PROMETRIC

CONNECTICUT

Department of Insurance

Licensing Information Handbook

Effective as of September 1, 2019

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

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Providing License Examinations for the State of Connecticut

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Contents

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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).

Information is included about the license application process for: Property & Casualty Claim Adjusters, Certified Insurance Consultants, Fraternal Agents, Model Travel Only, Motor Vehicle Physical Damage Appraisers, Life Settlement Brokers, Portable Electronics, Premium Finance Companies, Insurance Producers, Public Adjusters, Reinsurance Intermediary Brokers and Managers, Rental Car Permit, Surety Bail Bond Agents, Surplus Lines Brokers, and Third Party Administrators.

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

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:
https://www.prometric.com/en-us/clients/insurance/Documents/connecticut/CTInsuranceExamFAQs.pdf

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

Connecticut Licensing Requirements

This section describes:

- **The types of licenses offered and their requirements.**
- **Pre-licensing education requirements.**
- **Licensing requirements based on residence.**

Types of Licenses and Requirements

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

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

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

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

To obtain a license, you must:

- Be at least 18 years of age;
- Be financially responsible and of good moral character;
- Complete any necessary pre-license requirements;
- Pass the required examination(s) for the type of license you are seeking; and
- Apply online (See Page 20).

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 Departments website at **www.ct.gov/cid**. Select "Licensing," then select "Agents/Brokers Licensing."

License Type	Lines of Authority	Course Hours	Exam Required	Filing Fee†	License Fee††	License Expires
Property & Casualty Claims Adjuster *Page 23*	All Lines All Lines Except Workers' Compensation Workers' Compensation ONLY Auto ONLY	None None None None	18-09 18-10 18-11 18-12	$50	$80 Initial & Renewal	June 30 each odd-numbered year
Certified Insurance Consultant *Page 23*	Life/Accident, Health and Sickness Property and Casualty	None None	18-05 18-06	$50	$250 Initial & Renewal	September 30 each odd-numbered year

License Type	Lines of Authority	Course Hours	Exam Required	Filing Fee†	License Fee††	License Expires
Fraternal Agent *Page 25*	Life, Accident, Health and Sickness ***Variable Life and Variable Annuity (Life license & Securities license required)***	None None	No exam No exam	$50	$80 Initial & Renewal	December 31 each odd-numbered year
Life Settlement Broker Page 26	Life Settlements	None	No Exam	$26	$40 Initial & Renewal	March 31 each year
Life Settlement Registration *Page 26*	Life Settlements	None	No Exam	None	$26 Initial	
Managing General Agents (MGA) *Page 26*		None	No Exam	None	None	
Motor Vehicle Physical Damage Appraiser *Page 26*	Auto Physical Damage	None	18-16 *Residents must also pass a practical exam*	$50	$80 Initial & Renewal	June 30 each odd-numbered year
Portable Electronics *Page 28*	Portable Electronics	None	No Exam	$100	$500 Initial & $450 Renewal	January 31 and each even-numbered year
Insurance Producer *Page 20*	**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 & Baggage and Trip Cancellation.)*	None None	No Exam No Exam	$50	$80 Initial & $160 Renewal $10 Guaranty Fund *(Brokered Transactions Guaranty Fund for Individuals is a $10 ONE TIME ONLY FEE.)*	Birth month every two years

License Type	Lines of Authority	Course Hours	Exam Required	Filing Fee†	License Fee††	License Expires
	Standard Lines Accident, Health and Sickness only	40 hours	18-02			
	Casualty only	40 hours	18-20			
	Life/Accident, Health and Sickness	80 hours	18-03			
	Life only	40 hours	18-01			
	Personal Lines only	40 hours	18-18			
	Property/Casualty	80 hours	18-04			
	Property only	40 hours	18-19			
	Variable Life and Variable Annuity (Life license & Securities license required)	None	No Exam			
Insurance Producer: Travel (P.A. 187- Limited Lines *Page 22*	Travel	None	No Exam	$100	$650 Initial & $650 Renewal	Individuals: Birth month every two year Business Entity: January 31 each even year
Public Adjuster *Page 28*	Property	40 hours	18-08	$50	$250 Initial & Renewal	April 30 each even-numbered year
Reinsurance Intermediary Broker or Manager *Page 28*	Reinsurance	None	No Exam	$50	$625 Initial & Renewal	December 31 each even-numbered year
Rental Car Company Permit *Page 32*	Rental Car	None	None		$80 Initial & Renewal	January 31 each even year
Title *Page 33*	Title	None	None	None	None	None
Surplus Lines Broker *Page 30*	Surplus Lines	None	18-07	$50	$625 Initial & Renewal	September 30 each even-numbered year

License Type	Lines of Authority	Course Hours	Exam Required	Filing Fee†	License Fee††	License Expires
Surety Bail Bond Agent *Page 30*	Bail Bonds	25 Hours	18-13	$100	$250 Initial & $100 Renewal	January 31 each even-numbered year

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 https://portal.ct.gov/CID/Fraud/Bail-Bonds-Regulation.

Pre-Licensing Education Requirements (Producers & Surety Bail Bond Agents)

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. <u>You will need to bring your original pre-license course completion certificate to the test center on the day of the exam.</u>

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, 2019. 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 coursed approved by the State of Connecticut Insurance Department.

0Chance 2 Fail (20050) Life, Accident, Health and Sickness – Property/Casualty Home Study 877.516.8384 www.0chance2fail.com	**ExamFX (0244) (formerly ABLE)** Life, Accident, Health and Sickness– Property/Casualty Home Study 800.586.2253 www.examsimulator.com
A D Banker & Co (0031) Life, Accident, Health and Sickness – Property/Casualty Combination Classroom and Home Study 913.451.1280 www.adbanker.com	**Independent Insurance Agents of Connecticut (0103)** Life, Accident, Health and Sickness– Property/Casualty – Personal Lines Combination Classroom and Home Study 860.563.1950 www.iiact.org

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

Pre-license Exemptions

Insurance Producer pre-license coursework: The pre-license 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 cid.licensing@ct.gov or fax (860) 297-3978current 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 pre-license 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 cid.licensing@ct.gov or fax (860) 297-3978 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:

1 **www.prometric.com/connecticut/insurance**.

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** .

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

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

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

If absent or late for your appointment

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

Test Centers

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

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

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

Holidays

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

Emergency Closings

Severe weather or an emergency could require canceling scheduled exams. If this occurs, Prometric will attempt to contact you by phone; however, you may check for testing site closures by checking our website at **https://www.prometric.com/en-us/pages/siteclosure.aspx** 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 Accommodations. Reasonable testing accommodations are provided to allow candidates with documented disabilities recognized under the ADA an opportunity to demonstrate their skills and knowledge. Prometric makes every effort to provide reasonable testing accommodations that enable all test takers to take examinations.

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

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

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

A personal letter requesting the authorization; and

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

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

The following exams are available October 1, 2019:

Series Code	Title	Questions
1801	Connecticut Producer's Life Insurance	100
1802	Connecticut Producer's Accident and Health Insurance	100
1803	Connecticut Producer's Life, Accident, and Health Insurance	150
1804	Connecticut Producer's Property and Casualty Insurance	150
1805	Connecticut Certified Insurance Consultant's Life, Accident, and Health Insurance	150
1806	Connecticut Certified Insurance Consultant's Property and Casualty Insurance	150
1807	Connecticut Surplus Lines Broker's Insurance	60
1808	Connecticut Public Adjuster's Insurance	100
1809	Connecticut Casualty Adjuster's for All Lines Insurance	100
1810	Connecticut Casualty Adjuster's for All Lines Except Workers Compensation Insurance	100
1811	Connecticut Casualty Adjuster's Workers Compensation Insurance	60
1812	Connecticut Casualty Adjuster's Auto Insurance Only	60
1813	Connecticut Surety Bail Bond Agent's Insurance (CB)-no difficulty level	60
1816	Connecticut Motor Vehicle Physical Damage Appraiser's Insurance	60
1818	Connecticut Producer's Personal Lines Insurance	100
1819	Connecticut Producer's Property Insurance	100
1820	Connecticut Producer's Casualty Insurance	100
1875	Examen de seguro de vida del productor de Connecticut	100
1876	Examen de seguro contra accidentes y de salud del productor de Connecticut	100
1877	Examen de seguro de vida/contra accidentes y de salud del productor de Connecticut	150
1878	Examen de seguro de propiedad/contra siniestros del productor de Connecticut	150
1890	Examen de seguro de propiedad del productor de Connecticut	100
1891	Examen de seguros contra siniestros del productor de Connecticut	100

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:

https://www.prometric.com/en-us/clients/insurance/Pages/practice-exam.aspx

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.**

Testing Process

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

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

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

Score Report for Sample, Sarah A.

Connecticut Life Insurance Examination

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

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 " Licensing**." 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/**. 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/. 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/**. 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/**. 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**.

To keep the license active, you must renew online at **http://www.nipr.com/**. Select "Renew." Residents must also complete their CE requirement before the expiration date. See Continuing education requirements below.

Business entity Insurance Producer licenses expire January 31 of every even-numbered year.

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

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

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

After one (1) year, you will be required to submit the reinstatement application. The reinstatement fee is $130 plus the NIPR transaction fee. Apply through **www.nipr.com**. Select Apply for License."

Insurance Producer: Travel Information

Travel: P.A.- C.G.S. 38a-398- The statute 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- *(New)* - entities operating using designated travel retailers. This is a new type of license created under C.G.S 38a-398 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

Licenses other than Insurance Producer include Property & Casualty Claim Adjusters, Certified Insurance Consultants, Fraternal Agents, Life Settlement Brokers, Motor Vehicle Physical Damage Appraisers, Portable Electronics, Public Adjusters, Reinsurance Intermediaries, Surplus Lines Brokers, and Third Party Administrators

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

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

Property & Casualty Claims Adjuster

Property & Casualty Claims Adjuster is any person (individual or business entity) who or which adjusts casualty claims for any insurance company, firm or corporation engaged in the adjustments of casualty claims. A Property & Casualty Claims Adjuster license is not required to adjust fire, life, or accident/health claims, nor for a licensed and appointed Insurance Producer involved in settling property damage claims not exceeding $1,500; nor for any member of the bar of this state, in good standing, engaged in the general practice of law. "General practice of law" means "private practice" or "general practitioner." Attorneys engaged in the general practice of law refers to individuals admitted to practice law in Connecticut who do not engage in the settlement of insurance claims as a vocation and whose activities, with regard to the settlement of insurance claims, is only incidental to their law practice. Licensees who do not take the Connecticut exam, are restricted in Connecticut to the authority granted them by such other state. *(CGS 38a-792)*

- Resident and Non-resident Individual and Business Entity must apply online at **http://www.nipr.com/**. Select "Apply for License."
- Initial, reinstatement and amendment fee: $130*.
- License expires on June 30 of each odd-numbered year.
- No pre-licensure course required.
- Exam score reports are valid for two years.
- Connecticut will issue Non-Resident Designated Home State (DHS) status to an individual who resides in a state with no Adjuster licensing. After passing the exam, apply at **www.nipr.com**. Select "Apply for License."
- Renewal notices are EMAILED about 90 days before the expiration date. Apply at **www.nipr.com**. Select "Renew."
- After June 30th each ODD year, reinstate the license, by going to **www.nipr.com**. Select Apply for License."

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

Certified Insurance Consultant

A Certified Insurance Consultant is any person who or which, for a fee, engages in the business of offering any advice, counsel, opinion, or service with respect to the benefits, advantages, or disadvantages promised under any policy of insurance that could be issued in this state. If performing any of the activities outlined above, a Certified Insurance Consultant license is required prior to using the titles Certified Insurance Consultant, Certified Insurance Advisor, Certified Insurance Specialist, Certified Insurance Counselor, Certified Insurance Analyst, Certified Policyholders' Advisor, Certified Policyholders' Counselor, or any other similar titles. *(CGS 38a-731)*

- Individual and Business Entity must apply online at **www.nipr.com. Select "Apply for License."**
- 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)*

- Individual must apply online at **www.nipr.com. Select "Apply for License."**
- 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 notifications are EMAILED directly to the Fraternal Society and NOT the licensee about 90 days prior to the expiration date.

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*)

- Individual and Business Entity must apply online at **https://cidonline.ct.gov/lit/CTLicensingTask.jsp**.
- 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."*

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. (CGS 38a-90)

Managing General Agent 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.** Select "Apply for License."

- Initial and reinstatement fee: $130*.
- License expires on June 30 of each odd-numbered year.
- No pre-licensure course required. To obtain Study Material, go to the Department's website at **http://www.ct.gov/cid/cwp/view.asp?a=1266&Q=481380**.
- MVPD Appraiser license requires a two (2) part exam: Written and Practical**. Residents and Designated Home State (DHS) candidates 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**. Select "Apply for License."

- *****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**. Select "Renew."
- After June 30th each ODD year, reinstate the license, by going to **www.nipr.com**. Select Apply for License."

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

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.
- 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 (Corporation) available at **http://www.ct.gov/cid/lib/cid/paletternonrescorp_reinsinterm.pdf**
- Power of Attorney (Business Entity – Other than Corp) available at **http://www.ct.gov/cid/lib/cid/paletternonrescorp_reinsinterm.pdf**
- Power of Attorney (Individual) available at **https://portal.ct.gov/-/media/CID/PANonResINDReinsIntermpdf.pdf?la=en**

Surplus Lines Broker

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

- Individual or Business Entity may apply on online at **http://www.nipr.com/**. 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)*

- Application available at https://portal.ct.gov/CID/Fraud/Bail-Bonds-Regulation
- 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 and pre-licensing course certificate are 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, 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 esq)

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.

Continuing Education Requirements

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

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

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

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

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

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

Dropping Lines of Authority

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

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

Continuing Education Authority Categories:

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

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

Flood Requirements

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

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

Reporting Credits

The Department has contracted with Prometric LLC. to provide continuing education (CE) administrative services. Once you complete your course, it is the responsibility of the course sponsor to report credits to Prometric within 15 calendar days of the completion of the course. Sponsors are required to give applicants a course completion certificate — free of charge — for their records. CE status may be checked online at **https://www.sircon.com/ComplianceExpress/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.

Reporting Changes in Licensee Information

Change of Name, Address or Employer

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

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

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

Notification of Administrative Action/Criminal Prosecution

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

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

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

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

> **Note** It is imperative to update contact information (Name, Address, DBA and/or DLRP) within 30 days of any changes to ensure you receive your Department and renewal notices to avoid any penalties. See the "Reporting Changes in Licensee Information" section on Page 36 for more information.
> **http://www.ct.gov/cid/cwp/view.asp?a=1266&Q=405280**

Exam Content Outlines

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, 2019

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-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 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

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-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

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

Spendthrift clause

5.3 Settlement options

Interest only

Fixed-period installments

Fixed-amount installments

Life income

Single life

Joint and survivor

5.4 Nonforfeiture options

Cash surrender value

Extended term

Reduced paid-up insurance

5.5 Policy loan and withdrawal options

Cash loans

Automatic premium loans

Withdrawals or partial surrenders

5.6 Dividend options

Cash payment

Reduction of premium payments

Accumulation at interest

One-year term option

Paid-up additions

5.7 Disability riders

Waiver of premium/waiver of stipulated premium (universal life)

Waiver of cost of insurance

Disability income benefit

Payor benefit life/disability (juvenile insurance)

5.8 Living benefit provisions/riders

Accelerated (38a-457; Reg 38a-457-1–11)

Conditions for payment

Effect on death benefit

Long-term care (Reg 38a-458-1–12)

Conditions for payment

Effect on death benefit

5.9 Riders covering additional insureds

- Spouse/other-insured term rider
- Children's term rider
- Family term rider

5.10 Riders affecting the death benefit amount

- Accidental death
- Guaranteed insurability
- Cost of living
- Return of premium

6.0 Annuities 10%

6.1 Annuity principles and concepts

- Accumulation period versus annuity period
- Owner, annuitant and beneficiary
- Insurance aspects of annuities

6.2 Immediate versus deferred annuities

- Single premium immediate annuities (SPIAs)
- Deferred annuities
  - Premium payment options
  - Nonforfeiture
  - Surrender and withdrawal charges
  - Death benefits

6.3 Annuity (benefit) payment options

- Life contingency options
  - Pure life versus life with guaranteed minimum
  - Single life versus multiple life
- Annuities certain (types)

6.4 Annuity products

- Fixed annuities
  - General account assets
  - Interest rate guarantees (minimum versus current)
  - Level benefit payment amount
- Equity indexed annuities
- Market value adjusted annuities (modified guaranteed annuities) (Reg 38a-433-12–22)

6.5 Uses of annuities

- Lump-sum settlements
- Qualified retirement plans
  - Group versus individual annuities
- Personal uses
  - Individual retirement accounts (IRAs)
  - Tax-deferred growth
  - Retirement income
  - Education funds

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

7.0 Federal Tax Considerations for Life Insurance and Annuities 10%

7.1 Taxation of personal life insurance

- Amounts available to policyowner
  - Cash value increases
  - Dividends
  - Policy loans
  - Surrenders
- Amounts received by beneficiary
  - General rule and exceptions
  - Settlement options
- Values included in insured's estate

7.2 Modified endowment contracts (MECs)

- Modified endowment versus life insurance
- Seven-pay test
- Distributions

7.3 Taxation of non-qualified annuities

- Individually-owned
  - Accumulation phase (tax issues related to withdrawals)
  - Annuity phase and the exclusion ratio
  - Distributions at death
- Corporate-owned

7.4 Taxation of individual retirement accounts (IRAs)

- Traditional IRAs
  - Contributions and deductible amounts
  - Premature distributions (including taxation issues)
  - Annuity phase benefit payments
  - Values included in the annuitant's estate
  - Amounts received by beneficiary
- Roth IRAs
  - Contributions and limits
  - Distributions

7.5 Rollovers and transfers (IRAs and qualified plans)

7.6 Section 1035 exchanges

8.0 Qualified Plans 7%

8.1 General requirements

8.2 Federal tax considerations

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

8.3 Plan types, characteristics and purchasers

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

Connecticut Producer's Examination for Accident and Health Insurance Series 18-02

100 questions - 2-hour time limit
Live Date September 1, 2019

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-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 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 Health Insurance Basics 8%

3.1 Definitions of perils

Accidental injury

Sickness

3.2 Principal types of losses and benefits

Loss of income from disability

Hospital/medical expense

Dental expense

Long-term care expense/home health care

3.3 Classes of health insurance policies

Individual versus group

Private versus government

Limited versus comprehensive

3.4 Limited policies

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

Required notice to insured

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

3.6 Producer responsibilities in individual health insurance

Marketing requirements

Advertising (Reg 38a-819-1–20)

Life and Health Insurance Guaranty Association (38a-859,871(e))

Sales presentations

Outline of coverage (38a-505(f); Reg 38a-505-10(B–K))

Field underwriting

Nature and purpose

Disclosure of information about individuals (38a-988)

Application procedures (38a-979, 981)

Requirements at delivery of policy

Common situations for errors/omissions

3.7 Individual underwriting by the insurer

Underwriting criteria

Sources of underwriting information

Application

Producer report

Attending physician statement

Investigative consumer (inspection) report

Medical Information Bureau (MIB)

Medical examinations and lab tests (including HIV consent) (RL 19a-583, 586)

Prohibited use of genetic information (38a-816(19))

Unfair discrimination (38a-488)

Classification of risks

Preferred

Standard

Substandard

3.8 Considerations in replacing health insurance (38a-546; Reg 38a-505-11)

Benefits, limitations and exclusions

Underwriting requirements

Producer liability for errors and omissions

4.0 Individual Health Insurance Policy General Provisions 7%

4.1 Required provisions (38a-483(a))

Entire contract; changes (1)

Time limit on certain defenses (2)

Grace period (3)

Reinstatement (4)

Claim procedures (5–9)

Physical examinations and autopsy (10)

Legal actions (11)

Change of beneficiary (12)

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

Change of occupation (1)

Misstatement of age (2)

Other insurance in this insurer (3)

Insurance with other insurers

Expense-incurred basis (4)

Other benefits (5)

Unpaid premium (7)

Cancellation (8)

Conformity with state statutes (9)

4.3 Other general provisions

Right to examine (free look) (Reg 38a-505-10(A)(7))

Insuring clause

Consideration clause

Renewability clause (Reg 38a-505-9(A))

Noncancelable

Guaranteed renewable

Conditionally renewable

Renewable at option of insurer

Nonrenewable (cancelable, term)

Military suspense provision (Reg 38a-505-9(A)(5))

5.0 Disability Income and Related Insurance 7%

5.1 Qualifying for disability benefits

Inability to perform duties

Own occupation

Any occupation

Presumptive disability

Requirement to be under physician care

5.2 Individual disability income insurance

Connecticut minimum benefit standards (Reg 38a-505-9(F))

Basic total disability plan

Income benefits (monthly indemnity)

Elimination and benefit periods

Waiver of premium feature

Coordination with social insurance and workers compensation benefits

Additional monthly benefit (AMB)

Social insurance supplement (SIS)

Occupational versus nonoccupational coverage

At-work benefits

Partial disability benefit

Residual disability benefit

Other provisions affecting income benefits

Cost of living adjustment (COLA) rider

Future increase option (FIO) rider

Relation of earnings to insurance (38a-483(b)(6))

Other cash benefits

Accidental death and dismemberment

Rehabilitation benefit

Medical reimbursement benefit (nondisabling injury)

Refund provisions

Return of premium

Cash surrender value

Exclusions

5.3 Unique aspects of individual disability underwriting

Occupational considerations

Benefit limits

Policy issuance alternatives

5.4 Group disability income insurance

Short-term disability (STD)

Long-term disability (LTD)

5.5 Business disability insurance

Key person disability income

Disability buy-sell policy

Business Overhead Expense (BOE)

5.6 Social Security disability

Qualification for disability benefits

Definition of disability

Waiting period

Disability income benefits

5.7 Workers compensation

Eligibility

Benefits

6.0 Medical Plans 25%

6.1 Medical plan concepts

Fee-for-service basis versus prepaid basis

Benefit schedule versus usual/reasonable/customary charges

Any provider versus limited choice of providers

Insureds versus subscribers/participants

6.2 Types of plans

Major medical insurance (indemnity plans)

Essential benefits

Characteristics

Common limitations

Exclusions from coverage

Provisions affecting cost to insured

Health Maintenance Organizations (HMOs)

Essential benefits

General characteristics (HC-118)

Preventive care services

Primary care physician versus referral (specialty) physician

Emergency care

Hospital services

Other basic services

Preferred provider organizations (PPOs) and point-of-service (POS) plans

Essential benefits

General characteristics

In-network and out-of-network provider access

PCP referral

Indemnity plan features

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

High Deductible Health Plan

6.3 Cost containment in health care delivery

Cost-saving services

Preventive care

Hospital outpatient benefits

Alternatives to hospital services

Utilization review

Prospective review

Retrospective

Concurrent review

6.4 Connecticut requirements (individual and/or group)

Eligibility requirements

Dependent child age limit (38a-497, 554; Bul HC-71)

Child enrollment; non-custodial parents (38a-497a)

Physically or mentally handicapped dependents (38a-489, 515)

Newborn child coverage (38a-490, 516 & PA-11-171)

Adopted and prospective adopted children (38a-508, 549)

Benefit

Infertility coverage (38a-509, 536; Bul HC-104, PA 17-55)

6.5 Federal Legislature

HIPAA (Health Insurance Portability and Accountability Act) requirements

Eligibility

Guaranteed issue

Creditable coverage

Renewability

Connecticut HIPAA Alternative-Health Reinsurance Association

PPACA (Patient Protection and Affordable Care Act)

Essential benefits

No cost share on preventive

7.0 Group Health Insurance 15%

7.1 Characteristics of group insurance

Group contract

Certificate of coverage (38a-182)

Experience rating versus community rating/ACA rating/small groups

7.2 Types of eligible groups

Employment-related groups

Individual employer groups

Associations (alumni, professional, other)

7.3 Marketing considerations

Advertising

Regulatory jurisdiction/place of delivery

7.4 Employer group health insurance

Insurer underwriting criteria

Characteristics of group

Plan design factors

Persistency factors

Administrative capability

Eligibility for coverage

Employee eligibility

Dependent eligibility — including domestic partners and civil unions (Bul IC-21)

Spousal coverage (38a-541)

Coordination of benefits provision (Reg 38a-480-1–14)

Change of insurance companies or loss of coverage

No-loss no-gain

Events that terminate coverage

Extension of benefits (Reg 38a-546-5(a))

Continuation of coverage under COBRA and Connecticut specific rules (38a-512a , 546; Reg 38a-546-5(b))

7.5 Small employer medical plans

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

Benefit plans offered (38a-565, 568)

Health care center (HMO) plans

Small employer carrier plans

Eligibility of employees (38a-564(3))

Renewability (38a-567)

7.6 Regulation of employer group insurance plans

Civil Rights Act/Pregnancy Discrimination Act

Guidelines

Relationship with Medicare

Medicare secondary rules

Medicare carve-outs and supplements

8.0 Dental Insurance 3%

8.1 Types of dental treatment

Diagnostic and preventive

Restorative

- Oral surgery
- Endodontics
- Periodontics
- Prosthodontics
- Orthodontics

8.2 Indemnity plans

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

8.3 Employer group dental expense

- Integrated deductibles versus stand-alone plans
- Minimizing adverse selection

9.0 Insurance for Senior Citizens and Special Needs Individuals 11%

9.1 Medicare

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

9.2 Medicare supplements

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

9.3 Other options for individuals with Medicare

- Employer group health plans
  - Disabled employees
  - Employees with kidney failure
  - Individuals age 65 or older
- Medicaid
  - Eligibility
  - Benefits
- ConnMAP

9.4 Long-term care (LTC) insurance

- Eligibility for benefits
- Levels of care
  - Skilled care
  - Intermediate care
  - Custodial care
  - Home health care
  - Adult day care
  - Respite care
  - Hospice care
- Benefit periods
- Benefit amounts
- Optional benefits
  - Guarantee of insurability
  - Return of premium
- Qualified LTC plans
- Exclusions
- Underwriting considerations
- Connecticut regulations and required provisions
  - Standards for marketing (Reg 38a-501-16)
  - Suitability of recommended purchase (Reg 38a-501-17)
  - Shopper's guide (Reg 38a-501-18)
  - Outline of coverage (Reg 38a-501-21)
  - Non-forfeiture benefit offer (Reg 38a-501-19)

Required disclosure provisions (Reg 38a-501-13)

Replacement (Reg 38a-501-12, 22)

Right to return (Reg 38a-501-11(g))

Inflation protection (Reg 38a-501-20)

Connecticut Partnership for Long Term Care (Reg 38a-475-1–6; RL 17b-252)

10.0 Federal Tax Considerations for Health Insurance 4%

10.1 Personally-owned health insurance

Disability income insurance

Medical expense insurance

Long-term care insurance

10.2 Employer group health insurance

Disability income (STD, LTD)

Benefits subject to FICA

Medical and dental expense

Long-term care insurance

Accidental death and dismemberment

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

10.4 Business disability insurance

Key person disability income

Buy-sell policy

Business Overhead Expense (BOE)

10.5 Health Savings Accounts (HSAs)

Definition

Eligibility

Contribution limits

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

150 questions - 2.5-hour time limit
Live Date September 1, 2019

1.0 Insurance Regulation 6%

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, 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 6%

2.1 Concepts

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

2.2 Insurers

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

2.3 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 9%

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
  - 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
- 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)

4.0 Life Insurance Policies 10%

4.1 Term life insurance

Level term

- Annual renewable term
- Level premium term

Decreasing term

4.2 Whole life insurance

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

4.3 Flexible premium policies

- Adjustable life
- Universal life

4.4 Specialized policies

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

4.5 Group life insurance

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

4.6 Credit life insurance (individual versus group)

5.0 Life Insurance Policy Provisions, Options and Riders 10%

5.1 Standard provisions

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

5.2 Beneficiaries

Designation options

- Individuals
- Classes
- Estates
- Minors
- Trusts

Succession

Facility of payment clause

Revocable versus irrevocable

Common disaster clause

Spendthrift clause

5.3 Settlement options

Interest only

Fixed-period installments

Fixed-amount installments

Life income

- Single life
- Joint and survivor

5.4 Nonforfeiture options

- Cash surrender value
- Extended term
- Reduced paid-up insurance

5.5 Policy loan and withdrawal options

- Cash loans
- Automatic premium loans
- Withdrawals or partial surrenders

5.6 Dividend options

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

5.7 Disability riders

- Waiver of premium/waiver of stipulated premium (universal life)
- Waiver of cost of insurance
- Disability income benefit

Payor benefit life/disability (juvenile insurance)

5.8 Living benefit provisions/riders

Accelerated (38a-457; Reg 38a-457-1–11)

Conditions for payment

Effect on death benefit

Long-term care (Reg 38a-458-1–12)

Conditions for payment

Effect on death benefit

5.9 Riders covering additional insureds

Spouse/other-insured term rider

Children's term rider

Family term rider

5.10 Riders affecting the death benefit amount

Accidental death

Guaranteed insurability

Cost of living

Return of premium

6.0 Annuities 5%

6.1 Annuity principles and concepts

Accumulation period versus annuity period

Owner, annuitant and beneficiary

Insurance aspects of annuities

6.2 Immediate versus deferred annuities

Single premium immediate annuities (SPIAs)

Deferred annuities

Premium payment options

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 6%

7.1 Taxation of personal life insurance

Amounts available to policyowner

Cash value increases

Dividends

Policy loans

Surrenders

Amounts received by beneficiary

General rule and exceptions

Settlement options

Values included in insured's estate

7.2 Modified endowment contracts (MECs)

Modified endowment versus life insurance

Seven-pay test

Distributions

7.3 Taxation of non-qualified annuities

Individually-owned

Accumulation phase (tax issues related to withdrawals)

Annuity phase and the exclusion ratio

Distributions at death

Corporate-owned

7.4 Taxation of individual retirement accounts (IRAs)

Traditional IRAs

Contributions and deductible amounts

Premature distributions (including taxation issues)

Annuity phase benefit payments

Values included in the annuitant's estate

Amounts received by beneficiary

Roth IRAs

Contributions and limits

Distributions

7.5 Rollovers and transfers (IRAs and qualified plans)

7.6 Section 1035 exchanges

8.0 Qualified Plans 4%

8.1 General requirements

8.2 Federal tax considerations

Tax advantages for employers and employees

Taxation of distributions (age-related)

8.3 Plan types, characteristics and purchasers

Simplified employee pensions (SEPs)

Profit-sharing and 401(k) plans

SIMPLE plans

403(b) tax-sheltered annuities (TSAs)

9.0 Health Insurance Basics 6%

9.1 Definitions of perils

Accidental injury

Sickness

9.2 Principal types of losses and benefits

Loss of income from disability

Hospital/medical expense

Dental expense

Long-term care expense/home health care

9.3 Classes of health insurance policies

Individual versus group

Private versus government

Limited versus comprehensive

9.4 Limited policies

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

Required notice to insured

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

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-505-13(d); 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 4%

10.1 Required provisions (38a-483)

Entire contract; changes (1)

Time limit on certain defenses (2)

Grace period (3)

Reinstatement (4)

Claim procedures (5–9)

Physical examinations and autopsy (10)

Legal actions (11)

Change of beneficiary (12)

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

Change of occupation (1)

Misstatement of age (2)

Other insurance in this insurer (3)

Insurance with other insurers

Expense-incurred basis (4)

Other benefits (5)

Unpaid premium (7)

Cancellation (8)

Conformity with state statutes (9)

10.3 Other general provisions

Right to examine (free look) (Reg 38a-505-10(A)(7))

Insuring clause

Consideration clause

Renewability clause (Reg 38a-505-9(A))

Noncancelable

Guaranteed renewable

Conditionally renewable

Renewable at option of insurer

Nonrenewable (cancelable, term)

Military suspense provision (Reg 38a-505-9(A)(5))

11.0 Disability Income and Related Insurance 5%

11.1 Qualifying for disability benefits

- Inability to perform duties
  - Own occupation
  - Any occupation
- Presumptive disability
- Requirement to be under physician care

11.2 Individual disability income insurance

- Connecticut minimum benefit standards (Reg 38a-505-9(F))
- Basic total disability plan
  - Income benefits (monthly indemnity)
  - Elimination and benefit periods
  - Waiver of premium feature
- Coordination with social insurance and workers compensation benefits
  - Additional monthly benefit (AMB)
  - Social insurance supplement (SIS)
  - Occupational versus nonoccupational coverage
- At-work benefits
  - Partial disability benefit
  - Residual disability benefit
- Other provisions affecting income benefits
  - Cost of living adjustment (COLA) rider
  - Future increase option (FIO) rider
  - Relation of earnings to insurance (38a-483(b)(6))
- Other cash benefits
  - Accidental death and dismemberment
  - Rehabilitation benefit
  - Medical reimbursement benefit (nondisabling injury)
- Refund provisions
  - Return of premium
  - Cash surrender value
- Exclusions

11.3 Unique aspects of individual disability underwriting

- Occupational considerations
- Benefit limits
- Policy issuance alternatives

11.4 Group disability income insurance

- Short-term disability (STD)
- Long-term disability (LTD)

11.5 Business disability insurance

- Key person disability income
- Disability buy-sell policy
- Business Overhead Expenses (BOE)

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 10%

12.1 Medical plan concepts

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

12.2 Types of plans

- Major medical insurance (indemnity plans)
  - Essential benefits
  - Characteristics
  - Common limitations
  - Exclusions from coverage
  - Provisions affecting cost to insured
- Health Maintenance Organizations (HMOs)
  - Essential benefits
  - General characteristics (HC-118)
  - Preventive care services
  - Primary care physician versus referral (specialty) physician
  - Emergency care
  - Hospital services
  - Other basic services
- Preferred provider organizations (PPOs) and point-of-service (POS) plans
  - Essential benefits
  - General characteristics
  - In-network and out-of-network provider access
  - PCP referral
  - Indemnity plan features
- Connecticut children's health insurance plan (HUSKY) (RL 17b-289–292a, 295, 297, 299, 300, 301, 303, 304)
- High Deductible Health Plan

12.3 Cost containment in health care delivery

- Cost-saving services
  - Preventive care
  - Hospital outpatient benefits
  - Alternatives to hospital services
- Utilization review
  - Retrospective
  - Prospective review
  - Concurrent review

12.4 Connecticut requirements (individual and/or group)

Eligibility requirements

Dependent child age limit (38a-497, 554, Bul HC-71)

Child enrollment; non-custodial parents (38a-497a)

Physically or mentally handicapped dependents (38a-489, 515)

Newborn child coverage (38a-490, 516 & PA-11-171)

Adopted and prospective adopted children (38a-508, 549)

Benefit

Infertility coverage (38a-509, 536; Bul HC-104, PA 17-55)

12.5 Federal Legislature

HIPAA (Health Insurance Portability and Accountability Act) requirements

Eligibility

Guaranteed issue

Creditable coverage

Renewability

Connecticut HIPAA Alternative-Health Reinsurance Association

PPACA (Patient Protection and Affordable Care Act)

Essential benefits

No cost share on preventive

13.0 Group Health Insurance 7%

13.1 Characteristics of group insurance

Group contract

Certificate of coverage (38a-182)

Experience rating versus community rating/ACA rating/small groups

13.2 Types of eligible groups

Employment-related groups

Individual employer groups

Associations (alumni, professional, other)

13.3 Marketing considerations

Advertising

Regulatory jurisdiction/place of delivery

13.4 Employer group health insurance

Insurer underwriting criteria

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(b))

13.6 Regulation of employer group insurance plans

Civil Rights Act/Pregnancy Discrimination Act

Guidelines

Relationship with Medicare

Medicare secondary rules

Medicare carve-outs and supplements

14.0 Dental Insurance 2%

14.1 Types of dental treatment

Diagnostic and preventive

Restorative

Oral surgery

Endodontics

Periodontics

Prosthodontics

Orthodontics

14.2 Indemnity plans

Choice of providers

Benefit categories

Diagnostic/preventive services

Basic services

Major services

Deductibles and coinsurance

Combination plans

Exclusions

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 Individuals Needs 7%

15.1 Medicare

- Nature, financing and administration
- Part A — Hospital insurance
  - Individual eligibility requirements
  - Enrollment
  - Coverages and cost-sharing amounts
- Part B — Medical insurance
  - Individual eligibility requirements
  - Enrollment
  - 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 (Reg 38a-495a-13(a)(6)(A))
  - Right to return (Reg 38a-495a-13(a)(5)
  - Replacement (Reg 38a-495a-14, 19)
  - Benefit standards (Reg 38a-495a-5 & 38a-495a-5a)
  - Pre-existing conditions (Reg 38a-495-5(a))
  - Outline of coverage (38a-495a(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
  - 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)

16.0 Federal Tax Considerations for Health Insurance 3%

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

16.3 Business disability insurance

Key person disability income

Buy-sell policy

Business Overhead Expense (BOE)

16.4 Health Savings Accounts (HSAs)

Definition

Eligibility

Contribution limits

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

150 questions - 2.5-hour time limit
Live Date September 1, 2019

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-702l, 734)

Acting as an agent (38a-702m)

Representing an unauthorized insurer (38a-275, 703, 714)

Failure to remit premiums (38a-712)

Unfair and prohibited practices

Misrepresentation (38a-816(1), (8))

False advertising (38a-816(1), (2))

Defamation of insurer (38a-816(3))

Boycott, coercion and intimidation (38a-816(4))

False financial statements (38a-816(5))

Failure to maintain complaint record (38a-816(7))

Unfair discrimination (38a-816(12), (13))

Rebating (38a-816(9), 825)

Twisting (38a-826)

Examination of books and records (38a-769(f))

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

1.3 Federal regulation

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

Fraud and false statements (18 USC 1033, 1034)

2.0 General Insurance 9%

2.1 Concepts

Risk management key terms

Risk

Exposure

Hazard

Peril

Loss

Methods of handling risk

Avoidance

Retention

Sharing

Reduction

Transfer

Elements of insurable risks

Adverse selection

Law of large numbers

Reinsurance

2.2 Insurers

Types of insurers

Stock companies

Mutual companies

Fraternal benefit societies

Lloyd's associations

Risk retention groups

- Private versus government insurers
- Admitted versus nonadmitted insurers
- Domestic, foreign and alien insurers
- Financial status (independent rating services)
- Marketing (distribution) systems

2.3 Producers and general rules of agency

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

2.4 Contracts

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

3.0 Property and Casualty Insurance Basics 13%

3.1 Principles and concepts

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

3.2 Policy structure

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

3.3 Common policy provisions

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

Salvage

Claim settlement options

Duty to defend

Third-party provisions

Standard mortgage clause

Loss payable clause

No benefit to the Bailee

3.4 Connecticut laws, regulations and required provisions

Connecticut Insurance Guaranty Association Act (38a-836–853)

Cancellation and nonrenewal (38a-307, 308(e), 323, 324)

Binders (38a-309, 322)

Legal action against insurer (38a-321, 307)

Concealment or fraud (38a-307)

Appraisal (38a-307)

Availability of insurance on real property regardless of location (Reg 38a-824-1–3)

Connecticut Standard Fire Policy (38a-307)

Connecticut FAIR Plan (Reg 38a-328-1–20)

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

4.0 Dwelling ('02) Policy 5%

4.1 Characteristics and purpose

4.2 Coverage forms — Perils insured against

Basic

Broad

Special

4.3 Property coverages

Coverage A — Dwelling

Coverage B — Other structures

Coverage C — Personal property

Coverage D — Fair rental value

Coverage E — Additional living expense

Other coverages

4.4 General exclusions

4.5 Conditions

4.6 Selected endorsements

Special provisions — Connecticut (DP 01 06)

Automatic increase in insurance (DP 04 11)

Dwelling under construction (DP 11 43)

4.7 Personal liability supplement

5.0 Homeowners ('11) Policy 14%

5.1 Coverage forms

HO-2 through HO-6

5.2 Definitions

5.3 Section I — Property coverages

Coverage A — Dwelling

Coverage B — Other structures

Coverage C — Personal property

Coverage D — Loss of use

Additional coverages

5.4 Section II — Liability coverages

Coverage E — Personal liability

Coverage F — Medical payments to others

Additional coverages

5.5 Perils insured against

5.6 Exclusions

5.7 Conditions

5.8 Selected endorsements

Special provisions — Connecticut (HO 01 06)

Permitted incidental occupancies — residence premises (HO 04 42)

Earthquake (HO 04 54)

Scheduled personal property (HO 04 61)

Limited fungi, wet or dry rot, or bacteria coverage — Connecticut (HO 04 74, HO 04 75, HO 04 76)

Personal property replacement cost (HO 04 90)

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)

6.0 Auto Insurance 14%

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)

6.2 Personal ('05) auto policy

Definitions

Liability coverage

Bodily injury and property damage

Supplementary payments

Exclusions

Medical payments coverage

Uninsured motorists coverage

Coverage for damage to your auto

Collision

Other than collision

Deductibles

Transportation expenses

Exclusions

Duties after an accident or loss

General provisions

Selected endorsements

Amendment of policy provisions — Connecticut (PP 01 54)

Towing and labor costs (PP 03 03)

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

Miscellaneous type vehicle (PP 03 23)

Joint ownership coverage — Connecticut (PP 13 45)

6.3 Commercial auto ('10)

Commercial auto coverage forms

Business auto

Garage

Business auto physical damage

Truckers

Motor carrier

Coverage form sections

Covered autos

Liability coverage

Garagekeepers coverage

Physical damage coverage

Exclusions

Conditions

Definitions

Selected endorsements

Connecticut changes (CA 01 07)

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

Mobile equipment (CA 20 15)

Auto medical payments coverage (CA 99 03)

Drive other car coverage (CA 99 10)

Individual named insured (CA 99 17)

Commercial carrier regulations

The Motor Carrier Act of 1980

Endorsement for motor carrier policies of insurance for public liability (MCS-90)

7.0 Commercial Package Policy (CPP) 10%

7.1 Components of a commercial policy

Common policy declarations

Common policy conditions

Interline endorsements

One or more coverage parts

7.2 Commercial general liability ('13)

Commercial general liability coverage forms

Bodily injury and property damage liability

Personal and advertising injury liability

Medical payments

Exclusions

Supplementary payments

Who is an insured

Limits of insurance

Conditions

Definitions

Occurrence versus claims-made

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

Trigger

Retroactive date

Extended reporting periods

Claim information

Premises and operations

Products and completed operations

Insured contract

7.3 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)

7.4 Commercial crime ('06)

General definitions

Burglary

Theft

Robbery

Crime coverage forms

Commercial crime coverage forms (discovery/loss sustained)

Government crime coverage forms (discovery/loss sustained)

Coverages

Employee theft

Forgery or alteration

Inside the premises — theft of money and securities

Inside the premises — robbery or safe burglary of other property

Outside the premises

Computer fraud

Funds transfer fraud

Money orders and counterfeit money

Other crime coverage

Extortion — commercial entities (CR 04 03)

7.5 Commercial inland marine

Nationwide marine definition

Commercial inland marine conditions form

Inland marine coverage forms

Accounts receivable

Bailee's customer

Commercial articles

Contractors equipment floater

Electronic data processing

Equipment dealers

Installation floater

Jewelers block

Signs

Valuable papers and records

Transportation coverages

Common carrier cargo liability

Motor truck cargo forms

Transit coverage forms

7.6 Equipment breakdown ('13)

Equipment breakdown protection coverage form (EB 00 20)

Selected endorsement

Actual cash value (EB 99 59)

7.7 Farm coverage

Farm property coverage form ('03)

Coverage A — Dwellings

Coverage B — Other private structures

Coverage C — Household personal property

Coverage D — Loss of use

Coverage E — Scheduled farm personal property

Coverage F — Unscheduled farm personal property

Coverage G — Other farm structures

Farm liability coverage form ('06)

Coverage H — Bodily injury and property damage liability

Coverage I — Personal and advertising injury liability

Coverage J — Medical payments

Livestock coverage form

Mobile agricultural machinery and equipment coverage form

Causes of loss (basic, broad and special)

Exclusions

Additional coverages

Limits of insurance

Conditions

Definitions

8.0 Businessowners ('13) Policy 9%

8.1 Characteristics and purpose

8.2 Businessowners Section I — Property

Coverage

Exclusions

Limits of insurance

Deductibles

Loss conditions

General conditions

Optional coverages

Definitions

8.3 Businessowners Section II — Liability

Coverages

Exclusions

Who is an insured

Limits of insurance

General conditions

Definitions

8.4 Businessowners Section III — Common Policy Conditions

8.5 Selected endorsements

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

Protective safeguards (BP 04 30)

Utility services — direct damage (BP 04 56)

Utility services — time element (BP 04 57)

9.0 Workers Compensation Insurance 10%

9.1 Workers compensation laws

Types of laws

Monopolistic versus competitive

Compulsory versus elective

Connecticut Workers Compensation Law (Title 31 Chapter 568)

Exclusive remedy (RL 31-284(a), 293a)

Employment covered (required, voluntary) (RL 31-275(9), (10))

Covered injuries (RL 31-275(1), (16), 284(a), 294c, 295)

Occupational disease (RL 31-275(15))

Benefits provided (RL 31-275(12), 283a, 295, 306, 306b, 307, 308, 308a)

Second injury fund (RL 31-349, 350, 352-355b)

Federal workers compensation laws

Federal Employers Liability Act (FELA) (45 USC 51–60)

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

The Jones Act (46 USC 688)

9.2 Workers compensation and employers liability insurance policy

General section

Part One — Workers compensation insurance

Part Two — Employers liability insurance

Part Three — Other states insurance

Part Four — Your duties if injury occurs

Part Five — Premium

Part Six — Conditions

Selected endorsements

Voluntary compensation

9.3 Premium computation

Job classification — payroll and rates

Experience modification factor

Premium discounts

Participation (dividend) plans

9.4 Other sources of coverage

Connecticut Workers Compensation Insurance Plan

Self-insured employers (RL 31-285, 286)

Employers' mutual insurance associations (RL 31-328–339)

10.0 Other Coverages and Options 6%

10.1 Umbrella/excess liability policies

Personal (DL 98 01)

Commercial (CU 00 01)

10.2 Specialty liability insurance

Professional liability

Errors and omissions

Directors and officers liability

Fiduciary liability

Liquor liability

Employment practices liability

10.3 Surplus lines

Definitions and markets

Licensing requirements

Exportable list

Affidavits

10.4 Surety bonds

Principal, obligee, surety

Contract bonds

License and permit bonds

Judicial bonds

10.5 National Flood Insurance Program

"Write your own" versus government

Eligibility

Coverage

Limits

Deductibles

10.6 Other policies

Boatowners

Difference in conditions

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

150 questions - 2.5-hour time limit

Live Date September 1, 2019

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

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)

4.0 Life Insurance Policies 5%

4.1 Term life insurance

Level term

Annual renewable term

Level premium term

Life expectancy contract

Term-to-65 (or older) contract

Decreasing term

4.2 Whole life insurance

Continuous premium (straight life)

Limited payment

Single premium

Graded premium

Modified life

Interest sensitive

Equity index

4.3 Flexible premium policies

Adjustable life

Universal life

4.4 Specialized policies

Joint life (first-to-die)

Survivorship life (second-to-die)

Juvenile life

4.5 Group life insurance

Characteristics of group plans

Group underwriting requirements

Conversion to individual policy (Bul S-4 (8 & 10))

4.6 Credit life insurance (individual versus group)

5.0 Life Insurance Policy Provisions, Options and Riders 7%

5.1 Standard provisions

Ownership

Assignment (38a-455)

Entire contract

Modifications

Right to examine (free look) (38a-436)

Payment of premiums

Grace period

Reinstatement

Incontestability

Misstatement of age

Exclusions

Interest on insurance proceeds (38a-452)

5.2 Beneficiaries

Designation options

Individuals

Classes

Estates

Minors

Trusts

Succession

Facility of payment clause

Revocable versus irrevocable

Common disaster clause

Spendthrift clause

5.3 Settlement options

Interest only

Fixed-period installments

Fixed-amount installments

Life income

Single life

Joint and survivor

5.4 Nonforfeiture options

Cash surrender value

Extended term

Reduced paid-up insurance

5.5 Policy loan and withdrawal options

Cash loans

Automatic premium loans

Withdrawals or partial surrenders

5.6 Dividend options

Cash payment

Reduction of premium payments

Accumulation at interest

One-year term option

Paid-up additions

5.7 Disability riders

Waiver of premium/waiver of stipulated premium (universal life)

Waiver of cost of insurance

Disability income benefit

Payor benefit life/disability (juvenile insurance)

5.8 Living benefit provisions/riders

Accelerated (38a-457; Reg 38a-457-1–11)

Conditions for payment

Effect on death benefit

Long-term care (Reg 38a-458-1–12)

Conditions for payment

Effect on death benefit

5.9 Riders covering additional insureds

Spouse/other-insured term rider

Children's term rider

Family term rider

5.10 Riders affecting the death benefit amount

Accidental death

Guaranteed insurability

Cost of living

Return of premium

6.0 Annuities 8%

6.1 Annuity principles and concepts

Accumulation period versus annuity period

Owner, annuitant and beneficiary

Insurance aspects of annuities

6.2 Immediate versus deferred annuities

Single premium immediate annuities (SPIAs)

Deferred annuities

Premium payment options

Nonforfeiture

Surrender and withdrawal charges

Death benefits

6.3 Annuity (benefit) payment options

Life contingency options

Pure life versus life with guaranteed minimum

Single life versus multiple life

Annuities certain (types)

6.4 Annuity products

Fixed annuities

General account assets

Interest rate guarantees (minimum versus current)

Level benefit payment amount

Equity indexed annuities

Market value adjusted annuities (modified guaranteed annuities) (Reg 38a-433-12–22)

6.5 Uses of annuities

Lump-sum settlements

Qualified retirement plans

Group versus individual annuities

Personal uses

Individual retirement accounts (IRAs)

Tax-deferred growth

Retirement income

Education funds

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

7.0 Federal Tax Considerations for Life Insurance and Annuities 11%

7.1 Taxation of personal life insurance

Amounts available to policyowner

Cash value increases

Dividends

Policy loans

Surrenders

Amounts received by beneficiary

General rule and exceptions

Settlement options

Values included in insured's estate

7.2 Modified endowment contracts (MECs)

Modified endowment versus life insurance

Seven-pay test

Distributions

7.3 Taxation of non-qualified annuities

Individually-owned

Accumulation phase (tax issues related to withdrawals)

Annuity phase and the exclusion ratio

Distributions at death

Corporate-owned

7.4 Taxation of individual retirement accounts (IRAs)

Traditional IRAs

Contributions and deductible amounts

Premature distributions (including taxation issues)

Annuity phase benefit payments

Values included in the annuitant's estate

Amounts received by beneficiary

Roth IRAs

Contributions and limits

Distributions

7.5 Rollovers and transfers (IRAs and qualified plans)

7.6 Section 1035 exchanges

8.0 Qualified Plans 9%

8.1 General requirements

8.2 Federal tax considerations

Tax advantages for employers and employees

Taxation of distributions (age-related)

8.3 Plan types, characteristics and purchasers

Simplified employee pensions (SEPs)

Profit-sharing and 401(k) plans

SIMPLE plans

Pension plans

Section 457 deferred compensation

403(b) tax-sheltered annuities (TSAs)

8.4 Special rules for life insurance

Incidental limitation

Taxation of economic benefit

Taxation of life insurance distributions

9.0 Health Insurance Basics 5%

9.1 Definitions of perils

Accidental injury

Sickness

9.2 Principal types of losses and benefits

Loss of income from disability

Hospital/medical expense

Dental expense

Long-term care expense/home health care

9.3 Classes of health insurance policies

Individual versus group

Private versus government

Limited versus comprehensive

9.4 Limited policies

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

Required notice to insured

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

9.6 Producer responsibilities in individual health insurance

Marketing requirements

Advertising (Reg 38a-819-1–20)

Life and Health Insurance Guaranty Association (38a-859,871(e))

Sales presentations

Outline of coverage (38a-505(f); Reg 38a-505-10(B–K))

Field underwriting

Nature and purpose

Disclosure of information about individuals (38a-988)

Application procedures (38a-979, 981)

Requirements at delivery of policy

Common situations for errors/omissions

9.7 Individual underwriting by the insurer

Underwriting criteria

Sources of underwriting information

Application

Producer report

Attending physician statement

Investigative consumer (inspection) report

Medical Information Bureau (MIB)

Medical examinations and lab tests (including HIV consent) (RL 19a-583, 586)

Prohibited use of genetic information (38a-816(19))

Unfair discrimination (38a-488)

9.8 Considerations in replacing health insurance (38a-546; Reg 38a-505-11)

Benefits, limitations and exclusions

Underwriting requirements

Producer liability for errors and omissions

10.0 Individual Health Insurance Policy General Provisions 5%

10.1 Required provisions (38a-483(a))

Entire contract; changes (1)

Time limit on certain defenses (2)

Grace period (3)

Reinstatement (4)

Claim procedures (5–9)

Physical examinations and autopsy (10)

Legal actions (11)

Change of beneficiary (12)

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

Change of occupation (1)

Misstatement of age (2)

Other insurance in this insurer (3)

Insurance with other insurers

Expense-incurred basis (4)

Other benefits (5)

Unpaid premium (7)

Cancellation (8)

Conformity with state statutes (9)

10.3 Other general provisions

Right to examine (free look) (Reg 38a-505-10(A)(7))

Insuring clause

Consideration clause

Renewability clause (Reg 38a-505-9(A))

Noncancelable

Guaranteed renewable

Conditionally renewable

Renewable at option of insurer

Nonrenewable (cancelable, term)

Military suspense provision (Reg 38a-505-9(A)(5))

11.0 Disability Income and Related Insurance 5%

11.1 Qualifying for disability benefits

Inability to perform duties

Own occupation

Any occupation

Presumptive disability

Requirement to be under physician care

11.2 Individual disability income insurance

Connecticut minimum benefit standards (Reg 38a-505-9(F))

Basic total disability plan

Income benefits (monthly indemnity)

Elimination and benefit periods

Waiver of premium feature

Coordination with social insurance and workers compensation benefits

Additional monthly benefit (AMB)

Social insurance supplement (SIS)

Occupational versus nonoccupational coverage

At-work benefits

Partial disability benefit

Residual disability benefit

Other provisions affecting income benefits

Cost of living adjustment (COLA) rider

Future increase option (FIO) rider

Relation of earnings to insurance (38a-483(b)(6))

Annual renewable term rider

Other cash benefits

Accidental death and dismemberment

Rehabilitation benefit

Medical reimbursement benefit (nondisabling injury)

Refund provisions

Return of premium

Cash surrender value

Exclusions

11.3 Unique aspects of individual disability underwriting

Occupational considerations

Benefit limits

11.4 Group disability income insurance

Policy issuance alternatives

Short-term disability (STD)

Long-term disability (LTD)

11.5 Business disability insurance

Key person disability income

Disability buy-sell policy

Business overhead expense policy

Disability reducing term policy

11.6 Social Security disability

Qualification for disability benefits

Definition of disability

Waiting period

Disability income benefits

11.7 Workers compensation

Eligibility

Benefits

12.0 Medical Plans 5%

12.1 Medical plan concepts

Fee-for-service basis versus prepaid basis

Benefit schedule versus usual/reasonable/customary charges

Any provider versus limited choice of providers

Insureds versus subscribers/participants

12.2 Types of plans

Major medical insurance (indemnity plans)

Essential benefits

Characteristics

Common limitations

Exclusions from coverage

Provisions affecting cost to insured

Health Maintenance Organizations (HMOs)

Essential benefits

General characteristics

Preventive care services

Primary care physician versus referral (specialty) physician

Emergency care

Hospital services

Other basic services

Preferred provider organizations (PPOs) and point-of-service (POS) plans

Essential benefits

General characteristics

In-network and out-of-network provider access

PCP referral

Indemnity plan features

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

High Deductible Health Plan

12.3 Cost containment in health care delivery

Cost-saving services

Preventive care

Hospital outpatient benefits

Alternatives to hospital services

Utilization review

Retrospective

Prospective review

Concurrent review

12.4 Connecticut requirements (individual and/or group)

Eligibility requirements

Dependent child age limit (38a-497, 554; HC-71)

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/small groups

13.2 Types of eligible groups

Employment-related groups

Individual employer groups

- Multiple-Employer Trusts (METs) or Welfare Arrangements (MEWAs)
- Taft-Hartley Trusts
- Associations (alumni, professional, other)

13.3 Marketing considerations

- Advertising
- Regulatory jurisdiction/place of delivery

13.4 Employer group health insurance

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

13.5 Small employer medical plans

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

13.6 Regulation of employer group insurance plans

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

13.7 Types of funding and administration

- Conventional fully-insured plans
- Modified fully-insured plans
  - Premium-delay arrangements
  - Reserve-reduction arrangements
  - 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
  - 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)

16.0 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

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, 2019

1.0 Insurance Regulation 7%

1.1 Licensing

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

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

Resident producers (38a-702d)

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

Nonresident producers (38a-702g, 702n)

Temporary (38a-702j)

Maintenance and duration

Renewal (38a-702f(b)(c), 784, 786(b))

Change in name or address (38a-702f(f), 771(a))

Reporting of actions (38a-702o, 771(b))

Assumed names (38a-702i)

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

Disciplinary actions

Cease and desist order (38a-817)

Hearings (38a-16, 817, 818)

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

1.2 State regulation

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

Company regulation

Certificate of authority (38a-41)

Capital and surplus requirement (38a-72)

Unfair claim settlement practices (38a-816)

Producer regulation

Controlled business (38a-782)

Commissions (38a-702l, 734)

Acting as an agent (38a-702m)

Representing an unauthorized insurer (38a-275, 703, 714)

Failure to remit premiums (38a-712)

Unfair and prohibited practices

Misrepresentation (38a-816(1), (8))

False advertising (38a-816(1), (2))

Defamation of insurer (38a-816(3))

Boycott, coercion and intimidation (38a-816(4))

False financial statements (38a-816(5))

Failure to maintain complaint record (38a-816(7))

Unfair discrimination (38a-816(12), (13))

Rebating (38a-816(9), 825)

Twisting (38a-826)

Examination of books and records (38a-769(f))

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

1.3 Federal regulation

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

Fraud and false statements (18 USC 1033, 1034)

2.0 General Insurance 6%

2.1 Concepts

Risk management key terms

Risk

Exposure

Hazard

Peril

Loss

Methods of handling risk

Avoidance

Retention

Sharing

Reduction

Transfer

Elements of insurable risks

Adverse selection

Law of large numbers

Reinsurance

2.2 Insurers

Types of insurers

Stock companies

Mutual companies

Fraternal benefit societies

Lloyd's associations

Risk retention groups

- Private versus government insurers
- Admitted versus nonadmitted insurers
- Domestic, foreign and alien insurers
- Financial status (independent rating services)
- Marketing (distribution) systems

2.3 Producers and general rules of agency

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

2.4 Contracts

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

3.0 Property and Casualty Insurance Basics 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
  - Valued policy

3.2 Policy structure

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

3.3 Common policy provisions

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

Salvage

Claim settlement options

Duty to defend

Third-party provisions

Standard mortgage clause

Loss payable clause

No benefit to the Bailee

3.4 Connecticut laws, regulations and required provisions

Connecticut Insurance Guaranty Association Act (38a-836–853)

Cancellation and nonrenewal (38a-307, 308(e), 323, 324)

Binders (38a-309, 322)

Legal action against insurer (38a-321, 307)

Concealment or fraud (38a-307)

Appraisal (38a-307)

Availability of insurance on real property regardless of location (Reg 38a-824-1–3)

Connecticut Standard Fire Policy (38a-307)

Connecticut FAIR Plan (Reg 38a-328-1–20)

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

4.0 Dwelling ('02) Policy 5%

4.1 Characteristics and purpose

4.2 Coverage forms — Perils insured against

Basic

Broad

Special

4.3 Property coverages

Coverage A — Dwelling

Coverage B — Other structures

Coverage C — Personal property

Coverage D — Fair rental value

Coverage E — Additional living expense

Other coverages

4.4 General exclusions

4.5 Conditions

4.6 Selected endorsements

Special provisions — Connecticut (DP 01 06)

Automatic increase in insurance (DP 04 11)

Dwelling under construction (DP 11 43)

4.7 Personal liability supplement

5.0 Homeowners ('11) Policy 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 occupancies — residence premises (HO 04 42)

Earthquake (HO 04 54)

Scheduled personal property (HO 04 61)

Limited fungi, wet or dry rot, or bacteria coverage — Connecticut (HO 04 74, HO 04 75, HO 04 76)

Personal property replacement cost (HO 04 90)

Home day care (HO 04 97)

Home business — Connecticut (HO 07 05)

Business pursuits (HO 24 71)

Watercraft (HO 24 75)

Personal injury — Connecticut (HO 24 79)

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)

6.2 Personal ('05) auto policy

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

6.3 Commercial auto ('10)

- Commercial auto coverage forms
  - Business auto
  - Garage
  - Business auto physical damage
  - Truckers
  - Motor carrier
- Coverage form sections
  - Covered autos
  - Liability coverage
  - Garagekeepers coverage
  - Trailer interchange coverage
  - Physical damage coverage
  - Exclusions
  - Conditions
  - Definitions
- Selected endorsements
  - Connecticut changes (CA 01 07)
  - Deductible liability (CA 03 02)
  - Lessor — additional insured and loss payee (CA 20 01)
  - Mobile equipment (CA 20 15)
  - Broad form products (CA 25 01)
  - False pretense coverage (CA 25 03)
  - Auto medical payments coverage (CA 99 03)
  - Drive other car coverage (CA 99 10)
  - Hired autos specified as covered autos you own (CA 99 16)
  - Individual named insured (CA 99 17)
  - Employees as insureds (CA 99 33)
  - Pollution liability — broadened coverage (CA 99 48, CA 99 55)
- Commercial carrier regulations
  - The Motor Carrier Act of 1980
  - Endorsement for motor carrier policies of insurance for public liability (MCS-90)

7.0 Commercial Package Policy (CPP) 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)

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

coverage form (CG 00 09)

Pollution liability

Pollution liability coverage form (CG 00 39)

Pollution liability limited coverage form (CG 00 40)

Pollution liability coverage extension endorsement (CG 04 22)

7.3 Commercial property ('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)

7.4 Commercial crime ('06)

General definitions

Burglary

Theft

Robbery

Crime coverage forms

Commercial crime coverage forms (discovery/loss sustained)

Government crime coverage forms (discovery/loss sustained)

Coverages

Employee theft

Forgery or alteration

Inside the premises — theft of money and securities

Inside the premises — robbery or safe burglary of other property

Outside the premises

Computer fraud

Funds transfer fraud

Money orders and counterfeit money

Other crime coverage

Extortion — commercial entities (CR 04 03)

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)

7.5 Commercial inland marine

Nationwide marine definition

Commercial inland marine conditions form

Inland marine coverage forms

Accounts receivable

Bailee's customer

Commercial articles

Contractors equipment floater

Electronic data processing

Equipment dealers

Installation floater

Jewelers block

Signs

Valuable papers and records

Transportation coverages

Common carrier cargo liability

Motor truck cargo forms

Transit coverage forms

7.6 Equipment breakdown ('13)

Equipment breakdown protection coverage form (EB 00 20)

Selected endorsement

Actual cash value (EB 99 59)

7.7 Farm coverage

Farm property coverage form ('03)

Coverage A — Dwellings

Coverage B — Other private structures

Coverage C — Household personal property

Coverage D — Loss of use

Coverage E — Scheduled farm personal property

Coverage F — Unscheduled farm personal property

Coverage G — Other farm structures

Farm liability coverage form ('06)

Coverage H — Bodily injury and property damage liability

Coverage I — Personal and advertising injury liability

Coverage J — Medical payments

Livestock coverage form

Mobile agricultural machinery and

equipment coverage form

Causes of loss (basic, broad and special)

Exclusions

Additional coverages

Limits of insurance

Conditions

Definitions

8.0 Businessowners ('13) Policy 7%

8.1 Characteristics and purpose

8.2 Businessowners Section I — Property

Coverage

Exclusions

Limits of insurance

Deductibles

Loss conditions

General conditions

Optional coverages

Definitions

8.3 Businessowners Section II — Liability

Coverages

Exclusions

Who is an insured

Limits of insurance

General conditions

Definitions

8.4 Businessowners Section III — Common Policy Conditions

8.5 Selected endorsements

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

Protective safeguards (BP 04 30)

Utility services — direct damage (BP 04 56)

Utility services — time element (BP 04 57)

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)

The Jones Act (46 USC 688)

9.2 Workers compensation and employers liability insurance policy

General section

Part One — Workers compensation insurance

Part Two — Employers liability insurance

Part Three — Other states insurance

Part Four — Your duties if injury occurs

Part Five — Premium

Part Six — Conditions

Selected endorsements

Voluntary compensation

Foreign coverage endorsement

9.3 Premium computation

Job classification — payroll and rates

Experience modification factor

Premium discounts

Participation (dividend) plans

Retrospective rating

9.4 Other sources of coverage

Connecticut Workers Compensation Insurance Plan

Self-insured employers (RL 31-285, 286)

Employers' mutual insurance associations (RL 31-328–339)

10.0 Other Coverages and Options 14%

10.1 Umbrella/excess liability policies

Personal (DL 98 01)

Commercial (CU 00 01)

10.2 Specialty liability insurance

Professional liability

Errors and omissions

Directors and officers liability

Fiduciary liability

Liquor liability

Employment practices liability

10.3 Surplus lines

Definitions and markets

Licensing requirements

Exportable list

Affidavits

10.4 Surety bonds

Principal, obligee, surety

Contract bonds

License and permit bonds

Judicial bonds

10.5 Aviation insurance

Aircraft hull

Aircraft liability

Airport liability

Hangarkeepers legal liability

10.6 Ocean marine insurance

Major coverages

Hull insurance

Cargo insurance

Freight insurance

Protection and indemnity

Implied warranties

Perils

General and particular average

10.7 National Flood Insurance Program

"Write your own" versus government

Eligibility

Coverage

Limits

Deductibles

10.8 Other policies

Boatowners

Difference in conditions

10.9 Alternative funding mechanisms

Self-insured

Pooling

Risk retention groups

Captives

Connecticut Surplus Lines Broker's Examination Series 18-07

60 questions - 1-hour time limit
Live Date September 1, 2019

1.0 Insurance Regulation 8%

1.1 Licensing regulation for surplus lines

Process (38a-769)

Who may be licensed (38a-794)

Individuals

Firm, association or corporation

Licensing requirements (38a-794)

Non-resident reciprocity (38a-769)

Maintenance and duration

Renewal (38a-794(b))

Change in name or address (38a-702f(f), 771)

Disciplinary actions

Cease and desist order (38a-817)

Suspensions, revocations, refusal to issue or renew, fines (38a-774, 777, 817, 830)

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%

2.1 Concepts

Risk management key terms

Risk

Exposure

Hazard

Peril

Loss

Methods of handling risk

Avoidance

Retention

Sharing

Reduction

Transfer

Elements of insurable risks

Adverse selection

Law of large numbers

Reinsurance

2.2 Insurers

Types of insurers

Stock companies

Mutual companies

Fraternal benefit societies

Lloyd's associations

Risk retention groups

Private versus government insurers

Admitted versus nonadmitted insurers

Domestic, foreign and alien insurers

Financial status (independent rating services)

Marketing (distribution) systems

2.3 Producers and general rules of agency

Insurer as principal

Producer/insurer relationship

Authority and powers of producers

Express

Implied

Apparent

2.4 Contracts

Elements of a legal contract

Offer and acceptance

Consideration

Competent parties

Legal purpose

Distinct characteristics of an insurance contract

Contract of adhesion

Aleatory contract

Personal contract

Unilateral contract

Conditional contract

Legal interpretations affecting contracts

Ambiguities in a contract of adhesion

Reasonable expectations

Indemnity

Utmost good faith

Representations/misrepresentations

Warranties

Concealment

Fraud

Waiver and estoppel

3.0 Surplus Lines Markets and Practices 87%

3.1 United States nonadmitted market

Insurance exchanges

Foreign nonadmitted market

3.2 Alien insurers

London market

Lloyd's of London

Other London companies

Other alien markets

United States trust funds

3.3 Alternative markets

Captive insurers

Risk retention groups

Purchasing groups

Independently procured insurance

3.4 Eligible surplus lines insurers

Requirements (Reg 38a-740-2, 4, 6)

List of eligible surplus lines insurers (Reg 38a-740-8)

White list (Reg 38a-740-1(k))

Withdrawal of eligibility (Reg 38a-740-9)

Power of attorney (Reg 38a-740-4-6-C(i)

3.5 Surplus lines coverages

Characteristics and uses

Types of coverages available

3.6 Requirements for placement of surplus lines insurance

Diligent search (38a-741(b))

Broker affidavit

Exportable list (38a-741(a))

Notice to insured (38a-745)

Connecticut Insurance Guaranty Association

3.7 Authority of surplus lines broker

Binding

Underwriting

Claims

Commissions

3.8 Records of licensee (38a-742)

Content of records

Maintenance

3.9 Surplus lines tax (38a-743)

Amount

Collection

Remittance

Penalty and interest

Tax return

Policy fees and service charges (Reg 38a-707-7)

Connecticut Public Adjuster's Examination Series 18-08

100 questions - 2-hour time limit
Live September 1, 2019

1.0 Insurance Regulation 7%

1.1 Licensing requirements (38a-723, 788)

Qualifications (38a-769(c))

Process (38a-769)

1.2 Maintenance and duration

Renewal (38a-788(c))

Contract requirements (38a-724, 788(d); Reg 38a-788-6)

Records (Reg 38a-788-7)

Change in name or address (38a-771(a))

Reporting of actions (38a-771(b))

1.3 Disciplinary actions

Cease and desist order (38a-817)

Hearings (38a-16, 817, 818)

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

Aleatory contract

Personal contract

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

2.2 Insurance principles and concepts

- Insurable interest
- Hazards
  - Physical
  - Moral
  - Morale
- Causes of loss (perils)
- Named perils versus special (open) perils
- Direct loss
- Consequential or indirect loss
- Blanket versus specific insurance
- Basic types of construction
- Loss valuation
  - Actual cash value
  - Broad Evidence Rule
  - Replacement cost
  - Market value
  - Agreed value
  - Stated amount
  - Valued policy

2.3 Policy structure

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

2.4 Common policy provisions

- Insureds — named, first named, additional
- Policy period
- Policy territory
- Cancellation and nonrenewal
- Deductibles
- Other insurance
  - Nonconcurrency
  - Primary and excess
  - Pro rata
- Policy limits
- Restoration/nonreduction of limits
- Coinsurance
- Vacancy or unoccupancy
- Assignment
- Liberalization
- Third-party provisions
  - Standard mortgage clause
  - Loss payable clause
  - No benefit to Bailee

2.5 Connecticut laws, regulations and required provisions

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

3.0 Adjusting Losses 25%

3.1 Role of the adjuster

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

3.2 Property losses

- Duties of insured after a loss
  - Notice to insurer
  - Minimizing the loss
  - Proof of loss
  - Special requirements
  - Production of books and records
  - Abandonment
- Determining value and loss
  - Burden of proof of value and loss
  - Estimates
  - Depreciation
  - Salvage
- Claim settlement options
- Payment and discharge

3.3 Claims adjustment procedures

- Subrogation procedures
- Alternative dispute resolution
  - Appraisal
  - Arbitration
  - Competitive estimates
  - Mediation
  - Negotiation

4.0 Dwelling ('02) Policy 7%

4.1 Characteristics and purpose

4.2 Coverage forms — Perils insured against

- Basic
- Broad

Special

4.3 Property coverages

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)

5.0 Homeowners ('11) Policy 13%

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 (HO 04 42)

Earthquake (HO 04 54)

Scheduled personal property (HO 04 61)

Limited fungi, wet or dry rot, or bacteria coverage — Connecticut (HO 04 74, HO 04 75, HO 04 76)

Personal property replacement cost (HO 04 90)

6.0 Commercial Package Policy (CPP) 10%

6.1 Components of a commercial policy

Common policy declarations

Common policy conditions

Interline endorsements

One or more coverage parts

6.2 Commercial property ('12)

Commercial property conditions form

Coverage forms

Building and personal property

Condominium association

Condominium commercial unit-owners

Builders risk

Business income

Legal liability

Extra expense

Causes of loss forms

Basic

Broad

Special

Selected endorsements

Ordinance or law coverage (CP 04 05)

Spoilage coverage (CP 04 40)

Peak season limit of insurance (CP 12 30)

Value reporting form (CP 13 10)

6.3 Commercial inland marine

Nationwide marine definition

Commercial inland marine conditions form

Inland marine coverage forms

Accounts receivable

Bailee's customer

Commercial articles

Contractors equipment floater

Electronic data processing

Equipment dealers

Installation floater

Jewelers block

Signs

Valuable papers and records

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 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, 2019

1.0 Insurance Regulation 6%

1.1 Licensing requirements (38a-792; Reg 38a-792-1)

Qualifications (38a-769, 792)

Process (38a-769, 792)

Impersonation (38a-773)

Maintenance and duration

Term of license (38a-792(a))

Renewal (38a-792(a))

Change in name or address (38a-771(a))

Reporting of actions (38a-771(b))

Disciplinary actions

Cease and desist order (38a-817)

Hearings (38a-16, 817, 818)

Suspensions, revocations, refusal to issue or renew, fines (38a-2, 774, 792(c), 817, 830)

1.2 State and federal regulation

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

Unfair and prohibited practices

Misrepresentation (38a-816(1), (8))

Defamation of insurer (38a-816(3))

Complaint handling (38a-816(7))

Unfair claims settlement practices (38a-816)

Binders (38a-322)

Cancellations (38a-307)

Renewal/nonrenewal (38a-323)

Statute of limitations (RL 52-577, 577a, 584)

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

Connecticut Insurance Guaranty Association Act (38a-836–853)

Legal action against insurer (38a-321, 307)

Appraisal (38a-307)

2.0 Insurance Basics 15%

2.1 Insurers

Admitted

Nonadmitted

Stock

Mutual

Reciprocals

2.2 Contract basics

Elements of a legal contract

Offer and acceptance

Consideration

Competent parties

Legal purpose

Distinct characteristics of an insurance contract

Contract of adhesion

Aleatory contract

Personal contract

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 24%

3.1 Role of the adjuster

Duties and responsibilities

Casualty adjuster versus public adjuster

Relationship to the legal profession

3.2 Claim reporting

Claim investigation

Claim file documentation of events

Types of records

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

3.3 Liability losses

Investigation procedures

- Verify coverage
- Determine liability

Gathering evidence

- Physical evidence
- Witness statements

Determining value of intangible damages

3.4 Coverage problems

Dealing with coverage disputes

- Reservation of rights letter
- Nonwaiver agreement

3.5 Claims adjustment procedures

Settlement procedures

- Advance payments
- Draft authority
- Execution of releases

Subrogation procedures

Alternative dispute resolution

- Appraisal
- Arbitration
- Competitive estimates
- Mediation
- Negotiation

4.0 Homeowners ('11) Policy 13%

4.1 Coverage forms

HO-2 through HO-6

4.2 Definitions

4.3 Section II — Liability coverages

Coverage E — Personal liability

Coverage F — Medical payments to others

Additional coverages

4.4 Exclusions

4.5 Conditions

4.6 Selected endorsements

Special provisions — Connecticut (HO 01 06)

Permitted incidental occupancies — residence premises (HO 04 42)

Limited fungi, wet or dry rot, or bacteria coverage — Connecticut (HO 04 74, HO 04 75, HO 04 76)

Home day care (HO 04 97)

Business pursuits (HO 24 71)

Watercraft (HO 24 75)

Personal injury — Connecticut (HO 24 79)

5.0 Auto Insurance 15%

5.1 Laws

Connecticut Motor Vehicle Financial Responsibility Law

- Required limits of liability (RL 17-114)
- Required proof of insurance (RL 14-112(b))

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

Uninsured/underinsured motorist (38a-336)

- Definitions
- Bodily injury
- UM/UIM reduction
- Required limits (Reg 38a-334–6(d))
- Conversion coverage (38a-336a)

Aftermarket parts regulation (38a-355)

Constructive total loss (38a-353)

Arbitration (Reg 38a-10-1–4)

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

5.2 Personal ('05) auto policy

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) 10%

6.1 Components of a commercial policy

Common policy declarations

Common policy conditions

Interline endorsements

One or more coverage parts

6.2 Commercial general liability ('13)

Commercial general liability coverage forms

Bodily injury and property damage liability

Personal and advertising injury liability

Medical payments

Exclusions

Supplementary payments

Who is an insured

Limits of insurance

Conditions

Definitions

Occurrence versus claims-made

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

Trigger

Retroactive date

Extended reporting periods

Claim information

Premises and operations

Products and completed operations

Insured contract

Owners and contractors protective liability coverage form (CG 00 09)

6.3 Commercial crime ('06)

General definitions

Burglary

Theft

Robbery

Crime coverage forms

Commercial crime coverage forms (discovery/loss sustained)

Coverages

Employee theft

Forgery or alteration

Inside the premises — theft of money and securities

Inside the premises — robbery or safe burglary of other property

Outside the premises

Computer fraud

Funds transfer fraud

Money orders and counterfeit money

Other crime coverages

Extortion — commercial entities (CR 04 03)

Lessees of safe deposit boxes (CR 04 09)

Securities deposited with others (CR 04 10)

Guests' property (CR 04 11)

Safe depository (CR 04 12)

7.0 Businessowners ('13) Policy 5%

7.1 Characteristics and purpose

7.2 Businessowners Section II — Liability

Coverages

Exclusions

Who is an insured

Limits of insurance

General conditions

Definitions

7.3 Businessowners Section III — Common Policy Conditions

7.4 Selected endorsements

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

8.0 Workers Compensation Insurance 10%

8.1 Workers compensation laws

Types of laws

Monopolistic versus competitive

Compulsory versus elective

Connecticut Workers Compensation Law (Title 31 Chapter 568)

Exclusive remedy (RL 31-284(a), 293a)

Employment covered (required, voluntary) (RL 31-275(9), (10))

Covered injuries (RL 31-275(1), (16), 284(a), 294c, 295)

Occupational disease (RL 31-275(15))

Benefits provided (RL 31-275(12), 283a, 295, 306, 306b, 307, 308, 308a)

Subrogation (RL 31-293)

Bars to recovery (RL 31-284(a))

Average weekly wage (RL 31-309, 310)

Notice of injury and claim (RL 31-294b, 294c)

Medical examination (RL 31-294d, 294e, 294f, 312)

Managed care (RL 31-279)

Compensation agreements and disputed claims (RL 31-284c, 296–298)

Second injury fund (RL 31-349, 352-355b)

Federal workers compensation laws

Federal Employers Liability Act (FELA) (45 USC 51–60)

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

The Jones Act (46 USC 688)

8.2 Workers compensation and employers liability insurance policy

General section

Part One — Workers compensation insurance

Part Two — Employers liability insurance

Part Three — Other states insurance

Part Four — Your duties if injury occurs

Part Five — Premium

Part Six — Conditions

Selected endorsements

Voluntary compensation

Foreign coverage endorsement

9.0 Other Coverages 2%

9.1 Umbrella/excess liability policies

Personal (DL 98 01)

Commercial (CU 00 01)

9.2 Specialty liability insurance

Professional liability

Errors and omissions

Directors and officers liability

Fiduciary liability

Liquor liability

Employment practices liability

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, 2019

1.0 Insurance Regulation 6%

1.1 Licensing requirements (38a-792; Reg 38a-792-1)

Qualifications (38a-769, 792)

Process (38a-769, 792)

Impersonation (38a-773)

Maintenance and duration

Term of license (38a-792(a))

Renewal (38a-792(a))

Change in name or address (38a-771(a))

Reporting of actions (38a-771(b))

Disciplinary actions

Cease and desist order (38a-817)

Hearings (38a-16, 817, 818)

Suspensions, revocations, refusal to issue or renew, fines (38a-2, 774, 792(c), 817, 830)

1.2 State and federal regulation

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

Unfair and prohibited practices

Misrepresentation (38a-816(1), (8))

Defamation of insurer (38a-816(3))

Complaint handling (38a-816(7))

Unfair claims settlement practices (38a-816)

Binders (38a-322)

Cancellations (38a-307)

Renewal/nonrenewal (38a-323)

Statute of limitations (RL 52-577, 577a, 584)

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

Connecticut Insurance Guaranty Association Act (38a-836–853)

Legal action against insurer (38a-321, 307)

Appraisal (38a-307)

2.0 Insurance Basics 15%

2.1 Insurers

- Admitted
- Nonadmitted
- Stock
- Mutual
- Reciprocals

2.2 Contract basics

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

2.3 Insurance principles and concepts

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

2.4 Policy structure

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

2.5 Common policy provisions

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

3.0 Adjusting Losses 27%

3.1 Role of the adjuster

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

3.2 Claim reporting

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

3.3 Liability losses

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

3.4 Coverage problems

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

3.5 Claims adjustment procedures

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

4.0 Homeowners ('11) Policy 13%

4.1 Coverage forms

HO-2 through HO-6

4.2 Definitions

4.3 Section II — Liability coverages

Coverage E — Personal liability

Coverage F — Medical payments to others

Additional coverages

4.4 Exclusions

4.5 Conditions

4.6 Selected endorsements

Special provisions — Connecticut (HO 01 06)

Permitted incidental occupancies — residence premises (HO 04 42)

Limited fungi, wet or dry rot, or bacteria coverage — Connecticut (HO 04 74, HO 04 75, HO 04 76)

Home day care (HO 04 97)

Business pursuits (HO 24 71)

Watercraft (HO 24 75)

Personal injury — Connecticut (HO 24 79)

5.0 Auto Insurance 20%

5.1 Laws

Connecticut Motor Vehicle Financial Responsibility Law

- Required limits of liability (RL 17-114)
- Required proof of insurance (RL 14-112(b))

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

Uninsured/underinsured motorist (38a-336)

- Definitions
- Bodily injury
- UM/UIM reduction
- Required limits (Reg 38a-334–6(d))
- Conversion coverage (38a-336a)

Aftermarket parts regulation (38a-355)

Constructive total loss (38a-353)

Arbitration (Reg 38a-10-1–4)

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

5.2 Personal ('05) auto policy

Definitions

Liability coverage

- Bodily injury and property damage
- Supplementary payments
- Exclusions

Medical payments coverage

Uninsured motorists coverage

Coverage for damage to your auto

- Collision
- Other than collision
- Deductibles
- Transportation expenses
- Exclusions

Duties after an accident or loss

General provisions

Selected endorsements

- Amendment of policy provisions — Connecticut (PP 01 54)
- Towing and labor costs (PP 03 03)
- Extended non-owned coverage — vehicles furnished or available for regular use (PP 03 06)
- Miscellaneous type vehicle (PP 03 23)
- Joint ownership coverage — Connecticut (PP 13 45)

5.3 Commercial auto ('10)

Commercial auto coverage forms

- Business auto
- Garage
- Business auto physical damage

Coverage form sections

- Covered autos
- Liability coverage
- Garagekeepers coverage
- Physical damage coverage
- Exclusions
- Conditions
- Definitions

6.0 Commercial Package Policy (CPP) 12%

6.1 Components of a commercial policy

Common policy declarations

Common policy conditions

Interline endorsements

One or more coverage parts

6.2 Commercial general liability ('13)

Commercial general liability coverage forms

- Bodily injury and property damage liability
- Personal and advertising injury liability
- Medical payments
- Exclusions
- Supplementary payments
- Who is an insured
- Limits of insurance
- Conditions
- Definitions

Occurrence versus claims-made

Claims-made features (Connecticut minimum 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 coverage form (CG 00 09)

6.3 Commercial crime ('06)

General definitions

Burglary

Theft

Robbery

Crime coverage forms

Commercial crime coverage forms (discovery/loss sustained)

Coverages

Employee theft

Forgery or alteration

Inside the premises — theft of money and securities

Inside the premises — robbery or safe burglary of other property

Outside the premises

Computer fraud

Funds transfer fraud

Money orders and counterfeit money

Other crime coverages

Extortion — commercial entities (CR 04 03)

Lessees of safe deposit boxes (CR 04 09)

Securities deposited with others (CR 04 10)

Guests' property (CR 04 11)

Safe depository (CR 04 12)

7.0 Businessowners ('13) Policy 5%

7.1 Characteristics and purpose

7.2 Businessowners Section II — Liability

Coverages

Exclusions

Who is an insured

Limits of insurance

General conditions

Definitions

7.3 Businessowners Section III — Common Policy Conditions

7.4 Selected endorsements

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

8.0 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, 2019

1.0 Insurance Regulation 6%

1.1 Licensing requirements (38a-792; Reg 38a-792-1)

Qualifications (38a-769, 792)

Process (38a-769, 792)

Impersonation (38a-773)

Maintenance and duration

Term of license (38a-792(a))

Renewal (38a-792(a))

Change in name or address (38a-771(a))

Reporting of actions (38a-771(b))

Disciplinary actions

Cease and desist order (38a-817)

Hearings (38a-16, 817, 818)

Suspensions, revocations, refusal to issue or renew, fines (38a-2, 774, 792(c), 817, 830)

1.2 State and federal regulation

Workers Compensation Commissioner's general duties and powers (RL 31-278)

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

Insurers

Stock, mutual and reciprocals (38a-1)

Unfair and prohibited practices

Misrepresentation (38a-816(1), (8))

Defamation of insurer (38a-816(3))

Complaint handling (38a-816(7))

Unfair claims settlement practices (38a-816)

Binders (38a-322)

Cancellations (38a-307)

Renewal/nonrenewal (38a-323)

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

2.0 Workers Compensation Insurance 45%

2.1 Workers compensation laws

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

2.2 Workers compensation and employers liability insurance policy

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

3.0 Workers Compensation Claim Principles 39%

3.1 Role of the adjuster

- Duties and responsibilities
- Relationship to the legal profession

3.2 Contract basics

- Elements of a legal contract
  - Offer and acceptance
  - Consideration
  - Competent parties
  - Legal purpose
- Distinct characteristics of an insurance contract
  - Contract of adhesion
  - Aleatory contract
  - Personal contract
  - Unilateral contract
  - Conditional contract
  - Utmost good faith
  - Representations/misrepresentations
  - Warranties
  - Concealment
  - Fraud

3.3 Negligence

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

3.4 Controlling medical costs

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

3.5 Investigation and evaluation

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

3.6 Claim reserves

- Components
  - Indemnity
  - Medical

Expense

Factors affecting reserves

Reserving techniques

Individual case method

Formula method

Round-table technique

3.7 Claims management

Analysis

On-site inspections

Selecting an evaluating physician

Physician evaluation

Disposition

Litigation management

Settlement negotiation

4.0 Understanding the Language of Medical Reports 10%

4.1 Medical terminology and abbreviations

Location terms

Movement terms

Prefixes, suffixes and root words

Abbreviations used in medical reports

Medical specialties

4.2 Basic human anatomy

Skeletal structure

Nervous system

Respiratory system

Cardiovascular system

Abdominal organs

4.3 Common occupational injuries and disease

Strains and sprains

Dislocations

Fractures

Soft tissue injuries

Brain injuries

Burn classifications

Cumulative trauma

Repetitive motion injuries

Lung diseases

4.4 Medical tests

Laboratory

Radiography (X-ray)

Magnetic resonance imaging (MRI)

Computerized tomography (CT or CAT)

Electromyography (EMG)

Nerve conduction studies

Myelography

Arthroscopy

Electrocardiogram (EKG or ECG)

Electroencephalography (EEG)

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

60 questions - 1-hour time limit
Live Date September 1, 2019

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
  - Nonwaiver agreement

3.5 Claims adjustment procedures

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

4.0 Auto Insurance 35%

4.1 Laws

- Connecticut Motor Vehicle Financial Responsibility Law
  - Required limits of liability (RL 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, 2019

1.0 Insurance Regulation 12%

1.1 Licensing (38a-660, 769; Reg 38a-660-1–7)

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

1.2 Agent regulation

- Record maintenance and examination (38a-660d)(38a-660e)(38a-660g(g)(3)(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-660j(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

Mittimus

Recognizance

Suspend

Warrant

Writ

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

After conviction — stay of execution (CR 43-2; 54-63f)

Pending appeal

Failure to appear

Revocation of the right to bail

3.6 Release of surety (CR 38-23; 54-65a)

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))

Connecticut Motor Vehicle Physical Damage Appraiser's Examination Series 18-16

60 questions - 1-hour time limit
Live Date September 1, 2019

1.0 Insurance Regulation 5%

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

1.2 Licensing requirements

Qualifications

Process (38a-769, 790)

Display (Reg 38a-790-2, 4, 6, 7)

1.3 Maintenance and duration

Renewal (38a-790(a))

Examination of books and records (38a-769(f))

Change in name or address (38a-771)

1.4 Disciplinary actions

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

1.5 Unfair claim settlement practices (38a-816)

2.0 Insurance Basics 15%

2.1 Insurance principles and concepts

Insurable interest

Hazards

Causes of loss (perils)

Direct loss

Consequential or indirect loss

Valuation

Actual cash value

Replacement cost

Market value

Stated amount

2.2 Common policy provisions

Insureds — named, first named, additional

Cancellation and nonrenewal

Deductibles

Policy limits

Insurer provisions

Subrogation

Salvage

Claim settlement options

2.3 Connecticut laws, regulations and required provisions

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

Legal action against insurer (38a-290)

Concealment or fraud

Arbitration (Reg 38a-10-1–4)

3.0 Auto Insurance 10%

3.1 Laws

Illegal declination, cancellation or

nonrenewal (38a-358, 815, 816(9), 817(b))

Aftermarket parts regulation (38a-355)

Constructive total loss (38a-353)

3.2 Personal ('05) auto policy

Definitions

Coverage for damage to your auto

Collision

Other than collision

Deductibles

Transportation expenses

Exclusions

General provisions

Selected endorsements

Towing and labor costs (PP 03 03)

Miscellaneous type vehicle (PP 03 23)

4.0 Appraising Auto Physical Damage Claims 70%

4.1 Role of the appraiser

Duties and responsibilities (Reg 38a-790-3–8)

Relationship to adjusters

4.2 Duties of insured after a loss

Notice to insurer

Minimizing the loss

Inspection and appraisal of vehicle

Special requirements

4.3 Determining value and loss

Adjustment procedures

Salvage

Appraisal

Depreciation

Repair or replacement

Repair options and procedures

"Like kind and quality"

Aftermarket parts

Partial loss versus total loss

Constructive total loss

4.4 Vehicle inspection

Proper vehicle identification and options ID

Checklist information

Evaluate with regard to circumstances of accident

Estimate of repairs form

4.5 Vehicle parts and construction

Body

Front end

Rear body

Quarter panels

Doors

Roof

Bumpers/urethane repairs

Lamps

Cowl

Firewall

Floor pan

Rocker panels

Pillars

Substructure

Frame

Unibody

Mechanical

Engine

Cooling system

Electrical system/computers

Exhaust system

Fuel system

Heating and air conditioning systems

Brakes/ABS

Steering

Suspension

Transmission

Air bags/SRS (seat belts)

Glass

Tires

Interior

Paint

4.6 Handling auto theft losses

4.7 Auto arson and fraud

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

100 questions - 2-hour time limit
Live Date September 1, 2019

1.0 Insurance Regulation 9%

1.1 Licensing

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

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

Resident producers (38a-702d)

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

Nonresident producers (38a-702g, 702n)

Temporary (38a-702j)

Maintenance and duration

Renewal (38a-702f(b)(c), 784, 786(b))

Change in name or address (38a-702f(f), 771(a))

Reporting of actions (38a-702o, 771(b))

Assumed names (38a-702i)

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

Disciplinary actions

Cease and desist order (38a-817)

Hearings (38a-16, 817, 818)

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

1.2 State regulation

- Commissioner's general duties and powers (38a-8, 10)
- Company regulation
  - Certificate of authority (38a-41)
  - Capital and surplus requirement (38a-72)
  - Unfair claim settlement practices (38a-816)
- Producer regulation
  - Controlled business (38a-782)
  - Commissions (38a-702l, 734)
  - Acting as an agent (38a-702m)
  - Representing an unauthorized insurer (38a-275, 703, 714)
  - Failure to remit premiums (38a-712)
- Unfair and prohibited practices
  - Misrepresentation (38a-816(1), (8))
  - False advertising (38a-816(1), (2))
  - Defamation of insurer (38a-816(3))
  - Boycott, coercion and intimidation (38a-816(4))
  - False financial statements (38a-816(5))
  - Failure to maintain complaint record (38a-816(7))
  - Unfair discrimination (38a-816(12), (13))
  - Rebating (38a-816(9), 825)
  - Twisting (38a-826)
- Examination of books and records (38a-769(f))
- Connecticut Insurance Information and Privacy Protection Act (38a-975–999a)

1.3 Federal regulation

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

2.0 General Insurance 9%

2.1 Concepts

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

2.2 Insurers

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

2.3 Producers and general rules of agency

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

2.4 Contracts

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

3.0 Property and Casualty Insurance Basics 17%

3.1 Principles and concepts

- Insurable interest
- Underwriting
  - Function

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

3.2 Policy structure

- Declarations
- Definitions
- Insuring agreement or clause
- Additional/supplementary coverage
- 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-824-1–3)
- 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 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)

Dwelling under construction (DP 11 43)

4.7 Personal liability supplement

5.0 Homeowners ('11) Policy 25%

5.1 Coverage forms

HO-2 through HO-6

5.2 Definitions

5.3 Section I — Property coverages

Coverage A — Dwelling

Coverage B — Other structures

Coverage C — Personal property

Coverage D — Loss of use

Additional coverages

5.4 Section II — Liability coverages

Coverage E — Personal liability

Coverage F — Medical payments to others

Additional coverages

5.5 Perils insured against

5.6 Exclusions

5.7 Conditions

5.8 Selected endorsements

Special provisions — Connecticut (HO 01 06)

Permitted incidental occupancies — residence premises (HO 04 42)

Earthquake (HO 04 54)

Scheduled personal property (HO 04 61)

Limited fungi, wet or dry rot, or bacteria coverage — Connecticut (HO 04 74, HO 04 75, HO 04 76)

Personal property replacement cost (HO 04 90)

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)

6.0 Auto Insurance 26%

6.1 Laws

Connecticut Motor Vehicle Financial Responsibility Law

Required limits of liability (RL 17-114)

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

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

Uninsured/underinsured motorist (38a-336)

Definitions

Bodily injury

UM/UIM reduction

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

Definitions

Liability coverage

Bodily injury and property damage

Supplementary payments

Exclusions

Medical payments coverage

Uninsured motorists coverage

Coverage for damage to your auto

Collision

Other than collision

Deductibles

Transportation expenses

Exclusions

Duties after an accident or loss

General provisions

Selected endorsements

Amendment of policy provisions — Connecticut (PP 01 54)

Towing and labor costs (PP 03 03)

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

Miscellaneous type vehicle (PP 03 23)

Joint ownership coverage — Connecticut (PP 13 45)

7.0 Other Coverages and Options 7%

7.1 Personal umbrella policy

7.2 National Flood Insurance Program

"Write your own" versus government

Eligibility

Coverage

Limits

Deductibles

7.3 Other policies

Boatowners

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

100 questions - 2-hour time limit
Live Date September 1, 2019

1.0 Insurance Regulation 8%

1.1 Licensing

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

1.2 State regulation

- Commissioner's general duties and powers (38a-8, 10)
- Company regulation
  - Certificate of authority (38a-41)
  - Capital and surplus requirement (38a-72)
  - Unfair claim settlement practices (38a-816)
- Producer regulation
  - Controlled business (38a-782)
  - Commissions (38a-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 7%

2.1 Concepts

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

2.2 Insurers

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

2.3 Producers and general rules of agency

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

- Implied
- Apparent

2.4 Contracts

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

3.0 Property Insurance Basics 20%

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
  - Duties after loss
  - Assignment
  - Abandonment
- Insurer provisions
  - Liberalization
  - Subrogation
  - Salvage
  - Claim settlement options
- Third-party provisions
  - Standard mortgage clause
  - Loss payable clause
  - No benefit to the Bailee

3.4 Connecticut laws, regulations and required provisions

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

4.0 Dwelling ('02) Policy 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)

Dwelling under construction (DP 11 43)

4.7 Personal liability supplement

5.0 Homeowners ('11) Policy 21%

5.1 Coverage forms

HO-2 through HO-6

5.2 Definitions

5.3 Section I — Property coverages

Coverage A — Dwelling

Coverage B — Other structures

Coverage C — Personal property

Coverage D — Loss of use

Additional coverages

5.4 Perils insured against

5.5 Exclusions

5.6 Conditions

5.7 Selected endorsements

Special provisions — Connecticut (HO 01 06)

Permitted incidental occupancies — residence premises (HO 04 42)

Earthquake (HO 04 54)

Scheduled personal property (HO 04 61)

Limited fungi, wet or dry rot, or bacteria coverage — Connecticut (HO 04 74, HO 04 75, HO 04 76)

Personal property replacement cost (HO 04 90)

Home day care (HO 04 97)

Home business — Connecticut (HO 07 05)

6.0 Commercial Package Policy (CPP) 15%

6.1 Components of a commercial policy

Common policy declarations

Common policy conditions

Interline endorsements

One or more coverage parts

6.2 Commercial property ('12)

Commercial property conditions form

Coverage forms

- Building and personal property
- Condominium association
- Condominium commercial unit-owners
- Builders risk
- Business income
- Legal liability
- Extra expense

Causes of loss forms

- Basic
- Broad
- Special

Selected endorsements

- Ordinance or law coverage (CP 04 05)
- Spoilage coverage (CP 04 40)
- Peak season limit of insurance (CP 12 30)
- Value reporting form (CP 13 10)

6.3 Commercial inland marine

Nationwide marine definition

Commercial inland marine conditions form

Inland marine coverage forms

- Accounts receivable
- Bailee's customer
- Commercial articles
- Contractors equipment floater
- Electronic data processing
- Equipment dealers
- Installation floater
- Jewelers block
- Signs
- Valuable papers and records

Transportation coverages

- Common carrier cargo liability
- Motor truck cargo forms
- Transit coverage forms

6.4 Equipment breakdown ('13)

Equipment breakdown protection coverage form (EB 00 20)

Selected endorsement

- Actual cash value (EB 99 59)

6.5 Farm coverage

Farm property coverage form ('03)

- Coverage A — Dwellings
- Coverage B — Other private structures
- Coverage C — Household personal property
- Coverage D — Loss of use

Coverage E — Scheduled farm personal property

Coverage F — Unscheduled farm personal property

Coverage G — Other farm structures

Livestock coverage form

Mobile agricultural machinery and equipment coverage form

Causes of loss (basic, broad and special)

Exclusions

Additional coverages

Limits of insurance

Conditions

Definitions

7.0 Businessowners ('13) Policy 13%

7.1 Characteristics and purpose

7.2 Businessowners Section I — Property

Coverage

Exclusions

Limits of insurance

Deductibles

Loss conditions

General conditions

Optional coverages

Definitions

7.3 Businessowners Section III — Common Policy Conditions

7.4 Selected endorsements

Protective safeguards (BP 04 30)

Utility services — direct damage (BP 04 56)

Utility services — time element (BP 04 57)

8.0 Other Coverages and Options 9%

8.1 National Flood Insurance Program

"Write your own" versus government

Eligibility

Coverage

Limits

Deductibles

8.2 Other policies

Boatowners

Difference in conditions

Connecticut Producer's Examination for Casualty Insurance Series 18-20

100 questions - 2-hour time limit
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Temporary (38a-702j)

Maintenance and duration

Renewal (38a-702f(b)(c), 784, 786(b))

Change in name or address (38a-702f(f), 771(a))

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Assumed names (38a-702i)

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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)

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Twisting (38a-826)

Examination of books and records (38a-769(f))

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2.0 General Insurance 7%

2.1 Concepts

Risk management key terms

- Risk
- Exposure
- Hazard
- Peril
- Loss

Methods of handling risk

- Avoidance
- Retention
- Sharing
- Reduction
- Transfer

Elements of insurable risks

Adverse selection

Law of large numbers

Reinsurance

2.2 Insurers

Types of insurers

- Stock companies
- Mutual companies
- Fraternal benefit societies
- Lloyd's associations
- Risk retention groups

Private versus government insurers

Admitted versus nonadmitted insurers

Domestic, foreign and alien insurers

Financial status (independent rating services)

Marketing (distribution) systems

2.3 Producers and general rules of agency

Insurer as principal

Producer/insurer relationship

Authority and powers of producers

- Express
- Implied
- Apparent

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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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- Conditional contract

Legal interpretations affecting contracts

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

3.0 Casualty Insurance Basics 17%

3.1 Principles and concepts

Insurable interest

Underwriting

- Function
- Loss ratio

Rates

- Types
- Loss costs
- Components

Hazards

- Physical
- Moral
- Morale

Negligence

- Elements of a negligent act
- Defenses against negligence

Damages

- Compensatory — special versus general
- Punitive

Absolute liability

Strict liability

Vicarious liability

3.2 Policy structure

Declarations

Definitions

Insuring agreement or clause

Additional/supplementary coverage

Conditions

Exclusions

Endorsements

3.3 Common policy provisions

Insureds — named, first named, additional

Policy period

Policy territory

Cancellation and nonrenewal

Deductibles

Other insurance

- Nonconcurrency
- Primary and excess

Pro rata

Contribution by equal shares

Limits of liability

Per occurrence (accident)

Per person

Aggregate — general versus products — completed operations

Split

Combined single

Named insured provisions

Duties after loss

Assignment

Insurer provisions

Liberalization

Subrogation

Duty to defend

3.4 Connecticut laws, regulations and required provisions

Connecticut Insurance Guaranty Association Act (38a-836–853)

Cancellation and nonrenewal (38a-307, 308(e), 323, 324)

Binders (38a-309, 322)

Legal action against insurer (38a-290, 307)

Concealment or fraud (38a-307)

Connecticut Standard Fire Policy (38a-307)

Connecticut FAIR Plan (Reg 38a-328-1–20)

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

4.0 Homeowners ('11) Policy 18%

4.1 Coverage forms

HO-2 through HO-6

4.2 Definitions

4.3 Section II — Liability coverages

Coverage E — Personal liability

Coverage F — Medical payments to others

Additional coverages

4.4 Exclusions

4.5 Conditions

4.6 Selected endorsements

Special provisions — Connecticut (HO 01 06)

Permitted incidental occupancies — residence premises (HO 04 42)

Limited fungi, wet or dry rot, or bacteria coverage — Connecticut (HO 04 74, HO 04 75, HO 04 76)

Home day care (HO 04 97)

Home business — Connecticut (HO 07 05)

Business pursuits (HO 24 71)

Watercraft (HO 24 75)

Personal injury — Connecticut (HO 24 79)

5.0 Auto Insurance 18%

5.1 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 policy limits (38a-335a)

5.2 Personal ('05) auto policy

Definitions

Liability coverage

Bodily injury and property damage

Supplementary payments

Exclusions

Medical payments coverage

Uninsured motorists coverage

Coverage for damage to your auto

Collision

Other than collision

Deductibles

Transportation expenses

Exclusions

Duties after an accident or loss

General provisions

Selected endorsements

Amendment of policy provisions — Connecticut (PP 01 54)

Towing and labor costs (PP 03 03)

Extended non-owned coverage — vehicles furnished or

- available for regular use (PP 03 06)
- Miscellaneous type vehicle (PP 03 23)
- Joint ownership coverage — Connecticut (PP 13 45)

5.3 Commercial auto ('06)

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

6.0 Commercial Package Policy (CPP) 10%

6.1 Components of a commercial policy

- Common policy declarations
- Common policy conditions
- Interline endorsements
- One or more coverage parts

6.2 Commercial general liability ('13)

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

6.3 Commercial crime ('06)

- General definitions
  - Burglary
  - Theft
  - Robbery
- Crime coverage forms
  - Commercial crime coverage forms (discovery/loss sustained)
  - Government crime coverage forms (discovery/loss sustained)
- Coverages
  - Employee theft
  - Forgery or alteration
  - Inside the premises — theft of money and securities
  - Inside the premises — robbery or safe burglary of other property
  - Outside the premises
  - Computer fraud
  - Funds transfer fraud
  - Money orders and counterfeit money
- Other crime coverage
  - Extortion — commercial entities (CR 04 03)

6.4 Farm coverage

- Farm liability coverage form ('06)
  - Coverage H — Bodily injury and property damage liability
  - Coverage I — Personal and advertising injury liability
  - Coverage J — Medical payments
- Exclusions
- Additional coverages
- Limits of insurance
- Conditions
- Definitions

7.0 Businessowners ('13) Policy 9%

7.1 Characteristics and purpose

7.2 Businessowners Section II — Liability

- Coverages
- Exclusions

Who is an insured

Limits of insurance

General conditions

Definitions

7.3 Businessowners Section III — Common Policy Conditions

7.4 Selected endorsements

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

8.0 Workers Compensation Insurance 8%

8.1 Workers compensation laws

Types of laws

Monopolistic versus competitive

Compulsory versus elective

Connecticut Workers Compensation Law (Title 31 Chapter 568)

Exclusive remedy (RL 31-284(a), 293a)

Employment covered (required, voluntary) (RL 31-275(9), (10))

Covered injuries (RL 31-275(1), (16), 284(a), 294c, 295)

Occupational disease (RL 31-275(15))

Benefits provided (RL 31-275(12), 283a, 295, 306, 306b, 307, 308, 308a)

Second injury fund (RL 31-349, 352–355b)

Federal workers compensation laws

Federal Employers Liability Act (FELA) (45 USC 51–60)

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)

Employers' mutual insurance associations (RL 31-328–339)

9.0 Other Coverages and Options 5%

9.1 Umbrella/excess liability policies

Personal (DL 98 01)

Commercial (CU 00 01)

9.2 Specialty liability insurance

Professional liability

Errors and omissions

Directors and officers liability

Fiduciary liability

Liquor liability

Employment practices liability

9.3 Surplus lines

Definitions and markets

Licensing requirements

Exportable list

Affidavits

9.4 Surety bonds

Principal, obligee, surety

Contract bonds

License and permit bonds

Judicial bonds

9.5 Other policies

Boatowners

Examen de seguro de vida del productor de Connecticut Serie 18-75

100 preguntas - Límite de tiempo: dos horas y media

1.0 Regulación de seguros 10 % (10 elementos)

1.1 Otorgamiento de licencias
Proceso (38a-702d, 702e, 769)
Tipos de licenciatarios (38a-702f(a), 769)
Productores residentes (38a-702d)
Consultores de seguros certificados (38a-731–733, 786)
Productores no residentes (38a-702g, 702n)
Temporales (38a-702j)
Mantenimiento y duración
Renovación (38a-702f(b)(c), 784, 786(b))
Cambio de nombre o dirección (38a-702f(f), 771(a))
Informe de acciones (38a-702o, 771(b))
Nombres ficticios (38a-702i)
Requisitos de educación continua, exenciones y sanciones (Reg 38a-782a-2, 10, 12-17)
Medidas disciplinarias
Orden de cesar y desistir (38a-817)
Audiencias (38a-16, 817, 818)
Suspensiones, revocaciones, negativas para emitir o renovar, multas (38a-2, 702k, 735, 774, 777, 817, 830)
1.2 Regulación estatal
Obligaciones y facultades generales del comisionado (38a-8, 10)
Regulación de la empresa
Certificado de autoridad (38a-41)
Requisito de capital y excedente (38a-72)
Prácticas desleales de resolución de reclamaciones (38a-816)

Regulación del productor
Negocio controlado (38a-782)
Comisiones (38a-702l, 734)
Actuar como agente (38a-702m)
Representar a una aseguradora no autorizada (38a-275, 703, 714)
No remisión de primas (38a-712)
Prácticas desleales y prohibidas
Tergiversación (38a-816(1), (8))
Publicidad falsa (38a-816(1), (2))
Difamación de la aseguradora (38a-816(3))
Boicot, coerción e intimidación (38a-816(4))
Estados financieros falsos (38a-816(5))
No mantenimiento de registros de reclamaciones (38a-816(7))
Discriminación injusta (38a-816(12), (13))
Reembolso (38a-816(9), 825)
Distorsión (38a-826)
Análisis de libros y registros (38a-769(f))
Ley sobre Información de Seguros y Protección de la Privacidad de Connecticut (38a-975–999a)

1.3 Regulación federal

Ley de Informes de Créditos Justos (15 USC 1681–1681d)
Fraude y declaraciones falsas (18 USC 1033, 1034)

2.0 Seguro general 10 % (10 elementos)

2.1 Conceptos

Terminología clave sobre gestión de riesgos
Riesgo
Exposición
Amenaza
Peligro
Pérdida
Métodos para manejar los riesgos
Evasión
Retención
Solidaridad
Reducción
Transferencia
Elementos de los riesgos asegurables
Selección adversa
Ley de los grandes números
Reaseguro
Filtración de datos

2.2 Aseguradoras

Tipos de aseguradoras
Sociedades por acciones
Sociedades mutuales
Sociedades de beneficencia
Asociaciones de Lloyd's
Grupos de retención de riesgos
Aseguradoras privadas versus aseguradoras gubernamentales
Aseguradoras permitidas versus aseguradoras no permitidas
Aseguradoras nacionales, exteriores y extranjeras
Situación financiera (servicios de calificación independiente)
Sistemas de marketing (distribución)

2.3 Productores y reglas generales de las agencias

Aseguradora como principal
Relación productor/aseguradora
Autoridad y facultades de los productores
Expresas
Implícitas
Evidentes

2.4 Contratos

Elementos de un contrato legal
Oferta y aceptación
Contraprestación
Partes competentes
Objeto lícito
Características distintivas del contrato de seguros
Contrato de adhesión
Contrato aleatorio
Contrato personal
Contrato unilateral
Contrato condicional
Interpretaciones legales que afectan a los contratos
Ambigüedades en el contrato de adhesión
Expectativas razonables
Indemnización
Principio de máxima buena fe
Declaraciones/tergiversaciones
Garantías
Encubrimiento
Fraude
Renuncia e impedimento

3.0 Conceptos fundamentales sobre seguros de vida 17 % (17 elementos)

3.1 Interés asegurable

3.2 Usos personales de los seguros de vida

Protección del sobreviviente
Constitución del patrimonio
Acumulación de efectivo
Liquidez
Conservación del patrimonio
Acuerdos de vida (38a-465, 465a, 465f, 465g; Reg 38a-465-1–10)

3.3 Determinación del monto del seguro de vida personal

Metodología del valor de la vida humana
Metodología de las necesidades
Tipos de información recabada
Determinación de las necesidades de pago único
Planificación de las necesidades de ingresos

3.4 Usos comerciales de los seguros de vida

Financiación de compraventa
Persona clave
Bonificaciones ejecutivas
Seguro de vida de costos y beneficios compartidos (split dollar) de compensación diferida

3.5 Clases de pólizas de seguro de vida

Colectivas versus individuales
Permanentes versus a término
Participantes versus no participantes
Seguro de vida y anualidades fijos versus variables
Regulación de productos variables (SEC, FINRA y Connecticut) (38a-433; Reg 38a-433-1–11)

3.6 Primas

Factores para determinar la prima
Mortalidad
Interés
Gasto
Conceptos de prima
Prima única neta
Prima bruta anual
Modo de pago de la prima

3.7 Responsabilidades del productor

Solicitud y presentaciones de ventas (Reg 38a-819-32–39)
Publicidad (Reg 38a-819-21–31)
Asociación de Garantía de Seguros de Vida y de Salud (38a-859, 871(e))
Ilustraciones (Reg 38a-819-58–69)
Resumen de la póliza (Reg 38a-819-35(G))
Guía del comprador (Reg 38a-819-35 Apéndice)
Métodos de comparación de costo de las pólizas de seguro de vida (Reg 38a-819-35(F), Apéndice)
Reemplazo (38a-435)
Uso y divulgación de información de seguros (38a-988)
Suscripción de campo
Aviso de prácticas de información (38a-979, 981)
Procedimientos de solicitud/retroactividad (38a-442)
Ejecución
Revisión de las pólizas
Fecha de vigencia de la cobertura
Cobro de las primas
Declaración de buena salud

3.8 Suscripción individual por parte de la aseguradora

Fuentes de información y regulación
Solicitud
Informe del productor
Declaración del médico tratante
Informe de investigación del consumidor (inspección) (38a-982)
Oficina de Información Médica (MIB)
Análisis médicos y pruebas de laboratorio, incluido VIH (RL 19a-583, 586)
Criterios de selección y discriminación injusta (38a-446, 447)
Clasificación de riesgos
Preferido
Estándar
Deficiente

4.0 Pólizas de seguros de vida 18 % (18 elementos)

4.1 Seguro de vida a término

Término nivelado
Término renovable anual

Término nivelado premium
Término en disminución
4.2 Seguro de vida completa
Prima continua (renta vitalicia)
Pago limitado
Prima única
Prima escalonada
De vida modificada
Sensibles al tipo de interés
Índice accionario
4.3 Pólizas con primas flexibles
De vida ajustable
De vida universal
4.4 Pólizas especializadas
Seguro conjunto (primero en fallecer)
Seguro para el sobreviviente (segundo en fallecer)
Seguro de vida juvenil
4.5 Seguro de vida colectivo
Características de los planes colectivos
Requisitos de suscripción para el seguro colectivo
Conversión a póliza individual (Bul S-4 (8 y 10))
4.6 Seguro de vida con crédito (individual versus colectivo)

5.0 Disposiciones, opciones y cláusulas de las pólizas del seguro de vida 18 % (18 elementos)

5.1 Disposiciones estándar
Propiedad
Cesión (38a-455)
Contrato completo
Modificaciones
Derecho a examinar (período de rescisión sin sanciones) (38a-436)
Pago de las primas
Período de gracia
Reintegración
Incontestabilidad
Declaración falsa de edad
Exclusiones
Interés sobre ingresos de seguros (38a-452)
5.2 Beneficiarios
Opciones de designación
Personas
Clases
Patrimonios
Menores de edad
Fideicomisos
Sucesión
Cláusula de facilidad de pago
Revocable versus irrevocable
Cláusula común sobre catástrofes
Cláusula sobre derroches
5.3 Opciones de resolución
Solo intereses
Cuotas a plazo fijo
Cuotas con montos fijos
Ingresos vitalicios
Seguro de vida individual
Conjunto y a favor del sobreviviente
5.4 Opciones de no confiscación
Valor de rescate en efectivo
Plazo extendido
Seguro amortizado reducido
5.5 Opciones de préstamos y retiro de la póliza
Préstamos en efectivo
Préstamos de prima automática
Retiros o rescates parciales
5.6 Opciones de dividendos
Pago al contado
Reducción de pagos de las primas
Acumulación de intereses
Plazo opcional de un año
Adiciones amortizadas
5.7 Cláusulas sobre discapacidad
Renuncia a la prima o renuncia a la prima estipulada (de vida universal)
Renuncia al costo del seguro
Beneficio de ingreso por discapacidad
Beneficio de seguro de vida/discapacidad del tomador (seguro juvenil)
5.8 Disposiciones o cláusulas sobre beneficios de vida
Acelerado (38a-457; Reg 38a-457-1–11)
Condiciones de pago
Efecto sobre el beneficio por fallecimiento
Cuidados a largo plazo (Reg 38a-458-1–12)
Condiciones de pago
Efecto sobre el beneficio por fallecimiento
5.9 Cláusulas que cubren a otros asegurados
Cláusula de seguro temporal para el cónyuge u otros asegurados
Cláusula de seguro temporal para menores
Cláusula de seguro temporal para familiares
5.10 Cláusulas que afectan el monto del beneficio por fallecimiento
Fallecimiento accidental
Asegurabilidad garantizada
Costo de vida
Devolución de la prima

6.0 Anualidades 10 % (10 elementos)

6.1 Principios y conceptos sobre anualidades
Período de acumulación versus período de anualidades
Titular, rentista y beneficiario
Aspectos del seguro relacionados con las anualidades
6.2 Anualidades inmediatas versus diferidas
Anualidades inmediatas de prima única (SPIA)
Anualidades diferidas
Opciones para el pago de las primas
No confiscación
Cargos por retiros y rescates
Beneficios por fallecimiento
6.3 Opciones de pagos de anualidad (beneficio)
Opciones de riesgo de vida
Seguro de vida puro versus seguro de vida con mínimo garantizado
Seguro de vida individual versus seguro de vida múltiple
Anualidades ciertas (tipos)
6.4 Productos de la anualidad
Anualidades fijas
Activos de la cuenta general
Garantías de la tasa de interés (mínimo versus actual)
Monto de pago de beneficio nivelado
Anualidades de índice accionario
Anualidades ajustadas por el valor de mercado (anualidades garantizadas modificadas) (Reg 38a-433-12–22)
6.5 Usos de las anualidades
Resoluciones de pago único
Planes de retiro calificados
Anualidades grupales versus individuales
Usos personales
Cuentas de retiro individual (IRA)
Crecimiento con impuestos diferidos
Ingresos de jubilación
Fondos para educación
6.6 Protección para adultos mayores en transacciones de anualidades (38a-432a-1–7 y 38a-432b-1-4)

7.0 Retribuciones de impuestos federales para seguros de vida y anualidades 10 % (10 elementos)

7.1 Impuestos sobre seguros de vida personales
Cantidades disponibles para el titular de la póliza
Aumento del valor al contado
Dividendos
Préstamos de póliza
Entregas
Montos recibidos por el beneficiario
Regla general y excepciones
Opciones de resolución
Valores incluidos en el patrimonio del asegurado
7.2 Contratos de seguro dotal modificados (MEC)
Seguro dotal modificado versus seguro de vida
Prueba de siete pagos
Distribuciones
7.3 Impuestos sobre anualidades no calificadas
De propiedad individual
Fase de acumulación (problemas fiscales relacionados con retiros)
Fase de anualidad y proporción de la exclusión
Distribuciones al fallecimiento
De propiedad corporativa
7.4 Impuestos sobre cuentas de retiro individual (IRA)
IRA tradicionales
Contribuciones y montos deducibles
Distribuciones prematuras (incluidos problemas de impuestos)
Pagos de beneficio de la fase de anualidad

Valores incluidos en el patrimonio del rentista
Montos recibidos por el beneficiario
Roth IRA
Contribuciones y límites
Distribuciones
7.5 Reinversiones y transferencias (IRA y planes calificados)
7.6 Intercambios según el Artículo 1035

8.0 Planes calificados 7 % (7 elementos)

8.1 Requisitos generales
8.2 Retribuciones fiscales generales
Ventajas fiscales para empleadores y empleados
Impuestos sobre distribuciones (relacionados con la edad)
8.3 Tipos de planes, características y compradores
Pensiones simplificadas para empleados (SEP)
Participación en beneficios y planes 401(k)
Planes de SIMPLE
Anualidades de impuestos diferidos (TSA) 403(b)

Examen de seguro contra accidentes y de salud del productor de Connecticut Serie 18-76

100 preguntas - Límite de tiempo: dos horas y media

1.0 Regulación de seguros 10 % (10 elementos)

1.1 Otorgamiento de licencias
Proceso (38a-702d, 702e, 769)
Tipos de licenciatarios (38a-702f(a), 769)
Productores residentes (38a-702d)
Consultores de seguros certificados (38a-731–733, 786)
Productores no residentes (38a-702g, 702n)
Temporales (38a-702j)
Mantenimiento y duración
Renovación (38a-702f(b)(c), 784, 786(b))
Cambio de nombre o dirección (38a-702f(f), 771(a))
Informe de acciones (38a-702o, 771(b))
Nombres ficticios (38a-702i)
Requisitos de educación continua, exenciones y sanciones (Reg 38a-782a-2, 10, 12-17)
Medidas disciplinarias
Orden de cesar y desistir (38a-817)
Audiencias (38a-16, 817, 818)
Suspensiones, revocaciones, negativas para emitir o renovar, multas (38a-2, 702k, 735, 774, 777, 817, 830)
1.2 Regulación estatal
Obligaciones y facultades generales del comisionado (38a-8, 10)
Regulación de la empresa
Certificado de autoridad (38a-41)
Requisito de capital y excedente (38a-72)
Prácticas desleales de resolución de reclamaciones (38a-816)
Regulación del productor
Negocio controlado (38a-782)
Comisiones (38a-702l, 734)
Actuar como agente (38a-702m)
Representar a una aseguradora no autorizada (38a-275, 703, 714)
No remisión de primas (38a-712)
Prácticas desleales y prohibidas
Tergiversación (38a-816(1), (8))
Publicidad falsa (38a-816(1), (2))
Difamación de la aseguradora (38a-816(3))
Boicot, coerción e intimidación (38a-816(4))
Estados financieros falsos (38a-816(5))
No mantenimiento de registros de reclamaciones (38a-816(7))
Discriminación injusta (38a-816(12), (13))
Reembolso (38a-816(9), 825)
Distorsión (38a-826)
Análisis de libros y registros (38a-769(f))
Ley sobre Información de Seguros y Protección de la Privacidad de Connecticut (38a-975–999a)
1.3 Regulación federal
Ley de Informes de Créditos Justos (15 USC 1681–1681d)
Fraude y declaraciones falsas (18 USC 1033, 1034)

2.0 Seguro general 10 % (10 elementos)

2.1 Conceptos
Terminología clave sobre gestión de riesgos
Riesgo
Exposición
Amenaza
Peligro
Pérdida
Métodos para manejar los riesgos
Evasión
Retención
Solidaridad
Reducción
Transferencia
Elementos de los riesgos asegurables
Selección adversa
Ley de los grandes números
Reaseguro
Filtración de datos
2.2 Aseguradoras
Tipos de aseguradoras
Sociedades por acciones
Sociedades mutuales
Sociedades de beneficencia
Asociaciones de Lloyd's
Grupos de retención de riesgos.
Aseguradoras privadas versus aseguradoras gubernamentales
Aseguradoras permitidas versus aseguradoras no permitidas
Aseguradoras nacionales, exteriores y extranjeras
Situación financiera (servicios de calificación independiente)
Sistemas de marketing (distribución)
2.3 Productores y reglas generales de las agencias
Aseguradora como principal
Relación productor/aseguradora
Autoridad y facultades de los productores
Expresas
Implícitas
Evidentes
2.4 Contratos
Elementos de un contrato legal
Oferta y aceptación
Contraprestación
Partes competentes
Objeto lícito
Características distintivas del contrato de seguros
Contrato de adhesión
Contrato aleatorio
Contrato personal
Contrato unilateral
Contrato condicional
Interpretaciones legales que afectan a los contratos
Ambigüedades en el contrato de adhesión
Expectativas razonables
Indemnización
Principio de máxima buena fe
Declaraciones/tergiversaciones
Garantías
Encubrimiento
Fraude
Renuncia e impedimento

3.0 Conceptos fundamentales sobre seguros de salud 8 % (8 elementos)

3.1 Definiciones de peligros
Lesión accidental
Enfermedad
3.2 Principales tipos de pérdidas y beneficios
Lucro cesante por discapacidad
Gastos hospitalarios/médicos
Gastos odontológicos
Gastos de atención a largo plazo/atención médica domiciliaria

3.3 Clases de pólizas de seguro de salud
Individual versus colectiva
Privada versus gubernamental
Limitada versus integral
3.4 Pólizas limitadas
Beneficios limitados (38a-482b, 513d)
Notificación obligatoria al asegurado
3.5 Exclusiones comunes de la cobertura (Reg 38a-505-7)
3.6 Responsabilidades del productor en seguros de salud individuales
Requisitos de marketing
Publicidad (Reg 38a-819-1–20)
Asociación de Garantía de Seguros de Vida y Salud (38a-859, 871(e))
Presentaciones de venta
Esquema de la cobertura (38a-505(f); Reg 38a-505-10(B–K))
Suscripción de campo
Naturaleza y propósito
Divulgación de información sobre personas (38a-988)
Procedimientos de solicitud (38a-979, 981)
Requisitos para la ejecución de la póliza
Situaciones comunes por errores u omisiones
3.7 Suscripción individual por parte de la aseguradora
Criterios de suscripción
Fuentes de información de suscripción
Solicitud
Informe del productor
Declaración del médico tratante
Informe de investigación del consumidor (inspección)
Oficina de Información Médica (MIB)
Análisis médicos y pruebas de laboratorio (incluido consentimiento para VIH) (RL 19a-583, 586)
Uso prohibido de información genética (38a-816(19))
Discriminación injusta (38a-488)
Clasificación de riesgos
Preferido
Estándar
Deficiente
3.8 Consideraciones al reemplazar seguros de salud (38a-546; Reg 38a-505-11)
Beneficios, limitaciones y exclusiones
Requisitos de suscripción
Responsabilidad del productor por errores y omisiones

4.0 Disposiciones generales de la póliza de seguro de salud individual 7 % (7 elementos)

4.1 Disposiciones obligatorias (38a-483(a))
Contrato completo; cambios (1)
Límite de tiempo para ciertas defensas (2)
Período de gracia (3)
Reintegración (4)
Procedimientos de reclamación (5-9)
Exámenes físicos y autopsia (10)
Acciones legales (11)
Cambio de beneficiario (12)
4.2 Disposiciones opcionales (38a-483(b))
Cambio de ocupación (1)
Declaración falsa de edad (2)
Otro seguro en esta aseguradora (3)
Seguro con otras aseguradoras
Con base en gastos incurridos (4)
Otros beneficios (5)
Prima no pagada (7)
Cancelación (8)
Cumplimiento con la ley estatal (9)
4.3 Otras disposiciones generales
Derecho a examinar (período de rescisión sin sanciones) (Reg 38a-505-10(A)(7))
Cláusula de seguro
Cláusula de contraprestación
Cláusula de posibilidad de renovación (Reg 38a-505-9(A))
No cancelable
Renovación garantizada
Renovación condicionada
Renovable a opción de la aseguradora
No renovable (cancelable, a término)
Disposición de suspenso militar (Reg 38a-505-9(A)(5))

5.0 Ingresos por discapacidad y seguros relacionados 7 % (7 elementos)

5.1 Cumplir con los requisitos para beneficios por discapacidad
Incapacidad para realizar tareas
Ocupación propia
Cualquier tipo de ocupación
Discapacidad presunta
Requisito para estar bajo atención de un médico
5.2 Seguro individual de ingresos por discapacidad
Normas de beneficios mínimos de Connecticut (Reg 38a-505-9(F))
Plan de discapacidad total básico
Beneficios de ingresos (indemnización mensual)
Eliminación y períodos de beneficios
Renuncia a característica de la prima
Coordinación con el seguro social y los beneficios de indemnización por accidentes laborales
Beneficio mensual adicional (AMB)
Suplemento del seguro social (SIS)
Cobertura profesional versus no profesional
Beneficios en el trabajo
Beneficio por discapacidad parcial
Beneficio por discapacidad residual
Otras disposiciones que afectan los beneficios de ingresos
Cláusula de ajuste al costo de vida (COLA)
Cláusula de opción de incremento futuro (FIO)
Relación de los ingresos con el seguro (38a-483(b)(6))
Otros beneficios en efectivo
Fallecimiento accidental y pérdida de algún miembro
Beneficio de rehabilitación
Beneficio de reembolso médico (lesión que no produce incapacidad)
Disposiciones de reembolso
Devolución de la prima
Valor de rescate en efectivo
Exclusiones
5.3 Aspectos únicos de suscripción por discapacidad individual
Consideraciones ocupacionales
Límites de los beneficios
Alternativas de emisión de pólizas
5.4 Seguro de ingresos por discapacidad colectivo
Discapacidad a corto plazo (STD)
Discapacidad a largo plazo (LTD)
5.5 Seguros comerciales por discapacidad
Ingresos por discapacidad para persona clave
Póliza de compraventa por discapacidad
Gastos generales comerciales (BOE)
5.6 Seguro social por discapacidad
Cumplir con los requisitos para beneficios por discapacidad
Definición de discapacidad
Período de espera
Beneficios de ingreso por discapacidad
5.7 Indemnización por accidentes laborales
Elegibilidad
Beneficios

6.0 Planes médicos 25 % (25 elementos)

6.1 Conceptos sobre planes médicos
Honorarios por servicios versus sistema de prepago
Programa de beneficios versus cargos usuales, razonables y de costumbre
Proveedor libre versus selección limitada de proveedores
Asegurados versus abonados/participantes
6.2 Tipos de planes
Seguro para gastos médicos mayores (planes de indemnización)
Beneficios esenciales
Características
Limitaciones comunes
Exclusiones de la cobertura
Disposiciones que afectan el costo para el asegurado
Organizaciones para el mantenimiento de la salud (HMO)
Beneficios esenciales
Características generales (HC-118)
Servicios de atención preventiva

Médico de atención primaria versus médico de referencia (especialista)
Atención de emergencia
Servicios hospitalarios
Otros servicios básicos
Organizaciones de proveedores preferidos (PPO) y planes de punto de servicio (POS)
Beneficios esenciales
Características generales
Acceso a prestadores dentro y fuera de la red
Referencia de médico de atención primaria
Características del plan de indemnización
Plan de seguro de salud para niños de Connecticut (HUSKY) (RL 17b-289–292a, 295, 297, 299, 300, 301, 301, 303, 304)
Plan de salud de deducible alto

6.3 Contención de costos en la prestación de asistencia médica

Servicios de ahorro de costos
Atención preventiva
Beneficios de servicios ambulatorios en hospital
Alternativas a servicios hospitalarios
Revisión del uso
Revisión prospectiva
Retrospectiva
Revisión concurrente

6.4 Requisitos de Connecticut (individual y/o colectivo)

Requisitos de elegibilidad
Límite de edad de hijo dependiente (38a-497, 554; Bul HC-71)
Inscripción de menor; padres que no tienen la custodia (38a-497a)
Dependientes discapacitados física o mentalmente (38a-489, 515)
Cobertura para niños recién nacidos (38a-490, 516 y PA-11-171)
Niños adoptados y potencialmente adoptados (38a-508, 549)
Beneficio
Cobertura de infertilidad (38a-509, 536; Bul HC-104, PA 17-55)

6.5 Legislatura federal

Requisitos de HIPAA (Ley de Portabilidad y Responsabilidad de Seguros de Salud)
Elegibilidad
Emisión garantizada
Cobertura acreditable
Posibilidad de renovación
Asociación de Alternativa de Reaseguro de Salud de HIPAA de Connecticut
PPACA (Ley de Protección del Paciente y Cuidado de Salud Asequible)
Beneficios esenciales
Sin costo compartido en preventivo

7.0 Seguro de salud colectivo 15 % (15 elementos)

7.1 Características del seguro colectivo

Contrato colectivo
Certificado de cobertura (38a-182)
Calificación de experiencia versus calificación comunitaria/calificación de ACA/grupos pequeños

7.2 Tipos de grupos elegibles

Grupos relacionados con el empleo
Grupos de empleador individual
Asociaciones (exalumnos, profesionales, otros)

7.3 Consideraciones de marketing

Publicidad
Jurisdicción reguladora/lugar de ejecución

7.4 Seguro de salud colectivo del empleador

Criterios de suscripción del asegurador
Características del grupo
Factores en el diseño del plan
Factores de persistencia
Capacidad administrativa
Elegibilidad para la cobertura
Elegibilidad de los empleados
Elegibilidad de los dependientes - incluidas parejas de hecho y uniones civiles (Bul IC-21)
Cobertura para cónyuge (38a-541)
Disposición de coordinación de beneficios (Reg 38a-480-1–14)
Cambio de aseguradora o pérdida de la cobertura
Sin pérdidas ni ganancias
Acontecimientos que ponen fin a la cobertura
Extensión de beneficios (Reg 38a-546-5(a))
Continuación de la cobertura de conformidad con la ley COBRA y las reglas específicas de Connecticut (38a-512a, 546; Reg 38a-546-5(b))

7.5 Planes médicos para el pequeño empleador

Definición de pequeño empleador (38a-564(4))
Planes de beneficios ofrecidos (38a-565, 568)
Planes de centro de atención médica (HMO)
Planes de compañía de pequeño empleador
Elegibilidad de los empleados (38a-564(3))
Posibilidad de renovación (38a-567)

7.6 Regulación de planes de seguro colectivo para empleadores

Ley de Derechos Civiles/Ley de Discriminación por Embarazo
Lineamientos
Relación con Medicare
Normas secundarias de Medicare
Escisiones y suplementos de Medicare

8.0 Seguro odontológico 3 % (3 elementos)

8.1 Tipos de tratamientos odontológicos

Diagnóstico y prevención
Restaurativo
Cirugía oral
Endodoncia
Periodoncia
Prostodoncia
Ortodoncia

8.2 Planes de indemnización

Opción de proveedores
Categorías de beneficios
Servicios de diagnóstico/preventivos
Servicios básicos
Servicios mayores
Deducibles y coseguro
Planes de combinación
Exclusiones
Limitaciones
Predeterminación de beneficios

8.3 Gastos odontológicos colectivos del empleador

Deducibles integrados versus planes independientes
Minimización de selección adversa

9.0 Seguros para ciudadanos de la tercera edad y personas con necesidades especiales 11 % (11 elementos)

9.1 Medicare

Naturaleza, financiamiento y administración
Parte A - Seguro para atención hospitalaria
Requisitos de elegibilidad individuales
Inscripción
Coberturas y montos de costos compartidos
Parte B - Seguro médico
Requisitos de elegibilidad individuales
Inscripción
Coberturas y montos de costos compartidos
Exclusiones
Terminología de reclamaciones y otros términos clave
Parte C - Medicare Advantage
Parte D - Seguro para medicamentos con receta

9.2 Suplementos de Medicare

Propósito
Inscripción abierta (Reg 38a-495a-8)
Planes de suplementos de Medicare estandarizados (Reg 38a-495a-6, 6(a))
Beneficios principales
Beneficios adicionales
Regulaciones y disposiciones obligatorias de Connecticut
Publicidad (Reg 38a-495a-15)
Normas para marketing (Reg 38a-495a-16)
Compensación permitida (Reg 38a-495a-12)
Pertinencia de compra recomendada y seguros excesivos (Reg 38a-495a-17)
Disposiciones de divulgación requerida (Reg 38a-495a-13)
Informe de múltiples pólizas (Reg 38a-495a-18)

Guía del comprador (38a-495a-13(a)(6)(A))
Derecho a devolución (38a-495a-13(a)(5)
Reemplazo (Reg 38a-495a-14, 19)
Normas sobre beneficios (Reg 38a-495a-5 y 38a-495a-5a)
Condiciones preexistentes (38a-495a)
Esquema de la cobertura (38a-495a(l)(1), (2); Reg 38a-495a-13)
Oferta de plan para discapacitados (38a-495c)

9.3 Otras opciones para personas con Medicare

Planes de salud colectivos del empleador
Empleados discapacitados
Empleados con insuficiencia renal
Personas de 65 años o más
Medicaid
Elegibilidad
Beneficios
ConnMAP

9.4 Seguro de atención a largo plazo (LTC)

Elegibilidad para los beneficios
Niveles de atención
Atención especializada
Atención intermedia
Atención de custodia
Atención médica a domicilio
Atención diurna para adultos
Atención temporal para la persona que está a cargo de los cuidados
Atención para enfermos terminales
Períodos de los beneficios
Monto de los beneficios
Beneficios opcionales
Garantía de asegurabilidad
Devolución de la prima
Planes de LTC calificados
Exclusiones
Consideraciones con respecto a la suscripción
Regulaciones y disposiciones obligatorias de Connecticut
Normas para marketing (Reg 38a-501-16)
Idoneidad de compra recomendada (Reg 38a-501-17)
Guía del comprador (Reg 38a-501-18)
Esquema de la cobertura (Reg 38a-501-21)
Oferta de beneficio de no confiscación (Reg 38a-501-19)
Disposiciones de divulgación requerida (Reg 38a-501-13)
Reemplazo (Reg 38a-501-12, 22)
Derecho a devolución (Reg 38a-501-11(g))
Protección contra inflación (Reg 38a-501-20)
Sociedad para Atención a Largo Plazo de Connecticut (Reg 38a-475-1–6; RL 17b-252)

10.0 Retribuciones de impuestos federales sobre seguros de salud 4 % (4 elementos)

10.1 Seguro de salud propio

Seguro de ingresos por discapacidad
Seguro de gastos médicos
Seguro de atención a largo plazo

10.2 Seguro de salud colectivo del empleador

Ingresos por discapacidad (STD, LTD)
Beneficios sujetos a FICA
Gastos médicos y odontológicos
Seguro de atención a largo plazo
Fallecimiento accidental y pérdida de algún miembro

10.3 Cobertura de gastos médicos para propietarios únicos, socios y sociedades de responsabilidad limitada

10.4 Seguros comerciales por discapacidad

Ingresos por discapacidad para persona clave
Póliza de compraventa
Gastos generales comerciales (BOE)

10.5 Cuentas de ahorros para la salud (HSA)

Definición
Elegibilidad
Límites de contribución

Examen de seguro de vida/contra accidentes y de salud del productor de Connecticut Serie 18-77

150 preguntas - Límite de tiempo: dos horas y media

1.0 Regulación de seguros 6 % (9 elementos)

1.1 Otorgamiento de licencias

Proceso (38a-702d, 702e, 769)
Tipos de licenciatarios (38a-702f(a), 769)
Productores residentes (38a-702d)
Consultores de seguros certificados (38a-731–733, 786)
Productores no residentes (38a-702g, 702n)
Temporales (38a-702j)
Mantenimiento y duración
Renovación (38a-702f(b)(c), 784, 786(b))
Cambio de nombre o dirección
Informe de acciones (38a-702o, 771(b))
Nombres ficticios (38a-702i)
Requisitos de educación continua, exenciones y sanciones (Reg 38a-782a-2, 10, 12-17)
Medidas disciplinarias
Orden de cesar y desistir (38a-817)
Audiencias (38a-16, 817, 818)
Suspensiones, revocaciones, negativas para emitir o renovar, multas (38a-2, 702k, 735, 774, 777, 817, 830)

1.2 Regulación estatal

Obligaciones y facultades generales del comisionado (38a-8, 10)
Regulación de la empresa
Certificado de autoridad (38a-41)
Requisito de capital y excedente (38a-72)
Prácticas desleales de resolución de reclamaciones (38a-816)
Regulación del productor
Negocio controlado (38a-782)
Comisiones (38a-702l, 734)
Actuar como agente (38a-702m)
Representar a una aseguradora no autorizada (38a-275, 703, 714)
No remisión de primas (38a-712)
Prácticas desleales y prohibidas
Tergiversación (38a-816(1), (8))
Publicidad falsa (38a-816(1), (2))
Difamación de la aseguradora (38a-816(3))
Boicot, coerción e intimidación (38a-816(4))
Estados financieros falsos (38a-816(5))
No mantenimiento de registros de reclamaciones (38a-816(7))
Discriminación injusta (38a-816(12), (13))
Reembolso (38a-816(9), 825)
Distorsión (38a-826)
Análisis de libros y registros (38a-769(f))
Ley sobre Información de Seguros y Protección de la Privacidad de Connecticut (38a-975–999a)

1.3 Regulación federal

Ley de Informes de Créditos Justos (15 USC 1681–1681d)
Fraude y declaraciones falsas (18 USC 1033, 1034)

2.0 Seguros generales 6 % (9 elementos)

2.1 Conceptos

Terminología clave sobre gestión de riesgos
Riesgo
Exposición
Amenaza
Peligro
Pérdida
Métodos para manejar los riesgos
Evasión
Retención
Solidaridad
Reducción
Transferencia
Elementos de los riesgos asegurables
Selección adversa
Ley de los grandes números
Reaseguro
Filtración de datos

2.2 Aseguradoras

Tipos de aseguradoras
Sociedades por acciones
Sociedades mutuales
Sociedades de beneficencia
Asociaciones de Lloyd's
Grupos de retención de riesgos.

Aseguradoras privadas versus aseguradoras gubernamentales
Aseguradoras permitidas versus aseguradoras no permitidas
Aseguradoras nacionales, exteriores y extranjeras
Situación financiera (servicios de calificación independiente)
Sistemas de marketing (distribución)

2.3 Productores y reglas generales de las agencias
Aseguradora como principal
Relación productor/aseguradora
Autoridad y facultades de los productores
Expresas
Implícitas
Evidentes

2.4 Contratos
Elementos de un contrato legal
Oferta y aceptación
Contraprestación
Partes competentes
Objeto lícito
Características distintivas del contrato de seguros
Contrato de adhesión
Contrato aleatorio
Contrato personal
Contrato unilateral
Contrato condicional
Interpretaciones legales que afectan a los contratos
Ambigüedades en el contrato de adhesión
Expectativas razonables
Indemnización
Principio de máxima buena fe
Declaraciones/tergiversaciones
Garantías
Encubrimiento
Fraude
Renuncia e impedimento

3.0 Conceptos fundamentales sobre seguros de vida 9 % (14 elementos)

3.1 Interés asegurable

3.2 Usos personales de los seguros de vida
Protección del sobreviviente
Constitución del patrimonio
Acumulación de efectivo
Liquidez
Conservación del patrimonio
Acuerdos de vida (38a-465, 465a, 465f, 465g; Reg 38a-465-1–10)

3.3 Determinación del monto del seguro de vida personal
Metodología del valor de la vida humana
Metodología de las necesidades
Tipos de información recabada
Determinación de las necesidades de pago único
Planificación de las necesidades de ingresos

3.4 Usos comerciales de los seguros de vida
Financiación de compraventa
Persona clave
Bonificaciones ejecutivas
Seguro de vida de costos y beneficios compartidos (split dollar) de compensación diferida

3.5 Clases de pólizas de seguro de vida
Colectivas versus individuales
Permanentes versus a término
Participantes versus no participantes
Seguro de vida y anualidades fijos versus variables
Regulación de productos variables (SEC, FINRA y Connecticut) (38a-433; Reg 38a-433-1–11)

3.6 Primas
Factores para determinar la prima
Mortalidad
Interés
Gastos
Conceptos de prima
Prima única neta
Prima bruta anual
Modo de pago de la prima

3.7 Responsabilidades del productor
Solicitud y presentaciones de ventas (Reg 38a-819-32–39)
Publicidad (Reg 38a-819-21–31)
Asociación de Garantía de Seguros de Vida y de Salud (38a-858, 871(e))
Ilustraciones (Reg 38a-819-58–69)
Resumen de la póliza (Reg 38a-819-35(G))
Guía del comprador (Reg 38a-819-35 Apéndice)
Métodos de comparación de costo de las pólizas de seguro de vida (Reg 38a-819-35(F), Apéndice)
Reemplazo (38a-435)
Uso y divulgación de información de seguros (38a-988)
Suscripción de campo
Aviso de prácticas de información (38a-979, 981)
Procedimientos de solicitud/retroactividad (38a-442)
Ejecución
Revisión de las pólizas
Fecha de vigencia de la cobertura
Cobro de las primas
Declaración de buena salud

3.8 Suscripción individual por parte de la aseguradora
Fuentes de información y regulación
Solicitud
Informe del productor
Declaración del médico tratante
Informe de investigación del consumidor (inspección) (38a-982)
Oficina de Información Médica (MIB)
Análisis médicos y pruebas de laboratorio, incluido VIH (RL 19a-583, 586)
Criterios de selección y discriminación injusta (38a-446, 447)

4.0 Pólizas de seguros de vida 10 % (15 elementos)

4.1 Seguro de vida a término
Término nivelado
Término renovable anual
Término nivelado premium
Término en disminución

4.2 Seguro de vida completa
Prima continua (renta vitalicia)
Pago limitado
Prima única
Prima escalonada
De vida modificada
Sensibles al tipo de interés
Índice accionario

4.3 Pólizas con primas flexibles
De vida ajustable
De vida universal

4.4 Pólizas especializadas
Seguro conjunto (primero en fallecer)
Seguro para el sobreviviente (segundo en fallecer)
Seguro de vida juvenil

4.5 Seguro de vida colectivo
Características de los planes colectivos
Requisitos de suscripción para el seguro colectivo
Conversión a póliza individual (Bul S-4 (8 y 10))

4.6 Seguro de vida con crédito (individual versus colectivo)

5.0 Disposiciones, opciones y cláusulas de las pólizas del seguro de vida 10 % (15 elementos)

5.1 Disposiciones estándar
Propiedad
Cesión (38a-455)
Contrato completo
Modificaciones
Derecho a examinar (período de rescisión sin sanciones) (38a-436)
Pago de las primas
Período de gracia
Reintegración
Incontestabilidad
Declaración falsa de edad
Exclusiones
Interés sobre ingresos de seguros (38a-452)

5.2 Beneficiarios
Opciones de designación
Personas
Clases
Patrimonios
Menores de edad
Fideicomisos
Sucesión
Cláusula de facilidad de pago
Revocable versus irrevocable
Cláusula común sobre catástrofes
Cláusula sobre derroches

5.3 Opciones de resolución
Solo intereses
Cuotas a plazo fijo
Cuotas con montos fijos
Ingresos vitalicios
Seguro de vida individual
Conjunto y a favor del sobreviviente

5.4 Opciones de no confiscación
Valor de rescate en efectivo
Plazo extendido
Seguro amortizado reducido
5.5 Opciones de préstamos y retiro de la póliza
Préstamos en efectivo
Préstamos de prima automática
Retiros o rescates parciales
5.6 Opciones de dividendos
Pago al contado
Reducción de pagos de las primas
Acumulación de intereses
Plazo opcional de un año
Adiciones amortizadas
5.7 Cláusulas sobre discapacidad
Renuncia a la prima o renuncia a la prima estipulada (de vida universal)
Renuncia al costo del seguro
Beneficio de ingreso por discapacidad
Beneficio de seguro de vida/discapacidad del tomador (seguro juvenil)
5.8 Disposiciones o cláusulas sobre beneficios de vida
Acelerado (38a-457; Reg 38a-457-1–11)
Condiciones de pago
Efecto sobre el beneficio por fallecimiento
Cuidados a largo plazo (Reg 38a-458-1–12)
Condiciones de pago
Efecto sobre el beneficio por fallecimiento
5.9 Cláusulas que cubren a otros asegurados
Cláusula de seguro temporal para el cónyuge u otros asegurados
Cláusula de seguro temporal para menores
Cláusula de seguro temporal para familiares
5.10 Cláusulas que afectan el monto del beneficio por fallecimiento
Fallecimiento accidental
Asegurabilidad garantizada
Costo de vida
Devolución de la prima

6.0 Anualidades 5 % (7 elementos)

6.1 Principios y conceptos sobre anualidades
Período de acumulación versus período de anualidades
Titular, rentista y beneficiario
Aspectos del seguro relacionados con las anualidades
6.2 Anualidades inmediatas versus diferidas
Anualidades inmediatas de prima única (SPIA)
Anualidades diferidas
Opciones para el pago de las primas
No confiscación
Cargos por retiros y rescates
Beneficios por fallecimiento
6.3 Opciones de pagos de anualidad (beneficio)
Opciones de riesgo de vida
Seguro de vida puro versus seguro de vida con mínimo garantizado
Seguro de vida individual versus seguro de vida múltiple
Anualidades ciertas (tipos)
6.4 Productos de la anualidad
Anualidades fijas
Activos de la cuenta general
Garantías de la tasa de interés (mínimo versus actual)
Monto de pago de beneficio nivelado
Anualidades de índice accionario
Anualidades ajustadas por el valor de mercado (anualidades garantizadas modificadas) (Reg 38a-433-12–22)
6.5 Usos de las anualidades
Resoluciones de pago único
Planes de retiro calificados
Anualidades grupales versus individuales
Usos personales
Cuentas de retiro individual (IRA)
Crecimiento con impuestos diferidos
Ingresos de jubilación
Fondos para educación
6.6 Protección para adultos mayores en transacciones de anualidades (38a-432a-1–7 y 38a-432b-1-4)

7.0 Retribuciones de impuestos federales sobre seguros de vida y anualidades 6% (9 elementos)

7.1 Impuestos sobre seguros de vida personales
Cantidades disponibles para el titular de la póliza
Aumento del valor al contado
Dividendos
Préstamos de póliza
Entregas
Montos recibidos por el beneficiario
Regla general y excepciones
Opciones de resolución
Valores incluidos en el patrimonio del asegurado
7.2 Contratos de seguro dotal modificados (MEC)
Seguro dotal modificado versus seguro de vida
Prueba de siete pagos
Distribuciones
7.3 Impuestos sobre anualidades no calificadas
De propiedad individual
Fase de acumulación (problemas fiscales relacionados con retiros)
Fase de anualidad y proporción de la exclusión
Distribuciones al fallecimiento
De propiedad corporativa
7.4 Impuestos sobre cuentas de retiro individual (IRA)
IRA tradicionales
Contribuciones y montos deducibles
Distribuciones prematuras (incluidos problemas de impuestos)
Pagos de beneficio de la fase de anualidad
Valores incluidos en el patrimonio del rentista
Montos recibidos por el beneficiario
Roth IRA
Contribuciones y límites
Distribuciones
7.5 Reinversiones y transferencias (IRA y planes calificados)
7.6 Intercambios según el Artículo 1035

8.0 Planes calificados 4 % (6 elementos)

8.1 Requisitos generales
8.2 Retribuciones fiscales generales
Ventajas fiscales para empleadores y empleados
Impuestos sobre distribuciones (relacionados con la edad)
8.3 Tipos de planes, características y compradores
Pensiones simplificadas para empleados (SEP)
Participación en beneficios y planes 401(k)
Planes de SIMPLE
Anualidades de impuestos diferidos (TSA) 403(b)

9.0 Conceptos fundamentales sobre seguros de salud 6 % (9 elementos)

9.1 Definiciones de peligros
Lesión accidental
Enfermedad
9.2 Principales tipos de pérdidas y beneficios
Lucro cesante por discapacidad
Gastos hospitalarios/médicos
Gastos odontológicos
Gastos de atención a largo plazo/atención médica domiciliaria
9.3 Clases de pólizas de seguro de salud
Individual versus colectiva
Privada versus gubernamental
Limitada versus integral
9.4 Pólizas limitadas
Beneficios limitados (38a-482b, 513d)
Notificación obligatoria al asegurado
9.5 Exclusiones comunes de la cobertura (Reg 38a-505-7(G))
9.6 Responsabilidades del productor en seguros de salud individuales
Requisitos de marketing
Publicidad (Reg 38a-819-1–20)
Asociación de Garantía de Seguros de Vida y de Salud (38a-859, 871(e))
Presentaciones de venta

Esquema de la cobertura (38a-505-13(d); Reg 38a-505-10(B–K))
Suscripción de campo
Naturaleza y propósito
Divulgación de información sobre personas (38a-988)
Procedimientos de solicitud (38a-979, 981)
Requisitos para la ejecución de la póliza
Situaciones comunes por errores u omisiones

9.7 Suscripción individual por parte de la aseguradora
Criterios de suscripción
Fuentes de información de suscripción
Solicitud
Informe del productor
Declaración del médico tratante
Informe de investigación del consumidor (inspección)
Oficina de Información Médica (MIB)
Análisis médicos y pruebas de laboratorio (incluido consentimiento para VIH) (RL 19a-583, 586)
Uso prohibido de información genética (38a-816(19))
Discriminación injusta (38a-488)

9.8 Consideraciones para reemplazar seguros de salud (38a-546; Reg 38a-505-11)
Beneficios, limitaciones y exclusiones
Requisitos de suscripción
Responsabilidad del productor por errores y omisiones

10.0 Disposiciones generales de la póliza de seguro de salud individual 4 % (6 elementos)

10.1 Disposiciones obligatorias (38a-483)
Contrato completo; cambios (1)
Límite de tiempo para ciertas defensas (2)
Período de gracia (3)
Reintegración (4)
Procedimientos de reclamación (5-9)
Exámenes físicos y autopsia (10)
Acciones legales (11)
Cambio de beneficiario (12)

10.2 Disposiciones opcionales (38a-483(b))
Cambio de ocupación (1)
Declaración falsa de edad (2)
Otro seguro en esta aseguradora (3)
Seguro con otras aseguradoras
Con base en gastos incurridos (4)
Otros beneficios (5)
Prima no pagada (7)
Cancelación (8)
Cumplimiento con la ley estatal (9)

10.3 Otras disposiciones generales
Derecho a examinar (período de rescisión sin sanciones) (Reg 38a-505-10(A)(7))
Cláusula de seguro
Cláusula de contraprestación
Cláusula de renovabilidad (Reg 38a-505-9(A))
No cancelable
Renovación garantizada
Renovación condicionada
Renovable a opción de la aseguradora
No renovable (cancelable, a término)
Disposición de suspenso militar (Reg 38a-505-9(A)(5))

11.0 Ingresos por discapacidad y seguros relacionados 5 % (7 elementos)

11.1 Cumplir con los requisitos para beneficios por discapacidad
Incapacidad para realizar tareas
Ocupación propia
Cualquier tipo de ocupación
Discapacidad presunta
Requisito para estar bajo atención de un médico

11.2 Seguro individual de ingresos por discapacidad
Normas de beneficios mínimos de Connecticut (Reg 38a-505-9(F))
Plan de discapacidad total básico
Beneficios de ingresos (indemnización mensual)
Eliminación y períodos de beneficios
Renuncia a característica de la prima
Coordinación con el seguro social y los beneficios de indemnización por accidentes laborales
Beneficio mensual adicional (AMB)
Suplemento del seguro social (SIS)
Cobertura profesional versus no profesional
Beneficios en el trabajo
Beneficio por discapacidad parcial
Beneficio por discapacidad residual
Otras disposiciones que afectan los beneficios de ingresos
Cláusula de ajuste al costo de vida (COLA)
Cláusula de opción de incremento futuro (FIO)
Relación de los ingresos con el seguro (38a-483(b)(6))
Otros beneficios en efectivo
Fallecimiento accidental y pérdida de algún miembro
Beneficio de rehabilitación
Beneficio de reembolso médico (lesión que no produce incapacidad)
Disposiciones de reembolso
Devolución de la prima
Valor de rescate en efectivo
Exclusiones

11.3 Aspectos únicos de suscripción por discapacidad individual
Consideraciones ocupacionales
Límites de los beneficios
Alternativas de emisión de pólizas

11.4 Seguro de ingresos por discapacidad colectivo
Discapacidad a corto plazo (STD)
Discapacidad a largo plazo (LTD)

11.5 Seguros comerciales por discapacidad
Ingresos por discapacidad para persona clave
Póliza de compraventa por discapacidad
Gastos generales comerciales (BOE)

11.6 Seguro social por discapacidad
Cumplir con los requisitos para beneficios por discapacidad
Definición de discapacidad
Período de espera
Beneficios de ingreso por discapacidad

11.7 Indemnización por accidentes laborales
Elegibilidad
Beneficios

12.0 Planes médicos 10 % (15 elementos)

12.1 Conceptos sobre planes médicos
Honorarios por servicios versus sistema de prepago
Programa de beneficios versus cargos usuales, razonables y de costumbre
Proveedor libre versus selección limitada de proveedores
Asegurados versus abonados/participantes

12.2 Tipos de planes
Seguro para gastos médicos mayores (planes de indemnización)
Beneficios esenciales
Características
Limitaciones comunes
Exclusiones de la cobertura
Disposiciones que afectan el costo para el asegurado
Organizaciones para el mantenimiento de la salud (HMO)
Beneficios esenciales
Características generales (HC-118)
Servicios de atención preventiva
Médico de atención primaria versus médico de referencia (especialista)
Atención de emergencia
Servicios hospitalarios
Otros servicios básicos
Organizaciones de proveedores preferidos (PPO) y planes de punto de servicio (POS)
Beneficios esenciales
Características generales
Acceso a prestadores dentro y fuera de la red
Referencia de médico de atención primaria
Características del plan de indemnización
Plan de seguro de salud para niños de Connecticut (HUSKY) (RL 17b-289–292a, 295, 297, 299, 300, 301, 303, 304)
Plan de salud de deducible alto

12.3 Contención de costos en la prestación de asistencia médica

Servicios de ahorro de costos
Atención preventiva
Beneficios de servicios ambulatorios en hospital
Alternativas a servicios hospitalarios
Revisión del uso
Retrospectiva
Revisión prospectiva
Revisión concurrente

12.4 Requisitos de Connecticut (individual y/o colectivo)

Requisitos de elegibilidad
Límite de edad de hijo dependiente (38a-497, 554, Bul HC-71)
Inscripción de menor; padres que no tienen la custodia (38a-497a)
Dependientes discapacitados física o mentalmente (38a-489, 515)
Cobertura para niños recién nacidos (38a-490, 516 y PA-11-171)
Niños adoptados y potencialmente adoptados (38a-508, 549)
Beneficio
Cobertura de infertilidad (38a-509, 536; Bul HC-104, PA 17-55)

12.5 Legislatura federal

Requisitos de HIPAA (Ley de Portabilidad y Responsabilidad de Seguros de Salud)
Elegibilidad
Emisión garantizada
Cobertura acreditable
Posibilidad de renovación
Asociación de Alternativa de Reaseguro de Salud de HIPAA de Connecticut
PPACA (Ley de Protección del Paciente y Cuidado de Salud Asequible)
Beneficios esenciales
Sin costo compartido en preventivo

13.0 Seguro de salud colectivo 7 % (11 elementos)

13.1 Características del seguro colectivo

Contrato colectivo
Certificado de cobertura (38a-182)
Calificación de experiencia versus calificación comunitaria/calificación de ACA/grupos pequeños

13.2 Tipos de grupos elegibles

Grupos relacionados con el empleo
Grupos de empleador individual
Asociaciones (exalumnos, profesionales, otros)

13.3 Consideraciones de marketing

Publicidad
Jurisdicción reguladora/lugar de ejecución

13.4 Seguro de salud colectivo del empleador

Criterios de suscripción del asegurador
Características del grupo
Factores en el diseño del plan
Factores de persistencia
Capacidad administrativa
Elegibilidad para la cobertura
Elegibilidad de los empleados
Elegibilidad de los dependientes - incluidas parejas de hecho y uniones civiles (Bul IC-21)
Cobertura para cónyuge (38a-541)
Disposición de coordinación de beneficios (Reg 38a-480-1–14)
Cambio de aseguradora o pérdida de la cobertura
Sin pérdidas ni ganancias
Acontecimientos que ponen fin a la cobertura
Extensión de beneficios (Reg 38a-546-5(a))
Continuación de la cobertura de conformidad con la ley COBRA y las reglas específicas de Connecticut (38a-512a, 546; Reg 38a-546-5(b))

13.5 Planes médicos para el pequeño empleador

Definición de pequeño empleador (38a-564(4))
Planes de beneficios ofrecidos (38a-565, 568)
Planes de centro de atención médica (HMO)
Planes de compañía de pequeño empleador
Elegibilidad de los empleados (38a-564(3))
Posibilidad de renovación (38a-567(b))

13.6 Regulación de planes de seguro colectivo para empleadores

Ley de Derechos Civiles/Ley de Discriminación por Embarazo
Lineamientos
Relación con Medicare
Normas secundarias de Medicare
Escisiones y suplementos de Medicare

14.0 Seguro odontológico 2 % (3 elementos)

14.1 Tipos de tratamientos odontológicos

Diagnóstico y prevención
Restaurativo
Cirugía oral
Endodoncia
Periodoncia
Prostodoncia
Ortodoncia

14.2 Planes de indemnización

Opción de proveedores
Categorías de beneficios
Servicios de diagnóstico/preventivos
Servicios básicos
Servicios mayores
Deducibles y coseguro
Planes de combinación
Exclusiones
Limitaciones
Predeterminación de beneficios

14.3 Gastos odontológicos colectivos del empleador

Deducibles integrados versus planes independientes
Minimización de selección adversa

15.0 Seguros para ciudadanos de la tercera edad y personas con necesidades especiales 7 % (11 elementos)

15.1 Medicare

Naturaleza, financiamiento y administración
Parte A - Seguro para atención hospitalaria
Requisitos de elegibilidad individuales
Inscripción
Coberturas y montos de costos compartidos
Parte B - Seguro médico
Requisitos de elegibilidad individuales
Inscripción
Coberturas y montos de costos compartidos
Exclusiones
Terminología de reclamaciones y otros términos clave
Parte C - Medicare Advantage
Parte D - Seguro para medicamentos con receta

15.2 Suplementos de Medicare

Propósito
Inscripción abierta (Reg 38a-495a-8)
Planes de suplementos de Medicare estandarizados (Reg 38a-495a-6, 6(a))
Beneficios principales
Beneficios adicionales
Regulaciones y disposiciones obligatorias de Connecticut
Publicidad (Reg 38a-495a-15)
Normas para marketing (Reg 38a-495a-16)
Compensación permitida (Reg 38a-495a-12)
Pertinencia de compra recomendada y seguros excesivos (Reg 38a-495a-17)
Disposiciones de divulgación requerida (Reg 38a-495a-13)
Informe de múltiples pólizas (Reg 38a-495a-18)
Guía del comprador (38a-495a-13(a)(6)(A))
Derecho a devolución (Reg 38a-495a-13(a)(5)
Reemplazo (Reg 38a-495a-14, 19)
Normas sobre beneficios (Reg 38a-495a-5 y 38a-495a-5a)
Condiciones preexistentes (Reg 38a-495-5(a))
Esquema de la cobertura (38a-495a(l)(1), (2); Reg 38a-495a-13)
Oferta de plan para discapacitados (38a-495c)

15.3 Otras opciones para personas con Medicare

Planes de salud colectivos del empleador
Empleados discapacitados
Empleados con insuficiencia renal
Personas de 65 años o más
Medicaid

Elegibilidad
Beneficios
ConnMAP
15.4 Seguro para atención a largo plazo (LTC)
Elegibilidad para los beneficios
Niveles de atención
Atención especializada
Atención intermedia
Atención de custodia
Atención médica a domicilio
Atención diurna para adultos
Atención temporal para la persona que está a cargo de los cuidados
Atención para enfermos terminales
Períodos de los beneficios
Monto de los beneficios
Beneficios opcionales
Garantía de asegurabilidad
Devolución de la prima
Planes de LTC calificados
Exclusiones
Consideraciones con respecto a la suscripción
Regulaciones y disposiciones obligatorias de Connecticut
Normas para marketing (Reg 38a-501-16)
Idoneidad de compra recomendada (Reg 38a-501-17)
Guía del comprador (Reg 38a-501-18)
Esquema de la cobertura (Reg 38a-501-21)
Oferta de beneficio de no confiscación (Reg 38a-501-19)
Disposiciones de divulgación requerida (Reg 38a-501-13)
Reemplazo (Reg 38a-501-12, 22)
Derecho a devolución (Reg 38a-501-11(g))
Protección contra inflación (Reg 38a-501-20)
Sociedad para Atención a Largo Plazo de Connecticut (Reg 38a-475-1–6; RL 17b-252)

16.0 Retribuciones de impuestos federales sobre seguros de salud 3 % (4 elementos)

16.1 Seguro de salud propio
Seguro de ingresos por discapacidad
Seguro de gastos médicos
Seguro de atención a largo plazo
16.2 Seguro de salud colectivo del empleador
Ingresos por discapacidad (STD, LTD)
Beneficios sujetos a FICA
Gastos médicos y odontológicos
Seguro de atención a largo plazo
Fallecimiento accidental y pérdida de algún miembro
16.3 Seguros comerciales por discapacidad
Ingresos por discapacidad para persona clave
Póliza de compraventa
Gastos generales comerciales (BOE)
16.4 Cuentas de ahorros para la salud (HSA)
Definición
Elegibilidad
Límites de contribución

Examen de seguro de propiedad/contra siniestros del productor de Connecticut Serie 18-78

150 preguntas - Límite de tiempo: dos horas y media

1.0 Regulación de seguros 10 % (15 elementos)

1.1 Otorgamiento de licencias
Proceso (38a-702d, 702e, 769)
Tipos de licenciatarios (38a-702f(a), 769)
Productores residentes (38a-702d)
Consultores de seguros certificados (38a-731–733, 786)
Productores no residentes (38a-702g, 702n)
Temporales (38a-702j)
Mantenimiento y duración
Renovación (38a-702f(b)(c), 784, 786(b))
Cambio de nombre o dirección (38a-702f(f), 771(a))
Informe de acciones (38a-702o, 771(b))
Nombres ficticios (38a-702i)
Requisitos de educación continua, exenciones y sanciones (Reg 38a-782a-2, 10, 12-17)
Medidas disciplinarias
Orden de cesar y desistir (38a-817)
Audiencias (38a-16, 817, 818)
Suspensiones, revocaciones, negativas para emitir o renovar, multas (38a-2, 702k, 735, 774, 777, 817, 830)
1.2 Regulación estatal
Obligaciones y facultades generales del comisionado (38a-8, 10)
Regulación de la empresa
Certificado de autoridad (38a-41)
Requisito de capital y excedente (38a-72)
Prácticas desleales de resolución de reclamaciones (38a-816)
Regulación del productor
Negocio controlado (38a-782)
Comisiones (38a-702l, 734)
Actuar como agente (38a-702m)
Representar a una aseguradora no autorizada (38a-275, 703, 714)
No remisión de primas (38a-712)
Prácticas desleales y prohibidas
Tergiversación (38a-816(1), (8))
Publicidad falsa (38a-816(1), (2))
Difamación de la aseguradora (38a-816(3))
Boicot, coerción e intimidación (38a-816(4))
Estados financieros falsos (38a-816(5))
No mantenimiento de registros de reclamaciones (38a-816(7))
Discriminación injusta (38a-816(12), (13))
Reembolso (38a-816(9), 825)
Distorsión (38a-826)
Análisis de libros y registros (38a-769(f))
Ley sobre Información de Seguros y Protección de la Privacidad de Connecticut (38a-975–999a)
1.3 Regulación federal
Ley de Informes de Créditos Justos (15 USC 1681–1681d)
Fraude y declaraciones falsas (18 USC 1033, 1034)

2.0 Seguros generales 9 % (14 elementos)

2.1 Conceptos
Terminología clave sobre gestión de riesgos
Riesgo
Exposición
Amenaza
Peligro
Pérdida
Métodos para manejar los riesgos
Evasión
Retención
Solidaridad
Reducción
Transferencia
Elementos de los riesgos asegurables
Selección adversa
Ley de los grandes números
Reaseguro
2.2 Aseguradoras
Tipos de aseguradoras
Sociedades por acciones
Sociedades mutuales
Sociedades de beneficencia
Asociaciones de Lloyd's
Grupos de retención de riesgos.
Aseguradoras privadas versus aseguradoras gubernamentales
Aseguradoras permitidas versus aseguradoras no permitidas
Aseguradoras nacionales, exteriores y extranjeras
Situación financiera (servicios de calificación independiente)
Sistemas de marketing (distribución)
2.3 Productores y reglas generales de las agencias
Aseguradora como principal
Relación productor/aseguradora
Autoridad y facultades de los productores
Expresas
Implícitas
Evidentes
2.4 Contratos
Elementos de un contrato legal
Oferta y aceptación

Contraprestación
Partes competentes
Objeto lícito
Características distintivas del contrato de seguros
Contrato de adhesión
Contrato aleatorio
Contrato personal
Contrato unilateral
Contrato condicional
Interpretaciones legales que afectan a los contratos
Ambigüedades en el contrato de adhesión
Expectativas razonables
Indemnización
Principio de máxima buena fe
Declaraciones/tergiversaciones
Garantías
Encubrimiento
Fraude
Renuncia e impedimento

3.0 Conceptos fundamentales sobre seguros de propiedad y contra siniestros 13 % (19 elementos)

3.1 Principios y conceptos
Interés asegurable
Suscripción
Función
Proporción de pérdida
Tasas
Tipos
Costos de pérdida
Componentes
Amenazas
Físicos
Morales
Moral
Negligencia
Elementos de un acto negligente
Defensas contra la negligencia
Daños
Compensatorio - especial versus general
Punitivo
Responsabilidad absoluta
Responsabilidad estricta
Responsabilidad indirecta
Causas de pérdidas (peligros)
Peligros nombrados versus peligros especiales (abiertos)
Pérdida directa
Pérdida consecuente o indirecta
Seguro general versus específico
Tipos básicos de construcción
Valuación de pérdida
Valor en efectivo real
Costo de reemplazo
Costo de reemplazo funcional
Valor de mercado
Valor acordado
Monto establecido
Póliza valuada
3.2 Estructura de la póliza
Declaraciones
Definiciones
Acuerdo o cláusula de seguro
Cobertura adicional/complementaria
Condiciones
Exclusiones
Cláusulas adicionales
3.3 Disposiciones comunes de la póliza
Asegurados - designado, designado en primer lugar, adicional
Período de la póliza
Territorio de la póliza
Cancelación y no renovación
Deducibles
Otro seguro
No concurrencia
Primaria y exceso
Prorrata
Contribución por partes iguales
Límites de responsabilidad
Por incidente (accidente)
Por persona
Total - general versus productos - operaciones completadas
Dividido
Combinado único
Restauración/no reducción de límites
Coseguro
Vacancia o desocupación
Disposiciones de asegurados designados
Obligaciones tras la pérdida
Cesión
Abandono
Disposiciones de la aseguradora
Liberalización
Subrogación
Salvamento
Opciones de resolución de reclamaciones
Obligación de defender
Disposiciones de terceros
Cláusula de hipoteca estándar
Cláusula de pérdida pagadera
Sin beneficio para el depositario
3.4 Leyes, regulaciones y disposiciones obligatorias de Connecticut
Ley de Asociación de Garantía de Seguros de Connecticut (38a-836–853)
Cancelación y no renovación (38a-307, 308(e), 323, 324)
Cobertura provisional (38a-309, 322)
Acciones legales contra la aseguradora (38a-321, 307)
Encubrimiento o fraude (38a-307)
Tasación (38a-307)
Disponibilidad de seguros para bienes inmuebles independientemente de la ubicación (Reg 38a-824-1–3)
Póliza estándar contra incendios de Connecticut (38a-307)
Plan FAIR de Connecticut (Reg 38a-328-1–20)
Programa Federal de Seguro contra el Terrorismo (15 USC 6701; Ley Pública 107–297, 109–144, 110–160)

4.0 Póliza de vivienda 5 % (7 elementos)

4.1 Características y propósito
4.2 Formularios de cobertura - Peligros asegurados
Básico
Amplio
Especial
4.3 Coberturas de propiedad
Cobertura A - Vivienda
Cobertura B - Otras estructuras
Cobertura C - Propiedad personal
Cobertura D - Valor de renta justo
Cobertura E - Gastos de manutención adicionales
Otras coberturas
4.4 Exclusiones generales
4.5 Condiciones
4.6 Cláusulas adicionales seleccionadas
Disposiciones especiales - Connecticut (DP 01 06)
Aumento automático en el seguro (DP 04 11)
Vivienda en construcción (DP 11 43)
4.7 Suplemento de responsabilidad personal

5.0 Póliza de propietarios de vivienda 14 % (21 elementos)

5.1 Formularios de cobertura
De HO-2 a HO-6
5.2 Definiciones
5.3 Sección I - Coberturas de propiedad
Cobertura A - Vivienda
Cobertura B - Otras estructuras
Cobertura C - Propiedad personal
Cobertura D - Pérdida de uso
Coberturas adicionales
5.4 Sección II - Coberturas de responsabilidad
Cobertura E - Responsabilidad personal
Cobertura F - Pagos médicos a otros
Coberturas adicionales
5.5 Peligros asegurados
5.6 Exclusiones
5.7 Condiciones
5.8 Cláusulas adicionales seleccionadas
Disposiciones especiales - Connecticut (HO 01 06)
Ocupaciones incidentales permitidas - instalaciones residenciales (HO 04 42)
Terremoto (HO 04 54)
Propiedad personal catalogada (HO 04 61)
Cobertura limitada por hongos, pudrición húmeda o seca, o bacterias - Connecticut (HO 04 74, HO 04 75, HO 04 76)
Costo de reemplazo de propiedad personal (HO 04 90)
Servicio de cuidado infantil en domicilio (HO 04 97)
Negocio en casa - Connecticut (HO 07 05)
Actividades empresariales (HO 24 71)
Embarcación (HO 24 75)

Lesión personal - Connecticut (HO 24 79)

6.0 Seguros para automóviles 14 % (21 elementos)

6.1 Leyes
Ley de Responsabilidad Financiera de Vehículos Motorizados de Connecticut
Límites de responsabilidad obligatorios (RL 17-114)
Prueba de seguro obligatoria (RL 14-112(b))
Plan de riesgo asignado de seguros para automóviles de Connecticut (38a-329)
Conductor no asegurado/sin seguro suficiente (38a-336)
Definiciones
Lesión corporal
Reducción de conductor no asegurado/conductor sin seguro suficiente (UM/UIM)
Límites obligatorios (Reg 38a-334–6(d))
Cobertura de conversión (38a-336a)
Cancelación/no renovación
Motivos (38a-342)
Aviso (38a-343, 344)
Aviso de elegibilidad en plan de riesgo asignado (38a-345)
Rechazo, cancelación o no renovación ilegales (38a-358, 815, 816(9), 817(b))
Regulación de repuestos no originales (38a-355)
Pérdida total constructiva (38a-353)
Arbitraje (Reg 38a-10-1–4)
6.2 Póliza de automóvil personal
Definiciones
Cobertura de responsabilidad
Lesión corporal y daños a la propiedad
Pagos suplementarios
Exclusiones
Cobertura de pagos médicos
Cobertura de conductores no asegurados
Cobertura de daños en su automóvil
Colisión
Otro que no sea colisión
Deducibles
Gastos de transporte
Exclusiones
Obligaciones después de un accidente o pérdida
Disposiciones generales
Cláusulas adicionales seleccionadas
Enmienda de disposiciones de la póliza - Connecticut (PP 01 54)
Gastos de remolque y mano de obra (PP 03 03)
Cobertura extendida ajena - vehículos equipados o disponibles para uso regular (PP 03 06)
Vehículo de tipo diverso (PP 03 23)
Cobertura de propiedad conjunta - Connecticut (PP 13 45)
6.3 Automóvil comercial
Formularios de cobertura de automóvil comercial
Automóvil comercial
Garaje
Daño físico a automóvil comercial
Camioneros
Transportista de vehículos motorizados
Secciones del formulario de cobertura
Automóviles cubiertos
Cobertura de responsabilidad
Cobertura de propietarios de garajes
Cobertura de daños físicos
Exclusiones
Condiciones
Definiciones
Cláusulas adicionales seleccionadas
Cambios en Connecticut (CA 01 07)
Arrendador - asegurado adicional y beneficiario de la pérdida (CA 20 01)
Equipo móvil (CA 20 15)
Cobertura de pagos médicos del seguro para automóviles (CA 99 03)
Cobertura para conducción de otro automóvil (CA 99 10)
Asegurado designado individual (CA 99 17)
Regulaciones de compañía de transporte comercial
Ley de Transportistas de Vehículos Motorizados de 1980
Cláusula adicional para pólizas de transportistas de vehículos motorizados para seguros de responsabilidad civil (MCS-90)

7.0 Póliza de paquete comercial (CPP) 10 % (15 elementos)

7.1 Componentes de una póliza comercial
Declaraciones comunes de la póliza
Condiciones comunes de la póliza
Cláusulas adicionales entre líneas
Una o más partes de cobertura
7.2 Responsabilidad comercial general
Formularios de cobertura de responsabilidad comercial general
Responsabilidad por lesiones corporales y daños materiales
Responsabilidad por daños personales y por publicidad
Pagos médicos
Exclusiones
Pagos suplementarios
Quién es el asegurado
Límites del seguro
Condiciones
Definiciones
Incidentes versus reclamos presentados
Características de reclamos presentados (estándares mínimos de Connecticut) (Reg 38a-327-1–6)
Disparador
Fecha retroactiva
Períodos de informe extendidos
Información de reclamación
Instalaciones y operaciones
Productos y operaciones completadas
Contrato del asegurado
7.3 Propiedad comercial
Formulario de condiciones de propiedad comercial
Formularios de cobertura
Edificios y propiedad personal
Asociación de condominio
Propietarios de unidades comerciales de condominios
Riesgo de constructores
Ingreso comercial
Responsabilidad legal
Gastos adicionales
Formularios de causas de pérdidas
Básico
Amplio
Especial
Cláusulas adicionales seleccionadas
Cobertura de ordenanza o ley (CP 04 05)
Cobertura de desperdicio (CP 04 40)
Límite de seguro de temporada alta (CP 12 30)
Formulario de informe de valor (CP 13 10)
7.4 Delito comercial
Definiciones generales
Hurto
Robo
Atraco
Formularios de cobertura de delitos
Formularios de cobertura de delitos comerciales (descubrimiento/pérdida sufrida)
Formularios de cobertura de delitos gubernamentales (descubrimiento/pérdida sufrida)
Coberturas
Robo cometido por empleados
Falsificación o alteración
Dentro de las instalaciones - robo de dinero y valores
Dentro de las instalaciones - atraco o hurto de caja fuerte de otras propiedades
Fuera de las instalaciones
Fraude informático
Fraude de transferencia de fondos
Giros postales y dinero falsificado
Cobertura de otros delitos
Extorsión - entidades comerciales (CR 04 03)
7.5 Transporte terrestre comercial
Definiciones marinas a nivel nacional (Nationwide marine definition)
Formulario de condiciones de transporte terrestre comercial
Formularios de cobertura de transporte terrestre
Cuentas por cobrar
Cliente del depositario
Artículos comerciales
Flotante de equipo de contratistas
Procesamiento de datos electrónicos
Comerciantes de equipos
Flotante de instalación
Cobertura total de joyería
Señales
Documentos y registros valiosos

Coberturas de transporte
Responsabilidad de cargamento de compañía de transporte común
Formularios de cargamento de camiones
Formularios de cobertura en tránsito

7.6 Avería de equipos
Formulario de cobertura de protección contra avería de equipos (EB 00 20)
Cláusula adicional seleccionada
Valor en efectivo real (EB 99 59)

7.7 Cobertura para granjas
Formulario de cobertura de propiedad de granja
Cobertura A - Viviendas
Cobertura B - Otras estructuras privadas
Cobertura C - Propiedad personal doméstica
Cobertura D - Pérdida de uso
Cobertura E - Propiedad personal agrícola catalogada
Cobertura F - Propiedad personal agrícola no catalogada
Cobertura G - Otras estructuras de granja
Formulario de cobertura de responsabilidad de granja
Cobertura H - Responsabilidad por lesiones corporales y daños a la propiedad
Cobertura I - Responsabilidad por lesiones personales y por publicidad
Cobertura J - Pagos médicos
Formulario de cobertura de ganado
Formulario de cobertura para maquinaria y equipo agrícola móvil
Causas de pérdidas (básica, amplia y especial)
Exclusiones
Coberturas adicionales
Límites del seguro
Condiciones
Definiciones

8.0 Póliza de propietarios de negocios 9 % (14 elementos)

8.1 Características y propósito

8.2 Sección I de propietarios de negocios - Propiedad
Cobertura
Exclusiones
Límites del seguro
Deducibles
Condiciones de pérdida
Condiciones generales
Coberturas opcionales
Definiciones

8.3 Sección II de propietarios de negocios - Responsabilidad
Coberturas
Exclusiones
Quién es el asegurado
Límites del seguro
Condiciones generales
Definiciones

8.4 Sección III de propietarios de negocios - Condiciones comunes de la póliza

8.5 Cláusulas adicionales seleccionadas
Responsabilidad de automóvil alquilado y automóvil ajeno (BP 04 04)
Salvaguardas de protección (BP 04 30)
Servicios públicos - daños directos (BP 04 56)
Servicios públicos - elemento temporal (BP 04 57)

9.0 Seguro de indemnización por accidentes laborales 10 % (15 elementos)

9.1 Leyes de indemnización por accidentes laborales
Tipos de leyes
Monopolístico versus competitivo
Obligatorio versus electivo
Ley de Indemnización por Accidentes Laborales de Connecticut (Título 31 Capítulo 568)
Recurso exclusivo (RL 31-284(a), 293a)
Empleo cubierto (obligatorio, voluntario) (RL 31-275(9), (10))
Lesiones cubiertas (RL 31-275(1), (16), 284(a), 294c, 295)
Enfermedad ocupacional (RL 31-275(15))
Beneficios proporcionados (RL 31-275(12), 283a, 295, 306, 306b, 307, 308, 308a)
Fondo de segundas lesiones (RL 31-349, 350, 352-355b)
Leyes federales de indemnización por accidentes laborales
Ley Federal de Responsabilidad de los Empleadores (FELA) (45 USC 51–60)
Ley de Indemnización por Accidentes Laborales para Estibadores y Trabajadores Portuarios de los Estados Unidos (33 USC 904)
La Ley Jones (46 USC 688)

9.2 Póliza de seguro de indemnización por accidentes laborales y responsabilidad del empleador
Sección general
Parte uno - Seguro de indemnización por accidentes laborales
Parte dos - Seguro de responsabilidad de los empleadores
Parte tres - Seguro de otros Estados
Parte cuatro - Sus obligaciones en caso de ocurrir una lesión
Parte cinco - Prima
Parte seis - Condiciones
Cláusulas adicionales seleccionadas
Compensación voluntaria

9.3 Cálculo de la prima
Clasificación de empleos - nómina y tarifas
Factor de modificación de experiencia
Descuentos de primas
Planes de participación (dividendos)

9.4 Otras fuentes de cobertura
Plan de seguro de indemnización por accidentes laborales de Connecticut
Empleadores autoasegurados (RL 31-285, 286)
Asociaciones de seguros mutuos de empleadores (RL 31-328–339)

10.0 Otras coberturas y opciones 6 % (9 elementos)

10.1 Pólizas de responsabilidad extendida/en exceso
Personal (DL 98 01)
Comercial (CU 00 01)

10.2 Seguro de responsabilidad de especialidad
Responsabilidad profesional
Errores y omisiones
Responsabilidad de directores y oficiales
Responsabilidad del fiduciario
Responsabilidad por el uso de alcohol
Responsabilidad por prácticas laborales

10.3 Líneas excedentes
Definiciones y mercados
Requisitos de otorgamiento de licencia
Lista exportable
Declaraciones juradas

10.4 Garantías
Principal, acreedor, garante
Garantías de cumplimiento contractual
Garantía de licencia y permiso
Garantía judicial

10.5 Programa Nacional de Seguros contra Inundaciones
"Propio" versus gubernamental
Elegibilidad
Cobertura
Límites
Deducibles

10.6 Otras pólizas
Propietarios de botes
Diferencia en condiciones

Examen de seguro de propiedad del productor de Connecticut Serie 18-90

100 preguntas - Límite de tiempo: dos horas y media

1.0 Regulación de seguros 8 % (8 elementos)

1.1 Otorgamiento de licencias
Proceso (38a-702d, 702e, 769)
Tipos de licenciatarios (38a-702f(a), 769)
Productores residentes (38a-702d)
Consultores de seguros certificados (38a-731–733, 786)

Productores no residentes (38a-702g, 702n)
Temporales (38a-702j)
Mantenimiento y duración
Renovación (38a-702f(b)(c), 784, 786(b))
Cambio de nombre o dirección (38a-702f(f), 771(a))
Informe de acciones (38a-702o, 771(b))
Nombres ficticios (38a-702i)
Requisitos de educación continua, exenciones y sanciones (Reg 38a-782a-2, 10, 12-17)
Medidas disciplinarias
Orden de cesar y desistir (38a-817)
Audiencias (38a-16, 817, 818)
Suspensiones, revocaciones, negativas para emitir o renovar, multas (38a-2, 702k, 735, 774, 777, 817, 830)

1.2 Regulación estatal

Obligaciones y facultades generales del comisionado (38a-8, 10)
Regulación de la empresa
Certificado de autoridad (38a-41)
Requisito de capital y excedente (38a-72)
Prácticas desleales de resolución de reclamaciones (38a-816)
Regulación del productor
Negocio controlado (38a-782)
Comisiones (38a-702l, 734)
Actuar como agente (38a-702m)
Representar a una aseguradora no autorizada (38a-275, 703, 714)
No remisión de primas (38a-712)
Prácticas desleales y prohibidas
Tergiversación (38a-816(1), (8))
Publicidad falsa (38a-816(1), (2))
Difamación de la aseguradora (38a-816(3))
Boicot, coerción e intimidación (38a-816(4))
Estados financieros falsos (38a-816(5))
No mantenimiento de registros de reclamaciones (38a-816(7))
Discriminación injusta (38a-816(12), (13))
Reembolso (38a-816(9), 825)
Distorsión (38a-826)
Análisis de libros y registros (38a-769(f))
Ley sobre Información de Seguros y Protección de la Privacidad de Connecticut (38a-975–999a)

1.3 Regulación federal

Ley de Informes de Créditos Justos (15 USC 1681–1681d)
Fraude y declaraciones falsas (18 USC 1033, 1034)

2.0 Seguros generales 7 % (7 elementos)

2.1 Conceptos

Terminología clave sobre gestión de riesgos
Riesgo
Exposición
Amenaza
Peligro
Pérdida
Métodos para manejar los riesgos
Evasión
Retención
Solidaridad
Reducción
Transferencia
Elementos de los riesgos asegurables
Selección adversa
Ley de los grandes números
Reaseguro

2.2 Aseguradoras

Tipos de aseguradoras
Sociedades por acciones
Sociedades mutuales
Sociedades de beneficencia
Asociaciones de Lloyd's
Grupos de retención de riesgos.
Aseguradoras privadas versus aseguradoras gubernamentales
Aseguradoras permitidas versus aseguradoras no permitidas
Aseguradoras nacionales, exteriores y extranjeras
Situación financiera (servicios de calificación independiente)
Sistemas de marketing (distribución)

2.3 Productores y reglas generales de las agencias

Aseguradora como principal
Relación productor/aseguradora
Autoridad y facultades de los productores
Expresas
Implícitas
Evidentes

2.4 Contratos

Elementos de un contrato legal
Oferta y aceptación
Contraprestación
Partes competentes
Objeto lícito
Características distintivas del contrato de seguros
Contrato de adhesión
Contrato aleatorio
Contrato personal
Contrato unilateral
Contrato condicional
Interpretaciones legales que afectan a los contratos
Ambigüedades en el contrato de adhesión
Expectativas razonables
Indemnización
Principio de máxima buena fe
Declaraciones/tergiversaciones
Garantías
Encubrimiento
Fraude
Renuncia e impedimento

3.0 Conceptos fundamentales sobre seguros de propiedad 20 % (20 elementos)

3.1 Principios y conceptos

Interés asegurable
Suscripción
Función
Proporción de pérdida
Tasas
Tipos
Costos de pérdida
Componentes
Amenazas
Físicos
Morales
Moral
Causas de pérdidas (peligros)
Peligros nombrados versus peligros especiales (abiertos)
Pérdida directa
Pérdida consecuente o indirecta
Seguro general versus específico
Tipos básicos de construcción
Valuación de pérdida
Valor en efectivo real
Costo de reemplazo
Costo de reemplazo funcional
Valor de mercado
Valor acordado
Monto establecido
Póliza valuada

3.2 Estructura de la póliza

Declaraciones
Definiciones
Acuerdo o cláusula de seguro
Cobertura adicional/complementaria
Condiciones
Exclusiones
Cláusulas adicionales

3.3 Disposiciones comunes de la póliza

Asegurados - designado, designado en primer lugar, adicional
Período de la póliza
Territorio de la póliza
Cancelación y no renovación
Deducibles
Otro seguro
No concurrencia
Primaria y exceso
Prorrata
Límites de la póliza
Restauración/no reducción de límites
Coseguro
Vacancia o desocupación
Disposiciones de asegurados designados
Obligaciones tras la pérdida
Cesión
Abandono
Disposiciones de la aseguradora
Liberalización
Subrogación
Salvamento
Opciones de resolución de reclamaciones
Disposiciones de terceros
Cláusula de hipoteca estándar
Cláusula de pérdida pagadera
Sin beneficio para el depositario

3.4 Leyes, regulaciones y disposiciones obligatorias de Connecticut

Ley de Asociación de Garantía de Seguros de Connecticut (38a-836–853)
Cancelación y no renovación (38a-307, 308(e), 323, 324)
Cobertura provisional (38a-309, 322)
Acciones legales contra la aseguradora (38a-290, 307)
Encubrimiento o fraude (38a-307)
Tasación (38a-307)
Disponibilidad de seguros para bienes inmuebles independientemente de la ubicación (Reg 38a-824-1–3)
Póliza estándar contra incendios de Connecticut (38a-307)
Plan FAIR de Connecticut (Reg 38a-328-1–20)
Programa Federal de Seguro contra el Terrorismo (15 USC 6701; Ley Pública 107–297, 109–144, 110–160)

4.0 Póliza de vivienda 7 % (7 elementos)

4.1 Características y propósito
4.2 Formularios de cobertura - Peligros asegurados
Básico
Amplio
Especial
4.3 Coberturas de propiedad
Cobertura A - Vivienda
Cobertura B - Otras estructuras
Cobertura C - Propiedad personal
Cobertura D - Valor de renta justo
Cobertura E - Gastos de manutención adicionales
Otras coberturas
4.4 Exclusiones generales
4.5 Condiciones
4.6 Cláusulas adicionales seleccionadas
Disposiciones especiales - Connecticut (DP 01 06)
Aumento automático en el seguro (DP 04 11)
Vivienda en construcción (DP 11 43)
4.7 Suplemento de responsabilidad personal

5.0 Póliza de propietarios de vivienda 21 % (21 elementos)

5.1 Formularios de cobertura
De HO-2 a HO-6
5.2 Definiciones
5.3 Sección I - Coberturas de propiedad
Cobertura A - Vivienda
Cobertura B - Otras estructuras
Cobertura C - Propiedad personal
Cobertura D - Pérdida de uso
Coberturas adicionales
5.4 Peligros asegurados
5.5 Exclusiones
5.6 Condiciones
5.7 Cláusulas adicionales seleccionadas
Disposiciones especiales - Connecticut (HO 01 06)
Ocupaciones incidentales permitidas - instalaciones residenciales (HO 04 42)
Terremoto (HO 04 54)
Propiedad personal catalogada (HO 04 61)
Cobertura limitada por hongos, pudrición húmeda o seca, o bacterias - Connecticut (HO 04 74, HO 04 75, HO 04 76)
Costo de reemplazo de propiedad personal (HO 04 90)
Servicio de cuidado infantil en domicilio (HO 04 97)
Negocio en casa - Connecticut (HO 07 05)

6.0 Póliza de paquete comercial (CPP) 15 % (15 elementos)

6.1 Componentes de una póliza comercial
Declaraciones comunes de la póliza
Condiciones comunes de la póliza
Cláusulas adicionales entre líneas
Una o más partes de cobertura
6.2 Propiedad comercial
Formulario de condiciones de propiedad comercial
Formularios de cobertura
Edificios y propiedad personal
Asociación de condominio
Propietarios de unidades comerciales de condominios
Riesgo de constructores
Ingreso comercial
Responsabilidad legal
Gastos adicionales
Formularios de causas de pérdidas
Básico
Amplio
Especial
Cláusulas adicionales seleccionadas
Cobertura de ordenanza o ley (CP 04 05)
Cobertura de desperdicio (CP 04 40)
Límite de seguro de temporada alta (CP 12 30)
Formulario de informe de valor (CP 13 10)
6.3 Transporte terrestre comercial
Definiciones marinas a nivel nacional (Nationwide marine definition)
Formulario de condiciones de transporte terrestre comercial
Formularios de cobertura de transporte terrestre
Cuentas por cobrar
Cliente del depositario
Artículos comerciales
Flotante de equipo de contratistas
Procesamiento de datos electrónicos
Comerciantes de equipos
Flotante de instalación
Cobertura total de joyería
Señales
Documentos y registros valiosos
Coberturas de transporte
Responsabilidad de compañía de transporte común
Formularios de cargamento de camiones
Formularios de cobertura en tránsito
6.4 Avería de equipos
Formulario de cobertura de protección contra avería de equipos (EB 00 20)
Cláusula adicional seleccionada
Valor en efectivo real (EB 99 59)
6.5 Cobertura para granjas
Formulario de cobertura de propiedad de granja
Cobertura A - Viviendas
Cobertura B - Otras estructuras privadas
Cobertura C - Propiedad personal doméstica
Cobertura D - Pérdida de uso
Cobertura E - Propiedad personal agrícola catalogada
Cobertura F - Propiedad personal agrícola no catalogada
Cobertura G - Otras estructuras de granja
Formulario de cobertura de ganado
Formulario de cobertura para maquinaria y equipo agrícola móvil
Causas de pérdidas (básica, amplia y especial)
Exclusiones
Coberturas adicionales
Límites del seguro
Condiciones
Definiciones

7.0 Póliza de propietarios de negocios 13 % (13 elementos)

7.1 Características y propósito
7.2 Sección I de propietarios de negocios - Propiedad
Cobertura
Exclusiones
Límites del seguro
Deducibles
Condiciones de pérdida
Condiciones generales
Coberturas opcionales
Definiciones
7.3 Sección III de propietarios de negocios - Condiciones comunes de la póliza
7.4 Cláusulas adicionales seleccionadas
Salvaguardas de protección (BP 04 30)
Servicios públicos - daños directos (BP 04 56)
Servicios públicos - elemento temporal (BP 04 57)

8.0 Otras coberturas y opciones 9 % (9 elementos)

8.1 Programa Nacional de Seguros contra Inundaciones
"Propio" versus gubernamental
Elegibilidad

Cobertura
Límites
Deducibles
8.2 Otras pólizas
Propietarios de botes
Diferencia en condiciones

Examen de seguros contra siniestros del productor de Connecticut Serie 18-91

100 preguntas - Límite de tiempo: dos horas y media

1.0 Regulación de seguros 8 % (8 elementos)

1.1 Otorgamiento de licencias
Proceso (38a-702d, 702e, 769)
Tipos de licenciatarios (38a-702f(a), 769)
Productores residentes (38a-702d)
Consultores de seguros certificados (38a-731–733, 786)
Productores no residentes (38a-702g, 702n)
Temporales (38a-702j)
Mantenimiento y duración
Renovación (38a-702f(b)(c), 784, 786(b))
Cambio de nombre o dirección (38a-702f(f), 771(a))
Informe de acciones (38a-702o, 771(b))
Nombres ficticios (38a-702i)
Requisitos de educación continua, exenciones y sanciones (Reg 38a-782a-2, 10, 12-17)
Medidas disciplinarias
Orden de cesar y desistir (38a-817)
Audiencias (38a-16, 817, 818)
Suspensiones, revocaciones, negativas para emitir o renovar, multas (38a-2, 702k, 735, 774, 777, 817, 830)
1.2 Regulación estatal
Obligaciones y facultades generales del comisionado (38a-8, 10)
Regulación de la empresa
Certificado de autoridad (38a-41)
Requisito de capital y excedente (38a-72)
Prácticas desleales de resolución de reclamaciones (38a-816)
Regulación del productor
Negocio controlado (38a-782(b))
Comisiones (38a-702l, 734)
Actuar como agente (38a-702m)
Representar a una aseguradora no autorizada (38a-275, 703, 714)
No remisión de primas (38a-712)
Prácticas desleales y prohibidas
Tergiversación (38a-816(1), (8))
Publicidad falsa (38a-816(1), (2))
Difamación de la aseguradora (38a-816(3))
Boicot, coerción e intimidación (38a-816(4))
Estados financieros falsos (38a-816(5))
No mantenimiento de registros de reclamaciones (38a-816(7))
Discriminación injusta (38a-816(12), (13))
Reembolso (38a-816(9), 825)
Distorsión (38a-826)
Análisis de libros y registros (38a-769(f))
Ley sobre Información de Seguros y Protección de la Privacidad de Connecticut (38a-975–999a)
1.3 Regulación federal
Ley de Informes de Créditos Justos (15 USC 1681–1681d)
Fraude y declaraciones falsas (18 USC 1033, 1034)

2.0 Seguros generales 7 % (7 elementos)

2.1 Conceptos
Terminología clave sobre gestión de riesgos
Riesgo
Exposición
Amenaza
Peligro
Pérdida
Métodos para manejar los riesgos
Evasión
Retención
Solidaridad
Reducción
Transferencia
Elementos de los riesgos asegurables
Selección adversa
Ley de los grandes números
Reaseguro
2.2 Aseguradoras
Tipos de aseguradoras
Sociedades por acciones
Sociedades mutuales
Sociedades de beneficencia
Asociaciones de Lloyd's
Grupos de retención de riesgos.
Aseguradoras privadas versus aseguradoras gubernamentales
Aseguradoras permitidas versus aseguradoras no permitidas
Aseguradoras nacionales, exteriores y extranjeras
Situación financiera (servicios de calificación independiente)
Sistemas de marketing (distribución)
2.3 Productores y reglas generales de las agencias
Aseguradora como principal
Relación productor/aseguradora
Autoridad y facultades de los productores
Expresas
Implícitas
Evidentes
2.4 Contratos
Elementos de un contrato legal
Oferta y aceptación
Contraprestación
Partes competentes
Objeto lícito
Características distintivas del contrato de seguros
Contrato de adhesión
Contrato aleatorio
Contrato personal
Contrato unilateral
Contrato condicional
Interpretaciones legales que afectan a los contratos
Ambigüedades en el contrato de adhesión
Expectativas razonables
Indemnización
Principio de máxima buena fe
Declaraciones/tergiversaciones
Garantías
Encubrimiento
Fraude
Renuncia e impedimento

3.0 Conceptos fundamentales sobre seguros contra siniestros 17 % (17 elementos)

3.1 Principios y conceptos
Interés asegurable
Suscripción
Función
Proporción de pérdida
Tasas
Tipos
Costos de pérdida
Componentes
Amenazas
Físicos
Morales
Moral
Negligencia
Elementos de un acto negligente
Defensas contra la negligencia
Daños
Compensatorio - especial versus general
Punitivo
Responsabilidad absoluta
Responsabilidad estricta
Responsabilidad indirecta
3.2 Estructura de la póliza
Declaraciones
Definiciones
Acuerdo o cláusula de seguro
Cobertura adicional/complementaria
Condiciones
Exclusiones
Cláusulas adicionales
3.3 Disposiciones comunes de la póliza
Asegurados - designado, designado en primer lugar, adicional
Período de la póliza
Territorio de la póliza
Cancelación y no renovación
Deducibles
Otro seguro
No concurrencia

Primaria y exceso
Prorrata
Contribución por partes iguales
Límites de responsabilidad
Por incidente (accidente)
Por persona
Total - general versus productos - operaciones completadas
Dividido
Combinado único
Disposiciones de asegurados designados
Obligaciones tras la pérdida
Cesión
Disposiciones de la aseguradora
Liberalización
Subrogación
Obligación de defender

3.4 Leyes, regulaciones y disposiciones obligatorias de Connecticut
Ley de Asociación de Garantía de Seguros de Connecticut (38a-836–853)
Cancelación y no renovación (38a-307, 308(e), 323, 324)
Cobertura provisional (38a-309, 322)
Acciones legales contra la aseguradora (38a-290, 307)
Encubrimiento o fraude (38a-307)
Póliza estándar contra incendios de Connecticut (38a-307)
Plan FAIR de Connecticut (Reg 38a-328-1–20)
Programa Federal de Seguros contra Terrorismo (15 USC 6701; Derecho Público 107–297, 109–144, 110–160)

4.0 Póliza de propietarios de vivienda 18 % (18 elementos)

4.1 Formularios de cobertura
De HO-2 a HO-6
4.2 Definiciones
4.3 Sección II - Coberturas de responsabilidad
Cobertura E - Responsabilidad personal
Cobertura F - Pagos médicos a otros
Coberturas adicionales
4.4 Exclusiones
4.5 Condiciones
4.6 Cláusulas adicionales seleccionadas
Disposiciones especiales - Connecticut (HO 01 06)
Ocupaciones incidentales permitidas - instalaciones residenciales (HO 04 42)
Cobertura limitada por hongos, pudrición húmeda o seca, o bacterias - Connecticut (HO 04 74, HO 04 75, HO 04 76)
Servicio de cuidado infantil en domicilio (HO 04 97)
Negocio en casa - Connecticut (HO 07 05)
Actividades empresariales (HO 24 71)
Embarcación (HO 24 75)
Lesión personal - Connecticut (HO 24 79)

5.0 Seguros para automóviles 18 % (18 elementos)

5.1 Leyes
Ley de Responsabilidad Financiera de Vehículos Motorizados de Connecticut
Límites de responsabilidad obligatorios (RL 17-114)
Prueba de seguro obligatoria (RL 14-112(b))
Plan de riesgo asignado de seguros para automóviles de Connecticut (38a-329)
Conductor no asegurado/sin seguro suficiente (38a-336)
Definiciones
Lesión corporal
Reducción de conductor no asegurado/conductor sin seguro suficiente (UM/UIM)
Límites obligatorios (Reg 38a-334–6(d))
Cobertura de conversión (38a-336a)
Cancelación/no renovación
Motivos (38a-342)
Aviso (38a-343, 344)
Aviso de elegibilidad en plan de riesgo asignado (38a-345)
Rechazo, cancelación o no renovación ilegales (38a-358, 815, 816(9), 817(b))
Regulación de repuestos no originales (38a-355)
Pérdida total constructiva (38a-353)
Arbitraje (Reg 38a-10-1–4)
Divulgación de límites de la póliza de responsabilidad de automóvil (38a-335a)
5.2 Póliza de automóvil personal
Definiciones
Cobertura de responsabilidad
Lesión corporal y daños a la propiedad
Pagos suplementarios
Exclusiones
Cobertura de pagos médicos
Cobertura de conductores no asegurados
Cobertura de daños en su automóvil
Colisión
Otro que no sea colisión
Deducibles
Gastos de transporte
Exclusiones
Obligaciones después de un accidente o pérdida
Disposiciones generales
Cláusulas adicionales seleccionadas
Enmienda de disposiciones de la póliza - Connecticut (PP 01 54)
Gastos de remolque y mano de obra (PP 03 03)
Cobertura extendida ajena - vehículos equipados o disponibles para uso regular (PP 03 06)
Vehículo de tipo diverso (PP 03 23)
Cobertura de propiedad conjunta - Connecticut (PP 13 45)
5.3 Automóvil comercial
Formularios de cobertura de automóvil comercial
Automóvil comercial
Garaje
Daño físico a automóvil comercial
Camioneros
Transportista de vehículos motorizados
Secciones del formulario de cobertura
Automóviles cubiertos
Cobertura de responsabilidad
Cobertura de propietarios de garajes
Cobertura de daños físicos
Exclusiones
Condiciones
Definiciones
Cláusulas adicionales seleccionadas
Cambios en Connecticut (CA 01 07)
Arrendador - asegurado adicional y beneficiario de la pérdida (CA 20 01)
Equipo móvil (CA 20 15)
Cobertura de pagos médicos del seguro para automóviles (CA 99 03)
Cobertura para conducción de otro automóvil (CA 99 10)
Asegurado designado individual (CA 99 17)
Regulaciones de compañía de transporte comercial
Ley de Transportistas de Vehículos Motorizados de 1980
Cláusula adicional para pólizas de transportistas de vehículos motorizados para seguros de responsabilidad civil (MCS-90)

6.0 Póliza de paquete comercial (CPP) 10 % (10 elementos)

6.1 Componentes de una póliza comercial
Declaraciones comunes de la póliza
Condiciones comunes de la póliza
Cláusulas adicionales entre líneas
Una o más partes de cobertura
6.2 Responsabilidad comercial general
Formularios de cobertura de responsabilidad comercial general
Responsabilidad por lesiones corporales y daños materiales
Responsabilidad por daños personales y por publicidad
Pagos médicos
Exclusiones
Pagos suplementarios
Quién es el asegurado
Límites del seguro
Condiciones
Definiciones
Incidentes versus reclamos presentados
Características de reclamos presentados (estándares mínimos de Connecticut) (Reg 38a-327-1–6)
Disparador
Fecha retroactiva

Períodos de informe extendidos
Información de reclamación
Instalaciones y operaciones
Productos y operaciones completadas
Contrato del asegurado
6.3 Delito comercial
Definiciones generales
Hurto
Robo
Atraco
Formularios de cobertura de delitos
Formularios de cobertura de delitos comerciales (descubrimiento/pérdida sufrida)
Formularios de cobertura de delitos gubernamentales (descubrimiento/pérdida sufrida)
Coberturas
Robo cometido por empleados
Falsificación o alteración
Dentro de las instalaciones - robo de dinero y valores
Dentro de las instalaciones - atraco o hurto de caja fuerte de otras propiedades
Fuera de las instalaciones
Fraude informático
Fraude de transferencia de fondos
Giros postales y dinero falsificado
Cobertura de otros delitos
Extorsión - entidades comerciales (CR 04 03)
6.4 Cobertura para granjas
Formulario de cobertura de responsabilidad de granja
Cobertura H - Responsabilidad por lesiones corporales y daños a la propiedad
Cobertura I - Responsabilidad por lesiones personales y por publicidad
Cobertura J - Pagos médicos
Exclusiones
Coberturas adicionales
Límites del seguro
Condiciones
Definiciones

7.0 Póliza de propietarios de negocios 9 % (9 elementos)

7.1 Características y propósito
7.2 Sección II de propietarios de negocios - Responsabilidad
Coberturas
Exclusiones
Quién es el asegurado
Límites del seguro
Condiciones generales
Definiciones
7.3 Sección III de propietarios de negocios - Condiciones comunes de la póliza
7.4 Cláusulas adicionales seleccionadas
Responsabilidad de automóvil alquilado y automóvil ajeno (BP 04 04)

8.0 Seguro de indemnización por accidentes laborales 8 % (8 elementos)

8.1 Leyes de indemnización por accidentes laborales
Tipos de leyes
Monopolístico versus competitivo
Obligatorio versus electivo
Ley de Indemnización por Accidentes Laborales de Connecticut (Título 31 Capítulo 568)
Recurso exclusivo (RL 31-284(a), 293a)
Empleo cubierto (obligatorio, voluntario) (RL 31-275(9), (10))
Lesiones cubiertas (RL 31-275(1), (16), 284(a), 294c, 295)
Enfermedad ocupacional (RL 31-275(15))
Beneficios proporcionados (RL 31-275(12), 283a, 295, 306, 306b, 307, 308, 308a)
Fondo de segundas lesiones (RL 31-349, 352-355b)
Leyes federales de indemnización por accidentes laborales
Ley Federal de Responsabilidad de los Empleadores (FELA) (45 USC 51–60)
Ley de Indemnización por Accidentes Laborales para Estibadores y Trabajadores Portuarios de los Estados Unidos (33 USC 904)
La Ley Jones (46 USC 688)
8.2 Póliza de seguro de indemnización por accidentes laborales y responsabilidad del empleador
Sección general
Parte uno - Seguro de indemnización por accidentes laborales
Parte dos - Seguro de responsabilidad de los empleadores
Parte tres - Seguro de otros Estados
Parte cuatro - Sus obligaciones en caso de ocurrir una lesión
Parte cinco - Prima
Parte seis - Condiciones
Cláusula adicional seleccionada
Compensación voluntaria
8.3 Cálculo de la prima
Clasificación de empleos - nómina y tarifas
Factor de modificación de experiencia
Descuentos de primas
Planes de participación (dividendos)
8.4 Otras fuentes de cobertura
Plan de seguro de indemnización por accidentes laborales de Connecticut
Empleadores autoasegurados (RL 31-285, 286)
Asociaciones de seguros mutuos de empleadores (RL 31-328–339)

9.0 Otras coberturas y opciones 5 % (5 elementos)

9.1 Pólizas de responsabilidad extendida/en exceso
Personal (DL 98 01)
Comercial (CU 00 01)
9.2 Seguro de responsabilidad de especialidad
Responsabilidad profesional
Errores y omisiones
Responsabilidad de directores y oficiales
Responsabilidad del fiduciario
Responsabilidad por el uso de alcohol
Responsabilidad por prácticas laborales
9.3 Líneas excedentes
Definiciones y mercados
Requisitos de otorgamiento de licencia
Lista exportable
Declaraciones juradas
9.4 Garantías
Principal, acreedor, garante
Garantías de cumplimiento contractual
Garantía de licencia y permiso
Garantía judicial
9.5 Otras pólizas
Propietarios de botes

Exam Registration Form

Connecticut Insurance Examinations

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

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

Last Name	First Name	Middle Name	
Residence Address (Your address of legal residence)			
City	State	ZIP Code	Daytime Phone Number (including area code) ( )
Employer (insurance company, if known)			Evening Phone Number (including area code) ( )
E-mail address (applications without an email address may experience delays)			Fax Number (including area code) ( )
Name of Your Pre-license Education Course Provider			Pre-license Education Course Completion Date

Series	Exam Title	Exam Fee
18-01	Producer’s Life Insurance	$58
18-02	Producer’s Accident, Health and Sickness Insurance	$58
18-03	Producer’s Life/Accident, Health and Sickness Insurance	$83
18-04	Producer’s Property/Casualty Insurance (includes Personal Lines)	$83
18-05	Consultant’s Life/Accident, Health and Sickness Insurance	$40
18-06	Consultant’s Property/Casualty Insurance	$40
18-07	Surplus Lines Broker	$34
18-08	Public Adjuster	$29
18-09	Property & Casualty Claims Adjuster’s All Lines Insurance	$34
18-10	Property & Casualty Claims Adjuster’s All Lines Except Worker’s Compensation Insurance	$63
18-11	Property & Casualty Claims Adjuster’s Exam for Worker’s Compensation	$34
18-12	Property & Casualty Claims Adjuster’s Auto Only	$63
18-13	Surety Bail Bond Agent	$29
18-16	Motor Vehicle Physical Damage Appraiser	$94
18-18	Producer’s Personal Lines Insurance	$29
18-19	Producer’s Property Insurance	$29
18-20	Producer’s Casualty Insurance	$29
	Photo Only Appt. (Bail Bond)	$20
18-75	Examen de seguro de vida del productor de Connecticut	$58
18-76	Examen de seguro contra accidentes y de salud del productor de Connecticut	$58
18-77	Examen de seguro de vida/contra accidentes y de salud del productor de Connecticut	$83
18-78	Examen de seguro de propiedad/contra siniestros del productor de Connecticut	$83
18-90	Examen de seguro de propiedad del productor de Connecticut	$29
18-91	Examen de seguros contra siniestros del productor de Connecticut	$29
		Total Fee

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

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Card Type (Check One)

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Card Number	Expiration Date
Amount $ ___ ___ ___ . ___ ___	
Name of Cardholder (Print)	
Signature of Cardholder	