will be enforced at each test center. Failure to follow any of these security procedures may result in your being disqualified from taking an examination.

- 1 While in the test center, you will be continuously monitored by video. During your examination, you will also be monitored by physical walk-throughs and through an observation window. All testing sessions are video and audio recorded.
- 2 You must present valid (unexpired) and acceptable ID(s) in order to take your test. (See "Identification required" in the previous section).
- 3 You will be scanned with a metal detector wand prior to every entry into the test room. If you refuse, you cannot test.

- 4 You will be required to raise your pants legs above your ankles, empty and turn all pockets inside-out and raise shirt sleeves above your wrists prior to every entry into the test room.
- 5 If you are wearing eyeglasses, you will be required to remove them for visual inspection to ensure they don't contain a recording device. Large jewelry items must be stored in your locker due to concerns over concealed recording devices.
- 6 You must sign the test center roster each time you leave the test room. You must also sign back in and show your ID to the Test Center Administrator (TCA) in order to re-enter the test room.
- 7 You are **prohibited** from communicating, publishing, reproducing, or transmitting any part of your test, in any form or by any means, verbal or written, for any purpose.
- 8 You **must not** talk to other candidates or refer to their screens, testing materials, or written notes in the test room.
- 9 You **must not** use written notes, published materials, or other testing aids.
- 10 You are **allowed** to bring soft ear plugs or center-supplied tissues into the test room.
- 11 Any clothing or jewelry items allowed to be worn in the test room must remain on your person at all times. Removed clothing or jewelry items must be stored in your locker.
- 12 You **must not** bring any personal/ unauthorized items into the testing room. Such items include but are not limited to outerwear, hats, food, drinks, purses, briefcases, notebooks, pagers, watches, cellular telephones, recording devices, and photographic equipment. Weapons are not allowed at any Prometric test center. You will be asked to empty and turn your pockets inside out prior to every entry into the test room to confirm that you have no prohibited items.
- 13 You **must** return all materials issued to you by the test center administrator ("TCA") at the end of your test.
- 14 You are not allowed to use any electronic device or phone during breaks.
- 15 If you have a medical condition that may require you to access food or medicine during your exam session, you must store those items separately from other items you place in the test center locker. You must inform the TCA **before** you retrieve the food or medicine, and the TCA will observe you obtaining the item from the locker. You are not allowed to access any item other than food or medicine needed for a medical reason.
- 16 You must conduct yourself in a civil manner at all times when on the premises of the test center. Exhibiting abusive behavior towards the TCA or any other staff member of the test center may result in examination disqualification and criminal prosecution.

Failure to follow any of these security procedures may result in the disqualification of the examination. Prometric reserves the right to audio and videotape any examination session.

For more information on Prometric test center regulations, please visit:
www.prometric.com/en-us/for-test-takers/prepare-for-test-day/documents/TestCenterRegulations.pdf

Please note: 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 examination contains four-option multiple choice questions. These questions are designed to be as clear and concise as possible while testing knowledge and comprehension of insurance concepts as well as the application of the insurance concepts. The design of the exam ensures that those who possess the required knowledge of the specific insurance line of authority being tested should perform well on the examination for which they prepared.

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

Which one of the following is a type of health insurance policy designed to replace the wages of an insured that is unable to work due to an accident or sickness?

- * 1. Disability Income Insurance Policy
- 2. Employer-Sponsored Group Major Medical Policy
- 3. Hospital Expense Insurance Policy
- 4. Special Risk Policy

Format 2—Incomplete Sentence

Benefits under workers' compensation insurance are payable:

- 1. For bodily injury that is accidental or intentional
- * 2. Regardless of the liability of the employer
- 3. Unless safety rules are violated
- 4. Up to a maximum of 30 percent of weekly wages

Format 3—All of the Following Except

A life insurance policy may include provisions that do all of the following EXCEPT:

- 1. Restrict coverage if death is caused by suicide
- 2. Require evidence of insurability to reinstate coverage
- * 3. Extend the contestable period beyond two years
- 4. Adjust proceeds if the insured's age is misstated on the application

Experimental Questions

The examination may include some experimental questions that will not be scored. If present, they are distributed throughout the examination and will not be identified as such. These are used to gather statistical information on the questions before they are added to the examination as scored items. These experimental questions **will not** be counted for or against you in the final examination score.

You will be helping us help future test takers by completing 5 experimental test questions in your exam. We plan to use the experimental questions on future exams based on your performance.

The questions will:

- be randomly distributed within your test
- will not be counted in your final score
- time spent on the question will not be deducted from your test time.

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 correct percentage 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.

Sample Score Report

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

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.

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 at no fee.

Appeals Process

Prometric’s goal is to provide a quality examination and a pleasant testing experience for every candidate. If you would like to submit an appeal concerning examination content, registration, scheduling or test administration (testing site procedures, equipment, personnel, etc.), please submit an appeal by visiting www.prometric.com/contactus and clicking on “Request an Appeal”.

Once submitted you will receive an email response within 20 days indicating whether your appeal has been approved.

Applying for Your License

This section offers information about:

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

Submitting an Application

After passing the appropriate license exam (if an exam is required), you will need to submit a number of items to the Department depending on the type of license you are seeking. Additional information on the requirements for submitting an application can be found at:

<http://www.nh.gov/insurance/producers/index.htm>

Current fees for all license types can be found at:

<http://www.nh.gov/insurance/producers/documents/licensefees.pdf>



Note All applications are to be submitted electronically through the National Insurance Producer Registry at: <http://www.nipr.com>

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

Resident producer application procedures

To qualify as a New Hampshire resident insurance producer, you must submit your application online at <http://www.nipr.com>:

- Complete the NAIC Uniform Application.
- Original passing exam results must be on file.
- The appropriate licensing fee.

Resident adjuster applicants

To qualify as a New Hampshire resident insurance adjuster, you must submit your application online at <http://www.nipr.com/>:

- Complete the NAIC Uniform Application.
- The appropriate licensing fees.
- Original passing exam results must be on file.

Nonresident Producer and Adjuster application procedures

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

Renewal Dates

Individual Producer and Adjuster licenses expiration dates are based on the birth month of the applicant. From the date of issue, the initial license expires the 2nd birth-month on the last day of that month. Business entity (agency) licenses expire the 2nd May 31st from date of issue. Ensuing expiration dates will be every two years thereafter.

Continuing Education

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

All **resident claims adjusters and non-resident adjusters that have declared NH their DESIGNATED HOME STATE** must meet the requirement of 24 total adjuster credits with a minimum of 3 credit hours of adjuster ethics credits every two years; The New Hampshire Legislature has also approved CE requirements for resident and nonresident **public adjusters**. All public adjusters must meet the requirement of 15 CE hours every two years which must include 3 hours of adjuster ethics. **Nonresident public adjusters** are exempt from the CE requirement if they can prove compliance with their resident state's substantially similar CE requirement; All **resident workers compensation claims Adjusters and Non-resident workers compensation Adjusters that have declared NH their DESIGNATED HOME STATE** must meet the requirement of **24** Total adjuster credits with a minimum of 10 hours of workers compensation courses and minimum 3 credit hours in adjuster ethics every two years.

As of January 1, 2011, nonresident claim adjusters are exempt from NH continuing education unless they have selected NH as their designated homestate.



Note More information about the State of New Hampshire Continuing Education (CE) program can be found online at <http://www.nh.gov/insurance/producers/continuinged.htm>.

Exam Content Outlines

The following outlines give an overview of the content of each of the New Hampshire insurance examinations. Each examination will include questions on the subjects contained in the outline. The percentages indicate the relative weight assigned to each section of the examination.

For example, 10 percent means that 10 questions will be drawn on a 100-question exam and 15 will be drawn on a 150-question exam.

An outline that includes more descriptive subsections for your exam is available online at <http://www.prometric.com/newhampshire/insurance>.

<p style="text-align: center;">Producer's Life Insurance</p> <p style="text-align: center;">Series 12-61</p> <p>100 questions - 2-hour time limit Live Date: February 17, 2018</p>	<p>Denial, suspension or revocation (402:49; 402-J:12)</p> <p>Penalties and fines (400-A:15(III); 402:42, 48; 402-J:12(IV); 417:10, 13)</p> <p>1.2 State regulation</p> <p>Commissioner's general duties and powers (400-A:3, 15; 417:5, 14)</p> <p>Company regulation</p> <p>Producer appointment (402-J:14)</p> <p>Termination of appointment (402-J:15)</p> <p>Producer regulation</p> <p>Acting without a license (402-J:3, 13)</p> <p>Commissions (402-J:13)</p> <p>Conversion of funds by producer (402:53)</p> <p>Referrals (402:16-B)</p> <p>Controlled business (402:74)</p> <p>Fiduciary requirements (Reg 4301.01-4301.09)</p> <p>License to transact business (402:12)</p> <p>Unfair claim settlement practices (417:4(XV); Reg 1001.01-.11, Reg 1002.01-.20, Reg 1002.01-.21)</p> <p>Unfair insurance trade practices</p> <p>Misrepresentation (402:46; 417:4(I, II))</p> <p>Twisting (402:47; 417:4(I))</p> <p>False information and advertising (417:4(III))</p>	<p>Defamation (417:4(IV))</p> <p>Boycott, coercion and intimidation (417:4(V))</p> <p>Illegal inducement (417:4(VII))</p> <p>Unfair discrimination (417:4(VIII))</p> <p>Rebating (402:39-41; 417:4(IX))</p> <p>Examination of books and records (400-A:37)</p> <p>Insurance fraud regulation (400-A:36-b(II); 417:23; RL 638:20)</p> <p>Consumer privacy regulation (Reg 3001-3006)</p> <p>1.3 Federal regulation</p> <p>Fair Credit Reporting Act (15 USC 1681-1681d)</p> <p>Fraud and false statements (18 USC 1033, 1034)</p>
<p style="text-align: center;">1.0 Insurance Regulation 12%</p> <p>1.1 Licensing</p> <p>Process (402-J:5, 6)</p> <p>Types of licensees</p> <p>Producer (402-J:2, 14)</p> <p>Producer with appointment (402-J:14)</p> <p>Business entity (402-J:6)</p> <p>Financial institutions (406-C:1-19)</p> <p>Resident versus nonresident (402-J:8, 16)</p> <p>Temporary (402-J:11)</p> <p>Maintenance and duration</p> <p>Renewal (402-J:7(II-IV))</p> <p>Change of address (402-J:7(VI))</p> <p>Reporting of actions (402-J:17)</p> <p>Assumed names (402-J:10)</p> <p>Continuing education requirements (Reg 1302.03, 1302.04, 1304.03, RSA 402-J:7-a)</p> <p>Disciplinary actions</p> <p>Cease and desist order (417:12)</p>	<p style="text-align: center;">2.0 General Insurance 8%</p> <p>2.1 Concepts</p> <p>Risk management key terms</p> <p>Risk</p> <p>Exposure</p> <p>Hazard</p> <p>Peril</p> <p>Loss</p> <p>Methods of handling risk</p> <p>Avoidance</p> <p>Retention</p> <p>Sharing</p>	

Reduction

Transfer

Elements of insurable risks

Adverse selection

Law of large numbers

Reinsurance

2.2 Insurers

Types of insurers

Stock companies

Mutual companies

Fraternal benefit societies

Reciprocal

Lloyd's associations

Risk retention groups

Surplus lines

Private versus government insurers

Authorized versus unauthorized insurers

Domestic, foreign and alien insurers

Financial status (independent rating services)

Marketing (distribution) systems

2.3 Producers and general rules of agency

Insurer as principal

Producer/insurer relationship

Authority and powers of producers

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

3.0 Life Insurance Basics 17%

3.1 Insurable interest (408:2, 2-a)

3.2 Personal uses of life insurance

Survivor protection

Estate creation

Cash accumulation

Liquidity

Estate conservation

3.3 Determining amount of personal life insurance

Human life value approach

Needs approach

Types of information gathered

Determining lump-sum needs

Planning for income needs

3.4 Business uses of life insurance

Buy-sell funding

Key person

Executive bonuses

3.5 Classes of life insurance policies

Group versus individual

Permanent versus term

Participating versus nonparticipating

Fixed versus variable life insurance and annuities

Regulation of variable products (SEC, FINRA and New Hampshire) (408:30)

3.6 Premiums

Factors in premium determination

Mortality

Interest

Expense

Premium concepts

Net single premium

Gross annual premium

Premium payment mode

Unearned premium (Ins 401.04 (a)(3))

3.7 Producer responsibilities

Solicitation and sales presentations (INS 301.01-.07)

Advertising (INS 2601-2604)

Life and Health Insurance Guaranty Association (408-B:19(I))

Buyer's guide and policy summary (INS 301.05)

Guaranty association disclaimer (408-B:19(II-IV))

Illustrations (INS 309.01-.12)

Life insurance policy cost comparison methods

Replacement (INS 302.01-.09)

Use and disclosure of insurance information

Field underwriting

Notice of information practices

Application procedures including backdating of policies (INS 301.06(j))

Delivery

Policy review

Effective date of coverage

Premium collection

Statement of good health

Delivery Receipts (INS. 401.04 (f)(g)_

3.8 Individual underwriting by the insurer

Information sources and regulation

Application

Producer report

Attending physician statement

Investigative consumer (inspection) report

Medical Information Bureau (MIB)

Medical examinations and lab tests including HIV (417:4(XIX); Reg 1103.01, .02)

Selection criteria and unfair discrimination (408:11)

Classification of risks

Preferred

Standard

Substandard

3.9 Life Settlements (RSA 408-D, Ins.312)

4.0 Life Insurance Policies 10%

4.1 Term life insurance

Level term

Annual renewable term

Level premium term

Decreasing term

4.2 Whole life insurance

Continuous premium (straight life)

Limited payment

Single premium

4.3 Flexible premium policies

Universal life

4.4 Specialized policies

Joint life (first-to-die)

Survivorship life (second-to-die)

4.5 Group life insurance

Characteristics of group plans

Group eligibility (408:15)

Group underwriting requirements

Standard provisions (408:16)

Conversion to individual policy (408:16(VIII-X))

Coverage during labor dispute (408:16-b)

5.0 Life Insurance Policy Provisions, Options and Riders 20%

5.1 Standard provisions

Ownership

Assignment

Entire contract (408:9; Reg 401.04(a)(3))

Modifications

Right to examine (free look) (Reg 401.04(f))

Payment of premiums (Reg 401.04(a)(1))

Grace period (Reg 401.04(a)(2))

Reinstatement (Reg 401.04(d))

Incontestability (408:10; Reg 401.04(a)(6,7))

Misstatement of age or sex (Reg 401.04(a)(8))

Exclusions (Reg 401.04(m))

Interest on life insurance benefits (408:10-a)

5.2 Beneficiaries

Designation options

Individuals

Classes

Estates

Minors

Trusts

Succession

Revocable versus irrevocable

Common disaster clause

Spendthrift clause

5.3 Settlement options

Interest only

Fixed-period installments

Fixed-amount installments

Life income

Single life

Joint and survivor

5.4 Nonforfeiture options

Cash surrender value

Extended term

Reduced paid-up insurance

5.5 Policy loan and withdrawal options

Cash loans

Automatic premium loans

Withdrawals or partial surrenders

5.6 Dividend options

Cash payment

Reduction of premium payments

Accumulation at interest

Paid-up additions

Paid-up insurance

5.7 Disability riders

Waiver of premium

Waiver of cost of insurance

Disability income benefit

Payor benefit life/disability (juvenile insurance)

5.8 Accelerated (living) benefit provision/rider

Conditions for payment

Effect on death benefit

5.9 Riders covering additional insureds

Spouse/other-insured term rider

Children's term rider

Family term rider

5.10 Riders affecting the death benefit amount

Accidental death

Guaranteed insurability

Cost of living

Return of premium

6.0 Annuities 18%

6.1 Annuity principles and concepts

Accumulation period versus annuity period

Suitability in annuities transactions INS.305-05

Owner, annuitant and beneficiary

Insurance aspects of annuities

Spousal Continuation

Federal Law

DOMA

New Hampshire Law

Same Sex Marriage

Withdrawal of Bulletin INS 10-004-AB

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

Indexed annuities

Interest crediting methodologies

Variable annuities

Market value adjusted annuities

Funding agreements (408-E)

6.5 Uses of annuities

Lump-sum settlements

Qualified retirement plans

Group versus individual annuities

Personal uses

Individual retirement accounts (IRAs)

Tax-deferred growth

Retirement income

Education funds

6.6 Annuity Suitability (Ins.305)

7.0 Federal Tax Considerations for Life Insurance and Annuities 13%

7.1 Taxation of personal life insurance

Amounts available to policyowner

Cash value increases

Dividends

Policy loans

Surrenders

Amounts received by beneficiary

General rule and exceptions

Settlement options

Values included in insured's estate

7.2 Modified endowment contracts (MECs)

Modified endowment versus life insurance

Seven-pay test

Distributions

7.3 Taxation of non-qualified annuities

Individually-owned

Accumulation phase (tax issues related to withdrawals)

Annuity phase and the exclusion ratio

Distributions at death

Corporate-owned

7.4 Taxation of individual retirement accounts (IRAs)

Traditional IRAs

Contributions and deductible amounts

Premature distributions including taxation issues

Annuity phase benefit payments

Values included in the annuitant's estate

Amounts received by beneficiary

Roth IRAs

Contributions and limits

Distributions

7.5 Rollovers and transfers (IRAs and qualified plans)

7.6 Section 1035 exchanges

8.0 Qualified Plans 2%

8.1 General requirements

8.2 Federal tax considerations

Tax advantages for employers and employees

Taxation of distributions (age-related)

8.3 Plan types, characteristics and purchasers

Simplified employee pensions (SEPs)

Profit-sharing and 401(k) plans

SIMPLE plans

403(b) tax-sheltered annuities (TSAs)

Producer's Accident and Health Insurance

Series 12-62

**100 questions - 2-hour time limit
Live Date: February 17, 2018**

1.0 Insurance Regulation 16%

1.1 Licensing

Process (402-J:5, 6)

Types of licensees

Producer (402-J:2, 14)

Producer with appointment (402-J:14)

Business entity (402-J:6)

Financial institutions (406-C:1-19)

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

Temporary (402-J:11)

Maintenance and duration

Renewal (402-J:7(II-IV))

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

Reporting of actions (402-J:17)

Assumed names (402-J:10)

Continuing education requirements (Reg 1302.03, 1302.04, 1304.03, RSA 402-J:7-a)

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)

Referrals (402:16-B)

Controlled business (402:74)

Fiduciary requirements (Reg 4301.01-4301.09)

License to transact business (402:12)

Unfair claim settlement practices (417:4(XV); Reg 1001.01-.11, Reg 1002.01-.20, Reg 1002.01-.21)

Unfair insurance trade practices

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

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

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

Defamation (417:4(IV))

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

Illegal inducement (417:4(VII))

Unfair discrimination (417:4(VIII))

Rebating (402:39-41; 417:4(IX))

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

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

Consumer privacy regulation (Reg 3001-3006)

1.3 Federal regulation

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

Fraud and false statements (18 USC 1033, 1034)

2.0 General Insurance 13%

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

Reciprocals

Lloyd's associations

Risk retention groups

Surplus lines

Private versus government insurers

Authorized versus unauthorized insurers

Domestic, foreign and alien insurers

Financial status (independent rating services)

Marketing (distribution) systems

2.3 Producers and general rules of agency

Insurer as principal

Producer/insurer relationship

Authority and powers of producers

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

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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 Health Insurance Basics 12%

3.1 Definitions of perils

Accidental injury

Sickness

3.2 Principal types of losses and benefits

Loss of income from disability

Medical expense

Dental expense

Long-term care expense

3.3 Classes of health insurance policies

Individual versus group

Private versus government

Limited versus comprehensive

3.4 Limited policies

Limited perils and amounts

Required notice to insured

Types of limited policies

Accident-only

Specified (dread) disease

Hospital indemnity (income)

Credit disability

Blanket insurance (teams, passengers, other)

3.5 Common exclusions from coverage (415-A:5)

3.6 Producer responsibilities in individual health insurance

Marketing requirements

Advertising (INS 2601–2604)

Life and Health Insurance Guaranty Association (408-B:19(I))

Sales presentations

Outline of coverage (415-A:4; Reg 1901.06)

Guaranty association disclaimer (408-B:19(II–IV))

Field underwriting

Nature and purpose

Disclosure of information about individuals

Application procedures

Requirements at delivery of policy

Common situations for errors/omissions

3.7 Individual underwriting by the insurer

Underwriting criteria

Sources of underwriting information

Application

Producer report

Attending physician statement

Investigative consumer (inspection) report

Medical Information Bureau (MIB)

Medical examinations and lab tests including HIV (417:4(XIX); Reg 1103.01, .02)

Unfair discrimination (415:15)

Classification of risks

Preferred

Standard

Substandard

3.8 Considerations in replacing health insurance (Reg 1901.07)

Benefits, limitations and exclusions

Underwriting requirements

Producer liability for errors and omissions

3.9 New Hampshire mandated provisions

4.0 Individual Health Insurance Policy General Provisions 9%

4.1 Required provisions

Entire contract; changes (415:6(I)(1))

Time limit on certain defenses (415:6(I)(2))

Grace period (415:6(I)(3))

Reinstatement (415:6(I)(4))

Claim procedures (415:6(I)(5–9))

Physical examinations and autopsy (415:6(I)(10))

Legal actions (415:6(I)(11))

Change of beneficiary (415:6(I)(12))

Loss of time benefits (415:6(I)(13))

Refund upon cancellation (415:6(I)(14))

4.2 Other provisions

Change of occupation (415:6(II)(1))

Misstatement of age (415:6(II)(2))

Other insurance in this insurer (415:6(II)(3))

Insurance with other insurers

Expense-incurred basis (415:6(II)(4))

Other than expense-incurred basis (415:6(II)(5))

Unpaid premium (415:6(II)(7))

Cancellation; refusal to renew (415:6(II)(8))

Conformity with state statutes (415:6(II)(9))

4.3 Other general provisions

Right to examine (free look) (Reg 401.04(f), 1901.06(a)(11))

Travel (RSA 402-L)

Insuring clause

Consideration clause

Renewability clause (Reg 1901.05)

Noncancelable

Guaranteed renewable

Conditionally renewable

Renewable at option of insurer

Nonrenewable (cancelable, term)

Military suspense provision (Reg 1901.05(a)(7))

5.0 Disability Income and Related Insurance 9%

5.1 Qualifying for disability benefits

Inability to perform duties

Own occupation

Any occupation

Presumptive disability

Requirement to be under physician care

5.2 Individual disability income insurance

Basic total disability plan

Income benefits (monthly indemnity)

Elimination and benefit periods

Waiver of premium feature

Coordination with social insurance and workers compensation benefits

Additional monthly benefit (AMB)

Social insurance supplement (SIS)

Occupational versus nonoccupational coverage

At-work benefits

Partial disability benefit

Residual disability benefit

Other provisions affecting income benefits

Cost of living adjustment (COLA) rider

Future increase option (FIO) rider

Relation of earnings to insurance (415:6(II)(6))

Other cash benefits

Accidental death and dismemberment

Rehabilitation benefit

Medical reimbursement benefit (nondisabling injury)

Refund provisions

Return of premium

Cash surrender value

Exclusions

5.3 Unique aspects of individual disability underwriting

Occupational considerations

Benefit limits

Policy issuance alternatives

5.4 Group disability income insurance

Short-term disability (STD)

Long-term disability (LTD)

5.5 Business disability insurance

Key person disability income

Disability buy-sell policy

5.6 Social Security disability

Qualification for disability benefits

Definition of disability

Waiting period

Disability income benefits

5.7 Workers compensation

Eligibility

Benefits

6.0 Medical Plans 10%

6.1 Medical plan concepts

Fee-for-service basis versus prepaid basis

Benefit schedule versus usual/reasonable/customary charges

Any provider versus limited choice of providers

Insureds versus subscribers/participants

6.2 Types of providers and plans

Major medical insurance (indemnity plans)

Characteristics

Common limitations

Exclusions from coverage

Provisions affecting cost to insured

Health maintenance organizations (HMOs)

General characteristics

Preventive care services

Primary care versus referral (specialty) physician

Emergency care

Urgent care

Hospital services

Other basic services

Preferred provider organizations (PPOs)

General characteristics

Open panel or closed panel

Types of parties to the provider contract

Point-of-service (POS) plans

Nature and purpose

Out-of-network provider access (open-ended HMO)

PCP referral (gatekeeper PPO)

Indemnity plan features

6.3 Cost containment in health care delivery

Cost-saving services

Preventive care

Hospital outpatient benefits

Alternatives to hospital services

Utilization management

Prospective review

Concurrent review

6.4 New Hampshire requirements (individual and group)

Eligibility requirements

Newborn children (415:22)

Adopted children (415:22-a)

Child enrollment; noncustodial parents (RL 161-H:2)

Benefit offers

Maternity coverage (415:6-d)

6.5 HIPAA (Health Insurance Portability and Accountability Act) requirements

Eligibility

Guaranteed issue

Pre-existing conditions

Creditable coverage

Renewability

6.6 Patient Protection and Affordable Care Act

Preexisting conditions

Premium Assistance Program

Metal Levels

Shop versus Individual

Essential Benefits

Cost Sharing

No Limits

QHP

Certification

Insurance exchanges

Annual and lifetime dollar limits

7.0 Group Health Insurance 10%

7.1 Characteristics of group insurance

Group contract

Certificate of coverage

Experience rating versus community rating

7.2 Types of eligible groups

Individual employer groups (Bulletin INS 08-068-AB)

7.3 Marketing considerations

Advertising

Regulatory jurisdiction/place of delivery

7.4 Employer group health insurance

Insurer underwriting criteria

Characteristics of group

Plan design factors

Administrative capability

Eligibility for coverage

Employee eligibility

Part-time employees (415:18(I)(q))

Dependent eligibility

Coordination of benefits provision (Reg 1904.05-.07)

Change of insurance companies or loss of coverage

No-loss no-gain

Events that terminate coverage

Extension of benefits

Cancellation or nonrenewal (415:18-b)

Continuation of coverage under COBRA and New Hampshire specific rules (415:18(VII)(g))

Conversion privilege (415:18(VII)(a-b); Reg 1901.06(a)(11))

7.5 Small employer group medical plans

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

Renewability of coverage (420-G:6)

Participation requirements (420-G:9)

Open enrollment and late enrollment (420-G:8)

Prohibited underwriting practices (420-G:4(I)(b), 5)

7.6 Regulation of employer group insurance

Age Discrimination in Employment Act (ADEA)

Applicability to employers and workers

Permitted reductions in insured benefits

Permitted increases in employee contributions

Requirements for medical expense coverage

Relationship with Medicare

Medicare secondary coverage rules

Medicare carve-outs and supplements

8.0 Dental Insurance 2%

8.1 Types of dental treatment

Diagnostic and preventive

Restorative

Oral surgery

Endodontics

Periodontics

Prosthodontics

Orthodontics

8.2 Indemnity plans

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

ACA Considerations (Stand Alone Dental Plans)

Minimizing adverse selection

9.0 Insurance for Senior Citizens and Special Needs Individuals 13%

9.1 Medicare

Nature, financing and administration

Part A — Hospital Insurance

Individual eligibility requirements

Enrollment

Coverages and cost-sharing amounts

Part B — Medical Insurance

Individual eligibility requirements

Enrollment

Coverages and cost-sharing amounts

Exclusions

Claims terminology and other key terms

Part C — Medicare Advantage

Part D — Prescription Drug Insurance

9.2 Medicare supplements

Purpose (Reg 1905.01)

Open enrollment (Reg 1905.10)

Standardized Medicare supplement plans (Reg 1905.08)

Core benefits

Additional benefits

New Hampshire regulations and required provisions

Standards for marketing (Reg 1905.19)

Advertising (Reg 1905.06, .18)

Appropriateness of recommended purchase and excessive insurance (Reg 1905.20)

Guaranteed issue for eligible persons (Reg 1905.11)

Buyer's guide (Reg 1905.16(a)(6))

Outline of coverage (Reg 1905.16(d))

Right to return (free look) (Reg 1905.16(a)(5))

Replacement (Reg 1905.17, .22)

Required disclosure provisions (Reg 1905.16)

Permitted compensation (Reg 1905.15)

Notice of change (Reg 1905.16(b))

Benefit standards (Reg 1905.07)

Prohibited practices (Reg 1905.22)

Medicare Select (Reg 1905.09)

9.3 Other options for individuals with Medicare

Employer group health plans

Employees with disabilities and their covered spouses

Employees with kidney failure

Individuals age 65 and older

Medicaid

Eligibility

Benefits

9.4 Long-term care (LTC) insurance

Eligibility for benefits

Levels of care

Skilled care

Intermediate care

Custodial care

Home health care

Adult day care

Respite care

Benefit periods

Benefit amounts

Optional benefits

Inflation protection

Guarantee of insurability

Return of premium

Qualified LTC plans

Partnership plans (Ins 3602)

Exclusions

Underwriting considerations

New Hampshire regulations and required provisions

Outline of coverage (415-D:8)

Right to return (free look) (415-D:7)

Benefit standards (415-D:3(V), 5)

Continuation of coverage/conversion (415-D:6)

10.0 Federal Tax Considerations for Health Insurance 6%

10.1 Personally-owned health insurance

Disability income insurance

Medical expense insurance

Long-term care insurance

Settlement options

10.2 Employer group health insurance

Disability income (STD, LTD)

Benefits subject to FICA

Medical and dental expense

Long-term care insurance

Accidental death and dismemberment

10.3 Medical expense coverage for sole proprietors and partners

10.4 Business disability insurance

Key person disability income

Buy-sell policy

10.5 ACA Tax implications and penalties

Producer's Life, Accident and Health Insurance

Series 12-63

150 questions – 2.5-hour time limit
Live Date: February 17, 2018

1.0 Insurance Regulation 7%

1.1 Licensing

- Process (402-J:5, 6)
- Types of licensees
- Producer (402-J:2, 14)
- Producer with appointment (402-J:14)
- Business entity (402-J:6)
- Financial institutions (406-C:1-19)
- Resident versus nonresident (402-J:8, 16)
- Temporary (402-J:11)
- Maintenance and duration
- Renewal (402-J:7(II-IV))
- Change of address (402-J:7(VI))
- Reporting of actions (402-J:17)
- Assumed names (402-J:10)
- Continuing education requirements (Reg 1302.03, 1302.04, 1304.03, RSA 402-J:7-a)
- 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)
 - Referrals (402:16-B)
 - Controlled business (402:74)
 - Fiduciary requirements (Reg 4301.01-4301.09)
 - License to transact business (402:12)
 - Unfair claim settlement practices (417:4(XV); Reg 1001.01-.11, Reg 1002.01-.20, Reg 1002.01-.21)
 - Unfair insurance trade practices
 - Misrepresentation (402:46; 417:4(I, II))
 - Twisting (402:47; 417:4(I))
 - False information and advertising (417:4(III))
 - Defamation (417:4(IV))
 - Boycott, coercion and intimidation (417:4(V))
 - Illegal inducement (417:4(VII))
 - Unfair discrimination (417:4(VIII))

- Rebating (402:39-41; 417:4(IX))
- Examination of books and records (400-A:37)
- Insurance fraud regulation (400-A:36-b(II); 417:23; RL 638:20)
- Consumer privacy regulation (Reg 3001-3006)

1.3 Federal regulation

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

2.0 General Insurance 6%

2.1 Concepts

- Risk management key terms
 - Risk
 - Exposure
 - Hazard
 - Peril
 - Loss
 - Methods of handling risk
 - Avoidance
 - Retention
 - Sharing
 - Reduction
 - Transfer
 - Elements of insurable risks
 - Adverse selection
 - Law of large numbers
 - Reinsurance
- 2.2 Insurers**
- Types of insurers
 - Stock companies
 - Mutual companies

Fraternal benefit societies

Reciprocal

Lloyd's associations

Risk retention groups

Surplus lines

Private versus government insurers

Authorized versus unauthorized insurers

Domestic, foreign and alien insurers

Financial status (independent rating services)

Marketing (distribution) systems

2.3 Producers and general rules of agency

Insurer as principal

Producer/insurer relationship

Authority and powers of producers

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

3.0 Life Insurance Basics 10%

3.1 Insurable interest (408:2, 2-a)

3.2 Personal uses of life insurance

Survivor protection

Estate creation

Cash accumulation

Liquidity

Estate conservation

3.3 Determining amount of personal life insurance

Human life value approach

Needs approach

Types of information gathered

Determining lump-sum needs

Planning for income needs

3.4 Business uses of life insurance

Buy-sell funding

Key person

Executive bonuses

3.5 Classes of life insurance policies

Group versus individual

Permanent versus term

Participating versus nonparticipating

Fixed versus variable life insurance and annuities

Regulation of variable products (SEC, FINRA and New Hampshire) (408:30)

3.6 Premiums

Factors in premium determination

Mortality

Interest

Expense

Premium concepts

Net single premium

Gross annual premium

Premium payment mode

Unearned premium (Ins 401.04 (a)(3))

3.7 Producer responsibilities

Solicitation and sales presentations (INS 301.01-.07)

Advertising (INS 2601-2604)

Life and Health Insurance Guaranty Association (408-B:19(I))

Buyer's guide and policy summary (INS 301.05)

Guaranty association disclaimer (408-B:19(II-IV))

Illustrations (INS 309.01-.12)

Life insurance policy cost comparison methods

Replacement (INS 302.01-.09)

Use and disclosure of insurance information

Field underwriting

Notice of information practices

Application procedures including backdating of policies (INS 301.06(j))

Delivery

Policy review
 Effective date of coverage
 Premium collection
 Statement of good health
 Delivery Receipts (Ins. 401.04 (f)(g))

3.8 Individual underwriting by the insurer

Information sources and regulation
 Application
 Producer report
 Attending physician statement
 Investigative consumer (inspection) report
 Medical Information Bureau (MIB)
 Medical examinations and lab tests including HIV (417:4(XIX); Reg 1103.01, .02)

Selection criteria and unfair discrimination (408:11)

Classification of risks

Preferred

Standard

Substandard

3.9 Life Settlements

4.0 Life Insurance Policies 6%

4.1 Term life insurance

Level term
 Annual renewable term
 Level premium term
 Decreasing term

4.2 Whole life insurance

Continuous premium (straight life)
 Limited payment

Single premium

4.3 Flexible premium policies

Universal life

4.4 Specialized policies

Joint life (first-to-die)
 Survivorship life (second-to-die)

4.5 Group life insurance

Characteristics of group plans
 Group eligibility (408:15)
 Group underwriting requirements
 Standard provisions (408:16)
 Conversion to individual policy (408:16(VIII-X))
 Coverage during labor dispute (408:16-b)

5.0 Life Insurance Policy Provisions, Options and Riders 11%

5.1 Standard provisions

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

Interest on life insurance benefits (408:10-a)

5.2 Beneficiaries

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

5.3 Settlement options

Interest only
 Fixed-period installments
 Fixed-amount installments

Life income

Single life

Joint and survivor

5.4 Nonforfeiture options

Cash surrender value
 Extended term
 Reduced paid-up insurance

5.5 Policy loan and withdrawal options

Cash loans
 Automatic premium loans
 Withdrawals or partial surrenders

5.6 Dividend options

Cash payment
 Reduction of premium payments
 Accumulation at interest

Paid-up additions

Paid-up insurance

5.7 Disability riders

Waiver of premium

Waiver of cost of insurance

Disability income benefit

Payor benefit life/disability (juvenile insurance)

5.8 Accelerated (living) benefit provision/rider

Conditions for payment

Effect on death benefit

5.9 Riders covering additional insureds

Spouse/other-insured term rider

Children's term rider

Family term rider

5.10 Riders affecting the death benefit amount

Accidental death

Guaranteed insurability

Cost of living

Return of premium

6.0 Annuities 10%

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

Spousal continuation

Federal Law

DOMA

New Hampshire Law

Same sex marriage

Withdrawal of Bulletin INS10-004-AB

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

Indexed annuities

Variable annuities

Market value adjusted annuities

Finding agreements (408-E)

6.5 Uses of annuities

Lump-sum settlements

Qualified retirement plans

Group versus individual annuities

Personal uses

Individual retirement accounts (IRAs)

Tax-deferred growth

Retirement income

Education funds

6.6 Annuity Suitability (Ins. 305)

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 accounts (IRAs)

Traditional IRAs

Contributions and deductible amounts
 Premature distributions including taxation issues
 Annuity phase benefit payments
 Values included in the annuitant's estate

Amounts received by beneficiary
 Roth IRAs

Contributions and limits
 Distributions

7.5 Rollovers and transfers (IRAs and qualified plans)

7.6 Section 1035 exchanges

8.0 Qualified Plans 2%

8.1 General requirements

8.2 Federal tax considerations

Tax advantages for employers and employees
 Taxation of distributions (age-related)

8.3 Plan types, characteristics and purchasers

Simplified employee pensions (SEPs)
 Profit-sharing and 401(k) plans
 SIMPLE plans
 403(b) tax-sheltered annuities (TSAs)

9.0 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)

9.5 Common exclusions from coverage (415-A:5)

9.6 Producer responsibilities in individual health insurance

Marketing requirements
 Advertising (Reg 2601-2604)
 Life and Health Insurance Guaranty Association (408-B:19(I))
 Sales presentations

Outline of coverage (415-A:4; Reg 1901.06)

Guaranty association disclaimer (408-B:19(II-IV))

Field underwriting
 Nature and purpose

Disclosure of information about individuals

Application procedures
 Requirements at delivery of policy

Common situations for errors/omissions

9.7 Individual underwriting by the insurer

Underwriting criteria
 Sources of underwriting information
 Application
 Producer report
 Attending physician statement

Investigative consumer (inspection) report

Medical Information Bureau (MIB)

Medical examinations and lab tests including HIV (417:4(XIX); Reg 1103.01, .02)

Unfair discrimination (415:15)

Classification of risks

Preferred

Standard

Substandard

9.8 Considerations in replacing health insurance (Reg 1901.07)

Benefits, limitations and exclusions
 Underwriting requirements

Producer liability for errors and omissions

9.9 New Hampshire mandated provisions

10.0 Individual Health Insurance Policy General Provisions 5%

10.1 Required provisions

Entire contract; changes (415:6(I)(1))

Time limit on certain defenses (415:6(I)(2))

Grace period (415:6(I)(3))

Reinstatement (415:6(I)(4))
 Claim procedures (415:6(I)(5-9))
 Physical examinations and autopsy (415:6(I)(10))
 Legal actions (415:6(I)(11))
 Change of beneficiary (415:6(I)(12))
 Loss of time benefits (415:6(I)(13))
 Refund upon cancellation (415:6(I)(14))

10.2 Other provisions

Change of occupation (415:6(II)(1))
 Misstatement of age (415:6(II)(2))
 Other insurance in this insurer (415:6(II)(3))
 Insurance with other insurers
 Expense-incurred basis (415:6(II)(4))
 Other than expense-incurred basis (415:6(II)(5))
 Unpaid premium (415:6(II)(7))
 Cancellation; refusal to renew (415:6(II)(8))
 Conformity with state statutes (415:6(II)(9))

10.3 Other general provisions

Right to examine (free look) (Reg 401.04(f); 1901.06(a)(11))
 Travel (RSA 402-L)
 Insuring clause
 Consideration clause
 Renewability clause (Reg 1901.05)
 Noncancelable
 Guaranteed renewable
 Conditionally renewable
 Renewable at option of insurer
 Nonrenewable (cancelable, term)

Military suspense provision (Reg 1901.05)

11.0 Disability Income and Related Insurance 5%

11.1 Qualifying for disability benefits

Inability to perform duties

Own occupation

Any occupation

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 (415:6(II)(6))

Other cash benefits

Accidental death and dismemberment

Rehabilitation benefit

Medical reimbursement benefit (nondisabling injury)

Refund provisions

Return of premium

Cash surrender value

Exclusions

11.3 Unique aspects of individual disability underwriting

Occupational considerations

Benefit limits

Policy issuance alternatives

11.4 Group disability income insurance

Short-term disability (STD)

Long-term disability (LTD)

11.5 Business disability insurance

Key person 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

Benefits

12.0 Medical Plans 6%

12.1 Medical plan concepts

Fee-for-service basis versus prepaid basis

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 versus referral (specialty) physician

Emergency care

Urgent 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 New Hampshire requirements (individual and group)

Eligibility requirements

Newborn children (415:22)

Adopted children (415:22-a)

Child enrollment; noncustodial parents (RL 161-H:2)

Benefit offers

Maternity coverage (415:6-d)

12.5 HIPAA (Health Insurance Portability and Accountability Act) requirements

Eligibility

Guaranteed issue

Pre-existing conditions

Creditable coverage

Renewability

12.6 Patient Protection and Affordable Care Act

Preexisting conditions

Premium Assistance Program

Metal Levels

Shop versus Individual

Essential Benefits

Cost Sharing

No Limits

QHP

Certification

Insurance exchanges

Annual and lifetime dollar limits

13.0 Group Health Insurance 6%

13.1 Characteristics of group insurance

Group contract

Certificate of coverage

Experience rating versus community rating

13.2 Types of eligible groups

Individual employer groups (Bulletin Ins. 08-068-AB)

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

Administrative capability

Eligibility for coverage

Employee eligibility

Part-time employees (415:18(I)(q))

Dependent eligibility

Coordination of benefits provision (Reg 1904.05-.07)

Change of insurance companies or loss of coverage

No-loss no-gain

Events that terminate coverage

Extension of benefits

Cancellation or nonrenewal (415:18-b)

Continuation of coverage under COBRA and New Hampshire specific rules (415:18(VII))

Conversion privilege (415:18(VII)(a-b))

13.5 Small employer group medical plans

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

Renewability of coverage (420-G:6)

Participation requirements (420-G:9)

Open enrollment and late enrollment (420-G:8)

Prohibited underwriting practices (420-G:4(I)(b), 5)

13.6 Regulation of employer group insurance

Age Discrimination in Employment Act (ADEA)

Applicability to employers and workers

Permitted reductions in insured benefits

Permitted increases in employee contributions

Requirements for medical expense coverage

Relationship with Medicare

Medicare secondary coverage rules

Medicare carve-outs and supplements

14.0 Dental Insurance 1%

14.1 Types of dental treatment

Diagnostic and preventive

Restorative

Oral surgery

Endodontics

Periodontics

Prosthodontics

Orthodontics

14.2 Indemnity 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 7%

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 (Reg 1905.01)

Open enrollment (Reg 1905.10)

Standardized Medicare supplement plans (Reg 1905.08)

Core benefits

Additional benefits

New Hampshire regulations and required provisions

Standards for marketing (Reg 1905.19)

Advertising (Reg 1905.06, 1905.18)

Appropriateness of recommended purchase and excessive insurance (Reg 1905.20)

Guaranteed issue for eligible persons (Reg 1905.11)

Buyer's guide (Reg 1905.16(a)(6))

Outline of coverage (Reg 1905.16(d))

Right to return (free look) (Reg 1905.16(a)(5))

Replacement (Reg 1905.17, .22)

Required disclosure provisions (Reg 1905.16)

Permitted compensation (Reg 1905.15)

Notice of change (Reg 1905.16(b))

Benefit standards (Reg 1905.07)

Prohibited practices (Reg 1905.22)

Medicare Select (Reg 1905.09)

15.3 Other options for individuals with Medicare

Employer group health plans

Employees with disabilities and their covered spouses

Employees with kidney failure

Individuals age 65 and older

Medicaid

Eligibility

Benefits

15.4 Long-term care (LTC) insurance

Eligibility for benefits

Levels of care

Skilled care

Intermediate care

Custodial care

Home health care

Adult day care

Respite care

Benefit periods

Benefit amounts

Optional benefits

Inflation protection

Guarantee of insurability

Return of premium

Qualified LTC plans

Partnership plans (Ins 3602)

Exclusions

Underwriting considerations

New Hampshire regulations and required provisions

Outline of coverage (415-D:8)

Right to return (free look) (415-D:7)

Benefit standards (415-D:3(V), 5)

Continuation of coverage/conversion (415-D:6)

16.0 Federal Tax Considerations for Health Insurance 4%

16.1 Personally-owned health insurance

Disability income insurance

Medical expense insurance

Long-term care insurance

Settlement options

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 ACA Tax Implications

Producer's Property and Casualty Insurance

Series 12-64

**150 questions – 2.5-hour time limit
Live Date: February 17, 2018**

1.0 Insurance Regulation 13%

1.1 Licensing

Process (402-J:5, 6)

Types of licensees

Producer (402-J:2, 14)

Producer with appointment (402-J:14)

Business entity (402-J:6)

Financial institutions (406-C:1-19)

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

Temporary (402-J:11)

Maintenance and duration

Renewal (402-J:7(II-IV))

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

Reporting of actions (402-J:17)

Assumed names (402-J:10)

Continuing education requirements (Reg 1302.03, 1302.04, 1304.03, RSA 402-J:7-a)

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)

Referrals (402:16-B)

Controlled business (402:74)

Fiduciary requirements (Reg 4301.01-4301.09)

License to transact business (402:12)

Unfair claim settlement practices (417:4(XV); Reg 1001.01-.11, Reg 1002.01-.20, Reg 1002.01-.21)

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)

2.0 General Insurance 11%

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

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Reasonable expectations

Indemnity

Utmost good faith

Representations/misrepresentations

Warranties

Concealment

Fraud

Waiver and estoppel

3.0 Property and Casualty Insurance Basics 14%

3.1 Principles and concepts

Insurable interest

Underwriting

Function

Loss ratio

Rates

Types

Loss costs

Components

Hazards

Physical

Moral

Morale

Negligence

Elements of a negligent act

Defenses against negligence

Damages

Compensatory — special versus general

Punitive

Absolute liability

Strict liability

Vicarious liability

Causes of loss (perils)

Named perils versus special (open) perils

Direct loss

Consequential or indirect loss

Blanket versus specific insurance

Basic types of construction

Loss valuation

Actual cash value

Replacement cost

Functional replacement cost

Market value

Agreed value

Stated amount

3.2 Policy structure

Declarations

Definitions

Insuring agreement or clause

Additional/supplementary coverage

Conditions

Exclusions

Endorsements

3.3 Common policy provisions

Insureds — named, first named, additional

Policy period

Policy territory

Cancellation and nonrenewal

Deductibles

Other insurance

Nonconcurrency

Primary and excess

Pro rata

Contribution by equal shares

Property limits

Limits of liability

Per occurrence (accident)

Per person

Aggregate — general versus products — completed operations

Split

Combined single

Restoration/nonreduction of limits

Coinsurance

Vacancy or unoccupancy

Named insured provisions

Duties after loss

Assignment

Abandonment

Insurer provisions

Liberalization

Subrogation

Salvage

Claim settlement options

Duty to defend

Third-party provisions

Standard mortgage clause

Loss payable clause

No benefit to the bailee

3.4 New Hampshire laws, regulations and required provisions

New Hampshire Valued Policy Law (407:11)

New Hampshire Insurance Guaranty Association (404-B)

Standard fire policy (407:1-2-a, 22)

Cancellation and nonrenewal (417-B; 417-C:1-4, 6)

Binders (407:6)

Concealment, misrepresentation or fraud (407:22; RL 638:20)

Claim settlement time limits (407:12, 12-a; Reg 1002.05)

Federal Terrorism Insurance Program (15 USC 6701; Public Law 107-297, 109-144, 110-160)

Certificate of Insurance House Bill 419 eff 1/1/2012

4.0 Dwelling ('02) Policy 4%

4.1 Characteristics and purpose

4.2 Coverage forms — Perils insured against

Basic

Broad

Special

4.3 Property coverages

Coverage A — Dwelling

Coverage B — Other structures

Coverage C — Personal property

Coverage D — Fair rental value

Coverage E — Additional living expense

Other coverages

4.4 General exclusions

4.5 Conditions

4.6 Selected endorsements

Special provisions — New Hampshire (DP 01 28)

Automatic increase in insurance (DP 04 11)

Dwelling under construction (DP 11 43)

4.7 Personal liability supplement

5.0 Homeowners ('11) Policy 12%

5.1 Coverage forms

HO-2 through HO-6

5.2 Definitions

5.3 Section I — Property coverages

Coverage A — Dwelling

Coverage B — Other structures

Coverage C — Personal property

Coverage D — Loss of use

Additional coverages

5.4 Section II — Liability coverages

Coverage E — Personal liability

Coverage F — Medical payments to others

Additional coverages

5.5 Perils insured against

5.6 Exclusions

5.7 Conditions

5.8 Selected endorsements

Special provisions — New Hampshire (HO 01 28)

Limited fungi, wet or dry rot, or bacteria coverage (HO 04 26, HO 04 27)

Permitted incidental occupancies (HO 04 42)

Earthquake (HO 04 54)

Scheduled personal property (HO 04 61)

Personal property replacement cost (HO 04 90)

Home day care (HO 04 97)

Business pursuits (HO 24 71)

Watercraft (HO 24 75)

Personal injury (HO 24 82)

Identity Theft

6.0 Auto Insurance 14%

6.1 Laws

New Hampshire Motor Vehicle Financial Responsibility Law

Required limits of liability (RL 259:61, 264:20)

New Hampshire Automobile Reinsurance Facility Plan (Reg 1405)

New Hampshire Commercial Auto Insurance Plan

Uninsured/underinsured motorist (RL 264:15)

Definitions

Bodily injury

Required limits

Cancellation/nonrenewal (417-A)

Grounds

Notice

Notice of eligibility in Automobile Reinsurance Facility Plan (417-A:5(V))

Residency statement (417-A:3-b; RL 1406.01)

Medical costs coverage (RL 264:16)

After market parts regulation (407-D)

6.2 Personal ('05) auto policy

Definitions

Liability coverage

Bodily injury and property damage

Supplementary payments

Exclusions

Medical payments

Uninsured motorist / underinsured motorist coverage

Coverage for damage to your auto

Collision

Other than collision

Deductibles

Transportation expense

Exclusions

Duties after an accident or loss

General provisions

Selected endorsements

Amendment of policy provisions — New Hampshire (PP 01 76)

Towing and labor costs (PP 03 03)

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

Miscellaneous type vehicle — New Hampshire (PP 13 32)

Joint ownership coverage — New Hampshire (PP 13 34)

6.3 Commercial auto ('10)

Commercial auto coverage forms

Business auto

Garage

Business auto physical damage

Coverage form sections

Covered autos

Liability coverage

Garagekeepers coverage

Physical damage coverage

Exclusions

Conditions

Definitions

Selected endorsements

Lessor — additional insured and loss payee (CA 20 01)

Mobile equipment (CA 20 15)

Auto medical payments coverage (CA 99 03)

Drive other car coverage (CA 99 10)

Hired autos specified as covered autos you own (CA 99 16)

Individual named insured (CA 99 17)

Pollution liability — broadened coverage (CA 99 48; CA 99 55)

7.0 Commercial Package Policy (CPP) 10%

7.1 Components of a commercial policy

Common policy declarations

Common policy conditions

Interline endorsements

One or more coverage parts

7.2 Commercial general liability ('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 liability

Conditions

Definitions

Exclusions

Occurrence versus claims-made

Claims-made features

Trigger

Retroactive date

Extended reporting periods — basic versus supplemental

Claim information

Premises and operations

Products and completed operations

Insured contract

Pollution liability

Pollution liability coverage form (CG 00 39)

Pollution liability limited coverage form (CG 00 40)

Pollution liability coverage extension endorsement (CG 04 22)

7.3 Commercial property ('07)

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 coverage

Ordinance or law (CP 04 05)

Spoilage coverage (CP 04 40)

Peak season limit of insurance (CP 12 30)

Value reporting form (CP 13 10)

7.4 Commercial crime ('06)

General definitions

Burglary

Theft

Robbery

Crime coverage forms

Commercial crime coverage forms (discovery/loss sustained)

Government crime coverage forms (discovery/loss sustained)

Coverages

Employee theft

Forgery or alteration

Inside the premises — theft of money and securities

Inside the premises — robbery or safe burglary of other property

Outside the premises

Computer fraud

Funds transfer fraud
 Money orders and counterfeit money
 Other crime coverage
 Extortion — commercial entities (CR 04 03)

7.5 Commercial inland marine

Nationwide marine definition
 Commercial inland marine conditions form
 Inland marine coverage forms
 Accounts receivable
 Bailee's customer
 Commercial articles
 Contractors equipment floater
 Electronic data processing
 Equipment dealers
 Installation floater
 Jewelers block
 Signs
 Valuable papers and records
 Transportation coverages
 Common carrier cargo liability
 Motor truck cargo forms
 Transit coverage forms

7.6 Equipment breakdown ('11)

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

7.7 Farm coverage ('03 Property) ('06 Liability)

Farm property coverage form
 Coverage A — Dwellings

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

8.0 Businessowners ('10) Policy 8%

8.1 Characteristics and purpose

8.2 Businessowners Section I — Property

Coverage
 Exclusions
 Limits
 Deductibles
 Loss conditions

General conditions
 Optional coverages
 Definitions

8.3 Businessowners Section II — Liability

Coverages
 Exclusions
 Who is an insured
 Limits of insurance
 General conditions

Definitions

8.4 Businessowners Section III — Common Policy Conditions

8.5 Selected endorsements

Hired auto and non-owned auto liability (BP 04 04)
 Protective safeguards (BP 04 30)
 Utility services — direct damage (BP 04 56)
 Utility services — time element (BP 04 57)

9.0 Workers Compensation Insurance 7%

9.1 Workers compensation law

Types of laws
 Monopolistic versus competitive
 Compulsory versus elective
 New Hampshire Workers' Compensation Law (RL Ch 281-A)
 Exclusive remedy (RL 281-A:8)
 Employment covered (required, voluntary) (RL 281-A:2(VI,VIII), 3, 5, 6, 18, 18-a)
 Covered injuries (RL 281-A:2(XI), 12, 14)
 Occupational disease (RL 281-A:2(XIII); 16)

Benefits provided (RL 281-A:23-23-b, 25-37)

Subsequent injury fund (RL 281-A:55)

Federal workers' compensation laws

Federal Employer Liability Act (FELA) (45 USC 51-60)

U.S. Longshore and Harbor Workers' Compensation Act (33 USC 904)

The Jones Act (46 USC 688)

9.2 Workers compensation and employers liability insurance policy

General section

Part One — Workers compensation insurance

Part Two — Employers liability insurance

Part Three — Other states insurance

Part Four — Your duties if injury occurs

Part Five — Premium

Part Six — Conditions

Selected endorsement

Voluntary compensation

9.3 Premium computation

Job classification — payroll and rates

Experience modification factor

Premium discounts

9.4 Other sources of coverages

Assigned risk plan (404-C:1-13)

Self-insured employers and employer groups (404-C:5-a; RL 281-A:5-a-5-c)

10.0 Other Coverages and Options 7%

10.1 Umbrella/excess liability policies

Personal (DL 98 01)

Commercial (CU 00 01)

10.2 Specialty liability insurance

Errors and omissions

Professional liability

Directors and officers liability

Fiduciary liability

Liquor liability

Employment practices liability

Cyber Security

Identity Theft

10.3 Surplus lines

Definitions and markets

Licensing requirements

10.4 Surety bonds

Principal, obligee, surety

Contract bonds

License and permit bonds

Judicial bonds

10.5 Aviation insurance

Aircraft hull

Aircraft liability

10.6 Ocean marine insurance

Major coverages

Hull insurance

Cargo insurance

Freight insurance

Protection and indemnity

10.7 National Flood Insurance Program

"Write your own" versus government

Eligibility

Coverage

Limits

Deductibles

10.8 Other policies

Boatowners

Difference in conditions

10.9 Residual markets

Joint underwriting or joint reinsurance associations (412:26)

Producer's Title Insurance

Series 12-72

**100 questions - 2-hour time limit
Live Date: February 17, 2018**

1.0 Insurance Regulation 8%

1.1 Licensing

Purpose (402-J:1)

Process (402-J:5, 6)

Persons to be licensed (402-J:3, 7, 9; 416-A:15)

Reporting of Actions (402-J:17)

Maintenance and duration (402-J:7)

Renewal

Expiration

Disciplinary actions

Cease and desist order (417:12)

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

Penalties and fines (417:10, 13)

1.2 State regulation

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

Company regulation

Solvency (416-A:9-14)

Rates (416-A:17)

Prohibited business (416-A:8)

Unfair insurance trade practices

Misrepresentation (417:4(I, II))

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

Defamation (417:4(IV))

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

Illegal inducement (417:4(VII))

Unfair discrimination (417:4(VIII))

Rebating (417:4(IX, X); 402:39)

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

Records Retention (400-B)

Names Prohibited (416-A:16)

1.3 Federal regulation

Fraud and false statements (18 USC 1033, 1034)

2.0 General Insurance 8%

2.1 Concepts

Risk management key terms

Risk

Exposure

Hazard

Loss

Methods of handling risk

Avoidance

Retention

Sharing

Reduction

Transfer

Elements of insurable risks

Insurable interest

Adverse selection

Law of large numbers

Reinsurance

2.2 Producers and general rules of agency

Insurer as principal

Producer/insurer relationship

Authority and powers of producer

Responsibilities to the applicant/insured

2.3 Contracts

Elements of a legal contract

Offer and acceptance

Consideration

Competent parties

Legal purpose

Distinct characteristics of an insurance contract

Contract of adhesion

Aleatory contract

Personal contract

Unilateral contract

Conditional contract

Legal interpretations affecting contracts

Ambiguities in a contract of adhesion

Reasonable expectations

Indemnity

Utmost good faith

Representations/misrepresentations

Warranties

Concealment

Fraud

Waiver and estoppel

3.0 Real Property 28%

3.1 Concepts, principles and practices

Definition of real property

Types of real property

Title to real property

Marketable title

3.2 Acquisition and transfer of real property

Conveyances

Encumbrances

Adverse possession

Condemnation

Accession

Escheats

Involuntary alienation

Abandonment

Judicial sales

Decedents' estates

Intestate

Testate

Trusts

Types of joint ownership

Tenants in common

Joint tenancy

Acknowledgments

Legal capacity of parties

Individuals

Corporations

General partnerships

Limited partnerships

Fictitious names

Trust agreements

Limited Liability Company (LLC)

3.3 Legal descriptions

Types of legal descriptions

Types of measurements used

Language of real descriptions

Structure and format

Interpretation

3.4 Escrow principles

Escrow terminology

Types of escrows

Escrow contracts

Fiduciary responsibilities of escrow agents

3.5 Recording

Types of records

Types of recording systems

Requirements to record

Recording steps

Acknowledgments

Presumptions

4.0 Title Insurance 33%

4.1 Title insurance principles

Risks covered by title insurance

Risk of error in public records

Hidden off-record title risks

Risk of omission and commission by producer

Entities that can be insured; need for insurance

Individual

Commercial

Interests that can be insured

Types of estates

Easements

Title insurance forms

Commitments

Owner's policy

Loan policy

Leasehold policies

Title insurance policy structure and provisions

Insuring provisions

Schedule A

Schedule B — Exceptions from coverage

Exclusions from coverage

Conditions and stipulations

Endorsements

4.2 Title searching techniques

Hard copy index

Computer index

Chain sheet

5.0 Title Exceptions and Procedures for Clearing Title 23%

5.1 Principles and concepts

General exceptions

Voluntary and involuntary liens

Federal liens

Mortgage

Judgments

Taxes and assessments

Surveys

Condominiums

Water rights

Equitable interests

Attachments

Executions

Covenants

Conditions

Restrictions

5.2 Special problem areas and concerns

Acknowledgments

Mechanic's lien

Bankruptcy

Probate

Good faith

Foreclosure

Claims against the title

5.3 Principles of clearing title

Releases

Assignments

Subordinations

Affidavits

Reconveyances

5.4 Settlement or closing procedures

Real Estate Settlement Procedures Act (RESPA)

Insured closing protection

Public Adjuster's Insurance
Series 12-73

100 questions - 2-hour time limit
Live Date: February 17, 2018

1.0 Insurance Regulation 9%

1.1 Licensing requirements

- Persons to be licensed (402-D:1-3)
- Process (402-D:4, 6)
- Qualifications (402-D:5)
- Surety bond (402-D:11)

1.2 Maintenance and duration

- Renewal (402-D:9)
- Contract requirements (402-D:13, 14)
- Records (402-D:16)
- Continuing education requirements (402-D:4-a, 12; Reg 1302.04, RSA 402-J:7-a)

1.3 Disciplinary actions

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

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

1.5 Federal regulation

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

1.6 Records Retention (400-B)

2.0 Insurance Basics 20%

2.1 Contracts

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

Distinct characteristics of an insurance contract

Contract of adhesion

Aleatory contract

Personal contract

Unilateral contract

Conditional contract

Legal interpretations affecting contracts

Ambiguities in a contract of adhesion

Reasonable expectations

Indemnity

Utmost good faith

Representations/misrepresentations

Warranties

Concealment

Fraud

Waiver and estoppel

2.2 Insurance principles and concepts

Insurable interest

Hazards

Physical

Moral

Morale

Causes of loss (perils)

Named perils versus special (open) perils

Consequential or indirect loss

Blanket versus specific insurance

Basic types of construction

Loss valuation

Actual cash value

Direct loss

Functional replacement

cost Market value

Agreed

value

Stated

amount

2.3 Policy

structure

Declarations

Definitions

Insuring agreement or clause

Additional/supplementary

coverage Conditions

Exclusion

s

Endorse

ments

2.4 Common policy provisions

Insureds — named, first
named, additional

Policy

period

Policy

territory

Cancellation and

nonrenewal Deductibles

Other

insurance

Nonconcurrenc

y Primary and

excess Pro

rata

Policy limits

Restoration/nonreduction of

limits Coinsurance

Vacancy or unoccupancy

Assignment

Liberalization

Third-party provisions

Standard mortgage clause

Loss payable clause

No benefit to the bailee

2.5 New Hampshire laws, regulations and required provisions

New Hampshire Valued Policy Law (407:11)

New Hampshire Insurance Guaranty Association (404-B)

Standard fire policy (407:1-2a, 22)

Concealment, misrepresentation or fraud (407:22; RL 638:20)

Federal Terrorism Insurance Program (15 USC 6701; Public Law 107-297, 109-144, 110-160)

3.0 Adjusting Losses 26%

3.1 Role of the adjuster

Duties and responsibilities

Independent adjuster versus public adjuster

Public adjuster versus public adjuster solicitor

Relationship to the legal profession

3.2 Claim reporting

Claim investigation

Claim file documentation of

events Types of reports

Initial or first field

Interim or status

Full formal

3.3 Property losses

Duties of insured after a loss

Notice to insurer

Minimizing the loss

Proof of loss

Special requirements

Production of books and records

Abandonment

Determining value and loss

Burden of proof of value and loss

Estimates

Depreciation

Salvage

Claim settlement options

Payment and discharge

3.4 Claims adjustment procedures

Subrogation procedures

Alternative dispute resolution

Appraisal

Arbitration

Competitive estimates

Mediation

Negotiation

4.0 Dwelling ('02) Policy 5%

4.1 Characteristics and purpose

4.2 Coverage forms – Perils insured against

Basic

Broad

Special

4.3 Property coverages

Coverage A – Dwelling

Coverage B – Other structures

Coverage C – Personal property

Coverage D – Fair rental value

Coverage E – Additional living expense

Other coverages

4.4 General exclusions

4.5 Conditions

4.6 Selected endorsements

Special provisions – New Hampshire (DP 01 28)

Automatic increase in insurance (DP 04 11)

Dwelling under construction (DP 11 43)

5.0 Homeowners ('11) Policy 15%

5.1 Coverage forms

HO-2 through HO-6

5.2 Definitions

5.3 Section I – Property coverages

Coverage A – Dwelling

Coverage B – Other structures

Coverage C – Personal property

Coverage D – Loss of use

Additional coverages

5.4 Perils insured against

5.5 Exclusions

5.6 Conditions

5.7 Selected endorsements

Special provisions – New Hampshire (HO 01 28)

Limited fungi, wet or dry rot, or bacteria coverage (HO 04 26, HO 04 27)

Permitted incidental occupancies (HO 04 42)

Earthquake (HO 04 54)

Scheduled personal property (HO 04 61)

Personal property replacement cost (HO 04 90)

Home day care (HO 04 97)

6.0 Commercial Package Policy (CPP) 10%

6.1 Components of a commercial policy

Common policy declarations

Common policy conditions

Interline endorsements

One or more coverage parts

6.2 Commercial property ('07)

Commercial property conditions form

Coverage forms

Building and personal property

Condominium association

Condominium commercial unit-owners

Builders risk

Business income

Legal liability

Extra expense

Causes of loss forms

Basic

Broad

Special

Selected endorsements

Ordinance or law (CP 04 05)

Spoilage (CP 04 40)

Peak season limit of insurance (CP 12 30)

Value reporting form (CP 13 10)

6.3 Commercial inland marine

Nationwide marine definition

Commercial inland marine conditions form

Inland marine coverage forms

Accounts receivable

Bailee's customer

Commercial articles

Contractors equipment floater

Electronic data processing

Equipment dealers

Installation floater

Jewelers block

Signs

Valuable papers and records

Transportation coverages

Motor truck cargo forms

Transit coverage forms

6.4 Equipment breakdown ('11)

Equipment breakdown protection coverage form (EB 00 20)

Selected endorsement

Actual cash value (EB 99 59)

6.5 Farm coverage

Farm property coverage forms ('03)

Coverage A — Dwellings

Coverage B — Other private structures

Coverage C — Household personal property

Coverage D — Loss of use

Coverage E — Scheduled farm personal property

Coverage F — Unscheduled farm personal property

Coverage G — Other farm structures

Livestock coverage form

Mobile agricultural machinery and equipment coverage form

Causes of loss (basic, broad and special)

Exclusions

Additional coverages

Limits of insurance

Conditions

Definitions

7.0 Businessowners ('10) Policy 15%

7.1 Characteristics and purpose

7.2 Businessowners Section I — Property

Coverage

Exclusions

Limits

Deductibles

Loss conditions

General conditions

Optional coverages

Definitions

7.3 Businessowners Section III — Common Policy Conditions

7.4 Selected endorsements

Protective safeguards (BP 04 30)

Utility services — direct damage (BP 04 56)

Utility services — time element (BP 04 57)

Adjuster's Property and Casualty Insurance

Series 12-75

150 questions – 2.5-hour time limit
Live Date: February 17, 2018

1.0 Insurance Regulation 7%

1.1 Licensing requirements (402-B:1)

- Qualifications (402-B:3)
- Process (402-B:3, 4)
- Licensing exemptions (402-B:2)
- License display (402-B:9)

1.2 Maintenance and duration

- Renewal (402-B:10-a)
- Records (400-A:37(II))
- Continuing education requirements (402-B:5-a; Reg 1302.04, RSA 402-J:7-a)

1.3 Disciplinary actions

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

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

1.5 Federal regulation

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

1.6 Records Retention (400-B)

2.0 Insurance Basics 22%

2.1 Contracts

- Elements of a legal contract

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

2.2 Insurance principles and concepts

- Insurable interest
- Hazards
- Physical
- Moral
- Morale
- Negligence
- Elements of a negligent act
- Defenses against negligence
- Damages
- Compensatory — special versus general
- Punitive
- Absolute liability
- Strict liability
- Vicarious liability
- Causes of loss (perils)

- Named peril versus special (open) perils
- Direct loss
- Consequential or indirect loss
- Blanket versus specific insurance
- Basic types of construction
- Loss valuation
- Actual cash value
- Replacement cost
- Functional replacement cost
- Market value
- Agreed value
- Stated amount

2.3 Policy structure

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

2.4 Common policy provisions

- Insureds — named, first named, additional
- Policy period
- Policy territory
- Cancellation and nonrenewal
- Deductibles
- Other insurance
- Nonconcurrency
- Primary and excess
- Pro rata
- Contribution by equal shares

Limits of liability

Per occurrence (accident)

Per person

Aggregate — general versus products
— completed operations

Split

Combined single

Restoration/nonreduction of limits

Coinsurance

Vacancy or unoccupancy

Assignment

Insurer provisions

Liberalization

Duty to defend

Third-party provisions

Standard mortgage clause

Loss payable clause

No benefit to the bailee

2.5 New Hampshire laws, regulations and required provisions

New Hampshire Valued Policy Law (407:11)

New Hampshire Insurance Guaranty Association (404-B)

Standard fire policy (407:1-2a, 22)

Cancellation and nonrenewal (417-B; 417-C:1-4, 6)

Concealment, misrepresentation or fraud (407:22; RL 638:20)

Federal Terrorism Insurance Program (15 USC 6701; Public Law 107-297, 109-144, 110-160)

3.0 Adjusting Losses 22%

3.1 Role of the adjuster

Duties and responsibilities

Staff and independent adjuster versus public adjuster

Relationship to the legal profession

3.2 Claim reporting

Claim investigation

Claim file documentation of events

Types of reports

Initial or first field

Interim or status

Full formal

3.3 Property losses

Duties of insured after a loss

Notice to insurer

Minimizing the loss

Proof of loss

Special requirements

Production of books and records

Abandonment

Determining value and loss

Burden of proof of value and loss

Estimates

Depreciation

Salvage

Claim settlement options

Payment and discharge

3.4 Liability losses

Investigation procedures

Verify coverage

Determine liability

Gathering evidence

Physical evidence

Witness statements

Determining value of intangible damages

3.5 Coverage problems

Dealing with coverage disputes

Reservation of rights letter

Nonwaiver agreement

Declaratory judgment action

3.6 Claims adjustment procedures

Settlement procedures

Advance payments

Draft authority

Execution of releases

Subrogation procedures

Alternative dispute resolution

Appraisal

Arbitration

Competitive estimates

Mediation

Negotiation

4.0 Dwelling ('02) Policy 2%

4.1 Characteristics and purpose

4.2 Coverage forms — Perils insured against

Basic

Broad

Special

4.3 Property coverages

Coverage A — Dwelling

Coverage B — Other structures

Coverage C — Personal property

Coverage D — Fair rental value

Coverage E — Additional living expense

Other coverages

4.4 General exclusions

4.5 Conditions

4.6 Selected endorsements

Special provisions — New Hampshire (DP 01 28)

Automatic increase in insurance (DP 04 11)

Dwelling under construction (DP 11 43)

4.7 Personal liability supplement

5.0 Homeowners ('11) Policy 14%

5.1 Coverage forms

HO-2 through HO-6

5.2 Definitions

5.3 Section I — Property coverages

Coverage A — Dwelling

Coverage B — Other structures

Coverage C — Personal property

Coverage D — Loss of use

Additional coverages

5.4 Section II — Liability coverages

Coverage E — Personal liability

Coverage F — Medical payments to others

Additional coverages

5.5 Perils insured against

5.6 Exclusions

5.7 Conditions

5.8 Selected endorsements

Special provisions — New Hampshire (HO 01 28)

Limited fungi, wet or dry rot, or bacteria coverage (HO 04 26, HO 04 27)

Permitted incidental occupancies (HO 04 42)

Earthquake (HO 04 54)

Scheduled personal property (HO 04 61)

Personal property replacement cost (HO 04 90)

Home day care (HO 04 97)

Business pursuits (HO 24 71)

Watercraft (HO 24 75)

Personal injury (HO 24 82)

6.0 Auto Insurance 25%

6.1 Laws

New Hampshire Motor Vehicle Financial Responsibility Law

Required limits of liability (RL 259:61, 264:20)

New Hampshire Automobile Reinsurance Facility Plan (Reg 1405)

New Hampshire Commercial Auto Insurance Plan

Uninsured/underinsured motorist (RL 264:15)

Definitions

Bodily injury

Required limits

Cancellation/nonrenewal (417-A)

Grounds

Notice

Notice of eligibility in Automobile Reinsurance Facility Plan (417-A:5(V))

Residency statement (417-A:3-b)

Medical costs coverage (RL 264:16)

After market parts regulation (407-D)

6.2 Personal ('05) auto policy

Definitions

Liability coverage

Bodily injury and property damage

Supplementary payments

Exclusions

Medical payments

Uninsured motorist / underinsured motorist coverage

Coverage for damage to your auto

Collision

Other than collision

Deductibles

Transportation expense

Exclusions

Duties after an accident or loss

General provisions

Selected endorsements

Amendment of policy provisions — New Hampshire (PP 01 76)

Towing and labor costs (PP 03 03)

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

Miscellaneous type vehicle — New Hampshire (PP 13 32)

Joint ownership coverage — New Hampshire (PP 13 34)

6.3 Commercial auto ('10)

Commercial auto coverage forms

Business auto

Garage

Business auto physical damage

Coverage form sections

Covered autos

Liability coverage

Garagekeepers coverage

Physical damage coverage

Exclusions

Conditions

Definitions

Selected endorsements

Lessor — additional insured and loss payee (CA 20 01)

Mobile equipment (CA 20 15)

Auto medical payments coverage (CA 99 03)

Drive other car coverage (CA 99 10)

Hired autos specified as covered autos you own (CA 99 16)

Individual named insured (CA 99 17)

Pollution liability — broadened coverage (CA 99 48; CA 99 55)

7.0 Commercial Package Policy (CPP) 5%

7.1 Components of a commercial policy

Common policy declarations

Common policy conditions

Interline endorsements

One or more coverage parts

7.2 Commercial general liability ('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 liability

Conditions

Definitions

Exclusions

Occurrence versus claims-made

Claims-made features

Trigger

Retroactive date

Extended reporting periods — basic versus supplemental

Claim information

Premises and operations

Products and completed operations

Insured contract

Pollution liability

Pollution liability coverage form (CG 00 39)

Pollution liability limited coverage form (CG 00 40)

Pollution liability coverage extension endorsement (CG 04 22)

7.3 Commercial property ('07)

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 coverage

Ordinance or law (CP 04 05)

Spoilage coverage (CP 04 40)

Peak season limit of insurance (CP 12 30)

Value reporting form (CP 13 10)

7.4 Commercial crime ('06)

General definitions

Burglary

Theft

Robbery

Crime coverage forms

Commercial crime coverage forms (discovery/loss sustained)

Government crime coverage forms (discovery/loss sustained)

Coverages

Employee theft

Forgery or alteration

Inside the premises — theft of money and securities

Inside the premises — robbery or safe burglary of other property

Outside the premises

Computer fraud

Funds transfer fraud

Money orders and counterfeit money

Other crime coverage

Extortion — commercial entities (CR 04 03)

7.5 Commercial inland marine

Nationwide marine definition

Commercial inland marine conditions form

Inland marine coverage forms

Accounts receivable

Bailee's customer

Commercial articles

Contractors equipment floater

Electronic data processing

Equipment dealers

Installation floater

Jewelers block

Signs

Valuable papers and records

Transportation coverages

Common carrier cargo liability

Motor truck cargo forms

Transit coverage forms

7.6 Equipment breakdown ('11)

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 farm 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 advertising injury liability

Coverage J — Medical payments

Livestock coverage form

Mobile agriculture machinery and equipment coverage form

Causes of loss (basic, broad and special)

Exclusions

Additional coverages

Limits of insurance

Conditions

Definitions

8.0 Businessowners ('10) Policy 3%

8.1 Characteristics and purpose

8.2 Businessowners Section I — Property

Coverage

Exclusions

Limits

Deductibles

Loss conditions

General conditions

Optional coverages

Definitions

8.3 Businessowners Section II — Liability

Coverages

Exclusions

Who is an insured

Limits of insurance

General conditions

Definitions

8.4 Businessowners Section III — Common Policy Conditions

8.5 Selected endorsements

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

Protective safeguards (BP 04 30)

Utility services — direct damage (BP 04 56)

Utility services — time element (BP 04 57)

Adjuster's Workers Compensation Insurance

Series 12-76

**50 questions - 1-hour time limit
Live Date: February 17, 2018**

1.0 Insurance Regulation 9%

1.1 Licensing requirements

Qualifications (402-B:3)

Process (402-B:3, 4)

Licensing exemptions (402-B:2)

License display (402-B:9)

1.2 Maintenance and duration

Renewal (402-B:10-a)

Records (400-A:37(II))

Continuing education requirements (402-B:5-a; Reg 1302.04)

1.3 Disciplinary actions

Suspension or revocation (402-B:12)

Penalties and fines (402-B:12, 13; 417:13)

1.4 Claim settlement laws and regulations (417:4(XV); RL 281-A:42)

2.0 Workers Compensation Insurance 75%

2.1 Workers compensation law

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

Exclusive remedy (RL 281-A:8)

Employment covered (required, voluntary) (RL 281-A:2(VI,VIII), 3, 5, 6, 18, 18-a)

Covered injuries (RL 281-A:2(XI), 12, 14)

Occupational disease (RL 281-A:2(XIII), 16)

Statute of limitations (RL 281-A:19, 21-a)

Waiting period (RL 281-A:22)

Benefits provided (RL 281-A:23-23-b, 25-37)

Reinstatement of employee sustaining compensable injury (RL 281-A:25-a)

Special Fund for Second Injuries (RL 281-A:55)

Subrogation (RL 281-A:13)

Medical Exams (RL 281-A:38, 38a, 39)

Claims Adjusters (RL 281-A:63)

Hearing and Awards (RL 281-A:43)

2.2 Workers compensation and employers liability insurance policy

General section

Part One — Workers compensation insurance

Part Two — Employers liability insurance

Part Three — Other states insurance

Part Four — Your duties if injury occurs

Part Five — Premium

Part Six — Conditions

Selected endorsements

Voluntary compensation

Foreign coverage endorsement

3.0 Investigation and Evaluation 16%

3.1 Role of the adjuster

Duties and responsibilities

Relationship to the legal profession

3.2 Compensability

Employee/non-employee

During course of employment

Arising out of employment

3.3 Documentation

First report of injury

Claimant statement

Insured's records

Witness statements

Current activity reports

3.4 Medical determination

Medical authorization

Diagnosis

Prognosis

Independent Medical Examinations (IME)

New Hampshire Life Insurance Laws and Regulations

Series 12-78

40 questions - 1-hour time limit
Live date: February 17, 2018

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:14)

Business entity (402-J:6)

Financial institutions (406-C:1-19)

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

Temporary (402-J:11)

Maintenance and duration

Renewal (402-J:7(II-IV))

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

Reporting of actions (402-J:17)

Assumed names (402-J:10)

Continuing education requirements (Reg 1302.03, 1302.04, 1304.03, RSA 402-J:7-a)

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)

Referrals (402:16-B)

Controlled business (402:74)

Fiduciary requirements (Reg 4301.01-4301.09)

License to transact business (402:12)

Unfair claim settlement practices (417:4(XV); Reg 1001.01-.11, Reg 1002.01-.20, Reg 1002.01-.21)

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 Life Insurance and Annuities 75%

2.1 Producer responsibilities

Solicitation and sales presentations (INS 301.01-.07)

Advertising (INS 2601-2604)

Life and Health Insurance Guaranty Association (408-B:19(I))

Buyer's guide and policy summary (INS 301.05)

Guaranty association disclaimer (408-B:19(II-IV))

Illustrations (INS 309.01-.12)

Replacement (INS 302.01-.09)

Use and disclosure of insurance information

2.2 Individual underwriting by the insurer

Insurable interest (408:2, 2-a)

Unfair discrimination (408:11)

Medical examinations and lab tests including HIV (417:4(XIX); Reg 1103.01, .02)

2.3 Individual life insurance policy provisions

Entire contract (408:9; Reg 401.04(a)(3))

Right to examine (free look) (Reg 401.04(f))

Payment of premiums (Reg 401.04(a)(1))

Grace period (Reg 401.04(a)(2))

Reinstatement (Reg 401.04(d))

Incontestability (408:10; Reg 401.04(a)(6,7))

Misstatement of age or sex (Reg 401.04(a)(8))

Exclusions (Reg 401.04(m))

Interest on life insurance benefits (408:10-a)

Backdating of policies (Reg 301.06(j))

2.4 Group life insurance

Group eligibility (408:15)

Standard provisions (408:16)

Conversion to individual policy (408:16(VIII-X))

Coverage during labor dispute (408:16-b)

New Hampshire Accident and Health Insurance Laws and Regulations Series 12-79

**40 questions - 1-hour time limit
Live date: February 17, 2018**

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:14)

Business entity (402-J:6)

Financial institutions (406-C:1-19)

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

Temporary (402-J:11)

Maintenance and duration

Renewal (402-J:7(II-IV))

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

Reporting of actions (402-J:17)

Assumed names (402-J:10)

Continuing education requirements (Reg 1302.03, 1302.04, 1304.03, RSA 402-J:7-a)

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)

Referrals (402:16-B)

Controlled business (402:74)

Fiduciary requirements (Reg 4301.01-4301.09)

License to transact business (402:12)

Unfair claim settlement practices (417:4(XV); Reg 1001.01-.11, Reg 1002.01-.20, Reg 1002.01-.21)

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 Accident and Health Insurance 75%

2.1 Producer responsibilities in individual health insurance

Advertising (Reg 2601-2604)

Life and Health Insurance Guaranty Association (408-B:19(I))

Outline of coverage (415-A:4; Reg 1901.06)

Guaranty association disclaimer (408-B:19(II-IV))

Medical examinations and lab tests including HIV (417:4(XIX); Reg 1103.01, .02)

Unfair discrimination (415:15)

Replacement (Reg 1901.07)

2.2 Individual health insurance provisions

Entire contract; changes (415:6(I)(1))

Time limit on certain defenses (415:6(I)(2))

Grace period (415:6(I)(3))

Reinstatement (415:6(I)(4))

Claim procedures (415:6(I)(5-9))

Physical examinations and autopsy (415:6(I)(10))

Legal actions (415:6(I)(11))

Change of beneficiary (415:6(I)(12))

Loss of time benefits (415:6(I)(13))

Refund upon cancellation (415:6(I)(14))

Right to examine (free look) (Reg 401.04(f), 1901.06(a)(11))

Renewability clause (Reg 1901.05)

Military suspense provision (Reg 1901.05)

Change of occupation (415:6(II)(1))

Misstatement of age (415:6(II)(2))

Other insurance in this insurer (415:6(II)(3))

Insurance with other insurers

Expense-incurred basis (415:6(II)(4))

Other than expense-incurred basis (415:6(II)(5))

Relation of earnings to insurance (415:6(II)(6))

Unpaid premium (415:6(II)(7))

Cancellation; refusal to renew (415:6(II)(8))

Conformity with state statutes (415:6(II)(9))

2.3 New Hampshire requirements (individual and group)

Eligibility requirements

Newborn children (415:22)

Adopted children (415:22-a)

Child enrollment; noncustodial parents (RL 161-H:2)

Benefit offers

Maternity coverage (415:6-d)

2.4 Group health insurance

Part-time employees (415:18(I)(q))

Coordination of benefits (Reg 1904.05-.07)

Cancellation or nonrenewal (415:18-b)

Continuation of coverage under COBRA and New Hampshire specific rules (415:18(VII))

Conversion privilege (415:18(VII)(a-b))

2.5 Small employer group medical plans

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

Renewability of coverage (420-G:6)

Participation requirements (420-G:9)

Open enrollment and late enrollment (420-G:8)

Prohibited underwriting practices (420-G:4(I)(b), 5)

2.6 Medicare supplement policies

Open enrollment (Reg 1905.10)

Standards for marketing (Reg 1905.19)

Advertising (Reg 1905.06, .18)

Appropriateness of recommended purchase (Reg 1905.20)

Guaranteed issue for eligible persons (Reg 1905.11)

Buyer's guide (Reg 1905.16(a)(6))

Outline of coverage (Reg 1905.16(d))

Right to return (free look) (Reg 1905.16(a)(5))

Replacement (Reg 1905.17, .22)

Required disclosure provisions (Reg 1905.16)

Permitted compensation (Reg 1905.15)

Notice of change (Reg 1905.16(b))

Benefit standards (Reg 1905.07)

Prohibited practices (Reg 1905.22)

Medicare Select (Reg 1905.09)

2.7 Long-term care (LTC) policies (3600)

Traditional LTC (3601)

LTC Partnerships (3602)

Outline of coverage (415-D:8)

Right to return (free look) (415-D:7)

Benefit standards (415-D:3(V), 5)

Continuation of coverage/conversion (415-D:6)

2.8 New Hampshire mandated provisions

New Hampshire Life, Accident and Health Insurance Laws and Regulations

Series 12-80

**40 questions - 1-hour time limit
Live date: February 17, 2018**

1.0 Insurance Regulation 14%

1.1 Licensing

Process (402-J:5, 6)

Types of licensees

Producer (402-J:2, 14)

Producer with appointment (402-J:14)

Business entity (402-J:6)

Financial institutions (406-C:1-19)

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

Temporary (402-J:11)

Maintenance and duration

Renewal (402-J:7(II-IV))

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

Reporting of actions (402-J:17)

Assumed names (402-J:10)

Continuing education requirements (Reg 1302.03, 1302.04, 1304.03, RSA 402-J:7-a)

Disciplinary actions

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)

Referrals (402:16-B)

Referrals (402:16-B)

Controlled business (402:74)

Fiduciary requirements (Reg 4301.01-4301.09)

License to transact business (402:12)

Unfair claim settlement practices (417:4(XV); Reg 1001.01-.11, Reg 1002.01-.20, Reg 1002.01-.21)

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 Life Insurance and Annuities 43%

2.1 Producer responsibilities

Solicitation and sales presentations (Reg 301.01-.07)

Life and Health Insurance Guaranty Association (408-B:19(I))

Buyer's guide and policy summary (Reg 301.05)

Guaranty association disclaimer (408-B:19(II-IV))

Illustrations (Reg 309.01-.12)

Replacement (Reg 302.01-.09)

2.2 Individual underwriting by the insurer

Insurable interest (408:2, 2-a)

Unfair discrimination (408:11)

Medical examinations and lab tests including HIV (417:4(XIX); Reg 1103.01, .02)

2.3 Individual life insurance policy provisions

Entire contract (408:9; Reg 401.04(a)(3))

Right to examine (free look) (Reg 401.04(f))

Payment of premiums (Reg 401.04(a)(1))

Grace period (Reg 401.04(a)(2))

Reinstatement (Reg 401.04(d))

Incontestability (408:10; Reg 401.04(a)(6,7))

Misstatement of age or sex (Reg 401.04(a)(8))

Exclusions (Reg 401.04(m))

Interest on life insurance benefits (408:10-a)

Backdating of policies (Reg 301.06(j))

2.4 Group life insurance

Group eligibility (408:15)

Standard provisions (408:16)

Conversion to individual policy (408:16(VIII-X))

Coverage during labor dispute (408:16-b)

3.0 New Hampshire Laws and Regulations Pertaining to Accident and Health Insurance 43%

3.1 Producer responsibilities in individual health insurance

Advertising (INS 2601-2604)

Life and Health Insurance Guaranty Association (408-B:19(I))

Outline of coverage (415-A:4; Reg 1901.06)

Guaranty association disclaimer (408-B:19(II-IV))

Medical examinations and lab tests including HIV (417:4(XIX); INS 1103.01, .02)

Unfair discrimination (415:15)

Replacement (INS 1901.07)

3.2 Individual health insurance provisions

Entire contract; changes (415:6(I)(1))

Time limit on certain defenses (415:6(I)(2))

Grace period (415:6(I)(3))

Reinstatement (415:6(I)(4))

Claim procedures (415:6(I)(5-9))

Physical examinations and autopsy (415:6(I)(10))

Legal actions (415:6(I)(11))

Change of beneficiary (415:6(I)(12))

Loss of time benefits (415:6(I)(13))

Refund upon cancellation (415:6(I)(14))

Right to examine (free look) (Reg 401.04(f), 1901.06(a)(11))

Renewability clause (Reg 1901.05)

Military suspense provision (Reg 1901.05)

Change of occupation (415:6(II)(1))

Misstatement of age (415:6(II)(2))

Other insurance in this insurer (415:6(II)(3))

Insurance with other insurers

Expense-incurred basis (415:6(II)(4))

Other than expense-incurred basis (415:6(II)(5))

Relation of earnings to insurance (415:6(II)(6))

Unpaid premium (415:6(II)(7))

Cancellation; refusal to renew (415:6(II)(8))

Conformity with state statutes (415:6(II)(9))

3.3 New Hampshire requirements (individual and group)

Eligibility requirements

Newborn children (415:22)

Adopted children (415:22-a)

Child enrollment; noncustodial parents (RL 161-H:2)

Benefit offers

Maternity coverage (415:6-d)

3.4 Group health insurance

Part-time employees (415:18(I)(q))

Coordination of benefits (Reg 1904.05-.07)

Cancellation or nonrenewal (415:18-b)

Continuation of coverage under COBRA and New Hampshire specific rules (415:18(VII))

Conversion privilege (415:18(VII)(a-b))

3.5 Small employer group medical plans

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

Renewability of coverage (420-G:6)

Participation requirements (420-G:9)

Open enrollment and late enrollment (420-G:8)

Prohibited underwriting practices (420-G:4(I)(b), 5)

3.6 Medicare supplement policies

Open enrollment (Reg 1905.10)

Standards for marketing (Reg 1905.19)

Advertising (Reg 1905.06, .18)

Appropriateness of recommended purchase (Reg 1905.20)

Guaranteed issue for eligible persons (Reg 1905.11)

Buyer's guide (Reg 1905.16(a)(6))

Outline of coverage (Reg 1905.16(d))

Right to return (free look) (Reg 1905.16(a)(5))

Replacement (Reg 1905.17, .22)

Required disclosure provisions (Reg 1905.16)

Permitted compensation (Reg 1905.15)

Notice of change (Reg 1905.16(b))

Benefit standards (Reg 1905.07)

Prohibited practices (Reg 1905.22)

Medicare Select (Reg 1905.09)

3.7 Long-term care (LTC) policies (3600)

Traditional LTC (3601)

LTC Partnerships (3602)

Outline of coverage (415-D:8)

Right to return (free look) (415-D:7)

Benefit standards (415-D:3(V), 5)

Continuation of coverage/conversion (415-D:6)

3.8 New Hampshire mandated provisions

New Hampshire Property and Casualty Insurance Laws and Regulations

Series 12-81

40 questions - 1-hour time limit
Live Date: February 17, 2018

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:14)

Business entity (402-J:6)

Financial institutions (406-C:1-19)

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

Temporary (402-J:11)

Maintenance and duration

Renewal (402-J:7(II-IV))

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

Reporting of actions (402-J:17)

Assumed names (402-J:10)

Continuing education requirements (Reg 1302.03, 1302.04, 1304.03, RSA 402-J:7-a)

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)

Referrals (402:16-B)

Controlled business (402:74)

Fiduciary requirements (Reg 4301.01-4301.09)

License to transact business (402:12)

Unfair claim settlement practices (417:4(XV); Reg 1001.01-.11, Reg 1002.01-.20, Reg 1002.01-.21)

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:1-4, 6)

Binders (407:6)

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

Claim settlement time limits (407:12, 12-a; Reg 1002.05)

Federal Terrorism Insurance Program (15 USC 6701; Public Law 107-297, 109-144, 110-160)

Record Retention (400-B)

2.2 Auto insurance

New Hampshire Motor Vehicle Financial Responsibility Law

Required limits of liability (RSA 259:61, 264.20)

New Hampshire Automobile Reinsurance Facility Plan (Reg 1405)

New Hampshire Commercial Auto Insurance Plan

Uninsured/underinsured motorist (RSA 264:15)

Definitions

Bodily injury

Required limits

Cancellation/nonrenewal (417-A)

Grounds

Notice

Notice of eligibility in Automobile Reinsurance Facility Plan (417-A:5(V))

Residency statement (417-A:3-b; 1406.01)

Medical costs coverage (RSA 264:16)

After-market parts regulation (407-D)

Coverage Deductible Waiver (417-A:11)

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

Types of laws

Monopolistic versus competitive

Compulsory versus elective

Exclusive remedy (RSA 281-A:8)

Employment covered (required, voluntary) (RSA 281-A:2(VI,VIII), 3, 5, 6, 18, 18-a)

Covered injuries (RSA 281-A:2(XI), 12, 14)

Occupational disease (RSA 281-A:2(XIII), 16)

Benefits provided (RSA 281-A:23-23-b, 25-37)

Subsequent injury fund (RSA 281-A:55)

Employee classification

New Hampshire Adjuster's Property and Casualty Insurance Laws and Regulations

Series 12-83

**40 questions - 1-hour time limit
Live date: February 17, 2018**

1.0 Insurance Regulation 25%

1.1 Licensing requirements

Qualifications (402-B:3)

Process (402-B:3, 4)

Licensing exemptions (402-B:2)

License display (402-B:9)

1.2 Maintenance and duration

Renewal (402-B:10-a)

Records (400-A:37(II))

Continuing education requirements (402-B:5-a; Reg 1302.04, RSA 402-J:7-a)

1.3 Disciplinary actions

Cease and desist order (417:12)

Suspension or revocation (402-B:12)

Penalties and fines (402-B:12, 13; 417:13)

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

1.5 Federal regulation

Fraud and false statements (18 USC 1033, 1034)

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

2.1 New Hampshire laws, regulations and required provisions

New Hampshire Valued Policy Law (407:11)

New Hampshire Insurance Guaranty Association (404-B)

Standard fire policy (407:1-2-a, 22)

Cancellation and nonrenewal (417-B; 417-C:1-4, 6)

Concealment, misrepresentation or fraud (407:22; RL 638:20)

Federal Terrorism Insurance Program (15 USC 6701; Public Law 107-297, 109-144, 110-160)

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)

Producer's Property Insurance

Series 12-84

**100 questions - 2-hour time limit
Live Date: February 17, 2018**

1.0 Insurance Regulation 9%

1.1 Licensing

Process (402-J:5, 6)

Types of licensees

Producer (402-J:2, 14)

Producer with appointment (402-J:14)

Business entity (402-J:6)

Financial institutions (406-C:1-19)

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

Temporary (402-J:11)

Maintenance and duration

Renewal (402-J:7(II-IV))

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

Reporting of actions (402-J:17)

Assumed names (402-J:10)

Continuing education requirements (Reg 1302.03, 1302.04, 1304.03, RSA 402-J:7-a)

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)

Referrals (402:16-B)

Controlled business (402:74)

Fiduciary requirements (Reg 4301.01-4301.09)

License to transact business (402:12)

Unfair claim settlement practices (417:4(XV); Reg 1001.01-.11, Reg 1002.01-.20, Reg 1002.01-.21)

Unfair insurance trade practices

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

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

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

Defamation (417:4(IV))

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

Illegal inducement (417:4(VII))

Unfair discrimination (417:4(VIII))

Rebating (402:39-41; 417:4(IX))

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

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

Consumer privacy regulation (Reg 3001-3006)

1.3 Federal regulation

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

Fraud and false statements (18 USC 1033, 1034)

2.0 General Insurance 12%

2.1 Concepts

Risk management key terms

Risk

Exposure

Hazard

Peril

Loss

Methods of handling risk

Avoidance

Retention

Sharing

Reduction

Transfer

Elements of insurable risks

Adverse selection

Law of large numbers

Reinsurance

2.2 Insurers

Types of insurers

Stock companies

Mutual companies

Fraternal benefit societies

Reciprocal

Lloyd's associations

Risk retention groups

Surplus lines

Private versus government insurers

Authorized versus unauthorized insurers

Domestic, foreign and alien insurers

Financial status (independent rating services)

Marketing (distribution) systems

2.3 Producers and general rules of agency

Insurer as principal

Producer/insurer relationship

Authority and powers of producers

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

**3.0 Property Insurance Basics
 21%**

3.1 Principles and concepts

Insurable interest
 Underwriting
 Function
 Loss ratio
 Rates
 Types
 Loss costs
 Components
 Hazards
 Physical
 Moral
 Morale
 Causes of loss (perils)
 Named perils versus special (open) perils
 Direct loss
 Consequential or indirect loss
 Blanket versus specific insurance
 Basic types of construction
 Loss valuation
 Actual cash value
 Replacement cost

Functional replacement cost
 Market value
 Agreed value
 Stated amount

3.2 Policy structure

Declarations
 Definitions
 Insuring agreement or clause
 Additional/supplementary coverage

Conditions

Exclusions

Endorsements

3.3 Common policy provisions

Insureds — named, first named, additional
 Policy period
 Policy territory
 Cancellation and nonrenewal
 Deductibles
 Other insurance
 Nonconcurrency
 Primary and excess
 Pro rata
 Property limits
 Restoration/nonreduction of limits
 Coinsurance
 Vacancy or unoccupancy
 Named insured provisions
 Duties after loss
 Assignment
 Abandonment
 Insurer provisions

Liberalization
 Subrogation
 Salvage
 Claim settlement options
 Third-party provisions
 Standard mortgage clause
 Loss payable clause
 No benefit to the bailee

3.4 New Hampshire laws, regulations and required provisions

New Hampshire Valued Policy Law (407:11)
 New Hampshire Insurance Guaranty Association (404-B)
 Standard fire policy (407:1-2-a, 22)
 Cancellation and nonrenewal (417-B; 417-C:1-4, 6)
 Binders (407:6)
 Concealment, misrepresentation or fraud (407:22; RL 638:20)
 Claim settlement time limits (407:12, 12-a; Reg 1002.05)
 Federal Terrorism Insurance Program (15 USC 6701; Public Law 107-297, 109-144, 110-160)
 Record Retention (400-B)
 Certificate of Insurance House Bill 419 eff 1/1/2012

4.0 Dwelling ('02) Policy 9%

4.1 Characteristics and purpose

4.2 Coverage forms — Perils insured against

Basic
 Broad
 Special

4.3 Property coverages

Coverage A — Dwelling

Coverage B — Other structures

Coverage C — Personal property

Coverage D — Fair rental value

Coverage E — Additional living expense

Other coverages

4.4 General exclusions

4.5 Conditions

4.6 Selected endorsements

Special provisions — New Hampshire (DP 01 28)

Automatic increase in insurance (DP 04 11)

Dwelling under construction (DP 11 43)

5.0 Homeowners ('11) Policy 19%

5.1 Coverage forms

HO-2 through HO-6

5.2 Definitions

5.3 Section I — Property coverages

Coverage A — Dwelling

Coverage B — Other structures

Coverage C — Personal property

Coverage D — Loss of use

Additional coverages

5.4 Perils insured against

5.5 Exclusions

5.6 Conditions

5.7 Selected endorsements

Special provisions — New Hampshire (HO 01 28)

Limited fungi, wet or dry rot, or bacteria coverage (HO 04 26, HO 04 27)

Permitted incidental occupancies (HO 04 42)

Earthquake (HO 04 54)

Scheduled personal property (HO 04 61)

Personal property replacement cost (HO 04 90)

Home day care (HO 04 97)

Identity Theft

6.0 Commercial Package Policy (CPP) 14%

6.1 Components of a commercial policy

Common policy declarations

Common policy conditions

Interline endorsements

One or more coverage parts

6.2 Commercial property ('07)

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 coverage

Ordinance or law (CP 04 05)

Spoilage coverage (CP 04 40)

Peak season limit of insurance (CP 12 30)

Value reporting form (CP 13 10)

6.3 Commercial inland marine

Nationwide marine definition

Commercial inland marine conditions form

Inland marine coverage forms

Accounts receivable

Bailee's customer

Commercial articles

Contractors equipment floater

Electronic data processing

Equipment dealers

Installation floater

Jewelers block

Signs

Valuable papers and records

Transportation coverages

Common carrier cargo liability

Motor truck cargo forms

Transit coverage forms

6.4 Equipment breakdown ('11)

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 farm personal property

Coverage F — Unscheduled farm personal property

Coverage G — Other farm structures

Livestock coverage form

Mobile agriculture machinery and equipment coverage form

Causes of loss (basic, broad and special)

Exclusions

Additional coverages

Limits of insurance

Conditions

Definitions

7.0 Businessowners ('10) Policy 11%

7.1 Characteristics and purpose

7.2 Businessowners Section I — Property

Coverage

Exclusions

Limits

Deductibles

Loss conditions

General conditions

Optional coverages

Definitions

7.3 Businessowners Section III — Common Policy Conditions

7.4 Selected endorsements

Protective safeguards (BP 04 30)

Utility services — direct damage (BP 04 56)

Utility services — time element (BP 04 57)

8.0 Other Coverages and Options 5%

8.1 Aviation insurance

Aircraft hull

8.2 Ocean marine insurance

Major coverages

Hull insurance

Cargo insurance

Freight insurance

8.3 National Flood Insurance Program

"Write your own" versus government

Eligibility

Coverage

Limits

Deductibles

8.4 Other policies

Boatowners

Difference in conditions

8.5 Residual markets

Joint underwriting or joint reinsurance associations (412:26)

Producer's Casualty Insurance Series 12-85

**100 questions - 2-hour time limit
Live date: February 17, 2018**

1.0 Insurance Regulation 8%

1.1 Licensing

Process (402-J:5, 6)

Types of licensees

Producer (402-J:2, 14)

Producer with appointment (402-J:14)

Business entity (402-J:6)

Financial institutions (406-C:1-19)

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

Temporary (402-J:11)

Maintenance and duration

Renewal (402-J:7(II-IV))

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

Reporting of actions (402-J:17)

Assumed names (402-J:10)

Continuing education requirements (Reg 1302.03, 1302.04, 1304.03, RSA 402-J:7-a)

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)

Referrals (402:16-B)

Controlled business (402:74)

Fiduciary requirements (Reg 4301.01-4301.09)

License to transact business (402:12)

Unfair claim settlement practices (417:4(XV); Reg 1001.01-.11, Reg 1002.01-.20, Reg 1002.01-.21)

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))

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

Consumer privacy regulation (Reg 3001-3006)

1.3 Federal regulation

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

Fraud and false statements (18 USC 1033, 1034)

2.0 General Insurance 8%

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

Reciprocals

Lloyd's associations

Risk retention groups

Surplus lines

Private versus government insurers

Authorized versus unauthorized insurers

Domestic, foreign and alien insurers

Financial status (independent rating services)

Marketing (distribution) systems

2.3 Producers and general rules of agency

Insurer as principal

Producer/insurer relationship

Authority and powers of producers

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

3.0 Casualty Insurance Basics 17%

3.1 Principles and concepts

Insurable interest

Underwriting

Function

Loss ratio

Rates

Types

Loss costs

Components

Hazards

Physical

Moral

Morale

Negligence

Elements of a negligent act

Defenses against negligence

Damages

Compensatory — special versus general

Punitive

Absolute liability

Strict liability

Vicarious liability

3.2 Policy structure

Declarations

Definitions

Insuring agreement or clause

Additional/supplementary coverage

Conditions

Exclusions

Endorsements

3.3 Common policy provisions

Insureds — named, first named, additional

Policy period

Policy territory

Cancellation and nonrenewal

Deductibles

Other insurance

Nonconcurrency

Primary and excess

Pro rata

Contribution by equal shares

Limits of liability

Per occurrence (accident)

Per person

Aggregate — general versus products — completed operations

Split

Combined single

Named insured provisions

Duties after loss

Assignment

Insurer provisions

Liberalization

Subrogation

Duty to defend

3.4 New Hampshire laws, regulations and required provisions

New Hampshire Insurance Guaranty Association (404-B)

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

Binders (407:6)

Concealment, misrepresentation or fraud (407:22; RL 638:20)

Claim settlement time limits (407:12, 12-a; Reg 1002.05)

Federal Terrorism Insurance Program (15 USC 6701; Public Law 107-297, 109-144, 110-160)

Certificate of Insurance House Bill 419 eff 1/1/2012

4.0 Homeowners ('11) Policy 15%

4.1 Coverage forms

HO-2 through HO-6

4.2 Definitions

4.3 Section II — Liability coverages

Coverage E — Personal liability

Coverage F — Medical payments to others

Additional coverages

4.4 Exclusions

4.5 Conditions

4.6 Selected endorsements

Special provisions — New Hampshire (HO 01 28)

Permitted incidental occupancies (HO 04 42)

Limited fungi, wet or dry rot, or bacteria coverage (HO 04 26, HO 04 27)

Home day care (HO 04 97)

Business pursuits (HO 24 71)

Watercraft (HO 24 75)

Personal injury (HO 24 82)

5.0 Auto Insurance 17%

5.1 Laws

New Hampshire Motor Vehicle Financial Responsibility Law

Required limits of liability (RL 259:61, 264:20)

New Hampshire Automobile Reinsurance Facility Plan (Reg 1405)

New Hampshire Commercial Auto Insurance Plan

Uninsured/underinsured motorist (RL 264:15)

Definitions

Bodily injury

Required limits

Cancellation/nonrenewal (417-A)

Grounds

Notice

Notice of eligibility in Automobile Reinsurance Facility Plan (417-A:5(V))

Residency statement (417-A:3-b; 1406.01)

Medical costs coverage (RL 264:16)

After-market parts regulation (407-D)

5.2 Personal ('05) auto policy

Definitions

Liability coverage

Bodily injury and property damage

Supplementary payments

Exclusions

Medical payments

Uninsured motorist / underinsured motorist coverage

Coverage for damage to your auto

Collision

Other than collision

Deductibles

Transportation expense

Exclusions

Duties after an accident or loss

General provisions

Selected endorsements

Amendment of policy provisions — New Hampshire (PP 01 76) Towing and labor costs (PP 03 03)

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

Miscellaneous type vehicle — New Hampshire (PP 13 32)

Joint ownership coverage — New Hampshire (PP 13 34)

5.3 Commercial auto ('10)

Commercial auto coverage forms

Business auto

Garage

Business auto physical damage

Coverage form sections

Covered autos

Liability coverage

Garagekeepers coverage

Physical damage coverage

Exclusions

Conditions

Definitions

Selected endorsements

Lessor — additional insured and loss payee (CA 20 01)

Mobile equipment (CA 20 15)

Auto medical payments coverage (CA 99 03)

Drive other car coverage (CA 99 10)

Hired autos specified as covered autos you own (CA 99 16)

Individual named insured (CA 99 17)

Pollution liability — broadened coverage (CA 99 48; CA 99 55)

6.0 Commercial Package Policy (CPP) 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 liability

Conditions

Definitions

Exclusions

Occurrence versus claims-made

Claims-made features

Trigger

Retroactive date

Extended reporting periods — basic versus supplemental

Claim information

Premises and operations

Products and completed operations

Insured contract

Pollution liability

Pollution liability coverage form (CG 00 39)

Pollution liability limited coverage form (CG 00 40)

Pollution liability coverage extension endorsement (CG 04 22)

6.3 Commercial crime ('06)

General definitions

Burglary

Theft

Robbery

Crime coverage forms

Commercial crime coverage forms (discovery/loss sustained)

Government crime coverage forms (discovery/loss sustained)

Coverages

Employee theft

Forgery or alteration

Inside the premises — theft of money and securities

Inside the premises — robbery or safe burglary of other property

Outside the premises

Computer fraud

Funds transfer fraud

Money orders and counterfeit money

Other crime coverage

Extortion — commercial entities (CR 04 03)

6.4 Farm Coverage

Farm liability coverage form ('06)

Coverage H — Bodily injury and property damage liability

Coverage I — Personal advertising injury liability

Coverage J — Medical payments

Definitions

Conditions

Exclusions

Limits

Additional coverages

7.0 Businessowners ('10) Policy 10%

7.1 Characteristics and purpose

7.2 Businessowners Section II — Liability

Coverages

Exclusions

Who is an insured

Limits of insurance

General conditions

Definitions

7.3 Businessowners Section III — Common Policy Conditions

7.4 Selected endorsements

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

8.0 Workers Compensation Insurance 10%

8.1 Workers compensation law

Types of laws

Monopolistic versus competitive

Compulsory versus elective

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

Exclusive remedy (RL 281-A:8)

Employment covered (required, voluntary) (RL 281-A:2(VI,VIII), 3, 5, 6, 18, 18-a)

Covered injuries (RL 281-A:2(XI), 12, 14)

Occupational disease (RL 281-A:2(XIII), 16)

Benefits provided (RL 281-A:23-23-b, 25-37)

Subsequent injury fund (RL 281-A:55)

Federal workers' compensation laws

Federal Employer Liability Act (FELA) (45 USC 51-60)

U.S. Longshore and Harbor Workers' Compensation Act (33 USC 904)

The Jones Act (46 USC 688)

8.2 Workers compensation and employers liability insurance policy

General section

Part One — Workers compensation insurance

Part Two — Employers liability insurance

Part Three — Other states insurance

Part Four — Your duties if injury occurs

Part Five — Premium

Part Six — Conditions

Selected endorsement

Voluntary compensation

8.3 Premium computation

Job classification — payroll and rates

Experience modification factor

Premium discounts

8.4 Other source of coverages

Assigned risk plan (404-C:1-13)

Self-insured employers and employer groups (404-C:5-a; RL 281-A:5-a-5-c)

9.0 Other Coverages and Options 5%

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
- Cyber security
- Identity theft

9.3 Surplus lines

- Definitions and markets
- Licensing requirements

9.4 Surety bonds

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

9.5 Aviation insurance

- Aircraft liability

9.6 Ocean marine insurance

- Protection and indemnity

9.7 Other policies

- Boatowners

9.8 Residual markets

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

Producer's Personal Lines Insurance Series 12-86

**100 questions - 2-hour time limit
Live Date: February 17, 2018**

1.0 Insurance Regulation 11%

1.1 Licensing

- Process (402-J:5, 6)
- Types of licensees
- Producer (402-J:2, 14)
- Producer with appointment (402-J:14)
- Business entity (402-J:6)
- Financial institutions (406-C:1-19)
- Resident versus nonresident (402-J:8, 16)
- Temporary (402-J:11)
- Maintenance and duration
- Renewal (402-J:7(II-IV))
- Change of address (402-J:7(VI))
- Reporting of actions (402-J:17)
- Assumed names (402-J:10)
- Continuing education requirements (Reg 1302.03, 1302.04, 1304.03, RSA 402-J:7-a)
- 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)
- Referral (402:16-B)
- Controlled business (402:74)
- Fiduciary requirements (Reg 4301.01-4301.09)
- License to transact business (402:12)
- Unfair claim settlement practices (417:4(XV); Reg 1001.01-.11, Reg 1002.01-.20, Reg 1002.01-.21)
- Unfair insurance trade practices
- Misrepresentation (402:46; 417:4(I, II))
- Twisting (402:47; 417:4(I))
- False information and advertising (417:4(III))
- Defamation (417:4(IV))
- Boycott, coercion and intimidation (417:4(V))
- Illegal inducement (417:4(VII))
- Unfair discrimination (417:4(VIII))
- Rebating (402:39-41; 417:4(IX))
- Examination of books and records (400-A:37)
- Insurance fraud regulation (400-A:36-b(II); 417:23; RL 638:20)
- Consumer privacy regulation (Reg 3001-3006)

1.3 Federal regulation

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

Fraud and false statements (18 USC 1033, 1034)

2.0 General Insurance 11%

2.1 Concepts

Risk management key terms

Risk

Exposure

Hazard

Peril

Loss

Methods of handling risk

Avoidance

Retention

Sharing

Reduction

Transfer

Elements of insurable risks

Adverse selection

Law of large numbers

Reinsurance

2.2 Insurers

Types of insurers

Stock companies

Mutual companies

Fraternal benefit societies

Reciprocal

Lloyd's associations

Risk retention groups

Surplus lines

Private versus government insurers

Authorized versus unauthorized insurers

Domestic, foreign and alien insurers

Financial status (independent rating services)

Marketing (distribution) systems

2.3 Producers and general rules of agency

Insurer as principal

Producer/insurer relationship

Authority and powers of producers

2.4 Contracts

Elements of a legal contract

Offer and acceptance

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Competent parties

Legal purpose

Distinct characteristics of an insurance contract

Contract of adhesion

Aleatory contract

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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 Property and Casualty Insurance Basics 17%

3.1 Principles and concepts

Insurable interest

Underwriting

Function

Loss ratio

Rates

Types

Loss costs

Components

Hazards

Physical

Moral

Morale

Negligence

Elements of a negligent act

Defenses against negligence

Damages

Compensatory — special versus general

Punitive

Absolute liability

Strict liability

Vicarious liability

Causes of loss (perils)

Named perils versus special (open) perils

Direct loss

Consequential or indirect loss

Blanket versus specific insurance

Basic types of construction

Loss valuation

Actual cash value

Replacement cost

Functional replacement cost

Market value

Agreed value

Stated amount

3.2 Policy structure

Declarations

Definitions

Insuring agreement or clause

Additional/supplementary coverage

Conditions

Exclusions

Endorsements

3.3 Common policy provisions

Insureds — named, first named, additional

Policy period

Policy territory

Cancellation and nonrenewal

Deductibles

Other insurance

Nonconcurrency

Primary and excess

Pro rata

Limits of liability

Per occurrence (accident)

Per person

Split

Combined single

Restoration/nonreduction of limits

Coinsurance

Vacancy or unoccupancy

Named insured provisions

Duties after loss

Assignment

Abandonment

Insurer provisions

Liberalization

Subrogation

Salvage

Claim settlement options

Duty to defend

Third-party provisions

Standard mortgage clause

Loss payable clause

No benefit to the bailee

3.4 New Hampshire laws, regulations and required provisions

New Hampshire Valued Policy Law (407:11)

New Hampshire Insurance Guaranty Association (404-B)

Standard fire policy (407:1-2-a, 22)

Cancellation and nonrenewal (417-B)

Binders (407:6)

Concealment, misrepresentation or fraud (407:22; RL 638:20)

Claim settlement time limits (407:12, 12-a; Reg 1002.05)

Record Retention (400-B)

4.0 Dwelling ('02) Policy 10%

4.1 Characteristics and purpose

4.2 Coverage forms — Perils insured against

Basic

Broad

Special

4.3 Property coverages

Coverage A — Dwelling

Coverage B — Other structures

Coverage C — Personal property

Coverage D — Fair rental value

Coverage E — Additional living expense

Other coverages

4.4 General exclusions

4.5 Conditions

4.6 Selected endorsements

Special provisions — New Hampshire (DP 01 28)

Automatic increase in insurance (DP 04 11)

Dwelling under construction (DP 11 43)

5.0 Homeowners ('11) Policy 22%

5.1 Coverage forms

HO-2 through HO-6

5.2 Definitions

5.3 Section I — Property coverages

Coverage A — Dwelling

Coverage B — Other structures

Coverage C — Personal property

Coverage D — Loss of use

Additional coverages

5.4 Section II – Liability coverages

Coverage E – Personal liability

Coverage F – Medical payments to others

Additional coverages

5.5 Perils insured against

5.6 Exclusions

5.7 Conditions

5.8 Selected endorsements

Special provisions – New Hampshire (HO 01 28)

Limited fungi, wet or dry rot, or bacteria coverage (HO 04 26, HO 04 27))

Permitted incidental occupancies (HO 04 42)

Earthquake (HO 04 54)

Scheduled personal property (HO 04 61)

Personal property replacement cost (HO 04 90)

Home day care (HO 04 97)

Business pursuits (HO 24 71)

Watercraft (HO 24 75)

Personal injury (HO 24 82)

Worker's Compensation

6.0 Auto Insurance 22%

6.1 Laws

New Hampshire Motor Vehicle Financial Responsibility Law

Required limits of liability (RL 259:61, 264:20)

New Hampshire Automobile Reinsurance Facility Plan (Reg 1405)

Uninsured/underinsured motorist (RL 264:15)

Definitions

Bodily injury

Required limits

Cancellation/nonrenewal (417-A)

Grounds

Notice

Notice of eligibility in Automobile Reinsurance Facility Plan (417-A:5(V))

Residency statement (417-A:3-b; 1406.01)

Medical costs coverage (RL 264:16)

After-market parts regulation (407-D)

Coverage Deductible Waiver (417-A:11)

6.2 Personal ('05) auto policy

Definitions

Liability coverage

Bodily injury and property damage

Supplementary payments

Exclusions

Medical payments

Uninsured motorist / underinsured motorist coverage

Coverage for damage to your auto

Collision

Other than collision

Deductibles

Transportation expense

Exclusions

Duties after an accident or loss

General provisions

Selected endorsements

Amendment of policy provisions – New Hampshire (PP 01 76) Towing

and labor costs (PP 03 03)

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

Miscellaneous type vehicle – New Hampshire (PP 13 32)

Joint ownership coverage – New Hampshire (PP 13 34)

7.0 Other Coverages and Options 7%

7.1 Umbrella/excess liability policies

Personal (DL 98 01)

7.2 National Flood Insurance Program

"Write your own" versus government

Eligibility

Coverage

Limits

Deductibles

7.3 Other policies

Boatowners

Producer's Credit Insurance

Series 12-87

**60 questions - 1-hour time limit
Live Date: February 17, 2018**

1.0 Insurance Regulation 10%

1.1 Licensing

Process (402-J:5, 6)

Types of licensees

Producer (402-J:2, 14)

Producer with appointment (402-J:14)

Business entity (402-J:6)

Financial institutions (406-C:1-19)

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

Temporary (402-J:11)

Maintenance and duration

Renewal (402-J:7(II-IV))

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

Reporting of actions (402-J:17)

Assumed names (402-J:10)

Continuing education requirements (Reg 1302.03, 1302.04, 1304.03, RSA 402-J:7-a)

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)

Referrals (402:16-B)

Controlled business (402:74)

Fiduciary requirements (Reg 4301.01-4301.09)

License to transact business (402:12)

Unfair claim settlement practices (417:4(XV); Reg 1001.01-.11, Reg 1002.01-.20, Reg 1002.01-.21)

Unfair insurance trade practices

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

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

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

Defamation (417:4(IV))

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

Illegal inducement (417:4(VII))

Unfair discrimination (417:4(VIII))

Rebating (402:39-41; 417:4(IX))

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

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

Consumer privacy regulation (Reg 3001-3006)

1.3 Federal regulation

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

Fraud and false statements (18 USC 1033, 1034)

2.0 General Insurance 9%

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

Reciprocals

Lloyd's associations

Risk retention groups

Surplus lines

Private versus government insurers

Authorized versus unauthorized insurers

Domestic, foreign and alien insurers

Financial status (independent rating services)

Marketing (distribution) systems

2.3 Producers and general rules of agency

Insurer as principal

Producer/insurer relationship

Authority and powers of producers

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

3.0 Consumer Credit Insurance Basics 40%

3.1 Nature of consumer credit insurance

Parties involved

Debtor/insured

Creditor/beneficiary

Insurer

Advantages for debtors and for creditors

Markets

Banks and savings and loan associations

Credit unions

Finance companies

Credit card companies

Automobile dealers and manufacturers

Retailers

Types of credit covered — closed-end versus open-end

3.2 Coverage characteristics

Group versus individual coverage

Underwriting considerations

Eligibility of groups

Underwriting of the debtor/insured (group and individual)

Evidence of insurability

Premiums

Basis and payment of premiums

Single premium versus monthly outstanding balance

Group policy general provisions

Right to examine (free look)

Grace period (408:16(I); 415:18(I)(p))

Incontestability (408:10; 408:16(II); 415:18(I)(r))

Entire contract (408:9; 408:16(III); 415:18(I)(a))

Conditions to require evidence of insurability (408:16(IV); 408-A:5)

Certificate of insurance (408-A:6)

Benefit payments

Effect on insured's debt

Payment of excess benefits

3.3 Regulation

New Hampshire regulation

Approval of policy forms (408-A:7)

Amounts to be insured (408-A:4)

Term of insurance (408-A:5)

Premium rates (408-A:8(I); Reg 1201.19)

Premium refunds (408-A:8(II); Reg 1201.05)

Solicitation (408-A:11; 408-B:19(1); Reg. 1201.04(b))

Evidence of coverage (408-A:6)

Termination of group policy (Reg 1201.04(e))

Claims processing (408-A:10)

Prohibited transactions (417:4(XVI); Reg 1201.15)

Federal regulation

Consumer Credit Protection Act (Truth-in-Lending Act)

4.0 Types of Consumer Credit Insurance 41%

4.1 Credit life insurance

Eligibility of the individual insured

Contributory versus non-contributory

Gross coverage versus net payoff coverage

Types of insurance coverages

Decreasing term

Level term

Monthly outstanding balance

Joint credit life

Truncated life

Suicide clause

4.2 Credit disability insurance

Eligibility of the individual insured

Qualifying for benefits

Sickness or injury

Definition of disability — own occupation versus any occupation

Total and permanent

Elimination period

Benefit period

Benefit amount

Special types of coverage

Retroactive

Critical period

Common exclusions

Intentionally self-inflicted injury

Normal pregnancy

4.3 Credit involuntary unemployment insurance

Eligibility of the individual insured

Qualifying for benefits

Definition of involuntary unemployment

Elimination period

Retroactive coverage

Benefit period

Benefit amount

Excluded forms of unemployment

4.4 Other credit insurance

Credit property

Eligibility

Insured event

Benefit conditions

Guaranteed automobile protection (GAP)

Eligibility

Insured event

Benefit conditions

Mortgage guaranty

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Series	Exam Title	Exam Fee	Total
12-61	Producer's Life Insurance	\$50	\$
12-62	Producer's Accident and Health Insurance	\$50	\$
12-63	Producer's Life, Accident and Health Insurance	\$65	\$
12-64	Producer's Property and Casualty Insurance	\$65	\$
12-72	Producer's Title Insurance	\$50	\$
12-73	Public Adjuster	\$50	\$
12-75	Adjuster's Property and Casualty Insurance	\$65	\$
12-76	Adjuster's Workers' Compensation Insurance	\$50	\$
12-78	New Hampshire Life Insurance Laws and Regulations	\$50	\$
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