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<td>Any person transacting business in this state under the terms of a rental office or by preselection of coverage in a master rental agreement. (CGS 38a-799)</td>
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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), allow 2-3 business days for your score to be uploaded to NIPR. Apply for the license at www.nipr.com. Select “Apply for License.” If you do not pass the exam(s), you must repeat the licensing process (steps 3-5 above).
To get answers not provided in this handbook

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

Frequently Asked Questions are available:

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

Direct all questions and requests for information about exams to:
Prometric LLC
Website: www.prometric.com/connecticut/insurance
E-mail: pro.ceservices@prometric.com
Phone: (800) 341-3257
Fax: (800) 347-9242
TDD User: (800) 790-3926
This section describes:
• The types of licenses offered and their requirements.
• Pre-licensing education requirements.
• Licensing requirements based on residence.

**Types of Licenses and Requirements**

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

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

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

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

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

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

<table>
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<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>&lt;br&gt;Page 23</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><strong>Certified Insurance Consultant</strong>&lt;br&gt;Page 23</td>
<td>Life/Accident, Health and Sickness 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>License Type</td>
<td>Lines of Authority</td>
<td>Course Hours</td>
<td>Exam Required</td>
<td>Filing Fee†</td>
<td>License Fee‡ †</td>
<td>License Expires</td>
</tr>
<tr>
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<td>------------------------------------------------------------------------------------</td>
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</tr>
<tr>
<td>Fraternal Agent</td>
<td>Life, Accident, Health and Sickness Variable Life and Variable Annuity (Life license &amp; Securities license required)</td>
<td>None None</td>
<td>No exam No exam</td>
<td>$50</td>
<td>$80 Initial &amp; Renewal</td>
<td>December 31 each odd-numbered year</td>
</tr>
<tr>
<td>Life Settlement Broker</td>
<td>Life Settlements</td>
<td>None</td>
<td>No Exam</td>
<td>$26</td>
<td>$40 Initial &amp; Renewal</td>
<td>March 31 each year</td>
</tr>
<tr>
<td>Life Settlement Registration</td>
<td>Life Settlements</td>
<td>None</td>
<td>No Exam</td>
<td>None</td>
<td>$26 Initial &amp; $160 Renewal</td>
<td>Birth month every two years</td>
</tr>
<tr>
<td>Managing General Agents (MGA)</td>
<td></td>
<td>None</td>
<td>No Exam</td>
<td>None</td>
<td>None</td>
<td></td>
</tr>
<tr>
<td>Motor Vehicle Physical Damage</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>Appraiser</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Portable Electronics</td>
<td>Portable Electronics</td>
<td>None</td>
<td>No Exam</td>
<td>$100</td>
<td>$500 Initial &amp; $450 Renewal</td>
<td>January 31 and each even-numbered year</td>
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<td>Insurance Producer</td>
<td>Limited Lines (1) Credit (Includes Credit Life, Credit Disability, Credit Property, Credit Unemployment, Involuntary Unemployment; Mortgage Life, Mortgage Guaranty, Mortgage Disability, Guaranteed Auto Protection, and other insurance offered in connection with an extension of credit.) Travel (Includes Travel Accident &amp; Baggage and Trip Cancellation.) Standard Lines Accident, Health and Sickness only Casualty only Life/Accident, Health and Sickness Life only Personal Lines only</td>
<td>None</td>
<td>No Exam</td>
<td>$50</td>
<td>$80 Initial &amp; $160 Renewal</td>
<td>$10 Guaranty Fund (Brokered Transaction Guaranty Fund for Individuals is a $10 ONE TIME ONLY FEE.) Birth date month every two years</td>
</tr>
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### Criminal Convictions

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

The Violent Crime Act, 18 USC 1033, prohibits a person who has been convicted of a felony involving dishonesty or breach of trust from conducting insurance business without first obtaining a waiver from an Insurance Commissioner. An insurance license is not a waiver.
If you have any questions about whether you qualify, you might want to discuss the circumstances with the insurance company for which you plan to do business.

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

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

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

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

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<tr>
<th>Provider</th>
<th>Contact Information</th>
<th>Course Description</th>
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</thead>
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<tr>
<td>0Chance 2 Fail (20050)</td>
<td>Life, Accident, Health and Sickness – Property/Casualty Home Study 877.516.8384 <a href="http://www.0chance2fail.com">www.0chance2fail.com</a></td>
<td></td>
</tr>
<tr>
<td>ExamFX (0244) (formerly ABLE)</td>
<td>Life, Accident, Health and Sickness – Property/Casualty Home Study 800.586.2253 <a href="http://www.examsimulator.com">www.examsimulator.com</a></td>
<td></td>
</tr>
<tr>
<td>Bail Bond School of CT (20110)</td>
<td>Bail Bond Classroom 866.777.2663 <a href="http://www.bailbondschoolct.com">www.bailbondschoolct.com</a></td>
<td></td>
</tr>
<tr>
<td>Kaplan Financial (0120)</td>
<td>Life, Accident, Health and Sickness – Property/Casualty Home Study 800.824.8742 <a href="http://www.kfeducation.com">www.kfeducation.com</a></td>
<td></td>
</tr>
<tr>
<td>BK Holdings Inc. d/b/a The License Coach (10033)</td>
<td>Casually, Accident, Health and Sickness, Life, Life &amp; Accident, Health and Sickness, Property &amp; Casualty, Property Self-Study 888.839.5412 <a href="http://www.licensecoach.com">www.licensecoach.com</a></td>
<td></td>
</tr>
<tr>
<td>CPMI (101668)</td>
<td>Life, Accident, Health and Sickness – Property/Casualty 877.601.2273</td>
<td></td>
</tr>
<tr>
<td>National Online Insurance School (102694)</td>
<td>Life, Accident, Health and Sickness, &amp; Life/Accident, Health and Sickness Combined Home Study 888.770.3681</td>
<td></td>
</tr>
<tr>
<td>Website/Provider</td>
<td>License Number</td>
<td>Type of Course</td>
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<td>Connecticut Bail Academy, LLC (20006)</td>
<td>Bail Bond</td>
<td>Combination Classroom and Home Study</td>
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<tr>
<td>New England Bail Bonds, LLC (20114)</td>
<td>Bail Bond</td>
<td>Combination Classroom and Home Study</td>
</tr>
<tr>
<td>Connecticut School of Bail Bonds (103735)</td>
<td>Bail Bond</td>
<td>Classroom</td>
</tr>
<tr>
<td>Connecticut Bail Academy, LLC (20006)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>PreLicense.com, a Service of WebCE (101293)</td>
<td>Accident, Health and Sickness only, Life only, and Life/Accident, Health and Sickness combined</td>
<td>Self-Study</td>
</tr>
<tr>
<td>Professional Insurance Agents of CT (PIA) (0184)</td>
<td>Property/Casualty</td>
<td>Combination Classroom and Home Study</td>
</tr>
<tr>
<td>Securities Training Corporation (0240)</td>
<td>Life, Accident, Health and Sickness</td>
<td>Combination Classroom and Home Study</td>
</tr>
<tr>
<td>Tactical Countermeasures Group, LLC (108785)</td>
<td>Bail Bond</td>
<td>Combination Classroom and Home Study</td>
</tr>
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<td>Test Teachers (101045)</td>
<td>Life, Accident, Health and Sickness – Property/Casualty – Personal Lines</td>
<td>Home Study</td>
</tr>
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**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 and Sickness** - for any applicant who has been awarded the professional designation of CEBS, CLU, HIA, REBC and/or RHU and provides a current Letter of Designation.†

- **Property, Casualty and Personal Lines** - for any applicant who has been awarded the professional designation of AAI, ARM, CIC and/or CPCU and provides a current Letter of Designation.†

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

**Examination Exemptions**

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

- **Life** - for any applicant who has been awarded the professional designation of CLU and provides a current Letter of Designation.†

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

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

**Certified Insurance Consultants prelicense coursework and examination:**

Course not required. The examination requirement is waived for the following Certified Insurance Consultant license applicants:

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

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

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

Registering and Scheduling Information

Prometric provides computerized testing through its multistate testing network. **You may take the exam at any Prometric test center in the United States.** Follow the instructions here to register and schedule an appointment.

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

**Online**

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

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

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

**By Fax or Mail**

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

OR

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

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

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

**By Phone**

If you are unable to schedule online, you may schedule the examination by calling (800) 341-3257 between 8 a.m. and 9 p.m. (Eastern Time), Monday through Friday, and between 10 a.m. and 3 p.m. (Eastern Time), Saturday and Sunday. Please have your exam information and credit card information for payment available.

**Note** An exam registration remains valid for 90 calendar days after it has been processed. It will expire without further notice at that time. We recommend that you do not register for your exam until you are prepared to take it. If you allow your exam registration to expire or did not pass your exam, you must re-register. Another exam registration fee is required.
**Reschedule and Cancellation**

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

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

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

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

**If absent or late for your appointment**

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

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**Test Centers**

You may take the exam at any Prometric test center in the United States.

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

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

**Holidays**

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

**Emergency Closings**

Severe weather or an emergency could require canceling scheduled exams. If this occurs, Prometric will attempt to contact you by phone; however, you may check for testing site closures by checking our website at [https://www.prometric.com/en-us/pages/siteclosure.aspx](https://www.prometric.com/en-us/pages/siteclosure.aspx) or calling Prometric at (866) 370-3411. If the site is closed, the exam will be rescheduled without a rescheduling fee.

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

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

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

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

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

A personal letter requesting the authorization; and

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

Please fax documents to [800.347.9242](tel:+18003479242) and allow three (3) days for processing. If your request is approved, Prometric may extend the time limit on your examination to time-and-one-half or 150% of the normal time limit. Prometric will inform you by mail whether your request for accommodation is approved. You should not schedule your exam until you have received the confirmation email. Exams scheduled before the ESL request has been approved will not include extra time.
Preparing for Your Exam

Being well prepared can help you pass the exam and save time and possibly money spent retaking it. This section offers:

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

Study Materials

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

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

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

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!
Taking Your Exam

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

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

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

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

**Pre-Licensing Course Completion Certificate or Pre-Licensing Waiver: Important Information**

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

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

- Be government-issued (e.g., driver’s license, state-issued identification card, passport, or military identification card).
- Contain both a current photo and signature (if not you must present two identification cards: one with your photo and one with your signature).
- Exactly match the name used to register for the exam (including designations such as “Jr.” and “III”).

**Important** Failure to provide appropriate identification at the time of the exam is considered a missed appointment. As a result, you will be required to pay another **full examination fee** before making another appointment. If you cannot provide the identification listed above, contact Prometric **before** scheduling the appointment to arrange an alternative way to meet this requirement.
**Test Center Regulations**

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

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

1. While in the test center, you will be continuously monitored by video. During your examination, you will also be monitored by physical walk-throughs and through an observation window. All testing sessions are video and audio recorded.

2. You must present valid (unexpired) and acceptable ID(s) in order to take your test. (See "Identification required" in the previous section).

3. You will be scanned with a metal detector wand prior to every entry into the test room. If you refuse, you cannot test.

4. You will be required to raise your pants legs above your ankles, empty and turn all pockets inside-out and raise shirt sleeves above your wrists prior to every entry into the test room.

5. If you are wearing eyeglasses, you will be required to remove them for visual inspection to ensure they don't contain a recording device. Large jewelry items must be stored in your locker due to concerns over concealed recording devices.

6. You must sign the test center roster each time you leave the test room. You must also sign back in and show your ID to the Test Center Administrator (TCA) in order to re-enter the test room.

7. You are prohibited from communicating, publishing, reproducing, or transmitting any part of your test, in any form or by any means, verbal or written, for any purpose.

8. You must not talk to other candidates or refer to their screens, testing materials, or written notes in the test room.

9. You must not use written notes, published materials, or other testing aids.

10. You are allowed to bring soft ear plugs or center-supplied tissues into the test room.

11. Any clothing or jewelry items allowed to be worn in the test room must remain on your person at all times. Removed clothing or jewelry items must be stored in your locker.

12. You must not bring any personal/unauthorized items into the testing room. Such items include but are not limited to outerwear, hats, food, drinks, purses, briefcases, notebooks, pagers, watches, cellular telephones, recording devices, and photographic equipment. Weapons are not allowed at any Prometric test center. You will be asked to empty and turn your pockets inside out prior to every entry into the test room to confirm that you have no prohibited items.

13. You must return all materials issued to you by the test center administrator ("TCA") at the end of your test.

14. You are not allowed to use any electronic device or phone during breaks.

15. If you have a medical condition that may require you to access food or medicine during your exam session, you must store those items separately...
from other items you place in the test center locker. You must inform the TCA before you retrieve the food or medicine, and the TCA will observe you obtaining the item from the locker. You are not allowed to access any item other than food or medicine needed for a medical reason.

16 You must conduct yourself in a civil manner at all times when on the premises of the test center. Exhibiting abusive behavior towards the TCA or any other staff member of the test center may result in examination disqualification and criminal prosecution.

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

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

Please note: Test center administrators are not allowed to answer any questions pertaining to the exam content. If you do not understand a question on the examination, you should answer the question to the best of your ability.

### Question Types

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

### Question Formats.

Three different multiple-choice formats are used. Each format is shown in the following examples. An asterisk (*) indicates the correct answer in each sample question.

#### Format 1—Direct question

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

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

#### Format 2—Incomplete sentence

Benefits under workers’ compensation insurance are payable:

* 1. For bodily injury that is accidental or intentional

* 2. Regardless of the liability of the employer
  3. Unless safety rules are violated
  4. Up to a maximum of 30 percent of weekly wages

#### Format 3—All of the following except

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

* 1. Restrict coverage if death is caused by suicide

* 2. Require evidence of insurability to reinstate coverage

* 3. Extend the contestable period beyond two years
  4. Adjust proceeds if the insured’s age is misstated on the application

### Experimental Questions

The examination may include some experimental questions that will not be scored. If present, they are distributed throughout the examination and will not be identified as such. These are used to gather statistical information on the questions before they are added to the examination as scored items. These experimental questions will not be counted for or against you in the final examination score.
You will be helping us help future test takers by completing 5 experimental test questions in your exam. We plan to use the experimental questions on future exams based on your performance.

The questions will:

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

Exam Results

At the end of the exam, the score will be shown on the screen and you will receive a printed score report. The report indicates the overall score and grade, including the numerical percentage of questions answered correctly and whether you passed or failed.

The report also displays the correct percentage in each major section of the exam, as defined by the exam content outline. These section scores are shown to guide you, or your employer and/or trainer, about areas requiring additional preparation for retesting if you do not pass the exam. Even after you pass, you may want to focus on these areas as you begin to provide insurance products and services to the public.

Sample score report

<table>
<thead>
<tr>
<th>Score Report for Sample, Sarah A.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Connecticut Life Insurance Examination</strong></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>
</tr>
<tr>
<td>Life Insurance Basics</td>
</tr>
<tr>
<td>Life Insurance Policies</td>
</tr>
<tr>
<td>Life Insurance Provisions,</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, allow 2-3 business days for your score to be uploaded to NIPR. You must apply by going to www.nipr.com. Select “Apply for License.”
Duplicate score report. You may call or write to Prometric to request a duplicate of your score report for a period of one year after an exam at no cost. Direct any questions or comments about your exam to Prometric.

Appeals Process

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

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

This section offers information about:

- Applying for your license.
- Continuing education.

Issuance of a license depends on review and approval of all license application materials. Licensing requirements and information may be obtained from the Department’s website at http://www.ct.gov/cid, select “General Information.” 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 exempt from the license exam, you must apply on the Department’s website at https://cidonline.ct.gov/lit/CTLicensingTask.jsp. Select “Online Application for Individuals – Producer.” Email your currently dated Letter of Designation from your society to the Department at cid.licensing@ct.gov, referencing your full name and application number.

Application and licensing fees are:

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

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

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

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

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

**Reciprocity for Insurance Producers**

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

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

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

**Amendments for Insurance Producer Licensees**

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

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

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

**Appointment Requirements for Insurance Producer Licensees**

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

**Renewals for all Insurance Producer Licensees**

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

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

| **Note Individual Insurance Producers** that fail to pay the renewal fee and complete the CE requirement (Residents ONLY) by the license expiration date, your license and all appointments will cancel. To reinstate the license for up to one (1) year after the expiration, you will be required to complete the CE requirement (Residents ONLY) and pay a late fee of $160, for a total of $320 plus the NIPR transaction fee. Apply through [www.nipr.com](http://www.nipr.com). Select “Renew.” |
| After one (1) year, residents will be required to complete pre-licensing education and pass the licensing exam, prior to submitting the reinstatement application. The reinstatement fee is $130 plus the NIPR transaction fee. Apply through [www.nipr.com](http://www.nipr.com). Select “Apply for License.” |
| **Business Entity Insurance Producers** that fail to pay the renewal fee by the license expiration date, the license and all appointments will cancel. There is no grace period for payments. To reinstate the license for up to one (1) year after expiration you will be required to pay a late fee of $160, for a total of $320 plus the NIPR transaction fee. Apply through [www.nipr.com](http://www.nipr.com). Select “Renew.” |
| After one (1) year, you will be required to submit the reinstatement application. The reinstatement fee is $130 plus the NIPR transaction fee. Apply through [www.nipr.com](http://www.nipr.com). Select Apply for License.” |
Travel: P.A. 187 - The Act defines "designated travel retailers" as business entities that arrange or offer travel services and are designated by a duly licensed limited lines insurance producer to offer and disseminate travel insurance to residents of Connecticut on such producer's behalf.

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

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

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

Duration:

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

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

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

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

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


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

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

Property & Casualty Claims Adjuster

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

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

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

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.
- Renewal notices are EMAILED about 90 days before the expiration date. Apply at www.nipr.com. Select “Renew.”
- After September 30 each ODD year, reinstate the license, by going to www.nipr.com. Select “Apply for License.”

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

**Fraternal Agent**

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

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

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

**Life Settlement Broker**

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

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

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

**Life Settlement Registration**

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

Residents:

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

Non-Residents:

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

Registration Filing Requirements:

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

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

Renewals:

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

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

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

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

**Managing General Agents (MGA)**

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

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

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

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

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

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

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

- An extended warranty, as defined in section 42-260 of the general statutes, as amended by this act.
- An insurance policy covering a seller’s or manufacturer’s obligations under a warranty.
- Or a homeowners, renter’s or other insurance policy that includes coverage similar to portable electronics insurance. 
  
(CGS 38a-397)
- Business Entity must submit the completed Portable Electronic License paper application with a payment.
- Make check or money order payable to: "Treasurer, State of Connecticut.”
- Initial and reinstatement fee: $600.
- License expires every January 31st each EVEN year
- Renewals applications are EMAILED about 90 days before the expiration date. The department does NOT accept online renewals for this license type.
- After January 31st every EVEN year, reinstate the license by submitting the completed Portable Electronic License paper application with a payment.

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

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

*There is no prorating of fees. License fees are non-refundable.
Reinsurance Intermediary (Broker or Manager)

A Reinsurance Intermediary Broker is any person who or which solicits, negotiates, or places reinsurance cessions or retrocessions on behalf of a ceding insurer without the authority or power to bind reinsurance on behalf of such insurer. (CGS 38a-760b [a]). A Reinsurance Intermediary Manager is any person who or which has authority to bind, or manages all or part of the assumed reinsurance business of a reinsurer, and acts as an agent for such reinsurer. (CGS 38a-760b [b])

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

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

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

Nonresident applicants must complete the appropriate power of attorney:

- Power of Attorney (Business Entity – Other than Corp) available at
- Remove this bullet http://www.ct.gov/cid/lib/cid/panonresfirm_reinsinterm.pdf
Surplus Lines Broker
A Surplus Lines Broker is any person who or which procures, from insurers not authorized to transact business in this state, policies of insurance against loss from any contingency as provided by the state insurance laws. (CGS 38a-794)

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

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

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

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

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

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 6-7 of this handbook or by going to the Department’s website at http://www.ct.gov/cid/cwp/view.asp?a=1259&Q=487778. This list is subject to change.

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

1. Register for an approved pre-licensing course.

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

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

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

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

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

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

**Note** All individuals applying for a Surety Bail Bond Agent license must submit to a background investigation. *(CGS 38a-660)*
Background Check (Individual applicants only)

All individual applicants for a Surety Bail Bond Agent license must submit to a background investigation. Once the Bond Forfeiture Unit receives a copy of the application packet, they will notify you in writing with instructions for scheduling an interview and fingerprinting. **NOTE:** The Applicant is responsible for all fees incurred.

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

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

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

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

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

**Business Entity Applicants**

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

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

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

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

**Rental Car Company Permit**

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

- Submit the completed Rental Car Permit paper application with payment.
- Make check or money order payable to "Treasurer, State of Connecticut."
The Department does NOT accept online applications for this license type.

- Initial and Reinstatement fee $80.
- License expires January 31st every EVEN year.
- Renewal fee $80.
- Renewal applications are EMAILED about 90 days before the expiration date. The Department does NOT accept online renewals for this license type.
- After January 31st every EVEN year, reinstate the license, by submitting the completed Rental Car Permit paper application with payment.

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

**Title Agent**

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

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

**Other License Categories**

- **Portable Electronics** - insurance coverage for the repair or replacement of a portable electronic device because of loss, theft, interoperability due to mechanical failure, malfunction, damage or other similar cases of loss. (CGS 38a-397)
- **A Premium Finance Company** is a person engaged in the business of entering into a premium finance agreement. Questions regarding licensure of Premium Finance Companies should be directed to the Financial Regulation Division. (CGS 38a-160)
- **A Rental Car Company** is any entity in the business of offering vehicles to the public that is licensed pursuant to CGS 14-15. All Car Rental Companies that offer insurance in conjunction with the rental of a vehicle, of the types specified in sub-section (b) (1-4) of the Statute cited below, must apply for and obtain a permit from the Department to transact business in this limited capacity. For more information send an email to cid.licensing@ct.gov. (CGS 38a-799)
- **A Title Agent** insurance license is not issued in Connecticut. No person may act as a Title agent unless a Commissioner of the Connecticut Superior Court in good standing. (CGS 38a-402 [13] et seq)

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

**Reciprocity for licenses other than Insurance Producer**

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

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

Renewals for licenses other than Insurance Producer

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

Renewal fees are non-refundable.

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.

Continuing Education Requirements

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

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

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

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

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

Dropping Lines of Authority

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

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

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

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

**Flood Requirements**

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

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

**Reporting Credits**

The Department has contracted with Prometric LLC to provide continuing education (CE) administrative services. Once you complete your course, it is the responsibility of the course sponsor to report credits to Prometric within 15 calendar days of the completion of the course. Sponsors are required to give applicants a course completion certificate — free of charge — for their records. CE status may be checked online at [https://www.sircon.com/ComplianceExpress/NonSscrbEducation/index.jsp?nonSscrb=Y&sscrbid=9999](https://www.sircon.com/ComplianceExpress/NonSscrbEducation/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.
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 add documents to the NIPR warehouse, by going to www.nipr.com. Select “Send Attachments Documents.”

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

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

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

An outline that includes more descriptive subsections for your exam is available online at www.prometric.com/connecticut/insurance.

Connecticut Producer’s Examination for Life Insurance Series 18-01
100 questions - 2-hour time limit
Live Date September 1, 2018

1.0 Insurance Regulation 10%

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

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

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

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
Data breach

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

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

2.4 Contracts
Elements of a legal contract
Offer and acceptance
Consideration
Competent parties
Legal purpose
Distinct characteristics of an insurance contract
Contract of adhesion
Aleatory contract
Personal contract
Unilateral contract
Conditional contract
Legal interpretations affecting contracts
Ambiguities in a contract of adhesion

Reasonable expectations
Indemnity
Utmost good faith
Representations/misrepresentations
Warranties
Concealment
Fraud
Waiver and estoppel

3.0 Life Insurance Basics 17%

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 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

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Effective date of coverage
Premium collection
Statement of good health

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

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

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 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
Revocable versus irrevocable
Common disaster clause

5.3 Settlement options
Interest only
Fixed-period installments
Fixed-amount installments
Life income
Single life
Joint and survivor

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Effect on death benefit
Long-term care (Reg 38a-458-1-12)
Conditions for payment
Effect on death benefit

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5.10 Riders affecting the death benefit amount
- Accidental death
- Guaranteed insurability
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- Return of premium

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- Owner, annuitant and beneficiary
- Insurance aspects of annuities

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  - Death benefits

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- Equity indexed annuities
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- Annuity phase and the exclusion ratio
- Distributions at death
- Corporate-owned

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- Lump-sum settlements
- Qualified retirement plans
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- 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)

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- Seven-pay test
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7.3 Taxation of non-qualified annuities
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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)
Connecticut Producer’s Examination for Accident and Health Insurance
Series 18-02

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

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

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Unfair claim settlement practices (38a-816)

Producer regulation

Controlled business (38a-782)

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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)

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Producer/insurer relationship

Authority and powers of producers

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- 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
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- Waiver and estoppel

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5.5 Business disability insurance
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ConnMAP

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**Connecticut Producer’s Examination for Life/Accident and Health Insurance Series 18-03**

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- Process (38a-702d, 702e, 769)
- Types of licensees (38a-702f(a), 769)
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- Maintenance and duration
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  - Representing an unauthorized insurer (38a-275, 703, 714)
  - Failure to remit premiums (38a-712)

  - Unfair and prohibited practices
    - Misrepresentation (38a-816(1), 8)
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    - Defamation of insurer (38a-816(3))
    - Boycott, coercion and intimidation (38a-816(4))
    - False financial statements (38a-816(5))
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  - Unilateral contract
  - Conditional contract
- Legal interpretations affecting contracts
  - Ambiguities in a contract of adhesion
  - Reasonable expectations
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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%

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Cash value increases
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9.3 Classes of health insurance policies
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- Voluntary compensation

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9.5 Workers compensation and employers liability insurance policy

General section

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Part Three — Other states insurance
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Selected endorsements

- Voluntary compensation

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- Difference in conditions

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

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

1.0 Insurance Regulation 5%

1.1 Licensing

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

- Resident producers (38a-702d)
- Certified insurance consultants (38a-731–733, 786)
- Nonresident producers (38a-702g, 702n)
- Temporary (38a-702j)

Maintenance and duration

- Renewal (38a-702f(b)(c), 784, 786(b))
- Change in name or address
- Reporting of actions (38a-702o, 771(b))
Assumed names  
(38a-702i)
Continuing education requirements, exemptions and penalties  
(Reg 38a-782a-2, 10, 12-17)
Disciplinary actions  
Cease and desist order  
(38a-817)
Hearings  
(38a-16, 817, 818)
Suspensions, revocations, refusal to issue or renew, fines  
(38a-2, 702k, 735, 774, 777, 817(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)
Producer regulation  
Controlled business  
(38a-782)
Commissions  
(38a-702l, 734)
Acting as an agent  
(38a-702m)
Representing an unauthorized insurer  
(38a-275, 703, 714)
Failure to remit premiums  
(38a-712)
Unfair and prohibited practices  
Misrepresentation  
(38a-816(1), (8))
False advertising  
(38a-816(1), (2))
Defamation of insurer  
(38a-816(3))
Boycott, coercion and intimidation  
(38a-816(4))
False financial statements  
(38a-816(5))
Failure to maintain complaint record  
(38a-816(7))
Unfair discrimination  
(38a-816(12), (13))
Rebating  
(38a-816(9), 825)
Twisting  
(38a-826)
Examination of books and records  
(38a-769(f))
Connecticut Insurance Information and Privacy Protection Act  
(38a-975–999a)
1.3 Federal regulation  
Fair Credit Reporting Act  
(15 USC 1681–1681d)
Fraud and false statements  
(18 USC 1033, 1034)
2.0 General Insurance  5%
2.1 Concepts  
Risk management key terms  
Risk
Exposure
Hazard
Peril
Loss
Methods of handling risk  
Avoidance
Retention
Sharing
Reduction
Transfer
Elements of insurable risks  
Adverse selection
Law of large numbers
Reinsurance
Data breach
2.2 Insurers  
Types of insurers  
Stock companies
Mutual companies
Fraternal benefit societies
Lloyd’s associations
Risk retention groups
Private versus government insurers
Admitted versus nonadmitted insurers
Domestic, foreign and alien insurers
Financial status  
(independent rating services)
Marketing (distribution) systems
2.3 Producers and general rules of agency  
Insurer as principal
Producer/insurer relationship
Authority and powers of producers  
Express
Implied
Apparent
2.4 Contracts  
Elements of a legal contract  
Offer and acceptance
Consideration
Competent parties
Legal purpose
Distinct characteristics of an insurance contract  
Contract of adhesion
Aleatory contract
Personal contract
Unilateral contract
Conditional contract
Legal interpretations affecting contracts  
Ambiguities in a contract of adhesion
Reasonable expectations
Indemnity
Utmost good faith
Representations/misrepresentations
Warranties
Concealment
Fraud
Waiver and estoppel

3.0 Life Insurance Basics 5%

3.1 Insurable interest

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

3.3 Determining amount of personal life insurance
Human life value approach
Needs approach
Types of information gathered
Determining lump-sum needs
Planning for income needs

3.4 Business uses of life insurance
Buy-sell funding
Key person
Executive bonuses
Deferred compensation funding
Split dollar plans
Change of insured rider
Minimum deposit

3.5 Classes of life insurance policies
Group versus individual
Permanent versus term
Participating versus nonparticipating
Fixed versus variable life insurance and annuities
Regulation of variable products (SEC, FINRA and Connecticut) (38a-433; Reg 38a-433-1-11)

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

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

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

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

5.4 Nonforfeiture options
Fixed-period installments
Fixed-amount installments
Life income
Single life
Joint and survivor

5.6 Dividend options
Cash payment
Reduction of premium payments
Accumulation at interest
One-year term option
Paid-up additions

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

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

5.9 Riders covering additional insureds
Spouse/other-insured term rider
Children’s term rider
Family term rider

5.10 Riders affecting the death benefit amount
Accidental death
Guaranteed insurability
Cost of living
Return of premium

6.0 Annuities 8%

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

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

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

6.4 Annuity products
Fixed annuities
General account assets
Interest rate guarantees (minimum versus current)
Level benefit payment amount
Equity indexed annuities
Market value adjusted annuities (modified guaranteed annuities) (Reg 38a-433-12–22)
6.5 Uses of annuities
Lump-sum settlements
Qualified retirement plans
Group versus individual annuities
Personal uses
Individual retirement accounts (IRAs)
Tax-deferred growth
Retirement income
Education funds

6.6 Senior Protection in Annuity Transactions (38a-432a-1-7 & 38a-432b-1-4)

7.0 Federal Tax Considerations for Life Insurance and Annuities 11%

7.1 Taxation of personal life insurance
Amounts available to policyowner
Cash value increases
Dividends
Policy loans
Surrenders
Amounts received by beneficiary
General rule and exceptions
Settlement options
Values included in insured’s estate

7.2 Modified endowment contracts (MECs)
Modified endowment versus life insurance
Seven-pay test
Distributions

7.3 Taxation of non-qualified annuities
Individually-owned
Accumulation phase (tax issues related to withdrawals)
Annuity phase and the exclusion ratio
Distributions at death
Corporate-owned

7.4 Taxation of individual retirement accounts (IRAs)
Traditional IRAs
Contributions and deductible amounts
Premature distributions (including taxation issues)
Annuity phase benefit payments
Values included in the annuitant’s estate
Amounts received by beneficiary
Roth IRAs
Contributions and limits
Distributions

7.5 Rollovers and transfers (IRAs and qualified plans)

7.6 Section 1035 exchanges

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 Producer responsibilities in individual health insurance
Marketing requirements
Advertising (Reg 38a-819-1-20)
Life and Health Insurance Guaranty Association (38a-859,871(e))
Sales presentations
Outline of coverage (38a-505(f); Reg 38a-505-10(B-K))
Field underwriting
Nature and purpose
Disclosure of information about individuals (38a-988)
Application procedures (38a-979, 981)
Requirements at delivery of policy
Common situations for errors/omissions

9.7 Individual underwriting by the insurer
Underwriting criteria
Sources of underwriting information
Application
Producer report
Attending physician statement
Investigative consumer (inspection) report
Medical Information Bureau (MIB)
Medical examinations and lab tests (including HIV consent) (RL 19a-583, 586)
Prohibited use of genetic information (38a-816(19))
Unfair discrimination (38a-488)

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

10.0 Individual Health Insurance Policy General Provisions

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)(3))

10.4 Other provisions affecting the policy
Change of beneficiary (12)

11.0 Disability Income and Related Insurance

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

11.3 Unique aspects of individual disability underwriting
Occupational considerations
Benefit limits

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

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

11.6 Social Security disability
Qualification for disability benefits
Definition of disability
Waiting period
Disability income benefits

11.7 Workers compensation
Eligibility
Benefits

12.0 Medical Plans 5%

12.1 Medical plan concepts
Fee-for-service basis versus prepaid basis
Benefit schedule versus usual/reasonable/customary charges
Any provider versus limited choice of providers
Insureds versus subscribers/participants

12.2 Types of plans
Major medical insurance (indemnity plans)
Essential benefits
Characteristics
Common limitations
Exclusions from coverage
Provisions affecting cost to insured
Health Maintenance Organizations (HMOs)
Essential benefits
General characteristics
Preventive care services
Primary care physician versus referral (specialty) physician
Emergency care
Hospital services
Other basic services
Preferred provider organizations (PPOs) and point-of-service (POS) plans
Essential benefits
General characteristics
In-network and out-of-network provider access
PCP referral
Indemnity plan features

Connecticut children's health insurance plan (HUSKY) (RL 17b-289-292a, 295, 297, 299, 300, 301, 303, 304)

High Deductible Health Plan

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

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

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, PA 17-55)

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

13.0 Group Health Insurance 10%

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

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

13.3 Marketing considerations
Advertising
Regulatory jurisdiction/place of delivery

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

13.5 Small employer medical plans
Definition of small employer (38a-564(4))

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

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

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

Retrospective-rating arrangements
Partially self-funded plans
Stop-loss coverage
501(c)(9) trust
Administrative-services-only (ASO) arrangements
Fully self-funded (self-administered) plans
Characteristics
Conditions suitable for self-funding
Benefits suitable for self-funding

14.0 Dental Insurance 3%

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

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

14.3 Employer group dental expense
Integrated deductibles versus stand-alone plans
Minimizing adverse selection
15.0 Insurance for Senior Citizens and Special Needs Individuals 7%

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

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

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

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

16.0 Federal Tax Considerations for Health Insurance 5%

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

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

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

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

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

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

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

1.0 Insurance Regulation 7%

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

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)
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  - Controlled business (38a-782)
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  - Acting as an agent (38a-702m)
  - Representing an unauthorized insurer (38a-725, 703, 714)
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  - Defamation of insurer (38a-816(3))
  - Boycott, coercion and intimidation (38a-816(4))
  - False financial statements (38a-816(5))

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

2.0 General Insurance 6%

2.1 Concepts
- Risk management key terms
  - Risk
  - Exposure
  - Hazard
  - Peril
  - Loss
- Methods of handling risk
  - Avoidance
  - Retention
  - Sharing
  - Reduction
  - Transfer
- Elements of insurable risks
  - Adverse selection
  - Law of large numbers
  - Reinsurance

2.2 Insurers
- Types of insurers
  - Stock companies
  - Mutual companies
  - Fraternal benefit societies
  - Lloyd’s associations
  - Risk retention groups
3.0 Property and Casualty Insurance Basics 10%

3.1 Principles and concepts

- Insurable interest
- Underwriting
  - Function
  - Loss ratio
- Rates
  - Types
  - Loss costs
  - Components
- Hazards
  - Physical
  - Moral
  - Morale
- Negligence
  - Elements of a negligent act
  - Defenses against negligence
- Damages
  - Compensatory — special versus general
  - Punitive
- Absolute liability
- Strict liability
- Vicarious liability
- Causes of loss (perils)
- Named perils versus special (open) perils
- Direct loss
- Consequential or indirect loss
- Blanket versus specific insurance
- Basic types of construction
- Loss valuation
  - Actual cash value
  - Replacement cost
  - Functional replacement cost
  - Market value
  - Agreed value
  - Stated amount

3.2 Policy structure

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

3.3 Common policy provisions

- Insureds — named, first named, additional
- Policy period
- Policy territory
- Cancellation and nonrenewal
- Deductibles
- Other insurance
  - Nonconcurrency
  - Primary and excess
  - Pro rata
  - Contribution by equal shares
- Limits of liability
  - Per occurrence (accident)
  - Per person
  - Aggregate — general versus products — completed operations
  - Split
  - Combined single
- Restoration/nonreduction of limits
- Coinsurance
- Vacancy or unoccupancy
- Named insured provisions
  - Duties after loss
  - Assignment
  - Abandonment
- Insurer provisions
  - Liberalization
  - Subrogation
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-824–3)
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
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 5%

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 occupations — residence premises (HO 04 42)
   Earthquake (HO 04 54)

5.9 Other coverages

6.0 Auto Insurance 9%

6.1 Laws
   Connecticut Motor Vehicle Financial Responsibility Law
   Required limits of liability (RL 17-114)
   Required proof of insurance (RL 14-112(b))
   Connecticut Automobile Insurance Assigned Risk Plan (38a-329)
   Uninsured/underinsured motorist (38a-336)
   Definitions
   Bodily injury
   UM/UIM reduction
   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 insurance policy limits (38a-335a)

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- Deductibles
- Transportation expenses
Exclusions
Duties after an accident or loss
General provisions
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Extended non-owned coverage — vehicles furnished or available for regular use (PP 03 06)
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7.0 Commercial Package Policy (CPP) 24%

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)
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Personal and advertising injury liability
Medical payments
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Supplementary payments
Who is an insured
Limits of insurance
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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
Owners and contractors protective liability
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7.3 Commercial property ('12)
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Special
Selected endorsements
Ordinance or law coverage (CP 04 05)
Spoilage coverage (CP 04 40)
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Crime coverage forms
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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
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Commercial inland marine conditions form
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7.7 Farm coverage
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8.2 Businessowners Section I — Property

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8.3 Businessowners Section II — Liability

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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)
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9.0 Workers Compensation Insurance 13%

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, 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)
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9.2 Workers compensation and employers liability insurance policy

General section
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Part Three — Other states insurance
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Part Six — Conditions
Selected endorsements
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9.3 Premium computation

Job classification — payroll and rates
Experience modification factor
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9.4 Other sources of coverage

Connecticut Workers Compensation Insurance Plan
Self-insured employers (RL 31-285, 286)
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10.0 Other Coverages and Options 14%

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Personal (DL 98 01)
Commercial (CU 00 01)

10.2 Specialty liability insurance

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10.3 Surplus lines

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10.4 Surety bonds

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10.5 Aviation insurance
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10.6 Ocean marine insurance
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10.7 National Flood Insurance Program
"Write your own" versus government
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10.8 Other policies
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10.9 Alternative funding mechanisms
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Pooling
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1.0 Insurance Regulation 8%
1.1 Licensing regulation for surplus lines
Process (38a-769)
Who may be licensed (38a-794)

1.2 State regulation
Commissioner's general duties and powers (38a-8, 10, 740)
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))
- Rebating (38a-816(9), 825)
- Twisting (38a-826)
Unfair claim settlement practices (38a-816)

2.0 General Insurance 5%
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Risk

2.2 Insurers
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- Mutual companies
- Fraternal benefit societies
- Lloyd's associations
- Risk retention groups
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Admitted versus nonadmitted insurers
Domestic, foreign and alien insurers
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Marketing (distribution) systems

2.3 Producers and general rules of agency
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2.4 Contracts
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Competent parties  
Legal purpose  
Distinct characteristics of an insurance contract  
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Personal contract  
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Conditional contract  
Legal interpretations affecting contracts  
Ambiguities in a contract of adhesion  
Reasonable expectations  
Indemnity  
Utmost good faith  
Representations/misrepresentations  
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Concealment  
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Waiver and estoppel  

3.0 Surplus Lines Markets and Practices 87%

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Foreign nonadmitted market  

3.2 Alien insurers  
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3.3 Alternative markets  
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Types of coverages available  

3.6 Requirements for placement of surplus lines insurance  
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3.7 Authority of surplus lines broker  
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3.8 Records of licensee (38a-742)  
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3.9 Surplus lines tax (38a-743)  
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1.0 Insurance Regulation 7%  

1.1 Licensing requirements (38a-723, 788)  
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1.2 Maintenance and duration  
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1.3 Disciplinary actions  
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Suspensions, revocations, refusal to issue or renew, fines (38a-2, 725, 774, 817, 830)  

1.4 Claim settlement laws and regulations (38a-816(6); Reg 38a-788-3)  

2.0 Insurance Basics 20%  

2.1 Contract basics  
Elements of a legal contract  
Offer and acceptance  
Consideration  
Competent parties  
Legal purpose  
Distinct characteristics of an insurance contract  
Contract of adhesion  
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Connecticut Public Adjuster’s Examination Series 18-08  
100 questions - 2-hour time limit  
Live September 1, 2018
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3.0 Adjusting Losses 25%

3.1 Role of the adjuster

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

3.2 Property losses

Duties of insured after a loss
Notice to insurer
Minimizing the loss
Proof of loss
Special requirements
Production of books and records
Abandonment
Determining value and loss
Burden of proof of value and loss
Estimates
Depreciation
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Claim settlement options
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3.3 Claims adjustment procedures

Subrogation procedures
Alternative dispute resolution
Appraisal
Arbitration
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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
  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
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5.0 Homeowners ('11) Policy

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

5.4 Perils insured against

5.5 Exclusions

5.6 Conditions

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

6.0 Commercial Package Policy (CPP) 10%

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

6.2 Commercial property ('12)
  Commercial property conditions form
  Coverage forms
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    Condominium association
    Condominium commercial unit-owners
    Builders risk
    Business income
    Legal liability
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  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

7.0 Businessowners ('13) Policy

7.1 Characteristics and purpose

7.2 Businessowners Section I — Property
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  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 5%

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

8.2 Other policies
Difference in conditions

Connecticut Casualty Adjuster's Examination for All Lines Insurance Series 18-09

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

1.0 Insurance Regulation 6%
1.1 Licensing requirements (38a-792; Reg 38a-792-1)
Qualifications (38a-769, 792)
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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)
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Suspensions, revocations, refusal to issue or renew, fines (38a-2, 774, 792(c), 817, 830)

1.2 State and federal regulation
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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)
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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
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Reciprocals

2.2 Contract basics
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Offer and acceptance
Consideration
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Reasonable expectations
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Waiver and estoppel

2.3 Insurance principles and concepts
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2.5 Common policy provisions
Insureds — named, first named, additional
Policy period
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3.0 Adjusting Losses 24%

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

3.2 Claim reporting
- Claim investigation
- Claim file documentation of events
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  - Initial or first field
  - Interim or status
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3.3 Liability losses
- Investigation procedures
  - Verify coverage
  - Determine liability
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  - Physical evidence
  - Witness statements
- Determining value of intangible damages

3.4 Coverage problems
- Dealing with coverage disputes
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3.5 Claims adjustment procedures
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  - Advance payments
  - Draft authority
  - Execution of releases
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  - 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
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4.4 Exclusions

4.5 Conditions

4.6 Selected endorsements
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- Permitted incidental occupancies — residence premises (HO 04 42)
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- Home day care (HO 04 97)
- Business pursuits (HO 24 71)

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

5.2 Personal ('05) auto policy
- Definitions
- Liability coverage
  - Bodily injury and property damage
- Supplementary payments
- Exclusions
- Medical payments coverage
- Uninsured motorists coverage
- Coverage for damage to your auto
  - Collision
  - Other than collision
Deductibles
Transportation expenses
Exclusions
Duties after an accident or loss
General provisions
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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
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Business auto physical damage
Coverage form sections
Covered autos
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Garagekeepers coverage
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Conditions
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6.0 Commercial Package Policy (CPP) 10%

6.1 Components of a commercial policy
Common policy declarations
Common policy conditions
Interline endorsements

6.2 Commercial general liability (‘13)
Commercial general liability coverage forms
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Personal and advertising injury liability
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Claims-made features (Connecticut minimum standards) (Reg 39a-327-1–6)
Trigger
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Claim information
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Products and completed operations
Insured contract
Owners and contractors protective liability coverage form (CG 00 09)

6.3 Commercial crime (‘06)
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Robbery
Crime coverage forms
Commercial crime coverage forms (discovery/loss sustained)
Coverages
Employee theft

Forgery or alteration
Inside the premises — theft of money and securities
Inside the premises — robbery or safe burglary of other property
Outside the premises
Computer fraud
Funds transfer fraud
Money orders and counterfeit money
Other crime coverages
Extortion — commercial entities (CR 04 03)
Lessees of safe deposit boxes (CR 04 09)
Securities deposited with others (CR 04 10)
Guests’ property (CR 04 11)
Safe depository (CR 04 12)

7.0 Businessowners (‘13) Policy 5%

7.1 Characteristics and purpose
7.2 Businessowners Section II — Liability
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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)
8.2 Workers compensation and employers liability insurance policy

Maintenance and duration
Term of license (38a-792(a))
Renewal (38a-792(a))
Change in name or address (38a-771(a))
Reporting of actions (38a-771(b))
Disciplinary actions
Cease and desist order (38a-817)
Hearings (38a-16, 817, 818)
Suspensions, revocations, refusal to issue or renew, fines (38a-2, 774, 792(c), 817, 830)

1.0 Insurance Regulation 6%
1.1 Licensing requirements (38a-792; Reg 38a-792-1)
Qualifications (38a-769, 792)
Process (38a-769, 792)
Impersonation (38a-773)

Connecticut Casualty Adjuster’s Examination for All Lines Insurance Except Workers Compensation Series 18-10
100 questions - 2-hour time limit
Live Date September 1, 2018

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

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

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

2.5 Common policy provisions
Insureds — named, first named, additional
Policy period
Policy territory
Cancellation and nonrenewal
Deductibles
Other insurance
- Nonconcurrency
- Primary and excess
- Pro rata
- Contribution by equal shares
Limits of liability
- Per occurrence (accident)
- Per person
- Aggregate — general versus products — completed operations
- Split
- Combined single
Assignment
Insurer provisions
- Liberalization
- Duty to defend

3.0 Adjusting Losses 27%

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

3.2 Claim reporting
Claim investigation
Claim file documentation of events
Types of records
- Initial or first field
- Interim or status
- Full formal

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

3.4 Coverage problems
Dealing with coverage disputes
- Reservation of rights letter
- Nonwaiver agreement

3.5 Claims adjustment procedures
Settlement procedures
- Advance payments
- Draft authority
- Execution of releases
Subrogation procedures
Alternative dispute resolution
- Appraisal
- Arbitration
- Competitive estimates
- Mediation
- Negotiation
## 4.0 Homeowners (‘11) Policy

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

### 4.2 Definitions
- Coverage E — Personal liability
- Coverage F — Medical payments to others
- Additional coverages

### 4.3 Section II — Liability coverages
- 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)

### 4.4 Exclusions

### 4.5 Conditions

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

## 5.0 Auto Insurance 20%

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

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

### 5.3 Commercial auto (‘10)
- Commercial auto coverage forms
  - Business auto
  - Garage
  - Business auto physical damage
- Coverage form sections
  - Covered autos
  - Liability coverage
  - Garagekeepers coverage
  - Physical damage coverage
  - Exclusions
  - Conditions
  - Definitions

### 6.0 Commercial Package Policy (CPP) 12%

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

#### 6.2 Commercial general liability (‘13)
- Commercial general liability coverage forms
  - Bodily injury and property damage liability
  - Personal and advertising injury liability
  - Medical payments
  - Exclusions
  - Supplementary payments
  - Who is an insured
  - Limits of insurance
  - Conditions
  - Definitions
  - Occurrence versus claims-made
  - Claims-made features (Connecticut minimum
6.3 Commercial crime (‘06)
General definitions
Burglary
Theft
Robbery
Crime coverage forms
Commercial crime coverage forms (discovery/loss sustained)
Coverages
Employee theft
Forgery or alteration
Inside the premises — theft of money and securities
Inside the premises — robbery or safe burglary of other property
Outside the premises
Computer fraud
Funds transfer fraud
Money orders and counterfeit money
Other crime coverages
Extortion — commercial entities (CR 04 03)
Lessees of safe deposit boxes (CR 04 09)
Securities deposited with others (CR 04 10)
Guests’ property (CR 04 11)

7.0 Businessowners (‘13) Policy 5%

7.1 Characteristics and purpose

7.2 Businessowners Section II — Liability
Coverages
Exclusions
Who is an insured
Limits of insurance
General conditions
Definitions

7.3 Businessowners Section III — Common Policy Conditions

7.4 Selected endorsements
Hired auto and non-owned auto liability (BP 04 04)

8.0 Other Coverages 2%

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

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

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

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

1.0 Insurance Regulation 6%

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

1.2 State and federal regulation
Workers Compensation Commissioner’s general duties and powers (RL 31-278)
Insurance Commissioner’s general duties and powers (38a-8, 10)
Insurers
Stock, mutual and reciprocals (38a-1)
Unfair and prohibited practices
Misrepresentation (38a-816(1), (8))
Defamation of insurer (38a-816(3))
Complaint handling (38a-816(7))
Unfair claims settlement practices (38a-816)
Binders (38a-322)
Cancellations (38a-307)
Renewal/nonrenewal (38a-323)
2.0 Workers Compensation Insurance 45%

2.1 Workers Compensation Laws

Types of laws
- Monopolistic versus competitive
- Compulsory versus elective

Connecticut Workers Compensation Law (Title 31 Chapter 568)
- Exclusive remedy (RL 31-284(a), 293a)
- Employment covered (required, voluntary) (RL 31-275(9), (10))
- Covered injuries (RL 31-275(1), (16), 284(a), 294c, 295)
- Occupational disease (RL 31-275(15))
- Benefits provided (RL 31-275(12), 283a, 295, 306, 306b, 307, 308, 308a)
- Subrogation (RL 31-293)
- Bars to recovery (RL 31-284(a))
- Average weekly wage (RL 31-309, 310)
- Notice of injury and claim (RL 31-294b, 294c)
- Medical examination (RL 31-294d, 294e, 294f, 312)
- Managed care (RL 31-279)
- Compensation agreements and disputed claims (RL 31-284c, 296-298)
- Second injury fund (RL 31-349, 352-355b)

Federal workers compensation laws

Federal Employers Liability Act (FELA) (45 USC 51-60)
U.S. Longshore and Harbor Workers Compensation Act (33 USC 904)
The Jones Act (46 USC 688)

2.2 Workers Compensation and Employers Liability Insurance Policy

General section
- Part One — Workers compensation insurance
- Part Two — Employers liability insurance
- Part Three — Other states insurance
- Part Four — Your duties if injury occurs
- Part Five — Premium
- Part Six — Conditions

Selected endorsements
- Voluntary compensation
- Foreign coverage endorsement

3.0 Workers Compensation Claim Principles 39%

3.1 Role of the adjuster

Duties and responsibilities
Relationship to the legal profession

3.2 Contract basics

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

Distinct characteristics of an insurance contract
- Contract of adhesion
- Aleatory contract
- Personal contract
- Unilateral contract
- Conditional contract
- Utmost good faith

3.3 Negligence

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

3.4 Controlling medical costs

Managed care
Utilization review
- Inpatient services
- Outpatient services
- Hospital bill auditing
- Designated provider

3.5 Investigation and evaluation

Compensability
- Employee/non-employee
- Arising out of employment
- Arising in the course of employment

Documentation
- First report of injury
- Claimant statement
- Insured’s records
- Witness statements
- Current activity reports

Medical determination
- Medical authorization
- Diagnosis
- Prognosis
- Independent Medical Examinations (IMEs)

3.6 Claim reserves

Components
- Indemnity
- Medical
- Representations/misrepresentation
- Warranties
- Concealment
- Fraud
Expense
Factors affecting reserves
Reserving techniques
Individual case method
Formula method
Round-table technique

3.7 Claims management
Analysis
On-site inspections
Selecting an evaluating physician
Physician evaluation
Disposition
Litigation management
Settlement negotiation

4.0 Understanding the Language of Medical Reports 10%

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

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

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

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

1.0 Insurance Regulation 6%

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

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

2.0 Insurance Basics 20%

2.1 Insurers
Admitted
Nonadmitted
Stock
Mutual
Reciprocals

2.2 Contract basics
Elements of a legal contract
Offer and acceptance
Consideration
Competent parties
Legal purpose
Distinct characteristics of an insurance contract
Contract of adhesion
Aleatory contract
Personal contract
Unilateral contract
Conditional contract
Legal interpretations affecting contracts
Ambiguities in a contract of adhesion
Reasonable expectations
Indemnity
Utmost good faith
Representations/misrepresentations
Warranties
Concealment
Fraud
Waiver and estoppel

2.3 Insurance principles and concepts

Insurable interest
Hazards
  Physical
  Moral
  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
  Duty to defend

3.0 Adjusting Losses 39%

3.1 Role of the adjuster

Duties and responsibilities
Staff and independent adjuster versus public adjuster
Relationship to the legal profession

3.2 Claim reporting

Claim investigation
Claim file documentation of events
Types of records
  Initial or first field
  Interim or status
  Full formal

3.3 Liability losses

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

3.4 Coverage problems

Dealing with coverage disputes
  Reservation of rights letter

3.5 Claims adjustment procedures

Settlement procedures
  Advance payments
  Draft authority
  Execution of releases
Subrogation procedures
  Alternative dispute resolution
    Appraisal
    Arbitration
    Competitive estimates
    Mediation
    Negotiation

4.0 Auto Insurance 35%

4.1 Laws

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

4.2 Personal ('05) auto policy

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

4.3 Commercial auto ('06)
Commercial auto coverage forms
  Business auto
  Garage
  Business auto physical damage
Coverage form sections
  Covered autos
  Liability coverage
  Garagekeepers coverage

  Physical damage coverage
  Exclusions
  Conditions
  Definitions

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

1.0 Insurance Regulation 12%

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

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

Misrepresentation (38a-816(1),(8))
False advertising (38a-816(1),(2))
Defamation of insurer (38a-816(3))
Boycott, coercion and intimidation (38a-816(4))
Unfair discrimination (38a-816(12,13,14))
Rebating (38a-660(3-5)(38a-825))

2.0 The Legal Framework 19%

2.1 Authority
  Express
  Implied
  Apparent

2.2 Contracts
  Elements of a legal contract
    Offer and acceptance
    Consideration
    Competent parties
    Legal purpose
  Concealment
  Fraud

2.3 Terminology
  Acquit
  Adjudicate
  Bail piece
  Capital offense
  Conviction
  Custody
  Defendant
  Disposition
  Extradition
  Exoneration
  Felony
  Fugitive
  Hearing
  Incarceration
  Indictment
  Misdemeanor
3.0 Bail Bond Principles and Practices 69%

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

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

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

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

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

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

3.7 Surrender of principal (defendant)
Exoneration of bond
Return of premium
Return of collateral

3.8 Bond forfeiture (CR 38-19–23; 54-65a)
Notice to defendant and sureties
Judgment
Dispersal of funds (54-72)
Arrest after forfeiture
One year rule (54-65a(b))

1.0 Insurance Regulation 5%

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

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

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

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

1.5 Unfair claim settlement practices (38a-816)

2.0 Insurance Basics 15%

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

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

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

3.0 Auto Insurance 10%

3.1 Laws
Illegal declination, cancellation or
3.2 Personal ('05) auto policy
Definitions
Coverage for damage to your auto
Collision
Other than collision
Deductibles
Transportation expenses
Exclusions
General provisions
Selected endorsements
Towing and labor costs (PP 03 03)
Miscellaneous type vehicle (PP 03 23)

4.0 Appraising Auto Physical Damage Claims 70%

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

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

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

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

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

4.6 Handling auto theft losses

4.7 Auto arson and fraud

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

1.0 Insurance Regulation 9%

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

Glass
Tires
Interior
Paint
Suspensions, revocations, refusal to issue or renew, fines (38a-2, 702k, 735, 774, 777, 817, 830)

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

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

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

2.0 General Insurance 9%

2.1 Concepts
Risk management key terms
Risk
Exposure
Hazard
Peril
Loss
Methods of handling risk
Avoidance
Retention
Sharing
Reduction
Transfer
Elements of insurable risks
Adverse selection
Law of large numbers
Reinsurance

2.2 Insurers
Types of insurers
Stock companies
Mutual companies
Fraternal benefit societies
Lloyd's associations
Risk retention groups
Private versus government insurers
Admitted versus nonadmitted insurers
Domestic, foreign and alien insurers
Financial status (independent rating services)

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

2.4 Contracts
Elements of a legal contract
Offer and acceptance
Consideration
Competent parties
Legal purpose
Distinct characteristics of an insurance contract
Contract of adhesion
Aleatory contract
Personal contract
Unilateral contract
Conditional contract
Legal interpretations affecting contracts
Ambiguities in a contract of adhesion
Reasonable expectations
Indemnity
Utmost good faith
Representations/misrepresentations
Warranties
Concealment
Waiver and estoppel

3.0 Property and Casualty

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
Limits of liability — per occurrence (accident)
Per person
Split
Combined single
Restoration/nonreduction of limits
Coinsurance
Vacancy or unoccupancy
Named insured provisions
Duties after loss
Assignment
Abandonment
Insurer provisions — liberalization
Subrogation
Salvage
Claim settlement options
Duty to defend
Third-party provisions — standard mortgage clause
Loss payable clause
No benefit to the Bailee

3.4 Connecticut laws, regulations and required provisions
Connecticut Insurance Guaranty Association Act (38a-836-853)
Cancellation and nonrenewal (38a-307, 308(e), 323)
Binders (38a-309, 322)
Legal action against insurer (38a-290, 307)
Concealment or fraud (38a-307)
Appraisal (38a-307)
Availability of insurance on real property regardless of location (Reg 38a-824-1)
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 7%

4.1 Characteristics and purpose

4.2 Coverage forms — Perils insured against
Basic
Broad
Special

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

4.4 General exclusions

4.5 Conditions

4.6 Selected endorsements
Special provisions — Connecticut (DP 01 06)
Automatic increase in insurance (DP 04 11)
### 4.7 Personal liability supplement

### 5.0 Homeowners ('11) Policy

#### 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

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

#### 5.5 Perils insured against

#### 5.6 Exclusions

#### 5.7 Conditions

#### 5.8 Selected endorsements
- Special provisions — Connecticut (HO 01 06)
- Permitted incidental occupancies — residence premises (HO 04 42)
- Earthquake (HO 04 54)
- Scheduled personal property (HO 04 61)
- Limited fungi, wet or dry rot, or bacteria coverage — Connecticut (HO 04 74, HO 04 75, HO 04 76)
- Personal property replacement cost (HO 04 90)
- Home day care (HO 04 97)
- Home business — Connecticut (HO 07 05)
- Business pursuits (HO 24 71)

### 6.0 Auto Insurance

#### 6.1 Laws
- Connecticut Motor Vehicle Financial Responsibility Law
  - Required limits of liability (RL 17-114)
  - Required proof of insurance (RL 14-112(b))
- Connecticut Automobile Insurance Assigned Risk Plan (38a-329)
- Uninsured/underinsured motorist (38a-336)
  - Definitions
  - Bodily injury
  - UM/UIM reduction
  - 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 insurance policy limits (38a-335a)

#### 6.2 Personal ('05) auto policy

### 7.0 Other Coverages and Options

#### 7.1 Personal umbrella policy

#### 7.2 National Flood Insurance Program
- "Write your own" versus government
- Eligibility
- Coverage
- Limits
- Deductibles

#### 7.3 Other policies
- Boatowners
### 1.0 Insurance Regulation 8%

#### 1.1 Licensing

<table>
<thead>
<tr>
<th>Process</th>
<th>(38a-702d, 702e, 769)</th>
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<tbody>
<tr>
<td>Types of licensees</td>
<td>(38a-702f(a), 769)</td>
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<tr>
<td>Resident producers</td>
<td>(38a-702d)</td>
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<tr>
<td>Certified insurance consultants</td>
<td>(38a-731–733, 786)</td>
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<td>Nonresident producers</td>
<td>(38a-702g, 702n)</td>
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<td>Temporary producers</td>
<td>(38a-702j)</td>
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#### 1.2 State regulation

<table>
<thead>
<tr>
<th>Maintenance and duration</th>
<th>(38a-702f(b)(c), 784, 786(b))</th>
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<tbody>
<tr>
<td>Change in name or address</td>
<td>(38a-702f(f), 771(a))</td>
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<td>Reporting of actions</td>
<td>(38a-702o, 771(b))</td>
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<tr>
<td>Assumed names</td>
<td>(38a-702i)</td>
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<tr>
<td>Continuing education requirements, exemptions and penalties</td>
<td>(Reg 38a-782a-2, 10, 12–17)</td>
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#### Disciplinary actions

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<thead>
<tr>
<th>Cease and desist order</th>
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<tr>
<td>Hearings</td>
<td>(38a-16, 817, 818)</td>
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<tr>
<td>Suspensions, revocations, refusal to issue or renew, fines</td>
<td>(38a-2, 702k, 735, 774, 777, 817, 830)</td>
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#### 1.3 Federal regulation

<table>
<thead>
<tr>
<th>Certificate of authority</th>
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<tr>
<td>Capital and surplus requirement</td>
<td>(38a-72)</td>
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<tr>
<td>Unfair claim settlement practices</td>
<td>(38a-816)</td>
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### 2.0 General Insurance 7%

#### 2.1 Concepts

<table>
<thead>
<tr>
<th>Risk management key terms</th>
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<tbody>
<tr>
<td>Risk</td>
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<td>Exposure</td>
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<tr>
<td>Hazard</td>
</tr>
<tr>
<td>Peril</td>
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<tr>
<td>Loss</td>
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</table>

Methods of handling risk

| Avoidance |
| Retention |
| Sharing |
| Reduction |
| Transfer |

Elements of insurable risks

| Adverse selection |
| Law of large numbers |

Reinsurance

### 2.2 Insurers

<table>
<thead>
<tr>
<th>Types of insurers</th>
</tr>
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<tbody>
<tr>
<td>Stock companies</td>
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<tr>
<td>Mutual companies</td>
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<tr>
<td>Fraternal benefit societies</td>
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<td>Lloyd's associations</td>
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<td>Risk retention groups</td>
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Private versus government insurers

<table>
<thead>
<tr>
<th>Admitted versus nonadmitted insurers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Domestic, foreign and alien insurers</td>
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</tbody>
</table>

Financial status

| (Independent rating services) |
| Marketing (distribution) systems |

### 2.3 Producers and general rules of agency

| Insurer as principal |
| Producer/insurer relationship |

Authority and powers of producers

| Express |
### 2.4 Contracts

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

**Distinct characteristics of an insurance contract**
- Contract of adhesion
- Aleatory contract
- Personal contract
- Unilateral contract
- Conditional contract

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

### 3.0 Property Insurance Basics

#### 3.1 Principles and concepts

- Insurable interest
- Underwriting
  - Function
  - Loss ratio
- Rates
  - Types
  - Loss costs
  - Components
- Hazards
  - Physical
  - Moral
  - Morale

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

#### 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
- Policy limits
- Restoration/nonreduction of limits
- Coinsurance
- Vacancy or unoccupancy
- Named insured provisions

### 3.4 Connecticut laws, regulations and required provisions

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

### 4.0 Dwelling (‘02) Policy

#### 4.1 Characteristics and purpose

#### 4.2 Coverage forms — Perils insured against

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

4.4 General exclusions

4.5 Conditions

4.6 Selected endorsements
Special provisions — Connecticut (DP 01 06)
Automatic increase in insurance (DP 04 11)
Dwelling under construction (DP 11 43)

4.7 Personal liability supplement

5.0 Homeowners (‘11) Policy

5.1 Coverage forms
HO-2 through HO-6

5.2 Definitions

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

5.4 Perils insured against

5.5 Exclusions

5.6 Conditions

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

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

6.0 Commercial Package Policy (CPP) 15%

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

6.2 Commercial property (‘12)
Commercial property conditions form
Coverage forms
Building and personal property
Condominium association
Condominium commercial unit-owners
Builders risk
Business income
Legal liability
Extra expense
Causes of loss forms
Basic
Broad
Special
Selected endorsements
Ordinance or law coverage (CP 04 05)
Spoilage coverage (CP 04 40)
Peak season limit of insurance (CP 12 30)

Value reporting form (CP 13 10)

6.3 Commercial inland marine
Nationwide marine definition
Commercial inland marine conditions form
Inland marine coverage forms
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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
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)
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Actual cash value (EB 99 59)

6.5 Farm coverage
Farm property coverage form (‘03)
Coverage A — Dwellings
Coverage B — Other private structures
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Coverage E — Scheduled farm personal property
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Mobile agricultural machinery and equipment coverage form
Causes of loss (basic, broad and special)
Exclusions
Additional coverages
Limits of insurance
Conditions
Definitions

7.0 Businessowners (’13) Policy 13%
7.1 Characteristics and purpose
7.2 Businessowners Section I — Property
Coverage
Exclusions
Limits of insurance
Deductibles
Loss conditions
General conditions
Optional coverages
Definitions
7.3 Businessowners Section III — Common Policy Conditions
7.4 Selected endorsements
Protective safeguards (BP 04 30)
Utility services — direct damage (BP 04 56)
Utility services — time element (BP 04 57)

8.0 Other Coverages and Options 9%
8.1 National Flood Insurance Program

"Write your own" versus government
Eligibility
Coverage
Limits
Deductibles

8.2 Other policies
Boatowners
Difference in conditions

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

1.0 Insurance Regulation 8%
1.1 Licensing
Process (38a-702d, 702e, 769)
Types of licensees (38a-702f(a), 769)
Resident producers (38a-702d)
Certified insurance consultants (38a-731–733, 786)
Nonresident producers (38a-702g, 702n)
Temporary (38a-702i)
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-702c, 771(b))
Assumed names (38a-702i)
Continuing education requirements, exemptions and penalties (Reg 38a-782a-2, 10, 12–17)
Disciplinary actions
Cease and desist order (38a-817)

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

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

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

2.0 General Insurance 7%

2.1 Concepts
Risk management key terms
Risk
Exposure
Hazard
Peril
Loss
Methods of handling risk
Avoidance
Retention
Sharing
Reduction
Transfer
Elements of insurable risks
Adverse selection
Law of large numbers
Reinsurance

2.2 Insurers
Types of insurers
Stock companies
Mutual companies
Fraternal benefit societies
Lloyd’s associations
Risk retention groups
Private versus government insurers
Admitted versus nonadmitted insurers
Domestic, foreign and alien insurers

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

2.4 Contracts
Elements of a legal contract
Offer and acceptance
Consideration
Competent parties
Legal purpose
Distinct characteristics of an insurance contract
Contract of adhesion
Aleatory contract
Personal contract
Unilateral contract
Conditional contract
Legal interpretations affecting contracts
Ambiguities in a contract of adhesion
Reasonable expectations
Indemnity
Utmost good faith
Representations/misrepresentations
Warranties
Concealment
Fraud
Waiver and estoppel

3.0 Casualty Insurance Basics 17%

3.1 Principles and concepts
Insurable interest
Pro rata
Contribution by equal shares
Limits of liability
Per occurrence (accident)
Per person
Aggregate — general versus products — completed operations
Split
Combined single
Named insured provisions
Duties after loss
Assignment
Insurer provisions
Liberalization
Subrogation
Duty to defend

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

4.0 Homeowners ('11) Policy 18%

4.1 Coverage forms
HO-2 through HO-6

4.2 Definitions

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

4.4 Exclusions

4.5 Conditions

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

5.0 Auto Insurance 18%

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

5.2 Personal ('05) auto policy

Definitions
Liability coverage
Bodily injury and property damage
Supplementary payments
Exclusions
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Uninsured motorists coverage
Coverage for damage to your auto
Collision
Other than collision
Deductibles
Transportation expenses
Exclusions
Duties after an accident or loss
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Towing and labor costs (PP 03 03)
Extended non-owned coverage — vehicles furnished or
available for regular use (PP 03 06)
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5.3 Commercial auto ('06)
Commercial auto coverage forms
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Business auto physical damage
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Garagekeepers coverage
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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)
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Retroactive date
Extended reporting periods
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Products and completed operations
Insured contract

6.3 Commercial crime ('06)
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Theft
Robbery
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6.4 Farm coverage
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Coverage H — Bodily injury and property damage liability
Coverage I — Personal and advertising injury liability
Coverage J — Medical payments
Exclusions
Additional coverages
Limits of insurance
Conditions
Definitions

7.0 Businessowners ('13) Policy 9%

7.1 Characteristics and purpose

7.2 Businessowners Section II — Liability
Coverages
Exclusions
Who is an insured
Limits of insurance
General conditions
Definitions

7.3 Businessowners Section III — Common Policy Conditions

7.4 Selected endorsements
Hired auto and non-owned auto liability (BP 04 04)

8.0 Workers Compensation Insurance 8%

8.1 Workers compensation laws
Types of laws
Monopolistic versus competitive
Compulsory versus elective

Connecticut Workers Compensation Law (Title 31 Chapter 568)
Exclusive remedy (RL 31-284(a), 293a)
Employment covered (required, voluntary) (RL 31-275(9), (10))
Covered injuries (RL 31-275(1), (16), 284(a), 294c, 295)
Occupational disease (RL 31-275(15))
Benefits provided (RL 31-275(12), 283a, 295, 306, 306b, 307, 308, 308a)
Second injury fund (RL 31-349, 352-355b)
Federal workers compensation laws
Federal Employers Liability Act (FELA) (45 USC 51–60)

U.S. Longshore and Harbor Workers Compensation Act (33 USC 904)
The Jones Act (46 USC 688)

8.2 Workers compensation and employers liability insurance policy
General section
Part One — Workers compensation insurance
Part Two — Employers liability insurance
Part Three — Other states insurance
Part Four — Your duties if injury occurs
Part Five — Premium
Part Six — Conditions
Selected endorsement
Voluntary compensation

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

8.4 Other sources of coverage
Connecticut Workers Compensation Insurance Plan
Self-insured employers (RL 31-285, 286)
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9.0 Other Coverages and Options 5%

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

9.2 Specialty liability insurance
Professional liability
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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 [https://www.prometric.com/en-us/clients/insurance/Pages/connecticut.aspx](https://www.prometric.com/en-us/clients/insurance/Pages/connecticut.aspx)

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

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<tr>
<th>Last Name</th>
<th>First Name</th>
<th>Middle Name</th>
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<th>Residence Address (Your address of legal residence)</th>
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<th>State</th>
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<td>Producer’s Accident, Health and Sickness Insurance</td>
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<td>18-03</td>
<td>Producer’s Life/Accident, Health and Sickness Insurance</td>
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<td>18-04</td>
<td>Producer’s Property/Casualty Insurance (includes Personal Lines)</td>
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<td>18-05</td>
<td>Consultant’s Life/Accident, Health and Sickness Insurance</td>
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<td>Consultant’s Property/Casualty Insurance</td>
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<td>Surplus Lines Broker</td>
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<td>Public Adjuster</td>
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<td>Property &amp; Casualty Claims Adjuster’s All Lines Insurance</td>
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<td>Property &amp; Casualty Claims Adjuster’s All Lines Except Worker’s Compensation Insurance</td>
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<td>Property &amp; Casualty Claims Adjuster’s Exam for Worker’s Compensation</td>
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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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<td>Producer’s Personal Lines Insurance</td>
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<td>Producer’s Casualty Insurance</td>
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<td>Photo Only Appt. (Bail Bond)</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.

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**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
- [x] Visa
- [ ] American Express

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Amount

$ __ __ ___ • ___ ___

Name of Cardholder (Print)

Signature of Cardholder