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Exam Registration Form 101
Payment Form 102
This handbook provides you with information about the processes of becoming licensed by the Connecticut Insurance Department (referred to as “the Department” in this handbook).


For questions regarding license types not listed above, visit the Department’s website at http://www.ct.gov/cid and select General Information.

We wish you well in your pursuit of an insurance license. Remember that a license is a privilege, not a right or a gift. Insurance professionals must remain abreast of, and comply with, evolving insurance laws and regulations.

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. Read this handbook to learn about examination and licensing requirements.
2. Complete the required pre-licensing education (if applicable) from a Connecticut approved education provider and obtain a certificate of pre-licensing course completion. You can find approved education providers in the Pre-licensing education section of this Handbook.
3. Register and schedule your exam. The easiest way to register and schedule is online at http://www.prometric.com/connecticut/insurance. Phone, fax and mail options are also available.
4. Review the examination content outlines which can be found at the end of this document. The content outlines in this guide are the basis for the exams.
5. Bring two forms of identification and the pre-license certificate if required for line of authority to the test center.
6. If you pass the exam(s), allow 2-3 business days for your score to be uploaded to NIPR. Apply for the license at www.nipr.com. Select “Apply for License.” If you do not pass the exam(s), you must repeat the licensing process (steps 3-5 above).
To get answers not provided in this handbook

Visit our Website:  http://www.prometric.com/connecticut/insurance

Frequently Asked Questions are available:

Direct questions about licensure to:
Connecticut Insurance Department
P.O. Box 816
Hartford, CT 06142-0816
Website:  http://www.ct.gov/cid
Email:  cid.licensin@ct.gov

Direct all questions and requests for information about exams to:
Prometric LLC
Website:  www.prometric.com/connecticut/insurance
E-mail:  pro.ceservices@prometric.com
Phone:  (800) 341-3257
Fax:  (800) 347-9242
TDD User:  (800) 790-3926
Connecticut Licensing Requirements

This section describes:
- The types of licenses offered and their requirements.
- Pre-licensing education requirements.
- Licensing requirements based on residence.

Types of Licenses and Requirements

The Connecticut Insurance Department’s Licensing Division is responsible for ensuring that the individuals and business entities conducting the business of insurance in Connecticut have the required qualifications. The Department develops and maintains up-to-date educational standards and examinations for all prospective licensees, and issues and renews licenses to qualified applicants.

The Insurance Commissioner is empowered to qualify applicants to sell or provide insurance services, products, and Rental Car Company permits, in Connecticut pursuant to Connecticut General Statutes Title 38.

Applicants interested in obtaining an insurance license in Connecticut are responsible for knowing, and complying with, the laws and regulations set forth to regulate the insurance industry in Connecticut.

Important  Passing an exam does not guarantee that you will be issued a license. Issuance of a license depends on review and approval of all license application materials. See the "Applying for your license" section for more information.

To obtain a license, you must:
- Be at least 18 years of age;
- Be financially responsible and of good moral character;
- Complete any necessary pre-license requirements;
- Pass the required examination(s) for the type of license you are seeking; and
- Apply online (See Page 19).

The basic requirements for each type of license are shown in this chart. You should read the “Applying for your license” section in this handbook for specific details relevant to the type of license you need. Additional information may be found on the Department's website at www.ct.gov/cid. Select “General Information,” the select “Apply for a License: Requirements, Applications & Fees.”

<table>
<thead>
<tr>
<th>License Type</th>
<th>Lines of Authority</th>
<th>Course Hours</th>
<th>Exam Required</th>
<th>Filing Fee†</th>
<th>License Fee††</th>
<th>License Expires</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Property &amp; Casualty Claims Adjuster</strong></td>
<td>All Lines</td>
<td>None, None</td>
<td>18-09, 18-10</td>
<td>$50</td>
<td>$80 Initial &amp; Renewal</td>
<td>June 30 each odd-numbered year</td>
</tr>
<tr>
<td></td>
<td>All Lines Except Workers’ Compensation</td>
<td>None, None</td>
<td>18-11, 18-12</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Workers’ Compensation ONLY</td>
<td>None, None</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Auto ONLY</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Certified Insurance Consultant</strong></td>
<td>Life/Accident, Health and Sickness</td>
<td>None, None</td>
<td>18-05, 18-06</td>
<td>$50</td>
<td>$250 Initial &amp; Renewal</td>
<td>September 30 each odd-numbered year</td>
</tr>
<tr>
<td></td>
<td>Property and Casualty</td>
<td></td>
<td></td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>

Page 2
<table>
<thead>
<tr>
<th>License Type</th>
<th>Lines of Authority</th>
<th>Course Hours</th>
<th>Exam Required</th>
<th>Filing Fee†</th>
<th>License Fee††</th>
<th>License Expires</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fraternal Agent</td>
<td>Life, Accident, Health and Sickness <strong>Variable Life and Variable Annuity (Life license &amp; Securities license required)</strong></td>
<td>None</td>
<td>No exam</td>
<td>$50</td>
<td>$80 Initial &amp; Renewal</td>
<td>December 31 each odd-numbered year</td>
</tr>
<tr>
<td>Life Settlement Broker</td>
<td>Life Settlements</td>
<td>None</td>
<td>No Exam</td>
<td>$26</td>
<td>$40 Initial &amp; Renewal</td>
<td>March 31 each year</td>
</tr>
<tr>
<td>Life Settlement Registration</td>
<td>Life Settlements</td>
<td>None</td>
<td>No Exam</td>
<td>None</td>
<td>$26 Initial &amp; $160 Renewal</td>
<td>Birth month every two years</td>
</tr>
<tr>
<td>Managing General Agents (MGA)</td>
<td>None</td>
<td>None</td>
<td>No Exam</td>
<td>None</td>
<td>None</td>
<td></td>
</tr>
<tr>
<td>Motor Vehicle Physical Damage Appraiser</td>
<td>Auto Physical Damage</td>
<td>None</td>
<td>18-16 Residents must also pass a practical exam</td>
<td>$50</td>
<td>$80 Initial &amp; Renewal</td>
<td>June 30 each odd-numbered year</td>
</tr>
<tr>
<td>Portable Electronics</td>
<td>Portable Electronics</td>
<td>None</td>
<td>No Exam</td>
<td>$100</td>
<td>$500 Initial &amp; $450 Renewal</td>
<td>January 31 and each even-numbered year</td>
</tr>
<tr>
<td>Insurance Producer</td>
<td><strong>Limited Lines (1)</strong> Credit (Includes Credit Life, Credit Disability, Credit Property, Credit Unemployment, Involuntary Unemployment; Mortgage Life, Mortgage Guaranty, Mortgage Disability, Guaranteed Auto Protection, and other insurance offered in connection with an extension of credit.) Travel (Includes Travel Accident &amp; Baggage and Trip Cancellation.)</td>
<td>None</td>
<td>No Exam</td>
<td>$50</td>
<td>$80 Initial &amp; $160 Renewal $10 Guaranty Fund (Brokered Transaction s Guaranty Fund for Individuals is a $10 ONE TIME ONLY FEE.)</td>
<td>Birth month every two years</td>
</tr>
<tr>
<td>License Type</td>
<td>Lines of Authority</td>
<td>Course Hours</td>
<td>Exam Required</td>
<td>Filing Fee†</td>
<td>License Fee††</td>
<td>License Expires</td>
</tr>
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</tr>
<tr>
<td><strong>Standard Lines</strong></td>
<td><strong>Accident, Health and Sickness only</strong></td>
<td>40 hours</td>
<td>18-02</td>
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<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Casualty only</strong></td>
<td>40 hours</td>
<td>18-20</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Life/Accident, Health and Sickness</strong></td>
<td>80 hours</td>
<td>18-03</td>
<td></td>
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<td></td>
</tr>
<tr>
<td></td>
<td><strong>Life only</strong></td>
<td>40 hours</td>
<td>18-01</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Personal Lines only</strong></td>
<td>40 hours</td>
<td>18-18</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Property/Casualty</strong></td>
<td>80 hours</td>
<td>18-04</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Property only</strong></td>
<td>40 hours</td>
<td>18-19</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Variable Life and Variable Annuity (Life license &amp; Securities license required)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Insurance Producer: Travel (P.A. 187- Limited Lines)</strong></td>
<td>Travel</td>
<td>None</td>
<td>No Exam</td>
<td>$100</td>
<td>$650 Initial &amp; $650 Renewal</td>
<td>Individuals: Birth month every two year Business Entity: January 31 each even year</td>
</tr>
<tr>
<td><strong>Public Adjuster</strong></td>
<td>Property</td>
<td>40 hours</td>
<td>18-08</td>
<td>$50</td>
<td>$250 Initial &amp; Renewal</td>
<td>April 30 each even-numbered year</td>
</tr>
<tr>
<td><strong>Reinsurance Intermediary Broker or Manager</strong></td>
<td>Reinsurance</td>
<td>None</td>
<td>No Exam</td>
<td>$50</td>
<td>$625 Initial &amp; Renewal</td>
<td>December 31 each even-numbered year</td>
</tr>
<tr>
<td><strong>Rental Car Company Permit</strong></td>
<td>Rental Car</td>
<td>None</td>
<td>None</td>
<td>$80</td>
<td>$625 Initial &amp; Renewal</td>
<td>January 31 each even year</td>
</tr>
<tr>
<td><strong>Title</strong></td>
<td>Title</td>
<td>None</td>
<td>None</td>
<td>None</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td><strong>Surplus Lines Broker</strong></td>
<td>Surplus Lines</td>
<td>None</td>
<td>18-07</td>
<td>$50</td>
<td>$625 Initial &amp; Renewal</td>
<td>September 30 each even-numbered year</td>
</tr>
</tbody>
</table>
Criminal Convictions

Applicants and licensees who have been convicted of any crime are subject to Department requirements and approval both at the time of application and on an ongoing basis.

The Violent Crime Act, 18 USC 1033, prohibits a person who has been convicted of a felony involving dishonesty or breach of trust from conducting insurance business without first obtaining a waiver from an Insurance Commissioner. An insurance license is not a waiver.

If you have any questions about whether you qualify, you might want to discuss the circumstances with the insurance company for which you plan to do business.

Surety Bail Bond Agent Applicants/Licensees

Pursuant to CGS 38a-660, anyone who has ever been convicted of a “disqualifying offense” shall be ineligible for a Surety Bail Bond Agent license. “Disqualifying offense,” means: (A) a felony; (B) a misdemeanor if an element of the offense involves dishonesty or misappropriation of money or property; or (C) a misdemeanor under section 21a-279, 53a-58, 53a-61, 53a-61a, 53a-62, 53a-63, 53a-96, 53a-173, 53a-175, 53a-176, 53a-178 or 53a-181d. For more information, refer to the Surety Bail Bond Agent License Requirements and Application on the Department’s website at http://www.ct.gov/cid.

Pre-Licensing Education Requirements

You must successfully complete a pre-license course requirement and pass the corresponding pre-license exam. Pre-license course requirements must be met through a course provider approved by the Department. You will need to bring your original pre-license course completion certificate to the test center on the day of the exam.

Important  Please make sure to bring your pre-licensing course completion certificate and valid identification or you will not be permitted to test.

Below is a list of approved pre-licensing education providers as of September 1, 2018. This list is subject to change. The entities listed below are approved for the general public. Check with your insurance company or employer to determine if they have a pre-license education course approved by the State of Connecticut Insurance Department.

<table>
<thead>
<tr>
<th>License Type</th>
<th>Lines of Authority</th>
<th>Course Hours</th>
<th>Exam Required</th>
<th>Filing Fee†</th>
<th>License Fee††</th>
<th>License Expires</th>
</tr>
</thead>
<tbody>
<tr>
<td>Surety Bail Bond Agent</td>
<td>Bail Bonds</td>
<td>25 Hours</td>
<td>18-13</td>
<td>$100</td>
<td>$250 Initial &amp; $100 Renewal</td>
<td>January 31 each even-numbered year</td>
</tr>
</tbody>
</table>

0Chance 2 Fail (20050)  
Life, Accident, Health and Sickness  
– Property/Casualty  
Home Study  
877.516.8384  
www.0chance2fail.com

ExamFX (0244) (formerly ABLE)  
Life, Accident, Health and Sickness—Property/Casualty  
Home Study  
800.586.2253  
www.examsimulator.com

A D Banker & Co (0031)  
Life, Accident, Health and Sickness  
– Property/Casualty  
Combination Classroom and Home Study  
913.451.1280  
www.adbanker.com

Independent Insurance Agents of Connecticut (0103)  
Life, Accident, Health and Sickness—Property/Casualty – Personal Lines  
Combination Classroom and Home Study  
860.563.1950  
www.iiact.org

Bail Bond School of CT (20110)  
Kaplan Financial (0120)
<table>
<thead>
<tr>
<th>Connecticut Department of Insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Bail Bond</strong></td>
</tr>
<tr>
<td>Classroom</td>
</tr>
<tr>
<td>866.777.2663</td>
</tr>
<tr>
<td><a href="http://www.bailbondschoolct.com">www.bailbondschoolct.com</a></td>
</tr>
<tr>
<td><strong>Life, Accident, Health and Sickness</strong></td>
</tr>
<tr>
<td>– Property/Casualty</td>
</tr>
<tr>
<td>Home Study</td>
</tr>
<tr>
<td>800.824.8742</td>
</tr>
<tr>
<td><a href="http://www.kfeducation.com">www.kfeducation.com</a></td>
</tr>
<tr>
<td><strong>BK Holdings Inc. d/b/a The License Coach (100333)</strong></td>
</tr>
<tr>
<td>Casualty, Accident, Health and Sickness, Life, Life &amp; Accident, Health and Sickness, Property &amp; Casualty, Property Self-Study</td>
</tr>
<tr>
<td>888.839.5412</td>
</tr>
<tr>
<td><a href="http://www.licensecoach.com">www.licensecoach.com</a></td>
</tr>
<tr>
<td><strong>National Insurance Licensing Associates Inc. (0050)</strong></td>
</tr>
<tr>
<td>Life, Accident, Health and Sickness</td>
</tr>
<tr>
<td>– Property/Casualty</td>
</tr>
<tr>
<td>Home Study</td>
</tr>
<tr>
<td>508.875.9417</td>
</tr>
<tr>
<td><a href="http://www.nila-inc.com">www.nila-inc.com</a></td>
</tr>
<tr>
<td><strong>CPMI (101668)</strong></td>
</tr>
<tr>
<td>Life, Accident, Health and Sickness</td>
</tr>
<tr>
<td>– Property/Casualty</td>
</tr>
<tr>
<td>877.601.2273</td>
</tr>
<tr>
<td><a href="http://www.cpmipro.com/connecticut-insurance-license.htm">www.cpmipro.com/connecticut-insurance-license.htm</a></td>
</tr>
<tr>
<td><strong>National Online Insurance School (102694)</strong></td>
</tr>
<tr>
<td>Life, Accident, Health and Sickness, &amp; Life/Accident, Health and Sickness Combined Home Study</td>
</tr>
<tr>
<td>888.770.3681</td>
</tr>
<tr>
<td><a href="http://www.nationalonlineinsuranceschool.com">www.nationalonlineinsuranceschool.com</a></td>
</tr>
<tr>
<td><strong>Connecticut Bail Academy, LLC (20006)</strong></td>
</tr>
<tr>
<td>Bail Bond</td>
</tr>
<tr>
<td>Combination Classroom and Home Study</td>
</tr>
<tr>
<td>860.646.2245</td>
</tr>
<tr>
<td><a href="http://www.connecticutbailacademy.com">www.connecticutbailacademy.com</a></td>
</tr>
<tr>
<td><strong>New England Bail Bonds, LLC (20114)</strong></td>
</tr>
<tr>
<td>Bail Bond</td>
</tr>
<tr>
<td>Combination Classroom and Home Study</td>
</tr>
<tr>
<td>203.430.8326</td>
</tr>
<tr>
<td><a href="http://www.newenglandbailbondschool.com">www.newenglandbailbondschool.com</a></td>
</tr>
<tr>
<td><strong>Connecticut School of Bail Bonds (103735)</strong></td>
</tr>
<tr>
<td>Bail Bond</td>
</tr>
<tr>
<td>Classroom</td>
</tr>
<tr>
<td>860.462.3190</td>
</tr>
<tr>
<td><a href="http://www.ctbailschool.com">www.ctbailschool.com</a></td>
</tr>
<tr>
<td><strong>Pentera Group (0173)</strong></td>
</tr>
<tr>
<td>Life, Accident, Health and Sickness</td>
</tr>
<tr>
<td>Home Study</td>
</tr>
<tr>
<td>317.545.2711</td>
</tr>
<tr>
<td><a href="http://www.pgiresourcesce.com">www.pgiresourcesce.com</a></td>
</tr>
<tr>
<td><strong>Educational Training Systems (Financial Campus) (0197)</strong></td>
</tr>
<tr>
<td>Life, Accident, Health and Sickness</td>
</tr>
<tr>
<td>– Property/Casualty</td>
</tr>
<tr>
<td>Home Study</td>
</tr>
<tr>
<td>800.711.9484</td>
</tr>
<tr>
<td><a href="http://www.financialcampus.com">www.financialcampus.com</a></td>
</tr>
<tr>
<td><strong>PreLicense.com, a Service of WebCE (101293)</strong></td>
</tr>
<tr>
<td>Accident, Health and Sickness only, Life only, and Life/Accident, Health and Sickness combined Self-Study</td>
</tr>
<tr>
<td>877.488.9310</td>
</tr>
<tr>
<td><a href="http://www.prelicense.com">www.prelicense.com</a></td>
</tr>
<tr>
<td><strong>Professional Insurance Agents of CT (PIA) (0184)</strong></td>
</tr>
<tr>
<td>Property/Casualty</td>
</tr>
<tr>
<td>Combination Classroom and Home Study</td>
</tr>
<tr>
<td>518.434.3111</td>
</tr>
<tr>
<td><a href="http://www.piaonline.org/CT">www.piaonline.org/CT</a></td>
</tr>
<tr>
<td><strong>Securities Training Corporation (0240)</strong></td>
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<tr>
<td>Life, Accident, Health and Sickness</td>
</tr>
<tr>
<td>Combination Classroom and Home Study</td>
</tr>
<tr>
<td>800.782.2678</td>
</tr>
<tr>
<td><a href="http://www.stcusa.com">www.stcusa.com</a></td>
</tr>
<tr>
<td><strong>Tactical Countermeasures Group, LLC (108785)</strong></td>
</tr>
<tr>
<td>Bail Bond</td>
</tr>
<tr>
<td>Combination Classroom and Home Study</td>
</tr>
<tr>
<td>860.982.0241</td>
</tr>
<tr>
<td><a href="http://www.tact1.net">www.tact1.net</a></td>
</tr>
<tr>
<td><strong>Test Teachers (101045)</strong></td>
</tr>
<tr>
<td>Life, Accident, Health and Sickness – Property/Casualty – Personal Lines Home Study</td>
</tr>
<tr>
<td>888.422.7714</td>
</tr>
<tr>
<td><a href="mailto:support@testteachers.com">support@testteachers.com</a></td>
</tr>
</tbody>
</table>
**Preliminary Exemptions**

**Insurance Producer prelicense coursework:** The prelicense course is waived for the following Insurance Producer license applicants:

- **Life** - for any applicant who has been awarded the professional designation of CEBS, ChFC, CIC, CFP, CLU, FLMI and/or LUTCF and provides a current Letter of Designation.†
- **Accident, Health and Sickness** - for any applicant who has been awarded the professional designation of CEBS, CLU, HIA, REBC and/or RHU and provides a current Letter of Designation.†
- **Property, Casualty and Personal Lines** - for any applicant who has been awarded the professional designation of AAI, ARM, CIC and/or CPCU and provides a current Letter of Designation.†

†Email, fax or mail current letter (within 90 days) from the society referencing the CID application number or the NIPR transaction number.

**Examination Exemptions**

**Insurance Producer examination:** The examination requirement is waived for the following Insurance Producer license applicants:

- **Life** - for any applicant who has been awarded the professional designation of CLU and provides a current Letter of Designation.†
- **Accident, Health and Sickness** - for any applicant who has been awarded the professional designation of CLU and provides a current Letter of Designation.†
- **Property, Casualty and Personal Lines** - for any applicant who has been awarded the professional designation of CPCU and provides a current Letter of Designation.†

**Certified Insurance Consultants prelicense coursework and examination:** Course not required. The examination requirement is waived for the following Certified Insurance Consultant license applicants:

- **Life and Accident, Health and Sickness** - for any applicant who has been awarded the professional designation of CLU and provides a current Letter of Designation.†
- **Property/Casualty** - for any applicant who has been awarded the professional designation of CPCU, AAI, or CIC and provides a current Letter of Designation.†

†Email, fax or mail current letter (within 90 days) from the society referencing the CID application number or the NIPR transaction number.
Scheduling Your Exam

Registering and Scheduling Information

Prometric provides computerized testing through its multistate testing network. **You may take the exam at any Prometric test center in the United States.** 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.

Online

**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:

2. Click on Create or Login to Your Account to register.
3. Click on Schedule Your Test and follow the prompts.

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.**

**Important** Please ensure that you are registering for the correct examination. Exam fees are not transferable or refundable.

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) 341-3257 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 it. If you allow your exam registration to expire or did not pass your exam, you must re-register. Another exam registration fee is required.
**Reschedule and Cancellation**

To reschedule or cancel your existing exam appointment, you must contact Prometric 24 hours prior to the exam appointment date in order to avoid forfeiting your exam fee. If you need to reschedule, cancel or confirm your appointment, please go to [http://www.prometric.com/connecticut/insurance](http://www.prometric.com/connecticut/insurance).

After you cancel your exam, you must initiate a refund by going to [https://fs6.formsite.com/Prometric/form33/index.html](https://fs6.formsite.com/Prometric/form33/index.html) and completing the refund form. Completion of this form does not guarantee a refund.

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 may forfeit your examination fee(s). Refund requests are reviewed on a case by case basis. There will be no refund for appointments that are cancelled less than 24 hours prior to scheduled exam without verification or documentation of illness or emergency.

**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 the exam at any Prometric test center in the United States.

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

*Applicants are required to bring their original pre-licensing course completion certificate to the test center on the day of the exam. If you do not bring the certificate, you will NOT be allowed to take the exam and you will be required to reschedule another exam date.*

**Holidays**

Testing generally does not occur on federal holidays. Additional state holidays may be observed in the state where your 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](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](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 the exam and save time and possibly money spent retaking it. This section offers:

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

**Study Materials**

In addition to any pre-licensing education that is required for the exam, you are free to use the materials of your choice to prepare for the exam. Different publishers provide materials to assist you in preparing for insurance licensing exams. These materials take different approaches and you should choose one that meets your needs. Make sure your study materials are current and that they cover the topics in the outlines. Be aware that the content outlines are updated periodically and outdated study materials may not be consistent. Neither the Connecticut Insurance Department nor Prometric reviews or approves study materials.

**General Recommendations.** You may obtain recommendations for study materials and pre-licensing study courses from insurance companies, the company or agency you plan to work for, or local insurance and agents’ associations.

**Connecticut Statutes and Regulations.** The exams contain questions on Connecticut statutes and regulations. In addition to general study material, you may wish to consult the references cited in the applicable content outlines. Connecticut General Statutes, Regulations and Handbooks are available online at [http://www.ct.gov/cid/cwp/view.asp?Q=300444](http://www.ct.gov/cid/cwp/view.asp?Q=300444).

To order official Connecticut General Statutes, call the Office of the Secretary of State, Publications Division at 860.509.6150. To order specific Public Acts, call 860.509.6136. Statutes and Public Acts may be accessed online at [https://ctstatelibrary.org/](https://ctstatelibrary.org/)

Insurance statutes are Volume 11, Title 38a. To order the Connecticut Weekly Law Journal, which reports changes in laws, call 860.741.3027

**Content Outlines Overview**

The license exam for each type of license consists of questions that test knowledge of topical areas listed in the content outline for that exam. An overview of each exam content outline appears at the end of this handbook. You can also view the exam content outlines online at [http://www.prometric.com/connecticut/insurance](http://www.prometric.com/connecticut/insurance)

**Note** Do not schedule the exam until you are familiar with all subject areas in the applicable content outline.
Practice Exams

To take a practice exam, select or copy link below to your browser:

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 only
- (HIPA) Health Insurance Producer/Agent Practice Exam in English only
- (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 the 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 on the exam.
- A guide to understanding the exam results.
- Information about appeals.

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

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

**Pre-Licensing Course Completion Certificate or Pre-Licensing Waiver: Important Information** - If you are taking a Public Adjuster, Standard Lines Insurance Producer, or Surety Bail Bond Agent exam, you must bring your original pre-license education course completion certificate or Insurance Department Pre-licensing Waiver with you or you will not be allowed to take the exam. You would then be required to schedule a new exam date.

**Identification Required.** You must present a valid form of identification before taking the test. The identification document must:

- Be government-issued (e.g., driver’s license, state-issued identification card, passport, or military identification card).
- Contain both a current photo and signature (if not you must present two identification cards: one with your photo and one with your signature).
- Exactly match 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 will be required to pay another full examination fee before making another appointment. If you cannot provide the identification listed above, contact Prometric before scheduling the appointment to arrange an alternative way to meet this requirement.
Test Center Regulations

Copyrighted Questions. All test questions are the property of Prometric LLC 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 the exam, the score will be shown on the screen and you will receive a printed score report. The report indicates the overall score and grade, including the numerical percentage of questions answered correctly and whether you passed or failed.

The report also displays the correct percentage in each major section of the exam, as defined by the exam content outline. These section scores are shown to guide you, or your employer and/or trainer, 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**

<table>
<thead>
<tr>
<th>Connecticut Life Insurance Examination</th>
<th>Number of Questions</th>
<th>Number Correct</th>
<th>Percent Correct</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life Total Test Score</td>
<td>100</td>
<td>80</td>
<td>80%</td>
</tr>
<tr>
<td>Insurance Regulation</td>
<td>5</td>
<td>4</td>
<td>80%</td>
</tr>
<tr>
<td>General Insurance</td>
<td>7</td>
<td>5</td>
<td>71%</td>
</tr>
<tr>
<td>Life Insurance Basics</td>
<td>20</td>
<td>17</td>
<td>85%</td>
</tr>
<tr>
<td>Life Insurance Policies</td>
<td>18</td>
<td>14</td>
<td>78%</td>
</tr>
<tr>
<td>Life Insurance Provisions, Options and Riders</td>
<td>18</td>
<td>15</td>
<td>83%</td>
</tr>
<tr>
<td>Annuities</td>
<td>14</td>
<td>11</td>
<td>79%</td>
</tr>
<tr>
<td>Tax Considerations</td>
<td>12</td>
<td>9</td>
<td>75%</td>
</tr>
<tr>
<td>Qualified Plans</td>
<td>6</td>
<td>5</td>
<td>83%</td>
</tr>
</tbody>
</table>

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. After you pass your exam, allow 2-3 business days for your score to be uploaded to NIPR. You must apply by going to www.nipr.com. Select “Apply for License.”
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 cost. Direct any questions or comments about your exam to Prometric.

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 under "Contact Us To..." 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.
- Continuing education.

Issuance of a license depends on review and approval of all license application materials. Licensing requirements and information may be obtained from the Department’s website at [http://www.ct.gov/cid, select “General Information.”](http://www.ct.gov/cid) After passing the appropriate pre-licensure course and license exam (if required), you will need to submit a number of items to the Department depending on the type of license you are seeking. Exam is valid for two years. You must apply online within two years of passing your exam or you will be required to retake the exam.

<table>
<thead>
<tr>
<th>Insurance Producer License Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>An <strong>Insurance Producer</strong> (Limited Lines and Standard Lines) is any person who or which is licensed to solicit, negotiate, or sell insurance. An Insurance Producer must be appointed by an insurer to act as an agent of such insurer. <em>(CGS 38a-702m)</em> Resident and Nonresident licensees of the Connecticut Insurance Department may apply for their initial license via the National Producer Registry <em>(NIPR)</em> at <a href="http://www.nipr.com/">http://www.nipr.com/</a>. Paper applications will not be accepted at the Department. Direct any questions or concerns to the Department by email to <a href="mailto:cid.licensing@ct.gov">cid.licensing@ct.gov</a>.*</td>
</tr>
</tbody>
</table>

Pre-licensure course completion certificate and passing exam score report will be verified by the Department, and these documents are not required to be sent.

If you are exempt from the license exam, you must apply on the Department’s website at [https://cidonline.ct.gov/lit/CTLicensingTask.jsp](https://cidonline.ct.gov/lit/CTLicensingTask.jsp). Select “Online Application for Individuals – Producer.” Email your currently dated Letter of Designation from your society to the Department at cid.licensing@ct.gov, referencing your full name and application number.

Application and licensing fees are:

- $140 – Initial fee (individuals)
- $130 – Initial fee (business entities)
- $130 – Reinstatement/Amendment fee
- $160 – Renewal fee
- $160 – Late Renewal fee for a total of $320

**There is no prorating of fees. License fees are non-refundable.**

Insurance Producer licenses are issued for two years and expire on the licensee’s birth month.

*For new licensees, this may mean that the first license cycle is not a full two years.* For example, if the license was issued on May 10, 2017, and the insurance producer’s last birthday was December 4, 2016, then the expiration date of the license will be December 31, 2018. Once the license renews on December 31, 2018, it will not expire again until December 31, 2020.

A **Managing General Agent** license is not required in this state; however, an Insurance Producer license is required, as well as an appointment from the insurer party to the Agreement. The insurer must also complete and submit the
Notification of Managing General Agent Agreement form. Insurers should consult their Legal Divisions regarding Connecticut’s definition of Managing General Agent. *(CGS 38a-90)*

**Reciprocity for Insurance Producers**

**Residents.** After meeting any applicable pre-license education and/or examination requirements, you must apply online at [http://www.nipr.com/](http://www.nipr.com/). Select “Apply for License.”

**Nonresidents.** Any applicant for a Limited Lines Insurance Producer license or a Standard Lines Insurance Producer license must hold an active “resident” license in good standing in their “home” state prior to applying for licensure in Connecticut. Such home state must be reciprocal with Connecticut. Home state licensure will be verified on the National Producer Database. You must apply online at [http://www.nipr.com/](http://www.nipr.com/). Select “Apply for License.”

“Home state” means any state or territory of the United States, including the District of Columbia, in which an insurance producer maintains its/their principle place of residence or principal place of business, and is licensed to act as an insurance producer.

**Amendments for Insurance Producer Licensees**

**Residents:** To add a line, or lines, of authority to a current license, all pre-license and examination requirements must be met. You may amend your lines of authority online at [http://www.nipr.com/](http://www.nipr.com/). Select “Add Line of Authority.”

**Nonresidents:** You must hold equivalent lines of authority in your “home” state. You must amend your lines of authority online at [http://www.nipr.com/](http://www.nipr.com/). Select “Add Line of Authority.”

**Note** If you need to amend your license and are within the renewal window (90 days prior to your license expiration date) you must renew your existing license prior to adding any new line of authority. If you try to add a new line of authority prior to renewing your license, the application will be rejected.

**Appointment Requirements for Insurance Producer Licensees**

Appointments cannot be requested until an active Connecticut Insurance Producer license is in place. Appointing insurers must then submit appointment requests, electronically, in accordance with section 38a-702m of the Connecticut General Statutes. The Notice of Appointment must be filed with the Commissioner no later than 15 days after the date the agency contract is executed or the first insurance application is submitted.

**Renewals for all Insurance Producer Licensees**

Your Insurance Producer license expires on your birth month every two years. Renewal notifications are emailed to the email address on file approximately 90 days prior to the license expiration/birth month. If you need to verify/update your address and/or email information, go to the Department’s website at [http://www.ct.gov/cid/cwp/view.asp?a=1266&Q=405280](http://www.ct.gov/cid/cwp/view.asp?a=1266&Q=405280).

To keep the license active, you must renew online at [http://www.nipr.com/](http://www.nipr.com/). Select “Renew.” Residents must also complete their CE requirement before the expiration date. See Continuing education requirements below.
Business entity Insurance Producer licenses expire January 31 of every even-numbered year.

**Note Individual Insurance Producers** that fail to pay the renewal fee and complete the CE requirement (Residents ONLY) by the license expiration date, your license and all appointments will cancel. To reinstate the license for up to one (1) year after the expiration, you will be required to complete the CE requirement (Residents ONLY) and pay a late fee of $160, for a total of $320 plus the NIPR transaction fee. Apply through www.nipr.com. Select “Renew.”

After one (1) year, residents will be required to complete pre-licensing education and pass the licensing exam, prior to submitting the reinstatement application. The reinstatement fee is $130 plus the NIPR transaction fee. Apply through www.nipr.com. Select “Apply for License.”

**Business Entity Insurance Producers** that fail to pay the renewal fee by the license expiration date, the license and all appointments will cancel. There is no grace period for payments. To reinstate the license for up to one (1) year after expiration you will be required to pay a late fee of $160, for a total of $320 plus the NIPR transaction fee. Apply through www.nipr.com. Select “Renew.”

After one (1) year, you will be required to submit the reinstatement application. The reinstatement fee is $130 plus the NIPR transaction fee. Apply through www.nipr.com. Select “Apply for License.”
Travel: P.A. 187 - The Act defines "designated travel retailers" as business entities that arrange or offer travel services and are designated by a duly licensed limited lines insurance producer to offer and disseminate travel insurance to residents of Connecticut on such producer's behalf.

Public Act No. 17-187 (New) - entities operating using designated travel retailers. This is a new type of license created under Public Act 187-17 and became available October 1, 2017.

Changes to the Licensing Requirements Applicable to Individuals and Business Entities Marketing Travel Insurance Products: Bulletin L-22

Application and licensing fees are:
- Initial: $750
- Renewal: $650
- Late Fee: $1300
- Reinstatement: $750
- No Pro-Rating, non-refundable $100 application fee

Duration:
Business Entities: Two (2) years. Expires January 31st every EVEN year.
Individual: Two (2) years. Expires Birth Month every OTHER year

Initial Applications: Apply at National Insurance Producer Registry (NIPR). Select "Apply for License."

Renewal: Renewal notices are EMAILED about 90 days before the expiration date. Apply at National Insurance Producer Registry (NIPR). Select "Renew."

Reinstatement Applications: To reinstate the license for up to one (1) year after expiration, you will be required to pay a late fee of $650.00, for a total of $1,300.00. Apply at National Insurance Producer Registry (NIPR). Select "Renew."

After one (1) year, you will be required to complete the reinstatement application fee with $750.00 fee. Apply at National Insurance Producer Registry (NIPR). Select "Apply for a License."
Information for All Other Licenses


All licenses are issued with a current date. The expiration date depends on the license type, regardless of when the license is issued.

*There is no prorating of fees. License fees are non-refundable.

Property & Casualty Claims Adjuster

Property & Casualty Claims Adjuster is any person (individual or business entity) who or which adjusts casualty claims for any insurance company, firm or corporation engaged in the adjustments of casualty claims. A Property & Casualty Claims Adjuster license is not required to adjust fire, life, or accident/health claims, nor for any member of the bar of this state, in good standing, engaged in the general practice of law. “General practice of law” means “private practice” or “general practitioner.” Attorneys engaged in the general practice of law refers to individuals admitted to practice law in Connecticut who do not engage in the settlement of insurance claims as a vocation and whose activities, with regard to the settlement of insurance claims, is only incidental to their law practice. Licensees who do not take the Connecticut exam, are restricted in Connecticut to the authority granted them by such other state. (CGS 38a-792)

- Resident and Non-resident Individual and Business Entity must apply online at http://www.nipr.com/. Select “Apply for License.”
- Initial, reinstatement and amendment fee: $130*.
- License expires on June 30 of each odd-numbered year.
- No pre-licensure course required.
- Exam score reports are valid for two years.
- Connecticut does not have reciprocity with the following states: California, Hawaii or New York. If you are only licensed in one of the three states, you must either become licensed in another state or pass the Connecticut exam.
- Connecticut will issue Non-Resident Designated Home State (DHS) status to an individual who resides in a state with no Adjuster licensing. After passing the exam, apply at www.nipr.com. Select “Apply for License.”
- Renewal notices are EMAILED about 90 days before the expiration date. Apply at www.nipr.com. Select “Renew.”
- After June 30th each ODD year, reinstate the license, by going to www.nipr.com. Select Apply for License.”

*There is no prorating of fees. License fees are non-refundable.

Certified Insurance Consultant

A Certified Insurance Consultant is any person who or which, for a fee, engages in the business of offering any advice, counsel, opinion, or service with respect to the benefits, advantages, or disadvantages promised under any policy of insurance that could be issued in this state. If performing any of the activities outlined above, a Certified Insurance Consultant license is required prior to using the titles Certified Insurance Consultant, Certified Insurance Advisor, Certified Insurance Specialist, Certified Insurance Counselor, Certified Insurance Analyst, Certified

-
Policyholders’ Advisor, Certified Policyholders’ Counselor, or any other similar titles. *(CGS 38a-731)*

- Individual and Business Entity must apply online at [https://cidonline.ct.gov/lit/CTLicensingTask.jsp](https://cidonline.ct.gov/lit/CTLicensingTask.jsp)
- Initial, reinstatement and amendment fee: $300*.
- License expires on September 30 of each odd-numbered year.
- No pre-licensure course required.
- Exam score reports are valid for two years.
- Renewal notices are EMAILED about 90 days before the expiration date. Apply at www.nipr.com. Select “Renew.”
- After September 30 each ODD year, reinstate the license, by going to www.nipr.com. Select “Apply for License.”

*There is no prorating of fees. License fees are non-refundable.*

**Fraternal Agent**

A Fraternal Agent is any authorized agent of a Fraternal benefit society who acts as such in the solicitation, negotiation, or procurement or making of a life insurance, accident, health and sickness insurance, or annuity contract. *(CGS 38a-764)*

- There is no online application for this license type.
- A separate application is required for each Fraternal Society an agent wishes to represent. Application must be signed by the Fraternal Society’s authorized signatory and submitted to the Insurance Department by the Society.
- Initial and reinstatement fee (individual only): $130*.
- License expires on December 31 of each odd-numbered year.
- No pre-licensure course or examination required.
- Renewal forms are EMAILED directly to the Fraternal Society and NOT the licensee about 90 days prior to the expiration date. The completed form and fee must be sent directly to the Department.

*There is no prorating of fees. License fees are non-refundable.*

**Life Settlement Broker**

A Life Settlement Broker is any person who, on behalf of an owner and for a fee, commission or other valuable consideration, offers or attempts to negotiate life settlement contracts between an owner and one or more providers. "Broker" does not include an attorney, certified public accountant or financial planner accredited by a nationally recognized accreditation agency retained to represent the owner, whose compensation is not paid directly or indirectly by a provider or any other person except the owner. *(CGS 38a-465)*

- Initial and reinstatement fee: $66*.
- License expires on March 31 of each year.
- No pre-licensure course or examination required.
- Go to the Department’s website to verify if you need a Life Settlement Broker license or Life Settlement Registration.
Renewal forms are EMAILED about 90 days prior to the expiration date. The completed form and fee must be sent directly to the Department.

*There is no prorating of fees. License fees are non-refundable.

**Life Settlement Registration**

A Life Settlement Broker is any person who, on behalf of an owner and for a fee, commission or other valuable consideration, offers or attempts to negotiate life settlement contracts between an owner and one or more providers. “Broker” does not include an attorney, certified public accountant or financial planner accredited by a nationally recognized accreditation agency retained to represent the owner, whose compensation is not paid directly or indirectly by a provider or any other person except the owner. (*CGS 38a-465*)

Residents:

- An insurance Producer, with a Life line of authority, who has been duly licensed as a resident insurance Producer in Connecticut, **for not less than one year**, may submit the **Life Producer Registration form**.

Non-Residents:

- An insurance Producer, with a Life line of authority, who has been duly licensed in their home state, **for not less than one year**, and is licensed as a non-resident Producer in Connecticut may submit the **Life Producer Registration form**.

Registration Filing Requirements:

- Individual must submit the registration form and fee no later than thirty (30) days from the first day of operating as a Life Settlement Broker.
- Registration is not required for individuals who hold an active Life Settlement Broker license in Connecticut.

At this time, an electronic process via NIPR or the Connecticut Insurance Department website is NOT available for the initial/reinstatement applications. No credit card payments are acceptable. Make checks payable to: "Treasurer, State of Connecticut."

**Renewals:**

Renewal notices are EMAILED about 90 days before the expiration date. Apply at **National Insurance Producer Registry (NIPR)**. Select "Renew."

Reinstatement Applications: To reinstate the license for up to one (1) year after expiration, you will be required to pay a late fee of $1,600.00, for a total of $320.00. Apply at **National Insurance Producer Registry (NIPR)**. Select “Renew.”

After one (1) year, you will be required to complete the reinstatement application fee with $130.00 fee. Apply at **National Insurance Producer Registry (NIPR)**. Select “Apply for a License.”

*There is no prorating of fees. License fees are non-refundable.*

**Managing General Agents (MGA)**

Each person (individual or business entity) entering into a Managing General Agent agreement must hold an active Connecticut Producer license and an active appointment from the insurer (authorized to conduct business in Connecticut)
party to the agreement. In addition to the appointment the applicable lines of authority (Example: Property, Casualty), the Insurer must also file a Managing General Agent Agreement Notification with the Insurance Department upon entering into such an agreement, as well as upon termination of the agreement.

**Motor Vehicle Physical Damage (MVPD) Appraiser**

A Motor Vehicle Physical Damage Appraiser is any person who or which practices as a business the appraising of damages to motor vehicles insured under automobile physical damage policies or on behalf of third-party claimants. *(CGS 38a-790)*

- Individual and Business Entity must apply online at [www.nipr.com](http://www.nipr.com).
  Select “Apply for License.”
- Initial and reinstatement fee: $130*.
- License expires on June 30 of each odd-numbered year.
- MVPD Appraiser license requires a two (2) part exam: Written and Practical**. Residents are required to pass both written and practical exams. Once you have passed the written exam, you must contact South End Auto Body, Inc. to schedule the practical exam.
- South End Auto Body, Inc., 676 Cromwell Avenue, Rocky Hill, CT 06067, Phone: (860) 529-7426.
- Exam score reports are valid for two years.
- After passing both exams, apply through [www.nipr.com](http://www.nipr.com). Select “Apply for License.”
- Connecticut does not have reciprocity with the following states: California, Hawaii or New York. If you are only licensed in one of the three states, you must either become licensed in another state or pass the Connecticut exam, prior to submitting the application.

**Practical exam: After applicants pass the written exam, a practical exam is also required for Connecticut residents. Refer to the exam score report for information on the practical exam. Anyone who takes the CT exam, whether a resident or not, will either be considered a CT resident or non-resident DHS.**

- Renewal notices are EMAILED about 90 days before the expiration date. Apply at [www.nipr.com](http://www.nipr.com). Select “Renew.”
- After June 30th each ODD year, reinstate the license, by going to [www.nipr.com](http://www.nipr.com). Select “Apply for License.”

*There is no prorating of fees. License fees are non-refundable.*
Portable Electronics (Business Entity Only)
Portable Electronics – Insurance for the repair or replacement of a portable electronic device because of loss, theft, mechanical failure, malfunction, damage or other similar causes of loss. It does NOT include:

- An extended warranty, as defined in section 42-260 of the general statutes, as amended by this act.
- An insurance policy covering a seller’s or manufacturer’s obligations under a warranty.
- Or a homeowners, renter’s or other insurance policy that includes coverage similar to portable electronics insurance.

(CGS 38a-397)

- Business Entity must submit the completed Portable Electronic License paper application with a payment.
- Make check or money order payable to: "Treasurer, State of Connecticut."
- Initial and reinstatement fee: $600.
- License expires every January 31st each EVEN year
- Renewals applications are EMAILED about 90 days before the expiration date. The department does NOT accept online renewals for this license type.
- After January 31st every EVEN year, reinstate the license by submitting the completed Portable Electronic License paper application with a payment.

Public Adjuster
A Public Adjuster is any person who or which practices as a business the adjusting of loss or damage by fire or other hazard under any policies of insurance on behalf of the insured under such policies, or who or which advertises, solicits, or engages in such business as a Public Adjuster. Lawyers settling claims of clients shall not be deemed to be Public Adjusters. (CGS 38a-723)

- Individual and Business Entity must apply online at www.nipr.com. Select “Apply for License.”
- Initial and reinstatement fee: $300*.
- License expires on April 30 of each even-numbered year.
- Pre-license (Property) course is required: 40 hours.
- Courses and exam score reports are valid for two years.
- Connecticut does not have reciprocity with the following states: California, Hawaii or New York. If you are only licensed in one of the three states, you must either become licensed in another state or pass the Connecticut exam.
- Renewal notices are EMAILED about 90 days before the expiration date. Apply at www.nipr.com. Select “Renew.”
- After April 30th each EVEN year, reinstate the license, by going to www.nipr.com. Select Apply for License.”

*There is no prorating of fees. License fees are non-refundable.
Reinsurance Intermediary (Broker or Manager)
A Reinsurance Intermediary Broker is any person who or which solicits, negotiates, or places reinsurance cessions or retrocessions on behalf of a ceding insurer without the authority or power to bind reinsurance on behalf of such insurer. (CGS 38a-760b [a]). A Reinsurance Intermediary Manager is any person who or which has authority to bind, or manages all or part of the assumed reinsurance business of a reinsurer, and acts as an agent for such reinsurer. (CGS 38a-760b [b])

- Individuals and Business Entity must apply online at https://cidonline.ct.gov/lit/CTLicensingTask.jsp
- Initial and reinstatement fee: $675*.
- License expires on December 31 of each even-numbered year.
- No pre-licensure course or examination required.
- Renewal forms are EMAILED about 90 days prior to the expiration date. The completed form and fee must be sent directly to the Department.

*There is no prorating of fees. License fees are non-refundable.

Note: If business is conducted through a business entity, only the business entity should apply. A designee list must accompany the application. Separate licenses are required for one to act as a Broker and as a Manager.

Nonresident applicants must complete the appropriate power of attorney:

- Power of Attorney (Business Entity – Other than Corp) available at
- Remove this bullet http://www.ct.gov/cid/lib/cid/panonresfirm_reinsinterm.pdf
**Surplus Lines Broker**

A Surplus Lines Broker is any person who or which procures, from insurers not authorized to transact business in this state, policies of insurance against loss from any contingency as provided by the state insurance laws. *(CGS 38a-794)*

- Individual or Business Entity may apply online at [http://www.nipr.com/](http://www.nipr.com/). Select “Apply for License.”
- Initial and reinstatement fee: $675.
- License expires on September 30 of each even-numbered year.
- No pre-licensure course required.
- Exam score reports are valid for two years.
- Renewal notices are EMAILED about 90 days before the expiration date. Apply at [www.nipr.com](http://www.nipr.com). Select “Renew.”
- After September 30th each EVEN year, reinstate the license, by going to [www.nipr.com](http://www.nipr.com). Select Apply for License.”

**Note:** Resident applicants must hold an active Property/Casualty Insurance Producer license in Connecticut.

*There is no prorating of fees. License fees are non-refundable.*

**Surety Bail Bond Agent**

A Surety Bail Bond Agent is any person who or which has been approved by the Insurance Commissioner and appointed by an insurer by power of attorney to execute or countersign bail bonds for the insurer in connection with judicial proceedings. *(CGS 38a-660)*

- Initial fee: $250
- Renewal fee: $100
- Assessment fee: $450 due on or before January 31 each year.
- License expires on January 31 of each even-numbered year.
- Pre-licensure course is required: 25 hours.
- Exam score report is valid for one year.


In accordance with Connecticut General Statute 38a-660 and Regulations 38a-660-1 through 7, any applicant for a license to act as a Surety Bail Bond Agent must successfully complete a pre-license course requirement and pass the corresponding exam.

*CGS 38a-660* states that any person who solicits or negotiates Surety Bail Bonds *without* a license shall be guilty of a Class D Felony. Any person who has been convicted of a felony; or a misdemeanor if an element of the offense involves dishonesty or misappropriation of money or property; or a misdemeanor under section 21a-279, 53a-58, 53a-61, 53a-61a, 53a-62, 53a-63, 53a-96, 53a-173, 53a-175, 53a-176, 53a-178 or 53a-181d, is ineligible for a Surety Bail Bond Agent license.
**Individual Applicants**

Pre-license education requirements must be met through a course provider approved by the Department. A current list of approved providers may be obtained on Page 6-7 of this handbook or by going to the Department’s website at [http://www.ct.gov/cid/cwp/view.asp?a=1259&Q=487778](http://www.ct.gov/cid/cwp/view.asp?a=1259&Q=487778). This list is subject to change.

To apply for an Individual Surety Bail Bond license, you must:

1. Register for an approved pre-licensing course.
2. Upon successful completion of the pre-licensing course, applicant must contact Prometric at 800.341.3257 to schedule a bail bond exam.

**Note** Individuals who fail the bail bond exam must wait 60 days before scheduling another exam.

3. After receiving a passing grade on the bail bond exam, submit the following documents to the Department:
   - Original completed and signed Individual Surety Bail Bond Agent License Application.
   - One recent passport-sized, full-faced photo.
   - Original pre-license course completion certificate.
   - Original examination score report showing a passing grade.
   - Copy of Birth Certificate evidencing that applicant is a citizen and at least 18 years of age; or, if applicant is a naturalized citizen, a letter from the U.S. Citizenship and Immigration Services office attesting to naturalization, and evidence of age.
   - A credit bureau report from one of the three credit bureaus (Experian, Trans Union or Equifax), dated within ninety days of the application signature date.
   - Check payable to “Treasurer, State of Connecticut” in the amount of $250 for first-time applicant or reinstatement.

State of Connecticut Insurance Department
Fraud and Investigations Unit
P.O. Box 816
Hartford, CT 06142-0816
Phone: 860.297.3844

4. After submitting the above documents to the Insurance Department, submit a second passport-sized photo, along with a photocopy of the signed application and photocopy of the check, to:

   Division of Criminal Justice
   Office of the Chief State’s Attorney
   Civil Litigation Bureau /Bond Forfeiture Unit
   300 Corporate Place
   Rocky Hill, CT 06067

**Note** All individuals applying for a Surety Bail Bond Agent license must submit to a background investigation. *(CGS 38a-660)*
Background Check (Individual applicants only)
All individual applicants for a Surety Bail Bond Agent license must submit to a background investigation. Once the Bond Forfeiture Unit receives a copy of the application packet, they will notify you in writing with instructions for scheduling an interview and fingerprinting. **NOTE:** The Applicant is responsible for all fees incurred.

After the Bond Forfeiture Unit receives your background check, the results will be recorded and mailed to the Department’s Fraud and Investigations Unit. The Division will review your application and will either approve or reject it. If approved, your photo I.D. will be mailed to your resident address.

**Note** To execute bail bonds, you must first obtain an appointment from each insurance company you wish to solicit or negotiate such undertakings on behalf of, pursuant to CGS 38a-660. Individuals and business entities require insurance company appointments.

Bail agents must continue to meet all requirements as set forth in Connecticut General Statutes and Supporting Regulations.

Agents are required to provide written notice to the Commissioner, within 30 days, regarding changes to: business name, principal business address and telephone number, personal name, residence address and phone number, bankruptcy proceeding in this or another state, and any administrative action or order entered against the agent in this or another state.

Agents are also required to provide written notice to the Commissioner, within five days, regarding any arrest for or conviction of a disqualifying offense in this state or an offense in any other state for which the essential elements are substantially the same as a disqualifying offense.

**Business Entity Applicants**
All names used to conduct bail bond business require licensure in Connecticut. This includes any legal entity or business trade name, including sole proprietorships, partnerships, corporations, limited liability companies, and limited liability partnerships.

1. Submit the following documents to the Department:
   - Original Business Entity Surety Bail Bond Agent License Application with required supporting documentation.
   - Check for $250 payable to "Treasurer, State of CT."

2. Immediately submit a photocopy of the application and a photocopy of the check to the Division of Criminal Justice. (See address above.)

**Note** All bail bond business entities must have an officer, partner or director that is licensed as a Connecticut Surety Bail Bond Agent.

**Rental Car Company Permit**
Any person transacting business in this state under the terms of a rental office or by preselection of coverage in a master rental agreement. (CGS 38a-799)

- Submit the completed Rental Car Permit paper application with payment.
- Make check or money order payable to "Treasurer, State of Connecticut."
• The Department does NOT accept online applications for this license type.
• Initial and Reinstatement fee $80.
• License expires January 31st every EVEN year.
• Renewal fee $80.
• Renewal applications are EMAILED about 90 days before the expiration date. The Department does NOT accept online renewals for this license type.
• After January 31st every EVEN year, reinstate the license, by submitting the completed Rental Car Permit paper application with payment.

*There is no prorating of fees. License fees are non-refundable.

**Title Agent**

An insurance policy that covers the loss of ownership interest in a property due to legal defects and is required if the property is under mortgage. The most common type of title insurance is a lender’s title insurance, which is paid for by the borrower but protects only the lender. (CGS 38a-402)

• Connecticut Insurance Department does NOT license title agents. Only Connecticut licensed attorneys are eligible to write Title Insurance.

**Other License Categories**

• **Portable Electronics** - insurance coverage for the repair or replacement of a portable electronic device because of loss, theft, interoperability due to mechanical failure, malfunction, damage or other similar cases of loss. (CGS 38a-397)

• A **Premium Finance Company** is a person engaged in the business of entering into a premium finance agreement. Questions regarding licensure of Premium Finance Companies should be directed to the Financial Regulation Division. (CGS 38a-160)

• A **Rental Car Company** is any entity in the business of offering vehicles to the public that is licensed pursuant to CGS 14-15. All Car Rental Companies that offer insurance in conjunction with the rental of a vehicle, of the types specified in sub-section (b) (1-4) of the Statute cited below, must apply for and obtain a permit from the Department to transact business in this limited capacity. For more information send an email to cid.licensing@ct.gov. (CGS 38a-799)

• A **Title Agent** insurance license is not issued in Connecticut. No person may act as a Title agent unless a Commissioner of the Connecticut Superior Court in good standing. (CGS 38a-402 [13] et seq)

*There is no prorating of fees. License fees are non-refundable.

**Reciprocity for licenses other than Insurance Producer**

Applicants must hold an equivalent license in any other state or must meet any Connecticut pre-license requirements in place at the time of application. Your Connecticut exam score is valid for two years. After two years, you will have to retake the exam and reapply for a license.
Amendments for licenses other than Insurance Producer

Residents and Nonresidents: To add a line, or lines, of authority to a current license, all examination requirements must be met. Nonresidents must hold an equivalent license in any other state or meet all examination requirements. You must amend your lines of authority online at [www.nipr.com](http://www.nipr.com). Select “Add Line of Authority.”

Renewals for licenses other than Insurance Producer

Renewal notices are emailed to the current email address on record with the Department to all active licensees approximately 90 days prior to the license expiration date and are due by the license expiration date.

Renewal fees are non-refundable.

### Continuing Education Requirements

**Note** There is no CE requirement for Property & Casualty Claim Adjusters, Certified Insurance Consultants, Fraternal Agents, Motor Vehicle Physical Damage Appraisers, Portable Electronic, Public Adjusters, Reinsurance Intermediary Brokers and Managers, Surplus Lines Brokers and Surety Bail Bond Agents.

**Resident Individual Insurance Producers Only:** All resident individual Insurance Producers with Standard Lines of authority must complete 24 credit hours of continuing education prior to their license expiration date. The 24 credit hours must include a minimum of six credit hours per authority category for each licensed line of authority. At least three of the 24 credit hours must cover Connecticut insurance law and regulations or ethics. Make sure you have completed all requirements outlined on your transcript. The “status” must read “Compliant” for all categories. You may not “drop” a line of authority during your renewal period (See C.G.S 38a-782-13).

All individual licensees must complete the 24 CE credit hours prior to their birth month expiration.

Prometric sends a notice of non-compliance letter 180 days and 60 days prior to the expiration date, if your CE requirement has not been completed.

Education Providers are required by law to submit Course completion information through Sircon within 15 days of the date the producer successfully completed the course. If a course is missing from your transcript, please contact the provider directly.

To view your CE transcript and find an approved course/provider: [https://www.sircon.com/ComplianceExpress/NonSscrbEducation/index.jsp?nonSscrb=Y&sscrbid=9999](https://www.sircon.com/ComplianceExpress/NonSscrbEducation/index.jsp?nonSscrb=Y&sscrbid=9999).

### Dropping Lines of Authority

You may NOT drop lines of authority during the renewal period. The authority held at the beginning of the current license period determines the CE requirement for that license period. For example, if an applicant is licensed for Life/Accident, Health and Sickness on March 3, 2018, and the authority was amended to add on Property/Casualty July 31, 2018, the licensee must complete three credits in Law/Regulation/Ethics, six credits in the Life/Accident, Health and Sickness category and 15 credits in any category.

Additionally, dropping one or more lines of authority does not reduce or change the CE requirement during the current license period.
Continuing Education Authority Categories:

- Law/Regulations/Ethics (must have at least three credits in this category).
- Property/Casualty (includes Personal Lines).
- Life/Accident, Health and Sickness (includes Variable Life/Variable Annuities).
- Flood

**Exemption:** Insurance Producers licensed for travel or credit ONLY do not have a CE requirement. Non-resident Insurance Producers do not have a CE requirement for Connecticut.

**Flood Requirements**

All resident Insurance Producers licensed with Property/Casualty or Personal Lines are required to complete a one-time, three-credit course on Federal Flood requirements. The three credits count toward the Property/Casualty requirement. A list of approved Flood courses is maintained on the Department’s website at http://www.ct.gov/cid/cwp/view.asp?a=1266&Q=378736.

**Life Settlement Brokers Only:** Resident individuals who only have a Life Settlement Broker license must complete 15 hours of continuing education in the Life/Health category every two years. More information about Life Settlement Broker license and registration requirements are available on the Department's website at https://cidonline.ct.gov/lit/CTLicensingTask.jsp.

**Reporting Credits**

The Department has contracted with Prometric LLC. to provide continuing education (CE) administrative services. Once you complete your course, it is the responsibility of the course sponsor to report credits to Prometric within 15 calendar days of the completion of the course. Sponsors are required to give applicants a course completion certificate — free of charge — for their records. CE status may be checked online at https://www.sircon.com/ComplianceExpress/NonSscrEducation/index.jsp?nonSscr=Y&sscrbid=9999 or you may call Prometric’s CE Department at 888.797.9776.

**Note** If you find that one or more of your courses are not showing on your transcript, please call the course sponsor directly. They should be able to provide specific details.
Reporting Changes in Licensee Information

Change of Name, Address or Employer
Any changes to name, business or residence address, or employer must be reported within thirty (30) days of such change, pursuant to 38a-771(a) and 382-702(f) of the Connecticut General Statutes.

Submission of changes must be made online at http://www.ct.gov/cid/cwp/view.asp?a=1266&Q=405280

If the Insurance Commissioner determines that a licensee has failed to timely inform the Department of a change in legal name or address, the Commissioner may impose a penalty pursuant to section 38a-771(c) of the general statutes.

Notification of Administrative Action/Criminal Prosecution
Licensees shall report to the Insurance Commissioner any administrative action taken against them in another jurisdiction or by another governmental agency (including FINRA) in this state, no later than 30 days after the final disposition of the matter, pursuant to CGS 38a-771(b), 38a-702(f) and 38a-702(o). The report shall include a copy of the order, consent to the order or other relevant legal documents.

No later than 30 days after the initial pretrial hearing date, licensees shall report to the Insurance Commissioner any criminal prosecution taken against them in any jurisdiction, pursuant to CGS 38 a-771(b) and 38a-702(o). The report shall include a copy of the initial complaint filed, the order resulting from the hearing and any other relevant legal documents.

If, upon investigation, the Insurance Commissioner determines that a licensee has failed to timely inform the Department of any administrative action/prosecution, the Insurance Commissioner may, following a hearing as specified in section CGS 38a-774, impose a fine upon and suspend or revoke the license of the insurance producer within 30 days.

You may add documents to the NIPR warehouse, by going to www.nipr.com. Select “Send Attachments Documents.”

Note It is imperative to update contact information (Name, Address, DBA and/or DLRP) within 30 days of any changes to ensure you receive your Department and renewal notices to avoid any penalties. See the “Reporting Changes in Licensee Information” section on Page 35 for more information.

The following outlines give an overview of the content of each of the Connecticut 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 www.prometric.com/connecticut/insurance.

### Connecticut Producer’s Examination for Life Insurance

**Series 18-01**

| 100 questions - 2-hour time limit | Live Date September 1, 2018 |

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- **Continuing education requirements, exemptions and penalties** (Reg 38a-782a-2, 10, 12-17)

#### Disciplinary actions

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- **Commissioner's general duties and powers** (38a-8, 10)
- **Company regulation**

### 1.3 Federal regulation

- **Certificate of authority** (38a-41)
- **Capital and surplus requirement** (38a-72)
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### Controlled business

- **Commissions** (38a-702, 734)
- **Acting as an agent** (38a-702m)
- **Representing an unauthorized insurer** (38a-275, 703, 714)
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### Unfair and prohibited practices

- **Misrepresentation** (38a-816(1), (8))
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  - Peril
  - Loss
- **Methods of handling risk**
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  - Adverse selection
  - Law of large numbers
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- **Types of insurers**
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  - Mutual companies
  - Fraternal benefit societies
  - Lloyd's associations
  - Risk retention groups
- **Private versus government insurers**
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- **Domestic, foreign and alien insurers**
- **Financial status** (Independent rating services)
- **Marketing (distribution) systems**

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- **Insurer as principal**
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- **Authority and powers of producers**
  - Express
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   Distinct characteristics of an insurance contract
     Contract of adhesion
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   Legal interpretations affecting contracts
     Ambiguities in a contract of adhesion
     Reasonable expectations
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  - Warranties
  - Concealment
  - Fraud
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3.0 Life Insurance Basics 9%

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- Liquidity
- Estate conservation
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3.3 Determining amount of personal life insurance
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- Needs approach

3.4 Business uses of life insurance
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Connecticut Producer's Examination for Property/Casualty Insurance
Series 18-04
150 questions - 2.5-hour time limit
Live Date September 1, 2018

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  Legal liability
  Extra expense
Causes of loss forms
  Basic
  Broad
Special
Selected endorsements
Ordinance or law coverage (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 coversages
Common carrier cargo liability
Motor truck cargo forms
Transit coverage forms

7.6 Equipment breakdown ('13)
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 and advertising injury liability
Coverage J — Medical payments
Livestock coverage form
Mobile agricultural machinery and equipment coverage form
Causes of loss (basic, broad and special)
Exclusions
Additional coverages
Limits of insurance
Definitions

8.0 Businessowners ('13) Policy
9%

8.1 Characteristics and purpose

8.2 Businessowners Section I — Property
Coverage
Exclusions
Limits of insurance
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)
9.0 Workers Compensation Insurance 10%

9.1 Workers compensation laws

Types of laws
- Monopolistic 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)
- Second injury fund (RL 31-349, 350, 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)

9.2 Workers compensation and employers liability insurance policy

General section
- Part One — Workers compensation insurance
- Part Two — Employers liability insurance

Part Three — Other states insurance
- Part Four — Your duties if injury occurs
- Part Five — Premium
- Part Six — Conditions

Selected endorsements
- Voluntary compensation

9.3 Premium computation
- Job classification — payroll and rates
- Experience modification factor
- Premium discounts
- Participation (dividend) plans

9.4 Other sources of coverage
- Connecticut Workers Compensation Insurance Plan
- Self-insured employers (RL 31-285, 286)
- Employers' mutual insurance associations (RL 31-328-339)

10.0 Other Coverages and Options 6%

10.1 Umbrella/excess liability policies
- Personal (DL 98 01)
- Commercial (CU 00 01)

10.2 Specialty liability insurance
- Professional liability
- Errors and omissions
- Directors and officers liability
- Fiduciary liability
- Liquor liability
- Employment practices liability

10.3 Surplus lines
- Definitions and markets
- Licensing requirements
- Exportable list
- Affidavits

10.4 Surety bonds

1.0 Insurance Regulation 5%

1.1 Licensing
- Process (38a-702d, 702e, 769)
- Types of licensees (38a-702f(a), 769)
- Resident producers (38a-702d)
- Certified insurance consultants (38a-731-733, 786)
- Nonresident producers (38a-702g, 702n)
- Temporary (38a-702j)
- Maintenance and duration
- Renewal (38a-702f(b)(c), 784, 786(b))
- Change in name or address
- Reporting of actions (38a-702o, 771(b))
### 1.2 State regulation

**Commissioner’s general duties and powers** (38a-8, 10)

**Company regulation**
- Certificate of authority (38a-41)
- Capital and surplus requirement (38a-72)
- Unfair claim settlement practices (38a-816)

**Producer regulation**
- Controlled business (38a-782)
- Commissions (38a-702l, 734)
- Acting as an agent (38a-702m)
- Representing an unauthorized insurer (38a-275, 703, 714)
- Failure to remit premiums (38a-712)

**Unfair and prohibited practices**
- Misrepresentation (38a-816(1), (8))
- False advertising (38a-816(1), (2))
- Defamation of insurer (38a-816(3))
- Boycott, coercion and intimidation (38a-816(4))
- False financial statements (38a-816(5))
- Failure to maintain complaint record (38a-816(7))
- Unfair discrimination (38a-816(12), (13))
- Rebating (38a-816(9), 825)
- Twisting (38a-826)
- Examination of books and records (38a-769(f))

**Connecticut Insurance Information and Privacy Protection Act** (38a-975–999a)

#### 1.3 Federal regulation

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

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

### 2.0 General Insurance 5%

#### 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
- Data breach

#### 2.2 Insurers

**Types of insurers**
- Stock companies
- Mutual companies

**Fraternal benefit societies**
- Lloyd’s associations
- Risk retention groups
- Private versus government insurers
- Admitted versus nonadmitted insurers
- Domestic, foreign and alien insurers
- Financial status (independent rating services)
- Marketing (distribution) systems

#### 2.3 Producers and general rules of agency

**Insurer as principal**
- Producer/insurer relationship

**Authority and powers of producers**
- Express
- Implied
- Apparent

#### 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
3.0 Life Insurance Basics 5%

3.1 Insurable interest

3.2 Personal uses of life insurance
   Survivor protection
   Estate creation
   Cash accumulation
   Liquidity
   Estate conservation
   Life settlements (38a-465, 465a, 465f, 465g; Reg 38a-465-1-10)

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
   Deferred compensation funding
   Split dollar plans
   Change of insured rider
   Minimum deposit

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 Connecticut) (38a-433; Reg 38a-433-1-11)

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

3.7 Producer responsibilities
   Solicitation and sales presentations (Reg 38a-819-32–39)
   Advertising (Reg 38a-819-21–31)
   Life and Health Insurance Guaranty Association (38a-858, 871(e))
   Illustrations (Reg 38a-819-58–69)
   Policy summary (Reg 38a-819-35(G))
   Buyer's guide (Reg 38a-819-35 Appendix)
   Life insurance policy cost comparison methods (Reg 38a-819-35(F), Appendix)
   Replacement (38a-435)
   Use and disclosure of insurance information (38a-988)
   Field underwriting
   Notice of information practices (38a-979, 981)
   Application procedures/Backdating (38a-442)
   Delivery
   Policy review
   Effective date of coverage
   Premium collection

3.8 Individual underwriting by the insurer
   Information sources and regulation
   Application
   Producer report
   Attending physician statement
   Investigative consumer (inspection) report (38a-982)
   Medical Information Bureau (MIB)
   Medical examinations and lab tests including HIV (RL 19a-583, 586)
   Selection criteria and unfair discrimination (38a-446, 447)

4.0 Life Insurance Policies 5%

4.1 Term life insurance
   Level term
   Annual renewable term
   Level premium term
   Life expectancy contract
   Term-to-65 (or older) contract
   Decreasing term

4.2 Whole life insurance
   Continuous premium (straight life)
   Limited payment
   Single premium
   Graded premium
   Modified life
   Interest sensitive
   Equity index

4.3 Flexible premium policies
   Adjustable life
   Universal life

4.4 Specialized policies
   Joint life (first-to-die)
Survivorship life (second-to-die)
Juvenile life

### 4.5 Group life insurance
- Characteristics of group plans
- Group underwriting requirements
- Conversion to individual policy (Bul S-4 (8 & 10))

### 4.6 Credit life insurance (individual versus group)

### 5.0 Life Insurance Policy Provisions, Options and Riders 7%

#### 5.1 Standard provisions
- Ownership
- Assignment (38a-455)
- Entire contract
- Modifications
- Right to examine (free look) (38a-436)
- Payment of premiums
- Grace period
- Reinstatement
- Incontestability
- Misstatement of age
- Exclusions
- Interest on insurance proceeds (38a-452)

#### 5.2 Beneficiaries
- Designation options
  - Individuals
  - Classes
  - Estates
  - Minors
  - Trusts
- Succession
- Facility of payment clause
- 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
- One-year term option
- Paid-up additions

#### 5.7 Disability riders
- Waiver of premium/waiver of stipulated premium (universal life)
- Waiver of cost of insurance
- Disability income benefit
- Payor benefit life/disability (juvenile insurance)

#### 5.8 Living benefit provisions/riders
- Accelerated (38a-457; Reg 38a-457-1–11)
  - Conditions for payment
  - Effect on death benefit
- Long-term care (Reg 38a-458-1–12)
  - 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 8%

#### 6.1 Annuity principles and concepts
- Accumulation period versus annuity period
- Owner, annuitant and beneficiary
- Insurance aspects of annuities

#### 6.2 Immediate versus deferred annuities
- Single premium immediate annuities (SPIAs)
- Deferred annuities
  - Premium payment options
  - Nonforfeiture
  - Surrender and withdrawal charges
  - Death benefits

#### 6.3 Annuity (benefit) payment options
- Life contingency options
  - Pure life versus life with guaranteed minimum
  - Single life versus multiple life
- Annuities certain (types)

#### 6.4 Annuity products
- Fixed annuities
  - General account assets
  - Interest rate guarantees (minimum versus current)
  - Level benefit payment amount
- Equity indexed annuities
  - Market value adjusted annuities (modified guaranteed annuities) (Reg 38a-433-12–22)
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 Senior Protection in Annuity Transactions (38a-432a-1-7 & 38a-432b-1-4)

7.0 Federal Tax Considerations for Life Insurance and Annuities 11%

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 9%

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
- Pension plans
- Section 457 deferred compensation
- 403(b) tax-sheltered annuities (TSAs)

8.4 Special rules for life insurance
- Incidental limitation
- Taxation of economic benefit

8.5 Rollovers and transfers (IRAs and qualified plans)

9.0 Health Insurance Basics 5%

9.1 Definitions of perils
- Accidental injury
- Sickness

9.2 Principal types of losses and benefits
- Loss of income from disability
- Hospital/medical expense
- Dental expense
- Long-term care expense/home health care

9.3 Classes of health insurance policies
- Individual versus group
- Private versus government
- Limited versus comprehensive

9.4 Limited policies
- Limited benefits (38a-482b, 513d)

9.5 Common exclusions from coverage (Reg 38a-505-7)

9.6 Producer responsibilities in individual health insurance
- Marketing requirements
  - Advertising (Reg 38a-819-1-20)
  - Life and Health Insurance Guaranty Association (38a-859,871(e))
- Sales presentations
- Outline of coverage (38a-505(f); Reg 38a-505-10(B-K))
- Field underwriting
  - Nature and purpose
  - Disclosure of information about individuals (38a-988)
- Application procedures (38a-979, 981)
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 consent) (RL 19a-583, 586)
Prohibited use of genetic information (38a-816(19))

Unfair discrimination (38a-488)

9.8 Considerations in replacing health insurance (38a-546; Reg 38a-505-11)
Benefits, limitations and exclusions
Underwriting requirements
Producer liability for errors and omissions

10.0 Individual Health Insurance Policy General Provisions 5%

10.1 Required provisions (38a-483(a))
 Entire contract; changes (1)
 Time limit on certain defenses (2)
 Grace period (3)
 Reinstatement (4)
 Claim procedures (5–9)
 Medical examinations and autopsy (10)
 Legal actions (11)

10.2 Optional provisions (38a-483(b))
 Change of beneficiary (12)

10.3 Other general provisions
Right to examine (free look) (Reg 38a-505-10(A)(7))
Insuring clause
Consideration clause
Renewability clause (Reg 38a-505-9(A))
Change of occupation (1)
Misstatement of age (2)
Other insurance in this insurer (3)
Insurance with other insurers
Expense-incurred basis (4)
Other benefits (5)
Unpaid premium (7)
Cancellation (8)
Conformity with state statutes (9)

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

Connecticut minimum benefit standards (Reg 38a-505-9(F))
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 (38a-483(b)(6))
Annual renewable term rider
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

11.4 Group disability income insurance
Policy issuance alternatives
Short-term disability (STD)
Long-term disability (LTD)

11.5 Business disability insurance
Key person disability income
Disability buy-sell policy
Business overhead expense policy
Disability reducing term 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 5%

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 plans
Major medical insurance (indemnity plans)
Essential benefits
Characteristics
Common limitations
Exclusions from coverage
Provisions affecting cost to insured

Health Maintenance Organizations (HMOs)
Essential benefits
General characteristics
Preventive care services
Primary care physician versus referral (specialty) physician
Emergency care
Hospital services
Other basic services
Preferred provider organizations (PPOs) and point-of-service (POS) plans
Essential benefits
General characteristics
In-network and out-of-network provider access
PCP referral
Indemnity plan features
Connecticut children's health insurance plan (HUSKY) (RL 17b-289-292a, 295, 297, 299, 300, 301, 303, 304)
High Deductible Health Plan

12.3 Cost containment in health care delivery
Cost-saving services
Preventive care
Hospital outpatient benefits
Alternatives to hospital services
Utilization review
Retrospective
Prospective review
Concurrent review

12.4 Connecticut requirements (individual and/or group)
Eligibility requirements
Dependent child age limit (38a-497, 554; HC-71)

12.5 Federal Legislation
HIPAA (Health Insurance Portability and Accountability Act) requirements
Eligibility
Guaranteed issue
Creditable coverage
Renewability
Connecticut HIPAA Alternative-Health Reinsurance Association
PPACA (Patient Protection and Affordable Care Act)
Essential benefits
No cost share on prevention

13.0 Group Health Insurance 10%

13.1 Characteristics of group insurance
Group contract
Certificate of coverage (38a-182)
Experience rating versus community rating/ACA rating/small groups

13.2 Types of eligible groups
Employment-related groups
Individual employer groups
Multiple-Employer Trusts (METs) or Welfare Arrangements (MEWAs)
Taft-Hartley Trusts
Associations (alumni, professional, other)

13.3 Marketing considerations
Advertising
Regulatory jurisdiction/place of delivery

13.4 Employer group health insurance
Insurer underwriting criteria
Characteristics of group
Plan design factors
Persistency factors
Administrative capability
Eligibility for coverage
Employee eligibility
Dependent eligibility — including domestic partners and civil unions (Bul IC-21)
Spousal coverage (38a-541)
Coordination of benefits provision (Reg 38a-480-1-14)
Change of insurance companies or loss of coverage
No-loss no-gain
Events that terminate coverage
Extension of benefits (Reg 38a-546-5(a))
Continuation of coverage under COBRA and Connecticut specific rules (38a-512a, 546; Reg 38a-546-5(b))

13.5 Small employer medical plans
Definition of small employer (38a-564(4))
Benefit plans offered (38a-565, 568)
Health care center (HMO) plans
Small employer carrier plans
Eligibility of employees (38a-564(3))
Renewability (38a-567)

13.6 Regulation of employer group insurance plans
Employee Retirement Income Security Act (ERISA)
Fiduciary responsibilities
Reporting and disclosure
Age Discrimination in Employment Act (ADEA)
Applicability to employers and workers
Permitted reductions in insured benefits
Permitted increases in employee contributions
Requirements for medical expense coverage
Civil Rights Act/Pregnancy Discrimination Act
Applicability
Guidelines
Relationship with Medicare
Medicare secondary rules
Medicare carve-outs and supplements
Nondiscrimination rules (highly-compensated)

13.7 Types of funding and administration
Conventional fully-insured plans
Modified fully-insured plans
Premium-delay arrangements
Reserve-reduction arrangements

13.8 Dental Insurance

14.0 Dental Insurance

14.1 Types of dental treatment
Diagnostic and preventive
Restorative
Oral surgery
Endodontics
Periodontics
Prosthodontics
Orthodontics

14.2 Indemnity plans
Choice of providers
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
Open enrollment (Reg 38a-495a-8)
Standardized Medicare supplement plans (Reg 38a-495a-6, 6(a))
  Core benefits
  Additional benefits
Connecticut regulations and required provisions
  Advertising (Reg 38a-495a-15)
  Standards for marketing (Reg 38a-495a-16)
  Permitted compensation (Reg 38a-495a-12)
  Appropriateness of recommended purchase and excessive insurance (Reg 38a-495a-17)
  Required disclosure provisions (Reg 38a-495a-13)
Reporting of multiple policies (Reg 38a-495a-18)
Buyer’s guide (38a-495a-13(a)(6)(A))
Right to return (38a-495a-13(a)(5))
Replacement (Reg 38a-495a-14, 19)
Benefit standards (Reg 38a-495a-5 & 38a-495a-5a)
Pre-existing conditions (38a-495a)
Outline of coverage (38a-495a(l)(1), (2); Reg 38a-495a-13)
Plan offering to disabled (38a-495c)

15.3 Other options for individuals with Medicare
Employer group health plans
  Disabled employees
  Employees with kidney failure
  Individuals age 65 or older
Medicaid
  Eligibility
  Benefits
ConnMAP

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
  Hospice care
Benefit periods
Benefit amounts
Optional benefits
Guarantee of insurability

16.0 Federal Tax Considerations for Health Insurance  5%

16.1 Personally-owned health insurance
    Disability income insurance
    Medical expense insurance
    Long-term care insurance

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

Return of premium
Qualified LTC plans
Exclusions
Underwriting considerations
Connecticut regulations and required provisions
  Standards for marketing (Reg 38a-501-16)
  Suitability of recommended purchase (Reg 38a-501-17)
  Shopper’s guide (Reg 38a-501-18)
  Outline of coverage (Reg 38a-501-21)
  Non-forfeiture benefit offer (Reg 38a-501-19)
  Required disclosure provisions (Reg 38a-501-13)
  Replacement (Reg 38a-501-12, 22)
  Right to return (Reg 38a-501-11(g))
  Inflation protection (Reg 38a-501-20)
Connecticut Partnership for Long Term Care (Reg 38a-475-1–6; RL 17b-252)
16.3 Medical expense coverage for sole proprietors, partners and limited liability corporations

16.4 Business disability insurance
   - Key person disability income
   - Buy-sell policy
   - Business Overhead Expense (BOE)

16.5 Health Savings Accounts (HSAs)
   - Definition
   - Eligibility
   - Contribution limits

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Connecticut Certified Insurance Consultant’s Examination for Property/Casualty Insurance Series 18-06

150 questions - 2.5-hour time limit
Live Date September 1, 2018

1.0 Insurance Regulation 7%

1.1 Licensing
   - Process (38a-702d, 702e, 769)
   - Types of licensees (38a-702f(a), 769)
     - Resident producers (38a-702d)
     - Certified insurance consultants (38a-731-733, 786)
     - Nonresident producers (38a-702g, 702n)
     - Temporary (38a-702j)
   - Maintenance and duration
     - Renewal (38a-702f(b)(c), 784, 786(b))
     - Change in name or address (38a-702f(f), 771(a))
     - Reporting of actions (38a-702o, 771(b))
     - Assumed names (38a-702i)

Continuing education requirements, exemptions and penalties (Reg 38a-782a-2, 10, 12-17)

Disciplinary actions
   - Cease and desist order (38a-817)
   - Hearings (38a-16, 817, 818)
   - Suspensions, revocations, refusal to issue or renew, fines (38a-2, 702k, 735, 774, 777, 817, 830)

1.2 State regulation
   - Commissioner’s general duties and powers (38a-8, 10)

Company regulation
   - Certificate of authority (38a-41)
   - Capital and surplus requirement (38a-72)
   - Unfair claim settlement practices (38a-816)

Producer regulation
   - Controlled business (38a-782)
   - Commissions (38a-702i, 734)
   - Acting as an agent (38a-702m)
   - Representing an unauthorized insurer (38a-725, 703, 714)
   - Failure to remit premiums (38a-712)

Unfair and prohibited practices
   - Misrepresentation (38a-816(1), (8))
   - False advertising (38a-816(1), (2))
   - Defamation of insurer (38a-816(3))
   - Boycott, coercion and intimidation (38a-816(4))
   - False financial statements (38a-816(5))

Failure to maintain complaint record (38a-816(7))
Unfair discrimination (38a-816(12), (13))
Rebating (38a-816(9), 825)
Twisting (38a-826)
Examination of books and records (38a-769(f))
Connecticut Insurance Information and Privacy Protection Act (38a-975-999a)

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
     - Lloyd’s associations
     - Risk retention groups
3.0 Property and Casualty Insurance Basics 10%

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
- 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
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Legal action against insurer (38a-321, 307)
Concealment or fraud (38a-307)
Appraisal (38a-307)
Availability of insurance on real property regardless of location (Reg 38a-824–3)
Connecticut Standard Fire Policy (38a-307)
Connecticut FAIR Plan (Reg 38a-328–1–20)
Federal Terrorism Insurance Program (15 USC 6701; Public Law 107–297, 109–144, 110–160)

4.0 Dwelling ('02) Policy 5%
4.1 Characteristics and purpose
4.2 Coverage forms — Perils insured against
  Basic
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  Special
4.3 Property coverages
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4.4 General exclusions
4.5 Conditions
4.6 Selected endorsements
  Special provisions — Connecticut (DP 01 06)
  Automatic increase in insurance (DP 04 11)
  Dwelling under construction (DP 11 43)
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  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 — Connecticut (HO 01 06)
  Permitted incidental occupancies — residence premises (HO 04 42)
  Earthquake (HO 04 54)
  Scheduled personal property (HO 04 61)
  Limited fungi, wet or dry rot, or bacteria coverage — Connecticut (HO 04 74, HO 04 75, HO 04 76)
  Personal property replacement cost (HO 04 90)
  Home day care (HO 04 97)
  Home business — Connecticut (HO 07 05)
  Business pursuits (HO 24 71)
  Watercraft (HO 24 75)
  Personal injury — Connecticut (HO 24 79)

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Connecticut Motor Vehicle Financial Responsibility Law
  Required limits of liability (RL 17-114)
  Required proof of insurance (RL 14-112(b))
Connecticut Automobile Insurance Assigned Risk Plan (38a-329)
Uninsured/underinsured motorist (38a-336)
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  Bodily injury
  UM/UIM reduction
  Required limits (Reg 38a-334–6(d))
  Conversion coverage (38a-336a)
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Aftermarket parts regulation (38a-355)
Constructive total loss (38a-353)
Arbitration (Reg 38a-10-1-4)
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  Bodily injury and property damage
  Supplementary payments
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7.0 Commercial Package Policy (CPP) 24%
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  Medical payments
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8.0 Businessowners (‘13) Policy 7%

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8.2 Businessowners Section I — Property
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Who is an insured
Limits of insurance
General conditions
Definitions

8.4 Businessowners Section III — Common Policy Conditions

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4

3

2

1

0
1.0 Insurance Regulation 8%

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2.0 General Insurance 5%

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Admitted versus nonadmitted insurers
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Connecticut Public Adjuster’s Examination Series 18-08

100 questions - 2-hour time limit
Live September 1, 2018

1.0 Insurance Regulation 7%

1.1 Licensing requirements (38a-723, 788)
- Qualifications (38a-769(c))
- Process (38a-769)

1.2 Maintenance and duration
- Renewal (38a-788(c))
- Contract requirements (38a-724, 788(d); Reg 38a-788-6)
- Records (Reg 38a-788-7)
- Change in name or address (38a-771(a))
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1.3 Disciplinary actions
- Cease and desist order (38a-817)
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1.4 Claim settlement laws and regulations (38a-816(6); Reg 38a-788-3)

2.0 Insurance Basics 20%

2.1 Contract basics
- Elements of a legal contract
  - Offer and acceptance
  - Consideration
  - Competent parties
  - Legal purpose
  - Distinct characteristics of an insurance contract
  - Contract of adhesion
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3.0 Surplus Lines Markets and Practices 87%

3.1 United States nonadmitted market
- Insurance exchanges
- Foreign nonadmitted market

3.2 Alien insurers
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3.3 Alternative markets
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3.4 Eligible surplus lines insurers

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3.5 Surplus lines coverages
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3.6 Requirements for placement of surplus lines insurance
- Diligent search (38a-741(b))
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- Notice to insured (38a-745)
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3.7 Authority of surplus lines broker
- Binding
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3.8 Records of licensee (38a-742)
- Content of records
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3.9 Surplus lines tax (38a-743)
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Fraud
Waiver and estoppel

2.2 Insurance principles and concepts
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Hazards
Physical
Moral
Moral
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
Broad Evidence Rule
Replacement cost
Market value
Agreed value
Stated amount
Valued policy

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
Policy limits
Restoration/nonreduction of limits
Coinsurance
Vacancy or unoccupancy
Assignment
Liberalization
Third-party provisions
Standard mortgage clause
Loss payable clause
No benefit to Bailee

2.5 Connecticut laws, regulations and required provisions
Connecticut Insurance Information and Privacy Protection Act (38a-975–999a)
Connecticut Insurance Guaranty Association Act (38a-836–853)
Cancellation and nonrenewal (38a-307, 308(e), 323, 324)
Legal action against insurer (38a-290, 307)
Concealment or fraud (38a-307)
Appraisal (38a-307)
Connecticut Standard Fire Policy (38a-307)
Federal Terrorism Insurance Program (15 USC 6701; Public Law 107–297, 109–144, 110–160)

3.0 Adjusting Losses 25%

3.1 Role of the adjuster
Duties and responsibilities (Reg 38a-788-3, 4, 5, 8)
Casualty adjuster versus public adjuster
Relationship to the legal profession

3.2 Property losses
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4.0 Dwelling (‘02) Policy 7%

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4.2 Coverage forms — Perils insured against
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4.3 Property coverages
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- Coverage B — Other structures
- Coverage C — Personal property
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4.5 Conditions

4.6 Selected endorsements
- Special provisions — Connecticut (DP 01 06)
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5.5 Exclusions

5.6 Conditions

5.7 Selected endorsements
- Special provisions — Connecticut (HO 04 74, HO 04 75, HO 04 76)
- Personal property replacement cost (HO 04 90)

6.0 Commercial Package Policy (CPP) 10%

6.1 Components of a commercial policy
- Common policy declarations
- Common policy conditions
- Interline endorsements
- One or more coverage parts

6.2 Commercial property (’12)
- Commercial property conditions form

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- Peak season limit of insurance (CP 12 30)
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6.3 Commercial inland marine

Nationwide marine definition

7.0 Businessowners (’13) Policy 13%

7.1 Characteristics and purpose

7.2 Businessowners Section I — Property
- Coverage
- Exclusions
- Limits of insurance
- 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)
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8.0 Other Coverages 5%

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- "Write your own" versus government
- Eligibility
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**Connecticut Casualty Adjuster's Examination for All Lines Insurance Series 18-09**

100 questions - 2-hour time limit
Live Date September 1, 2018

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
- Commissioner's general duties and powers (38a-8, 10)
- Unfair and prohibited practices
  - Misrepresentation (38a-816(1), (8))
  - Defamation of insurer (38a-816(3))
  - Complaint handling (38a-816(7))
  - Unfair claims settlement practices (38a-816)
  - Binders (38a-322)
  - Cancellations (38a-307)
  - Renewal/nonrenewal (38a-323)
  - Statute of limitations (RL 52-577, 577a, 584)
- Connecticut Insurance Information and Privacy Protection Act (38a-975-999a)
- Connecticut Insurance Guaranty Association Act (38a-836-853)
- Legal action against insurer (38a-321, 307)
- Appraisal (38a-307)

2.0 Insurance Basics 15%

2.1 Insurers
- Admitted
- Nonadmitted
- Stock
- Mutual
- Reciprocals

2.2 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
  - Bilateral 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

2.3 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

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

2.5 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
Assignment
Insurer provisions
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3.0 Adjusting Losses 24%

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

3.2 Claim reporting
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4.3 Section II — Liability coverages
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Additional coverages

4.4 Exclusions

4.5 Conditions

4.6 Selected endorsements
Special provisions — Connecticut (HO 01 06)
Permitted incidental occupancies — residence premises (HO 04 42)
Limited fungi, wet or dry rot, or bacteria coverage — Connecticut (HO 04 74, HO 04 75, HO 04 76)
Home day care (HO 04 97)
Business pursuits (HO 24 71)

5.0 Auto Insurance 15%

5.1 Laws
Connecticut Motor Vehicle Financial Responsibility Law
Required limits of liability (RL 17-114)
Required proof of insurance (RL 14-112(b))
Connecticut Automobile Insurance Assigned Risk Plan (38a-329)
Uninsured/underinsured motorist (38a-336)
Definitions
Bodily injury
UM/UIM reduction
Required limits (Reg 38a-334–6(d))
Conversion coverage (38a-336a)
Aftermarket parts regulation (38a-355)
Constructive total loss (38a-353)
Arbitration (Reg 38a-10-1–4)
Disclosure of automobile liability insurance policy limits (38a-335a)

5.2 Personal ('05) auto policy
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Uninsured motorists coverage
Coverage for damage to your auto
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Other than collision

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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 ('13)
- Commercial general liability coverage forms
  - Bodily injury and property damage liability
  - Personal and advertising injury liability
  - Medical payments
  - Exclusions
  - Supplementary payments
  - Who is an insured
  - Limits of insurance
  - Conditions
  - Definitions
  - Occurrence versus claims-made
  - Claims-made features (Connecticut minimum standards) (Reg 38a-327-1-6)
  - Trigger
  - Retroactive date
  - Extended reporting periods
  - Claim information

6.3 Commercial crime ('06)
- General definitions
  - Burglary
  - Theft
  - Robbery
- Crime coverage forms
  - Commercial crime coverage forms (discovery/loss sustained)
- Coverages
  - Employee theft
  - Forgery or alteration
  - Inside the premises — theft of money and securities
  - Inside the premises — robbery or safe burglary of other property
  - Outside the premises
  - Computer fraud
  - Funds transfer fraud
  - Money orders and counterfeit money
  - Other crime coverages
    - Extortion — commercial entities (CR 04 03)
    - Lessees of safe deposit boxes (CR 04 09)
    - Securities deposited with others (CR 04 10)
    - Guests’ property (CR 04 11)
    - Safe depository (CR 04 12)

7.0 Businessowners ('13) Policy 5%

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 laws
- Types of laws
Monopolistic 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)

8.2 Workers compensation and employers liability insurance policy

General section
Part One — Workers compensation insurance
Part Two — Employers liability insurance
Part Three — Other states insurance
Part Four — Your duties if injury occurs
Part Five — Premium
Part Six — Conditions
Selected endorsements
Voluntary compensation
Foreign coverage endorsement

9.0 Other Coverages 2%

9.1 Umbrella/excess liability policies
Personal (DL 98 01)
Commercial (CU 00 01)

9.2 Specialty liability insurance
Professional liability
Errors and omissions
Directors and officers liability
Fiduciary liability
Liquor liability
Employment practices liability

100 questions - 2-hour time limit
Live Date September 1, 2018

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
Commissioner’s general duties and powers (38a-8, 10)
Unfair and prohibited practices
Misrepresentation (38a-816(1), (8))
Defamation of insurer (38a-816(3))
Complaint handling (38a-816(7))
Unfair claims settlement practices (38a-816)
Binders (38a-322)
Cancellations (38a-307)
Renewal/nonrenewal (38a-323)
Statute of limitations (RL 52-577, 577a, 584)
Connecticut Insurance Information and Privacy Protection Act (38a-975–999a)
Connecticut Insurance Guaranty Association Act (38a-836–853)
Legal action against insurer (38a-321, 307)
Appraisal (38a-307)

2.0 Insurance Basics 15%

2.1 Insurers
2.2 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

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

2.3 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

2.4 Policy structure

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

2.5 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
- Assignment
- Insurer provisions
- Liberalization
- Duty to defend

3.0 Adjusting Losses 27%

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 records
  - Initial or first field
  - Interim or status
  - Full formal

3.3 Liability losses

Investigation procedures
- Verify coverage
- Determine liability
- Gathering evidence
- Physical evidence
- Witness statements
- Determining value of intangible damages

3.4 Coverage problems

Dealing with coverage disputes
- Reservation of rights letter
- Nonwaiver agreement

3.5 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 Homeowners ('11) Policy

13%

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 — Connecticut (HO 01 06)
Permitted incidental occupancies — residence premises (HO 04 42)
Limited fungi, wet or dry rot, or bacteria coverage — Connecticut (HO 04 74, HO 04 75, HO 04 76)
Home day care (HO 04 97)
Business pursuits (HO 24 71)
Watercraft (HO 24 75)
Personal injury — Connecticut (HO 24 79)

5.0 Auto Insurance 20%

5.1 Laws
Connecticut Motor Vehicle Financial Responsibility Law
Required limits of liability (RL 17-114)
Required proof of insurance (RL 14-112(b))
Connecticut Automobile Insurance Assigned Risk Plan (38a-329)
Uninsured/underinsured motorist (38a-336)
Definitions
Bodily injury
UM/UIM reduction
Required limits (Reg 38a-334–6(d))
Conversion coverage (38a-336a)
Aftermarket parts regulation (38a-355)
Constructive total loss (38a-353)
Arbitration (Reg 38a-10-1-4)
Disclosure of automobile liability insurance policy limits (38a-335a)

5.2 Personal ('05) auto policy
Definitions
Liability coverage
Bodily injury and property damage
Supplementary payments
Exclusions
Medical payments coverage
Uninsured motorists coverage
Coverage for damage to your auto
Collision
Other than collision
Deductibles
Transportation expenses
Exclusions
Duties after an accident or loss
General provisions
Selected endorsements
Amendment of policy provisions — Connecticut (PP 01 54)
Towing and labor costs (PP 03 03)
Extended non-owned coverage — vehicles furnished or available for regular use (PP 03 06)
Miscellaneous type vehicle (PP 03 23)
Joint ownership coverage — Connecticut (PP 13 45)

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

6.0 Commercial Package Policy (CPP) 12%

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 ('13)

Commercial general liability coverage forms
Bodily injury and property damage liability
Personal and advertising injury liability
Medical payments
Exclusions
Supplementary payments
Who is an insured
Limits of insurance
Conditions
Definitions
Occurrence versus claims-made
Claims-made features
Connecticut minimum
6.3 Commercial crime ('06)

General definitions
- Burglary
- Theft
- Robbery

Crime coverage forms
- Commercial crime coverage forms (discovery/loss sustained)

Coverages
- Employee theft
- Forgery or alteration

Inside the premises — theft of money and securities
- Inside the premises — robbery or safe burglary of other property
- Outside the premises
- Computer fraud
- Funds transfer fraud
- Money orders and counterfeit money

Other crime coverages
- Extortion — commercial entities (CR 04 03)
- Lessees of safe deposit boxes (CR 04 09)
- Securities deposited with others (CR 04 10)
- Guests' property (CR 04 11)

7.0 Businessowners ('13) Policy 5%

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 Other Coverages 2%

8.1 Umbrella/excess liability policies
- Personal (DL 98 01)
- Commercial (CU 00 01)

8.2 Specialty liability insurance
- Professional liability
- Errors and omissions
- Directors and officers liability
- Fiduciary liability
- Liquor liability
- Employment practices liability

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))

Unfair claims settlement practices (38a-816)
- Binders (38a-322)
- Cancellations (38a-307)
- Renewal/nonrenewal (38a-323)

Connecticut Casualty Adjuster's Examination for Workers Compensation Insurance Series 18-11

60 questions - 1-hour time limit
Live Date September 1, 2018
2.0 Workers Compensation Insurance 45%

2.1 Workers compensation laws

Types of laws
- Monopolistic 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 39%

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
Warrants
Concealment
Fraud

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
Individual case method
Formula method
Round-table technique

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 10%

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)

Connecticut Casualty Adjuster's Examination for Auto Insurance Only
Series 18-12

60 questions - 1-hour time limit
Live Date September 1, 2018

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
Commissioner's general duties and powers (38a-8, 10)
Unfair and prohibited practices
Misrepresentation (38a-816(1), (8))
Defamation of insurer (38a-816(3))
Complaint handling (38a-816(7))
Unfair claims settlement practices (38a-816)
Binders (38a-322)
Cancellations (38a-307)
Renewal/nonrenewal (38a-323)
Statute of limitations (RL 52-577, 577a, 584)
Connecticut Insurance Information and Privacy Protection Act (38a-975-999a)
Connecticut Insurance Guaranty Association Act (38a-836-853)
Legal action against insurer (38a-321, 307)

2.0 Insurance Basics 20%

2.1 Insurers
Admitted
Nonadmitted
Stock
Mutual
Reciprocals

2.2 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
Legal interpretations affecting contracts
Ambiguities in a contract of adhesion
Reasonable expectations
Indemnity
Utmost good faith
Representations/misrepresentations
Warranties
Concealment
Fraud
Waiver and estoppel

2.3 Insurance principles and concepts
Insurable interest
Hazards
Physical
Moral
Moral
Negligence
Elements of a negligent act
Defenses against negligence
Damages
Compensatory — special versus general
Punitive
Absolute liability
Strict liability
Vicarious liability

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
Assignment
Insurer provisions
Liberalization
Duty to defend

3.0 Adjusting Losses 39%

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 records
Initial or first field
Interim or status
Full formal

3.3 Liability losses
Investigation procedures
Verify coverage
Determine liability
Gathering evidence
Physical evidence
Witness statements
Determining value of intangible damages

3.4 Coverage problems
Dealing with coverage disputes
Reservation of rights letter

3.5 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 Auto Insurance 35%

4.1 Laws
Connecticut Motor Vehicle Financial Responsibility Law
Required limits of liability (RL 17-114)
Required proof of insurance (RL 14-112(b))
Connecticut Automobile Insurance Assigned Risk Plan (38a-329)
Uninsured/underinsured motorist (38a-336)
Definitions
Bodily injury
UM/UIM reduction
Required limits (Reg 38a-334–6(d))
Conversion coverage (38a-336a)
Aftermarket parts regulation (38a-355)
Constructive total loss (38a-353)
Arbitration (Reg 38a-10-1–4)
Disclosure of automobile liability insurance policy limits (38a-335a)

4.2 Personal ('05) auto policy
Definitions
Liability coverage
  Bodily injury and property damage
  Supplementary payments
  Exclusions
Medical payments coverage
Uninsured motorists coverage
Coverage for damage to your auto
  Collision
  Other than collision
  Deductibles
  Transportation expenses
  Exclusions
Duties after an accident or loss
General provisions
Selected endorsements
  Amendment of policy provisions — Connecticut (PP 01-54)
  Towing and labor costs (PP 03 03)
  Extended non-owned coverage — vehicles furnished or available for regular use (PP 03 06)
  Miscellaneous type vehicle (PP 03 23)
  Joint ownership coverage — Connecticut (PP 13 45)

4.3 Commercial auto ('06)
  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

Connecticut Surety Bail Bond Agent’s Examination Series 18-13
60 questions - 1-hour time limit
Live Date September 1, 2018

1.0 Insurance Regulation 12%
  1.1 Licensing (38a-660, 769; Reg 38a-660-1-7)
    Commissioner’s general duties and powers (38a-8)
    Process
    Persons to be licensed
    Types of bail bond agents
      Professional bond agent
      Surety bail bond agent (38a-660(a)(9))
    Requirements (38a-660(e-h))
      Appointment (38a-660(f)(1-3)
    Maintenance and duration
      Renewal (38a-660(l)(38a-769(g)); Change in name or address (38a-660(m)(1-2))
    Disciplinary actions
      Disqualification (38a-660(a)(3);38a-660(h)(3))
      Suspensions, revocations, fines (38a-2;38a-660)(38a-774)

1.2 Agent regulation
  Record maintenance and examination (38a-660d)(38a-660e)(38a-660g)(38a-660(k))
  Unfair and prohibited practices

2.0 The Legal Framework 19%
  2.1 Authority
    Express
    Implied
    Apparent
  2.2 Contracts
    Elements of a legal contract
      Offer and acceptance
      Consideration
      Competent parties
      Legal purpose
    Concealment
    Fraud
  2.3 Terminology
    Acquit
    Adjudicate
    Bail piece
    Capital offense
    Conviction
    Custody
    Defendant
    Disposition
    Extradition
    Exoneration
    Felony
    Fugitive
    Hearing
    Incarceration
    Indictment
    Misdemeanor

Misrepresentation (38a-816(1),(8))
False advertising (38a-816(1),(2))
Defamation of insurer (38a-816(3))
Boycott, coercion and intimidation (38a-816(4))
Unfair discrimination (38a-816(12,13,14))
Rebating (38a-660(3-5);38a-825))
### 3.0 Bail Bond Principles and Practices 69%

#### 3.1 Parties to a surety bond
- **Principal**
- **Indemnitor for principal**
- **Indemnity agreement**
- **Obligee**
- **Surety**

#### 3.2 Duties of bail bond agent
- **Premium receipt**
- **Power of attorney**
- **Collateral and trust obligations**

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

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

#### 3.5 Court procedures
- **Court appearances**
  - Arraignment (CR 37-1-6; 54-53)
  - Trial
  - Appeal
- **Conditions of release** (CR 38-1–5; 54-63b, 63c)
- **Prior to trial**

### 3.6 Release of surety (CR 38-23; 54-65a)
- Notice to defendant and sureties
- **Judgment**
- **Dispersal of funds** (54-72)
- **Arrest after forfeiture**
- **One year rule** (54-65a(b))

### Connecticut Motor Vehicle Physical Damage Appraiser's Examination Series 18-16
- **60 questions - 1-hour time limit**
- **Live Date September 1, 2018**

### 1.0 Insurance Regulation 5%

#### 1.1 Authority of the Insurance Commissioner (38a-8)

#### 1.2 Licensing requirements
- **Qualifications**
- **Process** (38a-769, 790)
- **Display** (Reg 38a-790-2, 4, 6, 7)

#### 1.3 Maintenance and duration
- **Renewal** (38a-790(a))
- **Examination of books and records** (38a-769(f))
- **Change in name or address** (38a-771)

#### 1.4 Disciplinary actions
- Suspensions, revocations, refusal to issue or renew, fines (38a-774, 790(b), 817, 830)

#### 1.5 Unfair claim settlement practices (38a-816)

### 2.0 Insurance Basics 15%

#### 2.1 Insurance principles and concepts
- Insurable interest
- Hazards
- Causes of loss (perils)
- Direct loss
- Consequential or indirect loss
- **Valuation**
  - Actual cash value
  - Replacement cost
  - Market value
  - Stated amount

#### 2.2 Common policy provisions
- Insureds — named, first named, additional
- Cancellation and nonrenewal
- Deductibles
- Policy limits
- Insurer provisions
  - Subrogation
  - Salvage
  - Claim settlement options

#### 2.3 Connecticut laws, regulations and required provisions
- Connecticut Insurance Information and Privacy Protection Act (38a-975–999a)
- Legal action against insurer (38a-290)
- Concealment or fraud
- Arbitration (Reg 38a-10-1–4)

### 3.0 Auto Insurance 10%

#### 3.1 Laws
- Illegal declination, cancellation or...
3.2 Personal ('05) auto policy

Definitions
Coverage for damage to your auto
Collision
Other than collision
Deductibles
Transportation expenses
Exclusions
General provisions
Selected endorsements
Towing and labor costs (PP 03 03)
Miscellaneous type vehicle (PP 03 23)

4.0 Appraising Auto Physical Damage Claims  70%

4.1 Role of the appraiser
Duties and responsibilities (Reg 38a-790-3–8)
Relationship to adjusters

4.2 Duties of insured after a loss
Notice to insurer
Minimizing the loss
Inspection and appraisal of vehicle
Special requirements

4.3 Determining value and loss
Adjustment procedures
Salvage
Appraisal
Depreciation
Repair or replacement
Repair options and procedures
“Like kind and quality”
Aftermarket parts

Partial loss versus total loss
Constructive total loss

4.4 Vehicle inspection
Proper vehicle identification and options ID
Checklist information
Evaluate with regard to circumstances of accident
Estimate of repairs form

4.5 Vehicle parts and construction
Body
Front end
Rear body
Quarter panels
Doors
Roof
Bumpers/urethane repairs
Lamps
Cowl
Firewall
Floor pan
Rocker panels
Pillars
Substructure
Frame
Unibody
Mechanical
Engine
Cooling system
Electrical system/computers
Exhaust system
Fuel system
Heating and air conditioning systems
Brakes/ABS
Steering
Suspension
Transmission
Air bags/SRS (seat belts)

4.6 Handling auto theft losses

4.7 Auto arson and fraud

Connecticut Producer's Examination for Personal Lines Insurance Series 18-18

100 questions - 2-hour time limit
Live Date September 1, 2018

1.0 Insurance Regulation 9%

1.1 Licensing
Process (38a-702d, 702e, 769)
Types of licensees (38a-702f(a), 769)
Resident producers (38a-702d)
Certified insurance consultants (38a-731–733, 786)
Nonresident producers (38a-702g, 702n)
Temporary (38a-702j)
Maintenance and duration
Renewal (38a-702f(b)(c), 784, 786(b))
Change in name or address (38a-702f(f), 771(a))
Reporting of actions (38a-702o, 771(b))
Assumed names (38a-702i)
Continuing education requirements, exemptions and penalties (Reg 38a-782a-2, 10, 12–17)
Disciplinary actions
Cease and desist order (38a-817)
Hearings (38a-16, 817, 818)
Suspensions, revocations, refusal to issue or renew, fines (38a-2, 702k, 735, 774, 777, 817, 830)

1.2 State regulation
Commissioner's general duties and powers (38a-8, 10)
Company regulation
Certificate of authority (38a-41)
Capital and surplus requirement (38a-72)
Unfair claim settlement practices (38a-816)
Producer regulation
Controlled business (38a-782)
Commissions (38a-702l, 734)
Acting as an agent (38a-702m)
Representing an unauthorized insurer (38a-275, 703, 714)
Failure to remit premiums (38a-712)
Unfair and prohibited practices
Misrepresentation (38a-816(1), (8))
False advertising (38a-816(1), (2))
Defamation of insurer (38a-816(3))
Boycott, coercion and intimidation (38a-816(4))
False financial statements (38a-816(5))
Failure to maintain complaint record (38a-816(7))
Unfair discrimination (38a-816(12), (13))
Rebating (38a-816(9), 825)
Twisting (38a-826)

Examination of books and records (38a-769(f))
Connecticut Insurance Information and Privacy Protection Act (38a-975–999a)

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
Lloyd's associations
Risk retention groups
Private versus government insurers
Admitted versus nonadmitted insurers
Domestic, foreign and alien insurers
Financial status (independent rating services)

Marketing (distribution) systems

2.3 Producers and general rules of agency
Insurer as principal
Producer/insurer relationship
Authority and powers of producers
Express
Implied
Apparent

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 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
Valued policy

3.2 Policy structure
Declarations
Definitions
Insuring agreement or clause
Additional/supplementary coverage

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

4.0 Dwelling (‘02) Policy 7%

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 — Connecticut (DP 01 06)
Automatic increase in insurance (DP 04 11)
5.0 Homeowners (’11) Policy

4.7 Personal liability supplement

Watercraft (HO 24 75)

Personal injury — Connecticut (HO 24 79)

6.0 Auto Insurance 26%

6.1 Laws

Connecticut Motor Vehicle Financial Responsibility Law

Required limits of liability (RL 17-114)

Required proof of insurance (RL 14-112(b))

Connecticut Automobile Insurance Assigned Risk Plan (38a-329)

Uninsured/underinsured motorist (38a-336)

Definitions

Bodily injury

UM/UIM reduction

Conversion coverage (38a-336a)

Cancellation/nonrenewal

Reasons (38a-342)

Notice (38a-343, 344)

Notice of eligibility in assigned risk plan (38a-345)

Illegal declaration, cancellation or nonrenewal (38a-358, 815, 816(9), 817(b))

Aftermarket parts regulation (38a-355)

Constructive total loss (38a-353)

Arbitration (Reg 38a-10-1-4)

Disclosure of automobile liability insurance policy limits (38a-335a)

6.2 Personal (’05) auto policy

Definitions

Liability coverage

Bodily injury and property damage

7.0 Other Coverages and Options 7%

7.1 Personal umbrella policy

7.2 National Flood Insurance Program

"Write your own" versus government

Eligibility

Coverage

Limits

Deductibles

7.3 Other policies

Boatowners
1.0 Insurance Regulation 8%

1.1 Licensing

- Process (38a-702d, 702e, 769)
- Types of licensees (38a-702f(a), 769)
  - Resident producers (38a-702d)
  - Certified insurance consultants (38a-731-733, 786)
  - Nonresident producers (38a-702g, 702n)
  - Temporary (38a-702j)

- Maintenance and duration
  - Renewal (38a-702f(b)(c), 784, 786(b))
  - Change in name or address (38a-702f(f), 771(a))
  - Reporting of actions (38a-702o, 771(b))
  - Assumed names (38a-702i)
  - Continuing education requirements, exemptions and penalties (Reg 38a-782a-2, 10, 12-17)

- Disciplinary actions
  - Cease and desist order (38a-817)
  - Hearings (38a-16, 817, 818)
  - Suspensions, revocations, refusal to issue or renew, fines (38a-2, 702k, 735, 774, 777, 817, 830)

1.2 State regulation

- Commissioner's general duties and powers (38a-8, 10)

Company regulation

- Certificate of authority (38a-41)
- Capital and surplus requirement (38a-72)
- Unfair claim settlement practices (38a-816)

Producer regulation

- Controlled business (38a-782)
- Commissions (38a-702i, 734)
- Acting as an agent (38a-702m)
- Representing an unauthorized insurer (38a-275, 703, 714)
- Failure to remit premiums (38a-712)

Unfair and prohibited practices

- Misrepresentation (38a-816(1), (8))
- False advertising (38a-816(1), (2))
- Defamation of insurer (38a-816(3))
- Boycott, coercion and intimidation (38a-816(4))
- False financial statements (38a-816(5))
- Failure to maintain complaint record (38a-816(7))
- Unfair discrimination (38a-816(12), (13))
- Rebating (38a-816(9), 825)
- Twisting (38a-826)
- Examination of books and records (38a-769(f))
- Connecticut Insurance Information and Privacy Protection Act (38a-975-999a)

1.3 Federal regulation

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

2.0 General Insurance 7%

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
  - Lloyd's associations
  - Risk retention groups
- Private versus government insurers
- Admitted versus nonadmitted insurers
- Domestic, foreign and alien insurers
- Financial status (independent rating services)
- Marketing (distribution) systems

2.3 Producers and general rules of agency

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

3.1 Principles and concepts
- Insurable interest
- Underwriting
  - Function
  - Loss ratio
- Rates
  - Types
  - Loss costs
  - Components
- Hazards
  - Physical
  - Moral
  - Morale
- Causes of loss (perils)
  - Named perils versus special (open) perils
  - Direct loss
  - Consequential or indirect loss
- Blanket versus specific insurance
- Basic types of construction
- Loss valuation
  - Actual cash value
  - Replacement cost
  - Functional replacement cost
  - Market value
  - Agreed value
  - Stated amount
  - Valued policy

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 Connecticut laws, regulations and required provisions

Connecticut Insurance Guaranty Association Act (38a-836–853)
Cancellation and nonrenewal (38a-307, 308(e), 323, 324)
Binders (38a-309, 322)
Legal action against insurer (38a-290, 307)
Concealment or fraud (38a-307)
Appraisal (38a-307)
Availability of insurance on real property regardless of location (Reg 38a-824-1–3)
Connecticut Standard Fire Policy (38a-307)
Connecticut FAIR Plan (Reg 38a-328-1–20)
Federal Terrorism Insurance Program (15 USC 6701; Public Law 107–297, 109–144, 110–160)

4.0 Dwelling (’02) Policy

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 — Connecticut (DP 01 06)
Automatic increase in insurance (DP 04 11)
Dwelling under construction (DP 11 43)

4.7 Personal liability supplement

5.0 Homeowners (’11) Policy
21%

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 — Connecticut (HO 01 06)
Permitted incidental occupancies — residence premises (HO 04 42)
Earthquake (HO 04 54)
Scheduled personal property (HO 04 61)

Limited fungi, wet or dry rot, or bacteria coverage — Connecticut (HO 04 74, HO 04 75, HO 04 76)
Personal property replacement cost (HO 04 90)
Home day care (HO 04 97)
Home business — Connecticut (HO 07 05)

6.0 Commercial Package Policy (CPP) 15%

6.1 Components of a commercial policy
Common policy declarations
Common policy conditions
Interline endorsements
One or more coverage parts

6.2 Commercial property (’12)
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 coverage (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 (’13)
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 agricultural machinery and equipment coverage form
Causes of loss (basic, broad and special)
Exclusions
Additional coverages
Limits of insurance
Conditions
Definitions

7.0 Businessowners (’13) Policy 13%

7.1 Characteristics and purpose

7.2 Businessowners Section I — Property
Coverage
Exclusions
Limits of insurance
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 9%

8.1 National Flood Insurance Program

"Write your own" versus government
Eligibility
Coverage
Limits
Deductibles

8.2 Other policies
Boatowners
Difference in conditions

Connecticut Producer’s Examination for Casualty Insurance Series 18-20
100 questions - 2-hour time limit
Live Date September 1, 2018

1.0 Insurance Regulation 8%

1.1 Licensing
Process (38a-702d, 702e, 769)
Types of licensees (38a-702f(a), 769)
Resident producers (38a-702d)
Certified insurance consultants (38a-731–733, 786)
Nonresident producers (38a-702g, 702n)
Temporary (38a-702j)
Maintenance and duration
Renewal (38a-702f(b)(c), 784, 786(b))
Change in name or address (38a-702f(f), 771(a))
Reporting of actions (38a-702o, 771(b))
Assumed names (38a-702j)
Continuing education requirements, exemptions and penalties (Reg 38a-782a-2, 10, 12–17)
Disciplinary actions
Cease and desist order (38a-817)

Hearings (38a-16, 817, 818)
Suspensions, revocations, refusal to issue or renew, fines (38a-2, 702k, 735, 744, 777, 817, 830)

1.2 State regulation
Commissioner's general duties and powers (38a-8, 10)
Company regulation
Certificate of authority (38a-41)
Capital and surplus requirement (38a-72)
Unfair claim settlement practices (38a-816)
Producer regulation
Controlled business (38a-782(b))
Commissions (38a-702i, 734)
Acting as an agent (38a-702m)
Representing an unauthorized insurer (38a-275, 703, 714)
Failure to remit premiums (38a-712)
Unfair and prohibited practices
Misrepresentation (38a-816(1), (8))
False advertising (38a-816(1), (2))
Defamation of insurer (38a-816(3))
Boycott, coercion and intimidation (38a-816(4))
False financial statements (38a-816(5))
Failure to maintain complaint record (38a-816(5))
Unfair discrimination (38a-816(12), (13))
Rebating (38a-816(9), 825)
Twisting (38a-826)
Examination of books and records (38a-769(f))
Connecticut Insurance Information and Privacy Protection Act (38a-975-999a)

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

2.0 General Insurance 7%

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
Lloyd's associations
Risk retention groups
Private versus government insurers
Admitted versus nonadmitted insurers
Domestic, foreign and alien insurers

2.3 Producers and general rules of agency
Insurer as principal
Producer/insurer relationship
Authority and powers of producers
Express
Implied
Apparent

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

3.0 Casualty Insurance Basics 17%

3.1 Principles and concepts
Insurable interest

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

Financial status
(independent rating services)
Marketing (distribution) systems

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

Elements of a negligent act
Defenses against negligence

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 Connecticut laws, regulations and required provisions
Connecticut Insurance Guaranty Association Act (38a-836–853)
Cancellation and nonrenewal (38a-307, 308(e), 323, 324)
Binders (38a-309, 322)
Legal action against insurer (38a-290, 307)
Concealment or fraud (38a-307)
Connecticut Standard Fire Policy (38a-307)
Connecticut FAIR Plan (Reg 38a-328-1–20)
Federal Terrorism Insurance Program (15 USC 6701; Public Law 107-297, 109-144, 110-160)

4.0 Homeowners ('11) Policy 18%

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 — Connecticut (HO 01 06)
Permitted incidental occupancies — residence premises (HO 04 42)
Limited fungi, wet or dry rot, or bacteria coverage — Connecticut (HO 04 74, HO 04 75, HO 04 76)
Home day care (HO 04 97)
Home business — Connecticut (HO 07 05)
Business pursuits (HO 24 71)
Watercraft (HO 24 75)
Personal injury — Connecticut (HO 24 79)

5.0 Auto Insurance 18%

5.1 Connecticut Motor Vehicle Financial Responsibility Law
Required limits of liability (RL 17-114)
Required proof of insurance (RL 14-112(b))
Connecticut Automobile Insurance Assigned Risk Plan (38a-329)
Uninsured/underinsured motorist (38a-336)
Definitions
Bodily injury
UM/UIM reduction
Required limits (Reg 38a-334–6(d))
Conversion coverage (38a-336a)
Cancellation/nonrenewal Reasons (38a-342)

Notice (38a-343, 344)
Notice of eligibility in assigned risk plan (38a-345)
Illegal declination, cancellation or nonrenewal (38a-358, 815, 816(9), 817(b))
Aftermarket parts regulation (38a-355)
Constructive total loss (38a-353)
Arbitration (Reg 38a-10-1–4)
 Disclosure of automobile liability policy limits (38a-335a)

5.2 Personal ('05) auto policy
Definitions
Liability coverage
Bodily injury and property damage
Supplementary payments
Exclusions
Medical payments coverage
Uninsured motorists coverage
Coverage for damage to your auto
Collision
Other than collision
Deductibles
Transportation expenses
Exclusions
Duties after an accident or loss
General provisions
Selected endorsements
Amendment of policy provisions — Connecticut (PP 01 54)
Towing and labor costs (PP 03 03)
Extended non-owned coverage — vehicles furnished or
available for regular
use (PP 03 06)
Miscellaneous type
vehicle (PP 03 23)
Joint ownership
coverage —
Connecticut (PP 13 45)

5.3 Commercial auto ('06)
Commercial auto coverage
forms
Business auto
Garage
Business auto physical
damage
Truckers
Motor carrier
Coverage form sections
Covered autos
Liability coverage
Garagekeepers
coverage
Physical damage
coverage
Exclusions
Conditions
Definitions
Selected endorsements
Connecticut changes
(CA 01 07)
Lessor — additional
insured and loss
payee (CA 20 01)
Mobile equipment (CA
20 15)
Auto medical
payments coverage
(CA 99 03)
Drive other car
coverage (CA 99 10)
Individual named
insured (CA 99 17)
Commercial carrier
regulations
The Motor Carrier Act
of 1980
Endorsement for
motor carrier
policies of insurance
for public liability
(MCS-90)

6.0 Commercial Package Policy
(CPP) 10%

6.1 Components of a
commercial policy
Common policy
declarations
Common policy conditions
Interline endorsements
One or more coverage
parts

6.2 Commercial general
liability ('13)
Commercial general
liability coverage forms
Bodily injury and
property damage
liability
Personal and
advertising injury
liability
Medical payments
Exclusions
Supplementary
payments
Who is an insured
Limits of insurance
Conditions
Definitions
Occurrence versus claims-
made
Claims-made features
(Connecticut minimum
standards) (Reg 38a-
327-1-6)
Trigger
Retroactive date
Extended reporting
periods
Claim information
Premises and operations
Products and completed
operations
Insured contract

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)

Covers
Employee theft
Forgery or alteration
Inside the premises —
thief 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
and advertising
injury liability
Coverage J — Medical
payments

Exclusions
Additional coverages
Limits of insurance
Conditions
Definitions

7.0 Businessowners ('13) Policy
9%

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 8%

8.1 Workers compensation
laws
Types of laws
Monopolistic 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)
Second injury fund
(RL 31-349, 352-
355b)
Federal workers
compensation laws
Federal Employers
Liability Act (FELA)
(45 USC 51-60)

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
Participation (dividend)
plans

8.4 Other sources of
coverage
Connecticut Workers
Compensation Insurance
Plan
Self-insured employers
(RL 31-285, 286)
Employers’ mutual
insurance associations
(RL 31-328–339)

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
Professional liability
Errors and omissions
Directors and officers
liability
Fiduciary liability
Liquor liability
Employment practices
liability

9.3 Surplus lines
Definitions and markets
Licensing requirements
Exportable list
Affidavits

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

9.5 Other policies
Boatowners

U.S. Longshore and
Harbor Workers
Compensation Act
(33 USC 904)
The Jones Act (46
USC 688)
Exam Registration Form
Connecticut Insurance Examinations

To conveniently register online, please go to https://www.prometric.com/en-us/clients/insurance/Pages/connecticut.aspx

Print or type clearly and neatly. Incomplete or illegible forms will not be processed.

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<th>Last Name</th>
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<th>Residence Address (Your address of legal residence)</th>
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<table>
<thead>
<tr>
<th>City</th>
<th>State</th>
<th>ZIP Code</th>
<th>Daytime Phone Number (including area code)</th>
</tr>
</thead>
<tbody>
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<table>
<thead>
<tr>
<th>Employer (insurance company, if known)</th>
<th>Evening Phone Number (including area code)</th>
</tr>
</thead>
<tbody>
<tr>
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<table>
<thead>
<tr>
<th>E-mail address (applications without an email address may experience delays)</th>
<th>Fax Number (including area code)</th>
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<tbody>
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<table>
<thead>
<tr>
<th>Name of Your Pre-license Education Course Provider</th>
<th>Pre-license Education Course Completion Date</th>
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<tbody>
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<table>
<thead>
<tr>
<th>Series</th>
<th>Exam Title</th>
<th>Exam Fee</th>
<th>Total</th>
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<tbody>
<tr>
<td>18-01</td>
<td>Producer’s Life Insurance</td>
<td>$54</td>
<td>$</td>
</tr>
<tr>
<td>18-02</td>
<td>Producer’s Accident, Health and Sickness Insurance</td>
<td>$54</td>
<td>$</td>
</tr>
<tr>
<td>18-03</td>
<td>Producer’s Life/Accident, Health and Sickness Insurance</td>
<td>$79</td>
<td>$</td>
</tr>
<tr>
<td>18-04</td>
<td>Producer’s Property/Casualty Insurance (includes Personal Lines)</td>
<td>$79</td>
<td>$</td>
</tr>
<tr>
<td>18-05</td>
<td>Consultant’s Life/Accident, Health and Sickness Insurance</td>
<td>$36</td>
<td>$</td>
</tr>
<tr>
<td>18-06</td>
<td>Consultant’s Property/Casualty Insurance</td>
<td>$36</td>
<td>$</td>
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<tr>
<td>18-07</td>
<td>Surplus Lines Broker</td>
<td>$30</td>
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<tr>
<td>18-08</td>
<td>Public Adjuster</td>
<td>$25</td>
<td>$</td>
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<tr>
<td>18-09</td>
<td>Property &amp; Casualty Claims Adjuster’s All Lines Insurance</td>
<td>$30</td>
<td>$</td>
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<tr>
<td>18-10</td>
<td>Property &amp; Casualty Claims Adjuster’s All Lines Except Worker’s Compensation Insurance</td>
<td>$59</td>
<td>$</td>
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<tr>
<td>18-11</td>
<td>Property &amp; Casualty Claims Adjuster’s Exam for Worker’s Compensation</td>
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<td>$</td>
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<tr>
<td>18-12</td>
<td>Property &amp; Casualty Claims Adjuster’s Auto Only</td>
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<tr>
<td>18-13</td>
<td>Surety Bail Bond Agent</td>
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<tr>
<td>18-16</td>
<td>Motor Vehicle Physical Damage Appraiser</td>
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<td>18-17</td>
<td>Producer’s Personal Lines Insurance</td>
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<td>$</td>
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<tr>
<td>18-19</td>
<td>Producer’s Property Insurance</td>
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<tr>
<td>18-20</td>
<td>Producer’s Casualty Insurance</td>
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<td></td>
<td>Photo Only Appt. (Bail Bond)</td>
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<td>$</td>
</tr>
<tr>
<td></td>
<td>Total Fee</td>
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<td>$</td>
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</table>

By filing this registration, you assume full responsibility for exam selection. If you are unsure about which exam you need for the license you are seeking, resolve this question before you register. Fees for these exams are non-refundable and non-transferrable. Exam fees are valid for 90 days from receipt at Prometric.

Please allow 7-10 business days for receipt and processing of your application. An authorized Prometric Client Service Representative will contact you by phone to obtain your social security number to complete the registration process. Once you have registered for your exam, you can schedule your exam appointment online or by phone.

Registration fees are not refundable. Fees may be paid by cashier’s check, company check, money order, MasterCard, Visa or American Express. Make company checks, cashier’s checks and money orders payable to Prometric. Please put your phone number on the check. Personal checks and cash are not accepted. To pay by credit card (when registering by mail or fax), please complete the Credit Card Payment Form on the next page and fax to 800.347.9242, or send this completed form along with the appropriate fee to:

Prometric
ATTN: CT Insurance Exam Registration
7941 Corporate Drive
Nottingham, MD 21236

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# Payment Form

Print or type clearly and neatly. Incomplete or illegible forms will not be processed.

### Card Type (Check One)
- [ ] MasterCard
- [ ] Visa
- [ ] American Express

<table>
<thead>
<tr>
<th>Card Number</th>
<th>Expiration Date</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Amount

$ ___ ___ ___ • ___ ___

### Name of Cardholder (Print)

### Signature of Cardholder