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

<table>
<thead>
<tr>
<th>Connecticutt Casualty Adjuster's Examination for Workers Compensation Insurance Series 18-11</th>
</tr>
</thead>
<tbody>
<tr>
<td>60 questions - 1-hour time limit Live Date September 1, 2018</td>
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</tbody>
</table>

1.0 Insurance Regulation  6%

1.1 Licensing requirements (38a-792; Reg 38a-792-1)
- Qualifications (38a-769, 792)
- Process (38a-769, 792)
- Impersonation (38a-773)
- Maintenance and duration
  - Term of license (38a-792(a))
  - Renewal (38a-792(a))
  - Change in name or address (38a-771(a))
  - Reporting of actions (38a-771(b))
- Disciplinary actions
  - Cease and desist order (38a-817)
  - Hearings (38a-16, 817, 818)
  - Suspensions, revocations, refusal to issue or renew, fines (38a-2, 774, 792(c), 817, 830)

1.2 State and federal regulation
- Workers Compensation Commissioner's general duties and powers (RL 31-278)
- Insurance Commissioner's general duties and powers (38a-8, 10)
- Insurers
  - Stock, mutual and reciprocals (38a-1)
- Unfair and prohibited practices
  - Misrepresentation (38a-816(1), (8))
  - Defamation of insurer (38a-816(3))
  - Complaint handling (38a-816(7))

2.0 Workers Compensation Insurance  45%

2.1 Workers compensation laws
- Types of laws
  - Monoplistic versus competitive
  - Compulsory versus elective
- Connecticut Workers Compensation Law (Title 31 Chapter 568)
  - Exclusive remedy (RL 31-284(a), 293a)
  - Employment covered (required, voluntary) (RL 31-275(9), (10))
  - Covered injuries (RL 31-275(1), (16), 284(a), 294c, 295)
  - Occupational disease (RL 31-275(15))
  - Benefits provided (RL 31-275(12), 283a, 295, 306, 306b, 307, 308, 308a)
  - Subrogation (RL 31-293)
  - Bars to recovery (RL 31-284(a))
  - Average weekly wage (RL 31-309, 310)
  - Notice of injury and claim (RL 31-294b, 294c)
  - Medical examination (RL 31-294d, 294e, 294f, 312)
  - Managed care (RL 31-279)
  - Compensation agreements and disputed claims (RL 31-284c, 296–298)
  - Second injury fund (RL 31-349, 352-355b)
Federal workers compensation laws
  Federal Employers Liability Act (FELA) (45 USC 51–60)
  U.S. Longshore and Harbor Workers Compensation Act (33 USC 904)
  The Jones Act (46 USC 688)

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 Workers Compensation Claim Principles

3.1 Role of the adjuster
  Duties and responsibilities
  Relationship to the legal profession

3.2 Contract basics
  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
    Utmost good faith
    Representations/misrepresentations
    Warranties

3.3 Negligence
  Elements of a negligent act
  Defenses against negligence
  Absolute liability
  Strict liability
  Vicarious liability

3.4 Controlling medical costs
  Managed care
  Utilization review
    Inpatient services
    Outpatient services
  Hospital bill auditing
  Designated provider

3.5 Investigation and evaluation
  Compensability
    Employee/non-employee
    Arising out of employment
    Arising in the course of employment
  Documentation
    First report of injury
    Claimant statement
    Insured’s records
    Witness statements
    Current activity reports
  Medical determination
    Medical authorization
    Diagnosis
    Prognosis
    Independent Medical Examinations (IMEs)

3.6 Claim reserves
  Components
    Indemnity
    Medical
    Expense
  Factors affecting reserves
  Reserving techniques
3.7 Claims management
Analysis
On-site inspections
Selecting an evaluating physician
Physician evaluation
Disposition
Litigation management
Settlement negotiation

4.0 Understanding the Language of Medical Reports

4.1 Medical terminology and abbreviations
Location terms
Movement terms
Prefixes, suffixes and root words
Abbreviations used in medical reports
Medical specialties

4.2 Basic human anatomy
Skeletal structure
Nervous system
Respiratory system
Cardiovascular system
Abdominal organs

4.3 Common occupational injuries and disease
Strains and sprains
Dislocations
Fractures
Soft tissue injuries
Brain injuries
Burn classifications
Cumulative trauma
Repetitive motion injuries
Lung diseases

4.4 Medical tests
Laboratory

Radiography (X-ray)
Magnetic resonance imaging (MRI)
Computerized tomography (CT or CAT)
Electromyography (EMG)
Nerve conduction studies
Myelography
Arthroscopy
Electrocardiogram (EKG or ECG)
Electroencephalography (EEG)