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- Connecticut Insurance Producer's Examination for Accident, Health and Sickness Insurance Series 18-02
- Connecticut Insurance Producer's Examination for Life/Accident, Health and Sickness Insurance Series 18-03
- Connecticut Insurance Producer's Examination for Property/Casualty Insurance Series 18-04
- Connecticut Certified Insurance Consultant's Examination for Life/Accident, Health and Sickness Insurance Series 18-05
- Connecticut Certified Insurance Consultant's Examination for Property/Casualty Insurance Series 18-06
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Introduction

A Message from the Department

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.

Overview of Licensing Process

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

Licensing Process

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

1. 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), apply for the 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.licensing@ct.gov

Direct all questions and requests for information about exams to:
   Prometric
   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. Once you pass your exam, you **must** apply online on the Department’s website at [http://www.ct.gov/cid](http://www.ct.gov/cid) or [http://www.nipr.com/]. 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 17).

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.

<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&lt;br&gt;All Lines Except Workers’ Compensation&lt;br&gt;Workers’ Compensation ONLY Auto ONLY</td>
<td>None&lt;br&gt;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></td>
<td>None&lt;br&gt;None</td>
<td>18-11 18-12</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Certified Insurance Consultant</strong></td>
<td>Life/Accident, Health and Sickness&lt;br&gt;Property and Casualty</td>
<td>None&lt;br&gt;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><strong>Fraternal Agent</strong></td>
<td>Life, Accident, Health and Sickness</td>
<td>None&lt;br&gt;No exam</td>
<td></td>
<td>$50</td>
<td>$80 Initial &amp; Renewal</td>
<td>December 31 each</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>
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<td>------------------------------</td>
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<td>---------------</td>
<td>-------------</td>
<td>--------------</td>
<td>------------------------------------------------------</td>
</tr>
<tr>
<td><strong>Variable Life and Variable Annuity (Life license &amp; Securities license required)</strong></td>
<td>None</td>
<td></td>
<td>No exam</td>
<td></td>
<td></td>
<td>odd-numbered year</td>
</tr>
<tr>
<td><strong>Life Settlement Broker</strong></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><strong>Motor Vehicle Physical Damage Appraiser</strong></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><strong>Portable Electronics</strong></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><strong>Insurance Producer</strong></td>
<td><strong>Limited Lines (1)</strong>&lt;br&gt;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.)&lt;br&gt;Travel (Includes Travel Accident &amp; Baggage and Trip Cancellation.)&lt;br&gt;<strong>Standard Lines</strong>&lt;br&gt;Accident, Health and Sickness only&lt;br&gt;Casualty only&lt;br&gt;Life/Accident, Health and Sickness&lt;br&gt;Life only&lt;br&gt;Personal Lines only&lt;br&gt;Property/Casualty&lt;br&gt;Property only&lt;br&gt;<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; $160 Renewal&lt;br&gt;$10 Guaranty Fund (Brokered Transaction Guaranty Fund for Individuals is a $10 ONE TIME ONLY FEE.)&lt;br&gt;April 30 each even-numbered year</td>
<td>Birth date every two years</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>
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### Connecticu T Department of Insurance

<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>Reinsurance Intermediary Broker or Manager</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>
</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](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.

Below is a list of approved pre-licensing education providers as of September 1, 2016. This list is subject to change. The entities listed below are approved Commercial courses only. 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>
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<tr>
<th>Provider</th>
<th>License Type</th>
<th>Contact Information</th>
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</thead>
<tbody>
<tr>
<td>0Chance 2 Fail (20050)</td>
<td>Life, Accident, Health and Sickness – Property/Casualty</td>
<td>877.516.8384 <a href="http://www.0chance2fail.com">www.0chance2fail.com</a></td>
</tr>
<tr>
<td>ExamFX (0244) (formerly ABLE)</td>
<td>Life, Accident, Health and Sickness – Property/Casualty</td>
<td>800.586.2253 <a href="http://www.examsimulator.com">www.examsimulator.com</a></td>
</tr>
<tr>
<td>Bail Bond School of CT (20110)</td>
<td>Bail Bond</td>
<td></td>
</tr>
<tr>
<td>Kaplan Financial (0120)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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**Note:** This information is subject to change. For the most up-to-date requirements, please visit the Connecticut Department of Insurance’s website.
| **BK Holdings Inc. d/b/a The License Coach (100333)**
Casualty, Accident, Health and Sickness, Life, Life & Accident, Health and Sickness, Property & Casualty, Property Self-Study 888.839.5412 www.licensecoach.com |
| **National Insurance Licensing Associates Inc. (0050)**
Life, Accident, Health and Sickness – Property/Casualty Home Study 508.875.9417 www.nilainc.com |
| **CPMI (101668)**
Life, Accident, Health and Sickness – Property/Casualty 877.601.2273 www.cpmipro.com/connecticut-insurance-license.htm |
| **National Online Insurance School (102694)**
Life, Accident, Health and Sickness, & Life/Accident, Health and Sickness Combined Home Study 888.770.3681 www.nationalonlineinsuranceschool.com |
| **Connecticut Bail Academy, LLC (20006)**
Bail Bond Combination Classroom and Home Study 860.646.2245 www.connecticutbailacademy.com |
| **New England Bail Bonds, LLC (20114)**
Bail Bond Combination Classroom and Home Study 203.430.8326 www.newenglandbailbonds.com |
| **Connecticut School of Bail Bonds (103735)**
Bail Bond Classroom 860.462.3190 www.ctbailschool.com |
| **Pentera Group (0173)**
Life, Accident, Health and Sickness Home Study 317.545.2711 www.pgiresourcesce.com |
| **Educational Training Systems (Financial Campus) (0197)**
Life, Accident, Health and Sickness – Property/Casualty Home Study 800.711.9484 www.financialcampus.com |
| **PreLicense.com, a Service of WebCE (101293)**
Accident, Health and Sickness only, Life only, and Life/Accident, Health and Sickness combined Self-Study 877.488.9310 www.prelicense.com |
| **Professional Insurance Agents of CT (PIA) (0184)**
Property/Casualty Combination Classroom and Home Study 518.434.3111 www.piaonline.org/CT |
| **Securities Training Corporation (0240)**
Life, Accident, Health and Sickness Combination Classroom and Home Study 800.782.2678 www.stcusa.com |
| **Tactical Countermeasures Group, LLC (108785)**
Bail Bond Combination Classroom and Home Study 860.982.0241 www.tact1.net |
| **Test Teachers (101045)**
Life, Accident, Health and Sickness – Property/Casualty – Personal Lines Home Study 888.422.7714 support@testteachers.com |
### Prelicense 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** - 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** - 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** - 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

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.**

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.

After you cancel your exam, you must initiate a refund by going to https://fs6.formsite.com/Prometric/form33/index.html and completing the refund form.

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

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

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

Test Centers
You may take 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 of the test center before you leave for the exam.

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 or calling Prometric at (866) 370-3411. If the site is closed, the exam will be rescheduled without a rescheduling fee.

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

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

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

Professional documentation of the disability must be submitted with the Accommodation Request Form to aid Prometric in determining the appropriate testing accommodations. Thirty days’ advance notice is required for all testing arrangements. There is no additional charge for these accommodations.
**ESL accommodation.** All examinations are given in English. If English is not your primary language, you may qualify for additional time for the test by requesting an ESL Authorization from Prometric. To request an ESL authorization, please submit:

- A personal letter requesting the authorization;
- 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. 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.

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/

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

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!
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.

### Testing Process

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.

**Important** 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 certificate or Insurance Department Waiver with you or you will not be allowed to take the exam.

**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 Inc. 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:  

**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.

<table>
<thead>
<tr>
<th>Score Report for Sample, Sarah A.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Connecticut Life Insurance Examination</strong></td>
</tr>
<tr>
<td>Number of Questions</td>
</tr>
<tr>
<td>----------------------</td>
</tr>
<tr>
<td>Life Total Test Score</td>
</tr>
<tr>
<td>Insurance Regulation</td>
</tr>
<tr>
<td>General Insurance</td>
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<tr>
<td>Life Insurance Basics</td>
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<td>Life Insurance Policies</td>
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<tr>
<td>Life Insurance Provisions, Options and Riders</td>
</tr>
<tr>
<td>Annuities</td>
</tr>
<tr>
<td>Tax Considerations</td>
</tr>
<tr>
<td>Qualified Plans</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, you must apply online at [http://www.nipr.com/](http://www.nipr.com/).

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](http://www.prometric.com/contactus) and clicking on “Request an Appeal”.

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

This section offers information about:

- Applying for your license.
- 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. 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.

**Insurance Producer License Information**

An **Insurance Producer** (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. *(CGS 38a-702m)* Resident and Nonresident licensees of the Connecticut Insurance Department may apply for their initial license via the National Producer Registry (NIPR) at http://www.nipr.com/. Paper applications will not be accepted at the Department. Direct any questions or concerns to the Department by email to cid.licensing@ct.gov.

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 submitting a Letter of Designation, please email the letter to the Department at cid.licensing@ct.gov. Be sure to include the application number or NIPR transaction number.

Application and licensing fees are:

- $140 – Initial fee (individuals)
- $130 – Initial fee (business entities)
- $130 – Reinstatement/Amendment fee

*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 date. 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 4, 2018. Once the license renews on December 4, 2018, it will not expire again until December 4, 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/.
**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/).

“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/).

**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/).

**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 date every two years. Renewal notifications are emailed to the email address on file approximately 60 days prior to the license expiration/birth date (not birth month). To keep the license active, you must renew before your birth date online at [http://www.nipr.com/](http://www.nipr.com/). 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 are subject to the cancellation of their license and all appointments. To reinstate the license for up to one 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.

Business Entity Insurance Producers that fail to pay the renewal fee by the license expiration date are subject to the cancellation of their license and all appointments. To reinstate the license for up to one year after expiration you will be required to pay a late fee of $160, for a total of $320.
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 a licensed and appointed Insurance Producer involved in settling property damage claims not exceeding $1,500; 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/.
- 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.

*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
- 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.
*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 and health insurance, or annuity contract. (CGS 38a-764)

- Paper Applications (Individuals Only) are available online at http://www.ct.gov/cid/lib/cid/appind_fraternalagent.pdf.
- 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.

*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.

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

**Motor Vehicle Physical Damage 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.
- Initial and reinstatement 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.
• 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.

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

*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.

*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:

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 on online at http://www.nipr.com/.
- 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.

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.

Note: More information about Surety Bail Bond Agent licensing requirements is available online at http://www.ct.gov/cid/cwp/view.asp?a=1259&Q=487778.

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 93 of this handbook. 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.

**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 https://cidonline.ct.gov/lit/CTLicensingTask.jsp.

Property & Casualty Claims Adjusters, MVPD Appraisers, Public Adjusters, Surplus Lines and Third Party Administrators may also use the NIPR website at www.nipr.com.

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 60 days prior to the license expiration date and are due by the license expiration date.

Renewal fees are non-refundable.

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

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 online at http://www.ct.gov/cid/cwp/view.asp?a=1266&Q=423032.

Reporting Credits
The Department has contracted with Prometric Inc. 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/NonScrbEducation/index.jsp?nonSscrb=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.

Adding or Dropping Lines of Authority
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, 2012, and the authority was amended to add on Property/Casualty July 31, 2012, 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.
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 38a-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 report the required documents to the Department, by emailing to cid.licensing@ct.gov. Be sure to include your Connecticut license number and/or National Producer Number (NPN).

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 renewal notice and to avoid any penalties. See the “Reporting Changes in Licensee Information” section on Page 28 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.

**Connecticut Insurance Producer’s Examination for Life Insurance**  
**Series 18-01**  
**100 questions - 2-hour time limit**  
**Live Date September 1, 2017**

### 1.0 Insurance Regulation  10%

#### 1.1 Licensing
- Process (38a-702d, 702e, 769)
- Types of licensees (38a-702f(a), 769)
  - Resident insurance producers (38a-782)
  - Certified insurance consultants (38a-731–733, 786)
  - Nonresident insurance producers (38a-702g, 702n)
  - Temporary (38a-702l)
- 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, 13–15)

#### 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(b, e), 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(6))
- Insurance 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))

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

### 2.0 General Insurance  10%

#### 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
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 Insurance Producers and general rules of agency

Insurer as principal
Insurance Producer/insurer relationship
Authority and powers of insurance 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 Life Insurance Basics

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 split dollar

3.5 Classes of life insurance policies
Group versus individual
Permanent versus term
Participating versus nonparticipating
Fixed versus variable life insurance and annuities

3.6 Premiums
Factors in premium determination
Mortality
Interest
Expense

Premium concepts
Net single premium
Gross annual premium
Premium payment mode

3.7 Insurance Producer responsibilities

Solicitation and sales presentations (Reg 38a-819-32–39)
Advertising (Reg 38a-819-21–31)
Life and Health Insurance Guaranty Association (38a-859, 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
4.0 Life Insurance Policies 18%

4.1 Term life insurance
- Level term
  - Annual renewable term
  - Level premium term
- Decreasing term

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

4.3 Flexible premium policies
- Adjustable 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 18%

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
- Reversionary clause
- 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 10%

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

6.2 Immediate versus
deferred annuities
Single premium immediate
annuities (SPIAs)
Deferred annuities
Premium payment
options
Nonforfeiture
Surrender 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 10%

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

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 7%

8.1 General requirements

8.2 Federal tax
considerations
Tax advantages for
employers and
employees
Taxation of distributions
(age-related)

8.3 Plan types,
characteristics and
purchasers
Simplified employee
pensions (SEPs)
Profit-sharing and 401(k)
plans
SIMPLE plans
403(b) tax-sheltered
annuities (TSAs)
1.0 Insurance Regulation 10%

### 1.1 Licensing
- **Process** (38a-702d, 702e, 769)
- **Types of licensees** (38a-702f(a), 769)
  - Resident insurance producers (38a-782)
  - Certified insurance consultants (38a-731–733, 786)
- **Nonresident insurance producers** (38a-702g, 702n)
- **Temporary** (38a-702j)

#### Maintenance and duration
- **Renewal** (38a-702(b)(c), 784, 786(b))
- **Change in name or address** (38a-702f(f), 771(a))
- **Reporting of actions** (38a-702a, 771(b))
- **Assumed names** (38a-702i)
- **Continuing education requirements**, exemptions and penalties (Reg 38a-782a–2, 10, 13–15)

#### Disciplinary actions
- **Cease and desist order** (38a-817)
- **Hearings** (38a-16, 817, 818)

### 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(6))
- **Insurance 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))

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

2.0 General Insurance 10%

### 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

### Other
- **Suspensions, revocations, refusal to issue or renew, fines** (38a-2, 702k, 735, 774, 777, 817(b, e), 830)
- **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(ff))
- **Connecticut Insurance Information and Privacy Protection Act** (38a-975–999a)
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 Insurance Producers and general rules of agency

Insurer as principal
Insurance Producer/insurer relationship
Authority and powers of insurance 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 Health Insurance Basics 8%

3.1 Definitions of perils
Accidental injury
Sickness

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

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

3.4 Limited policies

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

Required notice to insured

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

3.6 Insurance 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

3.7 Individual underwriting by the insurer

Underwriting criteria
Sources of underwriting information
Application
Insurance 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)
Classification of risks
Preferred
Standard
Substandard
3.8 Considerations in replacing health insurance (38a-546; Reg 38a-505-11)
Benefits, limitations and exclusions
Underwriting requirements
Insurance Producer liability for errors and omissions

4.0 Individual Health Insurance Policy General Provisions 7%

4.1 Required provisions (38a-483(a))
Entire contract; changes (1)
Time limit on certain defenses (2)
Grace period (3)
Reinstatement (4)
Claim procedures (5–9)
Physical examinations and autopsy (10)
Legal actions (11)
Change of beneficiary (12)

4.2 Optional provisions (38a-483(b))
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)

4.3 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))
Noncancelable
Guaranteed renewable
Conditionally renewable
Renewable at option of insurer
Nonrenewable (cancelable, term)
Military suspense provision (Reg 38a-505-9(A)(5))

5.0 Disability Income and Related Insurance 7%

5.1 Qualifying for disability benefits
Inability to perform duties
Own occupation
Any occupation

Presumptive disability
Requirement to be under physician care

5.2 Individual disability income insurance
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 nonoccupation al 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))
Other cash benefits
6.1 Medical plan concepts
Fee-for-service basis versus prepaid basis
Benefit schedule versus usual/reasonable/customary charges
Any provider versus limited choice of providers
Insureds versus subscribers/participants

6.2 Types of 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, 301, 303, 304)
High Deductible Health Plan

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

6.4 Connecticut requirements (individual and/or group)
Eligibility requirements
Dependent child age limit (38a-497, 554; Bul HC-71)
Child enrollment; non-custodial parents (38a-497a)
Physically or mentally handicapped dependents (38a-489, 515)
Newborn child coverage (38a-490, 516 & PA-11-171)
Adopted and prospective adopted children (38a-508, 549)

Benefit

Infertility coverage (38a-509, 536; Bul HC-104)

6.5 Federal Legislature

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 preventive

7.0 Group Health Insurance 15%

7.1 Characteristics of group insurance

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

7.2 Types of eligible groups

Employment-related groups
Individual employer groups

Associations (alumni, professional, other)

7.3 Marketing considerations

Advertising
Regulatory jurisdiction/place of delivery

7.4 Employer group health insurance

Insurer underwriting criteria

Characteristics of group
Plan design factors
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))

7.5 Small employer medical plans

Definition of small employer (38a-564(4))

Benefit plans offered (38a-565, 568)
Renewability (38a-567)

7.6 Regulation of employer group insurance plans

Civil Rights Act/Pregnancy Discrimination Act
Guidelines
Relationship with Medicare
Medicare secondary rules
Medicare carve-outs and supplements

8.0 Dental Insurance 3%

8.1 Types of dental treatment

Diagnostic and preventive
Restorative
Oral surgery
Endodontics
Periodontics
Prosthodontics
Orthodontics

8.2 Indemnity plans

Choice of providers
Benefit categories
Diagnostic/preventive services
Basic services
Major services
Deductibles and coinsurance
Combination plans
Exclusions
Limitations
Predetermination of benefits

8.3 Employer group dental expense
Integrated deductibles versus stand-alone plans
Minimizing adverse selection

9.0 Insurance for Senior Citizens and Special Needs Individuals 11%

9.1 Medicare
Nature, financing and administration
Part A — Hospital insurance
Individual eligibility requirements
Enrollment
Coverages and cost-sharing amounts
Part B — Medical insurance
Individual eligibility requirements
Enrollment
Coverages and cost-sharing amounts
Exclusions
Claims terminology and other key terms
Part C — Medicare Advantage
Part D — Prescription Drug Insurance

9.2 Medicare supplements
Purpose
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), (3), 6(a))
Plan offering to disabled (38a-495c)

9.3 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

9.4 Long-term care (LTC) insurance
Eligibility for benefits
Levels of care
Skilled care
Intermediate care
Custodial care
Home health care
Adult day care
Respite care
Hospice care
Benefit periods
Benefit amounts
Optional benefits
Guarantee of insurability
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)

10.0 Federal Tax Considerations for Health Insurance 4%

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

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

10.3 Medical expense coverage for sole proprietors, partners and limited liability corporations

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

10.5 Health Savings Accounts (HSAs)
Definition
Eligibility
Contribution limits

Connecticut Insurance Producer's Examination for Life/Accident, Health and Sickness Insurance
Series 18-03
150 questions – 2.5-hour time limit
Live Date September 1, 2017

1.0 Insurance Regulation 6%

1.1 Licensing
Process (38a-702d, 702e, 769)
Types of licensees (38a-702f(a), 769)
Resident insurance producers (38a-782)
Certified insurance consultants (38a-731-733, 786)
Nonresident insurance 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))
Assumed names (38a-702i)
Continuing education requirements, exemptions and penalties (Reg 38a-782a-2, 10, 13-15)
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(b, e), 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(6))

Insurance 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 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

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 Insurance Producers and general rules of agency
Insurer as principal
Insurance Producer/insurer relationship
Authority and powers of insurance 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 Life Insurance Basics 9%

3.1 Insurable interest
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 split dollar

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 Insurance 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)

3.8 Individual underwriting by the insurer
Information sources and regulation
Application
Insurance Producer report
Attending physician statement
Investigative consumer (inspection) report (38a-982)
Medical Information Bureau (MIB)
Medical examinations and lab tests

4.0 Life Insurance Policies 10%

4.1 Term life insurance
Level term
Annual renewable term
Level premium term
Decreasing term

4.2 Whole life insurance
Continuous premium (straight life)
Limited payment
Single premium
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 10%

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 5%

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

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 6%

7.1 Taxation of personal life insurance
Amounts available to policyowner
Cash value increases
Dividends

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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 4%

8.1 General requirements

8.2 Federal tax considerations
Tax advantages for employers and employees
Taxation of distributions (age-related)

8.3 Plan types, characteristics and purchasers
Simplified employee pensions (SEPs)
Profit-sharing and 401(k) plans
SIMPLE plans
403(b) tax-sheltered annuities (TSAs)

9.0 Health Insurance Basics 6%

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)
Required notice to insured

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

9.6 Insurance 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
Insurance 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
Insurance Producer liability for errors and omissions
10.0 Individual Health Insurance
Policy General Provisions 4%

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)
Physical examinations and autopsy (10)
Legal actions (11)
Change of beneficiary (12)

10.2 Optional provisions (38a-483(b))

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)

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))
Noncancelable
Guaranteed renewable
Conditionally renewable
Renewable at option of insurer
Nonrenewable (cancelable, term)
Military suspense provision (Reg 38a-505-9(A)(5))

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))
Other cash benefits
Accidental death and dismemberment
Rehabilitation benefit
Medical reimbursement

12.0 Medical Plans 10%

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, Bul HC-71)
Child enrollment; non-custodial parents (38a-497a)
Physically or mentally handicapped dependents (38a-489, 515)
Newborn child coverage (38a-490, 516 & PA-11-171)
Adopted and prospective adopted children (38a-508, 549)
Benefit
Infertility coverage (38a-509, 536; Bul HC-104)

12.5 Federal Legislature
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 preventive

13.0 Group Health Insurance 7%

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
Associations (alumni, professional, other)

13.3 Marketing considerations
Advertising
Regulatory jurisdiction/place of delivery

13.4 Employer group health insurance
Insurer underwriting criteria
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Events that terminate coverage
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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(b))

13.6 Regulation of employer group insurance plans
Civil Rights Act/Pregnancy Discrimination Act
Guidelines
Relationship with Medicare
Medicare secondary rules
Medicare carve-outs and supplements

14.0 Dental Insurance 2%

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
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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 Individuals Needs 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
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Exclusions
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Part C — Medicare Advantage
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15.2 Medicare supplements
Purpose
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  Core benefits
  Additional benefits
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Required disclosure provisions (Reg 38a-495a-13)

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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

Reporting of multiple policies (Reg 38a-495a-18)
Buyer’s guide (Reg 38a-495a-13(a)(6)(A))
Right to return (Reg 38a-495a-13(a)(5))
Replacement (Reg 38a-495a-14, 19)
Benefit standards (Reg 38a-495a-5 & 38a-495a-5a)
Pre-existing conditions (Reg 38a-495-5(a))
Outline of coverage (38a-495a(i)(1), (2); Reg 38a-495a-13)
Plan offering to disabled (38a-495c)


Return of premium
Qualified LTC plans
Exclusions
Underwriting considerations
Connecticut regulations and required provisions

Standards for marketing (Reg 38a-501-16)
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Shopper’s guide (Reg 38a-501-18)
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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)
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Accidental death and dismemberment

16.3 Business disability insurance
Key person disability income
Buy-sell policy
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16.4 Health Savings Accounts (HSAs)
Definition
Eligibility
Contribution limits

Connecticut Insurance Producer’s Examination for
Property/Casualty Insurance
Series 18-04

150 questions – 2.5 hour time limit
Live Date September 1, 2017

1.0 Insurance Regulation 10%

1.1 Licensing
Process (38a-702d, 702e, 769)
Types of licensees (38a-702f(a), 769)
Resident insurance producers (38a-782)
Certified insurance consultants (38a-731-733, 786)
Nonresident insurance producers (38a-702g, 702n)
Temporary (38a-702j)

Maintenance and duration
Renewal (38a-702(f)(b)(c), 784, 786(b))
Change in name or address (38a-702(f)(f), 771(a))
Reporting of actions (38a-702a, 771(b))
Assumed names (38a-702j)
Continuing education requirements, exemptions and penalties (Reg 38a-782a-2, 10, 13-15)

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(b, e), 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(6))

Insurance Producer regulation
Controlled business (38a-782)
Commissions (38a-702j, 734)
Acting as an agent (38a-703, 714)
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(6), (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 Insurance Producers and general rules of agency
Insurer as principal
Insurance Producer/insurer relationship
Authority and powers of insurance 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 13%

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
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
Salvage
Claim settlement options
Duty to defend
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-321, 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 5%

4.1 Characteristics and purpose

4.2 Coverage forms — Perils insured against
Basic
Broad
Special

4.3 Property coverages
Coverage A — Dwelling
Coverage B — Other structures
Coverage C — Personal property
Coverage D — Fair rental value
Coverage E — Additional living expense
Other coverages

4.4 General exclusions

4.5 Conditions

4.6 Selected endorsements
Special provisions — 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 14%

5.1 Coverage forms
HO-2 through HO-6

5.2 Definitions

5.3 Section I — Property coverages
Coverage A — Dwelling
Coverage B — Other structures
Coverage C — Personal property
Coverage D — Loss of use
Additional coverages

5.4 Section II — Liability coverages
Coverage E — Personal liability
Coverage F — Medical payments to others
Additional coverages

5.5 Perils insured against

5.6 Exclusions

5.7 Conditions

5.8 Selected endorsements
Special provisions — 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)
6.0 Auto Insurance 14%

6.1 Laws
Connecticut Motor Vehicle Financial Responsibility Law
- Required limits of liability (RL 14-112(a))
- 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)

6.2 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)

6.3 Commercial auto ('10)
Commercial auto coverage forms
  - Business auto
  - Garage
  - Business auto physical damage
  - Truckers
  - Motor carrier
Coverage form sections
  - Covered autos
  - Liability coverage
  - Garagekeepers coverage

Personal injury — Connecticut (HO 24 79)

6.4 Home business — Connecticut (HO 07 05)

6.5 Home day care (HO 04 97)

6.6 Business pursuits (HO 24 71)

6.7 Watercraft (HO 24 75)

6.8 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)

7.0 Commercial Package Policy (CPP) 10%

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

7.2 Commercial general liability ('13)
Commercial general liability coverage forms
  - Bodily injury and property damage liability
  - Personal and advertising injury liability
  - Medical payments
  - Exclusions
  - Supplementary payments
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

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
Conditions
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
Coverage
Exclusions
Who is an insured
Limits of insurance
General conditions
Definitions

8.4 Businessowners Section III — Common Policy Conditions

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

9.0 Workers Compensation Insurance 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
Principal, obligee, surety
Contract bonds
License and permit bonds
Judicial bonds

10.5 National Flood Insurance Program
"Write your own" versus government
Eligibility
Coverage
Limits
Deductibles
10.6 Other policies
Boatowners
Difference in conditions

Connecticut Certified Insurance Consultant’s Examination for Life/Accident, Health and Sickness Insurance
Series 18-05

150 questions – 2.5 hour time limit
Live Date September 1, 2017

1.0 Insurance Regulation 5%

1.1 Licensing
Process (38a-702d, 702e, 769)
Types of licensees (38a-702f(a), 769)
  Resident insurance producers (38a-782)
  Certified insurance consultants (38a-731–733, 786)
  Nonresident insurance 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))
Assumed names (38a-702i)
Continuing education requirements, exemptions and penalties (Reg 38a-782a-2, 10, 13–15)
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(b, e), 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(6))
Insurance 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 Insurance Producers and general rules of agency
- Insurer as principal
- Insurance Producer/insurer relationship
- Authority and powers of insurance 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 Life Insurance Basics 5%

### 3.1 Insurable interest
- Survivor protection
- Estate creation
- Cash accumulation
- Liquidity

### 3.2 Personal uses of life insurance
- 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 Insurance Producer responsibilities

### 3.8 Individual underwriting by the insurer

### 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
- Statement of good health

### 3.8 Individual underwriting by the insurer

### Information sources and regulation
- Application
- Insurance 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

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

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
- Taxation of life insurance distributions

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)
Required notice to insured

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

9.6 Insurance 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
Insurance 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
Insurance 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)
Physical examinations and autopsy (10)
Legal actions (11)
Change of beneficiary (12)

10.2 Optional provisions (38a-483(b))
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)

10.3 Other general provisions

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
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)
   Child enrollment; non-custodial parents (38a-497a)
   Physically or mentally handicapped dependents (38a-489, 515)
   Newborn child coverage (38a-490, 516 & PA 11-171)
   Adopted and prospective adopted children (38a-508, 549)
Benefit
   Infertility coverage (38a-509, 536; Bul HC-104)

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

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)
  - No loss no gain
  - Events that terminate coverage
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- Consideration
- Competent parties
- Legal purpose

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### 3.0 Property and Casualty Insurance Basics 10%

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Connecticut Surplus Lines Broker's Examination
Series 18-07
60 questions - 1-hour time limit
Live Date September 1, 2017

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  - Cease and desist order (38a-817)
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  - Boycott, coercion and intimidation (38a-816(4))
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2.0 General Insurance 5%
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1.0 Insurance Regulation 7%

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1.2 Maintenance and duration
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  Consideration
  Competent parties
  Legal purpose
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  Contract of adhesion
  Aleatory contract
  Personal contract
  Unilateral contract
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Legal interpretations affecting contracts
  Ambiguities in a contract of adhesion
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  Warranties
  Concealment
  Fraud
  Waiver and estoppel

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  Insurable interest
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    Physical
    Moral
    Morale
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  Named perils versus special (open) perils
  Direct loss
  Consequential or indirect loss
  Blanket versus specific insurance
  Basic types of construction
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  Casualty adjuster versus public adjuster
  Relationship to the legal profession

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  Notice to insurer
  Minimizing the loss
  Proof of loss
  Special requirements
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  Abandonment
  Determining value and loss
  Burden of proof of value and loss
  Estimates
  Depreciation
  Salvage
  Claim settlement options
  Payment and discharge

3.3 Claims adjustment procedures
  Subrogation procedures
  Alternative dispute resolution
  Appraisal
Arbitration
Competitive estimates
Mediation
Negotiation

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
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Coverage B — Other structures
Coverage C — Personal property
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4.4 General exclusions

4.5 Conditions

4.6 Selected endorsements
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5.0 Homeowners (’11) Policy 13%

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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
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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)

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
Coverage forms
Building and personal property
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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)

6.3 Commercial inland marine
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Commercial inland marine conditions form
Inland marine coverage forms
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Bailee’s customer
Commercial articles
Contractors equipment floater
Electronic data processing
Equipment dealers
Installation floater
Jewelers block
Signs
Valuable papers and records

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
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Utility services — direct damage (BP 04 56)
Utility services — time element (BP 04 57)

8.0 Other Coverages 5%

8.1 National Flood Insurance Program
"Write your own" versus government
Eligibility
Coverage
Limits
Deductibles

8.2 Other policies
Difference in conditions

Connecticut Property & Casualty Claims Adjuster’s Examination for All Lines Insurance
Series 18-09
100 questions - 2-hour time limit
Live Date September 1, 2017

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(b, e))

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(6))
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
Unilateral contract
Conditional contract

2.3 Insurance principles and concepts
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Hazard
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
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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 24%

#### 3.1 Role of the adjuster
- Duties and responsibilities
- Casualty 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)

### 5.0 Auto Insurance 15%

#### 5.1 Laws
- Connecticut Motor Vehicle Financial Responsibility Law
  - Required limits of liability (RL 14-112(a))
  - 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
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Other than collision
Deductibles
Transportation expenses
Exclusions
Duties after an accident or loss
General provisions
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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) 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)

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Extended reporting periods
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6.3 Commercial crime (’06)
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Commercial crime coverage forms (discovery/loss sustained)

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Inside the premises — robbery or safe burglary of other property
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Other crime coverages
Extortion — commercial entities (CR 04 03)
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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
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Exclusions
Who is an insured
Limits of insurance
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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)

Connecticut Property & Casualty Claims Adjuster’s Examination for All Lines Insurance Except Workers Compensation Series 18-10

100 questions - 2-hour time limit
Live Date September 1, 2017

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
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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
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Distinct characteristics of an insurance contract
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Representations/misrepresentations
Warranties
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Waiver and estoppel

2.3 Insurance principles and concepts
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Negligence
  Elements of a negligent act
  Defenses against negligence
Damages
  Compensatory — special versus general

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

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
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Gathering evidence
  Physical evidence
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Determining value of intangible damages

3.4 Coverage problems
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  Reservation of rights letter
  Nonwaiver agreement

3.5 Claims adjustment procedures
Settlement procedures
  Advance payments
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Alternative dispute resolution
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  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)
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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 14-112(a))
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))
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Aftermarket parts regulation (38a-355)
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Arbitration (Reg 38a-10-1-4)
Disclosure of automobile liability insurance policy limits (38a-335a)

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Coverage for damage to your auto
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Deductibles
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Duties after an accident or loss
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5.3 Commercial auto ('10)

Commercial auto coverage forms
Business auto
Garage

Business auto physical damage
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Covered autos
Liability coverage
Garagekeepers coverage
Physical damage coverage
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6.0 Commercial Package Policy (CPP) 12%

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Interline endorsements
One or more coverage parts

6.2 Commercial general liability ('13)

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Limits of insurance
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Occurrence versus claims-made

Claims-made features (Connecticut minimum standards) (Reg 38a-327-1-6)

Trigger
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Extended reporting periods
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

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**Connecticut Property & Casualty Claims Adjuster’s Examination for Workers Compensation Insurance**

*Series 18-11*

- 60 questions - 1-hour time limit
- Live Date September 1, 2017

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### 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))

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### 2.0 Workers Compensation Insurance 45%

2.1 **Workers compensation laws**

- Types of laws
  - Monopolistic versus competitive
  - Compulsory versus elective
2.2 Workers compensation and employers liability insurance policy

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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

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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

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Defenses against negligence

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Strict liability

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Inpatient services

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Designated provider

3.5 Investigation and evaluation

Compensability

Employee/non-employee

Arising out of employment

Arising in the course of employment

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Insured’s records

Witness statements

Current activity reports

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Medical authorization

Diagnosis

Prognosis

Independent Medical Examinations (IMEs)

3.6 Claim reserves

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Medical

Expense

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Formula method

Round-table technique

3.7 Claims management

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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)
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- 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 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

### 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
  - 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 Auto Insurance 35%

#### 4.1 Laws

- Connecticut Motor Vehicle Financial Responsibility Law
  - Required limits of liability (RL 14-112(a))
  - 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

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(b, e))

1.5 Unfair claim settlement practices (38a-816(6))

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 nonrenewal (38a-358, 815, 816(9), 817(b))
Aftermarket parts regulation (38a-355)
Constructive total loss (38a-353)

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)
Glass
Tires
Interior
Paint

4.6 Handling auto theft losses

4.7 Auto arson and fraud

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

100 questions - 2-hour time limit
Live Date September 1, 2017

1.0 Insurance Regulation 9%

1.1 Licensing
Process (38a-702d, 702e, 769)
Types of licensees (38a-702f(a), 769)
Resident insurance producers (38a-782)
Certified insurance consultants (38a-731–733, 786)
Nonresident insurance 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-702l)

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(6))
Insurance 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))

Continuing education requirements, exemptions and penalties (Reg 38a-782a-2, 10, 13–15)
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(b, e), 830)
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

2.3 Insurance Producers and general rules of agency
Insurer as principal
Insurance Producer/insurer relationship
Authority and powers of insurance 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/misrepresentation
Warranties
Concealment

3.0 Property and Casualty Insurance Basics 17%

3.1 Principles and concepts
Insurable interest
Underwriting
Function
Loss ratio
Rates
Types
Loss costs
Components
Hazard
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
### 3.2 Policy structure
- Declarations
- Definitions
- Insuring agreement or clause
- Additional/supplementary coverage
- Conditions
- Exclusions
- Endorsements

### 3.3 Common policy provisions
- Insureds — named, first named, additional
- Policy period
- Policy territory
- Cancellation and nonrenewal
- Deductibles
- Other insurance
  - Nonconcurrency
  - Primary and excess
  - Pro rata
- Limits of liability
  - Per occurrence (accident)
  - Per person
- Split
- Combined single
- Restoration/nonreduction of limits
- Coinsurance
- Vacancy or unoccupancy
- Named insured provisions
  - Duties after loss
  - Assignment
  - Abandonment
- Insurer provisions
  - Liberalization
  - Subrogation
  - Salvage
- Claim settlement options
- Duty to defend

### 4.0 Dwelling ('02) Policy 7%

#### 4.1 Characteristics and purpose

#### 4.2 Coverage forms — Perils insured against
- Basic
- Broads
- 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 25%

#### 5.1 Coverage forms
- HO-2 through HO-6

#### 5.2 Definitions

#### 5.3 Section I — Property coverages
- Coverage A — Dwelling
- Coverage B — Other structures
- Coverage C — Personal property
- Coverage D — Loss of use
- Additional coverages

#### 5.4 Section II — Liability coverages
- Coverage E — Personal liability
- Coverage F — Medical payments to others
- Additional coverages

#### 5.5 Perils insured against

#### 5.6 Exclusions

#### 5.7 Conditions

#### 5.8 Selected endorsements
- Special provisions — 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)
Connecticut Department of Insurance

6.0 Auto Insurance 26%

6.1 Laws

Connecticut Motor Vehicle Financial Responsibility Law
- Required limits of liability (RL 14-112(a))
- 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 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 insurance policy limits (38a-335a)

6.2 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)

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

Connecticut Insurance Producer's Examination for Property Insurance
Series 18-19

100 questions - 2-hour time limit
Live Date September 1, 2017

1.0 Insurance Regulation 8%

1.1 Licensing

Process (38a-702d, 702e, 769)

Types of licensees (38a-702f(a), 769)

Resident insurance producers (38a-782)

Certified insurance consultants (38a-731–733, 786)

Nonresident insurance 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, 13–15)

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(b, e), 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(6))

Insurance 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 Insurance Producers and general rules of agency
Insurer as principal
Insurance Producer/insurer relationship

Authority and powers of insurance 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
Warrants
Concealment
Fraud
Waiver and estoppel

3.0 Property Insurance Basics 20%

3.1 Principles and concepts
Insurable interest
Underwriting
Function
Loss ratio
Rates
Types
Loss costs
Components
Hazard
Physical
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
## 1.0 Insurance Regulation 8%
### 1.1 Licensing
- Process (38a-702d, 702e, 769)
- Types of licensees (38a-702f(a), 769)
  - Resident insurance producers (38a-782)
  - Certified insurance consultants (38a-731–733, 786)
- Nonresident insurance 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, 13–15)

#### 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(b, e), 830)

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

#### Company regulation
- Certificate of authority (38a-841)
- Capital and surplus requirement (38a-72)
- Unfair claim settlement practices (38a-816(6))

#### Insurance 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(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 Insurance Producers and general rules of agency
- Insurer as principal
2.4 Contracts

Elements of a legal contract

Offer and acceptance
Consideration
Competent parties
Legal purpose

Distinct characteristics of an insurance contract

Contract of adhesion
Aleatory contract
Personal contract
Unilateral contract
Conditional contract

Legal interpretations affecting contracts

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

3.0 Casualty Insurance Basics

3.1 Principles and concepts

Insurable interest
Underwriting
Function
Loss ratio
Rates
Types
Loss costs
Components

Hazards

Physical
Moral
Morale
Negligence

Elements of a negligent act
Defenses against negligence

Damages
Compensatory — special versus general
PUNITIVE

Absolute liability
Strict liability
Vicarious liability

3.2 Policy structure

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

3.3 Common policy provisions

Insureds — named, first named, additional
Policy period
Policy territory
CANCELLATION AND NONRENEWAL
Deductibles
Other insurance

Nonconcurrency
Primary and excess
Pro rata
Contribution by equal shares

Limits of liability
Per occurrence (accident)
Per person
Aggregate — general versus products —

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

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 Laws
Connecticut Motor Vehicle Financial Responsibility Law
- Required limits of liability (RL 14-112(a))
- 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)
Coverages
Employee theft
Forgery or alteration
Inside the premises — theft of money and securities
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

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

9.1 Umbrella/excess liability policies

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
Exam Registration Form
Connecticut Insurance Examinations

To conveniently register online, please go to www.prometric.com/connecticut/insurance.

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

<table>
<thead>
<tr>
<th>Last Name</th>
<th>First Name</th>
<th>Middle Name</th>
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Residence Address (Your address of legal residence)

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<thead>
<tr>
<th>City</th>
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<th>ZIP Code</th>
<th>Daytime Phone Number (including area code)</th>
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Employer (insurance company, if known)

Evening Phone Number (including area code)

Fax Number (including area code)

E-mail address (applications without an email address may experience delays)

Pre-license Education Course Provider

Pre-license Education Course Completion Date

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<td>Surety Bail Bond Agent</td>
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<td>Motor Vehicle Physical Damage Appraiser</td>
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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
**Payment Form**

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

Card Type (Check One)

- [ ] MasterCard
- [ ] Visa
- [ ] American Express

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Amount

$ __ __ __ · __ __

Name of Cardholder (Print)

Signature of Cardholder